

## **Pfandbrief Presentation for Investors**

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December 2015

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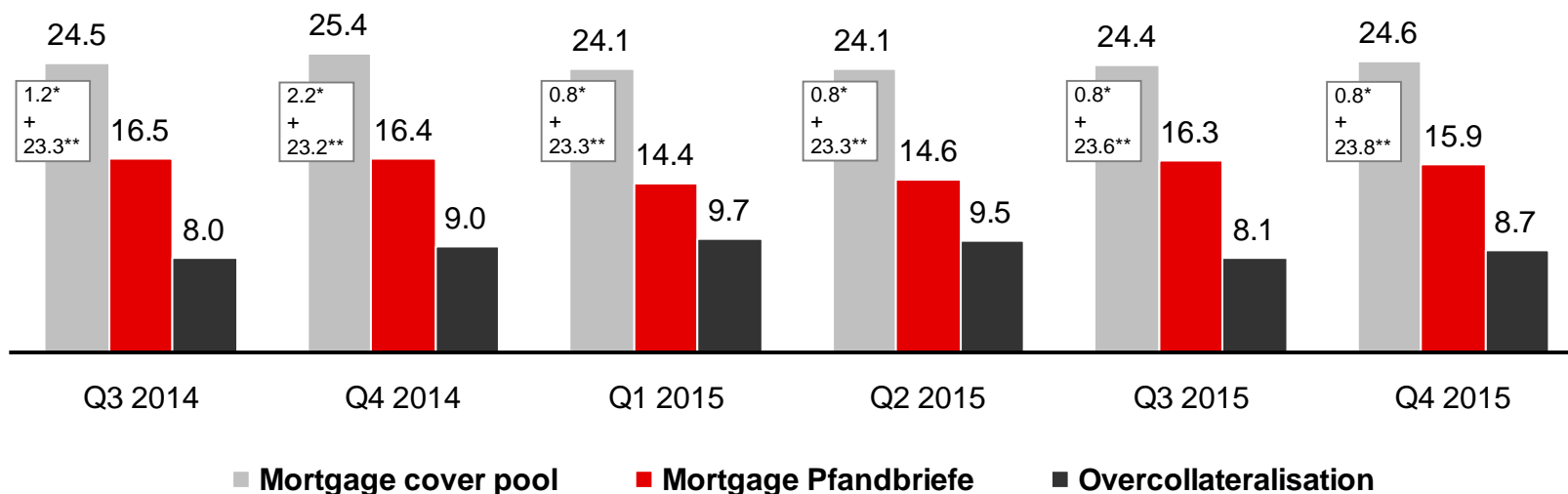
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## Results as of December 31, 2015

■ Mortgage cover pool	03
■ Public-sector cover pool	07
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# UniCredit Bank AG: Mortgage cover pool – nominal –

in € bn



\* further cover assets in accordance with section 19 (1) PfandBG

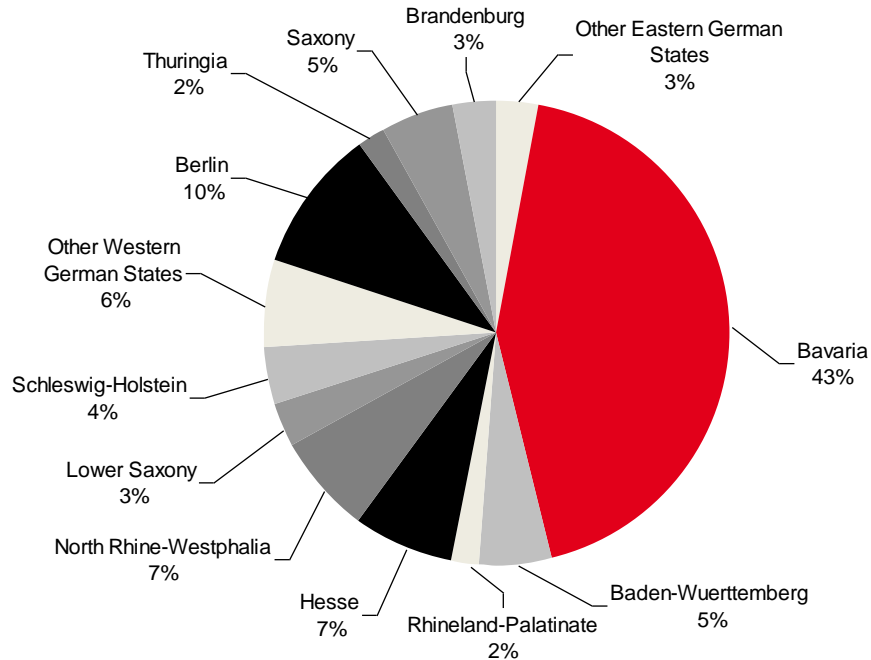
\*\* mortgage cover

Deviations due to rounding differences may occur.

8980CCF Pfandbriefdeckung, data as of December 31, 2015

# UniCredit Bank AG: Mortgage cover pool – nominal –

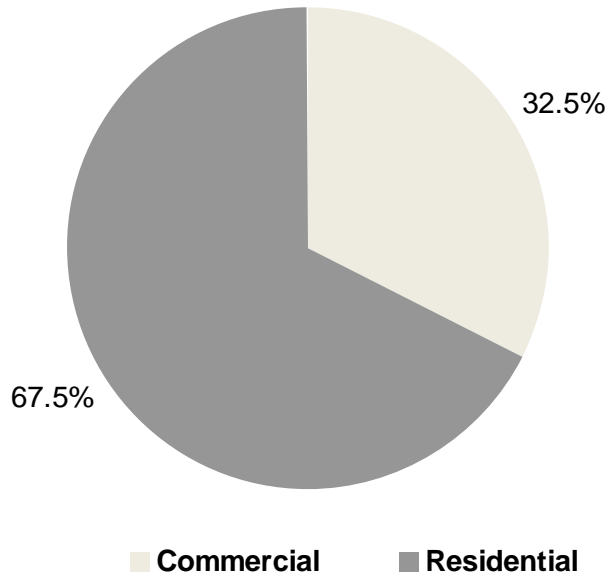
by German states as of Q4 2015  
 in % of total loan cover volume for Germany\*  
 (€23.8bn)



\* without further cover assets in accordance with section 19 (1) PfandBG

# UniCredit Bank AG: Mortgage cover pool – nominal –

by property type\*\* as of Q4 2015  
 in % of total loan cover volume\*  
 (€23.8bn)



\* without further cover assets in accordance with section 19 (1) PfandBG  
 \*\* Property which is used for commercial and residential purposes was assigned to the predominant use of the property.

## Risk management - Limits

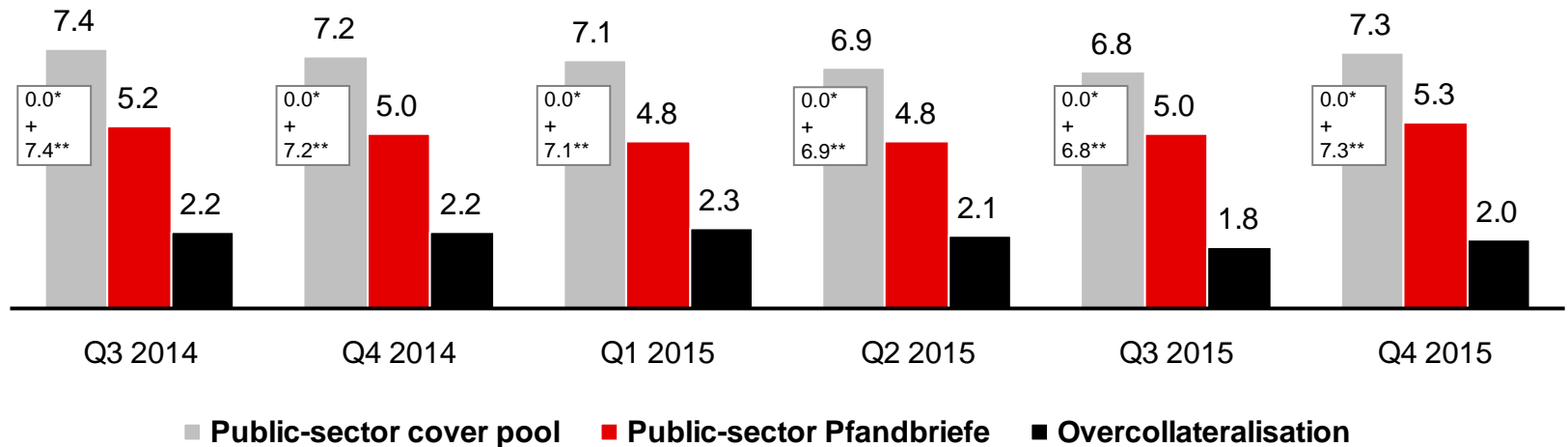
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In addition to already existing risk management systems for controlling and monitoring of the credit risks, the following additional limits are implemented for the cover pool:

- by largest single borrower
- by the ten largest borrowers
- by region (German states)
- by total limit for commercial properties
- by selected property types
- by new buildings under construction and not yet capable of producing a yield (below the legal limitation)
- by building sites (below the legal limitation)

# UniCredit Bank AG: Public-sector cover pool – nominal –

in € bn



\* further cover assets in accordance with section 20 (2) PfandBG

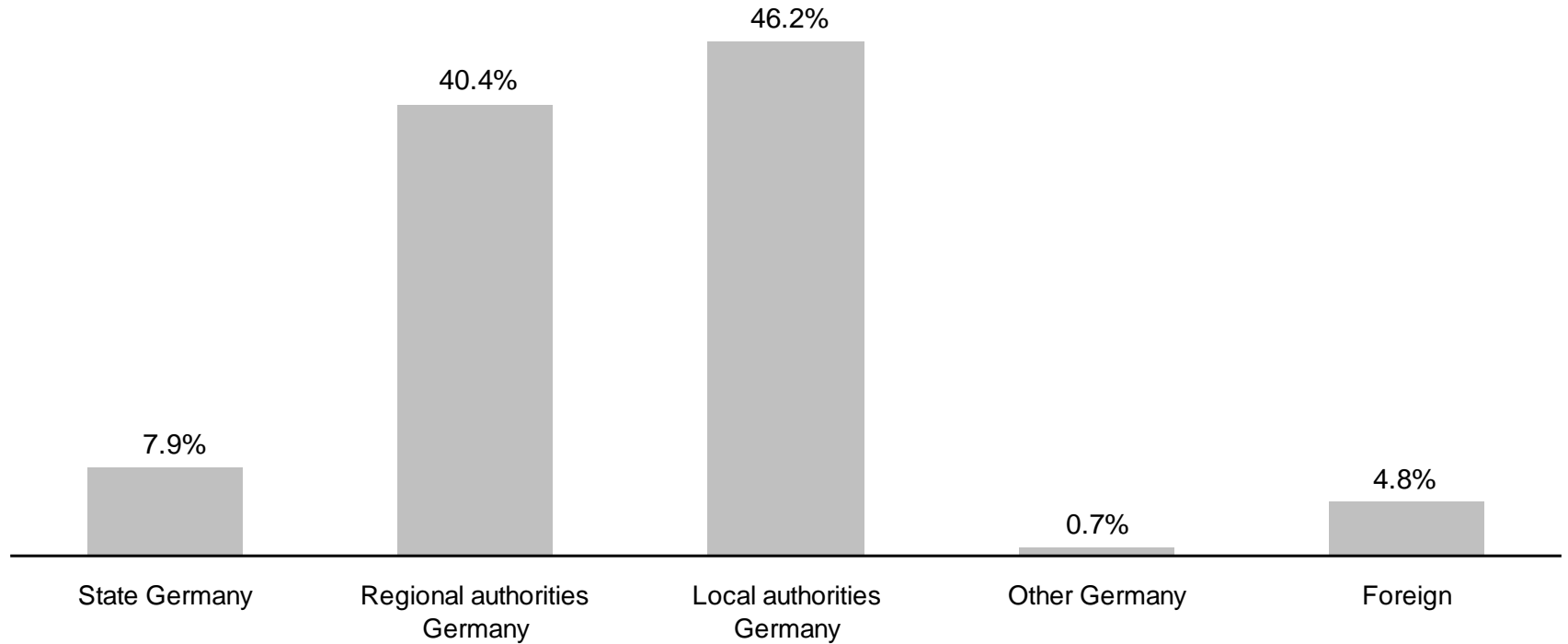
\*\* public-sector cover

Deviations due to rounding differences may occur.

8980CCF Pfandbriefdeckung, data as of December 31, 2015

# UniCredit Bank AG: Public-sector cover pool – nominal –

Breakdown by borrower in % of total cover volume\* (€7.3bn) as of Q4 2015



\* without further assets in accordance with section 20 (2) PfandBG



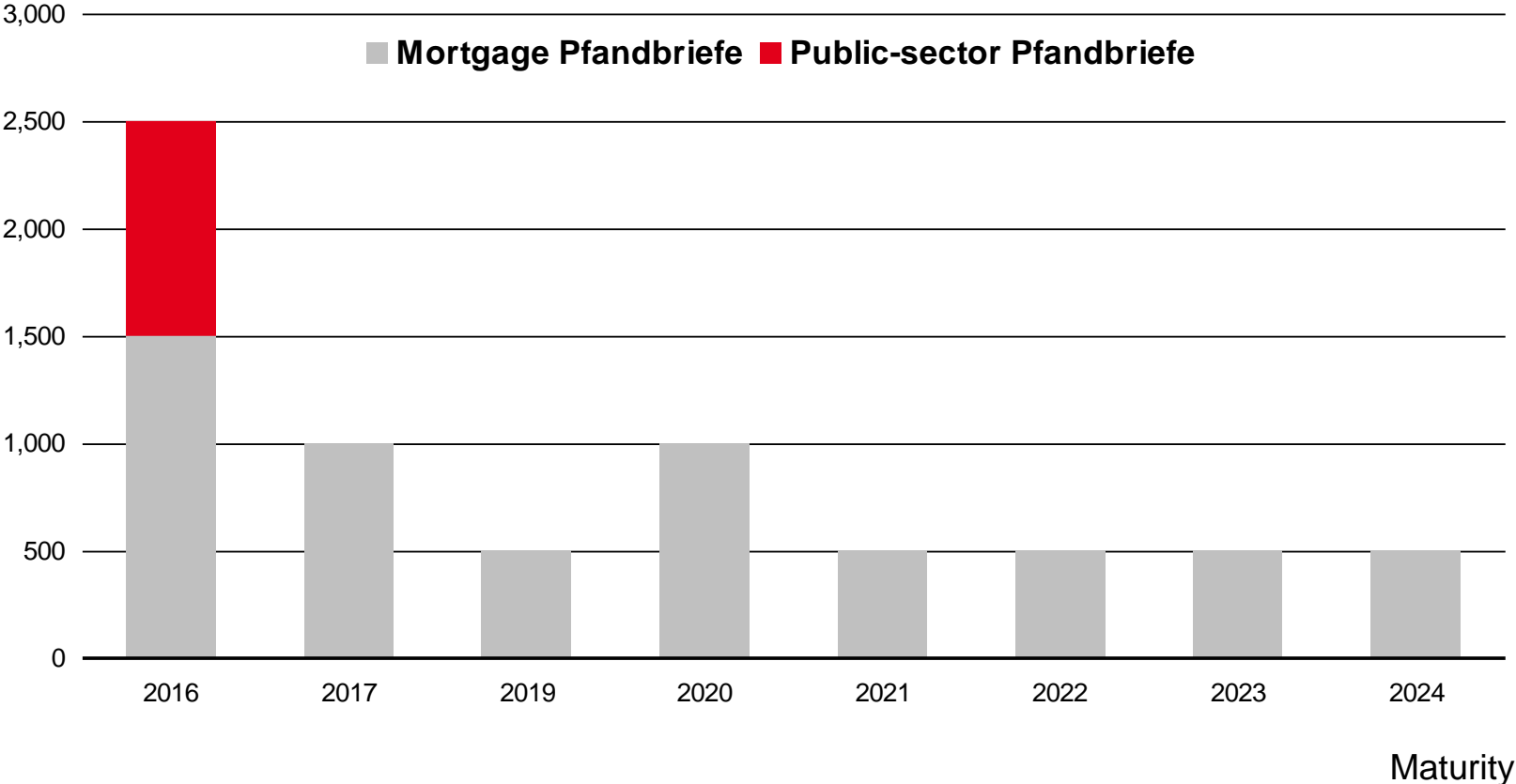
# UniCredit Bank AG: Outstanding benchmark issues

Coupon	Maturity (dy/mth/yr)	Currency	Issue size in € m	Security code	Type of Pfandbrief	Rating*)	Jumbo	Global Jumbo
4.00 %	24/05/16	EUR	1,500	HV0EDV	<b>Mortgage Pfandbrief</b>	Aaa-/AAA	yes	yes
2.88 %	06/07/16	EUR	1,000	HV2ADJ	<b>Public-sector Pfandbrief</b>	Aaa/AAA/AAA	yes	n/a
2.63 %	31/05/17	EUR	1,000	HV2AAX	<b>Mortgage Pfandbrief</b>	Aaa-/AAA	n/a	n/a
0.05 %	16/12/19	EUR	500	HV2AMA	<b>Mortgage Pfandbrief</b>	Aaa-/AAA	n/a	n/a
1.25 %	22/04/20	EUR	500	HV2AH4	<b>Mortgage Pfandbrief</b>	Aaa-/AAA	n/a	n/a
0.25%	01/10/20	EUR	500	HV2AMY	<b>Mortgage Pfandbrief</b>	Aaa-/AAA	n/a	n/a
0.13 %	09/04/21	EUR	500	HV2AMG	<b>Mortgage Pfandbrief</b>	Aaa-/AAA	n/a	n/a
1.88 %	12/09/22	EUR	500	HV2AGL	<b>Mortgage Pfandbrief</b>	Aaa-/AAA	n/a	n/a
0.75 %	24/07/23	EUR	500	HV2AL3	<b>Mortgage Pfandbrief</b>	Aaa-/AAA	n/a	n/a
1.88 %	09/04/24	EUR	500	HV2AK0	<b>Mortgage Pfandbrief</b>	Aaa-/AAA	n/a	n/a

\*) ratings of the rating agencies Moody's / Standard & Poor's / Fitch Ratings

# UniCredit Bank AG: Maturity profile of benchmark issues

Nominal volume in € m



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