



# Pfandbrief Presentation for Investors

September 2016

8980CCF Pfandbriefdeckung

Status as of 30.09.2016

Willkommen bei der  
 **HypoVereinsbank**

Member of  **UniCredit**

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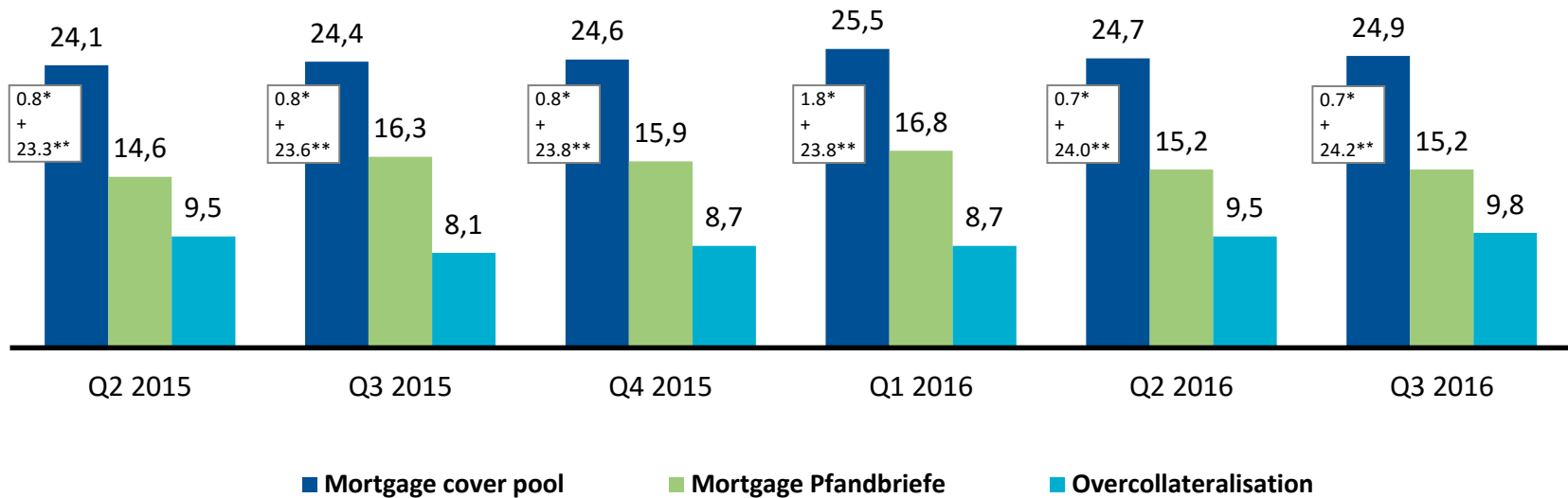
## Results as of September 30, 2016

|                                  |    |
|----------------------------------|----|
| ■ Mortgage cover pool            | 03 |
| ■ Public-sector cover pool       | 07 |
| ■ Pfandbriefe (benchmark issues) | 09 |



# UniCredit Bank AG: Mortgage cover pool – nominal –

in € bn



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

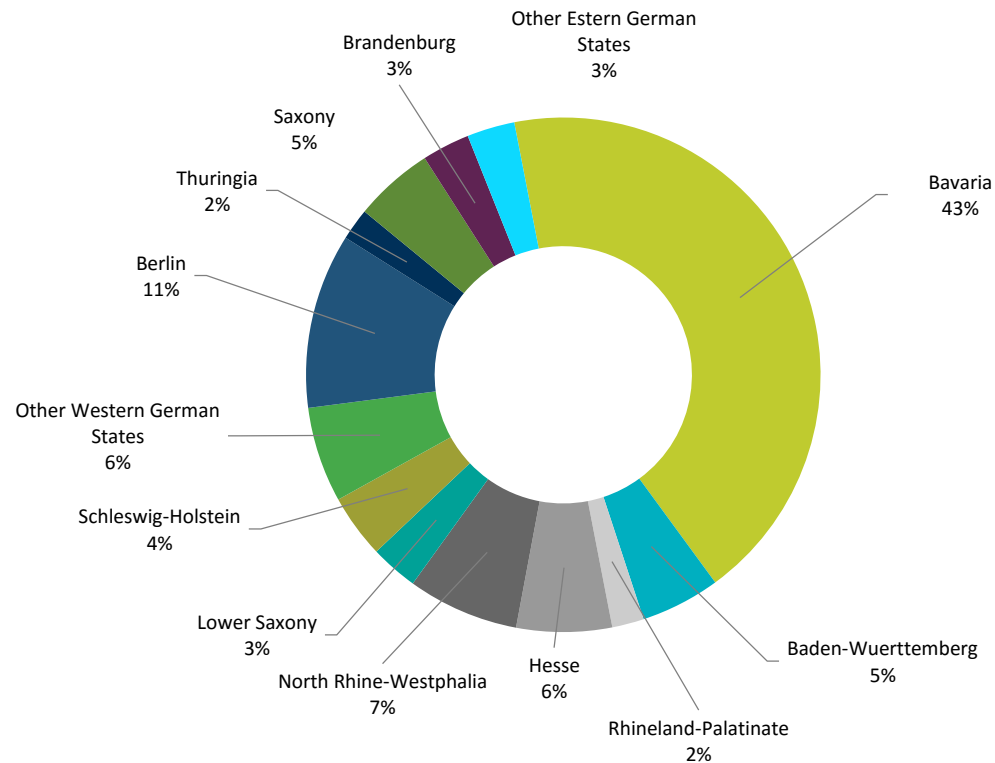
\*\* mortgage cover

Deviations due to rounding differences may occur.



# UniCredit Bank AG: Mortgage cover pool – nominal –

by German states as of Q3 2016  
in % of total loan cover volume for Germany\*  
(€ 24.2 bn)

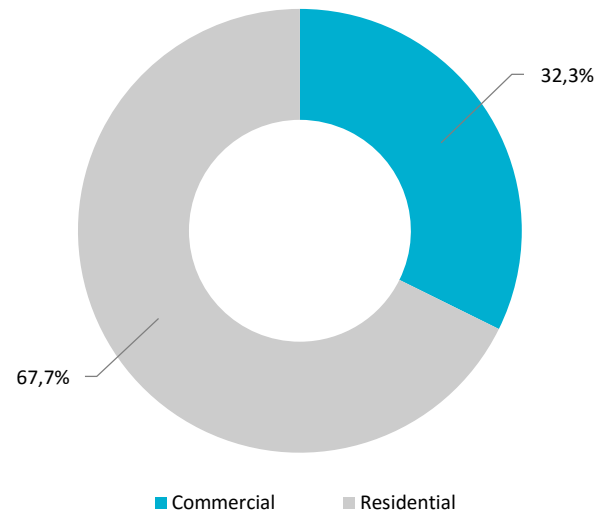


\* without further cover assets in accordance with section 19 (1) PfandBG



# UniCredit Bank AG: Mortgage cover pool – nominal –

by property type\*\* as of Q3 2016  
in % of total loan cover volume\*  
(€ 24.2 bn)



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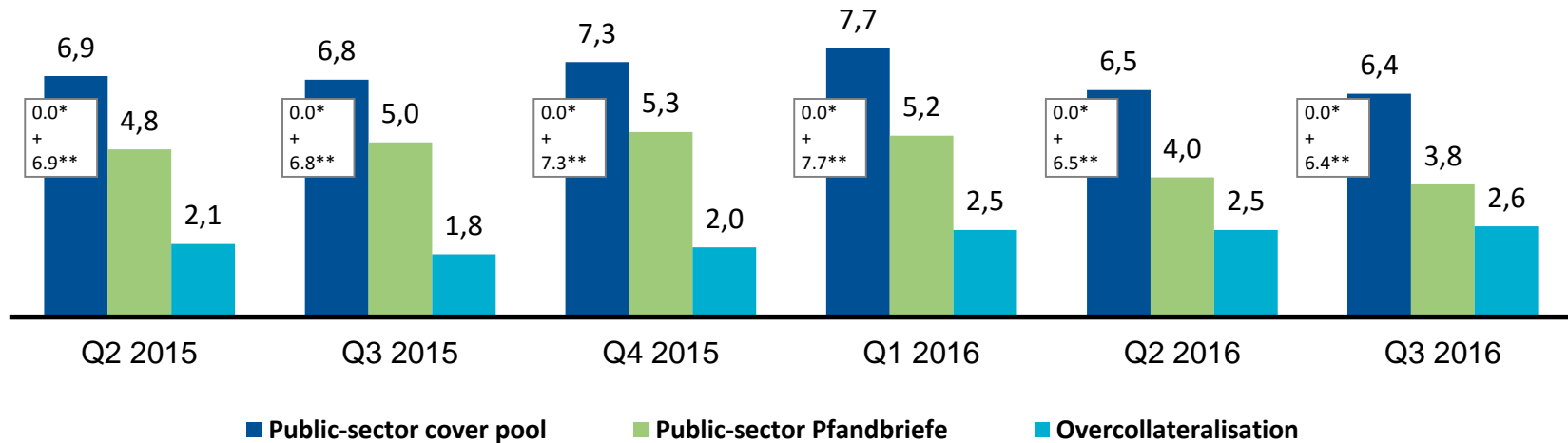
**In addition to already existing risk management systems for controlling and monitoring of the credit risks, the following additional limits are implemented for the cover pool:**

- 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

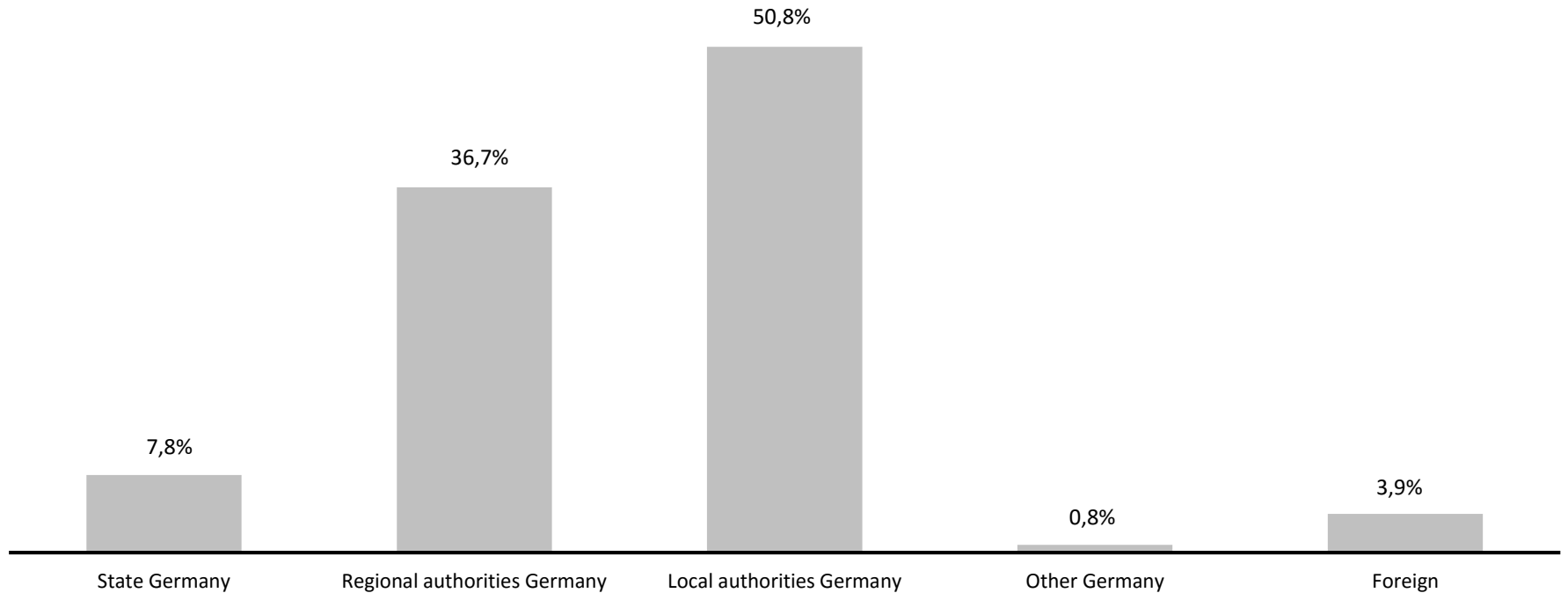
\*\* public-sector cover

Deviations due to rounding differences may occur.



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

Breakdown by borrower in % of total cover volume\* (€ 6.4 bn) as of Q3 2016



\* 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          |
| 0.13 % | 01/03/22             | EUR      | 1,000             | HV2AMD        | <b>Mortgage Pfandbrief</b>      | Aaa/-/AAA   | yes   | 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

