

Pfandbrief Presentation for Investors



March 2019

8980SI4 Pfandbriefdeckung

Munich, 31 March 2018

Banking that matters.



Contents

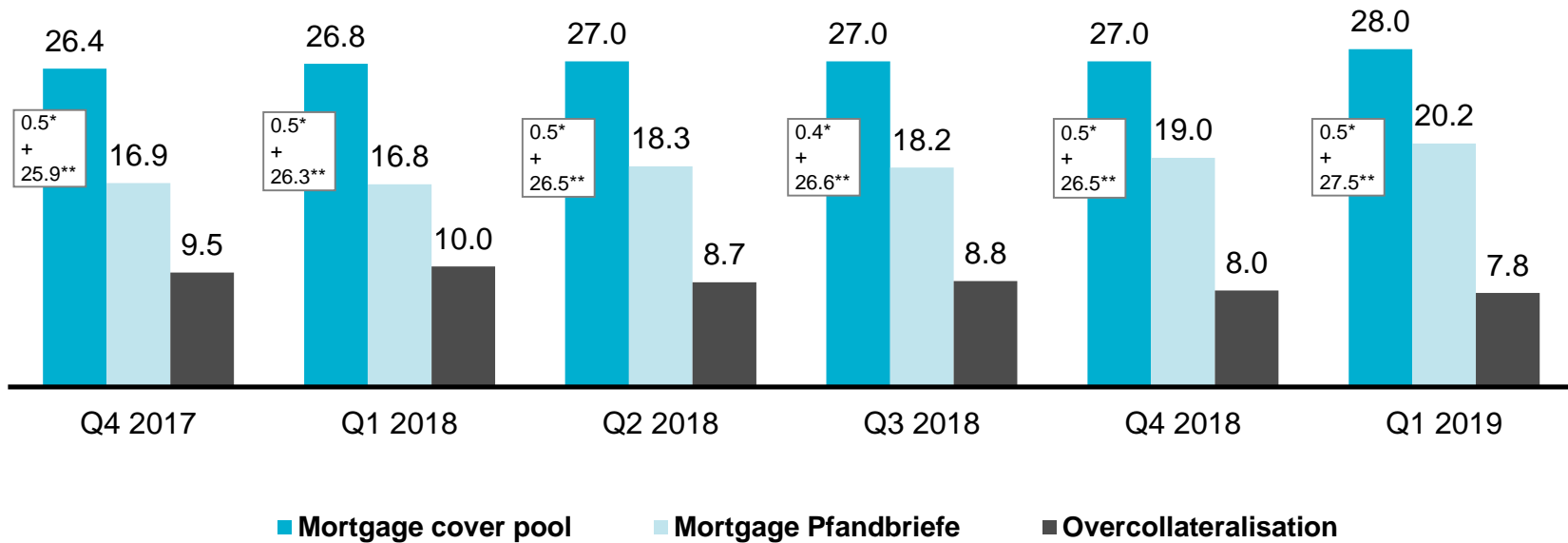
Results as at 31 March 2019

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UniCredit Bank AG: Mortgage cover pool – nominal –

in € bn



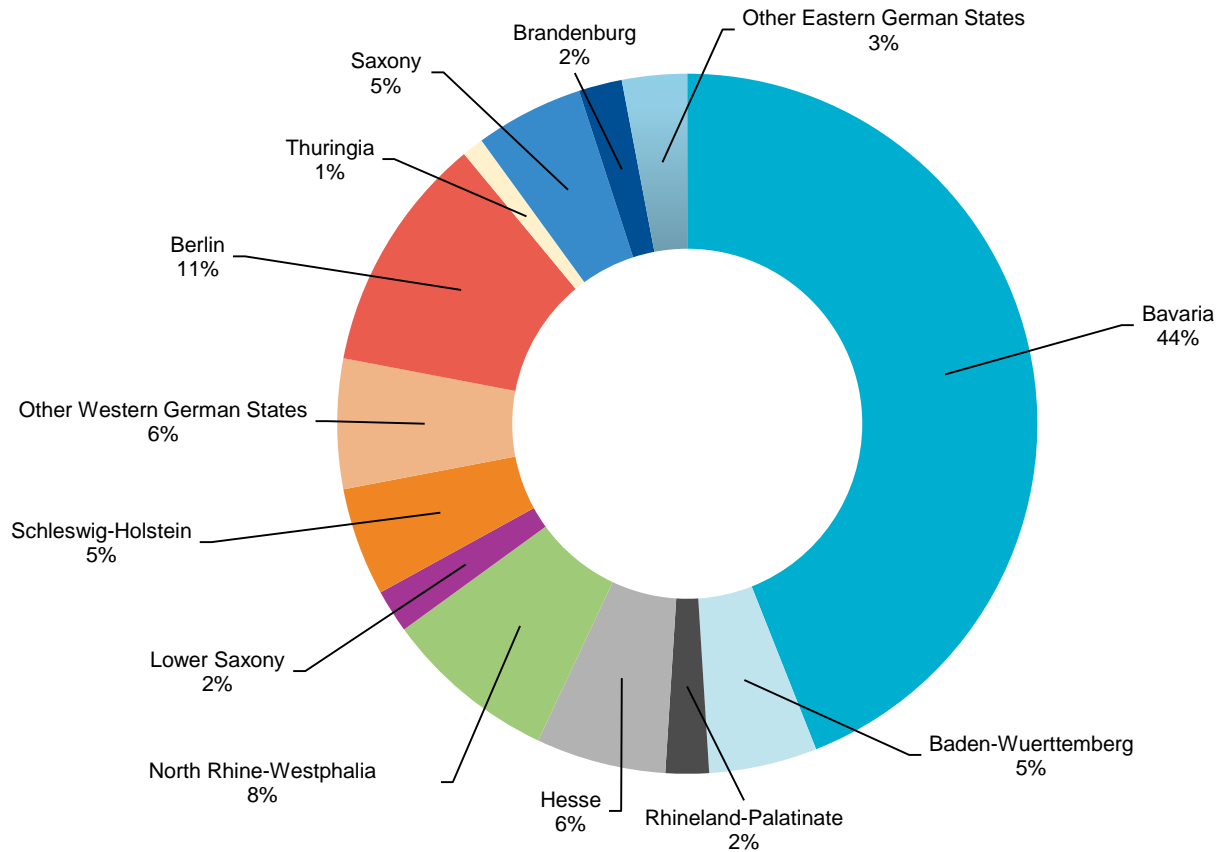
* further cover assets in accordance with section 19 (1) PfandBG
 ** mortgage cover

Deviations due to rounding differences may occur



UniCredit Bank AG: Mortgage cover pool – nominal –

by German states as at Q1 2019
in % of total loan cover volume for Germany*
(€ 27.5 bn)

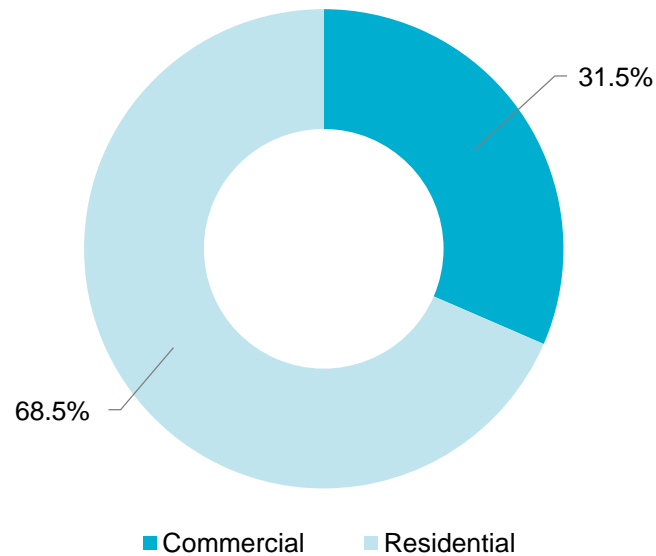


* without further cover assets in accordance with section 19 (1) PfandBG



UniCredit Bank AG: Mortgage cover pool – nominal –

by property type** as at Q1 2019
in % of total loan cover volume*
(€ 27.5 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

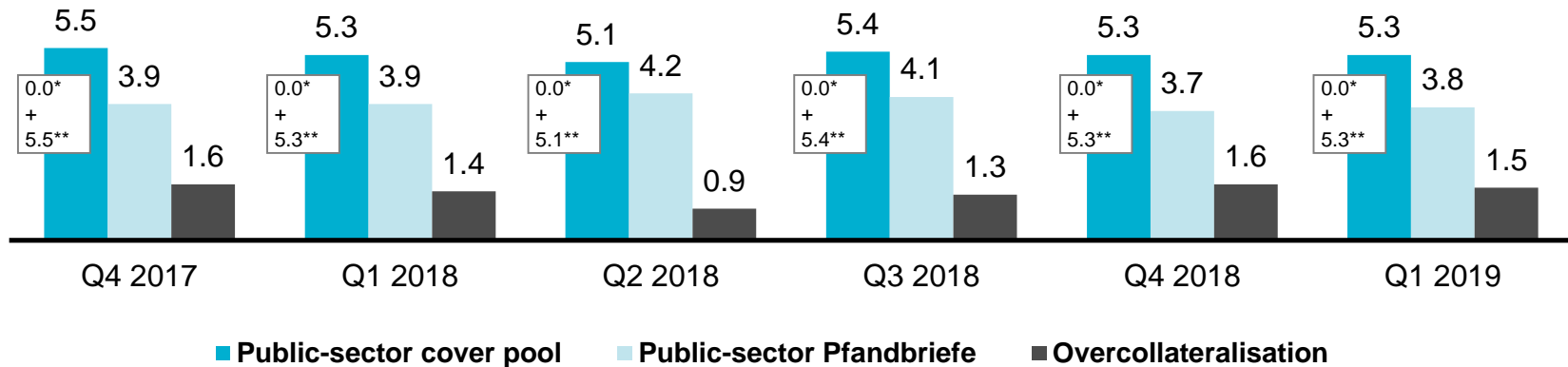
In addition to already existing risk management systems for controlling and monitoring of the credit risks, the following additional limits are implemented for the cover pool:

- 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

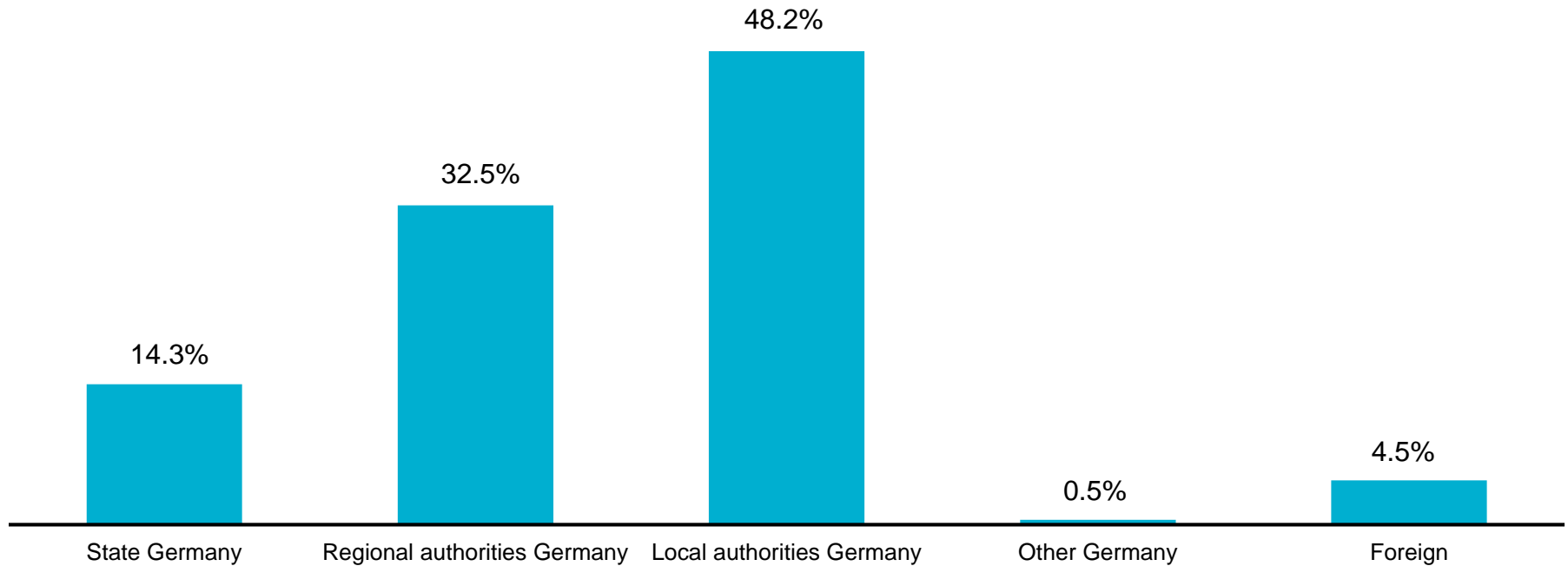
** public-sector cover

Deviations due to rounding differences may occur



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

Breakdown by borrower in % of total cover volume* (€ 5.3 bn) as at Q1 2019



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



UniCredit Bank AG: Outstanding benchmark issues

Coupon	Maturity (dd/mm/yy)	Currency	Issue size in € m	WKN	Type of Pfandbrief	Rating*)	Jumbo	Global Jumbo
0.05 %	16/12/19	EUR	500	HV2AMA	Mortgage Pfandbrief	Aaa/-/AAA	no	no
1.25 %	22/04/20	EUR	500	HV2AH4	Mortgage Pfandbrief	Aaa/-/AAA	no	no
0.25 %	01/10/20	EUR	500	HV2AMY	Mortgage Pfandbrief	Aaa/-/AAA	no	no
0.13 %	09/04/21	EUR	500	HV2AMG	Mortgage Pfandbrief	Aaa/-/AAA	no	no
0.13 %	01/03/22	EUR	1,000	HV2AMD	Mortgage Pfandbrief	Aaa/-/AAA	yes	no
1.88 %	12/09/22	EUR	500	HV2AGL	Mortgage Pfandbrief	Aaa/-/AAA	no	no
0.75 %	24/07/23	EUR	500	HV2AL3	Mortgage Pfandbrief	Aaa/-/AAA	no	no
0.13%	26/10/23	EUR	500	HV2ANM	Mortgage Pfandbrief	Aaa/-/AAA	no	no
1.88 %	09/04/24	EUR	500	HV2AK0	Mortgage Pfandbrief	Aaa/-/AAA	no	no
0.63 %	20/11/25	EUR	750	HV2ART	Mortgage Pfandbrief	Aaa/-/AAA	no	no
0.50 %	05/02/26	EUR	750	HV2AMT	Mortgage Pfandbrief	Aaa/-/AAA	no	no
0.88 %	11/01/29	EUR	500	HV2ARM	Mortgage Pfandbrief	Aaa/-/AAA	no	no
0.88 %	11/01/29	EUR	500	HV2ARM	Mortgage Pfandbrief	Aaa/-/AAA	no	no

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



UniCredit Bank AG: Maturity profile of benchmark issues

Nominal volume in € m

