

# Pfandbrief Presentation for Investors



December 2019

8980SI4 Pfandbriefdeckung

Munich, 31 December 2019

Banking that matters.



# Contents

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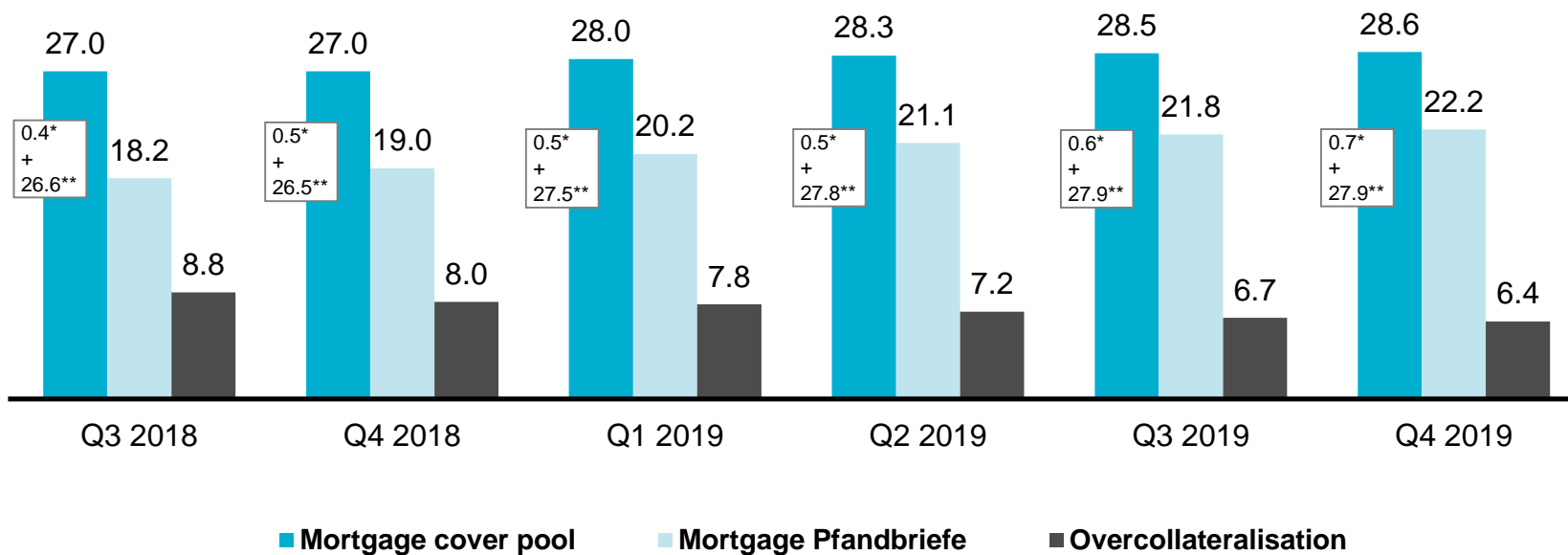
## Results as at 31 December 2019

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

in € bn



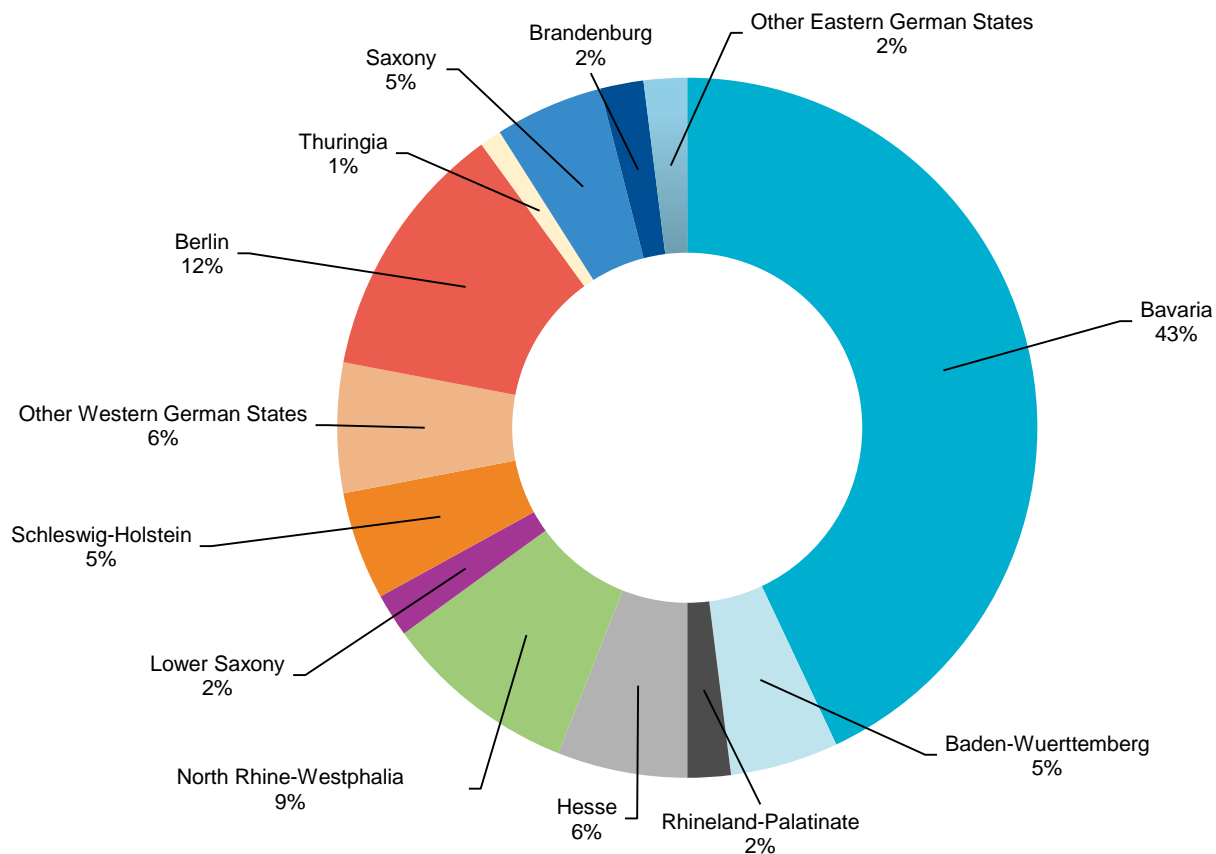
\* further cover assets in accordance with section 19 (1) PfandBG  
 \*\* mortgage cover

Deviations due to rounding differences may occur.



# UniCredit Bank AG: Mortgage cover pool – nominal –

by German states as at Q4 2019  
in % of total loan cover volume for Germany\*  
(€27.9bn)

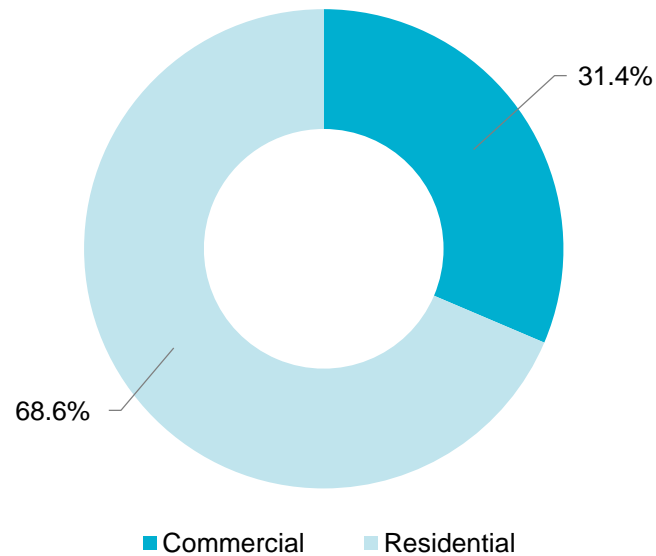


\* without further cover assets in accordance with section 19 (1) PfandBG



# UniCredit Bank AG: Mortgage cover pool – nominal –

by property type\*\* as at Q4 2019  
in % of total loan cover volume\*  
(€27.9bn)



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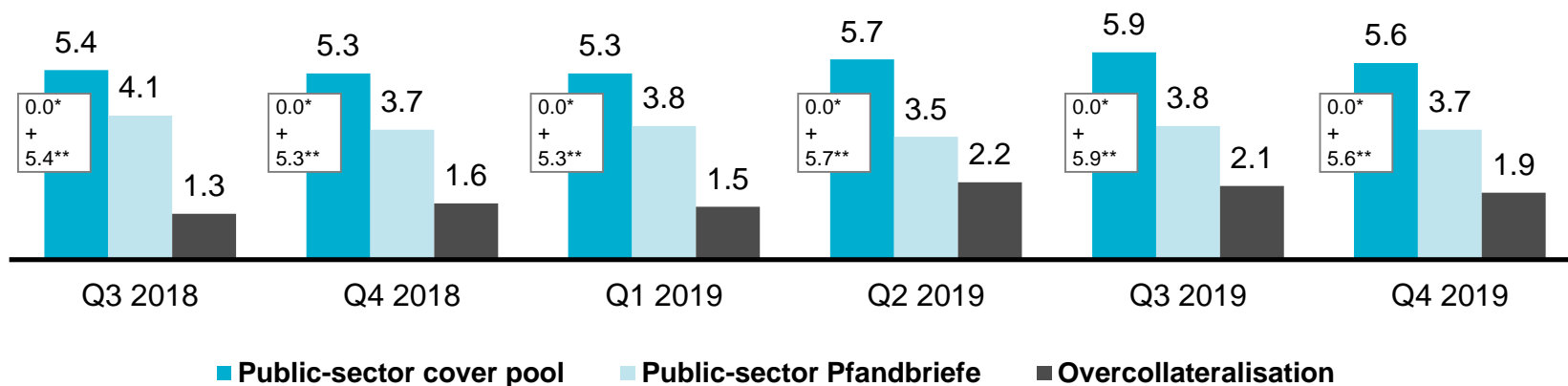
**In addition to already existing risk management systems for controlling and monitoring of the credit risks, the following additional limits are implemented for the cover pool:**

- by largest single borrower
- by the ten largest borrowers
- by region (German states)
- by total limit for commercial properties
- by selected property types



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

in € bn



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

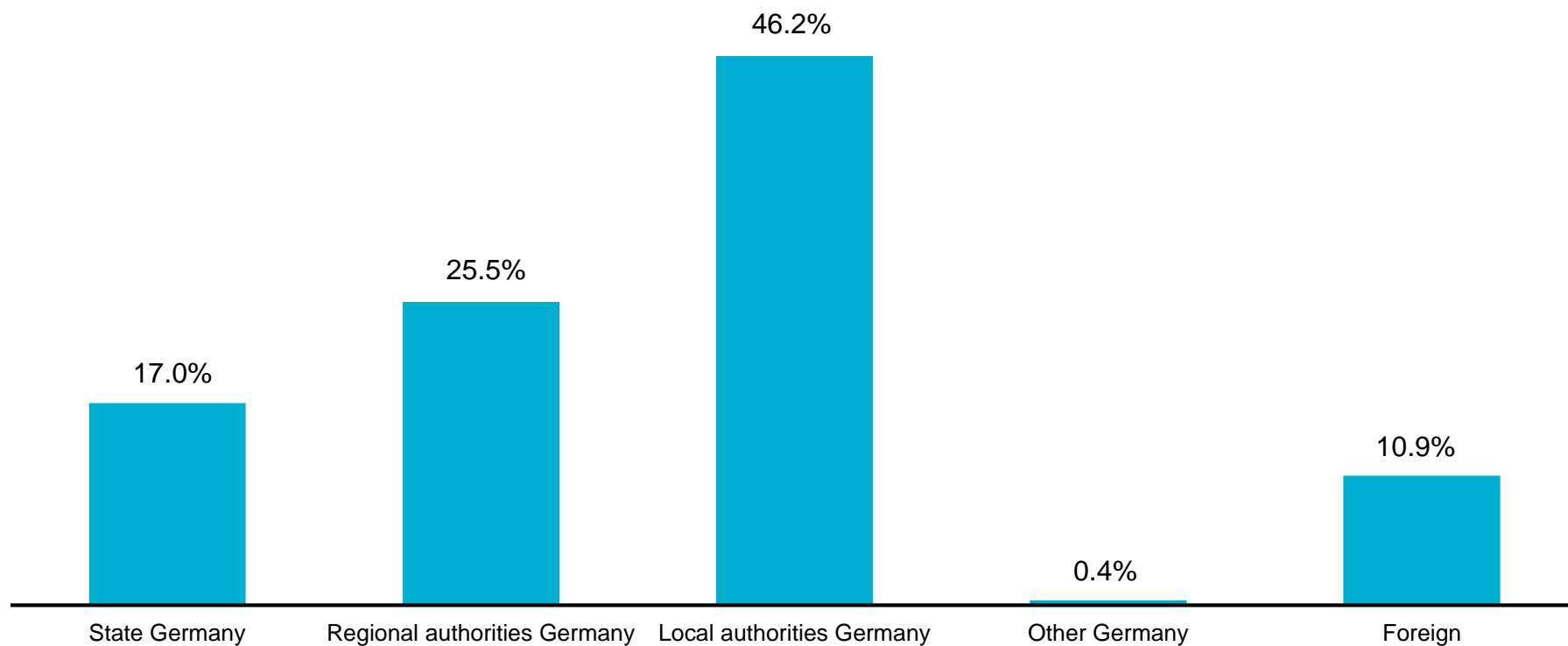
\*\* public-sector cover

Deviations due to rounding differences may occur.



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

## Breakdown by borrower in % of total cover volume\* (€5.6bn) as at Q4 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
1.25 %	22/04/20	EUR	500	HV2AH4	<b>Mortgage Pfandbrief</b>	Aaa-/AAA	no	no
0.25 %	01/10/20	EUR	500	HV2AMY	<b>Mortgage Pfandbrief</b>	Aaa-/AAA	no	no
0.13 %	09/04/21	EUR	500	HV2AMG	<b>Mortgage Pfandbrief</b>	Aaa-/AAA	no	no
0.13 %	01/03/22	EUR	1,000	HV2AMD	<b>Mortgage Pfandbrief</b>	Aaa-/AAA	yes	no
1.88 %	05/07/22	EUR	445	HV2ASL	<b>Public Pfandbrief</b>	Aaa-/AAA	no	no
1.88 %	12/09/22	EUR	500	HV2AGL	<b>Mortgage Pfandbrief</b>	Aaa-/AAA	no	no
0.75 %	24/07/23	EUR	500	HV2AL3	<b>Mortgage Pfandbrief</b>	Aaa-/AAA	no	no
0.13%	26/10/23	EUR	500	HV2ANM	<b>Mortgage Pfandbrief</b>	Aaa-/AAA	no	no
1.88 %	09/04/24	EUR	500	HV2AKO	<b>Mortgage Pfandbrief</b>	Aaa-/AAA	no	no
0.01 %	10/09/24	EUR	750	HV2AST	<b>Mortgage Pfandbrief</b>	Aaa-/AAA	no	no
0.63 %	20/11/25	EUR	750	HV2ART	<b>Mortgage Pfandbrief</b>	Aaa-/AAA	no	no
0.50 %	05/02/26	EUR	750	HV2AMT	<b>Mortgage Pfandbrief</b>	Aaa-/AAA	no	no
0.01 %	19/11/27	EUR	1,000	HV2ASU	<b>Mortgage Pfandbrief</b>	Aaa-/AAA	yes	no
0.88 %	11/01/29	EUR	500	HV2ARM	<b>Mortgage Pfandbrief</b>	Aaa-/AAA	no	no
0.88 %	11/01/29	EUR	500	HV2ARM	<b>Mortgage Pfandbrief</b>	Aaa-/AAA	no	no
0.85 %	22/05/34	EUR	1,000	HV2ASK	<b>Mortgage Pfandbrief</b>	Aaa-/AAA	yes	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

