

# Pfandbrief Presentation for Investors



December 2020

8980SI4 Pfandbriefdeckung

Munich, 31 December 2020

Banking that matters.

 **HypoVereinsbank**

Member of  **UniCredit**

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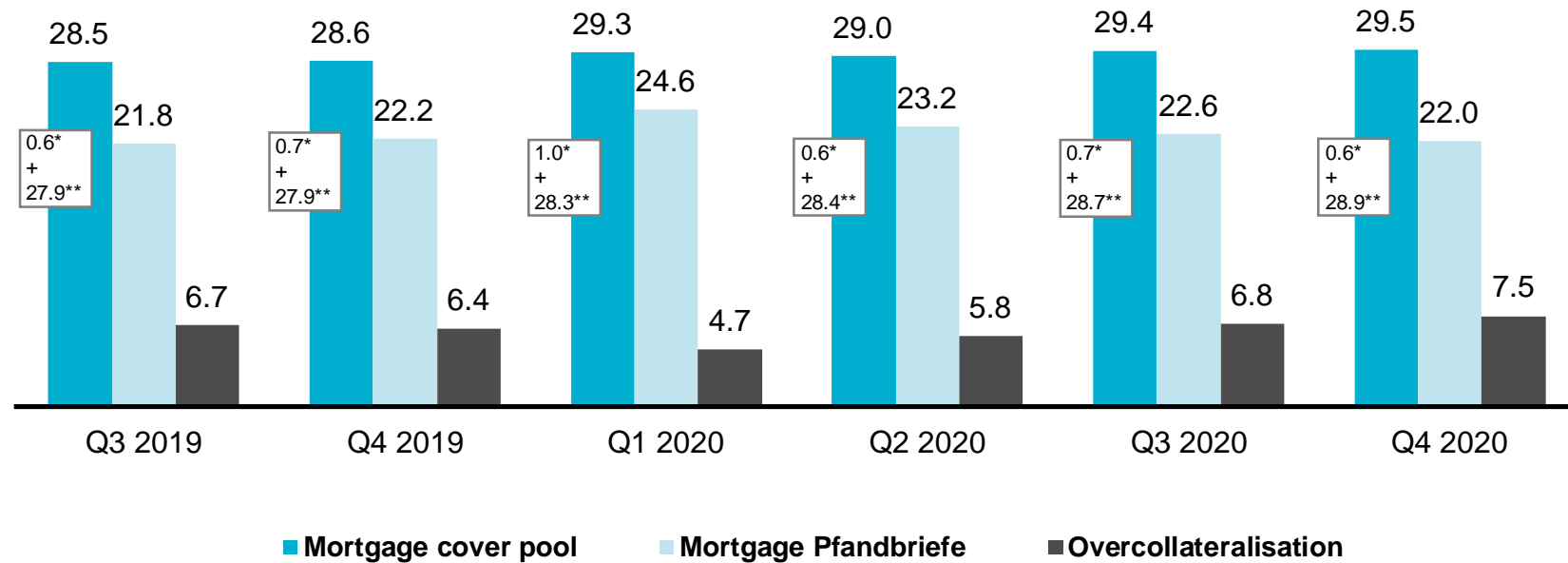
## Results as at 31 December 2020

|                                  |    |
|----------------------------------|----|
| • 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

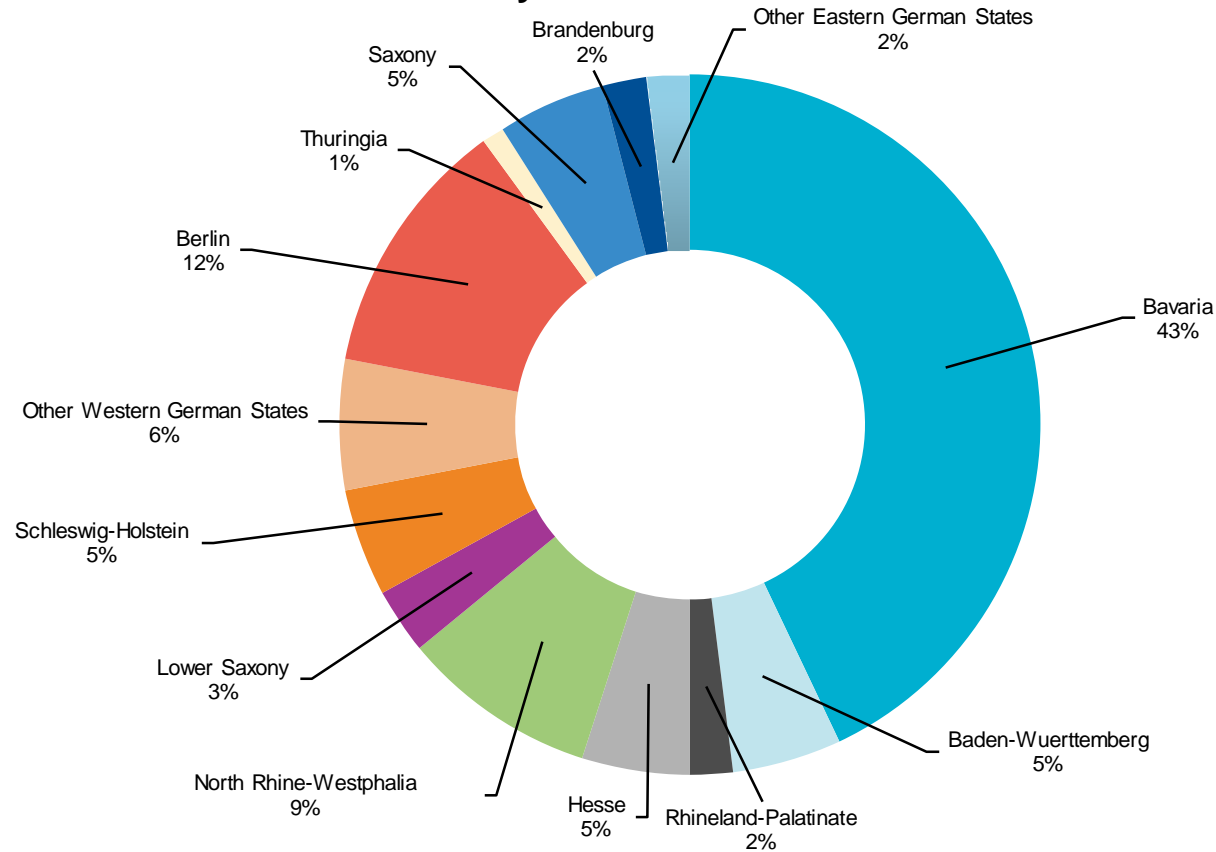
\*\* mortgage cover

Deviations due to rounding differences may occur.



# UniCredit Bank AG: Mortgage cover pool – nominal –

by German states as at Q4 2020  
in % of total loan cover volume for Germany\*  
(€28.9bn)

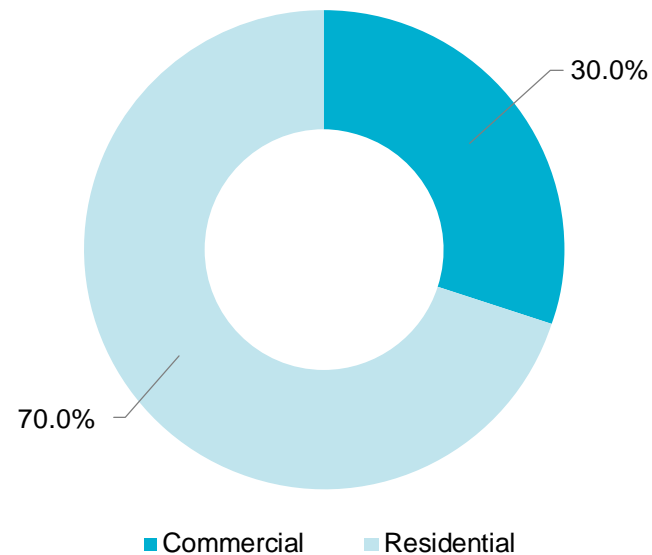


\* without further cover assets in accordance with section 19 (1) PfandBG



## UniCredit Bank AG: Mortgage cover pool – nominal –

by property type\*\* as at Q4 2020  
in % of total loan cover volume\*  
(€28.9bn)



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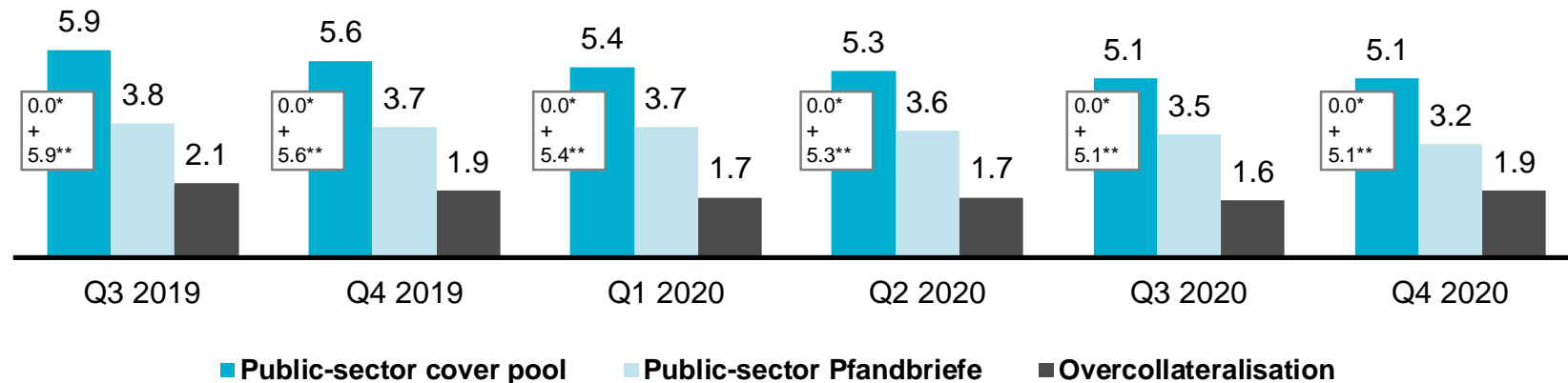
**In addition to already existing risk management systems for controlling and monitoring of the credit risks, the following additional limits are implemented for the cover pool:**

- 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

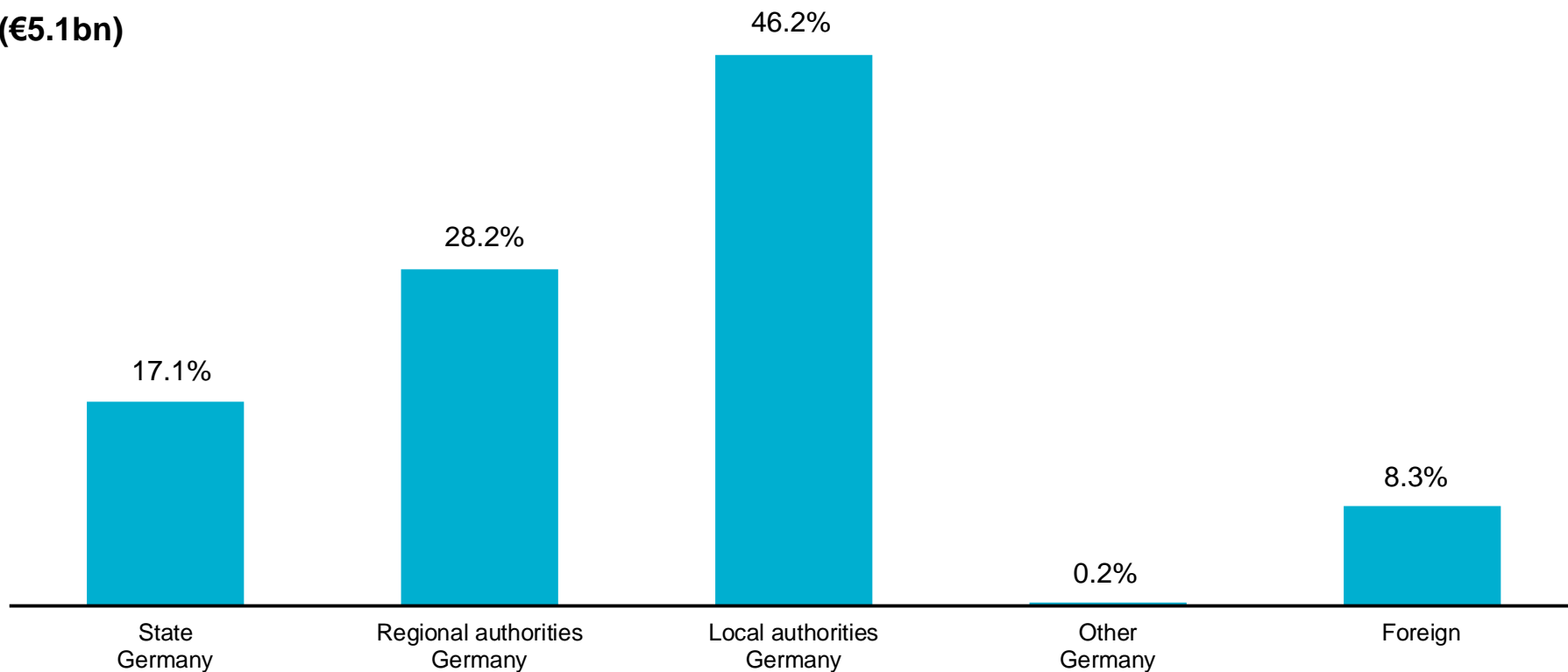
\*\* public-sector cover

Deviations due to rounding differences may occur.



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

**Breakdown by borrower as at Q4 2020  
in % of total cover volume\*  
(€5.1bn)**



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





## UniCredit Bank AG: Outstanding benchmark issues

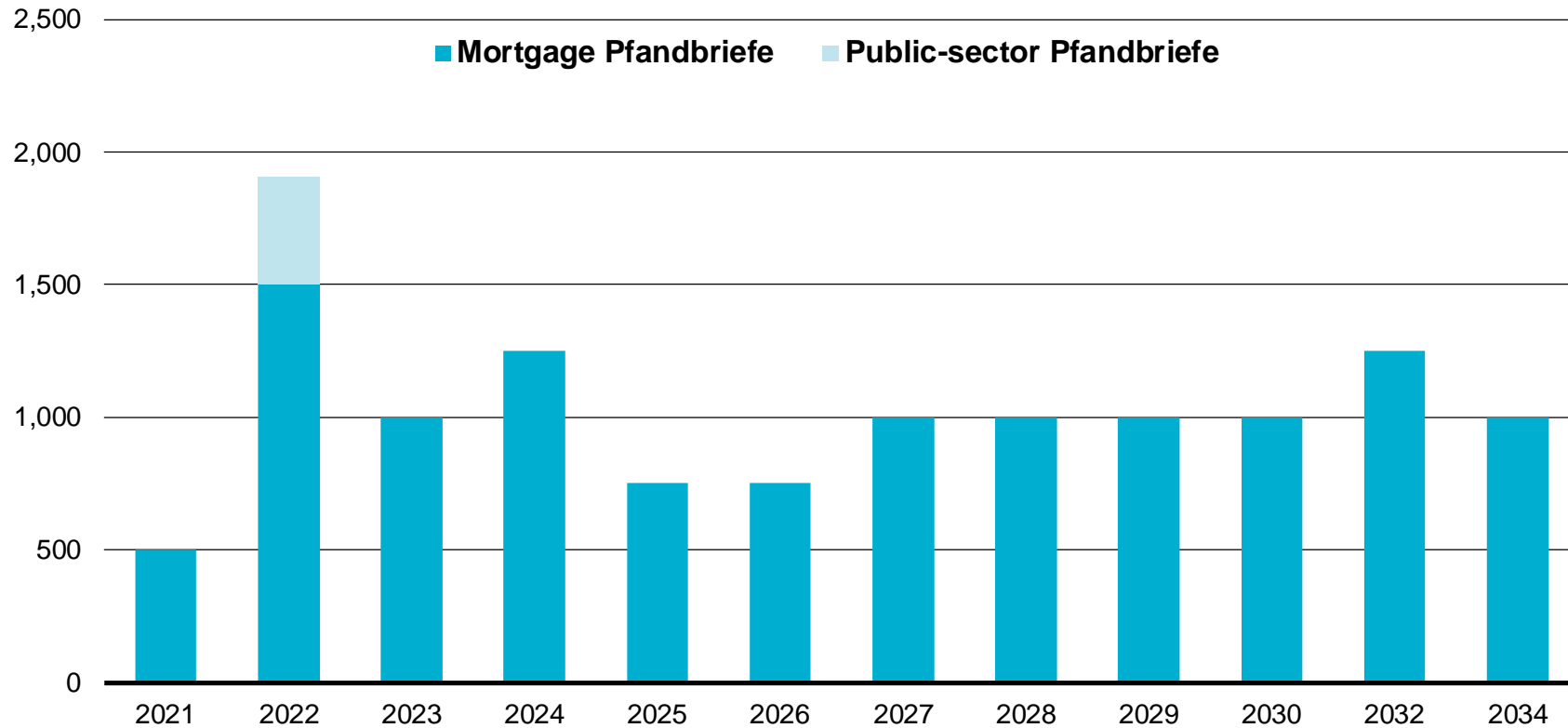
| Coupon | Maturity (dy/mth/yr) | Currency | Issue size in € m | Security code | Type of Pfandbrief         | Rating* | Jumbo | Global Jumbo |
|--------|----------------------|----------|-------------------|---------------|----------------------------|---------|-------|--------------|
| 0.13 % | 09/04/21             | EUR      | 500               | HV2AMG        | <b>Mortgage Pfandbrief</b> | Aaa/-/- | no    | no           |
| 0.13 % | 01/03/22             | EUR      | 1,000             | HV2AMD        | <b>Mortgage Pfandbrief</b> | Aaa/-/- | yes   | no           |
| 1.88 % | 05/07/22             | USD      | 407               | HV2ASL        | <b>Public Pfandbrief</b>   | Aaa/-/- | no    | no           |
| 1.88 % | 12/09/22             | EUR      | 500               | HV2AGL        | <b>Mortgage Pfandbrief</b> | Aaa/-/- | no    | no           |
| 0.75 % | 24/07/23             | EUR      | 500               | HV2AL3        | <b>Mortgage Pfandbrief</b> | Aaa/-/- | no    | no           |
| 0.13 % | 26/10/23             | EUR      | 500               | HV2ANM        | <b>Mortgage Pfandbrief</b> | Aaa/-/- | no    | no           |
| 1.88 % | 09/04/24             | EUR      | 500               | HV2AK0        | <b>Mortgage Pfandbrief</b> | Aaa/-/- | no    | no           |
| 0.01 % | 10/09/24             | EUR      | 750               | HV2AST        | <b>Mortgage Pfandbrief</b> | Aaa/-/- | no    | no           |
| 0.63 % | 20/11/25             | EUR      | 750               | HV2ART        | <b>Mortgage Pfandbrief</b> | Aaa/-/- | no    | no           |
| 0.50 % | 05/02/26             | EUR      | 750               | HV2AMT        | <b>Mortgage Pfandbrief</b> | Aaa/-/- | no    | no           |
| 0.01 % | 19/11/27             | EUR      | 1,000             | HV2ASU        | <b>Mortgage Pfandbrief</b> | Aaa/-/- | yes   | no           |
| 0.01 % | 15/09/28             | EUR      | 1,000             | HV2ATM        | <b>Mortgage Pfandbrief</b> | Aaa/-/- | yes   | no           |
| 0.88 % | 11/01/29             | EUR      | 500               | HV2ARM        | <b>Mortgage Pfandbrief</b> | Aaa/-/- | no    | no           |
| 0.88 % | 11/01/29             | EUR      | 500               | HV2ARM        | <b>Mortgage Pfandbrief</b> | Aaa/-/- | no    | no           |
| 0.01 % | 24/06/30             | EUR      | 1,000             | HV2AYA        | <b>Mortgage Pfandbrief</b> | Aaa/-/- | yes   | no           |
| 0.25 % | 15/01/32             | EUR      | 1,250             | HV2AS1        | <b>Mortgage Pfandbrief</b> | Aaa/-/- | yes   | no           |
| 0.85 % | 22/05/34             | EUR      | 1,000             | HV2ASK        | <b>Mortgage Pfandbrief</b> | 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



8980S14 Pfandbriefdeckung, data as at 31 December 2020

