

Pfandbrief Presentation for Investors



March 2021

8980SI4 Pfandbriefdeckung

Munich, 31 March 2021

Banking that matters.



Contents

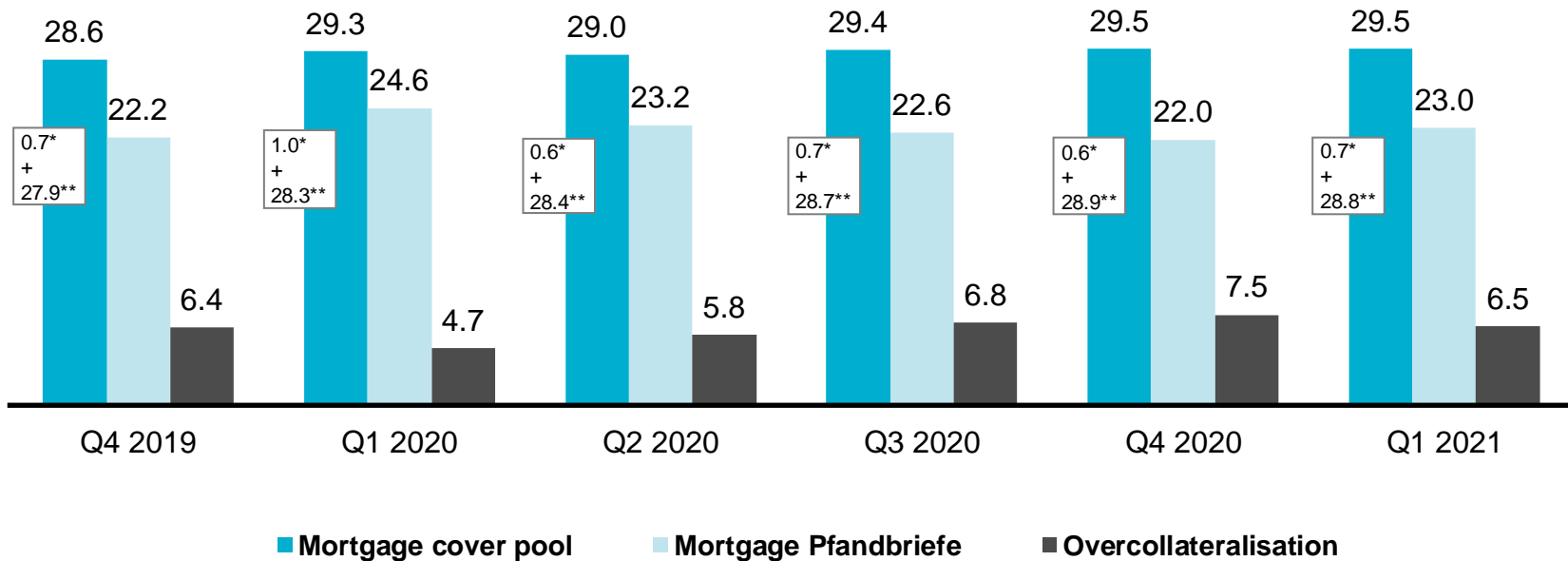
Results as at 31 March 2021

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| • Mortgage cover pool | 03 |
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UniCredit Bank AG: Mortgage cover pool – nominal –

in € bn



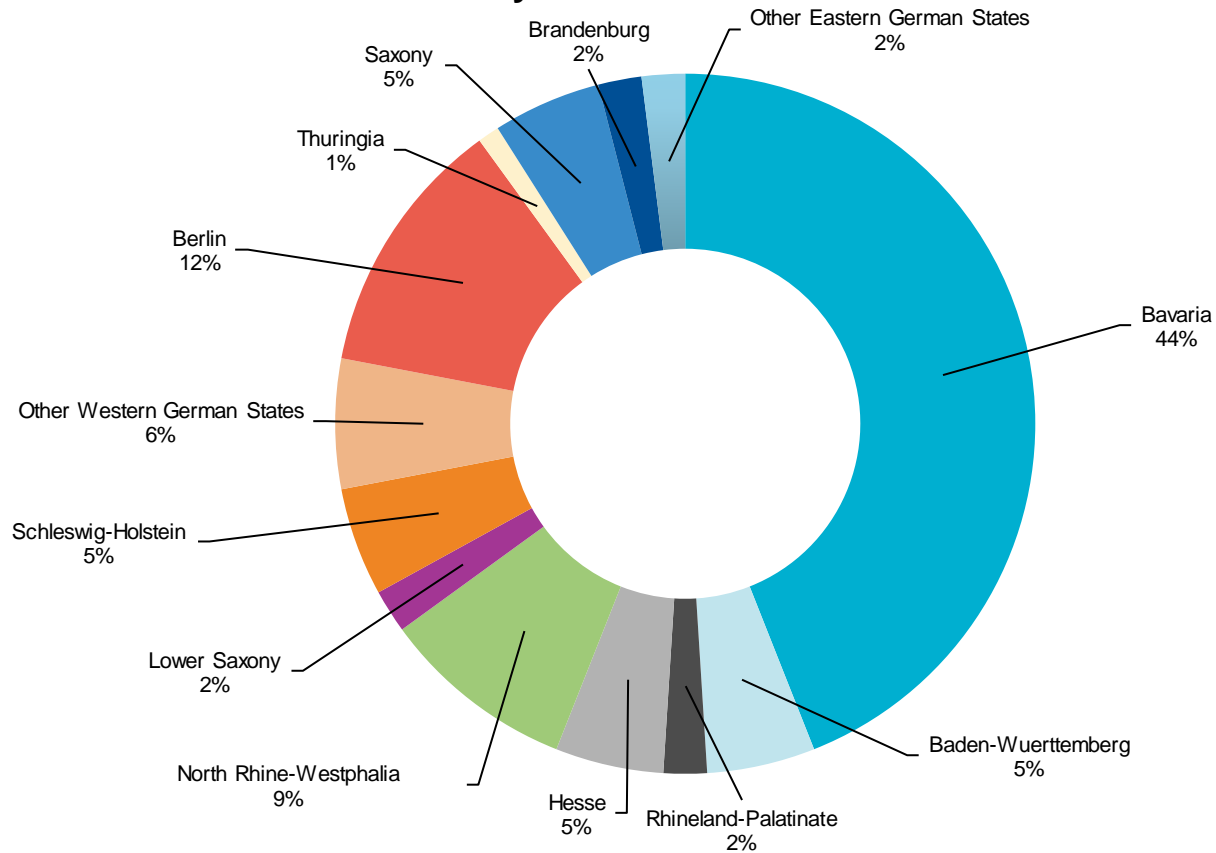
* further cover assets in accordance with section 19 (1) PfandBG
 ** mortgage cover

Deviations due to rounding differences may occur.



UniCredit Bank AG: Mortgage cover pool – nominal –

by German states as at Q1 2021
in % of total loan cover volume for Germany*
(€28.8bn)

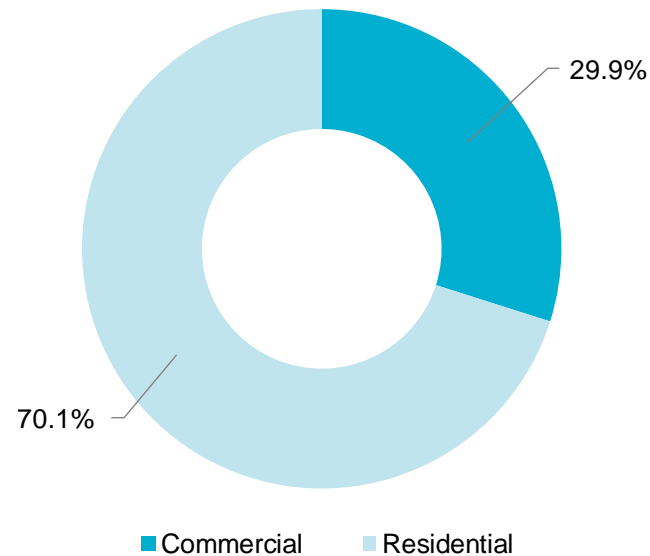


* without further cover assets in accordance with section 19 (1) PfandBG



UniCredit Bank AG: Mortgage cover pool – nominal –

by property type** as at Q1 2021
in % of total loan cover volume*
(€28.8bn)



* 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

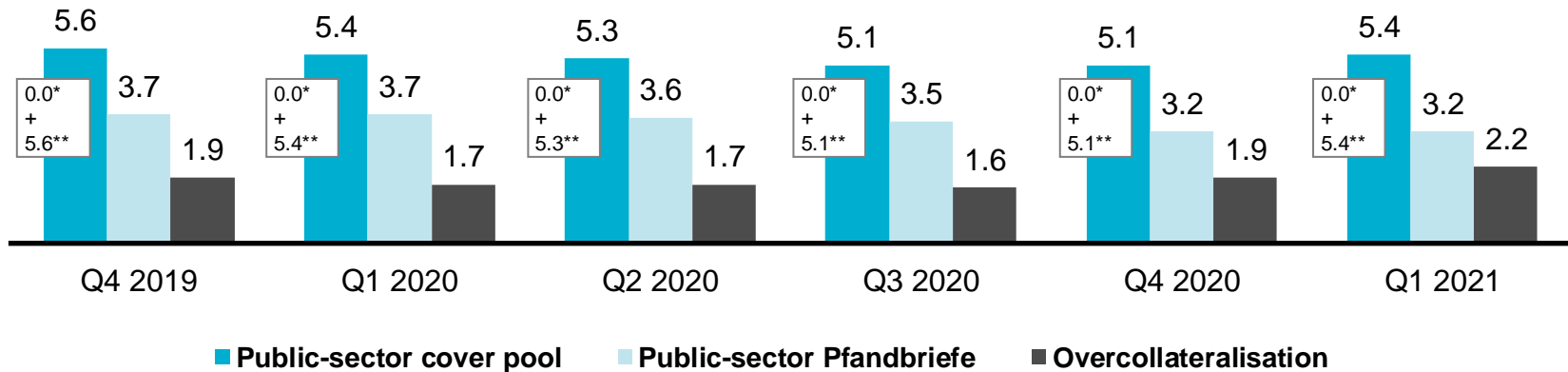
In addition to already existing risk management systems for controlling and monitoring of the credit risks, the following additional limits are implemented for the cover pool:

- 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

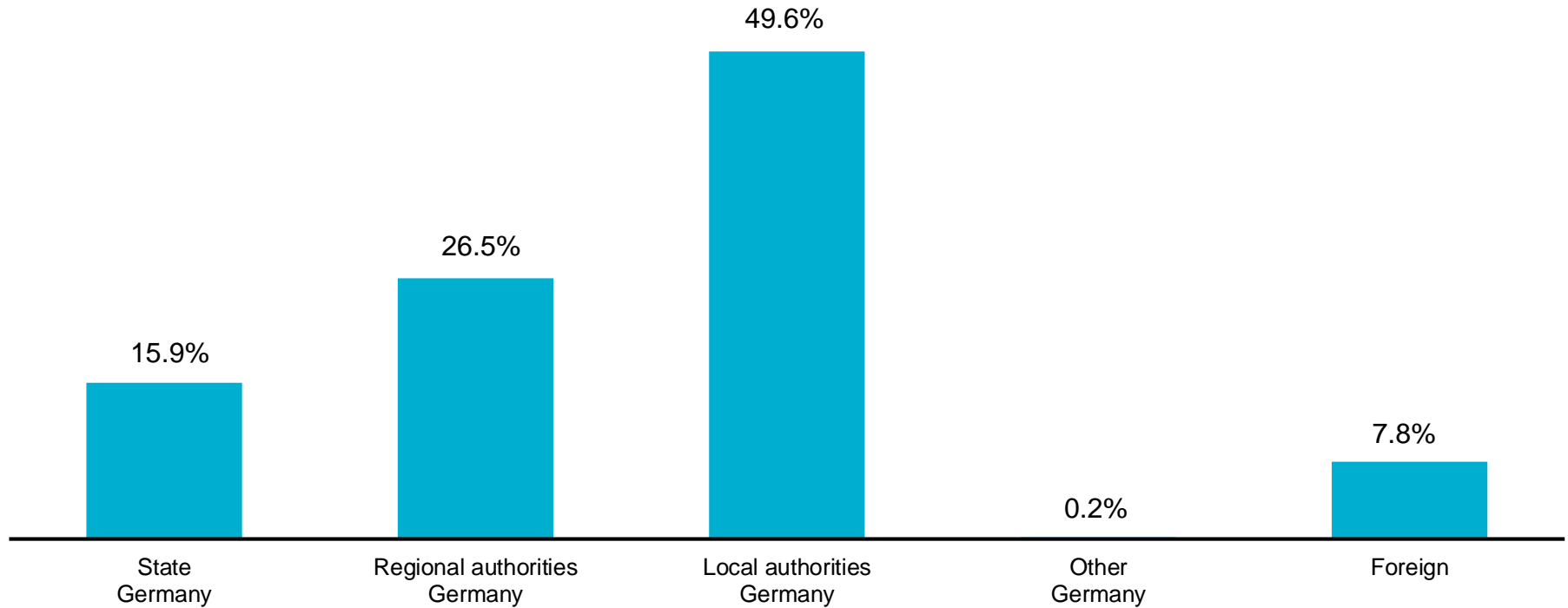
** public-sector cover

Deviations due to rounding differences may occur.



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

Breakdown by borrower as at Q1 2021
in % of total cover volume*
(€5.4bn)



* 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 | Mortgage Pfandbrief | Aaa/-/- | no | no |
| 0.13 % | 01/03/22 | EUR | 1,000 | HV2AMD | Mortgage Pfandbrief | Aaa/-/- | yes | no |
| 1.88 % | 05/07/22 | USD | 426 | HV2ASL | Public-sector Pfandbrief | Aaa/-/- | no | no |
| 1.88 % | 12/09/22 | EUR | 500 | HV2AGL | Mortgage Pfandbrief | Aaa/-/- | no | no |
| 0.75 % | 24/07/23 | EUR | 500 | HV2AL3 | Mortgage Pfandbrief | Aaa/-/- | no | no |
| 0.13 % | 26/10/23 | EUR | 500 | HV2ANM | Mortgage Pfandbrief | Aaa/-/- | no | no |
| 1.88 % | 09/04/24 | EUR | 500 | HV2AK0 | Mortgage Pfandbrief | Aaa/-/- | no | no |
| 0.01 % | 10/09/24 | EUR | 750 | HV2AST | Mortgage Pfandbrief | Aaa/-/- | no | no |
| 0.63 % | 20/11/25 | EUR | 750 | HV2ART | Mortgage Pfandbrief | Aaa/-/- | no | no |
| 0.50 % | 05/02/26 | EUR | 750 | HV2AMT | Mortgage Pfandbrief | Aaa/-/- | no | no |
| 0.01 % | 19/11/27 | EUR | 1,000 | HV2ASU | Mortgage Pfandbrief | Aaa/-/- | yes | no |
| 0.01 % | 15/09/28 | EUR | 1,000 | HV2ATM | Mortgage Pfandbrief | Aaa/-/- | yes | no |
| 0.88 % | 11/01/29 | EUR | 500 | HV2ARM | Mortgage Pfandbrief | Aaa/-/- | no | no |
| 0.88 % | 11/01/29 | EUR | 500 | HV2ARM | Mortgage Pfandbrief | Aaa/-/- | no | no |
| 0.01 % | 24/06/30 | EUR | 1,000 | HV2AYA | Mortgage Pfandbrief | Aaa/-/- | yes | no |
| 0.01 % | 10/03/31 | EUR | 750 | HV2AYD | Mortgage Pfandbrief | Aaa/-/- | no | no |
| 0.25 % | 15/01/32 | EUR | 1,250 | HV2AS1 | Mortgage Pfandbrief | Aaa/-/- | yes | no |
| 0.85 % | 22/05/34 | EUR | 1,000 | HV2ASK | Mortgage Pfandbrief | Aaa/-/- | yes | no |
| 0.01 % | 21/06/36 | EUR | 500 | HV2AX5 | Mortgage Pfandbrief | 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

