

Pfandbrief Presentation for Investors



September 2021

8980SI4 Pfandbriefdeckung

Munich, 30 September 2021

Banking that matters.



Contents

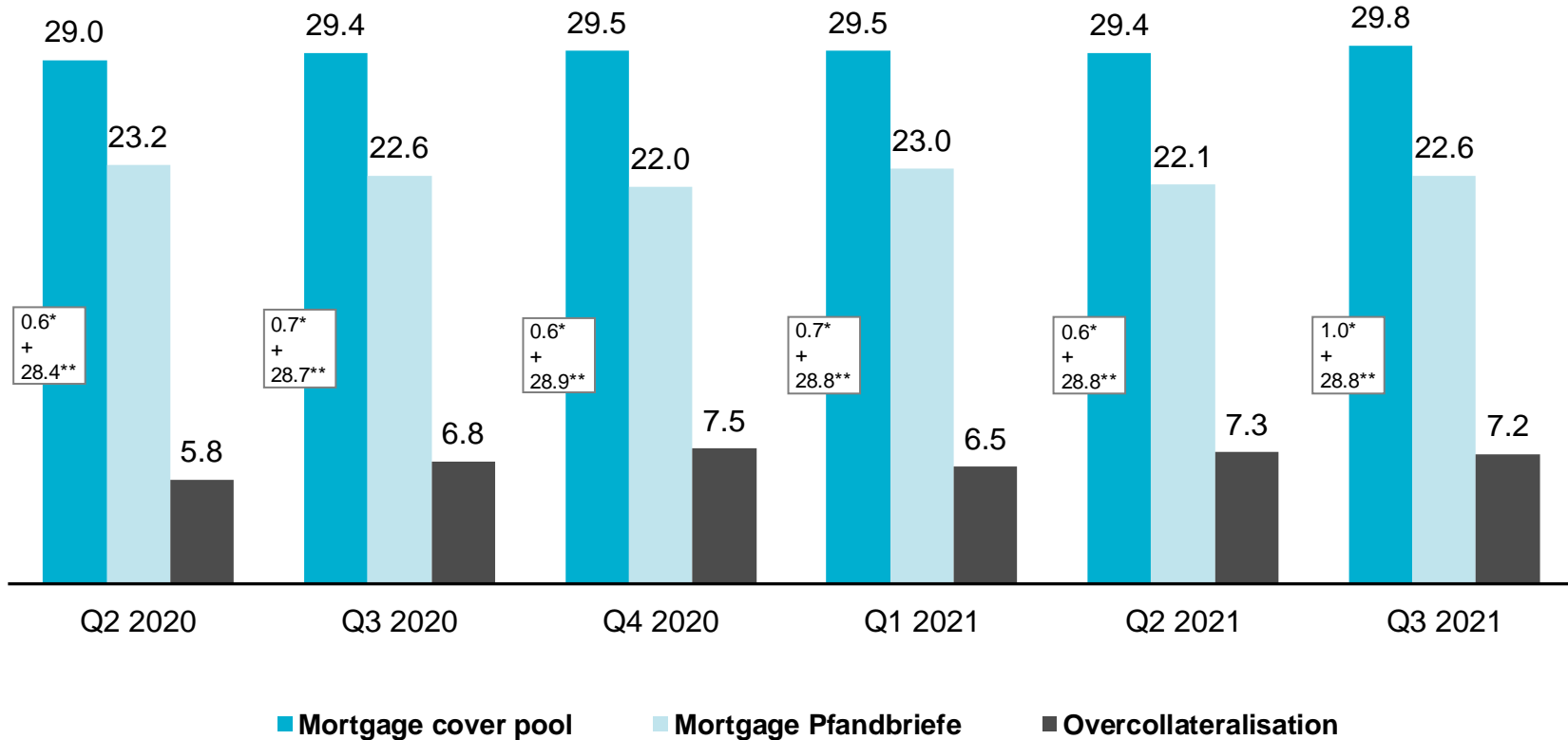
Results as at 30 September 2021

- 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

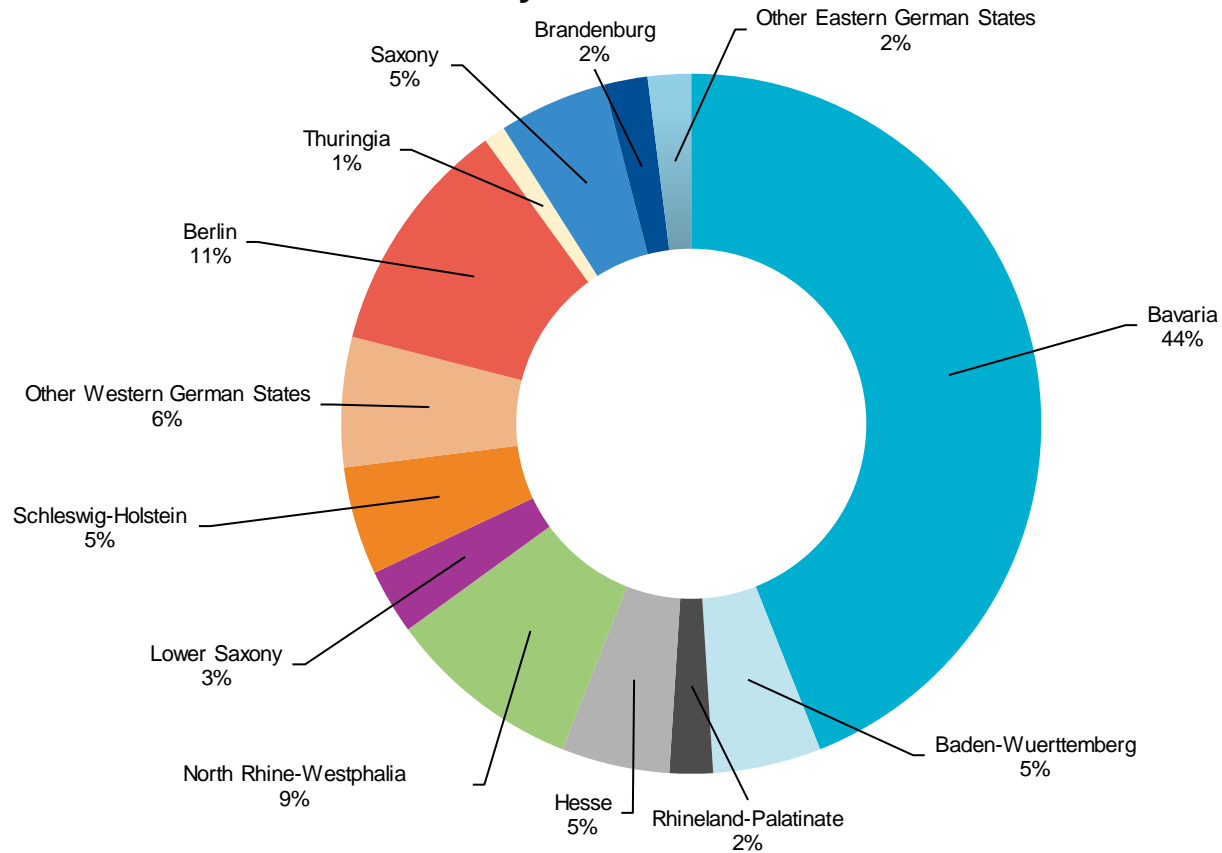
** mortgage cover

Deviations due to rounding differences may occur.



UniCredit Bank AG: Mortgage cover pool – nominal –

by German states as at Q3 2021
in % of total loan cover volume for Germany*
(€28.8bn)

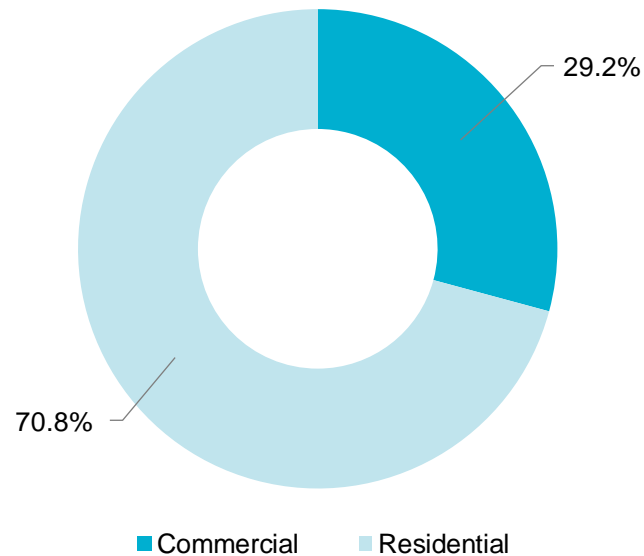


* without further cover assets in accordance with section 19 (1) PfandBG



UniCredit Bank AG: Mortgage cover pool – nominal –

by property type** as at Q3 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

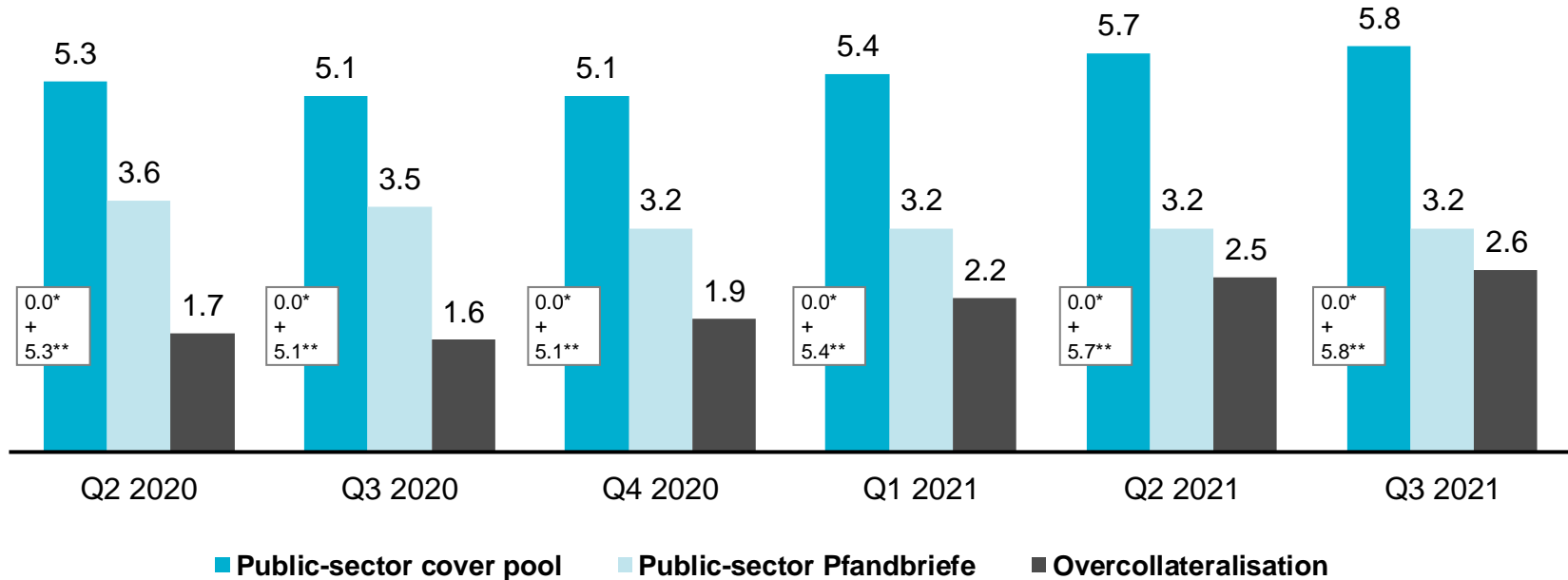
In addition to already existing risk management systems for controlling and monitoring of the credit risks, the following additional limits are implemented for the cover pool:

- 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

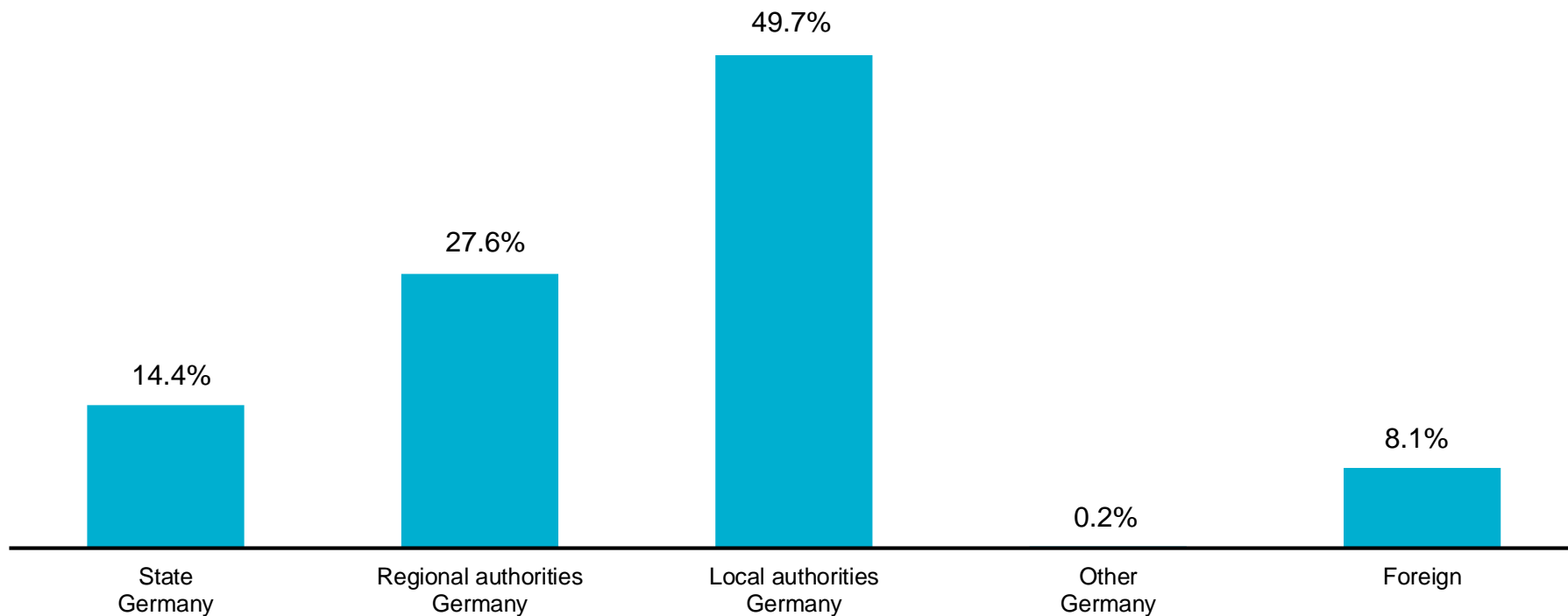
** public-sector cover

Deviations due to rounding differences may occur.



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

Breakdown by borrower as at Q3 2021
in % of total cover volume*
(€5.8bn)



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



UniCredit Bank AG: Outstanding benchmark issues

Coupon	Maturity (dd/mm/yy)	Currency	Issue volume In € m	Security code	Type of Pfandbrief	Rating*	Jumbo	Global Jumbo
0.13%	01/03/22	EUR	1,000	HV2AMD	Mortgage Pfandbrief	Aaa/-/	yes	no
1.88%	05/07/22	USD	432	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	HV2AKO	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%	28/09/26	EUR	500	HV2AYN	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%	21/05/29	EUR	500	HV2AYJ	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%	21/01/36	EUR	500	HV2AX5	Mortgage Pfandbrief	Aaa/-/	no	no

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

** Green Mortgage Pfandbrief: for further details see [HVB Webseite](#)



UniCredit Bank AG: Maturity profile of benchmark issues

Nominal volume in € m

