

Pfandbrief Presentation for Investors

March 2022

8980SI4 Pfandbriefdeckung

Munich, 31 March 2022

Contents

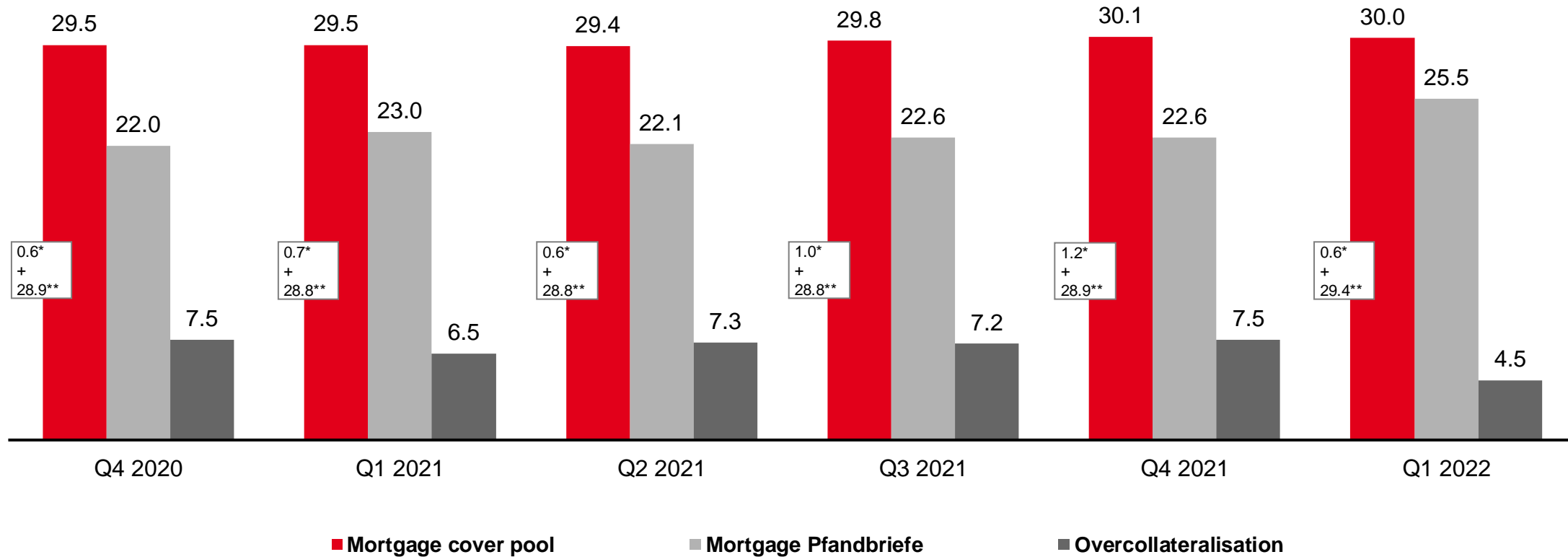
Results as at 31 March 2022

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

in € bn



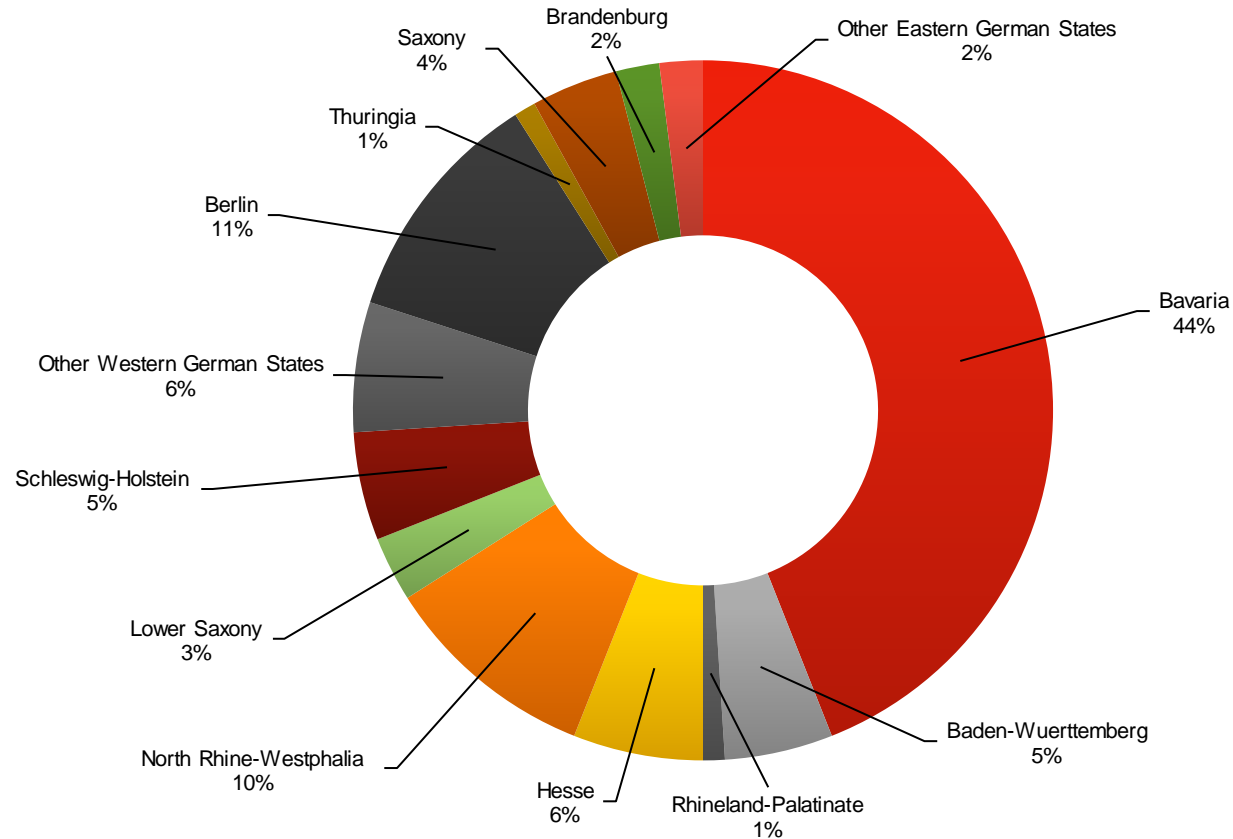
* further cover assets in accordance with section 19 (1) PfandBG
 ** mortgage cover

Deviations due to rounding differences may occur.



UniCredit Bank AG: Mortgage cover pool – nominal –

by German states as at Q1 2022
in % of total loan cover volume for Germany*
(€29.4bn)

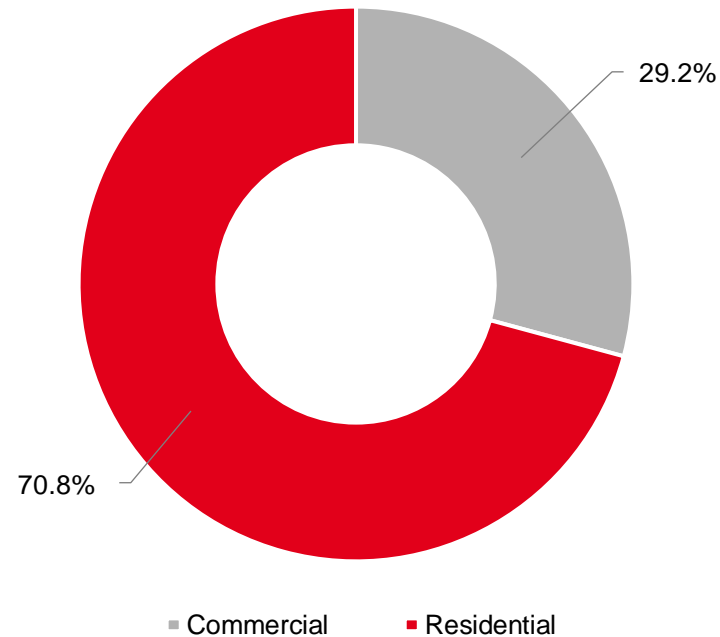


* without further cover assets in accordance with section 19 (1) PfandBG



UniCredit Bank AG: Mortgage cover pool – nominal –

by property type** as at Q1 2022
in % of total loan cover volume*
(€29.4bn)



* 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

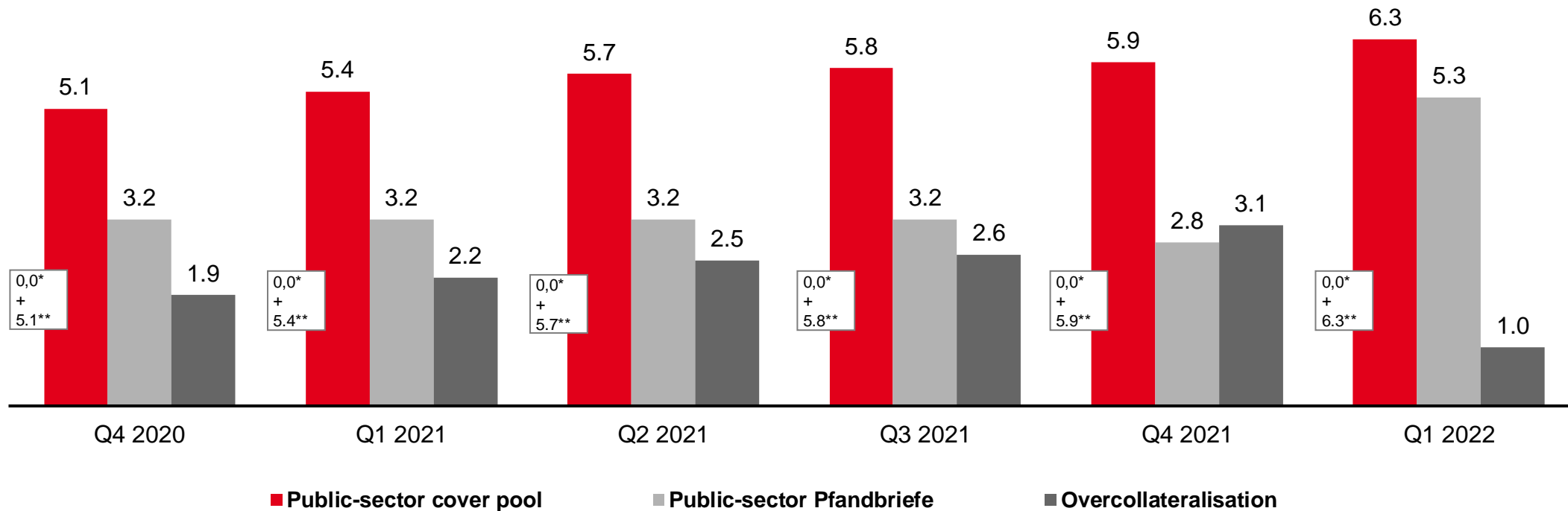
In addition to already existing risk management systems for controlling and monitoring of the credit risks, the following additional limits are implemented for the cover pool:

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



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

in € bn



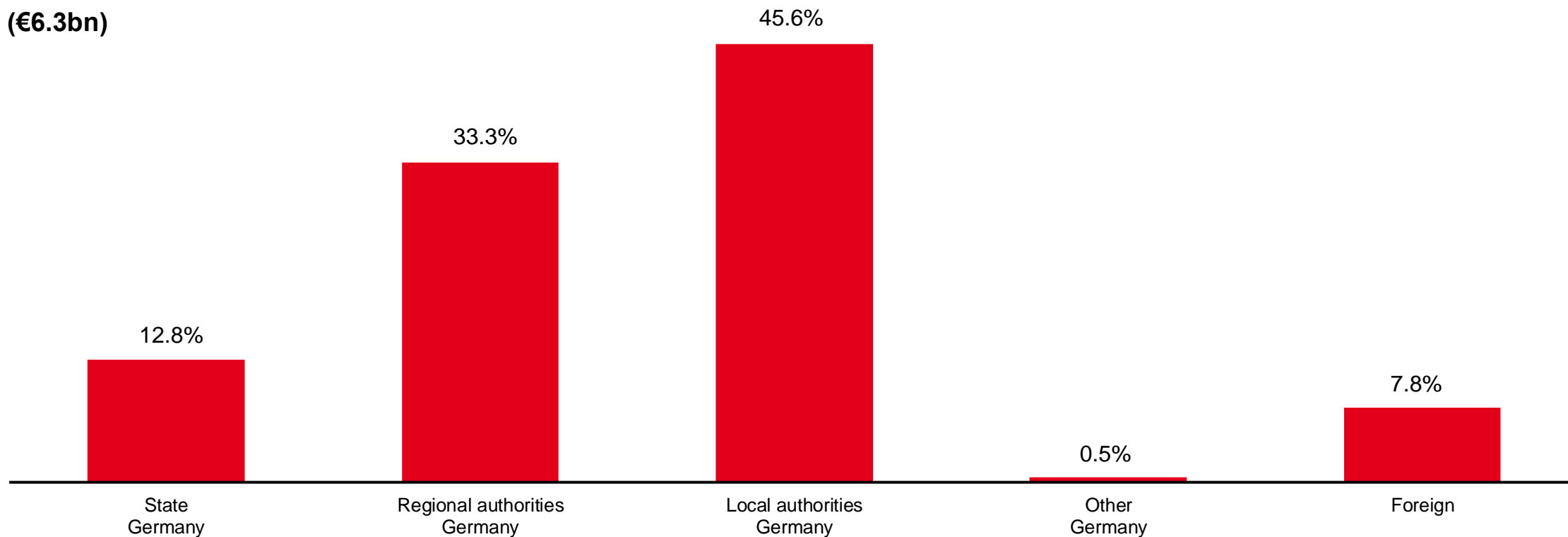
* further cover assets in accordance with section 20 (2) PfandBG
 ** public-sector cover

Deviations due to rounding differences may occur.



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

Breakdown by borrower as at Q1 2022
in % of total cover volume*
(€6.3bn)



* 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
1,88%	05/07/22	USD	450	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%	28/09/26	EUR	500	HV2AYN	Mortgage Pfandbrief**	Aaa/-/-	no	no
0,50%	23/02/27	EUR	1.000	HV2AYU	Public-sector Pfandbrief	Aaa/-/-	yes	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	1.500	HV2AS1	Mortgage Pfandbrief	Aaa/-/-	yes	no
0,38%	17/01/33	EUR	1.000	HV2AYS	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 Website](#)



UniCredit Bank AG: Maturity profile of benchmark issues

Nominal volume in € m

