

# Pfandbrief Presentation for Investors

September 2023

8980OB2C Pfandbriefdeckung

Munich, 30 September 2023

# Contents

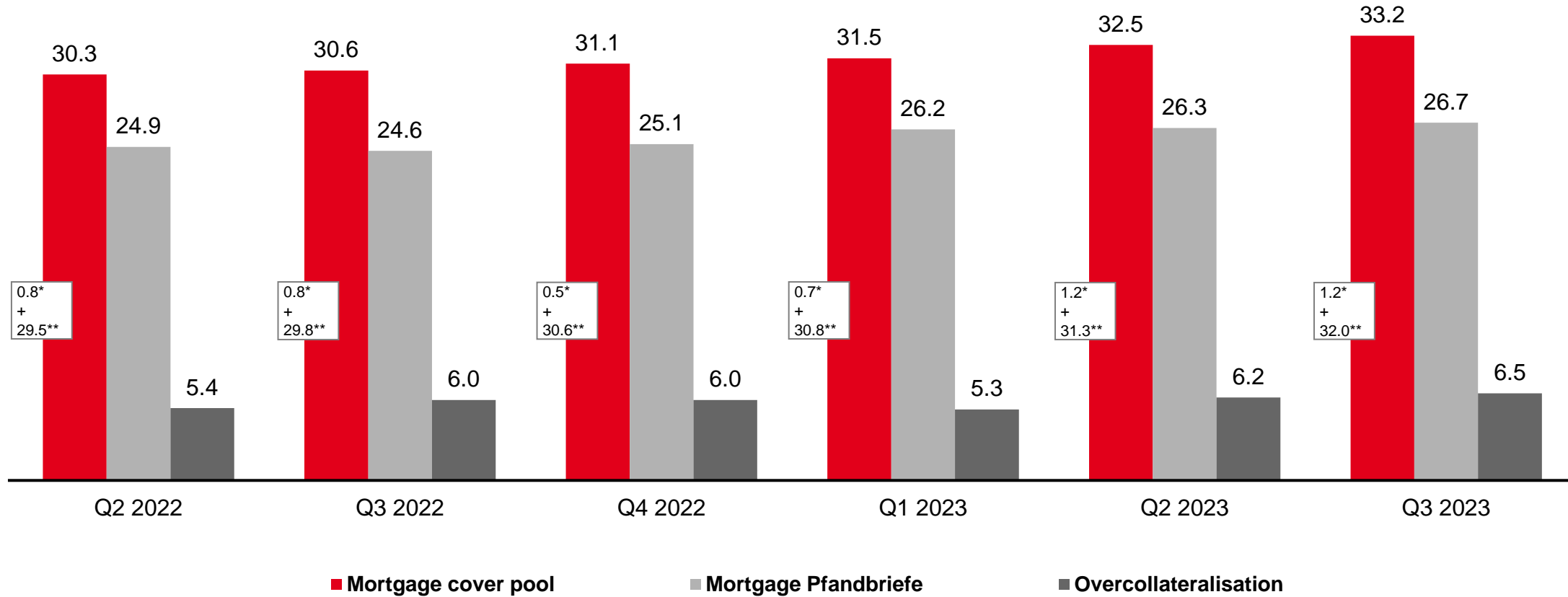
## Results as at 30 September 2023

|                                  |    |
|----------------------------------|----|
| • Mortgage cover pool            | 03 |
| • Public-sector cover pool       | 07 |
| • Pfandbriefe (benchmark issues) | 09 |



# UniCredit Bank AG: Mortgage cover pool – nominal –

in € bn



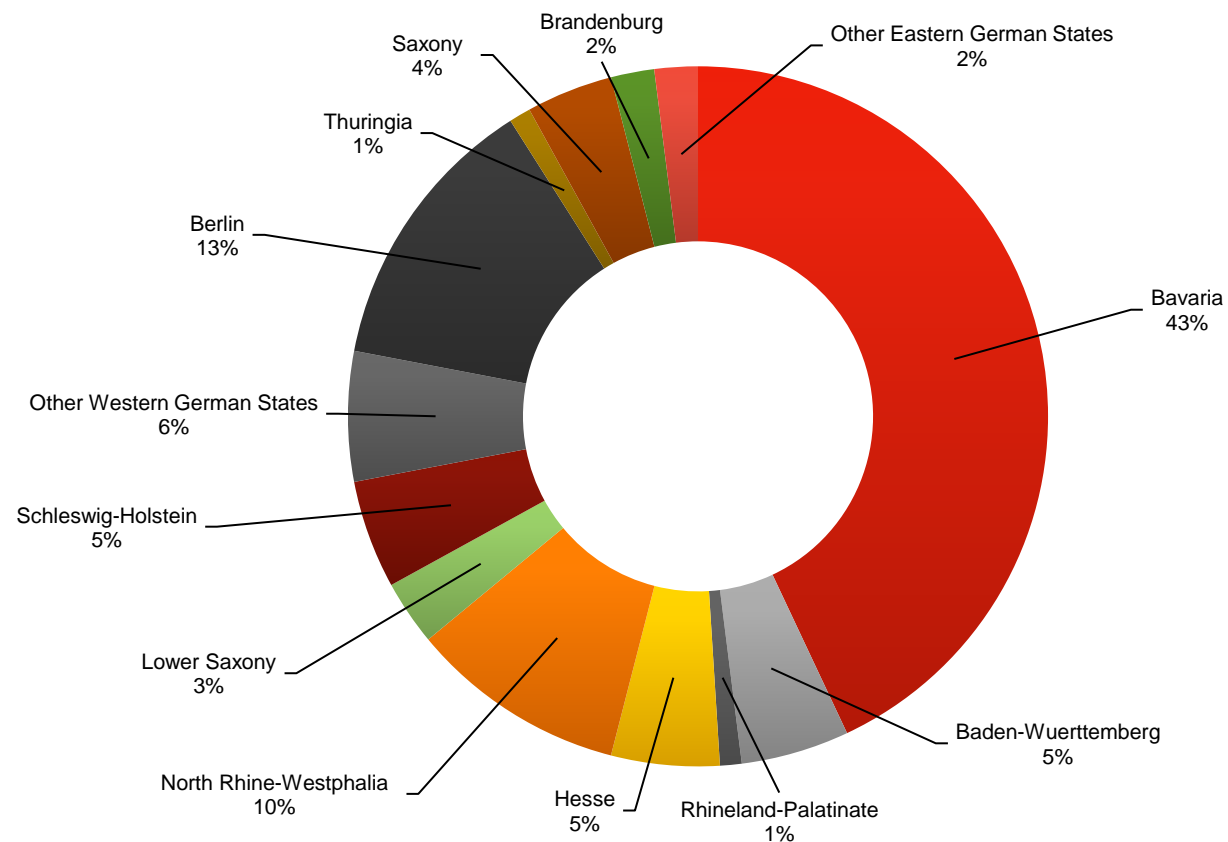
\* further cover assets in accordance with section 19 (1) PfandBG  
 \*\* mortgage cover

Deviations due to rounding differences may occur.



# UniCredit Bank AG: Mortgage cover pool – nominal –

by German states as at Q3 2023  
in % of total loan cover volume for Germany\*  
(€32.0bn)

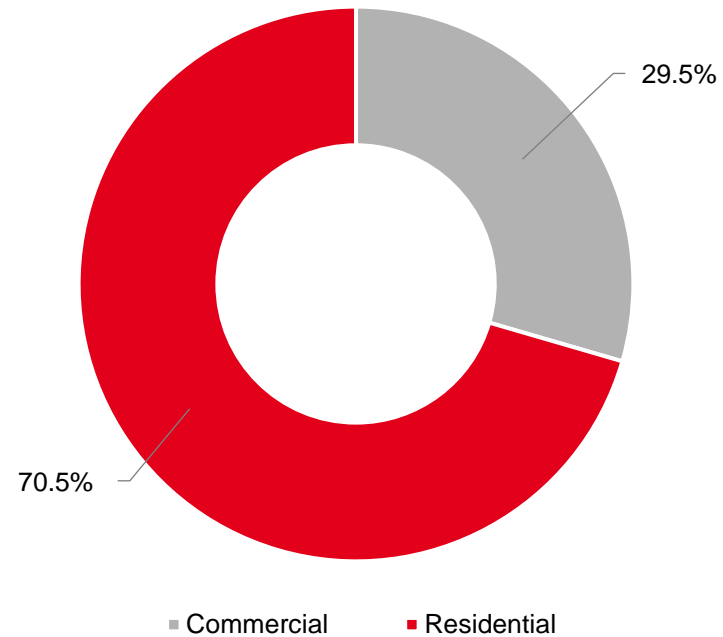


\* without further cover assets in accordance with section 19 (1) PfandBG



# UniCredit Bank AG: Mortgage cover pool – nominal –

by property type\*\* as at Q3 2023  
in % of total loan cover volume\*  
(€32.0bn)



\* 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

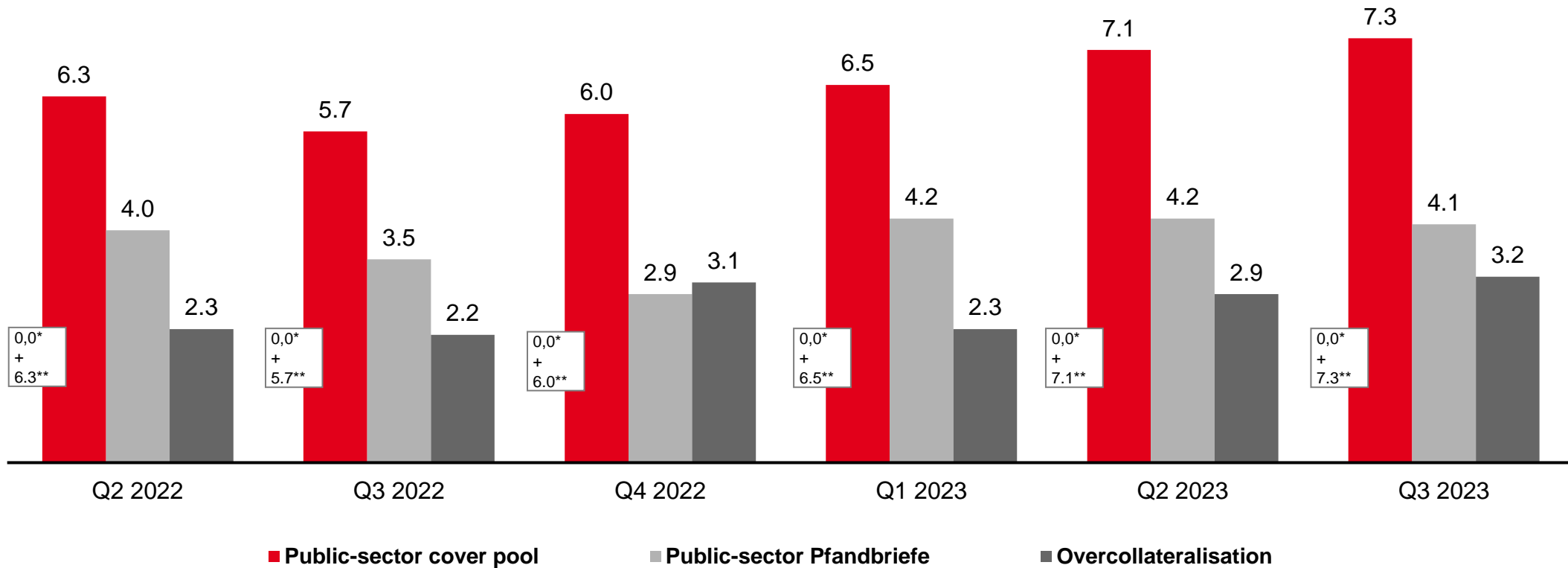
**In addition to already existing risk management systems for controlling and monitoring of the credit risks, the following additional limits are implemented for the cover pool:**

- 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



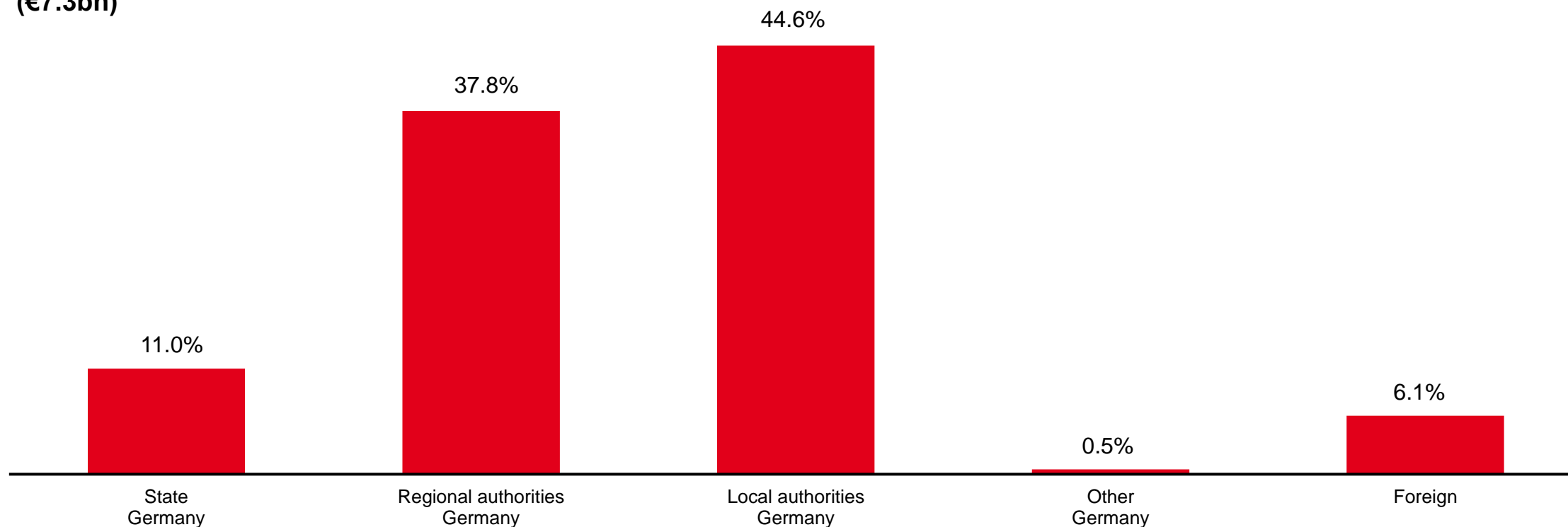
\* further cover assets in accordance with section 20 (2) PfandBG  
 \*\* public-sector cover

Deviations due to rounding differences may occur.



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

**Breakdown by borrower as at Q3 2023  
in % of total cover volume\*  
(€7.3bn)**



\* 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 |
|--------|---------------------|----------|---------------------|---------------|--------------------------|---------|-------|--------------|
| 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           |
| 3.13%  | 20/08/25            | EUR      | 1,250               | HV2AZG        | Public-sector Pfandbrief | Aaa/-/  | yes   | no           |
| 0.63%  | 20/11/25            | EUR      | 750                 | HV2ART        | Mortgage Pfandbrief      | Aaa/-/  | no    | no           |
| 2.75%  | 27/02/26            | EUR      | 750                 | HV2AY7        | Mortgage Pfandbrief      | Aaa/-/  | no    | no           |
| 0.50%  | 02/05/26            | EUR      | 750                 | HV2AMT        | Mortgage Pfandbrief      | Aaa/-/  | no    | no           |
| 3.00%  | 13/07/26            | EUR      | 1,000               | HV2AZC        | Mortgage Pfandbrief      | Aaa/-/  | yes   | 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           |
| 3.00%  | 17/05/27            | EUR      | 750                 | HV2AZT        | Mortgage Pfandbrief      | Aaa/-/  | no    | no           |
| 1.38%  | 07/06/27            | EUR      | 500                 | HV2AYZ        | Mortgage Pfandbrief      | Aaa/-/  | no    | no           |
| 0.01%  | 19/11/27            | EUR      | 1,000               | HV2ASU        | Mortgage Pfandbrief      | Aaa/-/  | yes   | no           |
| 2.63%  | 27/04/28            | EUR      | 500                 | HV2AY1        | Mortgage Pfandbrief**    | Aaa/-/  | no    | 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

