

Pfandbrief Presentation for Investors

June 2024

8980DO2M Pfandbriefdeckung

Munich, 30 June 2024

Contents

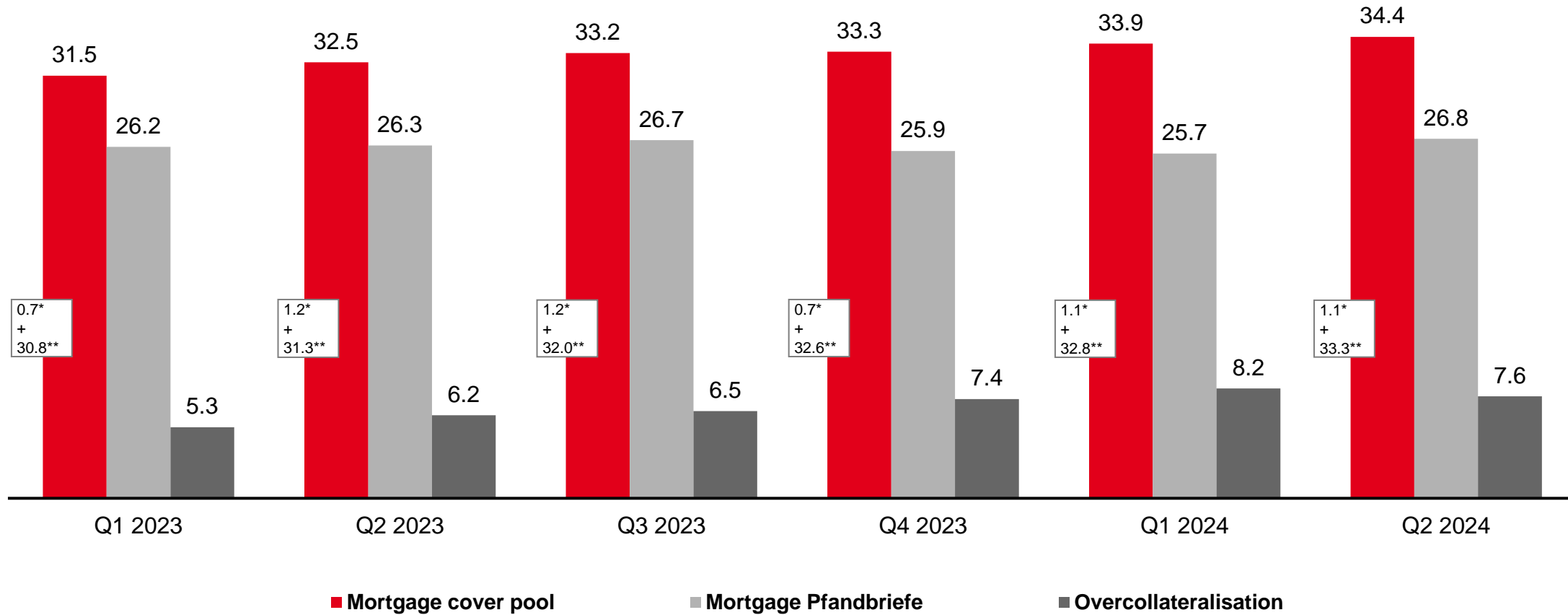
Results as at 30 June 2024

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



UniCredit Bank GmbH: Mortgage cover pool – nominal –

in € bn



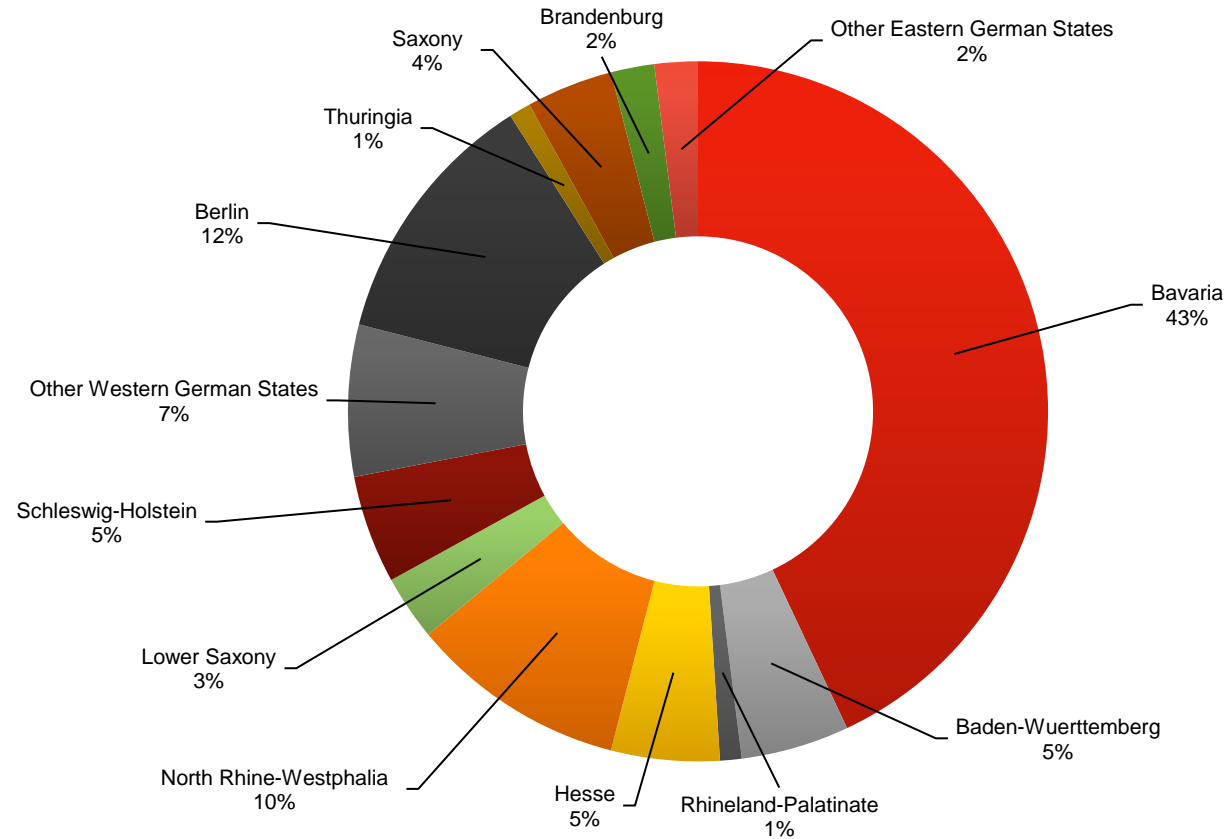
* further cover assets in accordance with section 19 (1) PfandBG
 ** mortgage cover

Deviations due to rounding differences may occur.



UniCredit Bank GmbH: Mortgage cover pool – nominal –

by German states as at Q2 2024
in % of total loan cover volume for Germany*
(€33.3bn)

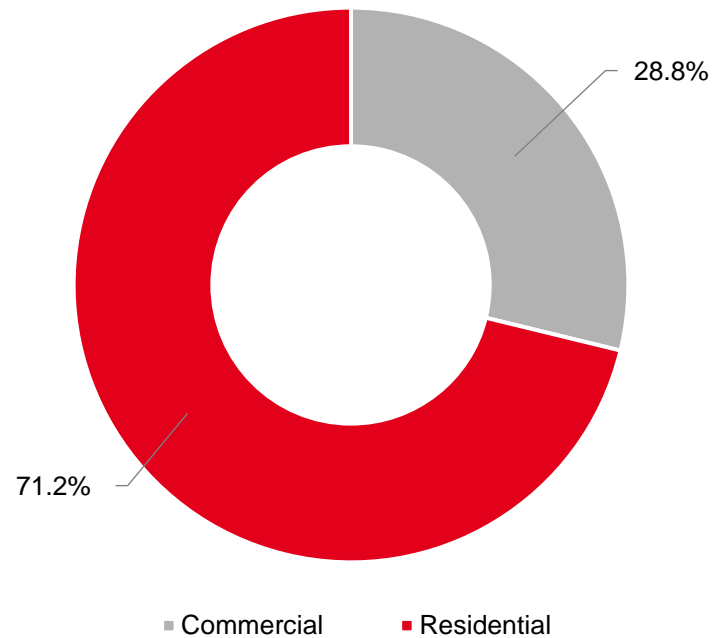


* without further cover assets in accordance with section 19 (1) PfandBG



UniCredit Bank GmbH: Mortgage cover pool – nominal –

by property type** as at Q2 2024
in % of total loan cover volume*
(€33.3bn)



* 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

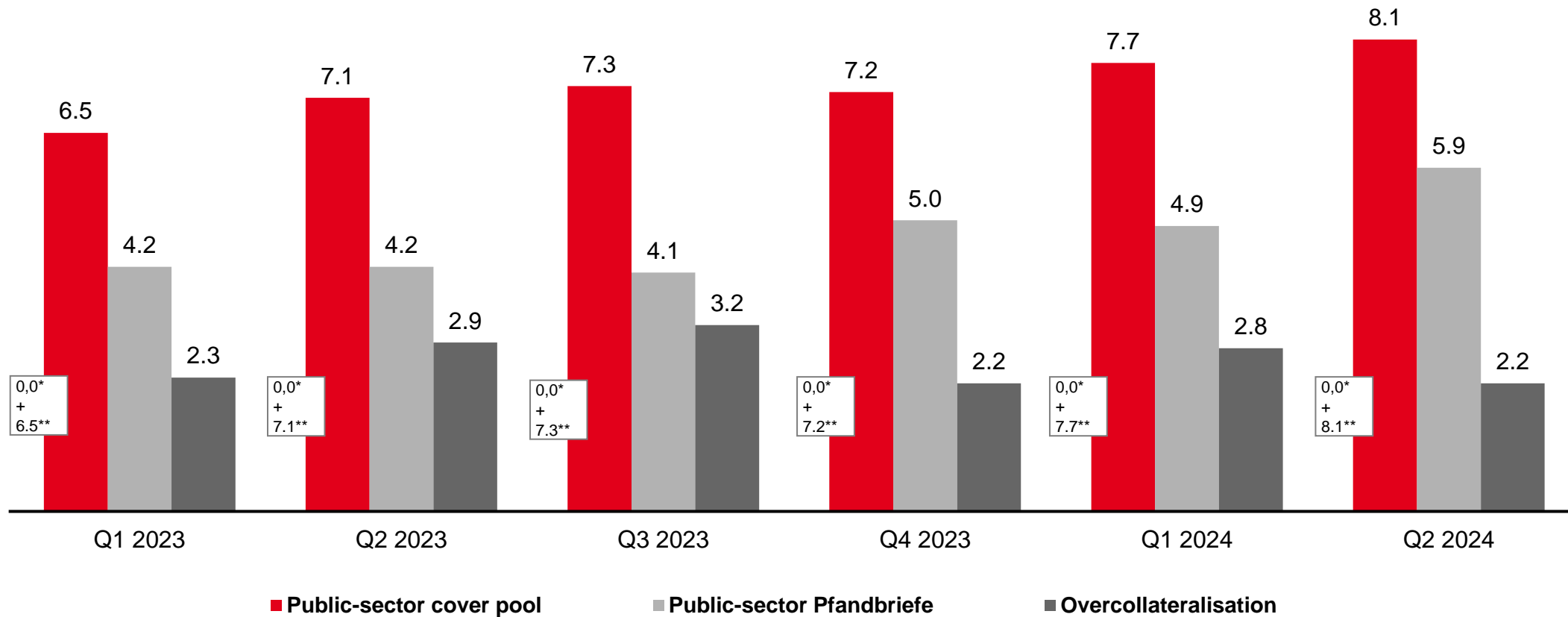
In addition to already existing risk management systems for controlling and monitoring of the credit risks, the following additional limits are implemented for the cover pool:

- 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 GmbH: Public-sector cover pool – nominal –

in € bn



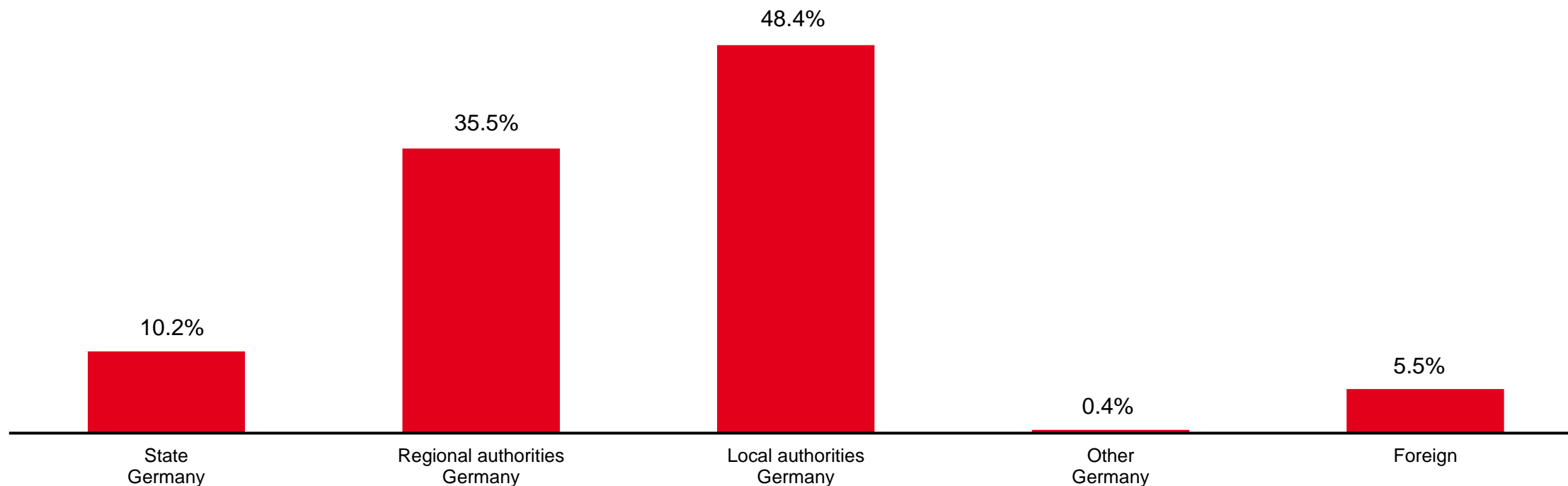
* further cover assets in accordance with section 20 (2) PfandBG
 ** public-sector cover

Deviations due to rounding differences may occur.



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

**Breakdown by borrower as at Q2 2024
in % of total cover volume*
(€8.1bn)**



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



UniCredit Bank GmbH: Outstanding benchmark issues

Coupon	Maturity (dd/mm/yy)	Currency	Issue volume in € m	Security code	Type of Pfandbrief	Rating*	Jumbo	Global Jumbo
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 GmbH: Maturity profile of benchmark issues

Nominal volume in € m

