

Pfandbrief Presentation for Investors



September 2018

8980CCFP - Pfandbriefdeckung

Stand as September 30th, 2018

Die Bank für alles,
was wichtig ist.



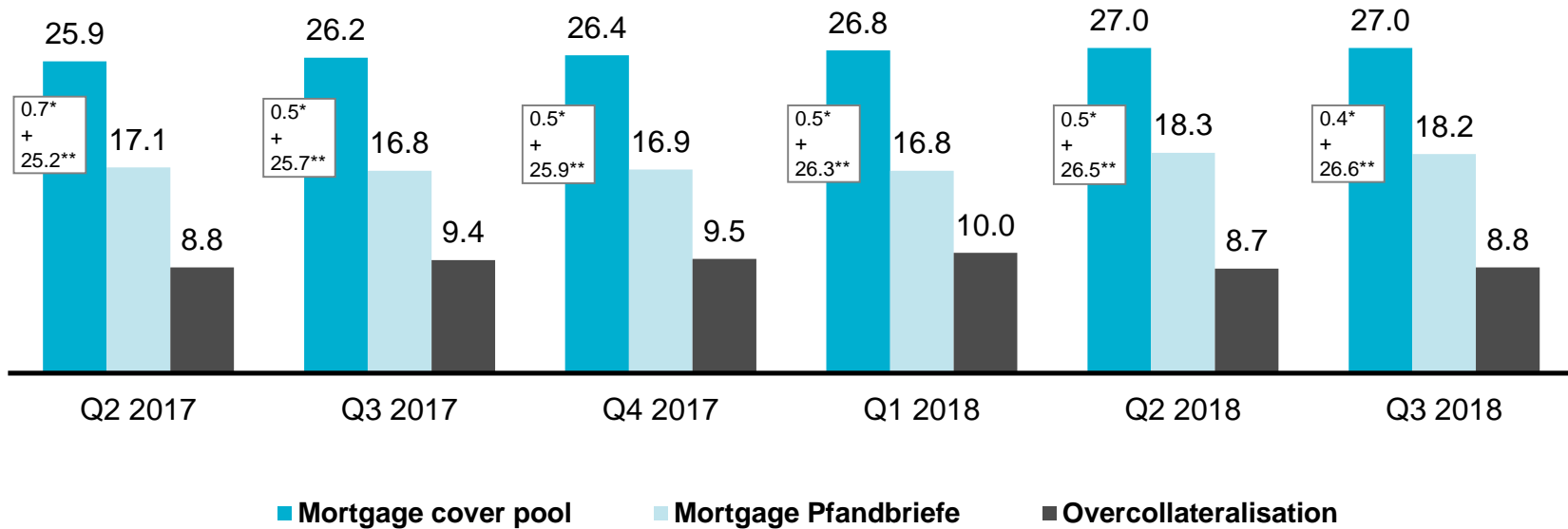
Results as of September 30th, 2018

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



UniCredit Bank AG: Mortgage cover pool – nominal –

in € bn



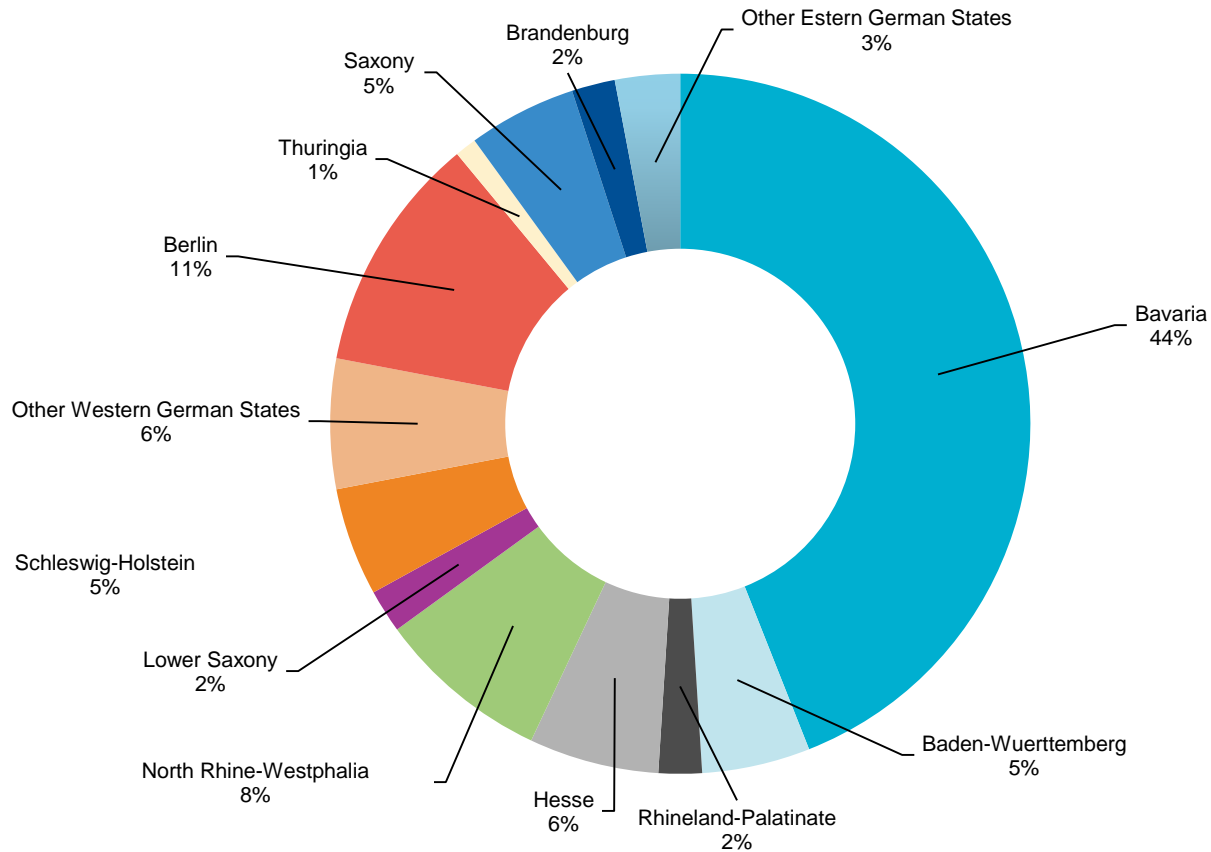
*) further cover assets in accordance with section § 19 (1) PfandBG

***) mortgage cover



UniCredit Bank AG: Mortgage cover pool – nominal –

by German states as of Q3 2018
in % of total loan cover volume for Germany*
(€ 26.6 bn)

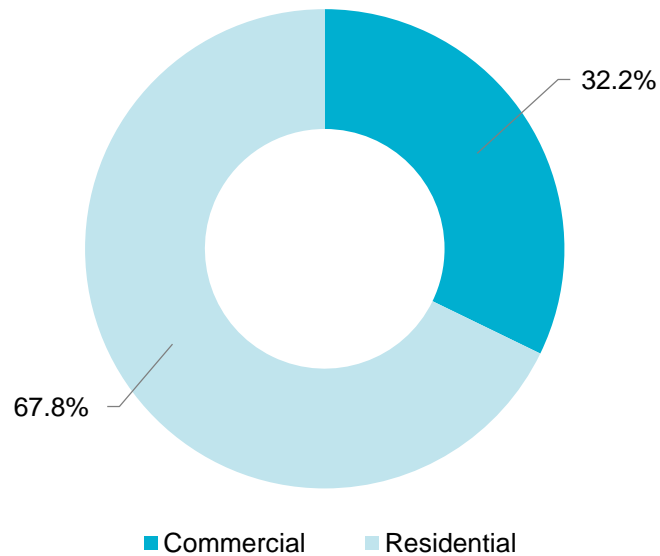


*) without further cover assets in accordance with section 19 (1) PfandBG



UniCredit Bank AG: Mortgage cover pool – nominal –

by property type** as of Q3 2018
in % of total loan cover volume*
(€ 26.6 bn)



*) 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

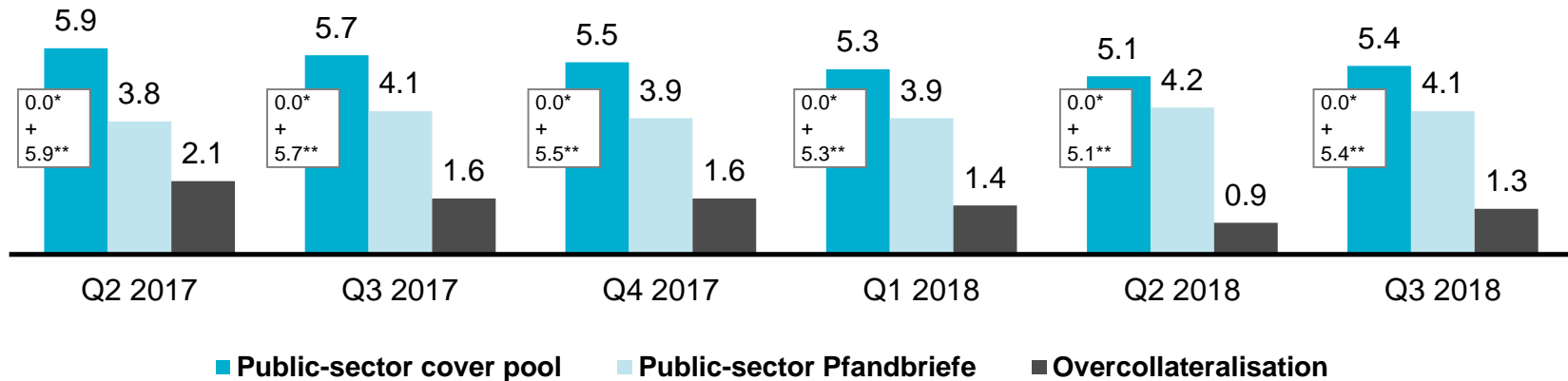
In addition to already existing risk management systems for controlling and monitoring of the credit risks, the following additional limits are implemented for the cover pool:

- by largest single borrower
- by the ten largest borrowers
- by region (German states)
- by total limit for commercial properties
- by selected property types
- by new buildings under construction and not yet capable of producing a yield (below the legal limitation)
- by building sites (below the legal limitation)



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

in € bn



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

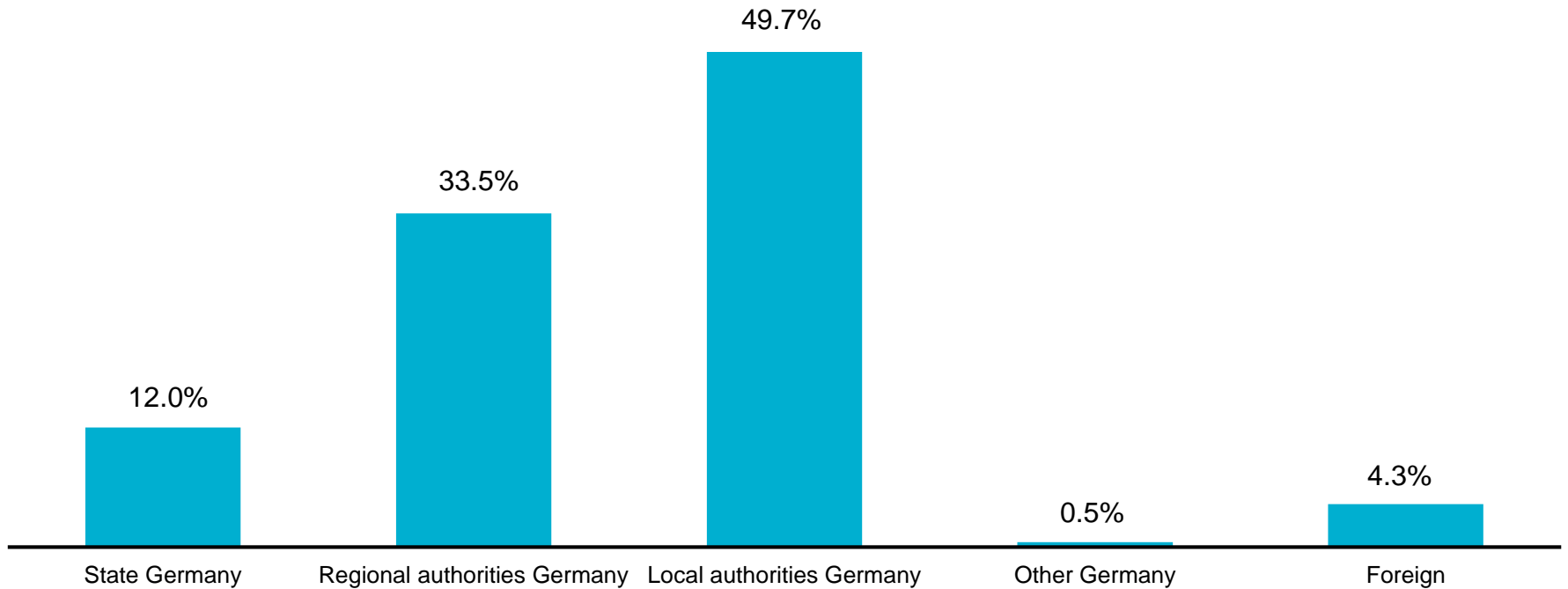
***) public-sector cover

Deviations due to rounding differences may occur.



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

Breakdown by borrower in % of total cover volume* (€ 5.4 bn) as of Q3 2018



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



UniCredit Bank AG: Outstanding benchmark issues

Kupon	Fälligkeit	Whg.	Emissionsvol. in € m	WKN	Pfandbriefart	Rating*)	Jumbo	Global Jumbo
0.05 %	16/12/19	EUR	500	HV2AMA	Mortgage Pfandbrief	Aaa-/AAA	no	no
1.25 %	22/04/20	EUR	500	HV2AH4	Mortgage Pfandbrief	Aaa-/AAA	no	no
0.25 %	01/10/20	EUR	500	HV2AMY	Mortgage Pfandbrief	Aaa-/AAA	no	no
0.13 %	09/04/21	EUR	500	HV2AMG	Mortgage Pfandbrief	Aaa-/AAA	no	no
0.13 %	01/03/22	EUR	1,000	HV2AMD	Mortgage Pfandbrief	Aaa-/AAA	yes	no
1.88 %	12/09/22	EUR	500	HV2AGL	Mortgage Pfandbrief	Aaa-/AAA	no	no
0.75 %	24/07/23	EUR	500	HV2AL3	Mortgage Pfandbrief	Aaa-/AAA	no	no
0.13%	26/10/23	EUR	500	HV2ANM	Mortgage Pfandbrief	Aaa-/AAA	no	no
1.88 %	09/04/24	EUR	500	HV2AK0	Mortgage Pfandbrief	Aaa-/AAA	no	no
0.50 %	05/02/26	EUR	750	HV2AMT	Mortgage Pfandbrief	Aaa-/AAA	no	no

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



UniCredit Bank AG: Maturity profile of benchmark issues

Nominal volume in € m

