Pfandbrief Presentation for Investors

September 2026

8980DO2M Pfandbriefdeckung
Munich, 30 September 2026

UniCredit Bank GmbH - Public

Empowering Communities to Progress.

HypoVereinsbank
Member of UniCredit

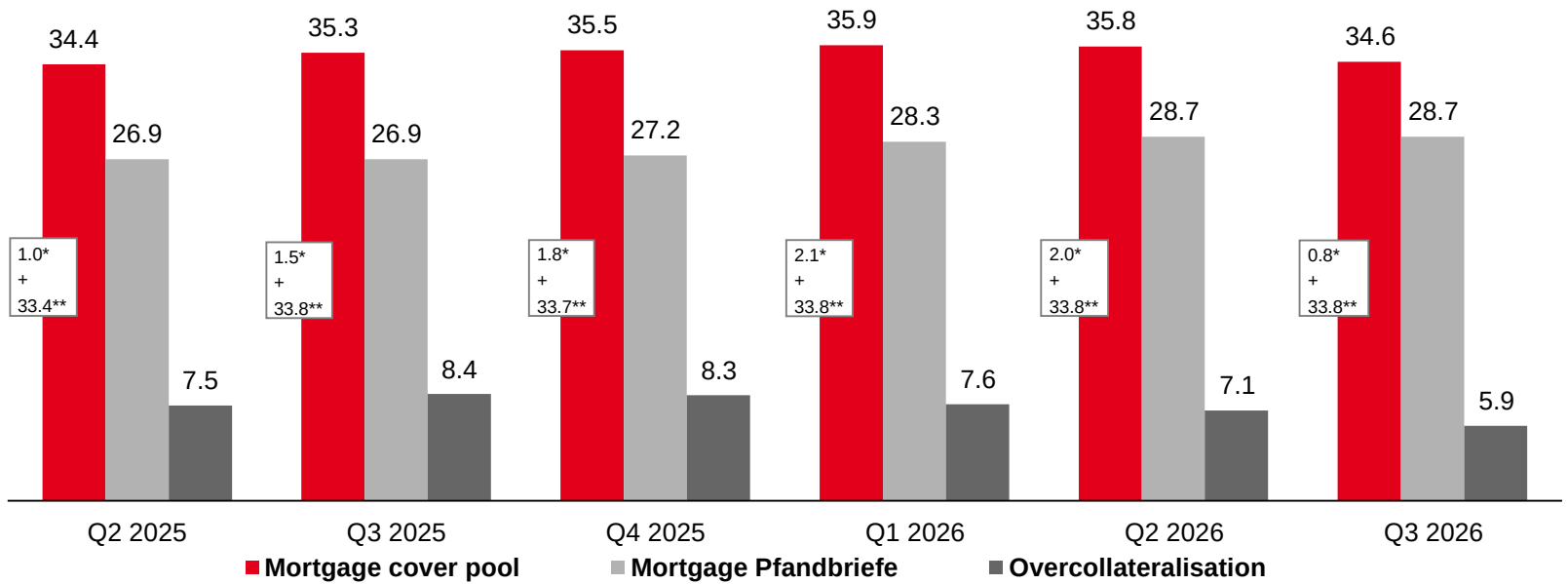
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Results as at 30 September 2026

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UniCredit Bank GmbH: Mortgage cover pool – nominal –

in € bn

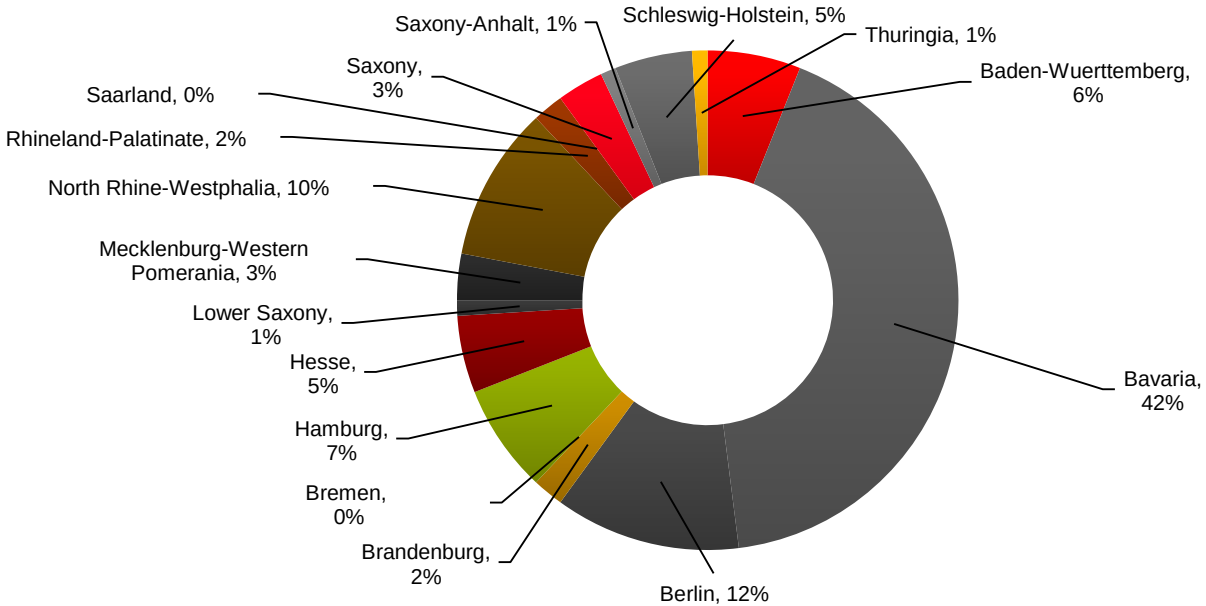


* further cover assets in accordance with section 19 (1) PfandBG
** mortgage cover

Deviations due to rounding differences may occur.

UniCredit Bank GmbH – Mortgage cover pool – nominal –

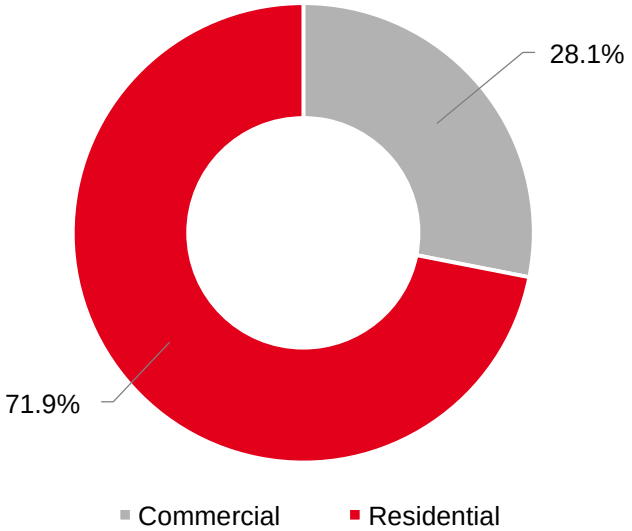
Breakdown by German states as at Q3 2026
in % of total loan cover volume for Germany* (€33.8bn)



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

UniCredit Bank GmbH – Mortgage cover pool – nominal –

Breakdown by property type** as at Q3 2026
in % of total loan cover volume for Germany* (€33.8bn)



* 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.

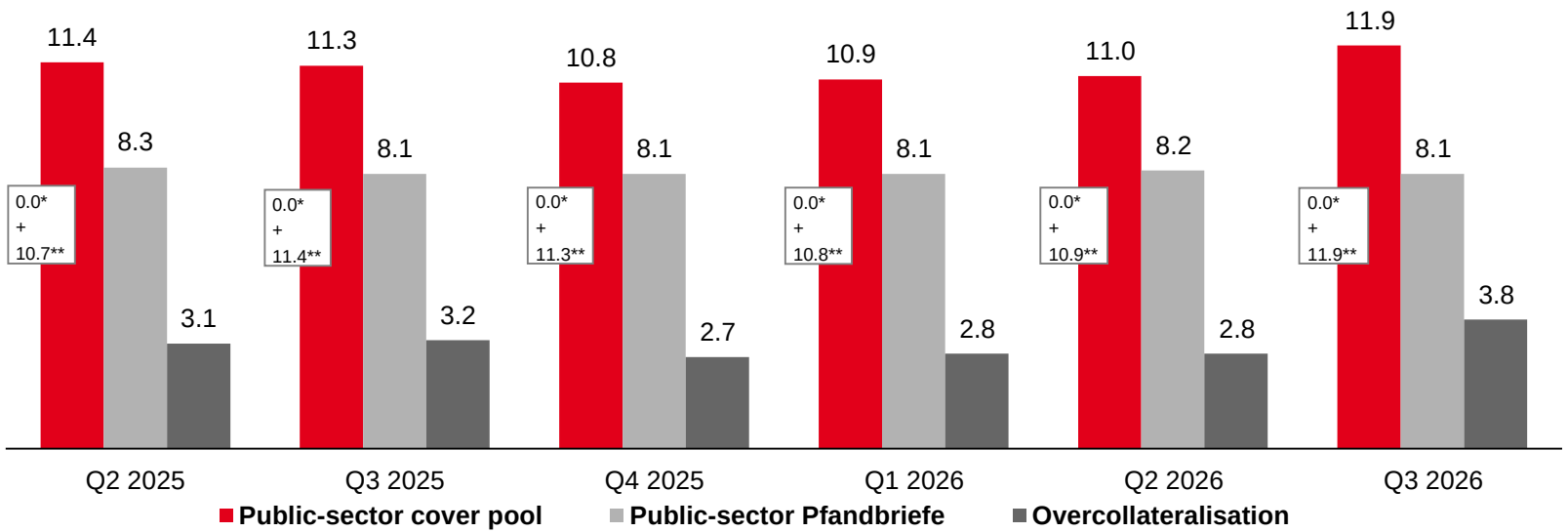
Risk management – Limits

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 federal states)
- by total limit for commercial properties
- by selected property types

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

in € bn

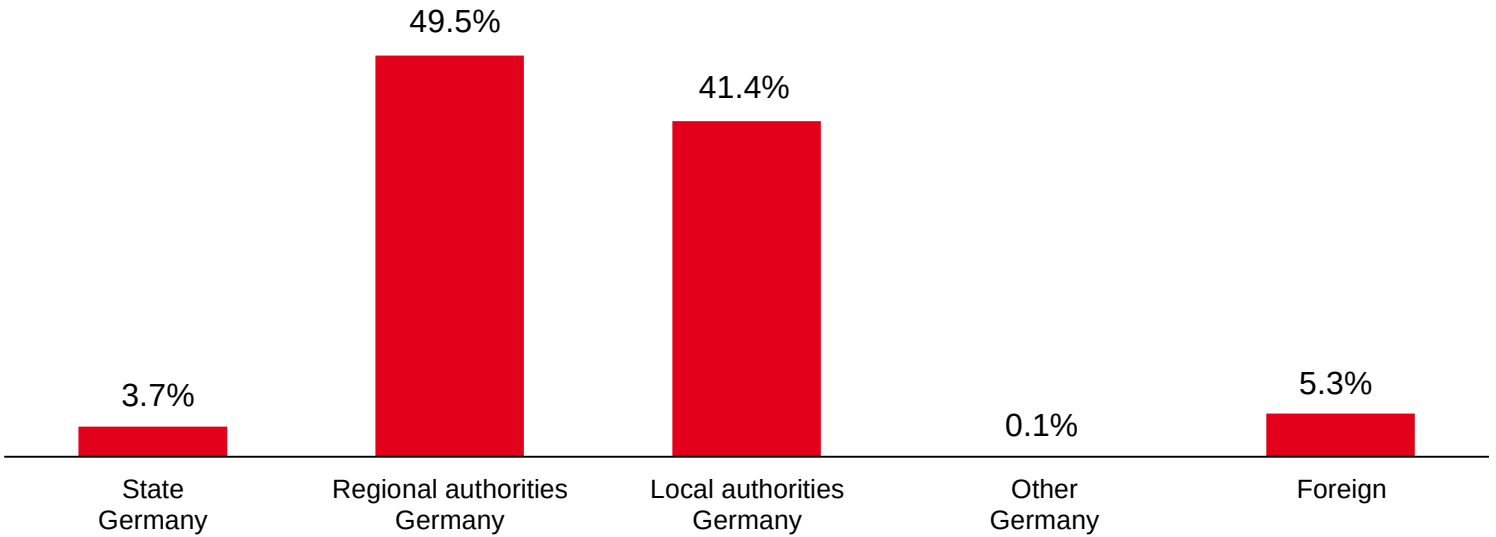


* further cover assets in accordance with section 20 (2) PfandBG
** public-sector cover

Deviations due to rounding differences may occur.

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

Breakdown by borrower as at Q3 2026
in % of total loan cover volume* (€11.9bn)



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

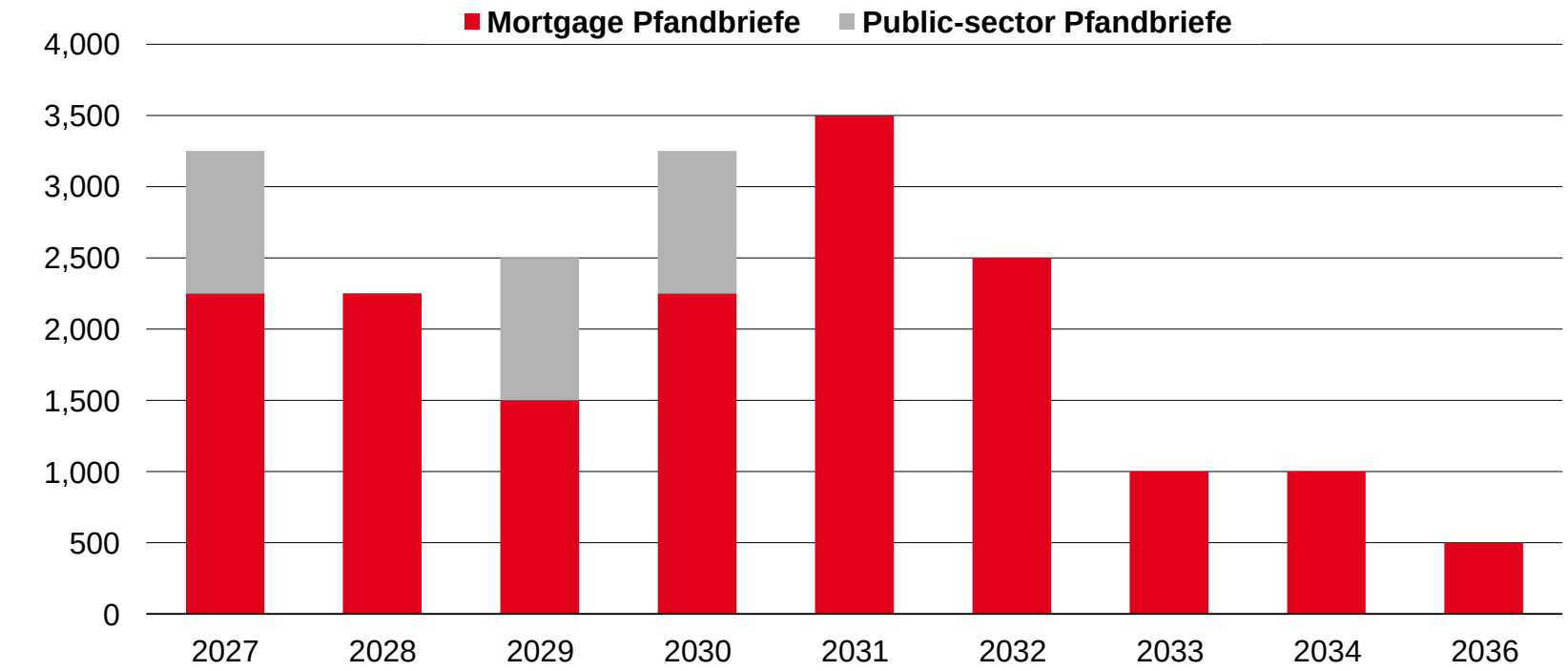
UniCredit Bank GmbH: Outstanding benchmark issues

Coupon	Maturity (dd/mm/yy)	Currency	Issue volume in € m	Security code	Type of Pfandbrief	Rating*	Global Jumbo
0.50%	23/02/27	EUR	1,000	HV2AYU	Public-sector Pfandbrief	Aaa/-/-	no
3.00%	17/05/27	EUR	750	HV2AZT	Mortgage Pfandbrief	Aaa/-/-	no
1.38%	07/06/27	EUR	500	HV2AYZ	Mortgage Pfandbrief	Aaa/-/-	no
0.01%	19/11/27	EUR	1,000	HV2ASU	Mortgage Pfandbrief	Aaa/-/-	no
3.13%	24/02/28	EUR	750	HV2A0A	Mortgage Pfandbrief	Aaa/-/-	no
2.63%	27/04/28	EUR	500	HV2AY1	Mortgage Pfandbrief	Aaa/-/-	no
0.0%	15/09/28	EUR	1,000	HV2ATM	Mortgage Pfandbrief	Aaa/-/-	no
0.88%	11/01/29	EUR	500	HV2ARM	Mortgage Pfandbrief	Aaa/-/-	no
0.88%	11/01/29	EUR	500	HV2ARM	Mortgage Pfandbrief	Aaa/-/-	no
0.01%	21/05/29	EUR	500	HV2AYJ	Mortgage Pfandbrief	Aaa/-/-	no
2.38%	27/08/29	EUR	1,000	HV2A00	Public-sector Pfandbrief	Aaa/-/-	no
2.63%	19/02/30	EUR	1,250	HV2A0L	Mortgage Pfandbrief	Aaa/-/-	no
0.01%	24/06/30	EUR	1,000	HV2AYA	Mortgage Pfandbrief	Aaa/-/-	no
2.63%	22/11/30	EUR	1,000	HV2A0P	Public-sector Pfandbrief	Aaa/-/-	no
2.63%	14/01/31	EUR	1,500	HV2A1C	Mortgage Pfandbrief	Aaa/-/-	no
0.01%	10/03/31	EUR	750	HV2AYD	Mortgage Pfandbrief	Aaa/-/-	no
3.00%	06/08/31	EUR	1,250	HV2A2C	Mortgage Pfandbrief	Aaa/-/-	no
0.25%	15/01/32	EUR	1,500	HV2AS1	Mortgage Pfandbrief	Aaa/-/-	no
3.25%	02/09/32	EUR	1,000	HV2A2U	Mortgage Pfandbrief	Aaa/-/-	no
0.38%	17/01/33	EUR	1,000	HV2AYS	Mortgage Pfandbrief	Aaa/-/-	no
0.85%	22/05/34	EUR	1,000	HV2ASK	Mortgage Pfandbrief	Aaa/-/-	no
0.01%	21/01/36	EUR	500	HV2AX5	Mortgage Pfandbrief	Aaa/-/-	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



 8980DO2M Pfandbriefdeckung, data as at 30 September 2026