

Razumemo vaš vsakdan. Razvijamo 360° rešitve.

2015 Letno poročilo / Annual Report

Dobrodošli v
 **UniCredit Bank**



Predstavljajte si, da ste lačni.

Potrebujete hrano, seveda. Vendar pa potrebujete tudi krožnik in vilice. Morda celo nož. Potem potrebujete vodo, da pomijete posodo, in pred tem prave pripomočke, da obrok skuhate. Pa ne pozabimo na mizo ali stol ali streho nad glavo.

Na koncu je hrana le majhen del precej bolj kompleksnega sistema potreb – sistema, ki je omejen z lastnim nizom vrednot. Pomislite, na primer, na celotno proizvodno verigo, ki zagotavlja hrano na vaši mizi. Hrana prihaja s kmetije. Eni jo vzgojijo, drugi pa jo pregledajo, da zagotovijo, da je varno proizvedena, predelana in transportirana na trg. Vsak člen v tej verigi je ključnega pomena za današnje potrošnike, ki so vedno bolj občutljivi na kakovost hrane, obenem pa tudi na okoljske in delovne pogoje, v katerih je proizvedena.

V matični skupini UniCredit trdno verjamemo, da moramo resnično življenje, če ga želimo v resnici razumeti, tudi neposredno doživeti. Tako smo boljše pripravljene, da poiščemo trajnostne rešitve, kljub temu, da se svetovne potrebe in vrednote nenehno spreminjajo.

Za nas je enako pomembno, da pomagamo strankam zadovoljiti osnovne potrebe sodobnega življenja, kot tudi, da jim ponudimo najboljše finančne in bančne produkte.

To pomeni zagotavljanje polnega spektra storitev za podporo družinam in podjetjem, pri čemer se dobro zavedamo, da s tem, ko se odzivamo na njihove potrebe, gradimo trajnostno prihodnost za vse.

Naši produkti se pričnejo z resničnimi človeškimi spoznanji, ki nam pomagajo, da stranke spremljamo tekom njihovega celotnega življenja. Kajti življenje je polno vzponov in padcev, vendar obenem tudi polno veliko drugih dogodkov, kot so na primer nakup doma, poroka, rojstvo otrok in njihova izobrazba, itd.

Razumemo, da v življenju ne gre vedno po načrtih, ko mnogi od nas delamo z željo, da bi si kupili dom, se poročili, imeli otroke in jim zagotovili izobrazbo.

Gre za 360-stopinjski pristop, ki ga imenujemo Bančništvo po meri življenja (Real Life Banking).

Naš cilj ni samo, da vam na naslednjih straneh predstavimo podatke in številke o uspešnosti matične skupine UniCredit. Z vami želimo deliti tudi zgodbe, ki prikazujejo, kako smo našim strankam pomagali uresničiti njihove sanje in kako smo podprli skupnosti, v katerih delujejo naše poslovalnice.

Kajti želja, da bi zgradili boljšo prihodnost, je tisto, kar ljudem omogoča, da gredo naprej.

In podpora ljudem tudi nam omogoča, da gremo naprej.

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Finančni kazalniki

	Banka			Skupina		
	2015	2014	2013	2015	2014	2013
Izkaz finančnega položaja (v 1.000 EUR)						
Bilančna vsota	2.545.039	2.578.732	2.488.557	2.629.645	2.578.732	2.488.557
Vloge nebančnega sektorja, merjene po odplačni vrednosti	1.820.485	1.368.511	1.276.833	1.818.132	1.368.511	1.276.833
Vloge pravnih in drugih oseb, ki opravljajo dejavnost	1.272.010	852.556	784.478	1.269.657	852.556	784.478
Vloge prebivalstva	548.475	515.955	492.355	548.475	515.955	492.355
Kreditni nebančnemu sektorju, merjeni po odplačni vrednosti	1.689.346	1.743.570	1.895.472	1.755.857	1.743.570	1.895.472
Kreditni pravnim in drugim osebam, ki opravljajo dejavnost	974.550	1.023.251	1.137.984	1.030.527	1.023.251	1.137.984
Kreditni prebivalstvu	714.796	720.319	757.488	725.330	720.319	757.488
Kapital	256.434	244.001	227.715	270.371	244.001	227.715
Oslabitev finančnih sredstev	187.129	200.700	170.431	204.683	200.700	170.431
Rezervacije	11.608	7.116	6.137	12.290	7.116	6.137
Obseg zunajbilančnega poslovanja	4.493.457	2.927.580	3.685.267	4.493.457	2.927.580	3.685.267
Izkaz poslovnega izida (v 1.000 EUR)						
Čisti obrestni prihodki	44.846	48.626	48.389	46.740	48.626	48.389
Čisti neobrestni prihodki	31.790	21.596	23.842	32.179	21.596	23.842
Promet (čisti obrestni in čisti neobrestni prihodki)	76.636	70.222	72.231	78.919	70.222	72.231
Stroški dela	(22.515)	(22.259)	(22.640)	(23.223)	(22.259)	(22.640)
Drugi administrativni stroški	(11.779)	(11.720)	(12.337)	(11.859)	(11.720)	(12.337)
Amortizacija	(4.974)	(5.113)	(5.052)	(5.692)	(5.113)	(5.052)
Oslabitev in rezervacije	(25.795)	(30.517)	(79.595)	(27.975)	(30.517)	(79.595)
Poslovni izid pred obdavčitvijo	11.573	613	(47.393)	10.170	613	(47.393)
Davek od dohodka pravnih oseb	(1.896)	(14)	8.194	(1.449)	(14)	8.194
Izkaz drugega vseobsegajočega donosa (v 1.000 EUR)						
Drugi vseobsegajoči donos pred obdavčitvijo	3.263	18.899	17.196	3.263	18.899	17.196
Davek iz dohodka pravnih oseb od drugega vseobsegajočega donosa	(507)	(3.212)	(2.924)	(507)	(3.212)	(2.924)
Zaposleni						
Število zaposlenih na dan 31. 12.	556	563	576	600	563	576
Število zaposlenih v ekvivalentu polnega delovnega časa na dan 31. 12.	514,1	516,0	535,2	549,0	516,0	535,2
Delnice						
Število delničarjev	26	25	26	26	25	26
Nominalna vrednost delnice (v EUR)	4,17	4,17	4,17	4,17	4,17	4,17
Knjigovodska vrednost delnice (v EUR)	52,46	49,92	46,58	55,31	49,92	46,58
Število delnic	4.888.193	4.888.193	4.888.193	4.888.193	4.888.193	4.888.193
Kapital						
Količnik navadnega lastniškega temeljnega kapitala	20,2 %	17,5 %	15,6 %	19,5 %	17,5 %	15,6 %
Količnik temeljnega kapitala	20,2 %	17,5 %	15,6 %	19,5 %	17,5 %	15,6 %
Količnik skupnega kapitala	22,0 %	19,7 %	16,9 %	21,1 %	19,7 %	16,9 %
Kvaliteta sredstev in prevzetih obveznosti						
Oslabitev finančnih sredstev, merjenih po odplačni vrednosti in rezervacije za prevzete obveznosti / razvrščene aktivne bilančne in razvrščene zunajbilančne postavke	6,7 %	7,0 %	5,9 %	7,1 %	7,0 %	5,9 %
Profitabilnost						
Obrestna marža	1,6 %	1,8 %	1,8 %	1,7 %	1,8 %	1,8 %
Marža finančnega posredništva	2,8 %	2,6 %	2,6 %	2,8 %	2,6 %	2,6 %
Donos na aktivo po davkih (ROA)	0,3 %	0,0 %	(1,4 %)	0,3 %	0,0 %	(1,4 %)
Donos na kapital pred davki (ROE)	4,6 %	0,3 %	(19,3 %)	4,0 %	0,3 %	(19,3 %)
Donos na kapital po davkih	3,9 %	0,3 %	(15,9 %)	3,4 %	0,3 %	(15,9 %)
Stroški poslovanja						
Operativni stroški / povprečna aktiva	1,4 %	1,5 %	1,5 %	1,4 %	1,5 %	1,5 %
Likvidnost						
Likvidna sredstva / kratkoročne finančne obveznosti do nebančnega sektorja, merjene po odplačni vrednosti	51,5 %	43,9 %	34,7 %	51,6 %	43,9 %	34,7 %
Likvidna sredstva / povprečna aktiva	30,4 %	21,7 %	14,5 %	29,8 %	21,7 %	14,5 %
Prejete javne subvencije (v 1.000 EUR)	51.509	61.951	66.704	51.509	61.951	66.704

Nagovor izvršnega direktorja matične skupine UniCredit

“Vložili bomo 1,2 milijarde evrov, da bi povečali kakovost in hitrost naših digitalnih storitev, obenem pa več kot podvojili število strank, ki uporabljajo naše spletne in mobilne poti.”

Federico Ghizzoni
IZVRŠNI DIREKTOR



Spoštovani delničarji!

Leta 2015 smo nadaljevali z uspehi na področju izboljšanja kakovosti sredstev in krepitve našega kapitalskega položaja kljub izrednim odhodkom v zadnjem četrtletju. Poleg tega je matična skupina UniCredit zagotovila kritično podporo družbeno gospodarskemu napredku Evrope. Na vseh naših trgih smo spodbujali razvoj ključnih poslovnih področij s podpiranjem podjetništva in spodbujanjem finančne vključenosti.

Matična skupina UniCredit je po vsej Evropi razširila svoje kreditne ponudbe in olajšala dostop do kapitalskih trgov. Pri tem smo spodbujali rast in omogočili našim strankam iz segmenta poslovanja s podjetji mednarodno širitev. Tekom leta je naša matična skupina dodelila tudi vsa svoja sredstva namenjena za financiranje ciljno usmerjenih operacij dolgoročnejšega refinanciranja (TLTRO) in trdo delala, da bi zagotovila svetovalne storitve po meri, ki so pomagale posameznim strankam bolje zaščititi svoje prihranke.

Vse to smo dosegli v času, ki so ga zaznamovale zgodovinsko nizke obrestne mere, šibkejše gospodarsko okrevanje od pričakovanega, velik regulatorni pritisk in burno mednarodno politično ozadje. Poleg teh izzivov smo naleteli na velike spremembe v bančni industriji zaradi napredka v digitalni tehnologiji. To okolje se bo v bližnji prihodnosti še naprej razvijalo, zaradi česar bomo morali biti vedno bolj proaktivni na vseh področjih.

Kamorkoli potujem po Evropi, slišim razprave o tem, kako se bančno poslovanje preoblikuje. Vsi naši konkurenti se ukvarjajo z istimi vprašanji, vendar niso vsi ustrezno opremljeni za njihovo reševanje. Po temeljitem premisleku in načrtovanju se je matična skupina UniCredit odločila, da se sooči s preoblikovanjem bančnega sektorja, z izkoriščanjem vseh prednosti naše edinstvene vseevropske franšize in s širjenjem namesto racionalizacijo poslovanja. Da bi uspeli, mora matična skupina UniCredit pospešiti svoja prizadevanja, da postane bolj učinkovita, integrirana in digitalno usmerjena.

Ti cilji so v središču novega strateškega načrta, ki smo ga predstavili v novembru. Načrt bo okrepil naše poslovanje in ustvaril trajnostne donose za vse naše deležnike. V prihodnjih letih nameravamo povečati obseg posojil, pritegniti več strank in izvajati učinkovitejše procese v celotni matični skupini UniCredit. Prvi konkretni znaki uspeha so že vidni in da bi dosegli svoje cilje, bomo vložili 4 milijarde evrov za izboljšanje izkušnje naših strank.

Da bi financirali to naložbo, smo sprostili sredstva z zmanjšanjem stroškov poslovanja, uvedbo novih tehnologij in integracijo našega poslovanja. Pri izvajanju teh sprememb smo še vedno uglašeni z vlogo matične skupine UniCredit v medsebojno povezani vrednostni verigi finančnega, človeškega, družbenega in naravnega kapitala.

Močnejše sodelovanje, ki ga izvajamo med bančnim poslovanjem s srednje velikimi podjetji in investicijskim bančništvom, je odličen primer, kako nameravamo povečati svojo učinkovitost in pospešiti napredek. Ne dvomim, da bo to še naprej ustvarjalo odlične rezultate – tako za našo matično skupino kot tudi za gospodarstvo na splošno. Z zmanjševanjem kompleksnosti v naši celotni organizaciji lahko sprejemamo hitrejše odločitve, ki bodo izboljšale naša razmerja med stroški in storitvami (cost-to-service) ter časom do prodaje na trgu (time-to-market).

Kar zadeva nove investicijske priložnosti, smo osredotočeni na našo digitalno agendo in na rastoča podjetja, ki iščejo obetavne rešitve. Le-te vključujejo nove projekte, kot je na primer sporazum, ki smo ga podpisali z banko Santander, da bi ustvarili enega največjih upravljavcev premoženja na svetu.

Bančništvo nadaljuje svojo radikalno transformacijo, zato bomo vložili 1,2 milijarde evrov za povečanje kakovosti in hitrosti naših digitalnih storitev, pri čemer bomo več kot podvojili število strank, ki uporabljajo naše spletne in mobilne poti. V teh

spreminjajočih se časih bomo aktivno prilagajali naše modele storitev na načine, ki bodo prispevali k uporabniški izkušnji, obenem pa razvijali inovativne rešitve, ki bodo prodrle na nove trge, kot je na primer prihodnja uvedba »buddybank«.


To zahteva redno nadgrajevanje znanj in načina razmišljanja naše matične skupine na načine, ki ustvarjajo večjo trajnostno vrednost za naše deležnike. Zato ostajamo, kljub zahtevnemu okolju, še vedno zavezani k vlaganju v razvoj naših zaposlenih in spodbujanju napredka naslednje generacije, da bi spodbujali nove ideje.

Zahvaljujoč ukrepom, ki smo jih sprejeli, in strategijam, ki jih izvajamo, smo dobro pripravljene na to, da spremenimo izzive v nove priložnosti, ob polnem zavedanju kompleksnosti, v katerih delujemo. Matična skupina UniCredit je in bo ostala vodilna v evropskem bančništvu.

S spoštovanjem,

Federico Ghizzoni

Izvršni direktor
UniCredit S.p.A.



Nagovor predsednika uprave Banke

“Leta 2015 sem nam je pridružilo rekordno število novih strank, zadovoljstvo strank, ki nam zaupajo že dalj časa, pa je najvišje v celotni bančni branži v Sloveniji. To je vsekakor dobra popotnica za prihodnje uspehe, ki jih bomo dosegali skupaj s strankami in našimi ostalimi deležniki.”

Stefan Vavti

PRESEDNIK UPRAVE UNICREDIT BANKA SLOVENIJA D.D.



Spoštovane dame in gospodje,
cenjeni poslovni partnerji!

V letu 2015 se je nadaljevala stabilizacija slovenskega gospodarstva. Vrnitev k pozitivnim stopnjam rasti BDP pa v bančnem sistemu vendarle še ni pripeljala do preobrata na področju obsega in povpraševanja po posojilih.

Za UniCredit Banka Slovenija d.d. je bilo leto zahtevno, pa vendarle poslovno uspešno. Obseg odobrenih posojil smo zmanjšali manj kot bančni trg kot celota, pri čemer se je obseg kreditov podjetjem že četrto leto zapored krčil, zabeležili pa smo selektivno povečanje povpraševanja v segmentu prebivalstva, predvsem na področju hipotekarnih kreditov. Depoziti, ki so nam jih zaupale stranke, so nadalje rasli, zaradi česar bilanca stanja Banke konec leta beleži več depozitov kot kreditov. Banka je v letu 2015 (v primerjavi z letom poprej) bistveno izboljšala poslovni izid in dosegla dobiček pred obdavčitvijo v višini 11,6 milijona evrov. Takšen rezultat je bil posledica višjih neobrestnih prihodkov, na drugi strani pa so bili obrestnih prihodki nižji. Dosledno smo

upravljali s stroški in jih uspeli znižati, čeprav so naša prizadevanja na tem področju komajda pokrila višje zunanje stroške, med njimi tudi strošek obveznega vplačila v Sklad za reševanje bank. Oslabitve za posojila smo uspešno znižali, bilančna vsota pa je ostala na podobni ravni kot konec leta 2014. Znašala je namreč 2,55 milijard evrov. Količnik kapitalne ustreznosti (CET1) se je konec leta 2015 povzpел nad 20 %, kar je dobra osnova za našo nadaljnjo organsko rast v letih 2016 in 2017.

Samo v letu 2015 nas je za svojega bančnega partnerja izbralo več kot 10.000 novih strank v Sloveniji, okrepili smo položaj na številnih področjih, kjer smo sicer že bili med vodilnimi, postali smo stoddotni lastnik podjetja UniCredit Leasing, d.o.o. ter konsolidirali poslovne procese. To nam omogoča, da našim strankam ponudimo še bolj bogato paleto storitev na eni vstopni točki.

Banka Slovenije in Evropska centralna banka sta nas prepoznali kot eno od treh sistemsko pomembnih bank v državi, zaradi česar smo bili leta 2015 ponovno deležni vrednotenja bančne aktive. Rezultati preverjanja so bili odlični, stresni test Evropske centralne banke pa smo zaključili s kapitalskim količnikom nad 14 % v najbolj stresnem scenariju (v primerjavi s 5,5-odstotnim minimumom). Stresni testi so pokazali, da smo ena najbolj stabilnih bank v Sloveniji in celo v Evropi, s trdnim kapitalskim položajem. To je zagotovo odlična novica tako za naše depozitarje kot tudi za lastnike, ne nazadnje pa tudi za naše sodelavce.

Tudi v preteklem letu so nas ocenjevali analitiki, mediji in finančniki. Prejeli smo naziv »Najboljša banka v Sloveniji« po mnenju EMEA Finance in ugledne mednarodne revije Euromoney, ki nas je prepoznala tudi kot najboljšo banko za upravljanje denarnih sredstev v Sloveniji. Prejeli smo tudi naziv »Najboljša banka za skrbniške storitve v Sloveniji« po izboru revije Global Finance, revija The Banker pa nam je podelila naziv »Najbolj inovativna investicijska banka v srednji in vzhodni Evropi«. Zaradi digitalizacije, ki poteka tudi v bančni industriji, smo veseli predvsem zadnjega omenjenega naziva.

Od bank in drugih storitvenih dejavnosti se pričakuje več, bolje in hitreje. Prav zato bo področje digitalizacije eno ključnih v prihodnjih aktivnostih tako na ravni naše Banke kot tudi na ravni matične skupine UniCredit, saj želimo posameznikom in podjetjem ponuditi ustrezne rešitve za potrebe in izzive, s katerimi se soočajo v času, ki se vse bolj in bolj digitalizira. V raziskavah zadovoljstva nas že vrsto let tudi stranke uvrščajo v sam vrh, tako na področju poslovanja s podjetji kot tudi poslovanja s prebivalstvom.

Pogled venomer usmerjamo naprej, kljub temu pa nismo pozabili na tiste, ki težko vidijo svetlo prihodnost. Ker nam zaupa vedno večje število

strank, smo čez celo leto, predvsem pa ob zaključku leta, namenili del tega, kar iz okolja pridobimo, tistim, ki imajo manj priložnosti od nas samih. Po svojih zmožnostih smo podpirali projekte, ki ustvarjajo trajno vrednost in prinašajo korist kar največjemu številu ljudem. Ponovno smo finančno in z zbiranjem različnih izdelkov za družine in otroke podprli program Botrstvo, ki poteka pod okriljem Zveze prijateljev mladine Moste – Polje, zavod Pod strehco, ki socialno ogroženim posameznikom in družinam deli brezplačne tople obroke, in LJUBhospic, ki hudo bolnim in njihovim svojcem nudi brezplačno celostno paliativno oskrbo. Spomladi smo skupaj s strankami in poslovnimi partnerji zavihali rokave in v bližini Logatca, na področju, ki so ga prizadele ujme, zasadili gozd s 3.000 sadikami. Naša sponzorska sredstva smo namenili za podporo izbranim kulturnim, poslovnim in izobraževalnim dogodkom. Kot članica matične skupine UniCredit pa smo bili udeleženi pri podpori elitnega nogometnega prvenstva, UEFA Champions League.

Z vsemi našimi dejanji želimo pokazati, da se zavedamo vpliva, ki ga imamo na družbo, in odgovornosti, ki jo nosimo, saj verjamemo, da je to edina prava pot pri graditvi trdnih in uspešnih dolgoročnih odnosov.

Iskreno se zahvaljujemo za zaupanje našim strankam, lastnikom in sodelavcem. Po svojih najboljših močeh ga bomo upravičevali in presegali pričakovanja tudi v prihodnje.

S spoštovanjem,

Mag. Stefan Vavti
predsednik uprave
UniCredit Banka Slovenija d.d.



Predstavitev UniCredit Banka Slovenija d.d.

Sedež:	Šmartinska 140 SI-1000 Ljubljana Slovenija
Telefon:	+ 386 1 5876 600
Brezplačna telefonska številka:	080 88 00
Faks:	+ 386 1 5876 684
Spletna stran:	www.unicreditbank.si
Elektronska pošta:	info@unicreditgroup.si
Osnovna dejavnost:	drugo denarno posredništvo
Šifra dejavnosti:	K/64.190
Leto ustanovitve:	1991
Predsednik nadzornega sveta:	Martin Klauzer
Registrirana:	pri Okrožnem sodišču v Ljubljani št. reg. vl. 1/10521/00
Osnovni kapital:	20.383.764,81 EUR
Matična številka:	5446546
Identifikacijska številka:	SI59622806
Poravnalni račun pri Banki Slovenije:	01000-0002900092
Swift:	BACXSI22

Opomba:

V nadaljevanju letnega poročila pomeni poimenovanje

Skupina = UniCredit Banka Slovenija d.d. kot matična družba in UniCredit Leasing, d.o.o. kot odvisna družba

Matična skupina UniCredit = mednarodna skupina UniCredit

Predstavitev UniCredit Leasing, d.o.o.

Sedež: Šmartinska 140
SI-1000 Ljubljana
Slovenija

Telefon: + 386 1 6010 000
Faks: + 386 1 5206 035

Spletna stran: www.unicreditleasing.si
Elektronska pošta: office@unicreditleasing.si

Osnovna dejavnost: dejavnost finančnega zakupa
Šifra dejavnosti: K/64.910
Leto ustanovitve: 2001

Poslovodstvo: mag. Estera Tajnikar
Miloš Vignjević

Registrirana: pri Okrožnem sodišču v Ljubljani
št. reg. vl. 061/13475200

Osnovni kapital: 25.039.658,00 EUR
Matična številka: 1628852000

Identifikacijska številka: SI23445033
Transakcijski račun odprt pri
UniCredit Banka Slovenija d.d.: SI56 2900 0005 5064 332
Swift: BACXSI22

Organi upravljanja UniCredit Banka Slovenija d.d.

Uprava

Član	Funkcija	Datum nastopa	Datum prenehanja funkcije
Mag. Stefan Vavti	Predsednik uprave	17. julij 2012	n. a.
Mag. Jana Benčina Henigman	Članica uprave	19. junij 2012	n. a.
Damijan Dolinar, CFA	Član uprave	5. julij 2011	n. a.
Francesco Vercesi, MBA	Član uprave	20. oktober 2009	9. maj 2015

Nadzorni svet

Član	Funkcija	Datum nastopa	Datum prenehanja funkcije
Martin Klauzer	Predsednik nadzornega sveta	1. maj 2014	n. a.
Heinz Karl Tschiltsch	Namestnik predsednika nadzornega sveta	1. maj 2014	n. a.
Franco Andreetta	Član nadzornega sveta	1. maj 2014	n. a.
Mariya Mihaylova Lerch	Članica nadzornega sveta	1. maj 2014	n. a.
Francesco Slocovich	Član nadzornega sveta	1. maj 2014	n. a.
Giuseppe Verrascina	Član nadzornega sveta	1. maj 2014	n. a.

Revizijska komisija

Član	Funkcija	Datum nastopa	Datum prenehanja funkcije
Giuseppe Verrascina	Predsednik revizijske komisije	10. marec 2014	n.a.
Franco Andreetta	Član revizijske komisije	10. marec 2014	n.a.
Mariya Mihaylova Lerch	Članica revizijske komisije	28. julij 2015	n.a.
Živko Bergant	Član revizijske komisije	10. marec 2014	28. julij 2015

Komisija za tveganja

Član	Funkcija	Datum nastopa	Datum prenehanja funkcije
Heinz Karl Tschiltsch	Predsednik komisije za tveganja	28. julij 2015	n.a.
Martin Klauzer	Član komisije za tveganja	28. julij 2015	n.a.
Mariya Mihaylova Lerch	Članica komisije za tveganja	28. julij 2015	n.a.

Komisija za imenovanja

Član	Funkcija	Datum nastopa	Datum prenehanja funkcije
Martin Klauzer	Predsednik komisije za imenovanja	28. julij 2015	n.a.
Heinz Karl Tschiltsch	Član komisije za imenovanja	28. julij 2015	n.a.
Mariya Mihaylova Lerch	Članica komisije za imenovanja	28. julij 2015	n.a.

Komisija za prejeme

Član	Funkcija	Datum nastopa	Datum prenehanja funkcije
Mariya Mihaylova Lerch	Predsednica komisije za prejeme	28. julij 2015	n.a.
Heinz Karl Tschiltsch	Član komisije za prejeme	28. julij 2015	n.a.
Martin Klauzer	Član komisije za prejeme	28. julij 2015	n.a.

Organi upravljanja UniCredit Leasing, d.o.o.

Poslovodstvo

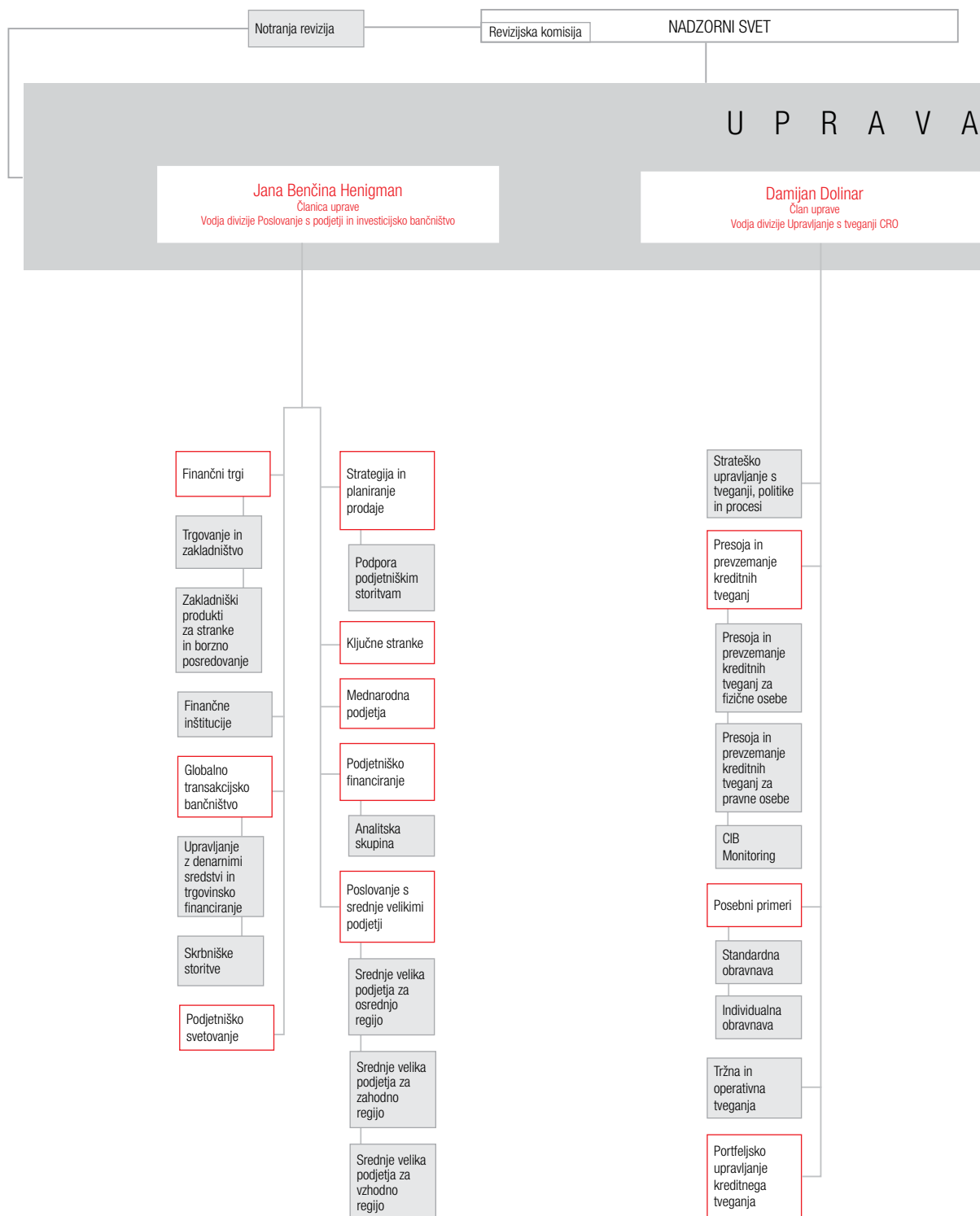
Član	Funkcija	Datum nastopa	Datum prenehanja funkcije
Mag. Estera Tajnikar	Direktorica	12. julij 2010	31. december 2015
Miloš Vignjević	Direktor	1. januar 2014	31. december 2015

Nadzorni svet*

Član	Funkcija	Datum nastopa	Datum prenehanja funkcije*
Mag. Stefan Vavti	Predsednik nadzornega sveta	26. julij 2012	13. avgust 2015
Giuseppe Verrascina	Namestnik predsednika nadzornega sveta	14. april 2014	13. avgust 2015
Mag. Jana Benčina Henigman	Članica nadzornega sveta	18. april 2012	13. avgust 2015
Annika Berner	Članica nadzornega sveta	1. januar 2014	13. avgust 2015
Aldo Favier	Član nadzornega sveta	1. junij 2012	13. avgust 2015

*Nadzorni svet je bil ukinjen s sprejemom novega Akta o ustanovitvi družbe z dne 13. avgust 2015.

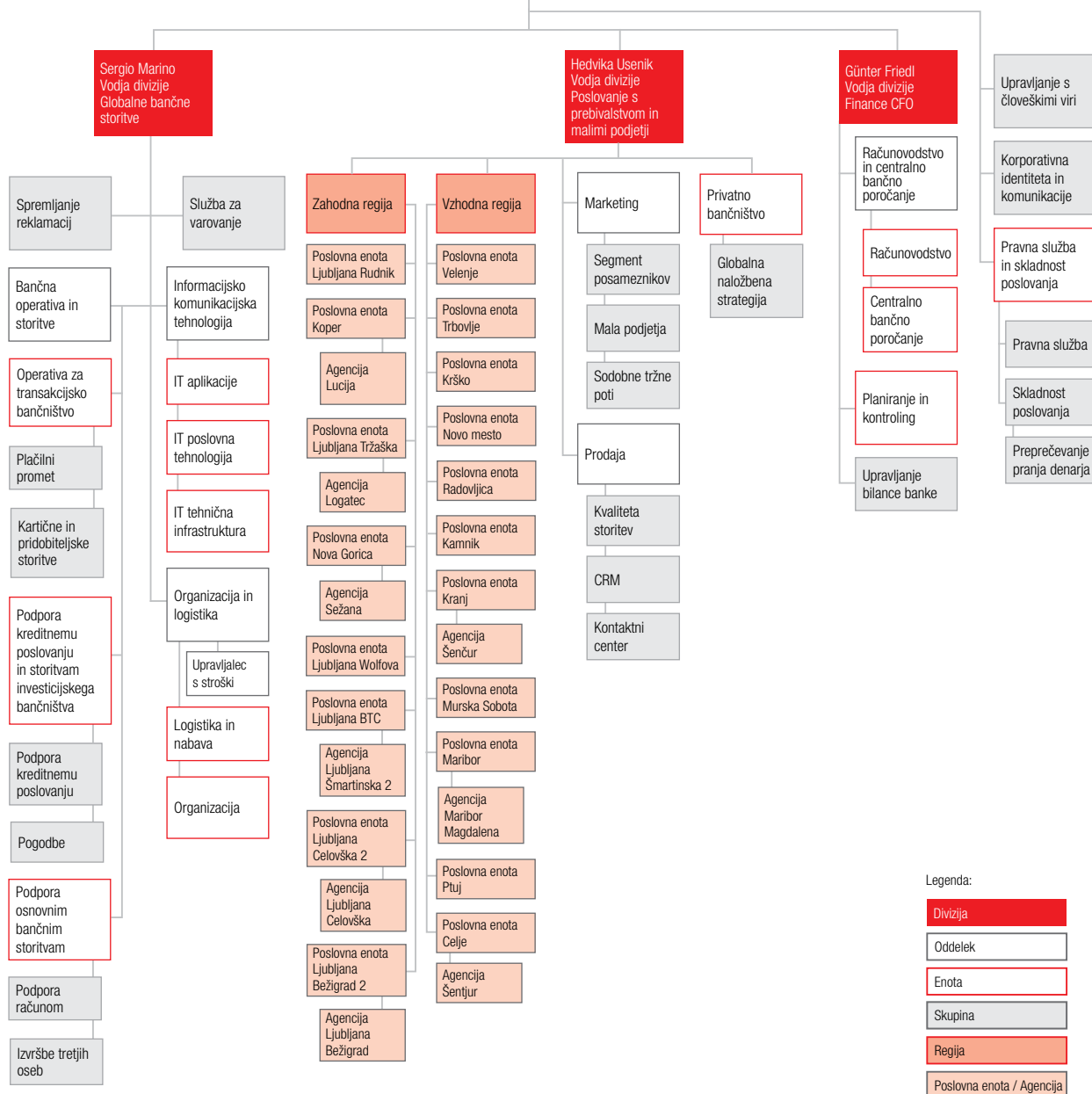
Organizacijska shema Banke



Do 8. 5. 2015 - Francesco Vercesi, član uprave in vodja divizije Globalne bančne storitve
 Od 1. 7. 2015 - Sergio Marino, vodja divizije Globalne bančne storitve

BANKA

Stefan Vavti
Predsednik uprave
CEO



Poslovna mreža

Poslovna enota Ljubljana BTC

Šmartinska 140
SI - 1000 Ljubljana
Tel.: 01 5876 600

Agencija Ljubljana Šmartinska

Šmartinska cesta 53
SI - 1000 Ljubljana
Tel.: 01 6011 120

Poslovna enota Ljubljana Bežigrad

Dunajska cesta 177
SI - 1000 Ljubljana
Tel.: 01 6011 100

Agencija Ljubljana Bežigrad

Dunajska cesta 47
SI - 1000 Ljubljana
Tel.: 01 2528 430

Poslovna enota Ljubljana Celovška

Celovška 111
SI - 1000 Ljubljana
Tel.: 01 2528 460

Agencija Ljubljana Celovška

Celovška 150
SI - 1000 Ljubljana
Tel.: 01 5000 546

Poslovna enota Ljubljana Rudnik

Ukmarjeva ulica 4
SI - 1000 Ljubljana
Tel.: 01 2836 000

Poslovna enota Ljubljana Tržaška

Tržaška 19
SI - 1000 Ljubljana
Tel.: 01 2410 364

Poslovna enota Ljubljana Wolfova

Wolfova 1
SI - 1000 Ljubljana
Tel.: 01 5876 472

Poslovna enota Celje

Prešernova 8
SI - 3000 Celje
Tel.: 03 4252 479

Poslovna enota Kamnik

Ljubljanska cesta 4b
SI - 1241 Kamnik
Tel.: 01 8396 500

Poslovna enota Koper

Pristaniška 12
SI - 6000 Koper
Tel.: 05 6101 010

Poslovna enota Kranj

Na skali 1
SI - 4000 Kranj
Tel.: 04 2018 180

Poslovna enota Krško

Ulica 11. novembra 53
SI - 8273 Leskovec pri Krškem
Tel.: 07 6006 070

Agencija Logatec

Tržaška cesta 32
SI - 1370 Logatec
Tel.: 01 7591 940

Agencija Lucija

Obala 112
SI - 6320 Portorož
Tel.: 05 6006 080

Poslovna enota Maribor

Ulica škofa Maksimilijana Držečnika 6
SI - 2000 Maribor
Tel.: 02 2285 320

Agencija Maribor Magdalena

Žolgarjeva ulica 19
SI - 2000 Maribor
Tel.: 02 6005 650

Poslovna enota Murska Sobota

Trg zmage 5
SI - 9000 Murska Sobota
Tel.: 02 5341 440

Poslovna enota Nova Gorica

Tolminskih puntarjev 2b
SI - 5000 Nova Gorica
Tel.: 05 3383 140

Poslovna enota Novo mesto

Glavni trg 20
SI - 8000 Novo mesto
Tel.: 07 3737 400

Poslovna enota Ptuj

Ulica heroja Lacka 1
SI - 2250 Ptuj
Tel.: 02 7980 340

Poslovna enota Radovljica

Gorenjska cesta 24
SI - 4240 Radovljica
Tel.: 04 5971 630

Agencija Sežana

Partizanska 37a
SI - 6210 Sežana
Tel.: 05 7314 589

Agencija Šenčur

Poslovna cona A 2
SI-4208 Šenčur pri Kranju
Tel.: 04 6002 160

Agencija Šentjur

Cesta Leona Dobrotinška 3
SI - 3230 Šentjur pri Celju
Tel.: 03 6005 680

Poslovna enota Trbovlje

Ulica 1. junija 2
SI - 1420 Trbovlje
Tel.: 03 5612 565

Poslovna enota Velenje

Šaleška 20a
SI - 3320 Velenje
Tel.: 03 8987 300



Stari, res bi morali razmisliti o hiši z vrtom.

Razmislimo o prostorih, v katerih živimo.

Nikjer ni tako udobno, kot je doma. Vendar včasih preprosto moraš ven – predvsem, če si pes.

Vzemimo za primer Osvalda: Njegov lastnik je dokaj len in raje ostaja v majhnem stanovanju, kot da bi se ukvarjal s stresom in birokratskimi zadevami v nepremičninski džungli. Ubogi Osvald.

Mi imamo rešitev. Najprej, dragi Osvaldov lastnik, ali ne bi najprej želeli dobiti informacije, kakšen znesek lahko dobite v banki, preden začnete iskati hišo?

Naši svetovalci zelo dobro vedo, da takšna informacija lahko pomeni veliko razliko. In s produkti, kot je Voucher Mutuo, ni bojazni, da bi si izbrali hišo, ki si je ne morete privoščiti.

Kaj pa vse ostalo? Mi smo primeren in zaupanja vreden partner, ne glede na to, ali prodajate ali kupujete hišo.

Naš program Subito Casa, ki je na voljo v Italiji, lahko oceni vrednost nepremičnine ali za vas uredi vse potrebne papirje – pomaga pridobiti inženirje, odvetnike, kar koli želite.

Torej, dragi Osvaldov lastnik, mirno lahko začnete iskati nov, topel in udoben dom, dolgočasen del pa prepustite nam.

Dosežki in dogodki v letu 2015

JANUAR

Prejeli certifikat za okolju prijazno delovanje

UniCredit Banka Slovenija d.d. redno skrbi za ponovno uporabo odpadne električne in elektronske opreme (računalniki, zasloni in podobno). Za svoje aktivnosti je prejela certifikat za varovanje okolja, ki ga podeljuje Interseroh, družba za ravnanje z odpadnimi surovinami. Z recikliranjem je bilo po izračunih prihranjenih 20.306 kg materialnih virov, kar je enako teži 48 jablan, hkrati pa so bili za 1.351 kg zmanjšani izpusti toplogrednih plinov.

Sodelavci združili moči za dober namen

Za družine z otroci, ki so se znašle v težkem položaju, so sodelavci zbirali hrano z daljšim rokom obstojnosti in potrebščine za osebno nego.

Interna spletna stran matične skupine UniCredit na lestvici desetih najboljših v svetovnem merilu

Matična skupina UniCredit je prejela priznanje za interno spletno stran imenovano OneGate, ki povezuje 149.000 sodelavcev, prisotnih v 17 državah. Prenovljena intranetna stran je rezultat dela več kot 3.500 zaposlenih, ki so z idejami pripomogli k temu, da je platforma uporabniku prijazna in uporabna pri vsakdanjem delu.

FEBRUAR

Organizirali seminar za samostojne podjetnike in mala podjetja

Banka je v sodelovanju s poslovnimi partnerji organizirala brezplačen seminar, na katerem so podjetniki pridobili uporabne informacije za optimizacijo poslovanja svojega podjetja in napotke, kako čim bolj pripraviti dokumentacijo za pridobitev kredita na banki.

Prejeli nagrado za Pioneer sklade

Revija *Moje finance* je že peto leto zapored vzajemnim skladom dodelila zvezdice ter nagrade za najboljše sklade. Banka je prejela nagrado za sklade Pioneer Investments Austria in Pioneer Funds.

MAREC

UniCredit pri izdaji novih 20-letnih obveznic

Slovenija je mandat za organizacijo izdaje nove referenčne serije dvajsetletnih obveznic podelila petim tujim bankam, med drugim tudi matični skupini UniCredit.

Razpis za opravljanje mednarodne prakse na področju podjetniškega in investicijskega bančništva

Mednarodna praksa, namenjena diplomantom ekonomije ali financ, je usmerjena v pridobitev praktičnega znanja s področja poslovanja s podjetji in investicijskega bančništva. Matična skupina UniCredit omogoča izbiro prakse v Nemčiji, Italiji, Avstriji, Veliki Britaniji in nekaterih drugih državah.

Predstavili možnosti financiranja dobaviteljev

Na dogodku, ki ga je organizirala Banka, so se predstavniki podjetij seznanili s produkti, izkušnjami in bančnimi rešitvami za financiranje dobaviteljev, ki prinašajo številne prednosti: izboljšajo likvidnost

podjetja, olajšajo upravljanje terjatev ter zmanjšajo zadolženost podjetja.

APRIL

Predstavili ekskluzivno Apple ponudbo

Kot rezultat partnerstva UniCredit Banka Slovenija d.d. s podjetjem Apple je bila predstavljena ponudba za nove stranke, v kateri so imele le-te možnost nakupa novega telefona Apple iPhone 6 po ekskluzivni ceni in z možnostjo plačila na obroke.

Posadili 1.800 bukev

Ob koncu leta 2014 je Banka donirala sredstva za pogozdovanje področij, opustošenih ob žledolomu. V želji, da bi na pomoč priskočili tudi z dejanji, so zaposleni, stranke in poslovni partnerji Banke pod vodstvom predstavnikov Zavoda za gozdove in tabornikov v okolici Logatca posadili 1.800 sadik bukve, ki v slovenskih gozdovih velja za enega najbolj razširjenih listavcev. Vsak od udeležencev je v zahvalo prejel botrstvo enega mladega drevesa.

Objavili razpis za mojstrski tečaj za godala za mlade glasbenike

Bank Austria je v sodelovanju z Dunajskimi filharmoniki razpisala mojstrski tečaj za godala, namenjen mladim talentiranim glasbenikom. Sodelovanje na mojstrskem tečaju in namestitve je bila brezplačna, udeleženci delavnice pa so se imeli priložnost predstaviti s koncertom v znameniti dunajski dvorani Wiener Musikverein.

Uspešno sodelovanje Banke na Nemškem forumu v Ljubljani

Slovensko-nemška gospodarska zbornica je v sodelovanju z javno agencijo Spirit Slovenija organizirala Nemški forum, ki se ga je udeležilo približno 120 predstavnikov podjetij, ki poslujejo z Nemčijo ali na nemškem trgu iščejo priložnosti. Ob tej priložnosti je Banka udeležencem predstavila možnosti podpore in izkušnje, ki jih matična skupina UniCredit omogoča podjetjem za zavarovanje pred tveganji, s katerimi se podjetja srečujejo pri mednarodnem trgovinskem poslovanju.

Seminar o dodatnem financiranju

V Univerzitetnem razvojnem centru in inkubatorju Primorske je potekal dogodek, kjer so udeleženci dobili informacije o tem, kako učinkovito predstaviti svojo podjetniško idejo za uspešno pridobitev kredita na banki, ter nasvete za učinkovitejšo poslovanje podjetja.

MAJ

Zajtrk finančnih trgov

Na tradicionalnem makroekonomskem dogodku Banke, ki se ga je udeležilo rekordno število strank, sta gospodarsko sliko in trende na trgu udeležencem predstavila dr. Jože Damijan, redni profesor na Ekonomski fakulteti Univerze v Ljubljani, in dr. Philip Gisdakis, vodja Oddelka raziskav bonitetnih strategij in strukturiranega financiranja v okviru matične skupine UniCredit.

Partnersko sodelovanje z BIC

Zahvaljujoč sodelovanju s Centrom poslovne inteligence (BIC) so

stranke Banke v maju lahko zaplesale na 2. poslovnem in MBA gala plesu, ki je potekal v Grand hotelu Union.

JUNIJ

Objavljeno poročilo matične skupine UniCredit o trajnostnem delovanju za leto 2014

Publikacija z naslovom »UniCredit Integrated Report« povzema povezave med poslovnimi strategijami, upravljanjem z odnosi med deležniki in glavnimi aktivnostmi na področju trajnostnega delovanja v letu 2014 v državah, kjer je matična skupina UniCredit prisotna. Že peto leto zapored Banka poroča na ravni A +, kar je najvišji nivo v skladu z navodili za poročanje o trajnostnem delovanju, ki jih je leta 2011 objavila mreža Global Reporting Initiative (GRI).

Izmenjevali dobre menedžerske prakse na poslovnih forumih

V sodelovanju s centrom BIC je UniCredit Banka Slovenija d.d. nastopila na Business RE: Hab poslovnem forumu v Ljubljani in povabila stranke tudi na Poslovni forum v Mariboru z naslovom Managerji skozi dobre poslovne prakse. Na obeh so nastopili strokovnjaki in poslovneži iz različnih poslovnih okolij, ki so z udeleženci dogodka delili dobre menedžerske prakse in zanimive poglede na to, kako po padcih ponovno ustvariti zgodbe o uspehih. Častni gost dogodka v Ljubljani je bil dr. Edward De Bono, ki velja za enega vodilnih strokovnjakov na področjih ustvarjalnosti in lateralnega razmišljanja.

JULIJ

Prvi v Sloveniji uvedli prijavo v spletno in mobilno banko s prstnim odtisom

Mobilno banko GO! je Banka uvedla pred štirimi leti in jo je nenehno posodabljala. Ker si uporabniki želijo hitrega, še bolj preprostega, obenem pa varnega bančništva, je Banka predstavila napredno rešitev, ki omogoča prijavo s pomočjo prstnega odtisa (namesto vnosa PIN kode). Dostop s prstnim odtisom zagotavlja enako raven varnosti in zaščite kot šestmestna osebna PIN številka. Nova storitev omogoča hitro in enostavno izvajanje ravno tistih storitev, ki jih uporabniki najpogosteje uporabljajo (pregled porabe, arhiv plačil, pregled računov in prometa na računih), s čimer stranka prihrani dragocen čas.

UniCredit Banka Slovenija d.d. prejela naziv »Najboljša banka v Sloveniji«

Finančna revija EMEA Finance je podelila nagrade za dosežke evropskih bank v preteklem letu. UniCredit Banka Slovenija d.d. je že nekaj let zapored prejemnica priznanja »Najboljša tuja banka v Sloveniji«, članice matične skupine UniCredit pa so skupno prejele 11 priznanj. Metodologija ocenjevanja je sestavljena iz ocene dosežkov posamezne banke v preteklem letu ter podatkov o trgih, na katerih delujejo. Dejavniki, ki vplivajo na uvrstitev banke, so med drugim prihodek, dobiček, rast tržnega deleža ter rast kreditov in depozitov.

Banki še eno mednarodno priznanje za odličnost

Matična skupina UniCredit je bila še enkrat izbrana za »Najboljšo banko na področju SVE regije«, skupno pa so članice matične

skupine prejele 9 nagrad. UniCredit Banka Slovenija d.d. je bila s strani mednarodno priznane finančne revije Euromoney izbrana za »Najboljšo banko v Sloveniji v letu 2015«. Nagrade za odličnost letno podeljuje žirija priznanih novinarjev, ki ji predseduje urednik revije Euromoney.

Najboljša banka na področju skrbniških storitev

Finančna revija Global Finance je Banki podelila naziv »Najboljša banka na področju skrbniških storitev v Sloveniji za leto 2014«, finančna revija Global Investor Magazine pa naziv »Najboljša banka na področju skrbniških storitev glede na sredstva strank v portfelju«, prav tako za leto 2014.

Podaljšali in razširili sponzorstvo UEFA

Matična skupina UniCredit je zaradi dobrih rezultatov, ki jih je prineslo sponzorstvo preteklih šestih sezon, podpisala pogodbo za podaljšanje in razširitev sodelovanja z UEFA do leta 2018. Matična skupina je s tem postala uradna banka UEFA Club Competitions (UEFA Champions League, UEFA Europa League, UEFA Futsal Cup Finals, UEFA Super Cup, UEFA Women's Champions League in UEFA Youth League).

UniCredit Banka Slovenija d.d. postala 100-odstotna lastnica podjetja UniCredit Leasing, d.o.o.

UniCredit Banka Slovenija d.d. je s strani Banke Slovenije prejela soglasje oz. odločbo o izdaji dovoljenja za pridobitev kvalificirane naložbe v družbi UniCredit Leasing, d.o.o, s čimer je UniCredit Banka Slovenija d.d. postala 100-odstotna lastnica podjetja UniCredit Leasing, d.o.o. Povezovanje in s tem razširitev dejavnosti prinaša strankam še bolj celovito in konkurenčno ponudbo bančnih in lizing storitev na enem mestu.

UniCredit Banka Slovenija d.d. podjetju Euro Plus podelila nagrado »Zmagovalec slovenskega izvoza«

V okviru 2. konference slovenskih izvoznikov v organizaciji časnika Finance je Banka kot partnerica časnika Finance pri projektu Izvozniki. si podjetju Euro Plus podelila nagrado »Zmagovalec slovenskega izvoza«, ki jo je prevzel izvršni direktor Matej Košmrlj.

AVGUST

Pomagali z zbiranjem šolskih potrebščin

Pred začetkom novega šolskega leta so zaposleni v UniCredit Banka Slovenija d.d. za otroke iz socialno ogroženih družin pod okriljem Zveze prijateljev mladine zbirali šolske potrebščine.

Matična skupina UniCredit pozitivno presenetila s polletnimi rezultati

Matična skupina UniCredit je v prvi polovici leta 2015 objavila neto dobiček v višini več kot milijardo evrov, kar je odličen rezultat v okolju, ki je še vedno neugodno za bančni sektor, z zgodovinsko najnižjimi obrestnimi merami. Okrepila je kapitalske količnike, kar potrjuje trdnost matične skupine. Kakovost sredstev se je precej izboljšala, kar je posledica zmanjšanja slabih posojil. V okolju zmerne gospodarskega okrevanja, tako v Italiji kot drugod po Evropi, je matična skupina izkazala znatno rast novih posojil. Novo

Dosežki in dogodki v letu 2015

sklenjeni srednjeročni in dolgoročni krediti, odobreni podjetjem in gospodinjstvom na ključnih trgih matične skupine, so namreč v prvi polovici leta zabeležili 40-odstotno rast.

Sodelovali na 42. tradicionalnem golf tednu na Bledu

Banka je poslovne partnerje povabila na UniCredit Bank golf turnir, ki je potekal v okviru 42. tradicionalnega tedna golfa na Bledu.

SEPTEMBER

UniCredit golf turnir

Banka je v sodelovanju s poslovnimi partnerji za stranke organizirala tradicionalni golf turnir. Golfisti so svoje moči merili ob družabni igri, medtem ko so učitelji golfa v okviru šole golfa negolfistom predstavili prve korake v svet te vse bolj priljubljene oblike druženja in rekreacije.

OKTOBER

Najboljša banka na področju upravljanja z denarnimi sredstvi

Revija Euromoney je podelila naziv »Najboljša banka za upravljanje z denarnimi sredstvi« sedmim članicam matične skupine UniCredit, med drugim je UniCredit Banka Slovenija d.d. že četrto leto zapored prejela naziv »Najboljša banka za upravljanje z denarnimi sredstvi v Sloveniji«. Nagrada je pomembna predvsem zato, ker je rezultat glasovanja strank. Euromoney namreč raziskuje mnenja zakladnikov in finančnikov po vsem svetu o kakovosti storitev svojih finančnih partnerjev.

Najbolj inovativna investicijska banka v regiji SVE

Matična skupina UniCredit je prejela naziv »Najbolj inovativna investicijska banka v regiji SVE« s strani ugledne finančne revije The Banker.

Finančni dnevi UniCredit Banka Slovenija d.d.

Tradicionalnega dvodnevnega ekskluzivnega dogodka za stranke, ki je potekal v Portorožu, se je udeležilo več kot sto pomembnih predstavnikov slovenskega gospodarstva. Peta obletnica dogodka je bila izrazito razvojno usmerjena, saj so bile teme namenjene predvsem prilagajanju globalnim in lokalnim spremembam, prepoznavanju tržnih niš, novim idejam ter upoštevanju sprememb, ki so s tem povezane. Praktične izkušnje predavateljev in udeležencev okroglih miz so dopolnili makroekonomisti, ki so predstavili analize dogajanj na globalnih trgih in se dotaknili napovedi oz. pričakovanj v naslednjem letu.

NOVEMBER

Rezultati celovitega skrbnega pregleda UniCredit Banka Slovenija d.d.

UniCredit Banka Slovenija d.d. je bila v letu 2014 uvrščena med tri sistemsko pomembne banke v Sloveniji, zato je bila v letu 2015 deležna celovitega pregleda s strani regulatorja. Rezultati celovite ocene so ponovno pokazali, da je UniCredit Banka Slovenija d.d. ena izmed najbolj stabilnih bank v Evropi s trdnim kapitalskim položajem.

Bančna garancija in evropska sredstva

Novembra je Banka za svoje stranke, ki se soočajo s potrebo po različnih vrstah zavarovanj poslov ter za tiste, ki razmišljajo o prijavi na evropske razpise, organizirala brezplačen dogodek.

Sodelovali na štirih Izvoznih fokusih

Banka je kot partnerica projekta Izvozniki.si, ki ga izvaja časnik Finance ter katerega namen je povezovanje in izobraževanje slovenskih izvoznikov, povabila stranke na dva pomladna in dva jesenska strokovna dogodka. Izvozni fokusi izvoznikom omogočajo izmenjavo najboljših praks in izkušenj, z udeleženci pa svoje izkušnje delijo tudi poslovneži, ki delujejo mednarodno.

Nepovratna sredstva na praktičnih primerih

Novembra je UniCredit Banka Slovenija d.d. sodelovala na dogodku, ki ga je svetovalno podjetje Tiko Pro d.o.o. organiziralo v okviru 5. obletnice svojega delovanja. Predavatelji so predstavili prihajajoče razpise, namenjene črpanju evropskih sredstev, prednostna področja pametne specializacije in izkušnje podjetja, ki je na razpisu že uspešno sodelovalo. Banka je predstavila aktivno vlogo UniCredit evropskih centrov odličnosti (European Competence Center) in možnosti sodelovanja s podjetji pri črpanju nepovratnih in povratnih EU sredstev tako na evropski kot na nacionalni ravni.

DECEMBER

Dobra dejanja za pomoči potrebne

Banka je ob koncu leta namenila sredstva trem neprofitnim organizacijam, in sicer za podporo projekta Botrstvo, za sklad socialnih obrokov in za delovanje LJUBhospic. Del sredstev pa je bil namenjen nakupu avtomatskega defibrilatorja, za povečanje varnosti zaposlenih, obiskovalcev, lokalne skupnosti.

Managerski koncert

Banka je s sponzorskimi sredstvi podprla največji dogodek slovenske poslovne javnosti, ki se ga udeležujejo managerji najpomembnejših slovenskih podjetij, politiki in številni veleposlaniki. Praznično vzdušje je pričaral Simfonični orkester RTV Slovenija pod taktirko ameriškega dirigenta Georga Pehlivaniana, za nepozabne spomine pa so poskrbeli solisti, harfist Jan Gorjanc ter pianista Alexey Pudinov in Alon Kari. Poslanstvo koncerta je ustvarjati možnosti za razvoj mladih glasbenih talentov.

Izjava o upravljanju družbe

UniCredit Banka Slovenija d.d. skladno z določbo petega odstavka 70. člena Zakona o gospodarskih družbah (ZGD-1) podaja kot del poslovnega dela letnega poročila izjavo o upravljanju družbe. Ta izjava o upravljanju družbe se nanaša na obdobje od 1.1.2015 do 31.12.2015.

Banka ni sprejela lastnega kodeksa upravljanja, niti se, iz razloga, ker ni javna delniška družba, doslej ni zavezala k uporabi standardiziranih kodeksov, ki veljajo v Republiki Sloveniji in ki predstavljajo priporočeno prakso delovanja organov javnih delniških družb.

Ministrstvo za gospodarski razvoj in tehnologijo, Gospodarska zbornica Slovenije in Združenje nadzornikov Slovenije so predali v postopek javne razprave Kodeks upravljanja za nejavne družbe, ki bo kot referenčni kodeks namenjen vsem gospodarskim družbam, ki niso javne in ki so skladno z določbami ZGD-1 zavezane k reviziji računovodskih izkazov. Banka namerava pristopiti k zadevnemu kodeksu ter po njegovem sprejetju pričeti z njegovo uporabo.

Upravljanje Banke je zakonsko regulirano s številnimi kogentnimi predpisi še zlasti z Zakonom o gospodarskih družbah (ZGD-1), Zakonom o bančništvu (ZBan-2) in na njegovi osnovi sprejetih podzakonskih predpisov med katerimi je na področju upravljanja bank najpomembnejši Sklep o ureditvi notranjega upravljanja, upravljalnem organu in procesu ocenjevanja ustreznega notranjega kapitala za banke in hranilnice.

Banka pri svojem upravljanju v celoti upošteva vsakokrat veljavne zakonske predpise in je v ta namen vzpostavila in uresničuje trden in zanesljiv sistem upravljanja, ki obsega:

- jasno organizacijsko strukturo, ki temelji na natančno opredeljenih, preglednih in doslednih notranjih razmerjih glede pristojnosti in odgovornosti;
- ustrezne politike in ukrepe za preprečevanje nastanka nasprotja interesov;
- učinkovite postopke ugotavljanja, merjenja oz. ocenjevanja, obvladovanja in spremljanja tveganj, ki jim je ali bi jim lahko bila Banka izpostavljena pri svojem poslovanju;
- sistem notranjega nadzora, ki vključuje ustrezne sisteme računovodskega in finančnega poročanja ter zagotavljanja skladnosti poslovanja banke z veljavnimi predpisi in standardi.

Pojasnila v skladu z Zakonom o gospodarskih družbah

Banka na osnovi 5. odstavka 70. člena ZGD-1, ki določa minimalne vsebine izjave o upravljanju, podaja naslednja pojasnila:

a) Opis glavnih značilnosti sistemov notranjih kontrol in upravljanja tveganj v družbi v povezavi s postopkom računovodskega poročanja

Interne kontrole se izvajajo na treh nivojih. Prvoniivojske kontrole se vršijo v zalednih službah, kjer knjižbe nastajajo. Pravilnost knjižb se zagotavlja vsakodnevno s principom štirih oči, ki je integriran v osrednji informacijski sistem.

Drugonivojske kontrole se izvajajo v enoti Računovodstvo. Preko kontrolnih mehanizmov se dnevno usklajujejo glavna knjiga in pomožne knjige ter tudi sama računovodska pravilnost knjižb. Na mesečnem nivoju se spremlja dodatno še stanje postavk na prehodnih računih (starost postavk, razlogi zanje, predvideni ukrepi). Sama vsebina računovodskega poročanja je predpisana v Računovodski politiki Banke kakor tudi v Računovodski politiki Skupine.

Postopki računovodskega poročanja so popisani v Saving Law procesih, katerih namen je ravno zagotavljanje pravilnosti poročanja. Saving Law procesi popisujejo procese, opredeljujejo kontrole in njihovo pogostnost za vsak posamezen proces ter določajo način testiranja kontrol. Izvajanje kontrol je polletno, zahtevano je dokazovanje izvajanja kontrol.

Notranja revizija izvaja revizijske preglede procesa računovodskega poročanja na podlagi ocene tveganja in skladno z metodologijo revidiranja matične skupine UniCredit.

b) Podatke iz 3., 4., 6., in 9., točke šestega odstavka 70. člena ZGD-1

Osnovni kapital Banke znaša 20.383.764,81 EUR in je razdeljen na 4.888.193 navadnih imenskih kosovnih delnic z enakim deležem in pripadajočim zneskom v osnovnem kapitalu in sicer:

- 1.300.000 kosovnih delnic z oznako BAS7R;
- 1.200.280 kosovnih delnic z oznako BAS6R;
- 2.210.693 kosovnih delnic z oznako BAS1R in
- 177.220 kosovnih delnic z oznako BASR.

Vsaka kosovna delnica zagotavlja njenemu imetniku pravico do enega glasu pri sprejemanju sklepov na skupščini Banke, pravico do dela dobička (dividende) in pravico do ustreznega dela preostalega premoženja po likvidaciji ali stečaju Banke. Delničarji imajo v skladu z ZGD-1 prednostno pravico do vpisa novih delnic v sorazmerju z njihovimi deleži v osnovnem kapitalu. Za prenos delnic je potrebno predhodno dovoljenje nadzornega sveta Banke. Omejitev prenosa ne velja za delnice z oznako BAS1R.

Pomembna neposredna imetnica delnic Banke v smislu doseganja kvalificiranega deleža je UniCredit Bank Austria AG, ki je lastnica 4.887.825 delnic, kar predstavlja 99,9925 odstotni delež.

Omejitve glasovalnih pravic delničarjev ni. Pogojev za udeležbo in uresničevanje glasovalne pravice je prijava delničarja na skupščino najpozneje do konca četrtega dne pred sejo skupščine. Na skupščini daje vsaka delnica delničarju en glas.

Skupščina Banke odloča o imenovanju in zamenjavi članov nadzornega sveta (navadna večina oziroma v primeru odpoklica pred

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iztekoma mandata najmanj tričetrtinska večina oddanih glasov) in o spremembi statuta (tričetrtinska večina).

O imenovanju in zamenjavi članov uprave odloča nadzorni svet Banke z navadno večino.

c) Delovanje skupščine in njene ključne pristojnosti ter opis pravic delničarjev in način njihovega uveljavljanja pravic

Skupščina je najvišji organ družbe, ki ima vse pristojnosti, kot izhajajo iz veljavne zakonodaja in statuta družbe. Skupščino Banke sestavljajo vsi delničarji Banke.

Skupščina Banke odloča o:

- sprejemu letnega poročila v primerih določenih z zakonom,
- uporabi bilančnega dobička,
- imenovanju in odpoklicu članov nadzornega sveta,
- podelitvi razrešnice članom uprave in nadzornega sveta,
- spremembah statuta,
- ukrepah za povečanje in zmanjšanje kapitala,
- prenehanju Banke in statusnem preoblikovanju,
- imenovanju revizorja,
- planu razvoja in temeljnih poslovne politike,
- prejemkih članov nadzornega sveta,
- poslovnem sedežu Banke,
- drugih zadevah, če je tako določeno s statutom ali zakonom.

Skupščino Banke je potrebno sklicati v primerih določenih z zakonom ali statutom in takrat, kadar je to v korist Banke. Skupščino Banke praviloma skliče uprava Banke. Letna skupščina Banke se sklicuje najmanj enkrat letno, najkasneje v štirih mesecih po poteku poslovnega leta. Skupščina Banke poteka praviloma v kraju sedeža Banke. Sklic skupščine Banke mora biti objavljen na spletni strani Agencije Republike Slovenije za javnopravne evidence in storitve (AJPES), najmanj trideset dni pred dnem zasedanja skupščine Banke ter na spletni strani Banke. Uprava je dolžna ob sklicu objaviti dnevni red zasedanja skupščine. Za vsako točko dnevnega reda so navedeni konkretni predlogi za sprejemanje sklepov v celotnem besedilu. Predlogi sklepov so oblikovani jasno in nedvoumno in delničarjem omogočajo oceno vpliva na njihove pravice.

d) Podatki o organih vodenja in nadzora

Banka ima dvotirni sistem upravljanja. Organa vodenja Banke sta nadzorni svet in uprava Banke.

Nadzorni svet Banke v skladu z določili Statuta Banke šteje najmanj tri in največ šest članov. Natančno število članov nadzornega sveta določi skupščina Banke. Člani nadzornega sveta so praviloma izvoljeni za tri leta in so lahko ponovno izvoljeni. Nadzorni svet odločitve praviloma sprejema na sejah nadzornega sveta. Redne seje nadzornega sveta se opravijo vsaj enkrat v četrtletju. Nadzorni svet imenuje stalnega sekretarja nadzornega sveta in njegovega namestnika. Nadzorni svet je sklepčen, če je pri sklepanju navzoča najmanj polovica članov. Vsak član nadzornega sveta ima en glas. Seje nadzornega sveta se snemajo

z elektronskim nosilcem zvoka. Na podlagi zvočnega posnetka se izdela prepis zvočnega zapisa. Za sprejemanje sklepov nadzornega sveta zadošča navadna večina oddanih glasov. Pri enakem številu glasov odloča glas predsednika oz. predsedujočega seji nadzornega sveta.

Nadzorni svet ima komisije, ki skrbijo za uresničitev sklepov nadzornega sveta oziroma opravljajo druge strokovne naloge in sicer:

- revizijsko komisijo,
- komisijo za tveganja,
- komisijo za imenovanja in
- komisijo za prejeme.

Posamezna komisija ne more odločati o vprašanih, ki so v pristojnosti nadzornega sveta. Vsako komisijo sestavljajo predsednik in najmanj dva člana. Predsednika imenuje nadzorni svet. Člani komisije so imenovani s strani nadzornega sveta za obdobje treh let. Delovanje nadzornega sveta in njegovih komisij ureja Poslovnik nadzornega sveta in Poslovnik revizijske komisije.

Skladno z določili statuta in ZBan-2 ima uprava Banke najmanj dva člana, ki Banko skupaj zastopata in predstavljata v pravnem prometu. Predsednika in člane uprave imenuje nadzorni svet za dobo do treh let z možnostjo ponovnega imenovanja. Nadzorni svet Banke določi delovna področja članov uprave Banke. Delovanje uprave ureja Poslovnik uprave. Vsak član uprave je neposredno odgovoren za vodenje poslov in izpolnjevanje ciljev na svojem področju dela. Razdelitev področij dela pa ne pomeni, da so posamezni člani uprave oproščeni skupne odgovornosti za celotno poslovanje Banke.

Podatki in zvezi s sestavo in delovanjem organov vodenja ali nadzora v poslovnem letu 2015 se nahajajo v letnem poročilu v poglavju Organi upravljanja Banke.

Gospodarsko okolje v letu 2015

Leto 2015 je bilo v Sloveniji v znamenju nadaljevanja gospodarske rasti. Izvoz je ostal gonilo domače rasti, ki je po prvih ocenah dosegla 2,7 % in je presegla povprečje evrskega območja. Kljub nihanju tujega povpraševanja, kar se v največji meri nanaša na padec izvoza v Rusijo, izkazuje slovenski izvozni sektor fleksibilnost s hitro preusmeritvijo na druge, predvsem netradicionalne trge. K rasti izvoza na ne-evrskih trgih je precej pripomogla tudi povečana cenovna konkurenčnost izvoznikov, kar je posledica denarne politike ECB. K rasti BDP leta 2015 je šibko prispevala tudi končna potrošnja gospodinjstev, ki pa je bila med nižjimi v evrskem območju. Zaradi fiskalne konsolidacije je za evrskim povprečjem precej zaostala tudi končna potrošnja države. Šibka končna potrošnja je v veliki meri odraz zniževanja gradbenih naložb, ki so po precejšnji rasti v letu 2014 zopet izrazito upadle.

V letu 2015 je Slovenija prvič zabeležila deflacijo, k čemur so najbolj prispevale nižje cene energentov, nekaj pa tudi cene trajnih dobrin. Drug pomemben dejavnik zniževanja cen je počasno okrevanje domačega povpraševanja, ki se še ni preneslo v porast končnih cen za potrošnike.

Primanjkljaj države v letu 2015 je po preliminarnih ocenah znašal 2,9 % (Vir: Gospodarska in finančna gibanja, januar 2016, BS). Znižanje primanjkljaja glede na prejšnja leta je rezultat ugodnejših gospodarskih razmer, povečanja nekaterih prispevkov in davkov ter nižjih izdatkov države. Dolg države se je povečal zaradi zadolževanja države za poravnavo bodočih obveznosti in naj bi konec leta znašal 84 % BDP. Zahtevana donosnost slovenskih desetletnih obveznic se od sredine leta 2015 postopno znižuje in se je konec decembra gibala blizu 1,7 %.

Leta 2015 so banke poslovale v razmerah nizkih obrestnih mer in šibke kreditne aktivnosti. Kakovost kreditnega portfelja je ostala stabilna, kapitalska ustreznost se je izboljšala in ostaja nad povprečjem evrskega območja. Bančni sektor se je še naprej krčil in to preko zmanjševanja kreditiranja podjetij in nedenarnih finančnih institucij (brez upoštevanja prenosov terjatev na DUTB). Tako se je na letni ravni obseg posojil nebančnemu sektorju zmanjšal za približno 1,2 milijarde evrov oz. za -5,5 % v primerjavi z letom poprej. Podjetja in nedenarne finančne institucije so se razdolževali tudi v tujini in so presežno likvidnost usmerjali predvsem v zmanjševanje dolga.

Positivno kreditno aktivnost je bilo zaznati pri gospodinjstvih, k čemur je največ prispevala rast stanovanjskih posojil, umirilo pa se je tudi krčenje potrošniških posojil. Tudi gospodinjstva so presežno likvidnost usmerjala v bančne vloge, kljub precejšnjemu padcu pasivnih obrestnih mer. Zaradi nizkih depozitnih obrestnih mer se, podobno kot v drugih državah članicah EMU, povečuje obseg vlog čez noč, ki v slovenskem bančnem sistemu predstavljajo že več kot polovico vseh vlog nebančnih sektorjev. Takšne razmere vplivajo na konsolidacijo bančnega sektorja: dve banki sta v zadnji fazi nadziranega prenehanja, dva para bank pa sta v procesu združevanja.

Za leto 2016 napovedi kažejo na 2,3-odstotno gospodarsko rast, ki naj bi jo v pretežni meri poganjal izvoz, okrepila pa naj bi se končno tudi domača potrošnja.

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Poslanstvo, vizija in vrednote

Naša zavzetost je naša prednost

V matični skupini UniCredit je naše najmočnejše orodje prav trdna in neomajna zavzetost – za naše stranke, za naše sodelavce, za naše vlagatelje, za lokalne skupnosti, v katerih delujemo, pa tudi zavzetost za spoštovanje naših temeljnih vrednot, spoštovanje kulture, doseganje visoke kakovosti v vsem, kar počnemo, in zavzetost za trajnosten uspeh našega podjetja.

Matična skupina UniCredit je ena vodilnih mednarodnih finančnih ustanov s trdnimi koreninami v 17 evropskih državah ter s celovito mednarodno prisotnostjo na približno 50 trgih, z več kot 144.000 zaposlenimi in skoraj 7.900 poslovnimi enotami.

Uživamo koristi močne evropske identitete, obsežne mednarodne navzočnosti in široke baze strank. Naš strateški položaj v zahodni in vzhodni Evropi daje matični skupini UniCredit enega najvišjih tržnih deležev v regiji.

Predano vlagamo v graditev novih odnosov s strankami in prevzemamo aktivno vlogo v lokalnih skupnostih.

Poslanstvo in vizija

Zavezali smo se uresničevanju novega poslanstva:

Sodelavci matične skupine UniCredit se zavzemamo za ustvarjanje vrednosti za naše stranke. Kot vodilna evropska banka si prizadevamo za razvoj skupnosti, v katerih živimo, za svoje sodelavce pa želimo ustvariti prijazno delovno okolje. Stremimo k odličnosti in si nenehno prizadevamo, da bi bilo poslovanje z nami enostavno. Te zaveze nam omogočajo oblikovanje trajnostne vrednosti za naše deležnike.

Naša vizija je osredotočati se na ljudi kot posameznike, kar bomo dosegli s prizadevanjem, da povečamo njihov potencial ter jim pomagamo uresničiti njihove načrte in ideje.

Trdno verjamemo, da ima vsak posameznik pravico in odgovornost oblikovati lastno prihodnost. Finančna znanja zaposlenih v Banki lahko pomagajo posameznikom in podjetjem pri oblikovanju njihove prihodnosti kot tudi pri doseganju polnega potenciala. Banka si prizadeva dosegati dobičkonosno in trajnostno rast na način, ki prinaša koristi družbi kot tudi vsem našim deležnikom.

Vrednote

Naš skupek vrednot – delimo si jih vsi zaposleni v matični skupini UniCredit – temelji na poštenosti kot pogoju trajnosti, kar omogoča, da dobiček preoblikujemo v vrednoto za vse naše deležnike. Ta skupek vrednot izhaja iz naše Listine o vrednotah, ki predstavlja osnovo vsega, kar počnemo. Naše vrednote so:

- Poštenost – imamo enoten visok standard za vse, kar počnemo; le-ta se uporablja za vse enako in brez diskriminacije.
- Zaupanje – delimo skupen kodeks vrednot, ki je podlaga vsemu, kar počnemo. Ta je trden temelj našega ugleda in gradi zaupanje v podjetje, ki je ključnega pomena za dobičkonosno, trajnostno rast.
- Spoštovanje – nenehno si prizadevamo pridobiti spoštovanje, po drugi strani pa ga z veseljem izražamo tistim, ki si ga zaslužijo.
- Preglednost – trudimo se, da je vse, kar počnemo, vedno pošteno, relevantno in odkrito.
- Vzajemnost – aktivno si prizadevamo pomagati posameznikom okoli sebe, pri čemer verjamemo, da bomo tudi sami deležni enake pomoči.
- Svoboda delovanja – gojimo kulturo odprtosti, ki našim ljudem omogoča uresničevanje njihovega potenciala ter jih spodbuja k doseganju višjih ciljev za naše stranke in deležnike.

Privrženost tem vrednotam razumemo kot predpogoj za ohranjanje zaupanja do Banke ter njenega ugleda.

Stranka v središču pozornosti

V skladu z našim poslanstvom je glavni cilj Banke zadovoljiti potrebe vsake posamezne stranke v skladu z idejo, da je celotno poslovanje lokalno, skozi neomejene ali standardizirane produkte. Pri oblikovanju in razvoju izdelkov skušamo iz članstva v matični skupini UniCredit doseči ekonomijo obsega na strani prihodkov kot tudi na stroškovni strani in pri dobičku. Posledično tudi organiziranost Banke sledi standardom matične skupine UniCredit in omogoča prenos znanj in dobrih praks. Naša konkurenčna prednost je tudi v tem, da lahko servisiramo stranke skozi široko mrežo bank, ki so vodilne na lokalnih trgih.

Sposobni smo podpreti mednarodne stranke matične skupine UniCredit, ki so prisotne na slovenskem trgu, kot tudi slovenske stranke pri njihovih prizadevanjih za širitev poslovanja v tujino. Na področju trgovanja in investicijskega bančništva so naša konkurenčna prednost kompetence in povezovanje z oddelkom trgovanja in investicijskega bančništva znotraj matične skupine UniCredit.

Pri upravljanju s sredstvi si pomagamo z znanjem podjetja Pioneer Investments, ki je eden vodilnih igralcev v globalnem merilu.

Globalna divizija bančnih storitev v okviru matične skupine UniCredit nam zagotavlja podporo pri ohranjanju stroškovne učinkovitosti in pri odkrivanju sinergij skozi harmonizacijo informacijske tehnologije, nabavo na ravni matične skupine in načrtovanje procesov.

Trajnostni uspeh

V UniCredit Banka Slovenija d.d. smo prepričani, da je mogoče finančne cilje doseči le s trajnostnim razvojem ob upoštevanju naslednjih načel:

- Prizadevamo si graditi dolgoročne odnose s strankami in v našem sistemu nagrajevanja upoštevati zadovoljstvo strank.
- Raznolikost: želimo uporabiti najrazličnejše talente naših zaposlenih, ne glede na njihovo starost, spol, versko opredelitev, zdravje ali spolno usmeritev.
- Družbena odgovornost: želimo biti predan in koristen član lokalnih skupnosti, kar uresničujemo tudi z našimi donatorskimi in sponzorskimi dejavnostmi.
- Ekološka trajnost: pri poslovanju dajemo velik pomen ekološki trajnosti. Spodbujamo in podpiramo zavedanje o medsebojni odvisnosti okoljevarstvenih tematik in bančništva.
- Izobraževanja, spodbude in sistem nagrajevanja so namenjeni temu, da naši zaposleni uberejo podjetniško pot in pri tem ustvarjajo ravnotežje med delom in prostim časom.

Upravljanje na osnovi dodane vrednosti

Celotno upravljanje in delovanje Banke temelji na upoštevanju naštetih vrednot. V skladu z usmeritvijo matične skupine UniCredit je Banka vzpostavila sistem ekonomske dodane vrednosti (EVA – Economic value added) kot glavno merilo uspešnosti poslovanja. EVA meri prispevek dobička nad stroški kapitala in se ne uporablja le na ravni celotne Banke pač pa tudi pri posameznih odločitvah o kreditih. EVA je danes standardno merilo uspešnosti poslovanja, ki združuje tako rast na podlagi razvoja sredstev, uteženih s tveganjem, in potrebne razporeditve kapitala kot tudi izboljšanja dobičkonosnosti kot gonilne sile vrednosti.

Banka si zato prizadeva vlagati kapital v tiste poslovne segmente, produkte in storitve, kjer je mogoče doseči najvišjo dodano vrednost. Preglednost oblikovanja vrednosti in / ali upadanja vrednosti je ključnega pomena za trajnostne rezultate.

Poudarki

UniCredit je vodilna evropska komercialna banka, ki posluje v **17** državah z več kot **144.000** zaposlenimi, preko **7.900** poslovnimi enotami ter z mednarodno mrežo, ki se razprostira na **50** trgov.

Matična skupina UniCredit gradi svoje prednosti na močni evropski identiteti, razvejani mednarodni prisotnosti in široki bazi strank.

Naš strateški položaj v Zahodni in Vzhodni Evropi nam omogoča enega najvišjih tržnih deležev v regiji.

Več kot



ZAPOSLENIH¹

Več kot



POSLOVNIH ENOT²

Finančni poudarki (v mio EUR)

Prihodek iz poslovanja

22.405

Čisti dobiček

1.694

Kapital

50.087

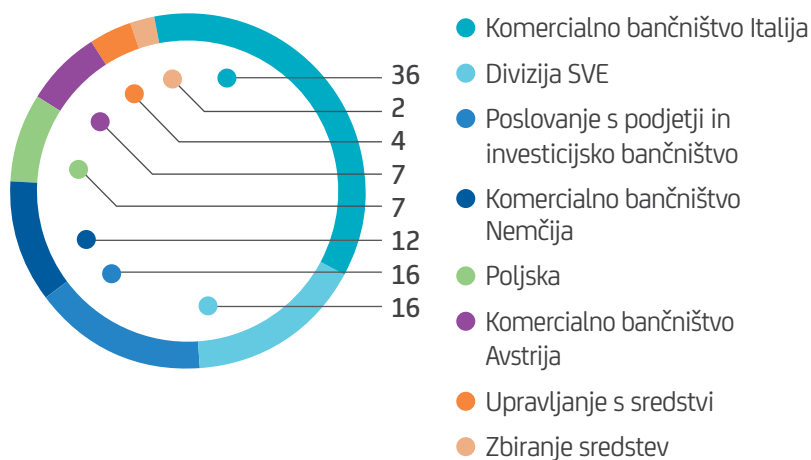
Skupna sredstva

860.433

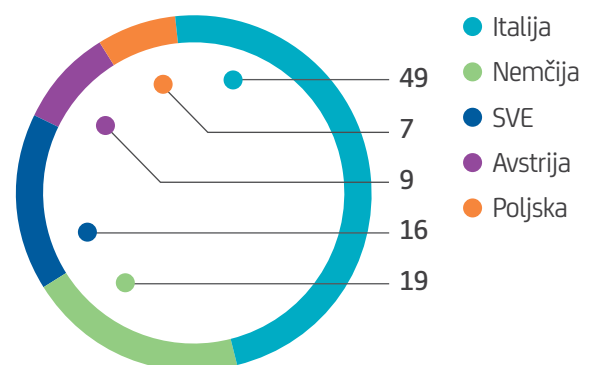
Količnik Tier 1*

10,73 %

Prihodki po poslovnih področjih** (%)



Prihodki po regijah* (%)



1. Podatki na dan 31. december 2015. FTE = "Full Time Equivalent": število zaposlenih za polni delovni čas. Podatki vključujejo vse zaposlene družbe Yapi Kredi Group (Turčija).

2. Podatki na dan 31. december 2015. Podatki vključujejo vse poslovalnice družbe Yapi Kredi Group (Turčija).

* CET 1 prehodni proforma za leto 2015 delnica s potrdilom o kasnejšem izplačilu dividende v višini 12 centov na delnico ob predpostavki razmerja sprejetja delnice-gotovina v višini 75 %-25 %.

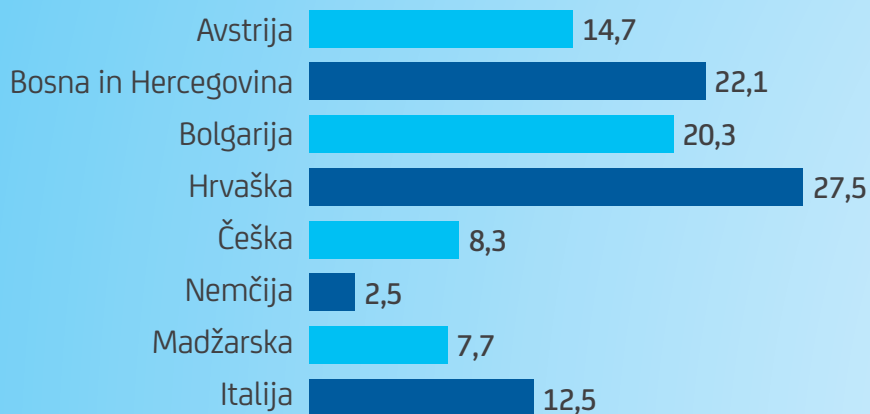
** Podatki na dan 31. december 2014.

Kje smo prisotni

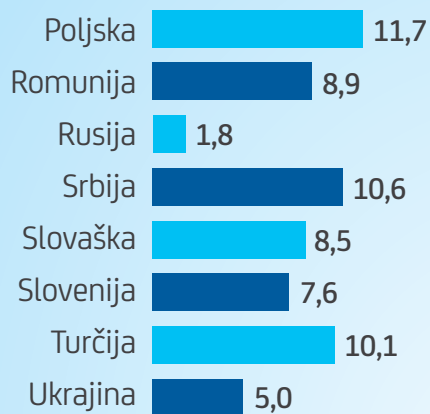
Avstrija
Azerbajdžan
Bosna in Hercegovina
Bolgarija
Hrvaška
Češka
Nemčija
Madžarska
Italija
Poljska
Romunija
Rusija
Srbija
Slovaška
Slovenija
Turčija
Ukrajina



Tržni delež³ (%)



Tržni delež³ (%)



3. Tržni deleži glede na celotna posojila po stanju na dan 30. september 2015.

Vir: podatki podjetij, nacionalne centralne banke

Definicija »Celotnih posojil« vključuje podjetja, gospodinjstva, samozaposlene, neprofitne ustanove, ki služijo gospodinjstvom, zavarovalnice, pokojninske sklade, druge finančne posrednike, lokalno oblast, osrednjo vlado. Za Poljsko in Romunijo osrednja vlada ni vključena.

Panožni načrt

Matična skupina UniCredit namerava ponovno utrditi svojo pozicijo **stabilne evropske komercialne banke**, za katero stoji diverzificirana prisotnost v 17 državah in mednarodna mreža, ki je razširjena na 50 trgov.

Zaradi zahtevnega in hitro spreminjajočega se poslovnega okolja se je matična skupina UniCredit odločila pospešiti svoje preoblikovanje s sprejetjem **strategije, katere cilj je doseči rast in razvoj skozi povečano učinkovitost in poenostavitve**. To je usmeritev, ki je načrtovana v strateškem načrtu, ki ga je 11. novembra 2015 odobril svet direktorjev matične skupine UniCredit.

Na prvem mestu in kot najbolj pomembno, matična skupina **UniCredit bo banka, ki je učinkovita, integrirana in s katero je enostavno poslovati**. Matična skupina UniCredit dela na zmanjšanju stroškov in racionalizaciji strukture. To ji bo omogočilo, da bo bolj odzivna ter da bo bolj učinkovito razporejala resurse in ob tem izkoriščala svoj vseevropski profil.

Matična skupina UniCredit bo prav tako **vlagala v rast** tradicionalnih poslov z zagotavljanjem kreditov realnemu sektorju gospodarstva ter na področjih z znatnim potencialom rasti, kot je poslovanje s podjetji in investicijsko bančništvo, upravljanje s sredstvi, zbiranje sredstev, na splošno v Srednji in Vzhodni Evropi.

Rezultat bo trdna, dobičkonosna banka, ki je sposobna ustvarjati trajnostno vrednost, ohranjati zdravo bilanco stanja ter spreminjati izzive v priložnosti.

Pospešitev implementacije našega strateškega načrta



Vodilna vseevropska banka na področju poslovanja s podjetji in poslovanja s prebivalstvom



Zmogljiva, učinkovita in inovativna



Bolj enostavna in bolj integrirana



Vlaganje v digitalne posle, z visoko rastjo, posle z nizko kapitalsko zahtevo



Trajnostna dobičkonosnost in organsko ustvarjanje kapitala

CILJI DO LETA 2018

CILJNI
RoTE 11 %

CET KOLIČNIK
NA RAVNI 12,6 % PRED
RAZDELITVIJO DIVIDEND

MOŽNI VIŠJI REZULTATI
IZ AKTIVNOSTI
PRENEHANJA POSLOVANJA

Digitalna strategija

Digitalizacija je ključnega pomena za uspešno soočanje s trenutnimi spremembami in za ohranjanje rasti.

Matična skupina UniCredit se je odločila za velike naložbe na tem področju, da bi postala visoko konkurenčna v novem digitalnem okolju.

Prva naloga bo **pospešitev digitalne transformacije matične skupine UniCredit**. To bo izboljšalo hitrost in kakovost naših storitev kot tudi izkušnje naših strank. To bomo storili z vso zavzetostjo za oblikovanje odlične uporabniške izkušnje, ki aktivno vključuje uporabnika, in sicer z boljšo dostopnostjo in takojšnjimi povratnimi informacijami od naših uporabnikov. Na kratko: zagotavljati celovite, večkanalne storitve.

Nadalje bomo **razvili naš prihodnji digitalni poslovni model**, ki bo temeljil na novi IT infrastrukturi. Ta model bo zadovoljil osnovne potrebe strank ter znižal naše stroške servisiranja strank.

Pobuda pod imenom **buddybank** bo ključnega pomena za uspeh teh prizadevanj. Kot jasen odmik od tradicionalnega bančništva bo buddybank na voljo izključno preko mobilnih naprav, s službo podpore za stranke na voljo 24 ur na dan, 7 dni v tednu.

Digitalna strategija za pospešitev več-kanalne transformacije na področju poslovanja s prebivalstvom

Podprta z naložbo v višini 1,2 milijarde evrov (2016-2018)

POSPEŠITEV DIGITALNE TRANSFORMACIJE

PRENOVA SISTEMA POSLOVANJA S STRANKAMI

Nadaljevanje prenosa transakcij na digitalne kanale
Prilagodljiva ponudba

POENOSTAVITEV IN DIGITALIZACIJA PROCESA

Digitaliziranje in poenostavitev **zalednih procesov**
V celoti digitalizirano upravljanje dokumentov
T.i. »Credit Revolution« program, ki podpira avtomatične odločitve o kreditih v realnem času

POVEČANJE PRODAJE

Podpora stranki od začetka do zaključka prodajnega procesa

GRADITEV PRIHODNJEGA DIGITALNEGA POSLOVNEGA MODELA

NOV DIGITALNI OSNOVNI BANČNI SISTEM

Nova, cenejša IT infrastruktura, ki naj služi osnovnemu nakupnemu obnašanju strank, pri čemer se **znižujejo stroški za servisiranje strank**

buddybank

Prva molekularna banka, ki ponuja **povsem mobilno uporabniško izkušnjo, s podporo v živo 24 ur na dan/7 dni v tednu**
T.i. »Plug-and-play« platforma, ki olajša vstop na nove trge
Implementacija se je začela, lansiranje v začetku leta 2017

Vodstvo matične skupine UniCredit



**FEDERICO
GHIZZONI**

Predsednik
upravnega odbora



**PAOLO
FIORENTINO**

Namestnik
glavnega
direktorja
Glavni operativni
direktor



**MARINA
NATALE**

Namestnica
glavnega
direktorja
Vodja strategije in
financ



**GIANNI
FRANCO PAPA**

Namestnik glavnega
direktorja
Vodja divizije
Poslovanje s podjetji
in investicijsko
bančništvo



Vem, da to ni najboljši trenutek, vendar moram preveriti svoje finance.

Pogovorimo se o finančnem svetovanju, kjerkoli in kadarkoli.

Predstavljajte si, da uživate na smučanju. Res je lepo in pogoji so idealni. V tem trenutku imate občutek, da nimate niti ene same skrbi. Vendar vas nenadoma zmoti misel: Ali ste prejšnji teden morda pozabili urediti finančne zadeve?

Natanko to se je zgodilo Nicu. Med svojimi prvimi romantičnimi počitnicami z Emmo, je ugotovil, da ga ta bančna zadeva spravlja ob živce in mu kvari užitek. Zato je sam pri sebi pomislil: »Kaj mi bi zdajle prišlo prav? Bančni svetovalec, ki bi ga lahko poklical ali mu celo poslal SMS sporočilo.«

Rečeno, storjeno.

Zahvaljujoč aplikaciji SmartBanking, ki jo ponujajo v Avstriji, je banka vedno pri roki. Ne glede na to, ali ste doma in imate pri roki prenosni računalnik ali pa ste na poti in imate pri sebi mobilni telefon, vam SmartBanking omogoča opravljanje bančnih storitev na za vas najustreznejši način.

Svetovalci vam bodo ponudili hiter nasvet, v obliki SMS sporočila ali video pogovora. Odgovori na finančna vprašanja, naj si gre za najem kredita ali razlago transakcij, so vam na dosegu roke.

To pomeni, da vam lahko pomagamo tudi prihraniti denar za vaše počitnice, predvsem pa vam omogočimo miren oddih.

Finančni rezultati Banke in Skupine

Finančni rezultati Banke

Izkaz poslovnega izida za leto 2015

Leto 2015 je bilo za Banko uspešno, saj je zabeležila trdno pozitiven rezultat v višini 9,7 milijona evrov čistega dobička po obdavčitvi ter poleg tega 2,8 milijona evrov drugega vseobsegajočega donosa po obdavčitvi.

V letu 2015 so čisti prihodki Banke od obresti dosegli 44,8 milijona evrov, kar predstavlja padec za 3,8 milijona evrov (oziroma za 7,8 %). V obdobju poročanja je bila vpeljana bolj stroga politika pripoznanja obrestnih prihodkov za slaba posojila. Prihodki od obresti so padli sorazmerno manj kot odhodki za obresti, saj je Banka optimizirala strukturo svojih obveznosti.

V trenutnih tržnih razmerah je Banka uspela zaslužiti 25 milijonov evrov čistih opravnin, kar predstavlja majhen porast v višini 0,3 milijona evrov oziroma za 1,2 % v primerjavi z letom poprej. Opravnine iz naslova podjetniškega finančnega svetovanja kot tudi iz naslova transakcij z vrednostnimi papirji so znatno narasle.

Realizirani dobički v postavki "Realizirani dobički in izgube iz finančnih sredstev in obveznosti, ki niso merjeni po pošteni vrednosti skozi izkaz poslovnega izida", so znašali 5,4 milijona evrov. V to postavko sodi v glavnem 5,3 milijona evrov dobička, ki je bil realiziran s prodajo obveznic razpoložljivih za prodajo.

V letu 2015 je Banka ustvarila dobiček iz trgovanja vključno s tečajnimi razlikami v višini 2,6 milijona evrov (v letu 2014: dobiček v višini 1,9 milijona evrov). Čista izguba iz nakupa in prodaje tujih valut vključno s tečajnimi razlikami je znašala 1,8 milijona evrov (v letu 2014: dobiček v višini 0,4 milijona evrov), ki pa je bila več kot nevtralizirana s čistim dobičkom iz trgovanja z izvedenimi finančnimi instrumenti. Le-ta je dosegel 4,4 milijona evrov (v letu 2014: dobiček v višini 1,3 milijona evrov).

Tako v letu 2014 kot tudi v 2015 sta na postavko "Spremembe poštene vrednosti pri obračunavanju varovanj pred tveganji" vplivali izključno prilagoditev kreditnega vrednotenja (credit value adjustment – CVA) in prilagoditev vrednotenja obveznosti (debt value adjustment – DVA) z izgubo v višini 0,1 milijona evrov v letu 2015 (v letu 2014: izguba v višini 1,2 milijona evrov).

Zahvaljujoč strogemu upravljanju stroškov je Banka v letu 2015 uspela ohraniti administrativne stroške na enaki ravni kot v preteklem letu, in sicer na ravni 34,3 milijona evrov (v letu 2014: 34,0 milijona evrov, kar predstavlja povečanje za 0,9 % na letni ravni).

Tudi stroški amortizacije so v letu 2015 ostali stabilni, in sicer pri znesku 5,0 milijona evrov (v letu 2014: 5,1 milijona evrov).

Banka je oblikovala rezervacije v skupni višini 4,7 milijona evrov (v letu 2014: 1,2 milijona evrov). Za svoje zunajbilančno poslovanje je Banka oblikovala rezervacije v višini 2,3 milijona evrov, za pravno

neresene tožbe pa v znesku 2,6 milijona evrov. Rezervacije za morebitne izgube so bile sproščene v višini 0,3 milijona evrov.

Banka je oblikovala 21,0 milijona evrov oslabitev za kredite, kar je 41,4 % manj kot v preteklem letu. V letu 2015 se je obseg slabih kreditov zmanjšal iz 339,6 milijona evrov na 310,4 milijona evrov. Oslabitve finančnih sredstev razpoložljivih za prodajo so znašale 0,1 milijona evrov (v letu 2014: 0,8 milijona evrov).

Banka je zaključila poslovno leto 2015 s čistim dobičkom v višini 9,7 milijona evrov, tako da izkazuje pomembno izboljšanje svojega finančnega rezultata, saj je v letu 2014 zabeležila 0,6 milijona evrov dobička.

V okviru postavke "Drugi vseobsegajoči donos" je Banka pripoznala 2,8 milijona evrov dobička po obdavčitvi. Dobički v zvezi z varovanjem denarnih tokov so največ prispevali k temu, in sicer 2,0 milijona evrov po obdavčitvi (v letu 2014: 3,7 milijona evrov). Dobički v zvezi s finančnimi sredstvi, razpoložljivimi za prodajo, so znašali 0,6 milijona evrov po obdavčitvi, kar je občutno manj kot v letu poprej (v letu 2014: 11,8 milijona evrov). V letu 2014 je na vrednotenje pomembno vplival zmanjšan kreditni razpon za Republiko Slovenijo, kar je botrovalo višjim tržnim cenam državnih obveznic, medtem ko leta 2015 nismo beležili takšnega padca.

Izkaz finančnega položaja za leto 2015

UniCredit Banka Slovenija d.d. je v letu 2015 rahlo zmanjšala svojo bilančno vsoto, in sicer za 33,7 milijona evrov (oziroma za 1,3 %); ta je konec leta znašala 2.545,0 milijona evrov.

Ob koncu leta 2015 je postavka "Denar v blagajni, stanje na računih pri centralnih bankah in vpogledne vloge pri bankah" znašala 273,3 milijona evrov, kar je za 76,9 milijona evrov manj kot ob koncu leta poprej.

Obseg finančnih sredstev, namenjenih trgovanju, je bil konec leta 2015 sestavljen izključno iz pozitivne poštene vrednosti izvedenih finančnih instrumentov za trgovanje. Znašal je 16,4 milijona evrov, kar pomeni, da je bil na enaki ravni kot leta 2014.

Finančna sredstva, razpoložljiva za prodajo, so ob koncu leta 2015 dosegla 455,3 milijona evrov, od tega 429,7 milijona evrov v obveznicah, preostalih 25,6 milijona evrov pa v lastniških instrumentih. Obveznice so bile kupljene tekom leta za neto 79,3 milijona evrov (kar pomeni povečanje obsega za 22,4 %). Spremembe poštene vrednosti so znižale njihov obseg za neto 3,6 milijona evrov. Na pomembno povečanje lastniških instrumentov iz 0,2 milijona evrov ob koncu leta 2014 na 25,6 milijona evrov je vplivalo plačilo v Sklad za reševanje bank v višini 22,9 milijona evrov.

V stanju 31. decembra 2015 predstavlja 91,8 % vrednosti lastniških papirjev v ravni 3 naložba v Visa Europe Limited. Banka je prejela obvestilo o nameri Visa INC, da bo le-ta kupila Visa Europe Limited. Obenem je bila prejeta tudi informacija o vrednosti posla. Na podlagi predvidene transakcije je Banka prevrednotila svojo naložbo v

skladu z MRS 39 na napovedno vrednost prodaje. Prodaja naj bi bila dokončana v letu 2016.

Postavka "Izvedeni finančni instrumenti, namenjeni varovanju" predstavlja pozitivno sedanjo vrednost zamenjav (swaps), ki jih je Banka imela v lasti, da bi varovala svoje denarne tokove. Ob koncu leta 2015 je znašala 10,2 milijona evrov, kar predstavlja zmanjšanje za 1,7 milijona evrov v primerjavi s koncem leta 2014.

Kreditni so ob koncu leta 2015 znašali 1.746,3 milijona evrov, kar predstavlja zmanjšanje za 50,9 milijona evrov na letni ravni (oziroma za 2,8 %). Njihov bruto obseg se je zmanjšal za 66,9 milijona evrov, njihove oslabitve pa so se zmanjšale za 12,7 milijona evrov v primerjavi s koncem leta 2014.

Banka v letu 2015 ni spremenila svojih sredstev v posesti do zapadlosti.

Banka ima v lasti opredmetena osnovna sredstva v znesku 5,9 milijona evrov, kar predstavlja znižanje za 1,4 milijona evrov v primerjavi z letom 2014; povečanja zaradi nabav so bila več kot nevtralizirana z amortizacijo.

Med neopredmetenimi sredstvi Banka pripoznava zgolj programsko opremo, in sicer v znesku 18,8 milijona evrov. Obseg te kategorije je bil v letu 2015 stabilen. Kupljena je bila nova programska oprema v vrednosti 3,6 milijona evrov, amortizirana ali odpisana je bila v enakem znesku.

Banka nima terjatev za davek. Padec odloženih terjatev za davek v znesku 2,4 milijona evrov izhaja iz padca odloženih terjatev za davek, pripoznanih v izkazu poslovnega izida v višini 1,9 milijona evrov, saj so bile odložene terjatve za davek, ki so nastale v preteklih letih, upoštevane v izračunu tekočega davka. Preostalih 0,5 milijona evrov odloženih terjatev za davek, pripoznanih v kapitalu, izhaja iz dobičkov, pripoznanih v drugem vseobsegajočem donosu.

Finančne obveznosti, namenjene trgovanju, vsebujejo izključno negativno sedanjo vrednost izvedenih finančnih instrumentov. Le-te so ob koncu leta 2015 znašale 16,6 milijona evrov. Ta znesek je skladen s pozitivno vrednostjo izvedenih finančnih instrumentov, namenjenih trgovanju, saj ima Banka zaprte trgovalne pozicije.

Obseg izvedenih finančnih instrumentov, namenjenih varovanju, na strani obveznosti predstavlja negativno sedanjo vrednost zamenjav (swaps), ki jih je Banka imela v lasti, da bi varovala svoje denarne tokove. Ta postavka je ob koncu leta 2015 znašala 73,2 milijona evrov, kar predstavlja povečanje za 19,8 milijona evrov na letni ravni.

Finančne obveznosti, merjene po odplačni vrednosti, so ob koncu leta 2015 znašale 2.185,5 milijona evrov, kar predstavlja zmanjšanje za 67,5 milijona evrov v letu 2015 v primerjavi z letom 2014. Banka je poplačala svoje obveznosti do bank v znesku 520,9 milijona evrov ter pridobila vloge strank v znesku 452,0 milijona evrov.

Banka je dobro kapitalizirana in izkazuje količnik kapitalske ustreznosti v višini 22,0 %, kar pomeni dodatno izboljšanje za 2,3 odstotnih točk

v primerjavi z letom 2014.

Finančni rezultati Skupine

UniCredit Banka Slovenija d.d. je 31. julija 2015 pridobila 100 odstotni delež družbe UniCredit Leasing, d.o.o. Tako je prvič pripravila konsolidirane finančne izkaze za poslovno leto 2015. Prihodki in odhodki odvisne družbe so vključeni v konsolidirane finančne izkaze od 31. julija 2015 naprej. Komentarji v nadaljevanju se nanašajo na razlike med finančnimi izkazi Banke in finančnimi izkazi Skupine (UniCredit Banka Slovenija d.d. in UniCredit Leasing, d.o.o.).

Izkaz poslovnega izida za leto 2015

Družba UniCredit Leasing, d.o.o. je v letu 2015 zabeležila dobiček po obdavčitvi v višini 0,5 milijona evrov. Ker je dobiček po obdavčitvi v prvih sedmih mesecih leta 2015 znašal 1,5 milijona evrov, je razlika med obema dobičkoma vključena v konsolidiran izkaz poslovnega izida. Čisti dobiček Skupine za leto 2015 je znašal 8,7 milijona evrov.

UniCredit Leasing, d.o.o. kot odvisna družba je prispeval 1,9 milijona evrov čistih prihodkov od obresti k dobičku Skupine.

Pri finančnih sredstvih in obveznostih, ki niso merjeni po pošteni vrednosti skozi izkaz poslovnega izida, so zabeležene izgube v višini 0,2 milijona evrov.

Pri postavki "Drugi čisti poslovni dobički" je zabeležen čisti dobiček iz naslova najemnih poslov v višini 0,7 milijona evrov.

Administrativni stroški Skupine so za 0,9 milijona evrov višji, amortizacija pa za 0,7 milijona evrov višja v primerjavi z administrativnimi stroški in amortizacijo Banke.

Dodatne oslabitve za kredite (večinoma za finančne najeme) so bile oblikovane v zadnjih petih mesecih leta, odkar je Banka postala lastnica Leasing družbe.

Izkaz finančnega položaja za leto 2015

Ob koncu leta 2015 je bilančna vsota Leasinga znašala 173,1 milijona evrov. Če izključimo medsebojne postavke, je bilančna vsota Skupine višja od bilančne vsote Banke za 84,6 milijona evrov.

Posojila so višja za 67,8 milijona evrov. Opredmetena osnovna sredstva so višja za 3,8 milijona evrov. V konsolidiranem izkazu finančnega položaja so naložbene nepremičnine, kar zajema nepremičnine, ki so predmet operativnega najema, zabeležene v višini 7,6 milijona evrov.

Med obveznostmi Skupine je glavni dodatek k obveznostim Banke postavka "Kreditni bank" v višini 69,5 milijona evrov in kapital v višini 13,9 milijona evrov.

Kapitalska ustreznost Skupine na dan 31. december 2015 znaša 21,1 %.

Poslovanje Banke na različnih segmentih

V letu 2015 je UniCredit Banka Slovenija d.d. še dodatno okrepila svoj položaj na številnih področjih, kjer je sicer že bila med vodilnimi na trgu. Poleg tega je pridobila veliko novih ciljnih strank iz segmenta poslovanja s prebivalstvom in malimi podjetji ter segmenta poslovanja s podjetji in investicijskega bančništva. V preteklem letu se je po dolgem obdobju nekoliko okrepilo kreditno povpraševanje prebivalstva. Prav tako pa je bilo v zadnjih mesecih zaznati zmeren investicijski cikel pri podjetjih, čeprav se je na splošno celoten obseg kreditov na slovenskem trgu ponovno zmanjšal. Stranke se zavedajo da bo varnost prihrankov v prihodnje ključnega pomena, kar potrjuje dejstvo, da depoziti pospešeno rastejo, čeprav varčevalci ne morejo več pričakovati tako visokih obrestnih mer kot v preteklih letih. Banka je kapitalno in likvidnostno pripravljena za podporo kakovostnih projektov, pri čemer nizke obrestne mere trenutno dodatno spodbujajo investicije. Velik izziv za prihodnost bančništva pa bodo padec obrestnih marž in neobrestnih prihodkov, trendi kot je digitalizacija, ki pomeni dodatne investicije v spreminjajoče se obnašanje strank, ter regulativa, ki zadnjem obdobju zvišuje stroške poslovanja.

Projekt 2b1 – Projekt integracije Banke & Leasinga

Na podlagi odločitve matične skupine UniCredit o prenosu lastništva in korporativnega upravljanja posameznih lokalnih lizing podjetij pod okrilje posamezne lokalne banke, poteka v Banki Projekt 2b1 – Projekt integracije Banke in Leasinga. Namen projekta je vzpostavitev čim bolj enotnega delovanja lizing podjetij in bank v posamezni državi ter s tem izboljšanje skupnega prodajnega modela.

Banka je v okviru projekta, po pridobitvi licence Banke Slovenije za opravljanje lizing poslov v letu 2014, leta 2015 pridobila dovoljenje za kvalificirano naložbo Banke, t.j. nakup lizing podjetja, ki je bil izveden v mesecu juliju 2015. Banka je s sklenitvijo pogodbe o nakupu poslovnega deleža in pridobitvijo dovoljenja Banke Slovenije postala 100-odstotni lastnik UniCredit Leasing, d.o.o.

Z namenom kvalitetnejšega in učinkovitejšega obvladovanja tveganj, boljše kontrole nad poslovanjem lizinga, optimizacije stroškov in konsolidacije poslovanja, se je Banka odločila za konsolidacijo izvajanja posameznih podpornih aktivnosti za Leasing. Konsolidacija podpornih aktivnosti in prilagoditve aplikativne podpore poslovanja je v teku in bo v veliki meri zaključena do konca leta 2016.

Poslovanje s prebivalstvom in malimi podjetji

SPLOŠEN PREGLED

V segmentu poslovanja s prebivalstvom in malimi podjetji je Banka tudi v letu 2015 povečala skupno število strank, ki zdaj šteje že dobrih

145.000. Verjamemo, da so k temu dosežku prispevali konkurenčna ponudba, strokovno svetovanje, osebni pristop in kakovostne storitve Banke, ki ostajajo vodilo našega delovanja tudi v prihodnje. V ta namen vsako leto med drugim izvajamo tudi poglobljeno raziskavo zadovoljstva strank, ki že več let zapored potrjuje, da v očeh strank uživamo ugled in zaupanje. Prav tako s pomočjo skrivnih nakupov preverjamo izpolnjevanje postavljenih standardov kakovosti storitev in jih po potrebi ves čas izboljšujemo. Podobno kot predhodno leto smo tudi v letu 2015 večino novih strank pridobili na podlagi priporočil obstoječih zadovoljnih strank, kar je dodatna potrditev, da delamo prave stvari.

Na področju kreditiranja prebivalstva ima Banka 8,6-odstotni tržni delež. Na področju depozitov prebivalstva smo tudi v letu 2015 naredili korak naprej in povečali tržni delež na 3,6 %, pri čemer se je najbolj povečal naš tržni delež pri sredstvih na vpogled.

Z željo ponuditi našim strankam najboljšo vrednost za denar in konkurenčno ponudbo smo tudi v letu 2015 nadaljevali sodelovanje z našimi partnerji ERGO Življenjsko zavarovalnico d.d. in Generali Zavarovalnico d.d., s katerima strankam ponujamo kakovostne in konkurenčne zavarovalniške storitve ter s Pioneer Investments SA, s katerim sodelujemo na področju vzajemnih skladov. Prav tako smo nadaljevali ekskluzivno partnerstvo z blagovno znamko Apple ter večletno uspešno partnerstvo z Zdravniško zbornico Slovenije. Tako kot vsako leto smo v okviru sponzorstva UEFA Champions League pripravili posebne ugodnosti tudi za nogometne navdušence.

SEGMENTI IN PRODUKTI

Segment poslovanja s prebivalstvom

Na področju varčevanja se je v letu 2015 uveljavil varčevalni produkt MULTI varčevalni račun, kjer beležimo rast pri številu aktivnih računov in volumna. Doseženi rezultat je posledica odziva na pričakovanja in potrebe strank po ustreznosti likvidnosti in hkrati konkurenčni obrestni meri.

Nadalje smo skupaj z zavarovalnico ERGO, strankam ponudili nov produkt pod imenom ERGO GIS – naložbeno življenjsko zavarovanje z enkratnim vplačilom. ERGO GIS na pregleden in stroškovno učinkovit način strankam ponuja upravljanje premoženja na kapitalnih trgih ter hkrati nudi zavarovanje za primer smrti. Ekskluziven produkt, ki je primarno namenjen strankam privatnega bančništva, smo v letu 2015 ponudili tudi strankam v segmentu prebivalstva, ki lahko z vplačilom v višini 10.000 evrov izkoristijo storitev upravljanja premoženja, ki pri določanju ustreznih rešitev in primernih reakcij na spremenljive razmere na finančnih trgih izhaja iz Globalne naložbene strategije (GIS), ki za posamezni profil stranke določa, kakšna je najprimernejša razporeditev v danem trenutku.

V letu 2015 smo četrtke namenili urejenim osebnim financam. Strankam smo ponudili možnost, da naredijo nekaj dobrega zase in izkoristijo enkratno priložnost za brezplačno osebno svetovanje na temo urejenih osebnih financ. Pri doseganju zastavljenih finančnih ciljev in zagotovitvi finančne varnosti njihovih in njihovih najbližjih so

namreč prav urejene osebne finance ključnega pomena. V ta namen smo v letu 2015 predstavili novo orodje UniFit. Le-to stranki na edinstven in učinkovit način ponudi celovit pregled njenih financ in rešitev do uresničitve osnovnih temeljev urejenih osebnih financ kot so finančna rezerva, zavarovanje za primere najhujših scenarijev, ki lahko znatno spremenijo življenjski standard in pokrivanje pokojninske vrzeli.

Stranke so še enkrat potrdile, da so izkušnje in tradicija pri izbiri pravega upravljalca premoženja še kako pomembni dejavniki, saj so v letu 2015 podjetju Pioneer Investments v upravljanje zaupale največ sredstev po letu 2007. Upravljanje naložb v matični skupini UniCredit temelji na dolgoletnih izkušnjah in na vnaprej dogovorjenem naložbenem pristopu. Tudi v Sloveniji sledimo zastavljenim smernicam matične skupine UniCredit, njihovo dolgoletno znanje in izkušnje pa uspešno prenašamo na slovenski trg.

Naboru storitev v naših bančnih paketih smo dodali neomejene brezplačne dvige gotovine na bankomatih UniCredit Bank in drugih bank v Sloveniji in EMU s plačilno kartico Maestro. V maju 2015 smo tako dva bančna paketa za fizične osebe nadgradili z možnostjo neomejenih brezplačnih dvigov na bankomatih drugih bank, saj je to ena izmed storitev, po kateri stranke povprašujejo.

S ciljem strankam ponuditi zanje relevantne storitve ter personalizirano ponudbo smo v letu 2015 zanje pripravili tudi številne ugodnosti. Nogometni navdušenci so se ob odprtju bančnega paketa lahko razveselili spominskega kovanca UEFA Champions League z zbirateljsko vrednostjo. Matična skupina UniCredit, ki ima ekskluzivno pravico izdaje kovancev, namreč za vsako tekmo izda ekskluzivni uradni spominski kovanec UEFA Champions League v omejeni seriji. Z ekskluzivno ponudbo smo nagovorili tudi mlade, ki so si poleg atraktivne študentske bančne ponudbe lahko zagotovili enega od Apple izdelkov. Družinskemu proračunu prijazna pa je bila ponudba v sodelovanju s trgovcem Spar, kjer smo novim imetnikom plačilno - kreditne kartice Visa podarili darilno kartico Spar z dobroimetjem 40 evrov.

V Banki smo Mobilno banko GO! uvedli pred štirimi leti, ko je bila aplikacija kot prva na slovenskem trgu na voljo za večino telefonov. Od tedaj dalje smo jo nenehno posodabljali in nadgrajevali z novimi funkcionalnostmi, ki so si jih uporabniki želeli, med drugim: možnost hitrega plačila »Fast pay« za transakcije, ki jih uporabnik pogosto izvaja, mobilni žeton kot del aplikacije, mobilno banko za podjetja, aplikacijo za tablične računalnike ter mobilno banko za Windows Phone. Vse navedene funkcionalnosti smo uvedli prvi na slovenskem trgu, tudi zadnji v juniju, in sicer gre za napredno rešitev, ki omogoča prijavo s pomočjo prstnega odtisa (namesto vnosa PIN kode). UniCredit Banka Slovenija d.d. je kot prva na slovenskem trgu strankam ponudila to inovativno rešitev v mobilnem bančništvu. Prijava s pomočjo prstnega odtisa stranki omogoča hitro in še poenostavljeno uporabo mobilnega in spletnega bančništva ter ji tako prihrani čas, potreben za prijavo in opravljanje najpogostejših finančnih operacij. V zadnjem letu beležimo izjemen porast uporabnikov mobilnega bančništva. Slednje pri strankah, ki se prvič

odločajo za nas, že presega delež aktivacije klasičnega spletnega bančništva.

Poenostavitev poslovanja in uporabniku prijazne rešitve so ena glavnih usmeritev Banke, zato veliko energije usmerjamo v poenostavitev glavnih procesov, pa tudi v celo vrsto manjših izboljšav, ki imajo vpliv tudi na kakovost storitev. Pod tem vodilom smo se v letu 2015 osredotočili na poenostavitev postopkov in dokumentacije za stranke, od združitve splošnih pogojev za sorodne produkte do »paketnega pristopa« k več produktom hkrati in avtomatskega podaljšanja poteklih produktov. V smeri poenostavitve dokumentacije in procesov bomo nadaljevali s končnim ciljem maksimalne uporabe elektronskih kanalov – strankam in okolju prijazno.

Segment poslovanja z malimi podjetji

V letu 2015 smo utrdili priporočilni program za mala podjetja, s katerim smo obstoječim zadovoljnim strankam omogočili, da med prijatelji, znanci in družino na enostaven način delijo pozitivno izkušnjo z Banko.

Organizirali smo vrsto izobraževalnih dogodkov, na katere smo povabili mala in srednje velika podjetja, tako naše obstoječe kot tudi potencialne stranke. Na dogodkih smo poslovni javnosti predstavili, na podlagi česa se Banka odloča o odobritvi financiranja podjetja ter delili znanje in izkušnje s področja pridobivanja državnih in mednarodnih spodbud pri financiranju podjetij, finančnih instrumentov za zavarovanje pri poslovanju s tujino, preverjanja poslovnih partnerjev in drugih uporabnih področij.

V UniCredit Banka Slovenija d.d. smo v letu 2015 sklenili partnersko sodelovanje s podjetjem Bisnode z namenom povečanja prepoznavnosti Banke v poslovni javnosti in z jasnimi ciljem prepričati podjetnike, da smo zaupanja vredna banka. Pri komunikaciji z obstoječimi in potencialnimi novimi strankami se veliko poslužujemo elektronskih kanalov in ti so se izkazali kot zelo učinkovit način komuniciranja s poslovno javnostjo tudi v primeru sodelovanja s podjetjem Bisnode. S partnerstvom smo generirali veliko zanimanja med malimi in velikimi podjetji ter v Banko privabili kakovostna podjetja z resnimi potrebami po širitvi poslovanja, novih naložbah in okrepitvi likvidnostne moči.

Privatno bančništvo

Privatno bančništvo predstavlja najvišji segment strank (fizičnih oseb), ki jim Banka, poleg klasičnih bančnih storitev, ponuja različne investicijske rešitve, s katerimi lahko stranke dosežejo primerno naložbeno razporeditev svojega premoženja.

Glavno vodilo pri skrbi za finančno premoženje strank v Privatnem bančništvu je iskanje optimalne razporeditve celotnega premoženja za posamezno stranko glede na njene finančne cilje in pričakovanja. Pri določanju ustreznih rešitev in primernih reakcij na spremenljive razmere na finančnih trgih Banka izhaja iz globalne naložbene strategije matične skupine UniCredit (GIS), ki za posamezen profil stranke določa najprimernejšo razporeditev v danem trenutku.

Poslovanje Banke na različnih segmentih

Sredstva vključena v storitev upravljanja premoženja, ki predstavlja primarno investicijsko storitev v Privatnem bančništvu, so se v letu 2015 povečala za več kot tretjino glede na konec leta 2014. Pri tem so bili rezultati upravljanja po GIS alokaciji dobri, saj je bila neto donosnost v povprečju višja od meril uspešnosti.

V letu 2015 smo tudi uspešno nadgradili ponudbo za stranke s strukturiranimi produkti izdajatelja UniCredit AG, s katerimi se lahko še bolje prilagodimo njihovim potrebam in željam. Ti produkti ponujajo zanimivo razmerje med tveganjem in donosom ter so kot takšni dobra dopolnitev storitvi upravljanja premoženja in drugim oblikam nalaganja premoženja.

Za stranke smo skupaj z našimi partnerji pripravili več izobraževalnih dogodkov na temo urejanja zapuščine in prenosa premoženja v naslednje generacije, kjer smo strankam poleg možnosti celovitega urejanja tega področja, predstavili tudi rešitev Banke, ki je primerna za finančno premoženje. Odzivi strank so bili izjemno pozitivni, zato bomo s to tematiko nadaljevali tudi v prihodnje.

Potrditev za doseženo kakovost je Banka dobila skozi povečano zadovoljstvo svojih strank, kar so izrazili v neodvisni raziskavi, ter od revije Euromoney, ki je matični skupini UniCredit podelila naslov "Najboljša banka za privatno bančništvo v Srednji in Vzhodni Evropi".

OBETI

V letu 2016 bo prednostna naloga Banke nadaljnji razvoj sodobnih bančnih poti in storitev. Prvi korak na tem področju bo prenova spletne strani in spletne banke ter nadgradnja funkcionalnosti mobilne banke. Priprava strategije za konkurenčno delovanje v digitalni areni je ena od prioritet Banke in odgovor na naraščajoče potrebe strank po enostavnih, naprednih in uporabnikom prijaznih sodobnih tržnih poti. Strategija Banke tudi v letu 2016 ostaja ohranjanje tržnega deleža na področju kreditiranja, zlasti prebivalstva in segmenta malih ter srednjih podjetij, ambiciozni pa so tudi cilji za rast števila strank. Tudi vnaprej bodo naši naporii usmerjeni v zagotavljanje in izboljševanje kakovosti storitev, skladnost poslovanja, poenostavitev produktne police in procesov.

Poslovanje s podjetji in investicijsko bančništvo

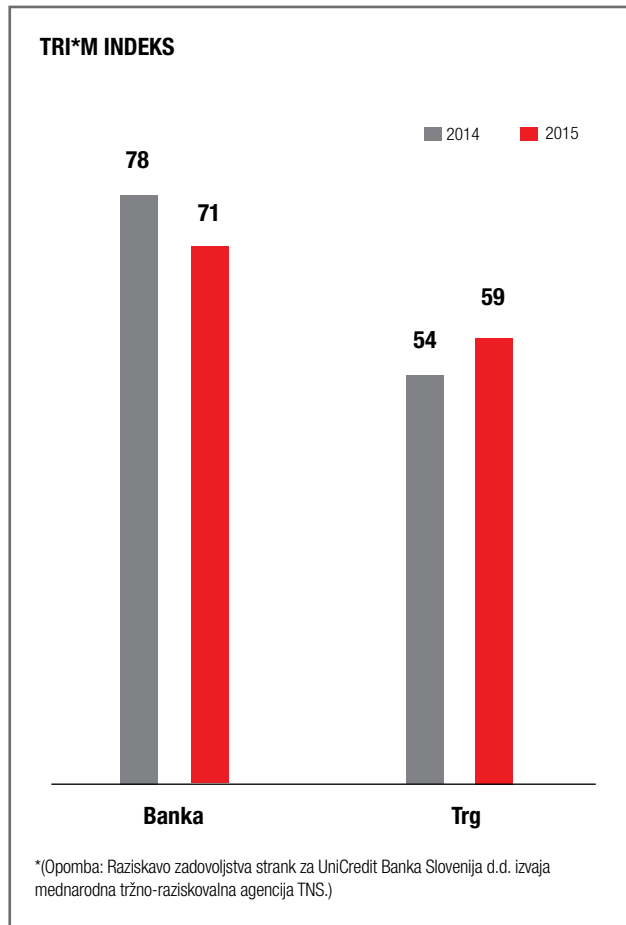
SPLOŠEN PREGLED

V letu 2015 se je okrevanje slovenskega gospodarstva nadaljevalo in po 3-odstotni rasti v letu 2014 je le-to raslo za približno 2,7 odstotka. Izvoz je tudi v tem letu predstavljal pglavitni dejavnik okrevanja bruto domačega proizvoda. Rast izvozne dejavnosti se je medletno sicer nekoliko upočasnila, kljub temu pa je šibek tečaj evra, skupaj z okrepljenim tujim povpraševanjem, nadalje izboljševal cenovno konkurenčnost slovenskega gospodarstva, kar je razvidno tudi iz rasti slovenskih izvoznih tržnih deležev pri večini naših najpomembnejših

trgovinskih partneric. H gospodarski rasti je, poleg izvozne dejavnosti, prispevalo tudi okrevanje zasebne potrošnje kot posledica izboljšanih razmer na trgu dela, vplivalo pa je tudi na povečevanje rasti uvoza. Le rast investicijske dejavnosti se je v primerjavi z letom poprej nekoliko bolj upočasnila, razlog za to pa je v padcu rasti državnih investicij.

Tudi v naslednjem letu bosta izvoz in zasebna potrošnja glavna elementa slovenske gospodarske dejavnosti. Prispevek menjave s tujino bo nekoliko nižji zaradi krepitve uvoza, ki narašča skupaj z zasebno potrošnjo. Pričakujemo pa tudi rast na področju zasebnih investicij, predvsem zaradi okrepljenega tujega povpraševanja in izboljšane sposobnosti slovenskih podjetij za redno odplačevanje dolga, kar se vidi tako v nadaljnjem nižanju zadolženosti podjetij kot tudi v rasti njihovih prihodkov.

V letu 2015 se je obseg kreditiranja slovenskih bank do nebančnega sektorja, ne glede na postopno okrevanje gospodarske dejavnosti in stabiliziranje razmer v slovenskem bančnem sistemu, še vedno zmanjševal. V letu 2015 se je obseg posojil domačih bank nefinančnim družbam neto zmanjšal za 918 milijonov evrov, oz. za -10% v primerjavi z letom poprej. (Vir: podatki BS, december 2015). Nadaljevanje razdolževanja podjetij in skromno povpraševanje po investicijskih posojilih je tako že tretje leto zapored občutila tudi divizija Poslovanje s podjetji in investicijsko bančništvo.



V UniCredit Banka Slovenija d.d. stremimo k nenehnemu izboljševanju kakovosti storitev za vse poslovne partnerje in v skladu s tem dvakrat letno preverjamo zadovoljstvo svojih strank. To je v segmentu poslovanja s podjetji v povprečju nekoliko padlo, vendar je kljub temu še precej višje od povprečnega zadovoljstva na slovenskem trgu, kar potrjujejo rezultati neodvisne raziskave zadovoljstva strank, ki jo izvaja mednarodno priznana tržno-raziskovalna agencija TNS.

Rezultati raziskave vsako leto poudarjajo velik vpliv, ki ga imajo na zadovoljstvo strank kakovostne bančne rešitve, zanesljivost banke in profesionalnost svetovalcev. V preteklem letu je Banka zato veliko časa posvetila izobraževanju kadrov, poznavanju strank in izmenjavi izkušenj. Zaposleni so bili med letom vključeni v Akademijo Banke, ki združuje produktna, procesna in prodajna znanja, v središče pozornosti pa postavlja stranko in njene potrebe.

Izkušnje strank so bile prav tako postavljene v ospredje korporativne revije Azimut in številnih dogodkov, ki jih je Banka organizirala za različne segmente podjetij. UniCredit Banka Slovenija d.d. si prizadeva za partnerstva tudi na marketinškem področju, kjer je med drugim sodelovala kot podpornik projekta časnika Finance – Izvozniki.si, delila znanje, organizirala dogodke, povezovala slovenske izvoznike in si tako prizadevala prispevati k vzpostavitvi zdravega, močnega in odprtega gospodarskega okolja.

Podporo strankam pri njihovih mednarodnih dejavnostih UniCredit Banka Slovenija d.d. krepi s številnimi internimi projekti in aktivnostmi, znotraj koncepta čezmejne rešitve pa podjetjem ponuja poenoten princip poslovanja ter skrajšane in ugodnejše pogoje pri opravljanju plačilnega prometa s tujino v okviru matične skupine UniCredit.

Kakovost najrazličnejših storitev dokazujejo tudi številne prejete prestižne nagrade uglednih finančnih revij, ki predstavljajo izjemno priznanje. Kot zelo močna regionalna sila v investicijskem bančništvu ima matična skupina UniCredit vodilno vlogo v državah Srednje in Vzhodne Evrope.

UniCredit Banka Slovenija d.d. je postala najboljša banka v Sloveniji po mnenju EMEA Finance in ugledne mednarodne revije Euromoney, ki je Banko prepoznala tudi kot najboljšo banko za upravljanje denarnih sredstev v Sloveniji. V letu 2015 je bila po izboru revije Global Finance Banka izbrana tudi za najboljšo banko za skrbniške storitve v Sloveniji, revija The Banker pa je Banki podelila naziv najbolj inovativne investicijske banke v srednji in vzhodni Evropi. V regiji SVE je matična skupina UniCredit prejela tudi nagrado za Finančnega svetovalca leta (Mergermarket's M&A Awards).

FINANČNI REZULTATI

Tudi v letu 2015 je divizija Poslovanje s podjetji in investicijsko bančništvo v primerjavi s celotnim bančnim sektorjem dosegla dobre rezultate. V tem letu je ustvarila 52,1 milijona evrov prihodkov, kar je 2 % več kot v letu poprej.

Kljub okrevanju slovenske gospodarske dejavnosti v letu 2015 je

kreditno povpraševanje zdravega jedra zasebnega sektorja v tem času ostalo zadržano. Z nadaljevanjem razdolževanja podjetij in stabilizacije bančnega sistema se je tudi obseg financiranja podjetij zmanjšal za 12 % in je ob koncu leta 2015 znašal slabo milijardo evrov. Povprečni obseg kreditov strank se je v letu 2015 zmanjšal za 10 %. Ne glede na to pa smo ohranili visoko osredotočenost na stranke in intenzivno sodelovali s tistimi, ki imajo zdrava poslovna jedra in dobre priložnosti za razvoj.

Banka se lahko pohvali z 1,1 milijarde evrov zbranih depozitov strank divizije Poslovanje s podjetji in investicijsko bančništvo. V letu 2015 je namreč povprečni obseg depozitov strank zrasel za kar 47 %, posledično pa se je izboljšalo tudi razmerje med krediti in depoziti Divizije. Visoka rast depozitov potrjuje dobre partnerske odnose s strankami in njihovo visoko zaupanje v Banko, tako v njeno stabilnost kot varnost.

SEGMENTI IN PRODUKTI

Za potrebe strank so na voljo trije sklopi bančnih storitev. V okviru področja dela Podjetniško svetovanje in storitve Banka podjetjem nudi financiranje in druge klasične bančne produkte ter storitve podjetniških financ. Globalno transakcijsko bančništvo ponuja storitve s področja upravljanja z denarnimi sredstvi in zunanega trgovskega financiranja ter skrbniške storitve, v okviru področja dela Produkti in finančni trgi pa Banka nudi bančne storitve finančnim ustanovam in zakladniške produkte.

Podjetniško svetovanje in storitve

Kljub postopnemu izboljševanju gospodarske dejavnosti je kreditno povpraševanje slovenskih podjetij ostalo šibko, zlasti povpraševanje po dolgoročnih posojilih zaradi prelaganja podjetniških naložb. Ob nadaljevanju procesa razdolževanja so višji finančni vzvodi gospodarstvu še vedno onemogočali uspešno in hitro prestrukturiranje lastnega financiranja. UniCredit Banka Slovenija d.d. dosledno upošteva visoke kreditne standarde, saj lahko le na tak način dosega tako vzdržno poslovanje in razvoj podjetij, ki jih financira, kot tudi Banke. Kljub temu, da želi Banka financirati podjetja s potencialom za razvoj in hkrati biti dober partner strankam, je na področju poslovanja s podjetji in investicijskega bančništva pri obsegu financiranja v letu 2015 že tretje leto zapored beležila negativne stopnje rasti. Obseg financiranja se je v letu 2015 v povprečju zmanjšal za 12 %.

Divizija Poslovanje s podjetji in investicijsko bančništvo je iz naslova celotnega financiranja v letu 2015 ustvarila za približno 20 milijonov evrov obrestnih prihodkov, kar predstavlja 38 % vseh njenih prihodkov.

V letu 2015 je bila UniCredit Banka Slovenija d.d. uspešna tudi na področju podjetniškega svetovanja. Eden izmed večjih dosežkov je svetovanje Pivovarni Laško in konzorciju njenih delničarjev pri prodaji 53,43 % deleža v Pivovarni Laško, ki ga je kupila družba Heineken International BV, in pri odplačilu vseh bančnih dolgov Pivovarne Laško in Pivovarne Union s sredstvi, ki jih je zagotovil Heineken International BV. To je bila že peta transakcija, pri kateri je Banka uspešno svetovala podjetju Pivovarna Laško, in sicer po uspešnih prodajah

Poslovanje Banke na različnih segmentih

Fructala (2010), Birra Peje (2014), Radenske (2015) in Dela (2015). Vse omenjene transakcije so bile del kompleksnega prestrukturiranja, ki je bilo podpisano z osemnajstimi bankami upnicami v aprilu 2014. Kar štiri od petih prodaj so potekale istočasno.

V decembru 2015 je matična skupina UniCredit prejela nagrado za Finančnega svetovalca leta v SVE (Mergermarket's M&A Awards), ki predstavlja izjemno priznanje, zlasti na področju podjetniškega svetovanja pri odkupih in prevzemih.

Globalno transakcijsko bančništvo

V preteklem letu je Banka aktivno razvijala transakcijsko bančništvo in upravljanje z denarnimi sredstvi, ponujala storitve in produktne rešitve s področja trgovskega financiranja in dokumentarnega poslovanja ter nudila globalne skrbniške storitve za pravne osebe in finančne institucije. Na področju transakcijskega bančništva je Banka v letu 2015 ustvarila 17,3 milijona evrov prihodkov.

Tudi v letu 2015 je Banka povečala število transakcij in tržni delež na področju plačilnega prometa in kartičnega poslovanja. Visoki volumni vlog na vpogled so ponovno dokazali, da je UniCredit Banka Slovenija d.d. zanesljiv partner svojim strankam. Uspešno so bile implementirane zakonske zahteve iz naslova Uredbe o medbančnih provizijah za kartične plačilne transakcije.

Z namenom izboljšanja zadovoljstva strank je bila izvedena pohiritev sistemov elektronskega bančništva in zalednih plačilnih sistemov. Tako lahko stranke Banke bolj učinkovito upravljajo storitve transakcijskega bančništva. Slednje so stranke tudi prepoznale, saj je bila na podlagi raziskave Euromoney Cash Management Survey UniCredit Banka Slovenija d.d. tudi v letu 2015 izbrana za najboljšo banko na področju upravljanja z denarnimi sredstvi v Sloveniji, matična skupina UniCredit pa je bila izbrana kot najboljša banka na področju upravljanja z denarnimi sredstvi v srednji in vzhodni Evropi in v Sloveniji.

Na področju trgovskega financiranja je Banka organizirala več dogodkov za stranke z namenom širjenja znanja in predstavitev možnosti mednarodnega poslovanja ter inovativnega financiranja obratnih sredstev. Banka je uspešno ponujala standardne bančne rešitve in storitve, to so plačilne in storitvene garancije, akreditivi in rešitve dokumentarnega poslovanja ter močno povečala obseg financiranja dobaviteljev in odkupe terjatev.

V letu 2015 je bila UniCredit Banka Slovenija d.d. uspešna tudi na področju skrbniških storitev in kot eden izmed vodilnih ponudnikov skrbniških storitev za tuje in domače vlagatelje, je Banka v letu 2015 sredstva strank uspelo povečati za kar 18 %. V letu 2015 je Banka ponovno prejela nagrado Global Finance za najboljšo banko na področju skrbniških storitev v Sloveniji in regiji SVE.

Produkti in finančni trgi

Leto 2015 so zaznamovala najrazličnejša dejanja Evropske centralne banke, od nižanja ključnih obrestnih mer do večanja količine denarja

v obtoku preko bančnih operacij, vse z namenom spodbujanja evropskega gospodarstva. Zaradi presežne likvidnosti so donosi evrskih državnih obveznic konstantno skozi vse leto znova in znova beležili rekordno nizke ravni. Tudi Slovenija pri tem ni bila izjema in je kljub začetnim špekulacijam o finančnem zlomu države sledila trendu padanja obrestnih mer. UniCredit Banka Slovenija d.d. je na tržne razmere odreagirala pravočasno in nenehno povečevala portfelj državnih obveznic, obrestne prihodke ter vrednost vloženega kapitala. Obrestna pozicija predstavlja v trgovalnem portfelju Banke največji delež in je v največji meri zaslužna za trgovalni rezultat.

Na področju produktov za zavarovanje pred tržnimi tveganji se je povečalo povpraševanje po produktih za zaščito tečajnega tveganja. Kljub temu, da je cena zavarovanja pred obrestnim tveganjem najnižja v zgodovini, pa je število dejansko sklenjenih produktov še naprej relativno nizko.

OBETI

Glede na napovedi lahko v Sloveniji v letu 2016 pričakujemo nadaljnje okrepanje gospodarske dejavnosti, ki bo glede na napovedi rasla približno 2,3-odstotno, povezana pa bo z nadaljnjo rastjo izvoza in izboljšanjem zasebne potrošnje. Pričakujemo lahko tudi postopno izboljševanje rasti investicij, kot posledico rasti izvoza, domačega povpraševanja ter nadaljevanja intenzivnega procesa razdolževanja in povečevanja dobičkov slovenskih podjetij. Pričakujemo, da se bodo v letu 2016 razmere v bančnem sistemu še naprej izboljševale, kar se bo odrazilo tudi v ponovni rasti kreditiranja. Kljub temu pa bi se lahko okrepanje nekoliko upočasnilo, v kolikor se uresničijo tveganja za rast razvijajočih se gospodarstev, kar bi vplivalo na krčenje obsega svetovne trgovine, posledično pa tudi na gospodarsko okrepanje naših glavnih izvoznih partneric.

Strategija divizije Poslovanje s podjetji in investicijsko bančništvo bo ostala prilagojena zaostrenim tržnim razmeram. Pri tem bo Banka še naprej v središču pozornosti ohranjala nadaljevanje odličnih odnosov s strankami, spodbujanje dobrih projektov, skrb za kadre in vzdržno rast. Ključni stebri strategije so trdni in bodo tudi v prihodnje ostali naslednji:

- ohranjanje strank v središču naših naporov in pozornosti,
- ohranjanje zadovoljstva strank in hkrati povečevanja zadovoljstva v primerjavi z drugimi bankami,
- ciljno pridobivanje novih strank,
- izboljševanje donosnosti poslovanja,
- zdrava in vzdržna rast tako z vidika prihodkov kot tudi z vidika bilančne vsote,
- razvoj in nadgradnja storitev in produktov, prilagojenih potrebam strank,
- razvijanje znanja zaposlenih, prenos dobrih praks znotraj Banke in matične skupine UniCredit ter povečevanje zadovoljstva zaposlenih,
- izboljševanje procesne učinkovitosti poslovanja in
- dosledno zasledovanje regulatornih zahtev.

Globalne bančne storitve

Bančna operativa in storitve

Oddelek Bančna operativa in storitve znotraj divizije Globalne bančne storitve je odgovoren za zaledne dejavnosti pri komercialnih, transakcijskih in osnovnih bančnih storitvah. Na tem področju smo se še naprej osredotočali na kakovost storitev, dobro notranje obvladovanje operativnega tveganja in procesno učinkovitost.

Banka se lahko odlikuje v vseh zgoraj navedenih kategorijah le z vlaganjem v ljudi, zato močno podpiramo pobude za širjenje znanja med operativnim osebjem z namenom dodatne širitve mreže sodelavcev z veščinami upravljanja projektov in izboljšave procesov v okviru metodologije Lean Six Sigma. V Banki menimo, da nam razvijanje večnamenske usposobljenega osebja z močnim projektnim in procesnim znanjem omogoča bolj učinkovito upravljanje sprememb, ki jih zahteva zunanje ali notranje okolje.

V preteklem letu je Banka uspešno izvedla več zakonskih zahtev. Skladnost z zakonskimi zahtevami je eden njenih glavnih ciljev. In nenazadnje je oddelek Bančna operativa in storitve aktivno sodeloval pri izvajanju ukrepov, katerih cilj je ohranitev največjega možnega upoštevanja razvijajočih se predpisov, kot so EMIR, FATCA, MIFIR in predpisi proti pranju denarja, zaradi vse bolj kompleksnega konteksta finančnih transakcij.

Kljub povečanju obsega na več poslovnih področjih, je stopnja absorpcije sredstev ostala na enaki ravni, z uvedbo več procesnih avtomatizacij. Glavno orodje, ki ga uporabljamo za izboljšave procesa, je metodologija Lean Six Sigma, ki jo upravljamo pod enim krovnim programom z več manjšimi projekti, od katerih so nekateri navzkrižno divizijski. Procesne optimizacije pomagajo Banki pri izboljšanju kakovosti, zmanjšanju tveganja ali znižanju stroškov. Pomembne učinkovitosti so bile dosežene pri obdelavi odkupa terjatev, storitvah z vrednostnimi papirji, upravljanju pogodb in upravljanju z zavarovanji z uvedbo avtomatizirane obdelave procesnega cikla v celoti (»front-end« sistemi do glavne knjige). Z namenom zmanjšanja odvečne porabe resursov in časa v procesu in zmanjšanja komunikacijskih vrzeli je bilo uvedenih tudi več organizacijskih sprememb, ki omogočajo večjo učinkovitost procesov.

Dober sistem notranjih kontrol in upravljanje operativnega tveganja je eden glavnih ciljev oddelka Bančna operativa in storitve. Banka si nenehno prizadeva, da bi izboljšala obstoječe kontrole in zmanjšala operativno tveganje. V preteklem letu je tako uvedla celovito upravljanje kakovosti ključnih internih procesov, kar pripomore k zmanjšanju ponovnega dela zaradi pomanjkanja nadzora in slabe kakovosti podatkov. Razširili smo uporabo dnevnih kontrolnih seznamov, izboljšali delovni potek dokumentacije ter povečali uporabo elektronskih kanalov in e-arhiva. Poleg tega smo veliko pozornosti namenili osveščanju operativnega osebja glede tveganj s poudarjanjem pomena varnosti podatkov, preprečevanja goljufij in drugih groženj. Načrtovanje neprekinjenega poslovanja se je bistveno izboljšalo in več strokovnjakov za poslovanje je bilo del procesa

izboljšav, kar je še dodatno pripomoglo k povečanju osveščenosti o tem, kako pomembna je ta tema.

V oddelku Bančna operativa in storitve smo se še naprej osredotočali na potrebe strank in uvedli več sprememb z namenom izboljšanja storitev, ki so na voljo našim prodajnim sodelavcem. Ena od sprememb je bila uvedba virtualne preiskovalne skupine, sestavljene iz več strokovnjakov za poslovanje, ki bi svetovalcem v poslovalnicah nudila podporo v realnem času, kar bi posledično pomenilo boljše storitve za stranke.

Informacijsko komunikacijska tehnologija (IKT)

V skladu s svojo dolgoročno strategijo je oddelek IKT nadaljeval z nadgradnjo tehnološkega okolja Banke, s ciljem ustvariti učinkovit in medsebojno povezan nabor aplikacij, ki ga podpira stabilna in varna infrastruktura, ki je sposobna zadovoljiti razvijajoče se potrebe komitentov Banke in merila produktivnosti industrije.

V letu 2015 smo tako posodobili in nadgradili sisteme neprekinjenega napajanja Banke. S ciljem zagotavljanja visoke hitrosti delovanja strežniških sistemov smo z novimi krmilniki nadgradili diskovne sisteme in pa nadgradili strežnike baz podatkov.

Za potrebe naših strank smo vse poslovne enote opremili z WiFi dostopnimi točkami z omogočenim brezplačnim dostopom do interneta.

S ciljem optimizacije zalednih procesov banke smo nadaljevali z avtomatizacijo knjiženja produktov iz sistemov odobranja in pogodb v CORE zaledni sistem.

Na področju poslovanja s prebivalstvom smo izvedli veliko sistemskih izboljšav s ciljem povečanja učinkovitosti, enostavnosti in kakovosti podatkov. Proces odpiranja transakcijskih računov je bil preoblikovan in v veliki miri avtomatiziran, s čimer se je začetna naložba IKT poplačala v manj kot šestih mesecih.

Na področju elektronskega bančništva je Banka izvedla več nadgradenj, ki jih zahteva uredba SEPA. V fazi testiranja je popolnoma prenovljena elektronska banka, ki ponuja bistveno izboljšano uporabniško izkušnjo.

Organizacija in logistika

Poglavitni cilj oddelka v letu 2015 je bilo vodenje projektov, ki omogočajo povečanje učinkovitosti poslovanja, ter preoblikovanje bančnih procesov z uporabo t.i. »lean« metodologije, z namenom poenostavitve poslovanja komitentov Banke in dela zaposlenih ter povečanje stroškovne učinkovitosti.

Najpomembnejši projekti v letu 2015 so bili: optimizacija transakcijskega bančništva, pregled kakovosti sredstev Banke (Asset Quality Review), izvedba nakupa podjetja UniCredit Leasing, d.o.o. in povečanje sinergij z odvisno družbo ter projekti, s katerimi zagotavljamo skladnost poslovanja z obstoječo zakonodajo.

Poslovanje Banke na različnih segmentih

Osrednji kriterij za področje upravljanja s stroški in nabave v letu 2015 je ostal še naprej zmanjševanje in optimizacija stroškov. Uspešno smo izvedli več izboljšav oz. optimizacij kot so: posodobitev varnostne opreme, optimizacija stroškov mobilne telefonije, zamenjava opreme za zagotavljanje neprekinjenega poslovanja, optimizacija upravljanja in vzdrževanja prostorov na sedežu in v poslovnih enotah Banke ter zakup cene električne energije za naslednji dve leti. Nabava je bila vključena v več kot 240 pogajanj v obsegu 3,5 milijona evrov s prihrankom v višini 0,3 milijona evrov.

Prizadevanja za obvladovanje stroškov so pozitivno prispevala k uspešnem rezultatu poslovanja Banke. Pozitivni trendi so vidni na vseh področjih, še posebej pri svetovalnih storitvah, stroških najema, stroških kreditnih izterjav in stroških obdelovanja plačilnih transakcij.

Služba za varovanje

Področje varnosti je v UniCredit Banka Slovenija d.d. izrednega pomena. V času zahtev po stroškovni učinkovitosti in optimizaciji delovnih procesov je vodstvo Banke podprlo kadrovsko in strokovno krepitev Službe za varovanje, ki pokriva naslednja štiri področja delovanja:

- fizično varovanje,
- informacijsko varnost,
- neprekinjeno poslovanje in krizno vodenje ter
- preprečevanje zlorab.

Tovrstna okrepitev se je v zahtevnem in z varnostnimi dogodki polnem letu 2015 pokazala več kot ustrezna in potrebna.

Banka je intenzivno nadaljevala z vpeljavo varnostnih smernic matične skupine UniCredit in EBA/ECB priporočil, kar je še posebej pomembno zaradi uvrstitve Banke na seznam sistemsko pomembnih bank.

V letu 2015 je Banka sistematično pristopila k obravnavi zaščite podatkov in varnostnih vprašanj, povezanih z digitalnimi produkti in storitvami Banke ter izvedla ustrezne analize tveganj. Vpeljani so bili novi procesi upravljanja z ranljivostmi bančne informacijske infrastrukture, prenovili pa smo tudi obstoječe kontrolne procese. Na področju internetnih storitev so bile v preteklem letu sprožene pobude za vpeljavo inteligentnih avtomatičnih orodij, ki bodo dodatno ščitila uporabnikova sredstva in podatke ter izboljšala varnost digitalnih produktov in storitev.

Vsekakor velja omeniti tudi, da je Banka uspešno posodobila področje neprekinjenega poslovanja in kriznega vodenja, v skladu s politikami Skupine, kar je potrdil tudi pregled s strani notranje revizije v decembru 2015.

Odnos do sodelavcev

V UniCredit Banka Slovenija d.d. se zavedamo, da so zaposleni vir moči, energije in znanja, ki prispevajo k doseganju dolgoročnih ciljev Banke ter zadovoljstvu strank in sodelavcev. Zato njihovemu razvoju posvečamo veliko pozornost.

KOMUNICIRANJE S SODELAVCI

Naši sodelavci delovanje Banke odsevajo navzven in so ključen dejavnik graditve ugleda v očeh ostalih deležnikov. Z aktivnostmi, ki smo jih izvajali tudi v letu 2015, smo jim želeli pokazati, da je njihov prispevek pomemben, dobrodošel in cenjen. Z interno komunikacijo smo poudarjali povezanost prodajnih in ne prodajnih enot ter skupno zavezanost k istemu cilju – uresničevanju ciljev Banke. Z aktivno komunikacijo in izvedbo projektov kot so UniCredit dan (v preteklosti pod imenom Dan Listine o vrednotah), s programom izobraževanja perspektivnih kadrov v okviru matične skupine UniCredit, imenovanim UniQuest, s programoma za identifikacijo in razvoj ključnih kadrov Banke – EDP (Executive Development Plan) za vodje in TMR (Talent Management Review) za talente z vodstvenim potencialom, z obveščanjem o možnostih izobraževanja in zaposlitve v Banki in matični skupini ter z drugimi projekti (od teh jih je kar nekaj potekalo v vseh državah, kjer je matična skupina UniCredit prisotna).

O aktualnih temah smo zaposlene tudi v letu 2015 obveščali s pismi uprave, z osebnimi pismi, dnevnimi novičkami, preko interne spletne strani Banke ter osebno, na srečanjih sodelavcev. Jeseni smo izvedli dve srečanja zaposlenih z upravo in s ključnimi vodji Banke z namenom predstavitve situacije, v kateri se je Banka nahajala, okolja in trendov ter pomembnih smernic za prihodnost. Predstavniki najvišjega vodstva Banke so bili vsakokrat na razpolago tudi za dodatna vprašanja, mnenja in komentarje sodelavcev, ki so se srečani udeležili. Nadaljevali smo z obveščanjem zaposlenih o aktualnem dogajanju s področja kadrovskih programov in projektov, pri čemer ne pozabljamo tudi na različne skupine zaposlenih, ki so tako ali drugače dalj časa odsotni in jim redno pošiljamo posebne izdaje bančnih novičk: »Novičke za porodnice« so namenjene sodelavkam in sodelavcem na porodniškem dopustu, »Bančne novičke« sodelavcem, ki so dalj časa odsotni zaradi zdravstvenih težav in »Expat novičke«, namenjene tistim, ki svojo kariero nadaljujejo v obliki napotitve v tujino. Na ta način želimo ohranjati stik z zaposlenimi, z njimi deliti koristne informacije in aktualna dogajanja v Banki ter jim omogočiti čim lažjo ponovno vključitev v delovno okolje. Glede na to, da smo del mednarodne mreže in so nekateri zaposleni k nam napoteni s strani članic matične skupine UniCredit, imamo za njihovo dobrodošlico pripravljen poseben priročnik v angleškem jeziku (UniCredit Bank »Expat Survival Kit«), da jim čim bolj olajšamo prehod v novo delovno okolje ter približamo lokalno kulturo in navade.

ŠTEVILO ZAPOSLENIH IN ZAPOSLOVANJE

V skladu z interno politiko matične skupine UniCredit pri procesu zaposlovanja sledimo načelu enakosti, ki je poleg transparentnosti osnovno vodilo in kandidatom zagotavlja enake možnosti zaposlovanja

ne glede na spol ali druge osebne okoliščine.

V matični skupini UniCredit smo prepričani, da raznolika delovna sila spodbuja pluralnost vidikov in inovativnost ter prispeva k ustvarjanju pozitivnega delovnega okolja. Ker se zavedamo, da je pot do privzemanja kulture vključevanja dolga in zapletena, smo v matični skupini UniCredit zavezani k priznavanju enakega dostojanstva in enakih priložnosti za vse zaposlene, ne glede na starost, spol, invalidnost, spolno usmerjenost in kakršne koli osebne značilnosti in okoliščine, kot so osebna in korporativna kultura, geografsko poreklo in kraj bivanja, vera, pogodba o zaposlitvi, poklicna vloga in položaj znotraj organizacije. Kar zadeva kategorijo spola, je matična skupina prepričana, da bi v tem pogledu bolj uravnotežene delovne skupine na vseh ravneh organizacije pripomogle k uspešnejši rasti v hitro spreminjajoči se globalni družbi, s čimer bi ustvarjali vrednost za naše stranke, za skupnosti, v katerih živimo in za naše delničarje. Ta politika zato posebej obravnava enakost med spoloma.

Njen cilj je ustvariti pravično, spoštljivo in vključujoče delovno okolje, kjer so zaposleni cenjeni na podlagi lastnih zaslug in kjer ima vsak enake priložnosti za karierno napredovanje in uspeh, ne glede na spol. Politika opredeljuje načela in smernice za promocijo postopkov in praks na področju človeških virov, ki spodbujajo načrtovanje po spolu uravnotežene vodstvene strukture, v kateri so moški in ženske zastopani v takem razmerju, kot je razmerje števila zaposlenih in kjer je prispevek pripadnikov obeh spolov v postopkih odločanja na vseh nivojih organizacije enakovredno cenjen.

Povprečna starost zaposlenih v Skupini je 39 let. Strukturo zaposlenih po spolu sestavlja 65 % žensk in 35 % moških, pri čemer razmerje glede na leto 2014 ostaja praktično nespremenjeno. Skrb za raznolikost med zaposlenimi se kaže med drugim tudi v mešani strukturi zaposlenih (med njimi je namreč 6 tujcev ali 1 %, kar je posledica programov razvoja sodelavcev znotraj matične skupine) in strukturi vodij po spolu, saj je v vodstvenih strukturah razmerje med moškimi in ženskami uravnoteženo, in sicer znaša 54 % moških in 46 % žensk.

V obdobju zadnjih let Banka precej omejuje zunanje zaposlovanje in namenja vse več pozornosti notranjemu zaposlovanju ter še posebej spodbuja meddivizijsko prehajanje znanj in veščin. Usmeritev na »notranji trg dela« se v zadnjih letih odraža v zmanjšanju številu novih zaposlenih, ki prihajajo v Banko iz zunanje trga.

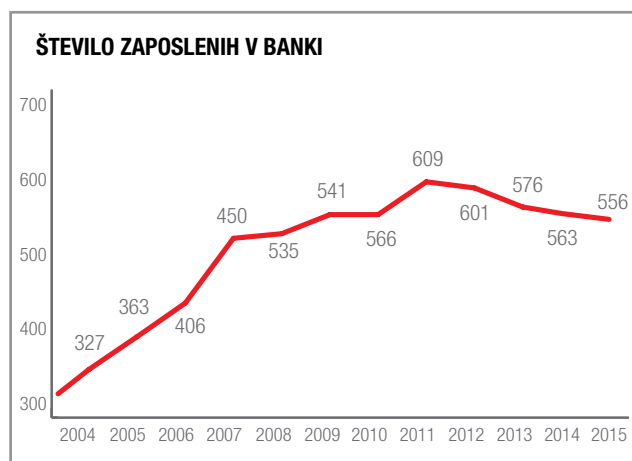
Povprečno je bilo v Banki v letu 2015 zaposlenih 567 zaposlenih, na dan 31.12. 2015 je ta številka znašala 556 sodelavk in sodelavcev. V UniCredit Leasing, d.o.o. je povprečno število zaposlenih znašalo 54 zaposlenih, konec leta 2015 pa 39. Konsolidirano število zaposlenih je tako v povprečju znašalo 615 zaposlenih, na dan 31. 12. 2015 pa 595 zaposlenih.

V letu 2015 v primerjavi s predhodnim letom beležimo v Banki 1,2-odstotno znižanje števila zaposlenih, v UniCredit Leasing, d.o.o. se je v primerjavi z letom poprej število zaposlenih znižalo za 27,8 %. Gleđano konsolidirano kot Skupina beležimo 3,6-odstotno znižanje

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števila zaposlenih, kar je predvsem posledica že omenjenega notranjega prenosa znanj, kot tudi dodatne optimizacije in avtomatizacije procesov ter dela.

Poleg redno zaposlenih sodelavcev smo v letu 2015 za občasna dodatna dela angažirali v povprečju 36 študentov.



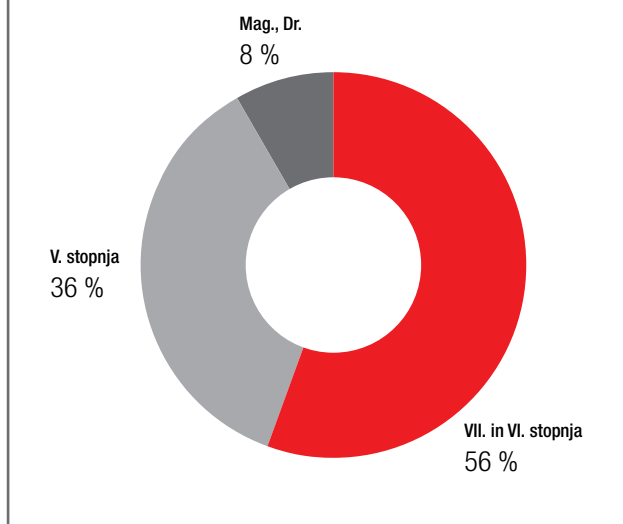
V letu 2015 je sedem zaposlenih pridobivalo znanje in izkušnje v okviru začasne napotitve na delo v tujini (šest sodelavcev v Republiki Avstriji in en sodelavec v Italiji). Skupaj 95 % sodelavk in sodelavcev je zaposlenih po kolektivni pogodbi, preostali pa po individualni. V letu 2015 se nam je skupaj pridružil 37 novih sodelavcev. Na dan 31. 12. 2015 je Banka imela 35 zaposlenih za določen čas, od tega 2 pripravnik, kar je 6,3 % zaposlenih za določen čas.

V Skupini je 189 zaposlenih več kot 10 let, od tega 64 več kot 20 let. V letu 2015 je bilo od zaposlenih na dan 31. 12. 2015 na porodniškem dopustu 28 sodelavk (4,7 % celotne populacije zaposlenih), skozi leto je bilo na mesec povprečno 27 sodelavk na porodniškem dopustu. Skupno se je našim sodelavcem in sodelavkam rodilo 29 otrok. 13 sodelavcev je koristilo tudi očetovski dopust (8 % več kot leto poprej). Na podlagi Zakona o starševskem varstvu in družinskih prejemkih (Ur. l. RS, št. 26/2014) 36 zaposlenih delo opravlja s skrajšanim delovnim časom.

IZOBRAZBENA STRUKTURA V BANKI

Skupina in njeni zaposleni posvečajo veliko pozornost znanju in izobrazbi, kar potrjuje podatek, da je v Banki 8 % zaposlenih z magisterijem ali doktoratom (podatek za Skupino znaša 6,9 %), 56 % zaposlenih z višjo in visoko strokovno oziroma univerzitetno izobrazbo (podatek za Skupino znaša 56,6 %), 36 % zaposlenih pa ima srednjo izobrazbo (podatek za Skupino znaša 35,6 %). Izobrazbena struktura ostaja na približno enaki ravni kot preteklo leto.

IZOBRAZBENA STRUKTURA ZAPOSLENIH V BANKI



USPOSABLJANJE IN IZOBRAŽEVANJE

V letu 2015 je Banka za izobraževanje namenila 0,2 % sredstev od skupnih prihodkov, znesek, porabljen v izobraževalne namene, pa se je v primerjavi s prejšnjim letom močno povečal. Poleg udeležbe na izobraževanjih, ki jih nudi matična skupina UniCredit in zunanji ponudniki izobraževanj, Banka v zadnjem obdobju v bistveno večji meri spodbuja prenos znanj v okviru internih bančnih šol in treningov, vse pogosteje pa uporablja tudi sodobno in stroškovno ugodnejšo obliko izobraževanja – spletno učenje.

Ključ do dolgoročnega sodelovanja s strankami je profesionalen odnos, za katerega je potrebno stalno izobraževanje sodelavcev. Banka ima zato vzpostavljen celovit program izobraževanja, ki zagotavlja različnim profilom svetovalcev potrebna znanja za raznovrstne potrebe strank. Zavedamo se, da pričakovano raven znanja zaposlenih lahko dosežemo le z organiziranim in načrtnim izobraževanjem. Nenehne spremembe na trgu, prilagajanje ponudbe strankam ter razvoj aplikacij in produktov zahtevajo permanentno izobraževanje bančnih delavcev. Z izobraževanjem želimo podati svetovalcem potrebna znanja in kompetence za učinkovito delo s strankami. Izobraževanje zajema tako produktna znanja, poznavanje aplikacij, zakonodajno področje, kakor tudi praktična znanja. Izobraževalne programe izvajajo interni in zunanji izvajalci, z njimi pa želi Banka tudi povečati motivacijo in pripadnost zaposlenih.

Divizija Poslovanje s prebivalstvom in malimi podjetji je že v preteklosti na podlagi različnih potreb segmentnih svetovalcev oblikovala Retail bančno šolo, ki smo jo v letu 2015 prenovili. Novost predstavlja tudi imenovanje internega trenerja z bogatimi izkušnjami na področju svetovanja in prodaje. Svetovalci so bili vključeni v praktično naravnane delavnice prodajnih veščin, poleg treninga vodstvenih

veščin pa so se vodje dodatno usposabljali tudi za funkcijo trenerja in »coach-a«. Poleg navedenega so se zaposleni v prodajni mreži redno udeleževali internih procesnih in produktnih treningov, velika pozornost pa je bila namenjena izobraževanju s področja preprečevanja pranja denarja in financiranja terorizma. Poleg Retail bančne šole so potekala tudi ostala redna izobraževanja, ki so bila dodana na podlagi trenutnih potreb v okviru poslovanja poslovnih enot.

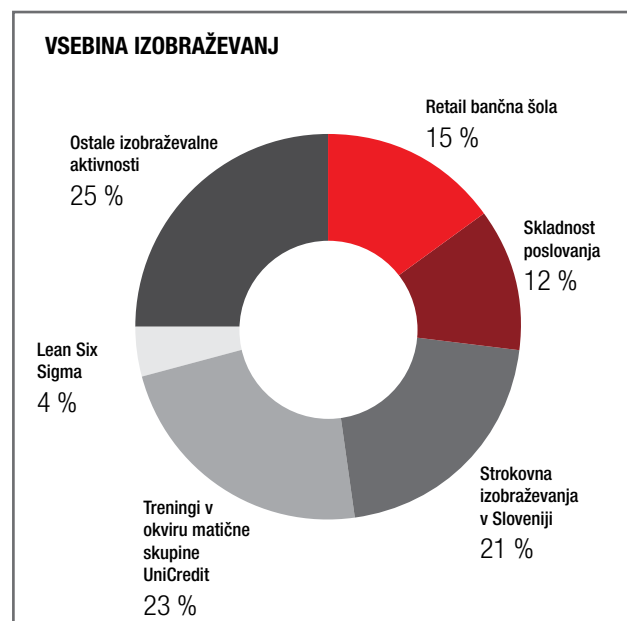
CIB Akademija, ki za zaposlene v diviziji Poslovanje s podjetji in investicijsko bančništvo poteka s pomočjo internih sodelavcev, je med letom ponudila številna koristna in uporabna znanja. Gre za večletni projekt, ki spodbuja profesionalni in strokovni razvoj svetovalce s področja poslovanja s podjetji. Izobraževanja so zasnovana praktično, produkti pa so predstavljeni preko študij primerov, pogostih vprašanj svetovalcev in strank, vključujejo vidike stranke, celoten proces od povpraševanja do sklenitve posla, glavne prednosti produkta oz. storitve in značilnosti pogodbenega razmerja.

Skupaj je bilo v letu 2015 izvedenih skoraj 16.900 ur izobraževanja (kar je 33 % več od skupnega števila izobraževalnih ur v letu 2014). V povprečju se je vsak zaposleni izobraževal 32 pedagoških ur, pri čemer je bil povprečni strošek za izobraževanje na zaposlenega preko 170 evrov.

Vsebine, ki so jih pokrivala izobraževanja, so bile predvsem bančno strokovne narave, večje število zaposlenih pa je bilo vključenih v izobraževanje za optimizacijo poslovnih procesov Lean Six Sigma. V okviru e-izobraževanja so bili vsi zaposleni vključeni v spletne tečaje s področja skladnosti poslovanja ter varovanja osebnih podatkov, okoli 100 sodelavcev se je udeležilo e-usposabljanja s področja varnosti in zdravlja pri delu ter varstva pred požarom, novi sodelavci pa so opravili

tudi tečaj iz varnosti informacijskega sistema. Razmerje med spletnim učenjem in klasičnim izobraževanjem je v letu 2015 znašalo 1 : 9.

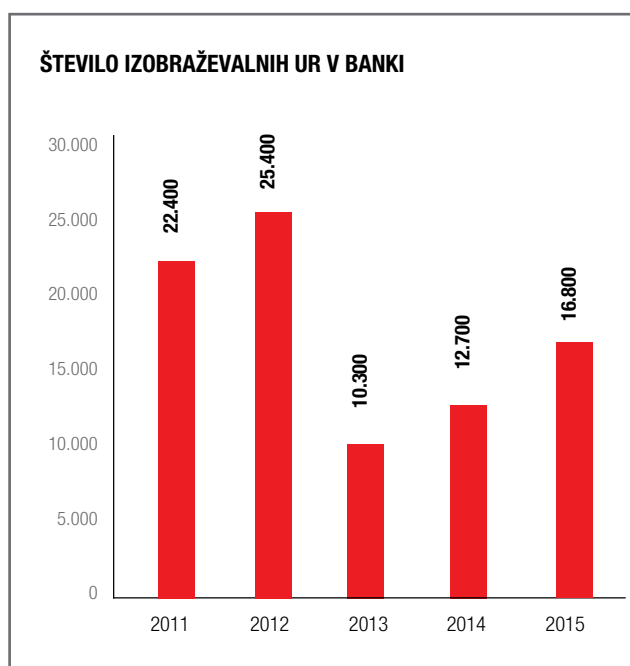
Delež internih izobraževanj je bil 30 %, pri čemer je bila največja pozornost namenjena produktnim, procesnim in splošnim izobraževanjem (skupaj približno 60 % vseh internih izobraževanj) in tečajem s področja skladnosti poslovanja (skupaj 40 % vseh internih izobraževanj).



Uvajalni seminar »Dobrodošli med najboljšimi«, katerega namen je hitrejša in lažja vključitev novo zaposlenih sodelavcev ter spoznavanje vizije in strategije glavnih organizacijskih enot ter njihovih vlog v podjetju, poteka v Banki že od leta 2004. Seminar je bil od svojega začetka izveden že 40-krat, v letu 2015 pa se ga je udeležilo 25 sodelavcev.

Na področju licenc sta v preteklem letu dva sodelavca uspešno opravila preizkus strokovnih znanj, potrebnih za opravljanje poslov zavarovalnega posredovanja, 10 pa za trženje investicijskih skladov. Skupno je imelo ob koncu leta 2015 v Banki dovoljenje za trženje vzajemnih skladov 106 sodelavcev, za zavarovalno posredovanje 74 sodelavcev, borzno licenco pa ima 16 sodelavcev.

V skupni kvoti izobraževalnih ur predstavljajo treningi v okviru matične skupine UniCredit kar 23 %, strokovna izobraževanja pri ponudnikih v Sloveniji sledijo z 21 %, interna Retail bančna šola ima 15-odstotni delež, treningi s področja skladnosti poslovanja predstavljajo 12 % skupne kvote, usposabljanje za optimizacijo poslovnih procesov nosi 4-odstotni delež, preostalih 25 % pa predstavljajo ostala, predvsem interna izobraževanja.



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RAZVOJ ZAPOSLENIH IN NAGRAJEVANJE

Banka že vrsto let sistematično skrbi za razvoj ključnih kadrov, in sicer s pomočjo dveh razvojnih programov, ki potekata na ravni matične skupine in posamezne banke: Executive Development Plan – EDP, gre za program, ki skrbi za razvoj vodij, in Talent Management Review – TMR, ki skrbi za razvoj talentov.

V letu 2015 smo identificirali 33 perspektivnih kadrov – talentov, kar predstavlja 5,9 % celotne populacije (5,7 odstotne točke manj kot v predhodnem letu) in jih tekom leta usposabljali ter pripravljali na morebitne bodoče vodstvene vloge. V program razvoja ključnih kadrov (EDP) je bilo vključenih 6 % zaposlenih (vodstvena struktura), kar je za 0,5 odstotne točke manj kot v letu prej.

Znotraj matične skupine Unicredit obstaja veliko možnosti za dodatno usposabljanje in izobraževanje v mednarodnih skupinah in mednarodnem okolju; program UniQuest je v prvi vrsti namenjen talentom, njegov cilj pa je poiskati in razvijati mlade strokovnjake iz celotne matične skupine UniCredit. V ta program se lahko prijavi vsak zaposleni, sprejem v program pa je rezultat izpolnjevanja pogojev in opravljenega sprejemnega postopka oz. ocenjevanja. Prednost programa je, da izbrani kandidati eno leto delujejo na realnih poslovnih projektih matične skupine Unicredit. Iz naše Banke se je do sedaj v ta program uspelo uvrstiti 10 zaposlenim. Priložnost za razvoj perspektivnih kadrov in strokovnjakov omogoča še en program matične skupine UniCredit z naslovom »CEE has no boundaries«. Gre za projekt, ki je namenjen mednarodni mobilnosti talentov in pridobivanju oz. deljenju konkretnih delovnih izkušenj v smislu »on-the-job« učenja in razvoja.

V letu 2015 pa so v matični skupini Unicredit prav tako potekali različni podiplomski in magistrski programi, ki ponujajo dodatna znanja na področju investicijskega in podjetniškega bančništva ter poslovanja s prebivalstvom in so bili razpisani tudi za zunanje kandidate. Bistvo vseh programov je skrb za kontinuiteto razvoja zaposlenih, njihovih sposobnosti in znanj ter skrb za zagotavljanje novih generacij sposobnih vodij in strokovnjakov, ki bodo zagotavljali dolgoročno stabilnost in rast poslovanja Banke ter posledično celotne matične skupine UniCredit.

Za razvoj zaposlenih sistematično skrbimo tudi s pomočjo sistema »Performance management« (Upravljanje z delovno učinkovitostjo). Sistem je informacijsko podprt z lokalno aplikacijo in v osnovi sestavljen iz dveh delov – letnega osebne (razvojnega) razgovora, v sklopu katerega vodja in zaposleni enkrat letno postavljata cilje in definirata razvojno in karierno pot zaposlenega ter ocenjevalnega razgovora, ki prav tako poteka enkrat letno, kjer je bistveno posredovanje povratne informacije o uspešnosti za preteklo delo, še posebej pa pravilno in sistematično usmerjanje in razvijanje zaposlenih na pravih področjih za naprej. Aplikacija omogoča večjo učinkovitost izvedbe, skupek vseh informacij na enem mestu in večjo preglednost.

Letni razvojni pogovor predstavlja osnovo za razvoj zaposlenih in

ga opredeljujemo kot konkurenčno prednost, saj je osnova za tak pogovor ocena kvantitativnih in kvalitativnih ciljev ter vedenj oziroma kompetenc. Rezultat vodenja s pomočjo »Performance management« procesa je večja seznanjenost s cilji in strategijo Banke ter posameznimi organizacijskimi enotami, izmenjava pogledov na uspešnost pri delu in s tem večje zadovoljstvo zaposlenih.

S spremembo kolektivne pogodbe delavcev UniCredit Banka Slovenija d.d., ki je pričela veljati s 1. 7. 2015, so nastale določene spremembe tudi v sistemu upravljanja z delovno uspešnostjo. Spremembe temeljijo predvsem na smernicah matične skupine UniCredit v zvezi s politiko nagrajevanja delovne uspešnosti ter naši skupni želji po doseganju oziroma preseganju zastavljenih ciljev. Z novim pristopom želimo ustrezno nagraditi dosežke in napore sodelavcev, hkrati pa jih dodatno spodbujamo h proaktivnosti. Navsezadnje slednje od nas pričakujejo tudi naše stranke. Posebno pozornost namenjamo tudi sistemu nagrajevanja sodelavcev v prodajni mreži.

V letu 2015 smo na podlagi sistema matične skupine UniCredit oblikovali sistem nagrajevanja za posebne kategorije zaposlenih na podlagi novih zakonskih predpisov. Sistem definira oblikovanje skupnega fonda variabilnih prejemkov, definira posebne kazalnike, ki služijo kot mehanizem za preverjanje, ali velja t.i. pogoj malusa, načine nadaljnjih prilagoditev skupnega fonda variabilnih prejemkov ter shemo odloženih izplačil. Izplačilo variabilnega prejemka je razdeljeno v faze, tako da sovpada z ustreznim časovnim obdobjem tveganja, pri čemer na ta način zagotavljamo primerno porazdelitev variabilnega prejemka, ki se veže na rezultate, v denarju in v instrumentih, takoj in s časovnim zamikom ter upošteva obvezno obdobje zadržanja.

Verjamemo, da s sistemom »Performance management« prispevamo k vzdržnosti poslovanja in zagotavljanju doseganja pozitivnih poslovnih rezultatov na dolgi rok.

RAZISKAVA O ZADOVOLJSTVU ZAPOSLENIH

V okviru matične skupine UniCredit že od leta 2006 izvajamo raziskavo o zadovoljstvu zaposlenih (People Survey). Anketo izvajamo redno na dve leti, v vmesnem času pa enkrat letno merimo »utrip« zadovoljstva zaposlenih s kratkimi raziskavami zadovoljstva in tako leto za letom merimo napredek pri naših prizadevanjih za ohranitev in povečanje uspešnosti poslovanja ter za ustvarjanje delovnega okolja, v katerem zaposleni lahko izražajo svoje potenciale. Povratne informacije nam tako pomagajo izboljšati tudi kakovost odnosov in zadovoljstvo naših sodelavcev ter posledično tudi strank.

Zadnja raziskava v sklopu matične skupine UniCredit je potekala od konca leta 2014 do začetka leta 2015, ko smo sodelavce povabili, da svoja zaznavanja Banke in določenih aspektov delovnega okolja ocenijo s pomočjo spletne ankete. Na ravni Banke kažejo rezultati zadnje raziskave v primerjavi z letom 2013 dvig zadovoljstva na večini področij, kar je posledica osredotočenega pristopa in izvedbe posameznih ukrepov iz preteklega akcijskega načrta izboljšav. Zaposleni bistveno bolj verjamejo ciljem Banke, zaupanje v odločitve,

ki jih sprejema vodstvo, je večje, ponosni so, da so del podjetja ter svoje delo opravljajo z višjo zavzetostjo kot leto poprej. Ker je Banki pomembno kako se zaposleni počutijo na delovnem mestu, smo tudi v letu 2015 izvedli fokusne delavnice z različnimi skupinami zaposlenih, katerih izsledki so predstavljali osnovo za pripravo akcijskega načrta izboljšav. Svojo energijo smo in bomo tudi še naprej in še bolj usmerjali v transparentno komunikacijo, podajanje povratne informacije, razvoj zaposlenih in usposabljanje vodij, spodbujanje meddivizijskih prehodov in prenosov znanj ter kreiranje sinergij s kolegi iz odvisne družbe UniCredit Leasing, d.o.o.

Uspešnost implementacije ukrepov bo razvidna iz naslednje raziskave, ki bo potekala predvidoma v jeseni 2016.

CERTIFIKAT »DRUŽINI PRIJAZNO PODJETJE«

V Banki smo ponosni na dejstvo, da smo v letu 2014 pridobili polni certifikat »Družini prijazno podjetje«. V skladu s tem veliko pozornost posvečamo družinam in usklajevanju službenega in družinskega življenja naših zaposlenih. Med ukrepi, ki smo jih izvedli, velja izpostaviti otroški bonus, kar pomeni, da vsem staršem prvošolčkov na prvi šolski dan omogočamo spremljanje otrok v šolo in koriščenje izrednega plačanega dopusta. Staršem, ki uvajajo otroka v vrtec, omogočamo fleksibilno organizacijo delovnega časa v tednu uvajanja. Sodelavke in sodelavci imajo, če se odločijo za krajši delovni čas v skladu z zakonom, po vrnitvi s porodniškega dopusta možnost krajšega delovnika in jim nudimo za 4-urni delovnik 55-odstotno plačilo plače.

Vsem sodelavcem Banke omogočamo tudi svetovanje na področju medosebnih odnosov v službenem in zasebnem življenju. Možnost psihološkega svetovanja oz »life coaching-a« smo omogočili z namenom, da sodelavcem ponudimo možnost pomoči v situacijah, ki niso nujno neposredno povezane z delovnim okoljem, vsekakor pa lahko vplivajo tudi na motivacijo, zavzetost in medsebojne odnose v delovnem okolju.

Ker se zavedamo pomena družbene odgovornosti, ponujamo zaposlenim še možnost dodatnega plačanega dneva dopusta za izvajanje prostovoljnega dela v eni od neprofitnih organizacij.

V okviru polnega certifikata smo se v letu 2014 obvezali implementirati tri nove ukrepe, kar smo v letu 2015 tudi storili, in sicer smo se v večji meri posvetili ukrepom s področja varovanja zdravja, med ukrepe vpeljali tudi pooblaščenca za vprašanja enakih možnosti ter organizirali dan odprtih vrat za naše najmlajše (otroke naših sodelavcev).

Na področju varovanja zdravja smo za zainteresirane zaposlene ponovno izvedli delavnico na temo prve pomoči in temeljnih postopkov oživljanja, ki se jo je udeležilo 30 zaposlenih (5,7 % celotne populacije Banke) in delavnico na temo pomena gibanja »Učinki telesne aktivnosti na zdravje«, ki se je udeležilo 41 sodelavcev (7,8 % zaposlenih). Dodatno smo omogočili vključitve zaposlenih v brezplačno 10-tedensko vadbo (fitnes, telovadba), preko našega športno-

kulturno-umetniškega društva Tilda pa zaposlene redno obveščali o aktualnih možnostih s področja športa, kulture in umetnosti.

V letu 2016 Banka načrtuje nadaljevanje aktivnosti promocije zdravja na delovnem mestu, in sicer s ponovitvami delavnice Prva pomoč, novimi delavnicami na temo pomena zdravega načina življenja (zdrava prehrana, obvladovanje stresa) ter možnostjo vključitve zaposlenih v organizirano brezplačno vadbo nordijske hoje, ki naj bi se pričela spomladi 2016.

Nova funkcija pooblaščenca za vprašanje enakih možnosti predstavlja kontinuirano delo Banke na področju preprečevanja/odpravljanja stereotipov in boja proti diskriminaciji na delovnem mestu.

Na Dan odprtih vrat, ki ga je Banka za otroke sodelavcev organizirala v oktobru, so bili povabljeni otroci, starejši od 3 let. Obiskalo nas je 45 nadobudnežev, za katere smo pripravili delavnico z naslovom »Ali denar raste na drevesu?«, na kateri smo jim skušali odgovoriti na vprašanja kot so: kaj je denar, kaj vse lahko z denarjem počnemo, kako starši pridejo do denarja, kako lahko otrok pride do denarja, kje hranimo denar in še mnogo več. Na ta način so izvedeli marsikaj zanimivega o denarju ter si ogledali delovno okolje svojih staršev.

SKRIB ZA ZAPOSLENE

Načrtno spremljanje zdravstvenega stanja je naša obveza, zaveza ter hkrati izražena skrb za sodelavce. Tekom preteklega leta smo v skladu z zakonodajo izvajali predhodne oz. obdobjne zdravniške preglede, v drugi polovici novembra pa smo na sedežu Banke že tradicionalno poskrbeli za možnost cepljenja proti gripi. Banka vse zaposlene tudi kolektivno nezgodno zavaruje.

Vzgoja in izobraževanje v zvezi z varnostjo in zdravjem pri delu ter varstvom pred požarom sta prav tako sestavni del strokovnega usposabljanja vseh zaposlenih. Zato skladno z zakonodajo vsako leto organiziramo potrebna usposabljanja s tega področja, in sicer usposabljanje Varstvo pred požarom ter varno in zdravo delo, ki se ga morajo udeležiti vsi zaposleni čim prej po zaposlitvi in znanje periodično obnavljati v skladu z našo Izjavo o varnosti z oceno tveganja. To poteka od leta 2014 v elektronski obliki (e-learning), kar sodelavcem omogoča večjo fleksibilnost pri opravljanju izobraževanja kot tudi preizkusa znanja.

Banka skrbi za zaposlene, njihovo zdravje in dobro počutje na več načinov. V okviru projekta Promocija zdravja na delovnem mestu, ki ga vodi Zavod za varstvo pri delu, so se v letu 2015 zainteresirani sodelavci lahko vključili v vodene vadbe fitnesa in telovadbe. Poleg tega so strokovnjaki medicine dela in športa pripravili zanimiva predavanja o pomenu in možnostih za izvajanje telesnih aktivnosti na delovnem mestu. S projektom bo Banka nadaljevala tudi v letu 2016, saj so sodelavci pokazali veliko zanimanja za igranje aktivne vloge pri skrbi za svoje zdravje.

Tudi v letu 2015 so se zaposleni vključevali v športne aktivnosti ter druženje tudi preko športnega društva Tilda, ki je organiziralo športne

Družbena odgovornost

dogodke, sofinanciralo kulturne prireditve ter skrbelo za druženje ob novem letu.

Odnos do strank

Tudi v Sloveniji se je v zadnjih dveh letih prebudila gospodarska rast, tako da se je Banka kljub težkim razmeram v preteklosti uvrstila med države z dobrimi gospodarskimi dosežki. Za Banko je pomembna organska rast, ki jo lahko dosega le z graditvijo in ohranjanjem trdnega in dolgoročnega partnerstva s strankami. Naše stranke so naša moč in so hkrati tudi naš vir motivacije, rasti in razvoja. Raziskava zadovoljstva strank, ki jo opravljamo vsako leto v celotni matični skupini UniCredit in jo izvaja mednarodno priznana tržno-raziskovalna agencija TNS, je ponovno pokazala, da imamo najbolj zadovoljne stranke na slovenskem bančnem trgu, vsako leto pa tudi povečujemo delež tistih strank, ki našo Banko priporočajo svojim prijateljem, znancem in poslovnim partnerjem. V lanskem letu je tako Banko priporočalo kar 50 % naših najbolj zadovoljnih strank.

Da smo na pravi poti in da sledimo pravim ciljem, nam ponovno dokazujejo tudi stresni testi, ki jih je Banka v letu 2015 odlično prestala. Hkrati pa nam vloga ene izmed sistemsko pomembnih bank v Sloveniji daje pomembno odgovornost ne samo do naših strank, ampak tudi do naših zaposlenih, do okolja, v katerem delujemo in do ostalih naših deležnikov.

V letu 2015 smo razširili pobudo priporočilnega programa "Priporočam UniCredit Bank" na vse naše zaposlene. V okviru projekta, ki smo ga v Banki poimenovali »V slogi je moč«, smo združili moči in si zastavili skupne cilje. Naše sodelavke in sodelavce smo spomnili, da so prvi ambasadorji, ki lahko v duhu zaupanja v Banko uspešno priporočajo naše produkte in storitve svojim znancem, prijateljem ter partnerjem. Na ta način skrbimo, da dober glas o Banki seže do strank na trgu in hkrati sledimo rezultatom raziskave zadovoljstva strank. Zato bomo tudi v letu, ki je pred nami, nadaljevali z omenjenim projektom.

Trajna, dolgoročna partnerstva se gradijo počasi, na osnovi zaupanja in medsebojnega poznavanja. Le tako lahko vsi partnerji v odnosu dosegamo zastavljene cilje in se veselimo uspeha na trgu. Tudi v letu 2015 smo želeli poglobiti odnos z našimi strankami, s podjetji, s katerimi skupaj pišemo zgodbe o uspehu, na način, da poskrbimo tudi za njihove zaposlene. V okviru projekta, ki smo ga poimenovali CIB-RET pobuda, ponujamo zaposlenim v partnerskih podjetjih bančne storitve po posebnih pogojih in s posebnimi ugodnostmi.

V Banki nismo pozabili na mala podjetja, ki se vsakodnevno borijo za svoj prostor na trgu. Že v letu 2014 smo oblikovali dobro osnovo za servisiranje teh strank s postavitvijo podjetniških centrov, v letu 2015 pa smo pripravili serijo izobraževalnih delavnic in predavanj za mala ter srednja podjetja, kjer smo delili znanje in strokovno pomoč na področju financiranja, zavarovanja poslovanja, preverjanja poslovnih partnerjev in drugih uporabnih vsebin.

Življenje danes je hitro, intenzivno in polno informacij na vsakem koraku. Sodobna stranka se zaveda pomena časa in dragocenosti le-tega. Kot drugačna in inovativna banka, ki dobro razume potrebe posameznika, želimo stranki prihraniti čas, ji približati bančne storitve s sodobnimi bančnimi potmi ter ji hkrati ponuditi izjemno uporabniško izkušnjo.

Digitalna tehnologija je del našega življenja, je del naših služb in je vpeta v naše družinsko življenje. Prihodnost bančništva je v rokah digitalne uporabniške izkušnje, banka prihodnosti pa bo drugačna od tiste, ki jo poznamo danes. Banka prihodnosti pogumno krmarji med sodobnimi analitičnimi orodji, ki omogočajo prodorno prepoznavanje potreb naših strank in sprejemanje pametnih odločitev ob pravem času ter med razpoložljivimi socialnimi omrežji, s katerimi banka krepi komunikacijo s svojimi strankami. Tudi v matični skupini UniCredit spreminjamo načine komuniciranja ter nenehno iščemo poti, kako izboljšati uporabniško izkušnjo naših strank. V preteklem letu smo pozornost namenili prenovi naših internetnih strani, spletne in mobilne banke. Nova podoba, ki bo dokončno zaživela v letu 2016, bo ponudila svežo, izboljšano, predvsem pa drugačno in sodobno uporabniško izkušnjo.

Tržne analize nakazujejo, da si stranka danes želi hitrega, preprostega, toda hkrati varnega bančništva. Raziskave trendov na trgu kažejo, da mobilno bančništvo po številu uporabnikov strmo raste in tudi v UniCredit Banka Slovenija d.d. je število novih aktivacij mobilne banke preseglo število novih aktivacij elektronske banke že pred dvema letoma.

V letu 2015 smo v UniCredit Banka Slovenija d.d. kot prva banka na slovenskem trgu ponudili inovativno rešitev v mobilnem bančništvu, saj smo uvedli prijavo v spletno in mobilno banko s prstnim odtisom. Prijava s pomočjo prstnega odtisa stranki omogoča hitro in še enostavnejšo uporabo mobilnega in spletnega bančništva ter ji tako prihrani čas, potreben za prijavo in opravljanje najpogostejših finančnih operacij. Dostop s prstnim odtisom zagotavlja isto raven varnosti in zaščite, hkrati pa nova storitev omogoča hitro ter enostavno izvajanje tistih storitev, ki jih uporabniki najpogosteje uporabljajo (pregled porabe, arhiv plačil, pregled računov in prometa na računih), s čimer stranki prihranimo dragocen čas.

V letu 2015 smo okrepili partnersko sodelovanje z nekaterimi pomembnimi ter prepoznavnimi blagovnimi znamkami ter na ta način našim strankam omogočili, da so lahko pridobile posebne ugodnosti pri naših partnerjih in njihovih produktih. Naj omenimo le naše sodelovanje z blagovno znamko Apple, na podlagi katerega smo našim strankam omogočili nakup njihovih produktov po nižji ceni.

Naši bančni svetovalci so prvi v vrsti, ki skrbijo za odličen odnos z našimi strankami. Njihovo ustrezno znanje, visoka strokovna usposobljenost in prava mera empatije za prepoznavanje potreb ter pričakovanj naših strank so ključnega pomena pri ohranjanju kakovosti storitev, ki jo kot Banka želimo imeti. Od lanskega leta tako tudi s pomočjo internega trenerja skrbimo za redno izobraževanje vseh naših svetovalcev in za ustrezen prenos potrebnega znanja.

Ohranjati status najboljše banke na trgu je zahtevna naloga, ki nas vsakodnevno sili, da vsi zaposleni nenehno skrbimo za zagotavljanje najvišje kakovosti naših storitev. Standardi kakovosti, ki smo jih postavili za naše storitve, predstavljajo naše vodilo, naše merilo in naš prepoznavni znak, ki nas loči od ostalih bank na trgu.

Odnosi z mediji

Zavedamo se, da so dobri odnosi z mediji pomembna sestavina ugleda in prepoznavnosti Banke v javnosti. Predstavniki sedme sile so še vedno tisti, ki jim javnost, s tem pa tudi naše obstoječe in potencialne stranke, zaupa. Pri komunikaciji z njimi si prizadevamo za strokovnost, odzivnost ter proaktivnost z vidika obveščanja javnosti o temah, ki bi jim bile zanimive.

V letu 2015 smo prejeli 350 sklopov novinarskih vprašanj in se pojavili v 1.623 medijskih prispevkih. Skozi celo leto smo medijem pošiljali sporočila za javnost o dogajanju v Banki, novih produktih, prejetih nagradah, dobrodelnih akcijah in podobno.

Novinarje smo povabili na izbrane dogodke za stranke, na katerih smo gostili vidne predstavnike Banke ali analitike matične skupine UniCredit ter jim na ta način odpirali vrata do informacij o dogajanju na finančnih trgih iz prve roke.

Odgovorno opravljamo vlogo izobraževalca javnosti o finančnih temah tudi s pomočjo povabil novinarjem s področja gospodarstva na Euromoney konference, katerih sponzor je tudi matična skupina UniCredit, ki v sklopu konference vedno organizira tudi dobro obiskano tiskovno srečanje in predstavi rezultate analize trendov v gospodarstvu. Večkrat ponudimo tudi širše informacije o temah, po katerih novinarji povprašujejo ter jim na ta način pomagamo pri bolj strokovni pripravi prispevkov. Odpiramo jim vrata do strokovnjakov, uprave Banke in predstavnikov matične skupine UniCredit, s tem pa tkemo pozitivne povezave s tem pomembnim segmentom naše družbe. Odziv medijev kaže, da gremo pri pripravi naših aktivnosti v pravo smer.

Odnosi z dobavitelji

Skladno z Listino o vrednotah in Politiko nabave (Global Procurement Charter) matične skupine UniCredit v Banki gradimo odnos do dobaviteljev na podlagi preglednosti, vzajemnega spoštovanja, zaupanja ter ob upoštevanju drugih etičnih in zakonskih norm.

Da bi zagotovili večjo transparentnost in stroškovno učinkovitost, smo v Banki že leta 2010 začeli s centralizacijo nabavnega procesa. V letu 2013 smo začeli uporabljati spletno aplikacijo za evidentiranje zahtevkov in ponudb ponudnikov. Glede na naravo povpraševanja povabimo k sodelovanju več ponudnikov in glede na vnaprej določene kriterije zberemo najustreznejšega dobavitelja. Pri obravnavanju

ponudb smo uvedli merila za izbor dobaviteljev, kjer poleg cene praviloma upoštevamo še druge kriterije, kot so denimo kakovost, plačilni pogoji, garancija, poprodajne aktivnosti, ocena dosedanjega sodelovanja s ponudnikom, vzajemno sodelovanje z Banko, družbena odgovornost (zelena nabava) in podobno.

Skladno s Protikorupcijsko politiko matične skupine UniCredit opravljamo protikorupcijski skrbni pregled dobaviteljev praviloma enkrat letno.

Z namenom varovanja zaupnih podatkov (poslovne skrivnosti) z dobavitelji pred začetkom poslovnega sodelovanja podpišemo dogovor o varovanju podatkov.

Pri izbiri dobaviteljev je Banka nepristranska, saj so le tako lahko naši odnosi z njimi naša konkurenčna prednost in tudi podlaga za vzajemno sodelovanje.

Sponzorstva

S podporo projektu Izvozniki.si časnika Finance, ki je namenjen povezovanju slovenskih izvoznikov, koncentraciji informacij ter promociji idej, pomembnih za izvoz, je Banka finančno in vsebinsko pripomogla h gradnji zdravega in odprtega gospodarskega okolja, ki omogoča uspešen razvoj slovenskih izvoznih podjetij, slovenske države in družbe. Banka je prispevala k razvoju slovenskega managementa in s tem k večji konkurenčnosti slovenskega gospodarstva tudi kot partnerica Združenja Manager.

Za namene malih in srednje velikih podjetij je Banka sponzorsko sodelovala pri poslovnem dogodku B4B, ki je v organizaciji podjetja Bisnode poslovnosti in svojim strankam s predavanji, debatami in možnostjo aktivnega mreženja ponujal dodatno spodbudo za poslovanje.

V predbožičnem času je Banka podprla tradicionalni 23. managerski koncert, osrednji kulturni, družabni in donatorski dogodek slovenske poslovne javnosti, ki že vrsto let pomaga glasbenim talentom, da se uveljavijo. Na koncertu so pod taktirko Georga Pehlivaniana nastopili Simfonični orkester RTV Slovenija, solist harfist Jan Gorjanc ter pianista Alexey Pudinov in Alon Kariv.

Banka je pristopila tudi k sponzorstvu 2. managerskega in MBA gala plesa v organizaciji podjetja BIC – Centra poslovne inteligence. Ples je namenjen letnemu srečanju lokalnih in mednarodnih managerjev, MBA generacij ter poslovnežev. Podprla pa je tudi Slovensko-italijanski forum v organizaciji veleposlaništva Republike Italije.

Banka je že četrto leto zapored podprla poslovno sodelovanje z Zdravniško zbornico Slovenije, ki je bilo namenjeno tako zdravnikom – fizičnim osebam kot tudi zdravnikom z lastno prakso, za katere je pripravila privlačno ponudbo izbranih bančnih storitev.

Družbena odgovornost

Kot članica matične skupine UniCredit je Banka jeseni 2015 vstopila v nov cikel triletnega sponzorstva UEFA Champions League, s čimer je že sedmo sezono krepila ugled in zavedanje blagovne znamke ter prestižnega sponzorstva. Z oglaševalskimi akcijami, gostitvijo pomembnih strank na finalni tekmi UEFA Champions League v Berlinu ter nagradno igro za ogled nogometne tekme v Zagrebu, se je približala obstoječim in potencialnim strankam.

Banka je v prvi polovici leta sponzorirala tudi hokejsko društvo HDD Olimpija, ki je tekmovalo v državnem prvenstvu in EBEL ligi, ter 13. rekreativni kolesarski maraton Zelene doline v organizaciji Mlekarne Celeia.

Donacije

UniCredit Banka Slovenija d.d. spoštuje vrednote kot so delo v dobrobit človeka, družbe in okolja in jih dodatno spodbuja, saj se zaveda odgovornosti, ki jo ima do družbe. Pri prizadevanjih za podporo in vračanje okolju, v katerem deluje, je Banka osredotočena predvsem na podporo dobrodelni dejavnosti, in sicer za pomoč otrokom in mladostnikom z manj priložnostmi.

V letu 2015 je Banka del sredstev iz mesečnih nadomestil paketa Neprofitni podarila za pomoč otrokom pod okriljem Zveze prijateljev mladine Ljubljana Moste. Banka je z donacijo podprla dobrodelno zbiranje sredstev prostovoljcev Leo kluba Ljubljana, prav tako je prispevala donacijo Rotary klubu Zgornji Brnik za nakup medicinske opreme Porodnišnici Ljubljana.

Banka je z donacijo pomagala Društvu prejemnikov priznanja MEPI, ki je pripravilo brezplačni ustvarjalni poletni tabor za deprivilegirane mladostnike, podprla pobudo Plavalnega kluba Olimpija, ki je 40 otrokom iz socialno ogroženih okolij omogočil brezplačen tečaj plavanja v Ljubljani in udeležbo na poletnem taboru.

Društvu Novi Paradoks, ki skrbi za osebe z motnjami v duševnem zdravju v bivanjskih skupnostih in dnevni centrih po vsej Sloveniji, je Banka z donacijo pomagala zagotavljati aktivnosti društva. Banka je prispevala sredstva v šolski sklad Srednje frizerske šole Ljubljana, ki pomaga dijakom iz socialno šibkih družin. Donacija Pedagoški fakulteti je bila v pomoč pri izvedbi mednarodne konference Evolucija človeka »Where did we come from«, kulturno umetniškemu društvu Pod topoli pa za izvedbo gledaliških projektov društva.

Žledolom je leta 2014 v Sloveniji opustošil ogromne površine gozdov, ki so izjemno pomembni za ohranjanje klime, živalskih vrst in okolja. Banka se je povezala z Zvezo tabornikov Slovenije in podprla vseslovensko akcijo »Pogozdovanje po žledolomu« z donacijo za nakup 3.500 sadik dreves že konec leta 2014. Pogozdovanja na področju Logatca so se pomladi 2015 aktivno udeležili številni sodelavci in stranke Banke.

V jesenskih mesecih se je humanitarna organizacija Slovenska

Karitas z mrežo prostovoljcev aktivno in povezovalno vključila v pomoč beguncem in prebežnikom, za kar je Banka namenila donacijo za pomoč beguncem.

Že deseto leto zapored je Banka z novoletno donacijo podprla humanitarne in družbeno koristne projekte. Tako je Zavodu Pod strehco namenila sredstva za Sklad socialnih obrokov, ki zagotavlja dnevno pripravo in razdeljevanje toplih obrokov socialno ogroženim osebam. Donacija Zvezi prijateljev mladine Ljubljana Moste Polje, s katero Banka neguje dolgoletno partnerstvo, je bila namenjena za vseslovenski projekt »Botrstvo v Sloveniji«, katerega so z lastnimi denarnimi sredstvi podprli tudi sodelavci, ki so tudi med letom z zbiranjem šolskih potrebščin, knjig in hrane pomagali otrokom iz socialno šibkih družin pod okriljem Zveze prijateljev mladine Ljubljana Moste Polje. Za podporo delovanju hiše LJUBHospic, s čimer bodo prebivalci Ljubljane in Slovenije ponovno pridobili hišo, ki bo nudila brezplačno 24-urno paliativno oskrbo, je Banka prav tako namenila novoletno donacijo. Pretresljiva statistika bolezni srca in ožilja ter nenadnega zastoja srca je botrovala odločitvi za donacijo defibrilatorja. V želji, da bi še dodatno povečala varnost zaposlenih, obiskovalcev in najemnikov poslovnih prostorov na sedežu Banke, je Banka ob koncu leta defibrilator predala v uporabo. Banka bo za sodelavce organizirala tudi tečaj o osnovah prve pomoči in pravilne uporabe defibrilatorja, saj je avtomatski eksterni defibrilator ključnega pomena pri zagotovitvi preživetja ob nenadnem zastoju srca.

Poročilo Nadzornega sveta

Splošne ugotovitve

Nadzorni svet UniCredit Banka Slovenija d.d. je v letu 2015 spremljal in nadziral tekoče poslovanje Banke, dosežene finančne rezultate ter delo njene uprave skladno s svojimi pooblastili, pristojnostmi in dolžnostmi, opredeljenimi v Statutu Banke in Poslovniku nadzornega sveta Banke, kakor tudi na podlagi veljavnih določil Zakona o gospodarskih družbah in Zakona o bančništvu (ZBan-2) ter pripadajočih podzakonskih aktov. Na rednih sejah nadzornega sveta je uprava Banke člane nadzornega sveta obveščala o vseh pomembnih poslovnih dogodkih v Banki in o drugih aktivnostih, povezanih s poslovanjem Banke, o ekonomskem in političnem okolju, pomembnejših zakonskih spremembah, ki so vplivale na poslovanje Banke, zlasti novega ZBan-2 in Zakona o organu in skladu za reševanje bank, ter o doseženih finančnih rezultatih Banke v primerjavi s sprejetim finančnim načrtom poslovanja. Uprava Banke je nadzorni svet redno obveščala tudi o pričakovanih finančnih rezultatih do konca finančnega leta in o njihovem uresničevanju.

V letu 2015 ni prišlo do sprememb v sestavi nadzornega sveta Banke. Nadzorni svet Banke tako še vedno šteje šest članov, in sicer ga sestavljajo Martin Klauzer (predsednik), Heinz Karl Tschiltsch (namestnik predsednika), Franco Andreetta, Mariya Mihaylova Lerch, Francesco Slocovich in Giuseppe Verrascina. Navkljub specifični lastniški strukturi, v kateri je skoraj 100-odstotni lastnik Banke UniCredit Bank Austria AG, večinski lastnik slednje pa UniCredit S.p.A., trije člani nadzornega sveta (Franco Andreetta, Francesco Slocovich in Giuseppe Verrascina) niso zaposleni v matični skupini UniCredit, ampak so kot zunanji strokovnjaki s področja računovodstva in finančnega poslovanja tudi v letu 2015 prispevali k bolj kakovostnemu in preglednejšemu delu nadzornega sveta. Člani nadzornega sveta niso osebno, posredno ali neposredno udeleženi v lastniški strukturi niti niso v kakršnemkoli poslovnem odnosu z Banko, tako da ne more prihajati do nasprotja interesov. Matična skupina UniCredit ima sicer oblikovane ustrezne mehanizme za obvladovanje in reševanje morebitnih nasprotij interesov, če bi do njih kljub vsemu prišlo.

Nadzorni svet Banke se je v letu 2015 sestal in odločal na štirih rednih sejah. Vsi člani nadzornega sveta so se udeležili četrte seje nadzornega sveta, medtem ko je svojo udeležbo na prvi seji opravičil Heinz Karl Tschiltsch, na drugi seji sta svojo udeležbo opravičila Mariya Mihaylova Lerch in Francesco Slocovich in na tretji seji Heinz Karl Tschiltsch ter Giuseppe Verrascina. Četrte seje nadzornega sveta so se kot vabljene gostje udeležile tri predstavnice Banke Slovenije, in sicer Mateja Kovač, Mateja Šarkanj in Vesna Veselko. Posamezni sklepi so bili v skladu z zakonskimi predpisi, v statutu opredeljenimi pristojnostmi in upoštevaajoč potrebe Banke po učinkovitosti dela, sprejeti tudi na dopisnih sejah nadzornega sveta in nato predstavljeni ter potrjeni na prvi naslednji redni seji nadzornega sveta. Vse odločitve oziroma vsi sklepi nadzornega sveta so bili sprejeti soglasno, pri čemer so člani nadzornega sveta, ki so bili prisotni na posamezni seji, glede njihovega sprejetja argumentirano izrazili svoja stališča in se aktivno udeleževali razprave.

Nadzorni svet je podrobno preučil vsakokrat predloženo gradivo in poročila revizijske in ostalih komisij nadzornega sveta ter po potrebi zahteval njihove dopolnitve. Prav tako je redno preverjal svoje delo, kar je še dodatno doprineslo k strokovnosti in kakovosti njegovega dela. Nadzorni svet tako ocenjuje, da je svoje delo v letu 2015 opravil kakovostno in na najvišjem etičnem nivoju, s profesionalno skrbnostjo, skladno z veljavno zakonodajo ter notranjimi pravili matične skupine UniCredit.

Pomembnejše odločitve nadzornega sveta

Na svoji 63. redni seji, 3. marca 2015, je nadzorni svet med drugim sprejel letno poročilo o poslovanju Banke za leto 2014, na podlagi predloga revizijske komisije predlagal skupščini Banke imenovanje zunanjskega revizorja, podal mnenje k letnemu poročilu notranje revizije o notranjem revidiranju za leto 2014 in sprejel Sklep o oblikovanju bilančnega dobička v poslovnem letu 2014 ter Sklep o uporabi čistega dobička v poslovnem letu 2014. Seznanil se je z revizorjevimi poročili o pooblaščenih revizijskih družbah za leto 2014, na katerega ni imel pripomb, ter potrdil vse ostale dokumente, o katerih je nato odločala skupščina Banke dne 15. aprila 2015. Na isti seji je nadzorni svet podaljšal mandat članici uprave, Jani Benčini Henigman. Za ponovno imenovanje članice uprave je bil v skladu s politiko Banke glede ocenjevanja članov uprave, nadzornega sveta in nosilcev ključnih funkcij (Fit & Proper Policy) izveden postopek ocene primernosti in ustreznosti, ki je bil posredovan tudi na Banko Slovenije.

Nadzorni svet je na 64. redni seji, ki je potekala 5. maja 2015, potrdil pravila upravljanja matične skupine UniCredit, veljavna tudi za Banko, sprejel sklep o prenehanju funkcije člana uprave Francesca Vercesija, podal soglasje k dokapitalizaciji UniCredit Leasing, leasing, d.o.o., skupaj z UniCredit Leasing, S.p.A., in k pridobitvi celotnega poslovnega deleža v UniCredit Leasing, leasing, d.o.o., ter potrdil rezultate Banke za prvo četrtletje.

Na 65. redni seji, ki je potekala 30. julija 2015, je nadzorni svet imenoval komisijo za tveganja in komisijo za imenovanja, v skladu z določili ZBan-2 z mesta člana revizijske komisije odpoklical člana Živka Berganta, saj ta nima statusa člana nadzornega sveta, in na njegovo mesto kot članico imenoval Mariyo Mihaylovo Lerch, za prokurista imenoval Sergia Marina ter potrdil spremembe organizacijske strukture Banke in njene polletne rezultate.

Dne 3. novembra 2015 so člani nadzornega sveta na 66. redni seji pod odložnim pogojem pridobitve dovoljenja Evropske centralne banke za opravljanje funkcije člana uprave Banke imenovali nove člane uprave, in sicer Hedviko Usenik, Sergia Marina in Guenterja Friedla, imenovali novo komisijo za prejemke, potrdili spremembe organizacijske strukture Banke ter rezultate Banke za tretje četrtletje. Z novo imenovanimi člani uprave je komisija za imenovanja v skladu s politiko Banke glede ocenjevanja članov uprave, nadzornega sveta

Poročilo Nadzornega sveta

in nosilcev ključnih funkcij (Fit & Proper Policy) in Sklepom o ureditvi notranjega upravljanja, upravljalnem organu in procesu ocenjevanja ustreznega notranjega kapitala za banke in hranilnice predhodno opravila razgovor, pripravila oceno njihove primernosti in njihovo imenovanje priporočila upravi Banke.

Nadzorni svet je sodeloval pri sprejemanju vseh ukrepov in aktivnosti, ki so bili potrebni za uresničevanje skupne poslovne politike nadrejenih bančnih skupin. Potrdil je plan razvoja in temelje poslovne politike ter finančni načrt Banke za leto 2015. Prav tako je sprejel in nadziral izvajanje splošnih načel politik prejemkov, podal soglasje k določitvi organizacije sistema notranjih kontrol in okvirnega letnega programa službe notranje revizije in nadziral primernost postopkov in učinkovitost delovanja službe notranje revizije. Nadalje je podrobno spremljal odzivnost Banke na aktualne razmere v gospodarstvu, sodelovanje Banke pri postopkih prestrukturiranja ter redno prejemal obvestila notranje revizije o realizaciji s strani nadzornega sveta potrjenega programa dela, o njenih ugotovitvah ter o pregledih zunanjih nadzornih institucij. Redno in ažurno je v skladu s profilom tveganosti Banke spremljal višino potrebnih in oblikovanih slabitev in rezervacij, problematiko negativnih obrestnih mer in izpostavljenosti komitentov Banke, ki imajo kredite pri Banki v švicarskih frankih, ter posledice in ukrepe Banke v zvezi s tem. Nenazadnje se je seznanil s potekom in pričakovanimi rezultati stresnih testov (AQR), izterjavo finančnih terjatev ter obravnaval ugotovitve in priporočila organov regulatornega nadzora Banke.

Delovanje komisij nadzornega sveta

Revizijska komisija nadzornega sveta Banke se je v letu 2015 sestala na 5 rednih sejah (zaporedne številke sej od 33 do 37). Kot posvetovalno telo nadzornega sveta, ki ga sestavljajo predsednik Giuseppe Verrascina, član Franco Andreetta in članica Mariya Mihaylova Lerch, ta spremlja postopek računovodskega poročanja, preverja postopek priprave letnih in vmesnih računovodskih izkazov, ocenjuje sestavo letnega poročila ter spremlja zunanje revizije letnih in konsolidiranih računovodskih izkazov kot tudi neodvisnost in nepristranskost zunanjega revizorja. Poleg tega odgovarja za postopek izbire zunanjega revizorja, z njim sodeluje, kot tudi skrbi za sodelovanje z interno revizijo, pripravlja smernice in ocenjuje učinkovitost sistema notranjih kontrol v Banki ter uspešnost notranje revizije, sistemov za obvladovanje tveganj, funkcije zagotavljanja skladnosti ter funkcije preprečevanja pranja denarja in financiranja terorizma.

Komisija za tveganja se je prvič sestala 30. oktobra 2015, nato pa še 18. decembra 2015. Kot posvetovalno telo nadzornega sveta, ki ga sestavljajo Heinz Karl Tschiltsh kot predsednik ter Mariya Mihaylova Lerch in Martin Klauzer kot člana, komisija za tveganja zlasti svetuje nadzornemu svetu glede splošne nagnjenosti Banke k prevzemanju tveganj in strategije upravljanja tveganj ter preverja, ali se v sistemu prejemkov upoštevajo tveganje, kapital, likvidnost, verjetnost in časovni razpored prihodkov Banke kot tudi, ali so cene produktov

Banke združljive s poslovnim modelom in strategijo upravljanja tveganj Banke.

Nadzorni svet je v tem letu imenoval tudi komisijo za prejemke in komisijo za imenovanja. Slednjo sestavljajo Martin Klauzer kot predsednik, Mariya Mihaylova Lerch kot članica in Heinz Karl Tschiltsh kot član. Prvič se je sestala 30. oktobra 2015, njena glavna naloga pa je, da priporoči nadzornemu svetu kandidate za člane uprave, skupščini Banke pa kandidate za člane nadzornega sveta, pri čemer upošteva sprejeto Politiko Banke glede ocenjevanja članov uprave, nadzornega sveta in nosilcev ključnih funkcij (Fit & Proper Policy), ki jo zahtevajo Smernice EBA o ocenjevanju primernosti članov organov vodenja ali nadzora in nosilcev ključnih funkcij, ter na novo sprejet Sklep Banke Slovenije o ureditvi notranjega upravljanja, upravljalnem organu in procesu ocenjevanja ustreznega notranjega kapitala za banke in hranilnice, nadalje, da ocenjuje strukturo, velikost, sestavo in uspešnost delovanja uprave in nadzornega sveta ter pregleduje politiko uprave glede izbire in imenovanja primernih kandidatov za člane višjega vodstva Banke.

Komisijo za prejemke sestavljajo Mariya Mihaylova Lerch kot predsednica in Martin Klauzer ter Heinz Karl Tschiltsh kot člana. Ta podaja ocene politik in praks prejemkov, pripravlja predloge odločitev uprave oziroma nadzornega sveta v zvezi s prejemki in nadzoruje prejemke oseb, ki opravljajo vodstvene funkcije glede upravljanja tveganj in zagotavljanja skladnosti poslovanja.

Uporaba čistega in bilančnega dobička za leto 2015

Uprava Banke je nadzornemu svetu predložila v obravnavo Sklep o uporabi čistega dobička za leto 2015 v višini 9.677.232,45 EUR in predlog Sklepa o oblikovanju bilančnega dobička za leto 2015 v višini 29.677.232,45 EUR. Uprava Banke je predlagala, da se del bilančnega dobička v višini 9.677.232,45 EUR razdeli med delničarje, preostali del bilančnega dobička pa ostane nerazporejen. Uprava Banke je tudi predlagala, da nadzorni svet in skupščina delničarjev v skladu s svojimi pristojnostmi sprejmeta predlagani Sklep o oblikovanju bilančnega dobička za leto 2015.

Nadzorni svet je sprejel Sklep o uporabi čistega dobička za leto 2015, soglašal s predlogom uprave o oblikovanju bilančnega dobička za leto 2015 in priporočil skupščini delničarjev, da ga sprejme v predlagani obliki.

Letno poročilo 2015

Uprava Banke je pripravila letno poročilo o poslovanju UniCredit Banka Slovenija d.d. v letu 2015 in ga v zakonskem roku predložila nadzornemu svetu Banke v preveritev. Skupaj z letnim poročilom je bilo nadzornemu svetu predloženo tudi revizorjevo poročilo o reviziji računovodskega poročila in pregledu poslovnega poročila Banke za poslovno leto 2015 ter dodatno revizorjevo poročilo o izpolnjevanju

pravil o upravljanju s tveganji v Banki iz 1. odstavka 90. člena ZBan-2, ki ju je sestavila pooblaščen revizorska družba DELOITTE REVIZIJA d.o.o.

Nadzorni svet je preveril letno poročilo, ki mu ga je v obravnavo predložila uprava Banke. Ugotovil je, da je letno poročilo sestavljeno v skladu s poročili in informacijami o poslovanju Banke v letu 2015 ter s poročili o ekonomskem in političnem okolju, v katerem Banka deluje, in so bila nadzornemu svetu predstavljena v poslovnem letu. Letno poročilo je nadzorni svet primerjal tudi z revidiranimi računovodskimi izkazi za poslovno leto 2015 in ugotovil, da so finančni rezultati, predstavljeni v letnem poročilu, skladni z revizorjevim poročilom. Na podlagi poročil uprave Banke je nadzorni svet mnenja, da je uprava upoštevala ugotovitve in priporočila notranje revizije ter zunanjih nadzornikov v letu 2015 in opravila potrebne aktivnosti za njihovo izpolnitev oziroma zagotovila, da bodo vse potrebne aktivnosti opravljene. Nadzorni svet je mnenja, da sta skupaj z upravo Banke v poslovnem letu 2015 izpolnila vse zakonske zahteve. Na temelju rednega spremljanja poslovanja Banke in navedenih preverjanj je nadzorni svet potrdil letno poročilo o poslovanju Banke v letu 2015.

V revizorjevem poročilu o pregledu računovodskih izkazov za poslovno leto 2015, ki je bilo nadzornemu svetu predloženo skupaj z letnim poročilom, je podano tudi mnenje pooblaščenega revizorja, ki je izdal mnenje brez pridržka. Nadzorni svet je seznanjen z revizorjevim poročilom pooblaščenega revizorja za leto 2015 ter z dodatnim revizorjevim poročilom o izpolnjevanju pravil o upravljanju s tveganji za leto 2015.

Nadzorni svet je preveril poročilo o razmerjih s povezanimi družbami, ki ga je pripravila uprava v skladu z določili 545. člena Zakona o gospodarskih družbah, in poročilo o revidiranju zadevnega poročila, ki ga je opravila revizijska družba DELOITTE REVIZIJA, d.o.o. Revizijsko poročilo je bilo izdano brez zadržkov. Nadzorni svet je na osnovi preveritve potrdil poročilo o razmerjih s povezanimi družbami in revizijsko poročilo.

Nadzorni svet:



Martin Klauzer
predsednik nadzornega sveta

Izjava o odgovornosti

Uprava je odgovorna za pripravo posamičnih in konsolidiranih računovodskih izkazov za poslovno leto. Ti morajo resnično in pošteno prikazovati premoženjsko stanje Banke UniCredit Banka Slovenija d.d. in Skupine UniCredit Banka Slovenija ob koncu poslovnega leta ter njuna finančna in poslovna izida za to leto. Uprava je posamične in konsolidirane računovodske izkaze pripravila skladno z načelom časovne neomejenosti poslovanja.

Uprava je pri pripravi računovodskih izkazov v letnem poročilu za leto, ki se je končalo 31. decembra 2015, dosledno uporabila ustrezne računovodske usmeritve in jih podprla z utemeljenimi in previdnimi presojami in ocenami ter zagotovila skladnost z vsemi računovodskimi standardi, o katerih meni, da so pomembni.

Uprava je odgovorna zagotoviti, da Banka in Skupina vodita računovodske evidence, ki z razumno natančnostjo razkrivajo finančni položaj Banke in Skupine in s katerimi je mogoče zagotoviti, da so računovodski izkazi v vseh pomembnejših pogledih skladni s predpisi Vlade Republike Slovenije, predpisi in navodili Banke Slovenije ter z mednarodnimi standardi računovodskega poročanja, kot jih je sprejela EU. Uprava je v splošnem odgovorna tudi za sprejetje ukrepov, ki so razumno potrebni za zaščito premoženja Banke in Skupine in za preprečevanje in odkrivanje prevar in drugih nepravilnosti.

V imenu uprave



Mag. Stefan Vavti
Predsednik uprave



Mag. Damijan Dolinar, CFA
Član uprave



Mag. Jana Benčina-Henigman
Članica uprave



Mag. Günter Friedl, MBA, MAS
Finančni direktor

Ljubljana, 16. februar 2016

Poročilo neodvisnega revizorja



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POROČILO NEODVISNEGA REVIZORJA lastnikom družbe Unicredit banka Slovenija d.d.

Poročilo o računovodskih izkazih

Revidirali smo priložene nekonsolidirane računovodske izkaze banke Unicredit banka Slovenija d.d. (v nadaljevanju: 'Banka'), ki vključujejo izkaz finančnega položaja na dan 31. decembra 2015, izkaz poslovnega izida, izkaz drugega vseobsegajočega donosa, izkaz sprememb lastniškega kapitala in izkaz denarnih tokov za tedaj končano leto ter povzetek bistvenih računovodskih usmeritev in druge pojasnjevalne opombe.

Odgovornost posloводства za računovodske izkaze

Posloводство je odgovorno za pripravo in pošteno predstavitev teh računovodskih izkazov v skladu z mednarodnimi standardi računovodskega poročanja, kot jih je sprejela EU, in za takšen notranji nadzor, ki je po mnenju posloводства potreben za pripravo računovodskih izkazov, ki ne vsebujejo pomembno napačne navedbe zaradi prevare ali napake.

Revizorjeva odgovornost

Naša odgovornost je izraziti mnenje o teh računovodskih izkazih na podlagi revizije. Revizijo smo opravili v skladu z mednarodnimi standardi revidiranja. Ti standardi zahtevajo od nas izpolnjevanje etičnih zahtev ter načrtovanje in izvedbo revizije za pridobitev sprejemljivega zagotovila, da računovodski izkazi ne vsebujejo pomembno napačne navedbe.

Revizija vključuje izvajanje postopkov za pridobitev revizijskih dokazov o zneskih in razkritjih v računovodskih izkazih. Izbrani postopki so odvisni od revizorjeve presoje in vključujejo tudi ocenjevanje tveganj napačne navedbe v računovodskih izkazih zaradi prevare ali napake. Pri ocenjevanju teh tveganj prouči revizor notranje kontroliranje, povezano s pripravljanjem in poštenim predstavljanjem računovodskih izkazov Banke, da bi določil okoliščinam ustrezne revizijske postopke, ne pa, da bi izrazil mnenje o uspešnosti notranjega kontroliranja Banke. Revizija vključuje tudi ovrednotenje ustreznosti uporabljenih računovodskih usmeritev in utemeljenosti računovodskih ocen posloводства kot tudi ovrednotenje celotne predstavitve računovodskih izkazov.

Verjamemo, da so pridobljeni revizijski dokazi zadostna in ustrezna podlaga za naše revizijsko mnenje.

Ime Deloitte se nanaša na Deloitte Touche Tohmatsu Limited, pravno osebo, ustanovljeno v skladu z zakonodajo Združenega kraljestva Velike Britanije in Severne Irske (v izvirniku »UK private company limited by guarantee«), in mrežo njenih članic, od katerih je vsaka ločena in samostojna pravna oseba. Podroben opis pravne organiziranosti združenja Deloitte Touche Tohmatsu Limited in njenih družb članic je na voljo na www.deloitte.com/si/nasa-druzba.

Member of Deloitte Touche Tohmatsu Limited

Poročilo neodvisnega revizorja

Mnenje

Po našem mnenju nekonsolidirani računovodski izkazi podajajo resničen in pošten prikaz finančnega položaja banke na dan 31. decembra 2015 ter njenega poslovnega izida in denarnih tokov za tedaj končano leto v skladu z mednarodnimi standardi računovodskega poročanja, kot jih je sprejela EU.

Poročilo o drugih zakonskih in regulativnih zahtevah

Poslovodstvo je odgovorno tudi za pripravo poslovnega poročila v skladu z zahtevami Zakona o gospodarskih družbah (ZGD-1). Naša odgovornost je podati oceno o tem, ali je poslovno poročilo skladno z revidiranimi računovodskimi izkazi. Naši postopki v zvezi s tem so opravljeni v skladu z mednarodnim standardom revidiranja 720 in omejeni zgolj na oceno skladnosti poslovnega poročila z revidiranimi računovodskimi izkazi. Po našem mnenju je poslovno poročilo skladno z revidiranimi računovodskimi izkazi.

DELOITTE REVIZIJA d.o.o.

Katarina Kadunc
Pooblaščenca revizorka



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Ljubljana, Slovenija 3

Ljubljana, 17. februar 2016



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POROČILO NEODVISNEGA REVIZORJA lastnikom družbe Unicredit banka Slovenija d.d.

Poročilo o računovodskih izkazih

Revidirali smo priložene konsolidirane računovodske izkaze banke Unicredit banka Slovenija d.d. in njenih odvisnih družb (v nadaljevanju: 'Skupina'), ki vključujejo izkaz finančnega položaja na dan 31. decembra 2015, izkaz poslovnega izida, izkaz drugega vseobsegajočega donosa, izkaz sprememb lastniškega kapitala in izkaz denarnih tokov za tedaj končano leto ter povzetek bistvenih računovodskih usmeritev in druge pojasnjevalne opombe.

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Posloводство je odgovorno za pripravo in pošteno predstavitev teh konsolidiranih računovodskih izkazov v skladu z mednarodnimi standardi računovodskega poročanja, kot jih je sprejela EU, in za takšen notranji nadzor, ki je po mnenju posloводства potreben za pripravo računovodskih izkazov, ki ne vsebujejo pomembno napačne navedbe zaradi prevare ali napake.

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Verjamemo, da so pridobljeni revizijski dokazi zadostna in ustrezna podlaga za naše revizijsko mnenje.

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Member of Deloitte Touche Tohmatsu Limited

Poročilo neodvisnega revizorja

Mnenje

Po našem mnenju konsolidirani računovodski izkazi podajajo resničen in pošten prikaz finančnega položaja Skupine na dan 31. decembra 2015 ter njenega poslovnega izida in denarnih tokov za tedaj končano leto v skladu z mednarodnimi standardi računovodskega poročanja, kot jih je sprejela EU.

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DELOITTE REVIZIJA d.o.o.

Katarina Kadunc
Pooblaščenca revizorka



Deloitte.

Ljubljana, 17. februar 2016

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Ljubljana, Slovenija 3



Raje bi igrala košarko.

Pogovorimo se o pravih naložbah.

Ninin oče meni, da ima prihodnost kot plesalka, vendar ima ona drugačne načrte. Kakšne točno? No, pravzaprav si premisli vsak dan... košarkarica, pop pevka, pianistka, igralka. Trenutno najbrž ni dovolj zrela, da bi resno investirali v njeno prihodnost. Toda Ninin oče tega ne vidi. Potreboval bi moder nasvet.

Vsakdo ima različne cilje in potrebe – in vsakomur lahko pride prav dober svetovalec, da mu jih pomaga uresničiti. Zato skrbimo za vsako od naših strank, tako da prilagodimo naše rešitve njihovim individualnim potrebam.

Ta premium pristop je še posebej priljubljen pri naših strankah v Nemčiji, zahvaljujoč projektu FinanzKonzept, ki omogoča interaktivno svetovalno platformo za celostno svetovanje.

To je finančno svetovanje 2.0: pametno, pregledno, na voljo preko videa in telefona, s svetovalci, ki imajo prava znanja. To delamo zato, ker osebni odnos s strankami in skupno ugotavljanje, kaj pričakovati od prihodnosti, v svetu podatkov in številke naredi razliko.

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Izkaz finančnega položaja

EUR 1.000		Banka		Skupina	
Vsebina	Pojasnilo	31. 12. 2015	31. 12. 2014	31. 12. 2015	31. 12. 2014
Denar v blagajni, stanje na računih pri centralnih bankah in vpogledne vloge pri bankah	1	273.340	350.279	273.376	350.279
Finančna sredstva, namenjena trgovanju	2	16.371	16.368	16.371	16.368
Finančna sredstva, razpoložljiva za prodajo	3	455.291	354.360	455.291	354.360
Izvedeni finančni instrumenti, namenjeni varovanju	4	10.228	11.950	10.228	11.950
Kreditni	5	1.746.324	1.797.196	1.814.091	1.797.196
Kreditni bankam		45.520	41.484	45.520	41.484
Kreditni strankam		1.689.346	1.743.570	1.755.857	1.743.570
Druga finančna sredstva		11.458	12.142	12.714	12.142
Finančna sredstva v posesti do zapadlosti	6	13.266	13.160	13.266	13.160
Opredmetena osnovna sredstva	7	5.909	7.327	9.672	7.327
Naložbene nepremičnine	8	-	-	7.568	-
Neopredmetena sredstva	9	18.793	18.802	19.009	18.802
Dolgoročne naložbe v kapital odvisnih, pridruženih in skupaj obvladovanih družb	10	1	-	-	-
Terjatve za davek od dohodkov pravnih oseb	11	5.233	7.637	8.756	7.637
Odložene terjatve za davek		5.233	7.637	8.756	7.637
Druga sredstva	12	283	1.653	2.017	1.653
SKUPAJ SREDSTVA		2.545.039	2.578.732	2.629.645	2.578.732
Finančne obveznosti, namenjene trgovanju	13	16.578	17.239	16.578	17.239
Izvedeni finančni instrumenti, namenjeni varovanju	14	73.229	53.415	73.229	53.415
Finančne obveznosti, merjene po odplačni vrednosti	15	2.185.524	2.253.031	2.254.205	2.253.031
Vloge bank in centralnih bank		200.393	425.935	200.393	425.935
Vloge strank		1.820.485	1.368.511	1.818.132	1.368.511
Kreditni bank in centralnih bank		115.846	411.250	185.391	411.250
Podrejene obveznosti		30.101	30.110	30.101	30.110
Druge finančne obveznosti		18.699	17.225	20.188	17.225
Rezervacije	16	11.608	7.116	12.290	7.116
Obveznosti za davek od dohodkov pravnih oseb	17	-	-	145	-
Obveznosti za davek		-	-	145	-
Druge obveznosti	18	1.666	3.930	2.827	3.930
SKUPAJ OBVEZNOSTI		2.288.605	2.334.731	2.359.274	2.334.731
Osnovni kapital	19	20.384	20.384	20.384	20.384
Kapitalske rezerve	20	107.760	107.760	107.760	107.760
Akumulirani drugi vseobsegajoči donos	21	13.978	11.222	13.978	11.222
Rezerve iz dobička	22	84.635	104.335	99.528	104.335
Zadržani dobiček / izguba vključno s čistim dobičkom / izgubo poslovnega leta	23	29.677	300	28.721	300
SKUPAJ KAPITAL		256.434	244.001	270.371	244.001
SKUPAJ OBVEZNOSTI IN KAPITAL		2.545.039	2.578.732	2.629.645	2.578.732

V izkazu Skupine je kapital v celoti kapital lastnikov obvladujoče Banke.

Pojasnila k računovodskim izkazom so sestavni del slednjih in jih je treba brati skupaj z njimi.



Mag. Stefan Vavti
Predsednik uprave



Mag. Jana Benčina Henigman
Članica uprave



Damijan Dolinar, CFA
Član uprave



Mag. Günter Friedl, MBA, MAS
Finančni direktor

Izkaz vseobsegajočega donosa

Izkaz poslovnega izida

EUR 1.000	Vsebina	Pojasnilo	Banka		Skupina	
			2015	2014	2015	2014
	Prihodki iz obresti	24	69.477	82.345	71.892	82.345
	Odhodki za obresti	25	(24.631)	(33.719)	(25.152)	(33.719)
	Čiste obresti		44.846	48.626	46.740	48.626
	Prihodki iz dividend	26	5	5	5	5
	Prihodki iz opravnin (provizij)	27	34.191	31.726	34.364	31.726
	Odhodki za opravnine (provizije)	28	(9.159)	(6.991)	(9.350)	(6.991)
	Čiste opravnine (provizije)		25.032	24.735	25.014	24.735
	Realizirani dobički / izgube iz finančnih sredstev in obveznosti, ki niso merjeni po pošteni vrednosti skozi izkaz poslovnega izida	29	5.422	4.437	5.255	4.437
	Čisti dobički / izgube iz finančnih sredstev in obveznosti, namenjenih trgovanju	30	4.390	3.179	4.390	3.179
	Spremembe poštene vrednosti pri obračunavanju varovanj pred tveganji	31	(139)	(1.159)	(139)	(1.159)
	Čisti dobički / izgube iz tečajnih razlik	32	(1.761)	(1.301)	(1.789)	(1.301)
	Čisti dobički / izgube iz odprave pripoznanja sredstev brez nekratkoročnih sredstev v posesti za prodajo	33	(708)	(434)	(708)	(434)
	Drugi čisti poslovni dobički / izgube	34	(452)	(666)	210	(666)
	Administrativni stroški	35	(34.294)	(33.979)	(35.082)	(33.979)
	Amortizacija	36	(4.974)	(5.113)	(5.692)	(5.113)
	Rezervacije	37	(4.696)	(1.205)	(5.216)	(1.205)
	Oslabitve	38	(21.099)	(36.514)	(22.759)	(36.514)
	Čisti dobički / izgube iz nekratkoročnih sredstev v posesti za prodajo	39	1	2	(59)	2
	DOBIČEK / IZGUBA IZ REDNEGA POSLOVANJA		11.573	613	10.170	613
	Davek iz dohodka pravnih oseb	40	(1.896)	(14)	(1.449)	(14)
	ČISTI DOBIČEK / IZGUBA POSLOVNEGA LETA		9.677	599	8.721	599
	Osnovni in popravljeni dobiček / izguba na delnico (EUR)	23	1,98	0,12	1,78	0,12

V izkazu Skupine je čisti dobiček v celoti dobiček lastnikov obvladujoče Banke.

Izkaz drugega vseobsegajočega donosa

EUR 1.000	Vsebina	Pojasnilo	Banka		Skupina	
			2015	2014	2015	2014
	Čisti dobiček / izguba poslovnega leta po obdavčitvi		9.677	599	8.721	599
	Drugi vseobsegajoči donos po obdavčitvi	21	2.756	15.687	2.756	15.687
	Postavke, ki ne bodo prerazvrščene v poslovni izid		152	171	152	171
	Aktuarski čisti dobički / izgube v zvezi s pokojninskimi načrti z določenimi zaslužki		126	205	126	205
	Davek iz dohodka pravnih oseb v zvezi s postavkami, ki ne bodo prerazvrščene v poslovni izid		26	(34)	26	(34)
	Postavke, ki se lahko pozneje prerazporedijo v poslovni izid		2.604	15.516	2.604	15.516
	Dobički / izgube v zvezi z varovanjem denarnih tokov (uspešni del varovanja)	21	2.443	4.477	2.443	4.477
	Dobički / izgube iz prevrednotenja, izkazani v kapitalu		2.443	4.477	2.443	4.477
	Dobički / izgube v zvezi s finančnimi sredstvi razpoložljivimi za prodajo	21	694	14.217	694	14.217
	Dobički / izgube iz prevrednotenja, izkazani v kapitalu		694	13.583	694	13.583
	Prenos dobičkov / izgub v poslovni izid		-	634	-	634
	Davek iz dohodka pravnih oseb v zvezi s postavkami, ki se lahko pozneje prerazvrstijo v poslovni izid	21	(533)	(3.178)	(533)	(3.178)
	VSEOBSEGAJOČI DONOS POSLOVNEGA LETA PO OBDAVČITVI		12.433	16.286	11.477	16.286

V izkazu Skupine je vseobsegajoči donos po obdavčitvi v celoti vseobsegajoči donos lastnikov obvladujoče Banke.

Pojasnila k računovodskim izkazom so sestavni del slednjih in jih je treba brati skupaj z njimi.



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Članica uprave



Damijan Dolinar, CFA
Član uprave



Mag. Günter Friedl, MBA, MAS
Finančni direktor

Izkaz sprememb lastniškega kapitala

Banka
2015

Vsebina	Akumulirani drugi vseobsegajoči donos							Zadržani dobiček / izguba vključno s čistim dobičkom / izgubo poslovnega leta	Skupaj kapital
	Osnovni kapital	Kapitalske rezerve	Varovanje denarnih tokov	Finančna sredstva razpoložljiva za prodajo	Aktuarski čisti dobički / izgube za pokojninske programe	Rezerve iz dobička			
EUR 1.000									
ZAČETNO STANJE V POSLOVNEM OBDOBJU	20.384	107.760	(5.290)	16.153	359	104.335	300	244.001	
Vseobsegajoči donos poslovnega leta po obdavčitvi	-	-	2.028	576	152	-	9.677	12.433	
Razporeditev čistega dobička v rezerve iz dobička	-	-	-	-	-	300	(300)	-	
Razporeditev rezerv iz dobička v zadržani dobiček	-	-	-	-	-	(20.000)	20.000	-	
KONČNO STANJE V POSLOVNEM OBDOBJU	20.384	107.760	(3.262)	16.729	511	84.635	29.677	256.434	
BILANČNI DOBIČEK POSLOVNEGA LETA							29.677	29.677	

Skupina
2015

Vsebina	Akumulirani drugi vseobsegajoči donos							Zadržani dobiček / izguba vključno s čistim dobičkom / izgubo poslovnega leta	Skupaj kapital
	Osnovni kapital	Kapitalske rezerve	Varovanje denarnih tokov	Finančna sredstva razpoložljiva za prodajo	Aktuarski čisti dobički / izgube za pokojninske programe	Rezerve iz dobička			
EUR 1.000									
ZAČETNO STANJE V POSLOVNEM OBDOBJU	20.384	107.760	(5.290)	16.153	359	104.335	300	244.001	
Vseobsegajoči donos poslovnega leta po obdavčitvi	-	-	2.028	576	152	-	8.721	11.477	
Razporeditev čistega dobička v rezerve iz dobička	-	-	-	-	-	300	(300)	-	
Razporeditev rezerv iz dobička v zadržani dobiček	-	-	-	-	-	(20.000)	20.000	-	
Nakup UniCredit leasing d.o.o.	-	-	-	-	-	14.893	-	14.893	
KONČNO STANJE V POSLOVNEM OBDOBJU	20.384	107.760	(3.262)	16.729	511	99.528	28.721	270.371	
BILANČNI DOBIČEK POSLOVNEGA LETA							28.721	28.721	

Kapital je v celoti kapital lastnikov obvladujoče Banke.

Izkaz sprememb lastniškega kapitala

Izkaz za leto 2014 je enak za Banko in za Skupino.

2014

Vsebina	Akumulirani drugi vseobsegajoči donos							Zadržani dobiček / izguba vključno s čistim dobičkom / izgubo poslovnega leta	Skupaj kapital
	Osnovni kapital	Kapitalske rezerve	Varovanje denarnih tokov	Finančna sredstva razpoložljiva za prodajo	Aktuarski čisti dobički / izgube za pokojninske programe	Rezerve iz dobička			
ZAČETNO STANJE V POSLOVNEM OBDOBJU	20.384	107.760	(9.006)	4.353	188	104.036	-	227.715	
Vseobsegajoči donos poslovnega leta po obdavčitvi	-	-	3.716	11.800	171	-	599	16.286	
Razporeditev čistega dobička v rezerve iz dobička	-	-	-	-	-	299	(299)	-	
KONČNO STANJE V POSLOVNEM OBDOBJU	20.384	107.760	(5.290)	16.153	359	104.335	300	244.001	
BILANČNI DOBIČEK POSLOVNEGA LETA							300	300	

V izkazu Skupine je kapital v celoti kapital lastnikov obvladujoče Banke.

Pojasnila k računovodskim izkazom so sestavni del slednjih in jih je treba brati skupaj z njimi.


Mag. Stefan Vavti
Predsednik uprave

Mag. Jana Benčina Henigman
Članica uprave

Damijan Dolinar, CFA
Član uprave

Mag. Günter Friedl, MBA, MAS
Finančni direktor

Izkaz denarnih tokov

EUR 1.000		Banka		Skupina	
		2015	2014	2015	2014
A.	DENARNI TOKOVI PRI POSLOVANJU				
a)	Čisti poslovni izid pred obdavčitvijo	11.573	613	10.170	613
	Amortizacija	4.974	5.113	5.692	5.113
	Oslabitve / (odprava oslabitve) finančnih sredstev, razpoložljivih za prodajo	145	783	145	783
	Oslabitve / (odprava oslabitve) kreditov	23.174	35.731	24.646	35.731
	Oslabitve opredmetenih osnovnih sredstev, naložbenih nepremičnin, neopredmetenih dolgoročnih sredstev in drugih sredstev	670	423	863	423
	Čisti (dobički) / izgube iz tečajnih razlik	1.761	1.301	1.789	1.301
	Neto (dobički) / izgube iz finančnih sredstev v posesti do zapadlosti	(626)	(627)	(626)	(627)
	Neto (dobički) / izgube pri prodaji opredmetenih osnovnih sredstev in naložbenih nepremičnin	(2)	(5)	(2)	(5)
	Drugi (dobički) / izgube iz financiranja	1.359	(1.284)	1.359	(1.284)
	Druge prilagoditve čistega poslovnega izida pred obdavčitvijo	4.768	(1.386)	5.293	(1.386)
	Denarni tokovi pri poslovanju pred spremembami poslovnih sredstev in obveznosti	47.796	40.662	49.329	40.662
b)	(Povečanja) / zmanjšanja poslovnih sredstev (brez denarnih ekvivalentov)	(34.499)	(12.737)	59.711	(12.737)
	Čisto (povečanje) / zmanjšanje finančnih sredstev, namenjenih trgovanju	(41)	441	(41)	441
	Čisto (povečanje) / zmanjšanje finančnih sredstev, razpoložljivih za prodajo	(100.382)	(89.574)	(100.382)	(89.574)
	Čisto (povečanje) / zmanjšanje kreditov	62.892	80.998	156.256	80.998
	Čisto (povečanje) / zmanjšanje izvedenih finančnih sredstev, namenjenih varovanju	1.660	(4.943)	1.660	(4.943)
	Čisto (povečanje) / zmanjšanje drugih sredstev	1.372	341	2.218	341
c)	Povečanja / (zmanjšanja) poslovnih obveznosti	(86.056)	67.721	(183.001)	67.721
	Čisto povečanje / (zmanjšanje) finančnih obveznosti, namenjenih trgovanju	38	(80)	38	(80)
	Čisto povečanje / (zmanjšanje) vlog in najetih kreditov, merjenih po odplačni vrednosti	(91.741)	58.475	(188.030)	58.475
	Čisto povečanje / (zmanjšanje) izvedenih finančnih obveznosti, namenjenih varovanju	7.911	9.587	7.911	9.587
	Čisto povečanje / (zmanjšanje) drugih obveznosti	(2.264)	(261)	(2.920)	(261)
č)	Denarni tokovi pri poslovanju (a+b+c)	(72.759)	95.646	(73.961)	95.646
d)	(Plačani) / vrnjeni davek na dohodek pravnih oseb	-	1.001	-	1.001
e)	Neto denarni tokovi pri poslovanju (č+d)	(72.759)	96.647	(73.961)	96.647
B.	DENARNI TOKOVI PRI NALOŽBENJU				
a)	Prejemki pri naložbenju	537	539	2.305	539
	Prejemki pri prodaji opredmetenih osnovnih sredstev in naložbenih nepremičnin	17	19	1.785	19
	Drugi prejemki iz naložbenja	520	520	520	520
b)	Izdatki pri naložbenju	(4.233)	(3.041)	(4.799)	(3.041)
	(Izdatki pri nakupu opredmetenih osnovnih sredstev in naložbenih nepremičnin)	(666)	(502)	(666)	(502)
	(Izdatki pri nakupu neopredmetenih sredstev)	(3.566)	(2.539)	(4.132)	(2.539)
	(Izdatki pri nakupu naložb v kapital pridruženih, skupaj obvladovanih in odvisnih družb)	(1)	-	(1)	-
c)	Neto denarni tokovi pri naložbenju (a-b)	(3.696)	(2.502)	(2.494)	(2.502)
C.	Učinki spremembe deviznih tečajev na denarna sredstva in njihove ustreznike	5.839	4.337	5.839	4.337
D.	Čisto povečanje denarnih sredstev in denarnih ustznikov (Ae+Bc)	(76.455)	94.145	(76.455)	94.145
E.	Denarna sredstva in njihovi ustzniki na začetku obdobja (Pojasnilo 41)	353.003	254.521	353.003	254.521
F.	Denarna sredstva in njihovi ustzniki na koncu obdobja (C+D+E) (Pojasnilo 41)	282.387	353.003	282.387	353.003

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Povzetek računovodskih usmeritev

Splošne informacije

UniCredit Banka Slovenija d.d. je poslovna banka s sedežem v Sloveniji, ki nudi široko paleto finančnih storitev pravnim in fizičnim osebam. Banka je bila registrirana kot delniška družba 24. januarja 1991. Njen sedež je na Šmartinski cesti 140, Ljubljana, Slovenija. Dne 31. decembra 2015 je imela Banka skupno 28 poslovnih enot po vsej Sloveniji. Banka je hčerinska banka UniCredit Bank Austria AG. Matična banka Skupine je UniCredit S.p.A. s sedežem v Milanu, Piazza Gae Aulenti 3 - Tower A, Italija. Izkazi Banke so del konsolidiranih izkazov matične skupine UniCredit, ki so dosegljivi na <https://www.unicredit.it/>.

UniCredit Banka Slovenija d.d. ima dovoljenje za opravljanje bančnih storitev po 7. členu Zakona o bančništvu (v nadaljevanju: ZBan-1). Bančne storitve zajemajo sprejemanje depozitov od javnosti ter dajanje kreditov za svoj račun.

Banka ima dovoljenje za opravljanje vzajemno priznanih in dodatnih finančnih storitev.

Banka lahko opravlja naslednje vzajemno priznane finančne storitve po 5. členu ZBan-2:

- sprejemanje depozitov in drugih vračljivih sredstev;
- dajanje kreditov, ki vključuje:
 - potrošniške kredite;
 - hipotekarne kredite;
 - odkup terjatev z regresom ali brez njega (factoring),
 - financiranje komercialnih poslov, vključno z izvoznim financiranjem na podlagi odkupa z diskontom in brez regresa dolgoročnih nezapadlih terjatev, zavarovanih s finančnim instrumentom (forfeiting);
- finančni zakup (lizing, najem) dajanje sredstev v zakup, pri katerem se na zakupnika prenesejo vsa bistvena tveganja in koristi, ki izhajajo iz lastninske pravice nad sredstvom zakupa, pri čemer je prenos lastninske pravice na zakupnika mogoč, ne pa nujen;
- plačilne storitve;
- izdajanje in upravljanje drugih plačilnih instrumentov;
- izdajanje garancij in drugih jamstev;
- trgovanje za svoj račun ali za račun strank:
 - z instrumenti denarnega trga,
 - s tujimi plačilnimi sredstvi, vključno z menjalniškimi posli,
 - s standardiziranimi terminskimi pogodbami in opcijami,
 - z valutnimi in obrestnimi finančnimi instrumenti,
 - s prenosljivimi vrednostnimi papirji;
- sodelovanje pri izdaji vrednostnih papirjev in storitve, povezane s tem;
- svetovanje podjetjem glede kapitalske strukture, poslovne strategije in sorodnih zadev ter svetovanje in storitve v zvezi z združitvami in nakupom podjetij;
- upravljanje z naložbami in svetovanje v zvezi s tem;
- investicijske ter pomožne investicijske storitve in posli.

Banka lahko opravlja naslednje dodatne finančne storitve po 6. členu ZBan-2:

- posredovanje pri prodaji zavarovalnih polic po zakonu, ki ureja zavarovalništvo;

- skrbniške storitve po zakonu, ki ureja investicijske sklade in družbe za upravljanje;
- posredovanje finančnega zakupa (leasinga) in
- posredovanje pri prodaji in odkupu investicijskih diamantov ter pri prodaji naložbenega zlata.

Objavljene računovodske izkaze je uprava Banke potrdila 2. februarja 2016.

Povzetek pomembnih računovodskih usmeritev

Povzetek pomembnih računovodskih usmeritev, ki so uporabljene pri pripravi računovodskih izkazov, navajamo v nadaljevanju. Navedeno računovodsko politiko Banka uporablja za tekoče in primerjalno leto.

IZJAVA O SKLADNOSTI

Računovodski izkazi Banke so bili pripravljene v skladu z Mednarodnimi standardi računovodskega poročanja in pojasnili, ki jih je objavil Odbor za mednarodne računovodske standarde (International Accounting Standards Board, IASB) in jih je sprejela Evropska unija (v nadaljevanju: MSRP).

PODLAGA ZA MERJENJE

Računovodski izkazi so pripravljene v skladu z MSRP, pri čemer so kot podlaga za merjenje uporabljene izvirne vrednosti, razen ob merjenju finančnih instrumentov, namenjenih trgovanju, finančnih sredstev, pripoznanih po pošteni vrednosti skozi izkaz poslovnega izida, finančnih sredstev, razpoložljivih za prodajo in vseh izvedenih finančnih instrumentov, kjer so kot podlaga za merjenje uporabljene njihove poštene vrednosti.

KONSOLIDIRANI RAČUNOVODSKI IZKAZI

Banka je v letu 2015 postala 100-odstotni lastnik družbe UniCredit Leasing, d.o.o., zato je za leto 2015 prvič pripravila tudi konsolidirane računovodske izkaze, ki vključujejo računovodske izkaze UniCredit Banka Slovenija d.d. kot matične družbe ter računovodske izkaze UniCredit Leasing, d.o.o. kot odvisne družbe.

Računovodske usmeritve odvisne družbe so poenotene z računovodskimi usmeritvami Banke. Učinki medsebojnih postavk so v celoti izločeni. Prihodki in odhodki odvisne družbe so vključeni v konsolidirane računovodske izkaze od datuma, ko jo je Banka začela obvladovati, to je od 31. julija 2015 dalje. Primerjalni računovodski izkazi Skupine za leto 2014 prikazujejo le izkaze Banke, ker takrat Skupina še ni obstajala.

Firma: UNICREDIT LEASING, leasing, d.o.o.

Skrajšana firma: UNICREDIT LEASING, d.o.o.

Sedež: Šmartinska cesta 140, 1000 Ljubljana

Lastni kapital na dan 31. december 2015: 13.939 tisoč evrov

Poslovni izid v letu 2015: 524 tisoč evrov

Banka je v konsolidiranem izkazu finančnega položaja pripoznala slabo ime v višini 14.893 tisoč evrov. Slabo ime je izračunano kot razlika med plačano protivrednostjo in neto kapitalom podjetja, v

katerega se vlaga. Protivrednost, ki jo je potrebno plačati, je ocenjena s strani zunanje ocenjevalca.

Poslovna vrednost izhaja iz napovedi o nadaljnjem razvoju družbe UniCredit Leasing d.o.o.. Izračun temelji na predpostavki časovne neomejenosti delovanja podjetja UniCredit Leasing d.o.o. (načelo časovne neomejenosti delovanja) ter na predpostavki, da bo podjetje še naprej delovalo neodvisno (predpostavka neodvisnosti).

Metoda kapitaliziranih prihodkov (metoda diskontiranih dividend) velja za primerno za ocenjevanje ekonomske vrednosti družbe UniCredit Leasing d.o.o.

Ocena bodočih prihodkov temelji na trenutnem planu za leto 2015 ter na poslovnih napovedih za družbo UniCredit Leasing d.o.o. za obdobje od leta 2016 do 2018 ("panožni načrt"), ki ga je pripravila uprava UniCredit Leasing d.o.o. v skladu s panožnim načrtom UniCredit Leasing Italija (le-ta je bil odobren 11. marca 2014).

UPORABA OCEN IN PREDPOSTAVK

Pri pripravi računovodskih izkazov mora uprava pripraviti presoje, ocene in predpostavke, ki vplivajo na uporabo računovodskih usmeritev ter na izkazane zneske sredstev, obveznosti, prihodkov in odhodkov. Dejanski rezultati lahko odstopajo od ocen.

Banka redno pregleduje ocene in osnovne predpostavke zanje. Spremembe računovodskih ocen se pripoznajo v obdobju, v katerem je ocena spremenjena ter v prihodnjih obdobjih, na katera vpliva.

a) Opredelitev poštene vrednosti

Banka dnevno vrednoti izvedene finančne instrumente, finančna sredstva, namenjena trgovanju, kot tudi finančna sredstva, razpoložljiva za prodajo, na pošteno vrednost instrumenta. Opredelitev poštene vrednosti teh finančnih instrumentov zahteva uporabo metod vrednotenja, če tržna cena ni na razpolago. Za finančne instrumente, s katerimi se ne trguje pogosto in katerih cenovna transparentnost je nizka, je poštena vrednost manj objektivna in zahteva različno določene predpostavke, odvisne od več dejavnikov.

Glede na opredelitev poštene vrednosti, v skladu z MSRP 7 Banka razvršča finančna sredstva na tri ravni, ki so:

- Raven 1: Kot poštena vrednost se uporabi kotirana cena na delujočem trgu za identičen instrument.
- Raven 2: Poštena vrednost se določi na osnovi modelov vrednotenja, ki temeljijo predvsem na tržnih podatkih. Raven 2 vključuje tudi finančna sredstva, katerih poštena vrednost je določena na osnovi kotirane cene za identičen instrument, vendar zanje ne obstaja delujoč trg.
- Raven 3: Poštena vrednost se določi na osnovi modelov vrednotenja, ki ne temeljijo na zaznavnih tržnih podatkih. Vložek se šteje kot zaznavni vložek, če je tržna cena neposredno na razpolago ali jo je možno izpeljati iz tržne cene. Primeri vložkov za Raven 3 so denimo pretekle volatilitosti ali obrestne mere za valute ter zapadlosti, za katere niso na razpolago finančni instrumenti s tržno ceno. Če vrednost finančnega instrumenta temelji na dejavnikih, za katere tržna cena ni na razpolago, lahko ob koncu obdobja

poročanja vrednost teh dejavnikov izberemo iz nabora razumnih možnih alternativ. Za namen priprave finančnih izkazov so razumne vrednosti, ki so izbrane za takšne vložke, za katere ni na voljo tržne cene, usklajene s prevladujočimi razmerami na trgu ter s pristopom Banke, kar zadeva kontrolo vrednotenja.

b) Oslabitev

Oslabitev finančnih sredstev po odplačni vrednosti

Skupina ima natančno določen postopek in notranjo politiko za spremljanje finančnih sredstev in rezervacij za prevzete obveznosti ter oblikovanje oslabitev. Pri politiki za oblikovanje oslabitev Skupina sledi smernicam Matične Skupine, sklepu Banke Slovenije o oblikovanju izgub iz kreditnega tveganja bank in hranilnic in zahtevam mednarodnih standardov računovodskega poročanja.

Skupina uporablja dva pristopa za oblikovanje oslabitev – skupinski in posamični.

Za stranke iz segmenta poslovanja s podjetji, ki pomembno zamujajo s poravnavo obveznosti, se oslabitev finančnih sredstev v Banki ocenjujejo posamično, za segmente poslovanja s prebivalstvom pa skupinsko, in sicer glede na primerno oceno sedanje vrednosti pričakovanega denarnega toka. Za Leasing velja, da vse izpostavljenosti po posamezni stranki, ki presegajo 200 tisoč evrov, predstavljajo pomembno izpostavljenost in posledično se za te stranke lahko oblikujejo posamične oslabitve.

Kvaliteto strank Skupina ocenjuje enkrat mesečno in na podlagi tega oblikuje oslabitve, postopek pa je urejen z internimi navodili in ima ustrezno informacijsko podporo.

Posamične oslabitve Skupina oblikuje (na ravni stranke ali posla) ob upoštevanju spodnjih kriterijev:

- v okviru ocenjevanja denarnih tokov Skupina presoja tako finančno poslovanje stranke kot tudi njeno preteklo plačilno (ne)disciplino in način odplačevanja;
- morebitne kršitve posojilnih pogodb ali pogojev;
- stečaj ali druge pravne postopke, ki imajo lahko za posledico izgubo za Skupino iz te naložbe;
- informacije, ki imajo lahko vpliv na izpad prejetih odplačil za Skupino.

Pri tem predstavlja oslabitev finančnega sredstva razliko med knjigovodsko in nadomestljivo vrednostjo. Nadomestljiva vrednost je opredeljena kot sedanja vrednost (diskontirana vrednost) pričakovanih prihodnjih denarnih tokov ob uporabi izvirne efektivne obrestne mere (t.j. obrestna mera, ki natančno razobrestuje (diskontira) pričakovane prihodnje denarne tokove skozi obdobje pričakovane dobe finančnega sredstva ali, če je primernejše, skozi krajše obdobje na čisto knjigovodsko vrednost finančnega sredstva).

Pri oceni oslabitev Skupina lahko upošteva tudi pričakovane denarne tokove iz novovčite prvovrstnih in primernih zavarovanj.

V segmentu poslovanja s prebivalstvom Banka spremlja boniteto strank na podlagi podatkov pridobljenih iz njene vloge pri Banki in

Povzetek računovodskih usmeritev

podatkov pridobljenih za obstoječe stranke na podlagi njihovega poslovanja z Banko. Interno so stranke iz tega segmenta na podlagi posameznih verjetnosti neplačila razvrščene v 26 bonitetnih razredov. Banka za segment poslovanja s prebivalstvom oblikuje posamične oslavitve portfeljsko, in sicer vsaj enkrat mesečno. Na podlagi kakovosti portfelja so izračunani kazalniki, na podlagi katerih se izračunajo potrebne oslavitve na ravni posamezne stranke.

Pri strankah, kjer ni pripoznanih pomembnih zamud s poravnavo obveznosti, Skupina oblikuje skupinske oslavitve na podlagi razvrščanja strank v bonitetne razrede. Pri izračunavanju potrebe za skupinske slabitve vodstvo Skupine upošteva dejavnike, kot so kakovost posojil, velikost portfelja in ekonomske dejavnike, vključno z analizo pretekle plačilne discipline v teh razredih. Oslavitve za nastale vendar še ne izkazane izgube (IBNR, Incurred but not reported) se izračunavajo na mesečni ravni, temeljijo pa na kakovosti portfelja. IBNR tako predstavljajo splošne oslavitve.

Potreba po morebitnih oslavitvah finančnih sredstev v posesti do zapadlosti se ugotavlja, če obstajajo nepristranski dokazi o oslabiljenosti, to so pomembne finančne težave izdajatelja, verjetnost, da bo izdajatelj šel v stečaj ter drugih pomembnih podatkih, ki kažejo, da obstaja izmerljivo zmanjšane ocenjenih prihodnjih denarnih tokov. Če taki dokazi obstajajo, se znesek izgube izmeri kot razlika med knjigovodsko vrednostjo sredstva in sedanjo vrednostjo pričakovanih prihodnjih denarnih tokov.

Oslavitve finančnih sredstev razpoložljivih za prodajo

Isti nepristranski dokazi kažejo tudi na oslabiljenost finančnih sredstev, ki so na razpolago za prodajo. Izguba zaradi oslavitve se pripozna, kadar pride do pomembnega ali dolgotrajnega padca poštene vrednosti pod nabavno vrednost teh finančnih sredstev. Banka kot objektivni dokaz o oslavitvi finančnih naložb v kapitalske instrumente iz skupine finančnih sredstev, razpoložljivih za prodajo, šteje pomembno ali dolgotrajnejše zmanjšanje poštene vrednosti pod njihovo nabavno vrednostjo. Kadar Banka na taki podlagi ugotovi, da je finančna naložba oslabiljena, celotno izgubo iz vrednotenja tega instrumenta prenese v poslovni izid.

Več podrobnosti je navedenih v poglavju Bančna tveganja.

SPREMEMBE RAČUNOVODSKIH USMERITEV

Banka v letu 2015 ni spremenila računovodskih usmeritev.

V izkazu poslovnega izida je Banka spremenila predstavitev odpisov terjatev. Le-te je doslej prikazovala po bruto načelu, tako da je ob odpisu sprostila oslavitve in prikazala izgube v višini celotne odpisane terjatve v postavki »Realizirani dobički / izgube iz finančnih sredstev in obveznosti, ki niso merjeni po pošteni vrednosti skozi izkaz poslovnega izida«. Zdaj pa jih prikazuje po neto načelu, kar pomeni, da se v postavki »Realizirani dobički / izgube iz finančnih sredstev in obveznosti, ki niso merjeni po pošteni vrednosti skozi izkaz poslovnega izida« odraža le še morebiti neoslabiljeni del terjatve.

Učinki prerazvrstitev na postavke Izkaza poslovnega izida za leto 2014 so bili naslednji:

EUR 1.000		31. 12. 2014	Znesek prerazvrstitve med postavkami	31. 12. 2014
Vsebina	Pojasnilo	revidirani izkaz		
Realizirani dobički / izgube iz finančnih sredstev in obveznosti, ki niso merjeni po pošteni vrednosti skozi izkaz poslovnega izida	29	(2.765)	7.202	4.437
Oslavitve	38	(29.312)	(7.202)	(36.514)

NOVI STANDARDI TER OBSTOJEČI STANDARDI, SPREMENJENI V LETU 2015

V nadaljevanju so naštetih standardi, spremembe obstoječih standardov in pojasnila, ki jih je izdal Odbor za mednarodne računovodske standarde (v nadaljevanju: OMRS) in ki jih je sprejela EU:

- Spremembe različnih standardov »Izboljšave MSRP (obdobje 2011-2013)«, ki izhajajo iz letnega projekta za izboljšanje MSRP (MSRP 3, MSRP 13 in MRS 40), predvsem z namenom odpravljanja neskladnosti in razlage besedila, ki jih je EU sprejela 18. decembra 2014 (spremembe je treba uporabljati za letna obdobja, ki se začnejo 1. januarja 2015 ali pozneje);
- OPMSRP 21 »Dajatve«, ki ga je EU sprejela 13. junija 2014 (velja za letna obdobja, ki se začnejo 17. junija 2014 ali pozneje).

Sprejetje teh sprememb obstoječih standardov in pojasnil ni povzročilo nikakršnih sprememb v računovodskih usmeritvah Skupine.

IZDANI, Vendar še ne uveljavljeni standardi in pojasnila

Na datum odobritve teh računovodskih izkazov so naslednje spremembe obstoječih standardov, ki jih je izdal OMRS in sprejela EU, bile izdane, vendar še niso stopile v veljavo:

- Spremembe MSRP 11 »Skupne ureditve« - Obračunavanje pridobitve deležev pri skupnem delovanju, ki jih je EU sprejela 24. novembra 2015 (velja za letna obdobja, ki se začnejo 1. januarja 2016 ali pozneje);
- Spremembe MRS 1 »Predstavljanje računovodskih izkazov« – Pobuda za razkritje, ki jih je EU sprejela 18. decembra 2015 (velja za letna obdobja, ki se pričnejo 1. januarja 2016 ali pozneje);
- Spremembe MRS 16 »Opredmetena osnovna sredstva« in MRS 38 »Neopredmetena sredstva« – Pojasnilo sprejemljivih metod amortizacije, ki jih je EU sprejela 2. decembra 2015 (velja za letna obdobja, ki se začnejo 1. januarja 2016 ali pozneje);
- Spremembe MRS 16 »Opredmetena osnovna sredstva« in MRS 41 »Kmetijstvo« - Kmetijstvo: Rodne rastline – kot jih je sprejela EU 23. novembra 2015 (velja za letna obdobja, ki se začnejo 1. januarja 2016 ali pozneje);
- Spremembe MRS 19 »Zasluzki zaposlencev« - Programi z določenimi zasluzki: Prispevki zaposlencev, ki jih je EU sprejela 17. decembra 2014 (velja za letna obdobja, ki se pričnejo 1. februarja 2015 ali kasneje);

- Spremembe MRS 27 »Ločeni računovodski izkazi« – Kapitalska metoda pri ločenih računovodskih izkazih, ki jih je EU sprejela 18. decembra 2015 (velja za letna obdobja, ki se pričnejo 1. januarja 2016 ali pozneje);
- Spremembe različnih standardov »Izboljšave MSRP (obdobje 2010-2012)«, ki izhajajo iz letnega projekta za izboljšanje MSRP (MSRP 2, MSRP 3, MSRP 8, MSRP 13, MRS 16, MSR 24 in MRS 38), predvsem z namenom odpravljanja neskladnosti in razlage besedila, ki jih je EU sprejela 17. decembra 2014 (spremembe je treba uporabljati za letna obdobja, ki se začnejo 1. februarja 2015 ali pozneje);
- Spremembe različnih standardov »Izboljšave MSRP (obdobje 2012-2014)«, ki izhajajo iz letnega projekta za izboljšanje MSRP (MSRP 5, MSRP 7, MRS 19 in MRS 34), predvsem z namenom odpravljanja neskladnosti in razlage besedila, ki jih je EU sprejela 15. decembra 2015 (spremembe je treba uporabljati za letna obdobja, ki se začnejo 1. januarja 2016 ali pozneje).

Skupina predvideva, da novi in spremenjeni standardi ne bodo pomembno vplivali na njene računovodske izkaze, ko jih bo prvič uporabila.

NOVI STANDARDI IN SPREMEMBE OBSTOJEČIH STANDARDOV, KI JIH JE IZDAL OMRS, VENDAR JIH EU ŠE NI SPREJELA

Trenutno se MSRP, kot jih je sprejela EU, bistveno ne razlikujejo od predpisov, ki jih je sprejel OMRS, z izjemo naslednjih novih standardov in sprememb obstoječih standardov, ki na dan 2. februar 2016 niso bili potrjeni za uporabo v EU:

- MSRP 9 »Finančni instrumenti« (velja za letna obdobja, ki se začnejo 1. januarja 2018 ali pozneje);
- MSRP 14 »Zakonsko predpisani odlog plačila računov« (velja za letna obdobja, ki se začnejo 1. januarja 2016 ali pozneje) - Evropska komisija je sklenila, da ne bo pričela postopka potrjevanja tega vmesnega standarda ter da bo počakala na izdajo njegove končne verzije;
- MSRP 15 »Prihodki iz pogodb s strankami« ter nadaljnje spremembe (velja za letna obdobja, ki se začnejo 1. januarja 2018 ali pozneje);
- MSRP 16 »Najemi« (velja za letna obdobja, ki se začnejo 1. januarja 2019 ali pozneje);
- Spremembe MSRP 10 »Konsolidirani računovodski izkazi«, MSRP 12 »Razkritje deležev v drugih družbah« in MRS 28 »Naložbe v podjetja in skupne podvige« - Naložbena podjetja: izjeme pri konsolidaciji (veljajo za letna obdobja, ki se pričnejo 1. januarja 2016 ali pozneje);
- Spremembe MSRP 10 »Konsolidirani računovodski izkazi« in MRS 28 »Naložbe v pridružena podjetja in skupne podvige« – Prodaja ali prispevanje sredstev med vlagateljem in njegovim pridruženim podjetjem oz. skupnim podvigom, ter nadaljnje spremembe (datum pričetka veljavnosti je odložen za nedoločen čas do zaključka raziskovalnega projekta v zvezi s kapitalsko metodo);
- Spremembe MRS 12 »Davki iz dobička« - Pripoznavanje odloženih terjatev za davek iz naslova nerealiziranih izgub (velja za letna obdobja, ki se pričnejo 1. januarja 2017 ali pozneje).

Skupina predvideva, da uvedba teh novih standardov in sprememb

obstojećih v obdobju začetne uporabe ne bo imela pomembnega vpliva na njene računovodske izkaze, vpliv MSRP 9 pa analizira in se pripravlja na njegovo uvedbo. Učinke pričakuje predvsem:

- pri pripoznavanju oslabitev, za katere MSRP 9 prinaša novo metodo glede na pričakovano izgubo in s tem zahteva zgodnejše pripoznavanje pričakovanih kreditnih izgub ter
- pri pripoznavanju lastnega kreditnega tveganja, pri katerem MSRP 9 odpravlja nestabilnost poslovnega izida zaradi sprememb v kreditnem tveganju iz naslova obveznosti, ki se merijo po pošteni vrednosti (v primeru Banke izvedeni finančni instrumenti). Dobički iz naslova zmanjšanja lastnega kreditnega tveganja ne bodo več pripoznani v poslovnem izidu.

Hkrati je obračunavanje varovanja pred tveganji v zvezi s portfeljem finančnih sredstev in obveznosti, katerega načel EU še ni sprejela, še vedno neregulirano.

Skupina ocenjuje, da uporaba obračunavanja varovanja pred tveganji v zvezi s finančnimi sredstvi ter obveznostmi v skladu z zahtevami MRS 39: »Finančni instrumenti: Pripoznavanje in merjenje« ne bi imela pomembnega vpliva na računovodske izkaze Skupine, če bi bila uporabljena na datum bilance stanja.

PREVEDBA TUJE VALUTE

Funkcijska in predstavitevna valuta: Postavke v računovodskih izkazih so za leti 2015 in 2014 evidentirane v evrih, ki so funkcijska in predstavitevna valuta Skupine.

Transakcije in stanja: Transakcije v tuji valuti so pretvorjene v funkcijsko valuto z uporabo menjalnega tečaja Evropske centralne banke na dan posla. Vsak dobiček ali izguba, ki izhaja iz poravnave transakcij v tujih valutah ter iz pretvorbe denarnih postavk v tujih valutah v funkcijsko valuto, je poročan v izkazu poslovnega izida, razen če je zadržan v kapitalu v primeru varovanja denarnih tokov pred tveganjem ter za prodajo razpoložljivih finančnih sredstev.

Valutni terminski posli se preračunajo v evre po sklenjenem terminskem tečaju.

Promptni menjalni tečaji, ki so bili uporabljeni pri pripravi izkaza finančnega položaja Skupine na dan poročanja, so bili naslednji:

Valuta	31. 12. 2015	31. 12. 2014
CHF	1,0835	1,2024
USD	1,0926	1,2141

POBOTANJE FINANČNEGA SREDSTVA IN FINANČNE OBVEZNOSTI

Finančna sredstva in finančne obveznosti so pobotane in je njihova čista vrednost izkazana v izkazu finančnega položaja le, kadar obstaja pravno uresničljiva pravica pobotati pripoznane zneske ter se namerava poravnati čisti znesek ali unovčiti sredstvo in hkrati poravnati obveznost.

Povzetek računovodskih usmeritev

FINANČNA SREDSTVA

Skupina uvršča finančna sredstva v naslednje skupine:

- finančna sredstva po pošteni vrednosti skozi poslovni izid,
- posojila in terjatve,
- finančne naložbe v posesti do zapadlosti v plačilo ter
- za prodajo razpoložljiva finančna sredstva.

Skupina razvrsti finančna sredstva v te skupine ob začetnem pripoznanju.

Vsa finančna sredstva, s katerimi Skupina razpolaga, so pripoznana ter je njihovo pripoznanje odpravljeno ob upoštevanju datuma plačila. Vsa finančna sredstva se na začetku pripoznajo po pošteni vrednosti in če gre za finančno sredstvo, ki ni podano po pošteni vrednosti skozi poslovni izid, so prišteti tudi stroški posla, ki neposredno izhajajo iz nakupa finančnega sredstva.

Skupina odpravi pripoznanje finančnih sredstev, kadar so potekle pogodbenne pravice do denarnih tokov oziroma je prenesla pravice do prejema denarnih tokov iz finančnih sredstev skupaj z vsemi tveganji in koristimi na drugo stranko. Če Skupina ohrani pravice do obvladovanja tveganj, jih pripozna kot ločeno sredstvo oziroma obveznost.

Skupina odpravi pripoznanje finančnih obveznosti, kadar so pogodbenne obveznosti izpolnjene, potečejo oziroma so drugače prekinjene.

a) Finančna sredstva po pošteni vrednosti skozi poslovni izid

V to skupino so uvrščena sredstva, ki so uvrščena kot v posesti za trgovanje ter tista, ki jih Skupina po začetnem pripoznanju označi po pošteni vrednosti skozi poslovni izid.

- Finančno sredstvo je uvrščeno kot v posesti za trgovanje, če je pridobljeno ali prevzeto v glavnem z namenom prodaje ali ponovnega nakupa v kratkem roku ali če je del portfelja prepoznanih finančnih instrumentov, ki se obravnavajo skupaj in za katere obstajajo dokazi o nedavnem kratkoročnem pobiranju dobičkov. Tudi izvedeni finančni instrumenti so uvrščeni v posesti za trgovanje, razen če so instrumenti za varovanje pred tveganjem.

Po začetnem pripoznanju se ti vrednostni papirji merijo in pripoznavajo po pošteni vrednosti, ki je enaka tečaju na organiziranem trgu vrednostnih papirjev ali izračunana z modelom vrednotenja. Model vrednotenja poštene vrednosti upošteva krivulvo obrestne zamenjave in premijo za kreditno tveganje za določen dolžniški vrednostni papir. Premija za kreditno tveganje se določi s pomočjo primerljivih obveznic z enako zapadlostjo.

Skupina vključuje nerealizirane dobičke in izgube v postavki izkaza poslovnega izida »Čisti dobički / izgube iz finančnih sredstev in obveznosti, namenjenih trgovanju«. Obresti iz vrednostnih papirjev za trgovanje se obračunavajo dnevno in so v izkazu poslovnega izida prikazane kot »Prihodki iz obresti«.

- Skupina označi finančna sredstva po začetnem pripoznanju po

pošteni vrednosti skozi poslovni izid, ker ta oznaka znatno zmanjša nedoslednost merjenja, ki bi sicer izhajala iz merjenja izvedenega finančnega instrumenta kot v posesti za trgovanje ter merjenja osnovnega finančnega sredstva po metodi veljavnih obresti.

Posojila, merjena po pošteni vrednosti skozi poslovni izid, so posojila s fiksno obrestno mero, ki so zavarovana pred tveganjem po referenčni obrestni meri posojila z zamenjavo obrestnih mer. Posojila so pripoznana po pošteni vrednosti skozi poslovni izid, da bi se s tem izognili napakam pri predstavitvi ekonomske vsebine transakcije. Skupina ugotavlja pošteno vrednost posojila najmanj enkrat mesečno. V letih 2015 in 2014 Skupina ni pripoznala posojil, merjenih po pošteni vrednosti skozi poslovni izid.

b) Posojila in terjatve

Posojila in terjatve so neizpeljana finančna sredstva z določenimi ali določljivimi plačili, ki ne kotirajo na delujočem trgu, razen:

- tistih, ki jih Skupina namerava prodati takoj ali kratkoročno, ki se uvrstijo kot v posesti za trgovanje, in tistih, ki jih Skupina po začetnem pripoznanju označi po pošteni vrednosti skozi poslovni izid;
- tistih, ki jih Skupina po začetnem pripoznanju označi kot razpoložljiva za prodajo;
- tistih, za katere imetnik morda ne dobi povrnjene skoraj celotne pripoznane začetne naložbe, vendar ne zaradi poslabšanja kreditne sposobnosti, ki se uvrstijo kot na razpolago za prodajo.

Posojila in terjatve se izkazujejo po odplačni vrednosti. Skupina pripozna posojila in terjatve na datum plačila oz. kadar postane del pogodbenih določb v finančnem instrumentu ter odpravi njihovo pripoznanje na datum plačila oz. ko potečejo pogodbenne pravice do denarnih tokov iz finančnega sredstva.

Prihodki iz obresti od oslabiljenih posojil in terjatev so pripoznani, če Skupina pričakuje njihovo plačilo.

V poglavju »Uporaba ocen in predpostavk« je opredeljeno, kako Skupina oslabi posojila in terjatve.

Posojila in terjatve zajemajo tudi druga finančna sredstva, to so terjatve za provizije, ki ne sodijo v izračunavanje odplačne vrednosti finančnih sredstev, prehodno nezaračunane prihodke za bančne produkte, terjatve za prodana finančna sredstva, terjatve do kupcev in terjatve v obračunu iz poslovnih razmerij.

c) Finančne naložbe v posesti do zapadlosti v plačilo

Finančne naložbe v posesti do zapadlosti v plačilo so neizpeljana finančna sredstva z določenimi ali določljivimi plačili in določeno zapadlostjo v plačilo, ki jih Skupina nedvoumno namerava in zmore posedovati do zapadlosti.

Finančne naložbe v posesti do zapadlosti v plačilo se izkazujejo po odplačni vrednosti. V poglavju »Uporaba ocen in predpostavk« je opredeljeno, kako jih Skupina oslabi.

d) Za prodajo razpoložljiva finančna sredstva

Za prodajo razpoložljiva finančna sredstva so tista neizpeljana finančna sredstva, ki so označena kot razpoložljiva za prodajo ali pa niso uvrščena kot posojila in terjatve, finančne naložbe v posesti do zapadlosti v plačilo ali finančna sredstva po pošteni vrednosti skozi poslovni izid. Ta portfelj vključuje lastniške in dolžniške vrednostne papirje.

Po prvotnem izkazovanju se za prodajo razpoložljiva finančna sredstva izmerijo po njihovih poštenih vrednostih. Tržna vrednost na borzi ne odraža vedno poštene vrednosti dolžniških vrednostnih papirjev. V tem primeru Skupina ugotavlja pošteno vrednost dolžniških vrednostnih papirjev z metodo vrednotenja preko modela, kjer pri določitvi cene upošteva krivuljo obrestne zamenjave in premijo za kreditno tveganje za določen dolžniški vrednostni papir. Premija za kreditno tveganje se določi s pomočjo primerljivih obveznic z enako zapadlostjo. Pošteno vrednost lastniških vrednostnih papirjev, ki ne kotirajo na borzi, pa Skupina ugotavlja z uporabo ustreznih modelov.

Sprememba poštene vrednosti pri finančnem sredstvu, ki je na razpolago za prodajo, se pripozna neposredno v izkazu drugega vseobsegajočega donosa, razen izgub zaradi oslabitve in deviznih dobičkov in izgub, dokler se za finančno sredstvo ne odpravi pripoznanja in tedaj je prej pripoznani nabrani dobiček ali izguba pripoznan/a v poslovnem izidu. Obresti, izračunane po metodi veljavnih obresti, se obračunavajo dnevno in se pripoznajo v poslovnem izidu. Dividende za kapitalski instrument, ki je na razpolago za prodajo, se pripoznajo v poslovnem izidu, ko je uveljavljena pravica Skupine do plačila.

V poglavju »Uporaba ocen in predpostavk« je opredeljeno, kako jih Skupina oslabi.

IZVEDENI FINANČNI INSTRUMENTI

V svojem rednem poslovanju Skupina sklepa posle z izvedenimi finančnimi instrumenti, ki predstavljajo majhno začetno naložbo v primerjavi z nazivno vrednostjo pogodbe. Uporabljeni izvedeni finančni instrumenti vključujejo obrestne, valutne in blagovne terminske pogodbe (forward), zamenjave (swap) in opcije (option). Skupina uporablja te finančne instrumente za varovanje pred obrestnim in valutnim tveganjem, s katerima se srečuje pri svojem poslovanju na finančnih trgih, aktivno odpira svoje pozicije ter jih prodaja strankam.

Izvedeni finančni instrumenti se v izkazu finančnega položaja pripoznajo po pošteni vrednosti. Poštene vrednosti so določene na podlagi objavljenih cen na delujočem trgu, z uporabo modelov diskontiranih denarnih tokov ali uporabo modelov za opsijsko vrednotenje, odvisno od posameznega izvedenega finančnega instrumenta ter upoštevajoč kreditno tveganje nasprotne stranke. Spremembe poštene vrednosti izvedenih finančnih instrumentov, ki ne predstavljajo instrumentov za varovanje pred tveganjem, se izkazujejo v postavki »Čisti dobički / izgube iz finančnih sredstev in obveznosti, namenjenih trgovanju«.

Vse izvedene finančne instrumente se izkazuje kot sredstva, če je njihova poštena vrednost pozitivna, in kot obveznosti, če je ta negativna.

Poštena vrednost obrestnih in valutnih izvedenih finančnih instrumentov je njihova tržna cena v sistemu Murex. Murex je IT platforma na ravni Matične Skupine za področje Finančni trgi in zakladništvo.

INSTRUMENTI ZA VAROVANJE PRED TVEGANJEM

a) Varovanje poštene vrednosti pred tveganjem

V letu 2015 Skupina ni izvajala varovanja poštene vrednosti pred tveganjem.

b) Varovanje denarnih tokov pred tveganjem

V skladu z MSRP varovanje denarnih tokov služi varovanju pred negotovimi (variabilnimi) denarnimi tokovi v prihodnje. S tem namenom so obrestni denarni tokovi varovanih postavk in povezani izvedeni instrumenti, ki so označeni kot instrumenti varovanja pred tveganjem, projicirani v prihodnost (predvidene transakcije). Varovanje se nanaša na izpostavljenost variabilnosti denarnih tokov, ki so povezani s pripoznanimi sredstvi ali pripoznanimi obveznostmi do virov sredstev ali pa z načrtovano oz. predvideno transakcijo (ali posameznimi deli teh treh), kar bo vplivalo na čisti dobiček. Instrument varovanja je pripoznan po pošteni vrednosti.

Varovane postavke so obrestni denarni tokovi (predvidene transakcije) transakcij, ki so v ozadju. Pri slednjih gre lahko za transakcije s strankami ali z vrednostnimi papirji, na strani sredstev ali obveznosti v izkazu finančnega položaja, pri katerih je obrestna mera občutljiva na tržne spremembe. Instrumenti varovanja so katerikoli izvedeni finančni instrumenti, ki lahko varujejo pred izpostavljenostjo variabilnosti relevantnih denarnih tokov.

Spremembe poštene vrednosti so razdeljene na učinkovit del, ki ga je mogoče pripisati varovanju, in na neučinkovit del, ki ga ni mogoče pripisati varovanju. Varovanje šteje kot učinkovito, če so za vsako časovno obdobje neto denarni tokovi, povezani z instrumenti varovanja, v razmiku 80 % do 125 % glede na denarne tokove pred tveganjem varovane postavke (postavk). Učinkoviti deli so pripoznani neposredno v kapitalu (akumulirani drugi vseobsegajoči donos, varovanje denarnih tokov). Neučinkoviti del dobička ali izgube na instrumentu varovanja je pripoznan v izkazu poslovnega izida. Da bi se izognili neučinkovitosti, se pripravljajo projekcije, predvsem za limite in morebitne vzroke neučinkovitosti. Oddelek za tržna tveganja konec vsakega meseca izvede preskus učinkovitosti. Spremembe poštene vrednosti izvedenih finančnih instrumentov, ki izhajajo iz kreditnega tveganja nasprotne stranke, se pripoznajo v izkazu poslovnega izida, v postavki »Spremembe poštene vrednosti pri obračunavanju varovanj pred tveganji«.

Skupina preneha obračunavati varovanje pred tveganjem, kadar odpove instrument za varovanje pred tveganjem. Kumulativni dobiček ali izguba iz instrumenta za varovanje pred tveganjem, ki je pripoznan v drugem vseobsegajočem donosu iz obdobja, ko je bilo varovanje pred tveganjem uspešno, prerazvrsti v poslovni izid v istem obdobju, v katerem napovedani denarni tokovi, varovani pred tveganjem, vplivajo na poslovni izid.

Povzetek računovodskih usmeritev

Skupina se poslužuje varovanja denarnih tokov za upravljanje s tveganji obrestnih mer v skladu z MRS 39.83. Izvedeni finančni instrumenti se ne povezujejo s posameznimi transakcijami.

OPREDMETENA OSNOVNA SREDSTVA (NEPREMIČNINE, NAPRAVE IN OPREMA) IN NEOPREDMETENA DOLGOROČNA SREDSTVA

Opredmetena osnovna in neopredmetena dolgoročna sredstva se pripoznajo po nabavni vrednosti. Skupina je za merjenje po pripoznanju izbrala model nabavne vrednosti, kar pomeni, da nabavno vrednost zmanjša za amortizacijski popravek vrednosti in nabrano izgubo zaradi oslabitve.

Amortizacija se izračuna z uporabo metode enakomernega časovnega amortiziranja. Zemljišča in sredstva v izgradnji se ne amortizirajo.

Dobe koristnosti sredstev so razkrite v naslednji tabeli:

	31. 12. 2015	31. 12. 2014
Vlaganja v tuje objekte	10 let	10 let
Računalniška oprema	4 - 6 let	4 - 6 let
Pohištvo, naprave in motorna vozila	4 - 10 let	4 - 10 let
Neopredmetena dolgoročna sredstva - programska oprema	7 let	7 let

Doba koristnosti sredstev se redno preverja ter po potrebi prilagodi amortizacijska doba.

Vlaganja v zakupljene objekte / sredstva se amortizirajo v dobi, ki je krajša, pri čemer se primerjata doba njihove uporabe in preostala doba njihovega zakupa na podlagi metode enakomernega časovnega amortiziranja.

Popravila in obnove manjšega obsega se izkažejo v izkazu poslovnega izida.

Skupina preverja vrednost svojih opredmetenih osnovnih in neopredmetenih dolgoročnih sredstev, da bi prepoznala, ali utegnejo biti oslabljena. Če obstajajo znamenja oslabljenosti, Skupina opravi preizkus oslabljenosti in oceni nadomestljivo vrednost sredstva (višjo izmed dveh postavk: njegove poštene vrednosti zmanjšane za stroške prodaje ali njegove vrednosti pri uporabi). Kadar je nadomestljiva vrednost sredstva manjša od njegove knjigovodske vrednosti, Skupina zmanjša knjigovodsko vrednost na njegovo nadomestljivo vrednost. Takšno zmanjšanje je izguba zaradi oslabitve.

Razveljavitev izgube zaradi oslabitve sredstva se takoj pripozna kot prihodek v izkazu poslovnega izida.

Pripoznanje knjigovodske vrednosti posameznega sredstva se odpravi ob odtujitvi ali če od njegove uporabe ali odtujitve ni več pričakovati prihodnjih gospodarskih koristi. Dobički ali izgube, ki izhajajo iz odprave pripoznanja sredstva, se vključijo v poslovni izid, ko se pripoznanje sredstva odpravi. Dobički ali izgube, ki izhajajo iz odprave pripoznanja posameznega sredstva, se izračunajo na podlagi razlike med čistim donosom ob odtujitvi, če obstaja, in knjigovodsko vrednostjo sredstva.

NALOŽBENE NEPREMIČNINE

UniCredit Leasing, d.o.o. in posledično Skupina ima v lasti nepremičnine z namenom pridobivanja najemnin. Ob začetnem pripoznanju so merjene po nabavni vrednosti in se amortizirajo z istimi stopnjami amortizacije kot opredmetena osnovna sredstva.

NALOŽBE V KAPITAL ODVISNIH, PRIDRUŽENIH IN SKUPAJ OBVLADOVANIH DRUŽB

Naložbe v kapital odvisnih, pridruženih in skupaj obvladovanih družb, ki niso uvrščene na aktivni trg in katerih poštena vrednost ne more biti zanesljivo izmerjena, so merjene po nabavni vrednosti.

NAJEMI

a) Skupina v vlogi najemodajalca

Skupina daje sredstva v finančni najem. Pri finančnem najemu se večina tveganj in koristi, povezanih z lastništvom predmeta najema, prenese na najemnika. Sedanja vrednost bodočih najemnin se pripozna kot terjatev iz naslova finančnega najema v postavki Krediti. Prihodki izražajo stalno obdobjno stopnjo donosnosti čiste najemodajalčeve naložbe v finančni najem.

UniCredit Leasing, d.o.o. daje sredstva tudi v poslovni najem, zato je Skupina v vlogi najemodajalca tudi pri poslovnih najemih. Sredstva, ki so predmet poslovnega najema, so v izkazu finančnega položaja prikazana v postavki Naložbene nepremičnine, če so nepremičnine oz. v postavki Opredmetena osnovna sredstva, če so premičnine. Amortizirajo se enakomerno med trajanjem najema. Tudi prihodki od najemnin (razen plačil, prejetih za opravljene storitve, kot sta zavarovanje in vzdrževanje), se pripoznajo enakomerno med trajanjem najema v postavki Drugi čisti poslovni dobički / izgube.

b) Skupina v vlogi najemnika

Skupina ima v poslovnem najemu poslovne prostore. Najemnine se pripoznajo kot strošek po enakomerni časovni metodi v celotni dobi najema.

DRUGA SREDSTVA

Druga sredstva sestavljajo zaloge, terjatve za dane predujme in druga sredstva, ki niso izkazana v ostalih postavkah.

FINANČNE OBVEZNOSTI

Skupina meri finančne obveznosti po odplačni vrednosti, razen postavk »Finančne obveznosti, namenjene trgovanju« in »Izvedeni finančni instrumenti, namenjeni varovanju – obveznosti«, ki izkazujeta negativno tržno vrednost izvedenih finančnih instrumentov in ju Skupina meri po poštenu vrednosti.

Druge finančne obveznosti sestavljajo obveznosti za provizije, ki ne sodijo v izračunavanje odplačne vrednosti finančnih obveznosti, obveznosti za kupljena finančna sredstva, obveznosti v obračunu iz poslovnih razmerij, obveznosti do dobaviteljev in druge poslovne obveznosti, ki ustrezajo definiciji finančnega instrumenta.

REZERVACIJE

Rezervacija se pripozna, če ima Skupina zaradi pretekega dogodka sedanjo obvezo, če je verjetno, da bo pri poravnavi obveze potreben odtok dejavnikov, ki omogočajo gospodarske koristi, in če je mogoče zanesljivo oceniti znesek obveze.

Rezervacije se oblikujejo za:

- potencialne izgube v zvezi s tveganji, ki izhajajo iz zunajbilančnih postavk;
- jubilejne nagrade in odpravnine;
- potencialne izgube v zvezi s pravnimi spori, v katerih je Skupina udeležena oziroma obstaja nevarnost, da bo udeležena;
- druge dogodke, za katere je zelo verjetno, da bo Skupina utrpela odliv finančnih sredstev.

IZKAZ DENARNIH TOKOV

Pri poročanju o denarnih tokovih so denarna sredstva opredeljena kot denar v blagajni in na transakcijskih računih pri bankah, vključno z obveznimi rezervami pri Banki Slovenije. Denarni ustrezniki so opredeljeni kot kratkoročne hitro unovčljive naložbe, ki so takoj pretvorljive v znane zneske denarnih sredstev in pri katerih je tveganje spremembe vrednosti nepomembno.

Skupina sestavi izkaz denarnih tokov po posredni metodi. Za prikaz denarnih tokov pri poslovanju Skupina poslovni izid pred obdavčitvijo dopolni z učinki naslednjih nedenarnih postavk: amortizacija, oslabitve, dobički in izgube iz tečajnih razlik, dobički in izgube iz finančnih sredstev v posesti do zapadlosti, dobički in izgube pri prodaji opredmetenih osnovnih sredstev in neopredmetenih dolgoročnih sredstev, iz financiranja, čisti nerealizirani dobički v akumuliranem drugem vseobsegajočem donosu iz finančnih sredstev, razpoložljivih za prodajo in iz varovanja denarnih tokov pred tveganji. V skladu s Sklepom o poslovnih knjigah in letnih poročilih bank in hranilnic Skupina ne glede na to, da sestavi izkaz denarnih tokov po posredni metodi, za prikaz denarnih tokov pri naložbenju in denarnih tokov pri financiranju uporabi neposredno metodo.

UGODNOSTI ZAPOSLENIH

Skupina svojim zaposlenim izplačuje jubilejne nagrade in odpravnine ob upokojitvi. Zaposleni so upravičeni do jubilejnih nagrad, če so pri svojem delodajalcu neprekinjeno zaposleni določeno časovno obdobje. Do odpravnin so upravičeni tisti zaposleni, ki se upokojijo in so bili pred tem v Banki oz. Leasingu zaposleni določeno minimalno časovno obdobje. Rezervacije so izračunane le za osebe, zaposlene za nedoločen čas.

Sedanjo vrednost obvez za izplačilo jubilejnih nagrad in odpravnin je izračunal za to usposobljen aktuar z uporabo metode predvidene pomembnosti enot. Ključne aktuarske predpostavke, uporabljene pri izračunu sedanje vrednosti omenjenih obvez, so naslednje:

- diskontna mera – kot diskontna mera so uporabljeni na dan izkaza finančnega položaja znani tržni donosi obveznic, katerih izdajatelji so družbe iz evro območja; za leto 2015 znaša le-ta 2,25 %, za 2014 pa 2,3 %;
- ocenjeno povečanje prihodnjih plač;
- stopnje smrtnosti – tabela smrtnosti iz leta 2007 za slovensko populacijo;

- fluktuacija zaposlenih na podlagi zabeleženih podatkov o zaposlenih v prejšnjih letih;
- starost ob upokojitvi: 65 let ne glede na spol;
- tekoči podatki o zaposlenih (trajanje zaposlitve, starost, spol, povprečni zaslužki);
- povprečna mesečna plača v Republiki Sloveniji.

Znesek obvez, ki izhajajo iz jubilejnih nagrad in odpravnin zaposlenim, je pripoznan kot sedanja vrednost pričakovanih prihodnjih plačil. Aktuarski dobički in izgube za odpravnine so pripoznani v akumuliranem drugem vseobsegajočem donosu.

Skupina plačuje prispevke za pokojninsko zavarovanje v skladu z zakonodajo. Prispevki predstavljajo stroške v obdobju, na katerega se nanašajo, in so v izkazu poslovnega izida prikazani med stroški dela.

PLAČILO Z DELNICAMI

V skladu z MSRP 2 je matična skupina UniCredit vzpostavila srednje-dolgoročen program nagrajevanja z delnicami in delniškimi opcijami UniCredit S.p.A. Program je bil vzpostavljen z namenom spodbujanja pripadnosti in motivacije izbranih managerjev in zaposlenih k doseganju strateških ciljev matične skupine UniCredit. Plačilne transakcije so poravnane s kapitalom. V skladu z MSRP so članice Matične Skupine, katerih zaposlenim so bile dodeljene delnice, zavezane plačati matični družbi izmerjeno obveznost za razporeditev njihovim zaposlenim.

DELNIŠKI KAPITAL

Delniški kapital je sestavljen iz vpoklicanega osnovnega kapitala, kapitalskih rezerv, akumuliranega drugega vseobsegajočega donosa (pri poslih z vrednostnimi papirji, razpoložljivimi za prodajo, pri varovanju denarnih tokov in pri aktuarskih čistih dobičkih / izgubah za pokojninske programe), rezerv iz dobička in čistega dobička poslovnega leta. Le zadržani dobiček vključno s čistim dobičkom poslovnega leta je izplačljiv.

POGOJNE OBVEZNOSTI IN PREVZETE FINANČNE OBVEZNOSTI

Prevzete finančne obveznosti za jamstva (garancije), tako finančna kot storitvena, predstavljajo nepreklicne obveze Banke za plačila, če komitent Banke ne izpolni svojih obveznosti do tretjih oseb. Merjeni so v skladu z MRS 37.

Listinski akreditivi so nepreklicne pogojne obveznosti Banke, ki na zahtevo stranke (kupca) izvrši ali sprejme plačilo upravičenca (prodajalca), ali plača ali sprejme menice, ki jih je dvignil upravičenec ob predložitvi predpisanih dokumentov, skladno z izpolnjenimi zahtevami izdanega akreditiva. Listinski akreditivi so zavarovani, podobno kot posojila oz. prevzete finančne obveznosti za jamstva, glede na kreditno sposobnost in uspešnost posojilojemalca.

Osnovni namen prevzetih in nepreklicnih obveznosti iz odobrenih posojil je, skladno s sklenjenim dogovorom, zagotovitev sredstev komitentu Banke. Prevzete in nepreklicne obveznosti iz odobrenih posojil sestavljajo nečrpana sredstva iz odobrenih posojil in neporabljeni, odobreni limiti na transakcijskih računih komitentov Banke.

Povzetek računovodskih usmeritev

Tveganja, povezana s pogojnimi obveznostmi in prevzetimi finančnimi obvezami, se ocenjujejo podobno kot tveganja pri odobrenih posojilih, pri čemer so upoštevani kreditna sposobnost in uspešnost posojilojemalca ter vrednosti prejetih zavarovanj in garancij tretjih strank.

OBRETNI PRIHODKI IN ODHODKI

V izkazu poslovnega izida se obrestni prihodki in odhodki pripoznajo v ustreznem obdobju po metodi veljavnih (efektivnih) obresti.

PRIHODKI IN ODHODKI IZ PROVIZIJ

Prejete in dane provizije se običajno pripoznajo na dan zaključka izvedene transakcije. Provizije, ki se nanašajo na daljše časovno obdobje, Skupina razmejuje. Provizije, ki so vključene v izračun efektivne obrestne mere, so pripoznane med obrestnimi prihodki oz. odhodki.

OBDAVČENJE

Davki se izračunavajo v skladu s predpisi o davku od dohodkov pravnih oseb. Na splošno obdavčljiv dobiček temelji na dobičku ali izgubi, pripoznani v izkazu poslovnega izida, ki je pripravljen v skladu z MSRP. Prilagojen je v skladu z davčnimi predpisi.

Odhodek za davek (prihodek od davka) obsega odmerjeni odhodek za davek (odmerjeni prihodek od davka) in odloženi odhodek za davek (odloženi prihodek od davka).

Za leti 2015 in 2014 je davčna stopnja za davek od dohodkov pravnih oseb in za odložene davke 17 %.

Odloženi davki so namenjeni pokrivanju začasne razlike, ki nastane med davčno vrednostjo sredstev in obveznosti ter njihovo knjigovodsko vrednostjo v izkazu finančnega položaja.

Odložene obveznosti za davek so zneski davka iz dobička, ki jih bo treba poravnati v prihodnjih obdobjih glede na obdavčljive začasne razlike.

Odložene terjatve za davek so zneski davka iz dobička, ki bodo povrnjeni v prihodnjih obdobjih glede na odbitne začasne razlike, prenos neizrabljenih davčnih izgub v naslednja obdobja in prenos neizrabljenih davčnih dobropisov v naslednja obdobja.

Skupina mora plačevati različne posredne davke iz poslovanja. Ti so vključeni kot sestavina administrativnih stroškov. Davek na bilančno vsoto je za leto 2014, ko je bilo zadnje leto, za katero so bile banke zavezane za plačilo le-tega, pripoznan v postavki »Drugi čisti poslovni dobički / izgube«. Davek na finančne storitve znižuje prihodke, na katere se nanaša.

POSLOVANJE PO POOBLASTILIH IN POSREDNIŠKO POSLOVANJE

Sredstva, ki jih Banka upravlja kot pooblaščenec, zaupnik ali posrednik, niso sredstva Banke in kot taka niso vključena v računovodske izkaze Banke. S tem poslovanjem Banka zasluži provizijo, ki je izkazana kot Opravnina od posredniških in komisijskih poslov v izkazu poslovnega izida Banke.

REGULATORNE ZAHTEVE

Za Skupino veljajo regulatorne zahteve Banke Slovenije. Ti predpisi vključujejo limite in druge omejitve, ki se nanašajo na zahteve za minimalno kapitalsko ustreznost, klasifikacijo posojil in zunajbilančnih obveznosti in rezervacij za kritje kreditnega tveganja, likvidnosti, obrestnih in deviznih pozicij. Prav tako pojasnila o poslovanju po pooblastilu in o posredniškem poslovanju zahteva Banka Slovenije, ne zahtevajo jih MSRP. Na dan 31. december 2015 sta bila Skupina in njeno poslovanje v vseh pomembnih pogledih usklajena z zakonodajnimi zahtevami.

POVEZANE OSEBE

Povezane osebe so:

- podjetja, ki neposredno ali posredno prek enega ali več posrednikov obvladujejo ali jih obvladujejo druga podjetja, ali pa so pod skupnim upravljanjem poročajočega podjetja;
- ključno ravnateljsko osebje, torej posamezniki, ki imajo izvršilno moč in odgovornost na področjih načrtovanja, usmerjanja in nadziranja dejavnosti Skupine;
- ožji člani družine ključnega ravnateljskega osebja, ki so lahko zakonec oziroma partner posameznika in otroci, otroci zakonca oziroma partnerja posameznika ter družinski člani, ki jih vzdržuje posameznik ali zakonec oziroma partner;
- in podjetja, v katerih ima neposredno ali posredno bistven delež pri glasovanju kakšen posameznik, opisan zgoraj, ali na katerega tak posameznik lahko pomembno vpliva. Sem sodijo podjetja v lasti članov uprave ali glavnih delničarjev Skupine in podjetja, ki imajo s Skupino kakšnega skupnega ključnega člana vodstva.

Pri proučevanju vseh možnih oblik povezav med strankami je pozornost namenjena zlasti vsebini povezave in ne le pravni obliki.

Pojasnila k računovodskim izkazom

Pojasnila k izkazu finančnega položaja

Pojasnilo 1: Denar v blagajni, stanje na računih pri centralnih bankah in vpogledne vloge pri bankah

EUR 1.000	Banka		Skupina	
	31. 12. 2015	31. 12. 2014	31. 12. 2015	31. 12. 2014
Denar v blagajni	11.831	12.497	11.831	12.497
Stanja pri centralni banki	86.922	18.661	86.922	18.661
Obvezne rezerve pri centralni banki	86.922	18.661	86.922	18.661
Vpogledne vloge pri bankah	174.587	319.121	174.623	319.121
Skupaj	273.340	350.279	273.376	350.279

Evropska centralna banka (ECB) od kreditnih institucij s sedežem v sodelujočih državah članicah zahteva, da izpolnjujejo obvezne rezerve, ki jih je potrebno imeti na računih pri ECB in pri sodelujočih nacionalnih centralnih bankah (sodelujoče NCB). Za primerno se šteje, da imajo institucije te rezerve le na računih pri sodelujočih NCB.

Obveznosti do bank in centralnih bank v evro območju ter obveznosti do ECB ni potrebno vključevati v sistem izpolnjevanja obveznih rezerv Evrosistema.

Vpogledne vloge pri bankah

EUR 1.000	Banka		Skupina	
	31. 12. 2015	31. 12. 2014	31. 12. 2015	31. 12. 2014
Bruto vrednost	174.597	319.121	174.633	319.121
Oslabitve	(10)	-	(10)	-
Skupaj - Neto vrednost	174.587	319.121	174.623	319.121

Oslabitve vpoglednih vlog pri bankah

EUR 1.000	Banka		Skupina	
	2015	2014	2015	2014
Začetno stanje	-	-	-	-
Oblikovane oslabitve	(10)	-	(10)	-
Končno stanje	(10)	-	(10)	-

Pojasnilo 2: Finančna sredstva, namenjena trgovanju

Pojasnilo se za obe leti nanaša na Banko in na Skupino.

EUR 1.000	31. 12. 2015			31. 12. 2014		
	Raven 1	Raven 2	Skupaj	Raven 1	Raven 2	Skupaj
Kreditni	16	-	16	3	-	3
Izvedeni finančni instrumenti namenjeni trgovanju	-	16.355	16.355	-	16.365	16.365
Terminske pogodbe (Forward)	-	5.420	5.420	-	35	35
Opcije (Option)	-	129	129	-	44	44
Zamenjave (Swap)	-	10.806	10.806	-	16.286	16.286
Skupaj	16	16.355	16.371	3	16.365	16.368

Vsa finančna sredstva, namenjena trgovanju, so bila kot taka označena ob začetnem pripoznanju.

Pojasnila k računovodskim izkazom

Gibanje dolžniških vrednostnih papirjev

EUR 1.000	2015	2014
Začetno stanje	-	136
Povečanje	59.781	350.540
Nakup	59.781	350.540
Zmanjšanje	(59.781)	(350.676)
Prodaja/unovčenje	(59.781)	(350.676)
Končno stanje	-	-

Gibanje lastniških vrednostnih papirjev

EUR 1.000	2015	2014
Začetno stanje	-	75
Povečanje	66	62
Nakup	66	62
Zmanjšanje	(66)	(137)
Prodaja/unovčenje	(66)	(137)
Končno stanje	-	-

Pojasnilo 3: Finančna sredstva, razpoložljiva za prodajo

Pojasnilo se za obe leti nanaša na Banko in na Skupino

EUR 1.000	31. 12. 2015				31. 12. 2014			
	Raven 1	Raven 2	Raven 3	Skupaj	Raven 1	Raven 2	Raven 3	Skupaj
Delnice in deleži	-	22.871	2.685	25.556	13	-	219	232
Obveznice, Republika Slovenija	-	371.485	-	371.485	-	291.132	-	291.132
Obveznice, enote centralne ravni države	4.550	-	-	4.550	13.448	-	-	13.448
Obveznice, banke	-	53.700	-	53.700	-	49.548	-	49.548
Skupaj	4.550	448.056	2.685	455.291	13.461	340.680	219	354.360

Gibanje lastniških vrednostnih papirjev

EUR 1.000	2015		2014	
	Skupaj	Raven 3	Skupaj	Raven 3
Začetno stanje	232	219	25.771	1.065
Povečanje	25.491	2.611	29	-
Nakup	23.025	145	-	-
Pozitivno vrednotenje - pripoznano v izkazu drugega vseobsegajočega donosa	2.466	2.466	29	-
Zmanjšanje	(167)	(145)	(25.568)	(846)
Prodaja / unovčenje	(13)	-	(24.722)	-
Negativno vrednotenje - pripoznano v izkazu poslovnega izida, postavka Oslabitve	(145)	(145)	(783)	(783)
Negativno vrednotenje - pripoznano v izkazu drugega vseobsegajočega donosa	(9)	-	(63)	(63)
Končno stanje	25.556	2.685	232	219

Vsi dobički za raven 3 se nanašajo na sredstva, po stanju na dan 31. december 2014 in 2015, izgube pa se nanašajo na sredstvo, ki je bilo preneseno v postavko »Dolgoročne naložbe v kapital odvisnih, pridruženih in skupaj obvladovanih družb«.

Po stanju na dan 31. december 2015 predstavlja 91,8 % vrednosti lastniških vrednostnih papirjev v ravni 3 naložba v družbo Visa Europe Limited. Banka je prejela obvestilo o nameri Visa Inc., da bo le-ta kupila Visa Europe Limited. Obenem je bila prejeta tudi informacija o vrednosti posla. Na podlagi predvidene transakcije je Banka prevrednotila svojo naložbo v skladu z MRS 39 na napovedano vrednost prodaje. Prodaja naj bi bila dokončana v letu 2016.

Gibanje dolžniških vrednostnih papirjev

EUR 1.000	2015		2014	
	Skupaj	Raven 3	Skupaj	Raven 3
Začetno stanje	354.128	-	225.581	-
Povečanje	233.349	-	213.023	-
Nakup	228.405	-	198.510	-
Pozitivno vrednotenje - pripoznano v izkazu drugega vseobsegajočega donosa	4.944	-	14.513	-
Zmanjšanje	(157.742)	-	(84.476)	-
Prodaja / unovčenje	(149.155)	-	(84.214)	-
Negativno vrednotenje - pripoznano v izkazu drugega vseobsegajočega donosa	(8.587)	-	(262)	-
Končno stanje	429.735	-	354.128	-

Pojasnilo 4: Izvedeni finančni instrumenti, namenjeni varovanju - sredstva

Pojasnilo se za obe leti nanaša na Banko in na Skupino

EUR 1.000	31. 12. 2015	31. 12. 2014
	Raven 2	Raven 2
Varovanje denarnih tokov pred tveganjem	10.228	11.950
Skupaj	10.228	11.950

Pojasnilo 5: Krediti

Kreditni bankam

EUR 1.000	Banka		Skupina	
	31. 12. 2015	31. 12. 2014	31. 12. 2015	31. 12. 2014
Kratkoročni krediti	39.044	37.744	39.044	37.744
Dolgoročni krediti	1.002	1.798	1.002	1.798
Terjatve iz danih jamstev bankam	5.474	1.942	5.474	1.942
Skupaj	45.520	41.484	45.520	41.484

Banka ni pripoznala oslabitev za kredite bankam niti na dan 31. december 2014 niti na dan 31. december 2015, ker ni bilo znamenj oslabitve.

Pojasnila k računovodskim izkazom

Kreditni strankam

Banka

EUR 1.000	31. 12. 2015			31. 12. 2014		
	Bruto vrednost	Oslabitve	Neto vrednost	Bruto vrednost	Oslabitve	Neto vrednost
Kreditni						
Kratkoročni	175.967	(45.578)	130.389	223.439	(69.455)	153.984
Podjetja	133.465	(39.401)	94.064	180.422	(55.586)	124.836
Finančne institucije	7.892	(193)	7.699	8.558	(7.827)	731
Javni sektor	216	-	216	16	(2)	14
Prebivalstvo	29.896	(4.216)	25.680	30.662	(4.206)	26.456
Samostojni podjetniki	4.154	(1.429)	2.725	3.322	(1.473)	1.849
Neprofitni izvajalci storitev gospodinjstvom	344	(339)	5	459	(361)	98
Dolgoročni	1.693.776	(134.941)	1.558.835	1.713.365	(123.779)	1.589.586
Podjetja	666.407	(97.871)	568.536	730.651	(90.651)	640.000
Finančne institucije	82.645	(1.776)	80.869	3.913	(1.448)	2.465
Javni sektor	207.814	(172)	207.642	237.469	(211)	237.258
Prebivalstvo	720.926	(31.810)	689.116	722.113	(28.250)	693.863
Samostojni podjetniki	13.605	(3.274)	10.331	16.599	(3.195)	13.404
Neprofitni izvajalci storitev gospodinjstvom	2.379	(38)	2.341	2.620	(24)	2.596
Finančni najem						
Dolgoročni	124	(2)	122	-	-	-
Podjetja	124	(2)	122	-	-	-
Skupaj	1.869.867	(180.521)	1.689.346	1.936.804	(193.234)	1.743.570

Stanje kreditov zaposlenim na dan 31. december 2015 znaša 21.895 tisoč evrov, na dan 31. december 2014 pa je znašalo 20.888 tisoč evrov.

Skupina

EUR 1.000	31. 12. 2015			31. 12. 2014		
	Bruto vrednost	Oslabitve	Neto vrednost	Bruto vrednost	Oslabitve	Neto vrednost
Kredit						
Kratkoročni	169.262	(45.620)	123.642	223.439	(69.455)	153.984
Podjetja	133.510	(39.443)	94.067	180.422	(55.586)	124.836
Finančne institucije	1.142	(193)	949	8.558	(7.827)	731
Javni sektor	216	-	216	16	(2)	14
Prebivalstvo	29.896	(4.216)	25.680	30.662	(4.206)	26.456
Samostojni podjetniki	4.154	(1.429)	2.725	3.322	(1.473)	1.849
Neprofitni izvajalci storitev gospodinjstvom	344	(339)	5	459	(361)	98
Dolgoročni	1.614.628	(135.095)	1.479.533	1.713.365	(123.779)	1.589.586
Podjetja	666.531	(97.995)	568.536	730.651	(90.651)	640.000
Finančne institucije	3.286	(1.776)	1.510	3.913	(1.448)	2.465
Javni sektor	207.814	(172)	207.642	237.469	(211)	237.258
Prebivalstvo	721.013	(31.840)	689.173	722.113	(28.250)	693.863
Samostojni podjetniki	13.605	(3.274)	10.331	16.599	(3.195)	13.404
Neprofitni izvajalci storitev gospodinjstvom	2.379	(38)	2.341	2.620	(24)	2.596
Finančni najem						
Kratkoročni	4.570	(3.470)	1.100	-	-	-
Podjetja	3.216	(2.161)	1.055	-	-	-
Javni sektor	1	-	1	-	-	-
Prebivalstvo	479	(446)	33	-	-	-
Samostojni podjetniki	874	(863)	11	-	-	-
Dolgoročni	164.136	(12.554)	151.582	-	-	-
Podjetja	128.716	(11.774)	116.942	-	-	-
Javni sektor	2.152	-	2.152	-	-	-
Prebivalstvo	10.730	(286)	10.444	-	-	-
Samostojni podjetniki	22.538	(494)	22.044	-	-	-
Skupaj	1.952.596	(196.739)	1.755.857	1.936.804	(193.234)	1.743.570

Stanje kreditov zaposlenim na dan 31. december 2015 znaša 22.961 tisoč evrov, na dan 31. december 2014 pa je znašalo 20.888 tisoč evrov.

Oslabitve kreditov strankam

EUR 1.000	Banka		Skupina	
	2015	2014	2015	2014
Začetno stanje	(193.234)	(162.894)	(193.234)	(162.894)
Oblikovane oslabitve	(62.482)	(65.685)	(64.541)	(65.685)
Oslabitve v začetni konsolidaciji	-	-	(14.747)	-
Negativne tečajne razlike	(11.140)	(1.921)	(11.140)	(1.921)
Oblikovane oslabitve, ki zmanjšujejo čiste obresti	(12.551)	(5.595)	(12.551)	(5.595)
Odpravljene oslabitve	40.681	29.884	41.269	29.884
Odpravljene oslabitve zaradi odpisa	38.695	7.202	38.695	7.202
Pozitivne tečajne razlike	9.180	1.559	9.180	1.559
Odpravljene oslabitve, ki povečujejo čiste obresti	10.330	4.216	10.330	4.216
Končno stanje	(180.521)	(193.234)	(196.739)	(193.234)

Pojasnila k računovodskim izkazom

Finančni najem

EUR 1.000	Banka		Skupina	
	31. 12. 2015		31. 12. 2015	
	Bruto naložba v najem	Sedanja vrednost terjatev za najmanjšo vsoto najemnin	Bruto naložba v najem	Sedanja vrednost terjatev za najmanjšo vsoto najemnin
V največ letu dni	27	25	64.259	51.657
V več kot letu dni in ne več kot 5 letih	103	97	90.239	76.550
V več kot 5 letih	-	-	28.660	24.473
Skupaj	130	122	183.158	152.680

EUR 1.000	Banka	Skupina
	31. 12. 2015	31. 12. 2015
Nezasluženi finančni prihodek	6	14.454
Nezajamčene preostale vrednosti, pripisane v korist najemodajalca	-	-
Popravek vrednosti neizterljivih terjatev za najmanjše najemnine	(2)	(16.024)
Možne najemnine, pripoznane kot prihodki v obdobju	-	-

Na dan 31. december 2014 Banka in Skupina nista pripoznali finančnega najema.

Druga finančna sredstva

EUR 1.000	Banka		Skupina	
	31. 12. 2015	31. 12. 2014	31. 12. 2015	31. 12. 2014
Terjatve za provizije (opravnine)	1.356	1.096	1.356	1.096
Oslabitev provizij (opravnin)	(113)	(43)	(113)	(43)
Prehodno nezaračunani prihodki za bančne produkte	627	181	627	181
Terjatve iz naslova zapadlih izvedenih finančnih instrumentov	10.969	14.055	10.969	14.055
Oslabitev terjatev iz naslova zapadlih izvedenih finančnih instrumentov	(6.495)	(7.423)	(6.495)	(7.423)
Terjatve v obračunu	4.009	2.750	4.009	2.750
Druga finančna sredstva	1.105	1.526	3.697	1.526
Oslabitev drugih finančnih sredstev	-	-	(1.336)	-
Skupaj	11.458	12.142	12.714	12.142

Oslabitev drugih finančnih sredstev

EUR 1.000	Banka		Skupina	
	2015	2014	2015	2014
Začetno stanje	(7.466)	(7.537)	(7.466)	(7.537)
Oblikovane oslavitve	(279)	(1.067)	(279)	(1.067)
Oslabitev v začetni konsolidaciji	-	-	(1.343)	-
Odpravljene oslavitve	1.137	1.138	1.144	1.138
Končno stanje	(6.608)	(7.466)	(7.944)	(7.466)

Pojasnilo 6: Finančna sredstva v posesti do zapadlosti

Pojasnilo se za obe leti nanaša na Banko in na Skupino

EUR 1.000	31. 12. 2015	31. 12. 2014
Obveznice, Republika Slovenija	13.266	13.160
Skupaj	13.266	13.160

Gibanje

EUR 1.000	2015	2014
Začetno stanje	13.160	13.053
Povečanje	626	627
Nakup	626	627
Zmanjšanje	(520)	(520)
Unovčenje	(520)	(520)
Končno stanje	13.266	13.160

Pojasnilo 7: Opremetena osnovna sredstva

Banka

EUR 1.000	2015				Skupaj
	Vlaganja v tuje objekte	Računalniška oprema	Druga oprema	Oprema v pripravi	
Nabavna vrednost					
Začetno stanje	11.148	6.136	6.307	78	23.669
Povečanje	14	-	-	654	668
Prenos iz opreme v pripravi	-	250	110	(360)	-
Izločitev	(550)	(298)	(285)	-	(1.133)
Končno stanje	10.612	6.088	6.132	372	23.204
Amortizacijski popravek vrednosti					
Začetno stanje	7.147	4.559	4.636	-	16.342
Amortizacija za leto	764	657	449	-	1.870
Izločitev	(357)	(297)	(263)	-	(917)
Končno stanje	7.554	4.919	4.822	-	17.295
Čista knjigovodska vrednost					
Začetno stanje	4.001	1.577	1.671	78	7.327
Končno stanje	3.058	1.169	1.310	372	5.909

Pojasnila k računovodskim izkazom

Razkritje za leto 2014 je enako za Banko in za Skupino

EUR 1.000	2014				Skupaj
	Vlaganja v tuje objekte	Računalniška oprema	Druga oprema	Oprema v pripravi	
Nabavna vrednost					
Začetno stanje	12.189	5.838	6.347	151	24.525
Povečanje	100	-	-	404	504
Prenos iz opreme v pripravi	-	371	106	(477)	-
Izločitev	(1.141)	(73)	(146)	-	(1.360)
Končno stanje	11.148	6.136	6.307	78	23.669
Amortizacijski popravek vrednosti					
Začetno stanje	7.167	3.941	4.254	-	15.362
Amortizacija za leto	890	688	510	-	2.088
Izločitev	(910)	(70)	(128)	-	(1.108)
Končno stanje	7.147	4.559	4.636	-	16.342
Čista knjigovodska vrednost					
Začetno stanje	5.022	1.897	2.093	151	9.163
Končno stanje	4.001	1.577	1.671	78	7.327

Skupina

EUR 1.000	2015						
	Vlaganja v tuje objekte	Računalniška oprema	Druga oprema	Oprema v pripravi	Oprema, ki je predmet poslovnega najema	Oprema, ki je predmet poslovnega najema, v pripravi	Skupaj
Nabavna vrednost							
Začetno stanje	11.148	6.136	6.307	78	-	-	23.669
Povečanje	14	-	-	654	-	522	1.190
Povečanje ob začetni konsolidaciji	29	124	113	-	9.354	-	9.620
Prenos iz opreme v pripravi	-	250	110	(360)	522	(522)	-
Izločitev	(550)	(300)	(288)	-	(2.511)	-	(3.649)
Končno stanje	10.641	6.210	6.242	372	7.365	-	30.830
Amortizacijski popravek vrednosti							
Začetno stanje	7.147	4.559	4.636	-	-	-	16.342
Povečanje ob začetni konsolidaciji	6	106	85	-	3.715	-	3.912
Amortizacija za leto	765	663	453	-	591	-	2.472
Izločitev	(357)	(299)	(265)	-	(647)	-	(1.568)
Končno stanje	7.561	5.029	4.909	-	3.659	-	21.158
Čista knjigovodska vrednost							
Začetno stanje	4.001	1.577	1.671	78	-	-	7.327
Končno stanje	3.080	1.181	1.333	372	3.706	-	9.672

Skupina na dan 31. december 2015 nima pogodbenih obveznosti za pridobitev opredmetenih osnovnih sredstev (na dan 31. december 2014 ni imela pogodbenih obveznosti za pridobitev opredmetenih osnovnih sredstev). Pri vlaganjih v tuje objekte Skupina nima možnosti prodaje teh, prav tako nobenih drugih pogodbenih obveznosti v zvezi z njimi. Skupina ni zastavila svojih opredmetenih osnovnih sredstev.

Skupina nima stroškov izposojanja povezanih z opredmetenimi osnovnimi sredstvi, zato jih tudi ni usredstvila.

Pojasnilo 8: Naložbene nepremičnine

EUR 1.000	Banka		Skupina	
	2015	2014	2015	2014
Nabavna vrednost				
Začetno stanje	-	-	-	-
Povečanje - začetna konsolidacija	-	-	9.133	-
Izločitev	-	-	(27)	-
Oslabitev	-	-	(219)	-
Končno stanje	-	-	8.887	-
Amortizacijski popravek vrednosti				
Začetno stanje	-	-	-	-
Povečanje - začetna konsolidacija	-	-	1.243	-
Amortizacija za leto	-	-	103	-
Izločitev	-	-	(27)	-
Končno stanje	-	-	1.319	-
Čista knjigovodska vrednost				
Začetno stanje	-	-	-	-
Končno stanje	-	-	7.568	-

Poštena vrednost naložbenih nepremičnin znaša 10.387 tisoč evrov in je zasnovana na vrednotenju neodvisnega ocenjevalca. Prodajljivost naložbenih nepremičnin ni z ničimer omejena.

UniCredit Leasing, d.o.o. je v zadnjih petih mesecih leta 2015 zanje prejel 247 tisoč evrov najemnin in imel z njimi 38 tisoč evrov stroškov. Stroški se v celoti nanašajo na nepremičnine, ki so ustvarile prihodke od najemnin v tem obdobju.

Gre za nepremičnine, ki so bile odvzete najemjemalec in bi se z iztrženimi zneski poravnale njihove neporavnane terjatve. UniCredit Leasing, d.o.o. nima pogodbenih zavez za nakupovanje, izdelovanje ali razvijanje naložbenih nepremičnin ali pa za popravila, vzdrževanje ali izboljšave.

Pojasnilo 9: Neopredmetena dolgoročna sredstva

EUR 1.000	Banka		Skupina	
	2015	2014	2015	2014
Nabavna vrednost				
Začetno stanje	35.731	43.550	35.731	43.550
Povečanje - začetna konsolidacija	-	-	346	-
Povečanje	3.566	2.540	3.610	2.540
Izločitev	(1.306)	(10.359)	(1.306)	(10.359)
Končno stanje	37.991	35.731	38.381	35.731
Amortizacijski popravek vrednosti				
Začetno stanje	16.929	24.078	16.929	24.078
Povečanje - začetna konsolidacija	-	-	161	-
Amortizacija za leto	3.104	3.025	3.117	3.025
Izločitev	(835)	(10.174)	(835)	(10.174)
Končno stanje	19.198	16.929	19.372	16.929
Čista knjigovodska vrednost				
Začetno stanje	18.802	19.472	18.802	19.472
Končno stanje	18.793	18.802	19.009	18.802

Pojasnila k računovodskim izkazom

Skupina kot neopredmetena dolgoročna sredstva pripoznava izključno programsko opremo. Nima znotraj Skupine ustvarjenih neopredmetenih sredstev. Banka ima na dan 31. december 2015 za 1.926 tisoč evrov pogodbenih obveznosti za pridobitev neopredmetenih osnovnih sredstev (na dan 31. december 2014: 914 tisoč evrov).

Skupina nima stroškov izposojanja povezanih z neopredmetenimi dolgoročnimi sredstvi, zato jih tudi ni usredstvila.

Pojasnilo 10: Dolgoročne naložbe v kapital odvisnih, pridruženih in skupaj obvladovanih družb

EUR 1.000	Banka		Skupina	
	31. 12. 2015	31. 12. 2014	31. 12. 2015	31. 12. 2014
Naložbe v kapital odvisnih družb	1	-	-	-
Skupaj	1	-	-	-

Pojasnilo 11: Terjatve za davek od dohodkov pravnih oseb

EUR 1.000	Banka			Skupina		
	31. 12. 2015	31. 12. 2014	Učinek v letu 2015	31. 12. 2015	31. 12. 2014	Učinek v letu 2015
Terjatve za davek	-	-	-	-	-	-
Odložene terjatve za davek	5.233	7.637	(2.404)	8.756	7.637	1.119
Pripoznane v izkazu poslovnega izida	8.039	9.935	(1.896)	11.562	9.935	1.627
Kreditni bankam in strankam, ki niso banke	3	4	(1)	2.987	4	2.983
Finančna sredstva, razpoložljiva za prodajo	247	1.332	(1.085)	247	1.332	(1.085)
Opredmetena in neopredmetena osnovna sredstva, naložbene nepremičnine	76	28	48	615	28	587
Rezervacije	120	127	(7)	120	127	(7)
Raziskave in razvoj, investicije	108	422	(314)	108	422	(314)
Izguba	7.485	8.022	(537)	7.485	8.022	(537)
Pripoznane v kapitalu	(2.806)	(2.298)	(508)	(2.806)	(2.298)	(508)
Rezervacije	(47)	(73)	26	(47)	(73)	26
Varovanje denarnih tokov	668	1.083	(415)	668	1.083	(415)
Finančna sredstva, razpoložljiva za prodajo	(3.427)	(3.308)	(119)	(3.427)	(3.308)	(119)
Skupaj	5.233	7.637	(2.404)	8.756	7.637	1.119

Prenesena davčna izguba

EUR 1.000	Banka		Skupina	
	2015	2014	2015	2014
Začetno stanje	47.185	27.143	47.185	27.143
Povečanje	-	20.042	-	20.042
Zmanjšanje	(3.158)	-	(3.158)	-
Končno stanje	44.027	47.185	44.027	47.185

Pojasnilo 12: Druga sredstva

EUR 1.000	Banka		Skupina	
	31. 12. 2015	31. 12. 2014	31. 12. 2015	31. 12. 2014
Predujmi	8	6	515	6
Nevračunani stroški in odhodki	258	148	543	148
Zaloge	-	-	942	-
Druge terjatve	17	1.499	17	1.499
Skupaj	283	1.653	2.017	1.653

V letu 2014 je pretežni del »Drugih terjatev« Banke in Skupine predstavljala terjatev za plačano akontacijo davka na bilančno vsoto bank v višini 1.478 tisoč evrov.

Pojasnilo 13: Finančne obveznosti, namenjene trgovanju

Pojasnilo se za obe leti nanaša na Banko in na Skupino.

EUR 1.000	31. 12. 2015		31. 12. 2014	
	Raven 1	Raven 2	Raven 1	Raven 2
Izvedeni finančni instrumenti, namenjeni trgovanju	-	16.574	-	17.233
Terminske pogodbe (Forward)	-	6.018	-	3.184
Opcije (Option)	-	124	-	44
Zamenjave (Swap)	-	10.432	-	14.005
Ostale finančne obveznosti, namenjene trgovanju	4	-	6	-
Skupaj	4	16.574	6	17.233

Vse finančne obveznosti, namenjene trgovanju so bile kot take označene ob začetnem pripoznanju.

Pojasnilo 14: Izvedeni finančni instrumenti, namenjeni varovanju - obveznosti

Pojasnilo se za obe leti nanaša na Banko in na Skupino.

EUR 1.000	31. 12. 2015	31. 12. 2014
	Raven 2	Raven 2
Varovanje denarnih tokov pred tveganjem	73.229	53.415
Skupaj	73.229	53.415

Pojasnilo 15: Finančne obveznosti, merjene po odplačni vrednosti

Vloge bank in centralnih bank

EUR 1.000	Banka		Skupina	
	31. 12. 2015	31. 12. 2014	31. 12. 2015	31. 12. 2014
Vloge bank na vpogled	5.100	7.913	5.100	7.913
Kratkoročne vloge bank	40.026	190.007	40.026	190.007
Dolgoročne vloge bank	155.267	228.015	155.267	228.015
Skupaj	200.393	425.935	200.393	425.935

Pojasnila k računovodskim izkazom

Kreditni bank in centralnih bank

EUR 1.000	Banka		Skupina	
	31. 12. 2015	31. 12. 2014	31. 12. 2015	31. 12. 2014
Dolgoročni krediti centralne banke	78.124	252.509	78.124	252.509
Dolgoročni krediti bank	37.722	158.741	107.267	158.741
Skupaj	115.846	411.250	185.391	411.250

Vloge strank

EUR 1.000	Banka		Skupina	
	31. 12. 2015	31. 12. 2014	31. 12. 2015	31. 12. 2014
Na vpogled	974.976	715.514	972.623	715.514
Podjetja	516.565	386.966	516.565	386.966
Finančne institucije	89.703	51.543	87.350	51.543
Javni sektor	79.092	53.710	79.092	53.710
Prebivalstvo	267.484	202.455	267.484	202.455
Samostojni podjetniki	16.243	17.555	16.243	17.555
Neprofitni izvajalci storitev gospodinjstvom	5.889	3.285	5.889	3.285
Kratkoročne vloge	367.279	485.186	367.279	485.186
Podjetja	196.847	225.101	196.847	225.101
Finančne institucije	25.854	49.956	25.854	49.956
Javni sektor	12.702	24.050	12.702	24.050
Prebivalstvo	122.958	178.585	122.958	178.585
Samostojni podjetniki	6.013	3.926	6.013	3.926
Neprofitni izvajalci storitev gospodinjstvom	2.905	3.568	2.905	3.568
Dolgoročne vloge	478.230	167.811	478.230	167.811
Podjetja	30.426	19.957	30.426	19.957
Finančne institucije	5.740	1.216	5.740	1.216
Javni sektor	278.097	8.093	278.097	8.093
Prebivalstvo	158.033	134.915	158.033	134.915
Samostojni podjetniki	1.575	98	1.575	98
Neprofitni izvajalci storitev gospodinjstvom	4.359	3.532	4.359	3.532
Skupaj	1.820.485	1.368.511	1.818.132	1.368.511

Podrejene obveznosti

EUR 1.000	Banka		Skupina	
	31. 12. 2015	31. 12. 2014	31. 12. 2015	31. 12. 2014
Podrejene obveznosti do bank	30.101	30.110	30.101	30.110
Skupaj	30.101	30.110	30.101	30.110

Banka je v letu 2008 najela 10-letno linijo za črpanje podrejenega posojila v višini 20.000 tisoč evrov z obrestno mero EURIBOR + 1,5 %.

V letu 2009 je Banka najela dodatno 10-letno linijo za črpanje podrejenega posojila v višini 10.000 tisoč evrov z obrestno mero EURIBOR + 3 %.

Posojili sta najeti od UniCredit Bank Austria AG, Dunaj in sta obe v celoti črpani.

Druge finančne obveznosti

EUR 1.000	Banka		Skupina	
	31. 12. 2015	31. 12. 2014	31. 12. 2015	31. 12. 2014
Sredstva za nakazilo v tujino	1.221	2.201	1.221	2.201
Obveznosti za provizije	48	29	48	29
Obveznosti v obračunu	6.547	2.821	6.547	2.821
Obveznosti do dobaviteljev	1.054	904	1.173	904
Vnaprej vračunani odhodki in stroški	6.645	4.475	6.739	4.475
Prejeti predujmi in varščine	-	-	1.131	-
Druge poslovne obveznosti	3.184	6.795	3.329	6.795
Skupaj	18.699	17.225	20.188	17.225

Pojasnilo 16: Rezervacije

EUR 1.000	Banka		Skupina	
	31. 12. 2015	31. 12. 2014	31. 12. 2015	31. 12. 2014
Za pravno nerešene tožbe	4.024	1.419	4.024	1.419
Za jubilejne nagrade in odpravnine	787	882	787	882
Za zunajbilančne obveznosti	6.797	4.508	6.797	4.508
Druge rezervacije	-	307	682	307
Skupaj	11.608	7.116	12.290	7.116

Banka je bila po stanju na dan 31. december 2015 kot tožena stranka vključena v štirinajst sodnih sporov, v katerih tožeče stranke uveljavljajo tožbene zahtevke proti Banki v skupni višini 11,4 milijona evrov (na dan 31. december 2014: 11,7 milijona evrov). Družba UniCredit Leasing, d.o.o. je bila kot tožena stranka vključena v tri sodne spore, v katerih tožeče stranke uveljavljajo tožbene zahtevke proti družbi v skupni višini 5,2 milijona evrov. V skladu z oceno verjetnosti izida je Skupina oblikovala ustrezne rezervacije za zadevne pravne spore.

Banka 2015

EUR 1.000	Za pravno nerešene tožbe	Za jubilejne nagrade in odpravnine	Za zunajbilančne obveznosti	Druge rezervacije	Skupaj
Začetno stanje	1.419	882	4.508	307	7.116
Povečanje	2.605	74	3.409	498	6.586
Pripoznano v izkazu poslovnega izida	2.605	74	3.409	497	6.585
Tečajne razlike	-	-	-	1	1
Zmanjšanje	-	(169)	(1.120)	(805)	(2.094)
Poraba rezervacij	-	(43)	-	(38)	(81)
Sprostitev rezervacij pripoznana v izkazu poslovnega izida	-	-	(1.120)	(767)	(1.887)
Sprostitev rezervacij pripoznana v kapitalu	-	(126)	-	-	(126)
Končno stanje	4.024	787	6.797	-	11.608

Pojasnila k računovodskim izkazom

Razkritje za leto 2014 je enako za Banko in za Skupino.

2014

EUR 1.000	Za pravno nerešene tožbe	Za jubilejne nagrade in odpravnine	Za zunajbilančne obveznosti	Druge rezervacije	Skupaj
Začetno stanje	607	1.010	4.520	-	6.137
Povečanje	1.210	98	3.096	307	4.711
Pripoznavo v izkazu poslovnega izida	1.210	98	3.096	307	4.711
Zmanjšanje	(398)	(226)	(3.108)	-	(3.732)
Poraba rezervacij	-	(20)	-	-	(20)
Sprostitev rezervacij pripoznava v izkazu poslovnega izida	(398)	(1)	(3.108)	-	(3.507)
Sprostitev rezervacij pripoznava v kapitalu	-	(205)	-	-	(205)
Končno stanje	1.419	882	4.508	307	7.116

Skupina

2015

EUR 1.000	Za pravno nerešene tožbe	Za jubilejne nagrade in odpravnine	Za zunajbilančne obveznosti	Druge rezervacije	Skupaj
Začetno stanje	1.419	882	4.508	307	7.116
Povečanje	2.605	74	3.409	1.180	7.268
Pripoznavo v izkazu poslovnega izida	2.605	74	3.409	1.022	7.110
Povečanje ob začetni konsolidaciji	-	-	-	157	157
Tečajne razlike	-	-	-	1	1
Zmanjšanje	-	(169)	(1.120)	(805)	(2.094)
Poraba rezervacij	-	(43)	-	(38)	(81)
Sprostitev rezervacij pripoznava v izkazu poslovnega izida	-	-	(1.120)	(767)	(1.887)
Sprostitev rezervacij pripoznava v kapitalu	-	(126)	-	-	(126)
Končno stanje	4.024	787	6.797	682	12.290

Pojasnilo 17: Obveznosti za davek od dohodkov pravnih oseb

EUR 1.000	Banka		Skupina	
	31. 12. 2015	31. 12. 2014	31. 12. 2015	31. 12. 2014
Obveznosti za davek	-	-	145	-
Skupaj	-	-	145	-

Pobot

EUR 1.000	Banka		Skupina	
	31. 12. 2015	31. 12. 2014	31. 12. 2015	31. 12. 2014
Odložene obveznosti za davek	3.525	73	3.525	73
Presežek iz prevrednotenja, finančna sredstva, razpoložljiva za prodajo	3.478	-	3.478	-
Presežek iz prevrednotenja, rezervacije	47	73	47	73
Skupaj	3.525	73	3.525	73

Pojasnilo 18: Druge obveznosti

EUR 1.000	Banka		Skupina	
	31. 12. 2015	31. 12. 2014	31. 12. 2015	31. 12. 2014
Pasivne časovne razmejitev	1.328	1.788	2.057	1.788
Obveznosti za davke in prispevke	338	2.142	770	2.142
Skupaj	1.666	3.930	2.827	3.930

Pojasnilo 19: Osnovni kapital

EUR 1.000	Banka		Skupina	
	31. 12. 2015	31. 12. 2014	31. 12. 2015	31. 12. 2014
Navadne delnice - vpis prebivalstva	1	1	1	1
Navadne delnice - vpis tuje banke	20.383	20.383	20.383	20.383
Skupaj	20.384	20.384	20.384	20.384

Osnovni kapital Banke na dan 31. december 2015 znaša 20.383.765 evrov in je razdeljen na 4.888.193 navadnih imenskih kosovnih delnic, ki so v celoti vplačane. Vsaka primarna kosovna delnica zagotavlja imetniku pravico do enega glasu pri sprejemanju sklepov na skupščini Banke, pravico do dela dobička (dividende) ter pravico do ustreznega dela preostalega premoženja po likvidaciji ali stečaju Banke.

Banka za leto 2014 ni izplačala dividend.

Pojasnilo 20: Kapitalske rezerve

EUR 1.000	Banka		Skupina	
	31. 12. 2015	31. 12. 2014	31. 12. 2015	31. 12. 2014
Vplačani presežek kapitala	91.736	91.736	91.736	91.736
Kapitalske rezerve, nastale iz splošnega prevrednotevalnega popravka kapitala	16.024	16.024	16.024	16.024
Skupaj	107.760	107.760	107.760	107.760

Pojasnilo 21: Akumulirani drugi vseobsegajoči donos

Pojasnilo se za obe leti nanaša na Banko in na Skupino.

EUR 1.000	31. 12. 2015	31. 12. 2014
Akumulirani drugi vseobsegajoči donos, varovanje denarnih tokov	(3.262)	(5.290)
Akumulirani drugi vseobsegajoči donos, finančna sredstva, razpoložljiva za prodajo	16.729	16.153
Akumulirani drugi vseobsegajoči donos, aktuarski čisti dobički / izgube za pokojninske programe	511	359
Skupaj	13.978	11.222

Pojasnila k računovodskim izkazom

Akumulirani drugi vseobsegajoči donos, varovanje denarnih tokov

EUR 1.000	2015	2014
Začetno stanje	(5.290)	(9.006)
Bruto vrednost	(6.374)	(10.851)
Odloženi davek	1.084	1.845
Povečanje	2.028	3.716
Bruto vrednost	2.443	4.477
Odloženi davek	(415)	(761)
Končno stanje	(3.262)	(5.290)
Bruto vrednost	(3.931)	(6.374)
Odloženi davek	669	1.084

Akumulirani drugi vseobsegajoči donos, finančna sredstva, razpoložljiva za prodajo

EUR 1.000	2015	2014
Začetno stanje	16.153	4.353
Bruto vrednost	19.461	5.244
Odloženi davek	(3.308)	(891)
Povečanje	6.150	12.070
Bruto vrednost	7.410	14.542
Odloženi davek	(1.260)	(2.472)
Zmanjšanje	(5.574)	(270)
Bruto vrednost	(6.716)	(325)
Odloženi davek	1.142	55
Končno stanje	16.729	16.153
Bruto vrednost	20.155	19.461
Odloženi davek	(3.426)	(3.308)

Akumulirani drugi vseobsegajoči donos, aktuarski čisti dobički / izgube za pokojninske programe

EUR 1.000	2015	2014
Začetno stanje	359	188
Bruto vrednost	431	226
Odloženi davek	(72)	(38)
Povečanje	152	171
Bruto vrednost	126	205
Odloženi davek	26	(34)
Končno stanje	511	359
Bruto vrednost	557	431
Odloženi davek	(46)	(72)

Pojasnilo 22: Rezerve iz dobička

EUR 1.000	Banka		Skupina	
	31. 12. 2015	31. 12. 2014	31. 12. 2015	31. 12. 2014
Zakonske rezerve	1.307	1.307	1.307	1.307
Druge rezerve iz dobička	83.328	103.028	98.221	103.028
Skupaj	84.635	104.335	99.528	104.335

Druge rezerve iz dobička Skupine vključujejo slabo ime iz naslova začetne konsolidacije UniCredit Leasing, d.o.o. v višini 14.893 tisoč evrov.

Pojasnilo 23: Zadržani dobiček / izguba (vključno s čistim dobičkom / izgubo poslovnega leta)

EUR 1.000	Banka		Skupina	
	31. 12. 2015	31. 12. 2014	31. 12. 2015	31. 12. 2014
Čisti dobiček / (izguba) poslovnega leta	9.677	599	8.721	599
Razporeditev v / iz rezerv iz dobička	20.000	(299)	20.000	(299)
Skupaj	29.677	300	28.721	300

Bilančni dobiček Banke

EUR 1.000	2015	2014
Čisti dobiček / (izguba) poslovnega leta	9.677	599
Razporeditev v rezerve iz dobička	-	(299)
Razporeditev iz rezerv iz dobička	20.000	-
Bilančni dobiček	29.677	300
Razporeditev v rezerve iz dobička	-	(300)
Delitev čistega dobička poslovnega leta	(9.677)	
Prenos v naslednje leto	20.000	-

Uprava je predlagala nadzornemu svetu in skupščini Banke, da se del bilančnega dobička v višini 9.677 tisoč evrov razdeli med delničarje, preostali del bilančnega dobička pa ostane nerazporejen.

Osnovni in popravljene dobiček na delnico

EUR 1.000	Banka		Skupina	
	31. 12. 2015	31. 12. 2014	31. 12. 2015	31. 12. 2014
(1) Čisti dobiček poslovnega leta	9.677	599	8.721	599
(2) Število delnic	4.888.193	4.888.193	4.888.193	4.888.193
(3) Tehtano povprečno število delnic v letu	4.888.193	4.888.193	4.888.193	4.888.193
(4) Dobiček na delnico v evrih (1) / (3)	1,98	0,12	1,78	0,12

Osnovni in popravljene dobiček na delnico sta enaka.

Pojasnila k računovodskim izkazom

Pojasnila k izkazu poslovnega izida

Pojasnilo 24: Prihodki iz obresti

EUR 1.000	Banka		Skupina	
	2015	2014	2015	2014
Obresti iz stanj na računih pri centralni banki	-	90	-	90
Obresti iz finančnih sredstev, namenjenih trgovanju	5.150	5.347	5.150	5.347
Obresti iz izvedenih finančnih instrumentov, namenjenih varovanju	5.091	4.846	5.091	4.846
Obresti iz finančnih sredstev, razpoložljivih za prodajo	10.334	10.742	10.334	10.742
Obresti iz danih kreditov	38.782	50.093	41.197	50.093
Bank	176	221	176	221
Strank	38.606	49.872	41.021	49.872
Obresti iz danih oslabljenih kreditov	8.979	10.601	8.979	10.601
Strank	8.979	10.601	8.979	10.601
Obresti iz finančnih sredstev v posesti do zapadlosti	626	626	626	626
Negativne obresti od obveznosti	515	-	515	-
Skupaj	69.477	82.345	71.892	82.345

Pojasnilo 25: Odhodki za obresti

EUR 1.000	Banka		Skupina	
	2015	2014	2015	2014
Obresti za finančne obveznosti do centralne banke	132	417	132	417
Obresti za finančne obveznosti, namenjene trgovanju	5.083	5.238	5.083	5.238
Obresti iz izvedenih finančnih instrumentov, namenjenih varovanju	6.402	7.584	6.402	7.584
Obresti za finančne obveznosti, merjene po odplačni vrednosti	12.219	20.480	12.740	20.480
Bank	4.398	7.107	4.911	7.107
Strank	7.821	13.373	7.829	13.373
Negativne obresti od terjatev	795	-	795	-
Skupaj	24.631	33.719	25.152	33.719

Obrestni odhodki za podrejeni dolg znašajo 609 tisoč evrov v letu 2015 (683 tisoč evrov v letu 2014).

Pojasnilo 26: Prihodki iz dividend

Pojasnilo se za obe leti nanaša na Banko in na Skupino.

EUR 1.000	2015	2014
Dividende iz finančnih sredstev, razpoložljivih za prodajo	5	5
Skupaj	5	5

Pojasnilo 27: Prihodki iz opravnin (provizij)

EUR 1.000	Banka		Skupina	
	2015	2014	2015	2014
Opravnine iz poslov z vrednostnimi papirji	7.782	6.355	7.782	6.355
Opravnine iz danih jamstev	3.672	4.228	3.672	4.228
Opravnine iz opravljanja plačilnih storitev - vodenje transakcijskih računov	2.707	3.118	2.707	3.118
Opravnine iz opravljanja plačilnih storitev - izvrševanje plačil	5.171	5.463	5.171	5.463
Opravnine iz opravljanja plačilnih storitev - kartično poslovanje	4.999	3.524	4.999	3.524
Opravnine iz opravljanja drugih plačilnih storitev	1.548	1.621	1.548	1.621
Opravnine iz kreditnih in najemnih poslov	4.675	5.050	4.848	5.050
Opravnine iz investicijskega svetovanja	2.675	1.343	2.675	1.343
Opravnine iz drugih poslov	962	1.024	962	1.024
Skupaj	34.191	31.726	34.364	31.726

Pojasnilo 28: Odhodki za opravnine (provizije)

EUR 1.000	Banka		Skupina	
	2015	2014	2015	2014
Opravnine od opravljenih plačilnih storitev - kartično poslovanje	2.391	2.111	2.391	2.111
Opravnine od opravljenih drugih plačilnih storitev	2.544	1.636	2.551	1.636
Opravnine od opravljenih posredniških in komisijskih poslov	1.217	1.016	1.217	1.016
Opravnine od opravljenih storitev za investicijsko svetovanje	1.213	634	1.213	634
Opravnine od opravljenih drugih storitev	1.794	1.594	1.978	1.594
Skupaj	9.159	6.991	9.350	6.991

Pojasnilo 29: Realizirani dobički / izgube iz finančnih sredstev in obveznosti, ki niso merjeni po pošteni vrednosti skozi izkaz poslovnega izida

EUR 1.000	Banka		Skupina	
	2015	2014	2015	2014
Realizirani dobički	6.406	4.455	6.406	4.455
Iz dolžniških vrednostnih papirjev, razpoložljivih za prodajo	5.388	2.929	5.388	2.929
Iz lastniških vrednostnih papirjev, razpoložljivih za prodajo	66	1.342	66	1.342
Iz kreditov	499	12	499	12
Iz drugih finančnih sredstev in obveznosti	453	172	453	172
Realizirane izgube	(984)	(18)	(1.151)	(18)
Iz dolžniških vrednostnih papirjev, razpoložljivih za prodajo	(105)	(17)	(105)	(17)
Iz kreditov	(73)	(1)	(73)	(1)
Iz drugih finančnih sredstev in obveznosti	(806)	-	(973)	-
Skupaj	5.422	4.437	5.255	4.437

Pojasnila k računovodskim izkazom

Pojasnilo 30: Čisti dobički / izgube iz finančnih sredstev in obveznosti, namenjenih trgovanju

Pojasnilo se za obe leti nanaša na Banko in na Skupino.

EUR 1.000	2015	2014
Čisti dobički iz trgovanja z vrednostnimi papirji	23	172
Čisti dobički pri nakupu in prodaji tujih valut	(75)	1.697
Čisti dobički / izgube iz izvedenih finančnih instrumentov	4.442	1.310
Skupaj	4.390	3.179

Pojasnilo 31: Spremembe poštene vrednosti pri obračunavanju varovanj pred tveganji

Pojasnilo se za obe leti nanaša na Banko in na Skupino.

EUR 1.000	2015	2014
Spremembe poštene vrednosti izvedenih finančnih instrumentov za varovanje denarnih tokov skupine finančnih instrumentov - neuspešni del - makro	(139)	(1.159)
Skupaj	(139)	(1.159)

Pojasnilo 32: Čisti dobički / izgube iz tečajnih razlik

EUR 1.000	Banka		Skupina	
	2015	2014	2015	2014
Dobički iz tečajnih razlik	359.709	118.762	359.779	118.762
Izgube iz tečajnih razlik	(361.470)	(120.063)	(361.568)	(120.063)
Skupaj	(1.761)	(1.301)	(1.789)	(1.301)

Pojasnilo 33: Čisti dobički / izgube iz odprave pripoznanja sredstev brez nekratkoročnih sredstev v posesti za prodajo

Pojasnilo se za obe leti nanaša na Banko in na Skupino.

EUR 1.000	2015	2014
Izgube iz odprave pripoznanja	(708)	(434)
Skupaj	(708)	(434)

Pojasnilo 34: Drugi čisti poslovni dobički / izgube

EUR 1.000	Banka		Skupina	
	2015	2014	2015	2014
Dobički	1.345	1.331	2.385	1.331
Dobički iz operativnih tveganj	17	10	75	10
Prihodki iz povrnjenih stroškov za delavce napotene v tujino	1.000	1.200	1.000	1.200
Prihodki iz najemov	167	-	1.147	-
Ostali dobički	161	121	163	121
Izgube	(1.797)	(1.997)	(2.175)	(1.997)
Članarine	(73)	(60)	(73)	(60)
Izgube iz operativnih tveganj	(199)	(193)	(260)	(193)
Davek na bilančno vsoto	-	(1.673)	-	(1.673)
Sklad za reševanje bank	(1.472)	-	(1.472)	-
Odhodki iz najemov	-	-	(92)	-
Ostale izgube	(53)	(71)	(278)	(71)
Skupaj	(452)	(666)	210	(666)

Pojasnilo 35: Administrativni stroški

EUR 1.000	Banka		Skupina	
	2015	2014	2015	2014
Stroški dela	22.515	22.259	23.223	22.259
Ostali administrativni stroški	11.779	11.720	11.859	11.720
Skupaj	34.294	33.979	35.082	33.979

Stroški dela

EUR 1.000	Banka		Skupina	
	2015	2014	2015	2014
Bruto plače	16.413	16.413	16.929	16.413
Dajatve za socialno zavarovanje	1.238	1.150	1.275	1.150
Dajatve za pokojninsko zavarovanje	1.497	1.393	1.544	1.393
Druge dajatve, odvisne od bruto plač	57	49	61	49
Nadomestilo za prevoz in za prehrano	1.367	1.341	1.407	1.341
Variabilni del plače	1.015	962	1.032	962
Drugi stroški dela	928	951	975	951
Skupaj	22.515	22.259	23.223	22.259

V letu 2015 Banka prikazuje med stroški dela stroške za neizkoriščene dopuste v višini 36 tisoč evrov (v letu 2014 znižanje stroškov v višini 37 tisoč evrov).

Pojasnila k računovodskim izkazom

Ostali administrativni stroški

EUR 1.000	Banka		Skupina	
	2015	2014	2015	2014
Stroški najemnin in zakupnin	2.205	2.213	2.211	2.213
Stroški informacijskega sistema	2.218	2.254	2.257	2.254
Stroški poštnine in komunikacije	1.356	1.362	1.386	1.362
Stroški svetovalnih in revizijskih storitev	1.931	2.097	1.939	2.097
Ostale storitve drugih	743	835	717	835
Stroški reklame	1.169	1.069	1.171	1.069
Stroški izobraževanja	133	80	133	80
Stroški materiala	683	701	686	701
Stroški vzdrževanja, upravljanja in varovanja opredmetenih osnovnih sredstev	845	662	855	662
Stroški zavarovanja	203	188	207	188
Stroški službenih poti	146	140	150	140
Stroški nadzora	147	119	147	119
Skupaj	11.779	11.720	11.859	11.720

Stroški svetovalnih in revizijskih storitev vključujejo stroške revizije računovodskih izkazov za leto 2015 v višini 147 tisoč evrov revizijske hiše Deloitte revizija d.o.o. ter stroške za dogovorjeni postopek revizije skrbniških poslov v višini 13 tisoč evrov družbe Deloitte revizija d.o.o..

Banka ima v najemu večje število poslovnih prostorov. Najemne pogodbe se sklenejo za do 15 let z možnostjo podaljšanja oziroma predčasne prekinitve.

Najmanjša vsota najemnin, ki bi jih Banka morala plačati v največ letu dni, je 2.077 tisoč evrov, v več kot letu dni in ne več kot petih letih 1.656 tisoč evrov in v več kot petih letih 310 tisoč evrov (leta 2014: 2.193 tisoč evrov v največ letu dni, v več kot letu dni in ne več kot petih letih 2.256 tisoč evrov in v več kot petih letih 433 tisoč evrov).

Pojasnilo 36: Amortizacija

EUR 1.000	Banka		Skupina	
	2015	2014	2015	2014
Amortizacija opredmetenih osnovnih sredstev	1.870	2.088	2.472	2.088
Amortizacija vlaganj v tuje objekte	764	890	765	890
Amortizacija računalniške opreme	657	688	663	688
Amortizacija ostale opreme	449	510	1.044	510
Amortizacija neopredmetenih dolgoročnih sredstev	3.104	3.025	3.117	3.025
Amortizacija naložbenih nepremičnin	-	-	103	-
Skupaj	4.974	5.113	5.692	5.113

Pojasnilo 37: Rezervacije

EUR 1.000	Banka		Skupina	
	2015	2014	2015	2014
Za pravno nerešene tožbe	2.605	812	2.605	812
Za jubilejne nagrade in odpravnine	74	98	74	98
Druge rezervacije	(270)	307	250	307
Za zunajbilančne obveznosti	2.287	(12)	2.287	(12)
Skupaj	4.696	1.205	5.216	1.205

Pojasnilo 38: Oslabitve

EUR 1.000	Banka		Skupina	
	2015	2014	2015	2014
Oslabitve finančnih sredstev, merjenih po odplačni vrednosti	20.954	35.731	22.419	35.731
Povečanje	62.771	66.752	64.830	66.752
Krediti	62.482	65.685	64.541	65.685
Druga finančna sredstva	289	1.067	289	1.067
Zmanjšanje	(41.817)	(31.021)	(42.411)	(31.021)
Krediti	(40.680)	(29.884)	(41.267)	(29.884)
Druga finančna sredstva	(1.137)	(1.137)	(1.144)	(1.137)
Oslabitve finančnih sredstev, razpoložljivih za prodajo	145	783	145	783
Povečanje	145	783	145	783
Oslabitve naložbenih nepremičnin	-	-	195	-
Povečanje	-	-	195	-
Skupaj	21.099	36.514	22.759	36.514

Pojasnilo 39: Čisti dobički / izgube iz nekratkoročnih sredstev v posesti za prodajo

EUR 1.000	Banka		Skupina	
	2015	2014	2015	2014
Dobički iz nekratkoročnih sredstev v posesti za prodajo	1	5	34	5
Izgube iz nekratkoročnih sredstev v posesti za prodajo	-	(3)	(93)	(3)
Skupaj	1	2	(59)	2

Pojasnilo 40: Davek iz dohodka pravnih oseb

EUR 1.000	Banka		Skupina	
	2015	2014	2015	2014
Tekoči davek	-	-	(83)	-
Odloženi davek	1.896	14	1.532	14
Skupaj	1.896	14	1.449	14

Znesek davka iz dohodka pravnih oseb v celoti vpliva na dividende delničarjev Banke, ki so predvidene za izplačilo.

EUR 1.000	Banka		Skupina	
	2015	2014	2015	2014
Dobiček / izguba pred davki	11.573	613	10.170	613
Teoretični davek (17 %)	1.967	104	1.729	104
Zmanjšanje davka	(1.111)	(3.731)	(1.111)	(3.731)
za zmanjšanje prihodkov	(2)	(3)	(2)	(3)
za davčno priznanje odhodkov preteklih let	(1.109)	(3.728)	(1.109)	(3.728)
Povečanje davka za nepriznane odhodke	124	195	279	195
Odloženi davek	1.896	3.403	1.532	3.403
Vzpostavitev in odprava začasnih razlik	1.896	3.403	1.532	3.403
Ostale prilagoditve	(980)	43	(980)	43
Skupaj	1.896	14	1.449	14

Pojasnila k računovodskim izkazom

Pojasnila k izkazu denarnih tokov

Pojasnilo 41: Denarni ustrezniki

EUR 1.000	Banka		Skupina	
	31. 12. 2015	31. 12. 2014	31. 12. 2015	31. 12. 2014
Denar v blagajni	11.832	12.497	11.832	12.497
Obvezne rezerve pri centralni banki	86.922	18.661	86.922	18.661
Vpogledne vloge pri bankah	174.597	319.121	174.597	319.121
Kreditni bankam z zapadlostjo do 3 mesece	9.036	2.724	9.036	2.724
Skupaj	282.387	353.003	282.387	353.003

Pojasnila k zunajbilančnemu poslovanju v skladu z zahtevami Banke Slovenije

Pojasnilo 42: Zunajbilančno poslovanje

Pojasnilo se za obe leti nanaša na Banko in na Skupino.

EUR 1.000	31. 12. 2015	31. 12. 2014
Garancije	200.197	247.273
Kreditni limiti in kreditne linije	464.533	322.535
Upniki po spot poslih	9.423	3.544
Nazivna vrednost izvedenih finančnih instrumentov	3.819.304	2.354.228
Skupaj	4.493.457	2.927.580

Gibanje garancij

EUR 1.000	2015	2014
Začetno stanje	247.273	279.663
Povečanje	144.488	139.822
Nove garancije	142.164	138.924
Tečajne razlike	2.324	898
Zmanjšanje	(191.564)	(172.212)
Izplačilo garancij	(375)	(2.423)
Ugasnjene garancije	(189.098)	(169.106)
Tečajne razlike	(2.091)	(683)
Končno stanje	200.197	247.273

Izvedeni finančni instrumenti

EUR 1.000	31. 12. 2015	31. 12. 2014
Terminske pogodbe (Forward in Futures)	311.482	109.243
Obrestne opcije (Option)	34.664	38.927
Ostale opcije (Option)	-	710
Obrestne zamenjave (Swap)	3.107.526	1.810.250
Namenjene trgovanju	721.331	598.236
Namenjene varovanju	2.386.195	1.212.014
Valutne zamenjave (Swap)	364.230	395.098
Namenjene trgovanju	165.897	196.765
Namenjene varovanju	198.333	198.333
Blagovne zamenjave	1.402	-
Skupaj	3.819.304	2.354.228

Pojasnilo, ki se nanaša na negotovost glede gospodarskih koristi, Banka razkriva preko analize kreditnega tveganja nasprotne stranke v poglavju Bančna tveganja. Pri sklepanju večine poslov z izvedenimi finančnimi instrumenti Banka teži k zapiranju pozicij.

Pojasnilo 43: Poslovanje po pooblastilu

Pojasnilo se za obe leti nanaša na Banko in na Skupino.

Bilanca stanja iz poslovanja po pooblastilu

EUR 1.000	31. 12. 2015	31. 12. 2014
Denarna sredstva strank za posredovanje s finančnimi instrumenti	4.015	5.213
Terjatve iz poslov gospodarjenja s finančnimi instrumenti	39.284	28.540
Terjatve po skrbniških poslih	10.267.744	8.487.040
Terjatve do KDD za prodane finančne instrumente	130	44
Terjatve do drugih poravnalnih sistemov in institucij za prodane finančne instrumente (kupcev)	977	1.837
Terjatve iz poravnalnega poslovanja	2.347	2.546
Terjatve iz drugih poslov v tujem imenu in za tuj račun	226.566	189.676
Skupaj sredstva	10.541.063	8.714.896
Obveznosti do strank iz denarnih sredstev in finančnih instrumentov	43.299	33.755
Obveznosti do KDD za kupljene finančne instrumente	2.347	2.546
Obveznosti do drugih poravnalnih sistemov in institucij za kupljene finančne instrumente (dobaviteljev)	10.266.495	8.486.364
Obveznosti do banke za provizije, stroške ipd.	9	9
Obveznosti iz poravnalnega poslovanja	2.347	2.546
Obveznosti iz drugih poslov v tujem imenu in za tuj račun	226.566	189.676
Skupaj obveznosti	10.541.063	8.714.896

Pojasnilo 44: Posredniško poslovanje

Pojasnilo se za obe leti nanaša na Banko in na Skupino.

EUR 1.000	31. 12. 2015	31. 12. 2014
Terjatve poravnalnega oz. transakcijskih računov za sredstva strank	10.308.135	8.517.461
Iz finančnih instrumentov	10.307.028	8.515.580
Do KDD oz. obračunskega računa banke za prodane finančne instrumente	130	44
Do drugih poravnalnih sistemov in institucij za prodane finančne instrumente (kupcev)	977	1.837
Denarna sredstva strank	4.015	5.213
Na poravnalnem računu za sredstva strank	1.950	1.693
Na transakcijskih računih bank	2.065	3.520
Skupaj sredstva	10.312.150	8.522.674
Obveznosti poravnalnega oz. transakcijskih računov za sredstva strank	10.312.150	8.522.674
Do strank iz denarnih sredstev in finančnih instrumentov	43.299	33.755
Do KDD oz. obračunskega računa banke za kupljene finančne instrumente	2.347	2.546
Do drugih poravnalnih sistemov in institucij za kupljene finančne instrumente (dobaviteljev)	10.266.495	8.486.364
Do banke oz. poravnalnega računa za provizije, stroške, ipd.	9	9
Skupaj obveznosti	10.312.150	8.522.674
Zabilančna evidenca	10.307.028	8.515.580
Finančni instrumenti, ločeno po storitvah	10.307.028	8.515.580
Gospodarjenje s finančnimi instrumenti	39.284	28.540
Skrbniški posli	10.267.744	8.487.040

Pojasnila k računovodskim izkazom

Prihodki in odhodki iz opravnin v zvezi z investicijskimi storitvami in posli

EUR 1.000	2015	2014
Prihodki iz opravnin (provizij) v zvezi z investicijskimi in pomožnimi investicijskimi storitvami in posli za stranke	7.782	6.376
Sprejemanje, posredovanje in izvrševanja naročil	110	212
Gospodarjenje s finančnimi sredstvi	463	455
Izvedba prvih ali nadaljnjih prodaj brez obveznosti odkupa	1.084	621
Skrbnišтво in sorodne storitve	6.125	5.088
Odhodki iz opravnin (provizij) v zvezi z investicijskimi in pomožnimi investicijskimi storitvami in posli za stranke	1.901	1.449
Opravnine v zvezi s KDD družbo in njej podobnimi organizacijami	1.901	1.440
Opravnine v zvezi z borzo vrednostnih papirjev in njej podobnimi organizacijami	-	9

Pojasnilo 45: Povezane stranke

Banka je hčerinska banka UniCredit Bank Austria AG s sedežem na Dunaju, ki ima v lasti 99,99 % delnic Banke. Lastniki ostalih delnic so slovenska podjetja in fizične osebe. Matična banka Skupine je UniCredit S.p.A, Italija.

V svojem običajnem poslovanju Banka sklepa številne transakcije z drugimi članicami matične skupine UniCredit, kar vključuje dane in prejete kredite ter depozite, nakupe in prodajo tujih valut ter posle z izvedenimi finančnimi instrumenti.

Obseg poslov s povezanimi strankami ter iz njih izhajajoči prihodki ter odhodki so navedeni v nadaljevanju:

Izkaz finančnega položaja

EUR 1.000	Banka		Skupina	
	31. 12. 2015	31. 12. 2014	31. 12. 2015	31. 12. 2014
Kreditni	268.950	353.072	183.228	353.072
Uprava	469	306	566	306
Ključno ravnateljsko osebje	259	266	504	266
Matična banka	160.159	336.138	160.186	336.138
Ostale povezane osebe v matični skupini UniCredit	107.941	16.293	21.820	16.293
Ostale povezane osebe	122	69	152	69
Izvedeni finančni instrumenti	16.396	15.464	16.396	15.464
Matična banka	6	288	6	288
Ostale povezane osebe v matični skupini UniCredit	16.390	15.176	16.390	15.176
Druga sredstva	8	3	8	3
Matična banka	-	3	-	3
Ostale povezane osebe v matični skupini UniCredit	8	-	8	-
Skupaj sredstva	285.354	368.539	199.632	368.539
Finančne obveznosti, merjene po odplačni vrednosti	191.016	549.347	245.695	549.347
Uprava	288	356	408	356
Ključno ravnateljsko osebje	32	25	117	25
Matična banka	185.650	535.928	242.477	535.928
Ostale povezane osebe v matični skupini UniCredit	4.572	12.713	2.219	12.713
Ostale povezane osebe	474	325	474	325
Izvedeni finančni instrumenti	83.756	67.371	83.756	67.371
Matična banka	187	28	187	28
Ostale povezane osebe v matični skupini UniCredit	83.569	67.343	83.569	67.343
Druge obveznosti	1.808	1.261	1.807	1.261
Matična banka	221	294	221	294
Ostale povezane osebe v matični skupini UniCredit	1.587	967	1.586	967
Skupaj obveznosti	276.580	617.979	331.258	617.979

Kreditni bankam v matični skupini UniCredit vključujejo vloge na vpogled, vezane vloge in kredite. So nezavarovani in sklenjeni z variabilno ali s fiksno obrestno mero.

Izkaz poslovnega izida

EUR 1.000	Banka		Skupina	
	2015	2014	2015	2014
Prihodki iz obresti	385	282	113	282
Uprava	3	3	3	3
Ključno ravnateljsko osebje	4	5	8	5
Matična banka	-	127	-	127
Ostale povezane osebe v matični skupini UniCredit	375	143	98	143
Ostale povezane osebe	4	4	4	4
Odhodki za obresti	11.791	14.384	13.009	14.384
Uprava	2	5	3	5
Ključno ravnateljsko osebje	-	-	1	-
Matična banka	5.366	6.345	6.604	6.345
Ostale povezane osebe v matični skupini UniCredit	6.417	8.029	6.396	8.029
Ostale povezane osebe	6	5	6	5
Prihodki iz opravnin (provizij)	424	968	424	968
Matična banka	-	434	-	434
Ostale povezane osebe v matični skupini UniCredit	424	534	424	534
Odhodki za opravnine (provizije)	1.375	760	1.385	760
Matična banka	197	164	207	164
Ostale povezane osebe v matični skupini UniCredit	1.178	596	1.178	596
Čisti dobički / izgube iz finančnih sredstev in obveznosti, namenjenih trgovanju	25.872	10.942	25.872	10.942
Matična banka	6.811	565	6.811	565
Ostale povezane osebe v matični skupini UniCredit	19.061	10.377	19.061	10.377
Spremembe poštene vrednosti pri obračunavanju varovanj pred tveganji	(138)	(1.159)	(138)	(1.159)
Ostale povezane osebe v matični skupini UniCredit	(138)	(1.159)	(138)	(1.159)
Drugi poslovni dobički	976	1.225	1.017	1.225
Matična banka	745	980	745	980
Ostale povezane osebe v matični skupini UniCredit	231	245	272	245
Administrativni stroški	2.482	2.728	2.397	2.728
Matična banka	5	11	5	11
Ostale povezane osebe v matični skupini UniCredit	2.477	2.717	2.392	2.717

Pojasnila k računovodskim izkazom

Izplačila povezanim strankam

EUR 1.000	Banka		Skupina	
	2015	2014	2015	2014
Izplačila upravi	525	564	690	564
Plače in drugi osebni prejemki	525	564	690	564
Izplačila članom nadzornega sveta	61	66	62	66
Izplačila drugim zaposlenim z individualno pogodbo	1.519	1.059	1.519	1.059
Plače in drugi osebni prejemki	1.519	1.059	1.519	1.059
Skupaj	2.105	1.689	2.271	1.689
Število članov uprave na dan 31.12.	4	4	6	4
Število članov nadzornega sveta na dan 31.12.	6	6	6	6
Število zaposlenih z individualno pogodbo na dan 31.12.	18	14	18	14

V letu 2015 je bilo povprečno sedemnajst zaposlenih z individualno pogodbo.

V letu 2015 so člani uprave Banke prejeli: mag. Jana Benčina Henigman 117 tisoč evrov fiksnega izplačila, 40 tisoč evrov variabilnega izplačila in 1 tisoč evrov drugih prejemkov; mag. Damijan Dolinar, CFA 149 tisoč evrov fiksnega dela izplačila, 45 tisoč evrov variabilnega izplačila ter 1 tisoč evrov drugih prejemkov; Francesco Vercesi, MBA, ki je bil član uprave do 8. maja 2015, 80 tisoč evrov fiksnega dela izplačila in 77 tisoč evrov variabilnega dela izplačila.

Mag. Stefan Vavti, predsednik uprave, kot napoten delavec matične banke v skladu s pravili matične skupine UniCredit prejema prejemke za opravljanje funkcije v Banki neposredno s strani matične banke in v letu 2015 ni prejel nobenih dodatnih plačil s strani Banke.

V letih 2014 in 2015 ni bilo izplačil po programu nagrajevanja z delnicami in delniškimi opcijami.

Člani nadzornega sveta so prejeli: Giuseppe Verrascina 28 tisoč evrov nadomestila, Franco Andretta 23 tisoč evrov nadomestila ter Francesco Slocovich 10 tisoč evrov nadomestila.

Transakcije Banke z odvisno družbo UniCredit Leasing, d.o.o.

Stanja v izkazu finančnega položaja

EUR 1.000	31. 12. 2015
Kredit	86.121
Dolgoročne naložbe v kapital odvisnih, pridruženih in skupaj obvladovanih družb	1
Finančne obveznosti, merjene po odplačni vrednosti	2.353

Prihodki oz. odhodki v obdobju od 31. julija 2015 do 31. decembra 2015

EUR 1.000	2015
Prihodki iz obresti	277
Drugi čisti poslovni dobički / izgube	65
Administrativni stroški	(8)

Pojasnilo 46: Dogodki po datumu poročanja

Banka po datumu poročanja ni zaznala pomembnejših poslovnih dogodkov, ki bi vplivali na računovodske izkaze Banke za leto 2015 ali ki bi zahtevali dodatna razkritja v teh računovodskih izkazih.

Bančna tveganja

Celovito upravljanje s tveganji

Skupina skladno z načeli matične skupine UniCredit ugotavlja, meri in/ali upravlja z naslednjimi kategorijami tveganj:

- kreditno tveganje,
- tržno tveganje,
- likvidnostno tveganje,
- operativno tveganje,
- poslovno tveganje,
- tveganje ugleda,
- strateško tveganje,
- kapitalsko tveganje,
- tveganje na področju nepremičnin in
- tveganja iz naslova deležev in kapitalskih udeležb Banke.

Skupina upravlja s tveganji na usklajen način po različnih organizacijskih ravneh. Poleg tega je struktura upravljanja s tveganji sestavni del širše prakse upravljanja s tveganji v matični skupini UniCredit. Na ta način podpira enotnost procesov upravljanja in nadzora nad tveganji v celotni matični skupini UniCredit.

Osrednje aktivnosti upravljanja s tveganji v Skupini vodi divizija Upravljanje s tveganji. Le-ta je neodvisna od poslovnih enot Skupine in je odgovorna neposredno članu uprave za področje upravljanja s tveganji. Osrednje mesto upravljanja s tveganji na najvišji ravni v Banki imajo tri vrste odborov, in sicer: odbor za upravljanje z bilanco banke, kreditni odbor in odbor za operativna tveganja.

Odbor za upravljanje bilance banke (ALCO)

Odbor za upravljanje bilance banke (v nadaljevanju: ALCO) je odbor Skupine, ki se ukvarja z vprašanji celovitega upravljanja s tveganji. ALCO se ukvarja z odobritvijo in pregledovanjem strategij in politik prevzemanja in upravljanja s tveganji, redno preverja izpostavljenost Banke različnim vrstam tveganj in odobri določitve limitov za vse pomembne vrste tveganj ter postopke obvladovanja tveganj. ALCO odbor je odgovoren za upravljanje s strukturo bilance Skupine, spremlja izpostavljenost likvidnostnemu in obrestnemu tveganju, spremlja kreditni portfelj, ukvarja pa se tudi z vprašanji upravljanja tveganj, ki zadevajo več divizij in upravljanja poslovanja celotne Skupine. Odbor se ukvarja tudi z upravljanjem kapitala Skupine; ima pregled nad razvojem kapitalske ustreznosti Banke in količniki, nad regulatornim in ekonomskim kapitalom, razporeditvijo kapitala in razpoložljivimi finančnimi viri.

Kreditni odbor

Z namenom odobritev posamičnih kreditnih izpostavljenosti je v Banki vzpostavljen kreditni odbor. Raven odločanja je določena z zneski predlagane potencialne kreditne izpostavljenosti do posamezne osebe oziroma skupine povezanih oseb ter z bonitetnim razredom dolžnika. Kadar gre za nastanek velike izpostavljenosti, skladno z zakonodajo in internimi akti matične skupine UniCredit odločitve potrjuje nadzorni svet Banke. V kreditnem odboru je prisoten predstavnik iz področja upravljanja s tveganji in iz področja prodajnih enot ter predsednik uprave. Redne seje kreditnega odbora potekajo enkrat tedensko. Procesi in načela presoje in odločanja o posamičnih kreditnih izpostavljenostih so določeni v ustreznih internih smernicah in navodilih. Odobritvene pristojnosti za nižje kreditne izpostavljenosti do pravnih in do fizičnih oseb kreditni odbor delegira določenim nosilcem individualne kreditne pristojnosti. V letu 2015 je Banka opredelila proces za pregled nad obstoječimi in novimi izpostavljenostmi v UniCredit Leasing, d.o.o. in določila postopke za izdajo nezavezujočega mnenja Banke k novo sklenjenim poslom.

Odbor za operativna tveganja

Odbor za operativna tveganja je pristojen za učinkovit pregled izpostavljenosti operativnemu tveganju. Odbor razpolaga z razumevanjem in znanjem celotnega okvira upravljanja z operativnim tveganjem kot tudi z znanjem o tem, kako izpostavljenost operativnemu tveganju vpliva na poslovanje Skupine. Odbor za operativna tveganja je pristojen tudi za preverjanje, ali sta merjenje in sistem nadzora operativnega tveganja močno integrirana v dnevni proces obvladovanja tveganj Skupine. Odbor se sestaja najmanj štirikrat na leto.

Upravljanje tveganj

Skupina je oblikovala jasna izhodišča za oblikovanje cen za posojila in depozite strank, s čimer zagotavljamo ločitve prejemkov poslovanja s strankami od funkcije internega upravljanja s sredstvi in obveznostmi skupine. Enota Upravljanje bilance banke je odgovorna za obvladovanje tržnih tveganj v bančni knjigi in upravlja z likvidnostnim tveganjem ter poroča neposredno izvršnemu direktorju za finance (CFO). Enota Upravljanje bilance banke je odgovorna tudi za upravljanje s strukturo ročnosti in optimizacijo donosa Banke.

Obseg prevzetih tveganj

Strateške cilje Skupine presojava z vidika obsega prevzetih tveganj. Obseg prevzetih tveganj je opredeljen z različnimi kazalniki, ki jih Skupina in matična skupina UniCredit letno pregledata in ustrezno spremenita ali dopolnita. Proces določanja obsega tveganj, ki jih je Skupina pripravljena

Bančna tveganja

sprejeti, je del procesa planiranja. Banka ima za vsak kazalnik določeno ciljno vrednost (h kateri s svojim poslovanjem stremi) ali t.i. sprožilno vrednost (trigger) ali določen limit. Kazalniki so naslednji:

- Na področju kapitalske ustreznosti so na eni strani omejitve in pravila podani s strani regulatorja in na drugi strani s strani matične skupine. Skupina tako na mesečni ravni spremlja gibanje količnika skupnega kapitala in temeljnega kapitala, količnika kapitalske ustreznosti po drugem stebru, količnik kapitalskega vzovda in količnika obsega prevzemanja tveganj.
- Na področju kreditnega tveganja Skupina spremlja verjetnost neplačila, pričakovano izgubo glede na izpostavljenost ob neplačilu in minimalno pokritost kreditne izpostavljenosti z oslabitvami.
- Deželno tveganje, kjer spremljamo izpostavljenost do države.
- Na področju tržnih tveganj Skupina spremlja tvegano vrednost v trgovalni knjigi, največjo dovoljeno izgubo v trgovalni in bančni knjigi in neto obrestno občutljivost.
- Na področju dobičkonosnosti, kjer Skupina želi obvladovati nestanovitnost v zaslužkih in dosegati vzdržno rast, spremlja tako kazalnik prihodkov iz poslovanja na tveganjem prilagojeno aktivno, operativne stroške in kazalnik Earning at Risk (tveganje dobičkonosnosti)
- Na področju likvidnosti so za Skupino pomembni kazalniki
- Na področju likvidnosti so za Skupino pomembni kazalniki kratkoročne likvidnosti, strukturne likvidnosti in količnik likvidnostnega kritja.
- Na področju operativnega tveganja pa Skupina spremlja izgube iz naslova operativnega tveganja.

Kreditno tveganje

Kreditno tveganje je opredeljeno kot tveganje nastanka izgube zaradi neizpolnitve obveznosti dolžnika do banke.

Vrste kreditnih tveganj so naslednje:

- Tveganje neplačila: dogodek neplačila nastopi, ko stranka več kot 90 dni zamuja s plačilom katerekoli pomembnejše kreditne obveznosti oziroma je verjetnost plačila nizka skladno z Direktivo CRD IV in Uredbo CRR ter veljavnimi internimi akti Skupine. Posledica teh dogodkov je uvrstitev vseh naložb povezanih s stranko med slabe naložbe.
- Deželno tveganje pomeni tveganje izgube, ki jo lahko utрпи Skupina v katerikoli državi, zaradi kateregakoli od naslednjih razlogov: možnost poslabšanja ekonomskih razmer, politični ali socialni nemiri, nacionalizacija ali razlastitev premoženja, zavrnitve s strani vlade v primeru zadolženosti, poostrene menjalne kontrole in valutne deprecije ali devalvacije.
- Tveganje poravnave je tveganje, ki lahko nastane pri poravnavi ali obračunavanju posameznih transakcij, v primeru ko ne pride istočasno do izmenjave / poravnave obveznosti v denarju, vrednostnih papirjih in/ali drugih oblikah premoženja.
- Tveganje koncentracije pomeni tveganje nastanka izgube v primeru prekomerne izpostavljenosti do posamezne osebe, skupine povezanih oseb in oseb, ki jih povezujejo skupni dejavniki tveganja, kot so isti gospodarski sektor oziroma geografsko območje ali istovrstni posli in podobno.
- Tveganje nasprotne stranke je tveganje, da bo nasprotna stranka postala neplačnik pred končno poravnavo denarnih tokov iz tega posla. Nanaša se na izvedene finančne instrumente, posle začasne prodaje oziroma odkupa, posoje oziroma izposoje vrednostnih papirjev ali blaga, posle kreditiranja za povečanje trgovalnega portfelja in posle z dolgim rokom poravnave.
- Tveganje listninjenja, kateremu Skupina ni izpostavljena.

Glavni cilj upravljanja s kreditnim tveganjem je doseganje oziroma ohranjanje visoke kakovosti in razpršenosti kreditnega portfelja. Skupina sprejema in upravlja kreditno tveganje skladno z internimi akti. Postopki upravljanja kreditnega tveganja potekajo na ravni posamezne transakcije, stranke in portfelja.

Merjenje kreditnih tveganj

Temelj vsakega kreditnega odobritvenega procesa je podrobna obravnava vsake kreditne izpostavljenosti povezane s stranko. Skupina pri procesu odobravanja svojih naložb upošteva tako verjetnost dogodka neplačila obveznosti posamezne stranke, kot tudi tveganje povezano z različnimi vrstami izpostavljenosti. Pri merjenju kreditnega tveganja Skupina izračunava boniteto na podlagi verjetnosti dogodka neplačila obveznosti posamezne stranke.

Za del kreditnega portfelja pravnih oseb Banka ocenjuje parameter tveganja verjetnost neplačila (PD) skladno z Direktivo CRD IV in Uredbo CRR. S tem se je Skupina zavezala, da bo postopno uvedla IRB pristop za vse pomembne izpostavljenosti. Skupina z namenom učinkovitega in statistično podprtega merjenja kreditnih tveganj pripravlja in spremlja modele skladno s prej omenjeno direktivo in uredbo ter smernicami Matične skupine.

Verjetnost dogodka neplačila in posledično boniteta posamezne stranke je določena na podlagi finančnih podatkov, kvalitativnih dejavnikov in opozorilnih signalov. Skupina uporablja deset glavnih razredov bonitete z dodatno delitvijo v podrazrede. Lestvica matične skupine UniCredit vključuje skupno 26 različnih bonitetnih razredov v razponu od 1+ do 10, ki so umerjeni upoštevajoč lokalne značilnosti. Primerjava med interno bonitetno skupino in zunanjo bonitetno oceno.

Primerjava med interno bonitetno skupino in zunanjo bonitetno oceno

Interna bonitetna skupina*	S&P	Moody's	Fitch
1	AAA / AA+ / AA / AA-	Aaa / Aa1 / Aa2 / Aa3	AAA / AA+ / AA / AA-
2	A+ / A / A-	A1 / A2 / A3	A+ / A / A-
3	BBB+ / BBB	Baa1 / Baa2	BBB+ / BBB
4	BBB- / BB+	Baa3 / Ba1	BBB- / BB+
5	BB	Ba2	BB
6	BB- / B+	Ba3 / B1	BB- / B+
7	B	B2	B
8	B- / CCC / CC	B3 / Caa / Ca	B- / CCC / CC

* Pri prikazu internih bonitetnih ocen so za lažjo primerjavo z zunanjimi bonitetnimi ocenami interne bonitetne skupine agregirane v osem skupin, pri čemer pa deveta in deseta skupina predstavljata slabe naložbe in nista prikazani v tabeli.

Bilančne postavke, ki nosijo kreditno tveganje

1.000 EUR	Banka		Skupina	
	31. 12. 2015	31. 12. 2014	31. 12. 2015	31. 12. 2014
Denar v blagajni	11.832	12.497	11.832	12.497
Finančna sredstva, namenjena trgovanju	16.371	16.368	16.371	16.368
Finančna sredstva, razpoložljiva za prodajo	455.291	354.360	455.291	354.360
Izvedeni finančni instrumenti, namenjeni varovanju	10.228	11.950	10.228	11.950
Izpostavljenost do bank in strank, ki niso banke	2.194.973	2.335.678	2.280.294	2.335.678
od tega izpostavljenost do bank	308.205	381.157	308.205	381.157
od tega izpostavljenost do strank, ki niso banke	1.886.768	1.954.521	1.972.089	1.954.521
Finančna sredstva v posesti do zapadlosti	13.266	13.160	13.266	13.160
Druga sredstva	283	1.655	2.017	1.655
Skupaj	2.702.244	2.745.668	2.789.299	2.745.668

Opomba: Znesek izpostavljenosti v tabeli je izražen v bruto vrednosti in ne vključuje oslabitev. Druga finančna sredstva in stanja pri centralni banki iz lzkaza finančnega položaja so ustrezno razvrščena med banke oz. stranke.

Zunajbilančno poslovanje, ki nosi kreditno tveganje

1.000 EUR	Banka		Skupina	
	31. 12. 2015	31. 12. 2014	31. 12. 2015	31. 12. 2014
Garancije	214.785	247.273	214.785	247.273
Kreditni limiti in kreditne linije	449.945	322.535	449.945	322.535
Upniki po spot poslih	9.423	3.544	9.423	3.544
Nazivna vrednost izvedenih finančnih instrumentov	3.819.304	2.354.228	3.819.304	2.354.228
Skupaj	4.493.457	2.927.580	4.493.457	2.927.580

Skupina in Banka sama sta z vidika deželne tveganja iz naslova finančnih sredstev, namenjenih trgovanju, razpoložljivih za prodajo in v posesti do zapadlosti, izpostavljeni samo do Slovenije.

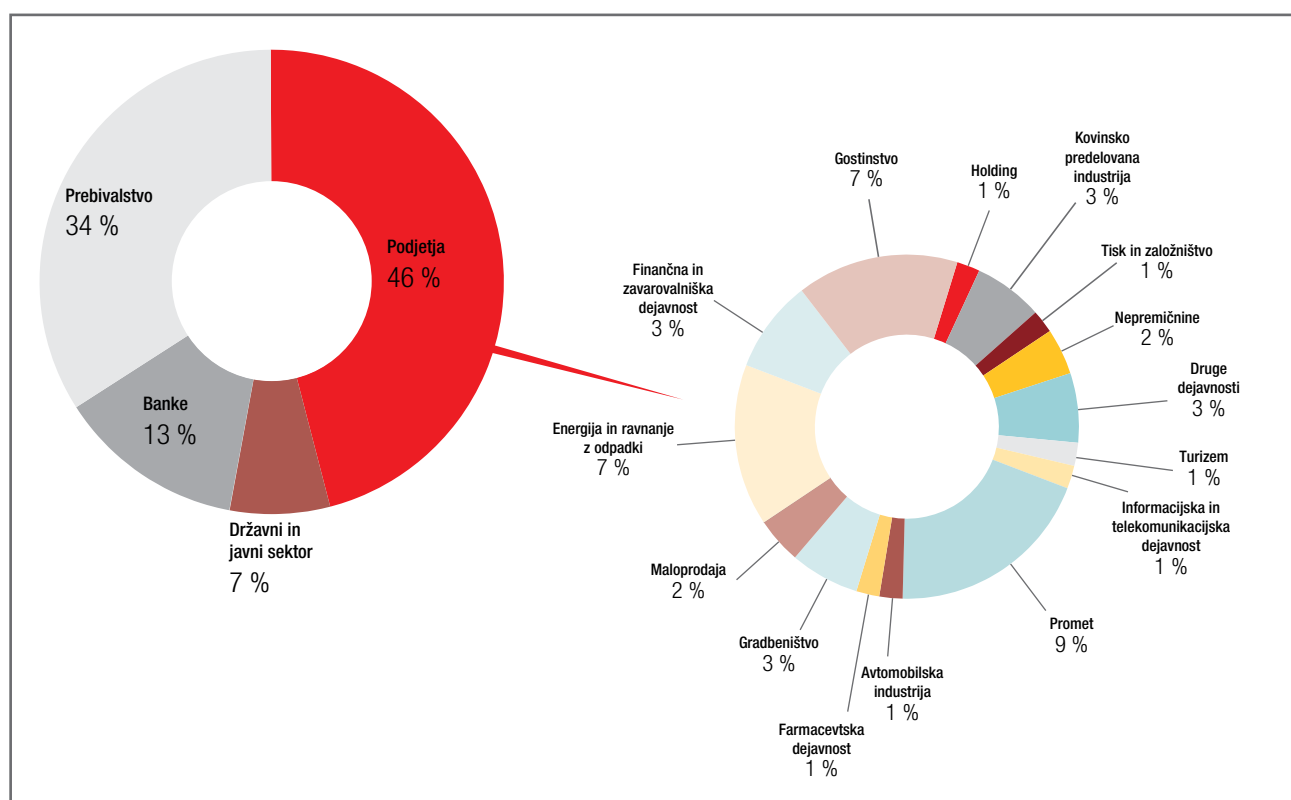
Bančna tveganja

Analiza kreditnega portfelja

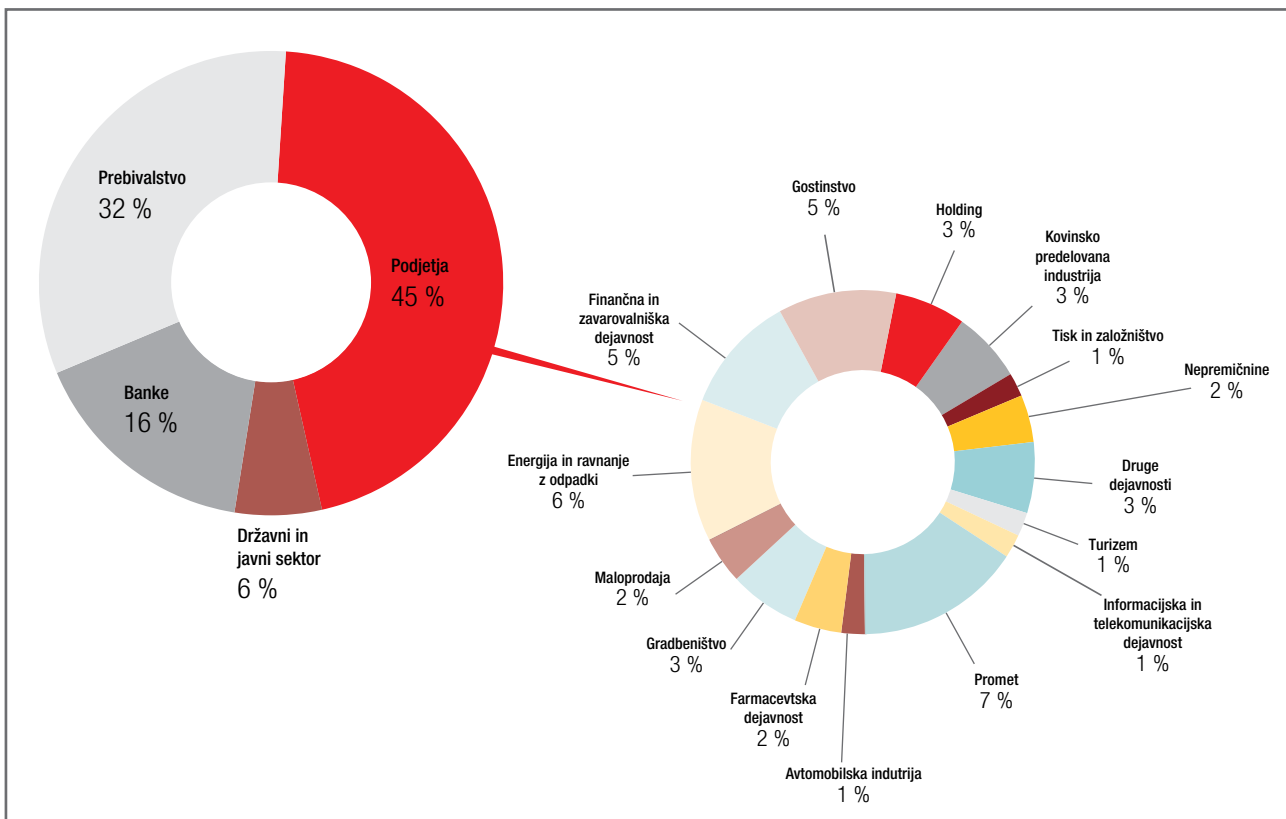
Po stanju na dan 31. december 2015 je Banka izkazovala 3,6-odstotno znižanje v višini 67,7 milijonov evrov v segmentu kreditne izpostavljenosti do nebančnega sektorja. Največjo rast kot posledico dodatnega kreditiranja je v nebančnem sektorju Banka dosegla v segmentu finančnih in zavarovalniških dejavnostih in sicer 42,6 milijona evrov, kar predstavlja 38,4-odstotno povečanje glede na prejšnje opazovano obdobje. Največji upad kot posledico zmanjšane kreditiranja pa je Banka zabeležila v segmentu holdingov, in sicer za 48,2 milijona evrov, kar predstavlja 72,8-odstotno zmanjšanje glede na prejšnje obdobje. Na celotnem kreditnem portfelju Banke, ki vključuje bančne in nebančne terjatve, je Banka zabeležila zmanjšanje portfelja v višini 140,7 milijonov evrov, kar predstavlja 6,4-odstotno zmanjšanje v primerjavi s koncem leta 2014.

Skupina je kljub nakupu družbe UniCredit leasing, d.o.o., katere kreditni portfelj je na dan 31. 12. 2015 znašal 173,8 milijona evrov, glede na preteklo leto zmanjšala kreditni portfelj za 55,3 milijona evrov in tako na dan 31. december 2015 izkazovala 2.280,2 milijonov evrov kreditne izpostavljenosti do nebančnega in bančnega sektorja.

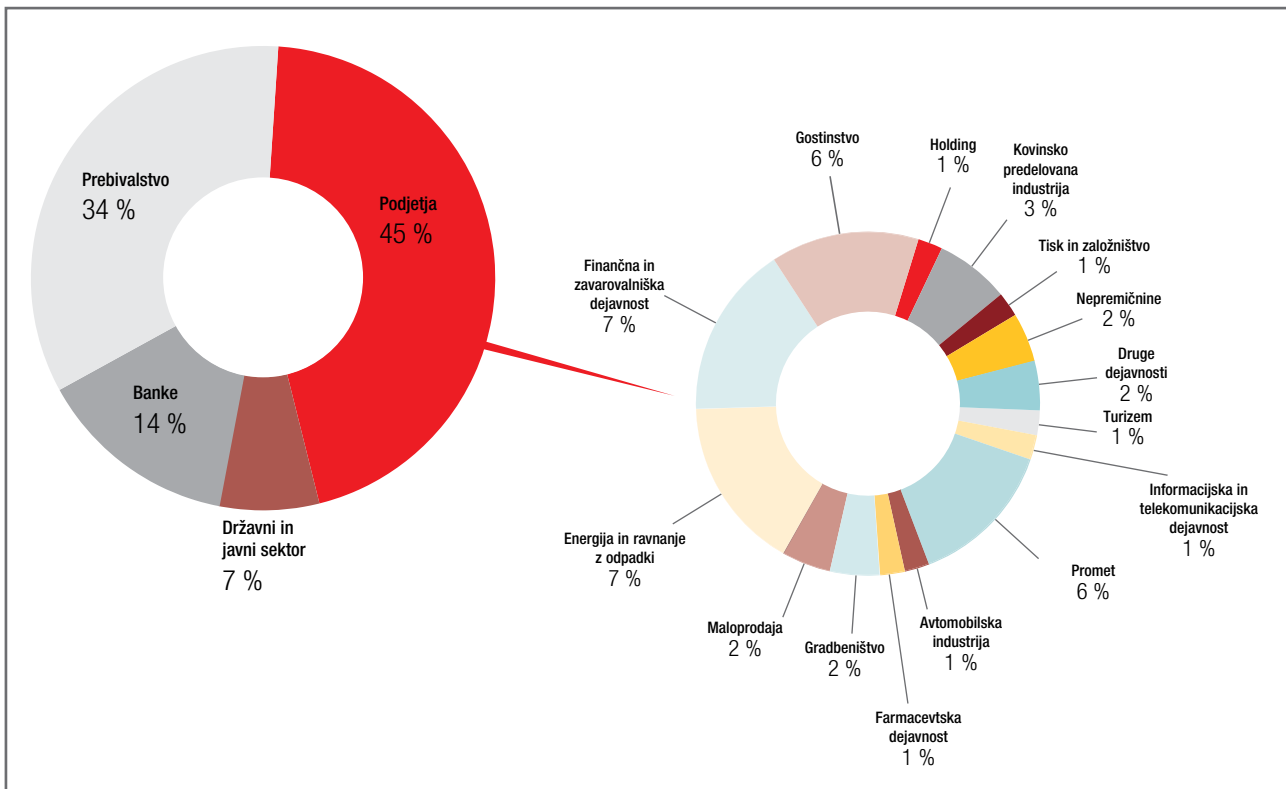
Segmentna razdelitev kreditnega portfelja Skupine na dan 31. 12. 2015



Segmentna razdelitev kreditnega portfelja Skupine na dan 31. 12. 2014

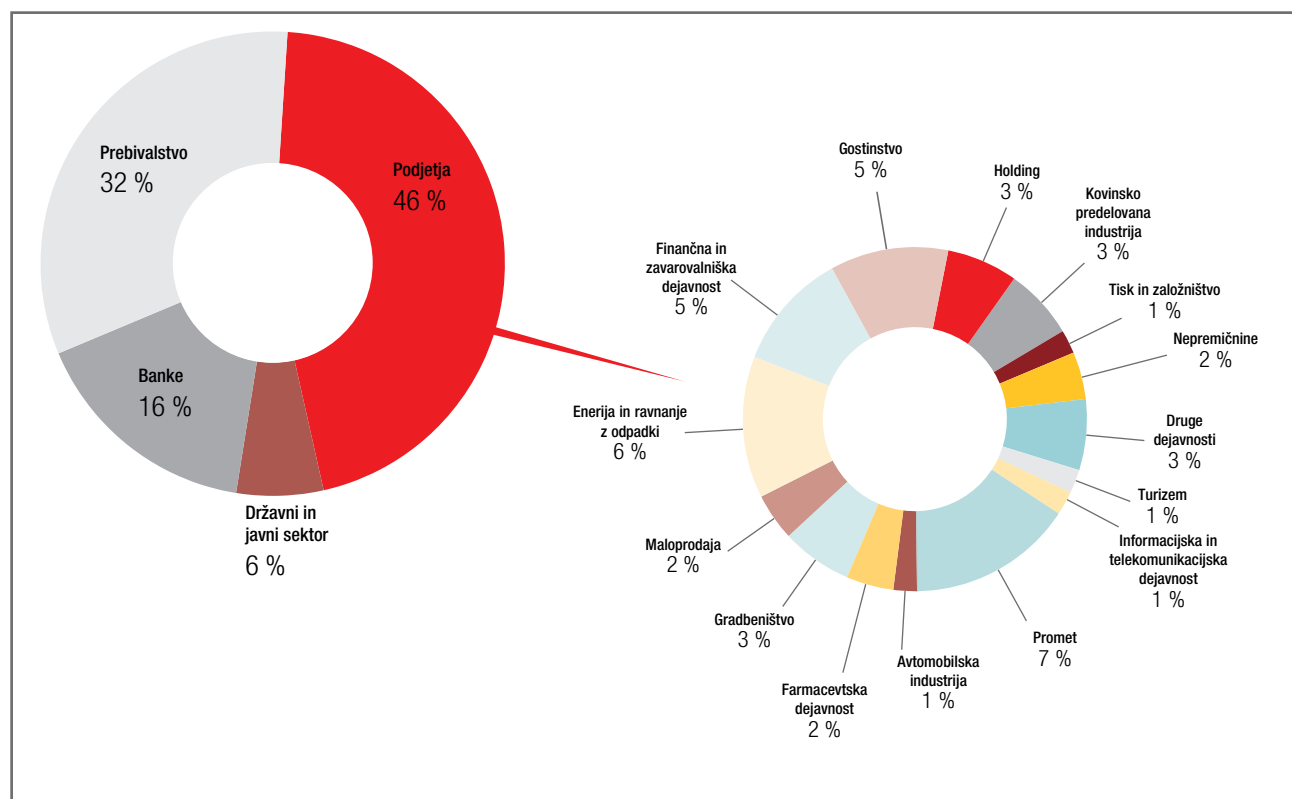


Segmentna razdelitev kreditnega portfelja Banke na dan 31. 12. 2015



Bančna tveganja

Segmentna razdelitev kreditnega portfelja Banke na dan 31. 12. 2014



Delitev celotnega kreditnega portfelja Banke po geografski lokaciji

	Izpostavljenost (EUR 1.000)		Rast v %
	31. 12. 2015	31. 12. 2014	
Slovenija	1.815.805	1.814.877	0
Avstrija	160.485	335.362	(52)
Hrvaška	81.618	88.752	(8)
Nizozemska	33.114	26.876	23
Švica	31.251	9.986	213
Nemčija	16.889	14.734	15
Združene države Amerike	13.823	655	2011
Bosna in Hercegovina	10.126	13.564	(25)
Srbija	8.135	2.509	224
Ruska federacija	6.599	2.693	145
Luksemburg	4.740	6.343	(25)
Drugo	12.388	19.329	(36)
Skupaj	2.194.973	2.335.678	(6)

Opomba: Znesek izpostavljenosti v tabeli je izražen v bruto vrednosti in ne vključuje oslabitev. Druga finančna sredstva in stanja pri centralni banki iz Izkaza finančnega položaja so ustrezno razvrščena med banke oz. stranke.

Opomba: Zaradi zaokroževanja se vsote včasih ne ujemajo.

Delitev celotnega kreditnega portfelja Skupine po geografski lokaciji

	Izpostavljenost (EUR 1.000)		Rast v %
	31. 12. 2015	31. 12. 2014	
Slovenija	1.901.109	1.814.877	5
Avstrija	160.485	335.362	(52)
Hrvaška	81.636	88.752	(8)
Nizozemska	33.114	26.876	23
Švica	31.251	9.986	213
Nemčija	16.889	14.734	15
Združene države Amerike	13.823	655	2011
Bosna in Hercegovina	10.126	13.564	(25)
Srbija	8.135	2.509	224
Ruska federacija	6.599	2.693	145
Luksemburg	4.740	6.343	(25)
Drugo	12.388	19.329	(36)
Skupaj	2.280.295	2.335.678	(2)

Opomba: Znesek izpostavljenosti v tabeli je izražen v bruto vrednosti in ne vključuje oslabitev. Druga finančna sredstva in stanja pri centralni banki iz lkaza finančnega položaja so ustrezno razvrščena med banke oz. stranke.

Opomba: Zaradi zaokroževanja se vsote včasih ne ujemajo.

Tehnike za zmanjševanje kreditnega tveganja

Z namenom zmanjševanja potencialnih izgub zaradi plačilne nesposobnosti dolžnikov Skupina uporablja različne tehnike zmanjševanja kreditnega tveganja. Skladno z Direktivo CRD IV in Uredbo CRR, ki v bančno zakonodajo Evropske unije prenašata vsebino načel Basel III, je Banka zavezana k izpolnjevanju zahtev glede tehnik zmanjševanja kreditnega tveganja tako pri svojem poslovanju kot tudi za potrebe izračuna regulatornega kapitala.

Na podlagi splošnih smernic glede tehnik zmanjševanja kreditnega tveganja, ki jih je na ravni matične skupine UniCredit izdala UniCredit S.p.A., je Skupina v okviru internih pravilnikov opredelila procese, strategije in postopke za upravljanje z zavarovanji s poudarkom na pravilih glede sprejemljivosti, vrednotenja in spremljanja zavarovanj z namenom zagotovitve pravne izvršljivosti in pravočasnega unovčenja zavarovanj v skladu z zakonodajo.

Skladno s kreditno politiko je primarni vir poplačila naložb plačilna sposobnost dolžnika, sprejeta zavarovanja pa predstavljajo sekundarni vir poplačila v primeru, da dolžnik preneha z odplačevanjem pogodbenih obveznosti. S tem namenom poleg analize kreditne sposobnosti in plačilne sposobnosti kreditjemalca Skupina izvaja tudi vrednotenje in analizo zavarovanj.

V skladu z zakonodajo je matična skupina Unicredit vzpostavila sistem vrednotenja, spremljanja in poročanja zavarovanj skladno z zakonsko predpisanimi roki in internimi navodili. Upravljanje s tehnikami zmanjševanja kreditnega tveganja je vgrajeno tako v kreditni proces kot tudi v proces spremljanja kreditnega tveganja.

Kontrole in s tem povezane odgovornosti so bile formalizirane in dokumentirane v internih pravilih ter opisih del in nalog zaposlenih. Prav tako so bili vzpostavljeni procesi, ki zagotavljajo pravilen vnos vseh relevantnih informacij glede identifikacije in vrednotenja zavarovanj v sistemih Skupine.

Skupina za zavarovanje naložb pretežno sprejema naslednja zavarovanja:

- zavarovanje s poslovnimi in stanovanjskimi nepremičninami, s premičninami, denarnimi terjatvami, finančnim premoženjem, zastavo polic življenjskega zavarovanja (t.i. stvarna kreditna zavarovanja)
- solidarna poroštva fizičnih in pravnih oseb, garancije bank, jamstva države, zavarovalnic (t.i. osebna kreditna zavarovanja)

Skupina namenja dodaten poudarek pomenu procesov in kontrol za zagotavljanje pravne gotovosti zavarovanj in preverjanju kreditne sposobnosti izdajatelja pri osebnih kreditnih zavarovanjih.

Skladno z interno politiko o kreditnih zavarovanjih so tudi kreditna zavarovanja del rednega pregleda, ki se izvaja vsaj enkrat letno bodisi na individualni ali na portfeljski osnovi. Takšen pristop omogoča Skupini boljši vpogled v trenutno stanje in dejansko vrednost kreditnega zavarovanja.

Bančna tveganja

Struktura kreditnega portfelja Banke do strank, ki niso banke, glede na boniteto stranke in pripadajoče zavarovanje vrednoteno po tržni ceni prilagojeno glede na izpostavljenost posameznega kredita

EUR 1.000 Klasifikacija strank, ki niso banke	Izpostavljenost		Zavarovanje	
	31. 12. 2015		31. 12. 2014	
1	54.961	50.252	39.860	36.132
2	244.522	194.946	239.037	173.813
3	348.875	168.389	365.732	194.485
4	514.806	288.305	423.915	360.455
5	148.742	82.849	173.875	94.336
6	143.332	70.584	152.470	70.247
7	58.502	28.350	128.329	73.352
8	47.836	38.541	79.578	47.149
Slabe naložbe	310.288	98.007	339.640	105.569
Neklasificirane stranke	14.903	2.365	12.085	25.405
Skupaj	1.886.767	1.022.588	1.954.521	1.180.944

Opomba: Znesek izpostavljenosti v tabeli je izražen v bruto vrednosti in ne vključuje oslabitev. Druga finančna sredstva in stanja pri centralni banki iz Izkaza finančnega položaja so ustrezno razvrščena med banke oz. stranke.

Opomba: Zaradi zaokroževanja se vsote včasih ne ujemajo.

Struktura kreditnega portfelja Skupine do strank, ki niso banke, glede na boniteto stranke in pripadajoče zavarovanje vrednoteno po tržni ceni prilagojeno glede na izpostavljenost posameznega kredita

EUR 1.000 Klasifikacija strank, ki niso banke	Izpostavljenost		Zavarovanje	
	31. 12. 2015		31. 12. 2014	
1	54.961	50.252	39.860	36.132
2	245.671	194.985	239.037	173.813
3	358.456	175.230	365.732	194.485
4	448.578	303.325	423.915	360.455
5	189.290	107.655	173.875	94.336
6	181.327	96.431	152.470	70.247
7	65.532	33.842	128.329	73.352
8	56.168	46.082	79.578	47.149
Slabe naložbe	357.203	128.680	339.640	105.569
Neklasificirane stranke	14.903	2.365	12.085	25.405
Skupaj	1.972.089	1.138.847	1.954.521	1.180.944

Opomba: Znesek izpostavljenosti v tabeli je izražen v bruto vrednosti in ne vključuje oslabitev. Druga finančna sredstva in stanja pri centralni banki iz Izkaza finančnega položaja so ustrezno razvrščena med banke oz. stranke.

Opomba: Zaradi zaokroževanja se vsote včasih ne ujemajo.

Struktura kreditnega portfelja Banke do bank glede na boniteto stranke in pripadajoče zavarovanje vrednoteno po tržni ceni prilagojeno glede na izpostavljenost posameznega kredita

EUR 1.000 Klasifikacija bank	Izpostavljenost		Zavarovanje	
	31. 12. 2015		31. 12. 2014	
1	39.608	-	7.437	-
2	255.921	-	343.515	-
3	2.396	953	21.709	1.708
4	9.278	-	7.281	-
5	536	-	1.076	-
6	-	-	-	-
7	-	-	-	-
8	-	-	-	-
Slabe naložbe	-	-	-	-
Neklasificirane stranke	466	-	139	0
Skupaj	308.205	953	381.157	1.708

Opomba: Znesek izpostavljenosti v tabeli je izražen v bruto vrednosti in ne vključuje oslabeitev. Druga finančna sredstva in stanja pri centralni banki iz izkaza finančnega položaja so ustrezno razvrščena med banke oz. stranke

Struktura kreditnega portfelja Skupine do bank glede na boniteto stranke in pripadajoče zavarovanje vrednoteno po tržni ceni prilagojeno glede na izpostavljenost posameznega kredita

EUR 1.000 Klasifikacija bank	Izpostavljenost		Zavarovanje	
	31. 12. 2015		31. 12. 2014	
1	39.608	-	7.437	-
2	255.921	-	343.515	-
3	2.396	953	21.709	1.708
4	9.278	-	7.281	-
5	536	-	1.076	-
6	-	-	-	-
7	-	-	-	-
8	-	-	-	-
Slabe naložbe	-	-	-	-
Neklasificirane stranke	466	-	139	-
Skupaj	308.205	953	381.157	1.708

Opomba: Znesek izpostavljenosti v tabeli je izražen v bruto vrednosti in ne vključuje oslabeitev. Druga finančna sredstva in stanja pri centralni banki iz izkaza finančnega položaja so ustrezno razvrščena med banke oz. stranke

Zneski zavarovanj Banke glede na vrste zavarovanj vrednoteno po tržni ceni

EUR 1.000 Vrste zavarovanj	31. 12. 2015	31. 12. 2014
Znesek zavarovanja z nepremičninami	1.673.775	1.726.627
Znesek zavarovanja z nepreklicnimi jamstvi RS	263.406	300.921
Znesek zavarovanja z bančnimi vlogami	11.846	9.759
Druge vrste zavarovanj	20.637	123.924
Skupaj	1.969.663	2.161.230

Opomba: Tabela ne vključuje osebnih poroštev in poroštev pravnih oseb.

Opomba: Zaradi zaokroževanja se vsote včasih ne ujemajo.

Bančna tveganja

Zneski zavarovanj Skupine glede na vrste zavarovanj vrednoteno po tržni ceni

EUR 1.000		
Vrste zavarovanj	31. 12. 2015	31. 12. 2014
Znesek zavarovanja z nepremičninami	1.677.571	1.726.627
Znesek zavarovanja z nepreklicnimi jamstvi RS	263.406	300.921
Znesek zavarovanja z bančnimi vlogami	11.846	9.759
Druge vrste zavarovanj	20.637	123.924
Skupaj	1.973.460	2.161.230

Opomba: Tabela ne vključuje osebnih poroštev in poroštev pravnih oseb.

Opomba: Zaradi zaokroževanja se vsote včasih ne ujemajo.

Vrednost zavarovanj se je v letu 2015 v primerjavi z letom 2014 znižala zaradi:

- prilagoditve vrednosti nepremičnin v segmentu fizičnih in pravnih oseb skladno z rednim procesom prevrednotenja;
- poplačil kreditov, zavarovanih s poslovnimi nepremičninami ter
- zniževanja drugih vrst zavarovanj.

Politika Skupine glede oslabitev in rezervacij

Skupina je v svojih internih dokumentih podrobno določila postopke, metodologije in politike tako za spremljanje kakovosti portfelja finančnih sredstev, kot tudi za oblikovanje ustreznih oslabitev ter rezervacij za prevzete obveznosti. Pri politiki za oblikovanje oslabitev Skupina sledi Direktivi CRD IV in Uredbi CRR ter zahtevam mednarodnih standardov računovodskega poročanja, kot jih je sprejela EU (v nadaljevanju MSRP).

Skupina uporablja dva pristopa za oblikovanje oslabitev – skupinski in posamični. Dodatno se, kot obrazloženo spodaj, oslabitve delijo na specifične in splošne oslabitve.

Za izpostavljenosti do strank, ki pomembno zamujajo s poravnavo obveznosti oziroma strank, pri katerih je nastal katerikoli drugi dogodek tveganja neplačila Skupina oblikuje specifične oslabitve. Za izpostavljenosti do pravnih oseb se specifične oslabitve finančnih sredstev v Skupini ocenjujejo posamično in sicer glede na primerno oceno sedanje vrednosti pričakovanega denarnega toka. Banka za stranke iz segmenta poslovanja s prebivalstvom specifične oslabitve finančnih sredstev ocenjuje skupinsko na podlagi izračuna pričakovane izgube (EL). Kvaliteto strank Skupina ocenjuje enkrat mesečno in na podlagi tega oblikuje oslabitve, postopek pa je urejen z internimi navodili in ima ustrezno informacijsko podporo.

Posamične oslabitve Skupina oblikuje (na ravni stranke ali posla) ob upoštevanju naslednjih kriterijev:

- v okviru ocenjevanja denarnih tokov Skupina presoja tako finančno poslovanje stranke kot tudi njeno preteklo plačilno (ne)disciplino in način odplačevanja;
- morebitne kršitve posojilnih pogodb ali pogojev;
- stečaj ali druge pravne postopke, ki imajo lahko za posledico izgubo za Skupino iz te naložbe;
- informacije, ki imajo lahko vpliv na izpad prejetih odplačil za Skupino.

Pri tem predstavlja oslabitev finančnega sredstva razliko med knjigovodsko in nadomestljivo vrednostjo. Nadomestljiva vrednost je opredeljena kot sedanja vrednost (diskontirana vrednost) pričakovanih prihodnjih denarnih tokov ob uporabi izvirne efektivne obrestne mere (t.j. obrestna mera, ki natančno razobrestuje (diskontira) pričakovane prihodnje denarne tokove skozi obdobje pričakovane dobe finančnega sredstva ali, če je primernejše, skozi krajše obdobje na čisto knjigovodsko vrednost finančnega sredstva).

V primeru, ko Skupina pričakuje, da bo restrukturiranje podlaga za uspešno vračilo obveznosti, kot pričakovane denarne tokove uporabi tokove iz restrukturirane izpostavljenosti. V primeru, ko je verjetnost vračila obveznosti nizka oziroma neopredeljiva, pa lahko upošteva tokove iz predvidenega vnovčenja materialnega zavarovanja, pri čemer upošteva realno oceno možnosti prodaje zavarovanja in pravno izvršljivost zavarovanja.

V segmentu poslovanja s prebivalstvom Banka spremlja boniteto strank na podlagi podatkov pridobljenih iz njene vloge pri Banki in podatkov pridobljenih za obstoječe stranke na podlagi njihovega poslovanja z Banko. Interno so stranke iz tega segmenta na podlagi posameznih verjetnosti neplačila razvrščene v 26 bonitetnih razredov. Banka za segment poslovanja s prebivalstvom oblikuje specifične oslabitve skupinsko, in sicer vsaj enkrat mesečno. Na podlagi kakovosti portfelja so izračunani kazalniki, ki so skladno s standardi pomembni za izračun pričakovanih izgub (Expected loss) na ravni posamezne stranke.

Pri strankah, kjer ni pripoznanih pomembnih zamud s poravnavo obveznosti in obenem ni nastal katerikoli drugi dogodek tveganja neplačila, Skupina na podlagi razvrščanja strank v bonitetne razrede oblikuje splošne oslabitve. Splošne oslabitve se izračunavajo skupinsko, pri čemer Skupina upošteva dejavnike kot so kakovost posojil, velikost portfelja in ekonomske dejavnike, vključno z analizo pretekle plačilne discipline v posameznih bonitetnih razredih. Oslabitve za nastale vendar še ne izkazane izgube (IBNR – Incurred but not reported) se izračunavajo na mesečni ravni, temeljijo pa na kakovosti portfelja. Uporabijo se izračunani kazalniki, ki so skladni s standardi za izračun pričakovanih izgub (Expected loss) na ravni posamezne stranke.

Skupina redno spremlja razvoj kreditnega portfelja in pokritost z oslabitvami in rezervacijami v obliki rednih in izrednih poročil in o tem poroča vodstvu. Prav tako Skupina izvaja nadzor na ravni stranke za tiste stranke, ki zamujajo s plačili.

Tako je Banka uvedla tri statute glede na tveganost strank, ki določajo, katere aktivnosti se izvajajo in katera enota znotraj Banke je odgovorna za posamezno stranko.

- »Kredit na opazovanju«: pomeni, da stranka še v roku poravnava svoje obveznosti, zaradi različnih opozorilnih signalov pa Banka lahko pričakuje zamude pri odplačevanju v prihodnosti. V takšnih primerih enota Presoja in prevzemanje kreditnih tveganj zahteva vzpostavitev posebnih načrtov aktivnosti s strani poslovnih divizij v Banki.
- »Prestrukturiranje«: v takih primerih si Banka prizadeva prestrukturirati izpostavljenost do stranke z namenom pomagati stranki vzpostaviti status poravnavanja obveznosti brez zamud kakor tudi minimizirati potencialno izgubo za Banko. Te aktivnosti izvaja enota Posebni primeri v sodelovanju s poslovnimi divizijami.
- »Pravna izterjava«: pomeni, da je bila pogodba s stranko že prekinjena in/ali odpovedana, odgovornost za spremljanje in izvedbo v zvezi s poplačili izpostavljenosti do Banke preko različnih oblik izvensodne ali sodne poravnave pa v celoti prevzame enota Posebni primeri.

Struktura kreditnega portfelja Banke do strank, ki niso banke, glede na boniteto stranke in pripadajoče zavarovanje vrednoteno po tržni ceni prilagojeno glede na izpostavljenost posameznega kredita ter oslabitve

EUR 1.000	Banka					
	Izpostavljenost			Zavarovanje		
	31. 12. 2015			31. 12. 2014		
Klasifikacija strank, ki niso banke	Izpostavljenost	Oslabitve	Zavarovanje	Izpostavljenost	Oslabitve	Zavarovanje
1	54.961	10	50.252	39.860	4	36.132
2	244.522	85	194.946	239.037	49	173.813
3	348.875	291	168.389	365.732	219	194.485
4	514.806	537	288.305	423.915	295	360.455
5	148.742	694	82.849	173.875	517	94.336
6	143.332	1.941	70.584	152.470	1.611	70.247
7	58.502	2.127	28.350	128.329	4.191	73.352
8	47.836	2.041	38.541	79.578	2.626	47.149
Slabe naložbe	310.288	179.005	98.007	339.640	190.798	105.569
Neklasificirane stranke	14.903	399	2.365	12.085	391	25.405
Skupaj	1.886.767	187.130	1.022.588	1.954.521	200.701	1.180.944

Opomba: Znesek izpostavljenosti v tabeli je izražen v bruto vrednosti. Druga finančna sredstva in stanja pri centralni banki iz lzkaza finančnega položaja so ustrezno razvrščena med banke oz. stranke.

Opomba: Zaradi zaokroževanja se vsote včasih ne ujemajo.

Bančna tveganja

Struktura kreditnega portfelja Skupine do strank, ki niso banke, glede na boniteto stranke in pripadajoče zavarovanje vrednoteno po tržni ceni prilagojeno glede na izpostavljenost posameznega kredita ter oslabitve

EUR 1.000	Skupina					
	Izpostavljenost	Oslabitve	Zavarovanje	Izpostavljenost	Oslabitve	Zavarovanje
Klasifikacija strank, ki niso banke	31. 12. 2015			31. 12. 2014		
1	54.961	10	50.252	39.860	4	36.132
2	245.671	85	194.985	239.037	49	173.813
3	358.456	295	175.230	365.732	219	194.485
4	448.578	571	303.325	423.915	295	360.455
5	189.290	857	107.655	173.875	517	94.336
6	181.327	2.322	96.431	152.470	1.611	70.247
7	65.532	2.306	33.842	128.329	4.191	73.352
8	56.168	2.678	46.082	79.578	2.626	47.149
Slabe naložbe	357.203	195.161	128.680	339.640	190.798	105.569
Neklasificirane stranke	14.903	399	2.365	12.085	391	25.405
Skupaj	1.972.089	204.684	1.138.847	1.954.521	200.701	1.180.944

Opomba: Znesek izpostavljenosti v tabeli je izražen v bruto vrednosti. Druga finančna sredstva in stanja pri centralni banki iz Izkaza finančnega položaja so ustrezno razvrščena med banke oz. stranke.

Opomba: Zaradi zaokroževanja se vsote včasih ne ujemajo.

Kreditna izpostavljenost z oblikovanimi specifičnimi oslavitvami na ravni stranke ali posla je po smernicah določil baselskih standardov vsaka izpostavljenost, pri kateri se zgodi eden ali več »dogodkov neplačila«: majhna verjetnost, da bo dolžnik poravnal svoje kreditne obveznosti do Skupine, dolžnik več kot 90 dni zamuja s plačilom katerekoli pomembne kreditne izpostavljenosti, Skupina odobri prestrukturiranje problematične izpostavljenosti, Skupina obravnava izpostavljenost kot nedonosno oziroma Skupina vložil predlog za sodno izterjavo ali se nad dolžnikom začne stečajni postopek.

Banka izkazuje 57,69-odstotno (za 1,5 odstotne točke več kot ob koncu leta 2014) pokritost kreditne izpostavljenosti, ki je razvrščena v zamudo nad 90 dni ali izpolnjuje kateregakoli izmed drugih kriterijev za problematično kreditno izpostavljenost, z oslavitvami. Po stanju na dan 31. december 2015 se je vrednost problematične kreditne izpostavljenosti v primerjavi s preteklim letom znižala za 29,35 milijona evrov oziroma za 8,6 % na vrednost 310,288 milijona evrov. Višina oslavitve oblikovanih za problematične izpostavljenosti se je zmanjšala za 11,8 milijona evrov, oziroma za 6,2 % in je znašala 179,005 milijona evrov. Od vseh oslavitve, ki so bile oblikovane za problematične izpostavljenosti, 22,37 % predstavljajo oslavitve na podlagi skupinskih oslavitve, ostalo so posamične oslavitve.

Skupina izkazuje 54,64-odstotno pokritost kreditne izpostavljenosti, ki je razvrščena v zamudo nad 90 dni ali izpolnjuje kateregakoli izmed drugih kriterijev za problematično kreditno izpostavljenost, z oslavitvami. Po stanju na dan 31. december 2015 se je vrednost problematične kreditne izpostavljenosti v primerjavi s preteklim letom povečala za 17,56 milijona evrov oziroma za 4,9 % na vrednost 357,203 milijona evrov. Višina oslavitve oblikovanih za problematične izpostavljenosti se je povečala za 4,363 milijona evrov, oziroma za 2,3 % in je znašala 195,161 milijona evrov. Od vseh oslavitve, ki so bile oblikovane za problematične izpostavljenosti, 21,54 % predstavljajo oslavitve na podlagi skupinskih oslavitve, ostalo so posamične oslavitve.

Kakovost kreditnega portfelja

Razvrstitev terjatev, ki niso slabe, po zapadlosti glede na dneve zamud

EUR 1.000	Banka		Skupina	
	31. 12. 2015	31. 12. 2014	31. 12. 2015	31. 12. 2014
Nezapadle terjatve	1.574.161	1.613.377	1.614.886	1.613.377
Zapadle do 30 dni	2.183	1.023	37.073	1.023
Zapadle od 30 do 60 dni	64	457	6.540	457
Zapadle od 60 dni do 90 dni	71	24	2.115	24
Skupaj	1.576.479	1.614.882	1.660.614	1.614.882

Opomba: Znesek izpostavljenosti v tabeli je izražen v bruto vrednosti. Druga finančna sredstva in stanja pri centralni banki iz Izkaza finančnega položaja so ustrezno razvrščena med banke oz. stranke.

Opomba: Zaradi zaokroževanja se vsote včasih ne ujemajo.

Finančna sredstva, ki so na datum zapadlosti zapadla v plačilo, niso pa oslABLjena, za Skupino ne predstavljajo materialne vrednosti.

Skupina za namene internega poročanja deli slabe terjatve v naslednje skupine po klasifikaciji Banke Italije:

- Slabe terjatve (skupina Bad) – v to skupino Banka umešča terjatve, ki so slabe, stranke pa nesolventne, kar pa ni bilo nujno prepoznano s strani sodišč.
- Dvomljive terjatve (skupina UTP) – v to skupino Banka umešča terjatve do strank, ki se soočajo z začasnimi težavami, za katere Banka predvideva, da bodo v ustreznem časovnem obdobju razrešene.
- Zapadle terjatve (skupina Past Due) – izpostavljenost do strank, ki niso vključene v ostali dve kategoriji in ki zamujajo s svojimi obveznostmi za več kot 90 dni in manj kot 180 dni.

Izpostavljenost po skupinah slabih terjatev

EUR 1.000	Banka		Skupina	
	31. 12. 2015	31. 12. 2014	31. 12. 2015	31. 12. 2014
Razred Banke Italije				
Zapadle terjatve (skupina Past Due)	5.220	38.888	15.732	38.888
Dvomljive terjatve (skupina: UTP)	131.278	106.745	158.112	106.745
Slabe terjatve (skupina Bad)	173.790	194.007	183.359	194.007
Skupaj	310.288	339.640	357.203	339.640

Opomba: Znesek izpostavljenosti v tabeli je izražen v bruto vrednosti. Druga finančna sredstva in stanja pri centralni banki iz Izkaza finančnega položaja so ustrezno razvrščena med banke oz. stranke.

Kreditno tveganje nasprotne stranke

Kreditno tveganje je na splošno definirano kot tveganje, da nasprotna stranka v poslu ne bo izpolnila svojih obveznosti do banke v predvidenem roku. Kreditno tveganje nasprotne stranke pa je termin, ki se uporablja v povezavi s transakcijami zakladništva in vrednostnimi papirji.

Za upravljanje s kreditnim tveganjem nasprotne stranke pri izvedenih finančnih instrumentih Skupina uporablja interni model. Izpostavljenost do posamezne nasprotne stranke ugotavljamo s pomočjo simulacije razvoja vrednosti portfelja poslov sklenjenih s stranko. Prihodnjo vrednost portfelja izračunamo na podlagi scenarijev, zasnovanih na triletni časovni vrsti volatilitosti, korelacijah faktorjev tveganja in bodočih denarnih tokov ob upoštevanju stresnih faktorjev.

Simulacije so izračunane za vse glavne tipe poslov, torej terminske pogodbe, valutne opcije, obrestne zamenjave, strukturirani produkti, izvedeni instrumenti na blago. Kot trenutna izkoriščenost limita oziroma izpostavljenost do nasprotne stranke se upošteva maksimum 95 % kvantilov posameznih časovnih točk v prihodnosti.

Bančna tveganja

Kreditno tveganje nasprotne stranke za Skupino glede na boniteto strank za izvedene finančne instrumente

EUR 1.000 Bonitetni razred	Banka		Skupina	
	31. 12. 2015	31. 12. 2014	31. 12. 2015	31. 12. 2014
1	-	-	-	-
2	21.456	17.014	21.456	17.014
3	2.172	4.749	2.172	4.749
4	1.388	1.635	1.388	1.635
5	21	63	21	63
6	386	275	386	275
7	1.145	1.622	1.145	1.622
8	-	988	-	988
Slabe naložbe	14	2.4	14	2.4
Nerazvrščene stranke	-	-	-	-
Skupaj	26.582	28.746	26.582	28.746

Opomba: Zaradi zaokroževanja se vsote včasih ne ujemajo.

Izpostavljenost v izvedenih finančnih instrumentih se je v primerjavi z letom 2014 zmanjšala zaradi zapadlih poslov za 7,5 %.

Tržna tveganja

Skupina je pri svojem poslovanju izpostavljena tržnim tveganjem. Gre za tveganje, da poštena vrednost ali prihodnji denarni tokovi finančnega instrumenta nihajo zaradi sprememb tržnih cen.

Tržna tveganja nastanejo v primeru odprtih pozicij iz naslova obrestne izpostavljenosti, iz naslova tujih valut, iz naslova kreditnega razpona, iz naslova blaga in iz naslova lastniških vrednostnih papirjev. Vse navedeno je izpostavljeno splošnim in posebnim tržnim gibanjem ter spremembam zaradi nestanovitnosti tržnih tečajev ali cen, kot so obrestne mere, kreditni razponi, menjalni tečaji, cene blaga in cene lastniških finančnih instrumentov.

Izpostavljenost Skupine tržnim tveganjem

EUR 1.000 Vsebina	31. 12. 2015	31. 12. 2014
Denar v blagajni in stanje na računih pri centralni banki	273.376	350.279
Finančna sredstva, namenjena trgovanju	16.371	16.368
Finančna sredstva, razpoložljiva za prodajo	455.291	354.360
Izvedeni finančni instrumenti, namenjeni varovanju	10.228	11.950
Kreditni	1.814.091	1.797.196
Finančna sredstva v posesti do zapadlosti	13.266	13.160
Dolgoročne naložbe v kapital odvisnih, pridruženih in skupaj obvladovanih družb	-	-
Skupaj	2.582.623	2.543.313
Obveznosti		
Finančne obveznosti do centralne banke	-	-
Finančne obveznosti, namenjene trgovanju	16.578	17.239
Izvedeni finančni instrumenti, namenjeni varovanju	73.229	53.415
Finančne obveznosti, merjene po odplačni vrednosti	2.254.205	2.253.031
Rezervacije	12.290	7.116
Skupaj	2.356.302	2.330.801

Izpostavljenost Banke tržnim tveganjem

EUR 1.000		
Vsebina	31. 12. 2015	31. 12. 2014
Sredstva		
Denar v blagajni in stanje na računih pri centralni banki	273.340	350.279
Finančna sredstva, namenjena trgovanju	16.371	16.368
Finančna sredstva, razpoložljiva za prodajo	455.291	354.360
Izvedeni finančni instrumenti, namenjeni varovanju	10.228	11.950
Kreditni	1.746.324	1.797.196
Finančna sredstva v posesti do zapadlosti	13.266	13.160
Dolgoročne naložbe v kapital odvisnih, pridruženih in skupaj obvladovanih družb	1	-
Skupaj	2.514.821	2.543.313
Obveznosti		
Finančne obveznosti do centralne banke	-	-
Finančne obveznosti, namenjene trgovanju	16.578	17.239
Izvedeni finančni instrumenti, namenjeni varovanju	73.229	53.415
Finančne obveznosti, merjene po odplačni vrednosti	2.185.524	2.253.031
Rezervacije	11.608	7.116
Skupaj	2.286.939	2.330.801

Metode obvladovanja tržnih tveganj

Obvladovanje tržnih tveganj vključuje vse dejavnosti, povezane s posli zakladništva in upravljanja strukture bilance Skupine. Pozicije tveganja se ugotavljajo vsaj enkrat dnevno in analizirajo s strani neodvisne enote za obvladovanje tveganj, ki jih tudi primerja z odobrenimi limiti, določenimi s strani ALCO odbora. Banka se poslužuje varovanja denarnih tokov za upravljanje s tveganji obrestnih mer v skladu z MSRP.

Obvladovanje tveganj v Skupini vključuje stalno poročanje o poziciji tveganja, postavljanju limitov in nadzoru porabe limitov ter dnevni predstavitvi rezultatov poslovanja zakladništva.

ALCO odbor vsaj enkrat letno določi limite za tržna tveganja Skupine, Banke in Leasinga v tesnem sodelovanju z ustreznimi enotami UniCredit Bank Austria AG, Dunaj. Celoten sklop pravil za poslovanje zakladništva in upravljanje tržnih tveganj je določen v Pravilniku za finančne trge in je razdeljen na tri dele (splošni del, posebni del in del, ki velja za UniCredit Banka Slovenija d.d.). Dodatno je bil v letu 2015 pripravljen dokument, ki velja za UniCredit Leasing, d.o.o. in pokriva tematiko upravljanja s tržnimi tveganji. Limiti so razvrščeni v dve skupini:

- Splošni limiti za tržna tveganja: Ti so namenjeni omejitvi potrebnega notranjega kapitala za pokrivanje tržnih tveganj in za omejitev sprejemljive trgovalne izgube. Limiti so določeni v skladu s planiranim dobičkom in z zmožnostjo sprejemanja tveganj. Med splošne limite za tržna tveganja Skupina uvršča:
 - Limit največje dovoljene izgube, ki je definiran kot 60-dnevni kumulativni seštevek ekonomskega poslovnega izida trgovalne enote;
 - Meje, ki so definirane za testiranja izjemnih situacij in predstavljajo potencialno izgubo portfelja izračunano za posamezni scenarij;
 - Tvegano vrednost (VaR), ki predstavlja potencialno izgubo premoženja v določenem obdobju izračunano z določeno stopnjo zaupanja.
- Specifični limiti za tržna tveganja: So neodvisni od splošnih limitov, vendar delujejo v povezavi z njimi. Banka jih uporablja za učinkovitejši nadzor nad posameznimi vrstami tveganj in predstavljajo mero občutljivosti tržne vrednosti finančnega instrumenta zaradi sprememb specifičnih dejavnikov tveganja.

Izpostavljenost tržnim tveganjem lahko spreminjajo le tisti, ki so pooblaščen za prevzemanje in spreminjanje pozicij.

Limite v Skupini spremlja enota za tržna tveganja. Ob vsakokratni prekoračitvi limita se nemudoma sproži proces spremljanja, obveščanja in ukrepanja, na način kot je določen v pravilniku. V procesu se določijo najprimernejši ukrepi za ponovno vzpostavitev izpostavljenosti v okviru limita. O kršitvah limitov se redno poroča na sejah ALCO odbora.

Skupina uporablja za izračun kapitalne zahteve za tržna tveganja standardiziran pristop. Interno se za merjenje izpostavljenosti tržnim tveganjem uporablja metodologija matične skupine, ki temelji na tvegani vrednosti (VaR). VaR predstavlja največjo pričakovano izgubo premoženja v določenem časovnem obdobju, izračunano z določeno stopnjo zaupanja. Za namene internega merjenja izpostavljenosti tržnim tveganjem Skupina uporablja IMOD model, ki so ga razvili v matični skupini. Matična skupina skrbi tako za dnevne izračune tvegane vrednosti kot tudi za redna testiranja modela za nazaj (back testing), redno vključitev novih produktov ter za prilagajanje modela splošnim tržnim razmeram in

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zakonskim zahtevam (npr. direktiva 2010/76/EU (CRD III): preseženo tveganje kapitalske zahteve (IRC), celotna mera tveganja (CRM), specifična za portfelj s korelacijo trgovanja (CTP), tvegana vrednost za izjemne situacije (sVaR).

Model tvegane vrednosti, ki ga Skupina uporablja za interno merjenje izpostavljenosti tržnim tveganjem, temelji na metodi historične simulacije, ki tržno tveganje meri na podlagi preteklih podatkov (500 dni) in je izračunana ob predpostavki enodnevnega obdobja posedovanja ter z 99-odstotno stopnjo zaupanja. Poleg tvegane vrednosti (VaR) Skupina dnevno spremlja izpostavljenost obrestnim tveganjem po metodologiji obrestnih razmikov in izpostavljenost Skupine spremembam v kreditni premiji (DVP) za izdajatelje dolžniških vrednostnih papirjev, ki jih Banka poseduje v svojem portfelju. Za obvladovanje tržnih tveganj Banka uporablja limite, povezane z metodologijo obrestnih razmikov po posameznih valutah in časovnih žepkih (limiti za vsoto bazičnih točk po posameznih valutah in časovnih žepkih ter limiti za vsoto vrednosti absolutnih točk) ter limite za učinke spremembe kreditne premije. Model za obvladovanje ter merjenje izpostavljenosti tržnim tveganjem (IMOD) na osnovi agregiranih podatkov dnevno zagotavlja najpomembnejše parametre tržnih tveganj za poslovanje zakladništva.

Za merjenje in spremljanje tržnih tveganj so v Skupini prav tako pomembni sistem limitov za posamezne pozicije in analiza stresnih scenarijev. Rezultati spremljanja limitov in analiz stresnih scenarijev se redno poročajo ter obravnavajo na sejah ALCO odbora. Stresni scenariji temeljijo na predpostavkah ekstremnih premikov posameznih parametrov tržnih tveganj. Skupina analizira učinke analiz občutljivosti ter stresnih scenarijev na rezultate poslovanja Skupine in neto ekonomsko vrednost Skupine.

Predpostavke analiz občutljivosti in stresnih scenarijev so odvisne od valute in likvidnosti. Rezultati stresnih scenarijev se upoštevajo pri določanju in revidiranju limitov.

Dotatni elementi sistema limitov so limiti največje dovoljene izgube. Limit največje dovoljene izgube je definiran kot 60-dnevni kumulativni seštevek ekonomskega poslovnega izida trgovalne enote. Spremljanje trendov pri dobičkih/izgubah je namenjeno predvsem zgodnjemu odkrivanju morebitnih akumuliranih izgub iz določenih pozicij. Poslovni izid zakladništva se dnevno izračunava, primerja z načrtovanimi poslovnimi rezultati in poroča vodstvu Banke. Poročanje poslovnega izida vključuje sestavine, ki se odražajo v neto prihodkih po MSRP in vrednotenju vseh pozicij po tržni vrednosti, ne glede na njihovo pripoznavanje v finančnih izkazih po MSRP ("celotni prihodki").

Z namenom preverjanja, ali so sklenjeni posli enote zakladništva skladni s trgov, Banka uporablja sistem MARCONIS, ki so ga razvili v matični skupini. Sistem MARCONIS v celoti in sistematično pregleduje tržno usklajenost vsake posamezne transakcije zakladništva. V letu 2015 ni bilo sklenjenih poslov, ki bi bili končno ocenjeni kot neskladni s trgov. V letu 2012 je bil v sistem MARCONIS vključen modul, ki se uporablja za preverjanje transparentnosti cen (določitev minimalnih marž in maksimalnih stroškov varovanja za enoto zakladniških produktov za stranke).

Obrestno tveganje, valutno tveganje, tveganja iz naslova trgovanja z lastniškimi vrednostnimi papirji in tveganje kreditnega razpona

Rezultati internega modela, ki temelji na tvegani vrednosti (VaR) ob predpostavki enodnevnega obdobja posesti in 99-odstotni stopnji zaupanja, so za leto 2015 na primerljivih ravneh glede na predhodno leto. Spodnja tabela prikazuje tako tvegano vrednost (skupni VaR) izračunano z upoštevanjem celotne izpostavljenosti Skupine/Banke, kot tudi za posamezne komponente tvegane vrednosti (VaR), ki izhajajo iz izpostavljenosti Skupine/Banke tveganju lastniških finančnih instrumentov (EQ VaR), izpostavljenosti kreditnemu tveganju dolžniških vrednostnih papirjev (Spread VaR) ter obrestnemu (IR VaR) in valutnemu (FX VaR) tveganju.

Tvegana vrednost za Skupino

EUR 1.000	2015			2014		
	Minimum	Maksimum	Povprečje	Minimum	Maksimum	Povprečje
IR VaR	489	547	526	12	452	114
Spread VaR	1.142	2.340	1.801	1.801	3.753	2.720
FX VaR	2	100	11	4	58	19
EQ VaR	17	20	17	20	2.239	1.314
Skupni VaR	988	2.375	1.688	2.313	3.904	3.212

Tvegana vrednost za Banko

EUR 1.000	2015			2014		
	Minimum	Maksimum	Povprečje	Minimum	Maksimum	Povprečje
IR VaR	488	547	526	12	452	114
Spread VaR	1.142	2.340	1.801	1.801	3.753	2.720
FX VaR	2	96	10	4	58	19
EQ VaR	17	20	17	20	2.239	1.314
Skupni VaR	988	2.375	1.690	2.313	3.904	3.212

Banka za namene internega upravljanja s tržnimi tveganji dodatno spremlja tvegano vrednost izračunano ločeno za trgovalno in bančno knjigo. V letu 2015 je povprečna tvegana vrednost izračunana na osnovi pozicij, ki so namenjene trgovanju, znašala 26.000 evrov, povprečna tvegana vrednost izračunana za pozicije v bančni knjigi pa 1.688.000 evrov.

V okviru upravljanja obrestnega tveganja se Skupina izpostavlja predvsem tveganju v evrih, ameriških dolarjih in švicarskih frankih. Izpostavljenosti v omenjenih valutah so predstavljene v spodnji tabeli in vključujejo tako postavke trgovalne kot tudi bančne knjige. Obrestno tveganje Skupine v valutah, ki tukaj niso prikazane, je minimalno.

Učinki premika obrestne krivulje v Skupini za eno bazično točko

EUR Valuta	31. 12. 2015						Letni max, min, povprečje		
	Do 3 mesece	3 mesece do 1 leta	1 do 3 let	3 do 10 let	Nad 10 let	Skupaj	Letni maksimum	Letni minimum	Absolutno povprečje
CHF	(130)	(6.994)	(1.178)	(672)	(151)	(9.125)	(966)	(13.584)	6.820
EUR	(14.330)	(3.325)	(7.273)	6.026	(15.629)	(34.533)	6.018	(74.084)	37.873
USD	(3)	121	41	-	-	159	611	15	152
Skupaj	(14.463)	(10.199)	(8.395)	5.354	(15.781)	(43.484)	1.487	(82.462)	44.541

Učinki premika obrestne krivulje v Skupini za eno bazično točko

EUR Valuta	31. 12. 2014						Letni max, min, povprečje		
	Do 3 mesece	3 mesece do 1 leta	1 do 3 let	3 do 10 let	Nad 10 let	Skupaj	Letni maksimum	Letni minimum	Absolutno povprečje
CHF	(1.009)	(10.597)	8.040	(1.970)	(202)	(5.738)	8.930	(5.643)	366
EUR	(2.433)	3.929	14.723	77.926	(1.366)	92.779	29.884	(9.604)	4.373
USD	6	80	129	-	-	214	93	(336)	6
Skupaj	(3.437)	85.708	17.366	75.955	(1.568)	82.609	29.884	(12.365)	3.988

Učinki premika obrestne krivulje v Banki za eno bazično točko

EUR Valuta	31. 12. 2015						Letni max, min, povprečje		
	Do 3 mesece	3 mesece do 1 leta	1 do 3 let	3 do 10 let	Nad 10 let	Skupaj	Letni maksimum	Letni minimum	Absolutno povprečje
CHF	(139)	(6.994)	(1.178)	(672)	(151)	(9.135)	(997)	(13.574)	6.817
EUR	(13.399)	(5.502)	(7.217)	6.047	(15.630)	(35.700)	11.641	(72.714)	36.481
USD	(3)	121	41	-	-	159	611	15	152
Skupaj	(13.541)	(12.375)	(8.339)	5.375	(15.781)	(44.661)	7.522	(81.628)	43.145

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Učinki premika obrestne krivulje v Banki za eno bazično točko

EUR Valuta	31. 12. 2014					Skupaj	Letni max, min, povprečje		
	Do 3 mesece	3 mesece do 1 leta	1 do 3 let	3 do 10 let	Nad 10 let		Letni maksimum	Letni minimum	Absolutno povprečje
CHF	(1.009)	(10.597)	8.040	(1.970)	(202)	(5.738)	8.930	(5.643)	366
EUR	(2.433)	3.929	14.723	77.926	(1.366)	92.779	29.884	(9.604)	4.373
USD	6	80	129	-	-	214	93	(336)	6
Skupaj	(3.437)	(5.708)	17.366	75.955	(1.568)	82.609	29.884	(12.365)	3.988

Opomba: Zaradi zaokroževanja se vsote včasih ne ujemajo.

Razmerje med obrestnim tveganjem v bančni knjigi in kapitalom banke je vzpostavljeno v okviru Direktive CRD IV in Uredbe CRR in od Banke zahteva primerjavo spremembe v tržni vrednosti bančne knjige kot posledice premika obrestne krivulje za dve odstotni točki s kapitalom Skupine. V primeru, da omenjena sprememba obrestnih mer absorbira več kot 20 odstotkov kapitala banke, lahko nadzorna institucija od banke zahteva sprejem ukrepov za omejitev tveganja.

Rezultati testiranja stresnega scenarija so pokazali, da bi nenaden vzporedni premik obrestnih mer navzgor za 2 odstotni točki ob koncu leta 2015 absorbiral približno 2,6 % kapitala Skupine (2,9 % kapitala Banke), kar je občutno pod mejno vrednostjo 20 odstotkov. Trenutna investicija lastniškega kapitala je pri testiranju upoštevana kot odprta izpostavljenost tveganju.

Banka izračunava in spremlja poleg v okviru Direktive CRD IV in Uredbe CRR zahtevane mere tudi občutljivost neto obrestnih prihodkov na spremembe v obrestnem tveganju v bančni knjigi.

Po metodologiji matične skupine UniCredit se učinek občutljivosti neto obrestnih prihodkov na šoke v spremembi obrestnih mer meri na obrestne pozicije do enega leta, ki izhajajo iz poslovanja Banke in strateških investicijskih odločitev Banke (bančna knjiga). Na dan 31. december 2015 je izračunani učinek obrestnega šoka +100 bazičnih točk znašal -3.439.496 evrov in 3.634.808 evrov v primeru vzporednega premika obrestne krivulje za -100 bazičnih točk.

Poleg zgoraj omenjenih analiz občutljivosti na obrestno tveganje se dodatno izračunava in spremlja učinke občutljivosti ekonomske vrednosti Banke na različne potencialne šoke v obrestnih merah za celotno obrestno pozicijo Banke v vseh pomembnejših valutah. Pomembnejši scenariji sprememb obrestnih mer, ki so ocenjevani mesečno, so naslednji:

- Vzporedni premik obrestne krivulje +/- 200 in +/- 100 bazičnih točk.
- Spremembe v naklonu krivulje obrestnih mer so analizirane z različnim premikom na kratkoročnem delu krivulje in nasprotnim premikom na dolgoročnem delu krivulje obrestnih mer. Tako se v prvem primeru analizira učinek porasta kratkoročnih obrestnih mer in hkratnega padca dolgoročnih obrestnih mer (primer 1 v spodnji tabeli) ter v drugem primeru učinek padca kratkoročnih obrestnih mer in hkratnega porasta dolgoročnih obrestnih mer (primer 2 v spodnji tabeli).

Ob koncu leta 2015 obrestna občutljivost v EUR ostaja glavni dejavnik tveganja, občutljivost ekonomske vrednosti Skupine/Banke na obrestne šoke se je povečala, posebno v primeru vzporednih premikov krivulje obrestnih mer, kar je razvidno iz spodnje tabele.

Analiza občutljivosti neto ekonomske vrednosti na obrestno tveganje v Skupini

Scenarij	Faktor tveganja	Rezultati stresnih scenarijev (EUR) 31. 12. 2015			Rezultati stresnih scenarijev (EUR) 31. 12. 2014		
		EUR	CHF	USD	EUR	CHF	USD
vzporedni premik -200b.t.		7.269.806	1.922.976	(41.625)	(2.809.216)	917.826	9.767
vzporedni premik +200b.t.		(6.491.943)	(1.867.245)	28.178	(4.115.396)	191.756	(117.497)
vzporedni premik -100b.t.		3.516.952	954.257	(14.894)	(2.940.223)	918.247	9.775
vzporedni premik +100b.t.		(3.322.096)	(940.334)	14.167	(1.997.561)	89.753	(58.760)
premik Primer 1		(687.770)	-	-	3.319.294	-	-
premik Primer 2		(270.994)	-	-	3.035.841	-	-

Analiza občutljivosti neto ekonomske vrednosti na obrestno tveganje v Banki

Scenarij	Faktor tveganja	Rezultati stresnih scenarijev (EUR) 31. 12. 2015			Rezultati stresnih scenarijev (EUR) 31. 12. 2014		
		EUR	CHF	USD	EUR	CHF	USD
		vzporedni premik -200b.t.	7.505.970	1.925.037	(41.625)	(2.809.216)	917.826
vzporedni premik +200b.t.	(6.726.283)	(1.869.295)	28.178	(4.115.396)	191.756	(117.497)	
vzporedni premik -100b.t.	3.634.808	955.286	(14.894)	(2.940.223)	918.247	9.775	
vzporedni premik +100b.t.	(3.439.496)	(941.360)	14.167	(1.997.561)	89.753	(58.760)	
premik Primer 1	(727.872)	-	-	3.319.294	-	-	
premik Primer 2	(228.125)	-	-	3.035.841	-	-	

Portfelj dolžniških vrednostnih papirjev Banke združuje predvsem obveznice prvorazrednih izdajateljev, ki so uvrščene v kategorijo papirjev razpoložljivih za prodajo ali kategorijo papirjev v posesti do zapadlosti. UniCredit Leasing, d.o.o. v svoji bilanci nima portfelja dolžniških vrednostnih papirjev. 86 % portfelja obveznic Banke predstavljajo na dan 31. december 2015 obveznice, katerih izdajatelj je Republika Slovenija. Banka redno spremlja položaj na finančnih trgih in ocenjuje kreditno kvaliteto izdajateljev. Poleg portfelja dolžniških vrednostnih papirjev ustvarjajo izpostavljenosti kreditnemu tveganju DVP tudi pozicije, ki izhajajo iz trgovanja s terminskimi pogodbami na DVP. Kot merilo kreditnega tveganja DVP Banka dnevno izračunava in nadzira velikost spremembe tržne vrednosti svojih portfeljev, ki bi jo povzročila morebitna sprememba kreditnih premij izdajateljev za eno bazično točko.

Učinki spremembe kreditne premije vseh izdajateljev za eno bazično točko

EUR	31. 12. 2015					Letni max, min, povprečje			
	Od 6 mesecev					Skupaj	Letni maksimum	Letni minimum	Absolutno povprečje
	Zapadlost	Do 6 mesecev	do 2 leti	2 leti do 7 let	nad 7 let				
Skupaj		1.807	4.994	96.989	39.765	143.555	102.394	296.236	121.248

Učinki spremembe kreditne premije vseh izdajateljev za eno bazično točko

EUR	31. 12. 2014					Letni max, min, povprečje			
	Od 6 mesecev					Skupaj	Letni maksimum	Letni minimum	Absolutno povprečje
	Zapadlost	Do 6 mesecev	do 2 leti	2 leti do 7 let	nad 7 let				
Skupaj		-	-	60.764	56.939	117.703	64.027	127.457	97.838

Banka je zgoraj predstavljeni pristop, zasnovan na analizi občutljivosti sprememb kreditnih premij, razširila z dodatnim mesečnim testiranjem šoka povečanja kreditne premije na obveznice v portfelju Banke, katerih izdajatelj je Republika Slovenija.

V primeru uresničitve stresnega testa vzporednega premika krivulje kreditnih premij za +200 bazičnih točk bi ekonomska vrednost Banke na dan 31. december 2015 rezultirala v izgubi v višini 27,1 milijona evrov, ob upoštevanju sedanje vrednosti pozicije Banke v obveznicah, katerih izdajatelj je Republika Slovenija.

Skupina za namene upravljanja valutnega tveganja poleg tvegane vrednosti (FX VaR) dnevno spremlja in nadzira izpostavljenost Skupine v posameznih tujih valutah, vključno s primerjavo dejanske dnevne izpostavljenosti z določenimi limiti za posamezno valuto. Skupina je med letom 2015 imela materialne pozicije izključno v pomembnejših tujih valutah, kar je predstavljeno v spodnji tabeli.

Odpirna devizna pozicija za Skupino

EUR 1.000	2015		2014	
	Letni maksimum v kratki poziciji	Letni maksimum v dolgi poziciji	Letni maksimum v kratki poziciji	Letni maksimum v dolgi poziciji
CHF	(4.849)	1.839	(4.369)	(730)
GBP	(403)	428	(1.031)	88
JPY	(37)	18	(1.197)	494
USD	(3.181)	4.808	(3.061)	4.007

Bančna tveganja

Odprta devizna pozicija za Banko

Valuta	2015		2014	
	Letni maksimum v kratki poziciji	Letni maksimum v dolgi poziciji	Letni maksimum v kratki poziciji	Letni maksimum v dolgi poziciji
CHF	(3.523)	1.839	(4.369)	(730)
GBP	(403)	428	(1.031)	88
JPY	(37)	18	(1.197)	494
USD	(3.181)	4.808	(3.061)	4.007

Bilančne postavke za Skupino v različnih valutah na dan 31. 12. 2015

EUR 1.000					
Vsebina	EUR	CHF	USD	Druge valute	Skupaj
Denar v blagajni, stanje na računih pri centralnih bankah in vpogledne vloge pri bankah	228.302	22.661	17.350	5.063	273.376
Finančna sredstva, namenjena trgovanju	8.965	2	3.040	4.364	16.371
Finančna sredstva, pripoznana po pošteni vrednosti skozi izkaz poslovnega izida	-	-	-	-	-
Finančna sredstva, razpoložljiva za prodajo	455.291	-	-	-	455.291
Izvedeni finančni instrumenti, namenjeni varovanju	10.228	-	-	-	10.228
Krediti	1.576.126	236.751	1.214	-	1.814.091
Krediti bankam	44.510	8	1.002	-	45.520
Krediti strankam	1.518.903	236.742	212	-	1.755.857
Druga finančna sredstva	12.713	1	-	-	12.714
Finančna sredstva v posesti do zapadlosti	13.266	-	-	-	13.266
Nekratkoročna sredstva v posesti za prodajo	-	-	-	-	-
Opredmetena osnovna sredstva	9.672	-	-	-	9.672
Naložbene nepremičnine	7.568	-	-	-	7.568
Neopredmetena sredstva	19.009	-	-	-	19.009
Dolgoročne naložbe v kapital odvisnih, pridruženih in skupaj obvladovanih družb	-	-	-	-	-
Terjatve za davek od dohodkov pravnih oseb	8.756	-	-	-	8.756
Terjatve za davek	-	-	-	-	-
Odložene terjatve za davek	8.756	-	-	-	8.756
Druga sredstva	1.998	-	19	-	2.017
SKUPAJ SREDSTVA	2.339.181	259.414	21.623	9.427	2.629.645
Finančne obveznosti do centralne banke	-	-	-	-	-
Finančne obveznosti, namenjene trgovanju	9.377	7	2.887	4.307	16.578
Izvedeni finančni instrumenti, namenjeni varovanju	17.774	55.455	-	-	73.229
Finančne obveznosti, merjene po odplačni vrednosti	2.206.836	33.726	9.336	4.307	2.254.205
Vloge bank in centralnih bank	199.735	23	489	146	200.393
Vloge strank	1.772.143	33.461	8.537	3.991	1.818.132
Krediti bank in centralnih bank	185.391	-	-	-	185.391
Podrejene obveznosti	30.101	-	-	-	30.101
Druge finančne obveznosti	19.466	242	310	170	20.188
Rezervacije	12.283	-	5	2	12.290
Obveznosti za davek od dohodkov pravnih oseb	145	-	-	-	145
Obveznosti za davek	145	-	-	-	145
Odložene obveznosti za davek	-	-	-	-	-
Druge obveznosti	2.818	1	3	5	2.827
SKUPAJ OBVEZNOSTI	2.249.233	89.189	12.231	8.621	2.359.274
Osnovni kapital	20.384	-	-	-	20.384
Kapitalske rezerve	107.760	-	-	-	107.760
Akumulirani drugi vseobsegajoči donos	13.978	-	-	-	13.978
Rezerve iz dobička (vključno z zadržanim dobičkom)	99.528	-	-	-	99.528
Zadržani dobiček / izguba vključno s čistim dobičkom / izgubo poslovnega leta	28.721	-	-	-	28.721
SKUPAJ KAPITAL	270.371	-	-	-	270.371
SKUPAJ OBVEZNOSTI IN KAPITAL	2.519.604	89.189	12.231	8.621	2.629.645

Bančna tveganja

Bilančne postavke za Skupino v različnih valutah na dan 31. 12. 2014

EUR 1.000					
Vsebina	EUR	CHF	USD	Druge valute	Skupaj
Denar v blagajni in stanje na računih pri centralni banki	287.088	27.515	30.246	5.430	350.279
Finančna sredstva, namenjena trgovanju	16.362	6	-	-	16.368
Finančna sredstva, razpoložljiva za prodajo	354.360	-	-	-	354.360
Izvedeni finančni instrumenti, namenjeni varovanju	11.950	-	-	-	11.950
Kreditni	1.523.709	271.534	1.952	1	1.797.196
Kreditni bankam	39.686	-	1.798	-	41.484
Kreditni strankam	1.478.094	265.348	128	-	1.743.570
Druga finančna sredstva	5.929	6.186	26	1	12.142
Finančna sredstva v posesti do zapadlosti	13.160	-	-	-	13.160
Opredmetena osnovna sredstva	7.327	-	-	-	7.327
Neopredmetena sredstva	18.802	-	-	-	18.802
Terjatve za davek od dohodkov pravnih oseb	7.637	-	-	-	7.637
Odložene terjatve za davek	7.637	-	-	-	7.637
Druga sredstva	1.637	-	16	-	1.653
SKUPAJ SREDSTVA	2.242.033	299.055	32.214	5.431	2.578.732
Finančne obveznosti, namenjene trgovanju	17.233	6	-	-	17.239
Izvedeni finančni instrumenti, namenjeni varovanju	53.345	70	-	-	53.415
Finančne obveznosti, merjene po odplačni vrednosti	2.081.906	131.792	35.223	4.110	2.253.031
Vloge bank	425.703	14	147	71	425.935
Vloge strank	1.323.603	6.642	34.244	4.022	1.368.511
Kreditni bank	286.297	124.953	-	-	411.250
Podrejene obveznosti	30.110	-	-	-	30.110
Druge finančne obveznosti	16.193	183	832	17	17.225
Rezervacije	7.116	-	-	-	7.116
Druge obveznosti	3.927	1	1	1	3.930
SKUPAJ OBVEZNOSTI	2.163.528	131.869	35.223	4.112	2.334.731
Osnovni kapital	20.384	-	-	-	20.384
Kapitalske rezerve	107.760	-	-	-	107.760
Presežek iz prevrednotenja	11.222	-	-	-	11.222
Rezerve iz dobička (vključno z zadržanim dobičkom)	104.335	-	-	-	104.335
Čisti dobiček poslovnega leta	300	-	-	-	300
SKUPAJ KAPITAL	244.001	-	-	-	244.001
SKUPAJ OBVEZNOSTI IN KAPITAL	2.407.529	131.869	35.223	4.112	2.578.732

Bilančne postavke Banke v različnih valutah na dan 31. 12. 2015

EUR 1.000					
Vsebina	EUR	CHF	USD	Druge valute	Skupaj
Denar v blagajni, stanje na računih pri centralnih bankah in vpogledne vloge pri bankah	228.266	22.661	17.350	5.063	273.340
Finančna sredstva, namenjena trgovanju	8.965	2	3.040	4.364	16.371
Finančna sredstva, razpoložljiva za prodajo	455.291	-	-	-	455.291
Izvedeni finančni instrumenti, namenjeni varovanju	10.228	-	-	-	10.228
Kreditni	1.507.540	237.570	1.214	-	1.746.324
Kreditni bankam	44.518	-	1.002	-	45.520
Kreditni strankam	1.451.565	237.569	212	-	1.689.346
Druga finančna sredstva	11.457	1	-	-	11.458
Finančna sredstva v posesti do zapadlosti	13.266	-	-	-	13.266
Opredmetena osnovna sredstva	5.909	-	-	-	5.909
Neopredmetena sredstva	18.793	-	-	-	18.793
Dolgoročne naložbe v kapital odvisnih, pridruženih in skupaj obvladovanih družb	1	-	-	-	1
Terjatve za davek od dohodkov pravnih oseb	5.233	-	-	-	5.233
Odložene terjatve za davek	5.233	-	-	-	5.233
Druga sredstva	264	-	19	-	283
SKUPAJ SREDSTVA	2.253.756	260.233	21.623	9.427	2.545.039
Finančne obveznosti, namenjene trgovanju	9.377	7	2.887	4.307	16.578
Izvedeni finančni instrumenti, namenjeni varovanju	17.774	55.455	-	-	73.229
Finančne obveznosti, merjene po odplačni vrednosti	2.137.341	34.540	9.336	4.307	2.185.524
Vloge bank in centralnih bank	199.735	23	489	146	200.393
Vloge strank	1.773.682	34.275	8.537	3.991	1.820.485
Kreditni bank in centralnih bank	115.846	-	-	-	115.846
Podrejene obveznosti	30.101	-	-	-	30.101
Druge finančne obveznosti	17.977	242	310	170	18.699
Rezervacije	11.601	-	5	2	11.608
Druge obveznosti	1.657	1	3	5	1.666
SKUPAJ OBVEZNOSTI	2.177.750	90.003	12.231	8.621	2.288.605
Osnovni kapital	20.384	-	-	-	20.384
Kapitalske rezerve	107.760	-	-	-	107.760
Akumulirani drugi vseobsegajoči donosi	13.978	-	-	-	13.978
Rezerve iz dobička (vključno z zadržanim dobičkom)	84.635	-	-	-	84.635
Zadržani dobiček / izguba vključno s čistim dobičkom / izgubo poslovnega leta	29.677	-	-	-	29.677
SKUPAJ KAPITAL	256.434	-	-	-	256.434
SKUPAJ OBVEZNOSTI IN KAPITAL	2.434.184	90.003	12.231	8.621	2.545.039

Bančna tveganja

Bilančne postavke Banke v različnih valutah na dan 31. 12. 2014

EUR 1.000 Vsebina	EUR	CHF	USD	Druge valute	Skupaj
Denar v blagajni in stanje na računih pri centralni banki	287.088	27.515	30.246	5.430	350.279
Finančna sredstva, namenjena trgovanju	16.362	6	-	-	16.368
Finančna sredstva, razpoložljiva za prodajo	354.360	-	-	-	354.360
Izvedeni finančni instrumenti, namenjeni varovanju	11.950	-	-	-	11.950
Kreditni	1.523.709	271.534	1.952	1	1.797.196
Kreditni bankam	39.686	-	1.798	-	41.484
Kreditni strankam	1.478.094	265.348	128	-	1.743.570
Druga finančna sredstva	5.929	6.186	26	1	12.142
Finančna sredstva v posesti do zapadlosti	13.160	-	-	-	13.160
Opredmetena osnovna sredstva	7.327	-	-	-	7.327
Neopredmetena sredstva	18.802	-	-	-	18.802
Terjatve za davek od dohodkov pravnih oseb	7.637	-	-	-	7.637
Odložene terjatve za davek	7.637	-	-	-	7.637
Druga sredstva	1.637	-	16	-	1.653
SKUPAJ SREDSTVA	2.242.033	299.055	32.214	5.431	2.578.732
Finančne obveznosti, namenjene trgovanju	17.233	6	-	-	17.239
Izvedeni finančni instrumenti, namenjeni varovanju	53.345	70	-	-	53.415
Finančne obveznosti, merjene po odplačni vrednosti	2.081.906	131.792	35.223	4.110	2.253.031
Vloge bank	425.703	14	147	71	425.935
Vloge strank	1.323.603	6.642	34.244	4.022	1.368.511
Kreditni bank	286.297	124.953	-	-	411.250
Podrejene obveznosti	30.110	-	-	-	30.110
Druge finančne obveznosti	16.193	183	832	17	17.225
Rezervacije	7.116	-	-	-	7.116
Druge obveznosti	3.927	1	1	1	3.930
SKUPAJ OBVEZNOSTI	2.163.528	131.869	35.223	4.112	2.334.731
Osnovni kapital	20.384	-	-	-	20.384
Kapitalske rezerve	107.760	-	-	-	107.760
Presežek iz prevrednotenja	11.222	-	-	-	11.222
Rezerve iz dobička (vključno z zadržanim dobičkom)	104.335	-	-	-	104.335
Čisti dobiček poslovnega leta	300	-	-	-	300
SKUPAJ KAPITAL	244.001	-	-	-	244.001
SKUPAJ OBVEZNOSTI IN KAPITAL	2.407.529	131.869	35.223	4.112	2.578.732

Izvedeni finančni instrumenti

V skladu z mednarodnimi priporočili Banka izvedene finančne instrumente razvršča v pogodbe vezane na obrestno mero, pogodbe vezane na devizni tečaj, pogodbe vezane na vrednostne papirje ter kategorijo kreditnih in drugih izvedenih finančnih instrumentov. Podlaga za razvrstitev je osnovni finančni instrument, na katerega se pogodba nanaša. UniCredit Leasing, d.o.o. ne sklepa transakcij iz naslova izvedenih finančnih instrumentov.

V vsaki od navedenih kategorij Banka dodatno razlikuje med instrumenti, s katerimi se trguje na prostem trgu (OTC) in instrumenti, s katerimi se trguje na priznanih borzah. Večino portfelja izvedenih finančnih instrumentov Banke še vedno predstavljajo instrumenti, s katerimi se trguje na prostem trgu (OTC).

UniCredit Banka Slovenija d.d. je poslovni partner podjetjem, ki sklepajo navadne in strukturirane posle. Banka pozicije nemudoma zapre, da ne bi prekoračila vzpostavljenih limitov.

UniCredit Banka Slovenija d.d. uporablja izvedene finančne instrumente tudi za upravljanje s strukturo svoje bilance.

Za namene upravljanja portfeljev in upravljanja tveganj se pogodbe vrednotijo po trenutnih cenah z uporabo preverjenih in priznanih modelov. Tržne vrednosti izkazujejo vrednosti pogodb na dan priprave bilance, pri čemer pozitivne tržne vrednosti OTC pogodb nakazujejo obseg kreditnega tveganja nasprotne stranke, ki izhaja iz zadevne dejavnosti.

Obseg izvedenih finančnih instrumentov na dan 31. 12. 2015

EUR 1.000	Znesek pogodbe		Vrednotenje (pozitivno)		Vrednotenje (negativno)	
	Trgovalna knjiga	Bančna knjiga	Trgovalna knjiga	Bančna knjiga	Trgovalna knjiga	Bančna knjiga
1. IFI vezani na obrestno mero	755.995	2.386.195	8.953	10.228	9.365	17.775
a) Obrestne opcije	34.664	-	129	-	124	-
b) Eno valutne zamenjave obrestnih mer	721.331	2.386.195	8.824	10.228	9.241	17.775
2. Transakcije povezane z vrednostnimi papirji	-	-	-	-	-	-
a) Opcije vezane na lastniške vrednostne papirje	-	-	-	-	-	-
3. IFI vezani na tujo valuto in zlato	477.379	198.333	7.391	-	7.197	55.455
a) Valutne opcije	-	-	0	-	-	-
b) Medvalutne zamenjave obrestnih mer	165.897	198.333	1.970	-	1.179	55.455
c) Terminski posli na tuje valute	311.482	-	5.421	-	6.018	-
4. IFI vezani na blago	1.402	-	12	-	12	-
5. Ostali IFI	-	-	-	-	-	-
Skupaj	1.234.775	2.584.529	16.355	10.228	16.574	73.229

Bančna tveganja

Obseg izvedenih finančnih instrumentov na dan 31. 12. 2014

EUR 1.000	Znesek pogodbe		Vrednotenje (pozitivno)		Vrednotenje (negativno)	
	Trgovalna knjiga	Bančna knjiga	Trgovalna knjiga	Bančna knjiga	Trgovalna knjiga	Bančna knjiga
1. IFI vezani na obrestno mero	38.927	-	2	-	2	-
a) Obrestne opcije	598.236	1.212.014	11.818	11.950	12.238	22.069
b) Eno valutne zamenjave obrestnih mer	710	-	42	-	42	-
2. Transakcije povezane z vrednostnimi papirji	710	-	42	-	42	-
a) Opcije vezane na lastniške vrednostne papirje	306.008	198.333	4.503	-	4.951	31.346
3. IFI vezani na tujo valuto in zlato	-	-	-	-	-	-
a) Valutne opcije	196.765	198.333	4.468	-	1.767	31.346
b) Medvalutne zamenjave obrestnih mer	109.243	-	35	-	3.184	-
c) Terminski posli na tuje valute	-	-	-	-	-	-
4. IFI vezani na blago	-	-	-	-	-	-
5. Ostali IFI	943.881	1.410.348	16.365	11.950	17.233	53.415
Skupaj	1.234.775	2.584.529	16.355	10.228	16.574	73.229

Opomba: Zaradi zaokroževanja se vsote včasih ne ujemajo.

Likvidnostno tveganje

Likvidnostno tveganje je tveganje, da Skupina / Banka ni sposobna pravočasno poravnati svojih plačilnih obveznosti, ki nastopijo ob zapadlosti njenih finančnih virov, ali ni zmožna nadomestiti finančnih virov v primeru, da pride do njihovega nenadnega odtoka. Posledica je lahko neizpolnitev obveznosti do strank pri izplačilu depozitov in črpanju odobrenih kreditnih linij.

Likvidnostno tveganje je inherentna sestavina bančnega poslovanja in ga lahko sprožijo dogodki neposredno povezani z zadevno institucijo, kot so denimo znižanje kreditne bonitete ali pa dogodki na trgu, ko nastopijo večje sistemske napake ali motnje v delovanju kapitalskih in denarnih trgov.

Skupina obravnava likvidnostno tveganje kot centralno tveganje v bančnem poslovanju in z njim upravlja na celovit in strukturiran način. Postopki, odgovornosti in linije poročanja na področju likvidnosti so zapisane v likvidnostni politiki in vključujejo tudi krizni načrt v primeru likvidnostne krize.

Skupina zmanjšuje likvidnostno tveganje na naslednje načine:

- s podrobnim planiranjem kratkoročne in srednjeročne ter dolgoročne likvidnosti;
- z učinkovito politiko upravljanja z likvidnostjo v zaostrenih likvidnostnih razmerah s poudarkom na uresničljivem ter ustreznem kriznem načrtu;
- z zadostno likvidnostno rezervo za primere nepričakovanih odливov;
- z rednim izvajanjem ustreznih stresnih scenarijev.

Glavni komponenti upravljanja z likvidnostnim tveganjem v Skupini sta upravljanje s kratkoročno likvidnostjo in upravljanje s strukturno likvidnostjo. Poleg rednih aktivnosti spremljanja in upravljanja pozicij obe vključujeta analizo scenarijev in testiranje izjemnih situacij.

Kratkoročna likvidnost

S kratkoročno likvidnostjo Skupina razume upravljanje likvidnosti znotraj delovnega dne in upravljanje z dnevnimi potrebami po refinanciranju Skupine. Prvi pristop je osredotočen na dostop do zadostne likvidnosti tekom dneva za pokrivanje vseh obveznosti do plačilnih in poravnalnih sistemov ter vključuje sprotne spremljanje obsežnejših plačil in velikosti zavarovanja v plačilnih sistemih.

Dnevne potrebe po refinanciranju Skupina pokriva z aktivnim sodelovanjem na medbančnem trgu v odvisnosti od tržnih gibanj in dejavnikov identificiranih v mesečnem načrtu refinanciranja. Dnevno nadziranje presežkov in primanjkljajev v kratkoročni likvidnosti zagotavlja, da so dnevne potrebe po refinanciranju omejene.

Za namene upravljanja kratkoročnega likvidnostnega tveganja ima Skupina vzpostavljen limitni sistem za zapadlosti do treh mesecev z dnevnim spremljanjem koriščenosti limitov. Limiti omejujejo pretirane volumne odprtih pozicij po posameznih zapadlostih in za posamezne valute z namenom, da se omeji tveganje refinanciranja v primeru nelikvidnega trga določene tuje valute.

Strukturna likvidnost

Upravljanje s strukturno likvidnostjo dopolnjuje upravljanje s kratkoročno likvidnostjo. Pokriva razširjen časovni horizont, od zapadlosti preko noči do končnih zapadlosti dolgoročnih sredstev in obveznosti banke, ter obravnava vidike časa do zapadlosti, valutne usklajenosti ter koncentracije. Celotna strukturna likvidnost se analizira v standardnem scenariju likvidnosti ter scenarijih likvidnostne krize na trgu in likvidnostne krize specifične za banko. Prekomerna strukturna neskladja so preprečena s spremljanjem položaja na ravni posameznih valut, kar hkrati znižuje občutljivost Skupine na položaj trga medvalutnih zamenjav. Količnike strukturne likvidnosti ter izpostavljenosti glede na limite Skupina spremlja tedensko in redno obravnava na sejah ALCO odbora.

Testiranje stresnih scenarijev

Da bi zagotovili kontinuirano poslovanje med obdobji izredno negativnega razvoja dogodkov, Banka izvaja testiranje različnih stresnih scenarijev. Glavni scenarij je definiran kot kombinacija negativnega razvoja dogodkov na celotnem bančnem trgu (kriza na trgu) in krizo imena specifično za UniCredit S.p.A. Časovni okvir definiran znotraj kombiniranega scenarija je en mesec. Rezultat kombiniranega scenarija služi Banki tudi kot pomembna mera v okviru določanja za Banko sprejemljivega obsega prevzemanja tveganj. Stresni scenariji se izvajajo tedensko, rezultati testiranja scenarijev pa se mesečno obravnavajo na sejah ALCO odbora. Z oblikovanjem zadostnega obsega virov financiranja Banka zagotavlja, da njene potencialne kapacitete za refinanciranje presegajo potrebe po likvidnosti v definiranih stresnih scenarijih.

Letni načrt financiranja

Letni načrt financiranja pripravlja Skupina enkrat letno z namenom ohranjanja primernega ravnovesja med sredstvi in obveznostmi različnih ročnosti. Priprava načrta financiranja temelji na analizi sredstev in obveznosti in njihovega vpliva tako na kratkoročno kot strukturno likvidnost skupine. V tem kontekstu predstavlja letni načrt financiranja zelo pomembno vlogo pri celovitem upravljanju z likvidnostjo skupine. Spremljanje izpolnjevanja letnega načrta financiranja se izvaja kontinuirano v okviru procesa spremljanja gibanja sredstev in obveznosti.

Politika upravljanja z likvidnostjo v zaostrenih likvidnostnih razmerah

Kljub temu, da je verjetnost nastanka likvidnostne krize tipično nizka, pa zaradi močnega vpliva na poslovanje Skupine zahteva poseben pristop pri upravljanju Skupine. V primeru likvidnostne krize je ključno, da Skupina reagira hitro na novo nastale razmere in na ta način minimizira morebitne negativne krizne učinke. Namen politike upravljanja z likvidnostjo v zaostrenih likvidnostnih razmerah je zagotoviti ustrezen model upravljanja Skupine v takšnih situacijah.

Eden izmed osnovnih elementov te politike je krizni načrt, ki je sestavljen iz nabora možnih ukrepov, ki so Skupini na voljo v primeru nastopa likvidnostne krize. Vsak ukrep tipično vključuje opis instrumenta zagotavljanja likvidnosti, z oceno velikosti učinka na likvidnost ter predstavitev časovnice učinkovanja.

Ocena likvidnostnega položaja ob koncu leta

Skupina je skozi celotno leto 2015 vzdrževala ustrezen likvidnostni profil. Glavni vir financiranja so depoziti strank. Vendar kljub temu ostaja pomemben vir financiranja likvidnostni center pri UniCredit Bank Austria AG, Dunaj, kjer se Skupina refinancira po tržnih pogojih.

Skupina upravlja z neusklajenostjo zapadlosti sredstev in obveznosti tako, da ima oblikovano zadostno likvidnostno rezervo v obliki vrednostnih papirjev in kreditov, ki sodijo med primerno finančno premoženje po merilih ECB.

Bančna tveganja

Razkritje obremenitev sredstev Skupine na dan 31. 12. 2015

EUR 1.000				
Sredstva	Knjigovodska vrednost obremenjenih sredstev	Poštena vrednost obremenjenih sredstev	Knjigovodska vrednost neobremenjenih sredstev	Poštena vrednost neobremenjenih sredstev
Sredstva institucije poročevalke	98.162	-	2.531.484	-
Vloge na vpogled	-	-	261.545	-
Lastniški instrumenti	-	-	25.556	25.556
Dolžniški vrednostni papirji	12.496	12.496	430.504	429.706
Kreditni razen vlog na vpogled	85.665	-	1.728.441	-
Druga sredstva	-	-	85.437	-

EUR 1.000			
Obremenjena sredstva / prejeta zavarovanja s premoženjem in povezane obveznosti	Povezane obveznosti, pogojne obveznosti ali posojeni vrednostni papirji	Sredstva, prejeta zavarovanja s premoženjem in izdani lastni dolžniški vrednostni papirji, razen kritih obveznic in s premoženjem zavarovanih vrednostnih papirjev, ki so obremenjeni	
Knjigovodska vrednost izbranih finančnih obveznosti		660.441	98.085
Ostali viri obremenitve		76	76
Skupaj viri obremenitve		660.517	98.161

Razkritje obremenitev sredstev Banke na dan 31. 12. 2015

EUR 1.000				
Sredstva	Knjigovodska vrednost obremenjenih sredstev	Poštena vrednost obremenjenih sredstev	Knjigovodska vrednost neobremenjenih sredstev	Poštena vrednost neobremenjenih sredstev
Sredstva institucije poročevalke	98.162	-	2.446.877	-
Vloge na vpogled	-	-	261.509	-
Lastniški instrumenti	-	-	25.556	25.556
Dolžniški vrednostni papirji	12.496	12.496	430.504	429.706
Kreditni razen vlog na vpogled	85.665	-	1.660.674	-
Druga sredstva	-	-	68.634	-

EUR 1.000			
Obremenjena sredstva / prejeta zavarovanja s premoženjem in povezane obveznosti	Povezane obveznosti, pogojne obveznosti ali posojeni vrednostni papirji	Sredstva, prejeta zavarovanja s premoženjem in izdani lastni dolžniški vrednostni papirji, razen kritih obveznic in s premoženjem zavarovanih vrednostnih papirjev, ki so obremenjeni	
Knjigovodska vrednost izbranih finančnih obveznosti		660.441	98.085
Ostali viri obremenitve		76	76
Skupaj viri obremenitve		660.517	98.161

Bilanca stanja Skupine po zapadlosti na dan 31. 12. 2015

EUR 1.000 Vsebina	Skupaj	Na vpogled	Do 1 meseca	Od 1 - 3 mesecev	Od 3 - 12 mesecev	Od 1 - 5 let	Nad 5 let
Denar v blagajni in stanje na računih pri centralnih bankah in vpogledne vloge pri bankah	273.376	273.376	-	-	-	-	-
Finančna sredstva, namenjena trgovanju	16.371	-	4.891	1.077	2.113	4.463	3.827
Finančna sredstva, razpoložljiva za prodajo	501.305	-	696	89.376	19.926	197.348	193.959
Izvedeni finančni instrumenti, namenjeni varovanju	10.228	-	-	368	695	3.992	5.173
Kreditni	1.961.741	1.443	116.282	61.461	370.540	744.938	667.077
Kreditni bankam	45.562	0	1.118	1.569	39.531	3.344	-
Kreditni strankam	1.903.465	1.406	103.624	58.798	330.966	741.594	667.077
Druga finančna sredstva	12.714	37	11.540	1.094	43	-	-
Finančna sredstva v posesti do zapadlosti	13.921	-	-	6.527	-	7.394	-
Opredmetena osnovna sredstva	9.672	-	117	235	847	2.322	6.151
Naložbene nepremičnine	7.568	-	21	41	188	1.002	6.316
Neopredmetena dolgoročna sredstva	19.009	-	3	6	25	132	18.843
Dolgoročne naložbe v kapital odvisnih, pridruženih in skupaj obvladovanih družb	-	-	-	-	-	-	-
Terjatve za davek od dohodkov pravnih oseb	8.756	-	-	-	-	8.756	-
Odložene terjatve za davek	8.756	-	-	-	-	8.756	-
Druga sredstva	2.017	-	737	54	113	1.072	41
Skupaj sredstva (1)	2.823.964	274.819	122.747	159.145	394.447	971.419	901.387
Finančne obveznosti, namenjene trgovanju	16.578	-	4.762	1.051	2.055	4.883	3.827
Izvedeni finančni instrumenti, namenjeni varovanju	73.229	-	-	2.278	18.231	40.636	12.084
Finančne obveznosti, merjene po odplačni vrednosti	2.260.217	977.724	235.977	110.931	551.617	316.183	67.785
Vloge bank in centralnih bank	201.167	5.101	194	188	40.684	105.000	50.000
Vloge strank	1.823.159	972.623	222.636	102.270	403.279	120.309	2.042
Kreditni bank in centralnih bank	185.556	-	44	8.312	101.366	60.874	14.960
Podrejene obveznosti	30.147	-	147	-	-	30.000	-
Druge finančne obveznosti	20.188	-	12.956	161	6.288	-	783
Rezervacije	12.290	-	1.184	694	2.364	6.910	1.138
Obveznosti za davek od dohodkov pravnih oseb	145	-	-	-	145	-	-
Obveznosti za davek	145	-	-	-	145	-	-
Druge obveznosti	2.827	-	72	144	1.230	852	529
Osnovni kapital	20.384	-	-	-	-	-	20.384
Kapitalske rezerve	107.760	-	-	-	-	-	107.760
Akumulirani drugi vseobsegajoči donos	13.978	-	-	-	-	-	13.978
Rezerve iz dobička (vključno z zadržanim dobičkom)	99.528	-	-	-	-	-	99.528
Zadržani dobiček / izguba (vključno s čistim dobičkom / izgubo poslovnega leta)	28.721	-	-	-	9.677	19.044	-
Skupaj obveznosti in kapital (2)	2.635.657	977.724	241.995	115.098	585.319	388.508	327.013
Neusklajenost (1)-(2)	188.307	(702.905)	(119.248)	44.047	(190.872)	582.911	574.374

Opomba: V tabeli so prikazane nediskontirane postavke izkaza finančnega položaja Skupine.

Bančna tveganja

Bilanca stanja Skupine po zapadlosti na dan 31. 12. 2014

EUR 1.000		Na	Do 1	Od 1 - 3	Od 3 - 12	Od 1 - 5 let	Nad 5 let
Vsebina	Skupaj	vpogled	meseca	mesecev	mesecev		
Denar v blagajni in stanje na računih pri centralnih bankah in vpogledne vloge pri bankah	350.279	350.279	-	-	-	-	-
Finančna sredstva, namenjena trgovanju	16.368	-	1.144	798	2.926	7.482	4.018
Finančna sredstva, razpoložljiva za prodajo	393.595	-	126	9.407	11.102	272.929	100.031
Izvedeni finančni instrumenti, namenjeni varovanju	11.950	-	7	32	658	1.695	9.558
Kreditni	1.956.050	-	97.375	54.398	405.042	715.418	683.817
Kreditni bankam	41.530	-	396	968	38.764	1.402	-
Kreditni strankam	1.902.378	-	84.901	53.373	366.271	714.016	683.817
Druga finančna sredstva	12.142	-	12.078	57	7	-	-
Finančna sredstva v posesti do zapadlosti	14.332	-	-	520	-	13.812	-
Opredmetena osnovna sredstva	7.327	-	-	-	-	-	7.327
Neopredmetena dolgoročna sredstva	18.802	-	-	-	-	-	18.802
Dolgoročne naložbe v kapital odvisnih, pridruženih in skupaj obvladovanih družb	7.637	-	-	-	-	7.637	-
Terjatve za davek od dohodkov pravnih oseb	-	-	-	-	-	-	-
Odložene terjatve za davek	7.637	-	-	-	-	7.637	-
Druga sredstva	1.653	-	46	1.515	85	3	4
Skupaj sredstva (1)	2.777.993	350.279	98.698	66.670	419.813	1.018.976	823.557
Finančne obveznosti, namenjene trgovanju	17.239	-	1.144	766	3.314	7.319	4.696
Izvedeni finančni instrumenti, namenjeni varovanju	53.415	-	-	61	1.757	41.859	9.738
Finančne obveznosti, merjene po odplačni vrednosti	2.260.282	723.427	568.163	324.212	231.280	315.100	98.100
Vloge bank in centralnih bank	426.973	7.913	140.252	60.225	40.891	82.692	95.000
Vloge strank	1.373.879	715.514	348.212	88.266	180.702	38.791	2.394
Kreditni bank in centralnih bank	412.045	-	66.686	174.530	6.506	163.617	706
Podrejene obveznosti	30.160	-	160	-	-	30.000	-
Druge finančne obveznosti	17.225	-	12.853	1.191	3.181	-	-
Rezervacije	7.116	-	418	193	1.975	3.077	1.453
Druge obveznosti	3.930	-	71	122	2.266	863	608
Osnovni kapital	20.384	-	-	-	-	-	20.384
Kapitalske rezerve	107.760	-	-	-	-	-	107.760
Akumulirani drugi vseobsegajoči donos	11.222	-	-	-	-	-	11.222
Rezerve iz dobička (vključno z zadržanim dobičkom)	104.335	-	-	-	-	-	104.335
Zadržani dobiček / izguba (vključno s čistim dobičkom / izgubo poslovnega leta)	300	-	-	-	-	-	300
Skupaj obveznosti in kapital (2)	2.585.983	723.427	569.796	325.354	240.592	368.218	358.596
Neusklajenost (1)-(2)	192.010	(373.148)	(471.098)	(258.684)	179.221	650.758	464.961

Opomba: V tabeli so prikazane nediskontirane postavke izkaza finančnega položaja Skupine.

Bilanca stanja Banke po zapadlosti na dan 31. 12. 2015

EUR 1.000		Na	Do 1	Od 1 - 3	Od 3 - 12	Od 1 - 5 let	Nad 5 let
Vsebina	Skupaj	vpogled	meseca	mesecev	mesecev		
Denar v blagajni in stanje na računih pri centralnih bankah in vpogledne vloge pri bankah	273.340	273.340	-	-	-	-	-
Finančna sredstva, namenjena trgovanju	16.371	-	4.891	1.077	2.113	4.463	3.827
Finančna sredstva, razpoložljiva za prodajo	501.305	-	696	89.376	19.926	197.348	193.959
Izvedeni finančni instrumenti, namenjeni varovanju	10.228	-	-	368	695	3.992	5.173
Kreditni	1.879.815	-	111.594	58.881	361.720	707.281	640.339
Kreditni bankam	45.562	-	1.118	1.569	39.531	3.344	-
Kreditni strankam	1.822.795	-	99.121	57.252	322.146	703.937	640.339
Druga finančna sredstva	11.458	-	11.355	60	43	-	-
Finančna sredstva v posesti do zapadlosti	13.921	-	-	6.527	-	7.394	-
Opredmetena osnovna sredstva	5.909	-	-	-	-	-	5.909
Naložbene nepremičnine	-	-	-	-	-	-	-
Neopredmetena dolgoročna sredstva	18.793	-	-	-	-	-	18.793
Dolgoročne naložbe v kapital odvisnih, pridruženih in skupaj obvladovanih družb	1	-	-	-	-	-	1
Terjatve za davek od dohodkov pravnih oseb	5.233	-	-	-	-	5.233	-
Odložene terjatve za davek	5.233	-	-	-	-	5.233	-
Druga sredstva	283	-	61	54	113	14	41
Skupaj sredstva (1)	2.725.199	273.340	117.242	156.283	384.567	925.725	868.042
Finančne obveznosti, namenjene trgovanju	16.578	-	4.762	1.051	2.055	4.883	3.827
Izvedeni finančni instrumenti, namenjeni varovanju	73.229	-	-	2.278	18.231	40.636	12.084
Finančne obveznosti, merjene po odplačni vrednosti	2.191.535	980.076	235.365	106.530	539.515	277.475	52.574
Vloge bank in centralnih bank	201.167	5.101	194	188	40.684	105.000	50.000
Vloge strank	1.825.511	974.975	222.636	102.270	403.279	120.309	2.042
Kreditni bank in centralnih bank	116.011	-	44	4.005	89.264	22.166	532
Podrejene obveznosti	30.147	-	147	-	-	30.000	-
Druge finančne obveznosti	18.699	-	12.344	67	6.288	-	-
Rezervacije	11.608	-	1.184	694	2.263	6.329	1.138
Obveznosti za davek od dohodkov pravnih oseb	-	-	-	-	-	-	-
Obveznosti za davek	-	-	-	-	-	-	-
Druge obveznosti	1.666	-	53	102	634	466	411
Osnovni kapital	20.384	-	-	-	-	-	20.384
Kapitalske rezerve	107.760	-	-	-	-	-	107.760
Akumulirani drugi vseobsegajoči donos	13.978	-	-	-	-	-	13.978
Rezerve iz dobička (vključno z zadržanim dobičkom)	84.635	-	-	-	-	-	84.635
Zadržani dobiček / izguba (vključno s čistim dobičkom / izgubo poslovnega leta)	29.677	-	-	-	9.677	20.000	-
Skupaj obveznosti in kapital (2)	2.551.050	980.076	241.364	110.655	572.375	349.789	296.791
Neuskajenost (1)-(2)	174.149	(706.736)	(124.122)	45.628	(187.808)	575.936	571.251

Opomba: V tabeli so prikazane nediskontirane postavke izkaza finančnega položaja Banke.

Bančna tveganja

Bilanca stanja Skupine po zapadlosti na dan 31. 12. 2014

EUR 1.000		Na	Do 1	Od 1 - 3	Od 3 - 12	Od 1 - 5 let	Nad 5 let
Vsebina	Skupaj	vpogled	meseca	mesecev	mesecev		
Denar v blagajni in stanje na računih pri centralnih bankah in vpogledne vloge pri bankah	350.279	350.279	-	-	-	-	-
Finančna sredstva, namenjena trgovanju	16.368	-	1.144	798	2.926	7.482	4.018
Finančna sredstva, razpoložljiva za prodajo	393.595	-	126	9.407	11.102	272.929	100.031
Izvedeni finančni instrumenti, namenjeni varovanju	11.950	-	7	32	658	1.695	9.558
Kreditni	1.956.050	-	97.375	54.398	405.042	715.418	683.817
Kreditni bankam	41.530	-	396	968	38.764	1.402	-
Kreditni strankam	1.902.378	-	84.901	53.373	366.271	714.016	683.817
Druga finančna sredstva	12.142	-	12.078	57	7	-	-
Finančna sredstva v posesti do zapadlosti	14.332	-	-	520	-	13.812	-
Opredmetena osnovna sredstva	7.327	-	-	-	-	-	7.327
Neopredmetena dolgoročna sredstva	18.802	-	-	-	-	-	18.802
Dolgoročne naložbe v kapital odvisnih, pridruženih in skupaj obvladovanih družb	7.637	-	-	-	-	7.637	-
Terjatve za davek od dohodkov pravnih oseb	-	-	-	-	-	-	-
Odložene terjatve za davek	7.637	-	-	-	-	7.637	-
Druga sredstva	1.653	-	46	1.515	85	3	4
Skupaj sredstva (1)	2.777.993	350.279	98.698	66.670	419.813	1.018.976	823.557
Finančne obveznosti, namenjene trgovanju	17.239	-	1.144	766	3.314	7.319	4.696
Izvedeni finančni instrumenti, namenjeni varovanju	53.415	-	-	61	1.757	41.859	9.738
Finančne obveznosti, merjene po odplačni vrednosti	2.260.282	723.427	568.163	324.212	231.280	315.100	98.100
Vloge bank in centralnih bank	426.973	7.913	140.252	60.225	40.891	82.692	95.000
Vloge strank	1.373.879	715.514	348.212	88.266	180.702	38.791	2.394
Kreditni bank in centralnih bank	412.045	-	66.686	174.530	6.506	163.617	706
Podrejene obveznosti	30.160	-	160	-	-	30.000	-
Druge finančne obveznosti	17.225	-	12.853	1.191	3.181	-	-
Rezervacije	7.116	-	418	193	1.975	3.077	1.453
Druge obveznosti	3.930	-	71	122	2.266	863	608
Osnovni kapital	20.384	-	-	-	-	-	20.384
Kapitalske rezerve	107.760	-	-	-	-	-	107.760
Akumulirani drugi vseobsegajoči donos	11.222	-	-	-	-	-	11.222
Rezerve iz dobička (vključno z zadržanim dobičkom)	104.335	-	-	-	-	-	104.335
Zadržani dobiček / izguba (vključno s čistim dobičkom / izgubo poslovnega leta)	300	-	-	-	-	-	300
Skupaj obveznosti in kapital (2)	2.585.983	723.427	569.796	325.354	240.592	368.218	358.596
Neusklajenost (1)-(2)	192.010	(373.148)	(471.098)	(258.684)	179.221	650.758	464.961

Opomba: V tabeli so prikazane nediskontirane postavke izkaza finančnega položaja Banke. Ocena likvidnostnega položaja ob koncu leta

Merjenje poštene vrednosti

Merjenje poštene vrednosti (MSRP 13) razkritja knjigovodskih postavk za instrumente, ki niso merjeni po pošteni vrednosti v izkazu finančnega položaja

EUR 1.000		Poštena vrednost 2015	Poštena vrednost 2015	Knjigovodska vrednost 2014	Poštena vrednost 2014	Poštena vrednost 2014
Vsebina	Knjigovodska vrednost 2015	Raven 2*	Raven3**		Raven 2*	Raven3**
Sredstva						
Denar v blagajni in stanje na računih pri centralni banki	273.340	-	273.340	350.279	350.279	-
Finančna sredstva v posesti do zapadlosti	13.266	13.104	-	13.160	13.938	-
Kreditni bankam	45.520	247	45.234	41.484	37.909	3.580
Kreditni strankam, ki niso banke	1.557.899	938.429	764.361	1.594.721	639.359	1.110.850
Skupaj	1.890.025	951.780	1.082.935	1.999.644	1.041.485	1.114.430
Obveznosti						
Finančne obveznosti do centralne banke	-	-	-	-	-	-
Podrejene obveznosti	30.101	-	29.323	30.110	-	28.746
Vloge bank	200.393	56.799	140.419	837.185	517.278	310.006
Vloge strank, ki niso banke	1.820.485	622.461	1.194.588	1.368.511	351.397	1.018.615
Lastni deleži	-	-	-	-	-	-
Skupaj	2.050.979	679.260	1.364.330	2.235.806	868.675	1.357.367

Zgoraj navedeni finančni instrumenti niso vodeni po pošteni vrednosti. Za te instrumente se poštena vrednost izračuna samo za potrebe poročanja in ne vpliva na bilanco stanja ali poslovni izid. Izračun poštene vrednosti je v skladu z metodologijo diskontiranja denarnih tokov za oceno sedanje vrednosti finančnega instrumenta, ki je predmet tveganja nepopolnjenja. Tveganje denarnih tokov je upoštevano z uporabo uteži pri diskontnih faktorjih, s katerimi se upošteva kreditno in časovno komponento.

* Raven 2: Poštena vrednost se določi na osnovi modelov vrednotenja, ki temeljijo predvsem na tržnih podatkih. Raven 2 vključuje tudi finančna sredstva, katerih poštena vrednost je določena na osnovi kotirane cene za identičen instrument, vendar zanje ne obstaja delujoč trg.

** Raven 3: Poštena vrednost se določi na osnovi modelov vrednotenja, ki ne temeljijo na zaznavnih tržnih podatkih. Vložek se šteje kot zaznavni vložek, če je tržna cena neposredno na razpolago ali jo je možno izpeljati iz tržne cene. Primeri vložkov za Raven 3 so denimo pretekle volatilitosti ali obrestne mere za valute ter zapadlosti, za katere niso na razpolago finančni instrumenti s tržno ceno. Če vrednost finančnega instrumenta temelji na dejavnih, za katere tržna cena ni na razpolago, lahko ob koncu obdobja poročanja vrednost teh dejavnikov izberemo iz nabora razumnih možnih alternativ. Za namen priprave finančnih izkazov so razumne vrednosti, ki so izbrane za takšne vložke, za katere ni na voljo tržne cene, usklajene s prevladujočimi razmerami na trgu ter s pristopom Banke, kar zadeva kontrolo vrednotenja.

Bančna tveganja

Operativno tveganje

Okvir operativnega tveganja

Operativno tveganje je opredeljeno kot tveganje zaradi neustreznih ali neuspešnih internih procesov, nepravilnega ravnanja oseb, neustreznih ali neuspešnih notranjih sistemov in zunanjih dogodkov, ki ne izhajajo iz kreditnega, tržnega in likvidnostnega tveganja. Med operativna tveganja štejemo tudi pravna tveganja in tveganja povezana s skladnostjo poslovanja, izključena pa so strateška tveganja in tveganja ugleda.

Za nadzor, zmanjševanje in kontrolo operativnega tveganja je Banka vzpostavila celovit okvir za ocenjevanje in upravljanje z operativnim tveganjem in učinkovitim kontrolnim okoljem. Banka se osredotoča na proaktivno odkrivanje in zmanjševanje operativnega tveganja in z njim povezanih dogodkov. Cilj Banke je obdržati izpostavljenost operativnemu tveganju na ustrezno nizki ravni, v luči njenih finančnih prednosti, značilnosti njenega poslovanja, trgov na katerih posluje, konkurenčnosti okolja in regulatornih omejitev, ki jim je izpostavljena. Ključni poudarki so transparentnost informacij, eskalacija glavnih problemov in določitev odgovornosti za njihovo ustrezno reševanje.

Pristop Banke pri upravljanju z operativnim tveganjem je namenjen zmanjševanju izgub z vpeljavo tradicionalnih pristopov, ki temeljijo na kontroli in vpeljavo dodatnih metod, orodij in pravil, ki so prilagojeni vrsti tveganja, dosledno uporabljeni in izkoriščani. Najpomembnejše orodje pri omejevanju in zmanjševanju tveganja in dejanskih izgub je širitev kulture zavedanja o operativnem tveganju na vseh ravneh v Banki.

Banka je julija 2015 prejela soglasje oz. »Odločbo o izdaji dovoljenja za pridobitev kvalificirane naložbe v družbi UniCredit Leasing, d.o.o.« s strani Banke Slovenije in je s tem postala 100-odstotna lastnica podjetja UniCredit Leasing, d.o.o., kar pomeni, da od avgusta 2015 dalje okvir za poročanje in upravljanje z operativnim tveganjem ter učinkovitim kontrolnim okoljem zajema celotno Skupino.

Upravljalci operativnega tveganja

Celotna organizacija ter razdelitev pristojnosti in odgovornosti na področju upravljanja operativnega tveganja z vidika ocenjevanja/merjenja, spremljanja in obvladovanja operativnega tveganja je v Banki definirana na način, ki omogoča in zagotavlja pravočasno evidentiranje ter poročanje nastalih dogodkov operativnega tveganja, pravočasno vpeljavo ukrepov z namenom preprečitve nastanka škodnih dogodkov in učinkovito spremljanje ter obvladovanje operativnega tveganja.

Uprava Banke je odgovorna za učinkovit pregled in razumevanje izpostavljenosti operativnemu tveganju. Uprava Banke in višje vodstvo so prav tako odgovorni za preverjanje, ali sta merjenje in sistem nadzora operativnega tveganja močno integrirana v dnevni proces obvladovanja tveganj Banke.

Ključni organ v Banki za sprejemanje odločitev, povezanih z operativnim tveganjem, je odbor za operativno tveganje. Na sestankih odbora za operativno tveganje se podrobno analizirajo nastali škodni dogodki v Banki, vključno z analizo o možnih izboljšavah procesov/produktov/sistemov znotraj Banke. Na osnovi poročil o operativnem tveganju člani Odbora za operativno tveganje predlagajo in nadzirajo procedure za kontrolo in spremljanje operativnega tveganja. Uprava Banke je redno obveščena o vseh pomembnih dogodkih operativnega tveganja, pomembnih temah, spremembah ter novostih in o morebitnih kršitvah na področju operativnega tveganja.

V matični skupini UniCredit je ključni organ odbor za operativno tveganje, ki vsako četrtletje zaseda na Dunaju in se ga udeležujejo vse posamezne banke matične skupine. Odbor ima funkcijo spremljanja in svetovanja na naslednjih področjih: profili in dejavniki tveganja; struktura in definicija limitov; spremembe upravljalvskega in kontrolnega okolja za operativna tveganja; strategije za izboljšanje učinkovitosti na področju operativnih tveganj; obravnava akcijskih načrtov za implementacijo dodatnih kontrol/ukrepov, vključno z določitvijo odgovornih enot za njihovo izvedbo in spremljanje v zvezi z ugotovitvami letnega ocenjevanja primernosti sistema upravljanja operativnega tveganja na nivoju celotne matične skupine UniCredit, kot tudi priporočil notranje revizije; ter tudi obravnava tem s področja tveganj ter izvajanja procesa ocenjevanja notranjega kapitala banke (ICAAP).

Odbor za operativno tveganje v matični skupini UniCredit ima tudi pooblastila za presojo in odobritev za naslednja področja: regulativa in odobravanje politik s področja operativnega tveganja in tveganja ugleda; kontrolni in korektivni ukrepi za izravnavanje pozicij na področju operativnega tveganja v matični skupini; strategije v zvezi z zavarovanji in zavarovalnimi policami na področju matične skupine; metodologije za merjenje in upravljanja ter kontrolo operativnih tveganj; odobravanje politik in regulative s področja tveganja ugleda v primerih nekaterih panog ekonomije (t.i. 'sive cone'), ko je potrebna dodatna presoja za to odgovornih odborov.

Funkcija upravljanja operativnega tveganja poteka znotraj samostojne skupine za operativno tveganje, v okviru divizije Upravljanje s tveganji, v tesnem sodelovanju z ostalimi upravitelji operativnega tveganja, ki so imenovani za vsako poslovno divizijo in štabno službo. Skupina za operativno tveganje zagotavlja redno kontrolo nad operativnim tveganjem in je odgovorna za identifikacijo, ocenjevanje, nadzor in zmanjševanje ter kontrolo operativnega tveganja. Vključena je tudi v postopek vpeljave novih produktov. Upravitelji operativnega tveganja so odgovorni za vzpostavitev ustreznih ukrepov za zmanjšanje in preprečevanje operativnega tveganja ter sklenitev morebitnega zavarovanja pred tveganjem. Vsako leto skupina za operativno tveganje organizira tudi celodnevno delavnico za vse upravitelje operativnih tveganj v Banki z namenom

predstavitve pomembnih aktualnih dogajanj in novosti, s čimer se utrjuje znanje upraviteljev operativnih tveganj in skrbi za krepitev zavedanja o pomenu aktivnega nadzora in upravljanja operativnega tveganja.

Sistem merjenja operativnega tveganja

Od septembra 2009 Banka uporablja napredni pristop (Advanced Measurement Approach – AMA pristop) za merjenje in izračun kapitalske zahteve za operativno tveganje. Napredni model izračuna kapitalske zahteve za operativno tveganje so razvili na ravni matične skupine UniCredit. Model uporablja kombinacijo notranjih podatkov, zunanjih podatkov, analize scenarijev in dejavnikov, ki odražajo poslovno okolje in notranje kontrole.

Okvir spremljanja operativnega tveganja predstavlja aplikacija Application for Risk Gauging Online (v nadaljevanju: ARGO). Gre za programsko orodje, ki so ga razvili v okviru matične skupine UniCredit in je namenjeno spremljanju operativnega tveganja. ARGO združuje posamezne sestavine okvira upravljanja operativnega tveganja v enotno orodje, ki temelji na intranetu. ARGO obsega zajemanje, poročanje in analiziranje podatkov, povezanih z operativnim tveganjem, ki omogočajo identifikacijo tveganj, merjenje, nadzor, poročanje in analizo in na ta način omogočajo učinkovito upravljanje Banke z operativnim tveganjem.

Mreža neodvisnih funkcij in skupin, ki so vključene v upravljanje in kontrolo tveganj, zagotavlja upravi Banke zadostne informacije za upravljanje z operativnim tveganjem. V letu 2012 je bila ustanovljena posebna delovna skupina v okviru odbora za operativna tveganja, ki zagotavlja redno spremljanje ukrepov za zmanjšanje operativnih tveganj in aktivnosti ter ugotovitev na posameznih ravneh upravljanja v Banki. Vsako četrletje skupina pripravi posebno poročilo s pregledom vseh sprejetih in planiranih ukrepov za zmanjšanje operativnih tveganj na vseh ravneh upravljanja po posameznih poslovnih področjih in redno spremlja izvajanje tovrstnih ukrepov v Banki.

Sistem za ocenjevanje in merjenje operativnih tveganj temelji na štirih ključnih elementih: zbiranje in analiziranje notranjih dogodkov operativnega tveganja, zunanji dogodki operativnega tveganja, letna analiza scenarijev operativnega tveganja in redno spremljanje dejavnikov/indikatorjev tveganja.

Načrt neprekinjenega poslovanja

Banka je z okrepljeno kadrovske zasledbo na področju neprekinjenega poslovanja v letu 2015 posodobila načrt neprekinjenega poslovanja za primer kriznih razmer v skladu s politikami matične skupine UniCredit. Načrt neprekinjenega poslovanja določa ukrepe za zagotavljanje nemotenega poslovanja Banke, da se ustrezno omejijo izgube Banke zaradi teh motenj. Glavni namen načrta je opisati postopke, ki varujejo identificirane poslovno kritične procese pred naslednjimi učinki, ki so neposredno vezani na Banko in imajo morebitni vpliv tudi na matično skupino UniCredit:

- poslovni učinek: finančni/ekonomski, regulatorni in učinek ugleda zaradi zastojev, napak, prekinitev poslovanja,
- ranljivosti: ocenjene glede na verjetnost motenosti procesa vezano na historične podatke in ostale informacije razpoložljive upravljavcu načrta neprekinjenega poslovanja.

Načrt neprekinjenega poslovanja upošteva šest kriznih scenarijev in sicer:

- nerazpoložljivost/nedostopnost poslovnih prostorov,
- nerazpoložljivost kritičnega osebja,
- nerazpoložljivost IT sistemov,
- nerazpoložljivost javnih dobrin/storitev,
- nerazpoložljivost kritične dokumentacije in
- nerazpoložljivost kritičnih dobaviteljev oz. ponudnikov storitev.

Zbiranje škodnih dogodkov

Škodni dogodki se zbirajo od leta 2002 in so prispevali k:

- širitvi zavedanja o operativnem tveganju na vseh ravneh v Banki,
- pridobivanju izkušenj pri samem pojmovanju operativnega tveganja in orodjih,
- poglobljenem razumevanju o vključenosti/povezanosti različnih tveganj v poslovni proces.

Aktivnosti identifikacije, beleženja, zbiranja, potrjevanja in poročanja škodnih dogodkov so organizirane decentralizirano, na ravni organizacijskih enot v Banki. Banka zbira vse izgube in dobičke, ki so povezani z dogodki operativnih tveganj, z zneskom nad 100 evrov in vse potencialne izgube nad 10.000 evrov. Vsak dogodek operativnega tveganja se uvrsti v eno izmed sedmih kategorij tveganja po Basel II standardih (ORX standard):

- notranja goljufija,
- zunanja goljufija,
- ravnanje v zvezi z zaposlovanjem in varnostjo pri delu,
- stranke, produkti in poslovna praksa,

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- škoda na premičnem in nepremičnem premoženju,
- poslovne motnje in izpadi sistemov,
- izvedba, dostava in upravljanje procesov.

Izgube operativnih tveganj se redno usklajujejo z računovodskimi izkazi, da bi s tem zagotovili popolnost zbranih izgub iz operativnih tveganj.

Banka se zavzema za uvedbo ukrepov, s katerimi upravlja in zmanjšuje izpostavljenost operativnemu tveganju in preprečuje nastanek podobnih škodnih dogodkov v prihodnosti. Vpeljava ukrepov za zmanjševanje operativnega tveganja se redno nadzira.

Indikatorji tveganja

Indikatorji tveganja so numerične spremenljivke, katerih trend je povezan z izpostavljenostjo procesov operativnemu tveganju. Indikatorji tveganja so merljivi podatki oziroma kazalniki, ki odražajo izpostavljenost operativnemu tveganju: vrednost indikatorja mora biti povezana s spremembo v velikosti tveganja. Redno spremljanje indikatorjev tveganja omogoča pridobitev informacije o povečanju tveganja za nastanek škodnega dogodka tako funkciji upravljanja z operativnim tveganjem kot tudi lastnikom procesov in osebam, ki so neposredno zadolžene za upravljanje s tveganjem na način, da ima lastnik procesa še dovolj časa, da z uvedbo ukrepa prepreči nastanek škodnega dogodka.

Proces izbora indikatorjev vključuje funkcijo upravljanja z operativnim tveganjem in lastnike procesa. Proces temelji na analizi internih podatkov o izgubah, zunanjih dogodkih (iz baze ORX, ki vključuje operativne dogodke celotne svetovne ekonomije), scenarijev ter analizi notranjih kontrol in identifikaciji tveganj v posameznih procesih, ki temeljijo na strokovnjakovih pobudah za procese, mnenju notranje revizije ter spremembah v poslovnemu okolju.

Analiza scenarijev

Namen analize scenarijev je oceniti stopnjo izpostavljenosti Banke operativnemu tveganju zaradi možnih dogodkov operativnega tveganja, ki se zgodijo z majhno verjetnostjo, vendar takrat lahko povzročijo Banki visoke izgube. Pri analizi scenarijev analiziramo pretekle dogodke operativnega tveganja, ki so se zgodili znotraj Banke, v matični skupini Unicredit ter zunanje dogodke iz baze ORX, prekoračitve pri indikatorjih tveganja, predvsem pa se pri definiranju najbolj relevantnih/možnih črnih scenarijev za Banko upošteva oceno ključnih zaposlenih, ki imajo največ znanja in izkušenj na svojem področju delovanja ter predloge notranje revizije in vodstva Banke. Rezultati v smislu najslabšega možnega scenarija, kritičnih procesov, predlogov ukrepov za zmanjšanje tveganja ali učinkov na tvegani kapital so posebej opisani v poročilih scenarijev.

Interna ocena

Glavni namen letnega procesa internega ocenjevanja je ocenitev primernosti sistema upravljanja operativnega tveganja kot tudi ocenitev skladnosti s standardi matične skupine UniCredit in z regulatornimi zahtevami za uporabo naprednega pristopa za merjenje kapitalske zahteve za operativno tveganje.

Cilj letne interne ocene je identifikacija glavnih značilnosti posameznih operativnih tveganj, ki so specifični za naše okolje in ocenjevanje ustreznosti vzpostavljenega kontrolnega okolja. V primeru ugotovljenih pomanjkljivosti se izdelata akcijski načrt za implementacijo dodatnih kontrol/ukrepov, vključno z določitvijo odgovornih enot za njihovo izvedbo in spremljanje, skladno z načrtanim časovnim okvirjem.

Pravna tveganja in tveganja skladnosti

Banke so visoko regulirane finančne ustanove in s strani pristojnih organov tudi stalno nadzorovane, saj prinašajo in nosijo sistemsko tveganje. Banka je v okviru svojega poslovanja in delovanja izpostavljena pravnemu tveganju in tveganju skladnosti (compliance risk).

Pravno tveganje je tveganje nastanka izgube, zaradi kršenja ali nepravilnega upoštevanja zakonov, podzakonskih aktov, navodil, priporočil, sklenjenih pogodb, dobre bančne prakse ali etičnih norm. Tveganje skladnosti je tveganje finančne izgube, izgube ugleda ali nastopa posameznih regulatornih ukrepov ali sankcij zaradi neskladnosti ravnanja banke z zakoni, drugimi zunanjimi in notranjimi predpisi ter relevantnimi standardi in kodeksi poslovanja.

Naš namen je identificirati, upravljati, nadzirati in zmanjševati pravna tveganja in tveganja skladnosti, ki jim je Banka izpostavljena. Banka si prizadeva aktivno zmanjševati zgoraj navedena tveganja skozi njihovo prepoznavanje, vzpostavitev ustreznih standardov in postopkov za njihovo upravljanje, kot tudi z zagotavljanjem skladnosti preko ukrepov in postopkov aktivnega nadzora.

Politika obvladovanja pravnih tveganj in tveganja skladnosti je vpeljana skozi identifikacijo le-teh in s ponavljajočim rednim ter sistematičnim pregledom področij, kjer so bila ta tveganja ugotovljena. Določene so odgovornosti za razvoj ustreznih postopkov za upravljanje in zmanjševanje tveganj, vzpostavljeni pa so tudi ustrezni postopki za nadzor skladnosti, upoštevajoč zahtevane standarde.

Pravnemu tveganju in tveganju skladnosti se ne moremo v celoti izogniti in ju povsem izničiti ter ju je tudi zelo težko vnaprej napovedati. Banka je sicer vključena v majhno število pravnih postopkov/sporov, ki se vodijo proti banki. Banka ima vzpostavljeno funkcijo skladnosti poslovanja, ki poleg izvajanja redne ocene tveganja skladnosti izvaja tudi sistem drugostopenjskih notranjih kontrol, s pomočjo katerih aktivno upravlja s tveganjem skladnosti, pri čemer ima med drugim vpeljan tudi sistem nadzora konfliktov interesov, sistem obveščanja o kršitvah (t.i. whistleblowing), ter protikorupcijske ukrepe.

Poslovno tveganje

Poslovno tveganje je opredeljeno kot neugodna in nepričakovana sprememba obsega poslovanja in/ali marž, ki jih ni mogoče pripisati drugim vrstam tveganj, ter ima za posledico nihanje prihodkov in stroškov brez upoštevanja izrednih dogodkov. Spremembe obsega poslovanja so lahko rezultat nepričakovanega razvoja tržnih gibanj, nepričakovanega vedenja strank, novih tržnih udeležencev/produktov ali spremembe zakonodaje.

Izračun poslovnega tveganja temelji na modelu tveganja neto prihodkov (earnings-at-risk model), ki uporablja časovno vrsto prihodkov in stroškov.

Merjenje poslovnega tveganja meri vpliv zunanjih dejavnikov na upadanje dobičkov in učinek na tržno vrednost.

Kot del splošnega upravljanja z dohodki in stroški je operativno upravljanje poslovnega tveganja odgovornost posameznih poslovnih enot.

Tveganja iz naslova deležev in kapitalskih udeležb Skupine

Skupina ni aktivna pri dolgoročnih naložbah v delnice za svoj račun z namenom, da bi realizirala kratkoročno trgovanje ali bistvena dolgoročna povečanja vrednosti. Deleži Banke so bodisi tesno povezani z njenim poslovanjem (SWIFT, Bankart, itd.) ali pa rezultat poskusov prestrukturiranja.

Tveganja na področju nepremičnin

UniCredit Banka Slovenija d.d. ne vplaga v nepremičnine, zato temu tveganju ni izpostavljena.

Upravljanje s kapitalom

V okviru procesa ocenjevanja ustreznega notranjega kapitala se Skupina osredotoča na ekonomski pogled usklajevanja ekonomskega kapitala (kapitalska zahteva) s sposobnostjo prevzemanja tveganja (lastniški kapital) v skladu z drugim stebrom kapitalskega sporazuma

Ekonomski kapital se izračuna za preteklo obdobje, in sicer vsake tri mesece, vendar se spremlja tudi v okviru letnega procesa načrtovanja. Kapitalska zahteva in razpoložljivi kapital se spreminjata skozi čas, zato Skupina zagotovi, da kapitalska zahteva (ki izhaja predvsem iz poslovnih načrtov in napovedi o profilu tveganja v povezavi z makroekonomskimi scenariji) ne preseže razpoložljivega kapitala ter da se razpoložljivi kapital (na katerega vplivajo zlasti načrtovane transakcije s kapitalom in pričakovani dobički) ohrani na določeni ravni, ki omogoča Banki kritje ocenjenih tveganj v vsakem trenutku.

Ekonomski kapital banke naj bi odseval specifičen profil tveganja banke na obširen in dosleden način. Z izjemo likvidnostnega tveganja se ekonomski kapital izračuna z uporabo enotne VaR metode za vse vrste tveganj, ki so bile omenjene v poglavju Bančna tveganja. Poseben dejavnik, ki ga je potrebno upoštevati pri potrebnem tveganem kapitalu, je poslovno tveganje, ki odseva vpliv zunanjih dejavnikov kot so obnašanje potrošnika ali konkurenčnih razmer na tržno vrednost poslovnih enot ali podružnic. Nepričakovane izgube za obdobje enega leta so izračunane s stopnjo zaupanja 99,90 %. Celotno odgovornost za prepoznavanje tveganj in ocene stopnje tveganj prevzema ALCO.

Poleg ekonomskega vidika mora Skupina izpolnjevati tudi pravne predpise določene z Uredbo (EU) št. 575/2013 Evropskega Parlamenta in Sveta z dne 26. junija 2013 o bonitetnih zahtevah za kreditne institucije in investicijska podjetja (Uredba CRR) in slovensko zakonodajo.

Regulatorni kapital za kreditno, tržno in operativno tveganje mora ustrezati kapitalski zahtevi. Uprava Banke redno spremlja kapitalsko ustreznost na konsolidirani osnovi, o kateri poroča Banki Slovenije vsake tri mesece. Banka Slovenije zahteva, da vse banke ohranijo stopnjo skupnega regulatornega kapitala (stopnja kapitalske ustreznosti), ki po mednarodnem dogovoru znaša najmanj 8 % tveganjem prilagojenih zneskov.

Bančna tveganja

Naslednji tabeli predstavljata kratek pregled sestave regulatornega kapitala in stopnjo kapitalske ustreznosti ob koncu let 2015 in 2014. Količnik skupnega kapitala Banke je narasel iz 19,66 % ob koncu leta 2014 na 22,04 % ob koncu leta 2015. Količnik temeljnega kapitala Banke pa je narasel iz 17,54 % ob koncu leta 2014 na 20,24 % ob koncu leta 2015. Banka je skozi celotno opazovano obdobje izpolnjevala predpisane kapitalske zahteve s strani regulatorja in hkrati povečala varnost poslovanja.

Izračun kapitala in kapitalske zahteve Skupine

EUR 1.000		31. 12. 2015	31. 12. 2014
Oznaka	Postavka		
1	KAPITAL	245.010	237.625
1.1	TEMELJNI KAPITAL	226.400	211.971
1.1.1	NAVADNI LASTNIŠKI TEMELJNI KAPITAL	226.400	211.971
1.1.1.1	Kapitalski instrumenti, sprejemljivi kot navaden lastniški temeljni kapital	128.143	128.143
1.1.1.1.1	Vplačani osnovni kapital	20.384	20.384
1.1.1.1.3	Kapitalske rezerve	107.760	107.760
1.1.1.2	Rezerve in zadržani dobiček ali izguba	119.528	104.036
1.1.1.2.1	Zadržani dobiček preteklih let	119.528	104.036
1.1.1.2.2	Priznan dobiček ali izguba	0	0
1.1.1.2.2.1	Dobiček ali izguba, ki pripada nadrejenim lastnikom	8.721	599
1.1.1.2.2.2	(-) Del dobičkov med letom ali čistih dobičkov poslovnega leta, ki ni priznan	(8.721)	(599)
1.1.1.3	Akumulirani drug vseobsegajoči donos	13.467	11.222
1.1.1.11	(-) Druga neopredmetena sredstva	(19.009)	(18.802)
1.1.1.12	(-) Odložene terjatve za davek, ki se nanašajo na prihodnji dobiček in ne izhajajo iz začasnih razlik, zmanjšanih za povezane obveznosti za davek	(4.578)	(2.777)
1.1.1.13	(-) Primanjkljaj popravkov zaradi kreditnega tveganja glede na pričakovane izgube v okviru pristopa IRB	(118)	(71)
1.1.1.16	(-) Presežek odbitka od postavk dodatnega temeljnega kapitala nad dodatnim temeljnim kapitalom	(11.441)	(15.070)
1.1.1.26	Druge prehodne prilagoditve navadnega lastniškega temeljnega kapitala	406	5.290
1.1.2.9	Druge prehodne prilagoditve dodatnega temeljnega kapitala	(11.441)	(15.070)
1.1.2.10	Presežek odbitka od postavk dodatnega temeljnega kapitala nad dodatnim temeljnim kapitalom (odbito v navadnem lastniškem temeljnem kapitalu)	11.441	15.070
1.2	DODATNI KAPITAL	18.610	25.654
1.2.1	Kapitalski instrumenti in podrejeni dolgovi, sprejemljivi kot dodatni kapital	16.484	22.481
1.2.1.1	Vplačani kapitalski instrumenti in podrejeni dolgovi	16.484	22.481
1.2.1.1*	Pojasnjevalna postavka: Kapitalski instrumenti in podrejeni dolgovi, ki niso sprejemljivi	13.516	7.519
1.2.5	Presežek rezervacij nad sprejemljivimi pričakovanimi izgubami v okviru pristopa IRB	2.162	3.202
1.2.10	Druge prehodne prilagoditve dodatnega kapitala	(35)	(28)
2	ZNESEK SKUPNE IZPOSTAVLJENOSTI TVEGANJEM	1.160.222	1.208.752
2.1	ZNESKI TVEGANJU PRILAGOJENIH IZPOSTAVLJENOSTI ZA KREDITNO TVEGANJE, KREDITNO TVEGANJE NASPROTNE STRANKE IN TVEGANJE ZMANJŠANJA VREDNOSTI TER PROSTE IZROČITVE	1.027.839	1.092.571
2.1.1	Standardizirani pristop (SA)	667.576	558.894
2.1.1.1	Kategorije izpostavljenosti na podlagi standardiziranega pristopa brez pozicij v listinjenju	667.576	558.894
1.1.1.1.01	Izpostavljenosti do enot centralne ravni držav ali centralnih bank	548	-
2.1.1.1.02	Izpostavljenosti do enot regionalne ali lokalne ravni držav	25.815	25.924
2.1.1.1.03	Izpostavljenosti do subjektov javnega sektorja	4.942	11.329
2.1.1.1.06	Izpostavljenosti do institucij	3.777	91
2.1.1.1.07	Izpostavljenosti do podjetij	68.231	42.651
2.1.1.1.08	Izpostavljenosti na drobno	327.969	274.013
2.1.1.1.09	Izpostavljenost, zavarovane s hipotekami na nepremičnine	131.392	132.970
2.1.1.1.10	Neplačane izpostavljenosti	79.510	49.421
1.1.1.1.14	Kolektivni naložbeni podjemi (KNP)	1.349	-
2.1.1.1.15	Lastniški instrumenti	110	110
2.1.1.1.16	Druge postavke	23.932	22.385

Bančna tveganja

2.1.2	Pristop na podlagi notranjih bonitetnih ocen (IRB)	360.264	533.677
2.1.2.1	Pristopi IRB, kadar se ne uporabljajo lastne ocene LGD ali konverzijski faktorji	351.067	533.605
2.1.2.1.02	Izpostavljenosti do institucij	31.669	75.510
2.1.2.1.03	Izpostavljenosti do podjetij - MSP	104.432	145.087
2.1.2.1.05	Izpostavljenosti do podjetij - Drugo	214.966	313.008
2.1.2.3	Lastniški instrumenti po pristopu IRB	9.197	71
2.2	ZNESEK SKUPNE IZPOSTAVLJENOSTI TVEGANJEM PORAVNAVE / IZROČITVE	-	-
2.3	ZNESEK SKUPNE IZPOSTAVLJENOSTI TVEGANJEM ZA POZICIJSKO IN VALUTNO TVEGANJE TER TVEGANJE SPREMEMBE CEN BLAGA	53	400
2.3.1	Znesek izpostavljenosti tveganjem za pozicijsko in valutno tveganje ter tveganje spremembe cen blaga, izračunan po standardiziranih pristopih	53	400
2.3.1.1	Dolžniški instrumenti, s katerimi se trguje na borzi	53	400
2.4	ZNESEK SKUPNE IZPOSTAVLJENOSTI TVEGANJEM ZA OPERATIVNO TVEGANJE (OpR)	131.043	115.703
2.4.2	OpR standardizirani (STA) / alternativni standardizirani (ASA) pristop	23.995	-
2.4.3	OpR napredni pristopi za merjenje (AMA)	107.049	115.703
2.6	ZNESEK SKUPNE IZPOSTAVLJENOSTI TVEGANJEM ZA PRILAGODITEV KREDITNEGA VREDNOTENJA	1.287	79
2.7	ZNESEK SKUPNE IZPOSTAVLJENOSTI TVEGANJEM V ZVEZI Z VELIKIMI IZPOSTAVLJENOSTMI V TRGOVALNI KNJIGI	-	-
2.8	ZNESKI DRUGIH IZPOSTAVLJENOSTI TVEGANJEM	-	-
3	Presežek (+) / primanjkljaj (-) skupnega kapitala	152.192	140.925
3a	Količnik skupnega kapitala	21,12 %	19,66 %
3b	Količnik temeljnega kapitala	19,51 %	17,54 %

Izračun kapitala in kapitalske zahteve Banke

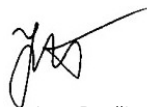
EUR 1.000			
Oznaka	Postavka	31. 12. 2015	31. 12. 2014
1	KAPITAL	230.584	237.625
1.1	TEMELJNI KAPITAL	211.722	211.971
1.1.1	NAVADNI LASTNIŠKI TEMELJNI KAPITAL	211.722	211.971
1.1.1.1	Kapitalski instrumenti, sprejemljivi kot navaden lastniški temeljni kapital	128.143	128.143
1.1.1.1.1	Vplačani osnovni kapital	20.384	20.384
1.1.1.1.3	Kapitalske rezerve	107.760	107.760
1.1.1.2	Rezerve in zadržani dobiček ali izguba	104.635	104.036
1.1.1.2.1	Zadržani dobiček preteklih let	104.635	104.036
1.1.1.2.2	Priznan dobiček ali izguba	-	-
1.1.1.2.2.1	Dobiček ali izguba, ki pripada nadrejenim lastnikom	9.677	599
1.1.1.2.2.2	(-) Del dobičkov med letom ali čistih dobičkov poslovnega leta, ki ni priznan	(9.677)	(599)
1.1.1.3	Akumulirani drug vseobsegajoči donos	13.467	11.222
1.1.1.11	(-) Druga neopredmetena sredstva	(18.793)	(18.802)
1.1.1.12	(-) Odložene terjatve za davek, ki se nanašajo na prihodnji dobiček in ne izhajajo iz začasnih razlik, zmanjšanih za povezane obveznosti za davek	(4.578)	(2.777)
1.1.1.13	(-) Primanjkljaj popravkov zaradi kreditnega tveganja glede na pričakovane izgube v okviru pristopa IRB	(118)	(71)
1.1.1.16	(-) Presežek odbitka od postavk dodatnega temeljnega kapitala nad dodatnim temeljnim kapitalom	(11.311)	(15.070)
1.1.1.26	Druge prehodne prilagoditve navadnega lastniškega temeljnega kapitala	277	5.290
1.1.2.9	Druge prehodne prilagoditve dodatnega temeljnega kapitala	(11.311)	(15.070)
1.1.2.10	Presežek odbitka od postavk dodatnega temeljnega kapitala nad dodatnim temeljnim kapitalom (odbito v navadnem lastniškem temeljnem kapitalu)	11.311	15.070
1.2	DODATNI KAPITAL	18.862	25.654
1.2.1	Kapitalski instrumenti in podrejeni dolgovi, sprejemljivi kot dodatni kapital	16.484	22.481
1.2.1.1	Vplačani kapitalski instrumenti in podrejeni dolgovi	16.484	22.481
1.2.1.1*	Pojasnjevalna postavka: Kapitalski instrumenti in podrejeni dolgovi, ki niso sprejemljivi	13.516	7.519
1.2.5	Presežek rezervacij nad sprejemljivimi pričakovanimi izgubami v okviru pristopa IRB	2.413	3.202
1.2.10	Druge prehodne prilagoditve dodatnega kapitala	(35)	(28)
2	ZNESEK SKUPNE IZPOSTAVLJENOSTI TVEGANJEM	1.046.120	1.208.752
2.1	ZNESKI TVEGANJU PRILAGOJENIH IZPOSTAVLJENOSTI ZA KREDITNO TVEGANJE, KREDITNO TVEGANJE NASPROTNE STRANKE IN TVEGANJE ZMANJŠANJA VREDNOSTI TER PROSTE IZROČITVE	937.732	1.092.571
2.1.1	Standardizirani pristop (SA)	535.547	558.894
2.1.1.1	Kategorije izpostavljenosti na podlagi standardiziranega pristopa brez pozicij v listinjenju	535.547	558.894
1.1.1.1.01	Izpostavljenosti do enot centralne ravni držav ali centralnih bank	548	-
2.1.1.1.02	Izpostavljenosti do enot regionalne ali lokalne ravni držav	25.416	25.924
2.1.1.1.03	Izpostavljenosti do subjektov javnega sektorja	4.942	11.329
2.1.1.1.06	Izpostavljenosti do institucij	62	91
2.1.1.1.07	Izpostavljenosti do podjetij	31.184	42.651
2.1.1.1.08	Izpostavljenosti na drobno	289.759	274.013
2.1.1.1.09	Izpostavljenost, zavarovane s hipotekami na nepremičnine	123.126	132.970
2.1.1.1.10	Neplačane izpostavljenosti	48.184	49.421
1.1.1.1.14	Kolektivni naložbeni podjemi (KNP)	1.349	-
2.1.1.1.15	Lastniški instrumenti	110	110
2.1.1.1.16	Druge postavke	10.865	22.385

Bančna tveganja

2.1.2	Pristop na podlagi notranjih bonitetnih ocen (IRB)	402.185	533.677
2.1.2.1	Pristopi IRB, kadar se ne uporabljajo lastne ocene LGD ali konverzijski faktorji	392.988	533.605
2.1.2.1.02	Izpostavljenosti do institucij	31.669	75.510
2.1.2.1.03	Izpostavljenosti do podjetij - MSP	146.353	145.087
2.1.2.1.05	Izpostavljenosti do podjetij - Drugo	214.966	313.008
2.1.2.3	Lastniški instrumenti po pristopu IRB	9.197	71
2.2	ZNESEK SKUPNE IZPOSTAVLJENOSTI TVEGANJEM PORAVNAVE / IZROČITVE	-	-
2.3	ZNESEK SKUPNE IZPOSTAVLJENOSTI TVEGANJEM ZA POZICIJSKO IN VALUTNO TVEGANJE TER TVEGANJE SPREMEMBE CEN BLAGA	53	400
2.3.1	Znesek izpostavljenosti tveganjem za pozicijsko in valutno tveganje ter tveganje spremembe cen blaga, izračunan po standardiziranih pristopih	53	400
2.3.1.1	Dolžniški instrumenti, s katerimi se trguje na borzi	53	400
2.4	ZNESEK SKUPNE IZPOSTAVLJENOSTI TVEGANJEM ZA OPERATIVNO TVEGANJE (OpR)	107.049	115.703
2.4.2	OpR standardizirani (STA) / alternativni standardizirani (ASA) pristop	-	-
2.4.3	OpR napredni pristopi za merjenje (AMA)	107.049	115.703
2.6	ZNESEK SKUPNE IZPOSTAVLJENOSTI TVEGANJEM ZA PRILAGODITEV KREDITNEGA VREDNOTENJA	1.287	79
2.7	ZNESEK SKUPNE IZPOSTAVLJENOSTI TVEGANJEM V ZVEZI Z VELIKIMI IZPOSTAVLJENOSTMI V TRGOVALNI KNJIGI	-	-
2.8	ZNESKI DRUGIH IZPOSTAVLJENOSTI TVEGANJEM	-	-
3	Presežek (+) / primanjkljaj (-) skupnega kapitala	146.894	140.925
3a	Količnik skupnega kapitala	22,04 %	19,66 %
3b	Količnik temeljnega kapitala	20,24 %	17,54 %



Mag. Stefan Vavti
Predsednik uprave



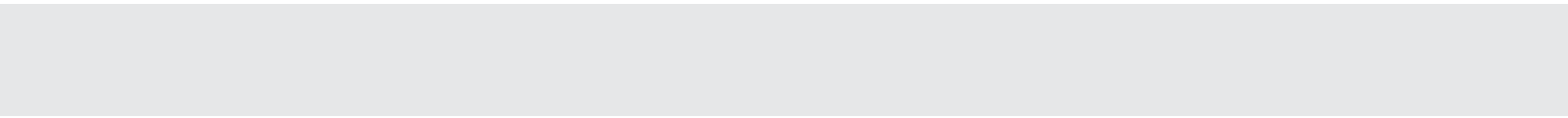
Mag. Jana Benčina Henigman
Članica uprave



Damijan Dolinar, CFA
Član uprave



Mag. Günter Friedl, MBA, MAS
Finančni direktor



Imagine you're hungry.

You need food, of course. But you also need a plate and a fork. Maybe even a knife. After that, you'll need water to wash the dishes and before that, the right tools to cook your meal. And don't forget the table, or the chair, or the roof over your head.

In the end, food is just a small part of our far more complicated system of needs – a system that is contained by its own set of values. Consider, for example, the entire production chain behind the food on your table. Food comes from a farm. It has to be tended by people, and inspected by others to ensure it is safely made, processed and transported to market. Every link in this chain is crucial for today's consumers, who are increasingly sensitive to the quality of their food, as well as the environmental and working conditions that produce it.

UniCredit firmly believes that to truly understand real life, we must directly experience it. That way we are more prepared to find sustainable solutions while the world's needs and values constantly change.

For us, helping customers fulfil the basic necessities of modern life is just as important as offering the very best financial and banking products.

This means providing a complete range of services to support families and businesses, fully aware that responding to their needs builds a sustainable future for everyone.

Our products begin with real human insights that help us accompany customers throughout their lives. Because life is full of ups and downs, but it is also full of many other things, like buying a home, getting married, having children and sending them to university, etc.

We know life often takes unexpected twists and turns while many of us work to buy a home, get married, have children and send them to university.

It's a 360-degree approach that we call Real Life Banking.

Over the following pages, our aim is not just to present data and numbers about our Group's performance. We also want to share stories that show how we have helped people realize their dreams and supported the communities that host our branches.

Because the drive to build a better future is what keeps people going.

And supporting people keeps us going too.

Financial Indicators

	Bank			Group		
	2015	2014	2013	2015	2014	2013
Statement of Financial Position (EUR '000)						
Volume of assets	2,545,039	2,578,732	2,488,557	2,629,645	2,578,732	2,488,557
Deposits, customers	1,820,485	1,368,511	1,276,833	1,818,132	1,368,511	1,276,833
Deposits, legal and other entities	1,272,010	852,556	784,478	1,269,657	852,556	784,478
Deposits, private customers	548,475	515,955	492,355	548,475	515,955	492,355
Loans, customers	1,689,346	1,743,570	1,895,472	1,755,857	1,743,570	1,895,472
Loans, legal and other entities	974,550	1,023,251	1,137,984	1,030,527	1,023,251	1,137,984
Loans, private customers	714,796	720,319	757,488	725,330	720,319	757,488
Equity	256,434	244,001	227,715	270,371	244,001	227,715
Impairment of assets, measured at amortised cost	187,129	200,700	170,431	204,683	200,700	170,431
Provisions	11,608	7,116	6,137	12,290	7,116	6,137
Off-balance-sheet items	4,493,457	2,927,580	3,685,267	4,493,457	2,927,580	3,685,267
Statement of Income (EUR '000)						
Net interest income	44,846	48,626	48,389	46,740	48,626	48,389
Net non-interest income	31,790	21,596	23,842	32,179	21,596	23,842
Turnover (net interest income and net non-interest income)	76,636	70,222	72,231	78,919	70,222	72,231
Staff costs	(22,515)	(22,259)	(22,640)	(23,223)	(22,259)	(22,640)
Other administrative costs	(11,779)	(11,720)	(12,337)	(11,859)	(11,720)	(12,337)
Depreciation	(4,974)	(5,113)	(5,052)	(5,692)	(5,113)	(5,052)
Impairments and provisions	(25,795)	(30,517)	(79,595)	(27,975)	(30,517)	(79,595)
Net income before taxes	11,573	613	(47,393)	10,170	613	(47,393)
Corporate income tax	(1,896)	(14)	8,194	(1,449)	(14)	8,194
Statement of Other Comprehensive Income (EUR '000)						
Other comprehensive income before tax	3,263	18,899	17,196	3,263	18,899	17,196
Income tax on other comprehensive income	(507)	(3,212)	(2,924)	(507)	(3,212)	(2,924)
Employees						
Number of employees on 31 December	556	563	576	600	563	576
Number of full time equivalents on 31 December	514.1	516.0	535.2	549.0	516.0	535.2
Shares						
Number of shareholders	26	25	26	26	25	26
Nominal value (EUR)	4.17	4.17	4.17	4.17	4.17	4.17
Book value (EUR)	52.46	49.92	46.58	55.31	49.92	46.58
Number of shares	4,888,193	4,888,193	4,888,193	4,888,193	4,888,193	4,888,193
Equity						
Common Equity Tier 1 ratio (CET1)	20.2 %	17.5 %	15.6 %	19.5 %	17.5 %	15.6 %
Tier 1 ratio	20.2 %	17.5 %	15.6 %	19.5 %	17.5 %	15.6 %
Capital adequacy ratio (CAR)	22.0 %	19.7 %	16.9 %	21.1 %	19.7 %	16.9 %
Assets Quality and Commitments						
Impairment of assets measured at amortised cost and provision / Sorted assets and sorted off-balance sheet positions	6.7 %	7.0 %	5.9 %	7.1 %	7.0 %	5.9 %
Profitability						
Interest margin	1.6 %	1.8 %	1.8 %	1.7 %	1.8 %	1.8 %
Margin of financial brokerage	2.8 %	2.6 %	2.6 %	2.8 %	2.6 %	2.6 %
Return on assets after taxes	0.3 %	0.0 %	(1.4 %)	0.3 %	0.0 %	(1.4 %)
Return on equity before taxes	4.6 %	0.3 %	(19.3 %)	4.0 %	0.3 %	(19.3 %)
Return on equity after taxes	3.9 %	0.3 %	(15.9 %)	3.4 %	0.3 %	(15.9 %)
Operating costs						
Operating costs / average assets volume	1.4 %	1.5 %	1.5 %	1.4 %	1.5 %	1.5 %
Liquidity						
Liquid assets / short-term deposits non-banks measured at amortised cost	51.5 %	43.9 %	34.7 %	51.6 %	43.9 %	34.7 %
Liquid assets / average assets	30.4 %	21.7 %	14.5 %	29.8 %	21.7 %	14.5 %
Public subsidies received (EUR '000)						
	51,509	61,951	66,704	51,509	61,951	66,704

Chief Executive Officer's message

“We will invest 1.2 billion euros to increase the quality and speed of our digital services while more than doubling the number of customers in our online and mobile channels.”

Federico Ghizzoni
CHIEF EXECUTIVE OFFICER



Dear Shareholders,

In 2015, we met with continued success in improving our asset quality and strengthening our capital position despite extraordinary charges in the final quarter. Moreover, UniCredit provided critical support to the socioeconomic progress of Europe. In all of our markets, we promoted the development of key business sectors by supporting entrepreneurship and fostering financial inclusion.

Across Europe, UniCredit expanded its credit offerings and facilitated access to capital markets. In doing so, we stimulated growth and enabled our corporate clients to expand internationally. In the course of the year, UniCredit also allocated all of its TLTRO funding and worked hard to provide tailored consultancy services that have helped individual customers better protect their savings.

We accomplished all of this at a time characterized by historically low interest rates,

a weaker-than-expected economic recovery, considerable regulatory pressure, and a turbulent international political landscape. On top of these challenges, we faced major changes in the banking industry brought on by advances in digital technology. This environment will continue to evolve for the foreseeable future, and will require us to be increasingly proactive on all fronts.

Wherever I travel in Europe, I hear discussion about how the banking business is being reshaped. All of our peers are dealing with the same issues, but not all are properly equipped to address them. After careful consideration and planning, UniCredit has opted to confront the transformation of the banking industry by taking full advantage of our unique pan-European franchise, expanding rather than downsizing our business. To succeed, our Group must accelerate its efforts to become more efficient, integrated and digitally oriented.

These goals lie at the heart of the new Strategic Plan that we introduced in November. The plan will strengthen our business and generate sustainable returns for all of our stakeholders. Over the coming years, we intend to increase loans, attract more customers and implement more effective processes Groupwide. The first concrete signs of success are already visible, and, to reach our targets, we are investing 4 billion euros in improving the experience of our customers.

To finance this investment, we have been freeing up resources by reducing our operating costs, deploying new technologies and integrating our operations. In undertaking these changes, we remain attuned to UniCredit's role in the interlinked value chain of financial, human, social and natural capital.

The stronger cooperation that we have implemented between mid-corporate banking and investment banking is a prime example of how we intend to increase our efficiency and accelerate progress. I have no doubt it will continue to generate excellent results – both for our Group and the economy at large. By reducing complexity across our organization, we can make faster decisions that will improve our cost-to-service and time-to-market ratios.

In terms of new investment opportunities, we are focused on our digital agenda and on growing businesses, exploring promising solutions. These include new ventures, such as the agreement we signed with Santander to create one of the world's largest asset managers.

As banking continues its radical transformation, we will invest 1.2 billion euros to increase the quality and speed of our digital services while more than doubling the number of customers who use our online and mobile channels. In these changing times, we will proactively modify our service

models in ways that contribute to the customer experience, even as we develop innovative solutions that penetrate new markets, such as the upcoming launch of buddybank.


This entails a regular updating of our Group's skills and mindset in ways that generate greater sustainable value for our stakeholders.

So despite the challenging environment, we remain committed to investing in the development of our employees and to promoting the advancement of the next generation in order to foster new ideas.

Thanks to the actions we have taken and the strategies we are implementing, we are well prepared to turn challenges into new opportunities, with full awareness of the complexities in which we operate. UniCredit is and will remain a leader in European banking.

Sincerely,

Federico Ghizzoni
Chief Executive Officer
UniCredit S.p.A.



Statement by the Chief Executive Officer

“In 2015, a record number of new clients joined our Bank and the client satisfaction of our customers is the highest in the entire banking industry in Slovenia. This plus the sophisticated service model approach from the UniCredit group bodes well for our future success in the market.”



Stefan Vavti

CHIEF EXECUTIVE OFFICER OF
UNICREDIT BANKA SLOVENIJA D.D.

Dear Ladies, Gentlemen and
Business Partners,

In 2015, the stabilization of the Slovenian economy continued. However, the return to positive GDP growth rates in the banking system has not yet led to a turnaround in the volume and demand for loans.

It was a challenging year for UniCredit Banka Slovenija d.d., but it was also successful in terms of business. We reduced the volume of granted loans to a lesser extent than the banking market as a whole, since the volume of corporate loans in the banking market contracted for the fourth year in a row. We could, however, observe a selective increase of demand in the retail segment, especially in the field of mortgage loans.

Deposits entrusted to us by clients have continued to grow, and as a result, the Bank's balance sheet total at the end of the year recorded more deposits than loans for the first time in its history. In 2015 (as compared to the previous year), the Bank significantly improved its profit before tax to 11.6

million euros. Such a result was a consequence of higher revenues due to fee and commission income, while, on the other hand, net interest income was a bit lower. We have consistently managed costs, although our efforts in this area barely covered the increase in external costs, including the compulsory payment to the Bank Resolution Fund. We have successfully reduced provisioning for loans, while the balance sheet total remained at a similar level as at the end of 2014 and amounted to 2.55 billion euros. At the end of 2015, the capital adequacy ratio (CET1) rose above 20%, which is an excellent basis for our continued organic growth in the years to come.

In 2015 alone, more than 10,000 new customers in Slovenia selected us as their banking partner. We strengthened our position in a number of areas where we had already been among market leaders and we successfully completed the integration of the company UniCredit Leasing d.o.o. and became their sole owner, which allows us to offer our clients

an even more extensive range of services at a single point of entry.

The Bank of Slovenia and the European Central Bank have recognized us as one of the three systemically important banks in the country, which is why in 2015 we were again subject to an Asset Quality Review. The results were excellent; we completed the Stress test of the European Central Bank with a capital ratio of over 14% even in the most stressful scenario (compared to the minimum required 5.5% level). Thus, the Bank is one of the most stable banks in Slovenia and even in the European perspective, with a sound capital position. This is certainly good news for our depositors as well as for our owners, and finally also for our employees.

Also last year, the Bank achieved some important awards by analysts, media and finance experts. We received the title “Best Bank in Slovenia” according to EMEA Finance and by the reputable international financial magazine Euromoney, which also recognized us as Best Bank for Cash Management in Slovenia. We also received the title “Best bank for Custody Services in Slovenia” by the magazine Global Finance, while The Banker magazine awarded us the title of Most Innovative Investment Bank in Central and Eastern Europe.

Banks are expected to provide more, better and faster services in the future, therefore our digitalization efforts represent one of the key activities both at the local and parent Bank level, since we intend to offer individuals and businesses appropriate solutions for their existing and future needs. For many years now, our clients have placed us at the very top in customer satisfaction surveys, both in the corporate as well as retail banking area.

As a growing number of customers trust us, we are continuously reinvesting parts of our returns to those who are less privileged. According to our capabilities, we supported projects that create lasting value and bring benefits to many people

and projects. Again, last year we contributed to families and children to support the sponsorship project, which takes place under the auspices of the Friends of Youth Association Moste - Polje, the Podstrehco Institute which distributes free hot meals to socially disadvantaged individuals and families and to LJUBHospic, which provides free comprehensive palliative care to the severely ill and their families.

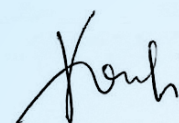
At the beginning of the year, we worked together with our clients and business partners and planted a forest with 3,000 seedlings in an area near Logatec, which was affected by storms. Our sponsorship funds were allocated to support selected cultural, business and educational events. We continue to be a core sponsor of the UEFA Champions League.

We want to show with all our efforts that we are aware of the responsibilities, which we have in the broader society, so we are successfully developing long-term relationships.

We sincerely want to thank our customers, owners and employees for all their trust in the past. We will do our best to realize and exceed their expectations also in the future.

Yours sincerely,

Stefan Vavti, M. Sc.
Chief Executive Officer
UniCredit Banka Slovenija d.d.



About UniCredit Banka Slovenija d.d.

Headquarters:	Šmartinska 140 SI - 1000 Ljubljana Slovenia
Telephone:	+ 386 (0)1 5876 600
Toll-free telephone number:	080 88 00
Fax:	+ 386 (0)1 5876 684
Website:	www.unicreditbank.si
E-mail:	info@unicreditgroup.si
Main activity:	Other monetary intermediation
Activity code:	K/64.190
Established in:	1991
Chairman of the Supervisory Board:	Martin Klauzer
The Bank is legally registered:	with the District Court in Ljubljana under Reg. No.: 1/10521/00
Share capital:	20,383,764.81 EUR
Reg. no.:	5446546
VAT ID no.:	SI 59622806
Settlement account:	01000-0002900092
Swift:	BACXSI22

Note:

Within the Annual Report the following terms mean

the Group = UniCredit Banka Slovenija d.d. as a parent company and UniCredit Leasing, d.o.o. as a subsidiary

the parent group = international UniCredit

About UniCredit Leasing, d.o.o.

Headquarters:	Šmartinska 140 SI - 1000 Ljubljana Slovenia
Telephone:	+ 386 1 6010 000
Fax:	+ 386 1 5206 035
Website:	www.unicreditleasing.si
E-mail:	office@unicreditleasing.si
Main activity:	Financial leasing
Activity code:	K/64.910
Established in:	2001
Management:	Estera Tajnikar, M. Sc. Miloš Vignjević
Legally registered:	with the District Court in Ljubljana under Reg. No.: 061/13475200
Share capital:	25,039,658.00 EUR
Reg. no.:	1628852000
VAT ID no.:	SI23445033
Transactional account opened with UniCredit Banka Slovenija d.d.:	SI56 2900 0005 5064 332
Swift:	BACXSI22

Governing Bodies of UniCredit Banka Slovenija d.d.

Management Board

Name	Board member	Beginning of term of office	Termination of term of office
Stefan Vavti, M.Sc.	Chairman of the Management Board	17 July 2012	n. a.
Jana Benčina Henigman, M.Sc.	Member of the Management Board	19 June 2012	n. a.
Damijan Dolinar, M.Sc., CFA	Member of the Management Board	5 July 2011	n. a.
Francesco Vercesi, MBA	Member of the Management Board	20 October 2009	9 May 2015

Supervisory Board

Name	Board member	Beginning of term of office	Termination of term of office
Martin Klauzer	Chairman of the Supervisory Board	1 May 2014	n. a.
Heinz Karl Tschiltsch	Deputy Chairman of the Supervisory Board	1 May 2014	n. a.
Franco Andreetta	Member of the Supervisory Board	1 May 2014	n. a.
Mariya Mihaylova Lerch	Member of the Supervisory Board	1 May 2014	n. a.
Francesco Slocovich	Member of the Supervisory Board	1 May 2014	n. a.
Giuseppe Verrascina	Member of the Supervisory Board	1 May 2014	n. a.

Audit Committee

Name	Board member	Beginning of term of office	Termination of term of office
Giuseppe Verrascina	Chairman of the Audit Committee	10 March 2014	n.a.
Franco Andreetta	Member of the Audit Committee	10 March 2014	n.a.
Mariya Mihaylova Lerch	Member of the Audit Committee	28 July 2015	n.a.
Živko Bergant	Member of the Audit Committee	10 March 2014	28 July 2015

Risk Committee

Name	Board member	Beginning of term of office	Termination of term of office
Heinz Karl Tschiltsch	Chairman of the Risk Committee	28 July 2015	n.a.
Martin Klauzer	Member of the Risk Committee	28 July 2015	n.a.
Mariya Mihaylova Lerch	Member of the Risk Committee	28 July 2015	n.a.

Nomination Committee

Name	Board member	Beginning of term of office	Termination of term of office
Martin Klauzer	Chairman of the Nomination Committee	28 July 2015	n.a.
Heinz Karl Tschiltsch	Member of the Nomination Committee	28 July 2015	n.a.
Mariya Mihaylova Lerch	Member of the Nomination Committee	28 July 2015	n.a.

Remuneration Committee

Name	Board member	Beginning of term of office	Termination of term of office
Mariya Mihaylova Lerch	Chairwoman of the Remuneration Committee	28 July 2015	n.a.
Heinz Karl Tschiltsch	Member of the Remuneration Committee	28 July 2015	n.a.
Martin Klauzer	Member of the Remuneration Committee	28 July 2015	n.a.

Governing Bodies of UniCredit Leasing, d.o.o.

Management

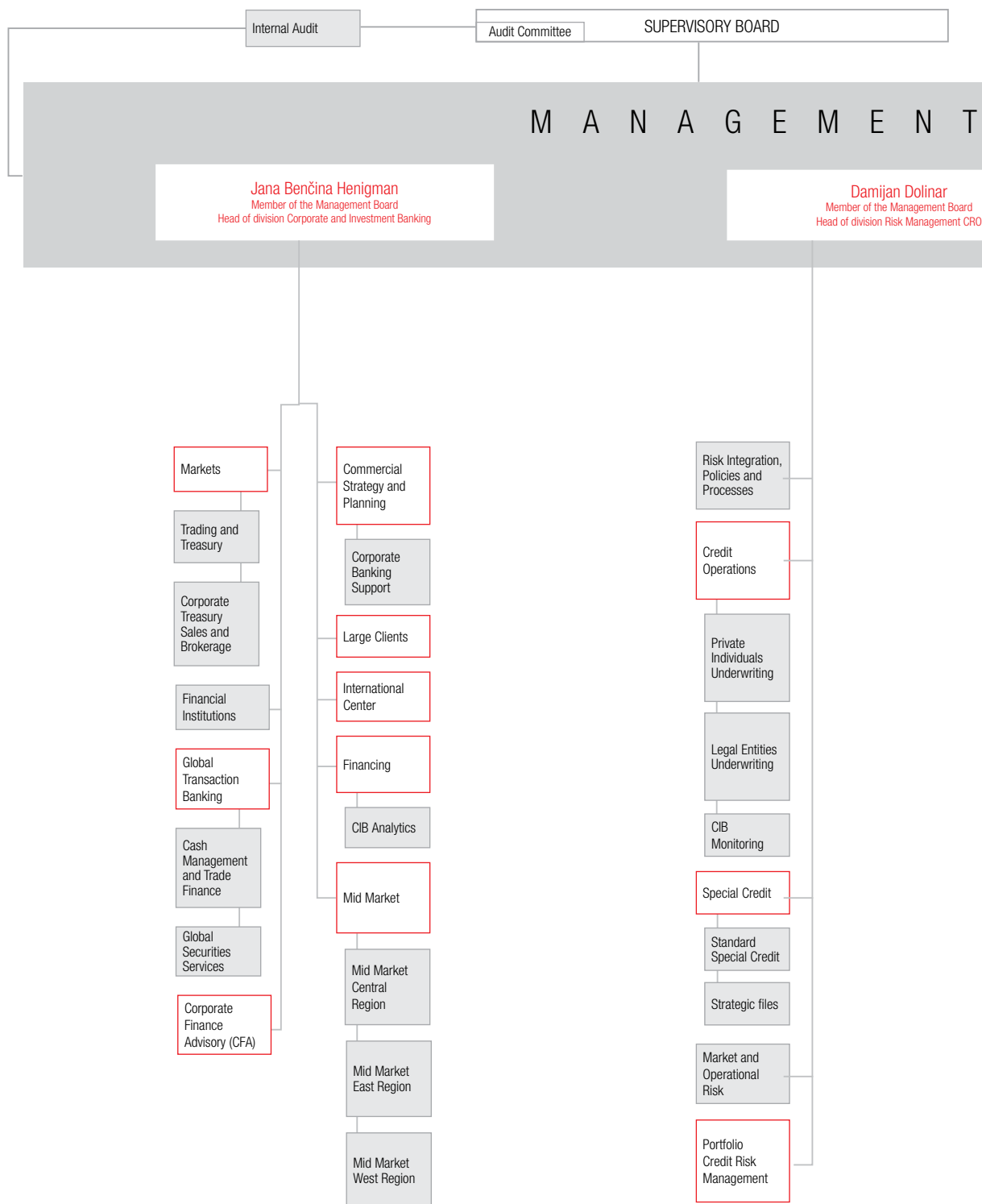
Name	Member	Beginning of term of office	Termination of term of office
Estera Tajnikar, M.Sc.	Director	12 July 2010	31 December 2015
Miloš Vignjević	Director	1 January 2014	31 December 2015

Supervisory Board*

Name	Member	Beginning of term of office	Termination of term of office
Stefan Vavti, M.Sc.	Chairman of the Supervisory Board	26 July 2012	13 August 2015
Giuseppe Verrascina	Deputy Chairman of the Supervisory Board	14 April 2014	13 August 2015
Jana Benčina Henigman, M.Sc.	Member of the Supervisory Board	18 April 2012	13 August 2015
Annika Berner	Member of the Supervisory Board	1 January 2014	13 August 2015
Aldo Favier	Member of the Supervisory Board	1 June 2012	13 August 2015

* The Supervisory Board was abolished with the adoption of a new Act of Incorporation of 13 August 2015.

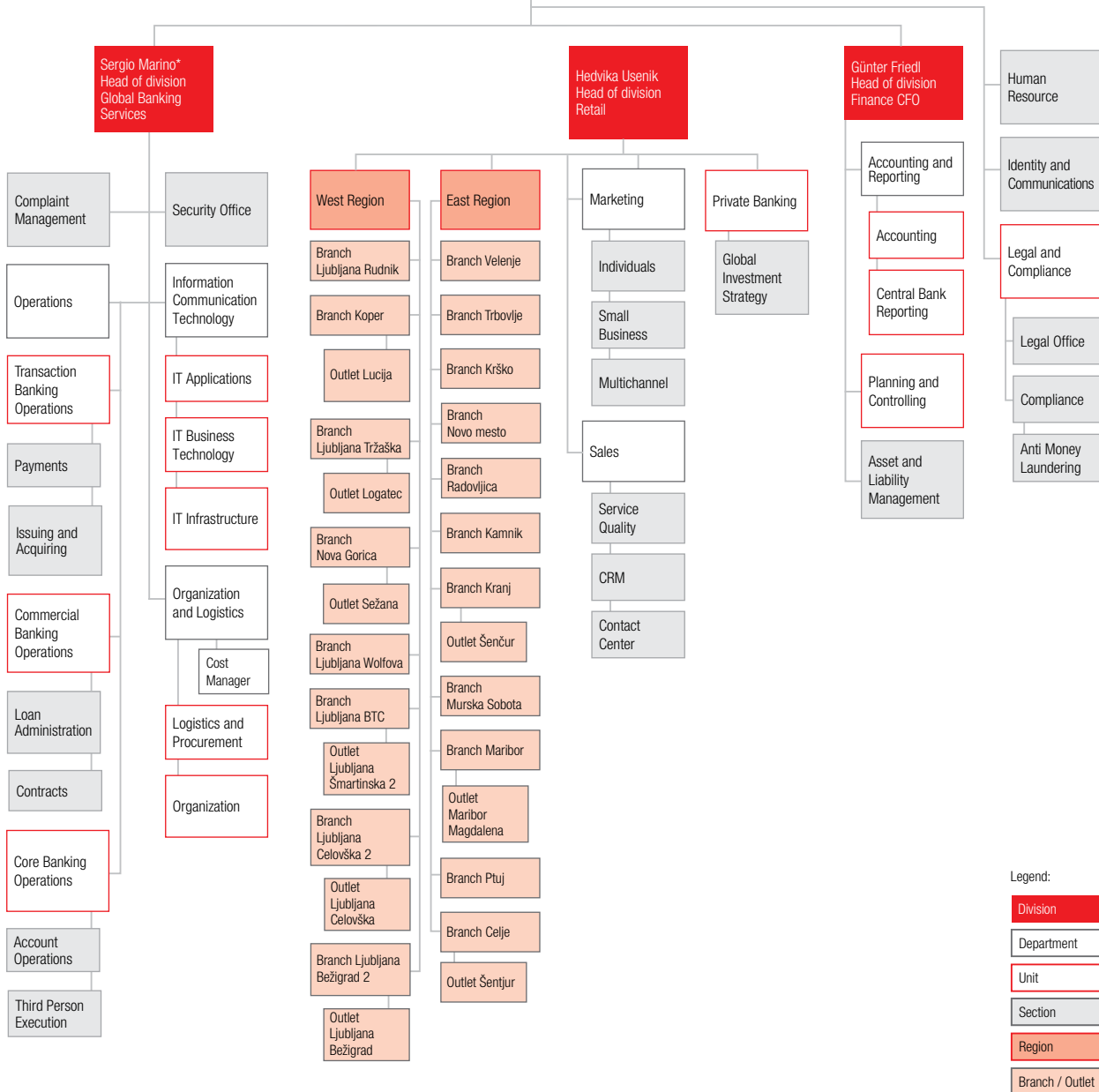
Organisational Structure of the Bank



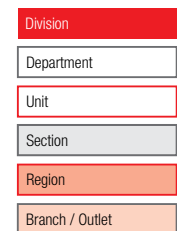
*Until 8 May 2015 - Francesco Vercesi, Member of the Management Board and Head of the Global Banking Services division
 As of 1 July 2015 - Sergio Marino, Head of the Global Banking Services division

B O A R D

Stefan Vavti
Chairman of the Management Board
CEO



Legend:



Branch Network

Branch Ljubljana BTC

Šmartinska 140
SI - 1000 Ljubljana
Phone: +386 (0)1 5876 707

Agency Ljubljana Šmartinska

Šmartinska cesta 53
SI - 1000 Ljubljana
Phone: +386 (0)1 6011 120

Branch Ljubljana Bežigrad

Dunajska cesta 47
SI - 1000 Ljubljana
Phone: +386 (0)1 2528 430

Agency Ljubljana Bežigrad

Dunajska cesta 177
SI - 1000 Ljubljana
Phone: +386 (0)1 6011 100

Branch Ljubljana Celovška

Celovška 150
SI - 1000 Ljubljana
Phone: +386 (0)1 5000 546

Agency Ljubljana Celovška

Celovška 111
SI - 1000 Ljubljana
Phone: +386 (0)1 2528 460

Branch Ljubljana Rudnik

Ukmarjeva ulica 4
SI - 1000 Ljubljana
Phone: +386 (0)1 2836 000

Branch Ljubljana Tržaška

Tržaška 19
SI - 1000 Ljubljana
Phone: +386 (0)1 2410 364

Branch Ljubljana Wolfova

Wolfova 1
SI - 1000 Ljubljana
Phone: +386 (0)1 5876 472

Branch Celje

Prešernova 8
SI - 3000 Celje
Phone: +386 (0)3 4252 479

Branch Kamnik

Ljubljanska cesta 4b
SI - 1241 Kamnik
Phone: +386 (0)1 8396 500

Branch Koper

Pristaniška 12
SI - 6000 Koper
Phone: +386 (0)5 6101 010

Branch Kranj

Na skali 1
SI - 4000 Kranj
Phone: +386 (0)4 2018 180

Branch Krško

Ulica 11. novembra 53
SI - 8273 Leskovec pri Krškem
Phone: +386 (0)7 6006 070

Agency Logatec

Tržaška cesta 32
SI - 1370 Logatec
Phone: +386 (0)1 7591 940

Agency Lucija

Obala 112
SI - 6320 Portorož
Phone: +386 (0)5 6006 080

Branch Maribor

Ulica škofa Maksimilijana Držečnika 6
SI - 2000 Maribor
Phone: +386 (0)2 2285 320

Agency Maribor Magdalena

Žolgarjeva ulica 19
SI - 2000 Maribor
Phone: +386 (0)2 6005 650

Branch Murska Sobota

Trg zmage 5
SI - 9000 Murska Sobota
Phone: +386 (0)2 5341 440

Branch Nova Gorica

Tolminskih puntarjev 2b
SI - 5000 Nova Gorica
Phone: +386 (0)5 3383 140

Branch Novo mesto

Glavni trg 20
SI - 8000 Novo mesto
Phone: +386 (0)7 3737 400

Branch Ptuj

Ulica heroja Lacka 1
SI - 2250 Ptuj
Phone: +386 (0)2 7980 340

Branch Radovljica

Gorenjska cesta 24
SI - 4240 Radovljica
Phone: +386 (0)4 5971 630

Agency Sežana

Partizanska 37a
SI - 6210 Sežana
Phone: +386 (0)5 7314 589

Agency Šenčur

Poslovna cona A 2
SI-4208 Šenčur pri Kranju
Phone: +386 (0)4 6002 160

Agency Šentjur

Cesta Leona Dobrotinška 3
SI - 3230 Šentjur pri Celju
Phone: +386 (0)3 6005 680

Branch Trbovlje

Ulica 1. junija 2
SI - 1420 Trbovlje
Phone: +386 (0)3 5612 565

Branch Velenje

Šaleška 20a
SI - 3320 Velenje
Phone: +386 (0)3 8987 300



Look, I just made a mess!

Let's talk about everyday challenges.

Who said that everyday life is boring? It certainly isn't if you're dealing with a rascal like Agata. Around her, simple things like getting to school on time, managing the family budget or walking the puppy become far more complicated. Agata's mom and dad – and countless other parents – face more complications every day. Clearly they could use our help.

For Agata's parents we have designed dozens of new services that simplify life. Take, for example, what Zagrebačka banka is doing in Croatia. Its two-in-one web token enables

customers not only to do their banking online, but also have access to their public administration documents.

This means you can check your account balance or transfer funds online in the same place where you can get your child's school grades, see an electronic copy of your birth or marriage certificate or order your European Health Insurance card.

Now with a bit more time for cleaning up her messes, maybe Agata's parents can laugh a little more too.

Achievements and Events in 2015

JANUARY

Received Certificate for Environment-Friendly Operations

UniCredit Banka Slovenija d.d. regularly provides waste electrical and electronic equipment (computers, monitors, etc.) for the reuse. The Bank received for their activities a certificate for environment protection awarded by Interseroh, a company for the management of waste materials. By recycling, an estimated 20,306 kg of material resources, the equivalent weight of 48 apple trees, were saved, while also reducing greenhouse gas emissions by 1,351 kg.

Bank Employees Joined Forces for a Good Cause

For families with children who found themselves in a difficult situation, the employees collected food with longer expiration period and necessities for personal care.

The Internal UniCredit Website Among the Top Ten in the World

The parent group UniCredit has received recognition for the internal website called OneGate, which connects 149,000 employees present in 17 countries. The improved intranet site is the result of the work of more than 3,500 employees whose ideas contributed to the platform being user-friendly and useful in daily work.

FEBRUARY

Organized a Seminar for Individual Entrepreneurs and Small Businesses

The Bank, in collaboration with business partners, organized a free seminar where entrepreneurs gained useful information for the optimization of their business operations and guidance on how best to prepare documents for obtaining credit at the Bank.

Received an Award for Pioneer Funds

For the fifth consecutive year, the Moje Finance magazine granted star ratings and awards for the best funds to mutual funds. The Bank received an award for the Pioneer Investments Austria Funds and the Pioneer Funds.

MARCH

UniCredit in the Issue of New 20-Year Bonds

Slovenia has granted a mandate for the organization of issuing of the new reference series of twenty-year bonds to five foreign banks, including the parent group UniCredit.

Call for Applications for the International Internships in the Field of Corporate and Investment Banking

The international internship, intended for graduates of economics or finance, is focused on providing the participants with practical knowledge in the field of corporate banking and investment banking. The parent group UniCredit provides a selection of internships in Germany, Italy, Austria, Great Britain and some of the other countries.

Presented Options of Supplier Financing

At the event, organized by the Bank representatives of companies acquainted themselves with the products, experience and banking

solutions for supplier financing, which bring a number of advantages: improved company liquidity, easier management of receivables and reduced indebtedness of the company.

APRIL

Presented Exclusive Apple Offer

As a result of the UniCredit Banka Slovenija d.d. partnership with Apple, an offer has been presented for new customers, who were given the opportunity to purchase a new Apple iPhone 6 at an exclusive price and with the option of payment by installments.

Planted 1,800 Beech Trees

At the end of 2014, the Bank donated funds for the reforestation of areas devastated during the sleet damage. In an effort to assist in this task with action, the employees, customers and business partners of the Bank, under the direction of the representatives of the Forest Service and the Scouts in the vicinity of Logatec, planted 1,800 seedlings of beech tree, which is considered to be one of the most widespread deciduous trees in the Slovenian forests. Each of the participants received a sponsorship of one of the young trees as thanks.

Published Call for Applications for Master Class for String Instruments for Young Musicians

In cooperation with the Vienna Philharmonic, Bank Austria issued an invitation to a master class for string instruments, intended for young talented musicians. Participation in the master class and the accommodation was free, and the workshop participants were given an opportunity to present themselves with a concert in the Vienna's famous concert hall Wiener Musikverein.

Successful Participation of the Bank in the German Forum in Ljubljana

The Slovenian-German Chamber of Commerce in cooperation with the Public Agency Spirit Slovenia organized a German Forum, which was attended by some 120 representatives of companies operating with Germany or looking for opportunities on the German market. At this occasion, the Bank presented to the participants the options of support and experience provided by the parent group UniCredit to companies to hedge the risks which companies face in international commercial transactions.

Seminar on Additional Funding

The University Development Center and University Incubator of Primorska held the event where participants received information on how to effectively present their business idea for a successful acquisition of loan at the Bank, as well as tips for more effective business operations.

MAY

Financial Breakfast

At the traditional Bank's macroeconomic event, which was attended by a record number of customers, the economic picture and market

trends were presented to the attendees by Jože Damijan, Ph. D., professor at the Faculty of Economics, University of Ljubljana and Philip Gisdakis, Ph. D., Head of Credit Strategy & Structured Credit Research, the parent group UniCredit.

Partnership Cooperation with BIC

As a result of the cooperation with the Business Intelligence Center (BIC), the customers of the Bank were able to dance at the 2nd Business and MBA Dance Gala, held at the Grand Hotel Union in May.

JUNE

Published Report of the parent group UniCredit on Sustainable Operations for 2014

The publication entitled "UniCredit Integrated Report" summarizes the links between the business strategies, management of relations between stakeholders and main activities in the field of sustainable operations in 2014 in the countries where the parent group is present. For the fifth consecutive year, the Bank reported on level A+, which is the highest level in accordance with the guidelines for reporting on sustainable operations, which were published in 2011 by the Global Reporting Initiative (GRI) network.

Shared Best Managerial Practices in Business Forums

In collaboration with BIC Centre, UniCredit Banka Slovenija d.d. performed at the Business RE: Hab business forum in Ljubljana and also invited customers to the Business Forum in Maribor: Managers Through Best Business Practices. Both events were attended by experts and businessmen from various business environments, who shared with the event participants good managerial practices and interesting views on how to re-create success stories after failures. The guest of honor at the event in Ljubljana was Edward De Bono, Ph. D., who is regarded as one of the leading experts in the fields of creativity and lateral thinking.

JULY

The First in Slovenia to Introduce Fingerprint Login for Online and Mobile Bank

The Bank launched Mobile bank GO! four years ago and has been constantly updating it. Since users want quick, simpler and more secure banking, the Bank has introduced an advanced solution which enables login by using a fingerprint (instead of entering a PIN code). Access by fingerprint provides the same level of safety and security as a six-digit personal PIN code. The new service enables quick and easy implementation of the services that users most commonly use (balance overview, payments archive, review of accounts and transactions on accounts), which saves the customer valuable time.

UniCredit Banka Slovenija d.d. named "Best Bank in Slovenia"

The EMEA Finance magazine awarded European banks for their achievements in the past year. For several consecutive years, UniCredit Banka Slovenija d.d. has received an award for the "Best foreign bank in Slovenia", while the members of the parent group have received a total of 11 awards. The evaluation methodology

consists of assessing individual banks based on their achievements over the past year, and of data on the markets in which they operate. The factors that affect a bank's ranking are, among others, revenue, profits, market share growth, and growth in loans and deposits.

Another International Award for Excellence for the Bank

The UniCredit group was once again chosen as the "Best Bank in the CEE Region", while the members of the parent group received a total of 9 awards. UniCredit Banka Slovenija d.d. has been recognized by the international financial magazine Euromoney as the "Best Bank in Slovenia in 2015". The Awards for Excellence are awarded annually by a jury of recognized journalists, chaired by the editor of the Euromoney magazine.

Best Bank for Custodian Services

The financial magazine Global Finance awarded the Bank the title "Best Bank for Custodian Services in Slovenia for 2014", while the Global Investor Magazine awarded the Bank the title "Best Bank for Custodian Services with Regard to the Clients' Assets in the Portfolio", also for 2014.

Extended and Expanded UEFA Sponsorship

Due to the good results brought about by the sponsorship of the past six seasons, the parent group signed a contract for an extension and expansion of cooperation with the UEFA until 2018. The parent group thus became the official bank of the UEFA Club Competitions (UEFA Champions League, UEFA Europa League, the UEFA Futsal Cup Finals, UEFA Super Cup, UEFA Women's Champions League and UEFA Youth League).

UniCredit Banka Slovenija d.d. Became 100-percent Owner of UniCredit Leasing, d.o.o.

UniCredit Banka Slovenija d.d. received a consent from the Bank of Slovenia or a Decision on the issue of authorization for the acquisition of qualified investment in the UniCredit Leasing, d.o.o. company, whereby the UniCredit Banka Slovenija d.d. became a 100 % owner of UniCredit Leasing, d.o.o. The integration and consequent extension of activities provides our clients with a more comprehensive and competitive offer of banking and leasing services in one place.

UniCredit Bank Presented Euro Plus Company with "Winner of Slovenian Exports" Award

In the framework of the 2nd Conference of Slovenian Exporters organized by the newspaper Finance, UniCredit Bank, as a partner of the Finance newspaper in the project Izvozniki.si, presented the Euro Plus company with "Winner of Slovenian Exports" award which was handed over to the Executive Director Matej Košmrlj.

AUGUST

Helped by Collecting School Supplies

Before the start of the new school year, the employees of UniCredit Banka Slovenija d.d. collected school supplies for children from socially disadvantaged families under the auspices of the Friends of Youth Association.

Achievements and Events in 2015

The Parent Group Provided Positive Surprise with Half-Year Results

In the first half of 2015, the parent group announced a net profit of over one billion euros, which is an excellent result in an environment that remains unfavorable for the banking sector, with historically lowest interest rates. It strengthened the capital ratios, thereby confirming the solidity of the parent group. Quality of parent group UniCredit assets has improved considerably as a result of a reduction in bad loans. In an environment of moderate economic recovery, both in Italy and elsewhere in Europe, the Group has demonstrated significant growth in new loans. Newly concluded medium- and long-term loans granted to businesses and households in the key markets of the Group recorded a 40-percent growth in the first half of the year.

Participated in 42nd Traditional Golf Week at Bled

The Bank invited business partners to the UniCredit Bank golf tournament, which was held as part of the 42nd Traditional Golf Week at Bled.

SEPTEMBER

UniCredit Golf Tournament

In collaboration with business partners, the Bank organized the traditional golf tournament for the customers. Golfers competed in the social game, while golf teachers provided golf courses for non-golf players and presented to them the first steps into the world of this increasingly popular form of socializing and recreation.

OCTOBER

Best Bank in the Field of Cash Management

The Euromoney magazine awarded the title "Best Bank for Cash Management" to seven members of the Parent Group; among others, UniCredit Banka Slovenija d.d. was awarded the title "Best Bank for Cash Management in Slovenia" for the fourth consecutive year. The award is especially important because it is a result of customer voting. Euromoney explores the opinions of treasurers and financiers around the world on the quality of services of their financial partners.

Most Innovative Investment Bank in CEE Region

The parent group UniCredit has won the title of "Most Innovative Investment Bank in CEE Region" by a reputable financial magazine The Banker.

Financial Days of UniCredit Banka Slovenija d.d.

The traditional two-day exclusive event for customers, which was held in Portorož, was attended by over a hundred important representatives of the Slovenian economy. The fifth anniversary of the event was highly development-oriented, as the topics were primarily designed for adapting to global and local changes, identifying market niches, new ideas, and taking into account the related changes. Practical experiences of lecturers and participants of round tables were supplemented by macroeconomists, who presented an analysis of developments in the global markets and touched on forecasts or expectations for the next year.

NOVEMBER

Results of Due Diligence of UniCredit Banka Slovenija d.d.

In 2014, UniCredit Banka Slovenija d.d. was ranked among the three systemically important banks in Slovenia, and as a result it was subject to a comprehensive review by the regulator in 2015. The results of the comprehensive evaluation showed again that UniCredit Banka Slovenija d.d. was one of the most stable banks in Europe, with a strong capital position.

Bank Guarantee and European Funds

In November, the Bank organized a free event for their customers who need different types of business insurance and for those who are considering of applying to the European tenders.

Participated in Four Export Focus Events

As a partner of the project Izvozniki.si by Finance newspaper, which is aimed at the integration and education of the Slovenian exporters, the Bank invited customers to two spring and two autumn expert events. Export Focus events enable exporters the exchange of best practices and experiences, while businessmen who operate internationally share their experience with the participants.

Grant Funds in Practical Examples

In November, the Bank participated in the event organized by the consulting firm Tiko Pro d.o.o. as part of the 5th anniversary of its operations. Lecturers presented the upcoming tenders intended for the use of the European funds, the priority areas of smart specialization and the experience of the company, which has already successfully participated in a call for applications. The Bank has introduced an active role of the UniCredit European centers of excellence (European Competence Centers) and the possibilities of cooperation with companies in the use of grants and reimbursable EU funds both at the European and the national level.

DECEMBER

Good Deeds for Those in Need

At the end of the year, the Bank earmarked funds for the three non-profit organizations, namely for support of the Sponsorship project, for the Social Meal Fund and for the LJUBHospic operation. Part of the funds was intended for the purchase of an automatic defibrillator to increase the security of employees, visitors and the local community.

Managers' Concert

The Bank used sponsorship funds to support the largest event of the Slovenian business public, attended by the managers of the most important Slovenian companies, politicians and a number of ambassadors. A festive atmosphere was created by the RTV Slovenia Symphony Orchestra under the baton of an American conductor Georg Pehlivanian, while unforgettable memories were provided by soloists: harpist Jan Gorjanc and pianists Alexey Pudinov and Alon Kari. The mission of the concert is to create opportunities for developing young musical talent.

Corporate Governance Statement

In line with the provisions of paragraph 5, Article 70 of the Companies Act, UniCredit Banka Slovenija d.d. provides as a part of the Annual report Business Report the Corporate Government Statement. This Corporate Governance Statement refers to the period from 1 January 2015 until 31 December 2015.

The Bank hasn't adopted its own Corporate Governance Code nor has it, since it is not a public company, committed to the use of standardized codices valid in the Republic of Slovenia and which represent a recommended practice of functioning of managing authorities in public joint - stock companies.

The Ministry of Economic Development and Technology, the Chamber of Commerce and Industry of Slovenia and the Slovenian Directors' Association submitted into the procedure of public discussion the Corporate Governance Codex for non-public companies, which will be as a reference codex intended to all corporate entities which are not public and which are in line with the provisions of the ZGD-1 subject to auditing of financial statements. The Banks intends to accede to the subject codex and to start using it upon its adoption.

The governance of the Bank is regulated by legislation through numerous cogent regulations, in particular the Companies Act (ZGD-1), the Banking Act (ZBan-2) and associated implementing regulations of which the most important one in the area of corporate governance is the Regulation on internal governance arrangements, the governing body and the internal capital adequacy assessment process for banks and savings banks.

For its corporate governance, the Bank entirely takes into consideration valid legislative regulation. With this purpose, it has set up and implemented a solid and reliable corporate governance system which encompasses the following:

- Clear organizational structure which is based on precisely defined, transparent and consistent internal relationships regarding competencies and responsibilities;
- Adequate policies and measures for preventing the creation of conflict of interest;
- Efficient procedures for identifying, measuring or assessment, managing and monitoring risk to which the Bank is exposed or could be exposed during its operations;
- Internal control system which includes adequate systems of accounting and financial reporting and ensuring compliance of the Bank's operations with valid regulations and standards.

Note in line with the Companies Act

Based on paragraph 5, Article 70 of ZGD-1 defining minimum content of the Corporate Governance Statement, the Bank provides the following explanations:

a) Description of key characteristics of internal control systems and risk management systems in a company in relation to the accounting reporting procedure

Internal controls are conducted at three levels. The first level controls are conducted in back offices where entries are created. The accuracy of entries is ensured on a daily basis by the four-eye principle which is integrated into the central information system.

Second-level controls are carried out in the Accounting unit. The general ledger and subsidiary ledgers are harmonized on a daily basis through the control mechanisms as well as the accounting accuracy itself of entries. On a monthly basis, the balance of items on suspense accounts is additionally monitored (how old the items are, reasons for them, anticipated measures). The content of accounting reporting itself is prescribed by the Bank's accounting policy as well as by the Group's Accounting policy).

The accounting reporting processes are listed in the Saving Law processes, the purpose of which is to ensure the reporting accuracy. The Saving Law processes list the processes, define controls and their frequency for each individual process and define the way of testing controls. The implementation of controls is semi-annual. The evidencing of implementation of controls is required.

The Internal Audit performs audit reviews of the accounting reporting processes based on risk assessment and in line with the parent group audit methodology.

b) Data from points 3, 4, 6, and 9 of paragraph 6, Article 70 of ZGD-1

The Bank's share capital amounts to 20,383,764.81 euros and it is divided into 4,888,193 pieces of ordinary non-par-value shares, with the same share and corresponding amount in the share capital, namely:

- a) 1,300,000 non-par-value shares with the label BAS7R;
- b) 1,200,280 non-par-value shares with the label BAS6R;
- c) 2,210,693 non-par-value shares with the label BAS1R and
- d) 177,220 non-par-value shares with the label BASR.

Each non-par-value share entitles its holder to one vote when concluding decisions at the Bank's General Meeting of Shareholders, to share in profit (dividend) and to appropriate share in remaining assets after the Bank's liquidation or bankruptcy. According to ZGD-1, the shareholders have a priority right to enter new shares in proportion to their shares in the share capital. A prior permission of the Bank's Supervisory Board is required for the transfer of shares. The transfer limitation doesn't apply to shares with the label BAS1R.

UniCredit Bank Austria AG is an important direct owner of the Bank's shares in the sense of achieving a qualified share, as it owns 4,887,825 shares, which represents 99.9925 % share.

There are no limitations to voting rights of shareholders. The condition for participation and exercising of voting right is the application of a shareholder to the General Meeting of Shareholders at latest by the end of the fourth day prior to the General Meeting of Shareholders session. At the General Meeting of Shareholders, each share entitles the shareholder to one vote.

Corporate Governance Statement

The Bank's General Meeting of Shareholders decides on the appointment and replacement of the Supervisory Board members (simple majority or in case of a recall of a member prior to the expiration of the mandate at least three quarter majority of submitted votes) and about the change of the Articles of Association (three quarter majority).

The Bank's Supervisory Board decides on the appointment and replacement of the Management Board members by means of simple majority.

c) Functioning of the General Meeting of Shareholders and its key responsibilities and description of shareholders' rights and of a way of exercising their rights

The General Meeting of Shareholders is the company's highest ranking body which has all the responsibilities as arising from the valid legislation and the company's Articles of Association. The Bank's General Meeting of Shareholders is comprised of all the Bank's shareholders.

The Bank's General Meeting of Shareholders decides on the following:

- Adoption of Annual Report in cases defined by legislation,
- Use of accumulated profit,
- Appointment and recall of the Supervisory Board members,
- Granting discharge to the members of the Management Board and Supervisory Board,
- Changes of the Articles of Association,
- Measures for increase and decrease of capital,
- Winding up of the Bank and status transformation,
- Appointment of auditor,
- The development plan and foundations of business policy,
- The Supervisory Board members' remuneration,
- The Bank's registered seat,
- Other issues if determined so by the Articles of Association or by legislation.

The Bank's General Meeting of Shareholders should be summoned in cases determined by legislation or by the Articles of Association and in cases when that is beneficial for the Bank. The Bank's General Meeting of Shareholders is usually summoned by the Management Board. The Bank's annual General Meeting of Shareholders is summoned at least once per year, at latest in four months after the expiration of a financial year. The Bank's General Meeting of Shareholders usually takes place at the location of the Bank's registered seat. The call of the Bank's General Meeting of Shareholders should be published at the web site of the Agency of the Republic of Slovenia for Public Legal Records and Related Services (AJPES), at least thirty days prior to the session of the Bank's General Meeting of Shareholders, and on the Bank's web page. When convening the General Meeting of Shareholders, the Management Board must publish the agenda. For each item of the agenda, specific proposals for the adoption of decisions in full text must be stated. The proposals of decisions are formulated clearly and unambiguously and they enable the shareholders to assess the influence on their rights.

d) Data on governing and supervisory bodies

The Bank has a two-tier management system. The Bank's governing bodies are the Supervisory Board and the Bank's Management Board.

In line with the provisions of the Bank's Articles of Association, the Bank's Supervisory Board has at least three and a maximum of six members. The precise number of the Supervisory Board members is determined by the Bank's General Meeting of Shareholders. Members of the Supervisory Board are typically elected for a three-year period and they can be re-elected. The Supervisory Board typically adopts its decisions at the Supervisory Board meetings. Regular meetings of the Supervisory Board are conducted at least once per quarter. The Supervisory Board appoints a permanent secretary of the Supervisory Board and the deputy secretary. The Supervisory Board forms a quorum if at least half of its members are present when making decisions. Each member of the Supervisory Board has one vote. The Supervisory Board meetings are recorded with the electronic sound recording device. Based on sound recording, a transcript of the sound recording is prepared. Simple majority of submitted votes is sufficient for the adoption of the Supervisory Board decisions. In case of equal number of votes, the vote of the Chairman or of the presiding of the Supervisory Board session prevails.

The Supervisory Board has committees which are responsible for implementation of the Supervisory Board decisions or they carry out other expert tasks, namely:

- The Audit Committee,
- The Risk Committee,
- The Nomination Committee,
- The Remuneration Committee.

An individual committee cannot make decisions on issues which are under the jurisdiction of the Supervisory Board. Each committee consists of a Chairman and at least two members. The Chairman is appointed by the Supervisory Board. Members of a committee are appointed by the Supervisory Board for a period of three years. The functioning of the Supervisory Board and its committees is regulated by the Rules of the Procedure of the Supervisory Board and by the Rules of the Procedure of the Audit Committee.

In line with the provisions of the Articles of Association and ZBan-2, the Bank's Management Board has at least two members, who jointly act as deputies and represent the Bank in legal transactions. The Chairman and members of the Management Board are appointed by the Supervisory Board for the period of up to three years with the option of re-appointment. The Bank's Supervisory Board determines the areas of work for the Bank's members of the Management Board. The functioning of the Management Board is regulated by the Rules of Procedure of the Management Board. Each Management Board member is directly responsible for management of operations and fulfilment of goals in its own area of work. However, the distribution of areas of work doesn't mean that individual Management Board members are relieved of joint responsibility for the Bank's overall operations.

The data regarding the composition and operations of the governing and supervisory bodies in the financial year 2015 are available in the Annual Report under the chapters Governing Bodies.

Economic Environment in 2015

The year 2015 in Slovenia was marked by the continuation of the economic growth. Exports remained the driver of domestic growth, which according to the preliminary assessments reached 2.7 % and exceeded the average of the Euro area. Despite oscillations of foreign demand – which to the largest extent refers to the drop of exports to Russia – the Slovenian export sector demonstrates flexibility with quick refocusing to other, primarily non-traditional markets. An increased price competitiveness of exporters – a result of the ECB money policy – also contributed to the growth of exports. Final household consumption – which was among the lowest ones in the Euro area – also had a minor contribution to the growth of GDP in 2015. Due to fiscal consolidation, final government spending also lagged behind the Euro area average. Weak final consumption is to a large extent a reflection of a decrease in construction investments, which – after a considerable growth in 2014 – dropped again significantly.

In the year 2015, Slovenia reported a deflation for the first time, which was led mainly by lower fuel prices and somewhat also by prices of durable goods. Another important factor of price decrease is a slow recovery of the domestic demand which hasn't transferred yet into an increase of final prices for consumers.

According to preliminary assessments (Source: Economic and financial trends, January 2016, BS), the government deficit in 2015 amounted to 2.9 %. The deficit decrease as compared to the previous years is a result of more favourable economic conditions, increase of some contributions and taxes and lower government expenses. The national debt increased due to government borrowing for the settlement of future obligations and it should amount to 84 % of the GDP by the end of the year. The required return for the Slovenian 10-year bonds has been gradually decreasing since mid-2015 and by the end of December it stood close to 1.7 %.

In 2015, banks were operating in the environment of low interest rates and weak credit activity. The quality of credit portfolio remained stable, while capital adequacy additionally improved and remained above the average of the Euro area. The banking sector was additionally shrinking through the drop in loans to companies and non-monetary financial institutions (without taking into consideration transfer of claims to the Bank Asset Management Company – BAMC). In 2015, the year-to-year shrinking of loans to the non-banking sector amounted to -5.5 %. Companies and non-monetary financial institutions were deleveraging also abroad and directed their excess liquidity primarily into debt cutting.

Positive credit activity was reported from households, which was mainly due to growth of housing loans, while the shrinking of consumer loans calmed down. Households were also directing the excess liquidity into bank deposits, despite a considerable drop in passive interest rates. Due to low deposit interest rates, similar as in other members of the EMU, the volume of overnight deposits has been growing. The latter already represent more than a half of all deposits by a non-banking sector in the Slovenian banking system. Such conditions influence the consolidation of the banking sector; thus, two banks are currently in the last stage of controlled winding up, while two pairs of banks are in the merger process.

Forecasts for the year 2016 show 2.3-percent economic growth, which should to a large extent be driven by exports, while domestic consumption should also strengthen.

SOURCES:

Economic and financial trends, January 2016, the Bank of Slovenia
 Monthly information on banks' operations, December 2015, the Bank of Slovenia
 Economic mirror, December 2015, No. 12, year XXI, UMAR
 IQ 2016 CEE Quarterly, UniCredit Economics & FI/FX Research

Mission, Vision and Strategy

Our Commitment is Our Strength

At UniCredit, our greatest strength is our solid and rigorous commitment – to our customers, to our employees, to our investors, to the communities we serve, to keeping our core values, to respecting the culture, to achieving high quality in everything we do, and to the sustainable success of our Company.

UniCredit is a major international financial institution with strong roots in 17 European countries and an overall international network present in approximately 50 markets, with about 144,000 employees and nearly 7,900 branches.

We benefit from a strong European identity, extensive international presence and broad customer base. Our strategic position in Western and Eastern Europe gives the parent group one of the region's highest market shares.

We are committed to investing in client relationships and playing an active role in the local communities.

Mission and Vision

We committed ourselves to fulfilling the new mission statement:

We, the UniCredit people are committed to generating value for our customers. As a leading European bank, we are dedicated to the development of the communities in which we live, and to being a great place to work. We aim for excellence and we consistently strive to be easy to deal with. These commitments will allow us to create sustainable value for our shareholders.

Our vision is to focus on people as individuals. To achieve this, we aim to enhance our clients' potential and make their plans and ideas come true.

It is our firm belief that every individual has both the right and responsibility to shape his or her own future and that financial expertise of UniCredit Banka Slovenija d.d. can assist people and businesses in doing so, as well as in achieving their full potential. The Bank aims to achieve profitable, sustainable growth in a manner that benefits society as well as our stakeholders.

Values

Our set of values – shared throughout the parent group UniCredit – is based on integrity as a condition of sustainability, which makes it possible to transform profit into value for all our stakeholders. This set of values is embedded in our Integrity Charter, which forms the strong backbone for everything we do. These values are:

- Fairness – having one high standard for everything we do, applied

evenly and without discrimination.

- Trust – we possess a mutual code of honor among people, which governs everything we do. It is a strong basis of our reputation, and builds the confidence in our company that is so essential to our profitable, sustainable growth.
- Respect – we constantly strive to earn it, and willingly give it to those who deserve it.
- Transparency – making certain that everything we do is always honest, relevant, and straightforward.
- Reciprocity – actively seeking to help those around us with the unspoken certainty that the way we treat others will have a positive return on us.
- Freedom to act – fostering a culture of openness that enables our people to reach their potential and empowers them to achieve more for our customers and our stakeholders.

We see adherence to these values as a prerequisite for maintaining the confidence placed in the Bank and the Bank's reputation.

Customer Centricity

In line with our mission, our main objective is to meet every client's needs in accordance with the idea that all business is local through discretionary or standardized products. However, in creating and developing products we try to unlock the economies of scale on the revenue as well as on the cost side and profit from the membership in the parent group UniCredit. Consequently, also in our Bank, the organizational set-up follows the parent group standards and allows knowhow and best-practice transfer throughout the network. It is also seen as a competitive advantage to be able to serve customers through such an extensive network of leading local banks.

We are able to support international group clients operating in the Slovenian market as well as Slovenian customers in their attempts to extend their businesses abroad. In trading and investment banking, we profit from the competencies and placing power of the UniCredit Markets and Investment banking.

In asset management, we benefit from the expertise of Pioneer Investments – a global top player.

Global Banking Services, a global UniCredit division, supports us in maintaining cost efficiency and unlocking synergies via IT harmonization and Group-wide procurement or process design.

Sustainable Success

UniCredit Banka Slovenija d.d. is convinced that financial targets can only be reached through sustainable development in line with the following principles:

- We aim to build long-term customer relationships and take account of customer satisfaction in our incentive system.

- Diversity: We want to use all our employees' various talents despite age, gender, religion, health, or sexual orientation.
- Corporate citizenship: We want to be a committed and valuable member of local communities, which is underlined by our sponsorship activities.
- Ecological sustainability: We attach great importance in our current business to ecological sustainability. We encourage and support an awareness of the interdependence of environmental topics and the banking business.
- Training, encouragement, and our incentive systems are intended to enable our employees to take an entrepreneurial approach while simultaneously fostering work/life balance.

Value-added Management

The overall management and steering of the Bank is based on the principles of value-based management. In line with the UniCredit Group, the Bank implemented Economic Value Added (EVA) as the main performance measure. EVA measures the profit contribution in excess of the cost of capital and is applied not only at the overall bank level but also is taken into consideration in individual loan decisions. EVA today is seen as a standard performance measure, which combines both growth via the development of risk weighted assets and thus the capital allocation needed and profitability enhancements as value drivers.

The Bank consequently aims to ensure that the capital is invested in those business segments, product areas, and services where the highest added value can be generated. Transparency on value creation and/or value destruction is of utmost importance for achieving sustainable results.

Highlights

UniCredit is a leading European commercial bank operating in **17** countries with more than **144,000** employees, over **7,900** branches and with an international network spanning in about **50** markets.

UniCredit benefits from a strong European identity, extensive international presence and broad customer base.

Our strategic position in Western and Eastern Europe gives us one of the region's highest market shares.

Over



EMPLOYEES¹

Financial Highlights (in million euros)

Operating income
22,405

Net profit
1,694

Shareholder's equity
50,087

Total assets
860,433

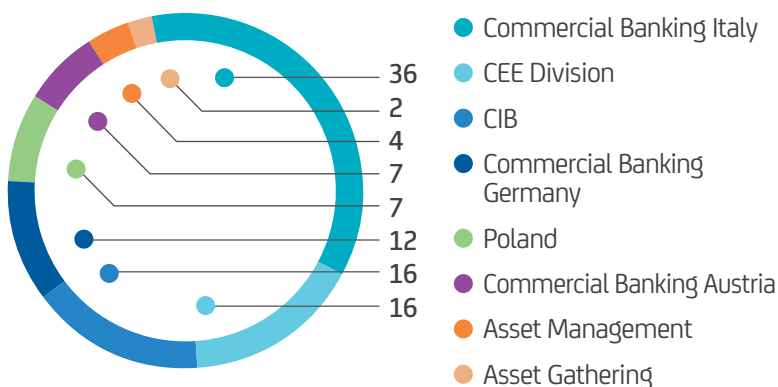
Common Equity Tier 1 ratio*
10.73 %

Over

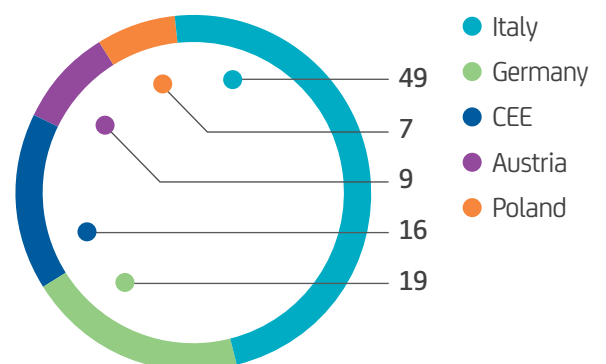


BRANCHES²

Revenues by Business Lines** (%)



Revenues by Region** (%)



1. Data as of December 31, 2015. FTE = "Full Time Equivalent": number of employees counted for the rate of presence. Figures include all employees of Yapi Kredi Group (Turkey).

2. Data as of December 31, 2015. Figures include all branches of Yapi Kredi Group (Turkey).

* CET 1 transitional pro-forma for 2015 scrip dividend of 12 €cents per share assuming 75 %-25 % shares-cash acceptance.

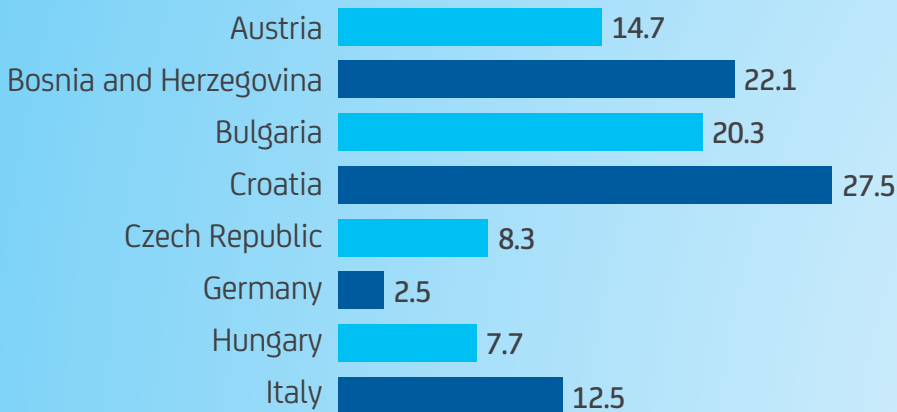
** Data as of December 31, 2015.

Where we are

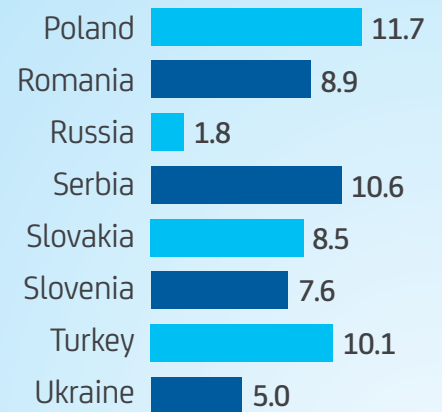
Austria
 Azerbaijan
 Bosnia and Herzegovina
 Bulgaria
 Croatia
 Czech Republic
 Germany
 Hungary
 Italy
 Poland
 Romania
 Russia
 Serbia
 Slovakia
 Slovenia
 Turkey
 Ukraine



Market Shares³ (%)



Market Shares³ (%)



³. Market Shares in terms of Total Loans as of September 30, 2015.

Source: Company data, National Central Banks.

Total Loans definition includes corporate, household, self-employed, non-profit institutions serving household, insurances, pension funds, other financial intermediaries, local government, central government. For Poland and Romania central government is not included.

Industrial Plan

UniCredit intends to reaffirm its standing as a **rock-solid European commercial bank**, backed by a well-diversified presence in 17 countries and an international network that spans in 50 markets.

Due to the challenging and rapidly changing business environment, UniCredit has elected to accelerate its transformation by adopting **a strategy that aims to achieve growth and development through increased efficiency and simplification**. This is the direction outlined in the Strategic Plan approved by UniCredit's Board of Directors on November 11, 2015.

First and foremost, UniCredit will be **a bank that is efficient, integrated and easy to deal with**. The Group is working to reduce its cost base and streamline its structure. This will enable it to be more responsive and more effectively allocate resources by leveraging its Pan-European profile.

UniCredit will also **invest in the growth** of traditional businesses by providing credit to the real economy, and in areas with significant growth potential such as corporate and investment banking, asset management, asset gathering and, in general, in Central and Eastern Europe.

The result will be a rock-solid, profitable bank that is able to generate sustainable value, maintain a strong balance sheet and transform challenges into opportunities.

Accelerating implementation of our Strategic Plan



Leading Pan-European corporate and retail bank



Efficient, effective and innovative



Simpler and more integrated



Investing in digital, high growth, capital light businesses



Sustainable profitability and organic capital generation

2018 TARGET

RoTE
TARGET 11 %

CET RATIO AT 12.6 %
PRE DIVIDEND
DISTRIBUTION

POTENTIAL UPSIDE
FROM DISCONTINUITY
ACTIONS

Digital Strategy

Digitization is essential to successfully addressing ongoing changes and sustain growth.

UniCredit has decided to invest heavily in this area to make it highly competitive in the new digital arena.

The first order of work will be to **accelerate UniCredit's digital transformation**. This will improve the speed and quality of our services, as well as the experiences of our customers. We will do this with a full commitment to creating an excellent and engaging digital user experience through better accessibility and instant feedback from our clients. In short: Providing a complete, multi-channel service.

Second, we will develop our future digital business model, which will be based on a new IT infrastructure. This model will meet customers' basic needs, reducing our cost-to-serve.

The **buddybank** initiative will be key to the success of this endeavor. A clear discontinuity from traditional banking, buddybank will absorb less capital and be accessible solely via mobile devices, with customer service available 24/7.

Digital strategy to accelerate retail multichannel transformation

Supported by 1.2 billion Investments (2016-2018)

ACCELERATE THE DIGITAL TRANSFORMATION

DELIVERY MODEL UPDATE

Continue **transaction migration** to remote channels
Right-sizing footprint with new and flexible formats

SIMPLIFICATION AND PROCESS DIGITALIZATION

Digitalize and simplify **back-end processes**
Fully-digitalized document management
Credit Revolution program aiding real time automatic credit decisions

INCREASE SALES

Extend end-to-end

BUILD A FUTURE DIGITAL BUSINESS MODEL

A NEW DIGITAL CORE BANKING SYSTEM

New cheaper **IT infrastructure** to serve customers' basic purchase behaviors, **reducing cost-to-serve**

buddybank

1st molecular bank offering a **pure mobile customer experience with a 24/7 live-caring concierge**
Plug-and-play platform to facilitate new markets entrance
Implementation started, launch early 2017

Executive Management Committee



**FEDERICO
GHIZZONI**

Chief Executive
Officer



**PAOLO
FIORENTINO**

Deputy General
Manager
Chief Operating
Officer



**MARINA
NATALE**

Deputy General
Manager
Head of Strategy
& Finance



**GIANNI
FRANCO PAPA**

Deputy General
Manager
Head of CIB
Division



My ideas
are so big,
they make me
feel small.

Let's talk about realizing your projects.

Stefan runs his family's company in Bucharest. He has designed and built kitchens since he was a boy, and still loves it. But since he also loves to cook, he thinks it would be perfect to combine his passions by opening a special show room that hosts cooking classes and workshops with famous chefs.

A place like that would have some cultural value and give his whole neighborhood a boost, so he thinks he could apply to receive public funds. But he doesn't know where to start. He needs a partner, someone who helps prove the feasibility of the project to the government.

Hey Stefan, why not ask us? We often give advice to customers who want to get grants and other funding. In Romania, for instance, we provide 360° support, from the stage when a client gets an investment idea, to when the client secures funding, until even after that, while the client's use of funding is monitored.

Thanks to our preliminary advice, including guidance on where to apply for funds, and our full range of banking products and attentive monitoring service, Stefan can make his idea a reality. And, who knows, maybe it will also help him become the world's next great artisan-cook.

Financial Results

Financial Results of the Bank

Statement of Comprehensive Income for the Year 2015

The year 2015 was a successful one for the Bank, evidencing soundly positive result in the amount of 9.7 million euros of net profit after tax and in addition 2.8 million euros of other comprehensive income after tax.

In 2015, the net interest income of the Bank amounted to 44.8 million euros, which represents a decrease of 3.8 million euros (or 7.8 %). In the reporting period a more strict policy was introduced on recognition of interest income for non-performing loans. Interest income dropped proportionally less than interest expenses as the Bank optimized the structure of its liabilities.

In the current market situation, the Bank managed to earn 25.0 million euros on fee and commission net income, which corresponds to a small increase of 0.3 million euros or by 1.2 % compared to the preceding year. Fee income from corporate finance advisory and from transactions with securities increased significantly.

Recognized gains within the item "Realized gains and losses on financial assets and liabilities not measured at fair value through profit or loss" amounted to 5.4 million euros. This item comprises mainly of 5.3 million euros of profits realized by selling available-for-sale (AFS) bonds.

In 2015, the Bank realized a gain with trading including foreign exchange differences of 2.6 million euros (in 2014: a gain of 1.9 million euros). Net gains on purchase and sale of foreign currencies including foreign exchange differences turned to a net loss of 1.8 million euros (in 2014: a gain of 0.4 million euros). It was more than absorbed with net gains on derivatives trading, which amounted to 4.4 million euros (in 2014: a gain of 1.3 million euros).

Both in 2014 and in 2015, the item "Fair value adjustments in hedge accounting" was affected solely by credit value adjustment (CVA) and debt value adjustment (DVA) with a loss of 0.1 million euros in 2015 (in 2014: a loss of 1.2 million euros).

Due to disciplined cost management the Bank managed to keep its administrative costs at the same level as in the preceding year at 34.3 million euros in 2015 (in 2014: 34.0 million euros, representing an increase of 0.9 % year-on-year).

Also, the depreciation expenses remained stable at 5.0 million euros in 2015 (in 2014: 5.1 million euros).

Provisions were built in the total amount of 4.7 million euros (in 2014: 1.2 million euros). The Bank created provisions for its off-balance-sheet items in the amount of 2.3 million euros and for pending legal cases in the amount of 2.6 million euros. Provisions for potential losses were released in the amount of 0.3 million euros.

The Bank created 21.0 million euros of impairments for loans which is 41.4 % less than in the previous year. The volume of non-performing loans declined in 2015 from 339.6 million euros to 310.4 million euros. The impairments of available-for-sale financial assets (AFS) amounted to 0.1 million euros (in 2014: 0.8 million euros).

The Bank closed its financial year 2015 with a net profit of 9.7 million euros and is thus reporting a significant increase of its financial result given a 0.6 million euros profit reported in 2014.

Within the item "Other Comprehensive Income" the Bank recognized additional 2.8 million euros of profit after tax. Valuation gains for cash flow hedges contributed the majority of it, namely 2.0 million euros after tax (in 2014: 3.7 million euros). Valuation gains for available-for-sale financial assets (AFS) amounted to 0.6 million euros after tax which is significantly less than in the preceding year (in 2014: 11.8 million euros). In 2014, the valuation was significantly affected by a decreased credit spread for the Republic of Slovenia, which resulted in higher market price of government bonds, whereas in 2015 no such slump in credit spreads was recorded.

Statement of Financial Position for the Year 2015

UniCredit Banka Slovenija d.d. decreased slightly its balance sheet volume in 2015, by 33.7 million euros (or by 1.3 %), amounting to 2,545.0 million euros at the year-end.

At the end of 2015, "Cash, cash balances with the Central Bank and demand deposits to banks" amounted to 273.3 million euros which is 76.9 million euros less than at the end of the preceding year.

The volume of financial assets held for trading comprised at the 2015 year-end solely of positive fair value of derivatives held for trading. It amounted to 16.4 million euros, the same as at the year-end 2014.

At the end of 2015, the available-for-sale financial assets (AFS) amounted to 455.3 million euros, of which 429.7 million euros were held in bonds, and the remaining 25.6 million euros were held in equity instruments. Bonds were purchased during the year for 79.3 million euros net (volume increase by 22.4 %). The changes in fair value decreased their volume by 3.6 million euros net. The significant increase of equity instruments from 0.2 million euros at the 2014 year-end to 25.6 million euros was affected mainly by payment to the Bank Resolution Fund in the amount of 22.9 million euros.

As of the balance on 31 December 2015, the investment into the company Visa Europe Limited represents 91.8 % of the value of equity instruments in level 3. The Bank has received a notification about the intent of Visa Inc. to acquire Visa Europe Limited. Simultaneously, the information on the transaction value was also received. Based on the anticipated transaction, the Bank has reevaluated its investment in line with IAS 39 to the forecasted sales value. The sales will be completed in the year 2016.

The item "Derivatives – hedge accounting" represents positive present value of swaps, which the Bank held to hedge its cash flows.

It amounted to 10.2 million euros at year-end, which represents a decrease by 1.7 million euros compared to the end of 2014.

Loans and receivables amounted to 1,746.3 million euros at the end of 2015, which represents a decrease of 50.9 million euros year-on-year (or by 2.8 %). Their gross volume declined by 66.9 million euros and their impairments decreased by 12.7 million euros compared to the end of the year 2014.

The Bank did not change its held-to-maturity (HTM) financial assets in 2015.

The Bank owns property, plant and equipment in the amount of 5.9 million euros, representing a decrease of 1.4 million euros compared to the year 2014; the additions were more than offset by depreciation.

Within intangible assets the Bank recognizes solely software in the amount of 18.8 million euros. Its volume was stable in 2015. The new software was purchased in the amount of 3.6 million euros and was amortized or written-off in the same amount.

The Bank has no current tax assets. The decrease in the deferred tax assets in the amount of 2.4 million euros derives from a decline of deferred tax assets balancing the Statement of Income in the amount of 1.9 million euros as deferred tax assets built in previous years compensated in calculation of current tax. The remaining 0.5 million euros of deferred tax assets balance equity and it derives from gains recognized within other comprehensive income.

Financial liabilities held for trading comprise solely of negative present value of derivatives. They amounted to 16.6 million euros at the end of 2015. The amount is in line with positive value of derivatives held for trading as the Bank has closed trading positions.

The volume of derivatives – hedge accounting on the liabilities – represents a negative present value of swaps, which the Bank held to hedge its cash flows. It amounted to 73.2 million euros at the end of 2015 with a year-on-year increase of 19.8 million euros.

Financial liabilities measured at amortized cost amounted to 2,185.5 million euros at the end of 2015 which represents a decrease of 67.5 million euros in 2015 compared to 2014. The Bank repaid its liabilities towards banks in the amount of 520.9 million euros and acquired deposits from customers in the amount of 452.0 million euros.

The Bank is soundly capitalized and shows the capital adequacy ratio (CAR) of 22.0 %, which represents a further improvement by 2.3 percentage points compared to the year 2014.

Financial Results of the Group

On 31 July 2015 the UniCredit Banka Slovenija d.d. acquired a 100-percent stake of the company UniCredit Leasing, d.o.o.

Therefore, it prepared consolidated financial statements for the financial year 2015 for the first time. The income and expenses of the Bank's subsidiary are included in the consolidated financial statements from 31 July 2015 onwards. The comments below refer to the differences between the financial statements of the Bank and the financial statements of the Group.

Statement of Comprehensive Income for the Year 2015

UniCredit Leasing, d.o.o. recorded a profit after tax in the amount of 0.5 million euros in 2015. As the profit after tax in the first seven months of the year 2015 amounted to 1.5 million euros, the difference among both profits is included in the consolidated Statement of Income. Net profit of the Group for 2015 amounts to 8.7 million euros.

The Leasing subsidiary contributed 1.9 million euros of net interest income to the Group profit.

Losses were realized on financial assets and liabilities not measured at fair value through profit or loss in the amount of 0.2 million euros.

Within the item "Other operating net income" there was evidenced net income deriving from leasing business in the amount of 0.7 million euros.

Administrative costs of the Group are higher by 0.9 million euros and depreciation by 0.7 million euros compared to the administrative costs and depreciation of the Bank.

Additional impairments for loans (mainly finance leases) were built in the last five months of the year since the Bank became the owner of the Leasing company.

Statement of Financial Position for the Year 2015

At 2015 year-end the balance sheet volume of the Leasing amounted to 173.1 million euros. Excluding the intragroup assets and liabilities, the balance sheet volume of the Group is higher than the balance sheet volume of the Bank by 84.6 million euros.

Loans are higher by 67.8 million euros. Property, plant and equipment are higher by 3.8 million euros. In the consolidated Statement of Financial Position investment property, which comprises of immovables subject to operating leases, the amount of 7.6 million euros is recorded.

On the liabilities of the Group the main addition to the liabilities of the Bank is the item "Loans from banks" in the amount of 69.5 million euros and equity in the amount of 13.9 million euros.

As of 31 December 2015 the Group shows the capital adequacy ratio (CAR) of 21.1 %.

Bank Segment's Performance Review

In the year 2015, UniCredit Banka Slovenija d.d. additionally strengthened its position in many areas, where it had already been among the leaders on the market. Additionally, it obtained many new target clients in the retail and small business segment as well as in the corporate and investment banking segment. After a long period, last year the retail demand for loans strengthened somewhat. Also, in the last couple of months one has been able to identify a moderate investment cycle from corporates although in general the entire volume of loans on the Slovenian market decreased again. In the future, the security of savings will be of key importance. Customers are aware of that which is supported by the fact that deposits have been growing at an accelerated pace even though the savers can no more expect as high interest rates as in the past years. In terms of capital and liquidity, the Bank is ready to support high quality projects, whereby low interest rates at the moment additionally motivate investments. However, the following will be great challenges for banking in the future: drop of interest margins and non-interest income, trends such as digitalization which means additional investments into the changing customer behaviour and the regulation which has been increasing operating costs recently.

2b1 Project – The project of Integration of the Bank and Leasing

Based on the UniCredit group's decision on the transfer of ownership and corporate governance of individual local leasing companies under the patronage of individual local banks, the 2b1 Project – The Project of Integration of the Bank and Leasing has been taking place at the Bank. The purpose of the project is to establish as unified as possible operations of leasing companies and banks in an individual country and consequently to improve joint sales model.

Within the framework of the project, the Bank – upon obtaining the Bank of Slovenia's licence for performing leasing transactions in 2014 – in the year 2015 obtained a permit for a qualified investment of the Bank (i.e. the purchase of a leasing company) which was carried out in August 2015. By concluding the Contract on purchase of a business share and by obtaining the permit of the Bank of Slovenia, the Bank became a 100-percent owner of UniCredit Leasing, d.o.o.

In order to achieve better quality and more efficient risk management, better control over leasing operations, cost optimization and consolidation of operations, the Bank decided to consolidate the implementation of individual support activities for Leasing. The consolidation of support activities and adjustments of applicative support are in course and will be completed to a large extent by the end of 2016.

Retail and Small Business Banking

GENERAL OVERVIEW

In the segment of retail and small business banking, the Bank increased, also in 2015, the total number of customers, which is now more than 145,000. We believe that our competitive offer, expert advisory, personal approach and high-quality banking services contributed to this achievement, and they will remain the guideline for our operations also in the future. To this end, we also carry out an annual in-depth customer satisfaction survey, which has confirmed for several consecutive years that we enjoy good reputation and trust in the eyes of our customers. Also, by using mystery shopping, we check the fulfillment of the set quality standards of service and, if necessary, constantly improve them. As in the previous year, we acquired most of our new customers in 2015 on the basis of the recommendations of the existing satisfied customers, which is an additional confirmation that we are doing the right things.

In the field of retail lending, Bank's market share is 8.6 %. In the field of retail deposits, we also made a step forward in 2015 and increased our market share to 3.6 %, with the highest increase being in our market share in the demand deposits.

In an effort to offer our customers the best value for money and competitive offer, we continued, also in 2015, the cooperation with our partners – ERGO življenjska zavarovalnica d.d. and Generali zavarovalnica d.d., with which we offer high quality and competitive insurance services to customers and with Pioneer Investments SA company, with which we cooperate in the field of mutual funds. We also continued our exclusive partnership with the Apple brand as well as several years of successful partnership with the Medical Chamber of Slovenia. As every year, we also prepared special benefits for football fans under the sponsorship of the UEFA Champions League.

SEGMENTS AND PRODUCTS

Retail banking segment

In the area of savings, the year 2015 saw the establishment of a savings product MULTI savings account, where we recorded growth in the number of active accounts and volume. The achieved result is due to a response to the expectations and needs of the clients for adequate liquidity and at the same time a competitive interest rate.

Furthermore, we offered to customers, together with the insurance company ERGO, a new product called ERGO GIS – investment-linked life insurance with single payment. ERGO GIS offers clients asset management in capital markets in a transparent and cost-effective way and also provides insurance in case of death. In 2015, we offered an exclusive product, which is primarily intended for customers of Private banking, also to customers in the retail segment who can, by making a payment of more than 10,000 euros, take advantage of asset management services, which, in determining the suitable solutions and appropriate responses to changing conditions in the financial markets, derives from the Global Investment Strategy

(GIS) which determines for each customer profile what is the most appropriate allocation at any given time.

In 2015, we devoted Thursdays to advisory on personal finance management. We offered our clients the opportunity to take advantage of a unique opportunity to get free personalized advice on the topic of organized personal finances. Organized personal finances are of key importance in achieving the set financial objectives and ensuring financial security for the clients and their loved ones. To this end, we introduced a new UniFit tool in 2015, which provides the customer, in a unique and effective way, with a comprehensive review of their finances and solutions for the realization of the basic principles of organized personal finances, such as financial reserve, insurance against the unexpected scenarios that can significantly alter the standard of living and coverage of pension gap.

The clients once again confirmed that experience and tradition are very important factors in choosing the right investment manager, because in 2015, the clients entrusted management of the largest amount of the funds after 2007 to the Pioneer Investments company. Investment management in the parent group is based on many years of experience and on a pre-agreed investment approach. Also in Slovenia, we have been pursuing the guidelines of the parent group and have successfully transferred their long-standing knowledge and experience to the Slovenian market.

We supplemented the range of services in our banking packages with unlimited free cash withdrawals with Maestro debit card at UniCredit Bank ATMs as well as those of other banks in Slovenia and the EMU. In May 2015, we thus upgraded two banking packages for individuals with the option of unlimited free withdrawals from ATMs of other banks because it is one of the services which customers ask for.

With the objective of offering customers relevant services and personalized offer, we prepared a number of benefits for clients in 2015. At the opening of the banking package, football fans were pleased to receive a commemorative UEFA Champions League coin with collector's value. The exclusive official commemorative UEFA Champions League coin was in fact issued for each match, as a limited edition, by the parent group, which has the exclusive right for issuing the coins. We also provided an exclusive offer for young people who, in addition to attractive student banking services, were able to obtain one of Apple products. Another family budget-friendly offer was provided in cooperation with the retailer Spar, where we provided the new Visa card holders with a Spar gift card in the value of 40 euros.

At UniCredit Banka Slovenija d.d., we introduced Mobile bank GO! four years ago, when the application was available for most phones as the first one on the Slovenian market. Since then, we have constantly updated and upgraded it with new functionalities required by the users, among other: an option for fast payment "Fast pay" for transactions frequently carried out by the user, a mobile token as part of the application, a corporate mobile bank, a tablet application and a mobile bank for Windows Phone – all of the stated functionalities

were introduced as the first ones on the Slovenian market, also the last one in June this year, which is an advanced solution that enables login by using a fingerprint (instead of entering a PIN code). UniCredit Banka Slovenija d.d. was the first on the Slovenian market to offer customers this innovative solution in mobile banking. Login by using a fingerprint provides the customer with quick and simplified use of mobile and internet banking, and thus saves the time required to login and perform the most common financial operations. In the last year, we recorded a remarkable growth of users of mobile banking, which already exceeds the share of activation of the classical online banking with customers who choose us for the first time.

Simplification of operations and user-friendly solutions are a key focus of the Bank, and we therefore direct a lot of energy into simplifying key processes, as well as into a whole range of smaller improvements that also have an impact on the quality of services. In accordance with this guideline, we focused on the simplification of procedures and documentation for clients in 2015, from the merging of the general terms and conditions for related products, to the "package approach" to several products simultaneously and automatic extension of expired products. We will continue in the direction of simplification of documentation and processes, with the ultimate goal of maximizing the use of electronic channels – which is customer and environment-friendly.

Small business banking segment

In the year 2015, we strengthened the referral program for small businesses, which enabled the existing satisfied customers to easily share their positive experience with our Bank with friends, acquaintances and family.

We organized a series of educational events to which we invited small and medium-sized enterprises, both our existing and potential customers. We used the events to present to the business community on what basis the Bank decides on approval of corporate financing and to share knowledge and experience in obtaining national and international incentives in corporate financing, financial instruments to hedge foreign operations, verification of business partners, and other useful areas.

In 2015, UniCredit Banka Slovenija d.d. entered into partnership with the Bisnode company in order to increase the visibility of the Bank in business community and with a clear aim to convince entrepreneurs that we are a trustworthy bank. When communicating with existing and potential new customers, we often use digital channels and they have proved to be a very effective way of communicating with the business community, also in the case of cooperation with the Bisnode company. The partnership enabled us to generate a lot of interest among small and large businesses, and we managed to attract quality companies to the Bank, with serious needs for expansion, new investment and strengthening of liquidity power.

Private banking

Private banking represents the highest segment of customers (individuals), to whom the Bank, in addition to traditional banking

Bank Segment's Performance Review

services, offers different investment solutions designed for customers to meet adequate investment distribution of their assets.

The guiding principle of the Private banking segment, when taking care of customers' financial assets, is the search for optimal distribution of total assets for each client depending on their financial goals and expectations. In determining the suitable solutions and appropriate responses to changing conditions in the financial markets, the Bank derives from the global investment strategy (GIS) of the UniCredit group which determines for each customer profile what is the most appropriate allocation at any given time.

In 2015, the assets included in to the Asset management service – representing a primary investment service in the Private Banking – increased by more than a third as compared to the end of 2014. According to the GIS allocation, the results of asset management were good, as net profitability was on average higher than the benchmark values.

In 2015, we successfully upgraded the offer for customers with structured products of the issuer UniCredit AG by which we can even better adjust to customers' needs and preferences. Those products offer an interesting ration between risk and yield and as such they are a good supplement to the asset management service and other forms of investing funds.

Together with our partners, we prepared several educational events for our customers with the topic of decedent's estate and transfer of assets to next generations, where – in addition to the option of comprehensive management of this area – we also offered them UniCredit Bank's solution appropriate for financial assets. Customers' reactions were extremely positive; therefore, we will continue dealing with this topic also in the future.

The Bank received the confirmation for achieved quality through the increased customer satisfaction expressed in an independent research as well as from the Euromoney magazine which awarded the UniCredit group the title "Best Bank for Private Banking in Central and Eastern Europe".

FUTURE FORECAST

In 2016, our priority will be further development of modern banking channels and services. The first step in this area will be the redesigning of the website and the online bank, and upgrading the functionalities of the mobile bank. Preparation of the strategy for competitive operations in the digital arena is one of the priorities of the Bank and a response to the growing needs of customers for simple, advanced and user-friendly modern distribution channels. The Bank's strategy in 2016 will continue to be maintaining its market share in lending, particularly the retail segment and the small and medium-sized business segment, while also having ambitious targets for growth in customer numbers. Our efforts will continue to focus on the provision and improvement of quality of service, compliance of operations and simplification of our product range and processes.

Corporate and Investment Banking

GENERAL OVERVIEW

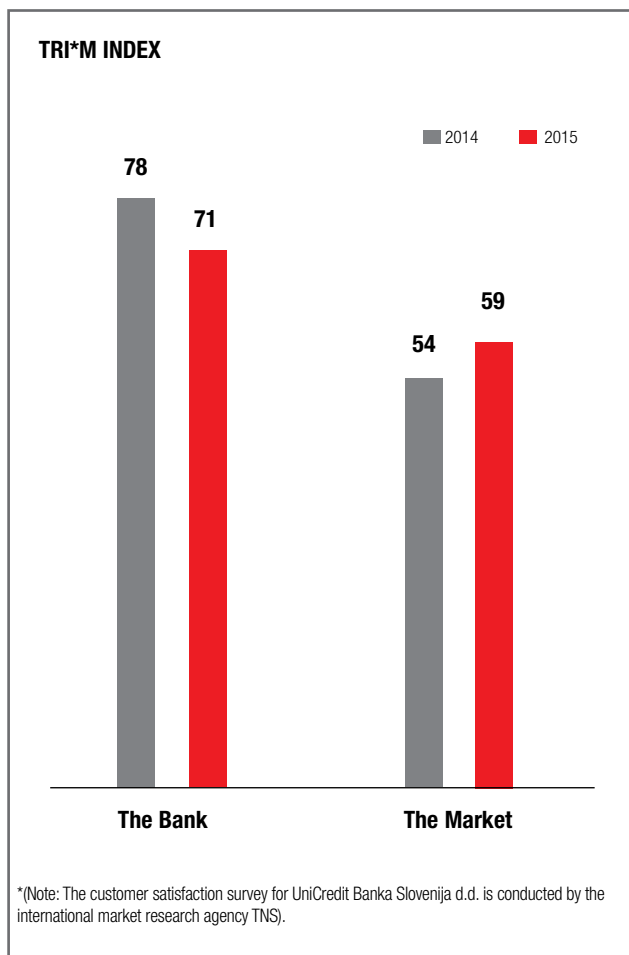
In 2015, the recovery of the Slovenian economy continued and after 3% growth in 2014, it grew by about 2.7 % in 2015. Export represented a major factor in the recovery of gross domestic product also in this year. Growth in export activity has slowed down slightly year-on-year, however, the weak euro exchange rate, together with increased foreign demand, further improved price competitiveness of the Slovenian economy, which is also evident from the growth of the Slovenian export market shares with most of our major trading partners. In addition to export activities, the recovery of private consumption, which was a result of improved labor market conditions, contributed slightly to the economic growth as well as to the increase in import growth. Only investment activity growth slowed somewhat as compared to last year, the reason for this being the fall in the growth of state investments.

Exports and private consumption will remain the main elements of the Slovenian economic activity also in the next year. The contribution of foreign trade will be somewhat lower due to the strengthening of imports, which are rising together with private consumption. The growth of private investment is also expected, mainly due to stronger foreign demand and improved abilities of Slovenian companies to regularly repay the debt, which can be seen both in further reduction of corporate debt as well as growth in their revenues.

In 2015, the volume of loans of Slovenian banks to non-banking sector, irrespective of the gradual recovery in economic activity and stabilization of the situation in the Slovenian banking system, continued to decline. In 2015, the volume of domestic banks' loans to non-financial corporations net decreased by around 918 million euros, while year-on-year decline amounted to -10 % (Source: BS data December 2015). Continued emergence of corporate deleveraging and modest demand for investment loans was thus also felt by the Corporate and Investment Banking division for the third consecutive year.

At UniCredit Banka Slovenija d.d., we constantly strive to improve the quality of our services for all business partners and check the satisfaction of our customers accordingly twice a year. The latter somewhat declined in the corporate banking segment, but is nevertheless still much higher than the average satisfaction on the Slovenian market, which is confirmed by the results of the independent survey of customer satisfaction conducted by the internationally recognized market research agency TNS.

Each year, the survey results emphasize the great impact of quality banking solutions, bank reliability and professionalism of banking advisors on customer satisfaction. In the past year, the Bank has therefore devoted a lot of time to personnel training, acquaintance with clients and exchange of experience. During the year, the employees were included in the Bank Academy, which incorporates product, processes and sales skills, while focusing on the client and their needs.



Client experience was also placed in the forefront of the corporate magazine Azimut and a number of events organized by the Bank for various segments of businesses. UniCredit Banka Slovenija d.d. has been striving for partnerships in the marketing field, where it, among other things, participated as a supporter of newspaper Finance project - Izvozniki.si, shared knowledge, organized events, enabled connections between the Slovenian exporters and thus strove to contribute towards the establishment of a healthy, strong and open economic environment.

UniCredit Banka Slovenija d.d. strengthens the support to clients in their international activities, with a number of internal projects and activities, and within the concept of cross-border solutions, offers businesses a unified principle of operation, and shortened and more favorable conditions for carrying out international payment transactions within the parent group.

The quality of a wide range of services is evidenced by numerous prestigious awards received from respectable financial magazines, which is an exceptional recognition. As a very strong regional player in the investment banking, the parent group has a leading role in the CEE countries.

UniCredit Banka Slovenija d.d. has become The Best Bank in Slovenia, according to EMEA Finance and a reputable international magazine Euromoney, which has recognized the Bank as The Best Bank for Cash Management in Slovenia. In 2015, the magazine Global Finance selected the Bank as The Best Bank for Custodian Services in Slovenia, and the magazine The Banker awarded the Bank the title of Most Innovative Investment Bank in Central and Eastern Europe. In the CEE region, the UniCredit group also received an award for Financial Advisor of the Year (Mergermarket's M&A Awards).

FINANCIAL RESULTS

Also in 2015, the Corporate and Investment Banking division achieved good results as compared to the overall banking sector. This year it has generated revenue of 52.1 million euros, which is 2 % more than in the previous year.

Despite the recovery of the Slovenian economic activity in 2015, credit demand of the healthy core of the private sector remained reserved in that period. With continued corporate deleveraging and stabilization of the banking system, the volume of corporate financing also decreased by 12 % and amounted to just under 1 billion euros at the end of 2015. The average volume of customer loans decreased by 10 % in 2015. Notwithstanding this, we have maintained a high customer focus and we have cooperated intensively with those who have healthy business cores and good prospects for development.

The Bank is proud of its 1.1 billion euros in collected customer deposits by the Corporate and Investment Banking division. In 2015, namely, the average volume of customer deposits grew by as much as 47 %, and consequently improved the ratio of loans to deposits in the Corporate and Investment Banking division. High growth in deposits confirms the good partnership relationships with clients and their high confidence in the Bank, both in its stability and security.

SEGMENTS AND PRODUCTS

There are three sets of banking services available for customer needs. Within the work scope of Corporate Finance Advisory and Services, the Bank provides companies with financing and other traditional banking products as well as corporate financing services. Global Transaction Banking provides services in the areas of cash management and foreign trade financing as well as custodian services, while within the work scope of Products and Financial Markets, the Bank provides banking services to financial institutions and treasury products.

Corporate Finance Advisory and Services

Despite a gradual improvement in economic activity, the loan demand of Slovenian companies remained weak, especially the demand for long-term loans due to the postponement of business investments. Amid the continued deleveraging process, higher financial leverage still prevented the economy from successful and rapid restructuring of its own funding. UniCredit Banka Slovenija d.d. consistently follows high credit standards because it is the only way to achieve both sustainable operations and development of the businesses it is

Bank Segment's Performance Review

funding, as well as of the Bank. Despite the fact that the Bank wants to finance companies with the potential for development while also being a good partner to its clients, it recorded a negative growth rate in the volume of loans in 2015 in the area of corporate banking and investment banking for the third consecutive year. On average, the loan volume of financing decreased by 12 % in 2015.

In 2015, the Corporate and Investment Banking division generated from total financing approximately 20 million euros in interest income, which represents 38 % of its total revenue.

In 2015, UniCredit Banka Slovenija d.d. was also successful in the field of corporate finance advisory. One of its major achievements was the advisory of Pivovarna Laško and its consortium of shareholders in the sale of 53.43 % share in Pivovarna Laško, bought by Heineken International BV, and in the repayment of all bank's debts of Pivovarna Laško and Pivovarna Union with funds provided by Heineken International BV. This was already the fifth transaction in which the Bank has provided successful advisory to the company Pivovarna Laško, following the successful sale of Fructal (2010), Birra Peja (2014), Radenska (2015) and Delo (2015). All these transactions were part of a complex restructuring, which was signed by eighteen creditor banks in April 2014. Four of the five sales were held simultaneously.

In December 2015, the parent group UniCredit received the award for Financial Advisor of the CEE (Mergermarket's M & A Awards), which represents an exceptional recognition, especially in the field of corporate consulting in purchases and acquisitions.

Global Transaction Banking

In the previous year, the Bank actively developed transaction banking and cash management, offered services and product solutions in the areas of trade financing and documentary operations and provided global custodian services for corporate clients and financial institutions. In the area of transaction banking, the Bank created revenue of 17.3 million euros in 2015.

Also in 2015, the Bank increased the number of transactions and its market share in payment transactions and card operations. High volumes avista have once again proved that UniCredit Banka Slovenija d.d. is a reliable partner to its clients. The Bank successfully implemented the legal requirements under the Regulation on interchange fees for card-based payment transactions.

Keeping clients' satisfaction in mind, we carried out performance improvements of our electronic banking systems and back-office payment systems. Thus, the Bank's customers can manage transaction banking services more effectively. The latter was also recognized by the clients, since, based on Euromoney Cash Management Survey, UniCredit Banka Slovenija d.d. was again selected as The Best Bank in the area of cash management in Slovenia in 2015, and the parent group UniCredit was chosen as The Best Bank in the area of cash management in Central and Eastern Europe and Slovenia.

In the area of trade financing, the Bank organized several events for the clients in order to disseminate knowledge and present options for international cooperation and innovative financing of current assets. The Bank successfully offered standard banking solutions and services, i.e. payment and performance bonds, letters of credit and solutions for documentary operations, as well as significantly increasing the volume of supplier financing and purchase of receivables.

In 2015, UniCredit Banka Slovenija d.d. was also very successful in the field of custodian services and as one of the leading providers of custodian services for foreign and domestic investors, the Bank managed to increase customer assets by as much as 18 % in 2015. In 2015, the Bank again won the Global Finance award for Best Bank in the area of custodian services in Slovenia and the CEE region.

Products and Financial Markets

The year 2015 was marked by a wide variety of actions of the European Central Bank, from lowering of key interest rates to increasing the quantity of money in circulation through banking operations, all with the aim of promoting the European economy. Due to excess liquidity, the euro government bond yields recorded again and again historically low levels constantly throughout the year. Slovenia was no exception to this, and despite the initial speculation about the financial collapse of the country, it followed the trend of declining interest rates. The Bank reacted timely to the market conditions and constantly increased portfolio of government bonds, interest income and the capital invested. Interest rate position represents the largest share in the trading portfolio of the Bank and is largely responsible for the trading result.

In the area of products for hedging against market risks, a demand for products to protect the exchange rate risk has increased. Despite the fact that the price of insurance against interest rate risk is the lowest in history, the number of actually concluded products continues to be relatively low.

FUTURE FORECAST

According to forecasts, we can expect further recovery in the economic activity in Slovenia in 2016, which will, according to the forecasts, grow by around 2.3 %, and will be associated with further growth in exports and gradual improvement in private consumption. We can also expect a gradual improvement in investment growth, as a result of growth in exports, domestic demand and the continuation of the intensive process of deleveraging and increasing the profits of Slovenian companies. In the next year, we expect that the situation in the banking system will further improve, which will also be reflected in an upturn in lending. Nevertheless, the recovery may slow down somewhat, should the risks for the growth of developing economies materialize, which might affect the contraction in world trade and, consequently, the economic recovery of our major export partners.

The strategy of the Corporate and Investment Banking division will remain adapted to the harsh market conditions. In doing so, the

Bank will continue to focus on maintaining our excellent relationships with clients, promotion of good projects, care for employees and sustainable growth. The key pillars of the strategy are solid and will continue to remain as follows:

- Keeping clients in the focus of our efforts and attention,
- Maintaining customer satisfaction and also increasing it as compared to other banks,
- Targeted acquisition of new clients,
- Improving profitability of operations,
- Healthy and sustainable growth both in terms of revenue as well as in terms of total assets,
- Development and improvement of services and products tailored to the needs of clients,
- Development of employee knowledge, transfer of good practices within the Bank and the parent group UniCredit, and increasing employee satisfaction,
- Improving process efficiency of operations and
- Consistent compliance with the regulatory requirements.

Global Banking Services

Operations

The Operations department within the Global Banking Solutions division is responsible for back office activities in commercial, transactional and core banking services. Service quality, sound internal risk management of operational risk and process efficiency remained the focus for this area.

The Bank can only manage to excel in all the above mentioned categories by investing in our people. Therefore, knowledge sharing initiatives are strongly supported among operational staff with the aim to further expand the network of colleagues with project management and process improvement skills under the Lean Six Sigma methodology. The Bank believes that developing multi skilled staff with strong project and process knowledge enables us to manage changes required by the external or internal environment more effectively.

In the past year the Bank successfully implemented several regulatory requirements. Compliance with the regulatory requirements is one of its main objectives. Last but not least, the Operations department actively participated in the implementation of measures aimed at keeping the highest compliance with evolving regulations, such as EMIR, FATCA, MIFIR and anti-money-laundering, given the increasingly complex context of financial transactions.

Despite an increase in volumes in several business areas, the resource absorption rate remained at the same level by introducing several process automations. Main tool used for process improvements is the Lean Six Sigma methodology managed under one umbrella program with several smaller projects of which some are cross-divisional. Process optimizations help the Bank to improve quality, reduce risk or decrease costs. Major efficiencies were

achieved in processing of purchase of receivables, securities services, contract management and collateral booking by implementing automated end-to-end processing (front end systems to the general ledger). Several organizational changes were also initiated in order to minimize waste in the process and reduce communication gaps that enable more streamlined processing.

Sound internal control system and operational risk management are some of the main objectives of the Operations department. The Bank constantly strives for improving existing controls and reducing operational risk. In the year 2015, the Bank introduced total quality management helping us to reduce rework resulting in lack of controls and poor data quality. The use of daily check lists has been extended, documentation workflows were improved, and usage of electronic channels and e-archive was increased. Furthermore, more attention was paid to raising the risk awareness among operations staff with emphasis on the importance of data security, fraud prevention and other threats. Business continuity planning was significantly improved and several operations experts were part of the improvement process which additionally helped increase the awareness of the topic importance.

The Operations department continued to focus on client needs and introduced several changes with aim to improve services offered to our sales colleagues. One of the changes was the introduction of virtual investigation group consisting of several operations experts that would offer real time support to relationship managers in branches resulting in better customer services.

Information Communication Technology (ICT)

Following its long-term strategy, the ICT department kept upgrading the Bank's technological landscape, with the target of creating an efficient and interconnected set of applications, supported by a stable and safe infrastructure able to meet evolving needs of the Bank's customers and the industry productivity benchmarks.

In the year 2015, we thus updated and upgraded the Bank's uninterruptible power supply systems. In order to ensure high speed of functioning for server systems we upgraded disc systems with new controllers and we also upgraded database servers.

In order to meet our customers' needs, we equipped all our branches with the WiFi access points with enabled free Internet access.

In order to optimize the Bank's back-office processes, we continued with the automation of booking of products from the approval systems and contracts into the CORE back-office system.

In the retail segment many system enhancements were implemented with the goal of raising efficiency, simplicity and data quality. The process of opening transaction accounts was redesigned and to a large extent automated, thus repaying the initial ICT investment in less than six months.

Bank Segment's Performance Review

In the area of electronic banking, the Bank carried out several upgrades required by the SEPA regulation. Completely renewed electronic bank which offers significantly improved user experience is currently in the testing phase.

Organization & Logistics

The main goal of the Department in 2015 was the management of projects which enable an increased efficiency of operations and transformation of banking processes by using the so called »lean« methodology in order to simplify customers' operations with the Bank as well as employees' work and to increase cost effectiveness.

The most important projects in 2015 were the following: the streamlining of transaction banking, asset quality review, implementation of purchase of the company UniCredit Leasing and increase of synergies with the leasing company as well as projects aimed at ensuring compliance with the existing legislation.

In the year 2015, cost cutting and cost optimization remained the key criteria for cost management and procurement. We successfully carried out several improvements or optimizations such as the following: update of security equipment, optimization of mobile phones costs, replacement of equipment for ensuring business continuity, optimization of management and maintenance of premises at the headquarters and well as at the Bank's branches and purchase of electricity for the next two years. Procurement was involved in more than 240 negotiations with 3.5 million euros of spending volumes and 0.3 million euros of savings.

Cost management efforts delivered a positive contribution to the Bank's successful bottom line. Positive trends are evident in all areas, particularly in consulting services, rental costs, credit recovery expenses and costs related to processing payment transactions.

Security Office

The area of security is of utmost importance for UniCredit Banka Slovenija d.d. Even in times of requests for cost effectiveness and optimization of working processes the Bank's management supported the strengthening of the Security office both in terms of staff and professionally. The Security office covers the following four areas of operations:

- Physical security,
- Information security,
- Business continuity and Crisis management,
- Fraud prevention.

Such strengthening proved to be adequate and necessary in 2015 which was a challenging year full of security related events.

The Bank intensively continued with the adoption of the parent group security policies and EBA/ECB recommendations which is even

more important because the Bank was recognized as one of the systematically important banks.

In 2015, the Bank systematically approached the areas of data protection and security issues related to the Banks's digital products and services as well as carried out adequate risk analyses. New processes of managing the vulnerabilities of the banking information infrastructure were introduced, while we also renewed the existing control processes. In the area of internet services, last year we launched the initiatives for the introduction of intelligent automatic tools which would additionally protect user's assets and data and improve security of digital products and services.

It is certainly worth mentioning that the Bank successfully updated the area of business continuity and crisis management in accordance with the parent group's policies, which was confirmed also by the Internal audit in December 2015.



Ok guys, where's the stage?

Let's talk about getting the goods on time.

Every summer, major music festivals are held in the countryside. The line-ups are announced months in advance, and thousands of people buy tickets to see their favorite bands live. But sometimes ... things can go wrong.

Tens of thousands of goods pass through the customs every day. It's so ordinary that you never even think about it. Until one day, when goods vital to your business operation absolutely must arrive in time.

From concert equipment to spare parts, it can take up to three working days to get your customs payments processed. That is why in Russia we introduced the PayHD card. It speeds up import/export operations and helps our customers avoid bad surprises. With PayHD, goods are always processed quickly, with no extra paper work required.

Now entrepreneurs in Russia can concentrate on their own business and stop worrying about import/export timings.

Corporate Sustainability

Relations with Employees

At UniCredit Banka Slovenija d.d. we are aware that our employees are the source of power, energy, and knowledge that contribute to achieving the Bank's long-term goals and satisfaction of customers and peers. Therefore, we pay careful attention to their development.

COMMUNICATION WITH EMPLOYEES

Our colleagues reflect the Bank's operations and are the key factor in building respect in the eyes of other stakeholders. With activities that we performed also in 2015 we wanted to show colleagues that their contribution matters, is welcome, and appreciated. Through internal communication we emphasized the connection of sales and non-sales units and joint commitment to reaching the same goal – realization of the Bank's goals. With active communication and realization of the projects, such as the UniCredit Day (in the past under the name The Integrity Charter Day), the UniQuest perspective employees educational program, the program for identification and development of the Bank's key employees (EDP – Executive Development Plan) for leaders and the TRM program (Talent Management Review) for talents with leadership potential, informing about opportunities of education and employment within the Bank or the Group, and other projects (of which quite a few took place in all the countries where the parent group is present), we made connections also with the parent group UniCredit.

In 2015, we kept our employees informed about current topics by using letters from the Management Board, personal letters, daily news, through the Bank's intranet page, and personally through meetings of employees. In the autumn two meetings of employees with the Management Board and the Bank's key leaders took place, with the aim to present the situation which the Bank was facing, environment, trends and important guidelines for the future. The representatives of the Bank's highest management were always available for additional questions, opinions and comments from the employees who attended those meetings. We continued informing our colleagues about recent development in the field of HR programs and projects, whereby we don't forget also different categories of employees who are absent for a longer period of time for different reasons. We regularly send them special issues of Bank's news. "News for new parents" are intended for female and male employees on maternity leave, "Bank's news" for employees who have been absent for a longer period of time due to health issues, while "Expat news" are intended for those who continue their career on an assignment abroad in the form of secondment. In this way, we aim to keep in touch with employees, to share with them useful information and current events in the Bank and to enable them easier reintegration into the working environment. Since we are a part of the international network and some employees are seconded to our Bank from other members of the parent group UniCredit, we prepared a special manual to welcome them in English (UniCredit Bank »Expat Survival Kit«), in order to make their transition into the new working environment as smooth as possible and to familiarize them with local culture and habits.

NUMBER OF EMPLOYEES AND EMPLOYMENT

In line with the UniCredit's internal policy, in the area of hiring we follow the principle of equality which is – in addition to transparency – the key principle which provides equal employment opportunities to all applicants for employment, regardless of gender or other personal circumstance.

At the UniCredit, we are convinced that diverse workforce stimulates the plurality of opinions and innovation as well as contributes to the creation of a positive working environment. Since we are aware that the path to embracing the culture of inclusion is long and complicated, we at the parent group are committed to respecting equal dignity and equal opportunities for all employees, regardless of age, gender, disability, sexual orientation and any personal characteristic or circumstance such as personal and corporate culture, geographic origin and place of residence, religion, employment contract, career role and position within an organization. Regarding the gender category, the parent group is convinced that from this point of view more balanced working groups at all organizational levels would contribute to more successful growth in a rapidly changing global society, thus creating value for our customers, for communities in which we live and for our shareholders. Thus, this policy deals in particular with the gender equality.

Its goal is to create a fair, respectful and inclusive working environment, where employees are appreciated based on their own merits and where everyone has equal opportunities for career advancement and success, regardless of gender. The policy defines principles and guidelines for the promotion of procedures and practices in the area of human resources which motivate the planning of gender balanced managerial structure. In the latter, men and women are represented in a such a ratio which reflects the ratio of number of employees and where the contribution of both genders in the decision making procedures at all organizational levels is equally appreciated.

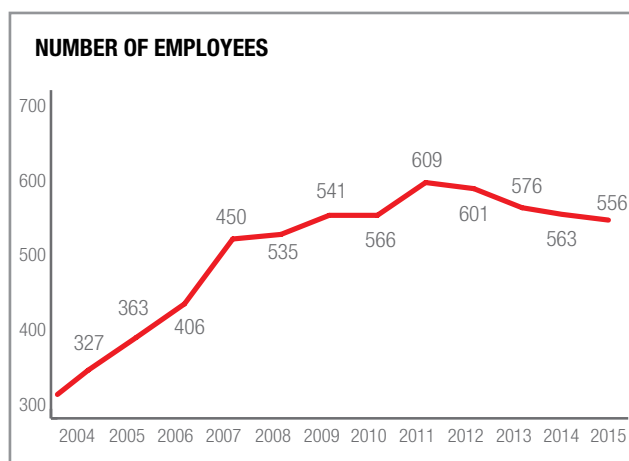
The average age of the Group's employees is 39 years. The gender structure of the staff comprises of 65 % of women and 35 % men, whereby the gender ratio has remained practically unchanged as compared to 2014. We take care of diversity among our employees, which is also reflected in the mixed employee structure (namely, six employees or 1 % are expatriates, which is a result of the employee development programs within the parent group) and a balanced structure of managers by gender, as there are 54 % men and 46 % women.

In the last years, the Bank has been rather limiting external hiring and paying increasing attention to internal hiring and in particular to boosting inter-divisional transfer of knowledge and skills. In recent years, the focus on "internal labour market" has resulted in decreased number of new employees coming to the Bank from the external market.

In the year 2015, there were on average 567 employees employed with the Bank, and as of 31 December 2015 that number stood at 556 female and male employees. At UniCredit Leasing, d.o.o. the average number of employees amounted to 54, and as of the year end 2015 there were 39 employees. The consolidated number of employees thus amounted to an average of 615 employees and as of 31 December 2015 there were 595 employees.

In 2015 as compared to the preceding year, the Bank recorded a 1.2-percent drop in the number of employees, while at UniCredit Leasing, d.o.o. the number of employees decreased by 27.8 % as compared to the preceding year. At a consolidated level, as a Group we record a 3.6-percent decrease in number of employees which is primarily a result of the aforementioned internal knowledge transfer as well as of additional optimization and automatization of processes and work.

In addition to full-time employees, in 2015 we have additionally engaged 36 students on average for part-time additional tasks.

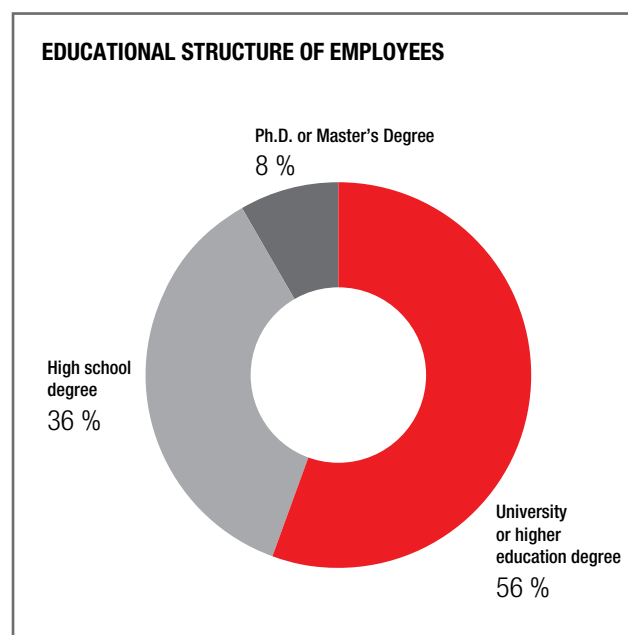


In 2015, seven employees were acquiring knowledge and experience on temporary assignments abroad (six employees in Austria and one employee in Italy). In total, 95 % employees are employed on the basis of a collective agreement and the others on the basis of individual agreements. In 2015, 37 new employees joined our ranks in total. On 31 December 2015, the Bank had 35 fixed-term employees, of which two trainee employees, which is a total of 6.3 % of fixed-term employees over the year.

There were 189 employees employed with the Bank for more than 10 years, of which 64 for more than 20 years. In 2015, out of those employed as of 31 December 28 women were on maternity leave (4.7 % of the total employee population) and throughout the year there were on average 27 women on maternity leave per month. 29 children in total were born to our employees. 13 colleagues took paternity leave (8 % more than the previous year). Pursuant to the Parental Protection and Family Benefits Act (Official Gazette of the Republic of Slovenia, no. 26/2014), 36 employees work part-time.

EDUCATIONAL STRUCTURE

The Group and its employees pay particular attention to knowledge and education, as evidenced by available data showing that in the Bank 8 % of our employees hold a Master's or Ph.D. degree (the data for the Group amounts to 6.9 %); 56 % of employees hold higher or university education degrees (the data for the Group amounts to 56.6 %), while 36 % of employees have high school diplomas (the data for the Group amounts to 35.6 %). Education structure has thus remained on approximately same level as in the preceding year.



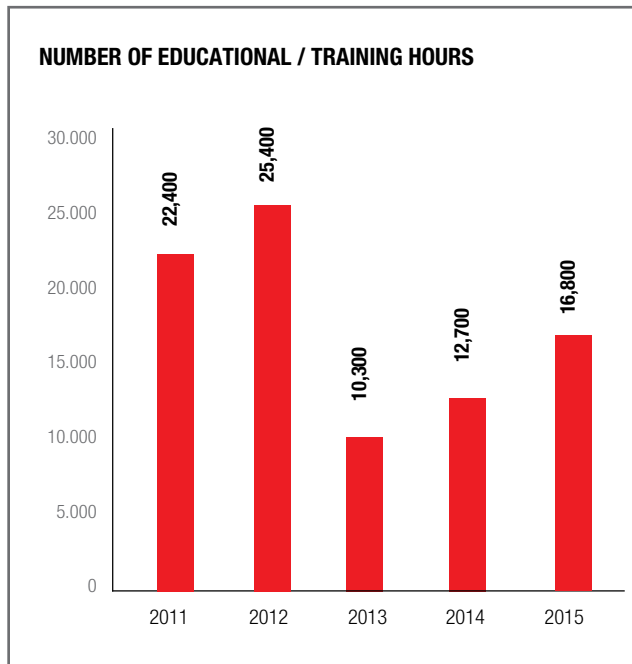
TRAINING AND EDUCATION

In 2015, the Bank allocated 0.2 % of total revenue toward employee training, while the amount spent for educational purposes significantly increased as compared to previous years. In addition to participation at trainings offered by the Group or by external providers of trainings, it is necessary to emphasize, however, recently the Bank has been promoting to a significantly larger extent the transfer of knowledge within the internal banking schools and trainings, while also using a more modern and cost-effective educational method – web learning.

The key to long-term cooperation with customers is a professional relationship, which requires continuous employee training. The Bank has therefore established a comprehensive training program that provides the necessary skills to different profiles of advisors for a variety of customer needs. We are aware that the expected level of knowledge of employees can only be achieved through organized and planned education. Constant changes in the market, adjustment of offer to customers and the development of applications and products require permanent education of bank employees. Through education, we want to provide advisors with the necessary knowledge and skills to work effectively with customers. Education includes product knowledge, knowledge of applications, the legislative area,

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as well as practical knowledge. Training programs are conducted by internal and external contractors, and with them, the Bank also seeks to increase the motivation and loyalty of employees.



Based on the different needs of segments of consultants, the Retail and Small Business Banking division formed Retail Banking School, which was updated in 2015. The novelty is also the appointment of an internal coach with rich experience in the field of consulting and sales. Consultants participated in practically oriented sales skills workshops, while the heads – in addition to leadership skills trainings – were additionally trained for the function of a trainer or coach. Furthermore, employees in the sales network regularly participated in internal process or product trainings, while we also paid a lot of attention to education in the field of prevention of money laundry and financing terrorism. In addition to the Retail Banking School, we have also implemented other regular trainings, which were added based on the current needs of business units operations.

The CIB Academy, which is implemented for employees in the Corporate and Investment Banking division with the help of internal associates, provided a number of helpful and useful trainings during the year. This is a multi-annual project that encourages professional development of advisors in the field of corporate banking. Trainings are designed practically; products are presented through case studies, frequently asked questions of consultants and customers, including customer perspective, the entire process from demand to the conclusion of the transaction, the main advantages of the product or services and characteristics of the contractual relationship.

In 2015, we conducted a total of 16,900 hours of educational and training activities (which is 33 % more than the total number of

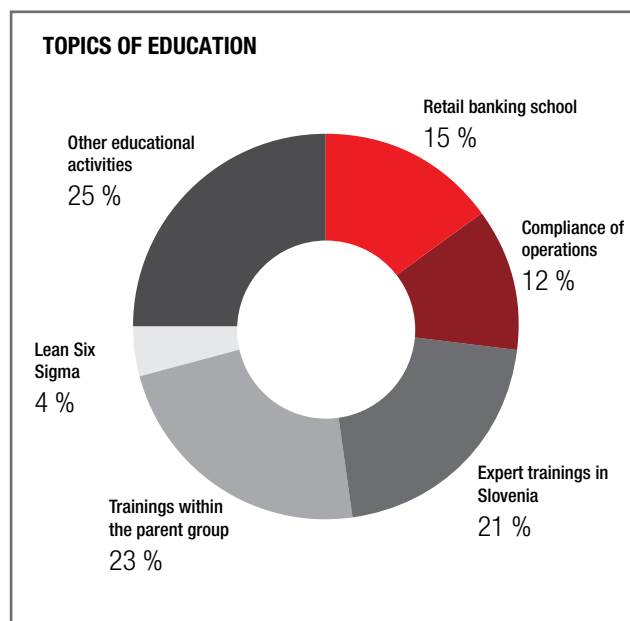
educational hours in 2014). The average was 32 teaching hours per employee, with an average cost of education and training per employee amounting to over 170 euros.

The topics covered by training and educational activities included mostly banking specific topics, while a large number of employees were included into the Lean Six Sigma training focused on optimization of business processes. In the context of e-learning, all employees were included in web seminars in the field of compliance of operations and protection of personal data. Around 100 employees attended the e-training in the area of safety and health at work and fire safety, while new employees were also included in the seminar on the IT system security. In 2015, the ratio between e-learning and traditional education stood as high as 1 : 9.

The share of internal trainings amounted to 30 %, with the greatest attention given to trainings on products and processes and general trainings (a total of approximately 60 % of all internal trainings) and to seminars on compliance of operations (a total of 40 % of all internal trainings).

The introductory seminar “Welcome Amongst the Best”, the purpose of which is faster and easier inclusion of the new employees, as well as their acquaintance with the vision and strategy of the main organizational units and their roles in the Bank, has been conducted in the Bank since 2004. The seminar has been conducted 40 times since its launch; 25 employees attended it in 2015.

In the area of licenses, two employees passed the exam of expert knowledge necessary for performing insurance mediation operations and 10 for the marketing of investment funds in the last year. As of the end of 2015, there were a total of 106 employees holding a license for the sale of mutual funds, 74 employees had a license



for insurance mediation, and 16 employees had a stock exchange license.

Within the total quota of training and educational hours, the trainings within the Group represent 23 %, followed by expert trainings with providers in Slovenia with 21 %, the internal Retail Banking School has a 15 % share, trainings related to compliance of operations with 12 % of the total quota, trainings for the optimization of business processes with 4 %, while the remaining 25 % covers other, primarily internal trainings.

EMPLOYEE DEVELOPMENT AND REMUNERATION

For several years now, the Bank has been systematically taking care of the development of key employees through two development programs, which are carried out at the Group's level as well as at individual bank's level: the Executive Development Plan – EDP (development of leaders) and through the Talent Management Review program – TMR (development of talents).

In 2015, we identified 33 talented employees – talents, which represents 5.9 % of the total population (5.7 percentage points less than in the preceding year) and trained them for leadership roles in the future throughout the year. 6 % of employees (the leadership structure) were included into the Executive Development Plan (EDP) program, which is 0.5 percentage points less than in the preceding year.

Within the parent group there are many opportunities for additional training and education in international teams and in an international environment. The UniQuest program is primarily intended for talents and aiming at finding and developing young experts from across the parent group. Each employee can submit the application for this program; however, the acceptance is based on meeting specific criteria and successfully passing the admission procedure and assessment. The program's advantage is that selected candidates have the opportunity to work on real business projects of the parent group for one year. Up until now, ten employees from our Bank managed to qualify for the program. The opportunity for development of perspective employees and experts is offered also by another programs of the parent group entitled "CEE has no boundaries." This is a project aimed at ensuring the international mobility of talents and at acquiring and sharing specific work experiences in the form of "on-the-job" learning and development.

In 2015, various post-graduate and master's programs were conducted at the parent group level, which offered additional expertise in investment and corporate banking and retail banking, available also for external candidates. The essence of all these programs is to ensure the continuous development of the employees, their skills and knowledge and to ensure the provision of new generations of capable leaders and experts who will provide long-term stability and growth for the Bank and the entire parent group.

We systematically take care of employee development also with the help of the "Performance Management" system, which is IT supported with local application and is basically comprised of two parts – annual personal (development) interview whereby the leader and employee set goals and define the developmental and career path of the employee once per year and evaluation interview which also takes place once per year, where the key element is to provide information on work success and in particular accurate and systematic directing and developing of employees in the right areas. The application enables better efficiency of implementation, all information in one place and better transparency.

The annual development interview represents a foundation for employee development and we consider it to be a competitive advantage, as assessment of quantitative and qualitative objectives as well as behaviour and skills is the foundation for such an interview. The result of performance management is better familiarity with the goals and strategy of the Bank and of the individual organizational units, exchange of opinions regarding success at work and therefore greater employee satisfaction.

With the change of The Collective Agreement of the Employees of UniCredit Banka Slovenija d.d., which entered into force on 1 July 2015, certain changes occurred also in the system of managing job performance. The changes are based primarily on the Group's guidelines regarding the job performance remuneration and on our common goal to achieve or exceed the set goals. With the new approach we want to adequately remunerate the achievements and efforts of our employees, while at the same time motivating them for proactivity. Finally, the latter is what our customers expect from us. Also, we pay particular attention to the system of remuneration for our employees in the sales network.

Based on the parent group's system, in 2015 we created the remuneration system for special categories of employees based on the new legislative regulations. The system defines the creation of a joint fund for variable compensation, it defines special indicators serving as a mechanism for verifying whether the so called malus condition applies, methods of further adjustment of a joint fund for variable compensation and the deferred payment scheme. The payment of variable compensation is divided into phases, so that it correlates with the appropriate risk time horizon, whereby in this way we ensure adequate distribution of variable compensation which is linked to results, in cash and in instruments, immediately and with time delay, and by taking into consideration the mandatory retention period.

We believe that with the "Performance Management" system we contribute to the sustainability of operations and to ensuring the achievement of positive results in the long run.

SURVEY ON EMPLOYEE SATISFACTION

Within the parent group UniCredit, we have been conducting a survey on employee satisfaction (People Survey) since 2006. We conduct the

Corporate Sustainability

survey regularly, every two years, and in the meantime, once per year, we measure a »pulse« of employee satisfaction with short satisfaction surveys. Thus, year after year we measure the progress we have made in our efforts to maintain and increase business success and create a comfortable working environment, where employees can fully express their potential. On the other hand, feedback helps us to improve the quality of relations and the satisfaction of our employees and, as a consequence, of our clients.

The last survey at the parent group level took place from the end of year 2014 until beginning of the year 2015, when we invited our colleagues to evaluate their perception of the Bank and of certain aspects of the working environment via a web survey. At the Bank's level, the results of the last survey compared to the year 2013 show an increase of satisfaction in most areas, which is a consequence of focused approach and implementation of certain measures from the last improvement action plan. The employees believe much more in the Bank's goals, there is an increased trust in the decisions made by the Management, they are proud to be part of the company and they conduct their work with higher level of commitment compared to the preceding year. Since the Bank cares how its employees feel at work, in 2015 we also carried out focus groups with different categories of employees. The result of these focus groups represented a foundation for the preparation of the improvement action plan. We have been focusing and we will continue to focus our energy into transparent communication, providing feedback, development of employees and training of leaders, motivating cross-divisional transfers and knowledge sharing as well as into creating synergies with the colleagues from the company UniCredit Leasing, d.o.o.

The success of implementing these measures will be evident from the next survey, which will be conducted in the fall of 2016.

»FAMILY-FRIENDLY COMPANY« CERTIFICATE

We are proud of the fact that in 2014 we obtained the full "Family-friendly Company" Certificate. In line with this, we pay a lot of attention to families and to helping the employees balance their professional and private lives. Among the measures that were already implemented, we must highlight the children bonus which means that all the parents whose children first start school are given the option to accompany their children to school on the first day of school and are given special paid leave. Parents, who are starting to introduce their children to kindergarten, can organize their working hours in a flexible manner during the week of introduction to kindergarten. In addition, pursuant to the legislation in force, our female and male employees who should opt for shorter work day can do so after returning from maternity leave and we encourage them to choose a 4-hour work day with a 55 % salary.

All the Bank's employees are also offered counselling in the area of relationships at work and in their private life. Psychological counselling or »life coaching« was enabled by the Bank to offer its employees the possibility of help in situations which are not

necessarily directly related to the working environment but which can impact motivation, commitment and interpersonal relationships in the working environment.

Being aware of the importance of social responsibility, the Bank also offers its employees the possibility of an extra day payable to do voluntary work in one of the non-for-profit organizations.

Within the full certificate framework, in 2014 we committed to implement three new measures which we realized in 2015. Namely, we focused more attention to measures in the area of health protection, we introduced the Equal Opportunities Officer position and organized an open day for our youngest ones (children of our employees).

In the field of health protection, for the interested employees we again carried out the workshop on first aid and on basic reanimation procedures, which was attended by 30 employees (5.7 % of the entire Bank's population) and the workshop on importance of moving »Impact of physical activity on health«, which was attended by 41 colleagues (7.8 % of employees). Additionally, we enabled a free participation of employees in a 10-week exercise program (fitness, exercise), while through our sports-cultural-art association Tilda we regularly informed employees on current options in the area of sports, culture and art.

In 2016, the Bank is planning to continue the activities in the field of promotion of health at workplace, in particular the repetition of the First aid workshop, as well as new workshops on the importance of healthy way of living (healthy food, stress management) and the option for employees to participate in organized free exercise of Nordic walking, which should start in spring of 2016.

The new function of the Officer for Equal Opportunities represents the Bank's continuous work in the field of preventing/eliminating stereotypes and of the fight against discrimination at workplace.

At the Open day, for children of its employees in October, children older than 3 years were invited. 45 aspiring young visitors showed up, for whom we prepared a workshop entitled »Does money grow on trees?« where we tried to answer questions such as: what is money, what are all the things that one can do we with money, how parents get money, how can a child get money, where do we keep money, and much more. In such a way, they learned many interesting things about money and also saw their parents' working place.

TAKING CARE OF EMPLOYEES

Systematic monitoring of our employees' health is our obligation and commitment as well as our expressed support of employees. In line with the legislation, during last year we thus conducted preliminary or periodic medical examinations and in the second half of November, we traditionally provided our employees with the option for a flu vaccination. Additionally, the Bank takes out a group insurance against accidents for all its employees.

Education activities regarding safety and health at work and fire protection are also a component of professional training of all employees. As prescribed by the law, we therefore organize the trainings required in this context every year. Every employee must attend such trainings as soon as possible after commencing their employment and these skills must be periodically renewed in accordance with our Safety Statement with Risk Assessment. The latter has been carried out since 2014 in the electronic format (e-learning) which enables employees' greater flexibility regarding the conduction of training as well as taking a test.

The Bank cares for its employees, their health and well-being in many ways. In the framework of the project "Promotion of health at work place" led by the Institute of Occupational Safety, interested employees were able to participate in organized fitness and other forms of exercise. In addition, experts in the field of occupational and sports medicine prepared interesting lectures on the importance and options for carrying out physical activities at work. The Bank will continue this project in 2016, as the employees have shown a lot of interest for playing an active role in care for their health.

Also in 2015, the employees participated in sports activities and networking through the sports association Tilda. The latter organized sports events co-financed cultural performances and took care of get-togethers for the New Year.

Client Relations

In the last two years, Slovenia saw its economic growth rebound and despite difficult conditions in the past we ranked among countries with good economic performance. Organic growth is important for the Bank and can be achieved only by building and maintaining a stable and long-term partnership with our clients. Our clients are our power and they are also the source of our motivation, growth and development. The customer satisfaction survey, which is performed each year across the entire parent group UniCredit and is conducted by an internationally recognized market research agency TNS, has again shown that we have the most satisfied customers on the Slovenian banking market, and each year we also increase the share of those customers who recommend our Bank to their friends, acquaintances and business partners. Last year, our Bank was thus recommended by as much as 50 % of our most satisfied customers.

The stress tests, which last year the Bank passed excellently, demonstrated again that we are on the right path and follow the right objectives. At the same time, the role of one of the systemically important banks in Slovenia gives us an important responsibility not only to our customers but also to our employees, the environment in which we operate and to our other stakeholders.

In 2015, we expanded the initiative of our recommendation program "Together we can" to all our employees. We joined forces and set ourselves common objectives. Our employees were reminded that

they are the first ambassadors, who can, in the spirit of confidence in our Bank, successfully recommend our products and services to their acquaintances, friends and partners. In this way, we ensure that our good reputation extends to customers on the market while also following the outcome of customer satisfaction surveys, so we will continue with the aforementioned project also in the year ahead.

Lasting, long-term partnerships are built gradually, based on trust and mutual knowledge. Only then can all the partners in the relationship achieve the set goals and look forward to our success on the market. Also in 2015, we have strengthened the relationship with our clients, the companies we write our success stories with, in such a way as to also take care of their employees. The project, which we entitled CIB-RET Initiative, offers employees in partner companies banking services under special conditions and with special benefits.

We also did not forget about the small businesses that are constantly fighting for their place on the market. Already in 2014, we set up a good foundation for servicing these customers with the establishment of corporate centers and in 2015, we prepared a series of educational workshops and lectures for small and medium-sized companies, where we shared knowledge and expert help in the field of financing, insurance of operations, checking business partners and other useful content.

Life today is fast, intense and full of information at every step. The modern customer is aware of the importance of time and the value hidden in it. As a different and innovative Bank which understands the needs of an individual, we want to save time for our clients, bring the banking services closer to them via modern banking channels, and at the same time offer them outstanding user experience.

Digital technology is part of our life, our jobs and is embedded in our family life. The future of banking is in the hands of the digital user experience, and the bank of the future is different from the bank we know today. The bank of the future bravely navigates between the modern analytical tools that enable penetrating recognition of the needs of our customers and adoption of smart decisions at the right time and among available social networks with which the Bank strengthens communication with its customers. At the parent group UniCredit, we are also changing modes of communication, and are continually looking for ways to improve the user experience of our customers. In the past year, we have turned our attention to the redesigning of our web site, as well as our online and mobile bank. The new image, which will finally come to life in 2016, will offer a fresh, enhanced, and above all, a different and modern user experience.

Market analyses reveal that today the customer wants fast, simple, but at the same time secure banking. Research of market trends shows that the number of mobile banking users is rapidly growing, and also at UniCredit Banka Slovenija d.d. the number of new mobile bank activations exceeded the number of new electronic bank activations already two years ago.

Corporate Sustainability

In 2015, UniCredit Banka Slovenija d.d. was the first bank in the Slovenian market offering an innovative solution in mobile banking, as we introduced fingerprint login for online and mobile bank. Login by using a fingerprint provides the customer with quick and simplified use of mobile and internet banking, and thus saves the time required to login and perform the most common financial operations. Access via fingerprint provides the same level of security and protection, and at the same time, the new service enables quick and easy implementation of the services that users most commonly use (balance overview, payments archive, review of accounts and transactions on accounts), whereby we save the customer valuable time.

In 2015, we strengthened our partnership with some important and renowned brands, and in this way enabled our customers to obtain special benefits with our partners and their products. Let us only mention our cooperation with the Apple brand, under which we enabled our customers to purchase their products at a lower price.

Our relationship managers are the first in line to make sure we have an excellent relationship with our clients. Their adequate knowledge, high professional competence and the right amount of empathy for identifying the needs and expectations of our customers are the key to maintaining the quality of services that we, as a Bank, want to have. Since last year, we can provide regular training for all our relationship managers and adequate transfer of the necessary knowledge also with the help of our internal trainer.

Maintaining the status of The Best Bank on the market is a demanding task, which daily forces all employees to constantly make sure to provide the highest quality of our services. The quality standards we set for our services represent our guideline, our criterion and our distinctive character that sets us apart from other banks on the market.

Media Relations

We realize that good relations with the media are an important element of reputation and visibility of the Bank in the eyes of the public. Media representatives are still who the public, including our existing and potential clients, truly trust. In our communication with them, we strive for professionalism, responsiveness and proactivity in terms of informing the public about issues that might be of interest to them.

In 2015, we received 350 sets of questions from journalists and appeared in 1,623 media reports. Throughout the year, through press releases media were promptly updated on the events in the Bank, on new products, awards received, charity events etc.

Journalists were invited to selected events for clients, where we hosted the visible representatives of the Bank or parent group analysts. In this way, we enabled a first-hand information about the

current situation in the financial markets.

We remain responsible in our role as educator of the public on financial topics, also by inviting business journalists to the Euromoney conferences, sponsored by the parent group, which always organizes a well-attended press event on the occasion and presents analysis results of one of the most interesting segments of the economy. We often offer extensive information on topics that the journalists are interested in and help them make their contributions more professional. We give them access to experts, local bank management board and representatives of the parent group. In this way, we create positive connections with this important segment of our society. The reactions from the media confirm that with preparation of our activities we are heading into the right direction.

Relations with Suppliers

In line with the Integrity Charter and the Global Procurement Charter of the parent group, the Bank builds a relationship with suppliers based on transparency, mutual respect and trust, while taking into consideration ethical and legislative norms.

In order to ensure greater transparency and cost effectiveness, in 2010 we launched the centralization of the procurement process. In 2013, we started using a web application for registering requests for proposals and proposals of suppliers. According to the nature of request we invite for cooperation several suppliers and we choose the most appropriate one according to the predefined criteria. For processing proposals, we have introduced the criteria for selection of suppliers, where – in addition to price – we also consider other criteria, such as for instance quality, terms of payment, warranty, after sales activities, evaluation of past cooperation with a supplier, mutual cooperation with the Bank, and social responsibility (green procurement).

In line with the Anti-corruption Policy of the parent group, we perform an anti-corruption due diligence of our suppliers mostly once per year.

With the goal of protecting confidential data (business secret), prior to starting business cooperation with a supplier, the Bank signs a nondisclosure agreement.

When selecting its suppliers, the Bank is unbiased, as this is the only way to build relationships with suppliers which would present our competitive advantage and a foundation for solid mutual cooperation.

Sponsorships

By supporting the Finance magazine's project Izvozniki.si – aimed at connecting the Slovenian exporters, concentration of information and promoting export-relevant ideas – the Bank contributed both

financially and in terms of content to the establishment of a healthy and open economic environment which promotes successful development of the Slovenian export companies as well as the country and society at large. As a partner of the Manager Association, the Bank has contributed to the development of management in Slovenia and thus to increased competitiveness of the Slovenian economy.

For the purposes of small and medium-sized enterprises, the Bank supported the B4B business event, which was organized by the company Bisnode and offered the business community and their customers an additional business incentive through lectures, debates and the chance for active networking.

In the period before Christmas, the Bank supported the traditional 23rd Managers' Concert – a central cultural, networking and donor event of the Slovenian business audience which has been for many years helping music talents to establish themselves. The concert featured the performances of the RTV Slovenia Symphony Orchestra under the baton of maestro George Pehlivanian as well as soloists: harpist Jan Gorjanc and pianists Alexey Pudinov and Alon Kariv.

The Bank also supported the 2nd Managers' and MBA Gala Dance organized by the company BIC – Business Intelligence Center. The Gala Dance is intended for an annual meeting of local and international managers, MBA generations and businessmen. The Bank also supported the Slovenian-Italian forum, organized by the Embassy of the Republic of Italy.

For the fourth consecutive year, the Bank supported its cooperation with the Medical Chamber of Slovenia designed to meet the needs of physicians – private individuals and doctors who have a private practice, for which the Bank prepared attractive offers of selected banking services.

As a member of the parent group UniCredit, in autumn 2015 the Bank entered into a new cycle of 3-year sponsorship of the UEFA Champions League, thus strengthening for 7 seasons its reputation and enhancing the awareness of the brand as well as of the prestigious sponsorship. Through ad campaigns, hosting of important clients at the finale of the UEFA Champions League in Berlin and prize contest for watching the football match in Zagreb, the Bank approached its existing and potential clients.

In the first half of the year, the Bank also supported the hockey club HDD Olimpija, which competed in the National Championship and the EBEL league, as well as the 13th recreational cycling marathon organized by Mlekarna Celeia.

Donations

UniCredit Banka Slovenija d.d. respects the values such as work for the benefit of man, society and environment and additionally

encourages them because it recognizes the responsibility it has towards the society. As part of an ongoing effort to support and give back to the environment in which it operates, the Bank primarily focused on supporting charitable activities to help underprivileged children and youth.

In 2015, the Bank allocated part of the funds from the monthly compensations of the package Neprofitni to help children under the auspices of the Friends of Youth Association of Ljubljana Moste. By making a donation, the Bank supported charity fundraising by volunteers from Leo Club Ljubljana, and also contributed a donation to the Rotary club Zgornji Brnik for the purchase of medical equipment for the Ljubljana Maternity Hospital.

The Bank made a donation to help the Association of MEPI Award Recipients, which organized a free creative summer camp for underprivileged youth and supported the initiative of Olimpija Swimming Club, which provided 40 children from socially disadvantaged backgrounds with a free swimming course in Ljubljana and participation in a summer camp.

The Bank made a donation to help the Novi paradox Association, which cares for people with mental health problems living in communities and day centers throughout Slovenia, to carry out the activities of the Association. The Bank also contributed funds to the school fund of the Secondary School for Hairdressing in Ljubljana, which helps students from socially disadvantaged families. A donation was made to the Faculty of Education to assist in the implementation of the international conference Human evolution "Where did we come from," and to the Cultural Arts Association Pod Topoli to help in the performance of theater projects of the Association.

In 2014, sleet devastated huge areas of forest in Slovenia that are extremely important for the conservation of the climate, fauna and environment. The Bank teamed up with the Scout Association of Slovenia and supported its national campaign "Reforestation after the Sleet" with a donation for the purchase of 3,500 tree seedlings already at the end of 2014. In the spring of 2015, numerous employees and customers of the Bank were also actively involved in the reforestation in Logatec.

In the autumn months, the Bank made a donation to the Slovenian Caritas humanitarian organization, which used a network of volunteers to actively and cohesively engage in assistance to refugees and immigrants, in order to help the refugees.

For the tenth consecutive year, the Bank made a New Year donation to support humanitarian and socially beneficial projects. Thus, the Bank earmarked funds to the Pod strehco Institute for the Social Meals Fund which provides daily preparation and distribution of hot meals to socially disadvantaged persons. A donation to the Friends of Youth Association of Ljubljana Moste Polje, which nurtures the long-standing partnership with the Bank, was intended for the national project "Sponsorship in Slovenia", which was also supported by the colleagues with their own funds and they also helped children

Corporate Sustainability

from socially deprived families under the auspices of the Friends of Youth Association of Ljubljana Moste Polje by collecting school supplies, books and food. The Bank has also earmarked their New Year donations to support the operation of LJUBHospic house, so the people of Ljubljana and Slovenia will regain a house which will provide free 24-hour palliative care. The shocking statistics of cardiovascular disease and sudden cardiac arrest brought about the decision to donate a defibrillator. In an effort to further enhance the safety of staff, visitors and tenants of commercial premises in the Head quartees building, the Bank handed over the defibrillator at the end of the year. The Bank will also organize a course on the basics of first aid and proper use of defibrillators for staff, as an automatic external defibrillator is crucial for ensuring survival after sudden cardiac arrest.

A photograph of two young boys sitting in a grey toy car in a large warehouse. The boy on the left is wearing a green long-sleeved shirt and has his hands on his face, eyes closed. The boy on the right is wearing a grey long-sleeved shirt and is leaning his head against the steering wheel, also with his eyes closed. The background shows tall red shelving units filled with boxes, typical of a warehouse or big-box store, with bright overhead lights.

Daddy, are you done working yet?

Let's talk about lending a hand to entrepreneurs.

Being an entrepreneur often means that the line between work and private life is very thin. Sometimes it just does not exist, as is the case with Matteo and Giacomo's father: He wants to balance everything by himself, but often he just can't make that happen.

But help is closer than it looks. When you think about the ways banks can support private businesses, you probably think about financing, or special current accounts for small enterprises.

Our Italian colleagues were able to look beyond that when they created My Business Manager. To help small entrepreneurs in

their everyday lives, My Business Manager is an online report that enables them to continuously monitor and forecast flows, transactions, payments, receipts, invoices and credit.

It's just like having a personal manager who handles the administration while you take care of your business. Easy, isn't it?

Thanks to this simple interface, entrepreneurs like Matteo and Giacomo's dad can check their business at a glance and be faster in all of their transactions and, above all, spend more time with their families.

Report from the Supervisory Board

General

In 2015, the Supervisory Board of UniCredit Banka Slovenija d.d. regularly monitored and oversaw the current business operations of the Bank, the financial results attained and the work of the Management Board, in accordance with its powers, authorizations and duties as set out in the Articles of Association of the Bank and in the Rules of Procedure of the Supervisory Board, as well as in the Companies Act and the Banking Act (ZBan-2) and respective executive regulations. At the Supervisory Board's regular sessions, the Bank's Management Board kept the members of the Supervisory Board informed of the following issues: all important business events in the Bank and other activities related to the Bank's operating business; the economic and political environment; important changes of legislation that affected the Bank's operating business, in particular the new ZBan-2 and the Bank Resolution Authority and Fund Act; and the Bank's achieved financial results as compared to the adopted financial plan of operations. The Management Board also regularly informed the Supervisory Board about the expected financial results until the end of the fiscal year and about end results.

In 2015, there were no changes in the structure of the Bank's Supervisory Board. The Supervisory Board of the Bank is thus still composed of six members, namely: Martin Klauzer (Chairman), Heinz Karl Tschiltzsch (Deputy Chairman), Franco Andreetta, Mariya Mihaylova Lerch, Francesco Slocovich and Giuseppe Verrascina. Despite the specific ownership structure, whereby UniCredit Bank Austria AG is almost a 100 % owner of the Bank and UniCredit Bank Austria AG's majority owner is UniCredit S.p.A., three Supervisory Board members (Franco Andreetta, Francesco Slocovich and Giuseppe Verrascina) are not employed with the parent group UniCredit, but as external experts in the area of accounting and financial business contributed to a high-quality and transparent performance of the Supervisory Board in the year 2015. Moreover, the members are not personally, directly or indirectly, involved in the ownership structure nor are they in any business relationship with the Bank, thus avoiding any potential conflicts of interest. Nonetheless, parent group UniCredit has all the adequate mechanisms to control and solve potential conflicts of interest, should they occur.

In the year 2015, the Bank's Supervisory Board met and adopted resolutions at four regular meetings. All members of the Supervisory Board were present at the fourth regular meeting, while Heinz Karl Tschiltzsch excused his absence at the first meeting, Mariya Mihaylova Lerch and Francesco Slocovich excused their absence at the second meeting and Heinz Karl Tschiltzsch and Giuseppe Verrascina excused their absence at the third meeting. Three representatives of the Bank of Slovenia, namely Mateja Kovač, Mateja Šarkanj and Vesna Veselko also participated at the fourth meeting of the Supervisory Board as invited guests. In line with legal provisions, its powers as set out in the Articles of Association and in accordance with the Bank's need for efficient work, individual resolutions were also adopted at Supervisory Board correspondence sessions and subsequently presented and validated during the next regular meeting of the Supervisory Board.

All decisions or resolutions of the Supervisory Board were adopted unanimously, whereas the members of the Supervisory Board, present at individual meetings, expressed with arguments their standpoints with regard to their adoption and actively participated in the discussion.

The Supervisory Board thoroughly examined respective submitted materials and reports of the Supervisory Board Audit Committee and other committees and requested their supplementations when necessary. Moreover, the Supervisory Board verified its activities on a regular basis and thus additionally contributed to the expertise and quality of its work. The Supervisory Board therefore deems its work in 2015 as quality and on high ethical standing, professional and in line with the valid legislation and internal rules of the parent group UniCredit.

Important Supervisory Board Decisions

At its 63rd regular meeting, on 3 March 2015, the Supervisory Board adopted the Annual Report of the Bank's operations for 2014, proposed to the Bank's General Meeting of Shareholders the nomination of an External Auditor on the basis of the Audit Committee proposal, provided its opinion on the Internal Audit unit's Annual Report on internal audit for 2014, and adopted the Resolution on creation of accumulated profit and the Resolution on the use of the net profit for the fiscal year 2014. It was briefed about the Auditor's report of the Authorized Auditing Company for 2014, to which it had no comments, and approved all other documents, on whereupon the General Meeting of Shareholders of the Bank made decisions on 15 April 2015. At the same meeting, the Supervisory Board extended the terms of office to the member of the Management Board Jana Benčina Henigman. In line with the Bank's Fit & Proper Policy, the assessment procedure regarding suitability and adequacy for the reappointed member of the Management Board was carried out and also sent to the Bank of Slovenia.

At the 64th regular meeting, which took place on 5 May 2015, the Supervisory Board approved the parent group's Governance Rules, valid also for the Bank, adopted the decision on the termination of office for the member of the Management Board Francesco Vercesi, expressed its consent to the capital increase of UniCredit Leasing, d.o.o. together with UniCredit Leasing, S.p.A. and to the acquisition of the entire business share in the company UniCredit Leasing, d.o.o. and approved the Bank's results for the first quarter.

At the 65th regular meeting, which took place on 30 July 2015, the Supervisory Board appointed the Risk Committee and the Nomination Committee, in line with the provisions of ZBan-2 it recalled Živko Bergant from the position of the member of the Audit Committee (as he doesn't have the Supervisory Board member status) and appointed Mariya Mihaylova Lerch to his position, appointed Sergio Marino as a procurator and approved the changes of the Bank's organizational structure and the Bank's results for the first half year.

On 3 November 2015, on their 66th regular meeting the Supervisory Board's members appointed the new Management Board members, namely Hedvika Usenik, Sergio Marino and Guenter Friedl under the suspensive condition of obtaining the European Central Bank's permit for performing functions of the member of the Bank's Management Board, they appointed the new Remuneration Committee, approved the changes of the Bank's organizational structure and approved the Bank's results for the third quarter. In line with the Bank's Fit & Proper Policy and the Regulation on internal governance arrangements, the governing body and the internal capital adequacy assessment process for banks and savings banks the Nomination Committee previously conducted talks with the newly appointed members of the Management Board, prepared the assessment of their adequacy and recommended their appointment to the Bank's Management Board.

The Supervisory Board participated in the adoption of all measures and activities required to implement the overall business policy of the parent banking groups. It approved the development plan and the Bank's basic business policies as well as the Bank's financial plan for 2015. It also adopted and controlled the implementation of the general principles of the compensation policy, rendered its approval on ascertainment of organisation of the internal controls system and framework annual program of the Internal Audit department and oversaw the adequacy of procedures and efficiency of the Internal Audit department functioning. The Supervisory Board also closely monitored the response of the Bank to the current developments in the economy and the participation of the Bank in the restructuring procedures. Moreover, the Supervisory Board was regularly informed about the implementation of the Internal Audit plan of work, approved by the Supervisory Board, and its findings, as well as the inspections conducted by external supervisory institutions. In line with the Bank's risk profile, the Supervisory Board closely monitored the amount of necessary and formed impairments and provisions, the issue of negative interest rates and the exposure of the Bank's clients with loans in Swiss francs and the consequences and the Bank's measures regarding it. Finally, they familiarized themselves with the course and anticipated results of the stress tests (AQR), recovery of financial receivables, and discussed the findings and recommendations by the bodies of the regulatory supervision of the Bank.

Operations of the Supervisory Board Committees

The Audit Committee of the Bank's Supervisory Board had five regular meetings in 2015 (consecutively numbered from 33 to 37). As an advisory body of the Supervisory Board, which consisted of Giuseppe Verrascina (Chairman), Franco Andreetta (member) and Mariya Mihaylova Lerch (member), it monitors the financial reporting process, verifies the preparation process of annual reports and interim financial statements, assesses the preparation of the annual report and monitors the external audit of annual and consolidated financial statements as well as the external auditor's independency

and objectivity. Additionally, it is responsible for the selection process of the external auditor, it cooperates with them and also takes care of cooperation with the internal audit, it prepares the guidelines and assesses the efficiency of the Bank's internal control systems and the success of the Internal Audit, of the systems for managing risks, of the function for ensuring compliance and of the function in charge of preventing money laundry and financing terrorism.

The Risk Committee met for the first time on 30 October 2015 and then again on 18 December 2015. As an advisory body of the Supervisory Board, which consists of Heinz Karl Tschiltsch (Chairman) and Mariya Mihaylova Lerch and Martin Klauzer (members), the Risk Committee particularly provides advise to the Supervisory Board regarding the Bank's general tendency to assume risks and risk management strategies and verifies whether in the compensation system the following is being considered: risk, capital, liquidity, probability and time arrangement of the Bank's revenues as well as whether the prices of the Bank's products are in line with the business model and the strategy of managing the Bank's risks.

In 2015, the Supervisory Board appointed also the Remuneration Committee and the Nomination Committee. The latter consists of Martin Klauzer (Chairman) and Mariya Mihaylova Lerch and Heinz Karl Tschiltsch (members). The Committee met for the first time on 30 October 2015, and its main role is to recommend the Supervisory Board the candidates for the Management Board members and to recommend to the Bank's Annual Meeting of Shareholders the candidates for the Supervisory Board members, whereby it considers the Bank's Fit & Proper Policy, required by the EBA Guidelines on assessing adequacy of members of management or supervision bodies and holders of key functions and the newly adopted Regulation of the Bank of Slovenia on internal governance arrangements, the governing body and the internal capital adequacy assessment process for banks and savings banks. Furthermore, it assesses the structure, size, composition and success of functioning of the Management Board and the Supervisory Board and reviews the Management Board's policy regarding selection and appointment of adequate candidates for members of the Bank's management.

The Remuneration Committee consists of Mariya Mihaylova Lerch (Chairwoman) and Martin Klauzer and Heinz Karl Tschiltsch (members). It provides assessment of compensation policies and practices, prepares proposals of the Management Board or the Supervisory Board decisions regarding compensation and supervises the compensation of persons performing managerial functions regarding the risk management and ensuring compliance of operations.

Use of Net Profit and Accumulated Profit for Fiscal Year 2015

The Bank's Management Board presented for discussion to the Supervisory Board the Resolution on the use of the net profit for

Report from the Supervisory Board

the year 2015 in the amount of 9,677,232.45 euros and the draft Resolution on the creation of accumulated profit for the year 2015 in the amount of 29,677,232.45 euros. The Management Board proposed that a part of the accumulated profit in the amount of 9,677,232.45 euros be distributed to the shareholders, while the remaining part of the accumulated profit remains undistributed. The Bank's Management Board also proposed that the Supervisory Board and the General Meeting of Shareholders adopt the proposed Resolution on the creation of accumulated profit for the year 2015, in accordance with their powers.

The Supervisory Board adopted the Resolution on the use of the net profit for 2015, approved the Management Board's proposal for the creation of accumulated profit for the year 2015, and recommended to adopt it in the proposed form at the General Meeting of Shareholders.

Annual Report for 2015

The Bank's Management Board prepared the Annual Report on the business operations of UniCredit Banka Slovenija d.d. in 2015 and presented it to the Supervisory Board for review within the legally prescribed deadline. Together with the Annual Report, the Supervisory Board also received the Audit Report on the review of the financial statements for the fiscal year 2015 and an additional Audit Report on meeting the criteria for managing risks in the Bank from the first paragraph of Article 90 of ZBan-2, both prepared by the certified auditing company DELOITTE REVIZIJA d.o.o.

The Supervisory Board reviewed the Annual Report, submitted by the Bank's Management Board. It established that the Annual Report was consistent with the reports and information on the Bank's performance in 2015, as well as with the reports on the economic and political environment in which the Bank operated and which were presented to the Supervisory Board during the course of the fiscal year. Comparing the Annual Report with the audited financial statements for the fiscal year 2015, the Supervisory Board established that the financial results presented in the Annual Report were consistent with the Audit Report. Based on the Bank's Management Board's reports, the Supervisory Board believes that in 2015 the Management Board took into consideration findings and recommendations by the internal audit and by external auditors and that they carried out all necessary activities for their fulfilment or ensured that all necessary activities would be carried out. In the opinion of the Supervisory Board, both the Management Board and the Supervisory Board fulfilled all their legal requirements in the fiscal year 2015. Based on the regular monitoring of the Bank's operations and the above mentioned reviews, the Supervisory Board approved the Annual Report on the Bank's business operations in 2015.

The Audit Report on the review of the financial statements for the fiscal year 2015, which was presented to the Supervisory Board along with the Annual Report, also includes the opinion of the certified auditor. The certified auditor issued an unqualified opinion. The

Supervisory Board was briefed about the Bank's Audit Report for 2015 and about an additional Audit Report on meeting the criteria for risk management for 2015.

The Supervisory Board verified the Report on Related Party Relationships which was prepared by the Management Board in accordance with Article 545 of the Companies Act and the Independent Auditor's Limited Assurance Report, prepared by the certified auditing company DELOITTE. The latter was issued with no reservations. The Supervisory Board based on assessment entirely approved both the Report on Related Party Relationships and the Independent Auditor's Limited Assurance Report.

The Supervisory Board:



Martin Klauzer
Chairman of the Supervisory Board

Statement of Responsibility

The Management Board is responsible for preparing individual and consolidated financial statements for the financial year. These should give a true and fair view of the state of affairs of UniCredit Banka Slovenija d.d. and of the Group as of the end of the financial year and of the profit or loss and cash flow for that year. The Management Board has prepared individual and consolidated financial statements in line with the going-concern principle.

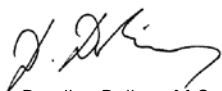
In preparing the financial statements in the Annual Report for the year ended on 31 December 2015, the Management Board has used appropriate accounting policies, consistently applied and supported them by reasonable and prudent judgments and estimates, and ensured that all accounting standards which they consider significant have been followed.

The Management Board has the responsibility for ensuring that the Bank and the Group keeps accounting records which disclose with reasonable accuracy the Bank's and the Group's financial position and which enable the Management to ensure that the financial statements comply in all material respects with the regulations of the Government of the Republic of Slovenia, the Central Bank of Slovenia and the International Financial Reporting Standards as adopted by the EU. The Management also has a general responsibility to take such steps as are reasonably required to safeguard the assets of the Bank and to prevent and detect any fraud and other irregularities.

On behalf of the Management Board



Stefan Vavti, M.Sc.
Chairman of the Management Board



Damijan Dolinar, M.Sc., CFA
Member of the Management Board



Jana Benčina-Henigman, M.Sc.
Member of the Management Board



Günter Friedl M.Sc., MBA, MAS
Chief Financial Officer

Ljubljana, 16 February 2016



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INDEPENDENT AUDITOR'S REPORT to the owners of Unicredit banka Slovenija d.d.

Report on the Financial Statements

We have audited the accompanying unconsolidated financial statements of the bank Unicredit banka Slovenija d.d. (hereinafter: the "bank"), which comprise the statement of financial position as at 31 December 2015, and the income statement, statement of other comprehensive income, statement of changes in equity and cash flow statement for the year then ended, and a summary of significant accounting policies and other explanatory notes.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards as adopted by the EU and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the International Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance as to whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Ime Deloitte se nanaša na Deloitte Touche Tohmatsu Limited, pravno osebo, ustanovljeno v skladu z zakonodajo Združenega kraljestva Velike Britanije in Severne Irske (v izvorniku »UK private company limited by guarantee«), in mrežo njenih članic, od katerih je vsaka ločena in samostojna pravna oseba. Podroben opis pravne organiziranosti združenja Deloitte Touche Tohmatsu Limited in njenih družb članic je na voljo na www.deloitte.com/si/nasa-druzba.

Member of Deloitte Touche Tohmatsu Limited

Opinion

In our opinion the unconsolidated financial statements give a true and fair view of the financial position of the bank as at 31 December 2015 and of its financial performance and its cash flows for the year then ended in accordance with the International Financial Reporting Standards as adopted by the EU.

Report on Other Legal and Regulatory Requirements

The management is also responsible for the preparation of the business report in accordance with the requirements of the Companies Act (ZGD-1). Our responsibility is to provide an assessment of whether the business report is consistent with the audited financial statements. Our procedures have been conducted in accordance with the International Standard on Auditing 720 and are limited solely to assessing of whether the business report is consistent with the audited financial statements. In our opinion, the business report is consistent with the audited financial statements.

DELOITTE REVIZIJA d.o.o.

Katarina Kadunc
Certified Auditor

For signature please refer to the original Slovenian version.

Ljubljana, 17 February 2016

Deloitte.

DELOITTE REVIZIJA D.O.O.
Ljubljana, Slovenija 3



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INDEPENDENT AUDITOR'S REPORT to the owners of Unicredit banka Slovenija d.d.

Report on the Financial Statements

We have audited the accompanying consolidated financial statements of the bank Unicredit banka Slovenija d.d. and its subsidiaries (hereinafter: "the Group"), which comprise the statement of financial position as at 31 December 2015, and the income statement, statement of other comprehensive income, statement of changes in equity and cash flow statement for the year then ended, and a summary of significant accounting policies and other explanatory notes.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards as adopted by the EU and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the International Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance as to whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the group's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Ime Deloitte se nanaša na Deloitte Touche Tohmatsu Limited, pravno osebo, ustanovljeno v skladu z zakonodajo Združenega kraljestva Velike Britanije in Severne Irske (v izvirniku »UK private company limited by guarantee«), in mrežo njenih članic, od katerih je vsaka ločena in samostojna pravna oseba. Podroben opis pravne organiziranosti združenja Deloitte Touche Tohmatsu Limited in njenih družb članic je na voljo na www.deloitte.com/si/nasa-druzba.

Member of Deloitte Touche Tohmatsu Limited

Opinion

In our opinion the consolidated financial statements give a true and fair view of the financial position of the Group as at 31 December 2015 and of its financial performance and its cash flows for the year then ended in accordance with the International Financial Reporting Standards as adopted by the EU.

Report on Other Legal and Regulatory Requirements

The management is also responsible for the preparation of the business report in accordance with the requirements of the Companies Act (ZGD-1). Our responsibility is to provide an assessment of whether the business report is consistent with the audited financial statements. Our procedures have been conducted in accordance with the International Standard on Auditing 720 and are limited solely to assessing of whether the business report is consistent with the audited financial statements. In our opinion, the business report is consistent with the audited financial statements.

DELOITTE REVIZIJA d.o.o.

Katarina Kadunc
Certified Auditor

For signature please refer to the original Slovenian version.

Ljubljana, 17 February 2016

Deloitte.

DELOITTE REVIZIJA D.O.O.
Ljubljana, Slovenija 3

TRANSLATION ONLY – SLOVENIAN ORIGINAL PREVAILS

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Statement of Financial Position

EUR '000	Item	Note	Bank		Group	
			31/12/2015	31/12/2014	31/12/2015	31/12/2014
	Cash, cash balances with the Central Bank and demand deposits to banks	1	273,340	350,279	273,376	350,279
	Financial assets held for trading	2	16,371	16,368	16,371	16,368
	Available-for-sale financial assets	3	455,291	354,360	455,291	354,360
	Derivatives - hedge accounting	4	10,228	11,950	10,228	11,950
	Loans and receivables	5	1,746,324	1,797,196	1,814,091	1,797,196
	To banks		45,520	41,484	45,520	41,484
	To customers		1,689,346	1,743,570	1,755,857	1,743,570
	Other financial assets		11,458	12,142	12,714	12,142
	Held-to-maturity financial assets	6	13,266	13,160	13,266	13,160
	Property, plant and equipment	7	5,909	7,327	9,672	7,327
	Investment property	8	-	-	7,568	-
	Intangible assets	9	18,793	18,802	19,009	18,802
	Investments in subsidiaries, associates and joint ventures	10	1	-	-	-
	Tax assets	11	5,233	7,637	8,756	7,637
	Deferred tax assets		5,233	7,637	8,756	7,637
	Other assets	12	283	1,653	2,017	1,653
	TOTAL ASSETS		2,545,039	2,578,732	2,629,645	2,578,732
	Financial liabilities held for trading	13	16,578	17,239	16,578	17,239
	Derivatives - hedge accounting	14	73,229	53,415	73,229	53,415
	Financial liabilities measured at amortised cost	15	2,185,524	2,253,031	2,254,205	2,253,031
	Deposits from banks and central banks		200,393	425,935	200,393	425,935
	Deposits from customers		1,820,485	1,368,511	1,818,132	1,368,511
	Loans from banks and central banks		115,846	411,250	185,391	411,250
	Subordinated liabilities		30,101	30,110	30,101	30,110
	Other financial liabilities		18,699	17,225	20,188	17,225
	Provisions	16	11,608	7,116	12,290	7,116
	Tax liabilities	17	-	-	145	-
	Current tax liabilities		-	-	145	-
	Other liabilities	18	1,666	3,930	2,827	3,930
	TOTAL LIABILITIES		2,288,605	2,334,731	2,359,274	2,334,731
	Share capital	19	20,384	20,384	20,384	20,384
	Share premium	20	107,760	107,760	107,760	107,760
	Fair value reserves	21	13,978	11,222	13,978	11,222
	Reserves from profit	22	84,635	104,335	99,528	104,335
	Retained earnings including profit / loss from current year	23	29,677	300	28,721	300
	TOTAL EQUITY		256,434	244,001	270,371	244,001
	TOTAL LIABILITIES AND EQUITY		2,545,039	2,578,732	2,629,645	2,578,732

In the Group's Statement, the equity as a whole is the equity of the Bank's shareholders. The notes form an integral part of the financial statements.



Stefan Vavti, M.Sc.
Chairman of the
Management Board



Jana Benčina Henigman, M.Sc.
Member of the
Management Board



Damijan Dolinar, M.Sc., CFA
Member of the
Management Board



Günter Friedl M.Sc., MBA, MAS
Chief Financial Officer

Statement of Comprehensive Income

Statement of Income

EUR '000 Item	Note	Bank		Group	
		2015	2014	2015	2014
Interest income	24	69,477	82,345	71,892	82,345
Interest expense	25	(24,631)	(33,719)	(25,152)	(33,719)
Interest net income		44,846	48,626	46,740	48,626
Dividend income	26	5	5	5	5
Fee and commission income	27	34,191	31,726	34,364	31,726
Fee and commission expenses	28	(9,159)	(6,991)	(9,350)	(6,991)
Fee and commission net income		25,032	24,735	25,014	24,735
Realised gains and losses on financial assets and liabilities not measured at fair value through profit or loss	29	5,422	4,437	5,255	4,437
Gains and losses on financial assets and liabilities held for trading	30	4,390	3,179	4,390	3,179
Fair value adjustments in hedge accounting	31	(139)	(1,159)	(139)	(1,159)
Exchange gains / (losses)	32	(1,761)	(1,301)	(1,789)	(1,301)
Gains and losses on derecognition of assets other than held for sale	33	(708)	(434)	(708)	(434)
Other operating net income / (loss)	34	(452)	(666)	210	(666)
Administrative costs	35	(34,294)	(33,979)	(35,082)	(33,979)
Depreciation	36	(4,974)	(5,113)	(5,692)	(5,113)
Provisions	37	(4,696)	(1,205)	(5,216)	(1,205)
Impairments	38	(21,099)	(36,514)	(22,759)	(36,514)
Profit or loss from non-current assets held for sale	39	1	2	(59)	2
PROFIT / LOSS BEFORE TAX		11,573	613	10,170	613
Corporate income tax	40	(1,896)	(14)	(1,449)	(14)
NET PROFIT / LOSS FOR THE FINANCIAL YEAR		9,677	599	8,721	599
Basic and diluted earning per share (EUR)	23	1.98	0.12	1.78	0.12

In the Group's Statement is net profit as a whole net profit of the Bank's shareholders.


Statement of Other Comprehensive Income

EUR '000 Item	Note	Bank		Group	
		2015	2014	2015	2014
Net profit or loss for the financial year after tax		9,677	599	8,721	599
Other comprehensive income after tax	21	2,756	15,687	2,756	15,687
Items that will not be reclassified to profit or loss		152	171	152	171
Actuarial gains (losses) on defined benefit pension plans		126	205	126	205
Income tax relating to items that will not be reclassified		26	(34)	26	(34)
Items that may be reclassified to profit or loss		2,604	15,516	2,604	15,516
Cash flow hedges (effective portion)	21	2,443	4,477	2,443	4,477
Valuation gains (losses) taken to equity		2,443	4,477	2,443	4,477
Available-for-sale financial assets	21	694	14,217	694	14,217
Valuation gains (losses) taken to equity		694	13,583	694	13,583
Transferred to profit or loss		-	634	-	634
Income tax relating to components of other comprehensive income	21	(533)	(3,178)	(533)	(3,178)
TOTAL COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX		12,433	16,286	11,477	16,286

In the Group's Statement, the comprehensive income after tax as a whole comprehensive income of the Bank's shareholders. The notes form an integral part of the financial statements.



Stefan Vavti, M.Sc.
Chairman of the
Management Board



Jana Benčina Henigman, M.Sc.
Member of the
Management Board



Damijan Dolinar, M.Sc., CFA
Member of the
Management Board



Günter Friedl M.Sc., MBA, MAS
Chief Financial Officer

Statement of Changes in Equity

Bank
2015

Item	Fair value reserves							Retained earnings including profit / loss from current year	Total Equity
	Share capital	Share premium	Cash flow hedge	Available-for-sale financial assets	Actuarial gains (losses) on defined benefit pension plans	Reserves from profit			
OPENING BALANCE FOR THE REPORTING PERIOD	20,384	107,760	(5,290)	16,153	359	104,335	300	244,001	
Total comprehensive income for the year, net of income tax	-	-	2,028	576	152	-	9,677	12,433	
Transfer of net profit to reserves from profit	-	-	-	-	-	300	(300)	-	
Transfer from reserves from profit to retained earnings	-	-	-	-	-	(20,000)	20,000	-	
CLOSING BALANCE FOR THE REPORTING PERIOD	20,384	107,760	(3,262)	16,729	511	84,635	29,677	256,434	
BALANCE SHEET AVAILABLE PROFIT FOR FINANCIAL YEAR							29,677	29,677	

Group
2015

Item	Fair value reserves							Retained earnings including profit / loss from current year	Total Equity
	Share capital	Share premium	Cash flow hedge	Available-for-sale financial assets	Actuarial gains (losses) on defined benefit pension plans	Reserves from profit			
OPENING BALANCE FOR THE REPORTING PERIOD	20,384	107,760	(5,290)	16,153	359	104,335	300	244,001	
Total comprehensive income for the year, net of income tax	-	-	2,028	576	152	-	8,721	11,477	
Transfer of net profit to reserves from profit	-	-	-	-	-	300	(300)	-	
Transfer from reserves from profit to retained earnings	-	-	-	-	-	(20,000)	20,000	-	
Purchase of UniCredit leasing d.o.o.	-	-	-	-	-	14,893	-	14,893	
CLOSING BALANCE FOR THE REPORTING PERIOD	20,384	107,760	(3,262)	16,729	511	99,528	28,721	270,371	
BALANCE SHEET AVAILABLE PROFIT FOR FINANCIAL YEAR							28,721	28,721	

The equity as a whole is equity of the Bank's shareholders.

Statement of Changes in Equity

Statement for the year 2014 is equal for the Bank and for the Group.

2014

Item	Fair value reserves							Retained earnings including profit / loss from current year	Total Equity
	Share capital	Share premium	Cash flow hedge	Available-for-sale financial assets	Actuarial gains (losses) on defined benefit pension plans	Reserves from profit			
OPENING BALANCE FOR THE REPORTING PERIOD	20,384	107,760	(9,006)	4,353	188	104,036	-	227,715	
Total comprehensive income for the year, net of income tax	-	-	3,716	11,800	171	-	599	16,286	
Transfer of net profit to reserves from profit	-	-	-	-	-	299	(299)	-	
CLOSING BALANCE FOR THE REPORTING PERIOD	20,384	107,760	(5,290)	16,153	359	104,335	300	244,001	
BALANCE SHEET AVAILABLE PROFIT FOR FINANCIAL YEAR							300	300	

In the Group's Statement, the equity as a whole is equity of the Bank's shareholders.
The notes form an integral part of the financial statements.



Stefan Vavti, M.Sc.
Chairman of the
Management Board



Jana Benčina Henigman, M.Sc.
Member of the
Management Board



Damijan Dolinar, M.Sc., CFA
Member of the
Management Board



Günter Friedl M.Sc., MBA, MAS
Chief Financial Officer

Statement of Cash Flows

EUR '000	Item	Bank		Group	
		2015	2014	2015	2014
A.	CASH FLOWS FROM OPERATING ACTIVITIES				
a)	Total profit or loss before tax	11,573	613	10,170	613
	Depreciation	4,974	5,113	5,692	5,113
	Impairments / (reversal of impairments) of financial assets available-for-sale	145	783	145	783
	Impairments / (reversal of impairments) of loans and receivables	23,174	35,731	24,646	35,731
	Impairments of tangible assets, investment property, intangible fixed assets and other assets	670	423	863	423
	Net (gains) / losses from exchange differences	1,761	1,301	1,789	1,301
	Net (gains) / losses from financial assets held to maturity	(626)	(627)	(626)	(627)
	Net (gains) / losses from sale of tangible assets and investment properties	(2)	(5)	(2)	(5)
	Other (gains) / losses from financing activities	1,359	(1,284)	1,359	(1,284)
	Other adjustments to total profit or loss before tax	4,768	(1,386)	5,293	(1,386)
	Cash flow from operating activities before changes in operating assets and liabilities	47,796	40,662	49,329	40,662
b)	(Increases) / decreases in operating assets (excl. cash and cash equivalents)	(34,499)	(12,737)	59,711	(12,737)
	Net (increase) / decrease in financial assets held for trading	(41)	441	(41)	441
	Net (increase) / decrease in financial assets available for sale	(100,382)	(89,574)	(100,382)	(89,574)
	Net (increase) / decrease in loans and receivables	62,892	80,998	156,256	80,998
	Net (increase) / decrease in assets-derivatives - hedge accounting	1,660	(4,943)	1,660	(4,943)
	Net (increase) / decrease in other assets	1,372	341	2,218	341
c)	(Increases) / decreases in operating liabilities	(86,056)	67,721	(183,001)	67,721
	Net (increase) / decrease in financial liabilities held for trading	38	(80)	38	(80)
	Net increase / (decrease) in deposits, loans and receivables measured at amortised cost	(91,741)	58,475	(188,030)	58,475
	Net (increase) / decrease in liability-derivatives - hedge accounting	7,911	9,587	7,911	9,587
	Net increase / (decrease) in other liabilities	(2,264)	(261)	(2,920)	(261)
d)	Cash flow from operating activities (a+b+c)	(72,759)	95,646	(73,961)	95,646
e)	Income taxes (paid) refunded	-	1,001	-	1,001
f)	Net cash flow from operating activities (d+e)	(72,759)	96,647	(73,961)	96,647
B.	CASH FLOWS FROM INVESTING ACTIVITIES				
a)	Receipts from investing activities	537	539	2,305	539
	Receipts from the sale of tangible assets and investment properties	17	19	1,785	19
	Other receipts from investing activities	520	520	520	520
b)	Cash payments on investing activities	(4,233)	(3,041)	(4,799)	(3,041)
	(Cash payments to acquire tangible assets and investment properties)	(666)	(502)	(666)	(502)
	(Cash payments to acquire intangible assets)	(3,566)	(2,539)	(4,132)	(2,539)
	(Cash payment for the investment in subsidiaries, associates and joint ventures)	(1)	-	(1)	-
c)	Net cash flow from investing activities (a-b)	(3,696)	(2,502)	(2,494)	(2,502)
C.	Effects of change in exchange rates on cash and cash equivalents	5,839	4,337	5,839	4,337
D.	Net increase in cash and cash equivalents (Af+Bc)	(76,455)	94,145	(76,455)	94,145
E.	Opening balance of cash and cash equivalents (Note 41)	353,003	254,521	353,003	254,521
F.	Closing balance of cash and cash equivalents (C+D+E) (Note 41)	282,387	353,003	282,387	353,003


The notes form an integral part of the financial statements.



Stefan Vavti, M.Sc.
Chairman of the
Management Board



Jana Benčina Henigman, M.Sc.
Member of the
Management Board



Damijan Dolinar, M.Sc., CFA
Member of the
Management Board



Günter Friedl M.Sc., MBA, MAS
Chief Financial Officer

Summary of Accounting Policies

General Information

UniCredit Banka Slovenija d.d. is a commercial bank incorporated in Slovenia. It provides a wide variety of financial services to corporate and individual customers. The Bank was registered as a joint-stock company on 24 January 1991. The Bank's legal address is Šmartinska 140, Ljubljana, Slovenia. On 31 December 2015, the Bank was operating a total of 28 branches throughout Slovenia. The Bank is a subsidiary of UniCredit Bank Austria AG. The ultimate parent company of the Group is UniCredit S.p.A. with registered office in Milan, Piazza Gae Aulenti 3 - Tower A, Italy. The Bank's Financial Statements are part of consolidated Financial Statements of the UniCredit Group, which can be seen on <https://www.unicredit.it/>.

UniCredit Banka Slovenija d.d. has authorization to perform banking services pursuant to Article 7 of the Banking Act (hereinafter referred to as: the ZBan-1). Banking services include accepting deposits from the public and granting loans for its own account.

The Bank has an authorization to perform mutually recognized and additional financial services.

The Bank may perform the following mutually recognized financial services, pursuant to Article 5 of the ZBan-2:

- Accepting deposits and other repayable funds;
- Granting loans, including:
 - Consumer loans,
 - Mortgage loans,
 - Factoring (with or without recourse),
 - Financing of commercial transactions, including forfeiting;
- Financial leasing: giving assets in leasing, where all material risks and benefits which derive from ownership rights over assets, are transferred to the lessee, whereby transfer of the ownership right to the lessee is possible but not inevitable;
- Payment services;
- Issuing and management of other payment instruments;
- Issuing guarantees and other commitments;
- Trading for own account or for account of customers in:
 - Money market instruments,
 - Foreign exchange, including currency exchange transactions,
 - Financial futures and options,
 - Exchange and interest-rate instruments,
 - Transferable securities;
- Participation in the issuance of securities and services related to such issues;
- Advice to undertakings on capital structure, business strategy and related issues and advice as well as services related to mergers and the purchase of undertakings;
- Portfolio management and advice;
- Investment and ancillary investment services and operations.

The Bank may perform the following additional financial services, pursuant to Article 6 of the ZBan-2:

- Insurance brokerage in accordance with the law governing the insurance business;
- Custodian services according to the law governing investment funds and management companies;

- Provision of financial leasing and
- Intermediation in the sale and buying-in of investment diamonds and in the sale of investment gold.

These unconsolidated and consolidated financial statements were approved for issue by the Management Board on 2 February 2016.

Summary of Significant Accounting Policies

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to both years presented.

STATEMENT OF COMPLIANCE

These financial statements have been prepared in accordance with the International Financial Reporting Standards and interpretations approved by the International Accounting Standards Board (IASB) as adopted by the European Union (hereinafter referred to as: IFRS).

BASIS FOR MEASUREMENT

These financial statements are prepared in accordance with the IFRS, whereby basis for measurement is historical cost, except for measurement of financial assets held for trading, financial assets designated at fair value through profit or loss, available-for-sale financial assets and all derivatives, where basis for measurement is their fair value.

CONSOLIDATED FINANCIAL STATEMENTS

In 2015, the Bank became a 100-percent owner of the company UniCredit Leasing, d.o.o. Therefore, it prepared consolidated financial statements for this year for the first time. They comprise of the financial statements of UniCredit Banka Slovenija d.d. as a parent company and of the financial statements of UniCredit Leasing, d.o.o. as a subsidiary.

The accounting policies of the subsidiary are uniform with the accounting policies of the Bank. The intragroup assets and liabilities are eliminated in full. The income and expenses of a subsidiary are included in the consolidated financial statements from the date the Bank gained control, namely from 31 July 2015 onwards. Comparative financial statements for the Group for 2014 are financial statements for the Bank only as Group did not exist at that time yet.

Subsidiary:

Company name: UNICREDIT LEASING, leasing, d.o.o.

Abbreviated name: UNICREDIT LEASING, d.o.o.

Address: Šmartinska cesta 140, 1000 Ljubljana

Own equity on 31 December 2015: 13,939 thousand euros

Profit for 2015: 524 thousand euros

Bank's direct share in the subsidiary's equity: 100 %

The Bank has recognized in the consolidated Statement of Financial Position the badwill in the amount of 14,893 thousand euros. The badwill is calculated as a difference between the consideration paid and the net equity of the investee. The consideration to be paid was

estimated by an external appraisal.

The business value was derived from the forecasts of the UniCredit Leasing, d.o.o. future development. The calculations were based on the assumption that UniCredit Leasing, d.o.o. would continue as a going concern (going concern premise) and that it would continue to operate independently (stand-alone premise).

The capitalized earnings method (dividend discount method) was deemed to be appropriate to estimate the economic value of UniCredit Leasing, d.o.o.

The assessment of future earnings was based on the current budget for 2015 and on the business forecast of UniCredit Leasing, d.o.o. for the period from 2016 till 2018 ("industrial plan"), which was prepared by the Management Board of UniCredit Leasing, d.o.o. in accordance with the industrial plan of UniCredit Leasing Italy, approved on 11 March 2014.

USE OF ESTIMATES AND JUDGMENTS

The preparation of financial statements requires the Management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future periods affected.

(a) Determining Fair Values

The Bank revalues on a daily basis its derivatives, trading assets as well as the available-for-sale portfolio to the fair value of the instrument. However, the determination of fair value for these financial instruments requires the use of valuation techniques in case there is no observable market price. For financial instruments which trade infrequently and have little price transparency, the fair value is less objective and requires a varying degree of judgment depending on different factors.

According to the definition of the fair value, in line with IFRS 7, the Bank classifies financial assets in three levels, which are:

- Level 1: Quoted price on open market for identical instrument is used as fair value.
- Level 2: Fair value is determined using the valuation models, which are based primarily on market data. Level 2 includes also financial assets whose fair value is based on the quoted price for an identical instrument, but for which there is no active market.
- Level 3: Fair value is determined using the valuation models, which are based primarily on unobservable inputs. An input qualifies as an observable input if it is directly observable as a market price or may be derived from an observable price. Examples of Level 3 inputs are historical volatility or interest rates for currencies and maturities for which there are no observable financial instruments. If the value of a financial instrument is based on non-observable inputs, the value of these inputs at the end of the reporting period

may be selected from a range of reasonable possible alternatives. For the purpose of preparing the financial statements, the reasonable values selected for such nonobservable inputs are in line with prevailing market conditions and the Bank's valuation verification approach.

(b) Impairment

Impairment of financial assets measured at amortized cost

The Group has a defined procedure and internal policy for portfolio monitoring and impairments. Internal policy on impairments is in line with the Bank of Slovenia regulations. Impairments of on-balance-sheet assets and off-balance-sheet assets are conducted according to the guidelines of the parent Group, the Bank of Slovenia's Decree on Assessment of Credit Risk Losses of Banks and Savings Banks and the IFRS standards.

The Group uses two approaches and methodologies for impairments – individual and portfolio approach.

Impairment allowances on financial assets relating to legal entities individually significant past due exposures are evaluated individually, while for private individuals segments impairments are assessed on portfolio basis, based upon best estimate of the present value of the expected cash flows. For Leasing it applies that all exposures at individual customer level exceeding 200 thousand euros represent an important exposure and are consequently impaired on individual basis.

Monthly assessment represents basis for booking impairments; the procedure is covered by the guidelines and is supported by IT solutions.

The Group assesses specific impairments using individual approach (on a client or transaction level) by taking into consideration the following:

- In estimating these cash flows, the Group evaluates counterparty's financial situation, past repayment discipline and repayment pattern;
- Eventual breakage of loan contracts or conditions;
- Bankruptcy or any other legal proceedings that can result in loss for the Group;
- Information that might have impact on received repayments to the Group.

The impairment of a financial asset is the difference between the carrying amount and the recoverable amount. The recoverable amount is defined as the present value (discounted value) of estimated future cash flows with the application of the original effective interest rate. The effective interest rate is the interest rate that exactly discounts estimated future cash payments or receipts through the expected lifetime of the financial asset, or when appropriate, a shorter period to the net carrying amount of the financial asset.

The projected cash flows from the exercise of collateral (best-quality collateral, adequate collateral and real estate and movable property

Summary of Accounting Policies

collateral) are taken into consideration in the calculation of the impairments.

UniCredit Banka Slovenija d.d. uses the Application and Behavioral scoring for assessing credit rating in private individuals segments, resulting in 26 rating classes with assigned probabilities of default. The Bank assesses specific impairments on portfolio level at least on monthly basis. Based on portfolio quality, parameters relevant for calculation of impairment on single client level are computed.

The Group uses a collective assessment based on risk classes for customers who are not individually significant, or for customers, who are individually significant, but with no signs for individual impairment. Impairment allowances cover credit losses inherent in portfolios of loans and advances. When assessing the need for collective loss allowances, the Management considers factors such as credit quality, portfolio size and economic factors including analysis of past repayment discipline in those classes. Impairments for IBNR (Incurred but not reported) events are calculated on a monthly basis, based on portfolio quality. IBNR are generic impairments.

The need for possible impairment of Held-to-maturity financial assets is assessed if there is objective evidence of impairment, such as significant financial difficulty of the issuer, economic or legal reasons relating to the borrower's financial difficulty, if it is becoming probable that the borrower will enter bankruptcy and if other data observed indicate that there is a measurable decrease in the estimated future cash flows.

Impairment of available-for-sale financial assets

If such objective evidence has been incurred, the amount of the loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows. A loss due to impairment is recognized when a significant or long-term decline in fair value occurs below the purchase value of those financial assets. The same objective evidence indicates the impairment of available-for-sale financial assets. The Bank uses a significant or long lasting decrease of fair value below its purchase value as objective evidence of impairment of available-for-sale equity instruments. Whenever the Bank determines on such basis that financial asset is impaired, the entire valuation loss of that instrument is recognized in the Statement of Income.

Further details can be found in the Risk report.

CHANGES IN ACCOUNTING POLICIES

In 2015, the Bank did not change its accounting policies.

The Bank has changed the presentation of write-offs of claims in the Statement of Income. Those were up to now recognized by the gross principle, which means that when a claim was written-off, the impairments were released and losses for the whole written-off amount were recognized in the item 'Realised gains and losses on financial assets and liabilities not measured at fair value through profit or loss'. Currently write-offs are recognised net, which means that in the item "Realised gains and losses on financial assets and liabilities not measured at fair value through profit or loss" is presented only eventually unimpaired part of the claim.

The effects of the restatement on items of the Statement of income for 2014 are the following:

EUR '000		31/12/2014	The amount of restatement	
Item	Note	Audited Statement	among positions	31/12/2014
Realised gains and losses on financial assets and liabilities not measured at fair value through profit or loss	29	(2,765)	7,202	4,437
Impairments	38	(29,312)	(7,202)	(36,514)

NEW AND AMENDED STANDARDS IN 2015

The following standards, amendments to the existing standards and interpretations issued by the International Accounting Standards Board (hereinafter referred to as: the IASB) and adopted by the EU are effective for the current financial period:

- Amendments to various standards "Improvements to IFRSs (cycle 2011-2013)" resulting from the annual improvement project of IFRS (IFRS 3, IFRS 13 and IAS 40) primarily with a view to removing inconsistencies and clarifying wording - adopted by the EU on 18 December 2014 (amendments are to be applied for annual periods beginning on or after 1 January 2015);
- IFRIC 21 "Levies" adopted by the EU on 13 June 2014 (effective for annual periods beginning on or after 17 June 2014).

The adoption of these amendments to the existing standards has not led to any changes in the Group's accounting policies.

NEW STANDARDS AND INTERPRETATIONS NOT YET ADOPTED

At the date of authorisation of these financial statements the following amendments to the existing standards issued by the IASB and adopted by the EU were in issue but not yet effective:

- Amendments to IFRS 11 "Joint Arrangements" – Accounting for Acquisitions of Interests in Joint Operations - adopted by the EU on 24 November 2015 (effective for annual periods beginning on or after 1 January 2016),
- Amendments to IAS 1 "Presentation of Financial Statements" - Disclosure Initiative - adopted by the EU on 18 December 2015 (effective for annual periods beginning on or after 1 January 2016),
- Amendments to IAS 16 "Property, Plant and Equipment" and IAS 38 "Intangible Assets" - Clarification of Acceptable Methods of Depreciation and Amortisation - adopted by the EU on 2 December 2015 (effective for annual periods beginning on or after 1 January 2016),
- Amendments to IAS 16 "Property, Plant and Equipment" and IAS 41 "Agriculture" - Agriculture: Bearer Plants - adopted by the EU on 23 November 2015 (effective for annual periods beginning on or after 1 January 2016),
- Amendments to IAS 19 "Employee Benefits" - Defined Benefit Plans: Employee Contributions - adopted by the EU on 17 December 2014 (effective for annual periods beginning on or after 1 February 2015),
- Amendments to IAS 27 "Separate Financial Statements" - Equity

Method in Separate Financial Statements - adopted by the EU on 18 December 2015 (effective for annual periods beginning on or after 1 January 2016),

- Amendments to various standards “Improvements to IFRSs (cycle 2010-2012)” resulting from the annual improvement project of IFRS (IFRS 2, IFRS 3, IFRS 8, IFRS 13, IAS 16, IAS 24 and IAS 38) primarily with a view to removing inconsistencies and clarifying wording - adopted by the EU on 17 December 2014 (amendments are to be applied for annual periods beginning on or after 1 February 2015).
- Amendments to various standards “Improvements to IFRSs (cycle 2012-2014)” resulting from the annual improvement project of IFRS (IFRS 5, IFRS 7, IAS 19 and IAS 34) primarily with a view to removing inconsistencies and clarifying wording - adopted by the EU on 15 December 2015 (amendments are to be applied for annual periods beginning on or after 1 January 2016).

The Group anticipates that the adoption of these standards, amendments to the existing standards and interpretations will have no material impact on the financial statements of the Group in the period of initial application.

NEW STANDARDS AND AMENDMENTS TO THE EXISTING STANDARDS ISSUED BY IASB BUT NOT YET ADOPTED BY THE EU

At present, IFRS as adopted by the EU do not significantly differ from regulations adopted by the IASB except from the following new standards and amendments to the existing standards, which were not endorsed for use in EU as of 2 February 2016:

- IFRS 9 “Financial Instruments” (effective for annual periods beginning on or after 1 January 2018),
- IFRS 14 “Regulatory Deferral Accounts” (effective for annual periods beginning on or after 1 January 2016) - the European Commission has decided not to launch the endorsement process of this interim standard and to wait for the final standard,
- IFRS 15 “Revenue from Contracts with Customers” and further amendments (effective for annual periods beginning on or after 1 January 2018),
- IFRS 16 “Leases” (effective for annual periods beginning on or after 1 January 2019),
- Amendments to IFRS 10 “Consolidated Financial Statements”, IFRS 12 “Disclosure of Interests in Other Entities” and IAS 28 “Investments in Associates and Joint Ventures” - Investment Entities: Applying the Consolidation Exception (effective for annual periods beginning on or after 1 January 2016),
- Amendments to IFRS 10 “Consolidated Financial Statements” and IAS 28 “Investments in Associates and Joint Ventures” - Sale or Contribution of Assets between an Investor and its Associate or Joint Venture and further amendments (effective date was deferred indefinitely until the research project on the equity method has been concluded),
- Amendments to IAS 12 “Income Taxes” - Recognition of Deferred Tax Assets for Unrealised Losses (effective for annual periods beginning on or after 1 January 2017).

The Group anticipates that the adoption of these new standards

and amendments to the existing standards will have no material impact on the financial statements of the Group in the period of initial application. The Group analyses the effect of IFRS 9 and is preparing for its adoption. The effects are anticipated first of all in:

- Recognition of impairments, where IFRS 9 has introduced a new, expected loss impairment model that will require more timely recognition of expected credit losses and
- Recognition of own credit risk where IFRS 9 removes the volatility in profit or loss that was caused by changes in the credit risk of liabilities elected to be measured at fair value (in case of the Bank derivatives). This change in accounting means that gains caused by the deterioration of an entity's own credit risk on such liabilities are no longer recognised in profit or loss.

At the same time, hedge accounting regarding the portfolio of financial assets and liabilities, whose principles have not been adopted by the EU, is still unregulated.

According to the Group's estimates, the application of hedge accounting for the portfolio of financial assets or liabilities pursuant to IAS 39: “Financial Instruments: Recognition and Measurement”, would not significantly impact the financial statements, if applied as at the balance sheet date.

FOREIGN CURRENCY TRANSLATION

Functional and presentation currency: Items included in the financial statements for both years, 2015 and 2014, are measured in euros, which is the Group's functional and presentation currency.

Transactions and balances: Foreign currency transactions are translated into the functional currency using the European Central Bank exchange rates at the dates of transactions. Foreign exchange gains and losses resulting from the settlement of such transactions and from the translation at year-end exchange rates of monetary assets and liabilities denominated in foreign currencies are recognized in the Statement of Income except when deferred in equity as qualifying cash flow hedges and available-for-sale investments.

Forward transactions denominated in a foreign currency are translated into euro using the forward rate.

The spot rates of exchange used in preparation of the Group's balance sheet as of the reporting date were as follows:

Currency	31/12/2015	31/12/2014
CHF	1.0835	1.2024
USD	1.0926	1.2141

OFFSETTING FINANCIAL ASSET AND FINANCIAL LIABILITY

Financial asset and financial liability are offset and their net amount is presented in the Statement of Financial Position only when there is a legally enforceable right to offset the recognized amounts and it is intended either to settle on a net basis, or to realize the asset and settle the liability simultaneously.

Summary of Accounting Policies

FINANCIAL ASSETS

The Group classifies its financial assets into the following categories:

- a) Financial assets at fair value through profit or loss,
- b) Loans and receivables,
- c) Held-to-maturity investments, and
- d) Available-for-sale financial assets.

The Group determines the classification of its investments at initial recognition.

All financial assets held by the Group are recognized and derecognized using settlement date accounting. When a financial asset is recognized initially, the Group measures it at its fair value plus, in the case of a financial asset not-at-fair-value through profit or loss, transaction costs that are directly attributable to the acquisition of the financial asset.

The Group derecognizes a financial asset when the contractual rights to the cash flows from the asset expire, or it transfers the rights to receive the contractual cash flows on the financial asset in a transaction in which substantially all the risks and rewards of ownership of the financial asset are transferred. Any interest in transferred financial assets that is created or retained by the Group is recognized as a separate asset or liability.

The Group derecognizes a financial liability when its contractual obligations are discharged or cancelled or expire.

(a) Financial Assets at Fair Value through Profit or Loss

This category contains financial assets held for trading and those which are upon initial recognition designated by the Group as at fair value through profit or loss.

- A financial asset is classified as held for trading if it is acquired or incurred principally for the purpose of selling or repurchasing in the near term or if it is a part of portfolio of identified financial instruments that are managed together and for which there is evidence of a recent actual pattern of short-term profit-taking. Derivatives are also categorized as held for trading unless they are designated as hedging instruments.

Subsequent to the initial recognition, these financial assets are accounted for and stated at their fair value, which is the price quoted on recognized stock exchanges or calculated by valuation models. The fair value model separates the interest rate risk and the credit spread for a particular security. The credit spread gets updated regularly according to the benchmark and frequency agreed for the single name.

The Group includes unrealized gains and losses in the Statement of Income, line "Gains and losses on financial assets and liabilities held for trading". Interest earned on trading securities is accrued on a daily basis and reported in "Interest income" in the Statement of Income.

- The Group's financial assets are designated at fair value through profit or loss when doing so significantly reduces measurement inconsistencies that would arise if the related derivatives were treated as held for trading and the underlying financial instruments were measured at effective interest method.

Loans measured at fair value through profit or loss are fixed-rate loans which are hedged at the loans' reference rate with interest rate swaps. Loans are designated at their fair value through profit or loss in order to avoid a mismatch in the presentation of the economic content of a transaction. The Group determines the fair value of loans at least once per month. In 2014 and 2015, the Group did not designate loans measured at fair value through profit or loss.

(b) Loans and Receivables

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market, other than:

- Those that the Group intends to sell immediately or in the short term, which are classified as held for trading, and those that the Group upon initial recognition designates as at fair value through profit or loss;
- Those that the Group upon initial recognition designates as available-for-sale; or
- Those for which the holder may not recover substantially all of its initial investment, other than because of credit deterioration.

Loans and receivables are reported at amortized cost. The Group recognizes loans and receivables on the settlement date or when it becomes a part of contractual provisions in a financial instrument and derecognizes them on the settlement date or when the contractual rights to the cash flows from the financial asset expire.

Interest income on impaired loans and receivables is recognized if the Group expects its payment.

In the chapter "Use of estimates and judgments" it is defined how the Group impairs them.

Loans and receivables include also the item "Other financial assets": these are receivables for fees outside the scope of calculation of the amortized cost of financial assets, accrued revenue for banking products, receivables for sold financial assets, trade receivables and receivables in the settlement of business relationships.

(c) Held-to-maturity Investments

Held-to-maturity investments are non-derivative financial assets with fixed or determinable payments and fixed maturities that the Group has the positive intention and ability to hold to maturity.

Held-to-maturity investments are measured at amortized cost. In the chapter Use of estimates and judgments it is defined how the Group impairs them.

(d) Available-for-sale Financial Assets

Available-for-sale financial assets are those non-derivative financial assets that are designated as available for sale or are not classified as loans and receivables, held-to-maturity investments or financial assets at fair value through profit or loss. This portfolio includes both equity and debt securities.

Subsequent to their initial recognition, available-for-sale financial assets are re-measured at their fair value. Since the market value as quoted on the stock exchange regularly doesn't reflect the fair value of a bond the fair value of the securities is determined with the fair value model which separates the interest rate risk and the credit spread for a particular security. The credit spread gets updated regularly according to the benchmark and frequency agreed for the single name. The Group assesses fair value of non-quoted equity instruments by using appropriate models.

A fair value change on an available-for-sale financial asset is recognized directly in the Statement of Other Comprehensive Income, except for impairment losses and foreign exchange gains and losses, until the financial asset is derecognized, at which time the cumulative gain or loss previously recognized in equity is recognized in Statement of Income. However, interest calculated are accrued daily using the effective interest method and are recognized in Statement of Income. Dividends on an available-for-sale equity instrument are recognized in Statement of Income when the Group's right to receive payment is established.

In the chapter "Use of estimates and judgments" it is defined how the Group impairs them.

DERIVATIVE FINANCIAL INSTRUMENTS

In the normal course of business, the Group is a party to contracts for derivative financial instruments, which represent a very low initial investment compared to the notional value of the contract. The derivative financial instruments used include interest rate, currency and commodity forward, swap, and option contracts. These financial instruments are used by the Group to hedge interest rate risk and currency exposures associated with its transactions in financial markets, to open its positions actively and to sell those instruments to the customers.

Derivative financial instruments are recognized at their fair value. Fair values are obtained from quoted market prices, discounted cash flow models and options pricing models as appropriate and adjusted for the counterparty credit risk. Changes in the fair value of derivative financial instruments that do not qualify for hedge accounting are recognized in the "Gains and losses on financial assets and liabilities held for trading" as they arise.

All derivatives are carried as assets when the fair value is positive and as liabilities when the fair value is negative.

Fair value of interest and currency derivatives is their market price in the front-end system Murex. Murex is the Parent Group's "Markets and Treasury" IT platform.

HEDGING INSTRUMENTS

a) Fair Value Hedge

In the year 2015, the Group had not implemented fair value hedging.

b) Cash Flow Hedge

In accordance with the IFRS, cash flow hedges serve to hedge uncertain (variable) cash flows in the future. For this purpose, interest cash flows of the hedged items and related derivatives designated as hedging instruments are projected into the future (forecasted transactions). The hedge relates to the exposure to variability in cash flows associated with recognized assets or a recognized liabilities or a planned or forecasted transaction (or portions of the three) which will affect reported net income. In the case of cash flow hedge accounting, the hedging instrument is recognized at its fair value.

The hedged items are interest cash flows (forecasted transactions) of underlying transactions. The underlying transactions in a cash flow hedge may be any customer or securities transaction, on the assets side or on the liabilities side of balance sheet, in which the interest rate is sensitive to changes in money market rates. Hedging instruments are any derivatives that can hedge the exposure to variability in the relevant cash flows.

Changes in fair value are separated into an effective portion attributable to the hedge and an ineffective portion not attributable to the hedge. A hedge is considered as effective if, for each time bucket, the netted cash flows associated with the hedging instruments are in range 80 % to 125 % to the cash flows of the hedged item(s). The effective portions are recognized directly in equity (Fair value reserves, Cash flow hedge). The ineffective portion of the gain or loss on the hedging instrument is recognized in the Statement of Income. In order to avoid ineffectiveness, projections are made, especially for limits and potential causes of ineffectiveness. The Market Risk department runs an efficiency test at the end of each month. Changes in the fair value of derivative financial instruments arising from the counterparty credit risk are recognized in the Statement of Income, in item "Fair value adjustments in hedge accounting".

The Group discontinues the hedge accounting when the hedging instrument is terminated. The cumulative gain or loss on the hedging instrument that has been recognized in other comprehensive income from the period when the hedge was effective is reclassified from equity to profit or loss in the same period during which the forecasted cash flows affect profit or loss.

Cash flow hedge is used by the Group for managing interest rate risk in accordance with IAS 39.83. The derivatives are not attributed to individual transactions.

PROPERTY, PLANT AND EQUIPMENT AND INTANGIBLE ASSETS

Property, plant and equipment as well as intangible assets are initially recognized at cost. The Group has chosen for measurement after recognition cost model, which means that an asset is carried

Summary of Accounting Policies

at its cost less any accumulated depreciation and any accumulated impairment losses.

Depreciation is calculated on a straight-line basis. Land and assets in the course of construction are not depreciated.

The useful lives are set out below:

	31/12/2015	31/12/2014
Leasehold improvements	10 years	10 years
Hardware	4 - 6 years	4 - 6 years
Furniture, devices and motor vehicles	4 - 10 years	4 - 10 years
Intangible assets - software	7 years	7 years

The Group periodically reviews the useful life and amends the period of depreciation if appropriate.

Leasehold improvements are capitalized and depreciated over the lesser of their useful life or the remaining lease term on a straight-line basis.

If of a minor nature, repairs and renewals are charged to the Statement of Income when the expenditure is incurred.

The Group assesses whether property, plant and equipment and intangible assets may be impaired. If impairment indicators exist, the Group carries out the impairment test and estimates the recoverable amount (higher of fair value less costs to sell or value in use). If the recoverable amount of an asset is less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount. That reduction is an impairment loss.

A reversal of an impairment loss for an asset is recognized immediately in Statement of Income.

The carrying amount of an item of property, plant and equipment is derecognized on disposal or when no future economic benefits are expected from its use or disposal. The gain or loss arising from derecognition of an item is included in Statement of Income when the item is derecognized. The gain or loss arising from derecognition of an asset is determined as the difference between the net disposal proceeds, if any, and the carrying amount of the item.

INVESTMENT PROPERTY

UniCredit Leasing, d.o.o. and consequently the Group own property for earning rents. They are at initial recognition measured at cost and are amortized with the same depreciation rates as Property, plant and equipment.

INVESTMENTS IN SUBSIDIARIES, ASSOCIATES AND JOINT VENTURES

The investments in subsidiaries, associates and joint ventures, which are not quoted, and their fair value cannot be reliably measured, are valued at cost.

LEASES

a) The Group as lessor

The Group provides assets under finance leases. In case of finance lease substantially all the risks and rewards incidental to legal ownership are transferred to the lessee. Net investment in the lease is recognized as assets held under a finance lease in item Loans and receivables. Finance income reflects a constant periodic rate of return on the lessor's net investment in the finance lease.

UniCredit Leasing, d.o.o. provides also assets under operating leases. As a consequence, the Group is the lessor also under operating lease. Assets subject to operating leases are recognized in Statement of Financial Position as Investment property, if they are immovable or as Property, plant and equipment, if they are movables. They are depreciated on a straight-line basis over the lease term. Also lease income (excluding receipts for services provided such as insurance and maintenance) is recognised on a straight-line basis over the lease term in item Other operating net income / (loss).

b) The Group as lessee

The Group has its premises under an operating lease. Lease payments are recognised as an expense on a straight-line basis over the lease term.

OTHER ASSETS

Other assets consist of inventories, receivables for granted advances and other assets that are not disclosed under any other item.

FINANCIAL LIABILITIES

The Group measures financial liabilities at amortized cost, except "Financial liabilities held for trading" and "Derivatives – hedge accounting", which represent negative market value of derivatives and are measured at fair value.

Other financial liabilities include liabilities for fees outside the scope of calculation of amortized cost of financial liabilities, liabilities for purchased financial assets, liabilities in the account from business relationships, liabilities to suppliers and other business liabilities corresponding to the definition of a financial instrument.

PROVISIONS

A provision is recognized when the Group has a present obligation as a result of a past event and when it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of obligation.

Provisions are recognized for the following:

- Potential losses relevant to the risks resulting from off-balance-sheet items;
- Jubilee awards and severance payments;
- Pending or threatened litigation;
- Other events, where the possibility of the outflow of the financial assets is very high.

STATEMENT OF CASH FLOWS

For the purpose of the Statement of Cash Flows, cash is defined as cash in hand and current accounts with banks, including the compulsory minimum reserve with the Bank of Slovenia. Cash equivalents are short-term, highly liquid investments that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

The Group prepares the Statement of Cash Flows using the indirect method. To present cash flows in its operation, the Group complements the total profit or loss before tax with the effect of the following non-cash positions: depreciation, impairment, gains and losses from exchange differences, gains and losses from financial assets held to maturity, gains and losses from sale of tangible and intangible assets, from financing activities, net unrealized gains in fair value reserves from financial assets available for sale and from hedging of cash flows against risks. In accordance with the Decision on books of account and annual reports of banks and savings banks, the Group uses the direct method to present cash flows in investing and cash flows in financing, regardless of the fact that it prepares the statement of cash flows using the indirect method.

EMPLOYEE BENEFITS

The Group provides its employees with jubilee awards and severance payments. The employees are entitled to claim jubilee awards in circumstances where they have been employed by their employer for a defined period of time. The employees are entitled to receive severance payments if they are employed by the Bank or by the Leasing until their retirement age and were employed by the Bank or by the Leasing for a minimum defined period. Benefits are calculated only for employees employed for an indefinite period of time.

Present value of the obligations for payment of jubilee awards and severance payments is calculated by an independent qualified actuary using the projected unit credit method. The key actuarial assumptions included in the calculation of the obligation are the following:

- The discount rate determined by reference to the market yields as of the balance sheet date on corporate bonds for the Euro-zone; it amounts to 2.25 % for 2015 and 2.3 % for 2014;
- Estimated future salary increases;
- Mortality rates – mortality table from the year 2007 for the Slovenian population;
- Fluctuation (termination without payment) depending on past experience in service time;
- Retirement age: 65 years notwithstanding the gender;
- Current employee data (the length of employment, age, gender, average salary);
- Average monthly salary in the Republic of Slovenia.

The amount of obligations arising from jubilee awards and severance payments is recognized as present value of expected future cash outflows. The actuarial gains and losses for severance payments are recognized in the Fair value reserves.

The Group additionally provides short-term benefits to its employees such as contributions to retirement pension insurance and recognizes the costs of these contributions as incurred.

SHARE-BASED PAYMENT

In accordance with IFRS 2, the parent group established a medium/long-term share options and performance shares program, granting equity instruments by UniCredit Italiano S.p.A. The program was established in order to encourage affiliation and motivation of selected managers and employees to achieve strategic goals of the parent group. Share-based payment transactions are equity-settled. In compliance with the IFRS, the subsidiaries, whose employees have been granted equity instruments by the parent company, must pay the latter for the allocation granted to their employees.

SHAREHOLDERS' EQUITY

Shareholders' equity is composed of paid-in share capital, share premium, fair value reserves (fair value reserves from financial assets available-for-sale, fair value reserves from cash flow hedge and for actuarial gains and losses on severance payments), reserves from profit, retained earnings and net profit for the year. Only retained earnings including income from current year are payable.

FINANCIAL COMMITMENTS AND CONTINGENCIES

Off-balance-sheet commitments from guarantees, both financial and service, represent irrevocable obligations that the Bank will make payments in the event a customer cannot fulfil its obligations vis-à-vis third parties. They are measured in accordance with IAS 37 until criteria for recognition in the Statement of Financial Position is met.

A documentary letter of credit is an irrevocable undertaking of the issuing bank acting at the request of a customer (buyer) to make payment to the beneficiary (seller) or to pay or accept bills of exchange drawn by the beneficiary against stipulated documents, provided all terms and conditions of the letter of credit are complied with. The documentary letters of credit are collateralized depending on the creditworthiness of the customer and on the same basis as guarantees or loans.

The primary purpose of unused credit facilities (loan commitments) is to ensure that funds are available to a customer as required. Commitments to grant loans issued by the Bank represent issued loan commitments and the unused part of approved overdraft loans.

The risk associated with off-balance-sheet financial commitments and contingent liabilities is assessed similarly as for loans to customers taking into account the financial position and activities of the entity to which the Bank issued the guarantee and taking into account the collateral obtained.

INTEREST INCOME AND EXPENSE

Interest income and expense are recognized in the Statement of Income using the effective interest method.

FEE AND COMMISSION INCOME AND EXPENSE

Fees and commissions are in principle recognized upon completion of the underlying transaction. Fees and commissions charged for longer periods are being accrued. Fees and commissions included in calculation of effective interest rate are recognized within interest income and expense.

Summary of Accounting Policies

TAXATION

Taxes are calculated in accordance with the Corporate Income Tax regulations. Generally, the taxable profit is based on the profit or loss recognized in the Statement of Income prepared pursuant to the IFRS. It is adjusted for tax purposes as follows from the tax regulations.

Tax expense (tax income) comprises current tax expense (current tax income) and deferred tax expense (deferred tax income).

For years 2014 and 2015, the corporate income tax rate for current and deferred taxes is 17 %.

Deferred taxes are provided for temporary differences arising between the tax bases of assets and liabilities and their carrying amount in Statement of Financial Position.

Deferred tax liabilities are the amounts of income taxes payable in future periods in respect of taxable temporary differences.

Deferred tax assets are the amounts of income taxes recoverable in future periods in respect of deductible temporary differences, the carry-forward of unused tax losses and the carry-forward of unused tax credits.

The Group is subject to various indirect operating taxes. These are included as a component of administrative expenses. The bank levy is for 2014 which was the last year when the banks had to pay it, recognized in the item "Other operating net income". The financial services tax is deducted from income, to which it relates.

FIDUCIARY ACTIVITIES AND AGENCY SERVICES

Assets managed by the Bank in its capacity as a nominee, trustee or agent are not assets of the Bank and are accordingly not part of the Bank's financial statements. Fee income, which the Bank earns by providing these services, is recognized as Fee from agency services and commission operations in the Bank's Statement of Income.

REGULATORY REQUIREMENTS

The Group is subject to the Bank of Slovenia's regulatory requirements. These regulations include limits and other restrictions pertaining to minimum capital adequacy requirements, the classification of loans and off-balance-sheet commitments and provisioning to cover credit risk, liquidity, interest rate, and foreign currency position. Notes on fiduciary activities and agency services are also required by the Bank of Slovenia, not by IFRS. As of 31 December 2015, the Group and its operations were in compliance with all regulatory requirements.

RELATED PARTIES

Related parties are those counterparties that represent:

- Enterprises that directly, or indirectly through one or more intermediaries, control, or are controlled by, or are under common control by, the reporting enterprise;
- Key management personnel, that is, those persons having the authority and responsibility for planning, directing and controlling the activities of the Group;

- Close members of the families of such individuals, who include that person's children and spouse or domestic partner, children of that person's spouse or domestic partner; and dependants of that person or that person's spouse or domestic partner;
- Enterprises in which a substantial interest in the voting power is owned directly or indirectly by any person described above or over which such a person is able to exercise a significant influence. This includes enterprises owned by directors or major shareholders of the Group and enterprises that have a member of key management in common with the Group.

In considering each possible related-party relationship, attention is directed to the substance of the relationship and not merely to the legal form.

Notes on the Financial Statements

Notes on the Statement of Financial Position

Note 1: Cash, cash balances with the Central Bank and demand deposits to banks

EUR '000	Bank		Group	
	31/12/2015	31/12/2014	31/12/2015	31/12/2014
Cash	11,831	12,497	11,831	12,497
Balances with the Central Bank	86,922	18,661	86,922	18,661
Minimum reserve with the Central Bank	86,922	18,661	86,922	18,661
Demand deposits to banks	174,587	319,121	174,623	319,121
Total	273,340	350,279	273,376	350,279

The European Central Bank (ECB) requires credit institutions established in the participating Member States to hold minimum reserves; they are to be held on accounts with the ECB and participating national central banks. It is essential that credit institutions hold their balances only with the participating national central banks.

Liabilities owed to any other credit institution and participating national central bank and liabilities owed to the ECB shall be excluded from the reserve base.

Demand deposits to banks

EUR '000	Bank		Group	
	31/12/2015	31/12/2014	31/12/2015	31/12/2014
Gross value	174,597	319,121	174,633	319,121
Impairment	(10)	-	(10)	-
Net value - Total	174,587	319,121	174,623	319,121

Impairment on demand deposits to banks

EUR '000	Bank		Group	
	2015	2014	2015	2014
Opening Balance	-	-	-	-
Increases	(10)	-	(10)	-
Closing Balance	(10)	-	(10)	-

Note 2: Financial assets held for trading

For both years, the Note refers to the Bank and to the Group.

EUR '000	31/12/2015			31/12/2014		
	Level 1	Level 2	Total	Level 1	Level 2	Total
Loans	16	-	16	3	-	3
Derivatives held for trading	-	16,355	16,355	-	16,365	16,365
Forwards	-	5,420	5,420	-	35	35
Options	-	129	129	-	44	44
Swaps	-	10,806	10,806	-	16,286	16,286
Total	16	16,355	16,371	3	16,365	16,368

All financial assets held for trading were designated as such upon initial recognition.

Notes on the Financial Statements

Annual changes, debt instruments

EUR '000	2015	2014
Opening Balance	-	136
Increases	59,781	350,540
Purchase	59,781	350,540
Decreases	(59,781)	(350,676)
Sales / Redemption	(59,781)	(350,676)
Closing Balance	-	-

Annual changes, equity instruments

EUR '000	2015	2014
Opening Balance	-	75
Increases	66	62
Purchase	66	62
Decreases	(66)	(137)
Sales / Redemption	(66)	(137)
Closing Balance	-	-

Note 3: Available-for-sale financial assets

For both years, the Note refers to the Bank and to the Group.

EUR '000	31/12/2015				31/12/2014			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
Equity instruments	-	22,871	2,685	25,556	13	-	219	232
Bonds, Republic of Slovenia	-	371,485	-	371,485	-	291,132	-	291,132
Bonds, central government units	4,550	-	-	4,550	13,448	-	-	13,448
Bonds, banks	-	53,700	-	53,700	-	49,548	-	49,548
Total	4,550	448,056	2,685	455,291	13,461	340,680	219	354,360

Annual changes, equity instruments

EUR '000	2015		2014	
	Total	Level 3	Total	Level 3
Opening Balance	232	219	25,771	1,065
Increases	25,491	2,611	29	-
Purchase	23,025	145	-	-
Positive changes in fair value - recognized in other comprehensive income	2,466	2,466	29	-
Decreases	(167)	(145)	(25,568)	(846)
Sales / Redemption	(13)	-	(24,722)	-
Negative changes in fair value - recognized in Statement of Income, item Impairment	(145)	(145)	(783)	(783)
Negative changes in fair value - recognized in other comprehensive income	(9)	-	(63)	(63)
Closing Balance	25,556	2,685	232	219

The whole amount of income for level 3 refers to assets, which are included in the balance as of 31 December 2014 and 2015. The loss refers to asset, which was transferred to item "Investments in subsidiaries, associates and joint ventures".

As of the balance on 31 December 2015, the investment into the company Visa Europe Limited represents 91.8 % of the value of equity instruments in level 3. The Bank has received a notification about the intent of Visa Inc. to acquire Visa Europe Limited. Simultaneously, the information on the transaction value was also received. Based on the anticipated transaction, the Bank has reevaluated its investment in line with IAS 39 to the forecasted sales value. The sales will be completed in the year 2016.

Annual changes, debt instruments

EUR '000	2015		2014	
	Total	Level 3	Total	Level 3
Opening Balance	354,128	-	225,581	-
Increases	233,349	-	213,023	-
Purchase	228,405	-	198,510	-
Positive changes in fair value - recognized in other comprehensive income	4,944	-	14,513	-
Decreases	(157,742)	-	(84,476)	-
Sales / Redemption	(149,155)	-	(84,214)	-
Negative changes in fair value - recognized in other comprehensive income	(8,587)	-	(262)	-
Closing Balance	429,735	-	354,128	-

Note 4: Derivatives - hedge accounting

For both years, the Note refers to the Bank and to the Group.

EUR '000	31/12/2015	31/12/2014
	Level 2	Level 2
Cash flow hedge	10,228	11,950
Total	10,228	11,950

Note 5: Loans and receivables

Loans and receivables to banks

EUR '000	Bank		Group	
	31/12/2015	31/12/2014	31/12/2015	31/12/2014
Short-term loans	39,044	37,744	39,044	37,744
Long-term loans	1,002	1,798	1,002	1,798
Claims arising from pledged collateral	5,474	1,942	5,474	1,942
Total	45,520	41,484	45,520	41,484

The Bank did not recognize any impairment on Loans and receivables to banks neither on 31 December 2014 nor on 31 December 2015 as there was no evidence for impairment.

Notes on the Financial Statements

Loans and receivables to customers

Bank

EUR '000	31/12/2015			31/12/2014		
	Gross value	Impairment	Net value	Gross value	Impairment	Net value
Loans						
Short-term	175,967	(45,578)	130,389	223,439	(69,455)	153,984
Corporates	133,465	(39,401)	94,064	180,422	(55,586)	124,836
Financial institutions	7,892	(193)	7,699	8,558	(7,827)	731
Public sector	216	-	216	16	(2)	14
Private customers	29,896	(4,216)	25,680	30,662	(4,206)	26,456
Sole traders	4,154	(1,429)	2,725	3,322	(1,473)	1,849
Non-profit institutions serving households	344	(339)	5	459	(361)	98
Long-term	1,693,776	(134,941)	1,558,835	1,713,365	(123,779)	1,589,586
Corporates	666,407	(97,871)	568,536	730,651	(90,651)	640,000
Financial institutions	82,645	(1,776)	80,869	3,913	(1,448)	2,465
Public sector	207,814	(172)	207,642	237,469	(211)	237,258
Private customers	720,926	(31,810)	689,116	722,113	(28,250)	693,863
Sole traders	13,605	(3,274)	10,331	16,599	(3,195)	13,404
Non-profit institutions serving households	2,379	(38)	2,341	2,620	(24)	2,596
Finance lease						
Long-term	124	(2)	122	-	-	-
Corporates	124	(2)	122	-	-	-
Total	1,869,867	(180,521)	1,689,346	1,936,804	(193,234)	1,743,570

On 31 December 2015, the balance of loans to employees amounted to 21,895 thousand euros and to 20,888 thousand euros on 31 December 2014.

Group

EUR '000	31/12/2015			31/12/2014		
	Gross value	Impairment	Net value	Gross value	Impairment	Net value
Loans						
Short-term	169,262	(45,620)	123,642	223,439	(69,455)	153,984
Corporates	133,510	(39,443)	94,067	180,422	(55,586)	124,836
Financial institutions	1,142	(193)	949	8,558	(7,827)	731
Public sector	216	-	216	16	(2)	14
Private customers	29,896	(4,216)	25,680	30,662	(4,206)	26,456
Sole traders	4,154	(1,429)	2,725	3,322	(1,473)	1,849
Non-profit institutions serving households	344	(339)	5	459	(361)	98
Long-term	1,614,628	(135,095)	1,479,533	1,713,365	(123,779)	1,589,586
Corporates	666,531	(97,995)	568,536	730,651	(90,651)	640,000
Financial institutions	3,286	(1,776)	1,510	3,913	(1,448)	2,465
Public sector	207,814	(172)	207,642	237,469	(211)	237,258
Private customers	721,013	(31,840)	689,173	722,113	(28,250)	693,863
Sole traders	13,605	(3,274)	10,331	16,599	(3,195)	13,404
Non-profit institutions serving households	2,379	(38)	2,341	2,620	(24)	2,596
Finance lease						
Short-term	4,570	(3,470)	1,100	-	-	-
Corporates	3,216	(2,161)	1,055	-	-	-
Public sector	1	-	1	-	-	-
Private customers	479	(446)	33	-	-	-
Sole traders	874	(863)	11	-	-	-
Long-term	164,136	(12,554)	151,582	-	-	-
Corporates	128,716	(11,774)	116,942	-	-	-
Public sector	2,152	-	2,152	-	-	-
Private customers	10,730	(286)	10,444	-	-	-
Sole traders	22,538	(494)	22,044	-	-	-
Total	1,952,596	(196,739)	1,755,857	1,936,804	(193,234)	1,743,570

On 31 December 2015, the balance of loans to employees amounted to 22,961 thousand euros and to 20,888 thousand euros on 31 December 2014.

Impairment on loans and receivables to customers

EUR '000	Bank		Group	
	2015	2014	2015	2014
Opening Balance	(193,234)	(162,894)	(193,234)	(162,894)
Increases	(62,482)	(65,685)	(64,541)	(65,685)
Impairment at initial consolidation	-	-	(14,747)	-
Losses on foreign exchange differences	(11,140)	(1,921)	(11,140)	(1,921)
Increases recognized as interest expense	(12,551)	(5,595)	(12,551)	(5,595)
Decreases	40,681	29,884	41,269	29,884
Decreases due to write-offs	38,695	7,202	38,695	7,202
Gains on foreign exchange differences	9,180	1,559	9,180	1,559
Decreases recognized as interest income	10,330	4,216	10,330	4,216
Closing Balance	(180,521)	(193,234)	(196,739)	(193,234)

Notes on the Financial Statements

Finance lease

EUR '000	Bank		Group	
	31/12/2015		31/12/2015	
	Gross investment in the lease	Present value of minimum lease payments	Gross investment in the lease	Present value of minimum lease payments
Not later than one year	27	25	64,259	51,657
Later than one year and not later than five years	103	97	90,239	76,550
Later than five years	-	-	28,660	24,473
Total	130	122	183,158	152,680

EUR '000	Bank	Group
	31/12/2015	31/12/2015
Unearned finance income	6	14,454
Unguaranteed residual values accruing to the benefit of the lessor	-	-
Accumulated allowance for uncollectible minimum lease payments receivable	(2)	(16,024)
Contingent rents recognised as income in the period	-	-

On 31 December 2015, the Bank and the Group did not recognize any finance lease.

Other financial assets

EUR '000	Bank		Group	
	31/12/2015	31/12/2014	31/12/2015	31/12/2014
Claims for fees	1,356	1,096	1,356	1,096
Impairment on claims for fees	(113)	(43)	(113)	(43)
Accrued income	627	181	627	181
Claims arising from past due derivatives	10,969	14,055	10,969	14,055
Impairment of past due derivatives	(6,495)	(7,423)	(6,495)	(7,423)
Claims arising from the settlement of transactions	4,009	2,750	4,009	2,750
Other financial assets	1,105	1,526	3,697	1,526
Impairment on other financial assets	-	-	(1,336)	-
Total	11,458	12,142	12,714	12,142

Impairment on other financial assets

EUR '000	Bank		Group	
	31/12/2015	31/12/2014	31/12/2015	31/12/2014
Opening Balance	(7,466)	(7,537)	(7,466)	(7,537)
Increases	(279)	(1,067)	(279)	(1,067)
Impairment at initial recognition	-	-	(1,343)	-
Decreases	1,137	1,138	1,144	1,138
Closing Balance	(6,608)	(7,466)	(7,944)	(7,466)

Note 6: Held-to-maturity financial assets

For both years, the Note refers to the Bank and to the Group.

EUR '000	31/12/2015	31/12/2014
Bonds, Republic of Slovenia	13,266	13,160
Total	13,266	13,160

Annual changes

EUR '000	2015	2014
Opening Balance	13,160	13,053
Increases	626	627
Purchase	626	627
Decreases	(520)	(520)
Redemption	(520)	(520)
Closing Balance	13,266	13,160

Note 7: Property, plant and equipment

Bank

EUR '000	2015				Total
	Leasehold improvements	Computer hardware	Other equipment	Work in progress	
Cost					
Opening Balance	11,148	6,136	6,307	78	23,669
Additions	14	-	-	654	668
Transfer from work in progress	-	250	110	(360)	-
Disposals	(550)	(298)	(285)	-	(1,133)
Closing Balance	10,612	6,088	6,132	372	23,204
Depreciation					
Opening Balance	7,147	4,559	4,636	-	16,342
Depreciation for the year	764	657	449	-	1,870
Disposals	(357)	(297)	(263)	-	(917)
Closing Balance	7,554	4,919	4,822	-	17,295
Net book value					
Opening Balance	4,001	1,577	1,671	78	7,327
Closing Balance	3,058	1,169	1,310	372	5,909

Notes on the Financial Statements

For 2014, the Note refers to the Bank and to the Group

EUR '000	2014				
	Leasehold improvements	Computer hardware	Other equipment	Work in progress	Total
Cost					
Opening Balance	12,189	5,838	6,347	151	24,525
Additions	100	-	-	404	504
Transfer from work in progress	-	371	106	(477)	-
Disposals	(1,141)	(73)	(146)	-	(1,360)
Closing Balance	11,148	6,136	6,307	78	23,669
Depreciation					
Opening Balance	7,167	3,941	4,254	-	15,362
Depreciation for the year	890	688	510	-	2,088
Disposals	(910)	(70)	(128)	-	(1,108)
Closing Balance	7,147	4,559	4,636	-	16,342
Net book value					
Opening Balance	5,022	1,897	2,093	151	9,163
Closing Balance	4,001	1,577	1,671	78	7,327

Group

EUR '000	2015						
	Leasehold improvements	Computer hardware	Other equipment	Work in progress	Equipment, which is subject to operating lease	Equipment which is subject to operating lease, in progress	Total
Cost							
Opening Balance	11,148	6,136	6,307	78	-	-	23,669
Additions	14	-	-	654	-	522	1,190
Increase at initial consolidation	29	124	113	-	9,354	-	9,620
Transfer from work in progress	-	250	110	(360)	522	(522)	-
Disposals	(550)	(300)	(288)	-	(2,511)	-	(3,649)
Closing Balance	10,641	6,210	6,242	372	7,365	-	30,830
Depreciation							
Opening Balance	7,147	4,559	4,636	-	-	-	16,342
Increase at initial consolidation	6	106	85	-	3,715	-	3,912
Depreciation for the year	765	663	453	-	591	-	2,472
Disposals	(357)	(299)	(265)	-	(647)	-	(1,568)
Closing Balance	7,561	5,029	4,909	-	3,659	-	21,158
Net book value							
Opening Balance	4,001	1,577	1,671	78	-	-	7,327
Closing Balance	3,080	1,181	1,333	372	3,706	-	9,672

The Group has no contractual commitments for the acquisition of property, plant and equipment on 31 December 2015 (on 31 December 2014: no contractual commitments for the acquisition of property, plant and equipment). The Group cannot sell the leasehold improvements and has no other contractual commitments related to them. The Group did not pledge its property, plant and equipment.

As the Group does not have any borrowing costs related to property, plant and equipment, it did not capitalize them.

Note 8: Investment property

EUR '000	Bank		Group	
	2015	2014	2015	2014
Cost				
Opening Balance	-	-	-	-
Additions - initial consolidation	-	-	9,133	-
Disposals	-	-	(27)	-
Impairment	-	-	(219)	-
Closing Balance	-	-	8,887	-
Depreciation				
Opening Balance	-	-	-	-
Additions - initial consolidation	-	-	1,243	-
Depreciation for the year	-	-	103	-
Disposals	-	-	(27)	-
Closing Balance	-	-	1,319	-
Net book value				
Opening Balance	-	-	-	-
Closing Balance	-	-	7,568	-

Fair value of investment property amounts to 10,387 thousand euros and is based on a valuation by an independent appraiser. There are no restrictions on the realisability of investment property.

UniCredit Leasing, d.o.o. has got in the last five months of the year 2015 rental income in amount of 247 thousand euros and it had direct operating expenses in amount 38 thousand euros. The whole amount of direct operating expenses refers to investment property, which generated rental income in this period.

Investment property was dispossessed from lessees and with the amounts got unsettled claims towards them would be covered. UniCredit Leasing, d.o.o. has no contractual obligations to purchase, construct or develop investment property or for repairs, maintenance or enhancements.

Note 9: Intangible assets

EUR '000	Bank		Group	
	2015	2014	2015	2014
Cost				
Opening Balance	35,731	43,550	35,731	43,550
Additions - initial consolidation	-	-	346	-
Additions	3,566	2,540	3,610	2,540
Disposal	(1,306)	(10,359)	(1,306)	(10,359)
Closing Balance	37,991	35,731	38,381	35,731
Amortization				
Opening Balance	16,929	24,078	16,929	24,078
Additions - initial consolidation	-	-	161	-
Amortization	3,104	3,025	3,117	3,025
Disposal	(835)	(10,174)	(835)	(10,174)
Closing Balance	19,198	16,929	19,372	16,929
Net book value				
Opening Balance	18,802	19,472	18,802	19,472
Closing Balance	18,793	18,802	19,009	18,802

Notes on the Financial Statements

Intangible assets solely comprise computer software. The Group has no internally generated intangible assets. The contractual commitments for acquisition of intangible assets amount to 1,926 thousand euros (914 thousand euros on 31 December 2014).

As the Group does not have any borrowing costs related to the intangible assets, it did not capitalize them.

Note 10: Investments in subsidiaries, associates and joint ventures

EUR '000	Bank		Group	
	31/12/2015	31/12/2014	31/12/2015	31/12/2014
Investments in subsidiaries	1	-	-	-
Total	1	-	-	-

Note 11: Tax assets

EUR '000	Bank			Group		
	31/12/2015	31/12/2014	Effect in 2015	31/12/2015	31/12/2014	Effect in 2015
Current tax assets	-	-	-	-	-	-
Deferred tax assets	5,233	7,637	(2,404)	8,756	7,637	1,119
Balance Statement of Income	8,039	9,935	(1,896)	11,562	9,935	1,627
Loans to banks and loans to customers	3	4	(1)	2,987	4	2,983
Available-for-sale financial assets	247	1,332	(1,085)	247	1,332	(1,085)
Property, plant and equipment, Intangible assets, Investment property	76	28	48	615	28	587
Provisions	120	127	(7)	120	127	(7)
Research and development, investments	108	422	(314)	108	422	(314)
Loss	7,485	8,022	(537)	7,485	8,022	(537)
Balance equity	(2,806)	(2,298)	(508)	(2,806)	(2,298)	(508)
Fair value reserves, Provisions	(47)	(73)	26	(47)	(73)	26
Fair value reserves, Cash flow hedge	668	1,083	(415)	668	1,083	(415)
Fair value reserves, Available-for-sale financial assets	(3,427)	(3,308)	(119)	(3,427)	(3,308)	(119)
Total	5,233	7,637	(2,404)	8,756	7,637	1,119

Tax loss carried forward

EUR '000	Bank		Group	
	2015	2014	2015	2014
Opening Balance	47,185	27,143	47,185	27,143
Increase	-	20,042	-	20,042
Decrease	(3,158)	-	(3,158)	-
Closing Balance	44,027	47,185	44,027	47,185

Note 12: Other assets

EUR '000	Bank		Group	
	31/12/2015	31/12/2014	31/12/2015	31/12/2014
Claims arising from given prepayments	8	6	515	6
Deferred expenses	258	148	543	148
Stock	-	-	942	-
Other assets	17	1,499	17	1,499
Total	283	1,653	2,017	1,653

In 2014, the majority of 'Other assets' of the Bank and of the Group comprises of the claim for the advance payment of the bank levy in the amount of 1,478 thousand euros.

Note 13: Financial liabilities held for trading

For both years, the Note refers to the Bank and to the Group.

EUR '000	31/12/2015		31/12/2014	
	Level 1	Level 2	Level 1	Level 2
Derivatives held for trading	-	16,574	-	17,233
Forwards	-	6,018	-	3,184
Options	-	124	-	44
Swaps	-	10,432	-	14,005
Other financial liabilities held for trading	4	-	6	-
Total	4	16,574	6	17,233

All financial liabilities held for trading were designated as such upon initial recognition.

Note 14: Derivatives - hedge accounting

For both years, the Note refers to the Bank and to the Group.

EUR '000	31/12/2015	31/12/2014
	Level 2	Level 2
Cash flow hedge	73,229	53,415
Total	73,229	53,415

Note 15: Financial liabilities measured at amortised cost

Deposits from banks and central banks

EUR '000	Bank		Group	
	31/12/2015	31/12/2014	31/12/2015	31/12/2014
On demand from banks	5,100	7,913	5,100	7,913
Short-term deposits from banks	40,026	190,007	40,026	190,007
Long-term deposits from banks	155,267	228,015	155,267	228,015
Total	200,393	425,935	200,393	425,935

Notes on the Financial Statements

Loans from banks and central banks

EUR '000	Bank		Group	
	31/12/2015	31/12/2014	31/12/2015	31/12/2014
Long-term loans from central banks	78,124	252,509	78,124	252,509
Long-term loans from banks	37,722	158,741	107,267	158,741
Total	115,846	411,250	185,391	411,250

Deposits from customers

EUR '000	Bank		Group	
	31/12/2015	31/12/2014	31/12/2015	31/12/2014
On demand	974,976	715,514	972,623	715,514
Corporates	516,565	386,966	516,565	386,966
Financial institutions	89,703	51,543	87,350	51,543
Public sector	79,092	53,710	79,092	53,710
Private customers	267,484	202,455	267,484	202,455
Sole traders	16,243	17,555	16,243	17,555
Non-profit institutions serving households	5,889	3,285	5,889	3,285
Short-term deposits	367,279	485,186	367,279	485,186
Corporates	196,847	225,101	196,847	225,101
Financial institutions	25,854	49,956	25,854	49,956
Public sector	12,702	24,050	12,702	24,050
Private customers	122,958	178,585	122,958	178,585
Sole traders	6,013	3,926	6,013	3,926
Non-profit institutions serving households	2,905	3,568	2,905	3,568
Long-term deposits	478,230	167,811	478,230	167,811
Corporates	30,426	19,957	30,426	19,957
Financial institutions	5,740	1,216	5,740	1,216
Public sector	278,097	8,093	278,097	8,093
Private customers	158,033	134,915	158,033	134,915
Sole traders	1,575	98	1,575	98
Non-profit institutions serving households	4,359	3,532	4,359	3,532
Total	1,820,485	1,368,511	1,818,132	1,368,511

Subordinated liabilities

EUR '000	Bank		Group	
	31/12/2015	31/12/2014	31/12/2015	31/12/2014
Subordinated liabilities to banks	30,101	30,110	30,101	30,110
Total	30,101	30,110	30,101	30,110

In 2008, the Bank signed a subordinated loan facility agreement for ten years in the amount of 20,000 thousand euros with loan interest rate EURIBOR + 1.5 %.

In 2009, the Bank signed an additional subordinated loan facility agreement for 10,000 thousand euros with loan interest rate EURIBOR + 3 %.

Both facility amounts were signed with UniCredit Bank Austria AG, Vienna and are fully drawn.

Other financial liabilities

EUR '000	Bank		Group	
	31/12/2015	31/12/2014	31/12/2015	31/12/2014
Assets for cross-border payment transfers	1,221	2,201	1,221	2,201
Liabilities for fees	48	29	48	29
Liabilities arising from settlement of transactions	6,547	2,821	6,547	2,821
Liabilities to suppliers	1,054	904	1,173	904
Accrued expenses	6,645	4,475	6,739	4,475
Received prepayments and warranties	-	-	1,131	-
Other financial liabilities	3,184	6,795	3,329	6,795
Total	18,699	17,225	20,188	17,225

Note 16: Provisions

EUR '000	Bank		Group	
	31/12/2015	31/12/2014	31/12/2015	31/12/2014
For pending legal cases	4,024	1,419	4,024	1,419
For jubilee awards and severance	787	882	787	882
For off-balance sheet items	6,797	4,508	6,797	4,508
Other provisions	-	307	682	307
Total	11,608	7,116	12,290	7,116

On 31 December 2015, there were fourteen pending litigations towards the Bank amounting together to 11.4 million euros in which the Bank was involved as a defendant (on 31 December 2014: 11.7 million euros). The company UniCredit leasing, d.o.o. was involved as defendant in three pending litigations amounting together to 5.2 million euros. In line with the assessment of their outcome, the Group formed adequate provisions for litigations.

Bank 2015

EUR '000	For pending legal cases	For jubilee awards and severance	For off-balance sheet items	Other provisions	Total
Opening Balance	1,419	882	4,508	307	7,116
Increases	2,605	74	3,409	498	6,586
Balance Statement of Income	2,605	74	3,409	497	6,585
Exchange rate differences	-	-	-	1	1
Decreases	-	(169)	(1,120)	(805)	(2,094)
Use of provisions	-	(43)	-	(38)	(81)
Decreases balance Statement of Income	-	-	(1,120)	(767)	(1,887)
Decreases balance equity	-	(126)	-	-	(126)
Closing Balance	4,024	787	6,797	-	11,608

Notes on the Financial Statements

For 2014, the Note refers to the Bank and to the Group.

2014

EUR '000	For pending legal cases	For jubilee awards and severance	For off-balance sheet items	Other provisions	Total
Opening Balance	607	1,010	4,520	-	6,137
Increases	1,210	98	3,096	307	4,711
Balance Statement of Income	1,210	98	3,096	307	4,711
Decreases	(398)	(226)	(3,108)	-	(3,732)
Use of provisions	-	(20)	-	-	(20)
Decreases balance Statement of Income	(398)	(1)	(3,108)	-	(3,507)
Decreases balance equity	-	(205)	-	-	(205)
Closing Balance	1,419	882	4,508	307	7,116

Group**2015**

EUR '000	For pending legal cases	For jubilee awards and severance	For off-balance sheet items	Other provisions	Total
Opening Balance	1,419	882	4,508	307	7,116
Increases	2,605	74	3,409	1,180	7,268
Balance Statement of Income	2,605	74	3,409	1,022	7,110
Initial consolidation	-	-	-	157	157
Exchange rate differences	-	-	-	1	1
Decreases	-	(169)	(1,120)	(805)	(2,094)
Use of provisions	-	(43)	-	(38)	(81)
Decreases balance Statement of Income	-	-	(1,120)	(767)	(1,887)
Decreases balance equity	-	(126)	-	-	(126)
Closing Balance	4,024	787	6,797	682	12,290

Note 17: Tax liabilities

EUR '000	Bank		Group	
	31/12/2015	31/12/2014	31/12/2015	31/12/2014
Current tax liabilities	-	-	145	-
Total	-	-	145	-

Offsetting

EUR '000	Bank		Group	
	31/12/2015	31/12/2014	31/12/2015	31/12/2014
Deferred tax liabilities	3,525	73	3,525	73
Fair value reserves, Available-for-sale financial assets	3,478	-	3,478	-
Fair value reserves, Provisions	47	73	47	73
Total	3,525	73	3,525	73

Note 18: Other liabilities

EUR '000	Bank		Group	
	31/12/2015	31/12/2014	31/12/2015	31/12/2014
Accrued expenses and deferred income	1,328	1,788	2,057	1,788
Liabilities for taxes and contributions	338	2,142	770	2,142
Total	1,666	3,930	2,827	3,930

Note 19: Share capital

EUR '000	Bank		Group	
	31/12/2015	31/12/2014	31/12/2015	31/12/2014
Ordinary shares - subscribed by privates	1	1	1	1
Ordinary shares - subscribed by foreign banks	20,383	20,383	20,383	20,383
Total	20,384	20,384	20,384	20,384

On 31 December 2015, the Bank's share capital amounted to 20,383,765 euros and was comprised of 4,888,193 pieces of ordinary non-par-value shares, which are fully paid. Each primary non-par-value share entitles its holder to one vote when concluding decisions at the Bank's General Meeting of Shareholders, to share in profit (dividend) and to appropriate share in remaining assets after the Bank's liquidation or bankruptcy.

The Bank had not paid out dividends for the year 2014.

Note 20: Share premium

EUR '000	Bank		Group	
	31/12/2015	31/12/2014	31/12/2015	31/12/2014
Payments in excess of nominal amounts of paid-up shares	91,736	91,736	91,736	91,736
Share premium reserve	16,024	16,024	16,024	16,024
Total	107,760	107,760	107,760	107,760

Note 21: Fair value reserves

For both years, the Note refers to the Bank and to the Group.

EUR '000	31/12/2015	31/12/2014
Fair value reserves, Cash flow hedge	(3,262)	(5,290)
Fair value reserves, Available-for-sale financial assets	16,729	16,153
Fair value reserves, Actuarial gains (losses) on defined benefit pension plans	511	359
Total	13,978	11,222

Notes on the Financial Statements

Fair value reserves, Cash flow hedge

EUR '000	2015	2014
Opening Balance	(5,290)	(9,006)
Gross value	(6,374)	(10,851)
Deferred taxes	1,084	1,845
Increases	2,028	3,716
Gross value	2,443	4,477
Deferred taxes	(415)	(761)
Closing Balance	(3,262)	(5,290)
Gross value	(3,931)	(6,374)
Deferred taxes	669	1,084

Fair value reserves, Available-for-sale financial assets

EUR '000	2015	2014
Opening Balance	16,153	4,353
Gross value	19,461	5,244
Deferred taxes	(3,308)	(891)
Increases	6,150	12,070
Gross value	7,410	14,542
Deferred taxes	(1,260)	(2,472)
Decreases	(5,574)	(270)
Gross value	(6,716)	(325)
Deferred taxes	1,142	55
Closing Balance	16,729	16,153
Gross value	20,155	19,461
Deferred taxes	(3,426)	(3,308)

Fair value reserves, Actuarial gains (losses) on defined benefit pension plans

EUR '000	2015	2014
Opening Balance	359	188
Gross value	431	226
Deferred taxes	(72)	(38)
Increases	152	171
Gross value	126	205
Deferred taxes	26	(34)
Closing Balance	511	359
Gross value	557	431
Deferred taxes	(46)	(72)

Note 22: Reserves from profit

EUR '000	Bank		Group	
	31/12/2015	31/12/2014	31/12/2015	31/12/2014
Mandatory reserves	1,307	1,307	1,307	1,307
Other reserves from profit	83,328	103,028	98,221	103,028
Total	84,635	104,335	99,528	104,335

Other reserves from profit for the Group include the goodwill deriving from initial consolidation of the company UniCredit Leasing, d.o.o. in the amount of 14,893 thousand euros.

Note 23: Retained earnings including profit / loss from current year

EUR '000	Bank		Group	
	31/12/2015	31/12/2014	31/12/2015	31/12/2014
Net profit for the year	9,677	599	8,721	599
Transfer to / from reserves from profit	20,000	(299)	20,000	(299)
Total	29,677	300	28,721	300

Balance sheet available profit of the Bank

EUR '000	2015	2014
Net profit for the year	9,677	599
Transfer to reserves from profit	-	(299)
Transfer from reserves from profit	20,000	-
Balance sheet available profit	29,677	300
Transfer to reserves from profit	-	(300)
Distribution of dividends	(9,677)	-
Transfer to the following year	20,000	-

The Management Board proposed to the Supervisory Board and the General Meeting of Shareholders of the Bank that part of the Accumulated profit in the amount of 9.677 thousand euros shall be distributed among the shareholders. The rest of the accumulated profit remains undistributed.

Basic and diluted earnings per share

EUR 1.000	Bank		Group	
	31/12/2015	31/12/2014	31/12/2015	31/12/2014
(1) Net profit for the year	9,677	599	8,721	599
(2) Number of shares	4,888,193	4,888,193	4,888,193	4,888,193
(3) Weighted number of shares in the year	4,888,193	4,888,193	4,888,193	4,888,193
(4) Earnings per share in euros (1) / (3)	1.98	0.12	1.78	0.12

Basic and diluted earnings per share are the same.

Notes on the Financial Statements

Notes on the Statement of Income

Note 24: Interest income

EUR '000	Bank		Group	
	2015	2014	2015	2014
Interest on deposits placed with the Central Bank	-	90	-	90
Interest on financial assets held for trading	5,150	5,347	5,150	5,347
Interest on derivatives used for hedging	5,091	4,846	5,091	4,846
Interest on financial assets available for sale	10,334	10,742	10,334	10,742
Interest on loans and receivables	38,782	50,093	41,197	50,093
To banks	176	221	176	221
To customers	38,606	49,872	41,021	49,872
Interest from impaired loans	8,979	10,601	8,979	10,601
To customers	8,979	10,601	8,979	10,601
Interest on financial assets held to maturity	626	626	626	626
Negative interest on liabilities	515	-	515	-
Total	69,477	82,345	71,892	82,345

Note 25: Interest expense

EUR '000	Bank		Group	
	2015	2014	2015	2014
Interest on Central Bank deposits and loans	132	417	132	417
Interest on financial liabilities held for trading	5,083	5,238	5,083	5,238
Interest on derivatives used for hedging	6,402	7,584	6,402	7,584
Interest on received deposits and loans	12,219	20,480	12,740	20,480
Paid to banks	4,398	7,107	4,911	7,107
Paid to customers	7,821	13,373	7,829	13,373
Negative interest in assets	795	-	795	-
Total	24,631	33,719	25,152	33,719

Interest expense for subordinated loans amounted to 609 thousand euros for 2015 (in 2014: 683 thousand euros).

Note 26: Dividend income

For both years, the Note refers to the Bank and to the Group.

EUR '000	2015	2014
Dividends from financial assets available for sale	5	5
Total	5	5

Note 27: Fee and commission income

EUR '000	Bank		Group	
	2015	2014	2015	2014
Fees from transactions with securities	7,782	6,355	7,782	6,355
Fees from guarantees	3,672	4,228	3,672	4,228
Fees from performing payment services – maintenance of transaction accounts	2,707	3,118	2,707	3,118
Fees from performing payment services – payments	5,171	5,463	5,171	5,463
Fees from performing payment services – card operations	4,999	3,524	4,999	3,524
Fees from performing other payment services	1,548	1,621	1,548	1,621
Fees from loan and lease transactions	4,675	5,050	4,848	5,050
Fees from corporate finance advisory	2,675	1,343	2,675	1,343
Fees from other transactions	962	1,024	962	1,024
Total	34,191	31,726	34,364	31,726

Note 28: Fee and commission expenses

EUR '000	Bank		Group	
	2015	2014	2015	2014
Fees for performed payment services – card operations	2,391	2,111	2,391	2,111
Fees for performed other payment services	2,544	1,636	2,551	1,636
Fees for performed agency services and commission operations	1,217	1,016	1,217	1,016
Fees for performed services for corporate finance advisory	1,213	634	1,213	634
Fees for performed other services	1,794	1,594	1,978	1,594
Total	9,159	6,991	9,350	6,991

Note 29: Realised gains and losses on financial assets and liabilities not measured at fair value through profit or loss

EUR '000	Bank		Group	
	2015	2014	2015	2014
Realised gains	6,406	4,455	6,406	4,455
On available-for-sale financial assets, debt instruments	5,388	2,929	5,388	2,929
On available-for-sale financial assets, equity instruments	66	1,342	66	1,342
On loans	499	12	499	12
On other financial assets and liabilities	453	172	453	172
Realised losses	(984)	(18)	(1,151)	(18)
On available-for-sale financial assets, debt instruments	(105)	(17)	(105)	(17)
On loans	(73)	(1)	(73)	(1)
On other financial assets and liabilities	(806)	-	(973)	-
Total	5,422	4,437	5,255	4,437

Notes on the Financial Statements

Note 30: Gains and losses on financial assets and liabilities held for trading

For both years, the Note refers to the Bank and to the Group.

EUR '000	2015	2014
Net gains on securities trading	23	172
Net gains on purchase and sale of foreign currencies	(75)	1,697
Net gains / losses on derivatives	4,442	1,310
Total	4,390	3,179

Note 31: Fair value adjustments in hedge accounting

For both years, the Note refers to the Bank and to the Group.

EUR '000	2015	2014
Changes in fair value of derivatives used for hedging cashflows of group financial instruments - ineffective portion - macro	(139)	(1,159)
Total	(139)	(1,159)

Note 32: Exchange gains / (losses)

EUR '000	Bank		Group	
	2015	2014	2015	2014
Gains on foreign exchange differences	359,709	118,762	359,779	118,762
Losses on foreign exchange differences	(361,470)	(120,063)	(361,568)	(120,063)
Total	(1,761)	(1,301)	(1,789)	(1,301)

Note 33: Gains and losses on derecognition of assets other than held for sale

For both years, the Note refers to the Bank and to the Group.

EUR '000	2015	2014
Losses on derecognition	(708)	(434)
Total	(708)	(434)

Note 34: Other operating net income / (loss)

EUR '000	Bank		Group	
	2015	2014	2015	2014
Gains	1,345	1,331	2,385	1,331
Gains on operational risk	17	10	75	10
Refund of expenses for bank's delegates abroad	1,000	1,200	1,000	1,200
Gains on leases	167	-	1,147	-
Other gains	161	121	163	121
Losses	(1,797)	(1,997)	(2,175)	(1,997)
Memberships	(73)	(60)	(73)	(60)
Losses on operational risk	(199)	(193)	(260)	(193)
Bank levy	-	(1,673)	-	(1,673)
Bank Resolution Fund	(1,472)	-	(1,472)	-
Losses on leases	-	-	(92)	-
Other losses	(53)	(71)	(278)	(71)
Total	(452)	(666)	210	(666)

Note 35: Administrative costs

EUR '000	Bank		Group	
	2015	2014	2015	2014
Staff costs	22,515	22,259	23,223	22,259
Other administrative costs	11,779	11,720	11,859	11,720
Total	34,294	33,979	35,082	33,979

Staff costs

EUR '000	Bank		Group	
	2015	2014	2015	2014
Gross salaries	16,413	16,413	16,929	16,413
Contributions for social security	1,238	1,150	1,275	1,150
Contributions for pension insurance	1,497	1,393	1,544	1,393
Other contributions levied on gross salaries	57	49	61	49
Allowance for transport to work and for meals	1,367	1,341	1,407	1,341
Variable salaries	1,015	962	1,032	962
Other staff costs	928	951	975	951
Total	22,515	22,259	23,223	22,259

In 2015, the Bank recognized expenses for unused holidays in the amount of 36 thousand euros (in 2014: a decrease of the expenses for unused holidays in the amount of 37 thousand euros).

Notes on the Financial Statements

Other administrative costs

EUR '000	Bank		Group	
	2015	2014	2015	2014
Operating leasehold on premises	2,205	2,213	2,211	2,213
IT services	2,218	2,254	2,257	2,254
Post and communication	1,356	1,362	1,386	1,362
Consulting and auditing services	1,931	2,097	1,939	2,097
Other outsourced services	743	835	717	835
Marketing	1,169	1,069	1,171	1,069
Training	133	80	133	80
Material costs	683	701	686	701
Costs of fixed assets maintenance and security	845	662	855	662
Insurance	203	188	207	188
Travel costs	146	140	150	140
Supervision costs	147	119	147	119
Total	11,779	11,720	11,859	11,720

Consulting and auditing services include the audit of the financial statements for 2015 in the amount of 147 thousand euros provided by Deloitte revizija d.o.o.. The latter performed also the audit of custody business which amounted to 13 thousand euros.

The Bank rents a number of branches and office premises. Rental contracts usually run for up to 15 years with the option to renew or cancel them.

The future minimum lease payments to be paid not later than in one year amount to 2,077 thousand euros, payments to be paid later than in one year and not later than in five years 1,656 thousand euros and payments to be paid later than in five years 310 thousand euros (in 2014 2,193 thousand euros not later than in one year, payments to be paid later than in one year and not later than in five years 2,256 thousand euros and payments to be paid later than in five years 433 thousand euros).

Note 36: Depreciation

EUR '000	Bank		Group	
	2015	2014	2015	2014
Depreciation of property, plant and equipment	1,870	2,088	2,472	2,088
Depreciation of leasehold improvements	764	890	765	890
Depreciation of computer hardware	657	688	663	688
Depreciation of other equipment	449	510	1,044	510
Amortisation of intangible assets	3,104	3,025	3,117	3,025
Depreciation of investment property	-	-	103	-
Total	4,974	5,113	5,692	5,113

Note 37: Provisions

EUR '000	Bank		Group	
	2015	2014	2015	2014
For pending legal cases	2,605	812	2,605	812
For severance and jubilee salaries	74	98	74	98
For potential losses	(270)	307	250	307
For off-balance-sheet items	2,287	(12)	2,287	(12)
Total	4,696	1,205	5,216	1,205

Note 38: Impairments

EUR '000	Bank		Group	
	2015	2014	2015	2014
Impairment of financial assets, measured at cost	20,954	35,731	22,419	35,731
Increase	62,771	66,752	64,830	66,752
Loans	62,482	65,685	64,541	65,685
Other financial assets	289	1,067	289	1,067
Decrease	(41,817)	(31,021)	(42,411)	(31,021)
Loans	(40,680)	(29,884)	(41,267)	(29,884)
Other financial assets	(1,137)	(1,137)	(1,144)	(1,137)
Impairment of available-for-sale financial assets	145	783	145	783
Increase	145	783	145	783
Impairment on investment property	-	-	195	-
Increase	-	-	195	-
Total	21,099	36,514	22,759	36,514

Note 39: Profit or loss from non-current assets held for sale

EUR '000	Bank		Group	
	2015	2014	2015	2014
Profit from non-current assets held for sale	1	5	34	5
Loss from non-current assets held for sale	-	(3)	(93)	(3)
Total	1	2	(59)	2

Note 40: Corporate income tax

EUR '000	Bank		Group	
	2015	2014	2015	2014
Current tax	-	-	(83)	-
Deferred tax	1,896	14	1,532	14
Total	1,896	14	1,449	14

The whole amount of corporate income tax effects the dividends, which are proposed to be paid to the shareholders of the Bank.

EUR '000	Bank		Group	
	2015	2014	2015	2014
Profit / loss before taxes	11,573	613	10,170	613
Theoretical tax (17 %)	1,967	104	1,729	104
Tax decrease	(1,111)	(3,731)	(1,111)	(3,731)
For deductible income	(2)	(3)	(2)	(3)
Previous taxes revocation	(1,109)	(3,728)	(1,109)	(3,728)
Tax on non-deductible expenses	124	195	279	195
Deferred taxes	1,896	3,403	1,532	3,403
Adjustment for the calculated deferred taxes	1,896	3,403	1,532	3,403
Other adjustments	(980)	43	(980)	43
Total	1,896	14	1,449	14

Notes on the Financial Statements

Notes to the Statement of Cash Flows

Note 41: Cash and Cash equivalents

EUR '000	Bank		Group	
	31/12/2015	31/12/2014	31/12/2015	31/12/2014
Cash	11,832	12,497	11,832	12,497
Minimum reserve with the Central Bank	86,922	18,661	86,922	18,661
Demand deposits to banks	174,597	319,121	174,597	319,121
Loans to banks with maturity up to 3 months	9,036	2,724	9,036	2,724
Total	282,387	353,003	282,387	353,003

Notes to the Commitments and other Off-balance-sheet Items
in line with the Bank of Slovenia requirements

Note 42: Commitments and other Off-balance-sheet Items

For both years, the Note refers to the Bank and to the Group.

EUR '000	31/12/2015	31/12/2014
Guarantees	200,197	247,273
Committed credit and overdraft lines	464,533	322,535
Creditors on spot business	9,423	3,544
Notional amount of derivatives	3,819,304	2,354,228
Total	4,493,457	2,927,580

Annual changes, guarantees

EUR '000	2015	2014
Opening Balance	247,273	279,663
Increases	144,488	139,822
Issued guarantees	142,164	138,924
Exchange rate differences	2,324	898
Decreases	(191,564)	(172,212)
Redemption	(375)	(2,423)
Expired guarantees	(189,098)	(169,106)
Exchange rate differences	(2,091)	(683)
Closing Balance	200,197	247,273

Derivatives

EUR '000	31/12/2015	31/12/2014
Forwards and futures	311,482	109,243
Interest options	34,664	38,927
Other options	-	710
Interest swaps	3,107,526	1,810,250
Held for trading	721,331	598,236
Held for hedging	2,386,195	1,212,014
Currency swaps	364,230	395,098
Held for trading	165,897	196,765
Held for hedging	198,333	198,333
Commodity swaps	1,402	-
Total	3,819,304	2,354,228

The Bank discloses the explanation regarding the uncertainty relating to the financial derivatives through the analysis of the counterparty risk, in the chapter Risk report. The Bank's intention is also to close most of the positions out of derivative business.

Note 43: Fiduciary activities

For both years, the Note refers to the Bank and to the Group.

Statement of Financial Position on Fiduciary activities

EUR '000	31/12/2015	31/12/2014
Cash from clients for brokerage with financial instruments	4,015	5,213
Receivables from managing financial instruments	39,284	28,540
Receivables from custody business	10,267,744	8,487,040
Receivables from the Central Securities Clearing Corporation for sold financial instruments	130	44
Receivables from settlement systems and institutions for sold financial instruments (buyers)	977	1,837
Receivables from settlement business	2,347	2,546
Receivables from other businesses on behalf and for account of third parties	226,566	189,676
Assets total	10,541,063	8,714,896
Liabilities to customers from money and financial instruments	43,299	33,755
Liabilities to the Central Securities Clearing Corporation for financial instruments bought	2,347	2,546
Liabilities to other settlement systems and institutions for purchased financial instruments (suppliers)	10,266,495	8,486,364
Liabilities to bank for commissions, expenses, etc.	9	9
Liabilities from settlement business	2,347	2,546
Liabilities from other businesses on behalf and for account of third parties	226,566	189,676
Liabilities total	10,541,063	8,714,896

Notes on the Financial Statements

Note 44: Agency services

For both years, the Note refers to the Bank and to the Group.

EUR '000	31/12/2015	31/12/2014
Claims of settlement and transaction accounts for client assets	10,308,135	8,517,461
From financial instruments	10,307,028	8,515,580
To the Central Securities Clearing Corporation or to bank's clearing account for sold financial instruments	130	44
To the settlement systems and institutions for sold financial instruments (buyers)	977	1,837
Clients' cash	4,015	5,213
On settlement account for clients' funds	1,950	1,693
On banks' transaction accounts	2,065	3,520
Assets total	10,312,150	8,522,674
Liabilities of settlement account or transaction accounts for clients' funds	10,312,150	8,522,674
To clients from cash and financial instruments	43,299	33,755
To the Central Securities Clearing Corporation or to Bank's clearing account for purchased financial instruments	2,347	2,546
To other settlement systems and institutions for purchased financial instruments (suppliers)	10,266,495	8,486,364
To the bank or the bank's settlement account for commissions, expenses, etc.	9	9
Liabilities total	10,312,150	8,522,674
Off-balance-sheet items	10,307,028	8,515,580
Clients' financial instruments, itemised by services	10,307,028	8,515,580
Managing financial instruments	39,284	28,540
Custodian services	10,267,744	8,487,040

Income and expenses from fees related to investment services and businesses

EUR '000	2015	2014
Income from fees and commission related to investment and subsidiary investment services and businesses for clients	7,782	6,376
Reception, intermediary, and execution of orders	110	212
Management of financial instruments	463	455
Initial public offering and subsequent sales without obligation to buy	1,084	621
Custodian and related services	6,125	5,088
Expenses from fees and commission related to investment and auxiliary investments services and businesses for clients	1,901	1,449
Fees related to the Central Securities Clearing Corporation and to similar organizations	1,901	1,440
Fees related to the stock exchange and similar organizations	-	9

Note 45: Related parties

The Bank is a subsidiary of UniCredit Bank Austria AG Vienna, incorporated in Austria, which owns 99.99 % of the Bank's shares. The remaining shares are owned by the Slovenian legal entities and private individuals. The ultimate parent of the Group is UniCredit S.p.A., Italy.

The Bank enters into a number of banking transactions with other members of the UniCredit Group, which includes granted and received loans and deposits, buying and selling foreign currency as well as derivatives.

The volumes of related-party transactions and related income and expenses are stated as follows:

Statement of Financial Position

EUR '000	Bank		Group	
	31/12/2015	31/12/2014	31/12/2015	31/12/2014
Loans	268,950	353,072	183,228	353,072
Management Board	469	306	566	306
Key management personnel	259	266	504	266
Parent company	160,159	336,138	160,186	336,138
Other companies within the parent group UniCredit	107,941	16,293	21,820	16,293
Other related parties	122	69	152	69
Derivatives	16,396	15,464	16,396	15,464
Parent company	6	288	6	288
Other companies within the parent group UniCredit	16,390	15,176	16,390	15,176
Other assets	8	3	8	3
Parent company	-	3	-	3
Other companies within the parent group UniCredit	8	-	8	-
Total assets	285,354	368,539	199,632	368,539
Financial liabilities measured at amortised cost	191,016	549,347	245,695	549,347
Management Board	288	356	408	356
Key management personnel	32	25	117	25
Parent company	185,650	535,928	242,477	535,928
Other companies within the parent group UniCredit	4,572	12,713	2,219	12,713
Other related parties	474	325	474	325
Derivatives	83,756	67,371	83,756	67,371
Parent company	187	28	187	28
Other companies within the parent group UniCredit	83,569	67,343	83,569	67,343
Other liabilities	1,808	1,261	1,807	1,261
Parent company	221	294	221	294
Other companies within the parent group UniCredit	1,587	967	1,586	967
Total liabilities	276,580	617,979	331,258	617,979

Loans to banks within the parent group include demand deposits, time deposits and loans to banks. They are unsecured and carry partially variable and partially fixed interest rates.

Notes on the Financial Statements

Statement of Income

EUR '000	Bank		Group	
	2015	2014	2015	2014
Interest income	385	282	113	282
Management Board	3	3	3	3
Key management personnel	4	5	8	5
Parent company	-	127	-	127
Other companies within the parent group UniCredit	375	143	98	143
Other related parties	4	4	4	4
Interest expense	11,791	14,384	13,009	14,384
Management Board	2	5	3	5
Key management personnel	-	-	1	-
Parent company	5,366	6,345	6,604	6,345
Other companies within the parent group UniCredit	6,417	8,029	6,396	8,029
Other related parties	6	5	6	5
Fee and commission income	424	968	424	968
Parent company	-	434	-	434
Other companies within the parent group UniCredit	424	534	424	534
Fee and commission expenses	1,375	760	1,385	760
Parent company	197	164	207	164
Other companies within the parent group UniCredit	1,178	596	1,178	596
Gains and losses on financial assets and liabilities held for trading	25,872	10,942	25,872	10,942
Parent company	6,811	565	6,811	565
Other companies within the parent group UniCredit	19,061	10,377	19,061	10,377
Fair value adjustments in hedge accounting	(138)	(1,159)	(138)	(1,159)
Other companies within the parent group UniCredit	(138)	(1,159)	(138)	(1,159)
Other operating income	976	1,225	1,017	1,225
Parent company	745	980	745	980
Other companies within the parent group UniCredit	231	245	272	245
Administrative costs	2,482	2,728	2,397	2,728
Parent company	5	11	5	11
Other companies within the parent group UniCredit	2,477	2,717	2,392	2,717

Remuneration paid

EUR '000	Bank		Group	
	2015	2014	2015	2014
Remuneration paid to the Management Board	525	564	690	564
Salaries and other short-term benefits	525	564	690	564
Remuneration paid to the Supervisory Board members	61	66	62	66
Remuneration paid to other employees with an individual contract	1,519	1,059	1,519	1,059
Salaries and other short-term benefits	1,519	1,059	1,519	1,059
Total	2,105	1,689	2,271	1,689
Number of the Management Board members as of 31 December	4	4	6	4
Number of the Supervisory Board members as of 31 December	6	6	6	6
Number of other employees with an individual contract as of 31 December	18	14	18	14

In 2015, there were on average seventeen employees with an individual contract.

In 2015, the Management Board Members received the following amounts: Jana Benčina Henigman, M. Sc.: 117 thousand euros of fixed salary, 40 thousand euros of variable salary and 1 thousand euros of other remuneration; Damijan Dolinar, M. Sc. CFA: 149 thousand euros of fixed salary, 45 thousand euros of variable salary and 1 thousand euros of other remuneration; Francesco Vercesi, MBA, who was member of the Management Board till 8 May 2015: 80 thousand euros of fixed salary and 77 thousand euros of variable salary.

Stefan Vavti, M. Sc., the Chairman of the Management Board, was receiving remuneration for conducting a function in the Bank directly from the parent bank as the parent's bank seconded employee in accordance with the Parent Group's rules. In 2015, he didn't receive any additional payments from the Bank.

In the years 2014 and 2015 there were no payments received in line with share options and performance shares program.

The Supervisory Board Members received as follows: Giuseppe Verrascina: 28 thousand euros of compensation paid, Franco Andretta: 23 thousand euros of compensation paid and Francesco Slocovich 10 thousand euros of compensation paid.

Transactions of the Bank with its subsidiary UniCredit Leasing, d.o.o.

Balances in Statement of Financial Position

EUR '000	31/12/2015
Loans and receivables	86,121
Investments in subsidiaries, associates and joint ventures	1
Financial liabilities measured at amortised cost	2,353

Income / expense in the period from 31 July 2015 till 31 December 2015

EUR '000	2015
Interest income	277
Other operating net income / (loss)	65
Administrative costs	(8)

Note 46: Events after the reporting period

After the end of the reporting period, the Bank did not detect any major events that would affect its Financial Statements for 2015 or that would require disclosures in this Financial Statements.

Risk Report

Overall Risk Management

In line with the parent group UniCredit perspective, the Group identifies, measures, monitors, and/or manages the following categories of risk:

- Credit risk;
- Market risk;
- Liquidity risk;
- Operational risk;
- Business risk;
- Reputational risk;
- Strategic risk;
- Capital risk;
- Real estate risk;
- Risks arising from the Bank's shareholdings and equity interests.

The Group manages its risks as well as its capital in a coordinated manner at all relevant levels within its organization. Furthermore, the risk management framework is part of the parent group CEE risk management practice and of course supports the parent group's efforts to establish uniform Group-wide risk management and control procedures.

Risk management activities of the Group are steered by the Risk Management division, which is independent from the business units and reports directly to the Chief Risk Officer, who is member of the Management Board. There are three types of high level committees, which are central to the risk function: the Assets and Liabilities Committee (ALCO), the Credit Committee and the Operational Risk Committee.

Asset and liability committee (ALCO)

The ALCO, as the overall risk management committee for the Group, determines the risk management principles in the overall bank risk policy and validates on a regular basis the Bank's risk map. It approves the establishment of limits for all relevant risks and the risk control procedures. ALCO is responsible for the management of the balance-sheet structural positions, controls liquidity and interest rate risk, is informed about loan portfolio and deals with cross-divisional risk management issues arising between sales units and the overall bank management. The ALCO also deals with all issues relating to the overall Group risk and capital management. It has an overview of capital adequacy, development of regulatory capital and ratios, economic capital, capital allocation and available financial resources.

Credit committee

For the approval of customer credit exposures, the Bank uses a credit committee. The approval authority is defined by the (potential) exposure amount of the client or the group of clients and its/their rating. In line with the legislation and internal acts of the parent group, the Supervisory Board confirms the decisions, when large exposures occur. In credit committees, representatives of the Risk Management and Sales divisions are present as well as the CEO. Credit committee sessions are held usually weekly. Procedures are prescribed and written down in guidelines and working instructions. Lower exposures and exposures toward private individual clients are organized in the Bank via individual approval rights delegated by the Credit Committee of the Bank. In the year 2015, the Bank established also the process intended to have an overview over the new and existing exposures at UniCredit Leasing, d.o.o and defined the procedures for issuing non-binding opinion.

Operational Risk Committee (OpRisk Committee)

The OpRisk Committee is responsible for effective oversight over operational risk exposure. The OpRisk Committee maintains an overall understanding of the operational risk control framework and of how operational risk affects the company. The OpRisk Committee is also responsible for verifying that the operational risk measurement and control system is closely integrated in the day-to-day risk management process of the Bank. The OpRisk Committee meets at least four times per year.

Risk taking

The Group has defined clear pricing basis for customer loans and deposits, in order to enable a clear separation of client business benefit from the internal funds management function of the Group. Within the Group, the Asset and Liabilities Management unit has the responsibility to manage market and liquidity risk and it reports directly to the CFO. The ALM unit is accountable for optimizing the Bank's overall maturity structure and the return on it.

Risk appetite

The Group's strategic targets are assessed through risk appetite framework from different perspectives. Risk appetite framework is defined in terms of different key indicators, which are annually reviewed and if necessary changed and redefined by the Group and also within the Parent Group.

The risk appetite framework process is integrated in the budgeting process. For each indicator, the Group has defined target value, trigger and limit. The indicators are the following:

- From the capital adequacy perspective the limitations and rules are set by the regulator and on the other side by the Group's risk appetite. The Group monitors on monthly basis the total capital ratio, Core Tier 1 ratio, Pillar II ratio, leverage ratio and risk taking capacity.
- From the credit risk perspective closely observed indicators are probability of default, expected loss in % (expected loss/exposure in default) and coverage ratio.
- From the country risk perspective the Group monitors sovereign exposure.
- From the market risk perspective the indicators are defined as value at risk in trading book, trading and bank book warning level and net interest income sensitivity.
- From the profitability and risk perspective the Group aims to manage the volatility of earnings and to maintain sustainable growth. Indicators that are monitored are the following: operating profit in relation to risk weighted assets, operating costs and earnings at risk.
- From the liquidity perspective the important indicators for the Group are the following: short-term liquidity, structural liquidity and liquidity coverage ratio
- From the operational risk point of view the Group monitors operational risk losses.

Credit Risk

Credit risk arises from all transactions that give rise to actual, contingent or potential claims against any counterparty, borrower or obligor.

Credit risk consists of several risk types:

- Default risk is the risk that after 90 days the counterparty fails to meet contractual payment obligations to the Group or only small possibility of payment exists in accordance with European Union Directive CRD IV and the European Union Regulation CRR and valid internal rulebooks of the Group. The outcome is classification of all the claims with particular client as defaulted.
- Country risk is the risk that the Bank may suffer a loss in any given country, due to any of the following reasons: a possible deterioration of economic conditions, political and social upheaval, nationalization and expropriation of assets, government repudiation of indebtedness, exchange controls and disruptive currency depreciation or devaluation.
- Settlement risk is the risk that the settlement or clearance of transactions will fail. It arises whenever the exchange of cash, securities and/or other assets is not simultaneous.
- Concentration risk is the risk that arises from the overexposure toward single client, single industry or single geographic area.
- Counterparty credit risk means the risk that the counterparty to a transaction could default before the final settlement of the transaction's cash flows. The scope of application are derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions.
- Securitization risk toward which the Group is not exposed.

The main objective of managing credit risk is to reach and obtain a high quality and dispersion of the credit portfolio. The Group manages credit risk according to its internal rules. Procedures of managing credit risk are performed on a single transaction level, single client level and on a portfolio level.

Measuring credit risk

The foundation of credit approval process is a detailed risk assessment of every credit exposure associated with counterparty. The Group's risk assessment procedures consider both probability to default of specific counterparty and the risks related to the specific type of credit facility exposure. When measuring credit risk, the Group calculates probability of default which also forms basis for calculation of credit rating of specific counterparty.

For part of the corporate portfolio, the Bank assesses probability of default (PD) according to the European Union Directive CRD IV and the European Union Regulation CRR. In line with this act the Group committed to implement the IRB approach for all important exposures. With clear goal of effective and statistically confirmed credit risk measurement the Group builds and validates all models in accordance with previously mentioned Regulation and the parent group's guidelines.

Probability of default and credit rating as consequence are determined based on financial data, qualitative factors and warning signals. The parent group uses ten major credit rating classes with additional sub-classes. The parent group scale includes in total 26 credit rating classes from 1+ to 10, which are calibrated on local specifics.

Risk Report

Comparison between internal and external ratings

Internal rating*	S&P	Moody's	Fitch
1	AAA / AA+ / AA / AA-	Aaa / Aa1 / Aa2 / Aa3	AAA / AA+ / AA / AA-
2	A+ / A / A-	A1 / A2 / A3	A+ / A / A-
3	BBB+ / BBB	Baa1 / Baa2	BBB+ / BBB
4	BBB- / BB+	Baa3 / Ba1	BBB- / BB+
5	BB	Ba2	BB
6	BB- / B+	Ba3 / B1	BB- / B+
7	B	B2	B
8	B- / CCC / CC	B3 / Caa / Ca	B- / CCC / CC

* For the purpose of this comparison, the internal ratings were grouped into eight comparable groups; the ninth and tenth groups represent defaulted clients and are not included in the table.

Exposure of on-balance-sheet items to credit risk

EUR '000	Bank		Group	
	31/12/2015	31/12/2014	31/12/2015	31/12/2014
Cash	11,832	12,497	11,832	12,497
Financial assets held for trading	16,371	16,368	16,371	16,368
Available-for-sale financial assets	455,291	354,360	455,291	354,360
Derivatives - hedge accounting	10,228	11,950	10,228	11,950
Loans and receivables	2,194,973	2,335,678	2,280,294	2,335,678
To banks	308,205	381,157	308,205	381,157
To customers	1,886,768	1,954,521	1,972,089	1,954,521
Held-to-maturity financial assets	13,266	13,160	13,266	13,160
Other assets	283	1,655	2,017	1,655
Total	2,702,244	2,745,668	2,789,299	2,745,668

Please note that the above credit exposure is expressed in terms of gross values not including impaired amounts. Other financial assets and Balances with Central Bank within the Statement of Financial Position are classified as Banks or Clients.

Exposure of off-balance-sheet items to credit risk

EUR '000	Bank		Group	
	31/12/2015	31/12/2014	31/12/2015	31/12/2014
Guarantees	214,785	247,273	214,785	247,273
Committed credit and overdraft lies	449,945	322,535	449,945	322,535
Creditors on spot business	9,423	3,544	9,423	3,544
Notional amount of derivatives	3,819,304	2,354,228	3,819,304	2,354,228
Total	4,493,457	2,927,580	4,493,457	2,927,580

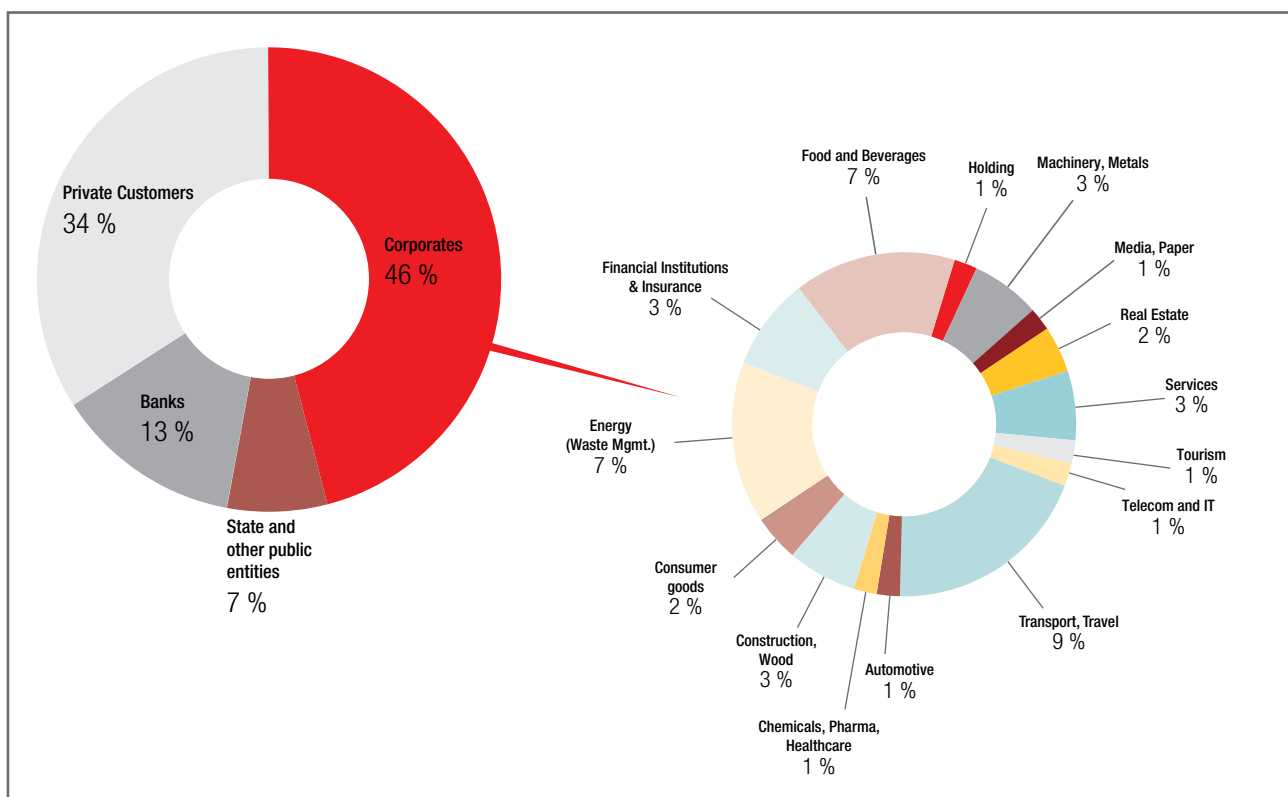
Country risk exposure of the Group and Bank taking into account financial assets held for trading, available for sale and held to maturity is only related to Slovenia.

Portfolio analysis

As of the end of December 2015, the Bank's on-balance outstanding portfolio of non-banking sector claims decreased by 67.8 million euros or by 3.6 % in comparison to the end of year 2014. In the non-banking sector, major growth of volumes due to additional crediting in the sector of Financial Institutions and Insurance, which grew by 42.6 million euros or by 38.4 %. The Bank faced a decrease due to expired credits in the Holding's sector, which decreased by 48.2 million euros or 72.8 % in comparison to the end of year 2014. The total Bank's on-balance outstanding credit portfolio including banking and non-banking claims decreased by 140,705 million euros or by 6.4 % compared to the end of previous year.

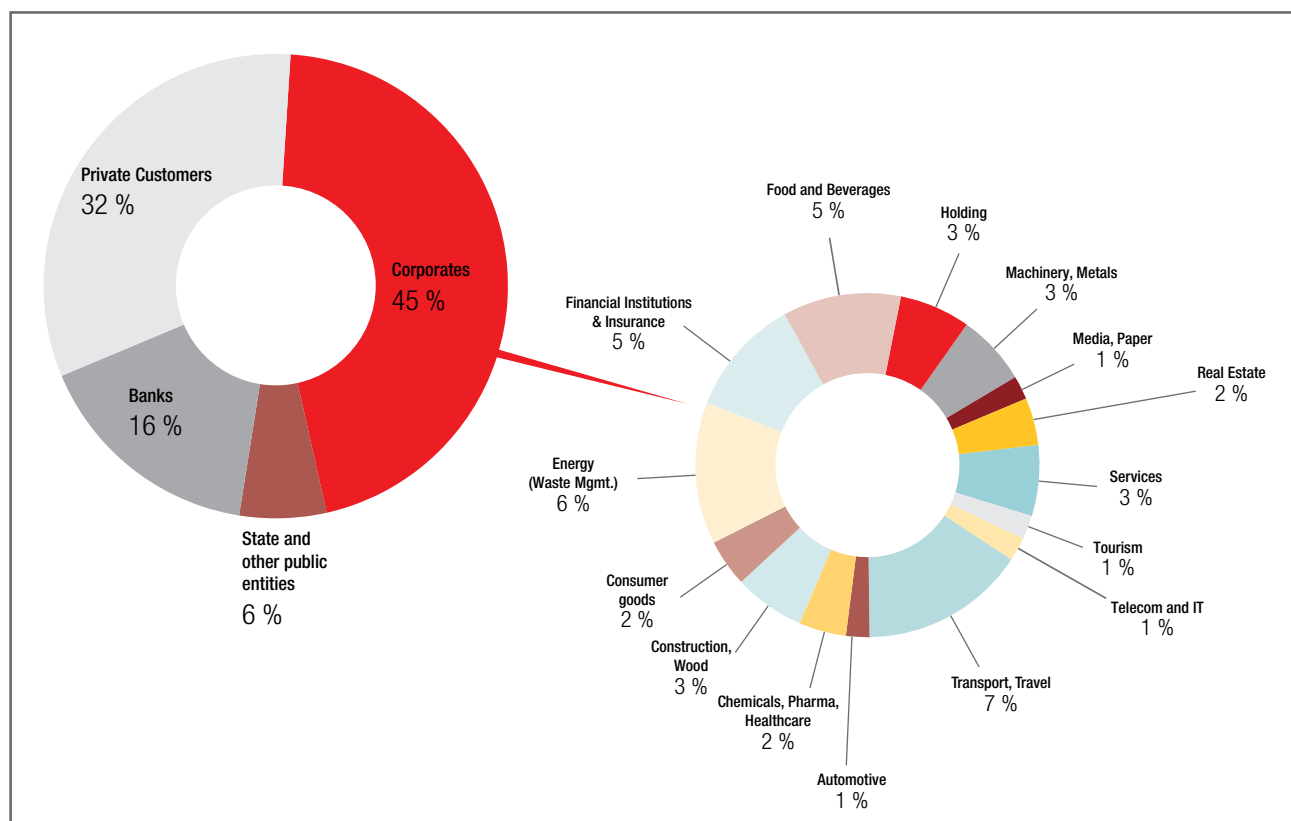
Despite the acquisition of UniCredit Leasing, d.o.o., whose credit portfolio as of 31 December 2015 amounted to 173,832 million euros, the Group's credit portfolio decreased by 55,384 in comparison with the previous year. As of 31 December 2015, the credit exposure recorded 2,280,294 million euros credit exposure to non-banking and banking sector.

Group's portfolio segmentation as of 31 December 2015

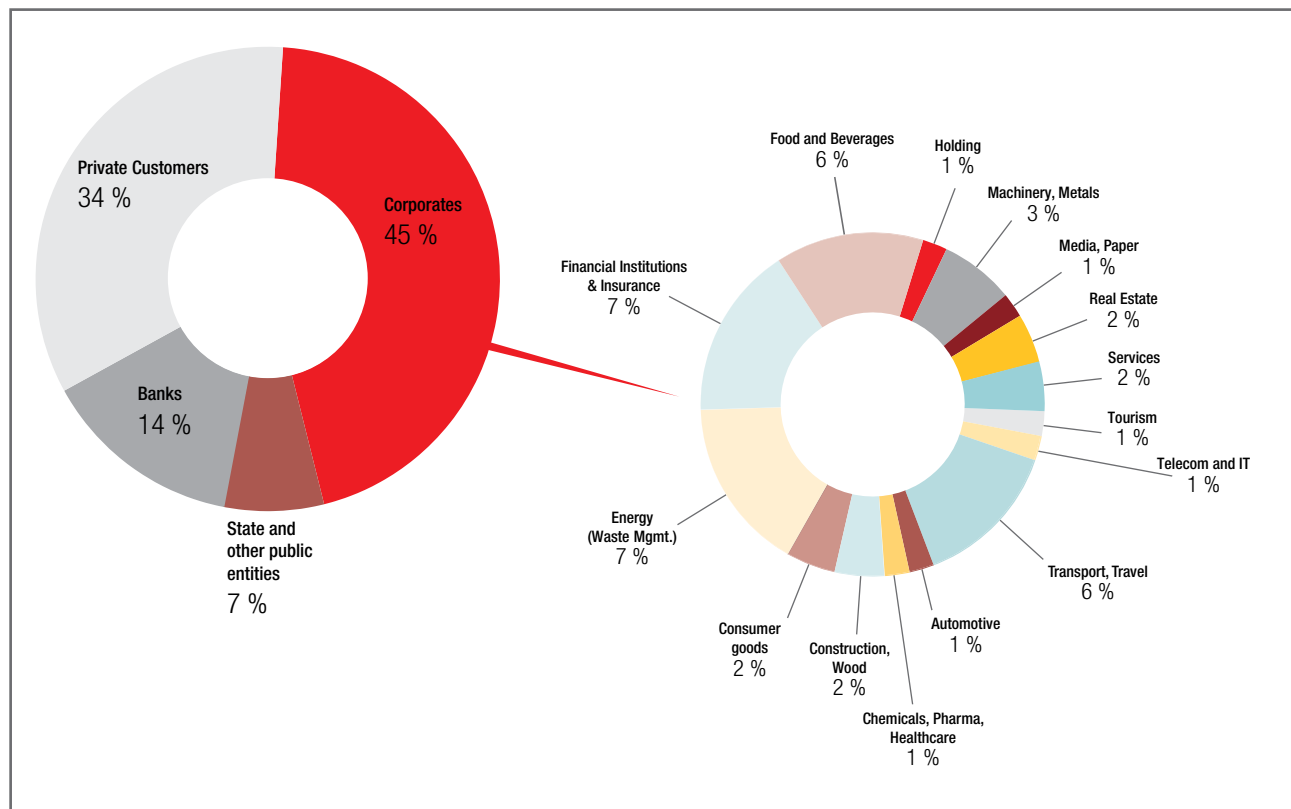


Risk Report

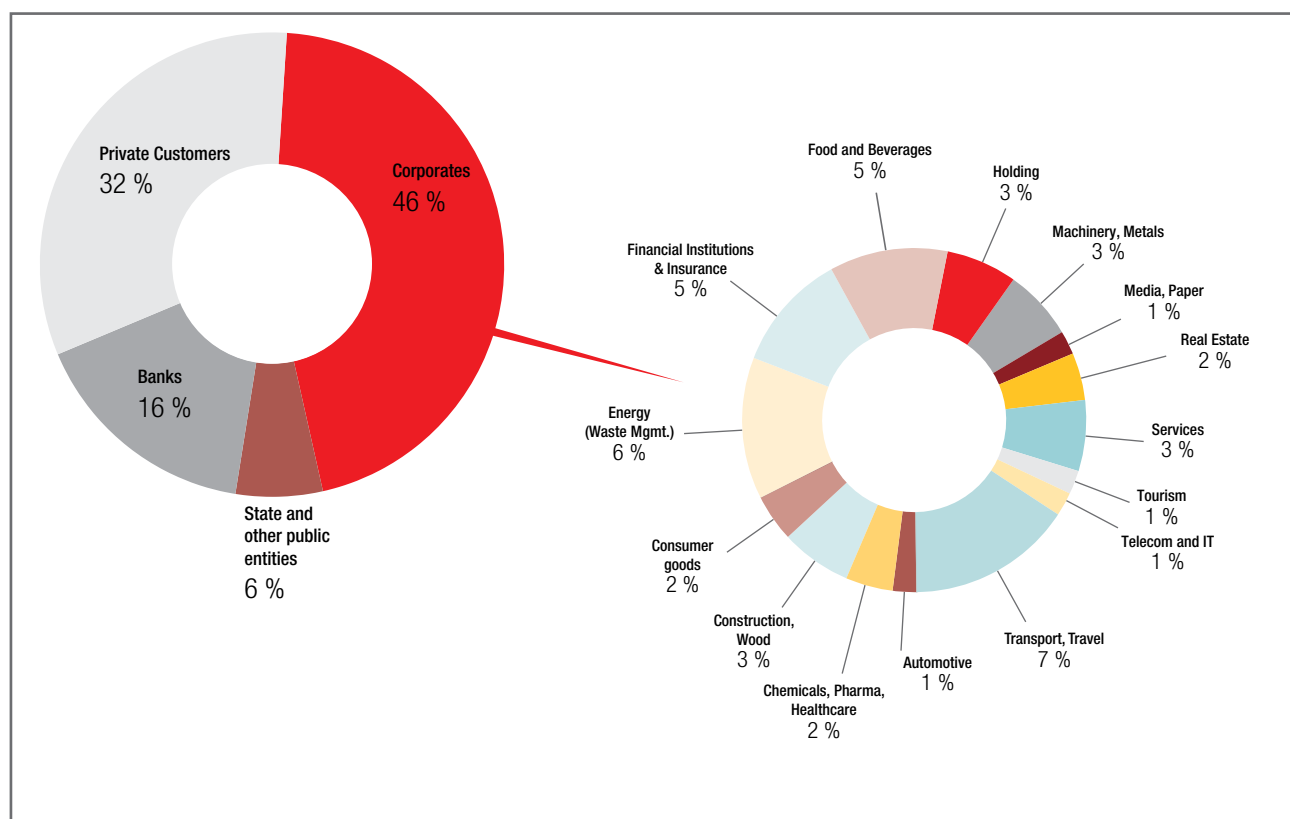
Group's portfolio segmentation as of 31 December 2014



Bank's portfolio segmentation as of 31 December 2015



Bank's portfolio segmentation as of 31 December 2014



Geographical split of the Bank's portfolio

	Exposure (EUR '000)		Growth in %
	31/12/2015	31/12/2014	
Slovenia	1,815,805	1,814,877	0
Austria	160,485	335,362	(52)
Croatia	81,618	88,752	(8)
Netherlands	33,114	26,876	23
Switzerland	31,251	9,986	213
Germany	16,889	14,734	15
United States of America	13,823	655	2011
Bosnia and Herzegovina	10,126	13,564	(25)
Serbia	8,135	2,509	224
Russia	6,599	2,693	145
Luxemburg	4,740	6,343	(25)
Other	12,388	19,329	(36)
Total	2,194,973	2,335,678	(6)

Please note that the above credit exposure is expressed in terms of gross values not including impaired amounts. Other financial assets and balances with the Central Bank within the Statement of Financial Position are classified as Banks or Clients.

Please note: The totals sometimes do not match because of rounding.

Risk Report

Geographical split of the Group's portfolio

	Exposure (EUR '000)		Growth in %
	31/12/2015	31/12/2014	
Slovenia	1,901,109	1,814,877	5
Austria	160,485	335,362	(52)
Croatia	81,636	88,752	(8)
Netherlands	33,114	26,876	23
Switzerland	31,251	9,986	213
Germany	16,889	14,734	15
United States of America	13,823	655	2011
Bosnia and Herzegovina	10,126	13,564	(25)
Serbia	8,135	2,509	224
Russia	6,599	2,693	145
Luxemburg	4,740	6,343	(25)
Other	12,388	19,329	(36)
Total	2,280,295	2,335,678	(2)

Please note that the above credit exposure is expressed in terms of gross values not including impaired amounts. Other financial assets and balances with the Central Bank within the Statement of Financial Position are classified as Banks or Clients.

Please note: The totals sometimes do not match because of rounding.

Credit Risk Mitigation Techniques

The Group uses various credit risk mitigation techniques to reduce potential credit losses in case of the obligor default. Consistently with the European Union Directive CRD IV and the European Union Regulation CRR which enact Basel III as part of the EU banking legislation, the Bank is firmly committed to satisfy the requirements for recognition of Credit Risk Mitigation techniques for regulatory capital purposes, both for internal use in operations and for the purposes of calculating the credit risk capital requirement.

With specific reference to Credit Risk Mitigation, general guidelines are in force, issued on the Parent Group level by UniCredit S.p.A., to lay down the Group-wide rules and principles that guide, govern and standardize the credit risk mitigation management.

Following the parent group UniCredit Credit Risk Mitigation Guidelines, the Group has adopted internal regulations, specifying processes, strategies and procedures for collateral management. In particular such internal regulations detail collateral eligibility, valuation and monitoring rules and ensure the soundness, legal enforceability and timely liquidation of valuable collateral in compliance with the Slovenian legal system.

According to credit policy, collaterals or guarantees can be accepted only to support loans and they cannot serve as a substitute for the borrower's ability to meet obligations. For this reason, in addition to overall analysis of the credit worthiness and of the repayment capacity of borrower, they are subject to specific evaluation and analysis of the support role for the repayment of the exposure.

In line with the legislation, the Group implemented valuation, monitoring and reporting of the collateral in line with regulatory time frame and internal guidelines. The management system of credit risk mitigation techniques is embedded in the credit approval process and in the credit risk monitoring process. In case of collaterals, the process of valuation is based on precautionary principles, with reference to the use of "fair market values" and to the application of adequate haircuts to ensure that, in case of liquidation, there are no unexpected losses.

Controls and related responsibilities are duly formalized and documented in internal rules and job descriptions. Furthermore, processes are implemented to control that all the relevant information regarding the identification and evaluation of the credit protection are correctly registered in the system.

Collaterals accepted in support of credit lines granted by the Group primarily include:

- Real estate (residential and commercial), movables, financial collateral, pledge of life insurance
- Personal warranty, surety, bank guarantee, state warranty, insurance.

When accepting credit risk mitigation technique, the Group emphasizes the importance of processes and controls of the legal certainty requirements of the protection, as well as the assessment of the suitability of the collateral or guarantee.

According to collateral guidelines, collaterals are exposed to a regular reviewing process, either on individual or portfolio basis. Such approach gives the Group a better view of the current status and actual value of collateral.

Bank's exposure toward non-banks clients according to credit rating and allocated market value collateral

EUR '000	31/12/2015		31/12/2014	
	Exposure	Collateral	Exposure	Collateral
Non-bank customers				
1	54,961	50,252	39,860	36,132
2	244,522	194,946	239,037	173,813
3	348,875	168,389	365,732	194,485
4	514,806	288,305	423,915	360,455
5	148,742	82,849	173,875	94,336
6	143,332	70,584	152,470	70,247
7	58,502	28,350	128,329	73,352
8	47,836	38,541	79,578	47,149
Doubtful and default	310,288	98,007	339,640	105,569
Not rated	14,903	2,365	12,085	25,405
Total	1,886,767	1,022,588	1,954,521	1,180,944

Please note that the above credit exposure is expressed in terms of gross values not including impaired amounts. Other financial assets and balances with the Central Bank within the Statement of Financial Position are classified as Banks or Clients.

Please note: The totals sometimes do not match because of rounding.

Group's exposure toward non-banks clients according to credit rating and allocated market value collateral

EUR '000	31/12/2015		31/12/2014	
	Exposure	Collateral	Exposure	Collateral
Non-bank customers				
1	54,961	50,252	39,860	36,132
2	245,671	194,985	239,037	173,813
3	358,456	175,230	365,732	194,485
4	448,578	303,325	423,915	360,455
5	189,290	107,655	173,875	94,336
6	181,327	96,431	152,470	70,247
7	65,532	33,842	128,329	73,352
8	56,168	46,082	79,578	47,149
Doubtful and default	357,203	128,680	339,640	105,569
Not rated	14,903	2,365	12,085	25,405
Total	1,972,089	1,138,847	1,954,521	1,180,944

Please note that the above credit exposure is expressed in terms of gross values not including impaired amounts. Other financial assets and balances with the Central Bank within the Statement of Financial Position are classified as Banks or Clients.

Please note: The totals sometimes do not match because of rounding.

Risk Report

Bank's exposure toward banks clients

EUR '000 Banks	31/12/2015		31/12/2014	
	Exposure	Collateral	Exposure	Collateral
1	39,608	-	7,437	-
2	255,921	-	343,515	-
3	2,396	953	21,709	1,708
4	9,278	-	7,281	-
5	536	-	1,076	-
6	-	-	-	-
7	-	-	-	-
8	-	-	-	-
Doubtful and default	-	-	-	-
Not rated	466	-	139	-
Total	308,205	953	381,157	1,708

Please note that the above credit exposure is expressed in terms of gross values, Other financial assets and balances with the Central Bank within the Statement of Financial Position are classified as Banks or Clients.

Group's exposure toward banks clients

EUR '000 Banks	31/12/2015		31/12/2014	
	Exposure	Collateral	Exposure	Collateral
1	39,608	-	7,437	-
2	255,921	-	343,515	-
3	2,396	953	21,709	1,708
4	9,278	-	7,281	-
5	536	-	1,076	-
6	-	-	-	-
7	-	-	-	-
8	-	-	-	-
Doubtful and default	-	-	-	-
Not rated	466	-	139	-
Total	308,205	953	381,157	1,708

Please note that the above credit exposure is expressed in terms of gross values, Other financial assets and balances with the Central Bank within Statement of Financial Position are classified as Banks or Clients.

Market value of Bank's collateral according to types of collateral

EUR '000 Collateral Types	31/12/2015	31/12/2014
Mortgage	1,673,775	1,726,627
Irrevocable commitments of RS	263,406	300,921
Bank deposits	11,846	9,759
Other Collateral	20,637	123,924
Total	1,969,663	2,161,230

Please note that the above collateral does not include guaranties of private individuals and legal entities

Please note: The totals sometimes do not match because of rounding.

Market value of Group's collateral according to types of collateral

EUR '000		
Collateral Types	31/12/2015	31/12/2014
Mortgage	1,677,571	1,726,627
Irrevocable commitments of RS	263,406	300,921
Bank deposits	11,846	9,759
Other Collateral	20,637	123,924
Total	1,973,460	2,161,230

Please note that the above collateral does not include guaranties of private individuals and legal entities

Please note: The totals sometimes do not match because of rounding.

Compared to 2014, the value of collateral decreased during 2015 due to the following reasons:

- Adjustment of residential real estate collateral to new market values;
- Repayment of loans collateralized by commercial real estate;
- Reduction of other collaterals.

Impairment and provisioning policies

In its internal regulations the Group has defined detailed procedures, methodologies and policies both for monitoring of portfolio quality and for provisioning. Internal policy on impairments is in line with the European Union Directive CRD IV and the European Union Regulation CRR. Impairments of on-balance-sheet assets and off-balance-sheet assets are conducted according to the standards adopted by the EU (IFRS).

The Group uses two approaches and methodologies for impairment losses – individual and portfolio approach. As explained further below, the Group also distinguishes between specific and generic impairment losses.

Exposures to obligors which are materially past due or for which an event indicating unlikelihood to pay has been identified are classified as impaired and checked for whether an impairment allowance (specific provision) needs to be recognized. Impairment allowances on financial assets representing individually significant past due exposures to legal entities are evaluated individually, based on best estimate of the present value of expected cash flows, while for private individuals segments impairments are assessed on portfolio basis, based on expected loss calculation (EL). In estimating these cash flows, the Group assesses counterparty's financial situation, past repayment discipline and repayment schedules. Monthly assessment represents basis for booking impairments; the procedure is covered by guidelines and is supported by IT solutions.

The Group assesses specific impairments using individual approach (on a client or transaction level) by taking into consideration the following:

- When estimating these cash flows, the Group evaluates counterparty's financial situation, past repayment discipline and repayment pattern;
- Eventual breakage of loan contracts or conditions;
- Bankruptcy or any other legal proceedings that can result in loss for the Group;
- Information that might have impact on received repayments to the Group.

In cases where there is a low probability of restructuring, future cash flows are calculated using the liquidation scenario. The provisioning requirement is calculated on the basis of the estimated present value of the liquidation proceeds / recovery percentage. In particular, the projected cash flows from the exercise of collateral (best-quality collateral, adequate collateral and real estate and movable property collateral) are taken into consideration.

The impairment of a financial asset is the difference between the carrying amount and the recoverable amount. The recoverable amount is defined as the present value (discounted value) of estimated future cash flows with the application of the original effective interest rate. The effective interest rate is the interest rate that exactly discounts estimated future cash payments or receipts through the expected lifetime of the financial asset, or when appropriate, a shorter period to the net carrying amount of the financial asset.

The Group uses Application and Behavioural scoring for assessing credit rating in private individuals segments, resulting in 26 rating classes with assigned probabilities of default. The Group assesses specific impairments on portfolio level at least on a monthly basis. Based on portfolio quality, parameters relevant for Expected loss calculation on single client level are computed.

Exposures to obligors which are not materially past due and for which no event indicating unlikelihood to pay has been identified are classified as performing. For these exposures the Group recognizes generic provisions (IBNR – Incurred but not reported by performing) – a collective loss assessment based on risk classes. When assessing the need for collective loss allowances, the Group considers factors such as credit quality, portfolio size and economic factors including analysis of past repayment discipline in those classes. Impairments for “Incurred but not reported”

Risk Report

events are calculated on a monthly basis, based on portfolio quality and using standard expected loss calculation procedures at client level including the so-called loss detection period.

The Group regularly monitors the portfolio development and the impairments coverage ratio, which is regularly reported to the senior management and to the Management Board. The Group also performs monitoring on a single client level, for those clients whose payments are overdue. To identify which department is dealing with a specific client, the Group has adopted three statuses based on riskiness and related activities, namely:

- The “Watch Loan” status means that the client is still performing, but may be endangered according to different warning signals criteria. In such cases, specific action plans are required by the Credit Underwriting unit and set up and executed by the business units.
- The »Restructuring« status: In such a case, the Bank attempts to restructure the exposure towards the client with the aim to bring the client back to the normal performing status, whereby any potential losses are to be minimized. This activity is led by the Restructuring and Workout unit and assisted by the business units.
- The “Work-out” status: This status means that the contract with the client is cancelled and the Restructuring and Workout unit is responsible for recovery via legal execution possibilities.

Bank's exposure toward non-bank clients according to their internal rating

EUR '000	31/12/2015			31/12/2014		
	Exposure	Impairments	Collateral	Exposure	Impairments	Collateral
Non-bank customers						
1	54,961	10	50,252	39,860	4	36,132
2	244,522	85	194,946	239,037	49	173,813
3	348,875	291	168,389	365,732	219	194,485
4	514,806	537	288,305	423,915	295	360,455
5	148,742	694	82,849	173,875	517	94,336
6	143,332	1,941	70,584	152,470	1,611	70,247
7	58,502	2,127	28,350	128,329	4,191	73,352
8	47,836	2,041	38,541	79,578	2,626	47,149
Doubtful and default	310,288	179,005	98,007	339,640	190,798	105,569
Not rated	14,903	399	2,365	12,085	391	25,405
Total	1,886,767	187,130	1,022,588	1,954,521	200,701	1,180,944

Please note that the above credit exposure is expressed in terms of gross values. Other financial assets and balances with the Central Bank within the Statement of Financial Position are classified as Banks or Clients.

Please note: The totals sometimes do not match because of rounding.

Group's exposure toward non-bank clients according to their internal rating

EUR '000	31/12/2015			31/12/2014		
	Exposure	Impairments	Collateral	Exposure	Impairments	Collateral
Non-bank customers						
1	54,961	10	50,252	39,860	4	36,132
2	245,671	85	194,985	239,037	49	173,813
3	358,456	295	175,230	365,732	219	194,485
4	448,578	571	303,325	423,915	295	360,455
5	189,290	857	107,655	173,875	517	94,336
6	181,327	2,322	96,431	152,470	1,611	70,247
7	65,532	2,306	33,842	128,329	4,191	73,352
8	56,168	2,678	46,082	79,578	2,626	47,149
Doubtful and default	357,203	195,161	128,680	339,640	190,798	105,569
Not rated	14,903	399	2,365	12,085	391	25,405
Total	1,972,089	204,684	1,138,847	1,954,521	200,701	1,180,944

Please note that the above credit exposure is expressed in terms of gross values. Other financial assets and balances with the Central Bank within the Statement of Financial Position are classified as Banks or Clients.

Please note: The totals sometimes do not match because of rounding.

Credit assets are classified and reported as non-performing if one or more of the default criteria under the Basel II are met: full repayment unlikely, interest or principal payments on a material exposure more than 90 days past due, restructuring resulting in a loss to the lender, realization of a loan loss, or opening of bankruptcy proceedings. These advances are classified and reported under non-performing assets.

On average in the Bank, loan loss provisions covered 57.69 % of reported non-performing (NPL) assets, which is classified as 90 days past due or fulfil any other criteria for defaulted credit exposure. During 2015 NPL decreased by 29.35 million euros or by 8.6 % to 310,288 million euros. Loan loss provisions for non-performing loans have decreased by 11,8 million euros or 6.2 % to 179,005 million euros. Out of all non-performing loans 22.37 % are assessed as portfolio based loan loss provisions.

On average in the Group, loan loss provisions covered 54.64 % of reported non-performing (NPL) assets, which is classified as 90 days past due or fulfil any other criteria for defaulted credit exposure. During 2015 NPL decreased by 17.56 million euros or by 4.9 % to 357,203 million euros. Loan loss provisions for non-performing loans have increased by 4,363 million euros or 2.3 % to 195,161 million euros. Out of all non-performing loans 22.37 % are assessed as portfolio based loan loss provisions.

Portfolio quality

Performing loans based on days past due classification

EUR '000 Days overdue	Bank		Group	
	31/12/2015	31/12/2014	31/12/2015	31/12/2014
Performing loans	1,574,161	1,613,377	1,614,886	1,613,377
Overdue receivables up to 30 days	2,183	1,023	37,073	1,023
Overdue receivables from 30 to 60 days	64	457	6,540	457
Overdue receivables from 60 to 90 days	71	24	2,115	24
Total	1,576,479	1,614,882	1,660,614	1,614,882

Please note that the above credit exposure is expressed in terms of gross values. Other financial assets and balances with the Central Bank within the Statement of Financial Position are classified as Banks or Clients. Financial assets, which are due and not impaired do not represent any material value for the Group.

Please note: The totals sometimes do not match because of rounding.

For internal purposes the impaired loans are divided into the following categories:

- Non-performing loans (Bank of Italy class Bad) – formally impaired loans, being exposure to insolvent borrowers, even if the insolvency has not been recognized in a court of law, or borrowers in a similar situation. Measurement is on a loan-by-loan or portfolio basis.
- Doubtful loans (Bank of Italy class Unlikely to pay other than Bad (UTP)) – exposure to borrowers experiencing temporary difficulties, which the Group believes may be overcome within a reasonable period of time. Doubtful loans are valued on a loan-by-loan basis or portfolio basis.
- Past-due loans (Bank of Italy Past Due) – total exposure to any borrower not included in other categories, which at the balance-sheet date has expired facilities or unauthorized overdrafts that are more than 90 days and less than 180 days past due.

Impaired loans based on Bank of Italy classification

EUR '000 Bank of Italy Class	Bank		Group	
	31/12/2015	31/12/2014	31/12/2015	31/12/2014
Past-Due loans	5,220	38,888	15,732	38,888
Unlikely to pay	131,278	106,745	158,112	106,745
Non-performing loans	173,790	194,007	183,359	194,007
Total	310,288	339,640	357,203	339,640

Please note that the above credit exposure is expressed in terms of gross values. Other financial assets and balances with the Central Bank within the Statement of Financial Position are classified as Banks or Clients.

Risk Report

Counterparty risk

Credit risk is generally defined as risk of non-performance of counterparts on repaying principal, interest, and/or miscellaneous payments related to obligations out of properties of the transactions. Counterparty credit risk arises when transactions in treasury instruments or securities are concluded with the counterparty.

For the purposes of credit risk management, UniCredit Banka Slovenija d.d. has been using an internal counterparty credit risk model. The exposure of any individual counterparty is evaluated by running a path simulation of its portfolio based on the individual products contained therein. The future present value of the whole portfolio is calculated based on market volatility, correlations between specific risk factors, future cash flows and stress considerations.

The simulation calculations are performed for all major types of transactions, e. g. forward foreign exchange transactions, currency options, interest rate instruments, equity / bond-related instruments, credit derivatives and commodity derivatives. The Bank applies a confidence interval of 95 %.

Counterparty risk exposures for financial derivatives of the Group by rating class

EUR '000 Rating class	Bank		Group	
	31/12/2015	31/12/2014	31/12/2015	31/12/2014
1	-	-	-	-
2	21,456	17,014	21,456	17,014
3	2,172	4,749	2,172	4,749
4	1,388	1,635	1,388	1,635
5	21	63	21	63
6	386	275	386	275
7	1,145	1,622	1,145	1,622
8	-	988	-	988
Non-performing	14	2,4	14	2,4
Not rated	-	-	-	-
Total	26,582	28,746	26,582	28,746

Please note: The totals sometimes do not match because of rounding.

In 2015, the counterparty credit risk exposure decreased due to maturities by 7.5 % as compared to the end of 2014.

Market Risk

The Group takes on exposures to market risk, which is the risk that fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices.

Market risks arise from open positions in interest rate, currency, credit spread, commodity and equity products. All of these are exposed to general and specific market movements and changes in the level of volatility of market rates or prices such as interest rates, credit spreads, foreign exchange rates, commodity and equity prices.

Exposure to market risks on the Group level

EUR '000		
Content	31/12/2015	31/12/2014
Assets		
Cash and cash balances with central banks	273,376	350,279
Financial assets held for trading	16,371	16,368
Available-for-sale financial assets	455,291	354,360
Derivatives - hedge accounting	10,228	11,950
Loans and receivables	1,814,091	1,797,196
Held-to-maturity financial assets	13,266	13,160
Investments in subsidiaries, associates and joint ventures	-	-
Total	2,582,623	2,543,313
Liabilities		
Deposits from central banks	-	-
Financial liabilities held for trading	16,578	17,239
Derivatives - hedge accounting	73,229	53,415
Financial liabilities measured at amortised cost	2,254,205	2,253,031
Provisions	12,290	7,116
Total	2,356,302	2,330,801

Bank's exposure to market risks

EUR '000		
Content	31/12/2015	31/12/2014
Assets		
Cash and cash balances with central banks	273,340	350,279
Financial assets held for trading	16,371	16,368
Available-for-sale financial assets	455,291	354,360
Derivatives - hedge accounting	10,228	11,950
Loans and receivables	1,746,324	1,797,196
Held-to-maturity financial assets	13,266	13,160
Investments in subsidiaries, associates and joint ventures	1	-
Total	2,514,821	2,543,313
Liabilities		
Deposits from central banks	-	-
Financial liabilities held for trading	16,578	17,239
Derivatives - hedge accounting	73,229	53,415
Financial liabilities measured at amortised cost	2,185,524	2,253,031
Provisions	11,608	7,116
Total	2,286,939	2,330,801

Risk Report

Market Risk Management Techniques

Market risk management includes all activities related to the Group's treasury operations and management of the balance sheet structure. Risk positions are aggregated at least daily, analyzed by the independent market risk management unit and compared with the risk limits set by the ALCO committee. Cash flow hedge is used by the Bank for managing interest rate risk in accordance with IFRS.

At the Group, market risk management includes ongoing reporting on the risk position, definition of risk limits and limit utilization as well as the daily presentation of results of treasury operations.

The ALCO sets the risk limits for the Group, Bank and Leasing at least once a year in close cooperation with the respective units at UniCredit Bank Austria AG, Vienna. The entire set of rules for treasury operations and market risk management is laid down in the Financial Markets Rulebook and is divided into three parts (General Part, Specific Part and Unit Parts). Additionally also the document, related to market risk management, valid only for UniCredit Leasing d.d. was prepared in 2015. To sum up, two sets of limits are defined:

- Global Market Risk limits: these are intended to establish a boundary to the economic capital absorption and to the economic loss accepted for activities under trading activities regime. These limits have to be consistent with the assigned budget of revenues and the defined risk taking capacity. Global Market Risk limits are the following:
 - Loss Warning Level, which is defined as the 60 days rolling period accumulated economic Profit & Loss of a risk taker;
 - Combined Stress Test Warning Level, which represents a potential loss in value of a portfolio calculated on the basis of a distressed scenario;
 - Value at Risk (VaR), which represents the potential loss in value of a portfolio over a defined period for a given confidence interval;
 - Granular Market Risk limits: those exist independently of, but act in concert with the Global Market Risk limits; in order to control more effectively and more specifically different risk types, these limits are generally granular sensitivity or stress-related limits. Sensitivities limits represent the change in the market value of a financial instrument due to moves of the relevant market risk factors.

Only authorized risk-takers are permitted to enter into risk positions.

Limits and warning levels are monitored by the local Market Risk function. Breaches are reported, upon occurrence, to the relevant bodies. Consequently, the escalation process is activated in line with the procedures set in the Policy, to establish the most appropriate course of action to restore exposure within the approved limits. Limit breaches are reported both to the local ALCO.

The Group uses the standardized approach for calculating capital requirements related to trading positions and thus for regulatory reporting of capital requirement for market risk. However, VaR is used for the internal management of market risk. VaR represents the estimated loss that will arise on a specific portfolio over a specified period of time (holding period) from an adverse market movement with a specified probability (confidence level). More precisely, for its internal market risk management Group uses the IMOD risk model, which was developed by the Parent Group. Ongoing work on the model consists of regular back testing procedures, integration of new products, model adjustments to general market development, implementation of regulatory requirements (like the one from the Directive 2010/76/EU (CRD III): an incremental risk capital charge (IRC), a comprehensive risk measure (CRM) specific to the correlation trading portfolio (CTP), a stressed value-at-risk (sVaR)).

The model used for the internal management of market risk is based on historical simulation with a 500-day market data time window for scenario generation. VaR is based on a one-day holding period and a confidence interval of 99 %. Besides VaR, present value of the basis point (pvbp) and credit spread basis point are calculated. Basis point limits per currency and maturity band, basis point sums per currency and/or per maturity segment (total of absolute basis point values) and credit spread basis point limit are used for risk management. Based on aggregated data, the IMOD risk management system provides the major risk parameters for treasury operations once a day.

Other factors of equal importance are stress-oriented volume and position limits. Regular stress scenario calculations complement the information provided on a monthly basis to ALCO. Such stress scenarios are based on assumptions of extreme movements in individual market risk parameters. Group analyses the effect of these fluctuations and a liquidity disruption in specific products and risk factors on the Group's results and net asset position.

These assumptions of extreme movements are dependent on currency and liquidity and are set by the Bank. The results of these stress tests are taken into account also in establishing and reviewing limits.

Additional elements of the limit system are loss-warning level limits. Loss warning level is defined as the 60-day rolling period accumulated economic Profit & Loss and provides an early indication of any accumulation of position losses. The Market Risk unit calculates, compares with current budgeted figures and reports the income data from market risk activities (Profit & Loss) on a daily basis. Reporting covers the components reflected in IFRS-based net income and the marking to market of all investment positions regardless of their recognition in the IFRS-based financial statements (total return).

In order to check the market conformity of deals, the Bank uses the MARCONIS system, which was developed by the parent group UniCredit.

The MARCONIS system reviews completely and systematically the market conformity of each treasury transaction. In 2015, there were no deals concluded which were finally classified as not market conform. In 2012, the MARCONIS system was extended to include another module, and the tool is also used to address the topic of price transparency (determining minimum margins and maximum hedging costs for Corporate Treasury Sales).

Interest Rate, Foreign Exchange, Equity and Spread Risk

The results of the internal model based on VaR (one day holding period, 99 % confidence level) for 2015 are at levels comparable to the previous year's results. The VaR figures of the Group/Bank in the table below include interest (IR), foreign exchange (FX), equity (EQ) and spread (Spread) VaR components.

VaR of the Group

EUR '000	Value at Risk 2015			Value at Risk 2014		
	Minimum	Maximum	Average	Minimum	Maximum	Average
IR VaR	489	547	526	12	452	114
Spread VaR	1,142	2,340	1,801	1,801	3,753	2,720
FX VaR	2	100	11	4	58	19
EQ VaR	17	20	17	20	2,239	1,314
Total VaR	988	2,375	1,688	2,313	3,904	3,212

VaR of the Bank

EUR '000	Value at Risk 2015			Value at Risk 2014		
	Minimum	Maximum	Average	Minimum	Maximum	Average
IR VaR	488	547	526	12	452	114
Spread VaR	1,142	2,340	1,801	1,801	3,753	2,720
FX VaR	2	96	10	4	58	19
EQ VaR	17	20	17	20	2,239	1,314
Total VaR	988	2,375	1,690	2,313	3,904	3,212

For internal monitoring, the Bank additionally splits VaR into Trading Book VaR and Banking Book VaR. In the year 2015, the average Trading book VaR stood at 26,000 euros and the average Banking book VaR amounted to 1,688,000 euros (1,685,000 euros on Group level).

In the management of interest rate risk, the Group positions itself mainly in EUR, USD and CHF. The exposures in these currencies during 2015 and 2014 are presented below and include trading book as well as all banking book items. The Bank only ran insignificant positions in currencies other than those presented here.

Interest rate basis point shift within the Group

EUR	31/12/2015						Annual max, min, average		
	Up to 3 months	3 months to 1 year	1 year to 3 years	3 year to 10 years	Over 10 years	Total	Annual maximum	Annual minimum	Absolute average
CHF	(130)	(6,994)	(1,178)	(672)	(151)	(9,125)	(966)	(13,584)	6,820
EUR	(14,330)	(3,325)	(7,273)	6,026	(15,629)	(34,533)	6,018	(74,084)	37,873
USD	(3)	121	41	-	-	159	611	15	152
Total	(14,463)	(10,199)	(8,395)	5,354	(15,781)	(43,484)	1,487	(82,462)	44,541

Interest rate basis point shift within the Group

EUR	31/12/2014						Annual max, min, average		
	Up to 3 months	3 months to 1 year	1 year to 3 years	3 year to 10 years	Over 10 years	Total	Annual maximum	Annual minimum	Absolute average
CHF	(1,009)	(10,597)	8,040	(1,970)	(202)	(5,738)	8,930	(5,643)	366
EUR	(2,433)	3,929	14,723	77,926	(1,366)	92,779	29,884	(9,604)	4,373
USD	6	80	129	-	-	214	93	(336)	6
Total	(3,437)	(5,708)	17,366	75,955	(1,568)	82,609	29,884	(12,365)	3,988

Please note: The totals sometimes do not match because of rounding.

Risk Report

Interest rate basis point shift within the Bank

EUR Currency	31/12/2015						Annual max, min, average		
	Up to 3 months	3 months to 1 year	1 year to 3 years	3 year to 10 years	Over 10 years	Total	Annual maximum	Annual minimum	Absolute average
CHF	(139)	(6,994)	(1,178)	(672)	(151)	(9,135)	(997)	(13,574)	6,817
EUR	(13,399)	(5,502)	(7,217)	6,047	(15,630)	(35,700)	11,641	(72,714)	36,481
USD	(3)	121	41	-	-	159	611	15	152
Total	(13,541)	(12,375)	(8,339)	5,375	(15,781)	(44,661)	7,522	(81,628)	43,145

Interest rate basis point shift within the Bank

EUR Currency	31/12/2014						Annual max, min, average		
	Up to 3 months	3 months to 1 year	1 year to 3 years	3 year to 10 years	Over 10 years	Total	Annual maximum	Annual minimum	Absolute average
CHF	(1,009)	(10,597)	8,040	(1,970)	(202)	(5,738)	8,930	(5,643)	366
EUR	(2,433)	3,929	14,723	77,926	(1,366)	92,779	29,884	(9,604)	4,373
USD	6	80	129	-	-	214	93	(336)	6
Total	(3,437)	(5,708)	17,366	75,955	(1,568)	82,609	29,884	(12,365)	3,988

Please note: The totals sometimes do not match because of rounding.

The relation between 'interest rate risk in the banking book' and the Bank's capital is established by the European Union Directive CRD IV and the European Union Regulation CRR which enact Basel III as part of the EU banking legislation framework and requires the Bank to compare the change in market value of the banking book after a 2-percent interest rate shock with the Bank's net capital resources. In case such an interest rate shock absorbs more than 20 % of the Group's net capital resources, the Bank's supervisory authority may require the Bank to take measures in order to reduce risk.

Stress testing results show that a 2-percent interest rate shock (parallel increase of interest rates) at year end 2015 would absorb about 2.6 % of the Group's net capital resources (2.9 of Bank capital) which is far below the threshold level of 20 %. The current investment of equity capital is taken into account as an open risk position.

Besides the European Union Directive CRD IV and the European Union Regulation CRR which enact Basel III as part of the EU banking legislation required sensitivity measure mentioned above, Bank measures and monitors according to the Group methodology the Banking Book interest rate risk also with regard to the sensitivity of net interest income (Net Interest Income sensitivity).

Interest rate risk has in case of the Net Interest Income sensitivity an impact on all owned positions up to one year resulting from business and strategic investment decisions (banking book only). On 31 December 2015, the sensitivity of interest income to an immediate and parallel shift of +100 bps was -3,439,496 euros and 3,634,808 euros for a shift of -100 bps.

Additionally, the Group measures the impact on Net Economic Value of various potential interest rate shocks for the total group/bank exposures. The main scenarios which are assessed on monthly basis represent:

- Parallel shift of interest rate curves of +/-200 bps and +/-100 bps;
- Changes in the steepness of the rate curve is analysed by clockwise turning (increase in short-term rates and a simultaneous fall in long-term rates) and by counter-clockwise turning (short-term rates fall and long-term rates rise).

At the end of 2015 EUR remains the main risk factor, sensitivity to interest rates increased particularly in parallel shift scenario.

Sensitivity of Net Economic Value within the Group

Scenario \ Risk factor	Stress result (EUR) 31/12/2015			Stress result (EUR) 31/12/2014		
	EUR	CHF	USD	EUR	CHF	USD
parallel -200 bp	7,269,806	1,922,976	(41,625)	(2,809,216)	917,826	9,767
parallel +200 bp	(6,491,943)	(1,867,245)	28,178	(4,115,396)	191,756	(117,497)
parallel -100 bp	3,516,952	954,257	(14,894)	(2,940,223)	918,247	9,775
parallel +100 bp	(3,322,096)	(940,334)	14,167	(1,997,561)	89,753	(58,760)
turn clockwise	-687,770)	-	-	3,319,294	-	-
turn counter clockwise	(270,994)	-	-	3,035,841	-	-

Sensitivity of Net Economic Value within the Bank

Scenario \ Risk factor	Stress result (EUR) 31/12/2015			Stress result (EUR) 31/12/2014		
	EUR	CHF	USD	EUR	CHF	USD
parallel -200 bp	7,505,970	1,925,037	(41,625)	(2,809,216)	917,826	9,767
parallel +200 bp	(6,726,283)	(1,869,295)	28,178	(4,115,396)	191,756	(117,497)
parallel -100 bp	3,634,808	955,286	(14,894)	(2,940,223)	918,247	9,775
parallel +100 bp	(3,439,496)	(941,360)	14,167	(1,997,561)	89,753	(58,760)
turn clockwise	(727,872)	-	-	3,319,294	-	-
turn counter clockwise	(228,125)	-	-	3,035,841	-	-

The Bank's debt security portfolio mainly comprises bonds from first-class issuers classified as available for sale or held to maturity. UniCredit Leasing, d.o.o. does not have any debt securities in its balance sheets. As of 31 December 2015, 86 % of the Bank's bond portfolio represented the Republic of Slovenia government bonds. The Bank regularly monitors the situation on the financial markets and estimates credit ratings of the issuers. As a measure of credit spread risk the Bank daily calculates and monitors the spread basis point value of its portfolios.

Spread basis point value

EUR	31/12/2015					Annual max, min, average		
	Up to 6 months	6 months to 2 years	2 years to 7 years	Over 7 years	Total	Annual maximum	Annual minimum	Absolute average
Total	1,807	4,994	96,989	39,765	143,555	102,394	296,236	121,248

Spread basis point value in 2013

EUR	31/12/2014					Annual max, min, average		
	Up to 6 months	6 months to 2 years	2 years to 7 years	Over 7 years	Total	Annual maximum	Annual minimum	Absolute average
Total	0	0	60,764	56,939	117,703	64,027	127,457	97,838

In addition to the sensitivity approach presented above, the Bank measures the impact of credit spread shock on Net Economic value of the Bank for the total bank exposures in Slovenian government bonds.

On 31 December 2015, the scenario of parallel increase of +200 bps of credit spreads on Slovenian government bonds the Bank held would result in a Net Economic Value loss of 27.1 million euros.

Besides VaR, Foreign Exchange positioning is also monitored by each currency on aggregated position level. During 2015, the Group held larger positions only in major currencies.

Risk Report

Open FX position in the Group in major currencies

EUR '000	2015		2014	
	Annual maximum in short position	Annual maximum in long position	Annual maximum in short position	Annual maximum in long position
CHF	(4,849)	1,839	(4,369)	(730)
GBP	(403)	428	(1,031)	88
JPY	(37)	18	(1,197)	494
USD	(3,181)	4,808	(3,061)	4,007

Open FX position in the Bank in major currencies

EUR '000	2015		2014	
	Annual maximum in short position	Annual maximum in long position	Annual maximum in short position	Annual maximum in long position
CHF	(3,523)	1,839	(4,369)	(730)
GBP	(403)	428	(1,031)	88
JPY	(37)	18	(1,197)	494
USD	(3,181)	4,808	(3,061)	4,007

The Group's Balance sheet positions in different currencies as of 31 December 2015

EUR '000 Content	EUR	CHF	USD	Other	Total
Cash, cash balances with the Central Bank and demand deposits to banks	228,302	22,661	17,350	5,063	273,376
Financial assets held for trading	8,965	2	3,040	4,364	16,371
Financial assets designated at fair value through profit or loss	-	-	-	-	-
Available-for-sale financial assets	455,291	-	-	-	455,291
Derivatives - hedge accounting	10,228	-	-	-	10,228
Loans and receivables	1,576,126	236,751	1,214	-	1,814,091
To banks	44,510	8	1,002	-	45,520
To customers	1,518,903	236,742	212	-	1,755,857
Other financial assets	12,713	1	-	-	12,714
Held-to-maturity financial assets	13,266	-	-	-	13,266
Non-current assets held for sale	-	-	-	-	-
Property, plant and equipment	9,672	-	-	-	9,672
Investment property	7,568	-	-	-	7,568
Intangible assets	19,009	-	-	-	19,009
Investments in subsidiaries, associates and joint ventures	-	-	-	-	-
Tax assets	8,756	-	-	-	8,756
Current tax assets	-	-	-	-	-
Deferred tax assets	8,756	-	-	-	8,756
Other assets	1,998	-	19	--	2,017
TOTAL ASSETS	2,339,181	259,414	21,623	9,427	2,629,645
Liabilities to central banks					
Financial liabilities held for trading	9,377	7	2,887	4,307	16,578
Derivatives - hedge accounting	17,774	55,455			73,229
Financial liabilities measured at amortised cost	2,206,836	33,726	9,336	4,307	2,254,205
Deposits from banks and central banks	199,735	23	489	146	200,393
Deposits from customers	1,772,143	33,461	8,537	3,991	1,818,132
Loans from banks and central banks	185,391	-	-	-	185,391
Subordinated liabilities	30,101	-	-	-	30,101
Other financial liabilities	19,466	242	310	170	20,188
Provisions	12,283	-	5	2	12,290
Tax liabilities	145	-	-	-	145
Current tax liabilities	145	-	-	-	145
Deferred tax liabilities	-	-	-	-	-
Other liabilities	2,818	1	3	5	2,827
TOTAL LIABILITIES	2,249,233	89,189	12,231	8,621	2,359,274
Share capital	20,384	-	-	-	20,384
Share premium	107,760	-	-	-	107,760
Fair value reserves	13,978	-	-	-	13,978
Reserves from profit	99,528	-	-	-	99,528
Retained earnings including profit / loss from current year	28,721	-	-	-	28,721
TOTAL EQUITY	270,371	-	-	-	270,371
TOTAL LIABILITIES AND EQUITY	2,519,604	89,189	12,231	8,621	2,629,645

Risk Report

The Group's Balance sheet positions in different currencies as of 31 December 2014

EUR '000 Content	EUR	CHF	USD	Other	Total
Cash and cash balances with the Central Bank	287,088	27,515	30,246	5,430	350,279
Financial assets held for trading	16,362	6	-	-	16,368
Available-for-sale financial assets	354,360	-	-	-	354,360
Derivatives - hedge accounting	11,950	-	-	-	11,950
Loans and receivables	1,523,709	271,534	1,952	1	1,797,196
To banks	39,686	-	1,798	-	41,484
To customers	1,478,094	265,348	128	-	1,743,570
Other financial assets	5,929	6,186	26	1	12,142
Held-to-maturity financial assets	13,160	-	-	-	13,160
Property, plant and equipment	7,327	-	-	-	7,327
Intangible assets	18,802	-	-	-	18,802
Tax assets	7,637	-	-	-	7,637
Other assets	1,637	-	16	-	1,653
TOTAL ASSETS	2,242,033	299,055	32,214	5,431	2,578,732
Financial liabilities held for trading	17,233	6	-	-	17,239
Derivatives - hedge accounting	53,345	70	-	-	53,415
Financial liabilities measured at amortised cost	2,081,906	131,792	35,223	4,110	2,253,031
Deposits from banks	425,703	14	147	71	425,935
Deposits from customers	1,323,603	6,642	34,244	4,022	1,368,511
Loans from banks	286,297	124,953	-	-	411,250
Subordinated liabilities	30,110	-	-	-	30,110
Other financial liabilities	16,193	183	832	17	17,225
Provisions	7,116	-	-	-	7,116
Other liabilities	3,927	1	1	1	3,930
TOTAL LIABILITIES	2,163,528	131,869	35,223	4,112	2,334,731
Share capital	20,384	-	-	-	20,384
Share premium	107,760	-	-	-	107,760
Fair value reserves	11,222	-	-	-	11,222
Retained earnings	104,335	-	-	-	104,335
Net profit for the year	300	-	-	-	300
TOTAL EQUITY	244,001	-	-	-	244,001
TOTAL LIABILITIES AND EQUITY	2,407,529	131,869	35,223	4,112	2,578,732

The Bank's Balance sheet positions in different currencies as of 31 December 2015

EUR '000 Content	EUR	CHF	USD	Other	Total
Cash, cash balances with the Central Bank and demand deposits to banks	228,266	22,661	17,350	5,063	273,340
Financial assets held for trading	8,965	2	3,040	4,364	16,371
Financial assets designated at fair value through profit or loss	-	-	-	-	-
Available-for-sale financial assets	455,291	-	-	-	455,291
Derivatives - hedge accounting	10,228	-	-	-	10,228
Loans and receivables	1,507,540	237,570	1,214	-	1,746,324
To banks	44,518	-	1,002	-	45,520
To customers	1,451,565	237,569	212	-	1,689,346
Other financial assets	11,457	1	-	-	11,458
Held-to-maturity financial assets	13,266	-	-	-	13,266
Non-current assets held for sale	-	-	-	-	-
Property, plant and equipment	5,909	-	-	-	5,909
Investment property	-	-	-	-	-
Intangible assets	18,793	-	-	-	18,793
Investments in subsidiaries, associates and joint ventures	1	-	-	-	1
Tax assets	5,233	-	-	-	5,233
Current tax assets	-	-	-	-	-
Deferred tax assets	5,233	-	-	-	5,233
Other assets	264	-	19	-	283
TOTAL ASSETS	2,253,756	260,233	21,623	9,427	2,545,039
Liabilities to central banks					
Financial liabilities held for trading	9,377	7	2,887	4,307	16,578
Derivatives - hedge accounting	17,774	55,455	-	-	73,229
Financial liabilities measured at amortised cost	2,137,341	34,540	9,336	4,307	2,185,524
Deposits from banks and central banks	199,735	23	489	146	200,393
Deposits from customers	1,773,682	34,275	8,537	3,991	1,820,485
Loans from banks and central banks	115,846	-	-	-	115,846
Subordinated liabilities	30,101	-	-	-	30,101
Other financial liabilities	17,977	242	310	170	18,699
Provisions	11,601	-	5	2	11,608
Tax liabilities	-	-	-	-	-
Current tax liabilities	-	-	-	-	-
Deferred tax liabilities	-	-	-	-	-
Other liabilities	1,657	1	3	5	1,666
TOTAL LIABILITIES	2,177,750	90,003	12,231	8,621	2,288,605
Share capital	20,384	-	-	-	20,384
Share premium	107,760	-	-	-	107,760
Fair value reserves	13,978	-	-	-	13,978
Reserves from profit	84,635	-	-	-	84,635
Retained earnings including profit / loss from current year	29,677	-	-	-	29,677
TOTAL EQUITY	256,434	-	-	-	256,434
TOTAL LIABILITIES EQUITY	2,434,184	90,003	12,231	8,621	2,545,039

Risk Report

The Bank's Balance sheet positions in different currencies as of 31 December 2014

EUR '000 Content	EUR	CHF	USD	Other	Total
Cash and cash balances with the Central Bank	287,088	27,515	30,246	5,430	350,279
Financial assets held for trading	16,362	6	-	-	16,368
Available-for-sale financial assets	354,360	-	-	-	354,360
Derivatives - hedge accounting	11,950	-	-	-	11,950
Loans and receivables	1,523,709	271,534	1,952	1	1,797,196
To banks	39,686	-	1,798	-	41,484
To customers	1,478,094	265,348	128	-	1,743,570
Other financial assets	5,929	6,186	26	1	12,142
Held-to-maturity financial assets	13,160	-	-	-	13,160
Property, plant and equipment	7,327	-	-	-	7,327
Intangible assets	18,802	-	-	-	18,802
Tax assets	7,637	-	-	-	7,637
Other assets	1,637	-	16	-	1,653
TOTAL ASSETS	2,242,033	299,055	32,214	5,431	2,578,732
Financial liabilities held for trading	17,233	6	-	-	17,239
Derivatives - hedge accounting	53,345	70	-	-	53,415
Financial liabilities measured at amortised cost	2,081,906	131,792	35,223	4,110	2,253,031
Deposits from banks	425,703	14	147	71	425,935
Deposits from customers	1,323,603	6,642	34,244	4,022	1,368,511
Loans from banks	286,297	124,953	-	-	411,250
Subordinated liabilities	30,110	-	-	-	30,110
Other financial liabilities	16,193	183	832	17	17,225
Provisions	7,116	-	-	-	7,116
Other liabilities	3,927	1	1	1	3,930
TOTAL LIABILITIES	2,163,528	131,869	35,223	4,112	2,334,731
Share capital	20,384	-	-	-	20,384
Share premium	107,760	-	-	-	107,760
Fair value reserves	11,222	-	-	-	11,222
Retained earnings	104,335	-	-	-	104,335
Net profit for the year	300	-	-	-	300
TOTAL EQUITY	244,001	-	-	-	244,001
TOTAL LIABILITIES AND EQUITY	2,407,529	131,869	35,223	4,112	2,578,732

Financial Derivatives

Following international recommendations, the Bank classifies its derivatives transactions into interest rate contracts, foreign exchange contracts, securities related transactions and credit and other derivatives based on the underlying financial instrument. UniCredit Leasing d.o.o. does not conclude any financial derivatives transaction.

In all the categories, a distinction is made between over-the-counter (OTC) and exchange traded products. Most of the derivatives portfolio is composed of the OTC derivatives.

UniCredit Banka Slovenija d.d. is a business partner in plain-vanilla and structured transactions for corporate customers and promptly closes risk positions which could lead to an excess of the available market risk limits.

UniCredit Banka Slovenija d.d. also uses derivatives for asset and liabilities management.

For portfolio management and risk management purposes, contracts are valued at current prices using recognized and tested models. Market values show the contract values as of the balance sheet date where positive market values of OTC contracts indicate the current default risk arising from the relevant activity.

Notional volume of derivative transactions as of 31 December 2015

EUR '000	Notional		Positive market value		Negative market value	
	Trading book	Bank book	Trading book	Bank book	Trading book	Bank book
1. Debt securities and interest rate indexes	755,995	2,386,195	8,953	10,228	9,365	17,775
a) Options	34,664	-	129	-	124	-
b) Swaps	721,331	2,386,195	8,824	10,228	9,241	17,775
2. Equity instruments and stock indexes	-	-	-	-	-	-
a) Options	-	-	-	-	-	-
3. Gold and currencies	477,379	198,333	7,391	-	7,197	55,455
a) Options	-	-	-	-	-	-
b) Swaps	165,897	198,333	1,970	-	1,179	55,455
c) Forwards	311,482	-	5,421	-	6,018	-
4. Commodities	1,402	-	12	-	12	-
5. Other underlyings	-	-	-	-	-	-
Total	1,234,775	2,584,529	16,355	10,228	16,574	73,229

Notional volume of derivative transactions as of 31 December 2014

EUR '000	Notional		Positive market value		Negative market value	
	Trading book	Bank book	Trading book	Bank book	Trading book	Bank book
1. Debt securities and interest rate indexes	637,163	1,212,014	11,820	11,950	12,240	22,069
a) Options	38,927	-	2	-	2	-
b) Swaps	598,236	1,212,014	11,818	11,950	12,238	22,069
2. Equity instruments and stock indexes	710	-	42	-	42	-
a) Options	710	-	42	-	42	-
3. Gold and currencies	306,008	198,333	4,503	-	4,951	31,346
a) Options	-	-	-	-	-	-
b) Swaps	196,765	198,333	4,468	-	1,767	31,346
c) Forwards	109,243	-	35	-	3,184	-
4. Commodities	-	-	-	-	-	-
5. Other underlyings	-	-	-	-	-	-
Total	943,881	1,410,348	16,365	11,950	17,233	53,415

Please note: The totals sometimes do not match because of rounding.

Risk Report

Liquidity Risk

Liquidity risk is the risk that the Group / the Bank is unable to meet on time its payment obligations associated with its financial liabilities when they fall due or to replace funds when they are withdrawn. The consequence may be the failure to meet obligations to repay depositors and fulfil commitments to lend.

This type of risk is inherent in the banking operations and can be triggered by institution-specific events like a rating downgrade or market-wide events such as system outage or capital and money market disruptions.

The Group considers liquidity risk as a central risk in banking business and manages it in a comprehensive and structured manner. Procedures, responsibilities and reporting lines in this area have been laid down in the liquidity policy and include a contingency plan in the event of a liquidity crisis.

The Group mitigates liquidity risks through:

- Accurate short-term and medium- to long-term liquidity planning, complemented by regular and robust up to date liquidity stress testing;
- Effective Contingency Liquidity Policy with feasible and up-to-date Contingency Action Plan to be executed in case of market crisis;
- Substantial liquidity buffer to face unexpected outflows;

The two main components of the Group's liquidity risk management are short-term liquidity and structural liquidity management. Both include scenario analysis and stress testing aspects in addition to regular position monitoring and management activities.

Short-term liquidity

Under the short-term component of liquidity risk management, the Group understands aspects of intraday liquidity and day-to-day funding needs of the Group. The first focuses on ensuring access to sufficient intraday liquidity to meet any obligations the Group may have to clearing and settlement systems and includes monitoring of major currency payment flows and payment system collateral in real time.

The day-to-day funding is managed by active participation in the interbank market in line with the arising funding needs and developments identified in the monthly funding plan. Daily monitoring of short-term liquidity gaps ensures that on any day there is a limited amount of refinancing required.

For the purpose of short-term liquidity management, volume limits for maturities of up to three months are in place and monitored on a daily basis. Volume limits are established on an aggregated level as well as for separate major currencies in order to keep down the risk of a need for follow-up funding in the event that foreign currency markets dry up.

Structural liquidity

Structural liquidity management is a complement to the interbank market focused short-term liquidity framework and focuses on medium-term as well as long-term liquidity management. It covers an extended time horizon from overnight maturities up to the final maturities of the Group's long-term assets and liabilities and takes account of maturity, currency and concentration aspects. Excessive structural mismatches are avoided by currency level monitoring which also confines the Group's sensitivity to swap market disruptions. The structural liquidity ratios and its exposure against limits are monitored on weekly basis and monthly discussed on ALCO.

Stress Testing

To ensure business continuity during periods of severely adverse developments, the Bank runs liquidity stress tests under several different scenarios. The main scenario is defined as combining a general negative development in the market environment (market crisis) and a name-driven crisis specific for UniCredit bank (combined scenario). The defined time frame for the stress test is one month. The result of the combined scenario is also an important metrics when defining the Bank's risk appetite. The stress testing results are weekly monitored and regularly presented and discussed on ALCO. By securing an appropriate level of funding resources the Bank ensures that its potential refinancing capacities at all times exceed the funding needs projected within defined scenarios.

Funding Plan

The Funding Plan is prepared on a yearly basis in order to maintain a good balance between assets and liabilities. It is based on the analysis of assets and liabilities and their effects on the short-term and structural liquidity position of the group. As such, the Funding Plan plays a fundamental role in the overall liquidity management. The timely execution of the Funding Plan is being monitored on a continuous basis as part of the monitoring process of development of asset and liabilities.

Contingency Liquidity Policy

Liquidity crisis is a high impact, low probability event. If the liquidity crisis was to occur, it is essential for the Group to act on time to minimize potentially disruptive consequences of the crisis. Contingency liquidity policy has an objective of ensuring the availability of effective organizational model in order to manage the negative effects of liquidity crisis situation. It governs the management of potential liquidity shocks to the Group whenever they may arise.

A fundamental part of the Contingency Liquidity Policy is the Contingency Funding Plan. Such plan consists of a set of potential but specific management actions together with a description of liquidity instruments at disposal in a crisis situation. Each instrument is to be presented together with its size and potential timing of execution, in order to improve the Group's liquidity position during crisis period.

Year-end Assessment of Liquidity

The Group has maintained a strong liquidity profile throughout 2015. Client deposits are primary source of funding. However, important funding source remains the liquidity centre at UniCredit Bank Austria AG, Vienna where the Group refinances at the market liquidity.

The Group manages the maturity mismatches by maintaining an adequate liquidity reserve in the form of the ECB eligible loans and securities.

The Group's disclosure on asset encumbrance as of 31 December 2015

EUR '000				
Assets	Carrying amount of encumbered assets	Fair value of encumbered assets	Carrying amount of unencumbered assets	Fair value of unencumbered assets
Assets of the reporting institution	98,162	-	2,531,484	-
Loans on demand	-	-	261,545	-
Equity instruments	-	-	25,556	25,556
Debt securities	12,496	12,496	430,504	429,706
Loans and advances other than loans on demand	85,665	-	1,728,441	-
Other assets	-	-	85,437	-

EUR '000		
Encumbered assets/collateral received and associated liabilities	Matching liabilities, contingent liabilities or securities lent	Assets, collateral received and own debt securities issued other than covered bonds and ABSs encumbered
Carrying amount of selected financial liabilities	660,441	98,085
Other sources of encumbrance	76	76
Total sources of encumbrance	660,517	98,161

The Bank's disclosure on asset encumbrance as of 31 December 2015

EUR '000				
Assets	Carrying amount of encumbered assets	Fair value of encumbered assets	Carrying amount of unencumbered assets	Fair value of unencumbered assets
Assets of the reporting institution	98,162	-	2,446,877	-
Loans on demand	-	-	261,509	-
Equity instruments	-	-	25,556	25,556
Debt securities	12,496	12,496	430,504	429,706
Loans and advances other than loans on demand	85,665	-	1,660,674	-
Other assets	-	-	68,634	-

Risk Report

EUR '000		
Encumbered assets/collateral received and associated liabilities	Matching liabilities, contingent liabilities or securities lent	Assets, collateral received and own debt securities issued other than covered bonds and ABSs encumbered
Carrying amount of selected financial liabilities	660,441	98,085
Other sources of encumbrance	76	76
Total sources of encumbrance	660,517	98,161

The Group's Balance sheet, due to maturity on 31 December 2015

EUR '000 Content	Total	On demand	Up to 1 month	1 - 3 months	3 - 12 months	1 - 5 years	Over 5 years
Cash, cash balances with the Central Bank and demand deposits to banks	273,376	273,376	-	-	-	-	-
Financial assets held for trading	16,371	-	4,891	1,077	2,113	4,463	3,827
Available-for-sale financial assets	501,305	-	696	89,376	19,926	197,348	193,959
Derivatives - hedge accounting	10,228	-	-	368	695	3,992	5,173
Loans and receivables	1,961,741	1,443	116,282	61,461	370,540	744,938	667,077
To banks	45,562	0	1,118	1,569	39,531	3,344	-
To customers	1,903,465	1,406	103,624	58,798	330,966	741,594	667,077
Other financial assets	12,714	37	11,540	1,094	43	-	-
Held-to-maturity financial assets	13,921	-	-	6,527	-	7,394	-
Property, plant and equipment	9,672	-	117	235	847	2,322	6,151
Investment property	7,568	-	21	41	188	1,002	6,316
Intangible assets	19,009	-	3	6	25	132	18,843
Investments in subsidiaries, associates and joint ventures	-	-	-	-	-	-	-
Tax assets	8,756	-	-	-	-	8,756	-
Deferred tax assets	8,756	-	-	-	-	8,756	-
Other assets	2,017	-	737	54	113	1,072	41
Total assets (1)	2,823,964	274,819	122,747	159,145	394,447	971,419	901,387
Financial liabilities held for trading	16,578	-	4,762	1,051	2,055	4,883	3,827
Derivatives - hedge accounting	73,229	-	-	2,278	18,231	40,636	12,084
Financial liabilities measured at amortised cost	2,260,217	977,724	235,977	110,931	551,617	316,183	67,785
Deposits from banks and central banks	201,167	5,101	194	188	40,684	105,000	50,000
Deposits from customers	1,823,159	972,623	222,636	102,270	403,279	120,309	2,042
Loans from banks and central banks	185,556	-	44	8,312	101,366	60,874	14,960
Subordinated liabilities	30,147	-	147	-	-	30,000	-
Other financial liabilities	20,188	-	12,956	161	6,288	-	783
Provisions	12,290	-	1,184	694	2,364	6,910	1,138
Tax liabilities	145	-	-	-	145	-	-
Current tax liabilities	145	-	-	-	145	-	-
Other liabilities	2,827	-	72	144	1,230	852	529
Share capital	20,384	-	-	-	-	-	20,384
Share premium	107,760	-	-	-	-	-	107,760
Fair value reserves	13,978	-	-	-	-	-	13,978
Reserves from profit	99,528	-	-	-	-	-	99,528
Retained earnings including profit/loss from current year	28,721	-	-	-	9,677	19,044	-
Total liabilities and equity (2)	2,635,657	977,724	241,995	115,098	585,319	388,508	327,013
Inconsistency (1)-(2)	188,307	(702,905)	(119,248)	44,047	(190,872)	582,911	574,374

Note: Non-discounted items of the Bank's Statement of financial position are displayed in the table.

Risk Report

The Group's Balance sheet, due to maturity on 31 December 2014

EUR '000 Content	Total	On demand	Up to 1 month	1 - 3 months	3 - 12 months	1 - 5 years	Over 5 years
Cash, cash balances with the Central Bank and demand deposits to banks	350,279	350,279	-	-	-	-	-
Financial assets held for trading	16,368	-	1,144	798	2,926	7,482	4,018
Available-for-sale financial assets	393,595	-	126	9,407	11,102	272,929	100,031
Derivatives - hedge accounting	11,950	-	7	32	658	1,695	9,558
Loans and receivables	1,956,050	-	97,375	54,398	405,042	715,418	683,817
To banks	41,530	-	396	968	38,764	1,402	-
To customers	1,902,378	-	84,901	53,373	366,271	714,016	683,817
Other financial assets	12,142	-	12,078	57	7	-	-
Held-to-maturity financial assets	14,332	-	-	520	-	13,812	-
Property, plant and equipment	7,327	-	-	-	-	-	7,327
Intangible assets	18,802	-	-	-	-	-	18,802
Tax assets	7,637	-	-	-	-	7,637	-
Deferred tax assets	7,637	-	-	-	-	7,637	-
Other assets	1,653	-	46	1,515	85	3	4
Total assets (1)	2,777,993	350,279	98,698	66,670	419,813	1,018,976	823,557
Financial liabilities held for trading	17,239	-	1,144	766	3,314	7,319	4,696
Derivatives - hedge accounting	53,415	-	-	61	1,757	41,859	9,738
Financial liabilities measured at amortised cost	2,260,282	723,427	568,163	324,212	231,280	315,100	98,100
Deposits from banks and central banks	426,973	7,913	140,252	60,225	40,891	82,692	95,000
Deposits from customers	1,373,879	715,514	348,212	88,266	180,702	38,791	2,394
Loans from banks and central banks	412,045	-	66,686	174,530	6,506	163,617	706
Subordinated liabilities	30,160	-	160	-	-	30,000	-
Other financial liabilities	17,225	-	12,853	1,191	3,181	-	-
Provisions	7,116	-	418	193	1,975	3,077	1,453
Other liabilities	3,930	-	71	122	2,266	863	608
Share capital	20,384	-	-	-	-	-	20,384
Share premium	107,760	-	-	-	-	-	107,760
Fair value reserves	11,222	-	-	-	-	-	11,222
Reserves from profit	104,335	-	-	-	-	-	104,335
Retained earnings including profit/loss from current year	300	-	-	-	-	-	300
Total liabilities and equity (2)	2,585,983	723,427	569,796	325,354	240,592	368,218	358,596
Inconsistency (1)-(2)	192,010	(373,148)	(471,098)	(258,684)	179,221	650,758	464,961

Note: Non-discounted items of the Bank's Statement of financial position are displayed in the table.

The Bank's Balance sheet, due to maturity on 31 December 2015

EUR '000 Content	Total	On demand	Up to 1 month	1 - 3 months	3 - 12 months	1 - 5 years	Over 5 years
Cash, cash balances with the Central Bank and demand deposits to banks	273,340	273,340	-	-	-	-	-
Financial assets held for trading	16,371	-	4,891	1,077	2,113	4,463	3,827
Available-for-sale financial assets	501,305	-	696	89,376	19,926	197,348	193,959
Derivatives - hedge accounting	10,228	-	-	368	695	3,992	5,173
Loans and receivables	1,879,815	-	111,594	58,881	361,720	707,281	640,339
To banks	45,562	-	1,118	1,569	39,531	3,344	-
To customers	1,822,795	-	99,121	57,252	322,146	703,937	640,339
Other financial assets	11,458	-	11,355	60	43	-	-
Held-to-maturity financial assets	13,921	-	-	6,527	-	7,394	-
Property, plant and equipment	5,909	-	-	-	-	-	5,909
Investment property	-	-	-	-	-	-	-
Intangible assets	18,793	-	-	-	-	-	18,793
Investments in subsidiaries, associates and joint ventures	1	-	-	-	-	-	1
Tax assets	5,233	-	-	-	-	5,233	-
Deferred tax assets	5,233	-	-	-	-	5,233	-
Other assets	283	-	61	54	113	14	41
Total assets (1)	2,725,199	273,340	117,242	156,283	384,567	925,725	868,042
Financial liabilities held for trading	16,578	-	4,762	1,051	2,055	4,883	3,827
Derivatives - hedge accounting	73,229	-	-	2,278	18,231	40,636	12,084
Financial liabilities measured at amortised cost	2,191,535	980,076	235,365	106,530	539,515	277,475	52,574
Deposits from banks and central banks	201,167	5,101	194	188	40,684	105,000	50,000
Deposits from customers	1,825,511	974,975	222,636	102,270	403,279	120,309	2,042
Loans from banks and central banks	116,011	-	44	4,005	89,264	22,166	532
Subordinated liabilities	30,147	-	147	-	-	30,000	-
Other financial liabilities	18,699	-	12,344	67	6,288	-	-
Provisions	11,608	-	1,184	694	2,263	6,329	1,138
Tax liabilities	-	-	-	-	-	-	-
Current tax liabilities	-	-	-	-	-	-	-
Other liabilities	1,666	-	53	102	634	466	411
Share capital	20,384	-	-	-	-	-	20,384
Share premium	107,760	-	-	-	-	-	107,760
Fair value reserves	13,978	-	-	-	-	-	13,978
Reserves from profit	84,635	-	-	-	-	-	84,635
Retained earnings including profit/loss from current year	29,677	-	-	-	9,677	20,000	-
Total liabilities and equity (2)	2,551,050	980,076	241,364	110,655	572,375	349,789	296,791
Inconsistency (1)-(2)	174,149	(706,736)	(124,122)	45,628	(187,808)	575,936	571,251

Note: Non-discounted items of the Bank's Statement of financial position are displayed in the table.

Risk Report

The Bank's Balance sheet, due to maturity on 31 December 2014

EUR '000 Content	Total	On demand	Up to 1 month	1 - 3 months	3 - 12 months	1 - 5 years	Over 5 years
Cash, cash balances with the Central Bank and demand deposits to banks	350,279	350,279	-	-	-	-	-
Financial assets held for trading	16,368	-	1,144	798	2,926	7,482	4,018
Available-for-sale financial assets	393,595	-	126	9,407	11,102	272,929	100,031
Derivatives - hedge accounting	11,950	-	7	32	658	1,695	9,558
Loans and receivables	1,956,050	-	97,375	54,398	405,042	715,418	683,817
To banks	41,530	-	396	968	38,764	1,402	-
To customers	1,902,378	-	84,901	53,373	366,271	714,016	683,817
Other financial assets	12,142	-	12,078	57	7	-	-
Held-to-maturity financial assets	14,332	-	-	520	-	13,812	-
Property, plant and equipment	7,327	-	-	-	-	-	7,327
Intangible assets	18,802	-	-	-	-	-	18,802
Tax assets	7,637	-	-	-	-	7,637	-
Current tax assets	-	-	-	-	-	-	-
Deferred tax assets	7,637	-	-	-	-	7,637	-
Other assets	1,653	-	46	1,515	85	3	4
Total assets (1)	2,777,993	350,279	98,698	66,670	419,813	1,018,976	823,557
Financial liabilities held for trading	17,239	-	1,144	766	3,314	7,319	4,696
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Financial liabilities measured at amortised cost	2,260,282	723,427	568,163	324,212	231,280	315,100	98,100
Deposits from banks and central banks	426,973	7,913	140,252	60,225	40,891	82,692	95,000
Deposits from customers	1,373,879	715,514	348,212	88,266	180,702	38,791	2,394
Loans from banks and central banks	412,045	-	66,686	174,530	6,506	163,617	706
Subordinated liabilities	30,160	-	160	-	-	30,000	-
Other financial liabilities	17,225	-	12,853	1,191	3,181	-	-
Provisions	7,116	-	418	193	1,975	3,077	1,453
Other liabilities	3,930	-	71	122	2,266	863	608
Share capital	20,384	-	-	-	-	-	20,384
Share premium	107,760	-	-	-	-	-	107,760
Fair value reserves	11,222	-	-	-	-	-	11,222
Retained earnings	104,335	-	-	-	-	-	104,335
Net profit / loss for the year	300	-	-	-	-	-	300
Total liabilities and equity (2)	2,585,983	723,427	569,796	325,354	240,592	368,218	358,596
Inconsistency (1)-(2)	192,010	(373,148)	(471,098)	(258,684)	179,221	650,758	464,961

Note: Non-discounted items of the Bank's Statement of financial position are displayed in the table.

IFRS13 DISCLOSURE

Fair value (IFRS 13) disclosure requirements regarding the accounting financial instruments portfolios not measured at fair value:

EUR '000	Book value	Fair value	Fair value	Book value	Fair value	Fair value
Content	2015	2015	2015	2014	2014	2014
		Level 2*	Level 3**		Level 2*	Level 3**
Assets						
Cash and cash balances	273,340	-	273,340	350,279	350,279	-
Held-to-maturity investments	13,266	13,104	-	13,160	13,938	-
Loans and receivables with banks	45,520	247	45,234	41,484	37,909	3,580
Loans and receivables with customers	1,557,899	938,429	764,361	1,594,721	639,359	1,110,850
Total	1,890,025	951,780	1,082,935	1,999,644	1,041,485	1,114,430
Liabilities						
Deposits from central banks	-	-	-	-	-	-
Subordinated liabilities	30,101	-	29,323	30,110	-	28,746
Deposits from banks	200,393	56,799	140,419	837,185	517,278	310,006
Deposits from customers	1,820,485	622,461	1,194,588	1,368,511	351,397	1,018,615
Debt securities in issue	-	-	-	-	-	-
Total	2,050,979	679,260	1,364,330	2,235,806	868,675	1,357,367

Financial instruments not carried at fair value are not managed on a fair value basis. For these instruments, fair values are calculated for disclosure purposes only and do not impact the balance sheet or the profit or loss. The fair value calculation is coherent with the Discounted Cash Flows methodologies for the estimation of the present value of financial instruments subject to default risk. The Cash Flows riskiness is taken into account by applying weights to the discount factors so as to consider credit and time value in the spread calculation, which is, in turn, function of the expected and unexpected loss.

* Level 2: Fair value is determined using the valuation models, which are based primarily on market data. Level 2 includes also financial assets whose fair value is based on the quoted price for an identical instrument, but for which there is no active market.

** Level 3: Fair value is determined using the valuation models based primarily on unobservable inputs. An input qualifies as an observable input if it is directly observable as a market price or may be derived from an observable price. The examples of Level 3 inputs are historical volatility or interest rates for currencies and maturities for which there are no observable financial instruments. If the value of a financial instrument is based on non-observable inputs, the value of these inputs at the end of the reporting period may be selected from a range of reasonable possible alternatives. For the purpose of preparing financial statements, the reasonable values selected for such non-observable inputs are in line with prevailing market conditions and the Bank's valuation verification approach.

Risk Report

Operational Risk

Operational risk framework

Operational risk is the risk of direct or indirect loss arising from a wide variety of causes associated with a bank's processes, personnel, technology and infrastructure, and from external factors other than credit, market and liquidity risk. Operational risk also includes legal and compliance risk, but it excludes strategic and reputation risk.

To monitor, mitigate and control the operational risk, the Bank has established a consistent, value-added framework for assessing and managing operational risk and the overall effectiveness of internal control environment. The Bank focuses on proactive identification and mitigation of operational risk and related incidents. The goal is to keep operational risk at appropriate levels, in light of the Bank's financial strength, the characteristics of its businesses, the markets in which it operates, and the competitive and regulatory environment to which it is subject. Key themes are transparency of information, escalation of key issues and accountability for issue resolution.

The Bank's approach to operational risk management is intended to mitigate such losses by supplementing traditional control-based approaches to operational risk with risk measures, tools and disciplines that are risk-specific, consistently applied and utilized. Spread of culture that is aware of operational risk is an essential tool to mitigate the risk and reduce the actual losses.

In July 2015, the Bank received the "Decision on issue of the authorization for the qualified investments in the company UniCredit Leasing d.o.o." from the Bank of Slovenia and thus became a 100-percent owner of the company UniCredit Leasing Slovenija d.o.o. This means that as of August 2015, the framework for reporting and management of operational risk and effective control environment encompasses the entire Group.

Operational risk governance system

The Bank's Management Board has the ultimate responsibility for the effective control over the operational risk exposure. The Management Board in coordination with the senior management is also responsible for verifying that the operational risk measurement and control system is closely integrated in the day-to-day risk management process.

At UniCredit Banka Slovenija d.d., the entity responsible for taking decisions on operational risk topics is the Operational Risk Committee (OpRisk Committee). Within the Committee, the risk exposure, the mitigation actions, the measuring and control methodologies and all analyses done on operational risk are reported and discussed. The Committee is responsible for proposing interventions according to risks/scenarios reported results, recommending insurance policies where applicable. Based on operational risk reporting, operational risk control procedures and limits are proposed and monitored by the members of the OpRisk Committee.

At the parent group's level, the Operational & Reputational Risk Committee is held in Vienna on a quarterly basis, where all CEE legal entities take part. The parent group Operational & Reputational Risks Committee meets with consulting functions for the following topics: risk appetite; structure and definition of limits; modifications of risk control and measurement systems; overall strategies for operational risk optimization; action plans to address possible critical findings related to risk control and measurement systems resulting from parent group Internal Validation and Internal Audit activities, with regard to the internal control system and risk measurement; ICAAP topics on operational risks. The parent group Operational & Reputational Risks Committee meets with approval function for the following topics: special operational and reputational risk policies; corrective actions for balancing parent group operational risk positions; parent group insurance strategies; methodologies for the measurement and control of operational risk; single transactions evaluated, when - on an exceptional basis, i.e. in case of reputational risk policies' grey areas - submitted by the relevant competent Committee.

The Management Board is regularly updated on operational risk issues, notified on operational risk cases, operational risk changes as well as relevant breaches of policies.

The Operational Risk unit is independently organized and incorporated within the Risk Management division, working in close cooperation with the operational risk managers from business divisions and staff functions. The Operational Risk team ensures regular control of operational risk and is responsible for the identification, assessment, monitoring and mitigation/control of operational risk. The Team is also involved in the new product implementation process. Operational risk managers are responsible for taking measures to reduce, prevent, or take out insurance against risks. The regular Manager's Day workshop is organized by the Operational Risk unit in order to discuss important topics with the operational risk managers and maintain the level of knowledge and awareness related to the management of operational risk.

Operational risk measurement system

The operational risk governance system of the Bank enables timely identification, management and mitigation of risk exposure, defining a system of responsibilities and controls of the involved structures.

The Bank has been using the Advanced Measurement Approach (AMA) for measuring and calculating capital requirement for operational risk since September 2009. An enhanced version of the risk capital model for operational risk has been developed at the Parent Group level and implemented also in our Bank. It uses a combination of internal and external loss data to support statistical modelling of capital requirement estimates, which are then adjusted to reflect qualitative data regarding the operational risk and control environment.

The Bank's operational risk framework is supported by the Application for Risk Gauging Online (ARGO), a Parent Group internally designed operational risk software tool. ARGO integrates the individual components of the operational risk management framework into a unified, web-based tool. ARGO enhances the capture, reporting and analysis of operational risk data by enabling risk identification, measurement, monitoring, reporting and analysis to be done in an integrated manner, thereby enabling efficiencies in the Bank's monitoring and management of its operational risk.

A network of independent functions and teams is involved in managing and controlling risks, providing the Management Board with sufficient information on the risk situation and enabling the Management Board to manage risk. As a new body in 2012, the Permanent Workgroup concept (PWG) was set up within the Operational Risk Committee, which provides timely monitoring of risk mitigation actions and escalating any criticalities to the appropriate level of management. The purpose of quarterly reports prepared by the Permanent Workgroup is to enable management to maintain operational risk at appropriate levels within each line of business, to escalate issues and to monitor regularly mitigation actions.

The main four elements of Operational Management and Measurement System are: internal and external loss data collection and analysis, scenario analysis and business environment and internal control factors (KRIs).

Business Continuity Plan

With the strengthened staff team in the area of business continuity, during 2015, the Bank has updated the Business Continuity Plan for the case of Crisis Management in accordance with the Parent Group policies. The Business Continuity Plan determines actions to achieve adequate levels of Business Continuity with the aim to minimize/ avoid the losses of the Bank due to disruptions.

The main goal of the plan is to define the procedures, linked to the Bank and with possible impact at Parent Group level, which protect identified critical processes against possible impacts:

- Economic impacts: financial/economic, regulatory and reputational impact deriving from the interruption in services,
- Vulnerability: assessed according to the probability of the process disruption by considering the related historical frequency of occurrence perceptions and any other information available to the process owner and business continuity manager.

The Business Continuity Plan considers the following six crisis scenarios:

- Unavailability of business premises,
- Unavailability of personnel,
- Unavailability of IT systems,
- Unavailability of utilities,
- Unavailability of critical documentation and
- Unavailability of relevant suppliers and service providers.

Internal Loss Data Collection

Internal loss data has been collected since 2002 and has helped to:

- Spread the awareness of operational risk throughout the Bank;
- Build experience in the operational risk concept and tools;
- Achieve a deeper understanding of the embedded risk in the business process.

Internal Loss Data are collected and processed in close coordination and cooperation with other departments and units. The minimum threshold at which an event is recorded is 100 euros of actual loss or 10,000 euros of potential loss. Any losses below these thresholds are not collected. The operational risk events are allocated in line with operational risk standards to the following seven categories:

- Internal fraud;
- External fraud;
- Employment practices and workplace safety;
- Clients, products and business practices;
- Damage to physical assets;
- Business disruption and system failures;
- Execution, delivery and process management.

Operational risk losses get regularly reconciled with the Bank's Profit and Loss Statement in order to ensure completeness of the collected operational risk losses.

Risk Report

The Bank has to consider the fact that it always takes numerous measures to manage and reduce operational risk. Implementation of mitigation measures is constantly monitored and new measures are proposed.

Key Risk Indicators (KRI)

Risk indicators are numerical variables whose trend is linked to the processes' operational risk exposure. Risk indicators are ratios or data reflecting the operational risk profile: the value of an indicator should be correlated to changes in risk levels. Monitoring operational risk using indicators will give the Operational Risk Team, process owners and persons directly in charge of the risk management early warning signals.

The selection process of indicators involves the Operational Risk Management function and process owners and is based on internal loss data, external data, scenario analysis, experts' suggestion of processes and internal audit, business environment and internal control factors.

Scenario Analysis

The goal of scenario analysis is to assess the Bank's operational risk exposure to high impact and low probability events. The scenarios are defined by analysing internal losses, external events deemed relevant, key operational risk indicators' trend, processes, products and event types. The experience of process managers and operational risk managers as well as suggestions from internal audit and the senior management is taken into consideration. Results, in terms of worst case scenarios, critical processes, mitigation proposals or impacts on capital at risk are described in specific scenario reports.

Internal Validation

The Bank uses internal validation process and supporting architecture as a dynamic risk management tool. The main objective of the internal validation is to assess the overall soundness and the effectiveness of the Operational Risk Management System as well as the compliance to the Parent Group standards and the Supervisory requirements for using the AMA.

The goal of the internal validation process is to identify the key operational risks specific to our environment and assess the degree to which it maintains appropriate controls. Action plans are developed for control issues identified, and business units are held accountable for tracking and resolving these issues on a timely basis.

Legal and Compliance Risks

Banks are highly regulated financial institutions and constantly supervised by competent authorities as they cause as well as bear systemic risk. The bank, in its course of business, is exposed to the legal risk and the compliance risk.

The legal risk encompasses risks of loss of earnings arising from violations or non-compliance with laws, by-laws, rules, regulations, agreements, prescribed practices, or ethical standards. On the other hand the compliance risk is the risk of financial loss, risk of loss of reputation or the occurrence of certain regulatory measures or sanctions caused by the bank's actions that are non-compliant with legislation, other external or internal by-laws and relevant business standards and good-practices.

Our objective is to identify, manage, monitor and mitigate legal and compliance risks that expose the Bank. We seek to actively mitigate these risks by identifying them, setting adequate standards and procedures for their management as well as ensuring compliance through proactive monitoring.

The legal and compliance risk management policy is implemented through identification and ongoing review of areas where the legal risk is identified. Responsibility for the development of procedures for management and mitigation of these risks are clearly defined and adequate monitoring procedures are in place, taking into account the required standards.

Legal and compliance risks cannot be entirely eliminated or avoided and they are hardly predictable. In fact the Bank is involved in few lawsuits which have been filed against it. The bank has fully established the compliance function which, in addition to the regular assessment of compliance risk, manages also the system of second level management controls, by virtue of which the bank actively manages the compliance risk. Moreover, the bank has also implemented the system of control of conflict of interests, whistleblowing and anti-corruption measures.

Business Risk

Business risk is defined as adverse, unexpected change in business volume and/or margins that cannot be attributed to other risk types, resulting in fluctuations of revenues and costs, not considering extraordinary items. The changes in business volume result from unexpected development of market trend, unexpected customer behaviour, new market participants/products or legal framework.

The calculation of business risk is based on an earnings-at-risk model using historical time series of revenues and costs.

Business risk measurement thus measures the influence of external factors on decline in profits and effect on market value.

As part of the general income and cost management, the operational management of business risk is the responsibility of individual business units.

Risks Arising from the Group's Shareholdings and Equity Interests

The Group is not actively making long-term investments in shares on its own account for the purpose of realizing short-term trading or long-term substantial value increases. The shareholdings of the Bank are either closely related to the Bank's business (SWIFT, Bankart, etc.) or the result of restructuring attempts (out of loans and reverse repo transaction).

Real Estate Risk

UniCredit Banka Slovenija d.d. has no exposure to real estate financing and does not invest in real estate itself.

Capital Management

Within the Internal Capital Adequacy Assessment Process (ICAAP), the Group focuses on the economic view of matching the economic capital (capital demand) with the risk-taking capacity (shareholder's equity) in line with the Pillar II of the Basel accord.

The economic capital is calculated retrospectively on a quarterly basis but it is also monitored within the yearly planning process. As both capital requirement and available capital evolve over time, the Group ensures that on the one side capital requirement – mainly driven by business plans and by risk-profile forecasts in combination with macro-economic scenarios – does not exceed available capital and on the other side the available capital – mainly influenced by planned capital transactions and expected profits – is kept at a level to cover the calculated risks at all times.

Economic capital is intended to reflect the Group's specific risk profile in a comprehensive and consistent way. With the exception of liquidity risk, economic capital is calculated using uniform value-at-risk methods across all types of risk which were mentioned in this risk report. A specific factor taken into account in the required risk capital is business risk, which reflects the influence of external factors such as consumer behaviour or competitive situation on the market value of business divisions or subsidiaries. Unexpected losses over a period of one year are calculated with a confidence level of 99.90 %. The overall responsibility for identification of risks and assessment of risk level is with the ALCO.

Besides the economic view, the Group has to comply with the Regulation No. 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms (CRR directive) and with the Slovenian legislation.

The regulatory capital for credit risk, market risk and operational risk accounts for the capital demand. Consolidated capital adequacy is monitored continuously by the Bank's Management and filed with the Bank of Slovenia on a quarterly basis. The Bank of Slovenia requires each bank to maintain a ratio of total regulatory capital to the risk weighted asset (the capital adequacy ratio) at or above the internationally agreed minimum of 8 %.

The structure of the regulatory capital, capital requirements and capital adequacy ratio for 2015 and 2014 is presented in the tables next. The total capital ratio increased from 19.66 % at the end of 2014 to 22.04 % at the end of 2015. Tier 1 ratio increased from 17.54 % at the end of 2014 to 20.24 % at the end of 2015. During the observed period, the Bank was constantly in line with the regulatory capital requirements and at the same time even increased the security of its business.

Risk Report

The Group's own funds and capital requirements

EUR '000		31/12/2015	31/12/2014
1	OWN FUNDS	245,010	237,625
1.1	TIER 1 CAPITAL	226,400	211,971
1.1.1	COMMON EQUITY TIER 1 CAPITAL	226,400	211,971
1.1.1.1	Capital instruments eligible as CET1 Capital	128,143	128,143
1.1.1.1.1	Paid up capital instruments	20,384	20,384
1.1.1.1.3	Share premium	107,760	107,760
1.1.1.2	Retained earnings	119,528	104,036
1.1.1.2.1	Previous years retained earnings	119,528	104,036
1.1.1.2.2	Profit or loss eligible	-	-
1.1.1.2.2.1	Profit or loss attributable to owners of the parent	8,721	599
1.1.1.2.2.2	(-) Part of interim or year-end profit not eligible	(8,721)	(599)
1.1.1.3	Accumulated other comprehensive income	13,467	11,222
1.1.1.11	(-) Other intangible assets	(19,009)	(18,802)
1.1.1.12	(-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities	(4,578)	(2,777)
1.1.1.13	(-) IRB shortfall of credit risk adjustments to expected losses	(118)	(71)
1.1.1.16	(-) Excess of deduction from AT1 items over AT1 Capital	(11,441)	(15,070)
1.1.1.26	Other transitional adjustments to CET1 Capital	406	5,290
1.1.2.9	Other transitional adjustments to AT1 Capital	(11,441)	(15,070)
1.1.2.10	Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)	11,441	15,070
1.2	TIER 2 CAPITAL	18,610	25,654
1.2.1	Capital instruments and subordinated loans eligible as T2 Capital	16,484	22,481
1.2.1.1	Paid up capital instruments and subordinated loans	16,484	22,481
1.2.1.1*	Memorandum item: Capital instruments and subordinated loans not eligible	13,516	7,519
1.2.5	IRB Excess of provisions over expected losses eligible	2,162	3,202
1.2.10	Other transitional adjustments to T2 Capital	(35)	(28)
2	TOTAL RISK EXPOSURE AMOUNT	1,160,222	1,208,752
2.1	RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES	1,027,839	1,092,571
2.1.1	Standardised approach (SA)	667,576	558,894
2.1.1.1	SA exposure classes excluding securitization positions	667,576	558,894
1.1.1.1.01	Central governments or central banks	548	-
2.1.1.1.02	Regional governments or local authorities	25,815	25,924
2.1.1.1.03	Public sector entities	4,942	11,329
2.1.1.1.06	Institutions	3,777	91
2.1.1.1.07	Corporates	68,231	42,651
2.1.1.1.08	Retail	327,969	274,013
2.1.1.1.09	Secured by mortgages on immovable property	131,392	132,970
2.1.1.1.10	Exposures in default	79,510	49,421
1.1.1.1.14	Collective investments undertakings (CIU)	1,349	-
2.1.1.1.15	Equity	110	110
2.1.1.1.16	Other items	23,932	22,385

2.1.2	Internal ratings based Approach (IRB)	360,264	533,677
2.1.2.1	IRB approaches when neither own estimates of LGD nor Conversion Factors are used	351,067	533,605
2.1.2.1.02	Institutions	31,669	75,510
2.1.2.1.03	Corporates - SME	104,432	145,087
2.1.2.1.05	Corporates - Other	214,966	313,008
2.1.2.3	Equity IRB	9,197	71
2.2	TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY	-	-
2.3	TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS	53	400
2.3.1	Risk exposure amount for position, foreign exchange and commodities risks under standardised approaches (SA)	53	400
2.3.1.1	Traded debt instruments	53	400
2.4	TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (OpR)	131,043	115,703
2.4.2	OpR Standardised (STA) / Alternative Standardised (ASA) approaches	23,995	-
2.4.3	OpR Advanced measurement approaches (AMA)	107,049	115,703
2.6	TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT	1,287	79
2.7	TOTAL RISK EXPOSURE AMOUNT RELATED TO LARGE EXPOSURES IN THE TRADING BOOK	-	-
2.8	OTHER RISK EXPOSURE AMOUNTS	-	-
3	Surplus(+)/Deficit(-) of total capital	152,192	140,925
3a	Total capital ratio	21.12 %	19.66 %
3b	T1 Capital ratio	19.51 %	17.54 %

Risk Report

The Bank's own funds and capital requirement

EUR '000 ID	Label	31/12/2015	31/12/2014
1	OWN FUNDS	230,584	237,625
1.1	TIER 1 CAPITAL	211,722	211,971
1.1.1	COMMON EQUITY TIER 1 CAPITAL	211,722	211,971
1.1.1.1	Capital instruments eligible as CET1 Capital	128,143	128,143
1.1.1.1.1	Paid up capital instruments	20,384	20,384
1.1.1.1.3	Share premium	107,760	107,760
1.1.1.2	Retained earnings	104,635	104,036
1.1.1.2.1	Previous years retained earnings	104,635	104,036
1.1.1.2.2	Profit or loss eligible	-	-
1.1.1.2.2.1	Profit or loss attributable to owners of the parent	9,677	599
1.1.1.2.2.2	(-) Part of interim or year-end profit not eligible	(9,677)	(599)
1.1.1.3	Accumulated other comprehensive income	13,467	11,222
1.1.1.11	(-) Other intangible assets	(18,793)	(18,802)
1.1.1.12	(-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities	(4,578)	(2,777)
1.1.1.13	(-) IRB shortfall of credit risk adjustments to expected losses	(118)	(71)
1.1.1.16	(-) Excess of deduction from AT1 items over AT1 Capital	(11,311)	-15,070
1.1.1.26	Other transitional adjustments to CET1 Capital	277	5,290
1.1.2.9	Other transitional adjustments to AT1 Capital	(11,311)	(15,070)
1.1.2.10	Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)	11,311	15,070
1.2	TIER 2 CAPITAL	18,862	25,654
1.2.1	Capital instruments and subordinated loans eligible as T2 Capital	16,484	22,481
1.2.1.1	Paid up capital instruments and subordinated loans	16,484	22,481
1.2.1.1*	Memorandum item: Capital instruments and subordinated loans not eligible	13,516	7,519
1.2.5	IRB Excess of provisions over expected losses eligible	2,413	3,202
1.2.10	Other transitional adjustments to T2 Capital	(35)	(28)
2	TOTAL RISK EXPOSURE AMOUNT	1,046,120	1,208,752
2.1	RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES	937,732	1,092,571
2.1.1	Standardised approach (SA)	535,547	558,894
2.1.1.1	SA exposure classes excluding securitization positions	535,547	558,894
1.1.1.1.01	Central governments or central banks	548	-
2.1.1.1.02	Regional governments or local authorities	25,416	25,924
2.1.1.1.03	Public sector entities	4,942	11,329
2.1.1.1.06	Institutions	62	91
2.1.1.1.07	Corporates	31,184	42,651
2.1.1.1.08	Retail	289,759	274,013
2.1.1.1.09	Secured by mortgages on immovable property	123,126	132,970
2.1.1.1.10	Exposures in default	48,184	49,421
1.1.1.1.14	Collective investments undertakings (CIU)	1,349	-
2.1.1.1.15	Equity	110	110
2.1.1.1.16	Other items	10,865	22,385

2.1.2	Internal ratings based Approach (IRB)	402,185	533,677
2.1.2.1	IRB approaches when neither own estimates of LGD nor Conversion Factors are used	392,988	533,605
2.1.2.1.02	Institutions	31,669	75,510
2.1.2.1.03	Corporates - SME	146,353	145,087
2.1.2.1.05	Corporates - Other	214,966	313,008
2.1.2.3	Equity IRB	9,197	71
2.2	TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY	-	-
2.3	TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS	53	400
2.3.1	Risk exposure amount for position, foreign exchange and commodities risks under standardised approaches (SA)	53	400
2.3.1.1	Traded debt instruments	53	400
2.4	TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (OpR)	107,049	115,703
2.4.2	OpR Standardised (STA) / Alternative Standardised (ASA) approaches	-	-
2.4.3	OpR Advanced measurement approaches (AMA)	107,049	115,703
2.6	TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT	1,287	79
2.7	TOTAL RISK EXPOSURE AMOUNT RELATED TO LARGE EXPOSURES IN THE TRADING BOOK	-	-
2.8	OTHER RISK EXPOSURE AMOUNTS	-	-
3	Surplus(+)/Deficit(-) of total capital	146,894	140,925
3a	Total capital ratio	22.04 %	19.66 %
3b	T1 Capital ratio	20.24 %	17.54 %



Stefan Vavti, M.Sc.
Chairman of the
Management Board



Jana Benčina Henigman, M.Sc.
Member of the
Management Board



Damijan Dolinar, M.Sc., CFA
Member of the
Management Board



Günter Friedl M.Sc., MBA, MAS
Chief Financial Officer

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