

Poslušanje,
razumevanje,
odzivanje.

Zgodbe, ki jih piše vsakdan o naših odnosih s strankami, o produktnih inovacijah in prilagodljivosti naših storitev, vpletene v letno poročilo, pričajo o pristopu skupine UniCredit k bančništvu.

Te kratke, vendar zgovorne zgodbe, ki prihajajo neposredno od naših sodelavcev, so primeri oprijemljivih koristi in konkretnih rešitev, ki jih skupina UniCredit ponuja in prikazuje, kako ustvarjamo dodano vrednost v življenju ljudi.

Naš jasen cilj – izboljšati kakovost življenja – je zasidran v naši popolni predanosti rezultatom, ki so mogoči le ob hkratnem zadovoljstvu strank.

V skupini UniCredit strankam prisluhnemo in se jim popolnoma posvetimo, da bi jim lahko ponudili preproste in učinkovite bančne rešitve. Na ta način prispevamo k finančni in socialni blaginji naših strank in lokalnih skupnosti, v katerih Skupina deluje.

Enake korake bomo ubirali tudi v prihodnje.

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Finančni kazalniki

	2013	2012	2011
Izkaz finančnega položaja (v 1.000 EUR)			
Bilančna vsota	2.488.557	2.815.367	2.945.636
Vloge nebančnega sektorja	1.276.833	1.227.789	957.016
Vloge pravnih in drugih oseb, ki opravljajo dejavnost	784.478	784.264	601.181
Vloge prebivalstva	492.355	443.525	355.835
Kreditni nebančnemu sektorju, merjeni po odplačni vrednosti	1.895.472	2.269.317	2.356.239
Kreditni pravnim in drugim osebam, ki opravljajo dejavnost	1.137.984	1.495.493	1.539.200
Kreditni prebivalstvu	757.488	773.824	817.039
Kapital	227.715	251.623	240.888
Oslabitev finančnih sredstev	170.431	113.405	85.479
Rezervacije	6.137	2.443	1.553
Obseg zunajbilančnega poslovanja	3.685.267	3.844.597	4.574.606
Izkaz poslovnega izida (v 1.000 EUR)			
Čisti obrestni prihodki	48.389	55.970	59.916
Čisti neobrestni prihodki	23.842	21.306	22.998
Stroški dela	(22.640)	(23.928)	(22.756)
Drugi administrativni stroški	(12.337)	(12.908)	(13.591)
Amortizacija	(5.052)	(4.586)	(5.239)
Oslabitev in rezervacije	(79.595)	(35.544)	(23.327)
Poslovni izid pred obdavčitvijo	(47.393)	310	18.001
Davek od dohodka pravnih oseb	8.194	763	(3.260)
Izkaz drugega vseobsegajočega donosa (v 1.000 EUR)			
Drugi vseobsegajoči donos pred obdavčitvijo	17.196	12.924	(26.128)
Davek iz dohodka pravnih oseb od drugega vseobsegajočega donosa	(2.924)	(3.262)	5.226
Zaposleni			
Število zaposlenih na dan 31. december	576	601	609
Delnice			
Število delničarjev	26	27	26
Nominalna vrednost delnic (v EUR)	4,17	4,17	4,17
Knjigovodska vrednost delnic (v EUR)	46,58	51,48	49,28
Število delnic	4.888.193	4.888.193	4.888.193
Kapital			
Količnik kapitalske ustreznosti	16,9 %	13,5 %	11,0 %
Kvaliteta sredstev in prevzetih obveznosti			
Oslabitev finančnih sredstev, merjenih po odplačni vrednosti in rezervacije za prevzete obveznosti / razvrščene aktivne bilančne in razvrščene zunajbilančne postavke	5,9 %	3,6 %	2,7 %
Profitabilnost			
Obrestna marža	1,8 %	1,9 %	2,0 %
Marža finančnega posredništva	2,6 %	2,6 %	2,8 %
Donos na aktivo pred davki (ROA)	(1,7 %)	0,0 %	0,6 %
Donos na kapital pred davki (ROE)	(19,3 %)	0,1 %	7,9 %
Donos na kapital po davkih	(15,9 %)	0,4 %	6,4 %
Stroški poslovanja			
Operativni stroški / povprečna aktiva	1,5 %	1,4 %	1,4 %
Likvidnost			
Likvidna sredstva / kratkoročne finančne obveznosti do nebančnega sektorja, merjene po odplačni vrednosti	34,7 %	29,9 %	37,2 %
Likvidna sredstva / povprečna aktiva	14,5 %	9,1 %	8,6 %

Nagovor izvršnega direktorja skupine UniCredit



FEDERICO GHIZZONI

Izvršni direktor skupine UniCredit

“ Zaradi solidnega položaja skupine UniCredit smo dobro pripravljeni na soočanje z izzivi prihodnosti. ”

Spoštovani delničarji,

V letu 2013 smo nadaljevali z izgradnjo skupine UniCredit v eno najbolj trdnih bank v Evropi, kar je posledica številnih pametnih odločitev. Zavarovali smo svoj kapitalski položaj ter sprejeli nove ukrepe za izboljšanje poslovne učinkovitosti. V zadnjih letih smo občutno dvignili naš količnik temeljnega kapitala (Tier 1), zmanjšali stroške poslovanja ter oklestili tveganju prilagojeno aktivo.

Skladno z načrti smo danes izjemno stabilna komercialna banka, ki je sposobna v celoti podpirati gospodarstvo. Kljub makroekonomskemu okolju, ki je polno izzivov, se je naša Skupina razvila v inovativno in učinkovito banko, ki uspešno posluje s strankami.

Pred tremi leti smo pozornost usmerili na naš osnovni posel, saj smo predvideli trend, ki se je postopno širil po bančni panogi. Pogosto na svojih službenih poteh po Evropi slišim, da se tekmeci soočajo z dejstvom, da bodo morali postati bolj učinkoviti ter okrepiti svoje napore v tradicionalnem komercialnem bančništvu. Prav to smo mi že storili. Poenostavili smo organizacijo in procese, strankam pa zagotavljamo boljše storitve. Odstranili smo približno 30 % birokracije, z namenom postati fleksibilnejša banka, ki hitreje sprejema odločitve. Bančni svetovalci, ki imajo neposreden stik s strankami, imajo sedaj več pooblastil, kar jim omogoča hitrejše sklepanje poslov.

Istočasno razvijamo povsem integriran model storitev, ki našim strankam omogoča dostop do bančnih storitev preko širokega nabora kanalov. Z jasnim razumevanjem želja in potreb naših strank vlagamo v nove tehnologije, ki nam omogočajo komuniciranje s strankami na nove načine.

Še naprej se osredotočamo na krepitev odnosov s strankami, tako v segmentu poslovanja s prebivalstvom kot tudi pri poslovanju s podjetji.

S tem ciljem smo namenili več sredstev svetovalnim orodjem in storitvam. Tako smo denimo razvili nadzorno ploščo za analizo izdatkov družinske finance, ki pomaga družinam sprejemati boljše odločitve. Pri poslovanju s podjetji poenostavljamo poslovanje v tujini ter omogočamo neposreden dostop do kapitalskih trgov.

V osrčju naše strategije je omogočiti več sredstev za kreditiranje prebivalstva in podjetij, v skladu z izboljšanim makroekonomskim okoljem, ki ga vsi pričakujemo v letu 2014. Morda še ne bo mogoče razširiti obsega posojil na raven pred krizo, vendar delamo vse, kar je mogoče, da bi pomagali našim strankam izkoristiti široko paleto virov financiranja.

Sedaj pričenjamo spoznavati prednosti našega dela v zadnjih treh letih. Indeksi zadovoljstva strank ponovno naraščajo na ravni, ki jim nismo bili priče vse od obdobja pred krizo – celo v državah, kot je Italija, kjer smo se soočali s številnimi težavami. Takšni rezultati opravičujejo našo zavzetost in vlaganja, zato bomo nadaljevali po poti, ki smo si jo zastavili.

Interno delamo na pospeševanju kulture, ki pelje k pravilnemu ravnanju, predvsem skozi okrepljeno upravljanje s tveganji. Okrepili smo sodelovanje med sodelavci, zaposlenimi na področju tveganj, in tistimi, ki so neposredno vpeti v posel, z namenom razviti rešitve, ki so v celoti konsistentne tako s cilji in potrebami naše Skupine kot tudi naših strank.

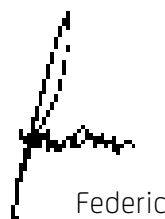
V letu 2013 se je zaradi odločnega delovanja skupina UniCredit soočila z nekaj negativnimi situacijami. Zdaj se lahko osredotočimo na povečanje obsega poslovanja in dobičkonosnosti. Delamo, kar je potrebno, da bi se bolj dosledno usmerili na poslovanje s prebivalstvom in podjetji na naših ključnih trgih ter okrepili komercialno bančništvo na trgih, kjer smo tradicionalno prisotni.

Postavili smo si ambiciozne načrte za prihodnost. Med cilji je tudi želja, da postanemo najvišje uvrščena banka po kakovosti storitev v Evropi ter vodilni na področju sodobnih tržnih poti – predvsem v digitalnem bančništvu. Da bi dosegli ta cilji, bomo v naslednjih treh letih veliko vlagali v IT, da bi še dodatno razvili našo inovativno digitalno platformo. Prizadevamo si tudi za bolj učinkovito servisiranje strank iz segmenta poslovanja s podjetji ter za izboljšanje našega slovesa ene izmed vodilnih bank za poslovanje s podjetji na kontinentu.

Izboljšave izvajamo v kontekstu sprememb na širši evropski ravni. V lanskem letu je Evropa napredovala pri oblikovanju bančne unije, ki bo omogočila evropskemu bančnemu sektorju ponoven razcvet, s tem pa prednosti za evropsko gospodarstvo. S to idejo v mislih gledam na prihajajoči pregled kakovosti sredstev kot na pomembno priložnost za dvig transparentnosti, ki bo pomagala evropskim bankam povrniti ugled ter samozavesten pogled v prihodnost.

Zaradi solidnega položaja skupine UniCredit smo dobro pripravljeni za soočanje z izzivi prihodnosti. Na preteklih dosežkih bomo gradili pozitivne premike tudi v letu 2014.

S spoštovanjem,



Federico Ghizzoni
Izvršni direktor skupine UniCredit

Nagovor predsednika uprave Banke



MAG. STEFAN VAVTI

Predsednik uprave UniCredit Banka Slovenija d.d.

“Prepričani smo, da v drugi polovici leta 2014 lahko pričakujemo stabilizacijo in morebiten preobrat v pozitivno smer, čeprav bo izzivov nedvomno še veliko.”

Spoštovane dame in gospodje, cenjeni poslovni partnerji!

Po čem si bomo v Sloveniji na področju gospodarstva in v bančnem sektorju zapomnili leto 2013?

V bančni industriji si ga bomo zapomnili po tem, da so pregled kakovosti sredstev in stresni testi, ki jih je izvedla Banka Slovenije skupaj z zunanjimi svetovalci, pripeljali do potrebe po dokapitalizaciji treh največjih slovenskih bank po obsegu sredstev, v skupnem znesku 3 milijarde evrov. Dodatnih 1,5 milijard je bilo rezerviranih za izdajo obveznic DUTB (Družbe za upravljanje terjatev bank ali t.i. »slabe banke«) in za likvidacijo dveh manjših bank. V stabilizacijo bančnega sektorja, ki je še vedno v večinski državni lasti, so bile tako vložene precejšnje količine davkoplačevalskega denarja. Pozitivni učinki so se pokazali v prvih mesecih leta 2014, in sicer s krčenjem razpona donosa obveznic in premij za deželno tveganje, kar je bilo posledica tega, da je država ponovno pridobila nekaj verodostojnosti na mednarodnih kapitalskih trgih.

Izziv za prihodnost predstavljata ponovna vzpostavitev rasti v naslednjih nekaj četrletjih in nadaljevanje potrebnih reform na različnih področjih, kot so zmanjšanje javnega dolga, nadaljnje zvišanje upokojitvene starosti, izvedba reforme subvencij in socialnih transferjev ter nadaljnji koraki na področju reorganizacije javnega zdravstvenega sistema.

Leto 2013 si bomo zapomnili tudi kot leto, v katerem so javna in zasebna potrošnja, kapitalske naložbe in vsi ostali dejavniki, z izjemo izvoza, prispevali h krčenju BDP. Zabeležili smo rekordno število slabih posojil in stečajev, stopnja brezposelnosti v državi pa je še naprej naraščala.

Boleč proces razdolževanja se je nadaljeval; tako v segmentu pravnih kot tudi fizičnih oseb, čeprav je ta slednje zajel v manjši meri.

Upoštevajoč zaostrene razmere v širšem gospodarskem okolju v Sloveniji je rezultate UniCredit Banka Slovenija d.d. še vedno mogoče oceniti kot solidne:

- Banka je bila jasna zmagovalka pregleda kakovosti sredstev in stresnih testov, saj je v vzorcu bank, ki so bile vključene v teste, dosegla najboljše rezultate.
- Banka je v letu 2013 zabeležila 4-odstotno povečanje depozitov strank (skupen znesek depozitov je dosegel skoraj 1,3 milijarde evrov), s čimer se je dodatno zmanjšalo razmerje med posojili in depoziti iz 184 % v letu 2012 na 149 % v letu 2013.
- Zabeležili smo rekordno povečanje števila strank, še posebej v segmentu poslovanja s prebivalstvom.
- Prihodki iz naslova provizij so se kljub novi obdavčitvi povečali za 8,1 %, kar je občutno več od povprečja na trgu, saj so v povprečju ostali na enaki ravni kot v preteklem letu. To kaže na uspešno preusmeritev k poslovnim segmentom, ki generirajo dohodek iz naslova provizij, kot sta podjetniško finančno svetovanje in globalno transakcijsko bančništvo.

Kljub vsem omenjenim dosežkom je Banka ustvarila izgubo na račun oslabitev, namenjenih pokrivanju izgub pri posojilih in naložbah. Žal je to prvi negativen rezultat Banke v 23-letni zgodovini prve mednarodne banke v Sloveniji.

Kapitalska ustreznost je kljub temu narasla na skoraj 17 % (900 bazičnih točk nad regulatornim minimumom), kar strankam ter deležnikom Banke tudi v prihodnje zagotavlja dodatno varnost.

Naj omenim še nekatere izmed nagrad, ki jih je Banka prejela v lanskem letu, saj te potrjujejo našo zavezanost pozitivnemu prispevku k širši skupnosti. Takšna nagrada je Horus 2013 za najbolj družbeno odgovorno veliko podjetje. Revija EMEA Finance nam je podelila naziv „Najboljša banka v Sloveniji“, revija Euromoney pa nagrado za najboljše storitve privatnega bančništva ter za zagotavljanje najboljših

storitev upravljanja z denarnimi sredstvi. Zelo smo ponosni tudi na pet prestižnih nagrad, ki jih je skupini UniCredit podelila revija Euromoney ter na naziv „Najboljši finančni svetovalec leta na območju Srednje in Vzhodne Evrope“, ki ga podeljuje revija Financial Times.

Zato gre posebna zahvala našim zvestim in (sodeč po rezultatih raziskav) zelo zadovoljnim strankam, katerih število narašča z rekordno hitrostjo, zlasti v segmentih poslovanja s prebivalstvom in z malimi ter srednje velikimi podjetji. Usmerjenost v povečanje zadovoljstva strank v kombinaciji z uravnoteženim pristopom na vseh področjih upravljanja s tveganji zagotavlja ohranitev položaja Banke med najboljšimi po kakovosti na lokalnem bančnem trgu. To ne bi bilo možno brez podpore strokovne in poslovno usmerjene ekipe sodelavcev ter podpore in zaupanja lastnikov Banke.

Uprava UniCredit Banka Slovenija d.d. je prepričana, da v letu 2014 lahko pričakujemo stabilizacijo in morebiten preobrat v pozitivno smer v drugi polovici leta, čeprav bo izzivov nedvomno še veliko. Na ravni Banke se z njimi lahko soočamo tako, da se še naprej osredotočamo na stranke, z močnim poudarkom na optimizaciji stroškov in procesov, ki nas bo privedla še korak bližje k strateškemu cilju, da bi bilo »poslovanje z nami enostavno« v vseh segmentih strank.

Kljub številnim izzivom, ki nas čakajo v prihodnjih mesecih in četrletjih, smo prepričani, da bo Banka še naprej upravičevala zaupanje vedno večjega števila strank in podjetij. Prizadevali si bomo ohraniti položaj najboljšega ponudnika storitev, produktov in rešitev na domačem trgu, tudi s podporo skupine UniCredit.

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: Gianni Franco Giacomo Papa
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

Organi upravljanja Banke

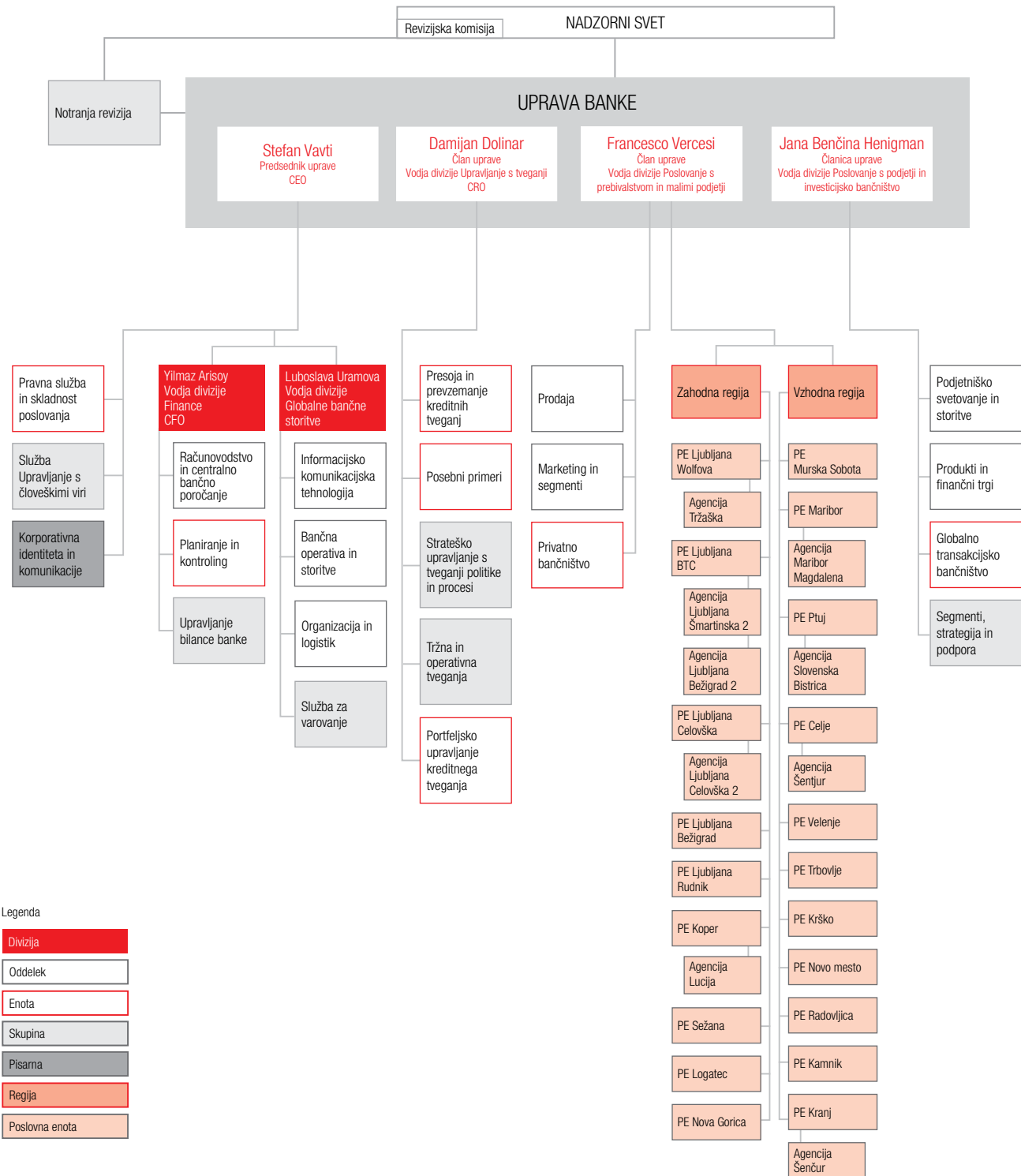
Nadzorni svet

Član	Funkcija	Datum nastopa	Datum prenehanja funkcije
Gianni Franco Giacomo Papa	Predsednik nadzornega sveta	21. april 2011	n. a.
Martin Klauzer	Član nadzornega sveta	24. april 2007	n. a.
Franco Andreetta	Član nadzornega sveta	9. februar 2009	n. a.
Giuseppe Verrascina	Član nadzornega sveta	9. februar 2009	n. a.
Heinz Karl Tschiltsch	Član nadzornega sveta	8. september 2010	n. a.
Francesco Slocovich	Član nadzornega sveta	2. januar 2013	n. a.

Uprava

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

Organizacijska shema



- Legenda
- Divizija
 - Oddelek
 - Enota
 - Skupina
 - Pisarna
 - Regija
 - Poslovna enota

Rešitve

Kadarkoli, kjerkoli.

“Pri povratku s počitnic je imela ena od mojih strank težave z avtom, zato je morala poklicati pomoč na cesti. Problem je bil resen, dnevni limit na plačilni kartici pa naši stranki in njenemu možu ni omogočal plačila popravila. Poklicala me je na robu obupa, zato sem želela **rešiti nastalo situacijo v čim krajšem času**. Kmalu sta lahko poravnala račun ter mirno nadaljevala pot. Ko sta se vrnila domov, me je stranka poklicala, se mi zahvalila in me obvestila, da bo na podlagi res pozitivne izkušnje tudi njen mož **postal stranka UniCredit**.”

Silvia Rieder – bančna svetovalka
Poslovalnica Pressbaum 2099 - UniCredit Bank – AVSTRIJA



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 47
SI - 1000 Ljubljana
Tel.: 01 2528 430

Agencija Ljubljana Bežigrad

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

Poslovna enota Ljubljana Celovška

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

Agencija Ljubljana Celovška

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

Poslovna enota Ljubljana Rudnik

Jurčkova cesta 231
SI - 1000 Ljubljana
Tel.: 01 2836 000

Agencija 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

Poslovna enota 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

Poslovna enota Sežana

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

Agencija Slovenska Bistrica

Trg svobode 21
SI - 2310 Slovenska Bistrica
Tel.: 02 8051 972

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

Podpora

Fleksibilnost pri zadovoljevanju potreb strank.

“Kot rezultat debate med različnimi oddelki divizije Upravljanje s tveganji smo ugotovili, da je pomembno krojiti komunikacijo glede na potrebe posamezne stranke. Delali smo skupaj, kot ekipa, in delili raziskave in znanje. To je na koncu pripeljalo do bolj fleksibilnih poročil, mi smo postali bolj odzivni in proaktivni, **izboljšali pa smo tudi veščine in stike vseh internih oddelkov.**”

Francesco Ivan Pomarico
Skupina Finančno tveganje – UniCredit Holding



Dosežki in dogodki v letu 2013

JANUAR

Varna vožnja z UniCredit Banka Slovenija d.d.

Banka je konec januarja v AMZS Centru varne vožnje na Vranskem organizirala ponovoletno srečanje za svoje poslovne partnerje. Udeleženci so združili zabavno s koristnim, se seznanili z obvladovanjem nepredvidljivih pogojev in spoznali, da smo za svojo varnost odgovorni sami, pa naj gre za varnost v cestnem prometu ali v finančnem svetu.

O razvojnih možnostih slovenskega gospodarstva v primežu finančne krize

Član uprave Banke, mag. Damijan Dolinar, je sodeloval v razpravi o razvojnih možnostih slovenskega gospodarstva v času krize ter o tem, kako z znanjem in novimi delovnimi mesti doseči napredek. Dogodek so organizirali na Fakulteti za management Univerze na Primorskem.

FEBRUAR

UniCredit Banka Slovenija d.d. najboljša banka za privatno bančništvo v Sloveniji

Banka je prejela priznanje za zagotavljanje najboljše storitve privatnega bančništva v Sloveniji, ki ga podeljuje revija Euromoney. Ta vsakoletna raziskava bančnih storitev je narejena na podlagi kvalitativnega in kvantitativnega pregleda ponudbe posameznih bank po regijah in območjih, na katerih delujejo.

Pioneer skladi prejeli tri nagrade po izboru revije Moje Finance

Pioneer skladi, ki jih v Sloveniji trži UniCredit Banka Slovenija d.d., so prejeli tri nagrade v dveh kategorijah. Dve nagradi v kategorijah za triletno in petletno obdobje je prejel sklad Pioneer Funds Emerging Europe & Mediterranean, delniški evropski trgi v razvoju. Nagrado za petletno obdobje pa so podelili skladu Pioneer Funds Euro Bond, obvezniški evropski. Prav tako je Pioneer z dvema skladoma, in sicer Pioneer Funds Euro Strategic Bond in Pioneer Funds Emerging Markets Bond, na vrhu 10 najboljših skladov (merjeno po donosu na enoto tveganja – Sharpor količnik) za preteklo triletno obdobje.

Najboljši ponudnik skrbniških storitev za tuje vlagatelje v Sloveniji

UniCredit Banka Slovenija d.d. je bila tudi v letu 2013 na podlagi Global Investorja izbrana za najboljšega ponudnika skrbniških storitev za tuje vlagatelje v Sloveniji. Z nivojem storitev, prilagojenih strankam, si je Banka zagotovila boljšo oceno kot v preteklih letih.

Italijansko-slovenski forum

V sredini februarja je Banka sponzorirala dogodek Italijansko-slovenski forum, ki so ga organizirali Veleposlaništvo Italije v Ljubljani in združenje Italijansko-slovenski forum Italo-Sloveno ter Ekonomska fakulteta Univerze v Ljubljani. Namen srečanja je bil približati slovenski javnosti razvojni model »Sistema Italija«, ki krepi sposobnosti za internacionalizacijo majhnih in srednjih podjetij, ter vlogo javnih in finančnih ustanov, podpornih instrumentov in javnih virov, ki jih vključuje.

MAREC

UniCredit Banka Slovenija d.d. predstavila rezultate poslovanja v letu 2012

Banka je zabeležila visoko rast depozitov strank in pozitiven rezultat, kljub višjim slabitvam kreditov in deležev v podjetjih. Dobiček po obdavčitvi je namreč znašal 1,1 milijona evrov. Struktura kapitala se je izboljšala (količnik kapitalske ustreznosti je narasel iz 11,0 % v preteklem letu na 13,5 % ob koncu leta 2012), kar omogoča predvsem odobravanje novih kreditnih poslov in pokriva morebitno poslabšanje bonitete strank. Depoziti strank so zrasli za 278 milijonov evrov (29,3 %) in so ob koncu leta 2012 dosegli raven 1,228 milijarde evrov. S tem se je tržni delež povečal iz 3,5 % v letu 2011 na 5,0 % v letu 2012. Posledično se je izboljšalo tudi razmerje med krediti in depoziti Banke, in sicer iz 2,48 ob koncu leta 2011 na 1,85 ob koncu leta 2012.

Dva slovenska otroka med nogometnimi zvezdami

UniCredit Banka Slovenija d.d. je že četrto leto zapored organizirala nagradno igro za izbor dveh otrok, ki sta pospremila na igrišče nogometaše UEFA Champions League. Za mesto spremljevalcev se je potegovalo nekaj več kot 200 otrok iz vse Slovenije. Banka je v sodelovanju z MasterCardom tudi v letu 2013 sanje izpolnila dvema otrokoma. Srečna nagrajenca sta skupaj s starši odpotovala v München, kjer sta na večerni tekmi med FC Bayern München in Arsenal FC na nogometno igrišče pospremila nogometne zvezdnike osmine finala UEFA Champions League.

Fundacija UniCredit praznovala 10-letnico programa Gift Matching

Fundacija UniCredit se je ob desetem jubileju odločila, da najboljše projekte – po enega iz vsake države – še dodatno finančno podpre poleg zneskov, zbranih z donacijo sodelavcev in podvojenih v programu Gift Matching. V Sloveniji je nagrado prejel projekt »Botrstvo« za pomoč socialno ogroženim otrokom pod okriljem Zveze prijateljev mladine Ljubljana Moste Polje.

APRIL

Skupščina delničarjev

Na sedežu Banke v Ljubljani je potekala skupščina delničarjev, na kateri so med drugim govorili tudi o razporeditvi bilančnega dobička. Skupščina je sprejela predlog uporabe bilančnega dobička v letu 2012, v višini 536.395,89 evrov, ki se v celoti razporedi v druge rezerve iz dobička. Skupščina je obenem podelila razrešnico članom uprave in nadzornega sveta za leto 2012 in za revizorja za poslovno leto 2013 imenovala revizijsko družbo Deloitte Revizija d.o.o.

Poslovna enota Maribor praznovala 20. obletnico obstoja

Banka je ob 20. obletnici poslovne enote v Mariboru pripravila posebno ugodne ponudbe za posameznike, mala podjetja in podjetnike.

Bank Austria in APA povabili novinarje k oddaji prispevkov za natečaj »Pisanje za SVE 2013«

Avstrijska tiskovna agencija (APA) v sodelovanju z Bank Austria,

članico skupine UniCredit, je že desetič zapored razpisala prestižno novinarsko nagrado »Pisanje za SVE / Writing for CEE«. Nagrada v višini 5.000 evrov je namenjena spodbujanju novinarskega raziskovanja Evrope in prispevkov o Evropi in njenih prebivalcih, o vsakdanjem življenju v evropskih državah ter o evropski umetnosti, kulturi in življenjskem stilu ter tistim, ki prispevajo k podiranju ovir in preseganju predsodkov.

Podprli projekt Botrstvo v Sloveniji

Banka je v letu 2013 od vsakega sklenjenega depozita in / ali odprtega bančnega računa podarila 1 evro projektu Botrstvo v Sloveniji. Cilj je bil zbrati 5.000 evrov za pomoč otrokom iz socialno šibkih družin pod okriljem Zveze prijateljev mladine Ljubljana Moste Polje.

MAJ

Oglaševalska akcija »Poroka«

Televizijska oglaševalska akcija »Poroka« je bila namenjena utrjevanju ugleda in zavedanja blagovne znamke UniCredit ter sponzorstva UEFA Champions League.

Zajtrk finančnih trgov

Tradicionalni pomladni dogodek je tudi tokrat postregel z aktualnimi informacijami s področja makroekonomske situacije ter razvoja poslovne klime in gospodarskega okolja v prihodnje. Tokratna gosta dogodka sta bila 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 skupine UniCredit. Vsak iz svojega zornega kota sta podala pregled gospodarskega položaja ter predstavila, kako lahko dogajanja na lokalnem trgu in mednarodnih finančnih trgih vplivajo na poslovne rezultate.

Šola otrok s posebnimi potrebami v Strunjanu dobila novo podobo

Sodelavci UniCredit Banka Slovenija d.d. so že četrto leto zapored interno druženje preživeli delovno. V letu 2013 so pomagali pri obnovi in postavitvi eko vrta v šoli za otroke s posebnimi potrebami Elvira Vatovec v Strunjanu. Nekaj več kot 100 bančnic in bančnikov iz cele Slovenije je skupaj s partnerji in otroci priskočilo na pomoč pri urejanju okolice in postavitvi eko vrta. Z njimi sta kot prostovoljki zavihali rokave tudi Manca Košir, ambasadorka projekta Eko vrtovi, ter znana pevka Špela Grošelj.

UniCredit Fundacija in UniCredit Banka Slovenija d.d. podelili 60.000 evrov trem projektom socialnega podjetništva v Sloveniji

UniCredit Fundacija je konec leta 2012 objavila razpis »Nagrade za socialno podjetništvo« v Sloveniji, namenjen organizacijam za podporo obstoječi dejavnosti, ki ustvarjajo dohodek in potrebujejo dodatne naložbe, da bi dosegli trajnostno vrednost. Projekti, ki vključujejo ali podpirajo ekološko in organsko pridelavo pa so imeli prednost. Fundacija je kasneje izbrala tri najboljše projekte in vsakemu od njih namenila nagrado v višini do 18.000 evrov. Z dodatno pobudo »Vaša izbira, vaš projekt – Slovenija«, je Fundacija v nadaljevanju povabila

sodelavke in sodelavce lokalne Banke h glasovanju za projekt, za katerega menijo, da je izmed treh izbranih najboljši. Projekt z največ glasovi je prejel dodatnih 6.000 evrov. Prvo nagrado v višini 24.000 evrov je prejela Zadruga Dobrina za projekt pomoči malim kmetom in vključevanja njihovih izdelkov v zadrugo ter širitev mreže kupcev zelenih zaboječkov z lokalno pridelano zelenjavo in sadjem. Med finaliste, ki sta prejela vsak po 18.000 evrov, sta se uvrstila še invalidsko podjetje Jazon za projekt mreže zbiranja materialov za ponovno uporabo in ustvarjanje novih zaposlitev za invalidne osebe ter Društvo za pomoč in samopomoč brezdomcem Kralji ulice za vzpostavitev trgovine z rabljenim blagom ter izvedbo izobraževanja za ustvarjanje novih zaposlitev za marginalizirane ljudi.

Priložnost v bančništvu za mlade talente

Skupina UniCredit je razpisala mednarodni podiplomski program New Europe Master za študijsko leto 2013/ 2014. Mladi talenti, ki želijo graditi mednarodno kariero v bančnem sektorju, lahko najdejo priložnost za poglobljeno izobraževanje v podiplomskem programu, ki ga je objavila skupina UniCredit v sodelovanju z izkušenimi partnerji. Programi so osredotočeni na bančno industrijo in študentom ponujajo priložnost za obogatitev znanja in veščin, kar postavlja dobre temelje za kariero v bančni in finančni industriji. Izbranim kandidatom ponudijo možnost sofinanciranja študija.

JUNIJ

UniCredit Banka Slovenija d.d. prejela naziv "Najboljša banka v Sloveniji"

Revija EMEA Finance že peto leto zapored podeljuje nagrade za dosežke bank v preteklem letu. UniCredit Banka Slovenija d.d. je že tri leta zapored prejemnica priznanja »Najboljša banka v Sloveniji«. Članice skupine UniCredit pa so skupno prejele šest priznanj. Metodologija ocenjevanja je sestavljena iz ocene dosežkov posamezne banke v preteklem letu ter podatkov o trgih, na katerih delujejo. Faktorji, ki vplivajo na uvrstitev banke, so med drugim prihodek, dobiček, rast tržnega deleža ter rast kreditov in depozitov.

Poslovni paket za neprofitne organizacije s srčno noto

Banka je pripravila poslovni paket z izborom sodobnih bančnih storitev po meri poslovanja neprofitnih organizacij. Del mesečnega nadomestila za vodenje teh računov je Banka namenila Varni hiši na Gorenjskem.

Zbirali za Varno hišo na Gorenjskem

V vseh enotah Banke smo zbirali šolske potrebščine, otroška oblačila in hrano. Sodelavci Banke večkrat združijo moči za pomoč ljudem v stiski, tokrat za otroke in njihove matere, ki so našli zatočišče v Varni hiši na Gorenjskem.

JULIJ

Fundacija »UniCredit & Universities« objavila razpis za štipendije

Fundacija »UniCredit & Universities« omogoča financiranje študija in raziskovalnega dela mladim študentom in raziskovalcem na področju evropske ekonomije in financ. Možnost študija in študentske

Dosežki in dogodki v letu 2013

izmenjave v tujini ter trimesečne prakse v podjetjih skupine UniCredit v tujini, pa so le nekatere izmed možnosti, ki jih razpisi Fundacije ponujajo mladim študentom, ki si želijo pridobiti dragocene študijske izkušnje v tujini.

Skupina UniCredit prejela pet nagrad za poslovno odličnost

Revija Euromoney je podelila nagrade za poslovno odličnost. UniCredit je prejela nagrado za najboljšo banko v Italiji, Avstriji ter Bosni in Hercegovini, naziv »Najboljša banka v SVE za upravljanje z denarnimi sredstvi« ter »Najboljša banka v SVE za projektno financiranje«. Nagrade Euromoney za poslovno odličnost so merilo za visoko kakovostne izdelke in storitve na vseh področjih komercialnega in investicijskega bančništva ter opredeljujejo bančno odličnost v globalnih kategorijah in preko 110 državah.

AVGUST

Objava poslovnih rezultatov UniCredit Banka Slovenija d.d. v prvem polletju leta 2013

Banka je v prvih 6 mesecih leta 2013 zabeležila pozitiven rezultat in izboljšanje kapitalske ustreznosti, kljub nižjim prihodkom in višjim oslabitvam kreditov. Rast depozitov strank v prvem polletju leta 2013 je znašala 9,8 %, kar sledi 29,3 odstotni rasti v letu 2012. Dobiček pred obdavčitvijo je znašal 2,4 milijona evrov. Količnik kapitalske ustreznosti se je od konca preteklega leta izboljšal iz 13,5 % na 14,7 %, kar sodi med najvišje na slovenskem bančnem trgu.

Pregled kakovosti sredstev na ravni bančnega sistema in izvedba stres testov

Banka Slovenije je, v sodelovanju z Ministrstvom za finance in v skladu s priporočili Evropskega sveta, naročila pregled kakovosti sredstev na ravni bančnega sistema in izvedbo stres testov. Prevladujoča razloga za izbor UniCredit Banka Slovenija d.d. v vzorec sta bila njen tržni delež glede na obseg bilančne vsote (številka pet na trgu) in dejstvo, da je glede na obseg bilančne vsote največja banka v tujem lastništvu pri nas.

Koncert godal v Trenti

V Trenti so zaigrala godala na zaključnem koncertu mladih glasbenikov, udeležencev Mednarodnega glasbenega foruma pod pokroviteljstvom skupine UniCredit, ki je omogočila brezplačni študijski seminar v sodelovanju z Dunajsko filharmonijo, namenjen najbolj nadarjenim študentom godal iz celega sveta. Že štirinajsto leto je razpis za udeležbo na seminarju objavljen v 40 državah, kjer skupina UniCredit deluje.

SEPTEMBER

UniCredit dan – v znamenju osredotočenosti na stranke in delitve dobrih praks

Poleg kakovostnih storitev in produktov, vsakodnevno vedenje sodelavcev Banke pomembno vpliva na odnos s strankami. Stranke postavljamo v središče pozornosti, zato smo se sodelavci v sklopu UniCredit dneva 2013 osredotočili na izmenjavo dobrih praks ter v skupinah razmišljali, kako preseči njihova pričakovanja.

OKTOBER

Nova generacija Mobilne banke GO!

UniCredit Banka Slovenija d.d. je predstavila novo generacijo mobilne banke za pametne telefone in tablične računalnike, ki zagotavlja enostavno in hitro namestitev (Android, iOS) ter hitro in varno identifikacijo. Sestavni del aplikacije, tako za Android kot iOS, je tudi UniCredit Bank m-žeton, ki je novost na slovenskem trgu in lahko v celoti nadomesti obstoječi fizični žeton, ki se uporablja za vstop in podpisovanje v spletni banki Online b@nka.

Priložnosti za izvoznike

Za stranke, ki poslujejo na mednarodnih trgih, je Banka organizirala dogodek Priložnosti za izvoznike. Sodelavci so predstavili makro kazalce perspektivnih izvoznih trgov, nato pa na praktičnih primerih razložili, kako si lahko podjetja hitreje in ceneje zagotovijo likvidna sredstva, zmanjšajo tveganja pri poslovanju s tujino in kakšne oblike financiranja so na voljo za tovrstne namene.

Najboljši pri upravljanju denarnih sredstev

Še posebej smo veseli priznanja, ki nam ga naklonijo zadovoljne stranke. Te so v raziskavi Euromoney Cash Management Survey 2013 UniCredit Banka Slovenija d.d. prepoznale kot najboljšo banko za upravljanje denarnih sredstev v Sloveniji. Poleg Slovenije so tako priznanje na svojem področju dobile tudi članice skupine UniCredit v Bosni in Hercegovini, na Češkem, Hrvaškem, Madžarskem, v Romuniji in Srbiji. Raziskava Euromoney Cash Management Survey poteka pod okriljem ugledne mednarodne revije Euromoney, ki že od leta 1969 podrobno spremlja dogajanja in finančne institucije na globalnih finančnih trgih. V okviru obsežnega anketnega vprašalnika stranke ocenjujejo vse vidike poslovanja banke na področju upravljanja denarnih sredstev, vprašanja pa se nanašajo tudi na strokovnost in odzivnost zaposlenih v banki, inovativnost in pomoč pri implementaciji novih produktov ter varnost in prilagodljivost sistemov banke potrebam podjetij.

UniCredit PRO AM golf turnir

Banka je v sodelovanju s poslovnimi partnerji organizirala PRO AM golf turnir za stranke. Golfisti so imeli priložnost za izpopolnitev svoje tehnike igranja s pomočjo profesionalnih igralcev golfa, negolfistom pa so v okviru šole golfa predstavili prve korake v svet tega športa.

Teden korporativnega prostovoljstva

Na pobudo AmCham-a in Slovenske Filantropije za projekt korporativnega tedna prostovoljstva se je odzvala tudi Banka in sodelavcem omogočila sodelovanje z dnevom plačanega dopusta za volontersko delo. Deset sodelavcev je obiskalo skupino varovancev VDC Tončke Hočevar v Ljubljani in z njimi preživelo dan. Tovrstni dogodki omogočajo varovancem druženje in s tem integracijo v okolje, kar prispeva k boljšemu razumevanju in krepi sprejemanje drugačnosti.

NOVEMBER

UniCredit CEE Privatno bančništvo in Morningstar začela sodelovati na področju finančnega izobraževanja vlagateljev

UniCredit CEE Privatno bančništvo je sklenilo sporazum z naložbeno-raziskovalnim podjetjem Morningstar kot dodatno storitev pri finančnem izobraževanju svojih strank. Sporazum omogoča svetovalcem UniCredit Privatnega bančništva v Bolgariji, na Hrvaškem, Češkem, Madžarskem, v Romuniji, Rusiji, na Slovaškem in v Sloveniji dostop in uporabo Morningstar raziskav in analiz trga v svojih predstavitvah ter izobraževalnih materialih, s čimer bodo lahko stranke bolje ocenile in spremljale svoja naložbena tveganja in priložnosti.

Finančni dnevi UniCredit Bank

V začetku novembra so v Zrečah potekali tradicionalni Finančni dnevi, ki se jih je udeležilo okrog 100 predstavnikov podjetij in strank privatnega bančništva. Na dogodku prisotni niso analizirali preteklih poslovnih odločitev, temveč je bilo srečanje usmerjeno v prihodnost, v nove, sveže ideje. Na dvodnevem strokovnem dogodku, na katerem smo gostili poslovne partnerje in nekatere najvidnejše predstavnike slovenskega gospodarstva, so udeleženci na delavnicah poiskali rešitve za spremembe na različnih finančnih področjih, o svojih izkušnjah pa so govorili tudi uspešni predstavniki iz gospodarstva. Tudi tokratni Finančni dnevi so imeli humanitarno noto. Na dogodku so zbrali učne pripomočke in potrebščine ter jih v imenu udeležencev dogodka podarili Zvezi prijateljev mladine Ljubljana Moste Polje.

UniCredit Banka Slovenija d.d. med zmagovalci razpisa Horus 2013

Banka si je tudi tokrat prislužila nagrado Horus 2013 v kategoriji velikih podjetij. Zaradi svoje samoiniciativnosti, aktivnosti na vseh področjih družbene odgovornosti, zavzetosti pri iskanju najboljših rešitev za vse deležnike, kontinuiranega pristopa k družbeno odgovornemu ravnanju, ki je vgrajen v ostale procese podjetja, ter prenosa dobrih praks tudi v slovensko okolje.

ABC vstopanja na nemški trg

V okviru dogodka, ki ga je v novembru organizirala Slovensko-nemška gospodarska zbornica, je UniCredit Banka Slovenija d.d. predstavila svoje rešitve in primere mednarodnega upravljanja z denarnimi sredstvi ter vpogled v rešitve financiranja obratnega kapitala preko produktov trgovskega financiranja.

Plačevanje le z dotikom

Večina kupcev uporablja za svoje nakupe plačilne kartice namesto gotovine. Da bi bilo plačevanje blaga in storitev še hitrejše in enostavnejše, so v UniCredit Banka Slovenija d.d. vse naprave za sprejemanje plačilnih kartic na prodajnih mestih (POS terminal) nadgradili s sistemom za brezkontaktno poslovanje (NFC near field communication). NFC tehnologija omogoča plačevanje s približanjem plačilne kartice, ki podpira NFC tehnologijo na POS terminalu. Elektronska komunikacija se vzpostavi samodejno, izmenjava podatkov za transakcijo pa se opravi v nekaj sekundah brez zamudnega vstavljanja kartice v POS terminal.

DECEMBER

Dva slovenska otroka na stadion Allianz pospremila nogometne zvezdnike UEFA Champions League

UniCredit Banka Slovenija d.d. je organizirala nagradno igro za izbor dveh otrok, za spremstvo nogometašev na igrišče na tekmi osmine finala UEFA Champions League. Za mesto spremljevalcev se je potegovalo 200 otrok iz vse Slovenije.

UniCredit Banka Slovenija d.d. dosegla najboljši rezultat na stresnih testih

UniCredit Banka Slovenija d.d. je bila kot največja slovenska banka v tuji lasti ena od 10 bank, ki so bile vključene v pregled kakovosti sredstev in stresne teste. Rezultati so pokazali, da je Banka opravila test kot najboljša v vzorcu. Tudi v primeru najbolj neugodnega scenarija, vključujoč odložene terjatve za davek, ima Banka na voljo zadostno količino kapitala.

Skupina UniCredit prejela priznanje za najboljšega finančnega svetovalca

Skupina UniCredit je prejela naziv "Najboljši finančni svetovalec leta 2013" v Italiji in državah članicah srednje in vzhodne regije, ki sta ga v Londonu podelila vodilna mednarodna poslovna revija Financial Times in Mergermarket.

UniCredit CAIB uradno postal del UniCredit Banka Slovenija d.d.

Na osnovi sklepa Okrožnega sodišča v Ljubljani je bila v sodni register vpisana pripojitev UniCredit CAIB Slovenija, finančno svetovanje, d.o.o., k UniCredit Banka Slovenija d.d. Z dnem vpisa pripojitve v sodni register je družba UniCredit CAIB Slovenija, finančno svetovanje, d.o.o. tako prenehala obstajati kot pravna oseba.

Že osmo leto zapored namesto novoletnih daril dobra dejanja

UniCredit Banka Slovenija d.d. se je tudi v letu 2013 odpovedala nakupu novoletnih daril za poslovne partnerje in sredstva namenila otrokom iz socialno šibkih družin. Z donacijo je Banka podprla projekt Botrstvo v Sloveniji. Mesečni prispevki so namenjeni izboljšanju kakovosti življenja otrok in mladostnikov, ki živijo v materialni stiski.

Mobilna banka GO! tudi za pravne osebe

Od decembra dalje lahko tudi podjetja dostopajo do transakcijskih računov in opravljajo bančne storitve v sistemu BusinessNet s pomočjo Mobilne banke GO!

Gospodarsko okolje v letu 2013

V skladu z napovedmi je leto 2013 postreglo z recesijo, nadaljnjim slabšanjem položaja podjetij in posledično tudi aktive bank, pa tudi z nekoliko nepričakovano izrazito negativno publiciteto države na mednarodnih trgih zaradi neizpolnjevanja priporočil glede fiskalne konsolidacije. Večina leta je tako minila v pričakovanju zneska, ki bo potreben za dokapitalizacijo bank, ki so zaprosile za pomoč in ob črnogledih napovedih finančnih trgov glede neizbežne prošnje države za pomoč pri Evropski centralni banki, Mednarodnem denarnem skladu in Evropski komisiji. Gospodarska aktivnost je v začetku leta močno upadla, proti koncu leta pa se je stanje začelo obračati.

V letu 2013 je bruto družbeni proizvod (BDP) na letni ravni upadel za 1,1 %, kar je – presenetljivo – za kar odstotno točko bolje od večine napovedi iz začetka leta. Industrijska proizvodnja je v letu 2013 upadla za 0,7 %, vrednost del v gradbeništvu pa za 2,9 %. Stopnja registrirane brezposelnosti je konec leta 2013 znašala 13,1 %, kar predstavlja 8,8-odstotno povišanje glede na konec leta 2012. Inflacija je v letu 2013 po metodologiji HICP padla na 0,7 %, kar odraža nizko raven domače potrošnje, ki je posledica upada gospodarske aktivnosti in povečevanja števila brezposelnih. Poslovno leto so zaznamovali še močna rast slabih posojil, boleče razdolževanje gospodarstva in upad domače potrošnje (- 2 %).

Bančni sektor ima za seboj najslabše leto doslej. Bilančna vsota bančnega sektorja se je znižala, kreditna aktivnost močno upadla, obseg poslovne aktivnosti pa se je krčil. Številke so zelo zgovorne, vendar moramo upoštevati, da je bil decembra izvršen prenos nekaterih sredstev bank v programu pomoči na t.i. slabo banko. Bilančna vsota bančnega sektorja je tako v letu 2013 upadla za kar 11 % ali 5,1 milijarde evrov. Obseg skupnih posojil se je znižal za

21 %, od tega kreditiranje gospodinjstev za 4,2 % (376 milijonov evrov). Banke so se v letu 2013 razdolžile za 2,3 milijarde evrov, kar je primerljivo s predhodnima dvema letoma. Medletno zmanjšanje nebančnih vlog v bančni sektor je letno upadlo za 5,5 %, delež vlog države pa je po konverziji vlog v kapital padel na raven primerljivo z letom 2008. Vloge gospodinjstev so se znižale za 3,1 %. Neto obrestni prihodki sektorja so bili v letu 2013 kar za 17,6 % nižji kot leto prej, neobrestni prihodki pa so upadli za več kot 46 %. Skupini stroški oslabitev in rezervacij so dosegli nov rekord z 3,6 milijarde evrov, kar je več kot dvakratnik sicer rekordnega leta 2012 in je direktna posledica stresnih testov in ocene kakovosti sredstev (AQR). Skupaj je bančni sektor za poslovno leto 2013 izkazal več kot 3,2 milijarde evrov izgube.

Državni primanjkljaj je v letu 2013 dramatično poskočil zaradi dokapitalizacije bank, vendar bi tudi brez tega učinka govorili o enem od slabših let za Slovenijo glede fiskalne discipline. Ob koncu leta je državni dolg tako dosegel kar 71,7 % BDP, kar je glede na 54,4 % ob koncu leta 2012 izjemen porast, od katerega naj bi 10,3 odstotnih točk odpadlo na enkratne dogodke (predvsem dokapitalizacijo bank). Slovenija že dolgo ni več nizko zadolžena država, Statistični urad Republike Slovenije ji za konec leta 2014 pripisuje višino javnega dolga v višini 80,9 % BDP. Zato bi dodatno povečanje zadolževanja lahko imelo nepopravljive posledice za izvajanje državnega proračuna in državo blaginje, kot jo poznamo. Prav to neizbežno fiskalno samoomejevanje, ki bo sledilo, je eden najresnejših dejavnikov omejevanja rasti v prihodnjem srednjeročnem in dolgoročnem obdobju in v okolju omejenega zunanega in padajočega domačega povpraševanja se napovedi gospodarskega okrevanja oddaljujejo v prihodnost.

Napoved gospodarske rasti

(realne stopnje rasti, v %)	2013	2014*	2015*	2016*
BDP	(1,1)	0,5	0,7	1,3
Stopnja registrirane brezposelnosti	13,1	13,6	13,5	13,1
Izvoz	2,9	4,2	4,8	5,2
Uvoz	1,3	3,5	5,2	5,3
Zasebna potrošnja	(2,7)	(0,4)	0,7	1,8
Državna potrošnja	(2)	(1,5)	(0,9)	(0,9)
Bruto investicije v osnovna sredstva	0,2	(0,5)	1	0
Inflacija (dec. / dec.)	0,7	0,8	1,4	1,6
Inflacija (povprečje leta)	1,8	0,3	1,1	1,5

Vir: SURS, 2014-2016, napoved UMAR.

Predpostavke glede gospodarske aktivnosti v najpomembnejših trgovinskih partnericah

(realne stopnje rasti, v %)	2013	2014*	2015*	2016*
EU	0,1	1,5	2	2
Evrsko območje	(0,4)	1,2	1,8	1,8
Nemčija	0,4	1,8	2	2
Italija	(1,9)	0,6	1,2	1,2
Avstrija	0,3	1,5	1,8	1,8
Francija	0,2	1	1,7	1,7
Hrvaška	(1)	0,5	1,2	1,2
Rusija	1,3	2,3	2,7	2,7

Vir: Eurostat (za leto 2013); Consensus Forecasts, februar 2014; Eastern Consensus Forecasts, februar 2014; Eastern Consensus Winter forecast, februar 2014; IMF World Economic Outlook Update, januar 2014; ocena UMAR

*Spomladanska napoved (marec 2014)

Sodelovanje

Večja učinkovitost, boljši rezultati.

Dolgoletna stranka UniCredit banke je bila od leta 2008 v lasti ameriškega zasebnega naložbenega sklada. Podjetje je dosledno beležilo dobre rezultate, po štirih letih pa je naložbeni sklad začel tehtati najboljše opcije za maksimiranje svoje naložbe. Transakcija je bila precej kompleksna, saj je vključevala številne ekipe znotraj UniCredit skupine, ki so sodelovale usklajeno kot orkester, da bi dosegli isti cilj – zadovoljiti vse vključene stranke.

Zahvaljujoč našemu posredovanju so bili vsi potencialni kupci dobro podprti, celoten posel pa je bil sklenjen v zelo kratkem času. To je omogočilo podjetju **nadaljevanje po poti rasti** tudi z novim delničarjem – prav tako eno ključnih strank UniCredit. Ameriški sklad je uspel doseči **zelo uspešno naložbo**. En posel, več zadovoljnih strank.

Medsebojno sodelovanje z istim ciljem daje odlične rezultate.
Divizija Poslovanje s podjetji in investicijsko bančništvo, ITALIJA



Poslanstvo, vizija in vrednote

Naša zavzetost je naša prednost

V finančni 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.

Finančna 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 148.000 zaposlenimi in več kot 9.000 poslovnimi enotami.

Uživamo prednosti močne evropske identitete, obsežne mednarodne prisotnosti in velike baze strank. Naš strateški položaj v zahodni in vzhodni Evropi daje Skupini enega najvišjih tržnih deležev v regiji.

Predano vlagamo v graditev odnosov s strankami in prevzemamo aktivno vlogo v lokalnih skupnostih. Ob zasledovanju poti trajnostne rasti je Banka v zadnjih nekaj letih nenehno zaposlovala nove sodelavce in tako postala zanesljiv in privlačen delodajalec za lokalno okolje.

Poslanstvo in vizija

Sodelavci finančne 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

Naše vrednote – delimo si jih vsi zaposleni v finančni skupini UniCredit – temeljijo na poštenosti kot pogoju trajnosti, kar omogoča, da dobiček preoblikujemo v vrednost za vse naše deležnike. Vrednote izhajajo iz naše Listine o vrednotah, ki predstavlja osnovo vsega, kar počnemo. Naše vrednote so:

- Poštenost – imamo enoten visok standard za vse, kar počnemo; se uporabljamo 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 produktov skušamo iz članstva v Skupini doseči ekonomijo obsega na strani prihodkov kot tudi na stroškovni strani in pri dobičku. Posledično tudi organiziranost Banke sledi standardom Skupine in omogoča prenos znanj in dobrih praks. Naša konkurenčna prednost je tudi v tem, da lahko servisiramo stranke s pomočjo široke mreže bank, ki so vodilne na lokalnih trgih. Sposobni smo podpreti mednarodne stranke Skupine, ki so prisotne na slovenskem trgu, kot tudi slovenske stranke pri njihovih prizadevanjih za širitev poslovanja v tujino.

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 finančne 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 vlaga 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.

15 let UniCredit



1999

Ustanovitev skupine UniCredito Italiano

Združitev bank Crédito Italiano, Rolo Banca 1473, Cariverona, Cassa di Risparmio di Torino, Cassamarca, Cassa di Risparmio di Trento e Rovereto, Cassa di Risparmio di Trieste.

Začetek mednarodne rasti.

Proces širitve v srednjo in vzhodno Evropo se začne z nakupom poljske banke Pekao.

2000

Geografska širitev in diverzifikacija

Razvoj na novo nastajajočih trgih. Pridobitev bank Buibank (Bolgarija) in Poľnobanca – takrat Unibanka – (Slovaška). Pridobitev upravljavca ameriških skladov Pioneer Investment v Bostonu in ustanovitev podjetja Pioneer Global Asset Management.

2005

Združitev z nemško skupino HVB Group in vzpostavitev velike enotne evropske banke

Skupina UniCredit se je združila z nemško skupino HVB Group, ki je nastala leta 1998 iz dveh bavarskih bank (Bayerische Vereinsbank in Bayerische Hypotheken-und Wechsel-Bank), pri čemer je vzpostavila veliko enotno evropsko banko. Prevzem banke Yapi Kredi s strani Koç (Turčija).

2007

Združitev s Capitalio. Krepitev prisotnosti skupine v Italiji in v tujini

Skupina UniCredit je okrepila svoj položaj na italijanskem trgu, zahvaljujoč povezovanju s skupino Capitalia – ustanovljeno leta 2002 z združitvijo skupine Banca di Roma, skupine Bibop-Carire, Banco di Sicilia, MCC in Fineco.

2010

Novi model storitev: "Skupaj za naše stranke"

Skupaj za naše stranke je organski program za razvoj poslovanja, zasnovan z namenom osredotočanja na potrebe strank, zagotavljanja bližine naših bank in poenostavitve strukture Skupine.

2012

Nova UniCredit

Izjemno trdna vodilna komercialna banka v Evropi, ki združuje operativno učinkovitost in zadovoljstvo strank z vlaganjem v tradicionalne in digitalne komunikacije.

2014

UniCredit Tower, novi sedež banke

UniCredit Tower predstavlja model:

- trajnosti, z več kot 40-odstotnim zmanjšanjem emisij CO₂;
- sodobnosti, ker se uvršča med 10 najlepših nebotičnikov na svetu (vir: Emporis Building Data Company);
- učinkovitosti zaradi zmanjšanja zasedenosti pisarniškega prostora, pri čemer smo z večjo učinkovitostjo prihranili skoraj 25 milijonov evrov letno.



Naš pristop

Trenutne gospodarske razmere so nov izziv za bančni sektor. Slednji mora postati gonilnik realnega gospodarstva in biti sposoben zadovoljiti potrebe družbe ter pri tem ohraniti trajnostno poslovanje.

Kako se bomo lotili tega izziva v skupini UniCredit? Z uporabo dolgoročnega pristopa do različnih deležnikov na vseh področjih našega delovanja:

- komercialno bančništvo – z izboljšanjem našega poslovnega modela in sposobnosti, da bi tesneje sodelovali s strankami in učinkovitejše zadovoljevali njihove potrebe;
- družbena odgovornost – s pomočjo našega znanja, da bi negovali gospodarsko sodelovanje vseh ljudi in ohranili naravne vire;
- človekoljubne pobude – s podpiranjem programov, ki presegajo tradicionalno območje delovanja bank in se odzivajo na osnovne socialne potrebe, še posebej v času krize.

Dejansko mora za uspeh v sedanjih razmerah Banka obravnavati gospodarske, socialne in okoljske probleme v svojih strateških napovedih in pri svojem vsakodnevem poslovanju.

Takšen pristop je odvisen od kulturnega premika, ki je zdaj osnova za naš model storitev, in se opira tudi na pravilno upravljanje s tveganji. V skladu s tem izboljšujemo sodelovanje med poslovnimi enotami in oddelki za upravljanje s tveganji. To nam omogoča, da razvijemo rešitve, ki so v skladu s cilji in potrebami naše Skupine in naših strank.

Obvladovanje tveganj je temelj našega poslovanja in dobro poznavanje naših strank je ključnega pomena za učinkovito razumevanje in nadziranje tveganj.

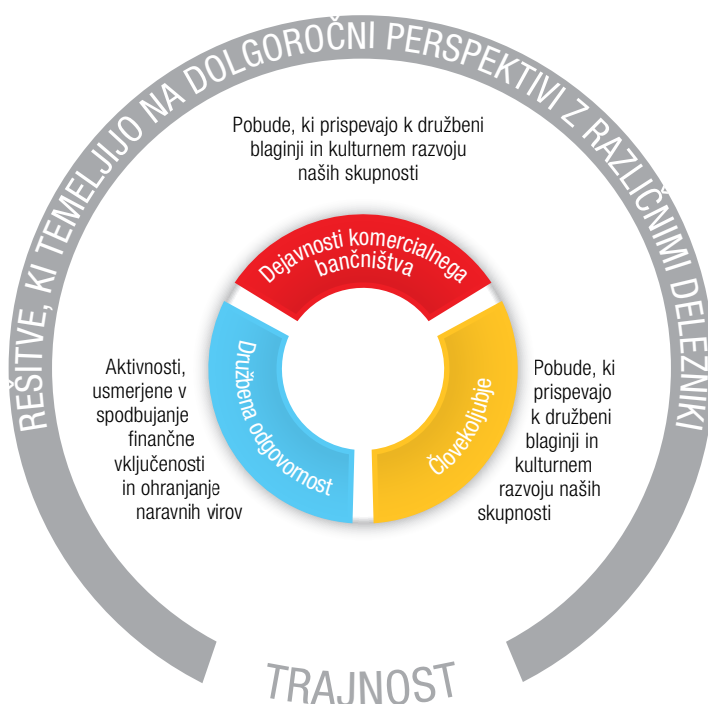
Da bi zgradili še tesnejše odnose z našimi strankami in se hitreje odzivali na njihove potrebe, smo poenostavili številne postopke in prenesli več odločanja na naše članice v posameznih državah.

Hkrati še naprej povečujemo učinkovitost poslovanja. V okviru celotne Skupine sprejemamo tehnološke inovacije, ki odpirajo nove možnosti za interakcijo s strankami. Uporabljamo priložnosti, ki jih ponujajo sodobne kanali komunikacije za ustvarjanje močnejših in učinkovitejših odnosov z našimi strankami.

Inovativnosti je eden ključnih ciljev skupine UniCredit. To je razlog, zakaj želimo razviti popolnoma integriran večkanalni bančni sistem, ki združuje tradicionalne in digitalne komunikacije. Fizična prisotnost ostaja v središču tega modela, še posebej v časih, ki zahtevajo osebne odnose in neposredno interakcijo. Vendar pa bodo podružnično bančno izkušnjo vedno bolj dopolnjevali novi kanali, v katere vlagamo.

To je pristop, ki izhaja iz posvečanja posebne pozornosti pričakovanjem naših deležnikov. Dialog z njimi je naše vodilo za ustvarjanje trajne vrednosti in uspešen razvoj v državah, v katerih delujemo.

Dejstvo, da smo fizično prisotni ter imamo močna lokalna predstavništva je oblikovalo ključna prednost skupine UniCredit. Pred petnajstimi leti smo postavili temelje za našo geografsko širitev in diverzifikacijo poslovanja. To je bila dobra odločitev – in zaradi nje je naša Skupina postala vodilna finančna institucija, spoštovana po vsej Evropi.



V središču

AVSTRIJA, ITALIJA IN NEMČIJA

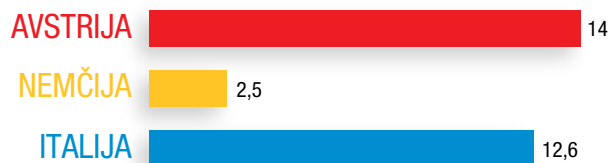
Skupina UniCredit zaseda strateški položaj v Italiji, Nemčiji in Avstriji. S približno 4.171 poslovnimi enotami v Italiji, 851 v Nemčiji in 290 v Avstriji ima UniCredit eno največjih bančnih omrežij v osrčju Evrope. Te tri države z več kot tretjino bruto domačega proizvoda (BDP) Evropske unije uspešno izkoriščajo prednosti tesnih vezi, ki jih imajo z rastočimi gospodarstvi v srednji in vzhodni Evropi.

Po uvedbi programa OMT (Outright Monetary Transactions) Evropske centralne banke poleti leta 2012 je proces normalizacije trgov dolgotrajen, s postopnim večanjem tolerance do tveganj pri vlagateljih. Na začetku leta 2014 je okrevanje v območju OECD dobilo nov zagon, medtem ko svetovna trgovina raste. Pričakujemo, da se bo rast v evrskem območju zvišala z -0,4 % v letu 2013, na letno povprečje približno 1,5 % v letu 2014. Nemčija naj bi bila po načrtih gonilo rasti v letu 2014 zaradi boljših izvoznih obetov, zmanjšanja močnega povpraševanja po vlaganjih v stroje in opremo ter okrepitev zasebne potrošnje; tesne trgovinske povezave znotraj Evrope predstavljajo zagotovilo, da se bo pozitiven učinek čutil tako na obrobju evrskega območja kot tudi v srednji in vzhodni Evropi. V Italiji je okrevanje v teku, čeprav bo hitrost rasti BDP-ja v letu 2014 verjetno ostala na 0,7 %. Glavne gonilne sile bodo stabilno okrevanje izvoza in zmerno izboljšanje investicij ob še vedno zaostrenih pogojih kreditiranja, šibka točka pa najverjetneje zasebna potrošnja. Medtem ko okrevanje na izvoznih trgih ponovno zaganja domače gospodarstvo, bo domače povpraševanje, predvsem naložbe, predstavljalo glavni steber gospodarske rasti v Avstriji v letu 2014.

V srednje- in dolgoročnem obdobju je program OMT pomagal ustvariti ugodnejše okolje za izvedbo strukturnih reform, medtem ko korekcija prenosnega mehanizma monetarne politike ostaja največji izziv ECB. Pospeševanje strukturnih reform ostaja bistvenega pomena za doseganje zadostne stopnje makroekonomske in fiskalne konvergence v evrskem območju, prizadevanja za oblikovanje kredibilne panevropske arhitekture pa se nadaljujejo. Ta proces je ključnega pomena, da evrsko območje postane močnejše in bolj konkurenčno. V Italiji bo trajnost okrevanja v veliki meri odvisna od učinkovitega izvajanja reform za ponovno vzpostavitev dolgoročne konkurenčnosti in zmanjšanje javnega dolga. Ob upoštevanju reform, ki so jih v Italiji že izvedli, pričakujemo, da se bo realna gospodarska rast med leti 2015 in 2018 nadaljevala s povprečno letno stopnjo okoli 1 % v Italiji in med 1,8 % in 1,9 % v Avstriji in Nemčiji.

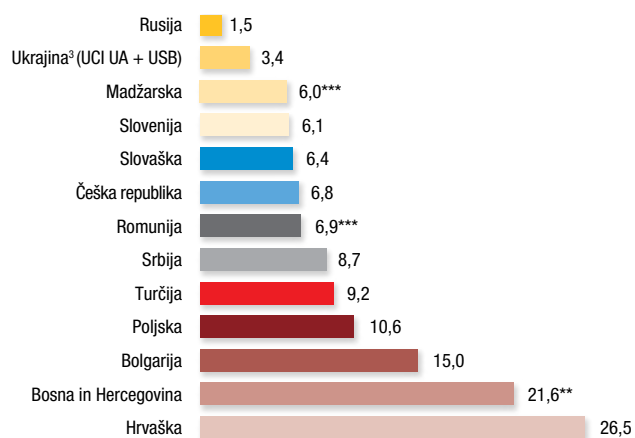


Tržni delež ¹ (%)



1. Tržni delež po skupnem znesku posojil strankam na dan 31. 12. 2013.
Vir: UniCredit, nacionalne centralne banke.

Tržni delež² (%)



* Na dan 30. 9. 2013.

** Na dan 30. 6. 2013.

*** Na dan 31. 12. 2012.

2. Tržni delež po bilančni vsoti na dan 30. 9. 2013.

Tržni delež za Azerbajdžan ni na voljo.

3. Pro-forma (Ukrsotsbank + UniCredit Banka Ukrajina).

Vir: raziskava UniCredit, strateška analiza UniCredit SVE.



Finančni rezultati

Izkaz poslovnega izida za leto 2013

Čisti prihodki od obresti so v letu 2013 dosegli 48,4 milijona evrov, kar predstavlja padec za 7,6 milijona evrov (oziroma za 13,5 %) na letni ravni. Ta padec je evidentno nižji kot v bančnem sistemu kot celoti. Bilten Banke Slovenije za december 2013 namreč navaja 18-odstotni padec za november na letni ravni. Razloga za padec sta predvsem razdolževanje v sektorju podjetij ter zmanjšanje obrestnih marž.

Banka je prejela 1,8 milijona evrov manj dividend iz naložb, ki niso primarna bančna dejavnost.

V letu 2013 je Banka uspešno povečala čiste opravnine na 23,5 milijona evrov oziroma za 1,8 milijona evrov (ali za 8,1 %) v primerjavi s preteklim letom. Povečanje je bilo že deloma kompenzirano z 1,2 milijona evrov davka na finančne storitve, ki je bil v letu 2013 vpeljan v Sloveniji. Povečan prihodek je rezultat prizadevanj Banke v zadnjih letih pri pridobivanju novih strank s transakcijskimi računi ter povečanja ponudbe sodobnih produktov, vključno s področjem POS in vodenjem gotovinskega poslovanja. V letu 2013 se je povečal tudi obseg poslovanja z garancijami.

Realizirane izgube v postavki "Realizirani dobički in izgube iz finančnih sredstev in obveznosti, ki niso merjeni po pošteni vrednosti skozi izkaz poslovnega izida" so nižje za 3,8 milijona evrov na letni ravni, saj je Banka odpisala manj kreditov kot v letu 2012.

Čisti rezultat Banke iz trgovalne dejavnosti vključno s tečajnimi razlikami je bil v letu 2013 negativen, in sicer v višini 1,2 milijona evrov (v primerjavi z letom 2012, ko je bil pozitiven in je znašal 1,5 milijona evrov). V skladu z MSRP 13 je Banka pripoznala prilagoditev kreditnega vrednotenja (credit value adjustment – CVA) in prilagoditev vrednotenja obveznosti (debt value adjustment – DVA) za svoje trgovalne izvedene finančne instrumente. To je v letu 2013 povzročilo za 3,1 milijona evrov izgube. Če bi izključili ta učinek, bi bila trgovalna dejavnost Banke v letu 2013 bolj dobičkonosna kot v letu poprej. CVA in DVA sta v letu 2013 pomembno vplivala tudi na postavko "Spremembe poštene vrednosti pri obračunavanju varovanj pred tveganji", v tem primeru za izvedene finančne instrumente namenjene varovanju. Celoten dobiček v višini 2,6 milijona evrov izhaja iz tega vira. V celoti je čisti učinek CVA/DVA prilagoditev znašal -0,5 milijona evrov.

Drugi čisti prihodki poslovanja so v letu 2013 beležili izgubo v višini 0,7 milijona evrov izključno zaradi povečanega zneska davka na bilančno vsoto bank. Ta je v letu 2013 dosegel znesek 1,6 milijona evrov, kar je 0,8 milijona evrov več kot v letu poprej, večinoma zaradi zaostrenih kriterijev za zmanjšanje davka.

Zahvaljujoč aktivnostim, usmerjenim na upravljanje stroškov v Banki, so se administrativni stroški znižali na 35,0 milijona evrov (za 1,9 milijona evrov oziroma za 5 % na letni ravni). Stroški amortizacije so zrasli na 5,1 milijona evrov oziroma za 0,5 milijona evrov (ali za 10,2 %), predvsem zaradi implementacije tehnoloških naložb.

Rezervacije so se povečale za 3,0 milijona evrov (oziroma za 330,5 %), saj je Banka oblikovala dodatne rezervacije za zunajbilančno poslovanje, predvsem za garancije.

V letu 2013 je UniCredit Banka Slovenija d.d. pripoznala oslabitve sredstev v višini 75,6 milijona evrov (oziroma za 118,5 % več kot v preteklem letu), pri čemer se 19,5 milijona evrov nanaša na sredstva razpoložljiva za prodajo in 56,1 milijona evrov na kredite.

Zaradi vseh naštetih dejstev je izguba Banke pred obdavčitvijo znašala 47,4 milijona evrov. Če odštejemo 8,2 milijona evrov davka od dohodka (odloženi davek), znaša izguba po obdavčitvi 39,2 milijona evrov. Če bi povzeli zgolj poslovne učinke (izključujoč povečanje oslabitev in rezervacij, dodatno davčno breme, na novo vpeljan učinek CVA in DVA ter padec dividend), bi bilo leto 2013 bolj uspešno kot leto poprej. Potrebno je poudariti, da je več kot tretjina izgube absorbirana skozi dobiček, ki je pripoznan v »Drugem vseobsegajočem donosu«.

V okviru drugega vseobsegajočega donosa je Banka pripoznala 14,3 milijona evrov čistega dobička po obdavčitvi. Aktuarski dobički so prispevali 0,2 milijona evrov, dobički v zvezi z varovanjem denarnih tokov 2,7 milijona evrov ter dobički v zvezi s finančnimi sredstvi, razpoložljivimi za prodajo, 11,4 milijona evrov. Na slednje je vplival prenos oslabitev delnic v višini 19,5 milijona evrov v izkaz poslovnega izida ter izboljšanje vrednotenja državnih obveznic (2,7 milijona evrov pred obdavčitvijo).

Izkaz finančnega položaja za leto 2013

UniCredit Banka Slovenija d.d. je v letu 2013 zmanjšala svojo bilančno vsoto za 326,8 milijona evrov (oziroma za 11,6 %); ta je konec leta znašala 2.488,6 milijona evrov.

Obseg finančnih sredstev, namenjenih trgovanju, se je zmanjšal za 29,0 milijona evrov (oziroma za 65,4 %) kot posledica zmanjšane obsega izvedenih finančnih instrumentov za trgovanje. 3,0 milijona evrov zmanjšanja izhaja iz vpeljave CVA. Banka je skozi vse leto ohranjala majhno količino trgovalnih vrednostnih papirjev (ob koncu leta 0,1 milijona evrov), vendar pa so količine kupljenih in prodanih vrednostnih papirjev (večinoma obveznic) tekom leta dosegle znesek 92,0 milijonov evrov.

Finančna sredstva, razpoložljiva za prodajo, so ob koncu leta 2013 dosegla 251,4 milijona evrov, od tega 225,6 milijona evrov obveznic, preostalih 25,8 milijona evrov pa delnic. Skupen obseg finančnih sredstev, razpoložljivih za prodajo, je tekom leta upadel za 62,7 milijona evrov (oziroma za 20,0 %). Obveznice so bile prodane za čistih 57,5 milijona evrov, njihovo vrednotenje pa je tekom leta zraslo za 4,6 milijona evrov. Obseg delnic se je zmanjšal iz 35,6 milijona evrov na 25,8 milijona evrov, izključno na račun negativnega vrednotenja.

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 2013 je znašala 7,0 milijona evrov, kar predstavlja približno polovico zneska, ki je bil pripoznan ob koncu leta 2012.

Kreditni so ob koncu leta 2013 znašali 2.024,0 milijonov evrov, kar pomeni, da so se tekom leta skrčili za 340,6 milijona evrov (oziroma za 14,4 %), predvsem na račun razdolževanja v sektorju podjetij. Krediti strankam so znašali 1.895,5 milijona evrov brez oslabitev. Njihov bruto obseg se je zmanjšal za 317,7 milijona evrov, medtem ko so se oslabitve povečale za 56,1 milijona evrov v primerjavi s koncem leta 2012. Ob koncu leta oslabitve predstavljajo 7,9 % bruto obsega kreditov strankam.

Banka je ob koncu leta 2013 imela ista finančna sredstva v posesti do zapadlosti kot ob koncu leta 2012.

Obseg opredmetenih osnovnih sredstev se je zmanjšal za 1,6 milijona evrov; povečanja zaradi nabav so bila več kot nevtralizirana z amortizacijo.

Med neopredmetenimi sredstvi Banka pripoznava zgolj programsko opremo. Obseg te kategorije je v letu 2013 rahlo narasel navkljub višji amortizaciji, in sicer za 0,6 milijona EUR v primerjavi z letom poprej.

Naložba v hčerinsko družbo Banke – UniCredit CAIB Slovenija, d.o.o.–, ki je bila pripoznana konec leta 2012, je bila pripojena Banki 31. julija 2013.

Terjatve za davek so se povečale večinoma za znesek odloženih terjatev za davčno izgubo.

Finančne obveznosti do centralne banke so znašale 253,2 milijona evrov. Povečanje v letu 2013 v višini 1,4 milijona evrov predstavlja povečanje obračunanih obresti za isti dolgoročni kredit, ki ga je Banka imela v stanju konec leta 2012.

Finančne obveznosti, namenjene trgovanju, vsebujejo izključno negativno sedanjo vrednost izvedenih finančnih instrumentov. Ti so ob koncu leta 2013 znašali 17,2 milijona evrov. Njihov obseg se je tekom leta zmanjšal za 26,4 milijona evrov (oziroma za 60,6 %). Glede na to, da Banka zapira svoje trgovalne pozicije, je padec finančnih obveznosti, namenjenih trgovanju, v korelaciji z zmanjšanjem finančnih sredstev, namenjenih trgovanju.

Obseg izvedenih finančnih instrumentov namenjenih varovanju na strani obveznosti predstavlja negativno sedanjo vrednost zamenjav (swaps), ki jih ima Banka v lasti, da bi varovala svoje denarne tokove. Ta postavka je ob koncu leta 2013 znašala 47,4 milijona evrov, kar predstavlja znižanje za 18,7 milijona evrov.

Finančne obveznosti, merjene po odplačni vrednosti, so ob koncu leta 2013 znašale 1.932,7 milijona evrov, kar pomeni, da so tekom leta padle za 263,4 milijona evrov. Krediti in vloge bank, ki so znašali

609,6 milijona evrov, so padli za 314,1 milijona evrov. Banka je poplačala vloge večinoma svoji nadrejeni družbi, zaradi upada kreditov podjetjem in povečanja depozitov strank. Vloge strank, ki so dosegle znesek 1.276,8 milijona evrov, so se povečale za 49,0 milijona evrov. Presežek iz prevrednotenja se je povečal za 14,3 milijona evrov (glej odstavek, ki se nanaša na drugi vseobsegajoči donos).

Rezerve iz dobička so zrasle za 1,6 milijona evrov, od česar je 0,5 milijona evrov prispeval prenos čistega dobička iz leta 2012 v zadržani dobiček, 1,0 milijona evrov pa je prispevala združitev z družbo UniCredit CAIB Slovenija, d.o.o.

Količnik kapitalske ustreznosti Banke se je občutno izboljšal, in sicer na 16,92 %, kar je 900 bazičnih točk nad regulatornim minimumom, s pomočjo optimizacije tveganju prilagojenih sredstev (Risk Weighted Assets). Med vsemi bankami, ki so bile v letu 2013 vključene v oceno kakovosti sredstev in stresne teste, se je UniCredit Banka Slovenija d.d. izkazala kot najbolj trdna banka.

Poslovanje Banke na različnih segmentih

Poslovanje s prebivalstvom in malimi podjetji

SPLOŠEN PREGLED

V skladu s strategijo, ki smo jo opredelili leta 2011 med širitvijo poslovne mreže in po obdobju rasti v minulem letu, je UniCredit Banka Slovenija d.d. tudi na področju poslovanja s prebivalstvom v letu 2013 dosegla razvoj.

Gospodarsko okolje še naprej predstavlja izziv: z zmanjšanjem BDP se je povečala stopnja brezposelnosti, zasebna potrošnja in apetit za investicije pa sta ostala šibka. Medtem ko je kreditna kakovost ostala na nizki ravni, kot je razvidno iz razmeroma visokega deleža nedonosnih kreditov, so obrestne mere ostale nizke, kar ima za posledico slabo sposobnost absorpcije izgub zaradi težav kreditnojemalcev pri poplačilu dolga. Poleg makroekonomskih slabosti je negotovost, ki je sledila finančni krizi na Cipru v prvih mesecih leta 2013, botrovala upadu zaupanja v slovenski bančni sektor, saj so lokalna testiranja stresnih scenarijev pokazala velike vrzeli v kapitalu številnih lokalnih bank.

V takšnem okolju je UniCredit Banka Slovenija d.d. znala izkoristiti ugled in vrednost, ki ju je gradila iz leta v leto. Baza aktivnih strank se je v letu 2013 skladno s tem povečala za 7 % v segmentu prebivalstva in za 14 % v segmentu malih podjetij. Vloge prebivalstva so se povečale za 9 %, medtem ko se je število transakcijskih računov malih podjetij povečalo za 12 %. Tržni delež UniCredit Banka Slovenija d.d. na področju depozitov gospodinjstev se je v 12 mesecih povečal za 10 % in dosegel 3,3 %. To je v skladu z dolgoročno strategijo Banke, katere cilj je postati prva izbira za stranke, ki iščejo zaupanja vredno banko oz. partnerja, na katerega se lahko zanesejo.

Pri ocenjevanju lastne sposobnosti zadovoljevanja potreb strank je UniCredit Banka Slovenija d.d. od nekdaj pripisovala pomembno vlogo zadovoljstvu strank in kakovosti storitev. V skladu s tem vodilom smo spremljali s tem povezane kazalnike uspešnosti. Tudi v letu 2013 je indeks zadovoljstva strank, ki ga je ocenjevalo neodvisno specializirano podjetje, pokazal izboljšanje v primerjavi z letom 2012 in dosegel zelo zadovoljivo raven (89 točk), medtem ko so konkurenca in slovenske banke na splošno zabeležili poslabšanje (72 doseženih točk konkurenca in 64 vse slovenske banke). Kakovost storitev se je v lanskem letu prav tako bistveno izboljšala, kar je posledica formalnega sprejetja standardov poslovanja s strankami na ravni celotne prodajne mreže v letu 2012.

Četudi smo s temi očitnimi izboljšanimi zadovoljni, bomo tudi v prihodnosti vlagali v kakovost storitev, saj smo prepričani, da nam bo to koristilo pri uresničevanju zavezanosti k ustvarjanju vrednosti za naše stranke.

Naše glavno vodilo je, da je potrebno vzpostaviti in negovati pristen odnos s strankami že od samega začetka. Zato smo pričeli v letu 2013 izvajati strukturiran program "onboarding-a", oz. organizacijske

socializacije, ki nam je v pomoč pri razumevanju potreb in pričakovanj strank in posledično pri zadovoljevanju njihovih potreb. Onboarding program izvajamo tako v segmentu poslovanja s prebivalstvom kot tudi pri malih podjetjih.

SEGMENTI IN PRODUKTI

Segment poslovanja s prebivalstvom

Divizija posluje z več kot 115.000 gospodinjstvi in ponuja celovit nabor storitev.

Našo paleto produktov in modele storitev redno pregledujemo in prenavljamo, saj se tako lažje prilagajamo nenehno spreminjajočim se potrebam strank. Da bi strankam poenostavili izbiro, smo ponudbo bančnih paketov zmanjšali za skoraj polovico, pri čemer smo ohranili paketa Pametni in Elitni kot osnovni izbiri. Poleg tega smo uvedli tako imenovano opcijo »Bonusiraj«, ki strankam omogoča, da ob prejemanju rednih mesečnih dohodkov na račun pri UniCredit Banka Slovenija d.d. in/ali ohranjanju določenega praga stanja na svojem računu, avtomatsko znižajo svoje mesečno nadomestilo. Poleg tega smo ohranili posebno ponudbo za zdravnike, zasnovano v sodelovanju z Zdravniško zbornico Slovenije.

Med prednostnimi nalogami v segmentu poslovanja s prebivalstvom smo največ pozornosti namenili širitvi področja sodobnih tržnih poti (multichannel), pri čemer je lokalni »know-how« užíval podporo platform Skupine. V prvem četrtletju leta 2013 smo nadgradili Mobilno banko GO! in s tem dosegli izboljšanje uporabniške izkušnje – celotnega izgleda (dizajna) in same uporabnosti aplikacije. Stranke so produkt zelo dobro sprejele, kar dokazuje povečanje uporabnikov za skoraj štirikrat v samo enem letu. Hkrati smo nadgradili Online b@nko z uvedbo možnosti sklepanja vezanih vlog kar pomeni prihranek časa in možnost sklepanja vezanih vlog 24 ur na dan in 7 dni v tednu. Število spletnih uporabnikov se je v letu 2013 povečalo za več kot 20 %, kar ustvarja pogoje za nadaljnje usklajevanja uporabniške izkušnje med različnimi kanali Banke. Spletno mesto Banke www.unicreditbank.si je doseglo najvišjo prepoznavnost, kot najbolj uporabniku prijazno spletno mesto v konkurenci spletnih mest lokalnih bank.

Kot odgovor na težavno situacijo v gospodarstvu je Banka izboljšala svojo ponudbo zavarovalnih produktov s širitvijo ponudbe rešitev posojilojemalcem in imetnikom kartic. Po uvedbi zavarovanja na potovanjih in za nakupe s kartico VISA leta 2012, se je v 12 mesecih število imetnikov kreditnih kartic povečalo za 28 %. Z izboljšanjem ponudbe življenjskega zavarovanja za kreditnojemalca v sodelovanju z zavarovalnico Generali, ponujamo tudi obsežno in dobro sprejeto zavarovalno rešitev za posojilojemalce, ki vključuje zaščito v primeru smrti, invalidnosti in brezposelnosti, po ugodnih cenah.

Rešitve za varčevalne in naložbene potrebe smo razvijali tudi v letu 2013. Enkratna premija življenjskega zavarovanja z zjamčenim donosom 145 % ob zapadlosti, Moj Garant IV v sodelovanju z ERGO življenjsko zavarovalnico d.d., je bila v prvi polovici leta 2013 razprodana. Z namenom zagotavljanja orodij za mesečno varčevanje

ali posamezne naložbe sta ERGO in Pioneer Funds ponudila številne alternativne opcije, ki zajemajo različne profile tveganja in donosa, definirane in izbrane glede na želje ter pričakovanja naših strank. V sodelovanju s segmentom privatnega bančništva in z uvedbo ekskluzivne metodologije GIS, ki jo je razvila skupina UniCredit, smo uvedli tudi bolj sofisticirane rešitve za upravljanje premoženja, namenjene premožnejšim strankam.

Medtem ko gospodarsko okolje ostaja negotovo in se je število novih kreditov bolj zmanjšalo na področju stanovanjskih kot potrošniških kreditov, je Banka uspešno obdržala svoj tržni delež na področju stanovanjskih kreditov nad 9 %.

Segment malih podjetij

Po občutni rasti v letu 2012 je segment malih podjetij tudi v letu 2013 doživel impresiven razcvet. Baza strank in računov se je povečala za več kot 10 %, s čimer so bila poplačana prizadevanja in naložbe Banke, katerih cilj v preteklih letih je bil postati prva izbira med bankami za mala in srednje velika podjetja. Število strank v tem segmentu se je namreč od leta 2009 podvojilo, s čimer je postal eden izmed ključnih stebrov strategije UniCredit Banka Slovenija d.d..

V letu 2013 smo reorganizirali paleto produktov, da bi bolje zadovoljili potrebe strank: paketom Podjetnik smo dodali posebno ponudbo za računovodje, notarje, zdravnike in neprofitne organizacije. V večino naših paketov smo vključili spletno in mobilno bančništvo ter v paket Podjetnik Napredni storitev POS pridobiteljstva, s ciljem povečanja uporabe sodobnih tržnih poti, ki strankam nudijo optimizacijo poslovanja in večjo stroškovno učinkovitost pri bančnih storitvah.

S krčenjem gospodarstva se je tudi v segmentu malih podjetij število posojil na medletni ravni znižalo, kljub temu pa je kreditna izpostavljenost ostala na enaki ravni kot v letu 2012. Proti koncu leta 2013 je Banka uvedla poenostavljen postopek odobranja kreditov, ki strankam za standardizirane kreditne produkte zagotavlja veliko hitrejši odziv. Po začetni testni fazi se nov postopek izvaja v celotni mreži. Prav tako smo preoblikovali našo namensko mrežo in testirali specializirane centre (tako imenovana "vozlišča") v Ljubljani, kjer smo analizirali kompleksnejše finančne potrebe in poslovne načrte, s ciljem nudenja najboljših podpore strankam.

Privatno bančništvo

Privatno bančništvo predstavlja segment strank (fizičnih oseb), ki jim UniCredit Banka Slovenija d.d. ponuja rešitve, zasnovane za upravljanje finančnih sredstev z zneskom nad 400.000 evrov.

Ugled, ki ga uživajo profesionalni privatni bančniki in metodološko dosledni upravljavci premoženja, je pripomogel k rasti segmenta, kljub negotovim razmeram v letu 2013. Z upoštevanjem glavnega vodila – iskanja optimalne razporeditve sredstev po naložbenih razredih za vsako stranko, glede na njene finančne cilje in pričakovanja, privatni bančniki UniCredit Banka Slovenija d.d. določijo ustrezno razporeditev premoženja ter jo prilagodijo spreminjajočim se razmeram na finančnih trgih. Pri tem Banko podpira in s tem ustvarja konkurenčno prednost GIS – Globalna naložbena strategija skupine UniCredit.

Na podlagi te strategije skupina UniCredit upravlja z več kot 150 milijardami evrov sredstev v privatnem bančništvu.

Sredstva v okviru Upravljanja premoženja so se v letu 2013 več kot podvojila. Banka je poleg tega ponudila nov produkt življenjskega zavarovanja v sodelovanju z zavarovalnico ERGO, ki združuje prednosti zavarovanja in investiranja po GIS metodologiji ter predstavlja edinstveno rešitev na slovenskem trgu.

S sklenitvijo sodelovanja z Intermarket Diamond Business je segment privatnega bančništva svojo ponudbo razširil na diamante, kar strankam poleg tradicionalnih naložb ponuja dodatno naložbeno opcijo.

Potrditev za doseženo kakovost je Banka dobila s strani revije Euromoney, ki ji je podelila naslov "Najboljša banka za privatno bančništvo v Sloveniji".

OBETI

Leto 2014 prinaša nove izzive. Bližajoča se konsolidacija bančnega sektorja bo morda pospešila spremembe, na katere smo se pripravili v sodelovanju s strankami aktivno odzvati.

Naša strategija, katere cilj je postati najboljša banka v Sloveniji po ugledu in kakovosti storitev, ostaja nespremenjena. Naš ugled temelji na zadovoljevanju potreb posameznikov in malih podjetij, pri čemer se opiramo na naš dolgoletni primat na področju zadovoljstva strank in na naše zaposlene.

Poslovanje s podjetji in investicijsko bančništvo

SPLOŠEN PREGLED

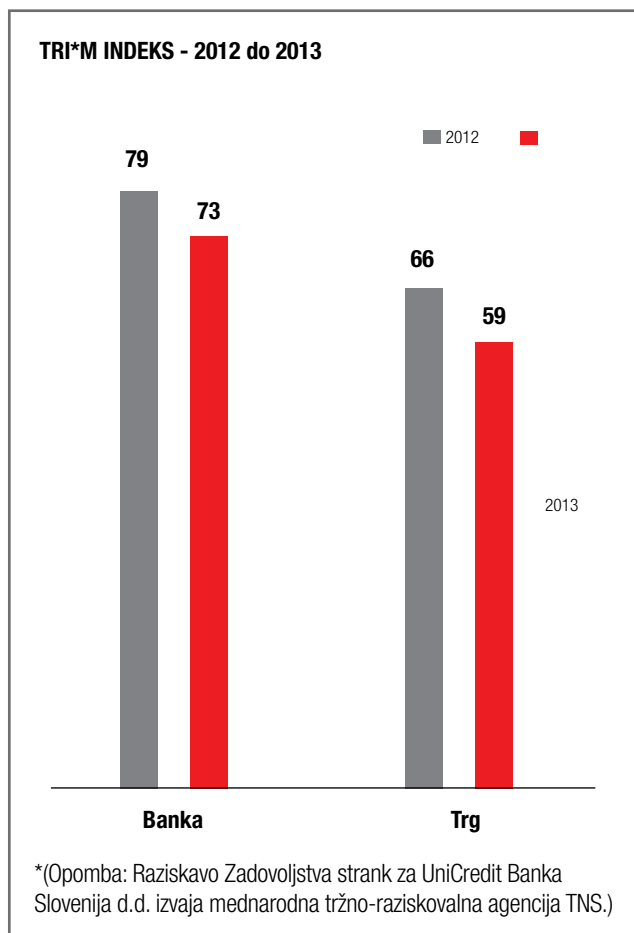
V letu 2013 je slovensko gospodarstvo zopet stagniralo, kljub temu pa se je v drugi polovici leta krčenje nekoliko upočasnilo. Medletni padci glavnih determinant BDP so se z izjemo izvozne in uvozne dejavnosti dodatno poglobili. V domačem gospodarskem okolju pa so se razmere še nadalje zaostrovale.

Posledično se je zmanjševal tudi obseg kreditiranja nebančnega sektorja. Ta je v prvih desetih mesecih leta 2013 upadel za dobro poldrugo milijardo evrov, kar je petkrat več kot v istem obdobju leta 2012. Pojav razdolževanja podjetij in zmanjšano povpraševanje po posojilih za tekoče poslovanje in po investicijskih posojilih je prvič od zaostrovanja razmer v slovenskem gospodarskem prostoru v letu 2013 občutilo tudi področje Poslovanja s podjetji in investicijsko bančništvo.

Zaostrene tržne razmere so vplivale tudi na zadovoljstvo strank na področju Poslovanja s podjetji in investicijskega bančništva, ki je posledično sicer nekoliko upadlo, vendar rezultati ankete potrjujejo,

Poslovanje Banke na različnih segmentih

da so stranke UniCredit Banka Slovenija d.d. zelo zadovoljne z našimi storitvami in pristopom, ter da je zadovoljstvo v povprečju precej višje kot zadovoljstvo strank na slovenskem trgu.*



Poleg zadovoljstva strank smo veliko pozornosti namenili zadovoljstvu zaposlenih, našim notranjim strankam ter spodbujali znanje in njihov strokovni razvoj. V sklopu Akademije naši sodelavci nenehno nadgrajujejo svoje znanje o strankah, bančnih produktih, storitvah in procesih ter pridobivajo mehke veščine. Tako skrbimo, da so strankam na voljo strokovno podkovani bančni svetovalci, ki razumejo njihove potrebe in želje, jih znajo predvideti ter ponuditi ustrezne rešitve.

V letu 2013 smo na izobraževalnih dogodkih o raznovrstni ponudbi in bančnih storitvah redno obveščali tudi naše stranke. Ugotovljamo, da si podjetja želijo več makro- in mikroekonomskega znanja, ki ga z njimi delimo tudi v okviru korporativne revije Azimut. Ta v prvi vrsti govori o življenjskem slogu ciljne skupine, vendar hkrati vsebuje tudi strokovne članke in mednarodno fokusirane tematike. Pomembna konkurenčna prednost UniCredit Banka Slovenija d.d. je namreč njena vpetost v mednarodno okolje. Znotraj držav skupine UniCredit našim strankam ponujamo enotno podporo in podjetjem s prodajnim konceptom Čezmejne rešitve pomagamo pri širjenju poslovanja v tujino.

V letu 2013 smo tako skrbeli za mednarodno rast podjetij, podpirali najvitalnejši del slovenskega gospodarstva – izvoznike – ter si prizadevali približati se vsaki stranki posebej. S konceptom mikrosegmentacije smo raziskali potrebe trga in podjetjem ponujali rešitve po meri.

FINANČNI REZULTATI

Tudi v tem letu je področje Poslovanje s podjetji in investicijsko bančništvo glede na celotni bančni sektor doseglo dobre rezultate. V letu 2013 je ustvarilo za 51,4 milijonov evrov prihodkov, kar je sicer za 6,1 milijona evrov manj kot v letu poprej.

Nadaljnje upadanje slovenske gospodarske dejavnosti je v letu 2013 dodatno oslabilo že tako šibko kreditno povpraševanje slovenskih podjetij. Z zaostrovanjem kreditnega krča v Sloveniji se je tudi obseg financiranja podjetij zmanjšal za 20 odstotkov in je ob koncu leta 2013 znašal 1,2 milijarde evrov. Povprečni obseg kreditov strank se je v letu 2013 zmanjšal za 17 odstotkov. Kljub temu smo ohranili svojo visoko osredotočenost na stranke in intenzivno sodelovali s strankami, ki imajo zdrava poslovna jedra in dobre projekte.

Še posebej smo ponosni na 593 milijonov evrov zbranih depozitov strank s področja Poslovanje s podjetji in investicijsko bančništvo. V letu 2013 je povprečni obseg depozitov naših strank rasel 26-odstotno, kar je posledično vplivalo tudi na izboljšanje razmerja med krediti in depoziti divizije. Visoka rast obsega 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 smo oblikovali tri sklope bančnih storitev. V okviru področja dela Podjetniško svetovanje in storitve Banka podjetjem nudi financiranje in druge klasične bančne produkte. Globalno transakcijsko bančništvo ponuja storitve s področja upravljanja z denarnimi sredstvi in zunanjega trgovinskega financiranja ter skrbniške storitve, v okviru področja dela Produkti in finančni trgi pa Banka nudi bančne storitve finančnim ustanovam, borzno posredovanje, zakladniške produkte, trguje za svoj račun in ponuja storitve podjetniških financ ter projektne financiranja.

Podjetniško svetovanje in storitve

Tudi v letu 2013 je dolgotrajnost gospodarske in finančne krize v Sloveniji nadalje slabšala pogoje poslovanja slovenskih podjetij ter zmanjševala njihovo kreditno povpraševanje, zlasti po dolgoročnih posojilih zaradi krčenja podjetniških investicij. Kljub temu, da se je v letu 2013 upadanje gospodarske dejavnosti upočasnilo, pa visoki finančni vzvodi in negotovo domače okolje gospodarstvu onemogočajo uspešno in hitro prestrukturiranje lastnega financiranja.

V UniCredit Banka Slovenija d.d. dosledno upoštevamo visoke kreditne standarde, saj verjamemo, da lahko le na tak način dosegamo tako vzdržno poslovanje in razvoj podjetij, ki jih financiramo, kot tudi naše Banke. Kljub temu, da želimo financirati podjetja s potencialom za razvoj in hkrati biti dober partner svojim strankam, smo na področju

Poslovanje s podjetji in investicijsko bančništvo pri obsegu financiranja v letu 2013 prvič beležili negativne stopnje rasti. Po doseženi 9-odstotni rasti v letu 2012 se je obseg financiranja v letu 2013 v povprečju zmanjšal za 17 odstotkov, kar je skladno s 16-odstotnim medletnim upadom kreditiranja nefinančnih družb v Sloveniji glede na novemberske podatke Banke Slovenije.

Divizija Poslovanje s podjetji in investicijsko bančništvo je iz naslova financiranja v letu 2013 ustvarila za približno 26 milijonov evrov obrestnih prihodkov, kar predstavlja 50% vseh divizijskih prihodkov.

Globalno transakcijsko bančništvo

V preteklem letu smo aktivno razvijali transakcijsko bančništvo in upravljanje z denarnimi sredstvi, ponujali storitve in produktne rešitve s področja trgovskega financiranja in dokumentarnega poslovanja ter nudili globalne skrbniške storitve za pravne osebe in finančne institucije. Na področju transakcijskega bančništva smo v letu 2013 ustvarili za 15,7 milijona evrov prihodkov.

V UniCredit Banka Slovenija d.d. smo vse naprave za sprejemanje plačilnih kartic na prodajnih mestih (POS terminal) nadgradili s sistemom za brezkontaktno poslovanje (NFC near field communication). NFC tehnologija tako omogoča plačevanje s približanjem plačilne kartice, ki podpira NFC tehnologijo na POS terminalu. Novost na področju upravljanja z denarnimi sredstvi je od decembra dalje tudi program mobilnega bančništva, Mobilna banka GO! za pravne osebe, preko katere lahko podjetja dostopajo do transakcijskih računov in opravljajo bančne storitve v sistemu BusinessNet.

Na področju trgovskega financiranja smo uspešno ponujali standardne bančne produkte in storitve, to so plačilne in storitvene garancije, akreditive (vključno s »Stand-by« akreditivi) in rešitve dokumentarnega poslovanja, kakor tudi financiranje dobaviteljev in odkupe terjatev. UniCredit Banka Slovenija d.d. je izvoznikom in podjetjem, ki poslujejo mednarodno, omogočila različne oblike zavarovanj pred tveganji ter stroškovno in časovno učinkovite rešitve trgovskega financiranja, s katerimi si podjetje zagotovi likvidna sredstva.

Ob upoštevanju potreb strank in zakonskih zahtev na področju upravljanja z denarnimi sredstvi smo v letu 2013 razvili vse potrebne rešitve za prehod na SEPA. Znatno povečanje plačilnega prometa domačih in tujih pravnih oseb ter visoki volumni vlog na vpogled so ponovno dokazali, da je UniCredit Banka Slovenija d.d. na področju upravljanja z denarnimi sredstvi zanesljivi partner svojim strankam. Na podlagi raziskave Euromoney Cash Management Survey je UniCredit Banka Slovenija d.d. tudi v letu 2013 prejela naziv za najboljšo banko na področju upravljanja z denarnimi sredstvi v Sloveniji, skupina UniCredit pa je bila prepoznana kot najboljša banka na področju upravljanja z denarnimi sredstvi v Srednji in Vzhodni Evropi.

Banka je bila v letu 2013 še vedno vodilni ponudnik skrbniških storitev za tuje vlagatelje. Prav tako smo aktivno razvijali produkte in storitve

za domače vlagatelje, s pomočjo katerih smo v okviru Skrbniških storitev sredstva strank več kot podvojili.

Nadaljnji razvoj transakcijskega bančništva z močnim poudarkom na potrebah in zadovoljstvu strank, ostaja eden ključnih strateških ciljev Banke.

Produkti in finančni trgi

Leto 2013 je na področju Produkti in finančni trgi prineslo veliko izzivov. Težave Republike Slovenije na finančnih trgih in špekulacije o finančnem zlomu države in prošnji za pomoč so zaznamovale skoraj tri četrtine leta vse do sredine decembra, ko sta Ministrstvo za finance in Banka Slovenije objavili rezultate stresnih testov in pregleda kakovosti naložb. Pred tem je leto minilo v znamenju rekordno visokih donosov slovenskih državnih obveznic, delnega odliva vlog prebivalstva iz bančnega sistema in splošnega krča na trgu obveznic, ki je nastal kot posledica dvomov o zmožnosti države, da sama sanira bančni sistem. V danih razmerah je Banka zmanjšala portfelj državnih obveznic in obveznic z jamstvom države in zmanjšala obrestne prihodke na račun nižjega tveganja.

Trgovalni rezultat je bil ne glede na razmere doma dober, saj zahodna gospodarstva kažejo znake okrevanja, mednarodni kapitalski trgi beležijo visoke stopnje rasti, hkrati pa gre tudi odziv centralnih bank (vsaj v ZDA) v smeri postopnega ugašanja politike monetarne ekspanzije. Posledica tega je bila velika nihajnost obrestnih mer, kar je vplivalo tudi na področje trgovanja, ki predstavlja največji delež v trgovalnem rezultatu. Na področju prodaje zakladniških produktov podjetjem pa je bil najbolj opazen porast depozitnih volumnov. Ti so, zaradi priliva denarja iz drugih bank v sistemu, rasli bolj kot pričakovano. Volumni konverzij tujih valut so bili v skladu s pričakovanji, medtem ko je povpraševanje po izvedenih instrumentih za zavarovanje pred valutnimi in obrestnimi tveganji še vedno nizko.

OBETI

Glede na napovedi bo gospodarska aktivnost v evro območju v letu 2014 naraščala, predvsem zaradi povečanega mednarodnega in domačega povpraševanja ter izboljšane razpoložena pravnih subjektov in potrošnikov. Tudi v Sloveniji pričakujemo nadaljnjo krepitev izvoza in s tem slovenske gospodarske dejavnosti, kljub temu pa bo slednja po napovedih v letu 2014 zopet upadla, tokrat za 0,8 odstotnih točk.

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

- ohranjanje stranke v središču naših naporov in pozornosti;
- ohranjanje zadovoljstva naših 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

Poslovanje Banke na različnih segmentih

- bilančne vsote;
- razvoj in nadgradnja storitev in produktov, prilagojenih potrebam strank;
- razvijanje znanja zaposlenih, prenos dobrih praks znotraj Banke in skupine UniCredit ter povečevanje zadovoljstva zaposlenih;
- izboljševanje procesne učinkovitosti poslovanja in
- dosledno sledenje regulatornim zahtevam.

Globalne bančne storitve

Divizija Globalne bančne storitve se osredotoča na izboljšanje notranje učinkovitosti in optimizacije z namenom strankam zagotoviti boljše storitve na višji kakovostni ravni. Prednostna naloga divizije je bila izboljšati razmerje med stroški in prihodki, ki se je spremenilo po uvedbi dodatnih obdavičev bančnih storitev in po tem, ko je Banka zaključila projekt širitve mreže poslovalnic.

Organizacija

V letu 2013 smo si še naprej prizadevali poenostaviti organizacijsko strukturo Banke, da bi na ta način povečali učinkovitost in Banko približali strankam, ne da bi pri tem ogrozili kakovost storitev za stranke.

Medtem ko so organizacijske spremembe zadevale vse nivoje, so se največje spremembe v letu 2013 zgodile v diviziji Poslovanje s podjetji in investicijsko bančništvo ter v diviziji Globalne bančne storitve. Na obeh področjih smo novo organizacijsko strukturo uvedli zato, da bi strankam zagotovili bolj jasne kontaktne točke, pospešili postopek sprejemanja odločitev ter podprli inovativne produkte in storitve. Posebej v diviziji Globalne bančne storitve je bil naš cilj racionalizirati poslovanje z namenom povečanja splošne učinkovitosti in produktivnosti. Prizadevanja za reorganizacijo Banke, skupaj s procesno optimizacijo in avtomatizacijo, so prinesla odlične rezultate in podprla rast obsega dela. Produktivnost divizije Globalne bančne storitve se je na področju bančne operative in storitev zvišala za 21 %.

Lansko leto je bilo pomembno tudi za Projektno pisarno. Banka je še naprej ohranila kulturo vodenja projektov, da bi tako zagotovila pravočasen zaključek tako lokalnih projektov kot tudi projektov celotne Skupine. Pod vodstvom Projektne pisarne je Banka uspešno zaključila projekt integracije s podjetjem CAIB d.o.o., ki je bilo Banki uspešno pripojeno v zadnjem četrtletju leta 2013. Drugi projekti, ki so bili zaključeni v letu 2013, so bili osredotočeni na izboljšanje procesov in produktov, povezanih s strankami, vključno z optimizacijo procesa upravljanja z depoziti, posojili fizičnim osebam, vzdrževanjem pogodb in upravljanjem odnosov s strankami (CRM).

Informacijska tehnologija in komunikacije

V letu 2013 je UniCredit Banka Slovenija d.d. nadaljevala s krepitvijo in nadgradnjo svojih sistemov informacijsko-komunikacijske tehnologije (ICT) v skladu s sprejeto ICT strategijo, katere cilj je vzpostavitev prilagodljivega in učinkovitega ICT okolja za podporo poslovnega razvoja Banke.

Kot del te strategije je Banka prenovila svojo aplikacijo za mobilno bančništvo, ki primarno zagotavlja storitve elektronskega bančništva za prebivalstvo in poslovne stranke ter začela obsežnejšo nadgradnjo svoje aplikacije internetnega bančništva. Banka je prav tako začela s projekti kritične skladnosti za zamenjavo svojega trgovalnega sistema in zaključila implementacijo sistema analitičnega CRM v segmentih poslovanja s prebivalstvom. Leta 2013 je Banka sprejela ukrepe za izboljšanje svojih sistemov finančnega poročanja, pri čemer je strogo sledila najnovejšim predpisom upravnih organov. Na področju upravljanja s tveganji je Banka veliko pozornosti namenila avtomatizaciji Zlatih pravil skupine UniCredit in razvoju programa za spremljanje tveganj, da bi izboljšala sproti nadzor nad kreditnim tveganjem ter spremljala kakovost posojilojemalcev, tako v segmentu poslovanja s prebivalstvom kot tudi v segmentu poslovanja s podjetji.

Namen razvoja omrežne infrastrukture je bila standardizacija strukture bančnega omrežja v skladu s standardi skupine UniCredit. Banka proučuje učinkovitost IKT sistemov Skupine z namenom krepitve zanesljivosti svojega poslovanja in si utira pot za nadaljnji razvoj svoje infrastrukture. Oddelek Informacijsko komunikacijska tehnologija posveča posebno pozornost utrjevanju strukture vodenja projektov in načrtovanja virov.

Optimizacija poslovnih procesov

V letu 2013 je UniCredit Banka Slovenija d.d. nadaljevala z intenzivno optimizacijo svojih poslovnih procesov, da bi povečala produktivnost in znižala notranje stroške poslovanja.

V segmentu poslovanja s prebivalstvom je Banka zaključila z optimizacijo upravljanja in administracije depozitov ter začela s popolno avtomatizacijo procesa odobritve posojil fizičnim osebam in malim podjetjem, s čimer je omogočila sprostitev delovnega časa za zaposlene v segmentu poslovanja s prebivalstvom ne da bi pri tem v delovanje zalednih služb uvedla dodatne dejavnosti.

Banka je prav tako zaključila s projektom optimizacije vodenja in dobave denarnih sredstev, katerega cilj je bil minimizirati tveganje odvisnosti od monopolnega dobavitelja in optimizacija stroškov, povezanih s tem delom poslovanja. Na segmentu poslovanja s podjetji je Banka izboljšala storitve, povezane s transakcijskimi posli in produktom POS. Kritični točki pozornosti na teh dveh področjih sta bili izboljšanje kakovosti in verodostojnosti storitev.

V letu 2014 bo UniCredit Banka Slovenija d.d. nadaljevala s krepitvijo procesov notranjega poslovanja, pri tem pa skušala ohraniti visoko kakovost poslovanja na vseh segmentih.

Upravljanje s stroški in nabava

Prioriteta upravljanja s stroški je bila realizacija pod ravnjo proračuna za leto 2013 in uvedba pobud za optimizacijo stroškov, da se nadomesti negativen vpliv makroekonomskega okolja in zviša raven neposrednih in posrednih davkov. Oddelek Upravljanje s stroški je izvedel vrsto ukrepov in dejavnosti z namenom znižati operativne stroške ter izboljšati učinkovitost in stroškovno osveščenost na ravni Banke.

Pobude, ki so bile izpeljane v letu 2013, so bile osredotočene na izvrševanje varčevalnih programov Skupine in oblikovanje močne in stabilne osnove za prihodnja leta, kar zadeva razvoj stroškov. Banka je izvedla vrsto pobud, da bi optimizirala predvsem storitve sedeža podjetja – infrastrukturo IKT, logistiko in operativne storitve.

Dodatno smo prihranili s pomočjo elektronskih avkcij, ki jih je organiziral oddelek za nabavo, ki je povečal svoj obseg delovanja v Banki. V tesnem sodelovanju z drugimi enotami Banke so bili finančni parametri storitev spremenjeni, uveden pa je bil naprednejši nadzor nad zunanjimi dobavitelji, kar je znižalo operativne stroške in povečalo zmogljivost poslovnih enot, da so končnim strankam zagotovile višjo vrednost.

Varovanje informacij in informacijskega sistema

Na področju varnosti in varnostnih dogodkov je bilo leto 2013 leto mejnikov za našo Banko. Na področju tehničnega varovanja smo velik napredek zagotovili z namestitvijo IP snemalnega video sistema na sedežu Banke. Ta omogoča občutno izboljšanje kakovosti posnetkov in s tem dvig same varnosti. Trdno verjamemo, da je potrebno na področju tehničnega varovanja slediti razvoju in uvajati nove tehnologije. Na področju informacijske varnosti je ključnega pomena izvedena nadgradnja sistema za nadzor omrežnih komunikacij na najnovejšo tehnologijo, ki bo v bodoče zagotavljala še boljšo varnost pri elektronski komunikaciji.

Tehnični sistemi pomagajo zaposlenim pri kakovostnem in varnem poslovanju le ob predpostavki, da zaposleni delo opravljajo strokovno in z visoko stopnjo odgovornosti. Poseben poudarek na področju izobraževanja zaposlenih namenjamo strokovnemu praktičnemu izobraževanju. Tako smo v letu 2013 za del zaposlenih iz prodajne mreže organizirali izobraževanje s področja prepoznavanja ponaredkov osebnih dokumentov in listin. To izobraževanje je Banka izvedla s pomočjo zunanjega strokovnjaka. Pozitivne povratne informacije udeležencev so spodbuda in potrditev, da je tovrstno vlaganje v zaposlene zelo pomembno.

Popolne varnosti ni, zato je delo na področju varnosti nenehen proces, ki mi bo Banka zavezana tudi v prihodnje.

Obvladovanje poslovnih tveganj

Upravljanje s tveganji

Eden izmed ključnih gradnikov poslovanja UniCredit Banka Slovenija d.d. je kultura upravljanja s tveganji. Banka verjame, da se njeni visoki cilji glede kazalcev dobičkonosnosti, ugleda, kakovosti in nenazadnje kulture upravljanja s tveganji medsebojno močno prepletajo. Z namenom trajnostnega doseganja visokih ambicij se Banka pri svojem delu osredotoča na vsa omenjena področja. Pri tem ustrezna kultura upravljanja s tveganji ni le eden izmed ciljev, temveč je ključni potrební pogoj za doseganje ciljev Banke na vseh področjih. S tega vidika upravljanje s tveganji zadeva vso Banko in zaposlene na vseh področjih.

S strokovno-upravljaljskega vidika osrednjo vlogo pri upravljanju s tveganji v Banki nosi divizija Upravljanje s tveganji. Med tveganji, ki jim Banka posveča še posebno pozornost, so med drugim kreditno tveganje, tržna tveganja, likvidnostno tveganje, operativno tveganje, strateško tveganje, tveganje ugleda in poslovno tveganje. Podroben opis upravljanja s tveganji z organizacijskega in postopkovnega vidika ter z vidika pomembnejših kazalnikov upravljanja s tveganji je podan v poglavju Celovito upravljanje s tveganji.

Okolje, v katerem je v letu 2013 poslovala UniCredit Banka Slovenija d.d., je bilo skladno s pričakovanji zahtevno. V Sloveniji smo bili priča nadaljevanju upadanja gospodarske aktivnosti. V teh razmerah se je Slovenija soočila z javnofinančno negotovostjo, ki jo je še dodatno zaostriala politična kriza in sprva zelo sramežljivo uvajanje potrebnih reform. Vse skupaj se je odrazilo v slabšanju mednarodne kreditne bonitete Republike Slovenije. Zaradi prevelike zadolženosti gospodarstva in hkratnega pešanja gospodarske aktivnosti se je v bančnem sistemu nadaljevalo povečevanje obsega slabih naložb, še posebej je bilo to vidno ob koncu prve polovice leta. Krčenje kreditnega portfelja v bančnem sistemu pa je še dodatno omejilo priložnosti za rast prihodkov. Drugo polovico leta je zaznamovala izvedba celovitega skrbnega pregleda bančnega sistema in stresnih testov s strani Banke Slovenije, ter posledična dokapitalizacija petih slovenskih bank s strani države, sprememba insolvenčne zakonodaje, uvedba davka na nepremičnine ter zagotovitev pogojev za prenos slabih terjatev nekaterih bank na Družbo za upravljanje terjatev bank (DUTB).

V takšnem okolju se je tudi UniCredit Banka Slovenija d.d. soočila s krčenjem kreditnega portfelja, rastjo slabih oziroma težje izterljivih naložb ter povečanjem slabitev in rezervacij za kreditno tveganje. Tako je v letu 2013 Banka oblikovala za 60 milijonov evrov slabitev in rezervacij za kreditno tveganje, kar je enkrat več kot v letu 2012. Povečanje je posledica splošnega poslabšanja gospodarskega okolja in posledica odločitve Banke, da utrdi varnost poslovanja zaradi negotovosti, ki jih prinaša prihodnost.

S strateškega vidika se je v letu 2013 potrdila dolgoročna usmerjenost Banke k varnosti kot temelju za zdravo bančništvo. Tako se v Banki kažejo pozitivni učinki preventivnih in korektivnih ukrepov, ki smo jih pričeli izvajati že v letih 2008 in 2009 in se nadaljujejo tudi

danes. V letu 2013 je Banka nadaljevala s krepitvijo in povečanjem pooblastil organizacijskih enot, ki se ukvarjajo z zgodnjim odkrivanjem opozorilnih signalov in enot, ki se ukvarjajo s prestrukturiranjem in izterjavo in so ločene od komercialne aktivnosti Banke. Pristop na podlagi notranjih bonitetnih sistemov (v nadaljevanju IRB pristop) k ocenjevanju kapitalskih potreb za kreditno tveganje s svojimi strogimi pravili nastanka dogodka neplačila omogoča Banki hitrejšo identifikacijo morebitnih slabšanj v portfelju in hitrešje odzivanje. Posledično je Banka s ciljnimi zmanjšanjem izpostavljenosti do delujočega portfelja slabše bonitete izboljšala povprečno boniteto delujočega kreditnega portfelja. Klasifikacija kreditne aktive, ki jo Banka uporablja, pa je zaradi konzervativnosti strožja od regulatornih zahtev, kar zagotavlja dodatno varnost pri poslovanju Banke. Banka je v letu 2013 nadaljevala z izpopolnjevanjem procesa spremljanja in priznanja zavarovanj pri oceni kapitalskih potreb, s katerim je aktivno pričela že v letih 2011 in 2012. Tako je v letu 2013 prihranek tveganju prilagojene aktive iz tega naslova znašal 64,2 milijonov evrov.

Vsi omenjeni ukrepi so prispevali k temu, da so, kljub težkim gospodarskim razmeram, kazalniki varnosti Banke ob koncu 2013 boljši kot kadarkoli v preteklosti. Tako je Tier 1 količnik kapitalske ustreznosti ob koncu leta 2013 znašal 15,6 %, količnik kapitalske ustreznosti pa kar 16,9 %. To pomeni, da je Banka pripravljena za morebitno nadaljnjo rast in morebitne nadaljnje pretrese na trgu. Z vidika večje likvidnostne neodvisnosti je Banka nadaljevala pot, ki jo je začrtala že v letu 2012. Posledično pomembni likvidnostni kazalci tudi v letu 2013 kažejo izboljšanje. Tako je razmerje med krediti in vlogami strank, ki niso banke, na dan 31. 12. 2013, znašalo 1,48 v primerjavi z 1,85, dne 31. 12. 2012. Količnik strukturne likvidnosti nad enim letom je konec leta 2013 znašal 1,09. Varnost Banke pa so nenazadnje še posebej izpostavili rezultati stresnih testov, ki so Banko uvrstili v sam vrh z daleč najboljšim rezultatom pred ostalo konkurenco.

Ocenjujemo, da bo leto 2014 izziv predvsem zaradi naslednjih dejavnikov: potrebe po pospeševanju gospodarskih reform, novega igralca na trgu – DUTB, še ne odpravljene nevarnosti nadaljnega slabšanja gospodarskih razmer in nejasne prihodnosti Evrope. Leto 2013 je pokazalo, da Banka zna poskrbeti za varnost in je pripravljena tudi na leto 2014.



Inovacije

Procesi in časovni prihranki,
ki služijo ciljem ljudi.

Zahvaljujoč nam lahko kmetje sedaj hitreje pridejo do sredstev. Ministrstvo za kmetijstvo je namreč na predlog naše Banke razvilo hitrejšo metodo izplačevanja državnih podpor. Metoda se nanaša na obstoječi program, ki tistim strankam, ki izpolnjujejo določene zahteve, omogoča pridobitev **hitrega posojila**. Ko je posojilo odobreno, lahko do sredstev dostopajo še isti dan. To **inovativno rešitev koristi 87 odstotkov** kmetov.

Pravna podpora za področje Poslovanja s podjetji
UniCredit Bank Banja Luka – BOSNA IN HERCEGOVINA

Družbena odgovornost

UniCredit Banka Slovenija d.d. si kot del skupine UniCredit prizadeva biti samoiniciativna in aktivna na področju družbene odgovornosti tudi in še posebej v času nestanovitnih razmer na trgu. Zdaj je pravi čas za vzpostavitev in dodatno graditev zaupanja in dokaz, da Banka strankam stoji ob strani tudi v težjih časih. Naša prednost je zavzetost pri iskanju najboljših rešitev za vse deležnike. Enakopravnost, preglednost, spoštovanje, vzajemnost in svoboda delovanja pa so tiste vrednote, ki jim pri svojem družbeno odgovornem delovanju še posebej vestno sledimo.

Za Banko je ključno, da si v javnosti – tako lokalno kot tudi znotraj Skupine – ustvarja zaupanje, ga s svojimi dejanji utrjuje in tudi na primeren način komunicira. Še toliko bolj je slednje pomembno v časih, ko so razmere na trgih izredno spremenljive in ko poslovni partnerji iščejo najbolj varne in stabilne rešitve ter sogovornike.

V Banki gradimo dobro klimo, saj želimo najboljšim sodelavcem ponuditi dovolj izzivov in udobno delovno okolje. Naše delovanje nadgrajujemo v skladu z vrednotami, ki smo jih zapisali v Listini o vrednotah, ki je skupna vsem članicam finančne skupine UniCredit.

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 njihovem razvoju posvečamo veliko pozornost. Naši sodelavci odsevajo delovanje Banke navzven in so ključni dejavnik graditve ugleda v očeh ostalih deležnikov. Z aktivnostmi, ki smo jih izvajali, smo jim želeli pokazati, da je njihov prispevek pomemben, dobrodošel in cenjen.

KOMUNICIRANJE S SODELAVCI

Z interno komunikacijo smo poudarjali povezanost prodajnih in neprodajnih 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 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 Skupini ter z drugimi projekti (od teh jih je kar nekaj potekalo v vseh državah, kjer je Skupina prisotna), smo tkali povezave tudi s skupino UniCredit.

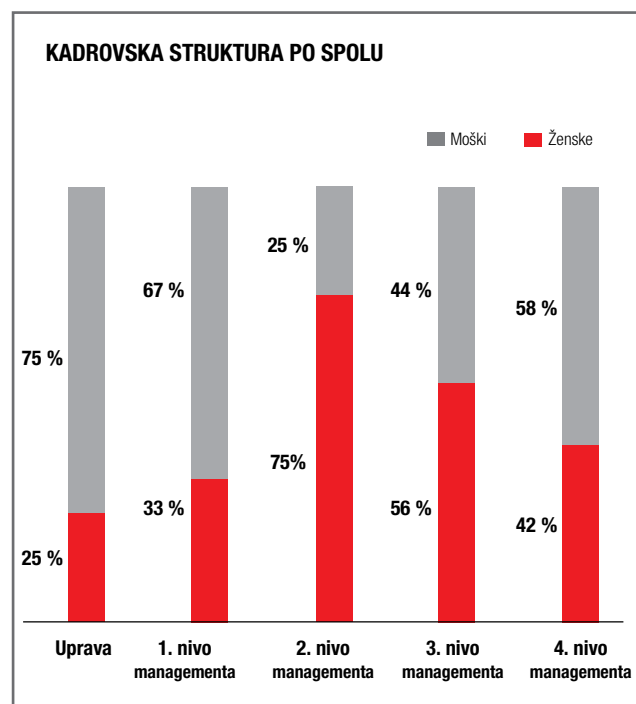
O aktualnih temah smo sodelavce obveščali s pismi uprave, z osebnimi pismi, elektronsko pošto, preko intranetne strani Banke ter osebno, na srečanjih sodelavcev. Dvakrat letno so potekala srečanja zaposlenih z upravo in ključnimi vodji Banke z namenom predstavitve rezultatov Banke, okolja, trendov ter pomembnih smernic za prihodnost. Predstavniki najvišjega vodstva Banke so bili vsakokrat na razpolago tudi za dodatna vprašanja, mnenja in komentarje sodelavcev, ki so se srečanj udeležili.

V okviru službe Upravljanje s človeškimi viri smo nadaljevali z obveščanjem sodelavcev o aktualnem dogajanju s področja kadrovskega in projektnega, 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 tujini. Na ta način želimo ohranjati stik s sodelavci, 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 skupine UniCredit, imamo za njihovo dobrodošlico pripravljen poseben priručnik v angleškem jeziku (UniCredit Bank »Expat Survival Kit«), da jim olajšamo prehod v novo delovno okolje.

GIBANJE ŠTEVILA ZAPOSLENIH

Eno poglavitnih načel, ki usmerjajo naša ravnanja na področju zaposlovanja, je zagotavljanje kandidatom za zaposlitev enakih možnosti zaposlovanja ne glede na spol ali drugo osebno okoliščino. V zadnjih petih letih (od leta 2008 do 2013) se je število zaposlenih v UniCredit Banka Slovenija d.d. kljub recesiji v gospodarstvu povečalo za skoraj 40 sodelavcev oziroma za približno 10 %. V letu 2013 sicer beležimo 4,1-odstotno znižanje števila zaposlenih, ki je predvsem posledica optimizacije procesov in dela. Mesečno smo v povprečju za občasna dodatna dela angažirali še 44 študentov.

Povprečna starost zaposlenih v Banki je 39 let. Strukturo zaposlenih po spolu sestavlja 63,5 % žensk in 36,5 % moških, pri čemer se



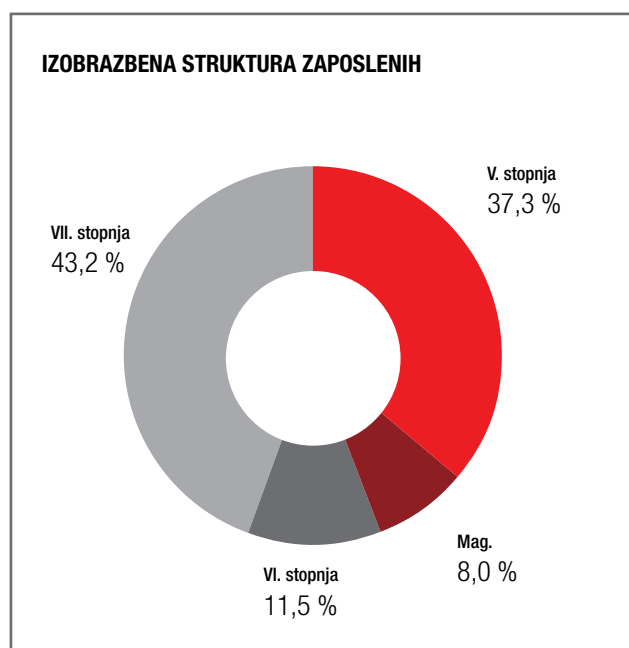
razmerje glede na leto 2012 praktično ni spremenilo. Skrbimo tudi za raznolikost med zaposlenimi, kar se kaže med drugim v mešani strukturi zaposlenih (med njimi je namreč 6 tujcev oziroma 1 %, kar je posledica programov razvoja zaposlenih znotraj Skupine) in strukturi vodij po spolu, saj je v vodstvenih strukturah na vseh ravneh 50 % žensk in 50 % moških. Razmerje vodilnih zaposlenih po spolu je torej približno na ravni iz leta 2012.

V letu 2013 je sedem zaposlenih pridobivalo znanje in izkušnje v okviru začasne napotitve na delo v tujini (6 sodelavcev v Republiki Avstriji in 1 sodelavec v Republiki Srbiji).

Skupaj 97 % sodelavk in sodelavcev je zaposlenih po kolektivni pogodbi, preostali pa po individualni.

V letu 2013 se nam je skupaj pridružilo 18 novih sodelavcev, 47 pa jih je Banko zapustilo. Z novimi zaposlenimi smo sklenili 11 pogodb za določen čas, ostale zaposlitve pa so bile za nedoločen čas. Povprečno je imela Banka mesečno preko leta 67 zaposlenih za določen čas in 2 zaposlena pripravnik, kar je v povprečju 12 % zaposlenih za določen čas. Odstotek zaposlenih za določen čas ostaja v primerjavi s koncem leta 2012 nespremenjen.

V Banki je 162 zaposlenih skupaj več kot 10 let, od tega 56 več kot 20 let. V letu 2013 je bilo na porodniškem dopustu povprečno tekom celega leta 28 porodnic (4,9 % celotne populacije zaposlenih), skupaj pa se je našim sodelavcem in sodelavkam rodilo 52 otrok. 22 sodelavcev je koristilo očetovski dopust. Na podlagi Zakona o starševskem varstvu in družinskih prejemkih (Ur. l. RS, št. 110/2006) 23 zaposlenih delo opravlja s skrajšanim delovnim časom, pri čemer štirim zaposlenim za 4-urni delovni dan izplačujemo 55 % plače kot obliko olajšave pri usklajevanju družinskih in službenih obveznosti.



IZOBRAZBENA STRUKTURA

Banka in njeni zaposleni posvečajo veliko pozornost znanju in izobrazbi, kar potrjuje podatek, da je v Banki 8 % zaposlenih z magisterijem, 54,7 % zaposlenih z višjo, visoko strokovno oziroma univerzitetno izobrazbo, 37,3 % zaposlenih pa ima srednjo izobrazbo. Izobrazbena struktura ostaja na približno enaki ravni kot preteklo leto.

USPOSABLJANJE IN IZOBRAŽEVANJE

V letu 2013 je Banka za izobraževanje namenila 0,08 % sredstev od skupnih prihodkov, znesek, porabljen v izobraževalne namene, pa se je v primerjavi s prejšnjimi leti zmanjšal. To je posledica optimizacije stroškov zaradi zahtevne ekonomske situacije ter manjšega obsega zaposlovanja glede na leta poprej, ko je Banka odpirala poslovne enote, zaradi česar je bilo potrebno usposobiti nove sodelavce. Poudariti pa je potrebno, da Banka v zadnjem času v bistveno večji meri spodbuja prenos znanj v okviru internih bančnih šol in izobraževanj, uvaja pa 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 na podlagi različnih potreb segmentov svetovalcev oblikovala Retail Bančno šolo, ki se deli na 7 izobraževalnih programov (modulov). Vsi programi vključujejo teorijo, ponudbo, dokumentacijo in orodja, potrebna za prodajo bančnih produktov. V letu 2013 smo si zadali cilj, da se vsak svetovalec udeleži enega, največ pa dveh modulov in nadgradi znanje, ki ga je pridobil v okviru Retail bančne šole v letu 2012. Poleg Retail bančne šole so potekala tudi ostala redna izobraževanja, ki so bila dodana na podlagi trenutnih potreb v okviru poslovanja poslovnih enot.

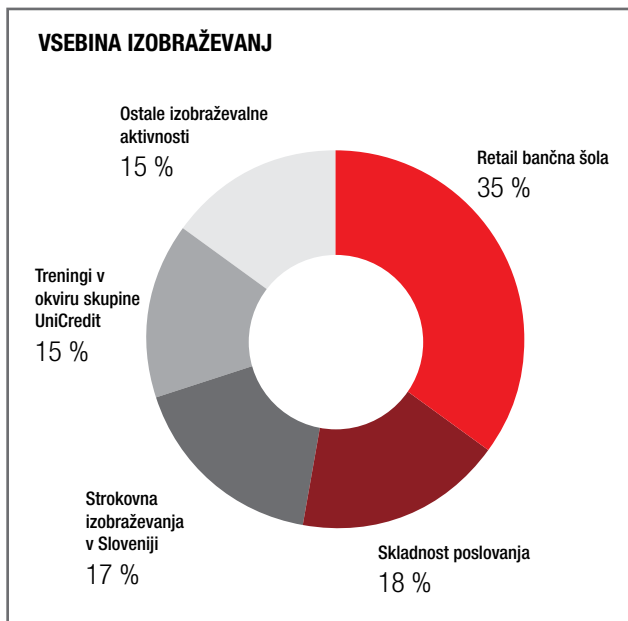
CIB Akademija, ki za zaposlene v diviziji Poslovanje s podjetji in investicijsko bančništvo poteka s pomočjo internih sodelavcev, je med letom ponudila številna koristna in uporabna znanja. Gre za večletni projekt, ki spodbuja profesionalen in strokoven razvoj svetovalcev s področja poslovanja s podjetji. 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.

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Skupaj je bilo v letu 2013 izvedenih 10.300 ur izobraževanja. V povprečju se je vsak zaposleni izobraževal 19 pedagoških ur, pri čemer je bil povprečni strošek za izobraževanje na zaposlenega 110 evrov. Vsebine, ki so jih pokrivala izobraževanja, so bile predvsem bančno strokovne. V okviru e-izobraževanja so bili vsi zaposleni vključeni v spletne tečaje s področja skladnosti poslovanja, novi sodelavci pa tudi v tečaj iz varnosti informacijskega sistema.

Delež internih izobraževanj je znašal dobrih 60 % (v skupni kvoti izobraževanj 20 % več kot leta 2012), pri čemer je bila največja pozornost namenjena produktnim in procesnim izobraževanjem (skupaj približno 68 % vseh internih izobraževanj) in tečajem s področja skladnosti poslovanja (skupaj 29 % 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 37-krat, v letu 2013 pa se ga je udeležilo 15 sodelavcev.



Na področju licenc so v preteklem letu 3 sodelavci uspešno opravili preizkus strokovnih znanj, potrebnih za opravljanje poslov zavarovalnega posredovanja, 6 pa za trženje investicijskih skladov. Skupno je imelo ob koncu leta 2013 v Banki dovoljenje za trženje vzajemnih skladov 111 sodelavcev, za zavarovalno posredovanje 81 sodelavcev, borzno licenco pa ima 16 sodelavcev.

V skupni kvoti izobraževalnih ur ima kar 35-odstotni delež interna Retail bančna šola, z 18 % ji sledi izobraževanje s področja skladnosti poslovanja, strokovna izobraževanja v Sloveniji predstavljajo 17 % vseh izobraževanj, treningi v okviru Skupine ter ostale izobraževalne aktivnosti pa imajo po 15-odstotni delež.

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 Skupine in posamezne banke: Executive Development Plan – EDP, namenjen razvoju vodij, in Talent Management Review – TMR, namenjen razvoju talentov.

V letu 2013 smo identificirali 32 perspektivnih kadrov – talentov, kar predstavlja 5,6 % celotne populacije in jih tekom leta usposabljali ter pripravljali na morebitne bodoče vodstvene vloge. V program razvoja ključnih kadrov (EDP) je bilo vključenih 5,2 % zaposlenih (celotna vodstvena struktura), kar je za 1,8 odstotne točke manj kot v letu prej.

Znotraj Skupine obstaja veliko možnosti za dodatno usposabljanje in izobraževanje v mednarodnih skupinah in mednarodnem okolju; program UniQuest je v prvi vrsti namenjen talentom in njegov cilj je poiskati in razvijati mlade strokovnjake iz celotne Skupine. 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 Skupine. Iz naše Banke se je do sedaj v ta program uspelo uvrstiti 8 zaposlenim. Priložnost za razvoj perspektivnih kadrov in strokovnjakov omogoča še en program Skupine 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 2013 pa so v Skupini 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 Skupine.

Za razvoj zaposlenih sistematično skrbimo tudi s pomočjo sistema »Performance management« (Upravljanje z delovno učinkovitostjo), ki je informacijsko podprt z lokalno aplikacijo in v osnovi sestavljen iz dveh delov – letnega osebnega (razvojnega) razgovora, v sklopu katerega vodja in zaposleni enkrat letno postavljata cilje, in ocenjevalnega razgovora, ki poteka dvakrat letno (polletna ocena in skupna celoletna ocena ob koncu leta), kjer je bistveno posredovanje povratne informacije o uspešnosti pri delu, še posebej pa pravilno in sistematično usmerjanje in razvijanje zaposlenih na pravih področjih. 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. Sistem je med drugim povezan tudi s sistemom nagrajevanja na podlagi dosežene delovne uspešnosti zaposlenih. S posebno pozornostjo smo v letu 2013 nadgradili sistem nagrajevanja sodelavcev v prodajni mreži direktne prodaje. Z novim pristopom želimo ustrezno in pogosto nagraditi dosežke in napore sodelavcev, hkrati pa jih dodatno spodbujamo h proaktivnosti. 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 skupine UniCredit že od leta 2006 izvajamo raziskavo o zadovoljstvu zaposlenih (People Survey), ki predstavlja ključen element našega modela upravljanja z zaposlenimi in njihovimi sposobnostmi ter znanji. 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 prijetnega delovnega okolja, v katerem zaposleni lahko polno izražajo svoje potenciale, povratne informacije pa nam pomagajo izboljšati tudi kakovost odnosov in zadovoljstvo naših sodelavcev ter tako posledično tudi strank.

Konec leta 2013 je na ravni Skupine potekala raziskava o zadovoljstvu zaposlenih. Sodelavce smo povabili, da svoja zaznavanja delovnega okolja ocenijo preko spletne ankete. Rezultate raziskave pričakujemo v začetku leta 2014. Na podlagi poročila bomo razvojna področja vključili v naše akcijske načrte za dvig zadovoljstva.

CERTIFIKAT »DRUŽINI PRIJAZNO PODJETJE«

Ponosni smo na dejstvo, da smo imetniki certifikata »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, naj izpostavimo, da staršem prvošolčkov na prvi šolski dan omogočamo spremljanje otrok v šolo in za to 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 delavnika in jim za 4-urni delovnik omogočimo 55-odstotno plačilo plače. Vsem sodelavcem Banke nudimo tudi svetovanje na področju medosebnih odnosov v službenem in zasebnem življenju. Možnost psihološkega svetovanja oz »life coachinga« smo omogočili, da bi sodelavcem ponudili 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 za izvajanje prostovoljnega dela.

V letu 2013 smo implementirali še zadnji ukrep, ki smo si ga v okviru certifikata zadali, in sicer finančno ponudbo za zaposlene in ožje družinske člane, saj želimo dvigniti zadovoljstvo zaposlenih glede bančne ponudbe, hkrati pa pozicionirati Banko kot najboljšo izbiro tudi za njihove družinske člane.

Konec leta 2013 smo zaključili prvo fazo certifikata, saj se je izteklo triletno uvajalno obdobje. Ker želimo z dobro prakso nadaljevati tudi v prihodnje, bomo v letu 2014 zaprosili za polni certifikat ter v naslednjem triletnem obdobju uvajali nove ukrepe. Naš cilj v letu 2014 pa je približati ukrepe tudi zaposlenim brez družin oz. otrok ter tudi drugim segmentom zaposlenih na ta način ustvariti predvsem »zaposlenemu prijazno podjetje«.

SKRB ZA VREDNOTE

Ker se čedalje bolj zavedamo, da je potrebno stranke postaviti v središče naše pozornosti, smo se v letu 2013 v okviru UniCredit dneva ob pogovoru o vrednotah (enakopravnost, zaupanje, spoštovanje, preglednost, svoboda delovanja, vzajemnost) še posebej osredotočili na njihove resnične potrebe in razmišljali, kako doseči pozitiven vpliv na stranke. Na ta dan smo si na delavnice izmenjevali resnične zgodbe in primere iz prakse, kjer so zaposleni pripovedovali o delovanju v duhu vrednot naše Banke, trajnostnem delovanju in osredotočenosti na stranke, ki vodijo v dolgoročne odnose in pozitivne rezultate.

Institut ombudsmana, ki je v Banki uveljavljen od konca leta 2007 (v Skupini pa od leta 2006), omogoča zaposlenim neodvisno možnost vlaganja morebitnih pritožb zaradi kršitev Listine o vrednotah, ki jih povzročijo dejanja ali obnašanja med zaposlenimi ali med zaposlenimi in Banko. Na ta način želimo pospešiti reševanje medosebnih konfliktov in težav, spodbujati sodelovanje na delovnem mestu ter ustvarjati sinergije v delovanju med članicami Skupine. Delovanje ombudsmana se nanaša na področje diskriminacije na delovnem mestu, diskriminacije na podlagi subjektivnih kriterijev, namenskega zadrževanja informacij, psihičnega nadlegovanja (mobbing), spolnega nadlegovanja, zasledovanja, zalezovanja in podobno.

Vlogo ombudsmanke Banke je leta 2011 prevzela Polona Zupančič Ban, za njeno namestnico pa je imenovana Mojca Gošler. Obe ombudsmanki Banko in zaposlene zelo dobro poznata, saj sta bili dolga leta naši sodelavki in tako lažje sodelujeta pri reševanju morebitnih primerov. V letu 2013 sta zabeležili šest primerov, ki so se večinoma nanašali na vrednoto enakopravnost oziroma enakopravno obravnavanje. Večina primerov je bila uspešno rešenih.

SKRB ZA ZAPOSLENE

Načrtno spremljanje zdravstvenega stanja je naša obveza, zaveza ter hkrati izražena skrb za sodelavce. Tekom preteklega leta smo tako opravili 114 predhodnih oz. obdobjnih zdravniških pregledov, v drugi polovici novembra pa na sedežu Banke že tradicionalno poskrbeli za možnost cepljenja proti gripi, ki se ga je udeležilo 6 % zaposlenih. Banka vse zaposlene tudi kolektivno neizogibno 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

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periodično obnavljati v skladu z našo Izjavo o varnosti z oceno tveganja. Tekom leta 2013 se ga je udeležilo 124 sodelavcev in sodelavk.

Odstotek odsotnosti zaradi bolezni v letu 2013 se je v primerjavi z letom 2012 nekoliko znižal, in sicer iz 4,9 % na 4,2 %. Delež nege za družinske člane predstavlja 20,4 % skupnih bolniških dni, kar pripisujemo predvsem relativno mladi strukturi zaposlenih in posledičnemu dejstvu, da je izjemno veliko mladih družin z majhnimi otroci. Delež daljših bolniških predstavlja 13,6 % skupnih bolniških dni.

Zaposleni imajo povprečno 25,8 dni dopusta. Regres za dopust je v letu 2013 znašal 90 % povprečne plače v Republiki Sloveniji v tistem mesecu, kar je 10 % več kot določa Kolektivna pogodba dejavnosti bančništva Slovenije.

Skrb za tretje življenjsko obdobje uresničujemo skozi možnost vključitve v dodatno pokojninsko zavarovanje, ki jo izkorišča 67 % zaposlenih. To je glede na starostno strukturo in seznanjenost z demografsko situacijo v povezavi s pokojninskimi zgledi razumljivo.

Stopnja fluktuacije je v letu 2013 znašala 7,5 % in je za 0,6 odstotne točke višja kot je bila v letu 2012. Nekoliko višjo stopnjo fluktuacije pripisujemo (poleg ostalih običajnih vzrokov) tudi specifičnim pogojem na bančnem trgu, ki so prevladovali v letu 2013.

Za zaposlene, njihovo zdravje in dobro počutje ter druženje skrbimo tako v sklopu Banke kot tudi preko športnega društva Tilda z organizacijo športnih dogodkov, sofinanciranjem kulturnih prireditev ter športnih aktivnosti in druženjem ob novem letu, obisku Dedka Mraza za otroke zaposlenih, športnem dnevu za zaposlene, poletnem pikniku, za člane pa tudi preko športno-kulturnega društva »Tilda«. Slednje deluje v okviru Banke, včlanjenih pa je 456 zaposlenih, 5 študentov ter 6 upokoencev.

Odnos do strank

Čeprav že s prvimi znaki izboljšanja gospodarskih razmer, je bilo leto 2013 vendarle zahtevno in polno izzivov, a za najbolj prilagodljive tudi leto priložnosti. Priložnosti za nove poslovne uspehe, a tudi priložnosti za pogled vase in premislek o pravi poti. V UniCredit Banka Slovenija d.d. smo se še bolj utrdili v prepričanju, da je graditev dolgoročnega odnosa s strankami prava pot, kar so potrdili ne samo solidni poslovni rezultati, temveč tudi rezultati stresnih testov in rezultati raziskav zadovoljstva strank. Slednji so nas tudi v tem letu uvrstili v sam vrh slovenskega bančnega sektorja.

Kakovost storitev predstavlja enega največjih izzivov, s katerim se soočamo v Banki. Nenehno zagotavljanje kakovostnih storitev predstavlja konkurenčno prednost, s katero bomo dosegli še večjo lojalnost strank in posledično povečanje tržnega deleža.

Da bi strankam nudili enotno storitev v vseh poslovnih enotah, smo za zaposlene v Prodajni mreži pripravili interno publikacijo SOS – Standardi odnosov s strankami. Z njo smo postavili standarde in postopke za vsakodnevno poslovanje s strankami, s čimer lahko zagotovimo najvišjo raven kakovosti. Standardi predstavljajo temelj izpolnjevanja pričakovanj strank ter smernice in navodila zaposlenim, ki delajo s strankami.

S programom dobrodošlice, ki smo ga vpeljali v letu 2013, smo naredili korak naprej pri graditvi osebnih odnosov s strankami. Zastavljen je kot sistematiziran način servisiranja novih strank v obdobju prvih treh mesecev, ki so, kot kažejo raziskave, ključni pri ohranjanju in povečevanju zadovoljstva strank. S programom tako po eni strani skrbimo za zagotavljanje kakovostnega, osebnega in strokovnega servisa, po drugi strani pa nam pomaga bolje razumeti pričakovanja in potrebe novih strank, s tem pa tudi pripraviti ponudbo produktov in storitev po meri posameznika.

Poslovalnica, kjer je v ospredju človek, to je svetovalec – njegov odnos in strokovnost –, ni edina, ki ustvarja razliko. Enako pomembno je zagotoviti kakovostno uporabniško izkušnjo tudi v preostalih digitalnih kanalih, ki smo jih tudi v letu 2013 intenzivno razvijali. Stranke si želijo izbrati priložnosti primeren kanal za komunikacijo oziroma poslovanje z banko. Včasih ljudje nimamo izbire; iz objektivnih razlogov si obiska v poslovalnici ne moremo privoščiti, zato smo primorani stopiti po drugi poti, ki bolj ustreza razmeram. Tudi te »alternativne« poti pa naj bi uporabnika varno in udobno pripeljale do zelenega cilja.

V letu 2013 smo izdali novo generacijo aplikacije za mobilne telefone. Z njo smo izboljšali uporabniško izkušnjo, povečali uporabnost z novostmi ter prilagodili videz in delovanje aplikacije trendom in mobilnim napravam, ki omogočajo vse bolj intuitivno in zabavno interakcijo uporabnika z napravo oziroma aplikacijo, to je s svojo banko. Mobilna banka GO! pa je le ena izmed poti, ki jih stranke vse pogosteje uporabljajo za opravljanje poslov in pregled nad lastnimi financami. Konec leta 2013 smo omogočili uporabo Mobilne banke GO! tudi podjetjem in jim s tem omogočili dostop do transakcijskih računov in varno opravljanje bančnih storitev v sistemu BusinessNet tudi preko mobilnega telefona.

Večina kupcev za svoje nakupe uporablja plačilne kartice namesto gotovine. Da bi bilo plačevanje blaga in storitev še hitrejše in bolj enostavno, smo vse naprave za sprejemanje plačilnih kartic na prodajnih mestih (POS terminal) nadgradili s sistemom za brezkontaktno poslovanje (NFC – Near field communication). NFC tehnologija tako omogoča plačevanje s približanjem plačilne kartice, ki podpira NFC tehnologijo na POS terminalu. Elektronska komunikacija se vzpostavi samodejno in izmenjava podatkov za transakcijo se opravi v nekaj sekundah brez zamudnega vstavljanja kartice v POS terminal.

Poslovne enote so tudi letos jeseni gostile obstoječe stranke na ERGO dnevih varčevanja. Slednje smo organizirali z namenom, da strankam v sproščenem vzdušju predstavimo koristne varčevalne produkte, s katerimi lahko zaščitijo družino, otrokom omogočijo šolanje v tujini

ali pa sebi zagotovijo dodatno pokojnino. Strankam smo približali prednosti produktov zavarovalnice ERGO Življenjska zavarovalnica d.d. ter jim izračunali pokojninsko vrzel.

Na področju poslovanja s prebivalstvom in malimi podjetji smo nadaljevali s spremembo obstoječih paketov transakcijskih računov v prenovljene, poenostavljene in uporabnikom bolj prijazne pakete bančnih storitev. Strankam smo predstavili prenovljena paketa Pametni in Elitni, ki omogočata cenejšo uporabo več različnih bančnih storitev (brezplačne transakcije, storitvi elektronskega in mobilnega bančništva ter kreditna kartica z vključenim turističnim zavarovanjem itd.). Ob tem smo strankam ponudili tudi t.i. možnost Bonusraj!, ki omogoča dodatno znižanje stroškov bančnega poslovanja. S to možnostjo smo nagradili stranke, ki so del osebnega dohodka privarčevale (in ga torej niso namenile tekoči porabi). Stranke so izjemno pozitivno sprejele prenovljene pakete in pozdravile pozitivno sporočilo, ki ga nosijo.

Odnosi z dobavitelji

Skladno z Listino o vrednotah in Politiko nabave (Global Procurement Charter) 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 preglednost, stroškovno učinkovitost ter transparentnost, 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. K sodelovanju vedno povabimo več (vsaj tri) ponudnikov in izberemo 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.

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

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

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 2013 smo prejeli 645 sklopov novinarskih vprašanj in se pojavili v 3.037 medijskih prispevkih.

Avstrijska tiskovna agencija APA in Bank Austria sta že deseto leto zapored povabili novinarje k oddaji prispevkov za posebno evropsko novinarsko nagrado Pisanje za SVE. Novinarje iz celotne Evrope, vključno s severno in južno Evropo, jugovzhodno Evropo, Rusijo ter Skupnostjo neodvisnih držav, smo povabili k oddaji svojih prispevkov o življenju v Evropi in v evropskih državah, upih, skrbah in sanjah prebivalcev Evrope, ki prispevajo k tesnejšim vezem med državami in k premagovanju predsodkov.

Skozi celo leto smo medijem pošiljali sporočila za javnost o dogajanju v Banki, novih produktih, prejetih nagradah, dobrotelnih akcijah ipd. Novinarje smo povabili na izbrane dogodke za stranke, na katerih smo gostili vidne predstavnike Banke ali analitike skupine UniCredit ter jim na ta način odpirali vrata do informacij o dogajanju na finančnih trgih iz prve roke. Odgovorno opravljamo svojo vlogo izobraževalca javnosti o finančnih temah tudi s pomočjo povabil gospodarskih novinarjev na Euromoney konference, katerih sponzor je tudi Skupina, ki v sklopu konference vedno organizira tudi dobro obiskano tiskovno srečanje in predstavi rezultate analize katerega od zanimivih segmentov gospodarstva.

Večkrat ponudimo tudi širše informacije o temah, o katerih novinarji povprašujejo ter jim na ta način pomagamo pri bolj strokovni pripravi prispevkov. Odpiramo jim vrata do strokovnjakov, uprave lokalne Banke in predstavnikov Skupine, s tem pa tkemo pozitivne povezave s tem pomembnim segmentom naše družbe. Odziv medijev kaže, da gremo pri pripravi naših aktivnosti v pravo smer.

Sponzorstva in 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. V smislu prizadevanja za podporo in vračanje okolju, v katerem Banka deluje, je osredotočena predvsem na podporo dobrodelni dejavnosti za pomoč otrokom in mladostnikom z manj priložnostmi, športu ter poslovno naravnanim dogodkom.

Občini Ruše je Banka za družbeno koristen projekt računalniškega opismenjevanja starejših podarila 12 računalniških zaslonov. Tabor Fridolin 2013, ki ga vsako leto izpelje Center za enake možnosti, in je namenjen mladostnikom iz težavnih družbenih okolij, pa podpiramo že od leta 2009. Rotary klub Ljubljana 25 si je v sodelovanju s centri Skupnosti za socialno delo Slovenije zadal kot cilj zbrati šolske torbe s šolskimi potrebščinami za tiste otroke, ki jih potrebujejo, Banka pa se je pridružila projektu kot donator. Skupaj smo v akciji zbrali sredstva za pakete s potrebščinami za 6.000 otrok. Mladinsko zdravilišče in letovišče Debeli rtič izvaja programe kurative in preventive na področju zdravlja otrok in starostnikov. Da bi jim omogočili brezskrbno bivanje tudi v prihodnosti, je Banka finančno prispevala za sanacijo

Družbena odgovornost

in ureditev objekta Mladinski dom Favna. Z zbiranjem šolskih potrebščin, knjig, igrač in tudi hrane so sodelavci tudi v letu 2013 pomagali otrokom in njihovim mamam, ki so našli zavetje v Varni hiši na Gorenjskem, pa tudi otrokom in mladostnikom iz socialno šibkih družin pod okriljem Zveze prijateljev mladine Ljubljana Moste Polje. Sodelavci Banke so tudi z lastnimi denarnimi prispevki podprli humanitarni projekt »Botrstvo v Sloveniji«, obenem pa so številni otroci sodelavcev del denarja, ki so ga dobili ob koncu leta v obliki bona za Dedka Mraza, podarili vrstnikom pod okriljem Zveze prijateljev mladine Ljubljana Moste Polje. Banka je tej organizaciji, s katero neguje dolgoletno partnerstvo, namenila tudi novoletno humanitarno donacijo, za vseslovenski projekt »Botrstvo v Sloveniji«.

Učitelji glasbe iz mednarodne šole Collegio del Mondo Unito dell'Adriatico iz Devina so izvedli seminar za študente in diplomante Slovenske akademije za glasbo v Ljubljani, Banka pa je projekt podprla z donacijo. Z donacijo smo podprli tudi kulturno prireditev ob avstrijskem nacionalnem prazniku, ki jo je pripravilo avstrijsko veleposlaništvo v Ljubljani.

Banka je kot partnerica Združenja Manager prispevala k razvoju slovenskega managementa in s tem k uspehu ter večji konkurenčnosti slovenskega gospodarstva. Z nagrado UniCredit Alumni Achievement Award je podprla Poslovno šolo Bled – IEDC ter nagrado podelila diplomantom za izjemne karijerne dosežke, vodenje, prizadevanje za razvoj skupnosti in gospodarstva ter prispevek k razvoju šole.

Ne le finančno, temveč tudi vsebinsko je Banka podprla projekt Izvozniki.si časnika Finance, ki je namenjen povezovanju slovenskih izvoznikov, koncentraciji informacij ter promociji idej, pomembnih za izvoz. S tem je Banka želela prispevati k vzpostavitvi zdravega, močnega in odprtega gospodarskega okolja, ki omogoča uspešen razvoj slovenskih izvoznih podjetij, slovenske države in družbe.

Z osredotočenostjo na mala in srednje velika podjetja je Banka podprla 2. vrh malega gospodarstva – poziv gospodarstva slovenski politiki, ki je potekal v organizaciji Gospodarske zbornice Slovenije. Namen dogodka je bil predstaviti trenutne gospodarske razmere, analize uresničevanja akta za mala podjetja ter predlogov za zagotovitev hitrejšega razvoja malega gospodarstva v Sloveniji. Podprli smo tudi 15. kongres računovodskih servisov, ki je s privlačnimi vsebinami in strokovnimi predavanji ter podelitvijo priznanja »Naj računovodski servis« predstavil najpomembnejši dogodek računovodskih servisov, dogodek Podjetniški forum v organizaciji časnika Finance, ki je izpostavil uspešnost regionalnih podjetnikov ter predstavil dobre podjetniške ideje, ter dogodek ABC vstopanja na nemški trg Slovensko-nemške gospodarske zbornice, s katerim se je Banka približala slovenskim izvoznikom, ki vstopajo ali delujejo na nemškem trgu. Poslovno sodelovanje z Zdravniško zbornico Slovenije je bilo namenjeno tako zdravnikom – fizičnim osebam ter zdravnikom z lastno prakso, za katere je Banka pripravila privlačne ponudbe izbranih bančnih storitev ter organizirala različne izobraževanje dogodke. Kot sponzor je Banka podprla Podjetniški forum v organizaciji časnika Finance, ki je izpostavil uspešnost regionalnih

podjetnikov in predstavil dobre podjetniške prakse, udeležencem pa so postregli z informacijami o bančnih in finančnih produktih.

Kot članica skupine UniCredit je Banka jeseni 2013 vstopila v peto sezono sponzorstva UEFA Champions League, s čimer je krepila ugled in zavedanje o blagovni znamki ter o prestižnem sponzorstvu. Z oglaševalsko akcijo in številnimi nagradnimi igrami, ki so omogočale ogled nogometnih tekem, se je približala obstoječim in potencialnim strankam. Obenem je Banka finančno podprla tudi hokejsko društvo HDD Olimpija, ki je tekmovalo v državnem prvenstvu in EBEL ligi.

Splošne ugotovitve

Nadzorni svet UniCredit Banka Slovenija d.d. je v letu 2013 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 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, 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 2013 je prišlo do spremembe v sestavi nadzornega sveta Banke. Na skupščini Banke je bil dne 2. januarja 2013 za člana nadzornega sveta za obdobje od 2. januarja 2013 do 30. aprila 2014 imenovan Francesco Slocovich. Nadzorni svet Banke tako šteje šest članov, in sicer ga sestavljajo: Gianni Franco Giacomo Papa (predsednik), Martin Klauzer (namestnik predsednika), Franco Andreetta, Heinz Karl Tschiltsch, Giuseppe Verrascina in Francesco Slocovich. Navkljub specifični lastniški strukturi, v kateri je skoraj 100-odstotni lastnik Banke UniCredit Bank Austria AG, večinski lastnik slednje pa UniCredit S.p.A., dva člana nadzornega sveta (Franco Andreetta in Giuseppe Verrascina) nista zaposlena v skupini UniCredit, ampak sta kot zunanja strokovnjaka s področja računovodstva in finančnega poslovanja tudi v letu 2013 prispevala 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 konflikta interesov. Skupina UniCredit ima sicer oblikovane ustrezne mehanizme za obvladovanje in reševanje morebitnih konfliktov interesov, če bi do njih kljub vsemu prišlo.

Nadzorni svet Banke se je v letu 2013 sestal in odločal na štirih rednih sejah. Vsi člani nadzornega sveta so se udeležili prve seje nadzornega sveta, medtem ko so svojo udeležbo opravičili na drugi seji Gianni Franco Giacomo Papa in Giuseppe Verrascina, na tretji seji Gianni Franco Giacomo Papa ter na četrti seji Martin Klauzer in Heinz Karl Tschiltsch. Posamezni sklepi so bili v skladu z zakonskimi predpisi, pristojnostmi, opredeljenimi v statutu in upoštevajoč 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 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 pri razpravi.

Nadzorni svet je podrobno preučil vsakokratno predloženo gradivo in poročila revizijske komisije 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 2013 opravil kakovostno in na visoki ravni, s profesionalno skrbnostjo, skladno z veljavno zakonodajo ter notranjimi pravili skupine UniCredit.

Pomembnejše odločitve nadzornega sveta

Na svoji 55. redni seji, 5. marca 2013, je nadzorni svet med drugim sprejel letno poročilo o poslovanju Banke za leto 2012, na podlagi predloga revizijske komisije predlagal skupščini Banke imenovanje zunanjega revizorja, podal mnenje k letnemu poročilu notranje revizije o notranjem revidiranju za leto 2012, sprejel sklep o uporabi čistega dobička in soglašal s predlogom uprave za uporabo bilančnega dobička Banke za leto 2012. Seznanil se je z revizorjevim poročilom pooblaščenega revizijske družbe za leto 2012, na katerega ni imel pripomb, ter potrdil vse ostale dokumente, o katerih je nato odločala skupščina Banke dne 24. aprila 2013.

Nadzorni svet je na 56. redni seji, ki je potekala 7. maja 2013, potrdil pravila upravljanja skupine UniCredit, veljavna tudi za Banko, se seznanil z zgodovinsko visoko vsoto prejetih depozitov, pričakovano višino slabitev za dane kredite in projektom celovitega znižanja operativnih stroškov Banke ter potrdil rezultate Banke za prvo četrtletje. Na 57. redni seji, ki je potekala 31. julija 2013, se je nadzorni svet seznanil s pridobitvijo novega dovoljenja Banke s strani Banke Slovenije za opravljanje storitev svetovanja podjetjem glede kapitalne strukture, poslovne strategije in sorodnih zadev ter potrdil polletne rezultate Banke. Dne 24. oktobra 2013 so člani nadzornega sveta na 58. redni seji potrdili spremembe organizacijske strukture Banke in pravila upravljanja skupine UniCredit veljavna tudi za Banko, ter rezultate Banke za tretje četrtletje.

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 Banke za leto 2013 in podal soglasje k določitvi organizacije sistema notranjih kontrol. Prav tako je podrobno spremljal odzivnost Banke na aktualne razmere v gospodarstvu, sodelovanju Banke v skrbnem pregledu bančnega sistema, ki ga je izvedla Banka Slovenije v sodelovanju z Ministrstvom za finance, ter redno prejemal obvestila notranje revizije o realizaciji s strani nadzornega sveta potrjenega programa dela, o njenih ugotovitvah ter o pregledih zunanjih nadzornih institucij. V skladu z novimi zahtevami Sklepa Banke Slovenije o skrbnosti članov uprave in nadzornega sveta bank in hranilnic je nadzorni svet uvedel snemanje sej nadzornega sveta in pripravo prepisov zvočnega zapisa sej. Redno in ažurno je v skladu s profilom tveganosti Banke še posebej spremljal višino potrebnih in oblikovanih slabitev ter aktivnosti Banke pri prestrukturiranju

Poročilo Nadzornega sveta

in izterjavi finančnih terjatev, tako v zvezi s strankami Banke kot sodelovanju Banke pri pripravi prenove insolvenčne zakonodaje v Republiki Sloveniji.

Delovanje revizijske komisije nadzornega sveta

Revizijska komisija nadzornega sveta Banke se je v letu 2013 sestala na štirih rednih sejah (zaporedne številke sej od 25 do 28). Kot posvetovalno telo nadzornega sveta, katerega sestavljajo predsednik Giuseppe Verrascina, član Franco Andreetta in neodvisni zunanji član Živko Bergant, ima revizijska komisija v okviru svojega delovanja ocenjevalno, (po)svetovalno in predlagalno funkcijo, pri čemer pomaga nadzornemu svetu pri izpolnjevanju njegovih dolžnosti in pristojnosti v zvezi z naslednjimi vsebinami: s primernostjo in učinkovitostjo bančnih postopkov notranje kontrole, kar vključuje ugotavljanje in merjenje tveganj ter upravljanje s tveganji; s skladnostjo z zakonodajo, pravili in politikami, ki urejajo delovanje Banke; s primernostjo računovodskih standardov, ki se uporabljajo pri pripravi računovodskih izkazov; s primernostjo in neodvisnostjo zunanjih bančnih revizorjev ter z zagotavljanjem ustrezne strukture zaposlenih v oddelku notranje revizije.

Pokrivanje izgube poslovnega leta 2013

Uprava Banke je nadzornemu svetu predložila v obravnavo sklep o kritju izgube poslovnega leta 2013 v višini 39.199.167,21 evra. Uprava Banke je predlagala, da se glede na predhodno oblikovane druge rezerve Banke iz bilančnih dobičkov predhodnih poslovnih let, izguba krije v breme drugih rezerv iz dobička. Nadzorni svet soglaša s predlaganim načinom kritja izgube poslovnega leta 2013, saj bo s tem v celoti pokrita ustvarjena izguba v poslovnem letu 2013 in bo omogočeno nadaljnje stabilno poslovanje in rast Banke.

Nadzorni svet je sprejel sklep o kritju izgube poslovnega leta 2013 in soglašal s predlogom uprave o načinu kritju izgube poslovnega leta 2013.

Letno poročilo 2013

Uprava Banke je pripravila letno poročilo o poslovanju UniCredit Banka Slovenija d.d. v letu 2013 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 2013 ter dodatno revizorjevo poročilo o izpolnjevanju pravil o upravljanju s tveganji v Banki iz prvega odstavka 211. člena Zakona o bančništvu, 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 2013 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 2013 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 2013 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 2013 izpolnila vse zakonske zahteve. Na temelju rednega spremljanja poslovanja Banke in navedenih preverjanj je nadzorni svet potrdil letno poročilo o poslovanju Banke v letu 2013.

V revizorjevem poročilu o pregledu računovodskih izkazov za poslovno leto 2013, 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 2013 ter dodatnim revizorjevim poročilo o izpolnjevanju pravil o upravljanju s tveganji za leto 2013 in nanju nima pripomb.

Gianni Franco Giacomo Papa
Predsednik nadzornega sveta
UniCredit Banka Slovenija d.d.

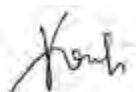
Izjava o odgovornosti

Uprava je odgovorna za pripravo računovodskih izkazov za poslovno leto. Ti morajo resnično in pošteno prikazovati premoženjsko stanje UniCredit Banka Slovenija d.d. ob koncu poslovnega leta ter njen finančni in poslovni izid za to leto. Uprava je 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 2013, dosledno uporabila ustrezne računovodske usmeritve in jih podprla z utemeljenimi in previdnimi presojami in ocenami ter zagotovila skladnost z vsemi računovodskimi standardi, za katere meni, da so pomembni.

Uprava je odgovorna zagotoviti, da Banka vodi računovodske evidence, ki z razumno natančnostjo razkrivajo finančni položaj Banke 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 za preprečevanje in odkrivanje prevar in drugih nepravilnosti.

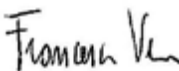
V imenu uprave



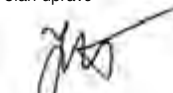
Mag. Stefan Vavti
Predsednik uprave



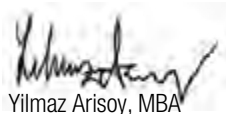
Mag. Damijan Dolinar, CFA
Član uprave



Francesco Vercesi
Član uprave



Mag. Jana Benčina-Henigman
Članica uprave



Yilmaz Arisoy, MBA
Finančni direktor

Ljubljana, 4. februar 2014

Sklepi

Po našem mnenju računovodski letnici podajajo resničen in pošten prikaz finančnega položaja banke na dan 31. decembra 2013 ter njenega poslovanja letno in sklopnih informacij za točaj končano leto v skladu z mednarodnimi standardi računovodskega poročanja, kot jih je opredelila IFRS.

Poročila 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 podana oceno o tem, ali je poslovno poročilo skladno z revizijskimi računovodskimi letnici. Naši postopki v zvezi s tem so opredeljeni v skladu z mednarodnim standardom reviziranja ISRS in temeljijo zgolj na oceni skladnosti poslovnega poročila z revizijskimi računovodskimi letnici. Po našem mnenju je poslovno poročilo skladno z revizijskimi računovodskimi letnici.

DELOITTE REVIZIJA d.o.o.

Katerina Kadane
Poslovna revizorka



Deloitte.



Tadej Škofčič
Pročelnik opravil

Ljubljana, 25. februar 2014

DELOITTE REVIZIJA D.O.O.
Ljubljana, Slovenija 3

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Izkaz finančnega položaja

EUR 1.000			
Vsebina	Pojasnilo	31. 12. 2013	31. 12. 2012
Denar v blagajni in stanje na računih pri centralni banki	1	135.258	27.760
Finančna sredstva, namenjena trgovanju	2	15.394	44.428
Finančna sredstva, razpoložljiva za prodajo	3	251.352	314.093
Izvedeni finančni instrumenti, namenjeni varovanju	4	7.008	14.144
Kreditni	5	2.023.996	2.364.631
Kreditni bankam		123.517	85.936
Kreditni strankam		1.895.472	2.269.317
Druga finančna sredstva		5.007	9.378
Finančna sredstva v posesti do zapadlosti	6	13.053	12.930
Opredmetena osnovna sredstva	7	9.163	10.747
Neopredmetena sredstva	8	19.472	19.236
Dolgoročne naložbe v kapital odvisnih, pridruženih in skupaj obvladovanih družb	9	-	253
Terjatve za davek od dohodkov pravnih oseb	10	11.868	6.974
Terjatve za davek		1.004	1.381
Odložene terjatve za davek		10.864	5.593
Druga sredstva	11	1.993	171
SKUPAJ SREDSTVA		2.488.557	2.815.367
Finančne obveznosti do centralne banke	12	253.226	251.823
Finančne obveznosti, namenjene trgovanju	13	17.188	43.593
Izvedeni finančni instrumenti, namenjeni varovanju	14	47.356	66.027
Finančne obveznosti, merjene po odplačni vrednosti	15	1.932.744	2.196.155
Vloge bank		323.731	576.933
Vloge strank		1.276.833	1.227.789
Kreditni bank		285.915	346.820
Podrejene obveznosti		30.117	30.101
Druge finančne obveznosti		16.148	14.512
Rezervacije	16	6.137	2.443
Druge obveznosti	17	4.191	3.703
SKUPAJ OBVEZNOSTI		2.260.842	2.563.744
Osnovni kapital	18	20.384	20.384
Kapitalske rezerve	19	107.760	107.760
Presežek iz prevrednotenja	20	(4.465)	(18.737)
Rezerve iz dobička (vključno z zadržanim dobičkom)	21	104.036	141.679
Zadržani dobiček / izguba vključno s čistim dobičkom / izgubo poslovnega leta	22	-	537
SKUPAJ KAPITAL		227.715	251.623
SKUPAJ OBVEZNOSTI IN KAPITAL		2.488.557	2.815.367


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


Mag. Stefan Vavti
Predsednik uprave


Francesco Vercesi, MBA
Član uprave


Mag. Jana Benčina Henigman
Članica uprave


Mag. Damijan Dolinar, CFA
Član uprave


Yilmaz Arisoy, MBA
Finančni direktor

Izkaz vseobsegajočega donosa

Izkaz poslovnega izida

EUR 1.000			
Vsebina	Pojasnilo	2013	2012
Prihodki iz obresti	23	90.255	107.637
Odhodki za obresti	24	(41.866)	(51.667)
Čiste obresti		48.389	55.970
Prihodki iz dividend	25	5	1.824
Prihodki iz opravnin (provizij)	26	28.652	26.477
Odhodki za opravnine (provizije)	27	(5.198)	(4.783)
Čiste opravnine (provizije)		23.454	21.694
Realizirani dobički / izgube iz finančnih sredstev in obveznosti, ki niso merjeni po pošteni vrednosti skozi izkaz poslovnega izida	28	(130)	(3.963)
Čisti dobički / izgube iz finančnih sredstev in obveznosti, namenjenih trgovanju	29	(694)	1.560
Spremembe poštene vrednosti pri obračunavanju varovanj pred tveganji	30	2.570	45
Čisti dobički / izgube iz tečajnih razlik	31	(523)	(39)
Čisti dobički / izgube iz odprave pripoznanja sredstev brez nekratkoročnih sredstev v posesti za prodajo	32	(95)	(116)
Drugi čisti poslovni dobički / izgube	33	(721)	302
Administrativni stroški	34	(34.977)	(36.836)
Amortizacija	35	(5.052)	(4.586)
Rezervacije	36	(3.948)	(917)
Oslabitve	37	(75.647)	(34.627)
Čisti dobički / izgube iz nekratkoročnih sredstev v posesti za prodajo	38	(24)	(1)
DOBIČEK / IZGUBA IZ REDNEGA POSLOVANJA		(47.393)	310
Davek iz dohodka pravnih oseb	39	8.194	763
ČISTI DOBIČEK / IZGUBA POSLOVNEGA LETA		(39.199)	1.073
Osnovni in popravljivi dobiček / izguba na delnico (EUR)	22	(8,02)	0,22

Izkaz drugega vseobsegajočega donosa

EUR 1.000			
Vsebina	Pojasnilo	2013	2012
Čisti dobiček / izguba poslovnega leta po obdavčitvi		(39.199)	1.073
Drugi vseobsegajoči donos po obdavčitvi	20	14.272	9.662
Postavke, ki pozneje ne bodo prerazvrščene v poslovni izid		188	-
Aktuarski čisti dobički / izgube za pokojninske programe, pripoznani v zadržanem dobičku / izgubi		227	-
Davek iz dohodka pravnih oseb v zvezi s postavkami, ki pozneje ne bodo prerazvrščene v poslovni izid		(39)	-
Postavke, ki bodo lahko pozneje prerazvrščene v poslovni izid		14.084	9.662
Čisti dobički / izgube, pripoznani v presežku iz prevrednotenja v zvezi z varovanjem denarnih tokov (uspešni del varovanja)	20	3.200	(2.298)
Dobički / izgube, pripoznani v presežku iz prevrednotenja		3.200	(2.298)
Čisti dobički / izgube, pripoznani v presežku iz prevrednotenja v zvezi s finančnimi sredstvi razpoložljivimi za prodajo	20	13.769	15.222
Dobički / izgube, pripoznani v presežku iz prevrednotenja		(5.765)	5.861
Prenos dobičkov / izgub iz presežka iz prevrednotenja v poslovni izid		19.534	9.361
Davek iz dohodka pravnih oseb v zvezi s postavkami, ki bodo lahko pozneje prerazvrščene v poslovni izid	20	(2.885)	(3.262)
VSEOBSEGAJOČI DONOS POSLOVNEGA LETA PO OBDAVČITVI		(24.927)	10.735

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

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Član uprave

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Članica uprave

Mag. Damijan Dolinar, CFA
Član uprave

Yilmaz Arisoy, MBA
Finančni direktor

Izkaz sprememb lastniškega kapitala

2013

Vsebina	Presežek iz prevrednotenja							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	(11.662)	(7.075)	-	141.679	537	251.623	
Vseobsegajoči donos poslovnega leta po obdavčitvi	-	-	2.656	11.428	188	-	(39.199)	(24.927)	
Razporeditev čistega dobička v rezerve iz dobička	-	-	-	-	-	537	(537)	-	
Drugo (pripojitev UniCredit CAIB Slovenija, d.o.o.)	-	-	-	-	-	1.019	-	1.019	
KONČNO STANJE V POSLOVNEM OBDOBJU	20.384	107.760	(9.006)	4.353	188	143.235	(39.199)	227.715	
BILANČNI DOBIČEK POSLOVNEGA LETA							-	-	

2012

Vsebina	Presežek iz prevrednotenja							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	(9.402)	(18.997)	-	133.773	7.370	240.888	
Vseobsegajoči donos poslovnega leta po obdavčitvi	-	-	(2.260)	11.922	-	-	1.073	10.735	
Razporeditev čistega dobička v rezerve iz dobička	-	-	-	-	-	7.906	(7.906)	-	
KONČNO STANJE V POSLOVNEM OBDOBJU	20.384	107.760	(11.662)	(7.075)	-	141.679	537	251.623	
BILANČNI DOBIČEK POSLOVNEGA LETA							537	537	

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

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Članica uprave

Mag. Damijan Dolinar, CFA
Član uprave

Yilmaz Arisoy, MBA
Finančni direktor

Izkaz denarnih tokov

EUR 1,000			
Vsebina		2013	2012
A.	DENARNI TOKOVI PRI POSLOVANJU		
a)	Čisti poslovni izid pred obdavčitvijo	(47.393)	310
	Amortizacija	5.052	4.586
	Oslabitve / (odprava oslabitve) finančnih sredstev, razpoložljivih za prodajo	19.534	9.361
	Oslabitve / (odprava oslabitve) kreditov	56.113	25.266
	Oslabitve opredmetenih osnovnih sredstev, naložbenih nepremičnin, neopredmetenih dolgoročnih sredstev in drugih sredstev	38	-
	Čisti (dobički) / izgube iz tečajnih razlik	523	39
	Neto (dobički) / izgube iz finančnih sredstev v posesti do zapadlosti	(643)	(239)
	Neto (dobički) / izgube pri prodaji opredmetenih osnovnih sredstev in naložbenih nepremičnin	(5)	107
	Drugi (dobički) / izgube iz financiranja	3.073	3.673
	Druge prilagoditve čistega poslovnega izida pred obdavčitvijo	1.284	752
	Denarni tokovi pri poslovanju pred spremembami poslovnih sredstev in obveznosti	37.576	43.855
b)	(Povečanja) / zmanjšanja poslovnih sredstev (brez denarnih ekvivalentov)	243.278	64.909
	Čisto (povečanje) / zmanjšanje finančnih sredstev, namenjenih trgovanju	93	718
	Čisto (povečanje) / zmanjšanje finančnih sredstev, razpoložljivih za prodajo	(81.660)	296
	Čisto (povečanje) / zmanjšanje kreditov	319.533	71.231
	Čisto (povečanje) / zmanjšanje izvedenih finančnih sredstev, namenjenih varovanju	7.135	(7.278)
	Čisto (povečanje) / zmanjšanje drugih sredstev	(1.823)	(58)
c)	Povečanja / (zmanjšanja) poslovnih obveznosti	(263.521)	(118.418)
	Čisto povečanje / (zmanjšanje) finančnih obveznosti do centralne banke	1.403	251.823
	Čisto povečanje / (zmanjšanje) finančnih obveznosti, namenjenih trgovanju	(436)	33
	Čisto povečanje / (zmanjšanje) vlog in najetih kreditov, merjenih po odplačni vrednosti	(255.292)	(371.349)
	Čisto povečanje / (zmanjšanje) izvedenih finančnih obveznosti, namenjenih varovanju	(9.685)	1.637
	Čisto povečanje / (zmanjšanje) drugih obveznosti	489	(562)
č)	Denarni tokovi pri poslovanju (a+b+c)	17.333	(9.654)
d)	(Plačani) / vrnjeni davek na dohodek pravnih oseb	290	(2.802)
e)	Neto denarni tokovi pri poslovanju (č+d)	17.623	(12.456)
B.	DENARNI TOKOVI PRI NALOŽBENJU		
a)	Prejemki pri naložbenju	553	19.772
	Prejemki pri prodaji opredmetenih osnovnih sredstev in naložbenih nepremičnin	33	28
	Prejemki pri prodaji finančnih sredstev v posesti do zapadlosti	-	19.744
	Drugi prejemki iz naložbenja	520	
b)	Izdatki pri naložbenju	(3.769)	(17.377)
	(Izdatki pri nakupu opredmetenih osnovnih sredstev in naložbenih nepremičnin)	(612)	(409)
	(Izdatki pri nakupu neopredmetenih sredstev)	(3.157)	(4.247)
	(Izdatki pri nakupu naložb v kapital pridruženih, skupaj obvladovanih in odvisnih družb)	-	(253)
	(Izdatki za nakup finančnih sredstev v posesti do zapadlosti)	-	(12.468)
c)	Neto denarni tokovi pri naložbenju (a-b)	(3.216)	2.395
C.	Učinki spremembe deviznih tečajev na denarna sredstva in njihove ustreznike	(3.431)	(653)
D.	Čisto povečanje denarnih sredstev in denarnih ustreznikov (Ae+Bc)	14.407	(10.061)
E.	Denarna sredstva in njihovi ustrezniki na začetku obdobja (Pojasnilo 40)	243.545	254.259
F.	Denarna sredstva in njihovi ustrezniki na koncu obdobja (C+D+E) (Pojasnilo 40)	254.521	243.545


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


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Član uprave


Yilmaz Arisoy, MBA
Finančni direktor

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 2013 je imela Banka skupno 29 poslovnih enot po vsej Sloveniji. Banka je hčerinska banka UniCredit Bank Austria AG. Matična banka Skupine je UniCredit S.p.A. s sedežem v Rimu, A. Specchi, 16, Italija. Izkazi Banke so del konsolidiranih izkazov 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 (Uradni list RS, št. 131/06; 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 10. členu ZBan-1:

- sprejemanje depozitov;
- 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);
- 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 terminkimi 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 11. členu ZBan-1:

- 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 4. februarja 2014.

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 pripravljeni v skladu z Mednarodnimi standardi računovodskega poročanja (MSRP) in pojasnili, ki jih je objavil Odbor za mednarodne računovodske standarde (International Accounting Standards Board, IASB) in jih je sprejela Evropska unija.

PODLAGA ZA MERJENJE

Računovodski izkazi so pripravljeni 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.

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.

Povzetek računovodskih usmeritev

- 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.

Banka je v letu 2013 pričela za izvedene finančne instrumente pri izračunu poštene vrednosti upoštevati tudi kreditno tveganje nasprotne stranke. Posledično so terjatve znižane za prilagoditev kreditnega vrednotenja (angleško: Credit Value Adjustment, v nadaljevanju CVA), obveznosti pa skladno z MSRP 13, ki velja za obračunska obdobja, ki se začnejo 1. januarja 2013 ali pozneje, za prilagoditev vrednotenja obveznosti (angleško: Debt Value Adjustment, v nadaljevanju DVA).

b) Oslabitev

Oslabitev finančnih sredstev po odplačni vrednosti

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

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

Za stranke iz segmenta poslovanja s podjetji, ki pomembno zamujajo s poravnavo obveznosti, se oslabitve finančnih sredstev v UniCredit Banka Slovenija d.d. ocenjujejo posamično, za segmente poslovanja s prebivalstvom pa skupinsko, in sicer glede na primerno oceno sedanje vrednosti pričakovanega denarnega toka. Kvaliteto strank Banka ocenjuje enkrat mesečno in na podlagi tega oblikuje oslabitve, postopek pa je urejen z internimi navodili in ima ustrezno informacijsko podporo.

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

- v okviru ocenjevanja denarnih tokov Banka 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 Banko iz te naložbe;
- informacije, ki imajo lahko vpliv na izpad prejetih odplačil za Banko.

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 učinkovite 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 Banka lahko upošteva tudi pričakovane denarne tokove iz unovčitve prvovrstnih in primernih zavarovanj.

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 posamične oslabitve portfeljsko, 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, Banka oblikuje skupinske oslabitve na podlagi razvrščanja strank v bonitetne razrede. Pri izračunavanju potrebe za skupinske slabitve vodstvo Banke upošteva dejavnike, kot so kakovost posojil, velikost portfelja in ekonomske dejavnike, vključno z analizo pretekle plačilne discipline v teh razredih. Oslabitve za nastale vendar še ne izkazane izgube (IBNR) se izračunavajo na mesečni ravni, temeljijo pa na kakovosti portfelja in na tako imenovanem obdobju evidentiranja izgube (Loss detection period). IBNR (Incurred but not reported) tako predstavljajo splošne oslabitve.

Potreba po morebitnih oslabitvah finančnih sredstev v posesti do zapadlosti se ugotavlja, če obstajajo nepristranski dokazi o oslabljenosti, 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.

Oslabitev finančnih sredstev razpoložljivih za prodajo

Isti nepristranski dokazi kažejo tudi na oslabljenost finančnih sredstev, ki so na razpolago za prodajo. Izguba zaradi oslabitve se pripozna, kadar pride do pomembnega ali dolgotrajnega padca poštene vrednosti pod nabavno vrednost teh finančnih sredstev. Banka kot objektivni dokaz o oslabitvi 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 oslabljena, celotno izgubo iz vrednotenja tega instrumenta prenese v poslovni izid.

Več podrobnosti pa je navedenih v poglavju Bančna tveganja.

SPREMEMBE RAČUNOVODSKIH USMERITEV

Banka v letu 2013 ni spremenila računovodskih usmeritev razen tistih, ki so posledica novih in spremenjenih standardov.

NOVI STANDARDI TER OBSTOJEČI STANDARDI, SPREMENJENI V LETU 2013

V letu 2013 veljajo naslednji standardi, spremembe obstoječih standardov in pojasnila, ki jih je izdal Odbor za mednarodne računovodske standarde (OMRS) in ki jih je sprejela EU:

- MSRP 13 »Merjenje poštenih vrednosti«, ki ga je EU sprejela 11. decembra 2012 (velja za letna obdobja, ki se začnejo 1. januarja 2013 ali pozneje),
- Spremembe MSRP 1 »Prva uporaba MSRP« – Visoka hiperinflacija in odstranitev dogovorjenih datumov za uporabnike, ki prvič uporabljajo MSRP, ki ga je EU sprejela 11. decembra 2012 (veljajo za letna obdobja, ki se začnejo 1. januarja 2013 ali pozneje),
- Spremembe MSRP 1 »Prva uporaba MSRP« – Državna posojila, ki ga je EU sprejela 4. marca 2013 (velja za letna obdobja, ki se začnejo 1. januarja 2013 ali pozneje),
- Spremembe MSRP 7 »Finančni instrumenti: razkritja« – Pobotanje finančnih sredstev in obveznosti, ki ga je EU sprejela 13. decembra 2012 (velja za letna obdobja, ki se začnejo 1. januarja 2013 ali pozneje),
- Spremembe MRS 1 »Predstavljanje računovodskih izkazov« – Predstavljanje postavk drugega vseobsegajočega donosa, ki ga je EU sprejela 5. junija 2012 (velja za letna obdobja, ki se pričnejo 1. julija 2012 ali pozneje),
- Spremembe MRS 12 »Davek iz dobička« – Odloženi davek: Povrnitev zadevnih sredstev, ki ga je EU sprejela 11. decembra 2012 (velja za letna obdobja z začetkom 1. januarja 2013 ali pozneje),
- Spremembe MRS 19 »Zasluzki zaposlencev« – Izboljšave obračunavanja pozaposlitvenih zaslužkov, ki ga je EU sprejela 5. junija 2012 (velja za letna obdobja, ki se pričnejo 1. januarja 2013 ali pozneje),
- Spremembe različnih standardov »Izboljšave MSRP (obdobje 2009-2011)«, ki izhajajo iz letnega projekta za izboljšanje MSRP (MSRP 1, MRS 1, MRS 16, MRS 32, MRS 34), predvsem z namenom odpravljanja neskladnosti in razlage besedila, ki jih je EU sprejela 27. marca 2013 (spremembe je treba uporabljati za letna obdobja, ki se začnejo 1. januarja 2013 ali pozneje),
- OPMSRP 20 »Stroški odstranjevanja v proizvodni fazi površinskega najdišča«, ki ga je EU sprejela 11. decembra 2012 (velja za letna obdobja, ki se pričnejo 1. januarja 2013 ali pozneje).

MSRP 13 »Merjenje poštenih vrednosti« je privedel do sprememb pri izračunavanju poštenih vrednosti obveznosti, ki izhajajo iz izvedenih finančnih instrumentov. Učinki so razkriti v pojasnilih 13, 14, 29 in 30. Zaradi spremembe MRS 19 »Zasluzki zaposlencev« je Banka pričela pripoznavati aktuarske dobičke in izgube namesto v izkazu poslovnega izida v drugem vseobsegajočem donosu; učinki so razkriti v pojasnilu 20. Sprejetje ostalih sprememb obstoječih standardov ni privedlo do sprememb v računovodskih usmeritvah Banke.

IZDANI, VENDAR ŠE NE UVELJAVLJENI STANDARDI IN POJASNILA

Na datum odobritve teh računovodskih izkazov so naslednji standardi, spremembe obstoječih standardov in pojasnila, ki jih je izdal OMRS in sprejela EU, bili izdani, vendar še niso stopili v veljavo:

- MSRP 10 »Konsolidirani računovodski izkazi«, ki ga je EU sprejela 11. decembra 2012 (velja za letna obdobja, ki se začnejo 1. januarja 2014 ali pozneje),
- MSRP 11 »Skupne ureditve«, ki ga je EU sprejela 11. decembra 2012 (velja za letna obdobja, ki se začnejo 1. januarja 2014 ali pozneje),
- MSRP 12 »Razkritje deležev v drugih družbah«, ki ga je EU sprejela 11. decembra 2012 (velja za letna obdobja, ki se začnejo 1. januarja 2014 ali pozneje),
- MRS 27 (spremenjen leta 2011) »Ločeni računovodski izkazi«, ki ga je EU sprejela 11. decembra 2012 (velja za letna obdobja, ki se pričnejo 1. januarja 2014 ali pozneje),
- MRS 28 (spremenjen leta 2011) »Naložbe v pridružena podjetja in skupna vlaganja«, ki ga je EU sprejela 11. decembra 2012 (velja za letna obdobja, ki se pričnejo 1. januarja 2014 ali pozneje),
- Spremembe MSRP 10 »Konsolidirani računovodski izkazi«, MSRP 11 »Skupne ureditve« in MSRP 12 »Razkritje deležev v drugih družbah« – Napotki za prehod, ki jih je EU sprejela 4. aprila 2013 (veljajo za letna obdobja, ki se pričnejo 1. januarja 2014 ali pozneje),
- Spremembe MSRP 10 »Konsolidirani računovodski izkazi«, MSRP 12 »Razkritje deležev v drugih družbah« in MRS 27 (spremenjen leta 2011) »Ločeni računovodski izkazi« – Naložbena podjetja, ki jih je EU sprejela 20. novembra 2013 (veljajo za letna obdobja, ki se pričnejo 1. januarja 2014 ali pozneje),
- Spremembe MRS 32 »Finančni instrumenti: predstavitev« – Pobotanje finančnih sredstev in obveznosti, ki jih je EU sprejela 13. decembra 2012 (velja za letna obdobja, ki se začnejo 1. januarja 2014 ali pozneje),
- Spremembe MRS 36 »Oslabitev sredstev« – Razkritja nadomestljive vrednosti za nefinančna sredstva, ki jih je EU sprejela 19. decembra 2013 (veljajo za letna obdobja, ki se pričnejo 1. januarja 2014 ali pozneje),
- Spremembe MRS 39 »Finančni instrumenti: Pripoznavanje in merjenje« – Novacija izpeljanih finančnih instrumentov in nadaljevanje obračunavanja varovanja pred tveganjem, ki jih je EU sprejela 19. decembra 2013 (veljajo za letna obdobja, ki se pričnejo 1. januarja 2014 ali pozneje).

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

PREVEDBA TUJE VALUTE

Funkcijska in predstavitevna valuta: Postavke v računovodskih izkazih so za leti 2013 in 2012 evidentirane v evrih, ki so funkcijska in predstavitevna valuta Banke.

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.

Povzetek računovodskih usmeritev

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

Valuta	31. 12. 2013	31. 12. 2012
CHF	1,2276	1,2072
USD	1,3791	1,3194

FINANČNA SREDSTVA

Banka 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.

Banka razvrsti finančna sredstva v te skupine ob začetnem pripoznanju.

Vsa finančna sredstva, s katerimi Banka 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.

Banka 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 Banka ohrani pravice do obvladovanja tveganj, jih pripozna kot ločeno sredstvo oziroma obveznost.

Banka 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 Banka 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 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.

Banka 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«.

- Banka 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. Banka ugotavlja pošteno vrednost posojila najmanj enkrat mesečno. V letih 2013 in 2012 Banka 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 Banka namerava prodati takoj ali kratkoročno, ki se uvrstijo kot v posesti za trgovanje, in tistih, ki jih Banka po začetnem pripoznanju označi po pošteni vrednosti skozi poslovni izid;
- tistih, ki jih Banka 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. Banka 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 oslabiljeni v enakem odstotku kot glavnica.

V poglavju Uporaba ocen in predpostavk je opredeljeno, kako jih Banka oslabi.

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 Banka 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 Banka 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 Banka 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 Banka 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 Banke do plačila.

V poglavju Uporaba ocen in predpostavk je opredeljeno, kako jih Banka oslabi.

IZVEDENI FINANČNI INSTRUMENTI

V svojem rednem poslovanju Banka 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). Banka 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 od 1. januarja 2013 dalje upoštevajoč tudi 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 valutnih izvedenih finančnih instrumentov je njihova tržna cena v sistemu Wall Street, poštena vrednost obrestnih izvedenih finančnih instrumentov pa tržna cena v sistemu OPUS. Pošteno vrednost izvedenih finančnih instrumentov na lastniške vrednostne papirje ter blagovnih izvedenih finančnih instrumentov pa Banki posreduje Bayerische Hypo- und Vereinsbank AG, München.

INSTRUMENTI ZA VAROVANJE PRED TVEGANJEM

a) Varovanje poštene vrednosti pred tveganjem

V letu 2013 Banka 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 (Presežek iz prevrednotenja, 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

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tveganja nasprotne stranke, se pripoznajo v izkazu poslovnega izida, v postavki »Spremembe poštene vrednosti pri obračunavanju varovanj pred tveganji«.

Banka 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.

Banka 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. Banka 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. 2013	31. 12. 2012
Vlaganje v tuje objekte	10 let	10 let
Računalniška oprema	4 do 6 let	4 do 6 let
Pohištvo, naprave in motorna vozila	4 do 10 let	4 do 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.

Banka preverja vrednost svojih opredmetenih osnovnih in neopredmetenih dolgoročnih sredstev, da bi prepoznala, ali utegnejo biti oslabljena. Če obstajajo znamenja oslabljenosti, Banka 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, Banka 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.

DRUGA SREDSTVA

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

FINANČNE OBVEZNOSTI

Banka 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 Banka 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 Banka zaradi preteklega 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 Banka udeležena oziroma obstaja nevarnost, da bo udeležena;
- druge dogodke, za katere je zelo verjetno, da bo Banka 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.

Banka sestavi izkaz denarnih tokov po posredni metodi. Za prikaz denarnih tokov pri poslovanju Banka 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 presežku iz prevrednotenja 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 Banka 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

Banka svojim zaposlenim izplačuje jubilejne nagrade in odpravnine ob upokojitvi. Zaposleni so upravičeni do jubilejnih nagrad, če so v Banki neprekinjeno zaposleni določeno časovno obdobje. Do odpravnin so upravičeni tisti zaposleni, ki se upokojijo in so bili pred tem v Banki 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;
- ocenjeno povečanje prihodnjih plač;
- stopnje smrtnosti – tabela smrtnosti v Sloveniji v letih 2000 – 2002;
- fluktuacija zaposlenih na podlagi zabeleženih podatkov o zaposlenih v Banki v prejšnjih letih;
- starost ob upokojitvi: 65 let ne glede na spol;
- tekoči podatki o zaposlenih v Banki (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 so v letu 2013 pripoznani v presežku iz prevrednotenja (v preteklih letih pa v poslovnem izidu).

Banka 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 skupina UniCredit vzpostavila srednje- do dolgoročni 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 Skupine. Plačilne transakcije so poravnane s kapitalom. V skladu z MSRP so članice Skupine, katerih zaposlenim so bile dodeljene delnice, zavezane plačati matični družbi izmerjeno obveznost za razporeditev njihovim zaposlenim.

Kriteriji izračuna poštene vrednosti za s kapitalom poravnane delniške opcije: Poštena vrednost je bila izračunana z uporabo »Hull and White« modela. Model temelji na trinomialnem drevesu cenovne distribucije z uporabo Boyleovega algoritma in ocenjuje zgodnjo verjetnost

izpolnitve na temelju determinističnega modela, ki je povezan z doseganjem tržne vrednosti delnice, kar je enako izpolnitvenemu večkratniku cene in verjetnosti, da jih bo upravičenec odtujil v obdobju moratorija neizvršljivosti opcij. Kriteriji izračuna poštene vrednosti delnice: Poštena vrednost je bila izračunana na podlagi tržne vrednosti delnice zmanjšana za sedanjo vrednost dividend, ki se nanašajo na obdobje od podelitve do izvršitve pravice.

Odmerno obdobje za delnice je 1 leto, odmerno obdobje za delniške opcije pa štiri leta. Pravice iz naslova podeljenih delnic je možno uveljaviti v 5 mesecih po koncu odmernega obdobja, iz naslova delniški opcij pa v 6 do 10 letih po koncu odmernega obdobja.

DELNIŠKI KAPITAL

Delniški kapital je sestavljen iz vpoklicanega osnovnega kapitala, kapitalskih rezerv, presežka iz prevrednotenja (presežka iz prevrednotenja pri poslih z vrednostnimi papirji, razpoložljivimi za prodajo, in varovanja denarnih tokov), rezerv iz dobička in čistega dobička poslovnega leta. Le čisti dobiček 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.

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 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, Banka razmejuje.

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NAJEMI

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

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).

Trenutna davčna stopnja za davek od dohodkov pravnih oseb je 17 % (za leto 2012: 18 %). Za odložene davke je uporabljena stopnja 17 % (za leto 2012: 17 %, 16 % oz. 15 %, ki jih je tedanja zakonodaja določala kot stopnje davka od dohodkov pravnih oseb za leta 2013, 2014 in 2015).

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.

Banka mora plačevati različne posredne davke iz poslovanja. Ti so vključeni kot sestavina administrativnih stroškov. Davek na bilančno vsoto je pripoznan v postavki »Drugi čisti poslovni dobički / izgube«. V letu 2013 uvedeni 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 Banko 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. 31. decembra 2013 sta bila Banka 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 Banke;
- 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 Banke in podjetja, ki imajo z Banko 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 in stanje na računih pri centralni banki

EUR 1.000	31. 12. 2013	31. 12. 2012
Denar v blagajni	13.127	13.546
Stanja pri centralni banki	122.131	14.214
Obvezne rezerve pri centralni banki	82.130	14.214
Druga sredstva pri centralni banki	40.001	-
Skupaj	135.258	27.760

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.

Izračunane obvezne rezerve po stanju na dan 31. december 2013 znašajo 12.070 tisoč evrov.

Pojasnilo 2: Finančna sredstva, namenjena trgovanju

EUR 1.000	31. 12. 2013			31. 12. 2012		
	Raven 1	Raven 2	Skupaj	Raven 1	Raven 2	Skupaj
Lastniški vrednostni papirji	75	-	75	-	-	-
Delnice, tuje banke	1	-	1	-	-	-
Delnice, drugi tuji izdajatelji	74	-	74	-	-	-
Dolžniški vrednostni papirji	-	136	136	-	135	135
Obveznice, Republika Slovenija	-	136	136	-	135	135
Kreditni	1	-	1	1	-	1
Izvedeni finančni instrumenti namenjeni trgovanju	-	15.182	15.182	-	44.292	44.292
Terminske pogodbe (Forward)	-	1.499	1.499	-	889	889
Opcije (Option)	-	62	62	-	12.205	12.205
Zamenjave (Swap)	-	13.621	13.621	-	31.198	31.198
Skupaj	76	15.318	15.394	1	44.427	44.428

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

Zaradi uvedbe CVA v letu 2013 so finančna sredstva iz naslova poštene vrednosti izvedenih finančnih instrumentov, namenjenih trgovanju nižja za 2.963 tisoč evrov (na dan 31. december 2012 bi bila nižja za 2.864 tisoč evrov).

Gibanje dolžniških vrednostnih papirjev

EUR 1.000	2013	2012
Začetno stanje	135	87
Povečanje	91.989	136.814
Nakup	91.989	136.810
Pozitivno vrednotenje	-	4
Zmanjšanje	(91.988)	(136.766)
Prodaja/unovčenje	(91.988)	(136.766)
Končno stanje	136	135

Pojasnila k računovodskim izkazom

Pojasnilo 3: Finančna sredstva, razpoložljiva za prodajo

EUR 1.000	31. 12. 2013				31. 12. 2012			
	Raven 1	Raven 2	Raven 3	Skupaj	Raven 1	Raven 2	Raven 3	Skupaj
Delnice in deleži	24.706	-	1.065	25.771	34.586	-	1.058	35.644
Obveznice, Republika Slovenija	-	153.427	-	153.427	12.353	138.178	-	150.531
Obveznice, enote centralne ravni države	21.558	-	-	21.558	28.796	-	-	28.796
Obveznice, banke	-	50.596	-	50.596	47.257	23.515	8.377	79.149
Zakladne menice, Republika Slovenija	-	-	-	-	-	19.973	-	19.973
Skupaj	46.264	204.023	1.065	251.352	122.992	181.666	9.435	314.093

Na dan 31. december 2013 ima Banka 179.755 tisoč evrov (na dan 31. december 2012: 192.629 tisoč evrov) obveznic vključenih v Sklad finančnega premoženja pri Banki Slovenije, 96 tisoč evrov (na dan 31. december 2012: 97 tisoč evrov) naložb v vrednostne papirje za zajamčene terjatve vlagatelja po Zakonu o trgu finančnih instrumentov ter 10.777 tisoč evrov (na dan 31. december 2012: 9.155 tisoč evrov) naložb v vrednostne papirje za zagotavljanje likvidnih sredstev, potrebnih za izplačilo zajamčenih vlog po sistemu jamstva za vloge v Republiki Sloveniji.

Gibanje lastniških vrednostnih papirjev

EUR 1.000	2013		2012	
	Skupaj	Raven 3	Skupaj	Raven 3
Začetno stanje	35.644	1.058	47.819	3.438
Povečanje	9.668	7	138	104
Nakup	7	7	31	31
Pozitivno vrednotenje in tečajne razlike	9.661	-	107	73
Zmanjšanje	(19.541)	-	(12.313)	(2.484)
Prenos med ravnmi	-	-	-	(2.484)
Negativno vrednotenje - pripoznano v izkazu poslovnega izida, postavka Oslabitve	(19.534)	-	(9.361)	-
Negativno vrednotenje - pripoznano v izkazu drugega vseobsegajočega donosa	(7)	-	(2.952)	-
Končno stanje	25.771	1.065	35.644	1.058

Gibanje dolžniških vrednostnih papirjev

EUR 1.000	2013		2012	
	Skupaj	Raven 3	Skupaj	Raven 3
Začetno stanje	278.449	8.377	247.339	8.315
Povečanje	99.456	-	50.128	11.041
Nakup	94.727	-	31.748	83
Pozitivno vrednotenje - pripoznano v izkazu drugega vseobsegajočega donosa	4.729	-	18.380	10.958
Zmanjšanje	(152.324)	(8.377)	(19.018)	(10.979)
Prodaja/unovčenje	(152.224)	(8.369)	(18.699)	(124)
Negativno vrednotenje - pripoznano v izkazu drugega vseobsegajočega donosa	(100)	(8)	(319)	(10.855)
Končno stanje	225.581	-	278.449	8.377

Prerazvrstitve

EUR 1.000	31. 12. 2013		Vrednost na dan prerazvrstitve		31. 12. 2012	
	Knjigovodska vrednost	Poštena vrednost	Knjigovodska vrednost	Poštena vrednost	Knjigovodska vrednost	Poštena vrednost
Finančna sredstva, namenjena trgovanju, prerazvrščena v za prodajo razpoložljiva sredstva	90.678	90.678	95.531	95.531	89.258	89.258

V skladu z MRS 39 so preračunane iz kategorije finančnih sredstev, namenjenih trgovanju, v finančna sredstva, razpoložljiva za prodajo, mogoče zaradi spremembe namena. Le-to je povzročil zlom finančnih trgov v drugem in tretjem četrtletju leta 2008.

Če Banka ne bi opravila preračunov finančnih sredstev, bi bil njen izkaz poslovnega izida drugačen na naslednji postavki in v naslednji vrednosti:

EUR 1.000	2013	2012
Čisti dobički/izgube iz finančnih sredstev in obveznosti, namenjenih trgovanju	1.420	8.617

Pojasnilo 4: Izvedeni finančni instrumenti, namenjeni varovanju - sredstva

EUR 1.000	31. 12. 2013	31. 12. 2012
	Raven 2	Raven 2
Varovanje denarnih tokov pred tveganjem	7.008	14.144
Skupaj	7.008	14.144

Zaradi uvedbe CVA v letu 2013 so finančna sredstva iz naslova poštene vrednosti izvedenih finančnih instrumentov, namenjenih varovanju nižja za 1 tisoč evrov (na dan 31. december 2012 bi bila nižja za 3 tisoč evrov).

Pojasnilo 5: Krediti

Kreditni bankam

EUR 1.000	31. 12. 2013	31. 12. 2012
Vloge na vpogled	110.272	74.934
Kratkoročni krediti	9.157	5.189
Dolgoročni krediti	3.832	5.302
Terjatve iz danih jamstev bankam	256	511
Skupaj	123.517	85.936

Banka ni pripoznala oslabitev za kredite bankam niti na dan 31. december 2012 niti na dan 31. december 2013, ker ni bilo znamenj oslabitve.

Kreditni strankam

EUR 1.000	31. 12. 2013			31. 12. 2012		
	Bruto vrednost	Oslabitve	Neto vrednost	Bruto vrednost	Oslabitve	Neto vrednost
Kratkoročni	227.103	(57.977)	169.126	305.430	(38.928)	266.502
Podjetja	183.552	(44.641)	138.911	254.888	(26.310)	228.578
Finančne institucije	9.190	(7.757)	1.433	15.392	(7.524)	7.868
Javni sektor	252	(1)	251	747	(2)	745
Prebivalstvo	30.269	(4.317)	25.952	29.330	(4.013)	25.317
Samostojni podjetniki	3.840	(1.261)	2.579	5.073	(1.079)	3.994
Dolgoročni	1.831.263	(104.917)	1.726.346	2.070.638	(67.823)	2.002.815
Podjetja	823.106	(75.553)	747.553	897.906	(41.930)	855.976
Finančne institucije	4.039	(760)	3.279	22.473	(270)	22.203
Javni sektor	227.905	(271)	227.634	344.124	(130)	343.994
Prebivalstvo	756.791	(25.255)	731.536	772.518	(24.011)	748.507
Samostojni podjetniki	19.422	(3.078)	16.344	33.617	(1.482)	32.135
Skupaj	2.058.366	(162.894)	1.895.472	2.376.068	(106.751)	2.269.317

Stanje kreditov zaposlenim na dan 31. december 2013 znaša 22.383 tisoč evrov, na dan 31. december 2012 pa je znašalo 23.118 tisoč evrov.

Pojasnila k računovodskim izkazom

Na dan 31. december 2013 ima Banka v Sklad finančnega premoženja pri Banki Slovenije vključenih 332.365 tisoč evrov kreditov (na dan 31. december 2012: 316.570 tisoč evrov).

Oslabitev kreditov strankam

EUR 1.000	2013	2012
Začetno stanje	(106.751)	(85.479)
Oblikovane oslabitve	(77.878)	(45.413)
Negativne tečajne razlike	(3.916)	(1.153)
Oblikovane oslabitve, ki zmanjšujejo čiste obresti	(3.731)	(4.254)
Odpravljene oslabitve	22.648	24.745
Pozitivne tečajne razlike	4.181	1.072
Odpravljene oslabitve, ki povečujejo čiste obresti	2.553	3.731
Končno stanje	(162.894)	(106.751)

Druga finančna sredstva

EUR 1.000	31. 12. 2013	31. 12. 2012
Terjatve za provizije (opravnine)	939	815
Oslabitev provizij (opravnin)	(16)	(26)
Prehodno nezaračunani prihodki za bančne produkte	125	59
Terjatve iz naslova zapadlih izvedenih finančnih instrumentov	10.812	12.152
Oslabitev terjatev iz naslova zapadlih izvedenih finančnih instrumentov	(7.521)	(6.628)
Terjatve v obračunu	469	849
Druga finančna sredstva	199	2.157
Skupaj	5.007	9.378

Oslabitev drugih finančnih sredstev

EUR 1.000	2013	2012
Začetno stanje	(6.654)	(2.051)
Oblikovane oslabitve	(2.200)	(5.346)
Negativne tečajne razlike	-	(11)
Odpravljene oslabitve	1.317	748
Pozitivne tečajne razlike	-	6
Končno stanje	(7.537)	(6.654)

Pojasnilo 6: Finančna sredstva v posesti do zapadlosti

EUR 1.000	31. 12. 2013	31. 12. 2012
Obveznice, Republika Slovenija	13.053	12.930
Skupaj	13.053	12.930

Na dan 31. december 2013 ima Banka celoten portfelj finančnih sredstev v posesti do zapadlosti vključenih v Sklad finančnega premoženja pri Banki Slovenije.

Gibanje

EUR 1.000	2013	2012
Začetno stanje	12.930	19.968
Povečanje	642	13.094
Nakup	642	12.632
Pozitivno vrednotenje in tečajne razlike	-	462
Zmanjšanje	(519)	(20.132)
Unovčenje	(519)	(20.132)
Končno stanje	13.053	12.930

Pojasnilo 7: Opredmetena osnovna sredstva

EUR 1.000	2013				Skupaj
	Vlaganja v tuje objekte	Računalniška oprema	Druga oprema	Oprema v pripravi	
Nabavna vrednost					
Začetno stanje	12.218	5.270	6.483	481	24.452
Povečanje	31	-	-	582	613
Prenos iz opreme v pripravi	-	836	76	(912)	-
Izločitev	(60)	(268)	(212)	-	(540)
Končno stanje	12.189	5.838	6.347	151	24.525
Amortizacijski popravek vrednosti					
Začetno stanje	6.286	3.573	3.846	-	13.705
Amortizacija za leto	908	632	591	-	2.131
Izločitev	(27)	(264)	(183)	-	(474)
Končno stanje	7.167	3.941	4.254	-	15.362
Čista knjigovodska vrednost					
Začetno stanje	5.932	1.697	2.637	481	10.747
Končno stanje	5.022	1.897	2.093	151	9.163

EUR 1.000	2012				Skupaj
	Vlaganja v tuje objekte	Računalniška oprema	Druga oprema	Oprema v pripravi	
Nabavna vrednost					
Začetno stanje	12.575	5.233	6.423	726	24.957
Povečanje	-	-	-	433	433
Prenos iz opreme v pripravi	-	442	236	(678)	-
Izločitev	(357)	(405)	(176)	-	(938)
Končno stanje	12.218	5.270	6.483	481	24.452
Amortizacijski popravek vrednosti					
Začetno stanje	5.519	3.488	3.223	-	12.230
Amortizacija za leto	1.008	488	762	-	2.258
Izločitev	(241)	(403)	(139)	-	(783)
Končno stanje	6.286	3.573	3.846	-	13.705
Čista knjigovodska vrednost					
Začetno stanje	7.056	1.745	3.200	726	12.727
Končno stanje	5.932	1.697	2.637	481	10.747

Pojasnila k računovodskim izkazom

Banka ima na dan 31. december 2013 za 16 tisoč evrov pogodbenih obveznosti za pridobitev opredmetenih osnovnih sredstev (na dan 31. december 2012 jih ni imela). Pri vlaganjih v tuje objekte Banka nima možnosti prodaje teh, prav tako nobenih drugih pogodbenih obveznosti v zvezi z njimi.

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

Pojasnilo 8: Neopredmetena dolgoročna sredstva

EUR 1.000	2013	2012
Nabavna vrednost		
Začetno stanje	40.404	36.157
Povečanje	3.157	4.247
Izločitev	(11)	-
Končno stanje	43.550	40.404
Amortizacijski popravek vrednosti		
Začetno stanje	21.168	18.840
Amortizacija za leto	2.921	2.328
Izločitev	(11)	-
Končno stanje	24.078	21.168
Čista knjigovodska vrednost		
Začetno stanje	19.236	17.317
Končno stanje	19.472	19.236

Banka kot neopredmetena dolgoročna sredstva pripoznava izključno programsko opremo. Nima znotraj Banke ustvarjenih neopredmetenih sredstev. Banka ima na dan 31. december 2013 za 287 tisoč evrov pogodbenih obveznosti za pridobitev neopredmetenih osnovnih sredstev (na dan 31. december 2012: 448 tisoč evrov).

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

Pojasnilo 9: Dolgoročne naložbe v kapital odvisnih, pridruženih in skupaj obvladovanih družb

EUR 1.000	31. 12. 2013	31. 12. 2012
Naložbe v kapital odvisnih družb	-	253
Skupaj	-	253

Naložba pod skupnim upravljanjem UniCredit CAIB Slovenija, d.o.o. se je v letu 2013 pripojila k Banki. Pripojila so se sredstva v višini 1.448 tisoč evrov, obveznosti v višini 429 tisoč evrov, učinek v višini 1.019 tisoč evrov pa je viden v izkazu sprememb lastniškega kapitala.

Pojasnilo 10: Terjatve za davek od dohodkov pravnih oseb

EUR 1.000	31. 12. 2013	31. 12. 2012	Učinek v letu 2013
Terjatve za davek	1.004	1.381	(377)
Odložene terjatve za davek	10.864	5.593	5.271
Pripoznanje v izkazu poslovnega izida	9.950	1.755	8.195
Kredit bankam in strankam, ki niso banke	7	8	(1)
Finančna sredstva, razpoložljiva za prodajo	4.926	1.605	3.321
Opredmetena in neopredmetena osnovna sredstva	22	21	1
Rezervacije	130	121	9
Raziskave in razvoj, investicije	251	-	251
Izguba	4.614	-	4.614
Pripoznanje v kapitalu	914	3.838	(2.924)
Rezervacije	(39)	-	(39)
Varovanje denarnih tokov	1.845	2.389	(544)
Finančna sredstva, razpoložljiva za prodajo	(892)	1.449	(2.341)
Skupaj	11.868	6.974	4.894

Davčna izguba Banke je za leto 2013 znašala 27.143 tisoč evrov.

Pojasnilo 11: Druga sredstva

EUR 1.000	31. 12. 2013	31. 12. 2012
Zaloge	-	28
Predujmi	18	52
Nevračunani stroški in odhodki	94	74
Prehodno nezaračunani prihodki	1.029	-
Druge terjatve	852	17
Skupaj	1.993	171

Pojasnilo 12: Finančne obveznosti do centralne banke

EUR 1.000	31. 12. 2013	31. 12. 2012
Dolgoročni krediti	253.226	251.823
Skupaj	253.226	251.823

Pojasnila k računovodskim izkazom

Pojasnilo 13: Finančne obveznosti, namenjene trgovanju

EUR 1.000	31. 12. 2013		31. 12. 2012	
	Raven 1	Raven 2	Raven 1	Raven 2
Izvedeni finančni instrumenti, namenjeni trgovanju	-	17.183	-	43.589
Terminske pogodbe (Forward)	-	132	-	812
Opcije (Option)	-	62	-	12.205
Zamenjave (Swap)	-	16.989	-	30.572
Ostale finančne obveznosti, namenjene trgovanju	5	-	4	-
Skupaj	5	17.183	4	43.589

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

Zaradi uvedbe DVA skladno z MSRP 13 v letu 2013 so finančne obveznosti iz naslova poštene vrednosti izvedenih finančnih instrumentov, namenjenih trgovanju nižje za 916 tisoč evrov (če bi MSRP 13 veljal že za leto 2012, bi bile tedaj nižje za 2.176 tisoč evrov).

Pojasnilo 14: Izvedeni finančni instrumenti, namenjeni varovanju – obveznosti

EUR 1.000	31. 12. 2013	31. 12. 2012
	Raven 2	Raven 2
Varovanje denarnih tokov pred tveganjem	47.356	66.027
Skupaj	47.356	66.027

Zaradi uvedbe DVA skladno z MSRP 13 v letu 2013 so finančne obveznosti iz naslova poštene vrednosti izvedenih finančnih instrumentov, namenjenih varovanju nižje za 2.572 tisoč evrov (če bi MSRP 13 veljal že za leto 2012, bi bile tedaj nižje za 3.362 tisoč evrov).

Pojasnilo 15: Finančne obveznosti, merjene po odplačni vrednosti

Vloge bank

EUR 1.000	31. 12. 2013	31. 12. 2012
Na vpogled	7.792	1.782
Kratkoročne vloge	57.167	158.415
Dolgoročne vloge	258.772	416.736
Skupaj	323.731	576.933

Kreditni bank

EUR 1.000	31. 12. 2013	31. 12. 2012
Dolgoročni krediti	285.915	346.820
Skupaj	285.915	346.820

Vloge strank

EUR 1.000	31. 12. 2013	31. 12. 2012
Na vpogled	585.516	669.800
Podjetja	245.685	372.244
Finančne institucije	147.536	83.563
Javni sektor	26.284	76.681
Prebivalstvo	157.387	128.755
Samostojni podjetniki	8.624	8.557
Kratkoročne vloge	464.338	310.715
Podjetja	238.583	17.204
Finančne institucije	49.558	42
Javni sektor	35.139	176.439
Prebivalstvo	140.799	115.712
Samostojni podjetniki	259	1.318
Dolgoročne vloge	226.979	247.274
Podjetja	19.266	23.267
Finančne institucije	10.670	10.190
Javni sektor	2.770	10.585
Prebivalstvo	194.169	199.058
Samostojni podjetniki	104	4.174
Skupaj	1.276.833	1.227.789

Podrejene obveznosti

EUR 1.000	31. 12. 2013	31. 12. 2012
Podrejene obveznosti do bank	30.117	30.101
Skupaj	30.117	30.101

Banka je v letu 2008 najela 10-letno linijo za črpanje podrejenega posojila v višini 20.000 tisoč evrov z obrestno mero EURIBOR + 1,1 %. 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	31. 12. 2013	31. 12. 2012
Sredstva za nakazilo v tujino	2.866	4.614
Obveznosti za provizije	209	266
Obveznosti v obračunu	4.731	1.796
Obveznosti do dobaviteljev	1.074	1.026
Vnaprej vračunani odhodki in stroški	3.761	3.405
Druge poslovne obveznosti	3.507	3.405
Skupaj	16.148	14.512

Pojasnila k računovodskim izkazom

Pojasnilo 16: Rezervacije

EUR 1.000	31. 12. 2013	31. 12. 2012
Za pravno nerešene tožbe	607	398
Za jubilejne nagrade in odpravnine	1.010	1.190
Za zunajbilančne obveznosti	4.520	855
Skupaj	6.137	2.443

2013

EUR 1.000	Za pravno nerešene tožbe	Za jubilejne nagrade in odpravnine	Za zunajbilančne obveznosti	Skupaj
Začetno stanje	398	1.190	855	2.443
Povečanje	209	81	4.602	4.892
Pripoznavo v izkazu poslovnega izida	209	75	4.602	4.886
Pripoznavo v kapitalu	-	6	-	6
Zmanjšanje	-	(261)	(937)	(1.198)
Poraba rezervacij	-	(28)	-	(28)
Sprostitev rezervacij pripoznana v izkazu poslovnega izida	-	(1)	(937)	(938)
Sprostitev rezervacij pripoznana v kapitalu	-	(232)	-	(232)
Končno stanje	607	1.010	4.520	6.137

2012

EUR 1.000	Za pravno nerešene tožbe	Za jubilejne nagrade in odpravnine	Za zunajbilančne obveznosti	Skupaj
Začetno stanje	119	1.132	302	1.553
Povečanje	279	86	1.681	2.046
Zmanjšanje	-	(28)	(1.128)	(1.156)
Poraba rezervacij	-	(28)	-	(28)
Sprostitev rezervacij pripoznana v izkazu poslovnega izida	-	-	(1.128)	(1.128)
Končno stanje	398	1.190	855	2.443

Pojasnilo 17: Druge obveznosti

EUR 1.000	31. 12. 2013	31. 12. 2012
Pasivne časovne razmejitve	2.210	2.664
Obveznosti za davke in prispevke	1.981	1.039
Skupaj	4.191	3.703

Pojasnilo 18: Osnovni kapital

EUR 1.000	31. 12. 2013	31. 12. 2012
Navadne delnice - vpis prebivalstva	1	1
Navadne delnice - vpis tuje banke	20.383	20.383
Skupaj	20.384	20.384

Osnovni kapital Banke na dan 31. december 2013 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 leti 2013 in 2012 ni izplačala dividend.

Pojasnilo 19: Kapitalske rezerve

EUR 1.000	31. 12. 2013	31. 12. 2012
Vplačani presežek kapitala	91.736	91.736
Kapitalske rezerve, nastale iz splošnega prevrednotevalnega popravka kapitala	16.024	16.024
Skupaj	107.760	107.760

Pojasnilo 20: Presežek iz prevrednotenja

EUR 1.000	31. 12. 2013	31. 12. 2012
Presežek iz prevrednotenja, varovanje denarnih tokov	(9.006)	(11.662)
Presežek iz prevrednotenja, finančna sredstva, razpoložljiva za prodajo	4.353	(7.075)
Presežek iz prevrednotenja, aktuarski čisti dobički / izgube za pokojninske programe	188	-
Skupaj	(4.465)	(18.737)

Presežek iz prevrednotenja, varovanje denarnih tokov

EUR 1.000	2013	2012
Začetno stanje	(11.662)	(9.402)
Bruto vrednost	(14.051)	(11.753)
Odloženi davek	2.389	2.351
Povečanje	2.656	-
Bruto vrednost	3.200	-
Odloženi davek	(544)	-
Zmanjšanje	-	(2.260)
Bruto vrednost	-	(2.298)
Odloženi davek	-	38
Končno stanje	(9.006)	(11.662)
Bruto vrednost	(10.851)	(14.051)
Odloženi davek	1.845	2.389

Pojasnila k računovodskim izkazom

Presežek iz prevrednotenja, finančna sredstva, razpoložljiva za prodajo

EUR 1.000	2013	2012
Začetno stanje	(7.075)	(18.997)
Bruto vrednost	(8.525)	(23.747)
Odloženi davek	1.450	4.750
Povečanje	11.517	23.127
Bruto vrednost	13.876	27.856
Odloženi davek	(2.359)	(4.729)
Zmanjšanje	(89)	(11.205)
Bruto vrednost	(107)	(12.634)
Odloženi davek	18	1.429
Končno stanje	4.353	(7.075)
Bruto vrednost	5.244	(8.525)
Odloženi davek	(891)	1.450

Presežek iz prevrednotenja, aktuarski čisti dobički / izgube za pokojninske programe

EUR 1.000	2013	2012
Začetno stanje	-	-
Povečanje	193	-
Bruto vrednost	232	-
Odloženi davek	(39)	-
Zmanjšanje	(5)	-
Bruto vrednost	(6)	-
Odloženi davek	1	-
Končno stanje	188	-
Bruto vrednost	226	-
Odloženi davek	(38)	-

Pojasnilo 21: Rezerve iz dobička (vključno z zadržanim dobičkom)

EUR 1.000	31. 12. 2013	31. 12. 2012
Zakonske rezerve	1.307	1.294
Druge rezerve iz dobička	102.729	140.385
Skupaj	104.036	141.679

Pojasnilo 22: Zadržani dobiček / izguba
(vključno s čistim dobičkom / izgubo poslovnega leta)

EUR 1.000	31. 12. 2013	31. 12. 2012
Čisti dobiček / (izguba) poslovnega leta	(39.199)	1.073
Razporeditev v rezerve iz dobička	39.199	(536)
Skupaj	-	537

Na dan 31. december 2013 je Banka za izgubo poslovnega leta bremenila rezerve iz dobička. Na dan 31. december 2012 pa je Uprava skladno z določili 3. odstavka 230. člena Zakona o gospodarskih družbah oblikovala druge rezerve iz dobička v višini polovice čistega dobička poslovnega leta.

Osnovni in popravljeni dobiček na delnico

EUR 1.000	31. 12. 2013	31. 12. 2012
(1) Čisti dobiček poslovnega leta	(39.199)	1.073
(2) Število delnic	4.888.193	4.888.193
(3) Tehtano povprečno število delnic v letu	4.888.193	4.888.193
(4) Dobiček na delnico v evrih (1) / (3)	(8,02)	0,22

Osnovni in popravljeni dobiček na delnico sta enaka.

Pojasnila k izkazu poslovnega izida

Pojasnilo 23: Prihodki iz obresti

EUR 1.000	2013	2012
Obresti iz stanj na računih pri centralni banki	85	122
Obresti iz finančnih sredstev, namenjenih trgovanju	7.600	8.476
Obresti iz izvedenih finančnih instrumentov, namenjenih varovanju	6.068	5.146
Obresti iz finančnih sredstev, razpoložljivih za prodajo	9.339	9.895
Obresti iz danih kreditov	58.860	76.175
Bankam	147	295
Strankam	58.713	75.880
Obresti iz danih oslabljenih kreditov	7.660	7.374
Strankam	7.660	7.374
Obresti iz finančnih sredstev v posesti do zapadlosti	643	449
Skupaj	90.255	107.637

Pojasnilo 24: Odhodki za obresti

EUR 1.000	2013	2012
Obresti za finančne obveznosti do centralne banke	1.403	1.823
Obresti za finančne obveznosti, namenjene trgovanju	7.435	8.341
Obresti iz izvedenih finančnih instrumentov, namenjenih varovanju	7.600	3.966
Obresti za finančne obveznosti, merjene po odplačni vrednosti	25.428	37.537
Bank	9.127	20.794
Strank	16.301	16.743
Skupaj	41.866	51.667

Obrestni odhodki za podrejeni dolg znašajo 649 tisoč evrov v letu 2013 (751 tisoč evrov v letu 2012).

Pojasnilo 25: Prihodki iz dividend

EUR 1.000	2013	2012
Dividende iz finančnih sredstev, razpoložljivih za prodajo	5	1.824
Skupaj	5	1.824

Pojasnila k računovodskim izkazom

Pojasnilo 26: Prihodki iz opravnin (provizij)

EUR 1.000	2013	2012
Opravnine iz poslov z vrednostnimi papirji	5.108	5.207
Opravnine iz danih jamstev	4.285	3.616
Opravnine iz opravljanja plačilnih storitev - vodenje transakcijskih računov	3.213	2.066
Opravnine iz opravljanja plačilnih storitev - izvrševanje plačil	5.425	5.423
Opravnine iz opravljanja plačilnih storitev - kartično poslovanje	2.414	1.912
Opravnine iz opravljanja drugih plačilnih storitev	2.086	1.253
Opravnine iz kreditnih poslov	5.414	6.536
Opravnine iz drugih poslov	707	464
Skupaj	28.652	26.477

Pojasnilo 27: Odhodki za opravnine (provizije)

EUR 1.000	2013	2012
Opravnine od opravljenih plačilnih storitev - kartično poslovanje	1.610	1.658
Opravnine od opravljenih drugih plačilnih storitev	1.307	858
Opravnine od opravljenih posredniških in komisijskih poslov	787	824
Opravnine od opravljenih drugih storitev	1.494	1.443
Skupaj	5.198	4.783

Pojasnilo 28: Realizirani dobički / izgube iz finančnih sredstev in obveznosti, ki niso merjeni po pošteni vrednosti skozi izkaz poslovnega izida

EUR 1.000	2013	2012
Realizirani dobički	660	66
Iz finančnih sredstev, razpoložljivih za prodajo	563	61
Iz kreditov	44	5
Realizirane izgube	(790)	(4.029)
Iz finančnih sredstev, razpoložljivih za prodajo	(558)	-
Iz kreditov	(232)	(4.029)
Skupaj	(130)	(3.963)

V postavkah "Realizirani dobički iz finančnih sredstev, razpoložljivih za prodajo" in "Realizirane izgube iz finančnih sredstev, razpoložljivih za prodajo" Banka v letih 2013 in 2012 izkazuje dobičke in izgube iz prodaje obveznic.

Pojasnilo 29: Čisti dobički / izgube iz finančnih sredstev in obveznosti, namenjenih trgovanju

EUR 1.000	2013	2012
Čisti dobički iz trgovanja z vrednostnimi papirji	154	89
Čisti dobički pri nakupu in prodaji tujih valut	969	929
Čisti dobički / izgube iz izvedenih finančnih instrumentov	(1.817)	542
Skupaj	(694)	1.560

Čisti dobički iz izvedenih finančnih instrumentov so v letu 2013 zaradi uvedbe DVA višji za 842 tisoč evrov ter zaradi CVA nižji za 3.936 tisoč evrov.

Pojasnilo 30: Spremembe poštene vrednosti pri obračunavanju varovanj pred tveganji

EUR 1.000	2013	2012
Spremembe poštene vrednosti izvedenih finančnih instrumentov za varovanje skupine finančnih instrumentov pred tveganjem spremembe obrestne mere	-	45
Spremembe poštene vrednosti izvedenih finančnih instrumentov za varovanje denarnih tokov skupine finančnih instrumentov - neuspešni del - makro	2.570	-
Skupaj	2.570	45

Spremembe poštene vrednosti izvedenih finančnih instrumentov za varovanje so v letu 2013 posledica uvedbe DVA (dobički v višini 2.571 tisoč evrov) in CVA (izguba v višini 1 tisoč evrov).

Pojasnilo 31: Čisti dobički / izgube iz tečajnih razlik

EUR 1.000	2013	2012
Dobički iz tečajnih razlik	232.709	83.701
Izgube iz tečajnih razlik	(233.232)	(83.740)
Skupaj	(523)	(39)

Pojasnilo 32: Čisti dobički / izgube iz odprave pripoznanja sredstev brez nekratkoročnih sredstev v posesti za prodajo

EUR 1.000	2013	2012
Izgube iz odprave pripoznanja	(95)	(116)
Skupaj	(95)	(116)

Pojasnila k računovodskim izkazom

Pojasnilo 33: Drugi čisti poslovni dobički / izgube

EUR 1.000	2013	2012
Dobički	1.103	1.433
Dobički iz operativnih tveganj	12	25
Prihodki iz povrnjenih stroškov za delavce napotene v tujino	1.029	1.266
Ostali dobički	62	142
Izgube	(1.824)	(1.131)
Članarine	(75)	(61)
Davek na bilančno vsoto	(1.613)	(783)
Ostale izgube	(136)	(287)
Skupaj	(721)	302

Pojasnilo 34: Administrativni stroški

EUR 1.000	2013	2012
Stroški dela	22.640	23.928
Ostali administrativni stroški	12.337	12.908
Skupaj	34.977	36.836

Stroški dela

EUR 1.000	2013	2012
Bruto plače	16.687	17.087
Dajatve za socialno zavarovanje	1.172	1.326
Dajatve za pokojninsko zavarovanje	1.415	1.620
Druge dajatve, odvisne od bruto plač	50	157
Nadomestilo za prevoz in za prehrano	1.338	1.333
Variabilni del plače	849	955
Drugi stroški dela	1.129	1.450
Skupaj	22.640	23.928

V letu 2013 Banka prikazuje med stroški dela stroške za neizkoriščene dopuste v višini 1 tisoč evrov (v letu 2012 znižanje stroškov v višini 30 tisoč evrov).

Banka na dan 31. december 2013 nima obveznosti iz naslova s kapitalom poravnanih plačilnih transakcij (6 tisoč evrov na dan 31. december 2012). Znižanje stroška iz naslova s kapitalom poravnanih plačilnih transakcij v letu 2013 znaša 6 tisoč evrov (v letu 2012 znižanje stroška v višini 82 tisoč evrov).

Delnice in delniške opcije

	2013		2012	
	Izpolnitvena količina	Povprečna izpolnitvena cena	Izpolnitvena količina	Povprečna izpolnitvena cena
Začetno stanje				
Delnice	512	7,38	35.315	1,87
Delniške opcije	6.397	0,40	132.733	0,74
Podeljene v letu				
Delnice	-	-	-	-
Delniške opcije	-	-	-	-
Odvzete v letu				
Delnice	512	7,38	34.803	0,78
Delniške opcije	6.397	0,40	105.192	0,38
Uveljavljene v letu				
Delniške opcije	-	-	21.144	1,33
Zapadle v letu	-	-	-	-
Končno stanje				
Delnice	-	-	512	7,38
Delniške opcije	-	-	6.397	0,40
Možne za uveljavitev na dan 31.12.	-	-	-	-

Ostali administrativni stroški

EUR 1.000	2013	2012
Odhodki za nepremičnine, vzete v poslovni najem	2.298	2.432
Storitve za računalniško in programsko opremo	2.183	2.295
Komunikacijske storitve	1.383	1.387
Stroški svetovalnih in revizijskih storitev	2.432	2.151
Ostale storitve drugih	706	747
Stroški reklame	1.049	1.028
Stroški izobraževanja	97	404
Stroški materiala	261	330
Stroški vzdrževanja osnovnih sredstev	544	621
Stroški zavarovanja	524	595
Stroški za službena potovanja	110	182
Ostali stroški	750	736
Skupaj	12.337	12.908

Stroški svetovalnih in revizijskih storitev vključujejo stroške revizije računovodskih izkazov za leto 2013 v višini 101 tisoč evrov revizijske hiše Deloitte revizija d.o.o. ter presežek dejanskih stroškov nad vračunanimi za revizijo računovodskih izkazov za leto 2012 revizijske hiše KPMG Slovenija, podjetje za revidiranje, d.o.o. v višini 11 tisoč evrov.

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

Najmanjša vsota najemnin, ki bi jih Banka morala plačati v največ letu dni, je 2.218 tisoč evrov, v več kot letu dni in ne več kot petih letih 2.255 tisoč evrov in v več kot petih letih 573 tisoč evrov (leta 2012: 2.328 tisoč evrov v največ letu dni, v več kot letu dni in ne več kot petih letih 2.598 tisoč evrov in v več kot petih letih 735 tisoč evrov).

Pojasnila k računovodskim izkazom

Pojasnilo 35: Amortizacija

EUR 1.000	2013	2012
Amortizacija opredmetenih osnovnih sredstev	2.131	2.258
Amortizacija vlaganj v tuje objekte	908	1.008
Amortizacija računalniške opreme	632	488
Amortizacija ostale opreme	591	762
Amortizacija neopredmetenih dolgoročnih sredstev	2.921	2.328
Skupaj	5.052	4.586

Pojasnilo 36: Rezervacije

EUR 1.000	2013	2012
Za pravno nerešene tožbe	209	279
Za jubilejne nagrade in odpravnine	74	85
Za zunajbilančne obveznosti	3.665	553
Skupaj	3.948	917

Pojasnilo 37: Oslabitve

EUR 1.000	2013	2012
Oslabitve finančnih sredstev, merjenih po odplačni vrednosti	56.113	25.266
Povečanje	80.078	50.759
Kreditni	77.878	45.413
Druga finančna sredstva	2.200	5.346
Zmanjšanje	(23.965)	(25.493)
Kreditni	(22.648)	(24.745)
Druga finančna sredstva	(1.317)	(748)
Oslabitve finančnih sredstev, razpoložljivih za prodajo	19.534	9.361
Povečanje	19.534	9.361
Skupaj	75.647	34.627

Pojasnilo 38: Čisti dobički / izgube iz nekratkoročnih sredstev v posesti za prodajo

EUR 1.000	2013	2012
Dobički iz nekratkoročnih sredstev v posesti za prodajo	6	2
Izgube iz nekratkoročnih sredstev v posesti za prodajo	(30)	(3)
Skupaj	(24)	(1)

Pojasnilo 39: Davek iz dohodka pravnih oseb

EUR 1.000	2013	2012
Tekoči davek	-	774
Odloženi davek	(8.194)	(1.537)
Skupaj	(8.194)	(763)

EUR 1.000	2013	2012
Dobiček / izguba pred davki	(47.393)	310
Teoretični davek (2013: 17 %, 2012: 18 %)	(8.057)	56
Zmanjšanje davka za zmanjšanje prihodkov	(2)	(342)
Povečanje davka za nepriznane odhodke	3.466	1.858
Odloženi davek	(3.580)	(1.537)
Sprememba davčne stopnje	17	33
Vzpostavitev in odprava začasnih razlik	(3.597)	(1.570)
Ostale prilagoditve	(21)	(798)
Skupaj	(8.194)	(763)

Pojasnila k izkazu denarnih tokov

Pojasnilo 40: Denarni ustrezniki

EUR 1.000	31. 12. 2013	31. 12. 2012
Denar v blagajni	13.127	13.546
Obvezne rezerve pri centralni banki	82.130	14.214
Druge vloge pri centralni banki	40.001	-
Finančna sredstva, namenjena trgovanju	-	135
Finančna sredstva, razpoložljiva za prodajo	-	138.635
Kreditni bankam z zapadlostjo do 3 mesece	119.263	77.015
Skupaj	254.521	243.545

Finančna sredstva, namenjena trgovanju in finančna sredstva, razpoložljiva za prodajo, predstavljajo obveznice Republike Slovenije. Obveznice Republike Slovenije spadajo med primerno finančno premoženje za zavarovanje terjatev Evrosistema (tržno finančno premoženje), in ga lahko Banka v vsakem trenutku vključi v sklad za zavarovanje terjatev.

Pojasnila k zunajbilančnemu poslovanju v skladu z zahtevami Banke Slovenije

Pojasnilo 41: Zunajbilančno poslovanje

EUR 1.000	31. 12. 2013	31. 12. 2012
Garancije	279.663	329.793
Kreditni limiti in kreditne linije	325.708	292.249
Upniki po spot poslih	6.179	2.921
Nazivna vrednost izvedenih finančnih instrumentov	3.073.717	3.219.631
Skupaj	3.685.267	3.844.594

Pojasnila k računovodskim izkazom

Gibanje garancij

EUR 1.000	2013	2012
Začetno stanje	329.793	303.956
Povečanje	166.470	227.293
Nove garancije	165.470	222.069
Tečajne razlike	1.000	5.224
Zmanjšanje	(216.600)	(201.456)
Izplačilo garancij	(950)	(1.030)
Ugasnjene garancije	(214.561)	(195.284)
Tečajne razlike	(1.089)	(5.142)
Končno stanje	279.663	329.793

Izvedeni finančni instrumenti

EUR 1.000	31. 12. 2013	31. 12. 2012
Terminske pogodbe (Forward in Futures)	83.404	52.308
Obrestne opcije (Option)	177.103	318.135
Valutne opcije (Option)	1.334	185.789
Ostale opcije (Option)	710	746
Obrestne zamenjave (Swap)	2.424.452	2.300.424
Namenjene trgovanju	740.202	683.177
Namenjene varovanju	1.684.250	1.617.247
Valutne zamenjave (Swap)	386.480	358.838
Namenjene trgovanju	197.604	146.582
Namenjene varovanju	188.876	212.256
Blagovne zamenjave	234	3.391
Skupaj	3.073.717	3.219.631

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

Pojasnilo 42: Poslovanje po pooblastilu

Bilanca stanja iz poslovanja po pooblastilu

EUR 1.000	31. 12. 2013	31. 12. 2012
Denarna sredstva strank za posredovanje s finančnimi instrumenti	3.336	7.370
Terjatve iz poslov posredovanja s finančnimi instrumenti	-	1.183
Terjatve iz poslov gospodarjenja s finančnimi instrumenti	19.422	7.755
Terjatve po skrbniških poslih	5.281.706	5.502.300
Terjatve do KDD za prodane finančne instrumente	1.708	-
Terjatve do drugih poravnalnih sistemov in institucij za prodane finančne instrumente (kupcev)	829	85
Terjatve iz poravnalnega poslovanja	1.709	244
Denarna sredstva strank iz drugih poslov po pooblastilu	-	130
Terjatve iz drugih poslov v tujem imenu in za tuj račun	82.361	65.674
Skupaj sredstva	5.391.071	5.584.741
Obveznosti do strank iz denarnih sredstev in finančnih instrumentov	22.758	15.124
Obveznosti do KDD za kupljene finančne instrumente	1.465	245
Obveznosti do drugih poravnalnih sistemov in institucij za kupljene finančne instrumente (dobaviteljev)	5.282.768	5.503.323
Obveznosti do banke za provizije, stroške ipd.	10	1
Obveznosti iz poravnalnega poslovanja	1.708	244
Obveznosti iz drugih poslov v tujem imenu in za tuj račun	82.362	65.804
Skupaj obveznosti	5.391.071	5.584.741

Pojasnilo 43: Posredniško poslovanje

EUR 1.000	31. 12. 2013	31. 12. 2012
Terjatve poravnalnega oz. transakcijskih računov za sredstva strank	5.303.665	5.511.323
Iz finančnih instrumentov	5.301.128	5.511.238
Do KDD oz. obračunskega računa banke za prodane finančne instrumente	1.708	-
Do drugih poravnalnih sistemov in institucij za prodane finančne instrumente (kupcev)	829	85
Denarna sredstva strank	3.336	7.370
Na poravnalnem računu za sredstva strank	488	6.763
Na transakcijskih računih bank	2.848	607
Skupaj sredstva	5.307.001	5.518.693
Obveznosti poravnalnega oz. transakcijskih računov za sredstva strank	5.307.001	5.518.693
Do strank iz denarnih sredstev in finančnih instrumentov	22.758	15.124
Do KDD oz. obračunskega računa banke za kupljene finančne instrumente	1.465	245
Do drugih poravnalnih sistemov in institucij za kupljene finančne instrumente (dobaviteljev)	5.282.768	5.503.323
Do banke oz. poravnalnega računa za provizije, stroške, ipd.	10	1
Skupaj obveznosti	5.307.001	5.518.693
Zabilančna evidenca	5.301.128	5.511.238
Finančni instrumenti, ločeno po storitvah	5.301.128	5.511.238
Sprejemanje, posredovanje in izvrševanje naročil	-	1.183
Gospodarjenje s finančnimi instrumenti	19.422	7.755
Skrbniški posli	5.281.706	5.502.300

Pojasnila k računovodskim izkazom

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

EUR 1.000	2013	2012
Prihodki iz opravnin (provizij) v zvezi z investicijskimi in pomožnimi investicijskimi storitvami in posli za stranke	5.107	5.071
Sprejemanje, posredovanje in izvrševanja naročil	302	270
Gospodarjenje s finančnimi sredstvi	265	131
Izvedba prvih ali nadaljnjih prodaj brez obveznosti odkupa	63	93
Skrbnišтво in sorodne storitve	4.477	4.577
Odhodki iz opravnin (provizij) v zvezi z investicijskimi in pomožnimi investicijskimi storitvami in posli za stranke	903	934
Opravnine v zvezi s KDD družbo in njej podobnimi organizacijami	341	216
Opravnine v zvezi z borzo vrednostnih papirjev in njej podobnimi organizacijami	562	718

Pojasnilo 44: 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 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	31. 12. 2013	31. 12. 2012
Kredit	113.351	96.157
Uprava	318	337
Ključno ravnateljsko osebje	194	201
Ožji družinski člani uprave	1	-
Matična banka	98.328	73.078
Ostale povezane osebe v skupini UniCredit	14.510	22.541
Izvedeni finančni instrumenti	7.266	14.804
Ostale povezane osebe v skupini UniCredit	7.266	14.804
Druga sredstva	1.038	-
Matična banka	888	-
Ostale povezane osebe v skupini UniCredit	150	-
Skupaj sredstva	121.655	110.961
Finančne obveznosti, merjene po odplačni vrednosti	586.270	867.692
Uprava	225	128
Ključno ravnateljsko osebje	11	140
Ožji družinski člani uprave	179	138
Matična banka	579.705	861.574
Ostale povezane osebe v skupini UniCredit	6.150	5.713
Izvedeni finančni instrumenti	64.293	108.722
Matična banka	66	-
Ostale povezane osebe v skupini UniCredit	64.227	108.722
Druge obveznosti	1.230	1.585
Matična banka	443	506
Ostale povezane osebe v skupini UniCredit	787	1.080
Skupaj obveznosti	651.793	978.000

Kredit bankam v Skupini 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	2013	2012
Prihodki iz obresti	811	1.828
Uprava	3	5
Ključno ravnateljsko osebje	4	3
Matična banka	87	115
Ostale povezane osebe v skupini UniCredit	717	1.706
Odhodki za obresti	16.961	27.221
Uprava	4	8
Ožji družinski člani uprave	4	2
Matična banka	8.075	18.848
Ostale povezane osebe v skupini UniCredit	8.878	8.363
Prihodki iz opravnin (provizij)	1.441	1.684
Matična banka	795	877
Ostale povezane osebe v skupini UniCredit	646	808
Odhodki za opravnine (provizije)	473	727
Matična banka	152	707
Ostale povezane osebe v skupini UniCredit	321	19
Čisti dobički / izgube iz finančnih sredstev in obveznosti, namenjenih trgovanju	13.685	14.659
Matična banka	705	(5)
Ostale povezane osebe v skupini UniCredit	12.980	14.664
Spremembe poštene vrednosti pri obračunavanju varovanj pred tveganji	2.570	-
Ostale povezane osebe v skupini UniCredit	2.570	-
Drugi poslovni dobički	1.052	1.321
Matična banka	890	1.163
Ostale povezane osebe v skupini UniCredit	162	158
Administrativni stroški	2.906	2.544
Matična banka	51	-
Ostale povezane osebe v skupini UniCredit	2.855	2.544
Razmejitev za nekorističen dopust	(1)	(3)
Uprava	(1)	(3)
Rezervacije za jubilejne nagrade in odpravnine	4	(25)
Uprava	4	(11)
Ključno ravnateljsko osebje	-	(14)

Pojasnila k računovodskim izkazom

Izplačila povezanim strankam

EUR 1.000	2013	2012
Izplačila upravi	549	735
Plače in drugi osebni prejemki	520	703
Zavarovalne premije	29	32
Izplačila članom nadzornega sveta	65	51
Izplačila drugim zaposlenim z individualno pogodbo	1.198	1.484
Plače in drugi osebni prejemki	1.198	1.484
Skupaj	1.812	2.270
Število članov uprave na dan 31.12.	4	4
Število članov nadzornega sveta na dan 31.12.	6	5
Število zaposlenih z individualno pogodbo na dan 31.12.	14	15

V letu 2013 je bilo povprečno štirinajst zaposlenih z individualno pogodbo.

V letu 2013 so člani uprave Banke prejeli: Francesco Vercesi, MBA 183 tisoč evrov fiksnega dela izplačila in 49 tisoč evrov variabilnega dela izplačila; mag. Damijan Dolinar, CFA 121 tisoč evrov fiksnega dela izplačila, 16 tisoč evrov variabilnega izplačila ter 1 tisoč evrov drugih prejemkov; mag. Jana Benčina Henigman 110 tisoč evrov fiksnega izplačila, 11 tisoč evrov variabilnega izplačila in 1 tisoč evrov drugih prejemkov.

Mag. Stefan Vavti, predsednik uprave, kot napoteni delavec matične banke v skladu s pravili Skupine prejema prejemke za opravljanje funkcije v Banki neposredno s strani matične banke in v letu 2013 ni prejel nobenih dodatnih plačil s strani Banke.

Člani nadzornega sveta so prejeli: Giuseppe Verrascina 30 tisoč evrov nadomestila, Franco Andretta 24 tisoč evrov nadomestila ter Francesco Slocovich 11 tisoč evrov nadomestila.

Pojasnilo 45: Dogodki po datumu poročanja

Banka po datumu poročanja ni zaznala pomembnejših poslovnih dogodkov, ki bi vplivali na računovodske izkaze Banke za leto 2013 ali ki bi zahtevali dodatna razkritja v teh računovodskih izkazih.

Pojasnilo 46: Pravne tožbe

Banka je bila po stanju na dan 31. december 2013 kot tožena stranka vključena v petnajst sodnih sporov, v katerih tožeče stranke uveljavljajo tožbene zahtevke proti Banki v skupni višini 11,6 milijona evrov (na dan 31. december 2012: 10,0 milijona evrov). V skladu z oceno verjetnosti izida je Banka oblikovala ustrezne rezervacije za zadevne pravne spore (prikazane v pojasnilu 16).

Pojasnilo 47: Izjava o oškodovanju

UniCredit Banka Slovenija d.d. kot članica skupine UniCredit v svojem običajnem poslovanju izvaja številne transakcije z drugimi članicami Skupine. Le-te se izvajajo po običajnih tržnih pogojih in nimajo negativnega vpliva na priložene računovodske izkaze. V skladu s 545. členom Zakona o gospodarskih družbah podajamo izjavo, da v letih 2013 in 2012 ni bilo opravljenih škodljivih poslov ali drugih dejanj, ki bi povzročila oškodovanje Banke.



Enostavnost

Banka na dosegu roke.

Stranke imajo danes manj časa za obisk bančne poslovalnice, čeprav se njihove potrebe niso spremenile. Potrebujemo visoko tehnološke načine dostopanja do bančnih storitev kadarkoli in kjerkoli.

Odgovor na njihove potrebe? **Subito Banca**, ki vključuje tudi aplikacijo, ki smo jo razvili s pomočjo povratnih informacij pridobljenih od naših strank. Omogoča širok nabor spletnih bančnih postopkov, hkrati pa ponujata tudi možnost **nakup novih Samsung pametnih telefonov in tablic po znižanih cenah**.

Transakcijski produkti in partnerstva
UniCredit - Italija

Bančna tveganja

Celovito upravljanje s tveganji

UniCredit Banka Slovenija d.d. skladno z načeli finančne 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.

Banka 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 finančni skupini UniCredit. Na ta način podpira enotnost procesov upravljanja in nadzora nad tveganji v celotni Skupini.

Osrednje aktivnosti upravljanja s tveganji vodi divizija Upravljanje s tveganji. Le-ta je neodvisna od poslovnih enot Banke 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 UniCredit Banka Slovenija d.d., 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 določite limite za vse pomembne vrste tveganj ter postopke obvladovanja tveganj. ALCO odbor je odgovoren za upravljanje s strukturo bilance Banke, 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 Banke. Odbor se ukvarja tudi z upravljanjem kapitala Banke; 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. Skladno z zakonodajo odločitve potrjuje nadzorni svet Banke, kadar gre za nastanek velike izpostavljenosti. V kreditnem odboru je prisoten predstavnik iz področja upravljanja s tveganji in iz področja prodajnih enot ter predsednik uprave. Seje kreditnega odbora praviloma potekajo enkrat tedensko. Glede na boniteto dolžnika ločimo redni kreditni odbor in kreditni odbor za področje prestrukturiranja posebnih primerov. 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.

ODBOR ZA OPERATIVNA TVEGANJA

Odbor za operativna tveganja je odgovoren 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 Banke. Odbor za operativna tveganja je odgovoren tudi za preverjanje, ali sta merjenje in sistem nadzora operativnega tveganja močno integrirana v dnevni proces obvladovanja tveganj Banke. Odbor se sestaja vsaj štirikrat na leto.

SPREJEMANJE TVEGANJ

Poslovanje s strankami mora biti obravnavano brez obrestnega, valutnega in likvidnostnega tveganja. Zato je nujna določitev jasnih izhodišč za oblikovanje cen za posojila in depozite strank, s čimer zagotavljamo jasne ločite prejmkov poslovanja s strankami od funkcije internega upravljanja s sredstvi in obveznostmi banke. Tržno in likvidnostno tveganje sta prek tržnega sistema transfernih cen prenesena na enote, ki nosijo tveganje. Enota Upravljanje bilance banke je odgovorna za obvladovanje tržnih tveganj in upravlja z likvidnostnim tveganjem ter poroča neposredno izvršnemu direktorju za finance (CFO). Enota Upravljanje bilance banke je odgovorna tudi za optimiziranje celotne strukture ročnosti in donosa Banke.

OBSEG PREVZETIH TVEGANJ

Strateški cilji Banke se presojajo z vidika obsega prevzetih tveganj, ki je opredeljen:

- z vidika kapitalne ustreznosti, kjer so na eni strani omejitve in pravila podani s strani regulatorja in na drugi strani želeni obseg prevzetih tveganj s strani bančne skupine;
- z vidika dobičkonosnosti v primerjavi s prevzetimi tveganji, kjer Banka želi obvladovati nestanovitnost v zaslužkih in dosežati vzdržno rast;
- z vidika refinanciranja in likvidnosti, ki je zagotovljena s strani strank, preostali del pa pretežno s strani skupine.

Kreditno tveganje

Kreditno tveganje pomeni 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 do Banke oziroma obstaja majhna verjetnost plačila skladno s Sklepi Banke Slovenije in veljavnimi internimi akti Banke. Posledica teh dogodkov je uvrstitev vseh naložb povezanih s stranko med slabe naložbe.
- Deželno tveganje pomeni tveganje izgube, ki jo lahko utrpi 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.
- Tveganje nasprotno stranke.
- Tveganje listninjenja, kateremu Banka ni izpostavljena.

Glavni cilj upravljanja s kreditnim tveganjem je doseganje oziroma ohranjanje visoke kakovosti in razpršenosti kreditnega portfelja. Banka 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. Banka pri procesu odobranja svojih naložb upošteva tako verjetnost dogodka neplačila obveznosti posamezne stranke, kot tudi tveganje, povezano z različnimi vrstami izpostavljenosti. Pri merjenju kreditnega tveganja Banka izračunava boniteto na podlagi verjetnosti dogodka neplačila obveznosti posamezne stranke.

Za del kreditnega portfelja pravnih oseb banka ocenjuje parameter tveganja verjetnost neplačila (PD) skladno s Sklepom o izračunu kapitalne zahteve za kreditno tveganje po pristopu na podlagi notranjih bonitetnih sistemov (IRB) za banke in hranilnice. S tem se je Banka zavezala, da bo postopno uvedla IRB pristop za vse pomembne izpostavljenosti. Banka z namenom učinkovitega in statistično podprtega merjenja kreditnih tveganj pripravlja in spremlja modele skladno s prej omenjenim Sklepom in smernicami skupine UniCredit.

Verjetnost dogodka neplačila in posledično boniteta posamezne stranke je določena na podlagi finančnih podatkov, kvalitativnih dejavnikov in opozorilnih signalov. Banka uporablja deset glavnih razredov bonitete z dodatno delitvijo v podrazrede. Lestvica finančne 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

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.

Bančna tveganja

Tabela prikazuje bilančne postavke, ki nosijo kreditno tveganje

1.000 EUR	31. 12. 2013	31. 12. 2012
Denar v blagajni	13.127	13.546
Finančna sredstva, namenjena trgovanju	15.394	44.428
Finančna sredstva, razpoložljiva za prodajo	251.352	314.093
Izvedeni finančni instrumenti, namenjeni varovanju	7.008	14.144
Izpostavljenost do bank in strank, ki niso banke	2.316.558	2.492.248
od tega izpostavljenost do bank	246.187	102.380
od tega izpostavljenost do strank, ki niso banke	2.070.371	2.389.868
Finančna sredstva v posesti do zapadlosti	13.053	12.930
Druga sredstva	1.993	171
Skupaj	2.618.485	2.891.560

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.

Tabela prikazuje zunajbilačno poslovanje, ki nosi kreditno tveganje

1.000 EUR	31. 12. 2013	31. 12. 2012
Garancije	279.663	329.793
Kreditni, limiti in kreditne linije	325.708	292.249
Upniki po spot poslih	6.179	2.921
Nazivna vrednost izvedenih finančnih instrumentov	3.073.717	3.219.631
Skupaj	3.685.267	3.844.594

Tabela prikazuje izpostavljenost banke deželnemu tveganju iz naslova finančnih sredstev

	31. 12. 2013	31. 12. 2012
Finančna sredstva, namenjena trgovanju		
Slovenija	100 %	100 %
Finančna sredstva, razpoložljiva za prodajo		
Slovenija	99 %	99 %
Nemčija	1 %	1 %
Finančna sredstva v posesti do zapadlosti		
Slovenija	100 %	100 %

ANALIZA KREDITNEGA PORTFELJA

Po stanju na dan 31. december 2013 je Banka izkazovala 13-odstotno znižanje v višini 319,5 milijona evrov v segmentu kreditne izpostavljenosti do nebančnega sektorja. Največjo rast je v nebančnem sektorju Banka dosegla v segmentu kovinsko-predelovalne industrije in sicer 21 milijonov evrov, kar predstavlja 37-odstotno povečanje glede na prejšnje opazovano obdobje. Največji upad pa je Banka zabeležila v segmentu države in javnega sektorja, in sicer za 115 milijonov evrov, kar predstavlja 45-odstotno zmanjšanje glede na prejšnje obdobje. Na celotnem kreditnem portfelju Banke, ki vključuje bančne in nebančne terjatve, je Banka zabeležila zmanjšanje portfelja v višini 176 milijonov evrov, kar predstavlja 7-odstotni upad v primerjavi s koncem leta 2012.

Bančna tveganja

Delitev celotnega kreditnega portfelja Banke po geografski lokaciji

Izpostavljenost glede na geografsko lokacijo	Izpostavljenost (1.000 EUR)		Rast v %
	31. 12. 2013	31. 12. 2012	
Slovenija	2.046.143	2.260.229	(9)
Avstrija	98.478	73.269	34
Hrvaška	76.841	86.429	(11)
Nizozemska	29.862	32.082	(7)
Bosna in Hercegovina	15.100	1.427	958
Nemčija	11.497	8.347	38
Srbija	9.015	9.045	0
Italija	6.690	1.815	269
Luksemburg	5.106	2.993	71
Madžarska	4.400	4	97.820
Ruska Federacija	3.354	6.616	(49)
Drugo	10.071	9.991	0
Skupaj	2.316.558	2.492.248	(7)

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

TEHNIKE ZA ZMANJŠEVANJE KREDITNEGA TVEGANJA

Z namenom zmanjševanja potencialnih izgub zaradi plačilne nesposobnosti dolžnikov UniCredit Banka Slovenija d.d. uporablja različne tehnike zmanjševanja kreditnega tveganja. Skladno z evropsko kapitalno direktivo, ki je v upravljanje s kapitalom in tveganji uvedla načela Basel II, 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 Skupine izdala UniCredit S.p.A., je UniCredit Banka Slovenija d.d. 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 dolжник preneha z odplačevanjem pogodbenih obveznosti. S tem namenom poleg analize kreditne sposobnosti in plačilne sposobnosti kreditnojemalca Banka izvaja tudi vrednotenje in analizo zavarovanj.

V skladu z zakonodajo je UniCredit Banka Slovenija d.d. 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 Banke.

UniCredit Banka Slovenija d.d. 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)

UniCredit Banka Slovenija d.d. 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 Banki boljši vpogled v trenutno stanje in dejansko vrednost kreditnega zavarovanja.

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	31. 12. 2013		31. 12. 2012	
	Izpostavljenost	Zavarovanje	Izpostavljenost	Zavarovanje
1	44.795	42.304	14.131	14.007
2	221.227	188.004	419.350	236.468
3	383.902	209.342	432.442	240.867
4	515.388	375.994	480.166	406.294
5	189.812	109.408	253.315	130.154
6	156.324	81.293	220.345	166.975
7	118.742	101.288	207.489	161.945
8	72.431	48.203	94.950	70.717
Slabe naložbe	352.384	148.602	244.786	118.235
Neklasificirane stranke	15.364	3.754	22.893	12.940
Skupaj	2.070.371	1.308.191	2.389.868	1.558.602

Opomba: Znesek izpostavljenosti v tabeli je izražen v bruto vrednosti in ne vključuje oslabeitev. Druga finančna sredstva in stanja pri centralni banki iz lkaza finančnega položaja so ustrezno razvrščena med banke oz. stranke.

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	31. 12. 2013		31. 12. 2012	
	Izpostavljenost	Zavarovanje	Izpostavljenost	Zavarovanje
1	8.434	0	4.441	0
2	228.637	0	88.769	0
3	3.517	2.256	7.049	3.980
4	55	0	246	0
5	5.212	0	377	6.447
6	54	0	633	0
7	256	255	0	0
8	0	0	511	0
Slabe naložbe	0	0	0	0
Neklasificirane stranke	23	0	355	0
Skupaj	246.187	2.511	102.380	10.427

Opomba: Znesek izpostavljenosti v tabeli je izražen v bruto vrednosti. Druga finančna sredstva in stanja pri centralni banki iz lkaza finančnega položaja so ustrezno razvrščena med banke oz. stranke.

Zneski zavarovanj glede na vrste zavarovanj vrednoteno po tržni ceni

EUR 1.000 Vrste zavarovanj	31. 12. 2013	31. 12. 2012
Znesek zavarovanja z nepremičninami	1.954.415	2.377.323
Znesek zavarovanja z nepreklicnimi jamstvi RS	308.968	309.347
Znesek zavarovanja z bančnimi vlogami	146.004	146.665
Druge vrste zavarovanj	136.733	379.684
Skupaj	2.546.119	3.213.020

Opomba: Tabela ne vključuje osebnih poroštev in poroštev pravnih oseb

Bančna tveganja

POLITIKA BANKE GLEDE SLABITEV IN REZERVACIJ

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

Banka uporablja dva pristopa za oblikovanje oslabitev – skupinski in posamični. Za stranke iz segmenta poslovanja s podjetji, ki pomembno zamujajo s poravnavo obveznosti, se oslabitve finančnih sredstev v UniCredit Banka Slovenija d.d. ocenjujejo posamično, za stranke iz segmenta poslovanja s prebivalstvom pa skupinsko, in sicer glede na primerno oceno sedanje vrednosti pričakovanega denarnega toka. Kvaliteto strank Banka ocenjuje enkrat mesečno in na podlagi tega oblikuje oslabitve, postopek pa je urejen z internimi navodili in ima ustrezno informacijsko podporo.

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

- v okviru ocenjevanja denarnih tokov Banka 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 Banko iz te naložbe;
- informacije, ki imajo lahko vpliv na izpad prejetih odplačil za Banko.

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 Banka lahko upošteva tudi pričakovane denarne tokove iz unovčitve prvovrstnih in primernih zavarovanj.

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 posamične oslabitve portfeljsko, 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, Banka oblikuje skupinske oslabitve na podlagi razvrščanja strank v bonitetne razrede. Pri izračunavanju potrebe za skupinske slabitve vodstvo Banke upošteva dejavnike, kot so kakovost posojil, velikost portfelja in ekonomske dejavnike, vključno z analizo pretekle plačilne discipline v teh razredih. Oslabitve za nastale, vendar še ne izkazane izgube (IBNR), se izračunavajo na mesečni ravni, temeljijo pa na kakovosti portfelja in na tako imenovanem obdobju evidentiranja izgube (Loss detection period). IBNR (Incurred but not reported) tako predstavljajo splošne oslabitve.

Banka redno spremlja razvoj kreditnega portfelja in pokritost s slabitvami in rezervacijami v obliki rednih in izrednih poročil in o tem poroča vodstvu. Prav tako Banka izvaja nadzor na ravni stranke za tiste stranke, ki zamujajo s plačili. Tako je Banka uvedla tri statuse 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, da se stranki pomaga vzpostaviti status poravnavanja obveznosti brez zamud kakor tudi minimizirati potencialno izgubo za Banko. Te aktivnosti izvaja enota Posebni primeri v sodelovanju s poslovnimi divizijami.
- »Posebni primeri«: 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.

Izpostavljenost Banke do strank, ki niso banke, glede na njihovo boniteto

EUR 1.000	31. 12. 2013			31. 12. 2012			
	Klasifikacija strank, ki niso banke	Izpostavljenost	Oslabitev	Zavarovanje	Izpostavljenost	Oslabitev	Zavarovanje
1		44.795	6	42.304	14.131	1	14.007
2		221.227	60	188.004	419.350	53	236.468
3		383.902	318	209.342	432.442	258	240.867
4		515.388	597	375.994	480.166	390	406.294
5		189.812	586	109.408	253.315	717	130.154
6		156.324	1.500	81.293	220.345	1.464	166.975
7		118.742	2.740	101.288	207.489	3.819	161.945
8		72.431	2.431	48.203	94.950	3.123	70.717
Slabe naložbe		352.384	161.563	148.602	244.786	102.674	118.235
Neklasificirane stranke		15.364	631	3.754	22.893	906	12.940
Skupaj		2.070.371	170.431	1.308.191	2.389.868	113.404	1.558.602

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.

Kreditna izpostavljenost z oblikovanimi specifičnimi oslabitvami 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 dolжник poravnal svoje kreditne obveznosti do Banke, dolжник več kot 90 dni zamuja s plačilom katerekoli pomembne kreditne izpostavljenosti do Banke, Banka odobri prestrukturiranje problematične izpostavljenosti, Banka obravnava izpostavljenost kot nedonosno oziroma Banka vložil predlog za stečajni postopek zoper dolžnika ali podoben predlog v zvezi z dolžnikovo kreditno obveznostjo do Banke.

Banka izkazuje 45,85-odstotno pokritost kreditne izpostavljenosti, ki je razvrščena v zamudo nad 90 dni ali izpolnjuje kateregakoli izmed drugih kriterijev za problematično kreditno izpostavljenost, z oslabitvami. Po stanju na dan 31. december 2013 se je vrednost problematične kreditne izpostavljenosti v primerjavi s preteklim letom povečala za 107,60 milijona evrov oziroma za 43,96 % na vrednost 352,38 milijona evrov. Višina oslabitev oblikovanih za problematične izpostavljenosti se je povečala za 58,89 milijona evrov, oziroma za 57,36 % in je znašala 161,56 milijona EUR. Od vseh oslabitev, ki so bile oblikovane za problematične izpostavljenosti, 16,73 % predstavljajo oslabitve na podlagi skupinskih specifičnih oslabitev, ostalo so posamične oslabitve.

KAKOVOST KREDITNEGA PORTFELJA

Razvrstitev terjatev, ki niso slabe, po zapadlosti glede na dneve zamud

EUR 1.000		
Dnevi zamude	31. 12. 2013	31. 12. 2012
Nezapadle terjatve	1.705.537	2.133.269
Zapadle do 30 dni	8.541	4.396
Zapadle od 30 do 60 dni	1.035	5.259
Zapadle od 60 dni do 90 dni	2.873	2.158
Skupaj	1.717.986	2.145.082

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.

Banka deli slabe terjatve v naslednje skupine:

- Slabe terjatve (skupina Sofferenze) – v to skupino Banka umešča terjatve, ki so slabe, stranke pa nesolventne, kar pa ni bilo nujno prepoznano s strani sodišč, strank.
- Dvomljive terjatve (skupina Incaglio) – 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.
- Prestrukturirani posli (skupina Ristrutturati) – v to skupino Banka umešča posojila, katerih pogoji so bili ponovno določeni in katerih kreditna kvaliteta se kasneje ni poslabšala.
- Zapadle terjatve (skupina Past Due) – izpostavljenost do strank, ki niso vključene v ostale tri kategorije in ki zamujajo s svojimi obveznostmi za več kot 90 dni in manj kot 180 dni.

Bančna tveganja

Izpostavljenost po skupinah slabih terjatev

EUR 1.000		31. 12. 2013	31. 12. 2012
Razredi Banke Italije			
Dvomljive terjatve (skupina: Incaglio)		54.607	48.355
Zapadle terjatve (skupina Past Due)		55.584	49.143
Restrukturirani posli (skupina Ristrutturati)		48.724	7.442
Slabe terjatve (slupina Sofferenze)		193.469	140.424
Skupaj		352.384	244.786

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 UniCredit Banka Slovenija d.d. uporablja interni model, ki temelji na pristopu simulacije. Izpostavljenost do posamezne nasprotne stranke ugotavljamo s pomočjo simulacije razvoja vrednosti portfelja poslov sklenjenih s stranko. Prihodnja vrednost portfelja se izračuna na podlagi scenarijev, zasnovanih na triletni časovni vrsti volatilitosti, korelacijah faktorjev tveganja in bodočih denarnih tokov ob upoštevanju stres faktorjev.

Simulacije so izračunane za vse glavne tipe poslov, torej termenske 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.

Kreditno tveganje nasprotne stranke za UniCredit Banka Slovenija d.d. glede na boniteto strank za izvedene finančne instrumente

EUR 1.000	Izpostavljenost tveganju nasprotne stranke	
Bonitetni razred	31. 12. 2013	31. 12. 2012
1	0	8.569
2	123.399	36.803
3	2.605	7.166
4	4.975	19.239
5	1.085	262
6	7.655	8.021
7	798	8.044
8	0	6.910
Slabe naložbe	11.448	4.283
Nerazvrščene stranke	2.164	
Skupaj	154.129	99.297

Izpostavljenost tveganju nasprotne stranke se je v primerjavi z letom 2012 povečala za 55,22 %, in sicer na segmentu izpostavljenosti do bank.

Tržna tveganja

UniCredit Banka Slovenija d.d. 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.

Tabela prikazuje izpostavljenost banke tržnim tveganjem

EUR 1.000		
Vsebina	31. 12. 2013	31. 12. 2012
Sredstva		
Denar v blagajni in stanje na računih pri centralni banki	135.258	27.760
Finančna sredstva, namenjena trgovanju	15.394	44.428
Finančna sredstva, razpoložljiva za prodajo	251.352	314.093
Izvedeni finančni instrumenti, namenjeni varovanju	7.008	14.144
Krediti	2.023.996	2.364.631
Finančna sredstva v posesti do zapadlosti	13.053	12.930
Dolgoročne naložbe v kapital odvisnih, pridruženih in skupaj obvladovanih družb	0	253
Skupaj	2.446.061	2.778.239
Obveznosti		
Finančne obveznosti do centralne banke	253.226	251.823
Finančne obveznosti, namenjene trgovanju	17.188	43.593
Izvedeni finančni instrumenti, namenjeni varovanju	47.356	66.027
Finančne obveznosti, merjene po odplačni vrednosti	1.932.744	2.196.155
Rezervacije	6.137	2.443
Skupaj	2.256.651	2.560.041

METODE OBVLADOVANJA TRŽNIH TVEGANJ

Obvladovanje tržnih tveganj vključuje vse dejavnosti, povezane s posli zakladništva in upravljanja strukture bilance Banke. 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 UniCredit Banka Slovenija d.d. 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 Banke 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.). Limiti so razvrščeni v dve skupini:

- Splošni limiti za tržna tveganja: Ti so namenjeni omejiti 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 Banka 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 pooblaščenici za prevzemanje in spreminjanje pozicij.

Limite v Banki dnevno 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.

UniCredit Banka Slovenija d.d. uporablja za izračun kapitalске zahteve za tržna tveganja standardiziran pristop. Interno se za merjenje izpostavljenosti tržnim tveganjem uporablja metodologija skupine UniCredit, 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 Banka uporablja IMOD model, ki so ga razvili v skupini UniCredit. 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

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splošnim tržnim razmeram in 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 Banka 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) Banka dnevno spremlja izpostavljenost obrestnim tveganjem po metodologiji obrestnih razmikov in izpostavljenost Banke 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 UniCredit Banka Slovenija d.d. 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. UniCredit Banka Slovenija d.d. analizira učinke analiz občutljivosti ter stresnih scenarijev na rezultate poslovanja Banke in neto ekonomsko vrednost Banke.

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 mednarodnih standardih računovodskega poročanja (v nadaljevanju: MSRP) in vrednotenju vseh pozicij po tržni vrednosti, ne glede na njihovo priznavanje v finančnih izkazih po MSRP ("celotni prihodki").

Z namenom preverjanja, ali so sklenjeni posli enote zakladništva skladni s trgov, UniCredit Banka Slovenija d.d. uporablja sistem MARCONIS, ki so ga razvili v skupini UniCredit. Sistem MARCONIS v celoti in sistematično pregleduje tržno usklajenost vsake posamezne transakcije zakladništva. V letih 2013 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 obdobje posesti in 99-odstotni stopnji zaupanja, so za leto 2013 na primerljivih ravneh glede na predhodno leto. Spodnja tabela prikazuje tako tvegano vrednost (skupni VaR) izračunano z upoštevanjem celotne izpostavljenosti Banke, kot tudi za posamezne komponente tvegane vrednosti (VaR), ki izhajajo iz izpostavljenosti Banke tveganju lastniških finančnih instrumentov (EQ VaR), izpostavljenosti kreditnemu tveganju dolžniških vrednostnih papirjev (Spread VaR) ter obrestnemu (IR VaR) in valutnemu (FX VaR) tveganju.

VaR UniCredit Banka Slovenija d.d. 2013 in 2012

EUR 1.000 Klasifikacija Bank	Tvegana vrednost 2013			Tvegana vrednost 2012		
	Minimum	Maksimum	Povprečje	Minimum	Maksimum	Povprečje
IR VaR	77	453	221	176	463	325
Spread VaR	1.678	3.434	2.653	1.857	2.618	2.104
FX VaR	2	57	17	1	221	12
EQ VaR	1.235	2.673	2.068	103	3.236	3.021
Skupni VaR	2.071	3.660	2.973	2.428	3.864	3.592

UniCredit Banka Slovenija d.d. za namene internega upravljanja s tržnimi tveganji dodatno spremlja tvegano vrednost izračunano ločeno za trgovanje in bančno knjigo. V letu 2013 je povprečna tvegana vrednost izračunana na osnovi pozicij, ki so namenjene trgovanju, znašala 43.000 evrov, povprečna tvegana vrednost izračunana za pozicije v bančni knjigi pa 2.951.000 evrov.

V okviru upravljanja obrestnega tveganja se Banka 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 Banke v valutah, ki tukaj niso prikazane, je minimalno.

Učinki premika obrestne krivulje za eno bazično točko v letu 2013

EUR	31. 12. 2013						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	1.072	(658)	(551)	(1.147)	(527)	(1.811)	1.670	(3.999)	1.328
EUR	(13.934)	(7.402)	(15.180)	34.586	(247)	(2.177)	36.347	(5.267)	19.446
USD	(42)	121	14	0	0	93	93	(336)	105
Skupaj	15.051	8.181	15.745	35.733	774	4.083	36.955	3.923	21.321

Učinki premika obrestne krivulje za eno bazično točko v letu 2012

EUR	31.12.2012						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	406	(340)	(20)	(592)	(264)	(809)	1.059	(5.154)	2.239
EUR	(8.221)	(11.638)	62	34.363	650	15.216	43.139	14.142	28.316
USD	(166)	77	(244)	0	0	(333)	196	(493)	42
Skupaj	8.793	12.057	326	34.954	914	16.361	45.691	14.698	30.857

Razmerje med obrestnim tveganjem v bančni knjigi in kapitalom banke je vzpostavljeno v okviru regulative Basel II in od bank zahteva primerjavo spremembe v tržni vrednosti bančne knjige kot posledice premika obrestne krivulje za dve odstotni točki s kapitalom banke. V primeru, da omenjena sprememba obrestnih mer absorbira več kot 20 odstotkov kapitala banke, lahko nadzorna institucija od banke zahteva sprejem ukrepov za omejitve tveganja.

Rezultati testiranja stresnega scenarija so pokazali, da bi nenaden vzporedni premik obrestnih mer navzdol za 2 odstotni točki absorbiral približno 1,1 % kapitala Banke, kar je občutno pod mejno vrednostjo 20 odstotkov. Trenutna investicija lastniškega kapitala je pri testiranju upoštevana kot odprta izpostavljenost tveganju.

UniCredit Banka Slovenija d.d. izračunava in spremlja, poleg v okviru Basel II regulative zahtevane mere, tudi občutljivost neto obrestnih prihodkov na spremembe v obrestnem tveganju v bančni knjigi.

Učinek občutljivosti neto obrestnih prihodkov na šoke v spremembi obrestnih mer se meri na obrestne pozicije do enega leta, ki izhajajo iz poslovanja Banke in strateških investicijskih odločitev Banke (bančna knjiga). Na dan 31. december 2013 je izračunani učinek obrestnega šoka +100 bazičnih točk znašal 1.176.543 evrov in -508.438 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 2013 obrestna občutljivost v EUR ostaja glavni dejavnik tveganja, vendar se je občutljivost ekonomske vrednosti Banke na obrestne šoke zmanjšala, posebno v primeru vzporednih premikov krivulje obrestnih mer, kar je razvidno iz spodnje tabele.

Bančna tveganja

Analiza občutljivosti neto ekonomske vrednosti na obrestno tveganje

Scenarij	Rezultati stresnih scenarijev (EUR) 31. 12. 2013			Rezultati stresnih scenarijev (EUR) 31. 12. 2012		
	EUR	CHF	USD	EUR	CHF	USD
vzporedni premik -200b.t.	(2.509.277)	96.282	(2.835)	(3.768.296)	44.496	17.170
vzporedni premik +200b.t.	(300.023)	(168.970)	9.151	2.704.615	(150.048)	(65.880)
vzporedni premik -100b.t.	(1.025.432)	72.520	(2.835)	(3.060.749)	38.968	17.170
vzporedni premik +100b.t.	(123.004)	(87.449)	4.602	1.429.569	(77.918)	(33.140)
premik Primer 1	(515.499)	/	/	(1.235.889)	/	/
premik Primer 2	372.059	/	/	752.612	/	/

Portfelj dolžniških vrednostnih papirjev Banke združuje predvsem obveznice prvorazrednih izdajateljev, ki so uvrščene bodisi v kategorijo trgovalnih vrednostnih papirjev, kategorijo papirjev razpoložljivih za prodajo ali kategorijo papirjev v posesti do zapadlosti. 69 % portfelja obveznic Banke predstavljajo na dan 31. december 2013 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 terminkimi 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 v letu 2013

EUR	31. 12. 2013						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	1.072	(658)	(551)	(1.147)	(527)	(1.811)	1.670	(3.999)	1.328
EUR	(13.934)	(7.402)	(15.180)	34.586	(247)	(2.177)	36.347	(5.267)	19.446
USD	(42)	121	14	0	0	93	93	(336)	105
Skupaj	15.051	8.181	15.745	35.733	774	4.083	36.955	3.923	21.321

Učinki spremembe kreditne premije vseh izdajateljev za eno bazično točko v letu 2012

EUR	31. 12. 2012						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	406	(340)	(20)	(592)	(264)	(809)	1.059	(5.154)	2.256
EUR	(8.221)	(11.638)	62	34.363	650	15.216	43.139	14.142	28.331
USD	(166)	77	(244)	0	0	(333)	196	(493)	38
Skupaj	8.793	12.057	326	34.954	914	16.361	45.691	14.698	30.888

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 2013 rezultirala v izgubi v višini 6,2 milijona evrov, ob upoštevanju sedanje vrednosti pozicije Banke v obveznicah, katerih izdajatelj je Republika Slovenija.

UniCredit Banka Slovenija d.d. za namene upravljanja valutnega tveganja poleg tvegane vrednosti (FX VaR) dnevno spremlja in nadzira izpostavljenost Banke v posameznih tujih valutah, vključno s primerjavo dejanske dnevne izpostavljenosti z določenimi limiti za posamezno valuto. Banka je med letom 2013 imela materialne pozicije izključno v pomembnejših tujih valutah, kar je predstavljeno v naslednji tabeli.

Odprta devizna pozicija v letu 2013 in 2012

EUR 1.000	2013		2012	
	Letni maksimum v kratki poziciji	Letni maksimum v dolgi poziciji	Letni maksimum v kratki poziciji	Letni maksimum v dolgi poziciji
CHF	(2.807)	507	(1.794)	1.141
GBP	(145)	243	(946)	232
JPY	(495)	189	(301)	302
USD	(929)	3.953	(952)	13.680

Bančna tveganja

Bilančne postavke v različnih valutih na dan 31. 12. 2013

EUR 1.000					
Vsebina	EUR	CHF	USD	Ostalo	Skupaj
Denar v blagajni in stanje na računih pri centralni banki	133.678	717	343	520	135.258
Finančna sredstva, namenjena trgovanju	15.299	16	78	0	15.394
Finančna sredstva, razpoložljiva za prodajo	251.351	0	0	0	251.352
Izvedeni finančni instrumenti, namenjeni varovanju	7.005	2	0	0	7.008
Kreditni	1.650.478	314.230	54.196	5.091	2.023.996
Kreditni bankam	55.081	9.150	54.195	5.091	123.517
Kreditni strankam	1.592.333	303.140	0	0	1.895.472
Druga finančna sredstva	3.065	1.940	1	0	5.007
Finančna sredstva v posesti do zapadlosti	13.053	0	0	0	13.053
Opredmetena osnovna sredstva	9.164	0	0	0	9.163
Neopredmetena sredstva	19.471	0	0	0	19.472
Dolgoročne naložbe v kapital odvisnih, pridruženih in skupaj obvladovanih družb	0	0	0	0	-
Terjatve za davek od dohodkov pravnih oseb	11.866	0	0	0	11.867
Terjatve za davek	1.003	0	0	0	1.004
Odložene terjatve za davek	10.863	0	0	0	10.864
Druga sredstva	1.989	0	4	0	1.993
SKUPAJ SREDSTVA	2.113.355	314.966	54.621	5.611	2.488.555
Finančne obveznosti do centralne banke	253.225	0	0	0	253.226
Finančne obveznosti, namenjene trgovanju	17.125	20	43	0	17.188
Izvedeni finančni instrumenti, namenjeni varovanju	47.215	142	0	0	47.356
Finančne obveznosti, merjene po odplačni vrednosti	1.650.036	164.541	113.193	4.974	1.932.744
Vloge bank	294.540	28.528	414	249	323.731
Vloge strank	1.154.763	5.151	112.335	4.583	1.276.833
Kreditni bank	155.316	130.599	0	0	285.915
Podrejene obveznosti	30.117	0	0	0	30.117
Druge finančne obveznosti	15.301	263	443	141	16.148
Rezervacije	6.137	0	0	0	6.137
Obveznosti za davek od dohodkov pravnih oseb	0	0	0	0	-
Obveznosti za davek	0	0	0	0	-
Odložene obveznosti za davek	0	0	0	0	-
Druge obveznosti	4.187	0	3	0	4.191
SKUPAJ OBVEZNOSTI	1.977.926	164.703	113.238	4.974	2.260.842
Osnovni kapital	20.384	0	0	0	20.384
Kapitalske rezerve	107.759	0	0	0	107.760
Presežek iz prevrednotenja	(4.467)	1	0	0	(4.465)
Rezerve iz dobička (vključno z zadržanim dobičkom)	104.035	0	0	0	104.036
Čisti dobiček poslovnega leta	0	0	0	0	-
SKUPAJ KAPITAL	227.711	1	0	0	227.713
SKUPAJ OBVEZNOSTI IN KAPITAL	2.205.637	164.704	113.238	4.974	2.488.555

Bilančne postavke v različnih valutah na dan 31. 12. 2012

EUR 1.000					
Vsebina	EUR	CHF	USD	Ostalo	Skupaj
Denar v blagajni in stanje na računih pri centralni banki	26.100	676	365	619	27.760
Finančna sredstva, namenjena trgovanju	44.225	32	171	0	44.428
Finančna sredstva, razpoložljiva za prodajo	314.093	0	0	0	314.093
Izvedeni finančni instrumenti, namenjeni varovanju	14.190	-46	0	0	14.144
Kreditni	1.984.010	365.404	12.750	2.467	2.364.631
Kreditni bankam	58.447	12.295	12.727	2.467	85.936
Kreditni strankam	1.917.682	351.635	0	0	2.269.317
Druga finančna sredstva	7.880	1.474	24	0	9.378
Finančna sredstva v posesti do zapadlosti	12.930	0	0	0	12.930
Opredmetena osnovna sredstva	10.747	0	0	0	10.747
Neopredmetena sredstva	19.236	0	0	0	19.236
Dolgoročne naložbe v kapital odvisnih, pridruženih in skupaj obvladovanih družb	253	0	0	0	253
Terjatve za davek od dohodkov pravnih oseb	6.974	0	0	0	6.974
Terjatve za davek	1.381	0	0	0	1.381
Odložene terjatve za davek	5.593	0	0	0	5.593
Druga sredstva	163	0	8	0	171
SKUPAJ SREDSTVA	2.432.920	366.066	13.294	3.087	2.815.367
Finančne obveznosti do centralne banke	251.823	0	0	0	251.823
Finančne obveznosti, namenjene trgovanju	43.225	230	139	0	43.593
Izvedeni finančni instrumenti, namenjeni varovanju	65.848	179	0	0	66.027
Finančne obveznosti, merjene po odplačni vrednosti	2.001.599	168.482	21.912	4.161	2.196.155
Vloge bank	547.899	29.013	16	5	576.933
Vloge strank	1.195.944	6.139	21.571	4.136	1.227.789
Kreditni bank	213.947	132.873	0	0	346.820
Podrejene obveznosti	30.101	0	0	0	30.101
Druge finančne obveznosti	13.708	458	326	20	14.512
Rezervacije	2.443	0	0	0	2.443
Obveznosti za davek od dohodkov pravnih oseb	0	0	0	0	0
Obveznosti za davek	0	0	0	0	0
Odložene obveznosti za davek	0	0	0	0	0
Druge obveznosti	3.699	1	2	1	3.703
SKUPAJ OBVEZNOSTI	2.368.637	168.892	22.053	4.162	2.563.744
Osnovni kapital	20.384	0	0	0	20.384
Kapitalske rezerve	107.760	0	0	0	107.760
Presežek iz prevrednotenja	(18.733)	(4)	0	0	(18.737)
Rezerve iz dobička (vključno z zadržanim dobičkom)	141.679	0	0	0	141.679
Čisti dobiček poslovnega leta	537	0	0	0	537
SKUPAJ KAPITAL	251.627	(4)	0	0	251.623
SKUPAJ OBVEZNOSTI IN KAPITAL	2.620.264	168.887	22.053	4.162	2.815.367

Bančna tveganja

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.

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. Le-te pozicije Banka nemudoma zapre, da ne bi prekoračila vzpostavljenih limite.

UniCredit Banka Slovenija d.d. uporablja izvedene finančne instrumente tudi za optimizacijo strukture 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. 2013

v 1.000 EUR	Znesek pogodbe		Vrednotenje (pozitivno)		Vrednotenje (negativno)	
	Trgovalna knjiga	Bančna knjiga	Trgovalna knjiga	Bančna knjiga	Trgovalna knjiga	Bančna knjiga
1. IFI vezani na obrestno mero	917.305	1.684.250	10.580	7.005	9.897	20.457
a) Obrestne opcije	177.103	0	13	0	13	0
b) Eno valutne zamenjave obrestnih mer	740.202	1.684.250	10.567	7.005	9.884	20.457
c) Terminalske pogodbe na obrestno mero	0	0	0	0	0	0
d) Standardizirane terminalske pogodbe	0	0	0	0	0	0
e) Ostalo	0	0	0	0	0	0
2. Transakcije povezane z vrednostnimi papirji	710	0	38	0	38	0
a) Opcije vezane na lastniške vrednostne papirje	710	0	38	0	38	0
b) Zamenjave vezane na vrednostne papirje	0	0	0	0	0	0
c) Terminalske pogodbe vezane na vrednostne papirje	0	0	0	0	0	0
d) Standardizirane terminalske pogodbe	0	0	0	0	0	0
e) Ostalo	0	0	0	0	0	0
3. IFI vezani na tujo valuto in zlato	282.342	188.876	4.513	2	7.205	26.899
a) Valutne opcije	1.334	0	11	0	11	0
b) Medvalutne zamenjave obrestnih mer	197.604	188.876	3.004	2	7.063	26.899
c) Terminalske posli na tuje valute	83.404	0	1.499	0	132	0
d) Standardizirane terminalske pogodbe	0	0	0	0	0	0
e) Ostalo	0	0	0	0	0	0
4. IFI vezani na blago	234	0	51	0	43	0
5. Ostali IFI	0	0	0	0	0	0
Skupaj	1.200.591	1.873.126	15.182	7.008	17.183	47.356

Obseg izvedenih finančnih instrumentov na dan 31. 12. 2012

v 1.000 EUR	Znesek pogodbe		Vrednotenje (pozitivno)		Vrednotenje (negativno)	
	Trgovalna knjiga	Bančna knjiga	Trgovalna knjiga	Bančna knjiga	Trgovalna knjiga	Bančna knjiga
1. IFI vezani na obrestno mero	1.001.312	1.617.247	19.326	13.956	18.537	28.751
a) Obrestne opcije	318.135	0	311	0	311	0
b) Eno valutne zamenjave obrestnih mer	683.177	1.617.247	19.016	13.956	18.227	28.751
c) Terminalske pogodbe na obrestno mero	0	0	0	0	0	0
d) Standardizirane terminalske pogodbe	0	0	0	0	0	0
e) Ostalo	0	0	0	0	0	0
2. Transakcije povezane z vrednostnimi papirji	746	0	18	0	18	0
a) Opcije vezane na lastniške vrednostne papirje	746	0	18	0	18	0
b) Zamenjave vezane na vrednostne papirje	0	0	0	0	0	0
c) Terminalske pogodbe vezane na vrednostne papirje	0	0	0	0	0	0
d) Standardizirane terminalske pogodbe	0	0	0	0	0	0
e) Ostalo	0	0	0	0	0	0
3. IFI vezani na tujo valuto in zlato	384.679	212.256	24.777	188	24.896	37.276
a) Valutne opcije	185.789	0	11.876	0	11.876	0
b) Medvalutne zamenjave obrestnih mer	146.582	212.256	12.012	188	12.208	37.276
c) Terminalske posli na tuje valute	52.308	0	889	0	812	0
d) Standardizirane terminalske pogodbe	0	0	0	0	0	0
e) Ostalo	0	0	0	0	0	0
4. IFI vezani na blago	3.391	0	171	0	139	0
5. Ostali IFI	0	0	0	0	0	0
Skupaj	1.390.128	1.829.503	44.292	14.144	43.590	66.027

Likvidnostno tveganje

Likvidnostno tveganje je tveganje, da 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.

UniCredit Banka Slovenija d.d. 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.

Banka 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 odlivov;
- z rednim izvajanjem ustreznih stresnih scenarijev.

Glavni komponenti upravljanja z likvidnostnim tveganjem v Banki 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.

Bančna tveganja

KRATKOROČNA LIKVIDNOST

S kratkoročno likvidnostjo Banka razume upravljanje likvidnosti znotraj delovnega dne in upravljanje z dnevnimi potrebami po refinanciranju Banke. Prvi pristop je osredotočen na dostop do zadostne likvidnosti tekom dneva za pokrivanje vseh obveznosti do plačilnih in poravnalnih sistemov ter vključuje sprotno spremljanje obsežnejših plačil in velikosti zavarovanja v plačilnih sistemih.

Dnevne potrebe po refinanciranju Banka 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 Banka 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 strukturalno likvidnostjo dopolnjuje upravljanje s kratkoročno likvidnostjo. Pokriva razširjen časovni horizont, od zapadlosti preko noči do končnih zapadlosti dolgoročnih sredstev in obveznosti bank, ter obravnava vidike časa do zapadlosti, valutne usklajenosti ter koncentracije. Celotna strukturalna likvidnost se analizira v standardnem scenariju likvidnosti ter scenarijih likvidnostne krize na trgu in likvidnostne krize specifične za banke. Prekomerna strukturalna neskladja so preprečena s spremljanjem položaja na ravni posameznih valut, kar hkrati znižuje občutljivost banke na položaj trga medvalutnih zamenjav. Količnike strukturalne likvidnosti ter izpostavljenosti glede na limite Banka 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 pripravljamo 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 strukturalno likvidnost Banke. V tem kontekstu predstavlja letni načrt financiranja zelo pomembno vlogo pri celovitem upravljanju z likvidnostjo Banke. 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 Banke zahteva poseben pristop pri upravljanju Banke. V primeru likvidnostne krize je ključno, da Banka 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 Banke v takšnih situacijah.

Eden izmed osnovnih elementov te politike je krizni načrt, ki je sestavljen iz nabora možnih ukrepov, ki so Banki 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

Kljub težki situaciji na globalnem in lokalnem trgu je Banka skozi celotno leto 2013 vzdrževala ustrezen likvidnostni profil. Pomemben vir financiranja ostaja likvidnostni center pri UniCredit Bank Austria AG, Dunaj, kjer se Banka financira po tržnih pogojih.

Banka 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.

Bilanca stanja po zapadlosti na dan 31. 12. 2013

EUR 1.000			Do 1	Od 1 - 3	Od 3 - 12		
Vsebina	Skupaj	Na vpogled	meseca	mesecev	mesecev	Od 1 - 5 let	Nad 5 let
Denar v blagajni in stanje na računih pri centralni banki	135.260	95.258	40.002	0	0	0	0
Finančna sredstva, namenjena trgovanju	15.398	0	741	552	1.910	11.194	1.001
Finančna sredstva, razpoložljiva za prodajo	281.320	0	438	7.298	15.121	194.561	63.902
Izvedeni finančni instrumenti, namenjeni varovanju	7.008	0	136	2	542	1.844	4.484
Kreditni	2.196.717	110.272	131.466	71.989	313.218	800.347	769.425
Kreditni bankam	123.538	110.272	6.249	547	4.898	1.572	0
Kreditni strankam, ki niso banke	2.068.172	0	120.331	71.329	308.312	798.775	769.425
Druga finančna sredstva	5.007	0	4.886	113	8	0	0
Finančna sredstva v posesti do zapadlosti	14.746	0	0	520	0	14.226	0
Opredmetena osnovna sredstva	9.163	0	0	0	0	0	9.163
Neopredmetena dolgoročna sredstva	19.472	0	0	0	0	0	19.472
Dolgoročne naložbe v kapital odvisnih, pridruženih in skupaj obvladovanih družb	0	0	0	0	0	0	0
Terjatve za davek od dohodkov pravnih oseb	11.868	0	0	0	1.004	10.864	0
Terjatve za davek	1.004	0	0	0	1.004	0	0
Odložene terjatve za davek	10.864	0	0	0	0	10.864	0
Druga sredstva	1.993	0	888	1.049	47	0	9
Skupaj sredstva (1)	2.692.945	205.530	173.671	81.410	331.842	1.033.036	867.456
Finančne obveznosti do centralne banke	253.957	0	0	0	0	253.957	0
Finančne obveznosti, namenjene trgovanju	17.188	0	660	532	2.700	12.411	885
Izvedeni finančni instrumenti, namenjeni varovanju	47.356	0	16	34	143	33.508	13.655
Finančne obveznosti, merjene po odplačni vrednosti	1.946.048	593.308	360.563	170.437	235.766	411.742	174.232
Vloge bank	325.223	7.792	500	57.223	29.817	74.891	155.000
Vloge strank, ki niso banke	1.287.831	585.516	346.872	112.564	194.396	46.974	1.509
Kreditni bank	286.673	0	27	344	8.702	269.877	7.723
Podrejene obveznosti	30.173	0	173	0	0	20.000	10.000
Druge finančne obveznosti	16.148	0	12.991	306	2.851	0	0
Rezervacije	6.137	0	1.312	391	1.001	2.024	1.409
Druge obveznosti	4.191	0	1.776	21	289	1.810	295
Osnovni kapital	20.384	0	0	0	0	0	20.384
Kapitalske rezerve	107.760	0	0	0	0	0	107.760
Presežek iz prevrednotenja	(4.465)	0	0	0	0	0	(4.465)
Rezerve iz dobička	143.235	0	0	0	0	0	143.235
Zadržani dobiček / izguba (vključno s čistim dobičkom / izgubo poslovnega leta)	(39.199)	0	0	0	0	0	(39.199)
Skupaj obveznosti in kapital (2)	2.502.592	593.308	364.327	171.415	239.899	715.452	418.191
Neusklajenost (1)-(2)	190.353	(387.778)	(190.656)	(90.005)	91.943	317.584	449.265

Opomba: V tabeli so prikazane nediskontirane postavke izkaza finančnega položaja Banke.

Bančna tveganja

Bilanca stanja po zapadlosti na dan 31. 12. 2012

EUR 1.000			Do 1	Od 1 - 3	Od 3 - 12	Od 1 - 5 let	Nad 5 let
Vsebina	Skupaj	Na vpogled	mesece	mesecev	mesecev		
Denar v blagajni in stanje na računih pri centralni banki	27.760	27.760	0	0	0	0	0
Finančna sredstva, namenjena trgovanju	44.436	0	1.002	1.248	5.113	35.347	1.726
Finančna sredstva, razpoložljiva za prodajo	350.821	0	8.821	25.391	12.047	188.463	116.099
Izvedeni finančni instrumenti, namenjeni varovanju	14.144	0	723	2	1.654	4.118	7.647
Krediti	2.551.723	74.934	148.449	90.062	513.566	874.296	850.416
Krediti bankam	85.968	74.934	4.884	525	1.377	4.248	0
Krediti strankam, ki niso banke	2.456.377	0	134.228	89.537	512.179	870.017	850.416
Druga finančna sredstva	9.378	0	9.337	0	10	31	0
Finančna sredstva v posesti do zapadlosti	15.143	0	0	520	0	7.750	6.873
Opredmetena osnovna sredstva	10.747	0	0	0	0	0	10.747
Neopredmetena dolgoročna sredstva	19.236	0	0	0	0	0	19.236
Dolgoročne naložbe v kapital odvisnih, pridruženih in skupaj obvladovanih družb	253	0	0	0	0	0	253
Terjatve za davek od dohodkov pravnih oseb	6.974	0	0	0	1.381	5.593	0
Terjatve za davek	1.381	0	0	0	1.381	0	0
Odložene terjatve za davek	5.593	0	0	0	0	5.593	0
Druga sredstva	171	0	80	18	44	2	27
Skupaj sredstva (1)	3.041.408	102.694	159.075	117.241	533.805	1.115.569	1.013.024
Finančne obveznosti do centralne banke	255.917	0	0	0	0	255.917	0
Finančne obveznosti, namenjene trgovanju	43.593	0	841	1.182	5.147	34.704	1.719
Izvedeni finančni instrumenti, namenjeni varovanju	66.027	0	0	37	5.189	30.862	29.939
Finančne obveznosti, merjene po odplačni vrednosti	2.211.066	671.525	134.077	287.564	423.910	509.676	184.314
Vloge bank	578.819	1.782	60.870	33.149	221.937	128.224	132.857
Vloge strank, ki niso banke	1.239.768	669.743	61.538	253.219	190.692	62.269	2.307
Krediti bank	347.819	0	30	474	8.982	319.183	19.150
Podrejene obveznosti	30.148	0	148	0	0	0	30.000
Druge finančne obveznosti	14.512	0	11.491	722	2.299	0	0
Rezervacije	2.443	0	356	10	442	1.577	58
Druge obveznosti	3.703	0	53	85	1.447	1.412	706
Osnovni kapital	20.384	0	0	0	0	0	20.384
Kapitalske rezerve	107.760	0	0	0	0	0	107.760
Presežek iz prevrednotenja	(18.737)	0	0	0	0	0	(18.737)
Rezerve iz dobička	141.679	0	0	0	0	0	141.679
Zadržani dobiček / izguba (vključno s čistim dobičkom / izgubo poslovnega leta)	537	0	0	0	0	0	537
Skupaj obveznosti in kapital (2)	2.834.372	671.525	135.327	288.878	436.135	834.148	468.359
Neusklajenost (1)-(2)	207.036	(568.831)	23.748	(171.637)	97.670	281.421	544.665

Opomba: V tabeli so prikazani nediskontirane postavke izkaza finančnega položaja Banke.

MERJENJE POŠTENE VREDNOSTI

MSRP13 razkritja knjigovodskih postavk za instrumente, ki niso merjeni po pošteni vrednosti

EUR 1.000	Knjigovodska vrednost 2013	Poštena vrednost 2013	Knjigovodska vrednost 2012	Poštena vrednost 2012
Vsebina				
Sredstva				
Denar v blagajni in stanje na računih pri centralni banki	135.258	135.258	27.760	27.760
Finančna sredstva v posesti do zapadlosti	13.053	13.401	12.930	12.930
Kreditni bankam	123.517	123.558	85.936	85.936
Kreditni strankam, ki niso banke	1.895.472	1.952.116	2.269.317	2.269.317
Skupaj	2.167.300	2.224.333	2.395.943	2.395.943
Obveznosti				
Finančne obveznosti do centralne banke	253.226	252.452	251.823	251.823
Podrejene obveznosti	30.117	28.331	30.101	30.101
Vloge bank	609.646	596.642	923.753	923.753
Vloge strank, ki niso banke	1.276.833	1.277.172	1.227.789	1.227.789
Lastni deleži	0	0	0	0
Skupaj	2.169.822	2.154.597	2.433.466	2.433.466

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. Ker se z zgornjimi finančnimi instrumenti praviloma ne trguje, se poštena vrednost izračunava na podlagi notranjih odločitev in z uporabo notranjih modelov vrednotenja poštene vrednosti.

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 štejejo 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 aktivno odkrivanje in zmanjševanje operativnega tveganja in z njim povezanih dogodkov. Cilj Banke je obdržati izpostavljenost operativnemu tveganju na ustrezni 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.

UPRAVLJAVCI 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 UniCredit Banka Slovenija d.d. definirana na način, ki omogoča/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 debato o možnih izboljšavah procesov/produktov/sistemov

Bančna tveganja

znotraj Banke. Na osnovi poročil o operativnem tveganju 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 skupini UniCredit je ključni organ odbor za operativno tveganje, ki vsako četrletje zaseda na Dunaju in se ga udeležujejo vse posamezne banke v skupini. Odbor ima funkcijo spremljanja in svetovanja na naslednjih področjih: profili in dejavniki tveganja; struktura in definicija limitov; spremembe upravljalškega 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 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 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 skupini UniCredit; strategije v zvezi z zavarovanji in zavarovalnimi policami na področju skupine UniCredit; metodologije za merjenje in upravljanje 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.

Vsako leto Bank Austria AG organizira forum za operativna tveganja s skupnim ciljem predstavitve vseh pomembnih aktualnih dogajanj in novosti na področju upravljanja z operativnimi tveganji na ravni celotne skupine UniCredit.

Uprava je redno obveščena o zadevah, ki se nanašajo na operativno tveganje, o primerih operativnega tveganja, spremembah operativnega tveganja kot tudi o relevantnih kršitvah politik.

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. Skupina je vključena 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 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 Skupine 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.

Zbiranje škodnih dogodkov

Škodni dogodki se zbirajo od leta 2002 in so pomagali pri:

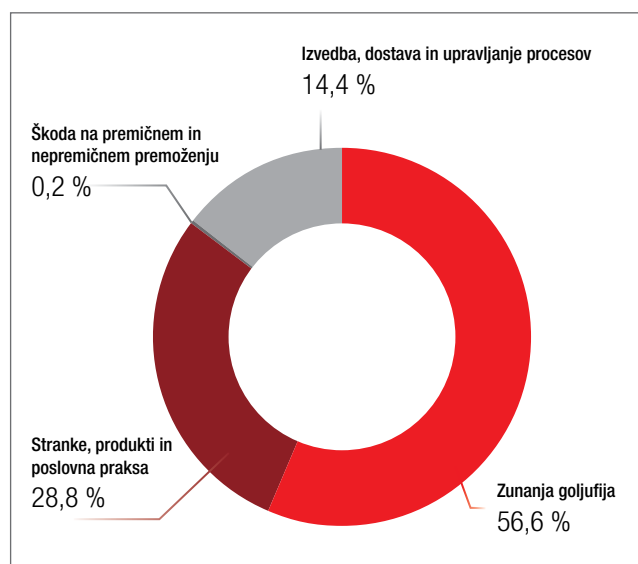
- širitvi zavedanja o operativnem tveganju na vseh ravneh v Banki,
- pridobivanju izkušenj pri samem pojmovanju operativnega tveganja in orodjih,
- poglobljenem razumevanju o vključenosti/povezanosti različnih tveganj v poslovni proces.

Aktivnosti identifikacije, beleženja, zbiranja, potrjevanja in poročanja škodnih dogodkov so organizirane decentralizirano, na ravni posamezne divizije, znotraj posameznega oddelka ali skupine znotraj oddelka. 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 škodnih dogodkov:

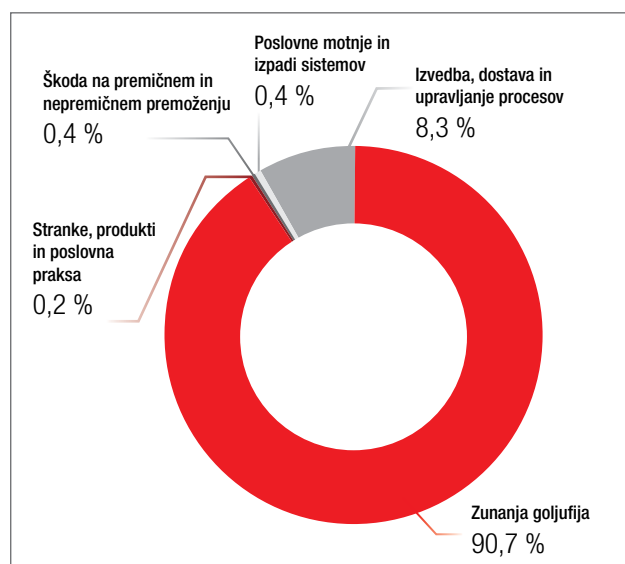
- notranja goljufija,
- zunanja goljufija,
- ravnanje v zvezi z zaposlovanjem in varnostjo pri delu,
- stranke, produkti in poslovna praksa,
- škoda na premičnem in nepremičnem premoženju,
- poslovne motnje in izpadi sistemov,
- izvedba, dostava in upravljanje procesov.

Izgube operativnih tveganj se redno usklajujejo z računovodskimi izkazi, da bi s tem zagotovili popolnost zbranih izgub iz operativnih tveganj.

Delež neto izgub iz operativnega tveganja po kategorijah tveganja v letu 2013



Delež neto izgub iz operativnega tveganja po kategorijah tveganja v letu 2012



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 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 ter v bančnem sektorju, 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.

Bančna tveganja

Interna ocena

Glavni namen letnega procesa internega ocenjevanja je ocenitev primernosti sistema upravljanja operativnega tveganja kot tudi ocenitev skladnosti s standardi 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 začrtanim 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. Pravno tveganje in tveganje skladnosti poslovanja s predpisi sta tveganji nastanka škode zaradi kršitve ali neusklajenosti z zakoni, podzakonskimi akti, pravili, predpisi, dogovori, dobro bančno prakso ali etičnimi normami. Banka je izpostavljena pravnemu metodološkemu tveganju, ki predstavlja tveganje nastanka izgube zaradi sprejetih metod, s katerimi želimo zavarovati premoženje Banke pred zahtevki drugih ali zavarovati Banko pred obveznostjo plačati škodo ali povračila drugim, pri tem pa se izkaže, da izbrane metode niso zadostne oziroma ustrezne. Dodatno je Banka izpostavljena tudi operativnemu pravnemu tveganju, ki nastane v teku sklepanja bančnih poslov, v okviru katerega si Banka naloži obveznosti, ki niso bile predvidene oz. so večje od predvidenih, ali se izkaže, da so bile terjatve oz. pravice manjše ali izkazane v nižji vrednosti, kot je bilo pričakovano v času sklepanja poslov.

Banka je izpostavljena tudi tveganju neskladnosti, ki je tveganje zakonskih sankcij, ukrepov nadzornih organov, finančnih izgub ali izgube ugleda, ki jih lahko Banka utрпи zaradi nenamerne ali namerne neskladnega ravnanja z zakoni, zunanjimi in notranjimi predpisi, standardi in kodeksi.

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 in ponavljajoče preglede področij, kjer je bilo ugotovljeno oz. je prisotno tovrstno tveganje, določitev odgovornosti za razvoj ustreznih postopkov za upravljanje in zmanjševanje tveganj in skozi vzpostavitev postopkov 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 so še v teku.

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 dohodkov in stroškov brez upoštevanja izrednih postavk. Spremembe obsega poslovanja so rezultat nepričakovanega razvoja tržnih gibanj, nepričakovanega vedenja strank ali novih tržnih udeležencev/produktov.

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 Banke

UniCredit Banka Slovenija d.d. 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.

Banka redno spremlja vpliv spremembe cen delnic v bančni knjigi. Če bi tržna vrednost delnice družbe Mercator d.d. (kot največje kapitalske naložbe Banke) padla za 10 evrov, bi se rezultat Banke pred obdavčitvijo znižal za 3.014 tisoč evrov.

Tveganja na področju nepremičnin

UniCredit Banka Slovenija d.d. ne vplaga v nepremičnine, zato temu tveganju ni izpostavljena.

Informacija v zvezi s tretjim stebrom (Pillar 3)

V skladu s pravno ureditvijo glede tretjega stebra (Pillar 3) in dejstvom, da je UniCredit Banka Slovenija d.d. konsolidirana v skupino UniCredit, je Banka dolžna razkriti informacije o upravljanju s kapitalom, o razpoložljivem kapitalu in kapitalski zahtevi za različne kategorije tveganja.

Upravljanje s kapitalom

V okviru procesa ocenjevanja ustreznega notranjega kapitala se UniCredit Banka Slovenija d.d. 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 ponudba kapitala se spreminjata skozi čas, zato Banka zagotovi, da kapitalska zahteva (ki izhaja predvsem iz poslovnih načrtov in napovedi o profilu tveganja v povezavi z makroekonomskimi scenariji) ne preseže ponudbe kapitala ter da se ponudba kapitala (na katero vplivajo zlasti načrtovane transakcije s kapitalom in pričakovani dobički) ohrani na določeni ravni, ki omogoča Banki kritje izračunanih 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 podjetij. Nepričakovane izgube za obdobje enega leta so izračunane s stopnjo zaupanja 99,93 %. Celotno odgovornost za prepoznavanje tveganj in ocene stopnje tveganj prevzema ALCO.

Poleg ekonomskega vidika mora Banka izpolnjevati tudi pravne predpise določene z Basel II sporazumom in slovensko zakonodajo.

Regulatorni kapital za kreditno, tržno in operativno tveganje mora ustrezati kapitalski zahtevi, medtem ko bilančni kapital (temeljni kapital, dodatni kapital 1 in dodatni kapital 2) predstavlja dejanski kapital Banke. Uprava Banke redno spremlja kapitalsko ustreznost, 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.

Naslednja tabela predstavlja kratek pregled sestave regulatornega kapitala in stopnjo kapitalske ustreznosti ob koncu leta 2013 in 2012. Količnik kapitalske ustreznosti je narasel iz 13,45 % ob koncu leta 2012 na 16,92 % ob koncu leta 2013. Tier 1 količnik kapitalske ustreznosti pa je narasel iz 12,22 % ob koncu leta 2012 na 15,55 % ob koncu leta 2013. Banka je skozi celotno opazovano obdobje izpolnjevala predpisane kapitalske zahteve s strani regulatorja in hkrati povečala varnost poslovanja.

V letu 2013 je bila Banka vključena v neodvisen pregled kakovosti sredstev (t.i. »Asset Quality Review« – AQR) ter izvedbo stresnega testa s strani Banke Slovenije. Rezultati stresnih testov za Banko so na kratko komentirani v poslovnem delu letnega poročila. Povzetek rezultatov in metodologija so javno objavljeni na spletni strani Banke Slovenije.


Bančna tveganja

Izračun kapitala in kapitalske zahteve


EUR 1.000		31. 12. 2013	31. 12. 2012
Oznaka	Postavka		
1	SKUPAJ KAPITAL (za namen kapitalske ustreznosti)	222.884	259.893
1.1	TEMELJNI KAPITAL	212.708	242.615
1.1.1.1	Vplačani osnovni kapital	20.384	20.384
1.1.1.3	Kapitalske rezerve	107.760	107.760
1.1.2.1	Rezerve in zadržani dobiček ali izguba	104.036	141.679
1.1.2.6	Presežki iz prevrednotenja (PP) - bonitetni filtri	0	(7.972)
1.1.5	(-) Ostale odbitne postavke temeljnega kapitala	(19.472)	(19.236)
1.1.5.1	(-) Neopredmetena dolgoročna sredstva	(19.472)	(19.236)
1.1.5.4	(-) Druge deželno specifične odbitne postavke	0	0
1.2	DODATNI KAPITAL I	26.000	30.000
1.2.2.3	Podrejeni dolg I	26.000	30.000
1.3	(-) ODBITNE POSTAVKE OD TEMELJNEGA IN DODATNEGA KAPITALA I	(15.824)	(12.722)
1.3.8	(-) Primanjkljaj oslabitev in rezervacij po pristopu IRB ter pričakovana izguba iz naslova lastniških instrumentov po pristopu IRB	(15.824)	(12.722)
1.4	SKUPAJ TEMELJNI KAPITAL (za namen kapitalske ustreznosti)	204.796	236.254
1.5	SKUPAJ DODATNI KAPITAL I (za namen kapitalske ustreznosti)	18.088	23.639
2	KAPITALSKE ZAHTEVE	105.361	154.613
2.1	VSOTA KAPITALSKIH ZAHTEV ZA KREDITNO TVEGANJE, TVEGANJE NASPROTNE STRANKE IN TVEGANJE ZARADI ČASOVNE NEUSKLAJENOSTI PLAČILA IN IZROČITVE	93.919	144.056
2.1.1	Standardizirani pristop (SA)	51.830	59.685
2.1.1.1a	SA kategorije izpostavljenosti brez pozicij listinjenja	0	0
2.1.1.1b	IRB kategorije izpostavljenosti brez pozicij listinjenja	51.830	59.685
2.1.1.1b.01	Enote centralne ravni države in centralne banke	505	253
2.1.1.1b.02	Institucije	3.378	3.211
2.1.1.1b.03	Podjetja	6.134	8.951
2.1.1.1b.04	Bančništvo na drobno	39.942	45.628
2.1.1.1b.06	Druge sredstva iz naslova nekreditnih obveznosti	1.871	1.642
2.1.2	Pristop na podlagi notranjih bonitetnih sistemov (IRB)	42.089	84.371
2.1.2.1	Nadzorniško določene ocene LGD (in CF)	42.064	75.540
2.1.2.1.02	Institucije	3.022	4.447
2.1.2.1.03	Podjetja	39.042	71.093
2.1.2.3	Kategorija izpostavljenosti iz naslova lastniških instrumentov	25	8.831
2.2	TVEGANJE PORAVNAVE	0	0
2.3	VSOTA KAPITALSKIH ZAHTEV ZA POZICIJSKO TVEGANJE, VALUTNO TVEGANJE IN TVEGANJE SPREMENB CEN BLAGA	41	155
2.4	KAPITALSKA ZAHTEVA ZA OPERATIVNO TVEGANJE	11.401	10.402
2.4.3	Napredni pristop	11.401	10.402
2.6	DRUGE IN PREHODNE KAPITALSKE ZAHTEVE	0	0
3.2	Presežek (+) / primanjkljaj (-) kapitala	117.523	105.280
3.2.a	Količnik kapitalske ustreznosti (%)	16,92 %	13,45 %
	Tier 1 količnik kapitalske ustreznosti (%)	15,55 %	12,22 %




Mag. Stefan Vavti
Predsednik uprave



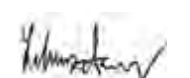
Francesco Vercesi, MBA
Član uprave



Mag. Jana Benčina Henigman
Članica uprave



Damijan Dolinar, CFA
Član uprave



Yilmaz Arisoy, MBA
Finančni direktor

Odzivnost

Z nasmehom in z željo pomagati.

“Ena izmed mojih strank se je ravno poročila in se je odpravljala na poročno potovanje, ko me je vsa panična poklicala. Njeno kreditno kartico so klonirali (ponaredili). Takoj sem uredila vse potrebno, da bi stranka dobila novo kreditno kartico, vendar tudi po nekaj dneh kartica še ni prispela do nje. Bila sem zaskrbljena, vendar stranke nisem želela obremenjevati s tem. Še naprej sem raziskovala in ugotovila, da je bila pošta poslana na napačen naslov. Pošiljko sem uspela najti in poštar jo je pravočasno dostavil na pravi naslov. Poklicala sem stranko, **ki je bila navdušena, saj se je lahko prepustila uživanju** na poročnem potovanju!”

Rita Pattuelli – Privatno bančništvo
Bologna Centro - UniCredit SpA



This report expresses UniCredit's approach to banking by telling everyday stories about our interactions with customers, innovations in products and adaptability in services.

These brief but meaningful stories come directly from our colleagues. They are examples of the tangible benefits and concrete solutions offered by UniCredit, demonstrating how we make a difference in people's lives.

Our clear goal to improve everyday circumstances is rooted in our complete commitment to outcomes that ensure customer satisfaction.

At UniCredit, listening to our clients and engaging with them to offer simple, direct results lies at the heart of our commercial banking operations. It is part of our determined effort to contribute to the economic and social well-being of our customers as well as the communities where we work.

We will continue with this commitment to all of you, every day.

Financial Indicators

	2013	2012	2011
Statement of Financial Position (EUR '000)			
Volume of assets	2,488,557	2,815,367	2,945,636
Deposits, customers	1,276,833	1,227,789	957,016
Deposits, legal and other entities	784,478	784,264	601,181
Deposits, private customers	492,355	443,525	355,835
Loans, customers	1,895,472	2,269,317	2,356,239
Loans, legal and other entities	1,137,984	1,495,493	1,539,200
Loans, private customers	757,488	773,824	817,039
Equity	227,715	251,623	240,888
Impairment of assets, measured at amortised cost	170,431	113,405	85,479
Provisions	6,137	2,443	1,553
Off-balance sheet items	3,685,267	3,844,597	4,574,606
Statement of Income (EUR '000)			
Net interest income	48,389	55,970	59,916
Net non-interest income	23,842	21,306	22,998
Staff costs	(22,640)	(23,928)	(22,756)
Other administrative costs	(12,337)	(12,908)	(13,591)
Depreciation	(5,052)	(4,586)	(5,239)
Impairment and provisions	(79,595)	(35,544)	(23,327)
Net income before taxes	(47,393)	310	18,001
Corporate income tax	8,194	763	(3,260)
Statement of Other Comprehensive Income (EUR '000)			
Other comprehensive income before tax	17,196	12,924	(26,128)
Income tax on other comprehensive income	(2,924)	(3,262)	5,226
Employees			
Number of employees on 31 December	576	601	609
Shares			
Number of shareholders	26	27	26
Nominal value (EUR)	4,17	4,17	4,17
Book value (EUR)	46,58	51,48	49,28
Number of shares	4,888,193	4,888,193	4,888,193
Equity			
Capital adequacy	16.9 %	13.5 %	11.0 %
Assets Quality and Commitments			
Impairment of assets measured at amortised cost and provision / Sorted assets and sorted off-balance sheet positions	5.9 %	3,6 %	2.7 %
Profitability			
Interest margin	1.8 %	1.9 %	2.0 %
Margin of financial brokerage	2.6 %	2.6 %	2.8 %
Return on assets before taxes	(1.7 %)	0.0 %	0.6 %
Return on equity before taxes	(19.3 %)	0.1 %	7.9 %
Return on equity after taxes	(15.9 %)	0.4 %	6.4 %
Operating costs			
Operating costs / average assets volume	1.5 %	1.4 %	1.4 %
Liquidity			
Liquid assets / short-term deposits non-banks measured at amortised cost	34.7 %	29.9 %	37.2 %
Liquid assets / average assets	14.5 %	9.1 %	8.6 %

CEO's Letter to the Shareholders



FEDERICO GHIZZONI
Chief Executive Officer

“ Given UniCredit's solid position, we are particularly well-equipped to confront future challenges. ”

Dear Shareholders,

In 2013, as a result of a number of judicious choices, we continued to build UniCredit into one of the most solid banks in Europe. We have secured our capital position and adopted new measures to improve our operational efficiency. In recent years, we have significantly raised our core Tier 1 ratio, reduced our operating costs and trimmed our risk-weighted assets.

As planned, today we are a rock-solid commercial bank, able to lend our full support to the economy. Despite a challenging macroeconomic environment, our Group has evolved into an innovative and efficient bank that engages effectively with its customers.

Three years ago, we shifted our focus to our core business, anticipating a trend that has been gradually spreading across our industry. Wherever I travel throughout Europe, I hear our competitors saying that they must become more efficient and strengthen their efforts in traditional commercial banking. We have already done this. We have simplified our organization and processes and are providing our customers with better services. We have eliminated roughly 30 percent of our layers of bureaucracy to become a leaner bank that makes faster decisions. Our front-line bankers now have greater authority to complete transactions quickly.

At the same time, we are developing a fully integrated service model that enables our customers to access banking services through a wide range of channels. Driven by a clear understanding of customer preferences, our substantial investments in new technologies make it possible to communicate with clients in new ways.

We remain focused on strengthening relationships with our family and business customers.

To that end, we have devoted greater resources to advisory tools and services. For example, we developed the *Bilancio Familiare* spending analysis dashboard to help families make better choices. For businesses, we are making it easier to do business abroad and directly access capital markets.

Core to our strategy is to make more credit available to both families and enterprises, in line with the improving macroeconomic environment all of us expect for 2014. It may not yet be possible to expand our lending to pre-crisis levels, but we are doing everything possible to help our customers tap into a wide variety of funding sources.

We are now starting to realize the benefits of our work over the past three years. Notably, our customer satisfaction indexes are starting to rise again, climbing to levels not seen since before the crisis – even in countries including Italy where considerable difficulties have had to be addressed. These results justify our commitment and our investments, and we will continue to pursue the course we have taken.

Internally, we have been working to foster a culture that drives sound behavior, particularly through stronger risk management. We have reinforced cooperation between our risk personnel and our business staff to develop solutions that are fully consistent with the goals and needs of both our Group and our customers.

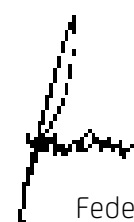
In 2013, through decisive action, UniCredit left a number of negative legacies behind. We can now fully focus on increasing our business and profitability. We are doing what needs to be done to orient ourselves more consistently toward retail and corporate customers in our core markets and to strengthen our traditional roots in commercial banking.

We are presently setting ambitious goals for the future. Among them, we are seeking to become the top-rated bank in Europe for quality of service. We intend to lead our industry in multichannel offerings – particularly in digital banking. To achieve this, we will invest robustly in IT over the next three years to further develop our innovative digital platform. We are also working to serve our corporate customers more effectively and to improve our standing as one of the primary corporate banks on the continent.

These advances are being executed against a backdrop of broader changes at the European level. Last year saw Europe make progress towards the formation of a genuine banking union. When this important work is complete, we will have successfully leveled the playing field. The union will enable the European banking sector to thrive once again, bringing substantial benefits to the European economy. With this in mind, I view the upcoming asset quality review as an important opportunity to increase transparency, which will help Europe's banks to reestablish their reputations and look to the future with confidence.

Given UniCredit's solid position, we are particularly well-equipped to confront future challenges. We are looking forward to reaping the benefits of what we have accomplished to date and to generating still greater positive momentum in 2014.

Sincerely,



Federico Ghizzoni
Chief Executive Officer
UniCredit

Statement by the Chairman of the Management Board



MAG. STEFAN VAVTI

Chairman of the Management Board
UniCredit Banka Slovenija d.d.

“The management of UniCredit Banka Slovenija d.d. believes that 2014 bodes well for stabilization and a possible turn around in the second half of the year, despite the fact that it still will be challenging.”

Dear Ladies, Gentlemen and
business partners,

How will we remember 2013, in terms of economy and the banking sector in Slovenia?

In the banking industry, we will remember it as the year where the Asset Quality Review and Stress Testing performed by the Central Bank, including outside consultants, led to the need for recapitalization of the biggest three banks by asset volume with a cumulative amount of 3 billion euros. In addition, 1.7 billion euros has been reserved for issuing the BAMC (Banking Assets Management Company, or the so called »bad bank«) bonds and to wind down two other smaller banks. All-in-all a considerable amount of taxpayers' money was put to work to stabilize the still majority state-owned banking sector. The positive effects became evident in the early months of 2014, with sovereign spreads and country risk premiums contracting as a consequence of a re-gained credibility on the international capital markets.

The future challenge for the government and the economy will be to re-install growth in the next few quarters and to continue the necessary reforms in various areas, such as reducing the public sector overhang, introducing a further increase of the retirement age, performing a reform of subsidies and social transfers as well as further needed steps in reorganizing the public health system.

We will remember 2013 also as the year where, apart from the export industry, all other components such as public and private consumption, capital investment, contributed to a contracting effect on GDP, thus providing for another year of recession. Consequently, we recorded a record number of bad loans, bankruptcies and a still rising unemployment rate in the country.

We also witnessed the continuation of the painful deleveraging process in both the corporate and retail segments, although to a lesser extent on the latter.

Against this background, the results of UniCredit Banka Slovenija d.d. can still be judged as solid:

- The Bank was the clear winner of the Asset Quality Review and Stress Testing exercise, with best results reported among the sample included in the AQR.
- The Bank recorded an increase in clients deposits by 4 % in 2013 to a total of nearly 1.3 billion euros, further reducing the loan-to-deposit ratio from 184 % in 2012 to 149 % in 2013.
- A record increase in customer numbers, especially in the retail segment was recorded.
- Fees grew 8.1 %, despite new taxation, much stronger than the average market which contracted, showing evidence of the successful business focus shift towards fee generation business segments such as Corporate Finance Advisory and Global Transaction Banking.

Despite all the achievements above, the Bank reported a loss after providing impairments on loans and investments. Regrettably, this is the Bank's first negative result in its 23-year history, having been the first international bank in Slovenia.

The capital adequacy nevertheless improved to 17 % (900 basis points above the regulatory minimum) which gives further comfort to clients and other stakeholders.

The management of UniCredit Banka Slovenija d.d. believes that 2014 bodes well for stabilization and a possible turn around in the second half of the year, despite the fact that it still will be challenging. On the Bank's level this will be achieved by further focusing on clients with a strong emphasis on optimizing costs and processes, to come another step closer to the strategic goal of being »easy to deal with« in all customer segments.

Therefore, our special thanks goes to our loyal – and through surveys evidenced – very satisfied customers, who have been increasing in number at a record pace, especially in the retail and small business segments. A clear client focus combined with leadership in all risk management areas will further foster the Bank's top 3 position in the local banking market in terms of quality. This achievement would not be possible without a very professional and business driven team of employees as well as the support and trust of our owners.

Let me end by mentioning a couple of awards, which the Bank received last year, showing and underlining the Bank's commitment to the broader community; such as the Horus award 2013 for the most socially responsible company. Also worth mentioning are the EMEA Finance's title "Best Bank in Slovenia," Euromoney's award for the best private banking services in the country and its award for providing the best cash management services in Slovenia. We are also very proud of five prestigious awards attributed to UniCredit by Euromoney and the title „Financial Advisor of the Year in the CEE region” by the Financial Times magazine.

In spite of the many challenges ahead in the coming months and quarters, we are confident that our Bank will continue to earn the trust of an ever increasing number of individual and corporate customers, positioning ourselves as the best service, product and solution provider in the domestic market, supported by the strong ownership of the Group.

Yours sincerely,



Mag. Stefan Vavti
Chairman of the Management Board
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: The Bank is legally registered:	Gianni Franco Giacomo Papa 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

Governing Bodies

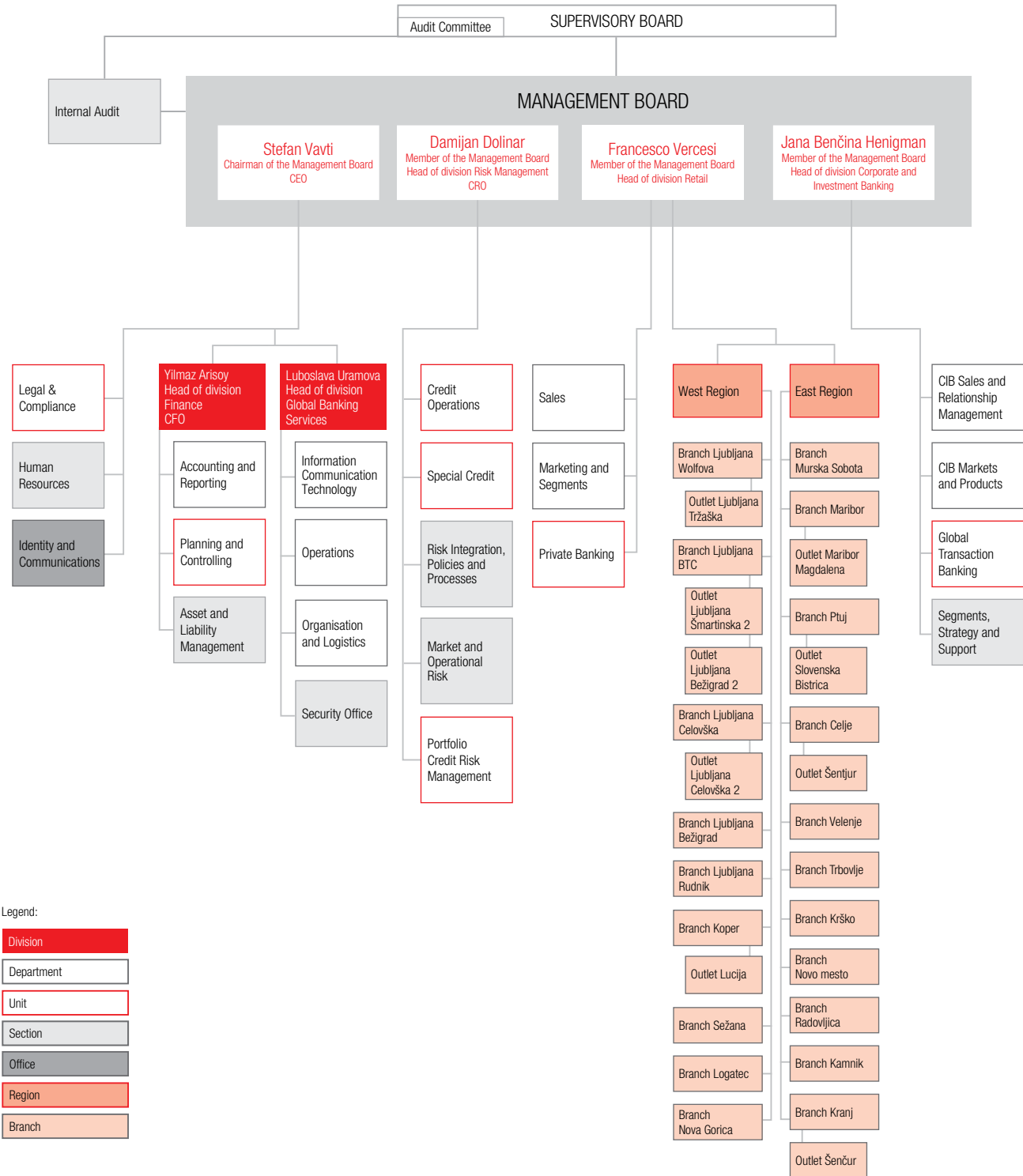
Supervisory Board

Name	Board member	Beginning of term of office	Termination of term of office
Gianni Franco Giacomo Papa	Chairman of the Supervisory Board	21 April 2011	n. a.
Martin Klauzer	Member of the Supervisory Board	24 April 2007	n. a.
Franco Andreetta	Member of the Supervisory Board	9 February 2009	n. a.
Giuseppe Verrascina	Member of the Supervisory Board	9 February 2009	n. a.
Heinz Karl Tschiltsch	Member of the Supervisory Board	8 September 2010	n. a.
Francesco Slocovich	Member of the Supervisory Board	2 January 2013	n. a.

Management Board

Name	Board member	Beginning of term of office	Termination of term of office
Mag. Stefan Vavti	Chairman of the Management Board	17 July 2012	n. a.
Francesco Vercesi, MBA	Member of the Management Board	20 October 2009	n. a.
Mag. Jana Benčina Henigman	Member of the Management Board	19 June 2012	n. a.
Mag. Damijan Dolinar, CFA	Member of the Management Board	5 July 2011	n. a.

Organisational Structure



Choose

The best ways to bank.

Customers want everything a modern bank can offer, without actually having to go to a branch. To meet this need, we have become the first bank in Germany to integrate the benefits of in-branch and online banking. The online branch offers our Customers a personal relationship manager, long opening hours and the consulting expertise of a classical branch office.

Customers may choose from different modes of access: by phone or via online video link. Documents may be presented and processed live on screen while using the highest safety standards in place. The online branch provides personal, competent consultancy irrespective of place and time.

HVB Online Branch - HypoVereinsbank - GERMANY



Branch Network

Branch Ljubljana BTC

Šmartinska 140
SI - 1000 Ljubljana
Phone: +386 (0)1 5876 600

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

Jurčkova cesta 231
SI - 1000 Ljubljana
Phone: +386 (0)1 2836 000

Agency Ljubljana Šmartinska

Šmartinska cesta 53
SI - 1000 Ljubljana
Phone: +386 (0)1 6011 120

Agency 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

Branch 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

Branch Sežana

Partizanska 37a
SI - 6210 Sežana
Phone: +386 (0)5 7314 589

Agency Slovenska Bistrica

Trg svobode 21
SI - 2310 Slovenska Bistrica
Phone: +386 (0)2 8051 972

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



Facilitate

Finding solutions to make everything easier.

“Due to an internal bug, one of my Customers received funds to pay staff salaries two days late.

I did everything I could to find a solution. I asked my colleagues for help, and together we came up with a response: we compensated for the two lost days in their wages the next month. The Customer called to thank me for solving the issue quickly.

We showed that our **bank is easy to deal with.**”

Peter Tschöp - Financial Institutions Group - CIB Global Division
UniCredit Bank Austria

Achievements and Events in 2013

JANUARY

Safe driving with UniCredit Banka Slovenija d.d.

At the end of January, the Bank held an after-New-Year's meeting for its business partners at the AMZS Safe Driving Centre in Vransko. The participants combined fun and education, by familiarizing themselves with strategies to manage unpredictable conditions and ultimately learned that we are all responsible for our own safety, whether it be road safety or safety in the world of finance.

About potential for the Slovenian economy in the grips of the financial crisis

The Management Board member, Damijan Dolinar, MsC, participated in the discussion that focused on the development potential of the Slovenian economy during the crisis, and on how to achieve progress with knowledge and new jobs. The event was organized by the School of Management of the University of Primorska.

FEBRUARY

UniCredit Banka Slovenija d.d. received the award for „Best bank for private banking in Slovenia”

The Bank received the award for providing the best services in the private banking segment in Slovenia. The award was presented to the Bank by the magazine Euromoney. The annual private banking services survey is conducted on the basis of qualitative and quantitative reviews of the services offered by individual banks in the various regions and areas in which they operate.

Pioneer Funds received three awards from the magazine Moje Finance

Pioneer Funds, which are marketed in Slovenia by UniCredit Banka Slovenija d.d., received three awards in two categories. Two awards in the three-year and five-year period categories were given to Pioneer Funds Emerging Europe & Mediterranean, European stock markets in developing countries. The five-year period award was awarded to Pioneer Funds Euro Bond, European bond fund. In addition, Pioneer was listed at the top of the top 10 funds with two of its funds, namely Pioneer Funds Euro Strategic Bond and Pioneer Funds Emerging Markets Bond (measured using the Sharpe Ratio – excess return (or risk premium) per unit of risk) for the past three years.

Best provider of custody services for foreign investors in Slovenia

UniCredit Banka Slovenija d.d. was in 2013 once again selected as the best provider of custody services for foreign investors in Slovenia, based on the market research by Global Investor. With high level of services offered to clients we managed to increase the scores received in the past.

Italian-Slovenian Forum

In mid-February, the Bank sponsored the event Italian-Slovenian Forum, organized by the Italian Embassy in Ljubljana and the Italian-Slovenian association Forum Italo-Sloveno and the Faculty of Economics of the University of Ljubljana. The purpose of the meeting was to bring the development model “Sistema Italia”, closer to the Slovenian public. The model strengthens the capability of small and

medium-sized enterprises to become international and the role of public and financial institutions, support instruments and public sources, which are part of it.

MARCH

UniCredit Banka Slovenija d.d. presented its 2012 business results to the public

The Bank recorded a strong growth in customer deposits and an overall positive result, despite higher loan impairments and a drop in shares in companies. Profit after tax amounted to 1.1 million euros. Capital structure has improved (capital adequacy ratio has increased from 11.0 % in the previous year to 13.5 % at the end of 2012) which enables us to approve new credit operations and counterbalances the possible deterioration of clients' credit ratings. Client deposits rose by 278 million euros (29.3 %) and at the end of 2012, they reached the level of 1,228 billion euros. Thus, the market share increased from 3.5 % in 2011 to over 5.0 % in 2012. As a result, the ratio between the Bank's loans and deposits also improved, rising from 2.48 at the end of 2011 to 1.85.

Two kids from Slovenia among the world's greatest football stars

For the fourth year in a row, UniCredit Banka Slovenija d.d. organized a prize competition for children. The winners had the opportunity to accompany football players to the field, during the UEFA Champions League Eighth finals. More than 200 children from all over Slovenia entered the competition. Like the previous years, the Bank, in collaboration with MasterCard, fulfilled the dreams of two lucky kids. The two winners and their parents travelled to Munich, where they escorted football players to the field during an evening match between FC Bayern Munich and Arsenal FC.

The UniCredit Foundation celebrated the 10th anniversary of the Gift Matching Program

For its tenth anniversary, the UniCredit Foundation decided to increase its financial support for its best projects – one from each country – in addition to the amounts collected from donations by employees and double the amounts in the Gift Matching Program. In Slovenia, the prize was awarded to the Botrstvo v Sloveniji (Child Sponsorship in Slovenia), which aims to help at-risk children under the auspices of the Friends of Youth Association of Ljubljana Moste-Polje.

APRIL

The Assembly of Shareholders

The Bank held a Shareholders' Assembly at the Ljubljana headquarters, where they discussed, among other things, the allocation of distributable profit. The Assembly of Shareholders adopted a proposal for the appropriation of profits in 2012, in the amount of 536,395.89 euros, which was fully allocated to other revenue reserves. The Assembly also discharged the members of the Management Board and of the Supervisory Board for the year 2012 and appointed the auditing firm Deloitte Revizija d.o.o. as auditor for the year 2013.

The Maribor branch celebrated its 20th anniversary

On the occasion of the 20th anniversary of the establishment of the Maribor branch, the Bank offered special deals to individuals, small businesses and entrepreneurs.

Bank Austria and APA invited journalists to submit contributions for the contest "Writing for CEE 2013"

The Austrian Press Agency (APA) in collaboration with Bank Austria, a member of UniCredit, for the tenth consecutive year, awarded a prestigious journalism prize "Writing for CEE". The goal of the prize in the amount of 5,000 euros is to promote journalistic research and contributions from Europe and about Europe and its population, about daily life in European countries, European art, culture and lifestyle – and about those who contribute to breaking down barriers and overcoming prejudice.

Supported the project Botrstvo v Sloveniji (Child Sponsorship in Slovenia)

In 2013, for each deposit and/or new bank account opened, the Bank donated one euro to the project Child Sponsorship in Slovenia. The aim was to collect 5,000 euros to donate to children from socially disadvantaged families under the auspices of the Friends of Youth Association of Ljubljana Moste-Polje.

MAY

The "Wedding" promotional campaign

The TV campaign "Wedding" was launched, with the goal of strengthening the reputation and brand awareness of UniCredit and its sponsorship of the UEFA Champions League.

Financial breakfast

This traditional spring event has once again provided current information on the macro-economic situation and the development of the business climate and economic environment in the future. The guests of the event were dr. Jože Damijan, professor at the Faculty of Economics, University of Ljubljana, and dr. Philip Gisdakis, Head of Credit and Cross Asset Strategy within the Group, who, each from his own perspective, outlined the economic situation and how developments in the local market and international financial markets can affect business results.

The school for children with special needs in Strunjan was given a makeover

For the fourth consecutive year, the employees of UniCredit Banka Slovenija d.d., combined socializing with work. In 2013, they participated in the reconstruction and installation of an eco-garden at the school for children with special needs, Elvira Vatovec in Strunjan. A little over 100 bankers from all over Slovenia, joined our partners and the children and helped with the landscaping and the installation of an eco garden. They were joined by two celebrity volunteers: Manca Košir, Ambassador of the Eco Gardens Project and Špela Grošelj, a famous Slovenian singer.

The UniCredit Foundation and UniCredit Banka Slovenija d.d. awarded 60,000 euros to three social entrepreneurship projects

At the end of 2012, the UniCredit Foundation issued an invitation to submit projects, for the "Social Entrepreneurship Awards in Slovenia". The invitation was directed at organizations to support their existing activities that generate income, who need additional investments to achieve sustainable value. Projects that involve or promote ecological and organic farming, were given priority. The Foundation later chose the three best projects and awarded each of them for up to 18,000 euros. An additional initiative, "Your choice, your project – Slovenia" was launched with which the Foundation invited all employees and local banks to vote for the project they deemed best out of the top three projects. The project with the most votes received an additional 6,000 euros. The first prize of 24,000 euros was given to the cooperative Zadruga Dobrina for their project that consisted in helping small farmers and integrating their products into the cooperative, as well as the expansion of their network of customers and the distribution of green boxes of locally grown vegetables and fruit. The other two finalists, of which each received 18,000 euros, were the social enterprise Jazon, for the project of collecting reusable materials and creating new jobs for people with disabilities and the Kings of the Streets Society (Kralji ulice) that helps the homeless, for setting up a second-hand shop, providing education and creating new jobs for marginalized people.

Opportunity in banking for young talents

UniCredit has launched New Europe Master, an international graduate program for the academic year 2013/2014. The young talents who want to build an international career in the banking sector, can find an opportunity for in-depth education in the graduate program, published by the Group in collaboration with experienced partners. The programs are focused on the banking industry and offer students the opportunity to enhance their knowledge and skills, which lays a good foundation for a career in the banking and financial industry. Selected candidates are offered the possibility of co-financing their studies.

JUNE

UniCredit Banka Slovenija d.d. was awarded the "Best Bank in Slovenia"

For the fifth consecutive year, EMEA Finance magazine awarded banks for their achievements in the past year. UniCredit Banka Slovenija d.d. was given the "Best Bank in Slovenia" title for the third year in a row. Members of the Group have received six awards in total. The evaluation methodology consists of grading individual banks based on their achievements over the past year, factoring in data on the markets in which they operate. The factors that affect a bank's ranking are, among others, revenue, profits, market share growth, growth in loans and deposits.

A business package for non-profit organizations

The Bank has prepared a business package with a selection of modern banking services tailored to the needs of non-profit organizations. The Bank donated a portion of the monthly administration fee for these accounts, to a Safe House in the Gorenjska region.

Achievements and Events in 2013

Donations for a Safe House in the Gorenjska region

All branches of the Bank collected school supplies, children's clothing and food. The Bank's employees often join forces to help people in need and this time they chose to help the children and their mothers who have found refuge in a Safe House in the Gorenjska region.

JULY

The "UniCredit & Universities" foundation issued scholarships

The "UniCredit & Universities" foundation provides young students and researchers in the field of European economics and finance, scholarships to fund their studies and research work. The opportunity to gain education, student exchange programs abroad and three-month placements in companies that are part of UniCredit abroad, are just some of the possibilities that the Foundation offers young students wishing to acquire valuable experiences studying abroad.

UniCredit received five awards for excellence

Euromoney magazine gave out Awards for Excellence. UniCredit was given the award for best bank in Italy, Austria, Bosnia and Herzegovina, the title of "Best Bank in CEE for cash management" and "Best Bank in CEE for project financing." The Euromoney Awards for Excellence are the benchmark for high quality products and services in all areas of commercial and investment banking, and define banking excellence in global categories and across 110 countries.

AUGUST

UniCredit Banka Slovenija d.d. published its business results for the first half of 2013

In the first six months of 2013, the Bank recorded a positive result and an improvement in capital adequacy, despite lower revenues and higher loan impairments. A growth in customer deposits in the first half of 2013 was recorded by 9.8 %, followed by a 29.3-percent growth in 2012. Profit before tax amounted to 2.4 million euros. The capital adequacy ratio improved from 13.5 % to 14.7 % since the end of last year, which is among the highest in the Slovenian banking market.

Asset quality review at the banking system level and stress tests implementation

The Bank of Slovenia, in cooperation with the Ministry of Finance and in accordance with the recommendations of the European Council, ordered an asset quality review at the banking system level and the implementation of stress tests. The main reason why UniCredit Banka Slovenija d.d. was selected to be part of the sample were its market share in terms of total assets (number five in the market) and the fact that it is the largest bank in foreign ownership in the country, based on total assets.

Strings concert in Trenta

Young string musicians performed in Trenta, at the final concert. The musicians were the participants of the International Music Forum supported by UniCredit, which enabled a free study seminar in cooperation with the Vienna Philharmonic Orchestra, dedicated to the most talented students of string instruments from around the world.

For the fourteenth year in a row, the invitation for the participation in the seminar was published in 40 countries where UniCredit operates.

SEPTEMBER

UniCredit day – centred on customer focus and on sharing good practices

In addition to the high-quality services and products, the everyday behaviour of the employees of the Bank has a significant impact on the relationship with customers. Customers must be at the center of attention, which is why UniCredit day 2013 focused on the exchange of good practices. The Bank's employees worked in groups and thought of ideas on how to exceed the expectations of the customers.

OCTOBER

A new generation of Mobilna banka GO!

UniCredit Banka Slovenija d.d. introduced a new generation of its mobile banking application for smartphones and tablet computers, which ensures easy and fast installation (Android, iOS) and fast and safe identification. An integral part of the applications, both for Android and iOS, is the UniCredit Bank m-Token, which is a novelty in the Slovenian market and can fully replace the existing physical token that is used to enter and sign in the online bank Online b@nka.

Opportunities for exporters

For its customers who operate in international markets, the Bank organized the event Opportunities for exporters. The Bank's employees presented the macro indicators of promising export markets and used practical examples to explain how companies can ensure liquid assets in a faster and cheaper way, reduce risk in transactions with foreign customers and what forms of financing are available for such purposes.

Best bank in cash management

The Bank is particularly proud of the recognition given to it by satisfied customers. According to the Euromoney Cash Management Survey 2013, customers recognized UniCredit Banka Slovenija d.d. as the best cash management bank in Slovenia. Besides Slovenia, other members of UniCredit received the same recognition, in Bosnia and Herzegovina, the Czech Republic, Croatia, Hungary, Romania and Serbia. The Euromoney Cash Management Survey is conducted by the renowned international magazine Euromoney, which has been closely monitoring developments and financial institutions on the global financial markets since 1969. As part of the comprehensive survey questionnaire, customers evaluate every aspect of the bank's operations in the field of cash management. The questionnaire also includes questions about the level of professionalism and the responsiveness of bank employees, the innovativeness and level of assistance in the implementation of new products, as well as safety and the ability of the bank's system to adapt to the needs of companies.

UniCredit PRO AM golf tournament

In collaboration with its business partners, the Bank organized a PRO AM golf tournament for its customers. Golf players had the chance to work on their technique by playing with professionals. Beginners, on the other hand, were given a golf course and introduced to the sport's basics.

Corporate volunteering week

The Bank joined the Philanthropy Corporate Volunteering Week Project launched by the AmCham and the Slovenian Philanthropy Association. The Bank gave its employees the opportunity to participate in the project by giving them a day of paid leave to do voluntary work. Ten employees visited a group of residents of the Occupational activity centre Tončka Hočevar in Ljubljana and spent the day with them. Such events allow people with special needs to socialize with others and integrate into the environment, thus contributing to a better understanding and acceptance of their differences.

NOVEMBER

UniCredit CEE Private Banking and Morningstar began cooperation in the area of financial education of investors

UniCredit CEE Private Banking has concluded an agreement with Morningstar, an investment-research company, with the aim of providing an additional service in the area of financial education of its customers. The agreement allows UniCredit Private Banking advisors in Bulgaria, Croatia, the Czech Republic, Hungary, Romania, Russia, Slovakia and Slovenia to access and use Morningstar's market research and analyses in their presentations and educational materials, which will help customers assess and monitor their investment risks and opportunities.

UniCredit Bank's Financial days

In early November, the Bank held the traditional Financial Days event in Zreče, which was attended by around 100 representatives of corporate and private banking customers. They did not analyse past business decisions, but focused on the future, on new, fresh ideas. During the two-day business event, where we hosted business partners and some of the most prominent representatives of the Slovenian economy, participants within different workshops worked on the solutions for changes in various financial areas. Some among the most successful representatives of the economy shared their experiences. This year's Financial Days also had a humanitarian aspect. The Bank donated scholastic materials collected to Association of the Friends of Youth Ljubljana Moste – Polje.

UniCredit Banka Slovenija d.d. one of the winners of Horus 2013

The Bank's sense of initiative, its activities in all areas of corporate social responsibility, its commitment to finding the best solution for all stakeholders, its continuous approach to socially responsible behaviour, which is integrated into its other processes, as well as the transfer of good practices in the Slovenian environment, once again earned the Bank the Horus 2013 award in the category of large companies.

The ABC of entering the German market

At the event, which was organized in November by the Slovenian-German Chamber of Commerce, UniCredit Banka Slovenija d.d. presented its solutions and examples in the field of international cash management and gave insight into the solutions for financing working capital through trade finance products.

Touch-less payment systems

Most customers use credit or debit cards instead of cash for their purchases. In order to make payments for goods and services even faster and easier, UniCredit Banka Slovenija d.d. upgraded all devices for accepting payment cards at points of sale (POS terminal) by implementing a system for contactless payments (NFC Near Field Communication). The NFC technology makes it possible to make payments simply by waving a card that supports NFC technology near a POS terminal. Electronic communication is established automatically and the data necessary for the transaction is exchanged in a few seconds without the need to insert the card into the POS terminal, which is time-consuming.

DECEMBER

Two kids from Slovenia accompanied football stars onto the field of the Allianz stadium during the UEFA Champions League

UniCredit Banka Slovenija d.d. organized a prize competition with the purpose of selecting two children who would have the chance to accompany football players onto the field during the round of 16 of the UEFA Champions League. 200 children from all over Slovenia entered the prize draw.

UniCredit Banka Slovenija d.d. achieved the best stress tests results

As the largest foreign-owned Slovenian bank, UniCredit Banka Slovenija d.d. was one of the ten banks that were subjected to an asset quality review and to stress tests. The Bank achieved the best results out of all the banks in the sample. Even in the worst possible scenario, including deferred tax assets, the Bank would still have a sufficient amount of capital available.

UniCredit received the Best Financial Advisor award

UniCredit won the title of "Best Financial Advisor in 2013" in Italy and in the Member States of the central and eastern region, which was awarded in London by the leading international business magazine Financial Times and by Margermarket.

UniCredit CAIB officially became part of UniCredit Banka Slovenija d.d.

Based on a decision by the District Court in Ljubljana, the acquisition of CAIB Slovenija, finančno svetovanje, d.o.o. by UniCredit Banka Slovenija d.d., has been entered into the court register. With the date of the entry into the register, the company UniCredit CAIB Slovenia, finančno svetovanje, d.o.o., ceased to exist as a legal entity.

Achievements and Events in 2013

Good deeds instead of Christmas gifts, for the eight consecutive year

Instead of buying Christmas gifts for business partners, UniCredit Banka Slovenija d.d. donated funds to children from socially disadvantaged families. With the donation, the Bank supported the project Child Sponsorship in Slovenia. Monthly contributions are put towards improving the quality of life of children and adolescents living in financial distress.

Mobilna banka GO! for legal entities

As of December, companies can also access bank accounts and use banking services in the BusinessNet system through the mobile bank Mobilna banka GO!.

Accelerate

Response times and problem solving.

Sometimes our Customers may encounter some difficulty, either at a branch or when banking online. These difficulties require quick solutions. To help our Customers quickly, we offer them a questionnaire after every banking transaction.

If they tell us they are not satisfied with the quality of a product or service, their branch manager contacts them directly **within 48 hours, with a solution**. In a six-month period, **15 percent of our Customers** filled out the questionnaires, with **87 percent saying they were satisfied** with our resolution of their issue.

Customer Satisfaction Unit - UniCredit Bank - RUSSIA



Economic Environment in 2013

In line with the forecasts, the year 2013 offered recession, deteriorated position of companies and consequently also of banks' assets, but also somewhat unexpected explicit negative publicity of the country on international markets due to the failure to fulfil recommendations regarding fiscal consolidation. Major part of the year was in expectation of the amount, required for capital increase of those banks that had requested help and by pessimistic forecasts from financial markets regarding the country's inevitable request for help from the European Central Bank, the International Monetary Fund and the European Commission. In the beginning of the year, economic activity dropped significantly, while by the end of year the situation started to improve somewhat.

In 2013, the GDP decreased by 1.1 % as compared to the year before, which is – surprisingly – for as much as one percentage point better than the majority of forecasts from the beginning of the year. Industrial production decreased in 2013 by 0.7 %, while the value of works in the construction industry decreased by 2.9 %. At the end of the year registered unemployment rate reached 13.1 %, which represents an 8.8-percent increase as compared to the end of 2012. In 2013, inflation decreased to 0.7 % according to the HICP methodology, reflecting the low level of domestic consumption which is a consequence of a drop in economic activity and an increase in the number of unemployed. The financial year was also marked by strong growth in non-performing loans, painful deleveraging of the economy and a drop in domestic consumption (- 2%).

The banking sector has had the worst year ever. A total asset of the banking sector is declining, the lending activity is sharply decreasing, and the scope of business activity is shrinking. Numbers tell the story themselves; however, it has to be taken into consideration that in December some assets of the banks, included in the assistance program, were transferred to the so called "bad bank". In 2013,

total assets of the banking sector decreased by 11 % or 5.1 billion euros. Total loan volume decreased by 21 %, of which loans to the retail segment declined by 4.2 % (376 million euros). In 2013, banks deleveraged by 2.3 billion euros, which is comparable with the preceding two years. Year-on-year decline of non-bank deposits into the banking sector amounted to 5.5 %, while the share of government deposits, after the conversion of deposits into capital, dropped to the level comparable with the year 2008. Retail deposits dropped by 3.1 %. Net interest income of the sector in 2013 were by 17.6% lower than in the preceding year, while non-interest income dropped by more than 46 %. Total costs of impairments and provisions reached a new record with 3.6 billion euros which is more than doubled of the record year 2012 and is a direct result of stress tests and asset quality review. In total, the banking sector reported over 3.2 billion euros of loss for financial year 2013.

The government deficit soared dramatically in 2013 due to the capital increase of banks, but even without this effect, 2013 would be deemed one of the worse years for Slovenia regarding fiscal discipline. By the end of the year, the national debt thus reached a staggering 71.7 % of GDP, which is an extraordinary increase as compared to the 54.4 % at the end of 2012, and of which 10.3 percentage points are attributable to the one-time events (primarily capital increase of banks). Slovenia is no longer a low leveraged state; in fact, the Statistical office of the Republic of Slovenia forecasts the level of public debt of 80.9 % of GDP for the end of 2014. Therefore, a further increase in borrowing could have irreparable consequences for the implementation of the state budget and the welfare state as we know it. It is this inevitable fiscal self-restraint which will follow that is in fact one of the most serious factors of limiting growth in the medium and long term future, and in the environment of limited external and diminishing domestic demand, forecasts of economic recovery are moving further away into the future.

Economic growth forecasts

(real growth rates, in %)	2013	2014*	2015*	2016*
GDP	(1.1)	0.5	0.7	1.3
Registered unemployment rate	13.1	13.6	13.5	13.1
Export	2.9	4.2	4.8	5.2
Import	1.3	3.5	5.2	5.3
Private consumption	(2.7)	(0.4)	0.7	1.8
Government consumption	(2)	(1.5)	(0.9)	(0.9)
Gross investments into fixed assets	0.2	(0.5)	1	0
Inflation (Dec. /Dec.)	0.7	0.8	1.4	1.6
Inflation (year average)	1.8	0.3	1.1	1.5

Source: Statistical Office of the Republic of Slovenia, 2014-2016 forecast by Institute of Macroeconomic Analysis and Development (UMAR)

Economic activity assumptions in the main trading partners

(real growth rates, in %)	2013	2014*	2015*	2016*
EU	0.1	1.5	2	2
Euro zone	(0.4)	1.2	1.8	1.8
Germany	0.4	1.8	2	2
Italy	(1.9)	0.6	1.2	1.2
Austria	0.3	1.5	1.8	1.8
France	0.2	1	1.7	1.7
Croatia	(1)	0.5	1.2	1.2
Russia	1.3	2.3	2.7	2.7

Source: Eurostat (for year 2013): Consensus Forecasts, February 2014; Eastern Consensus Forecasts, February 2014; EC Winter Forecast, February 2014; IMF World Economic Outlook Update, January 2014; UMAR estimate

*Spring forecast March 2014

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 20 European countries and an overall international network present in approximately 50 markets, with about 152,000 employees and nearly 9,200 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 group one of the region's highest market shares.

We are committed to investing in new client relationships and playing an active role in the local communities. By following a sustainable growth path, over the last few years the Bank has been constantly employing new people, thus becoming a reliable and attractive employer for the local environment.

Mission and Vision

We committed ourselves to fulfilling the new mission statement:

We, 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 UniCredit Group – 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 Group. Consequently, also in our Bank, the organizational set-up follows the 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.

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 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.

15 years of

UniCredit



1999

Establishment of the UniCredito Italiano Group

Merger of Credito Italiano, Rolo Banca 1473, Cariverona, Cassa di Risparmio di Torino, Cassamarca, Cassa di Risparmio di Trento e Rovereto, Cassa di Risparmio di Trieste.

Beginning of international growth.

The expansion process in Central and Eastern Europe starts with the acquisition of the Polish Bank Pekao.

2000

Geographical growth and diversification

Development in emerging markets. Acquisition of Bulbank (Bulgaria) and Pol'nobanca - then Unibanka - (Slovakia).

Acquisition of the US fund manager Pioneer Investment of Boston and establishment of Pioneer Global Asset Management.

2005

Merger with the German HVB Group and establishment of a single large European bank

UniCredit merged with the German HVB Group, which was created in 1998 from two Bavarian banks (Bayerische Vereinsbank and Bayerische Hypotheken-und Wechsel-Bank), so establishing a single, large European bank.

Acquisition of Yapi Kredi by Koç (Turkey).

2007

Merger with Capitalia. Strengthening the presence of the Group in Italy and abroad

UniCredit strengthens its position in the Italian market thanks to the integration with the Capitalia group – established in 2002 from the merger of Banca di Roma Group, the Bibop-Carire Group, Banco di Sicilia, MCC and Fineco.

The Group also strengthens its presence in CEE with the acquisition of Ukrspbank in Ukraine.

2010

A new service model: "Together for our customers"

Together for our customers is the organic business evolution program designed to better focus on customers' needs and enhance proximity to territories through a set of interventional measures to combine the specialization of our businesses with the simplification of the Group structure.

2012

The new UniCredit

A rock solid commercial bank leader in Europe which combines operational efficiency and customer satisfaction by investing both in the traditional and digital communication.

2014

UniCredit Tower, the new Headquarter

UniCredit Tower represents a model of:

- sustainability, with more than a 40-percent reduction in CO₂ emissions;
- modernity, as it's ranked among the world's 10 most beautiful skyscrapers (source: Emporis Building Data Company);
- efficiency, resulted in a reduction in occupied office space, saving almost 25 million euros annually, with better efficiency.



Our Approach

The current economic situation poses a new challenge for the banking sector. It must remake itself into a driver of the real economy - and must be able to meet the needs of society, maintaining sustainable operations.

How are we tackling this challenge at UniCredit? By applying a long-term, multi-stakeholder approach to every area of our activity:

- Commercial banking – by improving our business model and competencies in order to work more closely with customers and meet their needs more effectively;
- Corporate citizenship – by using our expertise to nurture the economic participation of all people and conserve natural resources;
- Philanthropic initiatives – by supporting programs that go beyond a bank's traditional scope and respond to basic social needs, especially in times of crisis.

Indeed, to succeed in the current climate, a bank must address economic, social and environmental issues both in its strategic outlook and in its day-to-day work.

Such an approach depends on a cultural shift – one that is now the basis for our service model – and it also relies on proper risk management. With this in mind, we are improving cooperation between our business units and the departments in charge of risk management. This enables us to develop solutions that are in line with the objectives and needs of our Group and our customers.

The management of risk is the cornerstone of our business, and a deep knowledge of our customers is essential if we are to understand and control risk as effectively as possible.

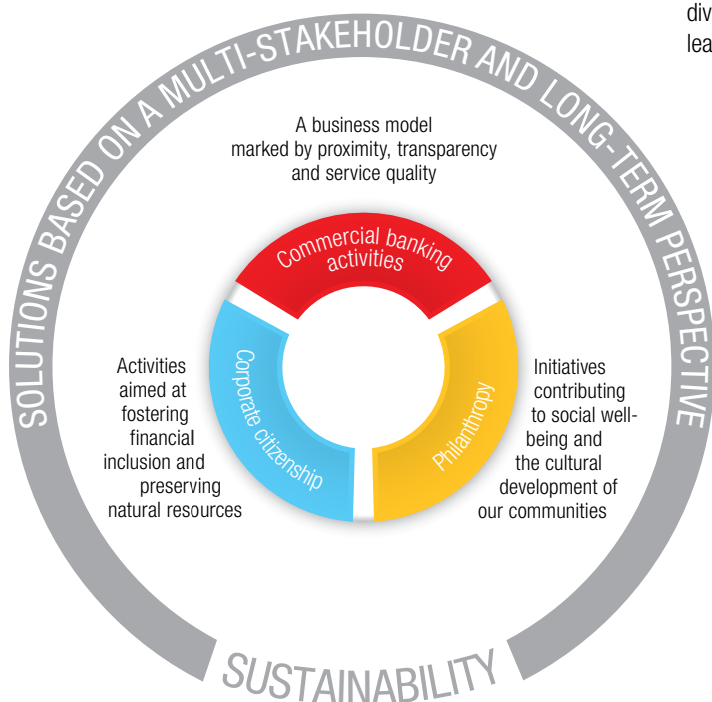
In order to build even closer relationships with our customers and respond more quickly to their needs, we have simplified many procedures and delegated more decision-making powers to our national operations.

At the same time, we continue to increase efficiency in our operations. Throughout our Group we are adopting technological innovations that are opening up new ways to interact with customers. We are determined to leverage the opportunities presented by multi-channel communications to form stronger and more productive relationships with our clients.

Embracing innovation is one of UniCredit's key objectives. It is why we seek to develop a fully integrated multi-channel banking system that combines traditional and digital communications. The physical branch remains at the heart of this model, particularly in times that call for personal relationships and direct interaction. However, the branch banking experience will be increasingly complemented by the new channels in which we are investing.

It is an approach that stems from paying close attention to our stakeholders' genuine expectations. After all, dialogue with them is our guiding principle for generating lasting value and for successfully supporting the development of the countries in which we operate.

Our extensive physical presence and strong local representation formed the fundamental character of UniCredit. Fifteen years ago, we laid the groundwork for our geographic expansion and operational diversification. It was a sound decision – and it has made our Group a leading financial institution, respected throughout Europe.



AUSTRIA, ITALY AND GERMANY

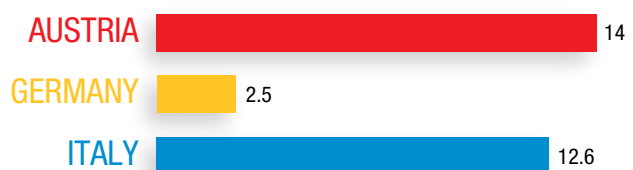
UniCredit occupies a strategic position in Italy, Germany and Austria. With about 4,171 branches in Italy, 851 in Germany and 290 in Austria, UniCredit comprises one of the largest banking networks in the heart of Europe. Accounting for more than one-third of the GDP of the European Union, these three countries benefit from their close ties to the growing economies of Central and Eastern Europe.

Following the introduction of the ECB's Outright Monetary Transactions (OMT) program in the summer of 2012, markets' normalization process is enduring, with a gradual restoration of investors' risk appetite. At the beginning of 2014, the growth recovery across the OECD area is gaining good momentum, while global trade is picking up quite nicely. We expect eurozone growth accelerate to an annual average of about 1.5 % in 2014, from -0.4 % in 2013. Germany is projected to be the engine of growth in 2014, on the wake of brighter export prospects, the unloading of pent-up demand in investment in machinery and equipment, and some strengthening of private consumption; the tight intra-European trade links will secure that the positive effect will be felt in the eurozone periphery as well as Central Eastern Europe. In Italy, the recovery is underway, although the pace of GDP growth is likely to remain subdued at 0.7 % in 2014. The main growth drivers will be a steady recovery in exports and a moderate pick-up in capital expenditures, amid still tight credit conditions, while private consumption is likely to be the weak spot. Finally, while the recovery of export markets is kick-starting the domestic economy, domestic demand, mainly investment, will ultimately constitute the main pillar of economic growth in Austria in 2014.

In the medium-to-longer term, the OMT has helped to create a more favorable environment for politicians to implement structural reforms, while repairing the transmission mechanism of monetary policy remains the ECB's most daunting challenge. Pushing ahead with the structural reforms remains essential to achieving a sufficient degree of macroeconomic and fiscal convergence across the eurozone, while efforts continue to shape a credible pan-European architecture. This process is vital to making the eurozone stronger and more competitive moving forward. In Italy, the sustainability of the recovery will largely depend on the effective implementation of reforms to restore long-term competitiveness and reduce public debt. Taking into account the reforms that have already been implemented in Italy, we expect real economic growth to continue at an average annual rate of roughly 1 % in Italy and 1.8 % - 1.9 % in Austria and Germany from 2015 to 2018.



Market share¹ (%)



1. Market share in terms of total customer loans as of 31 December 2013.
Source: UniCredit, National Central Banks.

CENTRAL AND EASTERN EUROPE

UniCredit is a market leader in Central and Eastern Europe with has a broad network of roughly 3,600 branches in the region.*

Its regional footprint is diverse, and include a direct presence in 14 countries. It is ranked in the top five in 10 of these counties*. In fact the CEE now accounts for 28 percent of the Group 's revenues.**

Across the newer EU states, economic performance is expected to continue improve. A recovery was already visible over much of 2013. In part this improvement captures a stronger external environment, supporting industry and exports as EMU continues to use much of the region as a competitive production base.

Over 2014 this recovery should extend more visibly into domestic demand. Following a multi year period of fiscal consolidation, the drag to growth on this front should be much more muted going forward while some countries will enjoy a positive impulse. Public debt ratios remain considerably below the average for advanced economies. In many cases labour markets have stabilized.

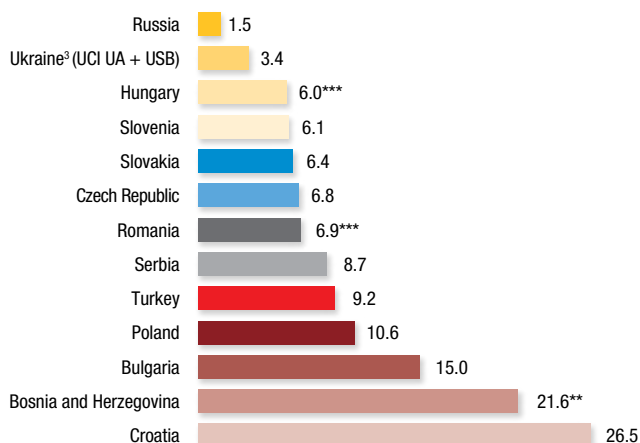
Monetary policy is also exceptionally accommodative across the region while rate hikes are likely to materialize only gradually. Progress on banking union should also bring positive spillovers to the newer EU states while in many countries we see credit proving more supportive of domestic demand. In many of the newer EU states we expect GDP growth of above 2 % this year.

Within Turkey and Russia the near term challenges are greater. Following a multi year period of strong growth, momentum will slow this year in Turkey. Political uncertainty plays a role. A slowdown in foreign capital inflows, prompted in part by Fed tapering, is also having an impact. In contrast, stronger industry and export performance brings benefits, as is the case in the newer EU states.

Russia continues to adjust to stable rather than consistently increasing energy prices. This adjustment is aided by increased currency flexibility, a large stock of foreign reserves and improvements in the inflation-targeting regime. Within this environment, real GDP growth over the coming 1-2 years will be more muted than in the past but remain positive.

From a medium- to long - term perspective, we believe that the majority of Central and Eastern Europe economies will continue to see an increase in living standards as growth is supported by competitive labor costs, flexible labor markets and a gradual recovery in foreign direct investment.

Market share² (%)



* as of September 30 2013.

** as June 30 2013.

*** as December 31st 2012.

2. Market Share in terms of Total Assets as 30 September 2013. Market share in Azerbaijan not available.

3. Pro-forma (Ukrsotsbank + UniCredit Bank Ukraine).

Source: UniCredit Research, UniCredit CEE Strategic Analysis.



Financial Results

Statement of Comprehensive Income for the Year 2013

In 2013, the net interest income of the Bank amounted to 48.4 million euros, which represents a drop of 7.6 million euros (or 13.5 % year-on-year). The drop is evidently lower than in the total banking system. Namely, the monthly bulletin issued by the Bank of Slovenia in December 2013 reports an 18-percent drop for November year-on-year. The reasons for the decrease are primarily the deleveraging in the corporate sector, and interest margin squeeze.

The Bank received 1.8 million euros less in dividends from its investments in non-core assets.

In 2013, the Bank successfully increased its fee and commission net income to 23.5 million euros, or by 1.8 million euros (8.1 %), compared to the previous year. The increase was already partly offset by 1.2 million euros of tax on financial services, which was implemented in Slovenia in 2013. The increased income is the result of the Bank's efforts in recent years in acquiring new customers with transaction accounts, and of an increase of enhanced product offerings, including POS and cash management business. The guarantee business also grew in 2013.

Realized losses within the item "Realized gains and losses on financial assets and liabilities not measured at fair value through profit or loss" are lower by 3.8 million euros year-on-year as the Bank wrote-off less loans than in 2012.

The Bank's net trading result, including foreign exchange gains, was negative by 1.2 million euros in 2013 (in 2012: positive by 1.5 million euros). In line with IFRS 13, the Bank recognized credit value adjustment (CVA) and debt value adjustment (DVA) for its trading derivatives. This resulted in 3.1 million euros of loss in 2013. Excluding this effect, the Bank's trading in 2013 was more profitable compared to the preceding year. The item "Fair value adjustments in hedge accounting" were also significantly affected by CVA and DVA in 2013; in this case for hedging derivatives. The total gain in the amount of 2.6 million euros derives from this source. Overall, the net effect of CVA/DVA adjustments was -0.5 million euros.

Other operating net income turned to loss in the amount of 0.7 million euros in 2013, solely due to an increased amount of the bank levy. In 2013, the bank levy amounted to 1.6 million euros, which is 0.8 million euros higher than in the previous year, mainly due to worsened deduction criteria.

With the help of the Bank's cost management actions, administrative costs declined to 35.0 million euros (by 1.9 million euros or by 5 % year-on-year). The depreciation expenses increased to 5.1 million euros, by 0.5 million euros (or by 10.2 %), mainly due to the implementation of technology investments.

Provisions increased by 3.0 million euros (or by 330.5 %) as the Bank built additional provisions for its off-balance-sheet items, mainly guarantees.

In 2013, UniCredit Banka Slovenija d.d. recognized the impairments of its assets in the amount of 75.6 million euros (or by 118.5 % more than the year before), of which 19.5 million euros refer to available-for-sale assets and 56.1 million euros to loans.

As a result of all the facts mentioned above, the Bank's loss before taxes amounted to 47.4 million euros. After deducting 8.2 million euros of tax income (deferred taxes), the loss after taxes amounts to 39.2 million euros. Summarizing solely business effect (excluding the increase of impairments and provisions, additional tax burden, newly implemented CVA and DVA effect and drop in dividends), the year 2013 would be a more successful year than the year before. It needs to be emphasized that more than one third of the loss was absorbed with profit recognized in other comprehensive income.

Within other comprehensive income the Bank recognized 14.3 million euros of net profit after taxes. The actuarial gains contributed 0.2 million euros, valuation gains for cash flow hedges 2.7 million euros and valuation gains for available-for-sale financial assets 11.4 million euros. The latter is affected by the shift of impairment of equities in the amount of 19.5 million euros to the Statement of Income and of recovered valuation of government bonds (2.7 million euros before taxes).

Statement of Financial Position for the Year 2013

UniCredit Banka Slovenija d.d. reduced its assets in 2013 by 326.8 million euros (or by 11.6 %), amounting at the year-end to 2,488.6 million euros.

The volume of financial assets held for trading decreased by 29.0 million euros (or by 65.4 %) as a result of reduced volume of trading derivatives. 3.0 million euros of the decrease derives from the first adoption of CVA. Throughout the year, the Bank kept a low volume of trading securities (at year-end 0.1 million euros), but the volumes of bought and sold securities (mainly bonds) during the year amounted to 92.0 million euros.

At the end of 2013, the available-for-sale financial assets amounted to 251.4 million euros, of which 225.6 million euros were in bonds, and the remaining 25.8 million euros in shares. Their total volume declined during the year by 62.7 million euros (by 20.0 %). The bonds were sold for 57.5 million euros net, while their valuation increased during the year by 4.6 million euros. The volume of shares decreased from 35.6 million euros to 25.8 million euros solely because of negative valuation.

The item "Derivatives – hedge accounting" represents positive present value of swaps, which the Bank held to hedge its cash flows. It amounted to 7.0 million euros at year-end and represented approximately half of the volume recognized at the end of 2012.

Loans and receivables amounted at the end of 2013 to 2,024.0 million euros. They shrank by 340.6 million euros during the year (or by 14.4 %), mainly due to deleveraging in the corporate sector. Loans to customers amounted to 1,895.5 million euros net of impairments. Their gross volume declined by 317.7 million euros and their impairments increased by 56.1 million euros compared to the end of the year 2012. Impairments at year-end represent 7.9 % of the gross volume of loans to customers.

The Bank held the same held-to-maturity financial assets at the end of 2013 as at the end of 2012.

The volume of property, plant and equipment decreased by 1.6 million; the additions were more than offset by depreciation.

Within intangible assets the Bank recognizes solely software. Its volume slightly increased in 2013 in spite of higher amortization, namely by 0.6 million euros compared to the year before.

The investment in the Bank's subsidiary – UniCredit CAIB Slovenija, d.o.o. – recognized at the end of 2012, was merged with the Bank on 31 July 2013.

Tax assets increased mainly by the amount of tax loss carried forward.

Liabilities to central banks amount to 253.2 million euros. The increase in 2013 in the amount of 1.4 million euros represents the increase of accrued interest for the same long-term loan, which the Bank had in its volume at the end of 2012.

Financial liabilities held for trading comprise solely a negative present value of derivatives. At the end of 2013, they amounted to 17.2 million euros. Their volume decreased during the year by 26.4 million euros (or by 60.6 %). As the Bank is closing its trading positions, the drop of financial liabilities is in correlation with a decrease of financial assets held for trading.

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 47.4 million euros at the end of 2013 with a decrease of 18.7 million euros.

Financial liabilities measured at amortized cost amounted to 1,932.7 million euros at the end of 2013. They decreased by 263.4 million euros in 2013. Loans and deposits from banks, which amounted to 609.6 million euros, declined by 314.1 million euros. The Bank repaid deposits mainly to its parent company due to the decline of loans to corporates and increase of deposits from customers. Deposits from

customers, which amounted to 1,276.8 million euros, increased by 49.0 million euros. Fair value reserves increased by 14.3 million euros (see the paragraph on other comprehensive income above).

Retained earnings increased by 1.6 million euros, of which 0.5 million euros was contributed by the transfer of net profit from the year 2012 to retained earnings, and 1.0 million euros was contributed by the merger with UniCredit CAIB Slovenija, d.o.o.

The Bank's capital adequacy ratio improved significantly, namely to 16.92 %, which is 900 basic points above the regulatory minimum, with the help of Risk Weighted Asset optimizations. Among all the banks, included in the 2013 Slovenian Asset Quality Review and Stress Testing, the Bank proved the strongest bank.

Bank Segment's Performance Review

Retail and Small Business Banking

GENERAL OVERVIEW

Following the strategy defined when extending the network in 2011 and after the growth achieved in the previous year, retail banking showed a consistent development at the Bank in 2013 as well.

The economic environment remained challenging: along with a GDP decrease, unemployment increased and private consumption and investment appetite remained weak. While credit quality stayed at low levels, as witnessed by the still relatively high percentage of non-performing loans, interest rates remained compressed, therefore providing little capacity to absorb losses driven by difficulties of borrowers in repaying debt. In addition to the macro-economic weaknesses, the uncertainty generated by the financial crisis in Cyprus in the first months of the year anticipated a decrease of confidence in the Slovene banking sector as the local Stress Test provided an estimation of large capital gaps by a relevant part of the local banks.

In such an environment, UniCredit Banka Slovenija d.d. managed to capitalize on the reputation and the value proposition built year after year with both households and small businesses. The active customer base grew consistently, by 7 % and 14 % respectively. Household deposits grew by 9 %, while current accounts from small businesses increased by 12 %. As by most recent data at our disposal, the household deposit market share of UniCredit Banka Slovenija d.d. increased 10 % to 3.3 % in the last 12 months, in line with the long term strategy of becoming the bank of choice for customers looking for a bank to trust, partner with, and rely on for any of their financial needs, especially during challenging times.

UniCredit Banka Slovenija d.d. has always considered customer satisfaction and service quality to be of the utmost importance when assessing its capability of fulfilling customer needs. Accordingly, we kept on measuring related performance indicators during the whole year: again in 2013, the customer satisfaction index measured by an independent specialized company improved from 2012 and reached a very satisfactory level (89 points), while competitors and banks generally in Slovenia worsened (72 and 64 respectively). Service quality, as implemented organically in 2012, improved significantly as well, thanks to the adoption of its standards at all points of sales.

While we are pleased with these clear improvements, we will keep on investing in further service quality, as we believe it will support our commitment to generating value to our customers.

Our main principle is to establish and nurture a real relationship with our customers since the very beginning, for which we implemented in 2013 a structured "onboarding" program that supports us in better understanding our customer needs and expectations, and therefore better servicing these needs. The onboarding program applies for both Individuals and Small Businesses.

SEGMENTS AND PRODUCTS

Private Individuals

The Division services more than 115,000 households, offering a complete range of services.

We constantly review our product shelf and our service models, seeking the anticipation of the evolving customer needs. With the aim of simplifying customer choice, we decided to reduce the number of accounts available by almost half, keeping Pametni and Elitni as the main alternatives. In addition, we implemented the so-called "Bonus" option, which allows the customer to decrease their monthly fee by simply having their salary regularly deposited at UniCredit Bank, or as soon as the account balance reaches a defined threshold. In addition, we maintained a dedicated offer for doctors, designed in cooperation with the Chamber of Doctors.

Among priorities of the Retail segment, expanding multi-channel capabilities has been put at the highest attention, with local know-how supported by the Group platforms. We therefore upgraded Mobilna banka GO! in the first quarter of 2013, improving customer experience and overall design. The product enjoyed a great acceptance, as witnessed by a user increase of almost four times in just one year. At the same time, Online b@nka was upgraded too, by including term deposit subscription end-to-end, which provided time saving and 24/7 convenience to customers. Eventually, the number of online users increased by more than 20 % in 2013, creating the conditions for further alignment in the customer experience among channels at UniCredit Banka Slovenija d.d. Meanwhile the Bank's website www.unicreditbank.si reached the highest visibility among competitors, offering a user friendly environment for clients/prospects requests and information gathering and allowing further business interaction on other channels at UniCredit Banka Slovenija d.d.

In consideration of the difficult economic environment, the Bank improved its insurance shelf by extending protection solutions for borrowers and cardholders. After the implementation of travelling and purchase protection insurance, bundled with VISA in 2012, the number of credit card holders increased by 28 % in 12 months. Lastly, by improving our credit protection insurance together with Generali, we now offer a wide and well-accepted solution for borrowers, protecting against death, disability and unemployment at affordable rates.

Solutions for savers and investment needs were further developed in 2013. By a placement entirely sold-out in the first half of 2013, the Bank distributed Moj Garant IV, a single premium life insurance issued in cooperation with ERGO življenska zavarovalnica d.d. providing a guaranteed return of 145 % at maturity. Equally, with the aim of providing tools for monthly saving or individual investments, ERGO unit linked and Pioneer funds gave a wide range of alternatives, covering different risk-return profiles as demanded and assessed together with our customers. Finally, more sophisticated asset management solutions were designed for Affluent customers, in cooperation with private banking and adopting the exclusive GIS methodology developed by UniCredit.

Lastly, while the economic environment remained uncertain and new lending decreased more visibly in housing than in consumer lending, the Bank managed to keep its household loan market share stable above 9 %.

Small Business

After a significant growth in 2012, Small Business showed impressive development in 2013 as well. The customer and the account base increased well above 10 %, repaying the effort and the investments made by the Bank in the previous years to become the Bank of Choice for Small and Medium Enterprises. In fact, the segment has doubled since 2009, becoming one of the key pillars of UniCredit Banka Slovenija d.d. retail strategy.

In 2013, we further reorganized the product shelf to better serve transactional needs: to our packages Podjetnik we added a dedicated offer for accountants, for notaries, doctors and non-profit organizations. We included POS acquiring in Podjetnik Napredni, online and mobile banking in most of our packages, in order to consistently offer multi-channel facilities to our customers. Mobile banking was extended to the Small Business segment as well, leveraging the successful platform redesigned for Individuals.

Even for Small Businesses, as the economy shrank, loan disbursement decreased year on year, however outstanding volumes remained in line with 2012. Towards the end of 2013, the Bank finalized a simplified lending process that provides customers with a much faster response for standardized lending products. After an initial test phase, the new process is presently rolled out across the whole Network. We also re-designed our dedicated network and tested specialized centers (so called "hubs") in Ljubljana, where more complex financial needs and business plans are reviewed, in order to provide the best customer support.

Private Banking

Private banking represents the highest segment of private individuals, to which UniCredit Banka Slovenija d.d. offers solutions designed for financial assets above 400.000 euros.

The reputation of professional private bankers and methodologically consistent asset managers supported the growth of the business line as uncertainties unfolded in 2013. Guided by the principle of finding the optimal allocation of assets by investment grades for each client, based on financial goals and expectations, UniCredit private bankers determine and review the most adequate asset distribution and the appropriate reaction to changing conditions in the financial markets. To do this, the Bank enjoys a high level of support and a competitive advantage by GIS – Global Investment Strategy of the Group. Based on this strategy, more than 150 billion euros of assets are being managed in Private Banking within the Group.

Financial assets in Portfolio management more than doubled in 2013. In addition, the Bank implemented a dedicated life insurance line, together with ERGO, that joins the advantages of insurances and

asset management according to the methodology of GIS, creating a unique solution on the Slovene market.

Lastly, by concluding an agreement with Intermarket Diamond Business, private banking extended its offer to diamonds, providing customers with an alternative to include next to more traditional means of investments.

A confirmation of the quality achieved by the Bank was eventually certified by Euromoney with the "Best bank for Private banking in Slovenia" award.

FUTURE FORECAST

We expect 2014 to be challenging. The incoming consolidation of the banking sector may accelerate changes, for which we are prepared to play an active role, next to our customers.

Our strategy to become a leading bank in Slovenia in terms of reputation and service quality holds, recognized for servicing the needs of individuals and small businesses by leveraging a long-standing leadership in customer satisfaction and people.

Corporate and Investment Banking

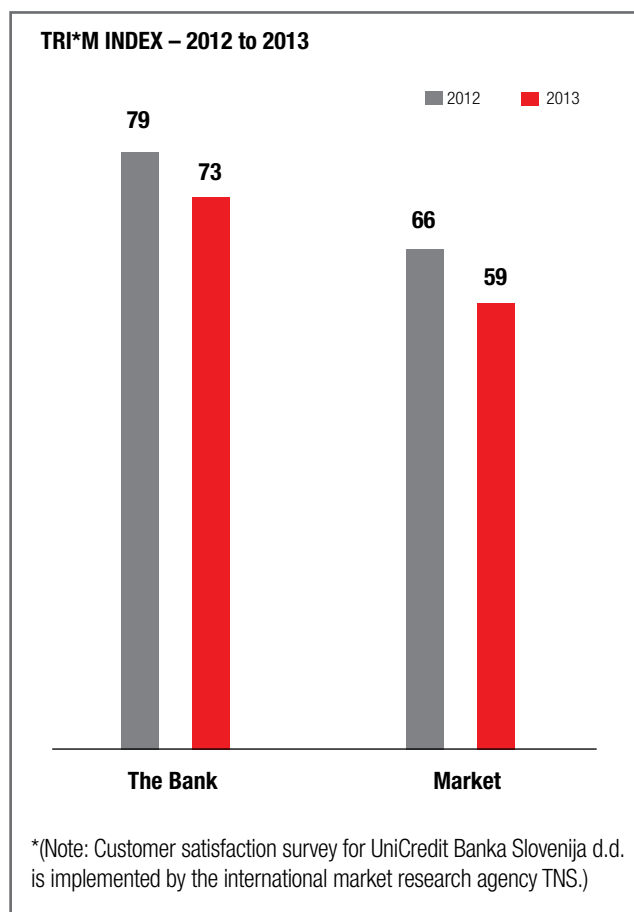
GENERAL OVERVIEW

In 2013, the Slovenian economy shrank again, but in the second half of the year shrinking slowed somewhat. Year-on-year decline of the main determinants of gross domestic product, with the exception of export and import operations, has further deepened and in the domestic economic environment, the situation continued to become more strained.

This has consequently reduced the volume of loans of Slovenian banks to the non-banking sector. In the first ten months of 2013, it declined for a solid 1.5 billion euros, which is five times more than in the same period of 2012. In 2013, the emergence of corporate deleveraging and reduced demand for working capital and investment loans was felt also by the Corporate and Investment Banking for the first time since the worsening conditions in the Slovenian economy.

The harsh market conditions also affected the customer satisfaction in the field of Corporate and investment banking, which has consequently slightly decreased, but the results of the survey confirm that the customers of UniCredit Banka Slovenija d.d. are very satisfied with our services and approach, and that satisfaction is on average much higher than customer satisfaction in the Slovenian market.

Bank Segment's Performance Review



In addition to customer satisfaction, we also focused on employee satisfaction of our internal customers and promoted knowledge and their professional development. Within the Academy, our employees are constantly upgrading their knowledge about customers, banking products, services and processes as well as acquiring soft skills. Thus, we ensure that customers have available expert banking advisors who understand their needs and wishes, and are able to anticipate them and provide appropriate solutions.

In 2013, we also organized educational events to regularly inform our customers on various offers and banking services. According to our experience, companies want more macro- and microeconomic knowledge, which we also share with them in the corporate magazine Azimut. It primarily refers to the lifestyle of the target group, but at the same time also contains specialized articles and internationally focused topics. An important competitive advantage of UniCredit Banka Slovenija d.d. is its integration in the international environment. In the countries of the Group, we offer our customers uniform support and help companies with the sales concept of cross-border solutions in expanding their business abroad.

In 2013, we thus provided for international business growth, supporting the most vital part of the Slovenian economy – exporters – and endeavored to approach each client separately. With the concept

of micro segmentation, we researched the needs of the market and offered businesses customized solutions.

FINANCIAL RESULTS

In 2013, the area of Corporate and Investment Banking again achieved good results when compared to the entire banking sector. This year, it generated revenue of 51.4 million euros, which is 6.1 million euros less than in the previous year.

Further decline in the Slovenian economic activity in 2013 additionally weakened the already weak credit demand of Slovenian companies. With the tightening of the credit crunch in Slovenia, the volume of corporate financing declined by 20 percent and at the end of 2013 amounted to 1.2 billion euros. In 2013, the average volume of customers loans decreased by 17 percent. Nevertheless, we have maintained our strong focus on customers and intensively cooperated with those which have healthy business cores and good projects.

We are especially proud of 593 million euros of collected deposits of the Corporate and Investment Banking customers. In 2013, the average volume of deposits of our customers increased by 26 percent, with the consequent impact on the improvement of the ration between loans and deposits in our division. The high growth in deposits confirms the good working partnership with clients and their high confidence in our Bank, both in its stability and security.

SEGMENTS AND PRODUCTS

We have designed three sets of banking services for customers' needs. Within the scope of work of Business Consulting and Services, the Bank provides financing and other traditional banking products. Global Transaction Banking provides services in the areas of cash management and foreign trade financing as well as custody services, while within the scope of the work of Products and Financial Markets, the Bank provides banking services to financial institutions, brokerage, treasury products, trades for its own account and provides corporate finance services and project financing.

Corporate Sales and Relationship Management

In 2013, the longevity of the economic and financial crisis in Slovenia further deteriorated operating conditions of Slovenian companies and decreased their credit demand, especially for long-term loans, due to the contraction in business investments. Despite the fact that in 2013 the reduction of economic activity slowed, the high financial leverage and uncertain domestic economic environment make it impossible to successfully and quickly restructure their own funding.

At UniCredit Banka Slovenija d.d., we consistently take into account high credit standards as we believe that only in this way we can achieve both sustainable operations and development of companies that we finance, as well as our Bank. Despite the fact that we want to finance companies with the potential for development and at the same time be a good partner for our clients, we recorded, for the first time, a negative growth rate in the field of corporate and investment banking as regards the volume of financing in 2013.

After reaching 9-percent growth in 2012, the volume of financing in 2013 on average decreased by 17 percent, which is consistent with a 16-percent year-on-year decline in lending to non-financial companies in Slovenia according to November data of the Bank of Slovenia.

In 2013, the Corporate and Investment Banking division generated about 26 million of interest income from financing, which represents 50 percent of its total revenues.

Global Transaction Banking

In the past year, we were actively developing transaction banking and cash management, offering services and product solutions in the areas of trade financing and documentary operations and providing global custody services for corporate clients and financial institutions. In the area of transaction banking we created revenue of 15.7 million euros in 2013.

At UniCredit Banka Slovenija d.d., we upgraded all the devices for accepting payment cards at points of sale (POS terminal) with the system for contactless operations (NFC – near field communication). NFC technology thus enables payments by approaching payment cards that support NFC technology at POS terminal. A novelty in the field of cash management since December 2013 is a mobile banking program, Mobile Bank GO! for legal entities, through which businesses can access transaction accounts and provide banking services in the BusinessNet system.

In the area of trade financing, we have successfully offered standard banking products and services, namely payment and service guarantees, letters of credit (including “Stand-by” letters of credit) and documentary business solutions, as well as supplier financing and purchase of receivables. UniCredit Banka Slovenija d.d. provided exporters and companies doing business internationally with various forms of insurance against risk as well as cost- and time-efficient trade financing solutions which enable companies to ensure liquid assets.

Taking into account customer needs and legal requirements in the area of cash management, in 2013 we all the necessary solutions for migration to SEPA. Significant increase in payment transactions of domestic and foreign legal entities and a high volume of demand deposits have once again demonstrated that UniCredit Banka Slovenija d.d. is a reliable partner to its clients in the area of cash management. Based on Euromoney Cash Management Survey, UniCredit Banka Slovenija d.d. received the title of “Best Bank in the field of cash management” in Slovenia also in 2013, and the UniCredit group has been recognized as the best bank in the area of cash management in Central and Eastern Europe.

The Bank was still the leading provider of custody services for foreign investors in 2013. We were also actively developing products and services for domestic investors, with the help of which we more than doubled client assets within the area of Custody Services.

Further development of transaction banking with a strong focus on customer needs and satisfaction remains one of the key strategic objectives of the Bank.

Products and Financial Markets

Year 2013 brought many challenges to the Products and Financial Markets division. Slovenia’s difficulties in the financial markets and speculation about financial collapse of the state and inevitable request for assistance marked almost three quarters of the year until mid-December, when the Ministry of Finance and the Bank of Slovenia published the results of stress tests and the review of investment quality. Prior to that, the year was marked by record high yields of Slovenian government bonds, partial outflow of retail deposits from the banking system and the overall crunch in the bond market, which was the result of doubts about the ability of the state to rehabilitate the banking system on its own. In the given circumstances, the Bank reduced the portfolio of government bonds and bonds guaranteed by the state and decreased interest income due to the lower risk.

The trading result was good, irrespective of the domestic situation, because western economies show signs of recovery, the international capital markets have recorded high growth rates, and it is also a response by central banks (at least in the USA) in the direction of gradual extinction of monetary expansion policy. As a result, the high volatility of interest rates also affected the area of trade, which accounts for the largest share in the trading result. In the area of sales of treasury products to businesses, increase in the volume of deposits was the most noticeable. They increased more than expected due to the inflow of money from other banks in the system. The extent of conversion of foreign currency was in line with expectations, while the demand for derivatives to hedge against currency and interest rate risk remains low.

FUTURE FORECAST

According to forecasts, the economy growth in the euro zone will increase in 2014 mainly due to increased international and domestic demand and improved mood of legal entities and consumers. We also expect further strengthening of exports in Slovenia and consequently its economic activity, although the latter is projected to decline again in 2014, this time by 0.8 percentage points.

Strategy of the Corporate and Investment Banking division of UniCredit Banka Slovenija d.d. will remain adapted to the harsh market conditions. In doing so, we will continue to focus on maintaining continuation of excellent relationships with clients, promotion of good projects, concern for employees and sustainable growth. The key pillars of the strategy are solid and will continue to remain as follows:

- Retaining customers at the center of our efforts and attention,
- Preservation and at the same time increasing of customer satisfaction as compared to other banks,
- Targeted acquisition of new customers,
- Improving profitability of operations,
- Healthy and sustainable growth both in terms of revenue and in

Bank Segment's Performance Review

- terms of balance sheet assets,
- Development and improvement of services and products customized to the needs of customers,
- Developing knowledge of employees, transfer of good practices within the Bank and the UniCredit group, and increasing employee satisfaction,
- Improving process efficiency of operations and
- Consistent following of regulatory requirements.

Global Banking Services

Global Banking Services Division has focused on internal efficiency improvements and optimizations with the aim to provide to clients better service on higher quality level. Priority of the division was improvement of cost to income ratio which has changed after external legislation increased and introduced additional taxation of banking services and after the Bank finished project focusing on expansion of branch network.

Organisation

In 2013, UniCredit Banka Slovenija d.d. continued its efforts to simplify the organizational structure to create "lighter" organization and bring us closer to our clients without compromising on quality and customer service.

While organizational changes were relevant to all Competence Lines, the major changes of 2013 efforts were in Corporate and Investment Banking Division and Global Banking Services. In both areas, new organizational structure was implemented to provide customers with clearer points of contact, to accelerate decision making process as well as support product and service innovation. In Global Banking Services particularly, the goal was streamlining of operations to increase overall efficiency and productivity. Rightsizing efforts together with process optimization and automation delivered outstanding results and supported the growth of volumes. Global Banking Services productivity in area of operation increased by 21 %.

Last year was equally important for the Project Management Office. We continued to nurture project management culture in the Bank to ensure timely delivery of both local and Group projects. Under the leadership of the Project Management Office the Bank successfully finished integration project with CAIB d.o.o. which was successfully incorporated in the last quarter of 2013. Other projects accomplished within 2013 were focused on improvements of client related process and products including optimization of deposit management process, private individual lending, contract maintenance and analytical CRM.

Information Technology and Communication

In 2013, UniCredit Banka Slovenija d.d. continued in enhancing and upgrading its ICT systems in accordance with the ICT strategy adopted and aimed at creating a flexible, efficient ICT landscape to support the Bank's business development.

As part of this strategy, the Bank renovated its Mobile Banking application aimed primarily at providing electronic banking services for Retail and Business clients and started wider upgrade of its Internet Banking application. The Bank also launched critical compliance projects for replacing its dealing system and finalized implementation of analytical CRM system in its Retail business segments. In 2013, the Bank took steps to enhance its financial reporting systems, strictly following the latest regulations of the regulatory bodies. In the risk management area, great attention was paid to automate the UniCredit's Golden Rules, and develop enhance dedicated risk scoring engine, in order to improve on-the-fly control over credit risks and monitoring borrower quality in both Retail and Corporate segments.

Development of the network infrastructure was aimed at standardizing the structure of the Bank's network in accordance with the Group standards. We are reviewing the effectiveness of its ICT systems with an eye to enhancing our operational reliability and paving the way for further infrastructure development. The ICT Department devotes particular attention to reinforce its project management structure and enhance resource planning.

Operations

In 2013, UniCredit Banka Slovenija d.d. continued the intensive optimization of its business processes in order to increase productivity and reduce the internal cost of operations.

In the Private individuals segment, the Bank completed its optimization of the deposit administration and booking process and started with end-to-end automation of overdraft and credit limits lending processes, making it possible to free up work time for the Bank's retail sales staff without introducing additional activities into back office operation.

In 2013, the Bank also completed a project to optimize its cash management and delivery operations which aim was minimizing risk of dependency on monopoly supplier and optimizing costs related to this part of the business. In the corporate business segment, the Bank delivered improvements of services related to transactional business and POS product. Critical points of attention in these areas were increase of service quality and liability.

In 2014, UniCredit Banka Slovenija d.d. intends to continue enhancing its internal business processes while maintaining the high quality of its operations in all segments.

Cost Management and Procurement

Priority of Cost Management function was execution under the level of 2013 budget and introduction of cost optimization initiatives in order to compensate negative impact of macroeconomic environment and the increase level of direct and indirect taxes. Cost Management has implemented a set of measures and actions in order to reduce the operational expenditure and to improve efficiency and cost awareness at the bank level.

The initiatives carried out in 2013 were focused on implementing the Group cost savings programs and creating a strong and stable base for the following years in terms of cost evolution. The Bank has implemented a set of initiatives in order to optimize mainly the Head Offices services – ICT infrastructure, Logistics and Operational services.

Additional savings were achieved via electronic auctions organized by the Procurement function. The Procurement function increased its coverage in the Bank. Working in close cooperation with the other units of the Bank, the financial parameters of service were amended and more sophisticated controls with respect to external vendors were put in place, thus decreasing operational expenses and increasing the business units' capabilities to deliver a higher value to end customers.

Information System Security

In the field of security and security events, 2013 was the year of landmarks for the Bank. Great progress in the area of technical security was ensured by an installation of an IP video recording system at the Bank's headquarters. The system presents significant improvement in the quality of recordings and thus the increase of security. Similar modernization was also ensured in one of the Bank's business units. We firmly believe that it is necessary to follow the development in the field of technical security and to gradually introduce new technologies. In the field of information security, it is of key importance to point out that implemented upgrade of the network communications control system to the newest technology carried out in 2013 will provide even better information security in the future.

However, technical systems help employees with quality and prudent operation only on the assumption that employees perform their work professionally and with a high degree of responsibility. Special emphasis in the field of training of employees is put on professional and practical education. In 2013, the Bank thus organized training in identification of forgery of identity documents and other documents for a part of employees working in its sales network. The training was carried out by an external expert. Positive feedback of participants is encouragement and confirmation that such investment in employees is very important.

There is no such thing as absolute security; the field of security is thus an on-going process which the Bank will be committed to upgrade on regular basis also in the future.

Managing Business Risks

Risk Management

Risk management culture is one of the key building blocks of UniCredit Banka Slovenija d.d. operations. We believe that ambitious goals with regard to indicators of profitability, reputation, quality and, ultimately, the culture of risk management, are closely intertwined with each other. In order to achieve its high ambitions in a sustainable manner, the Bank has focused its work on all the areas mentioned. In this context, having an appropriate risk management culture is not merely one of the objectives, but a key prerequisite for achieving the Bank's objectives in all areas. From this perspective, risk management is relevant to the Bank as a whole and to all its employees in all areas.

From a professional-managerial perspective, the Risk Management division plays a central role in risk management within the Bank. The risks to which the Bank pays special attention are, among others, credit risk, market risk, liquidity risk, operational risk, strategic risk, reputational risk and business risk. A detailed description of risk management from the organizational and procedural point of view and in terms of the most important indicators of risk management can be found in the Overall Risk Management chapter.

As expected, the environment in which UniCredit Banka Slovenija d.d. conducted its operations in 2013 was demanding. In Slovenia, we witnessed the continuation of decline in economic activity. In such circumstances, Slovenia faced public finance uncertainty, which was additionally strained with political crisis and initially very slow implementation of needed reforms. All factors combined together reflected in the deterioration of the Republic of Slovenia's international credit rating. Due to over-indebtedness of the economy and, at the same time, the weakening of economic activity, the banking system saw a continued growth of bad investments, which was particularly visible at the end of the first half-year. The shrinking of credit portfolio in the banking system additionally limited opportunities for revenue growth. The second half of 2013 was marked by completion of comprehensive audit of the banking system and stress tests by the Bank of Slovenia and as a consequence by the increase of capital for five Slovenian banks by the government, change of the insolvency legislation, introduction of the real estate tax and insurance of conditions for transfer of non-performing assets of some banks to the Bank Asset Management Company (BAMC).

In such an environment, UniCredit Banka Slovenija d.d. faced shrinking of the credit portfolio, increase of non-performing assets and growth in impairments and provisions for credit risk. Thus, in 2013 the Bank formed 60 million euros of impairments and provisions for credit risk, which is double the amount from the year 2012. The increase is a consequence of the general deterioration of the economic environment and a consequence of the Bank's decision to strengthen its security of operations in view of uncertainties brought by the future.

From a strategic perspective, the Bank's long-term orientation towards security as a foundation for healthy banking was again confirmed in 2013. The positive effects of the preventive and corrective measures that we had started to implement back in 2008 and 2009 have started to show and they still continue to. In 2013, the Bank continued to strengthen and increase the powers of the organizational units responsible for early detection of warning signals and of those that are responsible for restructuring and recovery, which are separate from the Bank's commercial activities. The Internal Rating Based approach (hereinafter referred to as the IRB) for the calculation of credit risk capital requirements regarding the occurrence of a payment default event, enables the Bank to faster identify a potential deterioration in the portfolio and to respond to it more quickly. Consequently, with targeted decrease of exposure towards performing portfolio of lower credit rating, the Bank improved the average credit rating of operating credit portfolio. The classification of credit assets used by the Bank is more conservative and therefore stricter than regulatory requirements, which provides additional security in the Bank's operations. In 2013, the Bank continued with improvement of the process of monitoring and recognition of collateral in the assessment of capital requirements, which it actively started back in 2011 and 2012. Thus, in 2013 the savings in risk weighted assets related to this amounted to 64.2 million euros.

All of these measures have contributed to the Bank's safety indicators at the end of 2013 being better than ever before, despite the difficult economic conditions. Thus, the Tier 1 capital adequacy ratio at the end of 2013 was 15.6 %, while the capital adequacy ratio was as high as 16.9 %. This means that the Bank is prepared for the possibility of further growth and for possible further shocks in the market. From the point of view of greater liquidity independence, the Bank continued the path set in 2012. Consequently, important liquidity indicators also showed improvement in 2013. Thus, the ratio between loans and deposits from customers that are not banks amounted to 1.48 as of 31 December 2013, compared to the 1.85 ratio as of 31 December 2012. The structural liquidity ratio over one year was 1.09 at the end of 2013. Finally, the Bank's safety was particularly emphasized by the results of stress tests, which rated the Bank on the top with by far the best results ahead of other competitors.

We expect the year 2014 to be very challenging, in particular due to the following factors: need to accelerate economic reforms, a new player on the market – BAMC, still existing danger of further deterioration of economic situation and unclear future of Europe. It will not be easy, rather unpredictable. Perhaps most like steering on wild waters. The year 2013 demonstrated that the Bank knew how to take care of its security and in such way it is also prepared for the year 2014.

Understand

Customer needs and quick responses.

“I received a call from a new customer who told me his company’s employees were having trouble withdrawing money from ATM machines. I wanted to solve the problem as quickly as possible, so I went that evening to check in person. I found that the ATM was only allowing customers to insert cards one way.

I helped a customer who was having trouble withdrawing cash.

But I knew that our ATMs were supposed to allow customers to insert cards in either direction, so I immediately called the ATM company to resolve the issue. **By quickly responding to a client’s problem, everyone was helped.**”

Sergey Chekhonadskikh - ZAO UniCredit Bank Ekaterinburg - RUSSIA



Corporate Sustainability

UniCredit Banka Slovenija d.d. as a part of UniCredit strives to be proactive in the area of corporate sustainability also and especially in the period of unstable market conditions. Now is the right time to establish and additionally build on the trust and proof that the Bank can stand by its clients also in more difficult times. Our advantage is our commitment to seeking the best solutions for all our stakeholders. Fairness, transparency, respect, reciprocity and freedom to act are the values we follow especially thoroughly in our daily socially responsible work.

It is essential for the Bank to create trust among the public (both locally as well as within the Group), strengthen it with its actions, and communicate it in a proper manner. It is even more important to do this in times of extremely volatile market conditions, when business partners seek the safest and most stable solutions and partners.

We are building a positive climate within the Bank, as we wish to provide our top-notch co-workers with enough challenges and comfortable working environment. We constantly upgrade our operations in line with the values from the Integrity Charter, which is common to all members of the Group.

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 personal development. 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 we wanted to show colleagues that their contribution matters, is welcome, and appreciated

COMMUNICATION WITH EMPLOYEES

We used internal communication to emphasize 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 Group is present), we made connections also with the Group.

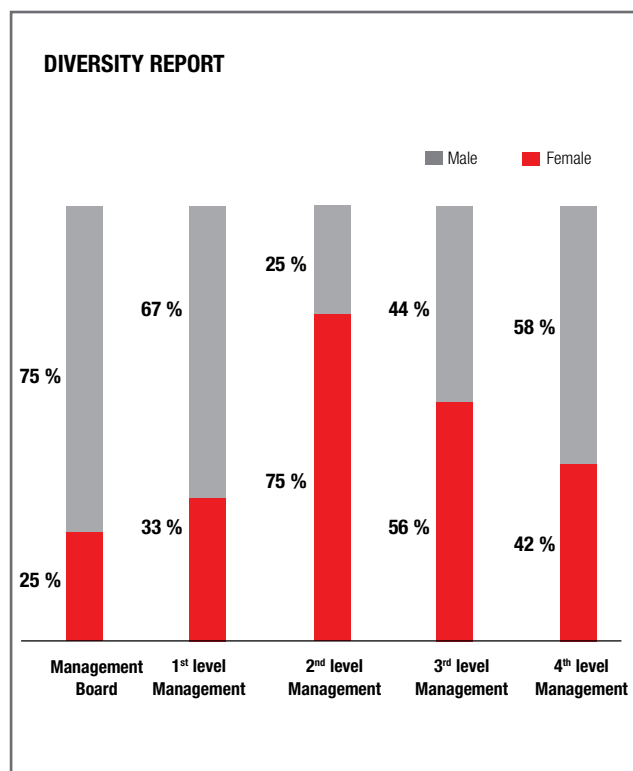
We kept our employees informed about current topics by using letters from the Management Board, personal letters, e-mails, the Bank's intranet page, and personally through meetings of employees. Twice during the year, meetings of employees with the Management Board and the Bank's key leaders took place, with the aim to present

business results, 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.

Within the framework of the Human Resources Management department, 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 are sending them regularly special issues of banking 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 Group, 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.

GROWTH IN THE NUMBER OF EMPLOYEES

One of the key principles which drive our attitude in the area of hiring is providing equal employment opportunities to all applicants for employment, regardless of gender or other personal circumstance.



In the last five years (from 2008 to 2013), the number of employees at UniCredit Banka Slovenija d.d. has increased despite economic recession by almost 40 employees or approximately 10 %. However, in 2013, we recorded a 4.1 -percent drop in the number of employees, which is primarily a result of rationalization of processes and operations. On a monthly basis, we have additionally engaged 44 students on average.

The average age of the Bank's employees is currently 39 years. The gender structure of the staff employed by the Bank comprises of 63.5 % of women and 36.5 % men – the gender ratio has remained practically unchanged from 2012. 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 Group) and the structure of managers by gender, as there are 51 % women and 50 % men at all levels of the management structure. The gender ratio at management level remains at the last year's level.

In 2013, seven employees were acquiring new knowledge and experience on temporary assignments abroad (six employees in Austria and one employee in Serbia).

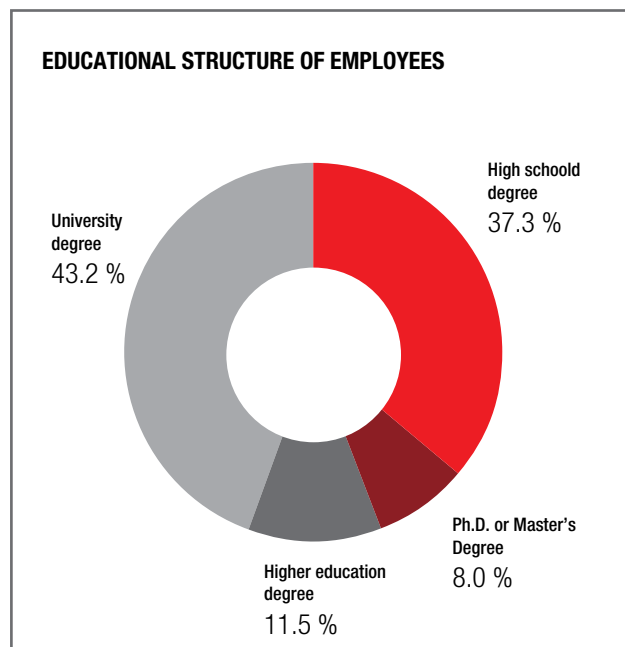
In total, 97 % of employees are employed on the basis of a collective agreement and the others on the basis of individual agreements.

In 2013, 18 new employees joined the Bank in total, while 47 left the Bank. We have concluded 11 contracts for fixed-term employment and the remaining employment contracts were concluded for an indefinite period. On average, the Bank had monthly 67 fixed-term employees and 2 trainee employees, which is a total of 12 % of fixed-term employees over the year. The percentage of fixed-term employees has remained unchanged as compared to the end of 2012.

There were 162 employees employed with the Bank for more than 10 years, of which 56 for more than 20 years. In 2013, on average 28 women were on maternity leave throughout the year (4.9 % of the total employee population), and 52 children in total were born to our employees. 22 colleagues took paternity leave. Pursuant to the Parental Protection and Family Benefits Act (Official Gazette of the Republic of Slovenia, no. 110/2006), 23 employees work part-time, with four employees working a 4-hour work day being paid 55 % of a full salary as a form of incentive to help employees reconcile family and work obligations.

EDUCATIONAL STRUCTURE

The Bank and its employees pay particular attention to knowledge and education, as evidenced by available data showing that 8 % of our employees hold a Master's degree; 54.7 % of employees hold higher or university education degrees, while 37.3 % of employees have high school diplomas- Education structure has thus remained on approximately same level as in the preceding year.



TRAINING AND EDUCATION

In 2013, the Bank allocated 0.08 % of total revenue toward employee training, while the amount spent for educational purposes decreased as compared to previous years as a result of cost optimization due to difficult economic conditions and decreased level of hiring in relation to earlier years, when the Bank had opened business units, making it necessary to train new employees. It is necessary to emphasize, however, that recently the Bank has been promoting the transfer of knowledge within the internal banking schools and trainings, while also introducing 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 supply 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 both product knowledge, knowledge of applications, the legislative area, 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 is divided into seven educational programs (modules). All programs include theory, offer, documentation and tools needed to

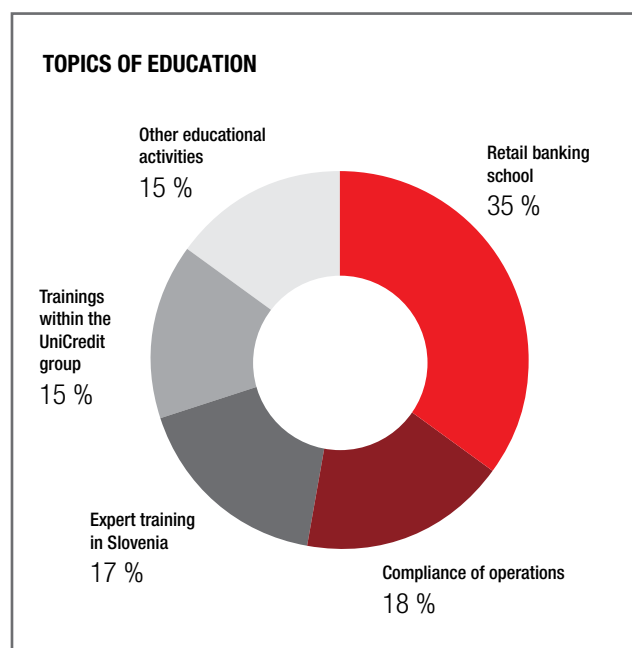
Corporate Sustainability

sell banking products. In 2013, we set ourselves the objective of each advisor attending one, or a maximum of two modules and upgrading their skills acquired in the context of Retail Banking School in 2012. In addition to Retail Banking School, we have also implemented other regular trainings, which were added based on the current needs of business units operations.

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 2013, we conducted a total of 10,300 hours of educational and training activities. The average was 19 teaching hours per employee, with an average cost of education and training per employee amounting to 110 euros. The topics covered by training and educational activities included mostly banking specific topics. In the context of e-learning, all employees were included in web seminars in the field of compliance of operations, while new employees were also included in the seminar on the IT system security.

The share of internal trainings amounted to over 60 % (in total of all trainings, 20 % more than in 2012), with the greatest attention given to trainings on products and processes (a total of approximately 68 % of all internal trainings) and to seminars on compliance of operations (a total of 29 % 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 37 times since its launch; 15 employees attended it in 2013.

In the area of licenses, 3 employees passed the exam of expert knowledge necessary for performing insurance mediation operations and 6 for the sale of investment funds in the last year. As of the end of 2013, there were a total of 111 employees holding a license for the sale of investment funds, 81 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 internal Retail Banking School has a 35-percent share, followed by training related to compliance of operations with 18 %, expert training in Slovenia represents 17 % of total training, while trainings within the Group and other educational activities have a 15-percent share respectively.

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 2013, we identified 32 gifted employees – talents, which represents 5.6 % of the total population and trained them for leadership roles in the future throughout the year. 5.2 % of employees (the entire leadership structure) was included into the Executive Development Plan (EDP), which is 1.8 percentage points less than in the preceding year.

Within the 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 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 Group for one year. Up until now, eight employees from our Bank managed to qualify for the program. The opportunity for development of perspective employees and experts is offered also by one of the most recent programs of the 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 2013, various post-graduate and master's programs were conducted at the 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 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 once per year and evaluation interview which takes place twice a year (mid-year evaluation and joint full-year evaluation at year end), where the key element is to provide feed-back 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 behavior 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. The system is also related to the compensation system, which is based on the employee's achieved work performance. In 2013, we upgraded with particular attention the remuneration system for employees in the direct sales network. With the new approach, we aim to adequately and often award our employees' achievements and efforts, while at the same time additionally motivating them for proactivity. 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 Group, we have been conducting a survey on employee satisfaction (People Survey) since 2006, which presents the key element of our model of managing employees and their skills and knowledge. We conduct the 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.

At the end of 2013, employee satisfaction survey was conducted at the Group level. We invited our colleagues to evaluate their perception of working environment via web survey. We expect the results of the survey in early 2014. Based on the report, we will include development areas into our action plans for increasing satisfaction.

"FAMILY-FRIENDLY COMPANY" CERTIFICATE

We are proud of the fact that we have been entitled to the 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 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 counseling in the area of interpersonal relationships at work and in their private life. Psychological counseling 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 2013, the Bank carried out the last measure which it had set itself within the framework of the Certificate, namely the financial offer for employees and their immediate family members, since the Bank wishes to increase the employees' satisfaction with regard to the Bank's offer and, at the same time, to position itself as the best choice also for their family members.

At the end of 2013, the first phase of the Certificate was concluded since the three-year lead-in period expired. Wishing to continue the good practice also in the future, the Bank will apply for the full Certificate also in 2014 and introduce new measures in the following three-year period. The Bank's goal in 2014 is to also bring measures closer to employees without families or children and to thus create mainly "employee-friendly company" for other segments of employees.

TAKING CARE OF VALUES

Since we are increasingly aware that clients should be placed into the focus of our attention, in 2013 on the occasion of the UniCredit Day and in the discussion on our values (fairness, trust, respect, transparency, freedom of action and reciprocity), we focused particularly on their true needs and we were thinking how to achieve

Corporate Sustainability

a positive influence on clients every day. On this day, we organized workshops, where we exchanged examples from practice, where employees talked about working in the spirit of our Bank's values and on the topic of sustainable operation and focus on clients that lead to long-term relationships and positive results.

The Ombudsman position, which has been established in the Bank since 2007 (and since 2006 in the Group), allows the employees independent submission of potential complaints relating to breaches of the Integrity Charter caused by acts or behavior among employees or between the employees and the Bank. By doing this, we aim to accelerate solutions of interpersonal conflicts and difficulties, to encourage cooperation at work, and to create synergies among members of the Group. The Ombudsman deals with topics such as discrimination in the work place, discrimination based on subjective criteria, intentional information withholding, mobbing, sexual harassment, stalking and so on.

In 2011, the role of the Bank's Ombudsman was assumed by Polona Zupančič Ban, while Mojca Gošler was appointed Deputy Ombudsman. Both Ombudsmen know the Bank and its employees very well as they were employed by the Bank for many years and can thus more easily cooperate in the resolution of potential cases. In 2013, the Ombudsmen recorded six cases, which were mostly related to breaches of the value of equality or the right to equal treatment. Most cases were successfully resolved.

TAKING CARE OF EMPLOYEES

Systematic monitoring of our employees' health is both our obligation and a commitment that expresses our support of our employees. During last year, we thus conducted 114 preliminary or periodic medical examinations and in the second half of November, we traditionally provided our employees with the option for a flu vaccination. On average, 6 % of employees take part in this vaccination, which is organized at the Bank's headquarters. 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 renewed in accordance with our Safety Statement with Risk Assessment every 5 years. During the year 2013, 124 employees concluded the training.

The percentage of sick-leave in 2013 slightly decreased as compared to 2012, namely from 4.9 % to 4.2 %. The share of family member care represents 20.4 % of total sick-leave days, which can be attributed primarily to the relatively young employee structure and consequently to the fact that there are many young families with small children. The share of longer sick-leaves represents 13.6 % of total sick-leave days.

Employees have an average of 25.8 days' leave. The holiday allowances in 2013 amounted to 90 % of the average salary in the Republic of Slovenia in each month, which 10% higher than is set by the Collective agreement for the banking sector in Slovenia.

We accomplish our care for the third period of life through the possibility of participating in voluntary supplemental pension insurance, which 67 % of our employees opted for. This figure is understandable considering the age structure and awareness of our demographic situation in relation to pension forecast.

The fluctuation rate in 2013 amounted to 7.5 % and it was by 0.6 percentage points higher than in 2012. In addition to other common reasons, we contribute slightly higher fluctuation rate to specific conditions on the banking market which prevailed in 2013.

We care for our employees, their health and well-being both within the Bank as well as through the sports association Tilda by organizing sports events, co-financing cultural performances and sports activities and get-togethers for the New Year, visit by the Santa Clause for children of our employees, sports day for employees, summer picnic and for members also through the sport and cultural association "Tilda". The latter operates within the bank and has among its members 456 employees, 5 students and 6 retirees.

Client Relations

Although 2013 already showed the first signs of the improving economic conditions, it was very challenging and demanding, but for those most flexible it was also the year of opportunities. Those were the opportunities for new business successes, but also the opportunities for introspection and reflection regarding the right path to be taken. At UniCredit Banka Slovenija d.d., we further strengthened our belief that the path of working on a long-term relationship with clients is the right path, which was confirmed not only by solid business results but also by the results of the stress tests and the results of customer satisfaction, which again placed us at the top of the Slovenian banking sector in 2013.

Quality of service is one of the biggest challenges we face at the Bank. Continuous provision of quality service represents a competitive advantage, which will enable us to achieve even greater customer loyalty and, consequently, increase our market share.

In order to provide a uniform service to customers in all business units, we prepared an in-house publication – Standards of customer relationships, for our employees in the Sales network. It establishes standards and procedures for daily operations with customers, which can be used to provide the highest level of quality. They represent the foundation for meeting customer expectations and provide guidelines and instructions to employees who work with customers.

The welcome program, introduced in 2013, provided a step forward in building personal relationships with customers. It is conceived as a systemized way of servicing new customers in the first three months, which are, as research shows, of key importance in sustaining and increasing customer satisfaction. The program on the one hand enables us to provide quality, personal and professional service, while also helping us to better understand the expectations and needs of new customers, and consequently to prepare a range of products and services tailored to the individual.

A branch which puts emphasis on a person, i.e. an adviser – their attitude and professionalism – is not the only one to create a difference, it is equally necessary to ensure a quality user experience in the remaining digital channels which we intensively developed in 2013. Customers want to have the option of selecting a channel for communication and operations with the bank, suitable for their situation. Sometimes people have no choice - for objective reasons - they can not afford to visit the branch, so they have to take a different route, which is more appropriate for the situation. These “alternative” routes should lead the user securely and comfortably to the desired goal.

With a new generation of application for mobile phones, which we issued in 2013, we have improved the user experience, increased usability with novelties, as well as customized appearance and application performance according to the trends and mobile devices which provide an increasingly intuitive and fun user interaction with the device or application, and consequently with their bank. Mobilna banka Go! is just one of the paths which customers increasingly use to perform operations and oversee their finances. At the end of 2013, we also introduced the use of Mobilna banka Go! for companies, thus enabling them to access their transaction accounts and securely conduct banking services in the BusinessNet system also via mobile phone.

Most customers use credit cards instead of cash for their purchases. In order to make payments for goods and services faster and easier, we upgraded all the devices for accepting payment cards at points of sale (POS terminal) with the system for contactless operations (NFC – near field communication). NFC technology thus enables payments by approaching payment cards that support NFC technology at POS terminal. Electronic communication is established automatically and exchange of information for the transaction is carried out in a matter of seconds without the time-consuming task of inserting the card in the POS terminal.

In the fall of 2013, branches hosted ERGO saving days for the existing customers, organized in order to present to customers in a relaxed atmosphere useful savings products, which can be used to protect their family, enable their children to study abroad or to provide themselves with a supplementary pension. We presented to customers the benefits of products of ERGO Živiljenjska zavarovalnica d.d. insurance company and calculated their pension gap.

In the area of retail and small business banking, we continued to modify the existing packages of transaction accounts into revised, simplified and more user-friendly packages of banking services. We presented to customers the revised Pametni (Smart) and Elitni (Elite) packages, which provide cheaper use of various banking services (free of charge transactions, electronic and mobile banking as well as a credit card with included travel insurance and other). In addition, we also offered customers the so-called Bonusiraj! (Make a Bonus!) option which enables customers to further reduce the cost of banking operations, thus rewarding customers who saved a part of their income instead of using it on regular consumption. Customers received the revised packages extremely positively and welcomed the positive message they carry.

Relations with suppliers

In line with the Integrity Charter and the Global Procurement Charter of UniCredit, 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. At each tender, we invite several (at least three) suppliers and we choose the most appropriate one. 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).

With the goal of protecting confidential data (business secret), prior to starting business cooperation with a supplier, the Bank signs a non-disclosure 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.

Media Relations

We realize that good relations with the media are an important factor when building a good image and ensuring visibility of the Bank in the eye of the public. Media representatives are still who the public, including our existing and potential clients, truly trust. In our communications 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 2013, we received 645

Corporate Sustainability

sets of questions from journalists and appeared in 3,037 media reports.

For the tenth year in a row, the Austrian Press Agency (APA) and Bank Austria invited journalists to submit contributions to the special European Journalist Award "Writing for CEE". Journalists from all over Europe, including Northern and Southern Europe, South Eastern Europe, Russia and the Commonwealth of Independent States, have been invited to submit their contributions on the topic of life in Europe and in European countries and of the hopes, concerns and dreams of Europe's population, contributing to closer ties between countries and to overcoming prejudices.

Throughout the year, 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 the Group analysts. In this way, we opened the door to 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 Euromoney conferences, sponsored by the 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 banks' management boards and representatives of the 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.

Sponsorships and Donations

UniCredit Banka Slovenija d.d. respects values such as working for the benefit of man, the society and the environment, and it additionally encourages them because it is aware of the responsibility it has towards the society. In the context of efforts for supporting and giving back to the environment where it operates, the Bank is focused mainly on support to the humanitarian or charitable activity helping children and youngsters with fewer opportunities, to sport and business-oriented events.

The Bank donated 12 computer monitors to Ruše municipality to support the socially useful project of eliminating computer illiteracy among the elderly. It also supported the Fridolin 2013 Camp. Such camps are organized annually by the Centre for Equal Opportunities for the Young and they are intended for adolescents from socially excluded environments. The Bank has supported Fridolin Camps since 2009. Rotary Klub Ljubljana 25 has, in cooperation with the Slovenian Association of Centers for Social Work, set itself an objective to collect school bags with school supplies for children who need them

and the Bank joined the project as a donor. Together we raised the funds for packages holding school supplies for 6,000 children. The Youth Health and Holiday Centre Debeli rtič carries out programs of curing and preventing illnesses in children and the elderly. To secure their carefree stay there also in the future, the Bank financially contributed to renovation and fixing up of the Favna Youth Hostel. By collecting school supplies, books, toys and also food, again in 2013, our employees helped children and their mothers who found shelter in a safe house in the Gorenjska region, and also children and young people from socially challenged families under the auspices of the Friends of Youth Association of Ljubljana Moste-Polje. By means of their own financial contributions, the Bank's employees supported the »Sponsorship in Slovenia« humanitarian project; at the same time, a large number of their children donated a part of the money they received at the end of the year in the form of a Christmas token to their peers under the auspices of the Friends of Youth Association of Ljubljana Moste-Polje. The Bank also donated its New Year's humanitarian donation to this Organization, with which it maintains a long-term partnership. The donation was intended for the countrywide "Sponsorship in Slovenia" project.

Music teachers employed by the Collegio del Mondo Unito dell' Adriatico international school from Duino gave a seminar intended for students and graduates of the Slovenian Academy of Music in Ljubljana and the Bank supported the project with a donation; it also supported a cultural event which commemorated an Austrian national holiday and which was organized by the Embassy of Austria in Ljubljana.

As a partner of the Managers' Association, the Bank contributed to the development of Slovenian management and thus to success and greater competitiveness of Slovenian economy. By means of the UniCredit Alumni Achievement Award, the Bank supported the Bled School of Management – IEDC. It awarded graduates for their outstanding career achievements, leadership, commitment to the development of the community and economy, and for their contribution to the development of the School.

Not only financially, but also substantially, the Bank supported the Izvozniki.si project by the Finance Magazine, which is intended to connect Slovenian exporters, gather information and promote ideas relevant to export. By supporting the project, the Bank wished to contribute to the establishment of a healthy, strong and open economic environment enabling successful development of Slovenian export companies, the Slovenian state and its society.

For the purposes of small and medium-sized companies, the Bank supported the following events, namely the 2nd small business summit, i.e. an appeal of economy to Slovenian politics, which was organized by the Slovenian Chamber of Commerce, with the purpose of presenting current economic conditions, analyzing the implementation of the Small Companies Act and proposing how to secure faster development of small business in Slovenia; the 15th Accounting Agencies Congress, which represented the most important event for accounting agencies by means of attractive

contents and professional lectures and giving of the Best Accounting Agency recognition award; the Entrepreneurship Forum organized by the Finance Magazine, which highlighted the performance of regional entrepreneurs and presented good business practices while the participants obtained information concerning banking and financial products; and the event entitled ABC of entering the German market organized by the Slovenian and German Chamber of Commerce, by means of which the Bank approached Slovenian exporters entering or operating on the German market. Business cooperation with the Medical Chamber of Slovenia was intended for doctors – individuals and doctors owning private practice for whom the Bank prepared attractive offers of selected banking services and organized various educational events.

As a member of UniCredit, in fall of 2013, the Bank entered the fifth season of sponsoring the UEFA Champions League, by which it strengthened the reputation and awareness of the brand and prestigious sponsorship. By means of a campaign and a number of prizes enabling the attendance of football matches, it approached the existing and potential customers. At the same time, the Bank also financially supported the HDD Olimpija hockey team, which competed in the national championship as well as in the EBEL league.

Report from the Supervisory Board

General

In 2013, 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 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; and 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 2013, there was a change in the structure of the Bank's Supervisory Board. At the Bank's General Meeting on 2 January 2013, Francesco Slocovich was appointed as Supervisory Board member for the period from 2 January 2013 until 30 April 2014. The Supervisory Board of the Bank is thus composed of six members, namely Gianni Franco Giacomo Papa (Chairman), Martin Klauzer (Deputy Chairman), Franco Andreetta, Heinz Karl Tschiltsch, Giuseppe Verrascina and Francesco Slocovich. Despite the specific ownership structure, whereby UniCredit Bank Austria AG is almost a 100-percent owner of the Bank and UniCredit Bank Austria AG's majority owner is UniCredit S.p.A., two Supervisory Board members (Franco Andreetta and Giuseppe Verrascina) are not employed with the UniCredit Group, 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 2013. 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, UniCredit Group has all the adequate mechanisms to control and solve potential conflicts of interest, should they occur.

In the year 2013, the Bank's Supervisory Board met and adopted resolutions at four regular meetings. All members of the Supervisory Board were present at the first regular meeting, while the following members excused their absence: Gianni Franco Giacomo Papa and Giuseppe Verrascina at the second meeting, Gianni Franco Giacomo Papa at the third meeting and Martin Klauzer and Heinz Karl Tschiltsch at the fourth meeting. 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 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 2013 as quality and on high standing, professional and in line with the valid legislation and internal rules of the UniCredit group.

Important Supervisory Board Decisions

At its 55th regular meeting, on 5 March 2013, the Supervisory Board adopted the Annual Report of the Bank's operations for 2012, proposed to the General Meeting of Shareholders of the Bank 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 2012, adopted the Resolution on the use of the net profit for 2012 and approved the Management Board's proposal for the use of the accumulated profit for 2012. It was briefed about the Auditor's report of the Authorised Auditing Company for 2012, to which it had no comments, and approved all other documents, on whereupon the General Meeting of Shareholders of the Bank made decisions on 24 April 2013.

At the 56th regular meeting, which took place on 7 May 2013, the Supervisory Board approved the UniCredit Group Governance Rules, valid also for the Bank, acknowledged the historically high level of received deposits, expected amount of loan loss provisions, overall project of operating costs decrease and accredited the Bank's results for the first quarter. On 31 July 2013, at their 57th regular meeting, the members of the Supervisory Board acknowledged the receipt of the new authorisation for the Bank by the Bank of Slovenia to perform services of advice to undertakings on capital structure, industrial strategy and related questions and approved the half-year results of the Bank. At its 58th regular meeting on 24 October 2013, the Supervisory Board approved the UniCredit Governance Rules, valid also for the Bank, and the Bank's third quarter results.

The Supervisory Board participated in the approval of all measures and activities required to implement the overall business policy of the parent banking groups. It also approved the development plan and the Bank's basic business policies for 2013 and rendered its approval on ascertainment of organisation of the internal controls system. The Supervisory Board also closely monitored the response of the Bank to the current development in the economy, the participation of the Bank in the asset quality review of the banking sector, conducted by the Bank of Slovenia and the Ministry of Finance. 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 institutions. In line with new requirements of the Bank of Slovenia's Regulation on the diligence of members of the management and supervisory boards of banks and savings banks, the Supervisory Board introduced audio recording of meetings of the Supervisory Board and preparation of transcripts of the recorded meetings. The Supervisory Board has regularly and promptly, in line with the Bank's risk profile, closely monitored the amount of necessary and formed impairments, as well as activities of the Bank with regard to restructuring and recovery of financial receivables, either in relation to the Bank's clients or the Bank's participation in the preparation of the novel of Slovenian insolvency legislation.

Operations of the Supervisory Board Audit Committee

The Audit Committee of the Bank's Supervisory Board had four regular meetings in 2013 (consecutively numbered from 25 to 28). As an advisory body of the Supervisory Board, which consisted of Giuseppe Verrascina (Chairman), Franco Andreetta (member) and Živko Bergant (independent external member), the Audit Committee's operations include assessing, advisory and proposing functions, whereby it supports the Supervisory Board in the fulfilment of its duties and responsibilities regarding: the adequacy and effectiveness of the Bank's internal control procedures, including the assessment and measurement of risks and risk management; the compliance with legislation, rules and policies governing the Bank's operations; the adequacy of accounting standards used for the preparation of financial statements; the adequacy and independence of the external bank auditors and the assurance of an adequate employee structure within the Internal Audit unit.

Covering of the Loss of the Fiscal Year 2013

In 2014, the Bank's Management Board presented for discussion to the Supervisory Board the Resolution on the covering of the loss of the fiscal year 2013 in the amount of 39,199,167.21 EUR. Given the previously formed other reserves of the Bank from accumulated profit of preceeding fiscal years, the Management Board proposed that the Bank's loss be covered from the other Bank profit reserves. The Supervisory Board approves the manner of covering of the loss of the fiscal year 2013 since the respective loss would be fully covered, as well as the Bank's stable future business operation and growth enabled.

The Supervisory Board adopted the Resolution on the covering of the loss of the fiscal year 2013 and approved the Management Board's proposal for the covering of the loss of the fiscal year 2013.

Annual Report for 2013

The Bank's Management Board prepared the Annual Report on the business operations of UniCredit Banka Slovenija d.d. in 2013 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 2013 and an additional Audit report on meeting the criteria for managing risks in the bank from the first paragraph of Article 211 of the Banking Act, both prepared by the certified auditing company DELOITTE REVIZIJA d.o.o., allowing the Supervisory Board to formulate a position on the Bank's Audit Report.

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 2013, 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 2013, the Supervisory Board established that the financial results presented in the Annual Report were consistent with the Audit Report. Having examined the reports, findings and recommendations of the Internal Audit and external auditors, the Bank's Management Board took these recommendations into consideration and carried out the activities necessary for their implementation or ensured their initiation. In the opinion of the Supervisory Board, both the Management Board and the Supervisory Board fulfilled all their legal requirements in the fiscal year 2013. 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 2013.

The Audit Report on the review of the financial statements for the fiscal year 2013, 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 2013 and about an additional Audit report on meeting the criteria for risk management for 2013 and had no objections thereto.

Gianni Franco Giacomo Papa
Chairman of the Supervisory Board
UniCredit Banka Slovenija d.d.

Statement of Responsibility

The Management is responsible for preparing the financial statements for the financial year. These give a true and fair view of the state of affairs of UniCredit Banka Slovenija d.d. as of the end of the financial year and of the profit or loss and cash flow for that year. The financial statements are prepared on a going-concern basis.

In preparing the financial statements in Annual Report for the year ended 31 December 2013, the Management 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 has the responsibility for ensuring that the Bank keeps accounting records which disclose with reasonable accuracy the Bank'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.

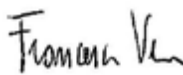
On behalf of the Management



Mag. Stefan Vavti
Chairman of the Management Board



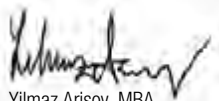
Mag. Damijan Dolinar, CFA
Member of the Management Board



Francesco Vercesi, MBA
Member of the Management Board



Mag. Jana Benčina-Henigman
Member of the Management Board



Yilmaz Arisoy, MBA
Chief Financial Officer

Ljubljana, 4 February 2014

Support

Flexibility to meet Customer needs.

“As the result of a discussion among different sections of the Risk Division, we realized that it is important to tailor communications according to the needs of each Customer. We worked together as a team, sharing our research and knowledge. This ultimately led to more flexible reports and made us more responsive and proactive, **improving the skills and cohesion of all internal departments.**”

Francesco Ivan Pomarico
Group Financial Risk - UniCredit Holding



Opinion

In our opinion, the financial statements give a true and fair view of the financial position of the bank as at 31 December 2013, and its financial performance and its cash flows for the year then ended in accordance with 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

Yuri Sidorovich
President of the Board

For signature please refer to the original Slovenian version.

Ljubljana, 25 February 2014

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	31/12/2013	31/12/2012
Cash and cash balances with the Central Bank	1	135,258	27,760
Financial assets held for trading	2	15,394	44,428
Available-for-sale financial assets	3	251,352	314,093
Derivatives - hedge accounting	4	7,008	14,144
Loans and receivables	5	2,023,996	2,364,631
To banks		123,517	85,936
To customers		1,895,472	2,269,317
Other financial assets		5,007	9,378
Held-to-maturity financial assets	6	13,053	12,930
Property, plant and equipment	7	9,163	10,747
Intangible assets	8	19,472	19,236
Investments in subsidiaries, associates and joint ventures	9	-	253
Tax assets	10	11,868	6,974
Current tax assets		1,004	1,381
Deferred tax assets		10,864	5,593
Other assets	11	1,993	171
TOTAL ASSETS		2,488,557	2,815,367
Liabilities to central banks	12	253,226	251,823
Financial liabilities held for trading	13	17,188	43,593
Derivatives - hedge accounting	14	47,356	66,027
Financial liabilities measured at amortised cost	15	1,932,744	2,196,155
Deposits from banks		323,731	576,933
Deposits from customers		1,276,833	1,227,789
Loans from banks		285,915	346,820
Subordinated liabilities		30,117	30,101
Other financial liabilities		16,148	14,512
Provisions	16	6,137	2,443
Other liabilities	17	4,191	3,703
TOTAL LIABILITIES		2,260,842	2,563,744
Share capital	18	20,384	20,384
Share premium	19	107,760	107,760
Fair value reserves	20	(4,465)	(18,737)
Retained earnings	21	104,036	141,679
Net profit / loss for the year	22	-	537
TOTAL EQUITY		227,715	251,623
TOTAL LIABILITIES AND EQUITY		2,488,557	2,815,367

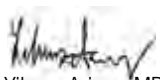
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Statement of Comprehensive Income

Statement of Income

EUR '000			
Item	Note	2013	2012
Interest income	23	90,255	107,637
Interest expense	24	(41,866)	(51,667)
Interest net income		48,389	55,970
Dividend income	25	5	1,824
Fee and commission income	26	28,652	26,477
Fee and commission expenses	27	(5,198)	(4,783)
Fee and commission net income		23,454	21,694
Realised gains and losses on financial assets and liabilities not measured at fair value through profit or loss	28	(130)	(3,963)
Gains and losses on financial assets and liabilities held for trading	29	(694)	1,560
Fair value adjustments in hedge accounting	30	2,570	45
Exchange gains / (losses)	31	(523)	(39)
Gains and losses on derecognition of assets other than held for sale	32	(95)	(116)
Other operating net income / (loss)	33	(721)	302
Administrative costs	34	(34,977)	(36,836)
Depreciation	35	(5,052)	(4,586)
Provisions	36	(3,948)	(917)
Impairments	37	(75,647)	(34,627)
Profit or loss from non-current assets held for sale	38	(24)	(1)
PROFIT / LOSS BEFORE TAX		(47,393)	310
Corporate income tax	39	8,194	763
NET PROFIT / LOSS FOR THE FINANCIAL YEAR		(39,199)	1,073
Basic and diluted earning per share (EUR)	22	(8.02)	0.22

Statement of Other Comprehensive Income

EUR '000			
Item	Note	2013	2012
Net profit or loss for the financial year after tax		(39,199)	1,073
Other comprehensive income after tax	20	14,272	9,662
Items that will not be reclassified to profit or loss		188	-
Actuarial gains (losses) on defined benefit pension plans		227	-
Income tax relating to items that will not be reclassified		(39)	-
Items that may be reclassified to profit or loss		14,084	9,662
Cash flow hedges (effective portion)	20	3,200	(2,298)
Valuation gains (losses) taken to equity		3,200	(2,298)
Available-for-sale financial assets	20	13,769	15,222
Valuation gains (losses) taken to equity		(5,765)	5,861
Transferred to profit or loss		19,534	9,361
Income tax relating to components of other comprehensive income	20	(2,885)	(3,262)
TOTAL COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX		(24,927)	10,735

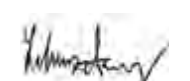
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Statement of Changes in Equity

2013

Item	Share capital		Cash flow hedge	Fair value reserves		Retained earnings	Net profit / loss for the year	Total Equity
	Share capital	Share premium		Available-for-sale financial assets	Actuarial gains (losses) on defined benefit pension plans			
OPENING BALANCE FOR THE REPORTING PERIOD	20,384	107,760	(11,662)	(7,075)	-	141,679	537	251,623
Total comprehensive income for the year, net of income tax	-	-	2,656	11,428	188	-	(39,199)	(24,927)
Transfer of net profit to retained earnings	-	-	-	-	-	537	(537)	-
Other (merger UniCredit CAIB Slovenija, d.o.o.)	-	-	-	-	-	1,019	-	1,019
CLOSING BALANCE FOR THE REPORTING PERIOD	20,384	107,760	(9,006)	4,353	188	143,235	(39,199)	227,715
BALANCE SHEET AVAILABLE PROFIT FOR FINANCIAL YEAR							-	-

2012

Item	Share capital		Cash flow hedge	Fair value reserves		Retained earnings	Net profit / loss for the year	Total Equity
	Share capital	Share premium		Available-for-sale financial assets	Actuarial gains (losses) on defined benefit pension plans			
OPENING BALANCE FOR THE REPORTING PERIOD	20,384	107,760	(9,402)	(18,997)	-	133,773	7,370	240,888
Total comprehensive income for the year, net of income tax	-	-	(2,260)	11,922	-	-	1,073	10,735
Transfer of net profit to retained earnings	-	-	-	-	-	7,906	(7,906)	-
CLOSING BALANCE FOR THE REPORTING PERIOD	20,384	107,760	(11,662)	(7,075)	-	141,679	537	251,623
BALANCE SHEET AVAILABLE PROFIT FOR FINANCIAL YEAR							537	537

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Statement of Cash Flows

EUR '000		
Positon	2013	2012
A. CASH FLOWS FROM OPERATING ACTIVITIES		
a) Total profit or loss before tax	(47,393)	310
Depreciation	5,052	4,586
Impairments / (reversal of impairments) of financial assets available-for-sale	19,534	9,361
Impairments / (reversal of impairments) of loans and receivables	56,113	25,266
Impairments of tangible assets, investment property, intangible fixed assets and other assets	38	-
Net (gains) / losses from exchange differences	523	39
Net (gains) / losses from financial assets held to maturity	(643)	(239)
Net (gains) / losses from sale of tangible assets and investment properties	(5)	107
Other (gains) / losses from financing activities	3,073	3,673
Other adjustments to total profit or loss before tax	1,284	752
Cash flow from operating activities before changes in operating assets and liabilities	37,576	43,855
b) (Increases) / decreases in operating assets (excl. cash and cash equivalents)	243,278	64,909
Net (increase) / decrease in financial assets held for trading	93	718
Net (increase) / decrease in financial assets available for sale	(81,660)	296
Net (increase) / decrease in loans and receivables	319,533	71,231
Net (increase) / decrease in assets-derivatives - hedge accounting	7,135	(7,278)
Net (increase) / decrease in other assets	(1,823)	(58)
c) (Increases) / decreases in operating liabilities	(263,521)	(118,418)
Net increase / (decrease) in financial liabilities to central bank	1,403	251,823
Net (increase) / decrease in financial liabilities held for trading	(436)	33
Net increase / (decrease) in deposits, loans and receivables measured at amortised cost	(255,292)	(371,349)
Net (increase) / decrease in liability-derivatives - hedge accounting	(9,685)	1,637
Net increase / (decrease) in other liabilities	489	(562)
d) Cash flow from operating activities (a+b+c)	17,333	(9,654)
e) Income taxes (paid) refunded	290	(2,802)
f) Net cash flow from operating activities (d+e)	17,623	(12,456)
B. CASH FLOWS FROM INVESTING ACTIVITIES		
a) Receipts from investing activities	553	19,772
Receipts from the sale of tangible assets and investment properties	33	28
Receipts from the sale of financial assets held to maturity	-	19,744
Other receipts from investing activities	520	-
b) Cash payments on investing activities	(3,769)	(17,377)
(Cash payments to acquire tangible assets and investment properties)	(612)	(409)
(Cash payments to acquire intangible assets)	(3,157)	(4,247)
(Cash payment for the investment in subsidiaries, associates and joint ventures)	-	(253)
(Cash payments to acquire held-to-maturity investments)	-	(12,468)
c) Net cash flow from investing activities (a-b)	(3,216)	2,395
C. Effects of change in exchange rates on cash and cash equivalents	(3,431)	(653)
D. Net increase in cash and cash equivalents (Af+Bc)	14,407	(10,061)
E. Opening balance of cash and cash equivalents (Note 40)	243,545	254,259
F. Closing balance of cash and cash equivalents (C+D+E) (Note 40)	254,521	243,545

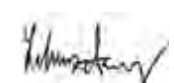
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Summary of Accounting Policies

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 2013, the Bank was operating a total of 29 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 Rome, A. Specchi, 16, Italy. Bank's Financial Statements are part of consolidated Financial Statements of 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 (Official Gazette of the Republic of Slovenia, No. 131/06; 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 10 of the ZBan-1:

- Accepting deposits;
- Granting loans, including:
 - Consumer loans,
 - Mortgage loans,
 - Factoring (with or without recourse),
 - Financing of commercial transactions, including forfeiting;
- 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 11 of the ZBan-1:

- 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 financial statements were approved for issue by the Management Board on 4 February 2014.

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 (IFRS) and interpretations approved by the International Accounting Standards Board (IASB) as adopted by the European Union.

BASIS FOR MEASUREMENT

These financial statements are prepared in accordance with 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.

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

Summary of Accounting Policies

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.

In 2013, the Bank began to incorporate in calculation of fair value of derivatives also credit risk of a particular counterparty. As a consequence, claims are lowered for credit value adjustment (CVA) and liabilities in line with the IFRS 13, which shall be applied for annual periods beginning on or after 1 January 2013 for debt value adjustment (DVA).

b) Impairment

Impairment of financial assets measured at amortized cost

The Bank 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 IFRS standards.

The Bank 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. In estimating these cash flows, the Bank 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.

Bank assesses specific impairments using individual approach (on a client or transaction level) by taking into consideration the following:

- In estimating these cash flows, the Bank 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 Bank;
- Information that might have impact on received repayments to the Bank.

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 collateral) are taken into consideration in the calculation of the impairments.

UniCredit Banka Slovenija d.d. is using Application and Behavioral scoring for assessing credit rating in private individuals segments, resulting in 26 rating classes with assigned probabilities of default. Bank is assessing specific impairments on portfolio level at least on monthly basis. Based on portfolio quality, parameters relevant for Expected loss calculation on single client level are computed.

The Bank 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 "Incurred but not reported" events are calculated on a monthly basis, based on portfolio quality and so-called loss detection period. IBNR (Incurred but not reported) 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 2013, the Bank did not change its accounting policies except those, which are the consequence of new or amended standards.

NEW AND AMENDED STANDARDS IN 2013

The following standards, amendments to the existing standards and interpretations issued by the International Accounting Standards Board (IASB) and adopted by the EU are effective for the current period:

- IFRS 13 “Fair Value Measurement”, adopted by the EU on 11 December 2012 (effective for annual periods beginning on or after 1 January 2013),
- Amendments to IFRS 1 “First-time Adoption of IFRS” – Severe Hyperinflation and Removal of Fixed Dates for First-time Adopters, adopted by the EU on 11 December 2012 (effective for annual periods beginning on or after 1 January 2013),
- Amendments to IFRS 1 “First-time Adoption of IFRS” – Government Loans, adopted by the EU on 4 March 2013 (effective for annual periods beginning on or after 1 January 2013),
- Amendments to IFRS 7 “Financial Instruments: Disclosures” – Offsetting Financial Assets and Financial Liabilities, adopted by the EU on 13 December 2012 (effective for annual periods beginning on or after 1 January 2013),
- Amendments to IAS 1 “Presentation of financial statements” – Presentation of Items of Other Comprehensive Income, adopted by the EU on 5 June 2012 (effective for annual periods beginning on or after 1 July 2012),
- Amendments to IAS 12 “Income Taxes” – Deferred Tax: Recovery of Underlying Assets, adopted by the EU on 11 December 2012 (effective for annual periods beginning on or after 1 January 2013),
- Amendments to IAS 19 “Employee Benefits” – Improvements to the Accounting for Post-employment Benefits, adopted by the EU on 5 June 2012 (effective for annual periods beginning on or after 1 January 2013),
- Amendments to various standards “Improvements to IFRSs (cycle 2009-2011)” resulting from the annual improvement project of IFRS (IFRS 1, IAS 1, IAS 16, IAS 32, IAS 34) primarily with a view to removing inconsistencies and clarifying wording, adopted by the EU on 27 March 2013 (amendments are to be applied for annual periods beginning on or after 1 January 2013),
- IFRIC 20 “Stripping Costs in the Production Phase of a Surface Mine”, adopted by the EU on 11 December 2012 (effective for annual periods beginning on or after 1 January 2013).

IFRS 13 “Fair Value Measurement” resulted in amended fair value of liabilities arising from derivatives. The effects are disclosed in Notes 13, 14, 29 and 30. In line with amendments to IAS 19 “Employee Benefits”, the Bank began to recognize Actuarial gains (losses) on defined benefit pension plans in the Statement of Comprehensive Income instead, not in the Statement of Income any more. The effects are disclosed in Note 20. The adoption of other amendments to the existing standards has not led to any changes in the Bank’s accounting policies.

NEW STANDARDS AND INTERPRETATIONS NOT YET ADOPTED

As of the date of authorisation of these financial statements the following standards, amendments to the existing standards and interpretations issued by the IASB and adopted by the EU were in issue but not yet effective:

- IFRS 10 “Consolidated Financial Statements”, adopted by the EU on 11 December 2012 (effective for annual periods beginning on or after 1 January 2014),
- IFRS 11 “Joint Arrangements”, adopted by the EU on 11 December 2012 (effective for annual periods beginning on or after 1 January 2014),
- IFRS 12 “Disclosures of Interests in Other Entities”, adopted by the EU on 11 December 2012 (effective for annual periods beginning on or after 1 January 2014),
- IAS 27 (revised in 2011) “Separate Financial Statements”, adopted by the EU on 11 December 2012 (effective for annual periods beginning on or after 1 January 2014),
- IAS 28 (revised in 2011) “Investments in Associates and Joint Ventures”, adopted by the EU on 11 December 2012 (effective for annual periods beginning on or after 1 January 2014),
- Amendments to IFRS 10 “Consolidated Financial Statements”, IFRS 11 “Joint Arrangements” and IFRS 12 “Disclosures of Interests in Other Entities” – Transition Guidance, adopted by the EU on 4 April 2013 (effective for annual periods beginning on or after 1 January 2014),
- Amendments to IFRS 10 “Consolidated Financial Statements”, IFRS 12 “Disclosures of Interests in Other Entities” and IAS 27 (revised in 2011) “Separate Financial Statements” – Investment Entities, adopted by the EU on 20 November 2013 (effective for annual periods beginning on or after 1 January 2014),
- Amendments to IAS 32 “Financial instruments: presentation” – Offsetting Financial Assets and Financial Liabilities, adopted by the EU on 13 December 2012 (effective for annual periods beginning on or after 1 January 2014)
- Amendments to IAS 36 “Impairment of assets” - Recoverable Amount Disclosures for Non-Financial Assets, adopted by the EU on 19 December 2013 (effective for annual periods beginning on or after 1 January 2014),
- Amendments to IAS 39 “Financial Instruments: Recognition and Measurement” – Novation of Derivatives and Continuation of Hedge Accounting, adopted by the EU on 19 December 2013 (effective for annual periods beginning on or after 1 January 2014).

The Bank 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 Bank in the period of initial application.

FOREIGN CURRENCY TRANSLATION

Functional and presentation currency: Items included in the financial statements for both years, 2013 and 2012, are measured in euros, which is the Bank’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.

Summary of Accounting Policies

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 Bank's balance sheet as of the reporting date were as follows:

Currency	31/12/2013	31/12/2012
CHF	1.2276	1.2072
USD	1.3791	1.3194

FINANCIAL ASSETS

The Bank classifies its financial assets into the following categories:

- Financial assets at fair value through profit or loss,
- Loans and receivables,
- Held-to-maturity investments, and
- Available-for-sale financial assets.

The Bank determines the classification of its investments at initial recognition.

All financial assets held by the Bank are recognized and derecognized using settlement date accounting. When a financial asset is recognized initially, the Bank 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 Bank 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 Bank is recognized as a separate asset or liability.

The Bank 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 Bank 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 Bank includes unrealized gains and losses in 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 Bank'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 change in fair value of loans is based on a marked to model methodology on a monthly basis. In 2012 and 2013, the Bank 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 Bank intends to sell immediately or in the short term, which are classified as held for trading, and those that the Bank upon initial recognition designates as at fair value through profit or loss;
- Those that the Bank 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 Bank 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.

In the chapter "Use of estimates and judgments" it is defined how the Bank impairs them.

Interest income on impaired loans and receivables is impaired in the same percentage as the principle.

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 Bank 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 Bank 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. As 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 Bank assessed 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 Bank's right to receive payment is established.

In the chapter "Use of estimates and judgments" it is defined how the Bank impairs them.

DERIVATIVE FINANCIAL INSTRUMENTS

In the normal course of business, the Bank 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 Bank 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 as of 1 January 2013 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 currency derivatives is their market price in the front-end system Wall Street, fair value of interest derivatives is market price in the front-end system OPUS. Fair value of equity and commodity derivatives is provided by Bayerische Hypo- und Vereinsbank AG, Munich.

HEDGING INSTRUMENTS

a) Fair Value Hedge

In the year 2013, the Bank 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 Bank 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

Summary of Accounting Policies

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 Bank 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 Bank has chosen for measurement after recognition cost model, which means that an asset is carried 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:

	31/12/2013	31/12/2012
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 Bank 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 Bank assesses whether property, plant and equipment and intangible assets may be impaired. If impairment indicators exist, the Bank 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.

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 Bank 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 Bank 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 Bank prepares the Statement of Cash Flows using the indirect method. To present cash flows in its operation, the Bank 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 Bank 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 Bank 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 the Bank for

a defined period of time. The employees are entitled to receive severance payments if they are employed by the Bank until their retirement age and were employed by the Bank for a minimum defined period. Benefits are calculated only for full-time employees.

Valuations of these obligations are carried out by independent qualified actuaries using projected unit credit method. The actuarial parameter and assumptions included in the calculation of the obligation are:

- Discount rate determined by reference to market yields as of the balance sheet date on corporate bonds for the Euro-zone;
- Estimated future salary increases;
- Mortality rates – Slovenian mortality table 2000-2002;
- Fluctuation (termination without payment) depending on the Bank's past experience in service time;
- Retirement age: 65 years notwithstanding the gender;
- The Bank's most recent employee data (the length of employment with the Bank, age, gender, average salary);
- Average monthly salary in the Republic of Slovenia.

These obligations are measured at present value of future cash outflows. In 2013, the actuarial gains and losses are recognized in the Fair value reserves (in previous years, in the Statement of Income).

The Bank 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 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 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.

Fair value calculation criteria for equity-settled Stock Options: The fair value has been measured by applying the Hull-White model. The model is based on trinomial tree price distribution using the Boyl's algorithm and estimates the early exercise probability on the basis of a deterministic model connected to reaching a Market Share Value equals to an exercise price-multiple and probability beneficiary's early exit after the end of the vesting period. Fair value calculation criteria for Stocks: Fair value was determined based on the market price of the share, adjusted for the present value of the dividends, entitled from the grant, to the settlement date.

Vesting periods for stocks are one year, vesting periods for stock options are four years. Granted stocks expire within five months after the end of vesting period, whereas stock options expire in six to ten years after the end of vesting period.

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 and fair value reserves from cash flow hedge), reserves from profit, retained earnings and net profit for the year. Only net profit of the year is 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.

LEASES

The Bank has its premises under an operating lease. Lease payments are recognised as an expense on a straight-line basis over the lease term.

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).

Summary of Accounting Policies

The current corporate income tax rate is 17 % (for the year 2012: 18 %). For deferred taxes, the applied rate is 17 % (for the year 2012: 17 %, 16 % or 15 % , as these were in line with the then valid legislation regarding the corporate income tax rates for 2013, 2014 and 2015).

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 Bank is subject to various indirect operating taxes. These are included as a component of administrative expenses. The bank levy is recognized in the item "Other operating net income". The financial services tax, implemented in 2013, 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 Bank is subject to the regulatory requirements of the Bank of Slovenia. 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 2013, the Bank was 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 Bank;
- 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 Bank and enterprises that have a member of key management in common with the Bank.

In considering each possible related-party relationship, attention is directed to the substance of the relationship and not merely the legal form.

Notes on the Financial Statements

Notes on the Statement of Financial Position

Note 1: Cash and cash balances with the Central Bank

EUR '000	31/12/2013	31/12/2012
Cash	13,127	13,546
Balances with the Central Bank	122,131	14,214
Minimum reserve with the Central Bank	82,130	14,214
Other balances with the Central Bank	40,001	-
Total	135,258	27,760

The European Central Bank (ECB) requires credit institutions established in 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.

The Bank's minimum reserve calculated based on volumes as of 31 December 2013 amounts to 12,070 thousand euros.

Note 2: Financial assets held for trading

EUR '000	31/12/2013			31/12/2012		
	Level 1	Level 2	Total	Level 1	Level 2	Total
Equity instruments	75	-	75	-	-	-
Shares, foreign banks	1	-	1	-	-	-
Shares, other foreign issuers	74	-	74	-	-	-
Debt instruments	-	136	136	-	135	135
Bonds, Republic of Slovenia	-	136	136	-	135	135
Loans	1	-	1	1	-	1
Derivatives held for trading	-	15,182	15,182	-	44,292	44,292
Forwards	-	1,499	1,499	-	889	889
Options	-	62	62	-	12,205	12,205
Swaps	-	13,621	13,621	-	31,198	31,198
Total	76	15,318	15,394	1	44,427	44,428

All financial assets held for trading were designated as such upon initial recognition.

The implementation of CVA in 2013 resulted in lower fair value of derivatives held for trading by 2,963 thousand euros (as of 31 December 2012, it would be lower by 2,864 thousand euros).

Annual changes, debt instruments

EUR '000	2013	2012
Opening Balance	135	87
Increases	91,989	136,814
Purchase	91,989	136,810
Positive changes in fair value	-	4
Decreases	(91,988)	(136,766)
Sales / Redemption	(91,988)	(136,766)
Closing Balance	136	135

Notes on the Financial Statements

Note 3: Available-for-sale financial assets

EUR '000	31/12/2013				31/12/2012			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
Equity instruments	24,706	-	1,065	25,771	34,586	-	1,058	35,644
Bonds, Republic of Slovenia	-	153,427	-	153,427	12,353	138,178	-	150,531
Bonds, central government units	21,558	-	-	21,558	28,796	-	-	28,796
Bonds, banks	-	50,596	-	50,596	47,257	23,515	8,377	79,149
Treasury bills, Republic of Slovenia	-	-	-	-	-	19,973	-	19,973
Total	46,264	204,023	1,065	251,352	122,992	181,666	9,435	314,093

As of 31 December 2013, the pool of available-for-sale securities eligible for borrowings from the Bank of Slovenia amounts to 179,755 thousand euros (as of 31 December 2012: 192,629 thousand euros), 96 thousand euros (as of 31 December 2012: 97 thousand euros) investments into securities are kept for guaranteed claims of investors in line with the Financial Instruments Market Act and 10,177 thousand euros (as of 31 December 2012: 9,155 thousand euros) investments into securities, which the Bank keeps as liquidity assets for deposits guaranteed under the Deposit Guarantee Scheme.

Annual changes, equity instruments

EUR '000	2013		2012	
	Total	Level 3	Total	Level 3
Opening Balance	35,644	1,058	47,819	3,438
Increases	9,668	7	138	104
Purchase	7	7	31	31
Positive changes in fair value and exchange rate differences	9,661	-	107	73
Decreases	(19,541)	-	(12,313)	(2,484)
Transfer among levels	-	-	-	(2,484)
Negative changes in fair value - recognized in Statement of Income, item Impairment	(19,534)	-	(9,361)	-
Negative changes in fair value - recognized in other comprehensive income	(7)	-	(2,952)	-
Closing Balance	25,771	1,065	35,644	1,058

Annual changes, debt instruments

EUR '000	2013		2012	
	Total	Level 3	Total	Level 3
Opening Balance	278,449	8,377	247,339	8,315
Increases	99,456	-	50,128	11,041
Purchase	94,727	-	31,748	83
Positive changes in fair value - recognized in other comprehensive income	4,729	-	18,380	10,958
Decreases	(152,324)	(8,377)	(19,018)	(10,979)
Sales / Redemption	(152,224)	(8,369)	(18,699)	(124)
Negative changes in fair value - recognized in other comprehensive income	(100)	(8)	(319)	(10,855)
Closing Balance	225,581	-	278,449	8,377

Reclassification

EUR '000	31/12/2013		Value on date of reclassification		31/12/2012	
	Book value	Fair value	Book value	Fair value	Book value	Fair value
Financial assets reclassified out of trading assets to available-for-sale financial assets	90,678	90,678	95,531	95,531	89,258	89,258

In accordance with IAS 39, reclassification from trading assets to available-for-sale assets, is possible if there is change of intention. This was caused by the market downturn in second and third quarter of 2008.

If the Bank had not made reclassifications of financial assets, the Statement of Income would differ in the following position in the following amount:

EUR '000	2013	2012
Gains and losses on financial assets and liabilities held for trading	1,420	8,617

Note 4: Derivatives - hedge accounting

EUR '000	31/12/2013	31/12/2012
	Level 2	Level 2
Cash flow hedge	7,008	14,144
Total	7,008	14,144

The implementation of CVA in 2013 resulted in lower fair value of derivatives held for trading by 1 thousand euros (as of 31 December 2012, it would be lower by 3 thousand euros).

Note 5: Loans and receivables

Loans and receivables to banks

EUR '000	31/12/2013	31/12/2012
Demand deposits	110,272	74,934
Short-term loans	9,157	5,189
Long-term loans	3,832	5,302
Claims arising from pledged collateral	256	511
Total	123,517	85,936

The Bank didn't recognize any impairment on loans and receivables to banks neither on 31 December 2012 nor on 31 December 2013 as there was no evidence for impairment.

Loans and receivables to customers

EUR '000	31/12/2013			31/12/2012		
	Gross value	Impairment	Net value	Gross value	Impairment	Net value
Short-term loans	227,103	(57,977)	169,126	305,430	(38,928)	266,502
Corporates	183,552	(44,641)	138,911	254,888	(26,310)	228,578
Financial institutions	9,190	(7,757)	1,433	15,392	(7,524)	7,868
Public sector	252	(1)	251	747	(2)	745
Private customers	30,269	(4,317)	25,952	29,330	(4,013)	25,317
Sole traders	3,840	(1,261)	2,579	5,073	(1,079)	3,994
Long-term loans	1,831,263	(104,917)	1,726,346	2,070,638	(67,823)	2,002,815
Corporates	823,106	(75,553)	747,553	897,906	(41,930)	855,976
Financial institutions	4,039	(760)	3,279	22,473	(270)	22,203
Public sector	227,905	(271)	227,634	344,124	(130)	343,994
Private customers	756,791	(25,255)	731,536	772,518	(24,011)	748,507
Sole traders	19,422	(3,078)	16,344	33,617	(1,482)	32,135
Total	2,058,366	(162,894)	1,895,472	2,376,068	(106,751)	2,269,317

On 31 December 2013, the balance of loans to employees amounted to 22,383 thousand euros and to 23,118 thousand euros on 31 December 2012.

Notes on the Financial Statements

As of 31 December 2013, the pool of loans eligible for borrowings from the Central Bank amounted to 332,365 thousand euros (as of 31 December 2012: 316,570 thousand euros).

Impairment on loans and receivables to customers

EUR '000	2013	2012
Opening Balance	(106,751)	(85,479)
Increases	(77,878)	(45,413)
Losses on foreign exchange differences	(3,916)	(1,153)
Increases recognized as interest expense	(3,731)	(4,254)
Decreases	22,648	24,745
Gains on foreign exchange differences	4,181	1,072
Decreases recognized as interest income	2,553	3,731
Closing Balance	(162,894)	(106,751)

Other financial assets

EUR '000	31/12/2013	31/12/2012
Claims for fees	939	815
Impairment on claims for fees	(16)	(26)
Accrued income	125	59
Claims arising from past due derivatives	10,812	12,152
Impairment of past due derivatives	(7,521)	(6,628)
Claims arising from the settlement of transactions	469	849
Other financial assets	199	2,157
Total	5,007	9,378

Other financial assets

EUR '000	31/12/2013	31/12/2012
Opening Balance	(6,654)	(2,051)
Increases	(2,200)	(5,346)
Losses on foreign exchange differences	-	(11)
Decreases	1,317	748
Gains on foreign exchange differences	-	6
Closing Balance	(7,537)	(6,654)

Note 6: Held-to-maturity financial assets

EUR '000	31/12/2013	31/12/2012
Bonds, Republic of Slovenia	13,053	12,930
Total	13,053	12,930

As of December 31, the total volume of the securities, held-to-maturity was in the pool of securities eligible for borrowings from the Central Bank.

Annual changes

EUR '000	2013	2012
Opening Balance	12,930	19,968
Increases	642	13,094
Purchase	642	12,632
Positive changes in fair value and exchange rate differences	-	462
Decreases	(519)	(20,132)
Redemption	(519)	(20,132)
Closing Balance	13,053	12,930

Note 7: Property, plant and equipment

EUR '000	2013				Total
	Leasehold improvements	Computer hardware	Other equipment	Work in progress	
Cost					
Opening Balance	12,218	5,270	6,483	481	24,452
Additions	31	-	-	582	613
Transfer from work in progress	-	836	76	(912)	-
Disposals	(60)	(268)	(212)	-	(540)
Closing Balance	12,189	5,838	6,347	151	24,525
Depreciation					
Opening Balance	6,286	3,573	3,846	-	13,705
Depreciation for the year	908	632	591	-	2,131
Disposals	(27)	(264)	(183)	-	(474)
Closing Balance	7,167	3,941	4,254	-	15,362
Net book value					
Opening Balance	5,932	1,697	2,637	481	10,747
Closing Balance	5,022	1,897	2,093	151	9,163

EUR '000	2012				Total
	Leasehold improvements	Computer hardware	Other equipment	Work in progress	
Cost					
Opening Balance	12,575	5,233	6,423	726	24,957
Additions	-	-	-	433	433
Transfer from work in progress	-	442	236	(678)	-
Disposals	(357)	(405)	(176)	-	(938)
Closing Balance	12,218	5,270	6,483	481	24,452
Depreciation					
Opening Balance	5,519	3,488	3,223	-	12,230
Depreciation for the year	1,008	488	762	-	2,258
Disposals	(241)	(403)	(139)	-	(783)
Closing Balance	6,286	3,573	3,846	-	13,705
Net book value					
Opening Balance	7,056	1,745	3,200	726	12,727
Closing Balance	5,932	1,697	2,637	481	10,747

The contractual commitments for the acquisition of property, plant and equipment amount to 16 thousand euros (on 31 December 2012 there were none). The Bank cannot sell the leasehold improvements and has no other contractual commitments related to them.

As the Bank does not have any borrowing costs related to property, plant and equipment, it did not capitalize them.

Notes on the Financial Statements

Note 8: Intangible assets

EUR '000	2013	2012
Cost		
Opening Balance	40,404	36,157
Additions	3,157	4,247
Disposal	(11)	-
Closing Balance	43,550	40,404
Amortization		
Opening Balance	21,168	18,840
Amortization	2,921	2,328
Disposal	(11)	-
Closing Balance	24,078	21,168
Net book value		
Opening Balance	19,236	17,317
Closing Balance	19,472	19,236

Intangible assets solely comprise computer software. The Bank has no internally generated intangible assets. The contractual commitments for acquisition of intangible assets amount to 287 thousand euros (448 thousand euros on 31 December 2012).

As the Bank does not have any borrowing costs related to the intangible assets, it did not capitalize them.

Note 9: Investments in subsidiaries, associates and joint ventures

EUR '000	31/12/2013	31/12/2012
Investments in subsidiaries	-	253
Total	-	253

The entity under common control UniCredit CAIB Slovenija, d.o.o. was merged with the Bank in 2013. Merged were assets in amount of 1,448 thousand euros, liabilities in amount of 429 thousand euros, the effect in amount 1,019 thousand euros is seen in Statement of Changes in Equity.

Note 10: Tax assets

EUR '000	31/12/2013	31/12/2012	Effect in 2013
Current tax assets	1,004	1,381	(377)
Deferred tax assets	10,864	5,593	5,271
Balance Statement of Income	9,950	1,755	8,195
Loans to banks and loans to customers	7	8	(1)
Available-for-sale financial assets	4,926	1,605	3,321
Property, plant and equipment, Intangible assets	22	21	1
Provisions	130	121	9
Research and development, investments	251	-	251
Loss	4,614	-	4,614
Balance equity	914	3,838	(2,924)
Fair value reserves, Provisions	(39)	-	(39)
Fair value reserves, Cash flow hedge	1,845	2,389	(544)
Fair value reserves, Available-for-sale financial assets	(892)	1,449	(2,341)
Total	11,868	6,974	4,894

The Bank's tax loss for 2013 amounted 27,143 thousand euros.

Note 11: Other assets

EUR '000	31/12/2013	31/12/2012
Inventories	-	28
Claims arising from given prepayments	18	52
Deferred expenses	94	74
Accrued income	1,029	-
Other assets	852	17
Total	1,993	171

Note 12: Liabilities to central bank

EUR '000	31/12/2013	31/12/2012
Long-term loans	253,226	251,823
Total	253,226	251,823

Notes on the Financial Statements

Note 13: Financial liabilities held for trading

EUR '000	31/12/2013		31/12/2012	
	Level 1	Level 2	Level 1	Level 2
Derivatives held for trading	-	17,183	-	43,589
Forwards	-	132	-	812
Options	-	62	-	12,205
Swaps	-	16,989	-	30,572
Other financial liabilities held for trading	5	-	4	-
Total	5	17,183	4	43,589

All financial liabilities held for trading were designated as such upon initial recognition.

The implementation of DVA in line with IFRS 13 in 2013 resulted in lower fair value of derivatives held for trading by 916 thousand euros (as of 31 December 2012, it would be lower by 2,176 thousand euros).

Note 14: Derivatives - hedge accounting

EUR '000	31/12/2013	31/12/2012
	Level 2	Level 2
Cash flow hedge	47,356	66,027
Total	47,356	66,027

The implementation of DVA in line with IFRS 13 in 2013 resulted in lower fair value of derivatives held for trading by 2,572 thousand euros (as of 31 December 2012, it would be lower by 3,362 thousand euros).

Note 15: Financial liabilities measured at amortised cost

Deposits from banks

EUR '000	31/12/2013	31/12/2012
On demand	7,792	1,782
Short-term deposits	57,167	158,415
Long-term deposits	258,772	416,736
Total	323,731	576,933

Loans from banks

EUR '000	31/12/2013	31/12/2012
Long-term loans	285,915	346,820
Total	285,915	346,820

Deposits from customers

EUR '000	31/12/2013	31/12/2012
On demand	585,516	669,800
Corporates	245,685	372,244
Financial institutions	147,536	83,563
Public sector	26,284	76,681
Private customers	157,387	128,755
Sole traders	8,624	8,557
Short-term deposits	464,338	310,715
Corporates	238,583	17,204
Financial institutions	49,558	42
Public sector	35,139	176,439
Private customers	140,799	115,712
Sole traders	259	1,318
Long-term deposits	226,979	247,274
Corporates	19,266	23,267
Financial institutions	10,670	10,190
Public sector	2,770	10,585
Private customers	194,169	199,058
Sole traders	104	4,174
Total	1,276,833	1,227,789

Subordinated liabilities

EUR '000	31/12/2013	31/12/2012
Subordinated liabilities to banks	30,117	30,101
Total	30,117	30,101

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 + 1.1 %.

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	31/12/2013	31/12/2012
Assets for cross-border payment transfers	2,866	4,614
Liabilities for fees	209	266
Liabilities arising from settlement of transactions	4,731	1,796
Liabilities to suppliers	1,074	1,026
Accrued expenses	3,761	3,405
Other financial liabilities	3,507	3,405
Total	16,148	14,512

Notes on the Financial Statements

Note 16: Provisions

EUR '000	31/12/2013	31/12/2012
For pending legal cases	607	398
For severance and jubilee salaries	1,010	1,190
For off-balance sheet items	4,520	855
Total	6,137	2,443

2013

EUR '000	For pending legal cases	For severance and jubilee salaries	For off-balance sheet items	Total
Opening Balance	398	1,190	855	2,443
Increases	209	81	4,602	4,892
Balance Statement of Income	209	75	4,602	4,886
Balance equity	-	6	-	6
Decreases	-	(261)	(937)	(1,198)
Use of provisions	-	(28)	-	(28)
Decreases balance Statement of Income	-	(1)	(937)	(938)
Decreases balance equity	-	(232)	-	(232)
Closing Balance	607	1,010	4,520	6,137

2012

EUR '000	For pending legal cases	For severance and jubilee salaries	For off-balance sheet items	Total
Opening Balance	119	1,132	302	1,553
Increases	279	86	1,681	2,046
Decreases	-	(28)	(1,128)	(1,156)
Use of provisions	-	(28)	-	(28)
Decreases balance Statement of Income	-	-	(1,128)	(1,128)
Closing Balance	398	1,190	855	2,443

Note 17: Other liabilities

EUR '000	31/12/2013	31/12/2012
Accrued expenses and deferred income	2,210	2,664
Liabilities for taxes and contributions	1,981	1,039
Total	4,191	3,703

Note 18: Share capital

EUR '000	31/12/2013	31/12/2012
Ordinary shares - subscribed by privates	1	1
Ordinary shares - subscribed by foreign banks	20,383	20,383
Total	20,384	20,384

On 31 December 2013, 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 years 2013 and 2012.

Note 19: Share premium

EUR '000	31/12/2013	31/12/2012
Payments in excess of nominal amounts of paid-up shares	91,736	91,736
Share premium reserve	16,024	16,024
Total	107,760	107,760

Note 20: Fair value reserves

EUR '000	31/12/2013	31/12/2012
Fair value reserves, Cash flow hedge	(9,006)	(11,662)
Fair value reserves, Available-for-sale financial assets	4,353	(7,075)
Fair value reserves, Actuarial gains (losses) on defined benefit pension plans	188	-
Total	(4,465)	(18,737)

Fair value reserves, Cash flow hedge

EUR '000	2013	2012
Opening Balance	(11,662)	(9,402)
Gross value	(14,051)	(11,753)
Deferred taxes	2,389	2,351
Increases	2,656	-
Gross value	3,200	-
Deferred taxes	(544)	-
Decreases	-	(2,260)
Gross value	-	(2,298)
Deferred taxes	-	38
Closing Balance	(9,006)	(11,662)
Gross value	(10,851)	(14,051)
Deferred taxes	1,845	2,389

Notes on the Financial Statements

Fair value reserves, Available-for-sale financial assets

EUR '000	2013	2012
Opening Balance	(7,075)	(18,997)
Gross value	(8,525)	(23,747)
Deferred taxes	1,450	4,750
Increases	11,517	23,127
Gross value	13,876	27,856
Deferred taxes	(2,359)	(4,729)
Decreases	(89)	(11,205)
Gross value	(107)	(12,634)
Deferred taxes	18	1,429
Closing Balance	4,353	(7,075)
Gross value	5,244	(8,525)
Deferred taxes	(891)	1,450

Fair value reserves, Actuarial gains (losses) on defined benefit pension plans

EUR '000	2013	2012
Opening Balance	-	-
Increases	193	-
Gross value	232	-
Deferred taxes	(39)	-
Decreases	(5)	-
Gross value	(6)	-
Deferred taxes	1	-
Closing Balance	188	-
Gross value	226	-
Deferred taxes	(38)	-

Note 21: Retained earnings

EUR '000	31/12/2013	31/12/2012
Mandatory reserves	1,307	1,294
Other reserves from profit	102,729	140,385
Total	104,036	141,679

Note 22: Net profit / loss for the year

EUR '000	31/12/2013	31/12/2012
Net profit / loss for the year	(39,199)	1,073
Transfer to reserves from profit	39,199	(536)
Total	-	537

On 31 December 2013, the Bank deducted the amount of the loss for the year from Other reserves from profit. On 31 December 2012, the Management Board decided to build other reserves from profit in the amount of half of net profit for the year in line with the Companies Act (Article 230(3)).

Basic and diluted earnings per share

EUR '000	31/12/2013	31/12/2012
(1) Net profit for the year	(39,199)	1,073
(2) Number of shares	4,888,193	4,888,193
(3) Weighted number of shares in the year	4,888,193	4,888,193
(4) Earnings per share in euros (1) / (3)	(8.02)	0.22

Basic and diluted earnings per share are the same.

Notes on the Statement of Income

Note 23: Interest income

EUR '000	2013	2012
Interest on deposits placed with the Central Bank	85	122
Interest on financial assets held for trading	7,600	8,476
Interest on derivatives used for hedging	6,068	5,146
Interest on financial assets available for sale	9,339	9,895
Interest on loans and receivables	58,860	76,175
To banks	147	295
To customers	58,713	75,880
Interest from impaired loans	7,660	7,374
To customers	7,660	7,374
Interest on financial assets held to maturity	643	449
Total	90,255	107,637

Note 24: Interest expense

EUR '000	2013	2012
Interest on Central Bank deposits and loans	1,403	1,823
Interest on financial liabilities held for trading	7,435	8,341
Interest on derivatives used for hedging	7,600	3,966
Interest on received deposits and loans	25,428	37,537
Paid to banks	9,127	20,794
Paid to customers	16,301	16,743
Total	41,866	51,667

Interest expense for subordinated loans amounted to 649 thousand euros for 2013 (in 2012: 751 thousand euros).

Note 25: Dividend income

EUR '000	2013	2012
Dividends from financial assets available for sale	5	1,824
Total	5	1,824

Notes on the Financial Statements

Note 26: Fee and commission income

EUR '000	2013	2012
Fees from transactions with securities	5,108	5,207
Fees from guarantees	4,285	3,616
Fees from performing payment services – maintenance of transaction accounts	3,213	2,066
Fees from performing payment services – payments	5,425	5,423
Fees from performing payment services – card operations	2,414	1,912
Fees from performing other payment services	2,086	1,253
Fees from loan transactions	5,414	6,536
Fees from other transactions	707	464
Total	28,652	26,477

Note 27: Fee and commission expenses

EUR '000	2013	2012
Fees for performed payment services – card operations	1,610	1,658
Fees for performed other payment services	1,307	858
Fees for performed agency services and commission operations	787	824
Fees for performed other services	1,494	1,443
Total	5,198	4,783

Note 28: Realised gains and losses on financial assets and liabilities not measured at fair value through profit or loss

EUR '000	2013	2012
Realised gains	660	66
On available-for-sale financial assets	563	61
On loans	44	5
Realised losses	(790)	(4,029)
On available-for-sale financial assets	(558)	-
On loans	(232)	(4,029)
Total	(130)	(3,963)

In 2013 and 2012, the Bank recognized gains on the sale of bonds within “Realized gains / losses on available-for-sale financial assets”.

Note 29: Gains and losses on financial assets and liabilities held for trading

EUR '000	2013	2012
Net gains on securities trading	154	89
Net gains on purchase and sale of foreign currencies	969	929
Net gains / losses on derivatives	(1,817)	542
Total	(694)	1,560

In the year 2013, net gains on derivatives are higher by 842 thousand euros due to the implementation of DVA and lower by 3,936 thousand euros due to the implementation of CVA.

Note 30: Fair value adjustments in hedge accounting

EUR '000	2013	2012
Changes in fair value of derivatives used for hedging group financial instruments against interest rate risk	-	45
Changes in fair value of derivatives used for hedging cashflows of group financial instruments - ineffective portion - macro	2,570	-
Total	2,570	45

The changes in fair value of derivatives used for hedging cash flows are in 2013 a result of the implementation of DVA (gains in the amount of 2,571 thousand euros) and CVA (loss in the amount of 1 thousand euros).

Note 31: Exchange gains / (losses)

EUR '000	2013	2012
Gains on foreign exchange differences	232,709	83,701
Losses on foreign exchange differences	(233,232)	(83,740)
Total	(523)	(39)

Note 32: Gains and losses on derecognition of assets other than held for sale

EUR '000	2013	2012
Losses on derecognition	(95)	(116)
Total	(95)	(116)

Note 33: Other operating net income / (loss)

EUR '000	2013	2012
Gains	1,103	1,433
Gains on operational risk	12	25
Refund of expenses for bank's delegates abroad	1,029	1,266
Other gains	62	142
Losses	(1,824)	(1,131)
Memberships	(75)	(61)
Bank levy	(1,613)	(783)
Other losses	(136)	(287)
Total	(721)	302

Note 34: Administrative costs

EUR '000	2013	2012
Staff costs	22,640	23,928
Other administrative costs	12,337	12,908
Total	34,977	36,836

Notes on the Financial Statements

Staff costs

EUR '000	2013	2012
Gross salaries	16,687	17,087
Contributions for social security	1,172	1,326
Contributions for pension insurance	1,415	1,620
Other contributions levied on gross salaries	50	157
Allowance for transport to work and for meals	1,338	1,333
Variable salaries	849	955
Other staff costs	1,129	1,450
Total	22,640	23,928

In 2013, the expenses for unused holidays in the amount of 1 thousand euros (in 2012: the decrease of expenses in the amount of 30 thousand euros) were included in other staff costs.

On 31 December 2013, the Bank had no accrued expenses for equity settled share based payment in accordance with IFRS 2 (recognized in the Statement of Financial Position) (6 thousand euros on 31 December 2012). The decrease of expense for equity settled share based payment therefore amounts to 6 thousand euros (decrease 82 thousand euros in 2012).

Shares and share options

	2013		2012	
	Number of shares / share options	Average exercised price	Number of shares / share options	Average exercised price
Opening Balance				
Shares	512	7.38	35,315	1.87
Share options	6,397	0.40	132,733	0.74
Granted in the year				
Shares	-	-	-	-
Share options	-	-	-	-
Forfeited in the year				
Shares	512	7.38	34,803	0.78
Stock options	6,397	0.40	105,192	0.38
Exercised in the year				
Share options	-	-	21,144	1.33
Expired in the year				
Shares	-	-	-	-
Closing Balance				
Shares	-	-	512	7.38
Share options	-	-	6,397	0.40
Exercisable at 31 December				
	-	-	-	-

Other administrative costs

EUR '000	2013	2012
Operating leasehold on premises	2,298	2,432
IT services	2,183	2,295
Communication	1,383	1,387
Consulting and auditing services	2,432	2,151
Other outsourced services	706	747
Marketing	1,049	1,028
Training	97	404
Material costs	261	330
Costs of fixed assets maintenance	544	621
Insurance	524	595
Travel costs	110	182
Other costs	750	736
Total	12,337	12,908

Consulting and auditing services include the audit of the financial statements for 2013 in the amount of 101 thousand euros provided by Deloitte revizija d.o.o. and excess of actual expenses above the accrued ones for the audit of the financial statements for 2012 provided by KPMG Slovenija, podjetje za revidiranje, d.o.o. in the amount of 11 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 2,218 thousand euros, payments to be paid later than in one year and not later than in five years 2,255 thousand euros and payments to be paid later than in five years 573 thousand euros (in 2012 2,328 thousand euros not later than in one year, payments to be paid later than in one year and not later than in five years 2,598 thousand euros and payments to be paid later than in five years 735 thousand euros).

Note 35: Depreciation

EUR '000	2013	2012
Depreciation of property, plant and equipment	2,131	2,258
Depreciation of leasehold improvements	908	1,008
Depreciation of computer hardware	632	488
Depreciation of other equipment	591	762
Amortisation of intangible assets	2,921	2,328
Total	5,052	4,586

Note 36: Provisions

EUR '000	2013	2012
For pending legal cases	209	279
For severance and jubilee salaries	74	85
For off-balance sheet items	3,665	553
Total	3,948	917

Notes on the Financial Statements

Note 37: Impairment

EUR '000	2013	2012
Impairment of financial assets, measured at cost	56,113	25,266
Increase	80,078	50,759
Loans	77,878	45,413
Other financial assets	2,200	5,346
Decrease	(23,965)	(25,493)
Loans	(22,648)	(24,745)
Other financial assets	(1,317)	(748)
Impairment of available-for-sale financial assets	19,534	9,361
Increase	19,534	9,361
Total	75,647	34,627

Note 38: Profit or loss from non-current assets held for sale

EUR '000	2013	2012
Profit from non-current assets held for sale	6	2
Loss from non-current assets held for sale	(30)	(3)
Total	(24)	(1)

Note 39: Corporate income tax

EUR '000	2013	2012
Current tax	-	774
Deferred tax	(8,194)	(1,537)
Total	(8,194)	(763)

EUR '000	2013	2012
Profit / loss before taxes	(47,393)	310
Theoretical tax (2013: 17 %, 2012: 18 %)	(8,057)	56
Tax decrease for deductible income	(2)	(342)
Tax on non-deductible expenses	3,466	1,858
Deferred taxes	(3,580)	(1,537)
Change of tax rate	17	33
Adjustment for the calculated deferred taxes	(3,597)	(1,570)
Other adjustments	(21)	(798)
Total	(8,194)	(763)

Notes to the Statement of Cash Flows

Note 40: Cash and Cash equivalents

EUR '000	31/12/2013	31/12/2012
Cash	13,127	13,546
Minimum reserve with the Central Bank	82,130	14,214
Other balances with the central bank	40,001	-
Financial assets held for trading	-	135
Available-for-sale financial assets	-	138,635
Loans to banks with maturity up to 3 months	119,263	77,015
Total	254,521	243,545

Financial assets held for trading and available-for-sale financial assets comprise the Republic of Slovenia bonds. The Republic of Slovenia bonds belong to the eligible financial assets for the Eurosystem collateral (market financial assets) and the Bank can include it into the collateral fund at any time.

Notes to the Commitments and other Off-balance-sheet Items in line with the Bank of Slovenia requirements

Note 41: Commitments and other Off-balance-sheet Items

EUR '000	31/12/2013	31/12/2012
Guarantees	279,663	329,793
Committed credit and overdraft lines	325,708	292,249
Creditors on spot business	6,179	2,921
Notional amount of derivatives	3,073,717	3,219,631
Total	3,685,267	3,844,594

Annual changes, guarantees

EUR '000	2013	2012
Opening Balance	329,793	303,956
Increases	166,470	227,293
Issued guarantees	165,470	222,069
Exchange rate differences	1,000	5,224
Decreases	(216,600)	(201,456)
Redemption	(950)	(1,030)
Expired guarantees	(214,561)	(195,284)
Exchange rate differences	(1,089)	(5,142)
Closing Balance	279,663	329,793

Notes on the Financial Statements

Derivatives

EUR '000	31/12/2013	31/12/2012
Forwards and futures	83,404	52,308
Interest options	177,103	318,135
Currency options	1,334	185,789
Other options	710	746
Interest swaps	2,424,452	2,300,424
Held for trading	740,202	683,177
Held for hedging	1,684,250	1,617,247
Currency swaps	386,480	358,838
Held for trading	197,604	146,582
Held for hedging	188,876	212,256
Commodity swaps	234	3,391
Total	3,073,717	3,219,631

The explanation regarding an indication of the uncertainties relating to the financial derivatives is done within the analysis of the counterparty risk, chapter Risk report. The Bank's intention is also to close most of the positions out of derivative business.

Note 42: Fiduciary activities

EUR '000	31/12/2013	31/12/2012
Cash from clients for brokerage with financial instruments	3,336	7,370
Receivables from brokerage business with financial instruments	-	1,183
Receivables from managing financial instruments	19,422	7,755
Receivables from custody business	5,281,706	5,502,300
Receivables from the Central Securities Clearing Corporation for sold financial instruments	1,708	-
Receivables from settlement systems and institutions for sold financial instruments (buyers)	829	85
Receivables from settlement business	1,709	244
Cash of customers from other fiduciary activities	-	130
Receivables from other businesses on behalf and for account of third parties	82,361	65,674
Assets total	5,391,071	5,584,741
Liabilities to customers from money and financial instruments	22,758	15,124
Liabilities to the Central Securities Clearing Corporation for financial instruments bought	1,465	245
Liabilities to other settlement systems and institutions for purchased financial instruments (suppliers)	5,282,768	5,503,323
Liabilities to bank for commissions, expenses, etc.	10	1
Liabilities from settlement business	1,708	244
Liabilities from other businesses on behalf and for account of third parties	82,362	65,804
Liabilities total	5,391,071	5,584,741

Note 43: Agency services

EUR '000	31/12/2013	31/12/2012
Claims of settlement and transaction accounts for client assets	5,303,665	5,511,323
From financial instruments	5,301,128	5,511,238
To the Central Securities Clearing Corporation or to bank's clearing account for sold financial instruments	1,708	-
To the settlement systems and institutions for sold financial instruments (buyers)	829	85
Clients' cash	3,336	7,370
On settlement account for clients' funds	488	6,763
On banks' transaction accounts	2,848	607
Assets total	5,307,001	5,518,693
Liabilities of settlement account or transaction accounts for clients' funds	5,307,001	5,518,693
To clients from cash and financial instruments	22,758	15,124
To the Central Securities Clearing Corporation or to Bank's clearing account for purchased financial instruments	1,465	245
To other settlement systems and institutions for purchased financial instruments (suppliers)	5,282,768	5,503,323
To the bank or the bank's settlement account for commissions, expenses, etc.	10	1
Liabilities total	5,307,001	5,518,693
Off-balance-sheet items	5,301,128	5,511,238
Clients' financial instruments, itemised by services	5,301,128	5,511,238
Reception, intermediary, and execution of orders	-	1,183
Managing financial instruments	19,422	7,755
Custodian services	5,281,706	5,502,300

Income and expenses from fees related to investment services and businesses

EUR '000	2013	2012
Income from fees and commission related to investment and subsidiary investment services and businesses for clients	5,107	5,071
Reception, intermediary, and execution of orders	302	270
Management of financial instruments	265	131
Initial public offering and subsequent sales without obligation to buy	63	93
Custodian and related services	4,477	4,577
Expenses from fees and commission related to investment and auxiliary investments services and businesses for clients	903	934
Fees related to the Central Securities Clearing Corporation and to similar organizations	341	216
Fees related to the stock exchange and similar organizations	562	718

Notes on the Financial Statements

Note 44: 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 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	31/12/2013	31/12/2012
Loans	113,351	96,157
Management Board	318	337
Key management personnel	194	201
Close members of the family of key management personnel	1	-
Parent company	98,328	73,078
Other companies within UniCredit	14,510	22,541
Derivatives	7,266	14,804
Other companies within UniCredit	7,266	14,804
Other assets	1,038	-
Parent company	888	-
Other companies within UniCredit	150	-
Total assets	121,655	110,961
Financial liabilities measured at amortised cost	586,270	867,692
Management Board	225	128
Key management personnel	11	140
Close members of the family of Management Board	179	138
Parent company	579,705	861,574
Other companies within UniCredit	6,150	5,713
Derivatives	64,293	108,722
Parent company	66	-
Other companies within UniCredit	64,227	108,722
Other liabilities	1,230	1,585
Parent company	443	506
Other companies within UniCredit	787	1,080
Total liabilities	651,793	978,000

Loans to banks within the Group include demand deposits, time deposits and loans to banks. They are unsecured and carry partially variable and partially fixed interest rates.

Statement of Income

EUR '000	2013	2012
Interest income	811	1,828
Management Board	3	5
Key management personnel	4	3
Parent company	87	115
Other companies within UniCredit	717	1,706
Interest expense	16,961	27,221
Management Board	4	8
Close members of the family of key management personnel	4	2
Parent company	8,075	18,848
Other companies within UniCredit	8,878	8,363
Fee and commission income	1,441	1,684
Parent company	795	877
Other companies within UniCredit	646	808
Fee and commission expenses	473	727
Parent company	152	707
Other companies within UniCredit	321	19
Gains and losses on financial assets and liabilities held for trading	13,685	14,659
Parent company	705	(5)
Other companies within UniCredit	12,980	14,664
Fair value adjustments in hedge accounting	2,570	-
Other companies within UniCredit	2,570	-
Other operating income	1,052	1,321
Parent company	890	1,163
Other companies within UniCredit	162	158
Administrative costs	2,906	2,544
Parent company	51	-
Other companies within UniCredit	2,855	2,544
Accrued costs for unused holidays	(1)	(3)
Management Board	(1)	(3)
Provisions for severance and jubilee salaries	4	(25)
Management Board	4	(11)
Key management personnel	-	(14)

Notes on the Financial Statements

Remuneration paid

EUR '000	2013	2012
Remuneration paid to the Management Board	549	735
Salaries and other short-term benefits	520	703
Insurance premiums	29	32
Remuneration paid to the Supervisory Board members	65	51
Remuneration paid to other employees with an individual contract	1,198	1,484
Salaries and other short-term benefits	1,198	1,484
Total	1,812	2,270
Number of the Management Board members as of 31 December	4	4
Number of the Supervisory Board members as of 31 December	6	5
Number of other employees with an individual contract as of 31 December	14	15

In 2013, there were on average fourteen employees with an individual contract.

In 2013, the Management Board Members received the following amounts: Francesco Vercesi, MBA: 183 thousand euros of fixed salary and 49 thousand euros of variable salary; Mag. Damijan Dolinar, CFA: 121 thousand euros of fixed salary, 16 thousand euros of variable salary and 1 thousand euros of other remuneration; Mag. Jana Benčina Henigman: 110 thousand euros of fixed salary, 11 thousand euros of variable salary and 1 thousand euros of other remuneration.

Mag. Stefan Vavti, 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 Group's rules. In 2013, he didn't receive any additional payments from the Bank.

The Supervisory Board Members received as follows: Giuseppe Verrascina: 30 thousand euros of compensation paid, Andretta Franco: 24 thousand euros of compensation paid and Francesco Slocovich 11 thousand euros of compensation paid.

Note 45: 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 2013 or that would require disclosures in this Financial Statements.

Note 46: Legal disputes

On 31 December 2013, there were fifteen pending litigations towards the Bank amounting together to 11.6 million euros in which the Bank was involved as a defendant (on 31 December 2012: 10.0 million euros). In line with the assessment of their outcome, the Bank formed adequate provisions for litigations (see Note 16).

Note 47: Statement of material effect on the financial statement

UniCredit Banka Slovenija d.d., as a member of UniCredit, enters into several business transactions with related parties from the Group. Such transactions are conducted at normal market conditions and have no negative impact in the presented financial statements. In line with 545th paragraph of the Companies Act, we declare that in the years 2013 and 2012 there were no detrimental transactions or other actions done, which would in any way jeopardize the operations of the Bank.

Resolve

Anytime, anywhere.

“On her way back from holiday, one of my Customers had a problem with her car, forcing her to call for assistance.

The problem was serious, and the daily limit on her debit card did not permit our Customer and her husband to pay for the repairs.

She called me on the verge of panic, and I went straight to work to **solve the problem as quickly as possible**. They were able to pay their bill and set off again with peace of mind. When they got home, I received a phone call from my Customer to thank me and let me know that after their **positive experience** with UniCredit, her husband **was becoming a Customer.**”

Silvia Rieder - Commercial Bank
Pressbaum Branch 2099 - UniCredit Bank - AUSTRIA



Risk Report

Overall Risk Management

In line with UniCredit perspective, UniCredit Banka Slovenija d.d. 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 Bank 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 UniCredit CEE risk management practice and of course supports UniCredit efforts to establish uniform Group-wide risk management and control procedures.

All risk management activities of UniCredit Banka Slovenija d.d. are conducted 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 committees on the high level, 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 UniCredit Banka Slovenija d.d., 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 overall bank 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, the Supervisory 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. Based on the client ratings, the Bank distinguishes between regular and restructuring committee. 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.

OPERATIONAL RISK COMMITTEE (OPRISK COMMITTEE)

The OpRisk Committee is responsible for effective oversight over operational risk exposure. The OpRisk Committee shall have 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

Client business has to be treated free of interest rate, foreign exchange, and liquidity risk. As a consequence, it is necessary to determine a 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 Bank. The market and liquidity risks are transferred via a market-based fund transfer pricing system to the risk taking units. Within the Bank, 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 Bank's strategic targets are always assessed from three different perspectives (risk appetite framework):

- From the capital adequacy perspective, where on one side there are limitations and rules set by the regulator and on the other side there is the Group's risk appetite;
- From the profitability and risk perspective, where the Bank wishes to manage the volatility of earnings and to maintain sustainable growth;
- From funding and liquidity perspective: liquidity is provided by the customers and the remaining part from the Group.

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 or only small possibility of payment exists in accordance with legislation of Bank of Slovenia and valid internal rulebooks of the bank. 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.
- Securitization risk toward which the Bank is not exposed.

The main objective of managing credit risk is to reach and obtain a high quality and dispersion of the Bank's credit portfolio. The Bank manages credit risk according to 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 Bank 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 Bank calculates probability of default which also forms basis for calculation of credit rating of specific counterparty.

For part of corporate portfolio Bank assesses probability of default (PD) in accordance to Bank of Slovenia Regulation for capital requirement for credit risk based on internal rating systems (IRB) for banks and saving institutions. In line with this act Bank committed to implement IRB approach for all important exposures. With clear goal of effective and statistically confirmed credit risk measurement Bank builds and validates all models in accordance to previously mentioned Regulation and UniCredit Group guidelines.

Probability of default and credit rating as consequence are determined based on financial data, qualitative factors and warning signals. The Bank uses ten major credit rating classes with additional sub-classes. The UniCredit Group's scale includes in total 26 credit rating classes from 1+ to 10, which are calibrated on local specifics.

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.

Risk Report

The table below shows exposure of on-balance-sheet items to credit risk

EUR '000	31/12/2013	31/12/2012
Cash	13,127	13,546
Financial assets held for trading	15,394	44,428
Available-for-sale financial assets	251,352	314,093
Derivatives - hedge accounting	7,008	14,144
Loans and receivables	2,316,558	2,492,248
To banks	246,187	102,380
To customers	2,070,371	2,389,868
Held-to-maturity financial assets	13,053	12,930
Other assets	1,993	171
Total	2,618,485	2,891,560

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 Statement of Financial Position are classified as Banks or Clients.

The table shows exposure of off-balance-sheet items to credit risk

EUR '000	31/12/2013	31/12/2012
Guarantees	279,663	329,793
Committed credit and overdraft lies	325,708	292,249
Creditors on spot business	6,179	2,921
Notional amount of derivatives	3,073,717	3,219,631
Total	3,685,267	3,844,594

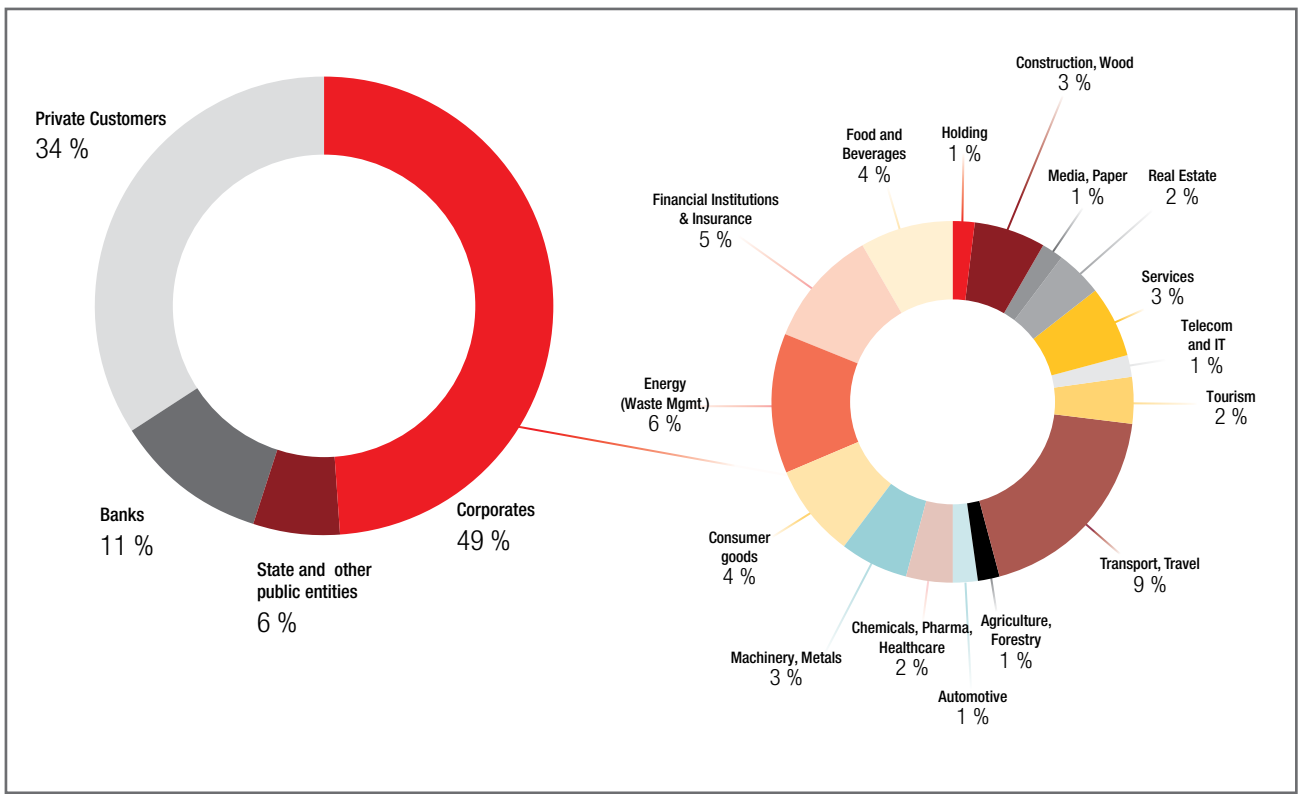
The table shows exposure of financial assets to country risk

	31/12/2013	31/12/2012
Financial assets held for trading		
Slovenia	100 %	100 %
Available-for-sale financial assets		
Slovenia	99 %	99 %
Germany	1 %	1 %
Held-to-maturity financial assets		
Slovenia	100 %	100 %

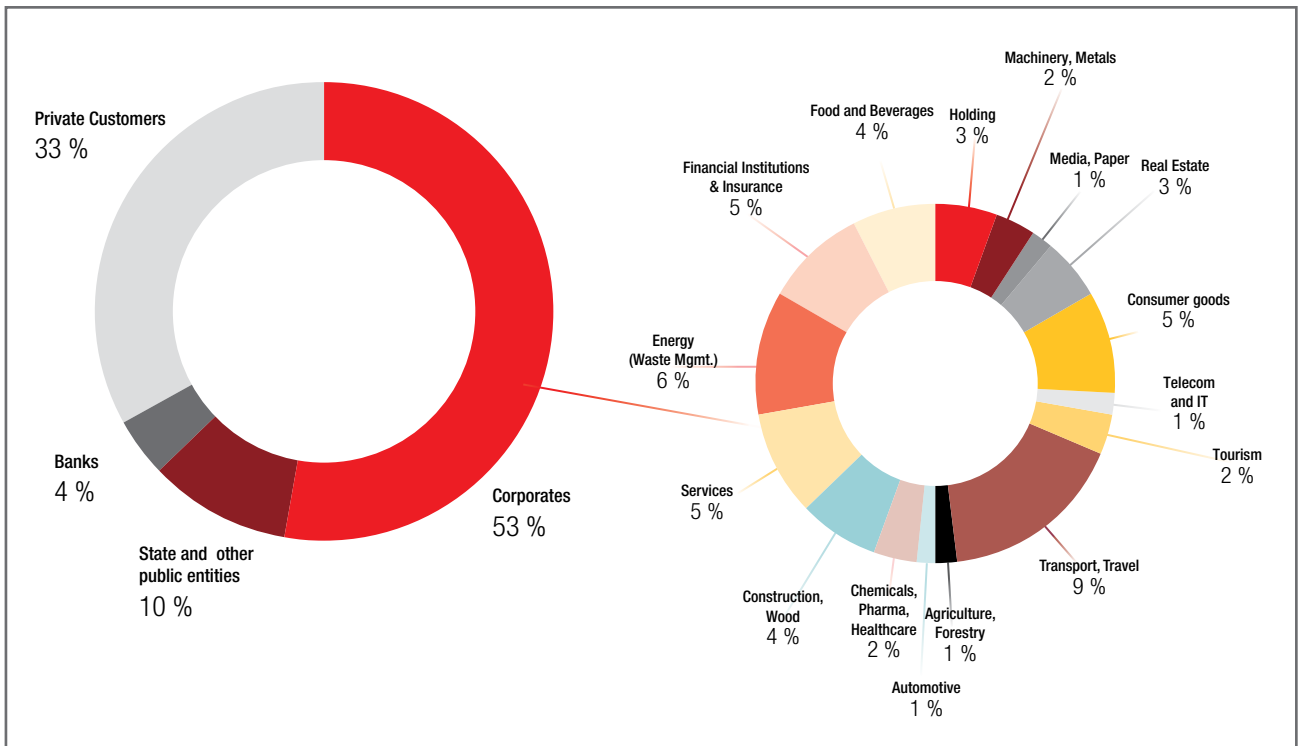
PORTFOLIO ANALYSIS

As of the end of December 2013, the Bank's on-balance outstanding portfolio toward non-banking claims decreased by 319.5 million euros or by 13 % in comparison to the end of year 2012. In the non-banking sector, major growth of volumes was recorded in the sector of machinery-metals, which grew by 21 million euros or by 37 %. The Bank faced major decrease in the State and other public entities sector, which decreased by 45 % in comparison to the end of year 2013. The total Bank's on-balance outstanding credit portfolio including banking and non-banking claims decreased by 176 million euros or by 7 % compared to the end of the previous year.

Portfolio segmentation as of 31/12/2013



Portfolio segmentation as of 31/12/2012



Risk Report

Geographical split of the Bank's portfolio

Credit risk profile by region	Exposure (EUR '000)		Growth in %
	31/12/2013	31/12/2012	
Slovenia	2,046,143	2,260,229	(9)
Austria	98,478	73,269	34
Croatia	76,841	86,429	(11)
Netherlands	29,862	32,082	(7)
Bosnia and Herzegovina	15,100	1,427	958
Germany	11,497	8,347	38
Serbia	9,015	9,045	0
Italy	6,690	1,815	269
Luxemburg	5,106	2,993	71
Hungary	4,400	4	97,820
Russia	3,354	6,616	(49)
Other	10,071	9,991	0
TOTAL	2,316,558	2,492,248	(7)

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 Statement of Financial Position are classified as Banks or Clients.

CREDIT RISK MITIGATION TECHNIQUES

UniCredit Banka Slovenija d.d. uses various credit risk mitigation techniques to reduce potential credit losses in case of the obligor default. In line with the »International Convergence of Capital Measurement and Capital Standards – A Revised Framework« (Basel II), 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 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 General Group Credit Risk Mitigation Guidelines, UniCredit Banka Slovenija d.d. 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, UniCredit Banka Slovenija d.d. 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 UniCredit Banka Slovenija d.d. 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, UniCredit Banka Slovenija d.d. 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 Bank 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 of collateral

EUR '000	31/12/2013		31/12/2012	
	Exposure	Collateral	Exposure	Collateral
Non-bank customers				
1	44,795	42,304	14,131	14,007
2	221,227	188,004	419,350	236,468
3	383,902	209,342	432,442	240,867
4	515,388	375,994	480,166	406,294
5	189,812	109,408	253,315	130,154
6	156,324	81,293	220,345	166,975
7	118,742	101,288	207,489	161,945
8	72,431	48,203	94,950	70,717
Doubtful and default	352,384	148,602	244,786	118,235
Not rated	15,364	3,754	22,893	12,940
Total	2,070,371	1,308,191	2,389,868	1,558,602

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 Statement of Financial Position are classified as Banks or Clients.

Bank's exposure toward banks clients according to credit rating and allocated market value of collateral

EUR '000	31/12/2013		31/12/2012	
	Exposure	Collateral	Exposure	Collateral
Banks				
1	8,434	0	4,441	0
2	228,637	0	88,769	0
3	3,517	2,256	7,049	3,980
4	55	0	246	0
5	5,212	0	377	6,447
6	54	0	633	0
7	256	255	0	0
8	0	0	511	0
Doubtful and default	0	0	0	0
Not rated	23	0	355	0
Total	246,187	2,511	102,380	10,427

Please note that the above credit exposure is expressed in terms of gross values. Other financial assets and balances with Central Bank within Statement of Financial Position are classified as Banks or Clients.

Market value of collateral according to types of collateral

EUR '000	31/12/2013	31/12/2012
Collateral Types		
Mortgages	1,954,415	2,377,323
Irrevocable commitments of RS	308,968	309,347
Bank deposits	146,004	146,665
Other Collateral	136,733	379,684
Total	2,546,119	3,213,020

Please note that the above collateral does not include guaranties of private individuals and legal entities.

Risk Report

IMPAIRMENT AND PROVISIONING POLICIES

The Bank 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 IFRS standards.

The Bank 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. In estimating these cash flows, the Bank 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.

Bank assesses specific impairments using individual approach (on a client or transaction level) by taking into consideration the following:

- In estimating these cash flows, the Bank 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 Bank;
- Information that might have impact on received repayments to the Bank.

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 collateral) are taken into consideration in the calculation of the impairments.

UniCredit Banka Slovenija d.d. is using Application and Behavioural scoring for assessing credit rating in private individuals segments, resulting in 26 rating classes with assigned probabilities of default. Bank is assessing specific impairments on portfolio level at least on monthly basis. Based on portfolio quality, parameters relevant for Expected loss calculation on single client level are computed.

The Bank 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 "Incurred but not reported" events are calculated on a monthly basis, based on portfolio quality and so-called loss detection period. IBNR (Incurred but not reported) are generic impairments.

The Bank regularly monitors the portfolio development and the impairments coverage ratio, which is regularly reported to the senior management and to the Management Board. The Bank 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 Bank 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	31/12/2013			31/12/2012			
	Non-bank customers	Exposure	Impairments	Collateral	Exposure	Impairments	Collateral
1		44,795	6	42,304	14,131	1	14,007
2		221,227	60	188,004	419,350	53	236,468
3		383,902	318	209,342	432,442	258	240,867
4		515,388	597	375,994	480,166	390	406,294
5		189,812	586	109,408	253,315	717	130,154
6		156,324	1,500	81,293	220,345	1,464	166,975
7		118,742	2,740	101,288	207,489	3,819	161,945
8		72,431	2,431	48,203	94,950	3,123	70,717
Doubtful and default		352,384	161,563	148,602	244,786	102,674	118,235
Not rated		15,364	631	3,754	22,893	906	12,940
Total		2,070,371	170,431	1,308,191	2,389,868	113,404	1,558,602

Please note that the above credit exposure is expressed in terms of gross values. Other financial assets and Balances with Central Bank within Statement of Financial Position are classified as Banks or Clients.

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 45.85 % of reported non-performing (NPL) assets, which is classified as 90 days past due or fulfil any other criteria for defaulted credit exposure. At the end of December 2013, NPL increased by 107.6 million euros or 43.96 % to 352.38 million euros. Loan loss provisions for non-performing loans have increased by 58.89 million euros or 57.36 % to 161.56 million euros. Out of all non-performing loans 16.73 % are assessed as portfolio based loan loss provisions.

PORTFOLIO QUALITY

Performing loans based on days past due classification

EUR '000	31/12/2013	31/12/2012
Days overdue		
Performing loans	1,705,537	2,133,269
Overdue receivables up to 30 days	8,541	4,396
Overdue receivables from 30 to 60 days	1,035	5,259
Overdue receivables from 60 to 90 days	2,873	2,158
TOTAL	1,717,986	2,145,082

Please note that the above credit exposure is expressed in terms of gross values. Other financial assets and Balances with Central Bank within Statement of Financial Position are classified as Banks or Clients.

Impaired loans are divided into the following categories:

- Non-performing loans – 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 – 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.
- Restructured loans – exposure to borrowers with whom a rescheduling agreement has been entered into including renegotiated pricing at interest rates below market, the conversion of loans / reduction of principal etc.; measurement is on a loan-by-loan basis or portfolio basis.
- Past-due loans – total exposure to any borrower not included in the 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.

Risk Report

Categories of impaired loans

EUR '000		
Bank of Italy Class	31/12/2013	31/12/2012
Doubtful loans	54,607	47,777
Past-due loans	55,584	49,143
Restructured loans	48,724	7,442
Non-performing loans	193,469	140,424
Total	352,384	244,786

Please note that the above credit exposure is expressed in terms of gross values. Other financial assets and Balances with Central Bank within Statement of Financial Position are classified as Banks or Clients.

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 or security instruments are concluded with the counterparty.

For the purposes of credit risk management, UniCredit Banka Slovenija d.d. has been using a counterparty credit risk model based on the simulation approach. 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 UniCredit Banka Slovenija d.d. by rating class

Rating class	Counterparty risk exposure (EUR '000)	
	31/12/2013	31/12/2012
1	0	8,569
2	123,399	36,803
3	2,605	7,166
4	4,975	19,239
5	1,085	262
6	7,655	8,021
7	798	8,044
8	0	6,910
Non-performing	11,448	4,283
Not rated	2,164	
Total	154,129	99,297

In 2013, the counterparty credit risk exposure increased by 55.22 % compared to 2012; increase can be contributed to the counterparty risk exposure towards banks.

Market Risk

UniCredit Banka Slovenija d.d. 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.

The table below shows the exposure to market risks

EUR '000		
Content	31/12/2013	31/12/2012
Assets		
Cash and cash balances with central banks	135,258	27,760
Financial assets held for trading	15,394	44,428
Available-for-sale financial assets	251,352	314,093
Derivatives - hedge accounting	7,008	14,144
Loans and receivables	2,023,996	2,364,631
Held-to-maturity financial assets	13,053	12,930
Investments in subsidiaries, associates and joint ventures	0	253
Total	2,446,061	2,778,239
Liabilities		
Deposits from central banks	253,226	251,823
Financial liabilities held for trading	17,188	43,593
Derivatives - hedge accounting	47,356	66,027
Financial liabilities measured at amortized cost	1,932,744	2,196,155
Provisions	6,137	2,443
Total	2,256,651	2,560,041

MARKET RISK MANAGEMENT TECHNIQUES

Market risk management includes all activities related to the Bank's treasury operations and management of the balance sheet structure. Risk positions are aggregated at least daily, analysed 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 UniCredit Banka Slovenija d.d., market risk management includes on-going 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 Bank's market risk activities 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). 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.

UniCredit Banka Slovenija d.d. 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, UniCredit Banka Slovenija d.d. uses for its internal market risk management the IMOD

Risk Report

risk model, which was developed by UniCredit 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. UniCredit Banka Slovenija d.d. analyses the effect of these fluctuations and a liquidity disruption in specific products and risk factors on the Bank'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, UniCredit Banka Slovenija d.d. uses the MARCONIS system, which was developed by UniCredit Group. The MARCONIS system reviews completely and systematically the market conformity of each treasury transaction. In 2013 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 2013 are at levels comparable to the previous year's results. The VaR figures of the Bank in the table below include interest (IR), foreign exchange (FX), equity (EQ) and spread (Spread) VaR components.

VaR of UniCredit Banka Slovenija d.d. in 2013 and 2012

EUR '000 Banks	Value at Risk 2013			Value at Risk 2012		
	Minimum	Maximum	Average	Minimum	Maximum	Average
IR VaR	77	453	221	176	463	325
Spread VaR	1,678	3,434	2,653	1,857	2,618	2,104
FX VaR	2	57	17	1	221	12
EQ VaR	1,235	2,673	2,068	103	3,236	3,021
Total VaR	2,071	3,660	2,973	2,428	3,864	3,592

For internal monitoring, UniCredit Banka Slovenija d.d. additionally splits VaR into Trading Book VaR and Banking Book VaR. In the year 2013, the average Trading book VaR stood at 43,000 euros and the average Banking book VaR amounted to 2,951,000 euros.

In the management of interest rate risk, the Bank positions itself mainly in EUR, USD and CHF. Exposures in these currencies during 2013 and 2012 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 in 2013

EUR Currency	31/12/2013						Annual max, min, average		
	Up to 3 months	3 months to 1 year	1 to 3 years	3 to 10 year	Over 10 years	Total	Annual maximum	Annual minimum	Absolute average
CHF	1,072	(658)	(551)	(1,147)	(527)	(1,811)	1,670	(3,999)	1,328
EUR	(13,934)	(7,402)	(15,180)	34,586	(247)	(2,177)	36,347	(5,267)	19,446
USD	(42)	121	14	0	0	93	93	(336)	105
Total	15,051	8,181	15,745	35,733	774	4,083	36,955	3,923	21,321

Interest rate basis point shift in 2012

EUR Currency	31/12/2012						Annual max, min, average		
	Up to 3 months	3 months to 1 year	1 to 3 years	3 to 10 year	Over 10 years	Total	Annual maximum	Annual minimum	Absolute average
CHF	406	(340)	(20)	(592)	(264)	(809)	1,059	(5,154)	2,239
EUR	(8,221)	(11,638)	62	34,363	650	15,216	43,139	14,142	28,316
USD	(166)	77	(244)	0	0	(333)	196	(493)	42
Total	8,793	12,057	326	34,954	914	16,361	45,691	14,698	30,857

The relation between 'interest rate risk in the banking book' and the Bank's capital is established by the Basel II 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 Bank'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 decrease of interest rates) at year end 2013 would absorb about 1.1 % of the Bank's net capital resources 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 Basel II required sensitivity measure mentioned above, UniCredit Banka Slovenija d.d. measures and monitors 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 2013, the sensitivity of interest income to an immediate and parallel shift of +100 bps was 1,176,543 euros and -508,438 euros for a shift of -100 bps.

Additionally, the Bank measures the impact on Net Economic Value of various potential interest rate shocks for the total 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 analyzed 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 2013, EUR remains the main risk factor, but sensitivity to interest rates decreased particularly in parallel shift scenario.

Risk Report

Sensitivity of Net Economic Value

Scenario	Risk factor	Stress result (EUR) 31/12/2013			Stress result (EUR) 31/12/2012		
		EUR	CHF	USD	EUR	CHF	USD
Parallel -200 bp		(2,509,277)	96,282	(2,835)	(3,768,296)	44,496	17,170
Parallel +200 bp		(300,023)	(168,970)	9,151	2,704,615	(150,048)	(65,880)
Parallel -100 bp		(1,025,432)	72,520	(2,835)	(3,060,749)	38,968	17,170
Parallel +100 bp		(123,004)	(87,449)	4,602	1,429,569	(77,918)	(33,140)
Turn clockwise		(515,499)	/	/	(1,235,889)	/	/
Turn counter clockwise		372,059	/	/	752,612	/	/

The Bank's debt security portfolio mainly comprises bonds from first-class issuers classified as trading, available for sale or held to maturity. As of 31 December 2013, 69 % 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 in 2013

EUR	31/12/2013						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	1,072	(658)	(551)	(1,147)	(527)	(1,811)	1,670	(3,999)	1,328
EUR	(13,934)	(7,402)	(15,180)	34,586	(247)	(2,177)	36,347	(5,267)	19,446
USD	(42)	121	14	0	0	93	93	(336)	105
Total	15,051	8,181	15,745	35,733	774	4,083	36,955	3,923	21,321

Spread basis point value in 2012

EUR	31/12/2012						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	406	(340)	(20)	(592)	(264)	(809)	1,059	(5,154)	2,256
EUR	(8,221)	(11,638)	62	34,363	650	15,216	43,139	14,142	28,331
USD	(166)	77	(244)	0	0	(333)	196	(493)	38
Total	8,793	12,057	326	34,954	914	16,361	45,691	14,698	30,888

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 2013, 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 6,2 million euros.

Besides VaR, Foreign Exchange positioning is also monitored by each currency on aggregated position level. During 2013, the Bank held larger positions only in major currencies.

Open FX position in major currencies in 2013 and 2012

EUR '000 Currency	2013		2012	
	Annual maximum in short position	Annual maximum in long position	Annual maximum in short position	Annual maximum in long position
CHF	(2,807)	507	(1,794)	1,141
GBP	(145)	243	(946)	232
JPY	(495)	189	(301)	302
USD	(929)	3,953	(952)	13,680

Risk Report

Balance sheet positions in different currencies as of 31 December 2013

EUR '000	EUR	CHF	USD	Other	Total
Cash and cash balances with the Central Bank	133,678	717	343	520	135,258
Financial assets held for trading	15,299	16	78	0	15,394
Available-for-sale financial assets	251,351	0	0	0	251,352
Derivatives - hedge accounting	7,005	2	0	0	7,008
Loans and receivables	1,650,478	314,230	54,196	5,091	2,023,996
To banks	55,081	9,150	54,195	5,091	123,517
To customers	1,592,333	303,140	0	0	1,895,472
Other financial assets	3,065	1,940	1	0	5,007
Held-to-maturity financial assets	13,053	0	0	0	13,053
Property, plant and equipment	9,164	0	0	0	9,163
Intangible assets	19,471	0	0	0	19,472
Tax assets	11,866	0	0	0	11,867
Current tax assets	1,003	0	0	0	1,004
Deferred tax assets	10,863	0	0	0	10,864
Other assets	1,989	0	4	0	1,993
TOTAL ASSETS	2,113,355	314,966	54,621	5,611	2,488,555
Deposits from central banks	253,225	0	0	0	253,226
Financial liabilities held for trading	17,125	20	43	0	17,188
Derivatives - hedge accounting	47,215	142	0	0	47,356
Financial liabilities measured at amortized cost	1,650,036	164,541	113,193	4,974	1,932,744
Deposits from banks	294,540	28,528	414	249	323,731
Deposits from customers	1,154,763	5,151	112,335	4,583	1,276,833
Loans from banks	155,316	130,599	0	0	285,915
Subordinated liabilities	30,117	0	0	0	30,117
Other financial liabilities	15,301	263	443	141	16,148
Provisions	6,137	0	0	0	6,137
Other liabilities	4,187	0	3	0	4,191
TOTAL LIABILITIES	1,977,926	164,703	113,238	4,974	2,260,842
Share capital	20,384	0	0	0	20,384
Share premium	107,759	0	0	0	107,760
Fair value reserves	(4,467)	1	0	0	(4,465)
Retained earnings	104,035	0	0	0	104,036
Net profit for the year	0	0	0	0	-
TOTAL EQUITY	227,711	1	0	0	227,715
TOTAL LIABILITIES AND EQUITY	2,205,637	164,704	113,238	4,974	2,488,557

Balance sheet positions in different currencies as of 31 December 2012

EUR '000	EUR	CHF	USD	Other	Total
Cash and cash balances with the Central Bank	26,100	676	365	619	27,760
Financial assets held for trading	44,225	32	171	0	44,428
Available-for-sale financial assets	314,093	0	0	0	314,093
Derivatives - hedge accounting	14,190	(46)	0	0	14,144
Loans and receivables	1,984,010	365,404	12,750	2,467	2,364,631
To banks	58,447	12,295	12,727	2,467	85,936
To customers	1,917,682	351,635	0	0	2,269,317
Other financial assets	7,880	1,474	24	0	9,378
Held-to-maturity financial assets	12,930	0	0	0	12,930
Property, plant and equipment	10,747	0	0	0	10,747
Intangible assets	19,236	0	0	0	19,236
Investments in subsidiaries, associates and joint ventures	253	0	0	0	253
Tax assets	6,974	0	0	0	6,974
Current tax assets	1,381	0	0	0	1,381
Deferred tax assets	5,593	0	0	0	5,593
Other assets	163	0	8	0	171
TOTAL ASSETS	2,432,920	366,066	13,294	3,087	2,815,367
Deposits from central banks	251,823	0	0	0	251,823
Financial liabilities held for trading	43,225	230	139	0	43,593
Derivatives - hedge accounting	65,848	179	0	0	66,027
Financial liabilities measured at amortized cost	2,001,599	168,482	21,912	4,161	2,196,155
Deposits from banks	547,899	29,013	16	5	576,933
Deposits from customers	1,195,944	6,139	21,571	4,136	1,227,789
Loans from banks	213,947	132,873	0	0	346,820
Subordinated liabilities	30,101	0	0	0	30,101
Other financial liabilities	13,708	458	326	20	14,512
Provisions	2,443	0	0	0	2,443
Other liabilities	3,699	1	2	1	3,703
TOTAL LIABILITIES	2,368,637	168,892	22,053	4,162	2,563,744
Share capital	20,384	0	0	0	20,384
Share premium	107,760	0	0	0	107,760
Fair value reserves	(18,733)	(4)	0	0	(18,737)
Retained earnings	141,679	0	0	0	141,679
Net profit for the year	537	0	0	0	537
TOTAL EQUITY	251,627	(4)	0	0	251,623
TOTAL LIABILITIES AND EQUITY	2,620,264	168,887	22,053	4,162	2,815,367

Risk Report

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.

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 to optimize its balance sheet structure.

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 2013

EUR '000 Derivative instrument types/Underlyings	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	917,305	1,684,250	10,580	7,005	9,897	20,457
a) Options	177,103	0	13	0	13	0
b) Swaps	740,202	1,684,250	10,567	7,005	9,884	20,457
c) Forwards	0	0	0	0	0	0
d) Futures	0	0	0	0	0	0
e) Others	0	0	0	0	0	0
2. Equity instruments and stock indexes	710	0	38	0	38	0
a) Options	710	0	38	0	38	0
b) Swaps	0	0	0	0	0	0
c) Forwards	0	0	0	0	0	0
d) Futures	0	0	0	0	0	0
e) Others	0	0	0	0	0	0
3. Gold and currencies	282,342	188,876	4,513	2	7,205	26,899
a) Options	1,334	0	11	0	11	0
b) Swaps	197,604	188,876	3,004	2	7,063	26,899
c) Forwards	83,404	0	1,499	0	132	0
d) Futures	0	0	0	0	0	0
e) Others	0	0	0	0	0	0
4. Commodities	234	0	51	0	43	0
5. Other underlyings	0	0	0	0	0	0
Total	1,200,591	1,873,126	15,182	7,008	17,183	47,356

Notional volume of derivative transactions as of 31 December 2012

EUR '000 Derivative instrument types/Underlyings	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	1,001,312	1,617,247	19,326	13,956	18,537	28,751
a) Options	318,135	0	311	0	311	0
b) Swaps	683,177	1,617,247	19,016	13,956	18,227	28,751
c) Forwards	0	0	0	0	0	0
d) Futures	0	0	0	0	0	0
e) Others	0	0	0	0	0	0
2. Equity instruments and stock indexes	746	0	18	0	18	0
a) Options	746	0	18	0	18	0
b) Swaps	0	0	0	0	0	0
c) Forwards	0	0	0	0	0	0
d) Futures	0	0	0	0	0	0
e) Others	0	0	0	0	0	0
3. Gold and currencies	384,679	212,256	24,777	188	24,896	37,276
a) Options	185,789	0	11,876	0	11,876	0
b) Swaps	146,582	212,256	12,012	188	12,208	37,276
c) Forwards	52,308	0	889	0	812	0
d) Futures	0	0	0	0	0	0
e) Others	0	0	0	0	0	0
4. Commodities	3,391	0	171	0	139	0
5. Other underlyings	0	0	0	0	0	0
Total	1,390,128	1,829,503	44,292	14,144	43,590	66,027

Liquidity Risk

Liquidity risk is the risk that 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.

UniCredit Banka Slovenija d.d. 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 Bank mitigates liquidity risks through:

- an accurate short-term and medium to long-term liquidity planning, complemented by regular and robust up to date liquidity stress testing;
- an effective Contingency Liquidity Policy with feasible and up-to-date Contingency Action Plan to be executed in case of market crisis;
- a substantial liquidity buffer to face unexpected outflows;

The two main components of the Bank'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.

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SHORT-TERM LIQUIDITY

Under the short-term component of liquidity risk management, the Bank understands aspects of intraday liquidity and day-to-day funding needs of the Bank. The first focuses on ensuring access to sufficient intraday liquidity to meet any obligations the Bank 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 Bank'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 Bank'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 bank. 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 Bank 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 Bank 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 Bank's liquidity position during crisis period.

YEAR-END ASSESSMENT OF LIQUIDITY

Despite difficult situation on global and local markets, the Bank has maintained a strong liquidity profile throughout 2013. An important funding source remains the liquidity centre at UniCredit Bank Austria AG, Vienna where the Bank refinances at the market liquidity.

The Bank manages the maturity mismatches by maintaining an adequate liquidity reserve in the form of ECB eligible loans and securities.

Balance sheet, due to maturity on 31 December 2013

EUR '000 Content	Total	On demand	Up to 1 month	1 - 3 months	3 - 12 months	1 - 5 years	Over 5 years
Cash and cash balances with central banks	135,260	95,258	40,002	0	0	0	0
Financial assets held for trading	15,398	0	741	552	1,910	11,194	1,001
Available-for-sale financial assets	281,320	0	438	7,298	15,121	194,561	63,902
Derivatives - hedge accounting	7,008	0	136	2	542	1,844	4,484
Loans and receivables	2,196,717	110,272	131,466	71,989	313,218	800,347	769,425
- To banks	123,538	110,272	6,249	547	4,898	1,572	0
- To customers	2,068,172	0	120,331	71,329	308,312	798,775	769,425
- Other financial assets	5,007	0	4,886	113	8	0	0
Held-to-maturity financial assets	14,746	0	0	520	0	14,226	0
Property, plant and equipment	9,163	0	0	0	0	0	9,163
Intangible assets	19,472	0	0	0	0	0	19,472
Investments in subsidiaries, associates and joint ventures	0	0	0	0	0	0	0
Tax assets	11,868	0	0	0	1,004	10,864	0
- Current tax assets	1,004	0	0	0	1,004	0	0
- Deferred tax assets	10,864	0	0	0	0	10,864	0
Other assets	1,993	0	888	1,049	47	0	9
Total assets (1)	2,692,945	205,530	173,671	81,410	331,842	1,033,036	867,456
Deposits from central banks	253,957	0	0	0	0	253,957	-
Financial liabilities held for trading	17,188	0	660	532	2,700	12,411	885
Derivatives - hedge accounting	47,356	0	16	34	143	33,508	13,655
Financial liabilities measured at amortized cost	1,946,048	593,308	360,563	170,437	235,766	411,742	174,232
- Time deposits to banks	325,223	7,792	500	57,223	29,817	74,891	155,000
- Time deposits to customers	1,287,831	585,516	346,872	112,564	194,396	46,974	1,509
- Loans from banks	286,673	0	27	344	8,702	269,877	7,723
- Subordinated liabilities	30,173	0	173	0	0	20,000	10,000
- Other financial liabilities	16,148	0	12,991	306	2,851	0	0
Provisions	6,137	0	1,312	391	1,001	2,024	1,409
Other liabilities	4,191	0	1,776	21	289	1,810	295
Share capital	20,384	0	0	0	0	0	20,384
Share premium	107,760	0	0	0	0	0	107,760
Fair value reserves	(4,465)	0	0	0	0	0	(4,465)
Retained earnings	104,036	0	0	0	0	0	104,036
Net profit / loss for the year	0	0	0	0	0	0	0
Total liabilities and equity (2)	2,502,592	593,308	364,327	171,415	239,899	715,452	418,191
Inconsistency (1)-(2)	190,353	(387,778)	(190,656)	(90,005)	91,943	317,584	449,265

Note: Non-discounted items of the Bank's Statement of financial position are displayed in the table.

Risk Report

Balance sheet, due to maturity on 31 December 2012

EUR '000 Content	Total	On demand	Up to 1 month	1 - 3 months	3 - 12 months	1 - 5 years	Over 5 years
Cash and cash balances with central banks	27,760	27,760	0	0	0	0	0
Financial assets held for trading	44,436	0	1,002	1,248	5,113	35,347	1,726
Available-for-sale financial assets	350,821	0	8,821	25,391	12,047	188,463	116,099
Derivatives - hedge accounting	14,144	0	723	2	1,654	4,118	7,647
Loans and receivables	2,551,723	74,934	148,449	90,062	513,566	874,296	850,416
- To banks	85,968	74,934	4,884	525	1,377	4,248	0
- To customers	2,456,377	0	134,228	89,537	512,179	870,017	850,416
- Other financial assets	9,378	0	9,337	0	10	31	0
Held-to-maturity financial assets	15,143	0	0	520	0	7,750	6,873
Property, plant and equipment	10,747	0	0	0	0	0	10,747
Intangible assets	19,236	0	0	0	0	0	19,236
Investments in subsidiaries, associates and joint ventures	253	0	0	0	0	0	253
Tax assets	6,974	0	0	0	1,381	5,593	0
- Current tax assets	1,381	0	0	0	1,381	0	0
- Deferred tax assets	5,593	0	0	0	0	5,593	0
Other assets	171	0	80	18	44	2	27
Total assets (1)	3,041,408	102,694	159,075	117,241	533,805	1,115,569	1,013,024
Deposits from central banks	255,917	0	0	0	0	255,917	0
Financial liabilities held for trading	43,593	0	841	1,182	5,147	34,704	1,719
Derivatives - hedge accounting	66,027	0	0	37	5,189	30,862	29,939
Financial liabilities measured at amortized cost	2,211,066	671,525	134,077	287,564	423,910	509,676	184,314
- Time deposits to banks	578,819	1,782	60,870	33,149	221,937	128,224	132,857
- Time deposits to customers	1,239,768	669,743	61,538	253,219	190,692	62,269	2,307
- Loans from banks	347,819	0	30	474	8,982	319,183	19,150
- Subordinated liabilities	30,148	0	148	0	0	0	30,000
- Other financial liabilities	14,512	0	11,491	722	2,299	0	0
Provisions	2,443	0	356	10	442	1,577	58
Other liabilities	3,703	0	53	85	1,447	1,412	706
Share capital	20,384	0	0	0	0	0	20,384
Share premium	107,760	0	0	0	0	0	107,760
Fair value reserves	(18,737)	0	0	0	0	0	(18,737)
Retained earnings	141,679	0	0	0	0	0	141,679
Net profit / loss for the year	537	0	0	0	0	0	537
Total liabilities and equity (2)	2,834,372	671,525	135,327	288,878	436,135	834,148	468,359
Inconsistency (1)-(2)	207,036	(568,831)	23,748	(171,637)	97,670	281,421	544,665

Note: Non-discounted items of the Bank's Statement of financial position are displayed in the table.

IFRS13 DISCLOSURE

IFRS13 disclosure requirements regarding accounting financial instruments portfolios not measured at fair value

EUR '000				
Content	Book value 2013	Fair value 2013	Book value 2012	Fair value 2012
Assets				
Cash and cash balances	135,258	135,258	27,760	27,760
Held-to-maturity investments	13,053	13,401	12,930	12,930
Loans and receivables with banks	123,517	123,558	85,936	85,936
Loans and receivables with customers	1,895,472	1,952,116	2,269,317	2,269,317
Total	2,167,300	2,224,333	2,395,943	2,395,943
Liabilities				
Deposits from central banks	253,226	252,452	251,823	251,823
Subordinated liabilities	30,117	28,331	30,101	30,101
Deposits from banks	609,646	596,642	923,753	923,753
Deposits from customers	1,276,833	1,277,172	1,227,789	1,227,789
Debt securities in issue	0	0	0	0
Total	2,169,822	2,154,597	2,433,466	2,433,466

The above listed financial instruments not carried at fair value are not managed on a fair value basis. For these instruments a fair value is calculated for disclosure purposes only and it doesn't impact the balance sheet or the profit or loss. Since the instruments listed above are generally not traded, there is significant management judgment required to determine these fair values as well as the use of internal models.

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.

OPERATIONAL RISK GOVERNANCE SYSTEM

The Management Board of UniCredit Banka Slovenija d.d. 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.

Risk Report

At the Group level, Group Operational & Reputational Risk Committee is held in Vienna on a quarterly basis, where all CEE legal entities take part. The 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 Group Internal Validation and Internal Audit activities, with regard to the internal control system and risk measurement; ICAAP topics on operational risks. The Group Operational & Reputational Risks Committee meets with approval function for the following topics: special operational and reputational risk policies; corrective actions for balancing Group operational risk positions; 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 Operational Risk Forum is organized by Bank Austria AG on a yearly basis with the common goal to get insight on important topics related to operational risk and to get involved in vital discussions together with establishment of contacts within the OpRisk Management of UniCredit.

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 UniCredit Banka Slovenija d.d. enables timely identification, management and mitigation of risk exposure, defining a system of responsibilities and controls of the involved structures.

UniCredit Banka Slovenija d.d. 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 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 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).

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.

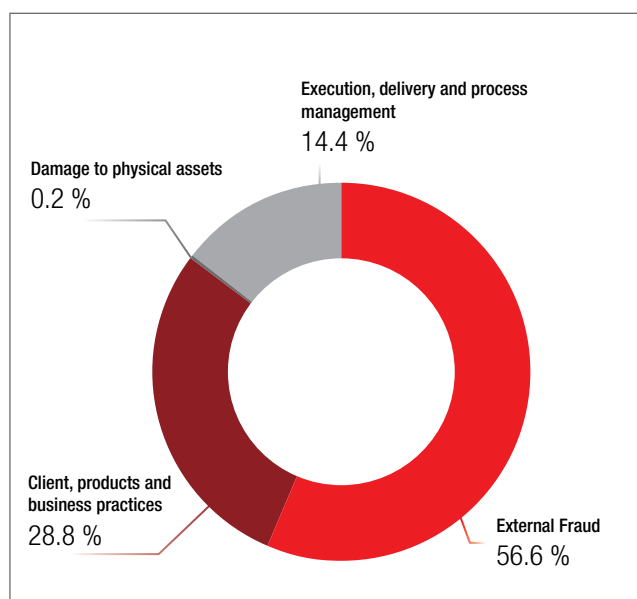
Internal Loss Data are collected and processed in close coordination and cooperation with other departments and units. The minimum threshold at which an event is recorded is 100 euros of actual loss or 10,000 euros of potential loss. Any losses below these thresholds are not collected.

The operational risk events are allocated in line with operational risk standards to the following seven categories:

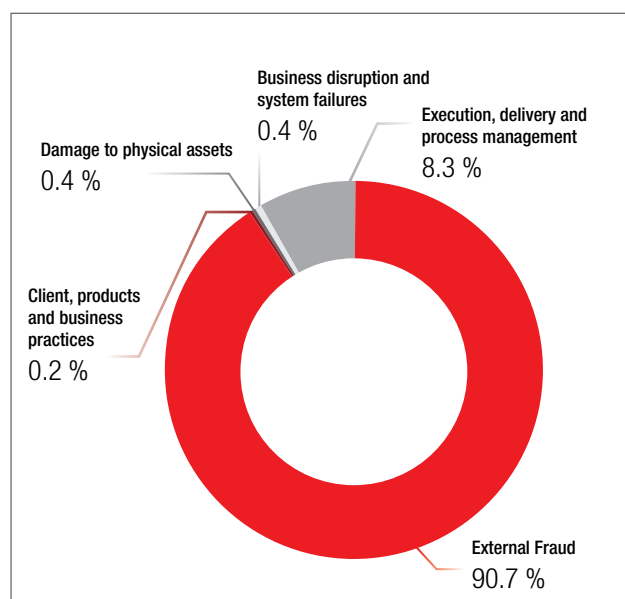
- Internal fraud;
- External fraud;
- Employment practices and workplace safety;
- Clients, products and business practices;
- Damage to physical assets;
- Business disruption and system failures;
- Execution, delivery and process.

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.

Share of net operational risk loss by event type categories in 2013



Share of net operational risk loss by event type categories in 2012



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 analyzing 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 Group standards and the Supervisory requirements for using the AMA. The goal of the internal validation process is to identify the key

Risk Report

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 bring and bear systemic risk. Legal and compliance risks represent risks of loss of earnings arising from violations or non-compliance with laws, by-laws, rules, regulations, agreements, prescribed practices, or ethical standards. The Bank faces the legal methodology risk, which is the risk that the methods adopted and steps taken to protect the Bank's assets against claims by others or to protect against liability to pay damages or compensation to others are inadequate. In addition, the Bank is subject to operational legal risk which arises, in the course of the conduct of the Bank's commercial operations, that it incurs obligations or liabilities that were not foreseen, or are greater than were foreseen or that its rights and claims prove to be fewer, or of a lower value, than had been expected.

The Bank is exposed also to the compliance risks, such as the risks of the law sanctions, measures of supervisory authorities, monetary losses or reputational risks, which the Bank shall bear as a consequence of unintentional or intentional (non)compliance with laws, external or internal regulations, standards, codes, etc.

Our objective is to identify, manage, monitor and mitigate legal and compliance risks throughout 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 policy is implemented through identification and ongoing review of areas where legal risk is found to be present, through allocation of responsibility for the development of procedures for management and mitigation of these risks and through establishing of procedures to monitor compliance, taking into account the required minimum standards.

Legal and compliance risks cannot be entirely eliminated or avoided and they are hardly predictable. UniCredit Banka Slovenija d.d. is involved in a very few legal proceedings, which are still pending.

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 behavior or new market participants/products.

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.

Risk Arising from the Bank's Shareholdings and Equity Interests

UniCredit Banka Slovenija d.d. 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).

The Bank measures regularly the impact of share prices on our profit and loss statement. If the market value of Mercator d.d. shares (as the Bank biggest capital investment) declined by 10 euros, the Bank's result before taxes would decrease by 3,014 thousand euros.

Real Estate Risk

UniCredit Banka Slovenija d.d. has no exposure to real estate financing and does not invest in real estate itself.

Information According to Pillar 3

In line with the regulation on the Pillar 3 and the fact that UniCredit Banka Slovenija d.d. is consolidated into the UniCredit Group, the Bank has to disclose the following information on capital management, available funds and capital requirements for different risk categories.

Capital Management

Within the Internal Capital Adequacy Assessment Process (ICAAP), UniCredit Banka Slovenija d.d. 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 demand and capital supply evolve over time, the Bank ensures that on the one side capital demand – mainly driven by business plans and by risk-profile forecasts in combination with macro-economic scenarios – does not exceed capital supply and on the other side the capital supply – 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 Bank'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 behavior 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 99.93 %. The overall responsibility for identification of risks and assessment of risk level is with the ALCO.

Besides the economic view, the Bank has to comply with the regulatory requirements set by the Basel II and the Slovenian legislation.

Here, the regulatory capital for credit risk, market risk and operational risk accounts for the capital demand, while balance-sheet capital (Tier 1, Tier 2 and Tier 3) constitutes the capital supply side. 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 2013 and 2012 is presented in the table below. The capital adequacy ratio increased from 13.45 % at the end of 2012 to 16.92 % at the end of 2013. Tier 1 ratio increased from 12.22 % at the end of 2012 to 15.55 % at the end of 2013. 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.

In 2013, the Bank participated in the Asset Quality Review and Stress Testing exercise performed by the Bank of Slovenia. The Bank provides a short comment of the results in the business part of the annual report. A summary of stress test results and the methodology applied can be found on the web page of the Bank of Slovenia.

Risk Report

Own funds and capital requirement

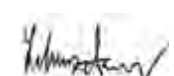
EUR '000		Amount	Amount
ID	Label	31/12/2013	31/12/2012
1	TOTAL OWN FUNDS FOR SOLVENCY PURPOSES	222,884	259,893
1.1	ORIGINAL OWN FUNDS	212,708	242,615
1.1.1.1	Paid up capital	20,384	20,384
1.1.1.3	Share premium	107,760	107,760
1.1.2.1	Reserves	104,036	141,679
1.1.2.6	Valuation differences eligible as original own funds	0	(7,972)
1.1.5	(-) Other deductions from Original Own Funds	(19,472)	(19,236)
1.1.5.1	(-) Intangible assets	(19,472)	(19,236)
1.1.5.4	(-) Other country specific deductions to Original Own Funds	0	0
1.2	ADDITIONAL OWN FUNDS	26,000	30,000
1.2.2.3	Subordinated loan capital	26,000	30,000
1.3	(-) DEDUCTIONS FROM ORIGINAL AND ADDITIONAL OWN FUNDS	(15,824)	(12,722)
1.3.8	(-) IRB Provision shortfall	(15,824)	(12,722)
1.4	TOTAL ORIGINAL OWN FUNDS FOR GENERAL SOLVENCY PURPOSES	204,796	236,254
1.5	TOTAL ADDITIONAL OWN FUNDS FOR GENERAL SOLVENCY PURPOSES	18,088	23,639
2	CAPITAL REQUIREMENTS	105,361	154,613
2.1	TOTAL CAPITAL REQUIREMENTS FOR CREDIT, COUNTERPARTY CREDIT, DILUTION AND DELIVERY RISKS	93,919	144,056
2.1.1	Standardized approach (SA)	51,830	59,685
2.1.1.1a	SA exposure classes excluding securitization positions	0	0
2.1.1.1b	IRB exposure classes excluding securitization positions	51,830	59,685
2.1.1.1b.01	Central governments and central banks	505	253
2.1.1.1b.02	Institutions	3,378	3,211
2.1.1.1b.03	Corporates	6,134	8,951
2.1.1.1b.04	Retail	39,942	45,628
2.1.1.1b.06	Other non-credit obligation assets	1,871	1,642
2.1.2	Internal ratings based Approach (IRB)	42,089	84,371
2.1.2.1	IRB approaches when neither own estimates of LGD nor Conversion Factors are used	42,064	75,540
2.1.2.1.02	Institutions	3,022	4,447
2.1.2.1.03	Corporates	39,042	71,093
2.1.2.3	Equity IRB	25	8,831
2.2	SETTLEMENT RISK	0	0
2.3	TOTAL CAPITAL REQUIREMENTS FOR POSITION, FOREIGN EXCHANGE AND COMMODITY RISKS	41	155
2.4	TOTAL CAPITAL REQUIREMENTS FOR OPERATIONAL RISKS (OpR)	11,401	10,402
2.4.3	OpR Advanced measurement approaches	11,401	10,402
2.6	OTHER AND TRANSITIONAL CAPITAL REQUIREMENTS	0	0
3.2	Surplus (+) / Deficit (-) of own funds	117,523	105,280
3.2.a	Solvency ratio (%)	16.92 %	13.45 %
	Tier 1 ratio	15.55 %	12.22 %

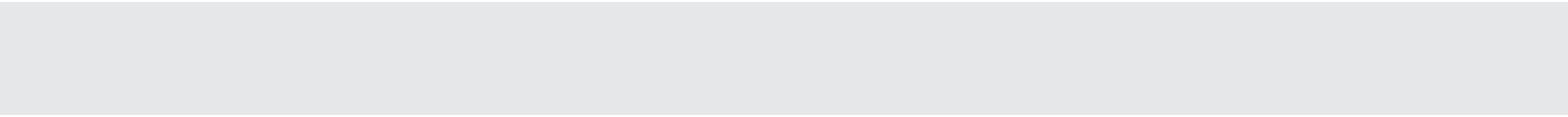

Mag. Stefan Vavti
Chairman of the
Management Board


Francesco Vercesi, MBA
Member of the
Management Board


Mag. Jana Benčina Henigman
Member of the
Management Board


Damijan Dolinar, CFA
Member of the
Management Board


Yilmaz Arisoy, MBA
Chief Financial Officer



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