

Addendum to Disclosures of UniCredit Bank Slovenia for the year 2022

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The document represents an addendum to the Disclosures 2022 (under Pillar 3) due to error in the preparation of the Remuneration templates EU REM1, EU REM3 and EU REM5. Consequently, Templates EU REM1, EU REM3 and EU REM5 in Disclosures 2022 (under Pillar 3) document are not applicable.

This addendum also includes additional disclosures on EU LIQ2 to meet CRR requirements.

Disclosures were approved by the Management Board of the Bank.

All amounts are in thousands of EUR, unless stated otherwise. Zero values refers to amounts lower than 500 euros.

Table of Content

450 Disclosure of remuneration policy.....	4
Template EU REM1	
Template EU REM3	
Template EU REM5	
451a Liquidity requirements	7
EU LIQ2	

Template EU REM1 - Remuneration awarded for the financial year

DISCLOSURE OF REMUNERATION POLICY (Article 450)

Purpose: Remuneration awarded for the financial year

			a	b	c	d
			MB Supervisory function	MB Management function	Other senior management	Other identified staff
1	Fixed remuneration	Number of identified staff	5	5	24	5
2		Total fixed remuneration	30	918	2,052	259
3		Of which: cash-based	30	798	1,933	255
4		(Not applicable in the EU)				
EU-4a		Of which: shares or equivalent ownership interests	-	-	-	-
5		Of which: share-linked instruments or equivalent non-cash instruments	-	-	-	-
EU-5x		Of which: other instruments	-	-	-	-
6		(Not applicable in the EU)				
7	Of which: other forms ¹	-	119	120	4	
8	(Not applicable in the EU)					
9	Variable remuneration	Number of identified staff	-	6	25	5
10		Total variable remuneration	-	464	362	33
11		Of which: cash-based	-	263	362	33
12		Of which: deferred	-	60	-	-
EU-13a		Of which: shares or equivalent ownership interests	-	201	-	-
EU-14a		Of which: deferred	-	185	-	-
EU-13b		Of which: share-linked instruments or equivalent non-cash instruments	-	-	-	-
EU-14b		Of which: deferred	-	-	-	-
EU-14x		Of which: other instruments	-	-	-	-
EU-14y		Of which: deferred	-	-	-	-
15	Of which: other forms	-	-	-	-	
16	Of which: deferred	-	-	-	-	
17	Total remuneration (2 + 10)		30	1,381	2,414	292

The fixed payments are referred at data as of 31/12/2022 for current identified staff employed, while for the identified staff who left the company during 2022 fixed payments are referred to the last working day. In this perspective no pro rata have been applied and reported fixed remuneration is annualized. Number of Identified staff thus includes also leavers in 2022.

Note: Variable remuneration includes: bonus 2022 outcome, business success payment, non standard compensations awarded in 2022 (if any) and excludes severance payments which are reported in REM 2 table.

1 Value related to benefits (accommodation allowance, company car, pension fund), assigned according to Group/Local policies. Values are estimated, based on the costs borne by the Company to grant the mentioned benefits; amounts are net, gross only if defined as such within the policies.

Template EU REM3 - Deferred remuneration

DISCLOSURE OF REMUNERATION POLICY (Article 450)

Purpose: Deferred remuneration

	a	b	c	d	e	f	EU - g	EU - h
Deferred and retained remuneration	Total amount of deferred remuneration awarded for previous performance periods ¹	Of which due to vest in the financial year	Of which vesting in subsequent financial years	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in the financial year	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in future performance years	Total amount of adjustment during the financial year due to ex post implicit adjustments (i.e. changes of value of deferred remuneration due to the changes of prices of instruments) ²	Total amount of deferred remuneration awarded before the financial year actually paid out in the financial year ³	Total of amount of deferred remuneration awarded for previous performance period that has vested but is subject to retention periods
1 MB Supervisory function	-	-	-	-	-	-	-	-
2 Cash-based	-	-	-	-	-	-	-	-
3 Shares or equivalent ownership interests	-	-	-	-	-	-	-	-
4 Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
5 Other instruments	-	-	-	-	-	-	-	-
6 Other forms	-	-	-	-	-	-	-	-
7 MB Management function	176,608	29,357	147,252	-	-	27,695	-	51,019
8 Cash-based	50,810	-	50,810	-	-	-	-	-
9 Shares or equivalent ownership interests	93,506	14,678	78,827	-	-	21,507	-	51,019
10 Share-linked instruments or equivalent non-cash instruments	32,292	14,678	17,614	-	-	6,188	-	-
11 Other instruments	-	-	-	-	-	-	-	-
12 Other forms	-	-	-	-	-	-	-	-
13 Other senior management	82,874	34,372	48,502	-	-	24,513	69,386	76,311
14 Cash-based	36,000	19,000	17,000	-	-	-	32,500	-
15 Shares or equivalent ownership interests	46,874	15,372	31,502	-	-	24,513	36,886	76,311
16 Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
17 Other instruments	-	-	-	-	-	-	-	-
18 Other forms	-	-	-	-	-	-	-	-
19 Other identified staff	-	-	-	-	-	-	-	-
20 Cash-based	-	-	-	-	-	-	-	-
21 Shares or equivalent ownership interests	-	-	-	-	-	-	-	-
22 Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
23 Other instruments	-	-	-	-	-	-	-	-
24 Other forms	-	-	-	-	-	-	-	-
25 Total amount	259,482	63,728	195,753	-	-	52,208	69,386	127,330

Note: Population in scope refers to 2022 Material Risk Takers and are beneficiaries to past deferrals related to performance in Slovenia

1 Share price calculated as the average of 10/01/2023 - 10/02/2023

2 Share price calculated as the delta between price at grant and the average of 10/01/2023 - 10/02/2023

3 2022 share price calculated as the average 25/02/2022 – 25/03/2022

Template EU REM5 - Information on remuneration of staff whose professional activities have a material impact on institutions' risk profile (identified staff)

DISCLOSURE OF REMUNERATION POLICY (Article 450)

Purpose: Information on remuneration of staff whose professional activities have a material impact on institutions' risk profile (identified staff)

		a	b	c	d	e	f	g	h	i	j
		Management body remuneration			Business areas						
		MB Supervisory function	MB Management function	Total MB	Investment banking	Retail banking	Asset management	Corporate functions	Independent internal control functions	All other	Total
1	Total number of identified staff										39
2	Of which: members of the MB	5	5	10							
3	Of which: other senior management				4	4	-	6	7	3	
4	Of which: other identified staff				2	1	-	-	2	-	
5	Total remuneration of identified staff	30	1,381	1,411	715	449	-	569	760	214	
6	Of which: variable remuneration	-	464	464	106	84	-	91	88	27	
7	Of which: fixed remuneration	30	918	948	609	365	-	478	672	187	

Note: remuneration data as per REM1 table

Template EU LIQ2: Net Stable Funding Ratio

LIQUIDITY REQUIREMENTS (Article 451a)

Purpose: Net Stable Funding Ratio

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
31.12.2022						
Available stable funding (ASF) Items						
1	Capital items and instruments	-	-	-	310,243	310,243
2	Own funds	-	-	-	275,205	275,205
3	Other capital instruments	-	-	-	35,038	35,038
4	Retail deposits	-	1,312,575	61,832	1,909	1,269,206
5	Stable deposits	-	594,348	12,274	365	576,656
6	Less stable deposits	-	718,227	49,558	1,544	692,551
7	Wholesale funding:	-	1,282,444	1,491	114,438	594,672
8	Operational deposits	-	92,082	-	-	46,041
9	Other wholesale funding	-	1,190,363	1,491	114,438	548,631
10	Interdependent liabilities	-	-	-	-	-
11	Other liabilities:	75,303	1,790	-	18,066	18,066
12	NSFR derivative liabilities	75,303	-	-	-	-
13	All other liabilities and capital instruments not included in the above categories	-	1,790	-	18,066	18,066
14	Total available stable funding (ASF)					2,192,188
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)	-	-	-	-	14,515
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool	-	-	-	52,763	52,763
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	-	436,570	259,946	2,143,338	1,337,813
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut	-	-	-	-	-
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions	-	128,911	13,068	33,310	49,192
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:	-	221,931	228,167	1,366,395	1,235,726
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	29,634	79,943	753,797	544,756
22	Performing residential mortgages, of which:	-	17,005	18,219	689,777	-
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	13,569	14,684	545,444	-
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products	-	68,723	491	53,855	52,895
25	Interdependent assets	-	-	-	-	-
26	Other assets:	-	124,570	32,177	336,237	40,785
27	Physical traded commodities	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	720	612
29	NSFR derivative assets	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	75,303	3,765
31	All other assets not included in the above categories	-	48,547	32,177	336,237	36,408
32	Off-balance sheet items	-	447,262	-	-	42,892
33	Total RSF					1,488,769
34	Net Stable Funding Ratio (%)					147%

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
30.09.2022						
Available stable funding (ASF) Items						
1	Capital items and instruments	-	-	-	311,418	311,418
2	Own funds	-	-	-	274,788	274,788
3	Other capital instruments	-	-	-	36,630	36,630
4	Retail deposits	-	1,307,045	19,187	1,370	1,226,689
5	Stable deposits	-	629,206	4,991	275	602,762
6	Less stable deposits	-	677,839	14,196	1,095	623,926
7	Wholesale funding:	-	1,046,158	404,457	50,938	664,414
8	Operational deposits	-	72,546	-	-	36,273
9	Other wholesale funding	-	973,613	404,457	50,938	628,141
10	Interdependent liabilities	-	-	-	-	-
11	Other liabilities:	83,529	3,025	-	18,034	18,034
12	NSFR derivative liabilities	83,529	-	-	-	-
13	All other liabilities and capital instruments not included in the above categories	-	3,025	-	18,034	18,034
14	Total available stable funding (ASF)					2,220,554
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)	-	-	-	-	124,821
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool	-	-	-	53,107	53,107
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	-	606,259	212,401	2,079,267	1,338,513
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut	-	-	-	-	-
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions	-	205,684	12,042	42,862	65,932
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:	-	322,337	172,991	1,311,638	1,222,295
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	67,709	39,252	701,308	509,331
22	Performing residential mortgages, of which:	-	25,820	25,679	672,767	-
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	20,266	20,168	504,060	-
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products	-	52,418	1,689	52,000	50,286
25	Interdependent assets	-	-	-	-	-
26	Other assets:	-	132,827	4,529	345,355	28,832
27	Physical traded commodities	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	712	605
29	NSFR derivative assets	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	76,506	3,825
31	All other assets not included in the above categories	-	55,610	4,529	345,355	24,402
32	Off-balance sheet items	-	390,378	-	-	37,593
33	Total RSF					1,582,866
34	Net Stable Funding Ratio (%)					140%

		30.06.2022				Weighted value
		a	b	c	d	
		Unweighted value by residual maturity				
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	-	-	-	285,404	285,404
2	Own funds	-	-	-	276,700	276,700
3	Other capital instruments	-	-	-	8,704	8,704
4	Retail deposits	-	1,314,402	19,635	566	1,233,641
5	Stable deposits	-	644,014	4,816	222	616,611
6	Less stable deposits	-	670,388	14,818	344	617,030
7	Wholesale funding:	-	762,301	404,612	49,514	560,333
8	Operational deposits	-	48,349	-	-	24,174
9	Other wholesale funding	-	713,952	404,612	49,514	536,158
10	Interdependent liabilities	-	-	-	-	-
11	Other liabilities:	-	36,727	-	18,017	18,017
12	NSFR derivative liabilities	-	-	-	-	-
13	All other liabilities and capital instruments not included in the above categories	-	36,727	-	18,017	18,017
14	Total available stable funding (ASF)	-	-	-	-	2,097,394
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)	-	-	-	-	147,531
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool	-	-	-	48,912	48,912
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	-	528,519	244,652	2,077,576	1,333,435
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut	-	-	-	-	-
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions	-	195,256	26,229	27,881	57,036
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:	-	271,074	176,060	1,334,188	1,221,250
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	37,908	36,835	738,491	490,378
22	Performing residential mortgages, of which:	-	27,112	25,701	664,554	-
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	20,200	19,244	485,175	-
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products	-	35,077	16,661	50,953	55,149
25	Interdependent assets	-	-	-	-	-
26	Other assets:	-	113,133	3,031	488,841	54,522
27	Physical traded commodities	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	582	495
29	NSFR derivative assets	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	53,672	2,684
31	All other assets not included in the above categories	-	58,879	3,031	488,841	51,344
32	Off-balance sheet items	-	397,336	-	-	38,263
33	Total RSF	-	-	-	-	1,622,663
34	Net Stable Funding Ratio (%)	-	-	-	-	129%

		31.03.2022				Weighted value
		a	b	c	d	
		Unweighted value by residual maturity				
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	-	-	-	287,406	287,406
2	Own funds	-	-	-	281,472	281,472
3	Other capital instruments	-	-	-	5,934	5,934
4	Retail deposits	-	1,329,891	24,685	991	1,264,594
5	Stable deposits	-	872,199	17,483	319	845,517
6	Less stable deposits	-	457,692	7,202	672	419,077
7	Wholesale funding:	-	835,003	1,887	454,688	792,694
8	Operational deposits	-	46,496	-	-	23,248
9	Other wholesale funding	-	788,507	1,887	454,688	769,446
10	Interdependent liabilities	-	-	-	-	-
11	Other liabilities:	-	49,375	-	18,013	18,013
12	NSFR derivative liabilities	-	-	-	-	-
13	All other liabilities and capital instruments not included in the above categories	-	49,375	-	18,013	18,013
14	Total available stable funding (ASF)	-	-	-	-	2,362,707
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)	-	-	-	-	202,382
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool	-	20,996	46,178	242,573	309,747
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	-	447,501	215,401	1,881,237	1,212,404
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut	-	-	-	-	-
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions	-	170,130	3,276	54,297	69,394
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:	-	230,761	169,783	1,122,665	1,090,819
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	42,550	32,716	734,223	228,874
22	Performing residential mortgages, of which:	-	27,002	25,610	655,023	-
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	11,004	9,917	239,393	-
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products	-	19,608	16,732	49,251	52,190
25	Interdependent assets	-	-	-	-	-
26	Other assets:	-	88,296	18,229	672,079	105,388
27	Physical traded commodities	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	683	580
29	NSFR derivative assets	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	43,161	2,158
31	All other assets not included in the above categories	-	44,453	18,229	672,079	102,650
32	Off-balance sheet items	-	-	-	-	-
33	Total RSF	-	-	-	-	1,829,920
34	Net Stable Funding Ratio (%)	-	-	-	-	129%