

**Disclosures of UniCredit Group Slovenia
for the 1Q 2019**

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Banks are obliged to disclose certain information, which should allow sufficient information to potential investors about the risks the bank takes in its operations. Disclosures of Unicredit Group Slovenia for the 1Q 2019 are prepared in accordance with the requirements of Capital Requirements Regulation – CRR (Regulation (EU) no 575/2013 of the European parliament and of the Council of 26th June 2013 on prudential requirements for credit institutions and investment firms and amending regulation (eu) no 648/2012).

Disclosures are based on Consolidated level which consists of UniCredit Banka Slovenija d.d. and UniCredit Leasing, leasing, d.o.o..

The Management Board of the Bank approved disclosures on June 4th, 2019.

All amounts are in thousands of EUR, unless otherwise stated.

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(EBA Guidelines EBA/GL/2016/11, paragraph 67)

Template IV/VI

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(EBA Guidelines EBA/GL/2016/11, paragraph 68)

EU OV1 (paragraph 69)

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(EBA Guidelines EBA/GL/2016/11, paragraph 134)

Table LRCom

Capital Instruments and Common Equity Tier 1 (According to Article 437)

Common Equity Tier 1

Common Equity Tier 1 capital: instruments and reserves		
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	260.675
Common Equity Tier 1 (CET1) capital: regulatory adjustments		
28	Total regulatory adjustments to Common equity Tier 1 (CET1)	- 16.261
29	Common Equity Tier 1 (CET1) capital	244.415
Additional Tier 1 (AT1) capital: instruments		
36	Additional Tier 1 (AT1) capital: regulatory adjustments	-
Additional Tier 1 (AT1) capital: regulatory adjustments		
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	-
44	Additional Tier (AT1) capital	-
45	Tier 1 capital (AT1 = CET1 + AT1)	244.415
Tier 2 (T2) capital: instruments and provisions		
51	Tier 2 (T2) capital before regulatory adjustments	3.131
Tier 2 (T2) capital: regulatory adjustments		
57	Total regulatory adjustments to Tier 2 (T2) capital	-
58	Tier 2 (T2) capital	3.131
59	Total capital (TC = T1 + T2)	247.546
Capital ratios and buffers		
61	Common Equity Tier 1 (as a percentage of risk exposure amount)	17,95%
62	Tier 1 (as a percentage of risk exposure amount)	17,95%
63	Total capital (as a percentage of risk exposure amount)	18,17%

Template 4: EU OV1 – Overview of RWAs

CAPITAL REQUIREMENTS (Article 438)

Purpose: Provide an overview of total RWA forming the denominator of the risk-based capital requirements calculated in accordance with Article 92 of the CRR. Further breakdowns of RWAs are presented in subsequent parts of these guidelines.

		RWAs		Minimum capital requirements
		31.3.2019	31.12.2018	31.3.2019
1	Credit risk (excluding CCR)	1.238.346	1.216.219	99.068
2	Of which the standardised approach	725.289	734.032	58.023
3	Of which the foundation IRB (FIRB) approach	472.672	469.639	37.814
4	Of which the advanced IRB (AIRB) approach	35.051	8.057	2.804
5	Of which equity IRB under the simple risk-weighted approach or the IMA	5.334	4.491	427
6	CCR	10.094	11.854	808
7	Of which mark to market	10.094	11.854	808
8	Of which original exposure	-	-	-
9	Of which the standardised approach	-	-	-
10	Of which internal model method (IMM)	-	-	-
11	Of which risk exposure amount for contributions to the default fund of a CCP	-	-	-
12	Of which CVA	-	-	-
13	Settlement risk	-	-	-
14	Securitisation exposures in the banking book (after the cap)	-	-	-
15	Of which IRB approach	-	-	-
16	Of which IRB supervisory formula approach (SFA)	-	-	-
17	Of which internal assessment approach (IAA)	-	-	-
18	Of which standardised approach	-	-	-
19	Market risk	9.014	13.036	721
20	Of which the standardised approach	9.014	13.036	721
21	Of which IMA	-	-	-
22	Large exposures	-	-	-
23	Operational risk	95.644	86.227	7.651
24	Of which basic indicator approach	-	-	-
25	Of which standardised approach	13.312	13.312	1.065
26	Of which advanced measurement approach	82.332	72.915	6.587
27	Amounts below the thresholds for deduction (subject to 250% risk weight)	8.916	9.580	713
28	Floor adjustment	-	-	-
29	Total	1.362.014	1.336.916	108.961

Credit risk RWA increased compared to the previous quarter mainly due to increase of RWA on advanced IRB approach. Increase was driven by new accounting standard (IFRS 16). Because of that RWA and exposure on tangible assets increased by 21mln. Also OpRisk RWA increased by 9mln due to margin of conservatism which was added on AMA model in 1Q19. On the other hand market risk RWA decreased because some IRS positions were closed in Q1 2019. All these changes results to a final increase of total RWAs by EUR 25m.

Template 23: EU CR8 – RWA flow statements of credit risk exposures under the IRB approach

CAPITAL REQUIREMENTS (Article 438)

Purpose: Present a flow statement explaining variations in the credit RWAs of exposures for which the riskweighted amount is determined in accordance with Part Three, Title II, Chapter 3 of the CRR and the corresponding capital requirement as specified in Article 92(3)(a).

		a	b
		RWA amounts	Capital requirements
1	RWAs as at the end of the previous reporting period (31.12.2018)	482.188	38.575
2	Asset size	9.459	757
3	Asset quality	261	21
4	Model updates		
5	Methodology and policy	21.150	1.692
6	Acquisitions and disposals		
7	Foreign exchange movements		
8	Other		
9	RWAs as at the end of the reporting period (31.3.2019)	513.057	41.045

Table LRCom: Leverage ratio common disclosure

LEVERAGE (Article 451)

CRR leverage ratio
exposures

Capital and total exposure measure		
20	Tier 1 capital	244.415
21	Leverage ratio total exposure measure (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	2.960.360
Leverage ratio		
22	Leverage ratio	8,3%
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	Transitional