

Disclosures of UniCredit Group Slovenia for the 2Q 2018

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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 2Q 2018 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.

Disclosures were approved by the Management Board of the Bank.

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

Table of Content

437 Capital 4

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

Annex II

Annex IV/VI

438 Capital requirements 9

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

EU CR10 (paragraph 70)

442 Credit Risk 10

(EBA Guidelines EBA/GL/2016/11, paragraph 74)

EU CR1-A (paragraph 84-89)

EU CR1-B (paragraph 84-89)

EU CR1-C (paragraph 84-89)

EU CR1-D (paragraph 84-89)

EU CR1-E (paragraph 90)

EU CR2-A (paragraph 91-92)

EU CR2-B (paragraph 91-92)

451 Leverage ratio 17

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

Table LRSum

Table LRCom

Table LRSpl

Table LRQua

453 Credit risk mitigation 21

(EBA Guidelines EBA/GL/2016/11, paragraph 93, 94, 98, 99, 108)

EU CR3 (paragraph 94)

EU CR4 (paragraph 98-99)

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

Capital Instruments

| Main Features of Capital Instruments | | |
|--------------------------------------|---|--|
| 1 | Issuer | UniCredit Banka Slovenija d.d. |
| 2 | Unique identifier | SI0021108749 |
| 3 | Governing law(s) of the instrument | Slovenian Law |
| Regulatory treatment | | |
| 4 | Transitional CRR rules | Common Equity Tier 1 |
| 5 | Post-transitional CRR rules | Common Equity Tier 1 |
| 6 | Eligible at solo/(sub-)consolidated / solo & (sub-)consolidated | Solo (sub)consolidated |
| 7 | Instrument type | Common shares - Art. 26 CRR |
| 8 | Amount recognised in regulatory capital (currency in million) | 128.143 |
| 9 | Nominal amount of instrument | 20.384 |
| 9a | Issue price | 0,00417 EUR/per share |
| 9b | Redemption price | N/A |
| 10 | Accounting classification | Shareholders' equity |
| 11 | Original date of issuance* | 28.12.1999 28.02.2006 21.09.2007 |
| 12 | Perpetual or dated | Perpetual |
| 13 | Original maturity date | No maturity |
| 14 | Issuer call subject to prior supervisory approval | N/A |
| 15 | Optional call date, contingent call dates and redemption amount | N/A |
| 16 | Subsequent call dates, if applicable | N/A |
| Coupons / dividends | | |
| 17 | Fix or floating dividend/coupon | N/A |
| 18 | Coupon rate and any related index | N/A |
| 19 | Existence of a dividend stopper | No |
| 20a | Full discretionary, partially discretionary or mandatory (in terms of timing) | Fully discretionary |
| 20b | Full discretionary, partially discretionary or mandatory (in terms of amount) | Fully discretionary |
| 21 | Existence of step up or other incentive to redeem | No |
| 22 | Noncumulative or cumulative | Noncumulative |
| 23 | Convertible or non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A |
| 25 | If convertible, fully or partially | N/A |
| 26 | If convertible, conversion rate | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A |
| 30 | Write-down features | No |
| 31 | If write-down, write-down trigger(s) | N/A |
| 32 | If write-down, full or partial | N/A |
| 33 | If write-down, permanent or temporary | N/A |
| 34 | If temporary write down, description of write-up mechanism | N/A |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | N/A |
| 36 | Non-compliant transitioned features | No |
| 37 | If yes, specify non-compliant features | N/A |

where question was not applicable, N/A was inserted

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

Common Equity Tier 1

| Common Equity Tier 1 capital: instruments and reserves | | |
|---|---|-----------------|
| 1 | Capital instruments and the related share premium accounts | 128,143 |
| | of which: common shares | 20,384 |
| 2 | Retained earnings | 19,132 |
| 3 | Accumulated other comprehensive income (and other reserves) | 98,426 |
| 3a | Funds for general banking risk | - |
| 4 | Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1 | - |
| 5 | Minority interests (amount allowed in consolidated CET1) | - |
| 5a | Independently reviewed interim profits net of any foreseeable charge or dividend | - |
| 6 | Common Equity Tier 1 (CET1) capital before regulatory adjustments | 245,701 |
| Common Equity Tier 1 (CET1) capital: regulatory adjustments | | |
| 7 | Additional value adjustments (negative amount) | - 757 |
| 8 | Intangible assets (net of related tax liability) (negative amount) | - 15,457 |
| 9 | Empty set in the EU | - |
| 10 | Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount) | - 889 |
| 11 | Fair value reserves related to gains or losses on cash flow hedges | - |
| 12 | Negative amounts resulting from the calculation of expected loss amounts | - 13 |
| 13 | Any increase in equity that results from securitised assets (negative amount) | - |
| 14 | Gains or losses on liabilities valued at fair value resulting from changes in own credit standing | - |
| 15 | Defined-benefit pension fund assets (negative amount) | - |
| 16 | Direct and indirect holdings by an institution of own CET1 instruments (negative amount) | - |
| 17 | Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount) | - |
| 18 | Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount) | - |
| 19 | Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount) | - |
| 20 | Empty set in the EU | - |
| 20a | Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative | - |
| 20b | of which: qualifying holdings outside the financial sector (negative amount) | - |
| 20c | of which: securitisation positions (negative amount) | - |
| 20d | of which: free deliveries (negative amount) | - |
| 21 | Deferred tax assets arising from temporary differences (amount above the 10% threshold, net of related tax liability where the conditions in 38(3) are met) (negative amount) | - |
| 22 | Amount exceeding the 15% threshold (negative amount) | - |
| 23 | of which: direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has significant investment in those entities | - |
| 24 | Empty set in the EU | - |
| 25 | of which: deferred tax assets arising from temporary differences | - |
| 25a | Losses for the current financial year (negative amount) | - |
| 25b | Foreseeable tax charges relating to CET1 items (negative amount) | - |
| 26 | Regulatory adjustments applied to Common Equity Tier 1 in respect of amounts subject to pre-CRR treatment | - |
| 26a | Regulatory adjustments relating to unrealised gains and losses pursuant to Articles 467 and 468 | - |
| | Of which: ... filter of unrealised loss 1 | - |
| | Of which: ... filter of unrealised loss 2 | - |
| | Of which: ... filter for unrealised gain 1 | - |
| | Of which: ... filter for unrealised gain 2 | - |
| 26b | Amount to be deducted from or added to Common Equity Tier 1 capital with regard to additional filters and deductions required pre CRR | - |
| | of which: ... | - |
| 27 | Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount) | - |
| 28 | Total regulatory adjustments to Common equity Tier 1 (CET1) | - 17,116 |
| 29 | Common Equity Tier 1 (CET1) capital | 228,585 |

| Additional Tier 1 (AT1) capital: instruments | | |
|--|--|----------------|
| 30 | Capital instruments and the related share premium accounts | - |
| 31 | of which: classified as equity under applicable accounting standards | - |
| 32 | of which: classified as liabilities under applicable accounting standards | - |
| 33 | Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from AT1 | - |
| | Public sector capital injections grandfathered until 1 January 2018 | - |
| 34 | Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties | - |
| 35 | of which: instruments issued by subsidiaries subject to phase out | - |
| 36 | Additional Tier 1 (AT1) capital: regulatory adjustments | - |
| Additional Tier 1 (AT1) capital: regulatory adjustments | | |
| 37 | Direct and indirect holdings by an institution of own AT1 instruments (negative amount) | - |
| 38 | Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount) | - |
| 39 | Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount) | - |
| 40 | Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount) | - |
| 41 | Empty set in the EU | - |
| 41 | Regulatory adjustments applied to the additional tier 1 in respect of amounts subject to pre-CRR treatment and transitional subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts) | - |
| 41a | Residual amounts deducted from additional Tier 1 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to the article 472 of Regulation (EU) No 575/2013 | - |
| | Of which items to be detailed line by line, e.g. material net interim losses, intangibles, shortfall of provisions to expected losses etc. | - |
| 41b | Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Tier 2 capital during the transitional period pursuant to the article 472 of Regulation (EU) No 575/2013 | - |
| | Of which items to be detailed line by line, e.g. reciprocal cross holdings in Tier 2 instruments, direct holdings of non significant investments in the capital of other financial sector entities, etc. | - |
| 41c | Amount to be deducted from or added to the Additional Tier 1 capital with regard to additional filters and deductions required pre-CRR | - |
| | Of which: ... possible filter for unrealised losses | - |
| | Of which: ... possible filter for unrealised losses | - |
| | Of which: ... | - |
| 42 | Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount) | - |
| 43 | Total regulatory adjustments to Additional Tier 1 (AT1) capital | - |
| 44 | Additional Tier (AT1) capital | - |
| 45 | Tier 1 capital (AT1 = CET1 + AT1) | 228,585 |
| Tier 2 (T2) capital: instruments and provisions | | |
| 46 | Capital instruments and the related share premium accounts | - |
| 47 | Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 | - |
| | Public sector capital injections grandfathered until 1 January 2018 | - |
| 48 | Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties | - |
| 49 | of which: instruments issued by subsidiaries subject to phase out | - |
| 50 | Credit risk adjustments | 3,040 |
| 51 | Tier 2 (T2) capital before regulatory adjustments | 3,040 |

| Tier 2 (T2) capital: regulatory adjustments | | |
|--|---|------------------|
| 52 | Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount) | - |
| 53 | Holdings of T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount) | - |
| 54 | Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount) | - |
| 54a | Of which new holdings not subject to transitional arrangements | - |
| 54b | Of which holdings existing before 1 January 2013 and subject to transitional arrangements | - |
| 55 | Direct and indirect holdings by the institution of the T2 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount) | - |
| 56 | Empty set in the EU | - |
| 56 | Regulatory adjustments applied to Tier 2 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts) | - |
| 56a | Residual amounts deducted from Tier 2 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013 | - |
| | Of which items to be detailed line by line, e.g. material net interim losses, intangibles, shortfall of provisions to expected losses etc. | - |
| 56b | Residual amounts deducted from Tier 2 capital with regard to deduction from Additional Tier 1 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013 | - |
| | Of which items to be detailed line by line, e.g. reciprocal cross holdings in AT1 instruments, direct holdings of non significant investments in the capital of other financial sector entities, etc. | - |
| 56c | Amount to be deducted from or added to Tier 2 capital with regard to additional filters and deductions required pre-CRR | - |
| | of which: ... a possible filter for unrealized losses | - |
| | of which: ... a possible filter for unrealized losses | - |
| | of which: ... | - |
| 57 | Total regulatory adjustments to Tier 2 (T2) capital | - |
| 58 | Tier 2 (T2) capital | 3,040 |
| 59 | Total capital (TC = T1 + T2) | 231,625 |
| 59a | Risk weighted assets in respects of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts) | 1,290,442 |
| | Of which: ... items not deducted from CET1 (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g. deferred tax assets that rely on future profitability net of related tax liability, indirect holdings of own CET1, etc.) | 3,904 |
| | Of which: ... items not deducted from AT1 (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g. deferred tax assets that rely on future profitability net of related tax liability, indirect holdings of own CET1, etc.) | - |
| | Items not deducted from T2 items (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line e.g. indirect holdings of own T2 instruments, indirect holdings of non-significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc.) | - |
| 60 | Total risk weighted assets | 1,294,346 |

| Capital ratios and buffers | | |
|--|--|---------|
| 61 | Common Equity Tier 1 (as a percentage of risk exposure amount) | 17.66% |
| 62 | Tier 1 (as a percentage of risk exposure amount) | 17.66% |
| 63 | Total capital (as a percentage of risk exposure amount) | 17.90% |
| 64 | Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount) | 1.8753% |
| 65 | of which: capital conversion buffer requirement | 1.88% |
| 66 | of which: countercyclical buffer requirement | 0.0003% |
| 67 | of which: systemic risk buffer requirement | 0.0% |
| 67a | of which: Globally Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer | 0.0% |
| 68 | Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) | 13.16% |
| 69 | [not relevant for EU legislation] | |
| 70 | [not relevant for EU legislation] | |
| 71 | [not relevant for EU legislation] | |
| Amounts below the thresholds for deduction (before risk weighting) | | |
| 72 | Direct and indirect holdings of the capital of the financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) | - |
| 73 | Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and the net of eligible short positions) | - |
| 74 | Empty set in the EU | |
| 75 | Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38(3) are met) | - |
| Applicable caps on the inclusion of the provisions in Tier 2 | | |
| 76 | Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap) | - |
| 77 | Cap on inclusion of credit risk adjustment in T2 under standardised approach | - |
| 78 | Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap) | - |
| 79 | Cap on inclusion of credit risk adjustment in T2 under internal ratings-based approach | - |
| Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022) | | |
| 80 | Current cap on CET1 instruments subject to phase out arrangements | - |
| 81 | Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) | - |
| 82 | Current cap on AT1 instruments subject to phase out arrangements | - |
| 83 | Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) | - |
| 84 | Current cap on T2 instruments subject to phase out arrangements | - |
| 85 | Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) | - |

Template 5: EU CR10 – IRB (specialised lending and equities)

CAPITAL REQUIREMENTS (Article 43B)

Purpose: Provide quantitative disclosures of institutions' specialised lending and equity exposures using the simple riskweighted approach.

| Specialised lending | | | | | | | |
|--|---------------------------------|------------------------|-------------------------|-------------|-----------------|-------|----------------------|
| Regulatory categories | Remaining maturity | On-balancesheet amount | Off-balancesheet amount | Risk weight | Exposure amount | RWAs | Expected losses |
| Category 1 | Less than 2.5 years | | | 50% | | | |
| | Equal to or more than 2.5 years | | | 70% | | | |
| Category 2 | Less than 2.5 years | | | 70% | | | |
| | Equal to or more than 2.5 years | | | 90% | | | |
| Category 3 | Less than 2.5 years | | | 115% | | | |
| | Equal to or more than 2.5 years | | | 115% | | | |
| Category 4 | Less than 2.5 years | | | 250% | | | |
| | Equal to or more than 2.5 years | | | 250% | | | |
| Category 5 | Less than 2.5 years | | | - | | | |
| | Equal to or more than 2.5 years | | | - | | | |
| Total | Less than 2.5 years | | | | | | |
| | Equal to or more than 2.5 years | | | | | | |
| Equities under the simple risk-weighted approach | | | | | | | |
| Categories | | On-balancesheet amount | Off-balancesheet amount | Risk weight | Exposure amount | RWAs | Capital requirements |
| Private equity exposures | | - | - | 190% | - | - | - |
| Exchange-traded equity exposures | | 1,266 | - | 290% | 1,266 | 3,671 | 294 |
| Other equity exposures | | 110 | - | 370% | 110 | 407 | 33 |
| Total | | 1,376 | - | | 1,376 | 4,078 | 326 |

Template 11: EU CR1-A – Credit quality of exposures by exposure class and instrument

CREDIT RISK ADJUSTMENTS (Article 442)

Purpose: Provide a comprehensive picture of the credit quality of an institution's on-balance-sheet and off-balance-sheet exposures.

| | | a | | c | d | e | f | g |
|----|---|--------------------------|-------------------------|---------------|----------|--------------|---------------|------------------|
| | | Gross carrying values of | | | | | | |
| | | Defaulted exposures | Non-defaulted exposures | | | | | |
| 1 | Central governments or central banks | - | - | - | - | - | - | - |
| 2 | Institutions | - | 199,559 | 18 | - | - | 17 | 199,541 |
| 3 | Corporates | 57,628 | 1,331,746 | 34,533 | - | 6,356 | 3,284 | 1,354,840 |
| 4 | Of which: Specialised lending | - | - | - | - | - | - | - |
| 5 | Of which: SMEs | 32,308 | 529,688 | 22,352 | - | 6,356 | 1,597 | 539,645 |
| 6 | Retail | - | - | - | - | - | - | - |
| 7 | Secured by real estate property | - | - | - | - | - | - | - |
| 8 | SMEs | - | - | - | - | - | - | - |
| 9 | Non-SMEs | - | - | - | - | - | - | - |
| 10 | Qualifying revolving | - | - | - | - | - | - | - |
| 11 | Other retail | - | - | - | - | - | - | - |
| 12 | SMEs | - | - | - | - | - | - | - |
| 13 | Non-SMEs | - | - | - | - | - | - | - |
| 14 | Equity | - | 1,376 | - | - | - | - | 1,376 |
| 15 | Total IRB approach | 57,628 | 1,532,681 | 34,551 | - | 6,356 | 3,301 | 1,555,757 |
| 16 | Central governments or central banks | - | 533,927 | 1 | - | - | 36.79 | 533,926.06 |
| 17 | Regional governments or local authorities | - | 119,315 | 57 | - | - | 30 | 119,258 |
| 18 | Public sector entities | - | 58,177 | 4 | - | - | - | 58,173 |
| 19 | Multilateral development banks | - | - | - | - | - | - | - |
| 20 | International organisations | - | - | - | - | - | - | - |
| 21 | Institutions | - | 329 | 8 | - | - | 8 | 321 |
| 22 | Corporates | 22,580 | 141,618 | 949 | - | 301 | 1,157 | 140,669 |
| 23 | Of which: SMEs | 6,502 | 50,767 | 353 | - | 13 | 39 | 50,414 |
| 24 | Retail | 31,132 | 459,170 | 3,080 | - | 473 | 4,015 | 456,090 |
| 25 | Of which: SMEs | 9,085 | 87,971 | 636 | - | 4 | 866 | 87,335 |
| 26 | Secured by mortgages on immovable property | 7,590 | 424,741 | 2,795 | - | - | - | 421,947 |
| 27 | Of which: SMEs | 892 | 26,351 | 1,969 | - | - | - | 24,382 |
| 28 | Exposures in default | 61,302 | - | 36,486 | - | - | 1,452 | 24,815 |
| 29 | Items associated with particularly high risk | 2,366 | 6,648 | 49 | - | 0 | 35 | 8,965 |
| 30 | Covered bonds | - | - | - | - | - | - | - |
| 31 | Claims on institutions and corporates with a shorter term credit assessment | - | 1,791 | 4 | - | - | - | 1,787 |
| 32 | Collective investments undertakings | - | 22,848 | - | - | - | 4 | 22,848 |
| 33 | Equity exposures | - | - | - | - | - | - | - |
| 34 | Other exposures | - | 9,038 | - | - | - | - | 9,038 |
| 35 | Total standardised approach | 63,668 | 1,777,603 | 43,432 | - | 773 | 6,737 | 1,797,839 |
| 36 | Total | 121,295 | 3,310,283 | 77,983 | - | 7,130 | 10,038 | 3,353,596 |
| 37 | Of which: Loans | 115,931 | 2,093,024 | 72,329 | - | 7,130 | 10,038 | 2,136,626 |
| 38 | Of which: Debt securities | - | 355,028 | - | - | - | - | 355,028 |
| 39 | Of which: Off-balance-sheet exposures | 5,365 | 825,065 | 5,655 | - | - | - | 824,775 |

Template 12: EU CR1-B – Credit quality of exposures by industry or counterparty types

CREDIT RISK ADJUSTMENTS (Article 442)

Purpose: Provide a comprehensive picture of the credit quality of an institution's on-balance-sheet and off-balance-sheet exposures by industry or counterparty types.

| | | a | | b | | c | d | e | f | g | | | |
|----|---|--------------------------|-------------------------|---------------------------------|--------------------------------|--------------|----------|---------------|----------|------------------|------------------------|--------------------------------|----------------------------|
| | | Gross carrying values of | | Specific credit risk adjustment | General credit risk adjustment | | | | | | Accumulated write-offs | Credit risk adjustment charges | Net values (a + b - c - d) |
| | | Defaulted exposures | Non-defaulted exposures | | | | | | | | | | |
| 1 | Agriculture, forestry and fishing | 49 | 7,976 | 105 | - | - | - | - | - | 7,919 | | | |
| 2 | Mining and quarrying | 24 | 1,611 | 5 | - | - | - | - | - | 1,629 | | | |
| 3 | Manufacturing | 16,262 | 357,977 | 11,491 | - | 1 | - | 1,222 | - | 362,749 | | | |
| 4 | Electricity, gas, steam and air conditioning supply | 1 | 122,420 | 325 | - | - | - | - | - | 122,096 | | | |
| 5 | Water supply | 1 | 14,892 | 19 | - | - | - | - | - | 14,874 | | | |
| 6 | Construction | 4,224 | 89,102 | 3,936 | - | 1 | - | 235 | - | 89,390 | | | |
| 7 | Wholesale and retail trade | 43,525 | 373,266 | 21,099 | - | 2 | - | 1,452 | - | 395,692 | | | |
| 8 | Transport and storage | 10,731 | 247,866 | 9,828 | - | 9 | - | 560 | - | 248,768 | | | |
| 9 | Accommodation and food service activities | 6,526 | 14,374 | 194 | - | 4 | - | - | - | 20,706 | | | |
| 10 | Information and communication | 244 | 90,066 | 212 | - | 0 | - | - | - | 90,098 | | | |
| 11 | Financial and insurance activities | 177 | 451,793 | 1,119 | - | 5,057 | - | 2,659 | - | 450,851 | | | |
| 12 | Real estate activities | 2,299 | 20,788 | 3,727 | - | - | - | - | - | 19,360 | | | |
| 13 | Professional, scientific and technical activities | 7,475 | 128,792 | 6,852 | - | 1,292 | - | - | - | 129,415 | | | |
| 14 | Administrative and support service activities | 1,073 | 92,479 | 1,062 | - | 0 | - | - | - | 92,491 | | | |
| 15 | Public administration and defence, compulsory social security | - | 477,993 | 62 | - | - | - | 30 | - | 477,931 | | | |
| 16 | Education | 85 | 9,854 | 52 | - | - | - | - | - | 9,887 | | | |
| 17 | Human health services and social work activities | 2,357 | 10,769 | 760 | - | - | - | - | - | 12,367 | | | |
| 18 | Arts, entertainment and recreation | 94 | 4,934 | 127 | - | 0 | - | - | - | 4,901 | | | |
| 19 | Other services | 26,150 | 793,330 | 17,008 | - | 764 | - | 3,881 | - | 802,472 | | | |
| 20 | Total | 121,295 | 3,310,283 | 77,983 | - | 7,130 | - | 10,038 | - | 3,353,596 | | | |

Template 13: EU CR1-C – Credit quality of exposures by geography
CREDIT RISK ADJUSTMENTS (Article 442)

Purpose: Provide a comprehensive picture of the credit quality of an institution's on-balance-sheet and off-balance-sheet exposures by geography.

| | | a | b | c | d | e | f | g |
|----|------------------------------------|--------------------------|-------------------------|---------------------------------|--------------------------------|------------------------|--------------------------------|----------------------|
| | | Gross carrying values of | | Specific credit risk adjustment | General credit risk adjustment | Accumulated write-offs | Credit risk adjustment charges | Net values (a+b-c-d) |
| | | Defaulted exposures | Non-defaulted exposures | | | | | |
| 1 | EUROPE | 121,295 | 3,291,768 | 94,963 | - | 515 | 25,937 | 3,473,259 |
| 2 | OF WHICH: AUSTRIA | 62 | 38,818 | 41 | - | 2 | 18 | 38,840 |
| 3 | OF WHICH: ITALY | 12 | 37,470 | 31 | - | 2 | 26 | 37,452 |
| 4 | OF WHICH: GERMANY | 4,228 | 64,975 | 3,354 | - | 0 | 13 | 65,849 |
| 5 | OF WHICH: CZECH REPUBLIC | 1 | 140 | 1 | - | - | - | 140 |
| 6 | OF WHICH: SPAIN | - | 254 | 1 | - | - | - | 253 |
| 7 | OF WHICH: FRANCE | - | 15,260 | 1 | - | - | - | 15,259 |
| 8 | OF WHICH: CROATIA | 4,594 | 74,396 | 2,417 | - | 1 | 140 | 76,572 |
| 9 | OF WHICH: UNITED KINGDOM | - | 512 | 1 | - | 0 | - | 511 |
| 10 | OF WHICH: ROMANIA | 6 | 158 | 4 | - | 3 | - | 159 |
| 11 | OF WHICH: BULGARIA | - | 54 | 0 | - | 1 | - | 53 |
| 12 | OF WHICH: HUNGARY | - | 5,316 | 1 | - | 1 | - | 5,315 |
| 13 | OF WHICH: SWITZERLAND | 4 | 7,977 | 14 | - | - | 7 | 7,967 |
| 14 | OF WHICH: OTHER EUROPEAN COUNTRIES | 112,389 | 3,046,440 | 72,105 | - | 7,119 | 9,822 | 3,086,724 |
| 15 | AMERICA | - | 16,222 | 13 | - | 0 | 12 | 16,209 |
| 16 | OF WHICH: USA | - | 16,191 | 13 | - | 0 | 12 | 16,178 |
| 17 | ASIA | - | 2,109 | 1 | - | 0 | - | 2,108 |
| 18 | OF WHICH: TURKEY | - | 890 | 1 | - | 0 | - | 889 |
| 19 | REST OF THE WORLD | - | 185 | 1 | - | 1 | - | 184 |
| 20 | OF WHICH: RUSSIA | - | 175 | 0 | - | 1 | - | 175 |
| 21 | TOTAL | 121,295 | 3,310,283 | 77,983 | - | 7,130 | 10,038 | 3,353,596 |

Template 14: EU CR1-D – Ageing of past-due exposures

CREDIT RISK ADJUSTMENTS (Article 442)

Purpose: Provide an ageing analysis of accounting on-balance-sheet past-due exposures regardless of their impairment status.

| | | a | b | c | d | e | f |
|---|------------------------|-----------------------|---------------------|---------------------|----------------------|---------------------|----------|
| | | Gross carrying values | | | | | |
| | | ≤ 30 days | > 30 days ≤ 90 days | > 60 days ≤ 90 days | > 90 days ≤ 180 days | > 180 days ≤ 1 year | > 1 year |
| 1 | Loans | 5,608* | 4,676* | 0 | 1,528* | 3,484* | 41,585* |
| 2 | Debt securities | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Total exposures | 5,608* | 4,676* | 0 | 1,528* | 3,484* | 41,585* |

With the introduction of IFRS 9, the time bucket "> 60 days ≤ 90 days" is not requested anymore.

*Note: Adjusted subsequent to the date of disclosure.

Template 15: EU CR1-E – Non-performing and forborne exposures

CREDIT RISK ADJUSTMENTS (Article 442)

Purpose: Provide an overview of non-performing and forborne exposures as per the Commission Implementing Regulation (EU) No 680/2014.

| | a | b | c | d | e | f | g | h | i | j | k | l | m | |
|------------|--|---|------------------------------|-------------------------|-------------------|-------------------|-------------------------|--|-----------------------------|-------------------|-----------------------------|---|--------|-------|
| | Gross carrying values of performing and non-performing exposures | | | | | | | Accumulated impairment and provisions and negative fair value adjustments due to credit risk | | | | Collaterals and financial guarantees received | | |
| | | Of which performing but past due > 30 days and <= 90 days | Of which performing forborne | Of which non-performing | | | On performing exposures | | On non-performing exposures | | On non-performing exposures | Of which forborne exposures | | |
| | | | | Of which defaulted | Of which impaired | Of which forborne | | Of which forborne | | Of which forborne | | | | |
| 010 | Debt securities | 355,118 | 0 | 0 | 0 | 0 | 0 | -45 | 0 | 0 | 0 | 0 | 0 | |
| 020 | Loans and advances | 2,218,790 | 3,736 | 1,058 | 122,487 | 122,487 | 115,348 | 47,284 | -7,995 | -17 | -68,604 | -27,827 | 38,531 | 7,911 |
| 030 | Off-balance-sheet exposures | 851,118 | 0 | 19 | 9,536 | 9,536 | 0 | 2,116 | 1,270 | 0 | 4,384 | -1,203 | 534 | 0 |

Template 16: EU CR2-A – Changes in the stock of general and specific credit risk adjustments

CREDIT RISK ADJUSTMENTS (Article 442)

Purpose: Identify the changes in an institution's stock of general and specific credit risk adjustments held against loans and debt securities that are defaulted or impaired.

| | | a | b |
|-----------|--|---|--|
| | | Accumulated specific credit risk adjustment | Accumulated general credit risk adjustment |
| 1 | Opening balance | 55,840* | 27,614* |
| 2 | Increases due to amounts set aside for estimated loan losses during the period | 0 | 0 |
| 3 | Decreases due to amounts reversed for estimated loan losses during the period | 0 | 0 |
| 4 | Decreases due to amounts taken against accumulated credit risk adjustments | 0 | 0 |
| 5 | Transfers between credit risk adjustments | 0 | 0 |
| 6 | Impact of exchange rate differences | 0 | 0 |
| 7 | Business combinations, including acquisitions and disposals of subsidiaries | 0 | 0 |
| 8 | Other adjustments | -8,876* | -2,205* |
| 9 | Closing balance | 46,965* | 25,409* |
| 10 | Recoveries on credit risk adjustments recorded directly to the statement of profit or loss | 0 | -276* |
| 11 | Specific credit risk adjustments directly recorded to the statement of profit or loss | 6,349* | 781* |

*Note: Adjusted subsequent to the date of disclosure.

Template 17: EU CR2-B – Changes in the stock of defaulted and impaired loans and debt securities

CREDIT RISK ADJUSTMENTS (Article 442)

Purpose: Identify the changes in an institution's stock of defaulted loans and debt securities.

| | | a |
|----------|---|---|
| | | Gross carrying value defaulted exposures |
| 1 | Opening balance | 136,195 |
| 2 | Loans and debt securities that have defaulted or impaired since the last reporting period | 7,095 |
| 3 | Returned to non-defaulted status | - 1,228 |
| 4 | Amounts written off | - 7,128 |
| 5 | Other changes | - 12,446 |
| 6 | Closing balance | 122,487 |

Table LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

LEVERAGE (Article 451)

Applicable Amount

| | | |
|----------|---|------------------|
| 1 | Total assets as per published financial statements | 2,793,732 |
| 2 | Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation | - |
| 3 | (Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio total exposure measure in accordance with Article 429(13) of Regulation (EU) No 575/2013) | - |
| 4 | Adjustments for derivative financial instruments | 28,330 |
| 5 | Adjustment for securities financing transactions (SFTs) | - |
| 6 | Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures) | 200,805 |
| EU-6a | (Adjustment for intragroup exposures excluded from the leverage ratio total exposure measure in accordance with Article 429(7) of Regulation (EU) No 575/2013) | - |
| EU-6b | (Adjustment for exposures excluded from the leverage ratio total exposure measure in accordance with Article 429(14) of Regulation (EU) No 575/2013) | - |
| 7 | Other adjustments | - 16,359 |
| 8 | Leverage ratio total exposure measure | 3,006,508 |

Table LRCOM: Leverage ratio common disclosure

LEVERAGE (Article 451)

CRR leverage ratio exposures

| On-balance sheet exposures (excluding derivatives and SFTs) | | |
|--|---|------------------|
| 1 | On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral) | 2,793,732 |
| 2 | (Asset amounts deducted in determining Tier 1 capital) | - 16,359 |
| 3 | Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2) | 2,777,373 |
| Derivative exposures | | |
| 4 | Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin) | 11,222 |
| 5 | Add-on amounts for PFE associated with all derivatives transactions (mark- to-market method) | 17,108 |
| EU-5a | Exposure determined under Original Exposure Method | - |
| 6 | Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework | - |
| 7 | (Deductions of receivables assets for cash variation margin provided in derivatives transactions) | - |
| 8 | (Exempted CCP leg of client-cleared trade exposures) | - |
| 9 | Adjusted effective notional amount of written credit derivatives | - |
| 10 | (Adjusted effective notional offsets and add-on deductions for written credit derivatives) | - |
| 11 | Total derivatives exposures (sum of lines 4 to 10) | 28,330 |
| SFT exposures | | |
| 12 | Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions | - |
| 13 | (Netted amounts of cash payables and cash receivables of gross SFT assets) | - |
| 14 | Counterparty credit risk exposure for SFT assets | - |
| EU-14a | Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429b(4) and 222 of Regulation (EU) No 575/2013 | - |
| 15 | Agent transaction exposures | - |
| EU-15a | (Exempted CCP leg of client-cleared SFT exposure) | - |
| 16 | Total securities financing transaction exposures (sum of lines 12 to 15a) | - |
| Other off-balance sheet exposures | | |
| 17 | Off-balance sheet exposures at gross notional amount | 200,805 |
| 18 | (Adjustments for conversion to credit equivalent amounts) | - |
| 19 | Other off-balance sheet exposures (sum of lines 17 and 18) | 200,805 |
| Exempted exposures in accordance with Article 429(7) and (14) of Regulation (EU) No 575/2013 (on and off balance sheet) | | |
| EU-19a | (Intragroup exposures (solo basis) exempted in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet)) | - |
| EU-19b | (Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet)) | - |
| Capital and total exposure measure | | |
| 20 | Tier 1 capital | 228,585 |
| 21 | Leverage ratio total exposure measure (sum of lines 3, 11, 16, 19, EU-19a and EU-19b) | 3,006,508 |
| Leverage ratio | | |
| 22 | Leverage ratio | 7.6% |
| Choice on transitional arrangements and amount of derecognised fiduciary items | | |
| EU-23 | Choice on transitional arrangements for the definition of the capital measure | Transitional |
| EU-24 | Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) No 575/2013 | 0 |

Table LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)**LEVERAGE (Article 451)**

| | | |
|-------|---|-----------|
| EU-1 | Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which: | 2,793,732 |
| EU-2 | Trading book exposures | 2 |
| EU-3 | Banking book exposures, of which: | 2,793,729 |
| EU-4 | Covered bonds | - |
| EU-5 | Exposures treated as sovereigns | 685,050 |
| EU-6 | Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns | - |
| EU-7 | Institutions | 72,336 |
| EU-8 | Secured by mortgages of immovable properties | 434,378 |
| EU-9 | Retail exposures | 450,095 |
| EU-10 | Corporate | 979,280 |
| EU-11 | Exposures in default | 65,780 |
| EU-12 | Other exposures (eg equity, securitisations, and other non-credit obligation assets) | 106,809 |

Table LRQua: Free format text boxes for disclosure on qualitative items

LEVERAGE (Article 451)

| | | |
|---|--|---|
| 1 | Description of the processes used to manage the risk of excessive leverage | <p>Group Risk Appetite Framework represents the foundation for risk management within UniCredit Holding. This framework envisages comprehensive governance, processes, tools and procedures for the widespread management of risks among which leverage risk is included. For the leverage ratio KPIs target, trigger and limit are defined and periodically monitored within the regular reporting activity. The monitoring and the periodical reporting is submitted to the Risk Committee (at least on a quarterly basis) and to the Board of Directors.</p> <p>The Group Risk Appetite process identifies the governance mechanism, managerial involvement and escalation process under normal and stressed operating conditions. The defined escalation process is activated at relevant organizational levels in order to ensure an adequate reaction when triggers or limits are breached.</p> |
| 2 | Description of the factors that had an impact on the leverage Ratio during the period to which the disclosed leverage Ratio refers | <p>The main drivers for the changes in the leverage ratio between December 2017 and June 2018 were:</p> <p>Tier 1 capital increased due to the fact that transitional adjustments are not included in capital calculation anymore.</p> <p>The change in leverage ratio exposure is mainly due to decrease in exposures treated as sovereigns with an increasing effect on leverage ratio.</p> |

Template 18: EU CR3 – CRM techniques – Overview

USE OF CREDIT RISK MITIGATION TECHNIQUES (Article 453)

Purpose: Disclose the extent of the use of CRM techniques.

| | | a | b | c | d | e |
|----------|------------------------|---------------------------------------|-------------------------------------|---------------------------------|---|---|
| | | Exposures unsecured – carrying amount | Exposures secured – carrying amount | Exposures secured by collateral | Exposures secured by financial guarantees | Exposures secured by credit derivatives |
| 1 | Total loans | 846,924* | 1,295,268* | 1,017,695* | 277,573* | 0 |
| 2 | Total debt securities | 355,073* | 0 | 0 | 0 | 0 |
| 3 | Total exposures | 1,201,997* | 1,295,268* | 1,017,695* | 277,573* | 0 |
| 4 | Of which defaulted | 12,012* | 41,871* | 41,718* | 153* | 0 |

*Note: Adjusted subsequent to the date of disclosure.

Template 19: EU CR4 – Standardised approach – Credit risk exposure and CRM effects

USE OF CREDIT RISK MITIGATION TECHNIQUES (Article 453)

Purpose: Illustrate the effect of all CRM techniques applied in accordance with Part Three, Title II, Chapter 4 of the CRR, including the financial collateral simple method and the financial collateral comprehensive method in the application of Article 222 and Article 223 of the same regulation on standardised approach capital requirements' calculations. RWA density provides a synthetic metric on the riskiness of each portfolio.

| | Exposure classes | a | b | c | d | e | f |
|-----------|---|------------------------------|--------------------------|----------------------------|--------------------------|----------------------|-------------|
| | | Exposures before CCF and CRM | | Exposures post CCF and CRM | | RWAs and RWA density | |
| | | On-balance-sheet amount | Off-balance-sheet amount | On-balance-sheet amount | Off-balance-sheet amount | RWAs | RWA density |
| 1 | Central governments or central banks | 533,918 | 9 | 722,819 | 2 | 9,759 | 0.01 |
| 2 | Regional government or local authorities | 114,937 | 4,378 | 114,881 | 1,389 | 23,254 | 0.20 |
| 3 | Public sector entities | 31,203 | 26,973 | 20,154 | 211 | 9,686 | 0.48 |
| 4 | Multilateral development banks | - | - | - | - | - | - |
| 5 | International organisations | - | - | - | - | - | - |
| 6 | Institutions | 1 | 328 | 1 | 68 | 28 | 0.41 |
| 7 | Corporates | 133,841 | 7,777 | 132,834 | 957 | 130,685 | 0.98 |
| 8 | Retail | 404,835 | 54,334 | 400,171 | 11,374 | 297,675 | 0.72 |
| 9 | Secured by mortgages on immovable property | 423,804 | 937 | 421,011 | 409 | 149,394 | 0.35 |
| 10 | Exposures in default | 62,546 | 1,121 | 26,346 | 170 | 30,418 | 1.15 |
| 11 | Exposures associated with particularly high risk | 6,648 | - | 6,599 | - | 9,930 | 1.50 |
| 12 | Covered bonds | - | - | - | - | - | - |
| 13 | Institutions and corporates with a short-term credit assessment | 1,791 | - | 1,787 | - | 821 | 0.46 |
| 14 | Collective investment undertakings | 22,848 | - | 22,848 | - | 3,169 | 0.14 |
| 15 | Equity | - | - | - | - | - | - |
| 16 | Other items | 9,038 | - | 9,038 | - | 6,680 | 0.74 |
| 17 | Total | 1,745,413 | 95,858 | 1,878,491 | 14,579 | 671,499 | 0.35 |

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 |
|----|--|-----------|-----------|------------------------------|
| | | T | T - 1 | T |
| 1 | Credit risk (excluding CCR) | 1,165,312 | 1,127,051 | 93,225 |
| 2 | Of which the standardised approach | 671,499 | 648,829 | 53,720 |
| 3 | Of which the foundation IRB (FIRB) approach | 493,813 | 478,222 | 39,505 |
| 4 | Of which the advanced IRB (AIRB) approach | - | - | - |
| 5 | Of which equity IRB under the simple risk-weighted approach or the IMA | - | - | - |
| 6 | CCR | 13,887 | 12,352 | 1,111 |
| 7 | Of which mark to market | 13,887 | 12,352 | 1,111 |
| 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 | 26,198 | 28,820 | 2,096 |
| 20 | Of which the standardised approach | 26,198 | 28,820 | 2,096 |
| 21 | Of which IMA | - | - | - |
| 22 | Large exposures | - | - | - |
| 23 | Operational risk | 88,949 | 93,552* | 7,116 |
| 24 | Of which basic indicator approach | - | - | - |
| 25 | Of which standardised approach | 15,636 | 15,636 | 1,251 |
| 26 | Of which advanced measurement approach | 73,313 | 77,916 | 5,865 |
| 27 | Amounts below the thresholds for deduction (subject to 250% risk weight) | - | - | - |
| 28 | Floor adjustment | - | - | - |
| 29 | Total | 1,294,346 | 1,261,775 | 103,548 |

* Note: Adjusted subsequent to the date of disclosure.

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 | 478,222 | 38,258 |
| 2 | Asset size | 5,485 | 439 |
| 3 | Asset quality | 10,106 | 808 |
| 4 | Model updates | | |
| 5 | Methodology and policy | | |
| 6 | Acquisitions and disposals | | |
| 7 | Foreign exchange movements | | |
| 8 | Other | | |
| 9 | RWAs as at the end of the reporting period | 493,813 | 39,505 |