

Disclosures of UniCredit Group Slovenia for the 2Q 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 2Q 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) and CRR2 (Regulation (EU) 2019/876 of the European Parliament and of the Council of 20th May 2019).

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.

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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
<i>where question was not applicable, N/A was inserted</i>		

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	38,332
3	Accumulated other comprehensive income (and other reserves)	93,400
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	259,876
Common Equity Tier 1 (CET1) capital: regulatory adjustments		
7	Additional value adjustments (negative amount)	- 1,206
8	Intangible assets (net of related tax liability) (negative amount)	- 14,900
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)	-
11	Fair value reserves related to gains or losses on cash flow hedges	-
12	Negative amounts resulting from the calculation of expected loss amounts	- 17
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)	- 16,124
29	Common Equity Tier 1 (CET1) capital	243,753

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)	243,753
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	3,363
51	Tier 2 (T2) capital before regulatory adjustments	3,363

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	3,363
59	Total capital (TC = T1 + T2)	247,116
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)	1,412,615
	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.)	3,567
	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	1,412,615

Capital ratios and buffers		
61	Common Equity Tier 1 (as a percentage of risk exposure amount)	17.26%
62	Tier 1 (as a percentage of risk exposure amount)	17.26%
63	Total capital (as a percentage of risk exposure amount)	17.49%
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)	2.7507%
65	of which: capital conservation buffer requirement	2.50%
66	of which: countercyclical buffer requirement	0.0007%
67	of which: systemic risk buffer requirement	0.00%
67a	of which: Globally Systemically Important Institution (G-SII) or Other Systemically Important Institution(O-SII) buffer	0.25%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	12.76%
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 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
		30.06.2019	31.03.2019	30.06.2019
1	Credit risk (excluding CCR)	1,285,561	1,238,346	102,845
2	Of which the standardised approach	735,263	725,289	58,821
3	Of which the foundation IRB (FIRB) approach	502,554	472,672	40,204
4	Of which the advanced IRB (AIRB) approach	41,946	35,051	3,356
5	Of which equity IRB under the simple risk-weighted approach or the IMA	5,798	5,334	464
6	CCR	11,768	10,094	941
7	Of which mark to market	11,768	10,094	941
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	7,285	9,014	583
20	Of which the standardised approach	7,285	9,014	583
21	Of which IMA	-	-	-
22	Large exposures	-	-	-
23	Operational risk	99,085	95,644	7,927
24	Of which basic indicator approach	-	-	-
25	Of which standardised approach	13,312	13,312	1,065
26	Of which advanced measurement approach	85,773	82,332	6,862
27	Amounts below the thresholds for deduction (subject to 250% risk weight)	8,916	8,916	713
28	Floor adjustment	-	-	-
29	Total	1,412,615	1,362,014	113,009

Credit risk RWA increased compared to the previous quarter mainly due to increase of RWA on IRB approach. Increase was driven by higher exposure on Institutions and Corporate clients. On the other hand market risk RWA slightly decreased in Q2 2019. All these changes lead to final increase of total RWAs by EUR 51m.

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		1,882	-	290%	1,882	5,457	437
Other equity exposures		92	-	370%	92	341	27
Total		1,974	-		1,974	5,798	464

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 (31.3.2019)	513,057	41,045
2	Asset size	26,801	2,144
3	Asset quality	10,440	835
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 (30.6.2019)	550,298	44,024

Amount of institution-specific countercyclical capital buffer

CAPITAL BUFFERS (Article 440)

Row		Column
		010
010	Total risk exposure amount	1,986,907
020	Institution specific countercyclical buffer rate	0.0007%
030	Institution specific countercyclical buffer requirement	89,608

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	-	487,461	89	-	-	73	487,371
3	Corporates	50,834	1,321,386	40,040	-	3	7,445	1,332,180
4	Of which: Specialised lending	-	-	-	-	-	-	-
5	Of which: SMEs	33,650	382,240	26,183	-	2	6,014	389,707
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	-	1,974	-	-	-	-	1,974
15	Total IRB approach	50,834	1,810,820	40,130	-	3	7,517	1,821,525
16	Central governments or central banks	-	639,121	61	-	-	18	639,060
17	Regional governments or local authorities	-	105,639	53	-	-	1	105,586
18	Public sector entities	-	63,404	30	-	-	19	63,374
19	Multilateral development banks	-	-	-	-	-	-	-
20	International organisations	-	-	-	-	-	-	-
21	Institutions	-	1,056	0	-	-	-	1,056
22	Corporates	17,323	150,789	11,500	-	8	1,448	156,612
23	Of which: SMEs	695	52,188	974	-	-	114	51,909
24	Retail	27,830	513,327	22,308	-	128	1,290	518,850
25	Of which: SMEs	6,852	75,812	6,422	-	18	328	76,242
26	Secured by mortgages on immovable property	5,129	413,048	2,469	-	-	-	415,707
27	Of which: SMEs	578	29,874	1,737	-	-	-	28,715
28	Exposures in default	50,283	-	28,179	-	-	1,702	22,104
29	Items associated with particularly high risk	2,353	11,698	2,436	-	0	31	11,616
30	Covered bonds	-	-	-	-	-	-	-
31	Claims on institutions and corporates with a short-term credit assessment	-	427	1	-	-	-	426
32	Collective investments undertakings	-	22,955	-	-	-	-	22,955
33	Equity exposures	-	-	-	-	-	-	-
34	Other exposures	-	7,944	-	-	-	-	7,944
35	Total standardised approach	52,636	1,929,407	38,858	-	136	4,509	1,943,185
36	Total	103,470	3,740,228	78,988	-	140	12,027	3,764,710
37	Of which: Loans	92,478	2,338,593	68,816	-	140	9,067	2,362,255
38	Of which: Debt securities	-	313,502	74	-	-	-	313,428
39	Of which: Off-balance-sheet exposures	10,992	1,051,694	10,097	-	-	2,960	1,052,589

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	58	9,676	187	-	-	-	9,547
2	Mining and quarrying	0	773	5	-	-	-	768
3	Manufacturing	21,515	375,669	15,890	-	2	5,842	381,294
4	Electricity, gas, steam and air conditioning supply	1,056	136,967	1,331	-	-	186	136,691
5	Water supply	680	16,324	462	-	-	-	16,542
6	Construction	6,077	89,458	6,364	-	2	70	89,170
7	Wholesale and retail trade	34,323	374,706	21,016	-	7	897	388,012
8	Transport and storage	5,621	254,763	3,869	-	2	1,593	256,516
9	Accommodation and food service activities	152	12,448	231	-	0	-	12,368
10	Information and communication	274	106,177	480	-	1	87	105,971
11	Financial and insurance activities	176	863,984	462	-	0	750	863,698
12	Real estate activities	1,769	34,031	3,609	-	0	86	32,191
13	Professional, scientific and technical activities	6,974	92,928	6,567	-	17	129	93,335
14	Administrative and support service activities	659	81,932	838	-	-	-	81,753
15	Public administration and defence, compulsory social security	-	424,305	119	-	-	19	424,186
16	Education	41	9,858	62	-	0	-	9,837
17	Human health services and social work activities	11	8,474	145	-	-	-	8,340
18	Arts, entertainment and recreation	88	1,426	166	-	0	-	1,347
19	Other services	44	13,253	51	-	0	-	13,246
20	Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	23,954	833,076	17,134	-	110	2,367	839,896
21	Total	103,470	3,740,228	78,988	-	140	12,027	3,764,710

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					
		Defaulted exposures	Non-defaulted exposures							
1	EUROPE	103,350	3,710,866	78,749	-	139	11,931	3,735,467		
2	OF WHICH: AUSTRIA	49	41,552	42	-	0	11	41,560		
3	OF WHICH: ITALY	67	91,481	48	-	1	11	91,501		
4	OF WHICH: GERMANY	76	195,943	39	-	0	14	195,981		
5	OF WHICH: CZECH REPUBLIC	1	224	1	-	-	-	224		
6	OF WHICH: SPAIN	1	155	2	-	0	-	154		
7	OF WHICH: FRANCE	1	15,433	2	-	0	-	15,433		
8	OF WHICH: CROATIA	3,968	73,725	1,728	-	0	7	75,965		
9	OF WHICH: UNITED KINGDOM	0	1,150	1	-	0	-	1,149		
10	OF WHICH: ROMANIA	9	105	9	-	0	-	105		
11	OF WHICH: BULGARIA	-	71	0	-	1	-	71		
12	OF WHICH: HUNGARY	0	3,435	1	-	-	-	3,434		
13	OF WHICH: SWITZERLAND	108	143,715	88	-	0	75	143,736		
14	OF WHICH: OTHER EUROPEAN COUNTRIES	99,068	3,143,875	76,790	-	136	11,814	3,166,153		
15	AMERICA	0	14,718	2	-	-	-	14,716		
16	OF WHICH: USA	-	14,675	2	-	-	-	14,673		
17	ASIA	6	2,915	23	-	0	-	2,898		
18	OF WHICH: TURKEY	-	21	0	-	0	-	21		
19	REST OF THE WORLD	113	11,729	213	-	1	96	11,629		
20	OF WHICH: RUSSIA	0	167	0	-	1	-	167		
21	TOTAL	103,470	3,740,228	78,988	-	140	12,027	3,764,710		

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	6,841	2,205	0	2,019	3,194	37,798
2	Debt securities	0	0	0	0	0	0
3	Total exposures	6,841	2,205	0	2,019	3,194	37,798

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

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	313,502	0	0	0	0	0	0	74	0	0	0	0	0
020	Loans and advances	2,438,324	619	1,872	98,251	98,251	94,273	25,720	9,279	65	62,231	18,298	27,145	7,434
030	Off-balance-sheet exposures	1,062,686	0	30	11,000	11,000	0	2,070	630	0	7,796	1,674	2,152	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	48,946.22	26,355.94
2	Increases due to amounts set aside for estimated loan losses during the period	0.00	0.00
3	Decreases due to amounts reversed for estimated loan losses during the period	0.00	0.00
4	Decreases due to amounts taken against accumulated credit risk adjustments	0.00	0.00
5	Transfers between credit risk adjustments	0.00	0.00
6	Impact of exchange rate differences	0.00	0.00
7	Business combinations, including acquisitions and disposals of subsidiaries	0.00	0.00
8	Other adjustments	-6,399.66	62.20
9	Closing balance	42,546.56	26,418.14
10	Recoveries on credit risk adjustments recorded directly to the statement of profit or loss	-89.47	-38.15
11	Specific credit risk adjustments directly recorded to the statement of profit or loss	15.03	120.89

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	109,538
2	Loans and debt securities that have defaulted or impaired since the last reporting period	13,656
3	Returned to non-defaulted status	- 976
4	Amounts written off	- 136
5	Other changes	- 23,832
6	Closing balance	98,251

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

LEVERAGE (Article 451)

		Applicable Amount
1	Total assets as per published financial statements	2,821,121
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	- 5,107
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)	252,778
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	- 14,917
8	Leverage ratio total exposure measure	3,053,875

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)	2,785,436
2	(Asset amounts deducted in determining Tier 1 capital)	- 14,917
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	2,770,518
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	14,390
5	Add-on amounts for PFE associated with all derivatives transactions (mark- to-market method)	16,189
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)	30,578
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	252,778
18	(Adjustments for conversion to credit equivalent amounts)	-
19	Other off-balance sheet exposures (sum of lines 17 and 18)	252,778
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	243,753
21	Leverage ratio total exposure measure (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	3,053,875
Leverage ratio		
22	Leverage ratio	8.0%
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)

CRR leverage ratio
exposures

EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	2,785,436
EU-2	Trading book exposures	5,446
EU-3	Banking book exposures, of which:	2,779,990
EU-4	Covered bonds	-
EU-5	Exposures treated as sovereigns	801,974
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	-
EU-7	Institutions	103,279
EU-8	Secured by mortgages of immovable properties	409,622
EU-9	Retail exposures	457,560
EU-10	Corporate	859,394
EU-11	Exposures in default	35,379
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	112,782

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 Group. This framework envisages comprehensive governance, processes, tools and procedures for the widespread management of risks. The leverage risk is included in the Group Risk Appetite Framework, therefore, the relevant procedures and resources are applied to this kind of risk.</p> <p>The quantitative tools to assess the leverage risk are coming from Group Risk Appetite KPIs that include also the leverage ratio metric. This KPI has its own targets, triggers and limit levels that are periodically monitored within the regular reporting activity. The monitoring and the periodical reporting is submitted to the Group Risk Committee (on a quarterly basis) and to the Parent Company 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 2018 and June 2019 were:</p> <p>Tier 1 capital increased due to capitalized profit.</p> <p>The change in leverage ratio exposure is mainly due to increase of retail exposures and increase of exposures to central governments or central banks but still with an increasing effect on leverage ratio (due to higher Tier 1).</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	1,071,435*	1,295,379*	1,061,380*	233,999*	0
2	Total debt securities	313,428*	0	0	0	0
3	Total exposures	1,384,863*	1,295,379*	1,061,380*	233,999*	0
4	Of which defaulted	6,838*	29,181*	29,169*	12*	0

* Note: Adjustment 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	639,051	9	824,176	2	8,916	0.01
2	Regional government or local authorities	102,521	3,065	102,521	268	20,558	0.20
3	Public sector entities	60,402	2,972	65,269	-	32,229	0.49
4	Multilateral development banks	-	-	-	-	-	-
5	International organisations	-	-	-	-	-	-
6	Institutions	2	1,054	2	341	125	0.36
7	Corporates	144,569	3,705	144,492	878	142,750	0.98
8	Retail	457,560	52,570	456,198	11,853	341,994	0.73
9	Secured by mortgages on immovable property	409,622	1,040	409,622	458	145,626	0.36
10	Exposures in default	21,771	333	21,764	7	25,073	1.15
11	Exposures associated with particularly high risk	11,616	-	11,616	-	17,423	1.50
12	Covered bonds	-	-	-	-	-	-
13	Institutions and corporates with a short-term credit assessment	426	-	426	-	85	0.20
14	Collective investment undertakings	22,955	-	22,955	-	3,391	0.15
15	Equity	-	-	-	-	-	-
16	Other items	7,944	-	7,944	-	6,010	0.76
17	Total	1,878,437	64,748	2,066,983	13,808	744,180	0.36