Disclosures of UniCredit Group Slovenia for the year 2021

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Disclosures of UniCredit Group Slovenia for the year 2021 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. Zero values refers to amounts lower than 500 euros.

Considering the compensation process and cycle, which will be completed at the end of April 2022, the Bank will disclose the remuneration data in the templates following the approval of the competent bodies, except for the template EU REMA. The UniCredit Group Slovenia will re-publish the full Pillar 3 disclosures on 13th May 2022 the latest.

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Measures issued in the context of the Covid-19 outbreak, provided by the European regulatory authorities and National Member States

During the first quarter 2020, the Governing Council of the European Central Bank (ECB) has decided a number of measures to ensure that its directly supervised banks can continue to fulfill their role in funding the real economy given the economic effects of the Covid-19.

As well, the European Banking Authority (EBA) issued several statements to explain a number of interpretative aspects on the functioning of the prudential framework in relation to the classification of loans in default, the identification of forborne exposures, and their accounting treatment. These clarifications help ensure consistency and comparability in risk metrics across the whole EU banking sector, which are crucial to monitor the effects of the current crisis.

For Slovenia the following National measures are relevant and could have potential impact on reported figures:

- Law requiring banks to provide moratorium to retail and corporate customers was passed by end of March 2020. The Act applies to:

  (i) banks and savings banks with seat in Slovenia and Slovenian branches of EU banks, on the lenders' side;

  (ii) companies, co-operatives, foundations, institutes (all with seat in Slovenia), sole entrepreneurs, farmers, natural persons (all if Slovenian citizens residing in Slovenia), on the borrowers' side. Debtors may apply for deferral of instalments during the period of pandemic. Expiration date for application is 15.11.2020.

- The second legislative moratorium published as of the end of November 2020 extends the date for application until 31 January 2021 and also includes changes in beneficiaries of the moratoria where natural non-citizens persons with permanent residence in Republic of Slovenia were included. The State Guarantee is applicable also for this legislative moratorium with the limit of €200 million which remains unchanged and applies jointly for both legislative moratoriums.

- The third legislative moratorium published in the end of December 2020 states that all moratoria granted under the second law are limited to period of 9 months (in the second law the expiration date was 31 January 2021) whereas other requirements from the second and the first law remain unchanged.

- All moratoria (legislative or private) are subject to forbearance measures in line with EBA guidelines.

- Due to the influence and consequences of the COVID-19 epidemic on the economy and financial system, with the goal of increasing resistance of the financial system to financial shocks, of maintaining financial stability and preventing the occurrence of interruptions the Bank of Slovenia adopted the Decision on macro prudential limitation of distribution of banks' profits which temporarily restricts the distribution of banks' profits. The Decision entered into force on 27th February 2021 and was applied from 10th April 2021. With the entry into force of the Decision, the Decision published in 2020 expired. The measure is temporary and was in force till 30th September 2021 whereby in case of significant decrease of risks the Bank of Slovenia could revoke the measure early or in case of increased risk it can extend its validity.

  During the period of validity of the Decision the bank profit can be distributed, if the Net bank profit for first quarter 2021 was positive, however it should not exceed the lower of the following conditions:
    a) 15% of accumulated profit on a bank solo level in years 2019 and 2020 or
    b) 0,2% of Common Equity Tier 1 ratio on a bank solo level as of 31st December 2020.

Template EU CC1 - Composition of regulatory own funds

CAPITAL (Article 437)

Purpose: Composition of regulatory own funds with cross reference to the balance sheet under the regulatory scope of consolidation (Template EU CC2)

At the end of December 2021, the own funds of the UniCredit Slovenija Group consisted of Common Equity Tier 1 and additional Tier 2 capital. The Common Equity Tier 1 consists of ordinary shares of the parent company UniCredit Banka Slovenije, while the additional capital consists of credit risk adjustments related to the use of the IRB approach for calculating capital requirements for credit risk.

The table below shows the reconciliation of balance sheets and regulatory balances, together with the consideration of capital items linked to the Transitional Own funds items. The basis for the calculation of own funds and capital ratios are the statements of the UniCredit Slovenia Group taking into account regulatory consolidation. Own Funds consists mainly of elements of the capital of the statement of financial position (not all elements and not in full), and is further reduced by deductible items and credit filters.

		(a)	(b)
		Amounts	**Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation**
Common Equity Tier 1 capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	128,143	38 + 39
	of which: common shares	20,384	38
2	Retained earnings	56,331	42
3	Accumulated other comprehensive income (and other reserves)	104,883	part of 40 + 41
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**	**289,357**	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	- 104	
8	Intangible assets (net of related tax liability) (negative amount)	- 8,142	part of 16
9	Transitional adjustment related to IFRS9	1,615	
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	- 39	
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 finds 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)	-	
20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	-	
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 17,65% threshold (negative amount)	-	
EU-25a	Losses for the current financial year (negative amount)	-	
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	-	
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)	-	
27a	Other regulatory adjustments	- 626	
28	**Total regulatory adjustments to Common equity Tier 1 (CET1)**	**- 7,297**	
29	**Common Equity Tier 1 (CET1) capital**	**282,060**	
Additional Tier 1 (AT1) capital: instruments			
36	**Additional Tier 1 (AT1) capital before 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)**	**282,060**	
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	3,506	
51	**Tier 2 (T2) capital before regulatory adjustments**	**3,506**	

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 finds 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)	-	
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)	-	
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	-	
EU-56b	Other regulatory adjustments to T2 capital	-	
57	**Total regulatory adjustments to Tier 2 (T2) capital**	**-**	
58	**Tier 2 (T2) capital**	**3,506**	
59	**Total capital (TC = T1 + T2)**	**285,566**	
60	**Total Risk exposure amount**	**1,417,055**	
Capital ratios and requirements including buffers			
61	**Common Equity Tier 1 capital**	**19.90%**	
62	**Tier 1 capital**	**19.90%**	
63	**Total capital**	**20.15%**	
64	Institution CET1 overall capital requirements	7.2502%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: countercyclical buffer requirement	0.0002%	
67	of which: systemic risk buffer requirement		
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	0.25%	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage		
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	15.40%	
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)	-	
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 EU CC2 - Reconciliation of regulatory own funds to balance sheet in the audited financial statements

CAPITAL (Article 437)

Purpose: Accounting and Regulatory Balance Sheet reconciliation, with cross-reference to Transitional Own Funds items

The scope of accounting consolidation and scope of prudential consolidation are exactly the same for Unicredit Group Slovenia. Because of that column (a) and (b) of this template are merged. In column (c) reference to the capital items in the template EU CC1 is made.

		a	c
		Balance sheet as in published financial statements	**Reference**
		31.12.2021	
	Assets - *Breakdown by asset clases according to the balance sheet in the published financial statements*		
1	Cash, cash balances at central banks and other demand deposits at banks	751,685	
2	Financial assets held for trading	23,680	
3	Non-trading financial assets mandatory at fair value through profit and loss	2,323	
4	Financial assets measured at fair value through other comprehensive income	285,485	
5	Financial assets measured at amortised cost	1,908,696	
6	*- Debt securities*	33,353	
7	*- Loans and advances to banks*	53,864	
8	*- Loans and advaces to customers*	1,818,707	
9	*- Other financial assets*	2,772	
10	Derivatives - hedge accounting	12,852	
11	Fair values changes of the hedge items in portfoli hedge of interest rate risk	5,096	
12	Investments in subsidiaries, associates and joint ventures	-	
13	Tangible assets	14,561	
14	*- Property and Equipment*	14,561	
15	*- Investment property*	-	
16	Intangible assets	14,133	8
17	Tax assets	-	
18	*- Current tax assets*	-	
19	*- Deferred tax assets*	-	
20	Other assets	2,421	
	Non-current assets and disposal groups classified as held for sale	68,117	
21	**Total assets**	**3,089,049**	
	Liabilities - *Breakdown by liability clases according to the balance sheet in the published financial statements*		
22	Financial liabilities held for trading	20,535	
23	Financial liabilities designated at fair value through profit or loss		
24	Financial liabilities measured at amortised cost	2,708,664	
25	*- Deposits from banks and central banks*	*19,433*	
26	*- Deposits from non-bank customers*	*2,215,460*	
27	*- Loans from banks and central banks*	*443,803*	
28	*- Subordinated liabilities*	-	
29	*- Other financial liabilities*	*29,967*	
30	Derivatives - hedge accounting	19,597	
31	Fair value changes of the hedged items in portfolio interest rate risk	4,556	
32	Provisions	23,169	
33	Tax liabilities	1,605	
34	- Current tax liabilities	447	
35	- Deferred tax liabilities	1,158	
36	Other liabilities	4,192	
37	Liabilities included in disposal groups classified as held for sale	10,008	
38	**Total liabilities**	**2,792,326**	
	Shareholders' Equity		
38	Share capital	20,384	1
39	Share premium	107,760	1
40	Accumulated other comprehensive income	6,150	3
41	Profit reserves	99,778	3
42	Retained earnings	56,331	2
43	Profit / loss from current year	6,322	
44	**Total shareholders' equity**	**296,723**	
45	**Total liabilities and shareholders' equity**	**3,089,049**	

Template EU OV1 – Overview of total risk exposure amounts

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.

On a consolidated level, the UniCredit Slovenia Group uses the following approaches in calculating capital requirements under the Pillar I:
- credit risk - standardized and foundation IRB approach
- market risk - standardized approach
- operational risk - standardized and advanced approach.

In calculating capital ratios, risk is expressed as a risk-weighted exposure or capital requirement. The minimum capital requirement for an individual risk is 8% of the total exposure to an individual risk

		RWAs		**Minimum capital requirements**
		31.12.2021	**30.09.2021**	**31.12.2021**
1	Credit risk (excluding CCR)	1,253,272	1,329,555	100,262
2	Of which the standardised approach	685,759	746,537	54,861
3	Of which the Foundation IRB (F-IRB) approach	559,521	574,908	44,762
4	Of which slotting approach		-	
EU 4a	Of which equities under the simple riskweighted approach	7,992	8,110	639
5	Of which the Advanced IRB (A-IRB) approach	-	-	-
6	Counterparty credit risk - CCR	18,162	19,676	1,453
7	Of which the standardised approach	18,162	19,676	1,453
8	Of which internal model method (IMM)	-	-	-
EU 8a	Of which exposures to a CCP	-	-	-
EU 8b	Of which credit valuation adjustment - CVA	-	-	-
9	Of which other CCR	-	-	-
15	Settlement risk	-	-	-
16	Securitisation exposures in the non-trading book (after the cap)	-	-	-
17	Of which SEC-IRBA approach	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	-	-	-
EU 19a	Of which 1250% / deduction	-	-	-
20	Position, foreign exchange and commodities risks (Market risk)	750	663	60
21	Of which the standardised approach	750	663	60
22	Of which IMA	-	-	-
EU 22a	Large exposures	-	-	-
23	Operational risk	107,690	106,224	8,615
EU 23a	Of which basic indicator approach	-	-	-
EU 23b	Of which standardised approach	10,215	12,014	817
EU 23c	Of which advanced measurement approach	97,475	94,210	7,798
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	2,013	-
25	Other calculation elements	37,182	33,258	2,975
26	**Total**	**1,417,055**	**1,491,388**	**113,364**

Credit risk RWA decreased compared to the previous quarter mainly due to lower RWA on STA approach end of December 2021. The main driver for the decrease were new real estate collateral appraisals. Operational risk RWA and Market risk RWA slightly increased in 4Q21. All these changes results to a final decrease of total RWAs by EUR -74m.

Template EU CR10 – Specialised lending and equity exposures under the simple riskweighted approach

CAPITAL REQUIREMENTS (Article 438)

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						

Equity exposures 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	1,181	-	290%	1,181	3,425	274
Other equity exposures	1,234	-	370%	1,234	4,566	365
Total	**2,415**	**-**		**2,415**	**7,992**	**639.34**

Template EU CR8 – RWEA 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 risk weighted 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 (30.9.2021)**	**583,017**	**46,641**
2	Asset size	- 14,580	- 1,166
3	Asset quality	4,171	334
4	Model updates	-	-
5	Methodology and policy	-	-
6	Acquisitions and disposals	-	-
7	Foreign exchange movements	-	-
8	Other	- 5,096	- 408
9	**RWAs as at the end of the reporting period (31.12.2021)**	**567,513**	**45,401**

Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer

CAPITAL BUFFERS (Article 440)

Purpose: Geographical distribution of credit exposures relevant for the calculation of the countercyclical capital buffer

		a	b	c	d	e	f	g	h	i	j	k	l	m
		General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
		Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
010	Breakdown by country													
	Australia	4	-	-	-	-	4	0	-	-	0	3	0.00%	0.00%
	Austria	1,180	4	-	-	-	1,183	56	-	-	56	702	0.06%	0.00%
	Belgium	3,469	32	-	-	-	3,501	287	-	-	287	3,588	0.31%	0.00%
	Bosnia-Hercegovina	2,400	599	-	-	-	2,999	54	-	-	54	670	0.06%	0.00%
	Brazil	3	-	-	-	-	3	0	-	-	0	2	0.00%	0.00%
	Bulgaria	17	-	-	-	-	17	1	-	-	1	13	0.00%	0.50%
	Cape Verde	3	-	-	-	-	3	0	-	-	0	2	0.00%	0.00%
	Croatia	40,034	13,381	-	-	-	53,415	443	-	-	443	5,537	0.48%	0.00%
	Czech Republic	105	-	-	-	-	105	3	-	-	3	43	0.00%	0.50%
	Denmark	0	11	-	-	-	12	1	-	-	1	7	0.00%	0.00%
	Dominican Republic	1	-	-	-	-	1	0	-	-	0	1	0.00%	0.00%
	France	71	-	-	-	-	71	4	-	-	4	53	0.00%	0.00%
	Germany	549	-	-	-	-	549	29	-	-	29	356	0.03%	0.00%
	Gibraltar	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
	Greece	2	-	-	-	-	2	0	-	-	0	1	0.00%	0.00%
	Hungary	1	-	-	-	-	1	0	-	-	0	0	0.00%	0.00%
	India	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
	Italy	976	120	-	-	-	1,096	70	-	-	70	873	0.08%	0.00%
	Japan	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.00%
	Kuwait	99	-	-	-	-	99	3	-	-	3	35	0.00%	0.00%
	Luxembourg	569	-	-	-	-	569	34	-	-	34	427	0.04%	0.50%
	Macedonia, former Yugoslavian Republic	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.00%
	Malta	1	8	-	-	-	8	1	-	-	1	10	0.00%	0.00%
	Netherlands	4,037	5,475	-	-	-	9,512	873	-	-	873	10,911	0.96%	0.00%
	New Zealand	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.00%
	Other countries	4	-	-	-	-	4	0	-	-	0	4	0.00%	0.00%
	Pakistan	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.00%
	Poland	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.00%
	Qatar	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.00%
	Romania	34	-	-	-	-	34	3	-	-	3	34	0.00%	0.00%
	Russian Federation	0	592	-	-	-	593	33	-	-	33	409	0.04%	0.00%
	Serbia	131	-	-	-	-	131	8	-	-	8	98	0.01%	0.00%
	Slovakia	-	-	-	-	-	-	-	-	-	-	-	0.00%	1.00%
	Slovenia	1,076,572	851,040	-	-	-	1,927,612	88,689	-	-	88,689	1,108,607	97.09%	0.00%
	Spain	61	-	-	-	-	61	2	-	-	2	21	0.00%	0.00%
	Sweden	718	-	-	-	-	718	53	-	-	53	666	0.06%	0.00%
	Switzerland	671	-	-	-	-	671	35	-	-	35	438	0.04%	0.00%
	Turkey	1	-	-	-	-	1	0	-	-	0	1	0.00%	0.00%
	Ukraine	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
	United Arab Emirates	393	-	-	-	-	393	21	-	-	21	261	0.02%	0.00%
	United Kingdom excluding Guernsey, Jersey, Isle of Man	135	647	-	-	-	782	34	-	-	34	420	0.04%	0.00%
	United States	-	2,323	-	-	-	2,323	612	-	-	612	7,651	0.67%	0.00%
020	**Total**	**1,132,241**	**874,233**	**-**	**-**	**-**	**2,006,474**	**91,348**	**-**	**-**	**91,348**	**1,141,847**	**100.00%**	**2.50%**

Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer

CAPITAL BUFFERS (Article 440)

Purpose: Amount of institution-specific countercyclical capital buffer

		a
010	Total risk exposure amount	1,417,055
020	Institution specific countercyclical buffer rate	0.0002%
030	Institution specific countercyclical buffer requirement	3

Template EU CR1-A: Maturity of exposures

CREDIT RISK AND DILUTION RISK (Article 442)

Purpose: Maturity of exposures

		a	b	c	d	e	f
		Net exposure value					
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	7,620	244,679	479,669	1,143,378	-	1,875,345
2	Debt securities	-	43,997	128,029	124,853	-	296,879
3	***Total***	**7,620**	**288,676**	**607,697**	**1,268,230**	**-**	**2,172,223**

Template EU CR2: Changes in the stock of non-performing loans and advances

CREDIT RISK AND DILUTION RISK (Article 442)
Purpose: Changes in the stock of non-performing loans and advances

		a
		Gross carrying amount
010	**Initial stock of non-performing loans and advances**	**91,432**
020	Inflows to non-performing portfolios	28,219
030	Outflows from non-performing portfolios	- 943
040	Outflows due to write-offs	- 4,325
050	Outflow due to other situations	- 37,059
060	**Final stock of non-performing loans and advances**	**77,324**

Template EU CR1: Performing and non-performing exposures and related provisions

CREDIT RISK AND DILUTION RISK (Article 442)

Purpose: Performing and non-performing exposures and related provisions

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
			Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3			
005	**Cash balances at central banks and other demand deposits**	**743,643**	**731,589**	**12,054**	**-**	**-**	**-**	**- 2**	**- 2**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
010	**Loans and advances**	**1,871,928**	**1,423,111**	**448,816**	**59,002**	**0**	**59,002**	**-11,369**	**-3,068**	**-8,300**	**-44,216**	**0**	**-44,216**	**-11,279**	**984,869**	**9,748**
020	*Central banks*	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-
030	*General governments*	207,043	183,441	23,602	-	-	-	- 560	- 27	- 533	-	-	-	-	30,118	-
040	*Credit institutions*	55,058	53,851	1,207	-	-	-	- 2	- 2	- 0	-	-	-	-	-	-
050	*Other financial corporations*	1,889	820	1,069	173	-	173	- 20	- 0	- 20	- 173	-	- 173	-	293	-
060	*Non-financial corporations*	807,992	651,309	156,683	29,952	-	29,952	- 4,881	- 1,769	- 3,112	- 25,252	-	- 25,252	- 11,279	280,766	2,982
070	*Of which SMEs*	241,222	150,732	90,490	24,875	-	24,875	- 2,867	- 1,047	- 1,819	- 21,604	-	- 21,604	- 579	79,520	2,982
080	*Households*	799,945	533,690	266,255	28,877	-	28,877	- 5,906	- 1,270	- 4,636	- 18,791	-	- 18,791	-	673,693	6,766
090	**Debt securities**	**296,884**	**296,884**	**-**	**-**	**-**	**-**	**- 5**	**- 5**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
100	*Central banks*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
110	*General governments*	296,884	296,884	-	-	-	-	- 5	- 5	-	-	-	-	-	-	-
120	*Credit institutions*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
130	*Other financial corporations*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
140	*Non-financial corporations*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150	**Off-balance-sheet exposures**	**1,104,420**	**838,710**	**265,710**	**2,189**	**-**	**2,189**	**1,190**	**544**	**646**	**4,912**	**-**	**4,912**		**251,032**	**-**
160	*Central banks*	-	-	-	-	-	-	-	-	-	-	-	-		-	-
170	*General governments*	79	75	4	-	-	-	0	0	-	-	-	-		144,301	-
180	*Credit institutions*	389,747	241,843	147,904	-	-	-	22	13	9	-	-	-		227	-
190	*Other financial corporations*	10,300	10,236	63	-	-	-	28	28	0	-	-	-		50	-
200	*Non-financial corporations*	659,795	550,927	108,867	2,039	-	2,039	946	389	557	4,780	-	4,780		100,634	103
210	*Households*	44,500	35,628	8,872	149	-	149	193	114	79	132	-	132		5,820	-
220	***Total***	**3,273,232**	**2,558,705**	**714,527**	**61,190**	**-**	**61,190**	**- 10,185**	**- 2,530**	**- 7,655**	**- 39,304**	**-**	**- 39,304**	**- 11,279**	**1,235,901**	**9,748**

Template EU CQ1: Credit quality of forborne exposures

CREDIT RISK AND DILUTION RISK (Article 442)

Purpose: Performing and non-performing exposures and related provisions

		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne			On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
				Of which defaulted	Of which impaired				
005	Cash balances at central banks and other demand deposits	-	-	-	-	-	-	-	-
010	Loans and advances	23,656	19,354	19,354	19,354	- 858	- 14,264	21,315	4,194
020	*Central banks*	-	-	-	-	-	-	-	-
030	*General governments*	-	-	-	-	-	-	-	-
040	*Credit institutions*	-	-	-	-	-	-	-	-
050	*Other financial corporations*	-	-	-	-	-	-	-	-
060	*Non-financial corporations*	14,007	13,276	13,276	13,276	- 603	- 11,366	11,104	1,910
070	*Households*	9,649	6,078	6,078	6,078	- 255	- 2,898	10,212	2,284
080	Debt Securities	-	-	-	-	-	-	-	-
090	Loan commitments given	406	129	129	129	0	129	-	-
100	***Total***	**24,061**	**19,484**	**19,484**	**19,484**	**- 858**	**- 14,135**	**21,315**	**4,194**

Template EU CQ4: Quality of non-performing exposures by geography

CREDIT RISK AND DILUTION RISK (Article 442)

Purpose: Institution shall disclose quality of non-performing exposures by geography where non-domestic original exposures in all non-domestic countries in all exposure classes are equal to or higher than 10% of the total (domestic and non-domestic) original exposures

		a	c	e	f	g
		Gross carrying/nominal amount		Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Of which defaulted			
010	***On-balance-sheet exposures***	**3,032,269**	**59,002**	**- 55,592**		**-**
020	*Slovenia*	2,781,393	55,762	- 53,714		-
030	*Italy*	117,125	14	- 36		-
040	*Croatia*	57,557	2,405	- 1,070		-
050	*Germany*	25,540	58	- 15		-
060	*Austria*	21,413	130	- 122		-
070	*Netherlands*	5,660	22	- 56		-
080	*Luxembourg*	4,378	-	- 0		-
090	*United States of America*	4,109	-	- 1		-
100	*Switzerland*	3,505	-	- 3		-
110	*Other countries*	11,590	611	- 576		-
080	***Off-balance-sheet exposures***	**1,106,609**	**2,189**		**6,102**	
130	*Slovenia*	712,076	2,187		6,049	
140	*Italy*	169,609	-		11	
150	*Croatia*	137,628	-		9	
160	*Germany*	34,399	-		1	
170	*Austria*	13,630	-		27	
180	*Netherlands*	10,933	-		1	
190	*Luxembourg*	6,018	-		0	
200	*United States of America*	5,386	-		0	
210	*Switzerland*	5,009	-		0	
220	*Other countries*	11,921	1		4	
230	**Total**	**4,138,878**	**61,190**	**- 55,592**	**6,102**	0

Template EU CQ5: Credit quality of loans and advances to non-financial corporations by industry

CREDIT RISK AND DILUTION RISK (Article 442)

Purpose: Credit quality of loans and advances to non-financial corporations by industry

		a	c	e	f
		Gross carrying amount		Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Of which defaulted		
010	Agriculture, forestry and fishing	978	280	- 289	-
020	Mining and quarrying	31	1	- 1	-
030	Manufacturing	166,039	3,046	- 4,146	-
040	Electricity, gas, steam and air conditioning supply	175,087	910	- 1,020	-
050	Water supply	4,864	-	- 4	-
060	Construction	15,539	2,959	- 2,583	-
070	Wholesale and retail trade	200,221	9,608	- 9,002	-
080	Transport and storage	135,677	4,651	- 4,524	-
090	Accommodation and food service activities	6,148	2,111	- 1,773	-
100	Information and communication	54,991	2	- 73	-
110	Financial and insurance actvities	400	0	- 1	-
120	Real estate activities	27,341	32	- 295	-
130	Professional, scientific and technical activities	41,918	4,581	- 4,884	-
140	Administrative and support service activities	4,594	1,753	- 1,494	-
150	Public administration and defense, compulsory social security	28	-	- 0	-
160	Education	757	0	- 1	-
170	Human health services and social work activities	2,450	0	- 14	-
180	Arts, entertainment and recreation	477	-	- 2	-
190	Other services	404	17	- 26	-
200	***Total***	***837,944***	***29,952***	***- 30,132***	***-***

Template EU CQ7: Collateral obtained by taking possession and execution processes

CREDIT RISK AND DILUTION RISK (Article 442)

Purpose: Collateral obtained by taking possession and execution processes

		a	b
		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
010	Property, plant and equipment (PP&E)	-	-
020	Other than PP&E	315	- 64
030	*Residential immovable property*	-	-
040	*Commercial Immovable property*	231	- 3
050	*Movable property (auto, shipping, etc.)*	84	- 60
060	*Equity and debt instruments*	-	-
070	*Other collateral*	-	-
080	***Total***	**315**	**- 64**

Template 1 (EBA/GL/2020/07): Information on loans and advances subject to legislative and non-legislative moratoria

Purpose: Provide an overview of the credit quality of loans and advances subject to moratoria on loan repayments applied in the light of the COVID-19 crisis, in accordance with EBA/GL/2020/02.

In accordance with the EBA Guidelines EBA/GL/2020/07, Template 1, Template 2 and Template 3 present information on moratoriums and guarantee schemes. They include legislative moratoria concluded as a consequence of COVID-19. As of year end 2021, all COVID-19 moratoria expired.

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
			Performing			Non-performing				Performing			Non-performing			
			Total	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Total	Of which: exposures with forbearance measures	Of which: unlikely to pay that are not past-due or past-due <= 90 days	Total	Total	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Total	Of which: exposures with forbearance measures	Of which: unlikely to pay that are not past-due or past-due <= 90 days	Inflows to non-performing exposures
1	**Loans and advances subject to moratorium**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
2	of which: Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	*of which: Collateralised by residential immovable property*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	of which: Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	*of which: Small and medium-sized enterprises*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	*of which: Collateralised by commercial immovable property*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Template 2 (EBA/GL/2020/07): Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria

Purpose: Provide an overview of the volume of loans and advances subject to legislative and non-legislative moratoria in accordance with EBA/GL/2020/02 by residual maturity of these moratoria.

		a	b	c	d	e	f	g	h	i
		Number of obligors	Gross carrying amount							
				Of which: legislative moratoria	Of which: expired	Residual maturity of moratoria				
						<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year
1	**Loans and advances for which moratorium was offered**	**749**	**52,503**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
2	**Loans and advances subject to moratorium (granted)**	**667**	**45,468**	**45,468**	**45,468**	**-**	**-**	**-**	**-**	**-**
3	of which: Households		33,828	33,828	33,828	-	-	-	-	-
4	*of which: Collateralised by residential immovable property*		25,241	25,241	25,241	-	-	-	-	-
5	of which: Non-financial corporations		11,628	11,628	11,628	-	-	-	-	-
6	*of which: Small and medium-sized enterprises*		6,292	6,292	6,292	-	-	-	-	-
7	*of which: Collateralised by commercial immovable property*		5,251	5,251	5,251	-	-	-	-	-

Template 3 (EBA/GL/2020/07): Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis

Purpose: Provide an overview of the stock of newly originated loans and advances subject to public guarantee schemes introduced in response to COVID-19 crisis.

		a	b	c	d
		Gross carrying amount		Maximum amount of the guarantee that can be considered	Gross carrying amount
			Of which: forborne	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures
1	**Newly originated loans and advances subject to public guarantee schemes**	-	-	-	-
3	of which: Households	-			-
4	*of which: Collateralised by residential immovable property*	-			-
5	of which: Non-financial corporations	-	-	-	-
6	*of which: Small and medium-sized enterprises*	-			-
7	*of which: Collateralised by commercial immovable property*	-			-

Table EU REMA - Remuneration policy

QUALITATIVE DISCLOSURE

a) INFORMATION RELATING TO THE BODIES THAT OVERSEE REMUNERATION

Name, composition and mandate of the main body (management body or remuneration committee as applicable) overseeing the remuneration policy and the number of meetings held by that main body during the financial year.

In 2021 Remuneration Committee consisted of the following members: Ms. Georgiana Lazar, Chairwoman of the Remuneration Committee and members Ms. Enrica Rimoldi and Mr. Pasquale Giamboi.

All Remuneration Committee members are members of the Supervisory Board.

The Remuneration Committee serves as an advisory body to the Supervisory Board with regard to the remuneration topics. Tasks of Remuneration Commitee are defined in Slovene Banking Act.

In 2021 the Remuneration Committee met five times. Key activities of the Remuneration Committee included:

1. familiarization with the self-assessment process to identify Material Risk takers and to confirm the list (so-called Identified staff),
2. monitoring and analyzing the remuneration system & approval of remuneration of Identified Staff, including Retention rewards,
3. updating the Remuneration policies (Group Incentive System for the Identified Staff, Group Remuneration Policy)
4. getting acquainted with the goals Scorecards 2021 for CEO and Identified staff who report directly to the CEO.

External consultants whose advice has been sought, the body by which they were commissioned, and in which areas of the remuneration framework

When designing remuneration policies, the Bank acts in the framework of Remuneration policy of the UniCredit Group. The principles set in the Group Remuneration Policy provides the framework for the design of the reward programs across the Group, applicable for all employees.
The Bank has adopted and localized the remuneration policies of the UniCredit Group therefore the Bank does not use external consultants or other external persons to participate in the policy definition process. Each year the remuneration policies are updated, if needed, taking into account the latest applicable international standards and regulations.

A description of the scope of the institution's remuneration policy (eg by regions, business lines), including the extent to which it is applicable to subsidiaries and branches located in third countries.

The principles of the Remuneration Policy are valid for the entire organization and are reflected in the remuneration practices applying to employee categories across businesses. The UniCredit Bank Slovenia does not have staff belonging to external distribution networks (for example Credit intermediaries).

Regarding Material Risk takers, the UniCredit Group defines also Rules of Group Incentive system that aims at providing an appropriate balance of variable compensation elements, aligning the interests of employees, shareholders and other stakeholders and aiming at effective compensation practices in compliance with the applicable regulatory environment. According to local regulation the Bank performs local adaptation of the Rules to be in line with local specifics.

A description of the staff or categories of staff whose professional activities have a material impact on institutions' risk profile.

CRD V and EBA RTS set the regulatory standards concerning qualitative and quantitative criteria to identify categories of staff whose professional activities have a material impact on an institution's risk profile (so called Material Risk Takers). The Material Risk Taker identification process is performed at local level using the qualitative, quantitative and internal criteria assessed against the institution's individual risk profile and then consolidated at Group level, applying similar criteria that are assessed against the Group risk profile, as foreseen by the regulatory requirements.

The identification process is based on the Material Business Unit (MBU) definition that, for consolidation purposes at Group level, is calculated as:

- any Legal Entity/ Division with an allocated Group Internal Capital equal or greater than 2%;
- organizational units within a Legal Entity with an allocated capital based on proxies equal or greater than 2% at Group level;
- core business lines.

Additionally, criteria (here below simplified) are distinguished in:

- qualitative:
  - all members of the management body and senior management (i.e. those who exercise executive functions within an institution and who are responsible, and accountable to the management body, for the day-to-day management of the institution);
  - staff members with managerial responsibility over the institution's control functions (Internal Audit, Risk Management, Compliance) or material business units or for specific topics (e.g. accounting policies, finance, human resources);
  - staff members with managerial responsibilities for specific risk categories, including voting members within relevant Committees, credit risk exposures, authority on certain transactions and authority on the introduction of new products, if any;
- quantitative:
  - staff members entitled to significant total remuneration equal to or greater than EUR 500,000 and equal to or greater than the average remuneration awarded to the members of the institution's management body and senior management, having a significant impact on the MBU's risk profile
  - staff member has been awarded in the preceding financial year a total remuneration that is equal to or greater than EUR 750,000;
  - staff member is within the 0.3% of staff who have been awarded the highest total remuneration in the preceding financial year within an institution with over 1,000 members of staff (for individual identification purposes at Legal Entity level only);
- internal:
  - all Group personnel with "Senior Vice President" & above banding as defined in the Global Job Model (the role clustering system adopted by the Group);
  - all personnel awarded in the previous year a Total remuneration higher than Group defined threshold;
  - all staff receiving UniCredit shares from Non Standard Compensation awards;
  - all incumbent with any other additional criteria linked to managerial decision, to be supported by rationale.

b) INFORMATION RELATING TO THE DESIGN AND STRUCTURE OF THE REMUNERATION SYSTEM FOR IDENTIFIED STAFF

An overview of the key features and objectives of remuneration policy, and information about the decision-making process used for determining the remuneration policy and the role of the relevant stakeholders.

Group Remuneration Policy defines the principles and rules that have to be applied to ensure the setting, monitoring and controlling of the compensation systems and practices adopted by Legal Entities of the Group.

On an annual basis, the Group Remuneration Policy is drawn up by the UniCredit Group with the involvement of the different functions (Human Capital function, Risk management and other relevant functions). Once approved on the UniCredit Group level, the policy is rolled out to relevant Legal Entities across the Group. Locally, the policy is reviewed, and the Bank performs local adaptation of the Policy to be in line with local legal and regulatory requirements. After its review, the Policy is submitted to Management Board, Remuneration Commitee and Supervisory Board for approval.

Information on the criteria used for performance measurement and ex ante and ex post risk adjustment.

Rules of Group Incentive system aim at providing an appropriate balance of variable compensation elements, aligning the interests of employees, shareholders and other stakeholders and aiming at effective compensation practices in compliance with the applicable regulatory environment.

The Rules of Group Incentive System, approved by UniCredit Board of Directors and consequently on local level by UniCredit Bank Slovenija d.d.'s Remuneration Committee and Supervisory Board, after local adaptations, provides for a 'bonus pool' approach directly linking bonuses with company results at Group / divisional and local (Country) level and further ensuring a strong connection between profitability, risk and reward.

Specific indicators measuring annual profitability, capital and liquidity results have been set at both local and Group / divisional level as Entry Conditions. The combined evaluation of these Entry Conditions at different levels defines possible scenarios that allow the confirmation to increase, reduce or cancel the bonus pool (so called Entry Conditions Scenario). The ex ante malus condition (Zero Factor) applies in case the specific metrics are not achieved both at Group / divisional and local level. Specifically, the Zero Factor is applied to the Executives (Management Board Members and division Heads of the Bank) & Group Material Risk Taker population, whereas for the non-Material Risk Taker population, a significant reduction will be applied considering the provision of Internal Collective agreement and Collective agreement for banking sector.

Any grant which the Beneficiary may be eligible to receive in each year under the Rules of Group Incentive System is subject to individual malus & claw-back mechanisms. The reduction/cancellation of all or part of the variable remuneration (malus) and the return of any form of variable compensation already paid, awarded for the time period during which the breach occurred (claw-back mechanisms) might be applied, as legally enforceable.

Whether the management body or the remuneration committee where established reviewed the institution's remuneration policy during the past year, and if so, an overview of any changes that were made, the reasons for those changes and their impact on remuneration.

In 2021, the Management Board and Remuneration Committee reviewed the Banks' Remuneration Policy, based on the involvement of different functions that performed local adaptation.

Compared to the previous year, the main topics were confirmed with few updated topics (for example identification process for Material Risk Takers, distinguishment of the roles, responsibilities of Corporate Bodies on the level of Holding Company vs. local Corporate Bodies) and updates due to local legislation requirements.

Information of how the institution ensures that staff in internal control functions are remunerated independently of the businesses they oversee.

The UniCredit Group defines and updates the KPI bluebook, that represents the framework for goal setting process and prepared supporting guidelines for goal setting process (e.g. avoid KPIs linked to economic measure, use KPIs independent of results of monitored areas to avoid conflict of interests) to ensure independence of the Control functions.
Additionally, Remuneration policy defines also "Compliance and sustainability drivers" for example: (i) design incentive systems to set minimum performance thresholds below which zero bonus will be paid. In order to maintain the adequate independence levels for Corporate Control Functions and for Human Resources provide a maximum threshold for the progressive reduction of the bonus pool, which can be phased out to zero only in presence of exceptionally negative situations with an approval process including a governance step by the Board of Directors; (ii) avoid bonuses linked to economic results for Corporate Control Functions and for Human Resources and set, for the employees in these functions, individual goals that shall reflect primarily the performance of their own function and that will be independent of the results of monitored areas, in order to avoid conflict of interest.

Policies and criteria applied for the award of guaranteed variable remuneration and severance payments.

The guaranteed variable remuneration is a non-standard compensation and as such, the compensation elements are considered as exceptions and limited only to specific situations (for example recruitment of new hire and limited to the first year of employment and cannot be awarded more than once to the same person). Non Standard Compensation are managed by HR function with the involvement of Compliance function.

With regards to severance payments, it is regulated within specific Policy "Group Termination Payments Policy" drawn up by the UniCredit Group and locally adapted to be in line with local legal and regulatory requirements. Termination payment policy sets out the principles and rules for determining the maximum limits of severance pay, criteria and payout modalities.

c) DESCRIPTION OF THE WAYS IN WHICH CURRENT AND FUTURE RISKS ARE TAKEN INTO ACCOUNT IN THE REMUNERATION PROCESSES.

The Group Incentive System is based on a bonus pool approach. In case the "Entry Conditions" are met, either at Group / Division & Country (Slovenia) levels, the Zero Factor is not activated and further adjustments are performed to revise up/downwards the size of the Bonus Pool based on the "quality of the performance", in order to ensure consistency with the Group Risk Appetite Framework.

A qualitative assessment of Group CRO, directly linked to a subset of the Risk Appetite Framework KPIs

covering all relevant risks including different risks such as credit, market, and liquidity, provides the definition of a "CRO multiplier", that can reduce (up to 50%) or increase (up to 120%) the initial size of the bonus pool. Negative and neutral multipliers (i.e. 50%, 75%, 100%) are directly applied to bonus pool. Positive CRO multipliers (I.e. 110% and 120%), applicable only in case of EVA > 0 (or EVA > budget, if the budget is less than 0), are subject to managerial evaluation, considering the broader context of the company, therefore represent the upper bound of the bonus pool theoretical value.

At local level risk & sustainability adjustment is consistent with the Group approach, while taking in the account local specifics and availablility of data.

d) THE RATIOS BETWEEN FIXED AND VARIABLE REMUNERATION SET IN ACCORDANCE WITH POINT (G) OF ARTICLE 94(1) CRD.

In compliance with applicable regulations and Group Guidelines, for the personnel belonging to the business functions - the adoption of a maximum ratio between variable and fixed remuneration of 2:1 for non identified staff and 1:1 for Identified staff according to valid Slovene Banking act.

For the rest of the staff a maximum ratio between the components of remuneration equal to 1:1 is usually adopted, except for the staff of the Corporate Control Functions (Internal Audit, Risk Management and Compliance) and for Human Resources for which it is expected that fixed remuneration is a predominant component of total remuneration and the variable remuneration is equal or lower than 80% of the fixed one. For these Functions is also foreseen that incentive mechanisms are consistent with the assigned tasks, as well as being independent of results from areas under their control.

e) DESCRIPTION OF THE WAYS IN WHICH THE INSTITUTION SEEKS TO LINK PERFORMANCE DURING A PERFORMANCE MEASUREMENT PERIOD WITH LEVELS OF REMUNERATION.

An overview of main performance criteria and metrics for institution, business lines and individuals.

Individual performance appraisal is based on specific goals, linked to the UniCredit 5 Fundamentals of Competency Model: “Customers First”; “People Development”; “Cooperation and Synergies”; “Risk Management”; “Execution and Discipline”. In appraising the Employee’s performance (for Group Material Risk Takers and Local Material Risk Takers 1st - liners), the Employee’s relevant “Manager” will consider a set of goals taken from a KPI Bluebook (min 5 - max 8) based on yearly priorities / strategies, of which around half long-term interest and sustainable and one risk-related or risk-adjusted, as communicated to the Employee via the dedicated online process. In any case, the Scorecard assessment carried out by the Employee’s Manager on each of the above performance goals shall consider the Employee’s individual contribution to the performance achievements and the conduct that may have been connected with the content of the Employee’s performance, with particular reference to the UniCredit capabilities, in coherence with company values, Ethics & Respect and Do the Right Thing, and Code of Conduct.

The measurement of financial KPIs (target & forecast/actual results) is performed by Group CFO/Planning Departments, Group Risk Management and other Group functions. Relevant Local Functions are responsible for the measurement of the data for which a monitoring process is not managed at Group level.

An overview of how amounts of individual variable remuneration are linked to institution-wide and individual performance.

Individual variable remuneration is driven primarily by Bank performance, in order to determine the size of the available bonus pool (the larger the profitability, the higher the available bonus pool), and secondly by individual performance considering individual Pay-for-Performance principles (the higher the individual performance rating, the higher the variable remuneration awarded to individuals).

The bonus pool may be revised up/downwards, on the basis of the overall “quality of performance”, in order to ensure consistency with the Group Risk Appetite Framework and the economic sustainability of the Group’s and country/division results over time. The methodology envisages the assessment performed by Group Risk Management based on specific dashboards at Group and local level.

For each position of "Material Risk taker" , a specific “Reference Value” is defined which considers the internal and/or external benchmarking analysis on similar roles, the seniority etc. as approved by the Remuneration Commitee. Such value is adjusted according to the actual available bonus pool and represents the starting point for the individual bonus allocation.

The managerial bonus allocation is done on the basis of available bonus pool, individual performance appraisal and above mentioned Reference Value. Moreover, each participant has to complete Compliance mandatory trainings courses, for impacted roles, the periodic customer due diligence periodic review (Know your Customer) and Mutual Funds Profiling, within a pre-defined threshold in order to be entitled to the possible bonus (so called Bonus gates). These “gates” foresee the automatic deletion of the yearly bonus payout (upfront and future instalments) which the Employee may be eligible to receive for the year of assessment, while no automatic impact on previous years deferrals is provided.

Bonus outcomes reflect business results and affordability, considering the overall performance framework and Group/ Division/Local results as well as taking into account any individual performance, behavior or compliance/values breach where regulatory or Internal Audit findings and assessments shall be rigorously considered.

Performance evaluation and achievement of goals is carried out using a 5-level descriptive scale.

Inadequate	Inconsistent	Solid	Strong	Outstanding

Additionally, appraisal consist also of values and Behaviours (so called UniCredit capabilities). Competencies and behaviors considered as relevant are taken into account by the manager for the overall performance appraisal. The overall performance appraisal system, using 5-point rating scale, reflects the evaluation of the individual goals (“what”) and of the behaviors acted to achieve them (“how”).

Particular attention is dedicated to the level of correlation between bonus proposed and actual individual performance:

Illustrative

	Overall performance				
Bonus vs. "Reference Value"[A]	**Inadequate**	**Inconsistent**	**Solid**	**Strong**	**Outstanding**
> 130%					
110% - 130%					
80% - 110%					
0%[B] - 80%					
0%					

A. Adjusted according to the actual available bonus pool.
B. bonus above zero and up to 80% is allowed for exceptional cases, to be justified.
Note: Compensation distribution guidelines should take into account the max variable to fixed cap by role

Information on the criteria used to determine the balance between different types of instruments awarded including shares, equivalent ownership interest, options and other instruments.

The individual bonus for Identified Staff is composed of more than 50% in (phantom) shares for Local Senior Management and Management Board Members and of 50% cash and 50% (phantom) shares for the remaining Identified Staff. It is paid out over a period up to six years, ensuring alignment with shareholders’ interests and malus and claw-back conditions as legally enforceable.

Locally, besided (phantom) shres used for those exceeding threshold for deferrals other types of instruments are not in use.

Information of the measures the institution will implement to adjust variable remuneration in the event that performance metrics are weak, including the institution’s criteria for determining “weak” performance metrics.

The methodology foresees specific “Entry Conditions” set at both Group and country/division level that impact bonus pool size. The combined evaluation of the Entry Conditions at Group /divisional and local level (also depending on weak performance metrics) defines several possible scenarios that allow the confirmation to increase, reduce or cancel the bonus pool for each cluster.

2021 Entry Conditions are the following:

GROUP	CEE DIVISION	COUNTRY (SLOVENIA)
Underlying NOP[1] > 0	Underlying NOP[1] > 0	Underlying NOP[1] > 0
Underlying Net Profit[1] > 0	Underlying Net Profit[1] > 0	Underlying Net Profit[1] > 0
Pillar 1 capital ratios[2] ≥ 2021 RAF "limit"[3]		Pillar 1 capital ratios ≥ 2021 RAF "limit"[6]
Liquidity Coverage Ratio[2,4] ≥ 2021 RAF "limit" (108%)		Liquidity Coverage Ratio ≥ 2021 RAF "limit" (105%)
Net Stable Funding Ratio[2,5] ≥ 2021 RAF "limit" (102,5%)		Net Stable Funding Ratio ≥ 2021 RAF "limit" (101%)

1. NOP / Net Profit as stated in the Group Financial Statements, adjusted for non-operating items (e.g. disposal / valuation of real estate assets, sale of companies, restructuring costs, Regulatory headwinds) as considered appropriate by the Board of Directors upon Remuneration Committee proposal; Underlying Net Profit is the basis for capital distribution. If Underlying NOP/Net Profit on Country le vel is not available, relevant NOP / Net Profit indicators will be used.

2. In cas e of issues with capital and/or liquid ity requirements at Legal Entity (LE) level, the related Bonus Pool size could be impacted , even if the Entry Conditions at Group lev l are fully satisfied

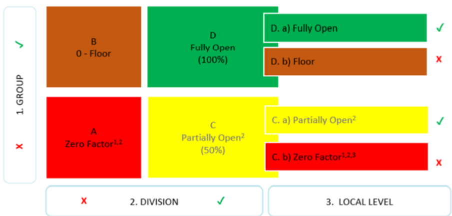
3. CET1 ratio Transitional ≥ 9,95%, Tier 1 ratio Transitional ≥ 11,78%, Total Capital ratio Transitional ≥ 14,22%, Leverage ratio Trans itio nal ≥ 4,25%, TLAC ratio ≥ 21,71%

4. Liquidity Coverage Ratio: it aims to ensure that the bank maintains an adequate level of not restricted "High Quality Liquid Assets" in a sufficient quantity to cover the overall 'Net Cash Outflows', over a period of thirty days, under gravely stressed conditions specified by Supervisors

5. Net Stable Funding Ratio: is defined as the amount of available stable funding relative to the amount of required stable funding and measures, under a long-term perspective, the sustainability terms of maturities between asset and liabilitie s. In detail: the ratio between Available of Stable Funding – ASF (The amount of ASF is calculated by first assigning the carrying value of an institution's capital and liabilities; the amount assigned to each category is then multiplied by an ASF factor, and the total ASF is the sum of the weighted amounts) and Required Stable Funding – RSF (The amount of required stable funding is calculated by first assigning the carrying value of an institution's assets to the categories listed. The amount assigned to each category is the n multiplied by its associated required stable funding (RSF) factor, and the total RSF is the sum of the weighted amounts added to the amount of Off-Balance Sheet activity – or potential liquidity exposure- multiplied by its associated RSF factor)

6. Country (Slovenia): 2021 RAF "limit" for Pillar 1 capital ratios (consolidated = Bank + Leasing): -CET1 ratio Transitional ≥ 8.00%; Tier 1 ratio Transitional ≥ 9,50%, Total Capital ratio Transitional ≥ 11,50%, Leverage ratio Transitional ≥ 4,51%

2021 Entry Conditions Scenario



(A) In case Entry Conditions at both Group and division level are not met, regardless of the Country level, the malus condition is a ctivated, triggering the application of Zero Factor for Executives/Group Identified Staff population on both current year bonus and previous years deferrals. For other employees, a significant reduction will be applied considering the provision of Internal Collective agreement and Collective agreement for banking sector.

(B) In case the Entry Conditions are met at Group level, but are not met at Division level, regardless of the Country level, a floor might be defined for retention purposes and in order to maintain the minimum pay levels needed to play in the market, cons idering the provis ions of Internal Collective agreement and Collective agreement for banking sector.

(C) In case the Entry Conditions are met at Division level but are not met at Group level:

a) If the Entry Conditions at " Country (Slovenia)" level are met, the gate is "partially open", with the possibility to payout a reduced Bonus Pool while also considering the provision of Internal Collective agreement and Collective agreement for banking sector.

b) If the Entry Conditions at "Country (Slovenia)"level are not met, the Zero Factorscenario is triggered on both current year bonus and previous years deferrals for Executives/Group Identified Staff population. For the other employees , a s ignificant reduction will be applied, taking into account also provisions of Internal Collective agreement and Collective agreement for banking sector.

(D) In case Entry Conditions are met both at Group and Division levels:

a) If the Entry Conditions at "Country (Slovenia)" level are met, the gate is "fully open" meaning the Bonus Pool may be fully confirmed or even increased, in case of positive performance on Risk & Sus tainability dashboard.

b) If the Entry Conditions at "Country (Slovenia)" level are not met, a floor might be defined for retention purposes and in order to maintain the minimum pay levels needed to play in the market, cons idering the provisions of Internal Collective agreement and Collective agreement for banking sector

[1] CEO and direct reports to the CEO

f) DESCRIPTION OF THE WAYS IN WHICH THE INSTITUTION SEEKS TO ADJUST REMUNERATION TO TAKE ACCOUNT OF LONGTERM PERFORMANCE.

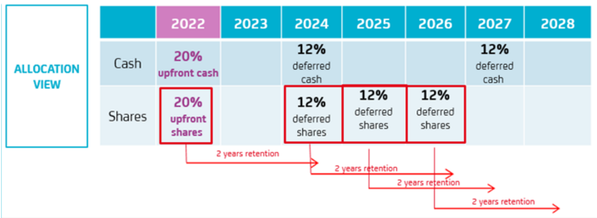
An overview of the institution’s policy on deferral, payout in instrument, retention periods and vesting of variable remuneration including where it is different among staff or categories of staff.

UniCredit Bank defined several deferral schemes for different target population. Bonus is paid out on the basis of a deferred payouts scheme in case the bonus exceeds the pre defined threshold. Such payout is divided into phases and coincides with the corresponding risk time period, in order to ensure appropriate distribution of bonus, which is linked to results, and shall be made in cash and in (phantom) shares, immediately or with a deferral, subject to mandatory 2 years retention period.

The Bank has 4 deferrals schemes, depending on the target population and the amount of the variable remuneration:

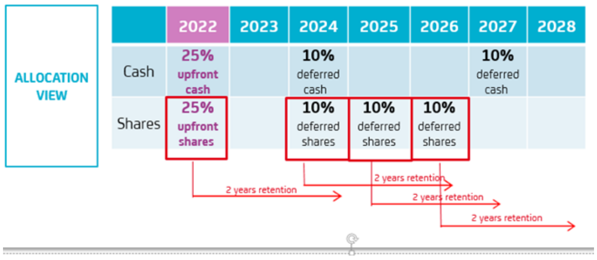
1. For Local Senior Management and Management Board Members whose variable remuneration amount exceeds 252.843 €

- 40% of the overall bonus vest immediately after the Board of Directors approving the 2021 bonus. This upfront payment is equally split in Cash and Shares. "Upfront Shares" are subject to two years retention period and they are freely transferrable after the second year from the Board of Directors which approves the 2021 bonus
- Deferred Installments representing 60% of the overall bonus, are subject to the application of malus condition (i.e. in case the Entry Conditions are not met at both Group and Division/Country levels, the Zero Factor is applied). "Deferred Shares" are subject to regulatory retention period of two years



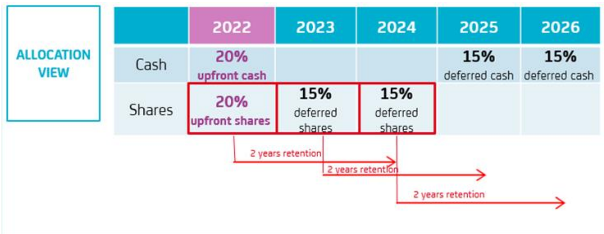
2. For Local Senior Management and Management Board Members whose variable remuneration amount is equal to or below 252.843 €

- 50% of the overall bonus vest immediately after the Board of Directors approving the 2021 bonus. This upfront payment is equally split in Cash and Shares. "Upfront Shares" are subject to two years retention period and they are freely transferrable after the second year from the Board of Directors which approves the 2021 bonus
- Deferred Installments representing 50% of the overall bonus, are subject to the application of malus condition (i.e. in case the Entry Conditions are not met at both Group and Division/Country levels, the Zero Factor is applied). "Deferred Shares" are subject to regulatory retention period of two years



3. For Other Material Risk Takers[2] whose variable remuneration amount exceeds 252.843 €:

- 40% of the overall bonus vest immediately after the Board of Directors approving the 2021 bonus. This upfront payment is equally split in Cash and Shares. "Upfront Shares" are subject to two years retention period and they are freely transferrable after the second year of the date of the Board of Directors which approves the 2021 bonus
- Deferred Installments representing 60% of the overall bonus, are subject to the application of malus condition (i.e. in case the Entry Conditions are not met at both Group and CEE Division/Country levels, the Zero Factor is applied). "Deferred Shares" are subject to regulatory retention period of two years



4. For Other Material Risk Takers[2] whose variable remuneration amount is equal or lower than 252.843 €:

- 60% of the overall bonus vest immediately after the Board of Directors approving the 2021 bonus. This upfront payment is equally split in Cash and Shares. "Upfront Shares" are subject to two years retention period and they are freely transferrable after the first year of the date of the Board of Directors which approved the 2021 bonus
- Deferred Installments representing 40% of the overall bonus, are subject to the application of malus condition (i.e. in case the Entry Conditions are not met at both Group and CEE Division/Country levels, the Zero Factor is applied). "Deferred Shares" are subject to regulatory retention period of two years

Information of the institution' criteria for ex post adjustments (malus during deferral and clawback after vesting, if permitted by national law).

The Bank reserves the right to activate malus and claw-back mechanisms, namely the reduction/cancellation and the return respectively of any form of variable compensation.

Malus mechanism (the reduction/cancelation of all or part of the variable remuneration) can be activated to the variable remuneration to be awarded (ex-ante risk adjustment) or to the deferred components that have already been awarded and have not yet been paid out, for the year in which a breach occurred (ex-post risk adjustment). If the outstanding variable remuneration is not sufficiently large to ensure an appropriate malus mechanism, the reduction may be applied also to other variable remuneration components (i.e. deferred component from other years than the year in which the breach occurred or the variable remuneration awarded for the year and not yet paid).

Claw-back mechanism (the return of all or part of the variable remuneration) can be activated on the overall variable remuneration already paid out, awarded for the time period during which the breach occurred, for certain employees. The claw-back mechanisms can be activated up to a period of 5 years after the payment of each instalment, also after the employee's contract termination and/or the end of the appointment.

Malus and claw-back mechanisms may apply in the case of fraudulent behavior or gross negligence, engagement in misconduct and/or failed to take expected actions on these misconducts or omissions, disciplinary measures and initiatives in respect of fraudulent or grossly negligent behavior or infringed the obligations regarding the remuneration and incentive system.

Where applicable, shareholding requirements that may be imposed on identified staff.

Share ownership guidelines set minimum levels for company share ownership by relevant Executives on Group level, aiming to align managerial interests to those of shareholders by assuring appropriate levels of personal investment in UniCredit shares over time. However, share ownership is not applicable in UniCredit Bank Slovenia.

g) THE DESCRIPTION OF THE MAIN PARAMETERS AND RATIONALE FOR ANY VARIABLE COMPONENTS SCHEME AND ANY OTHER NON-CASH BENEFIT IN ACCORDANCE WITH POINT (F) OF ARTICLE 450(1) CRR.

Information on the specific performance indicators used to determine the variable components of remuneration and the criteria used to determine the balance between different types of instruments awarded, including shares, equivalent ownership interests, share-linked instruments, equivalent non cash-instruments, options and other instruments.

The variable component of remuneration is mainly determined by the Underlying Net Operating Profit and Value Creation, as performance indicators of operative performance.

The Rules of Group Incentive System provides for a balanced structure of upfront and deferred payments, in cash and/or (phantom) shares for Material Risk Takers. The distribution of share payments takes into account the applicable regulatory requirements regarding the application of share retention periods of 2 years.

For Material Risk Takers, a minimum threshold for applying defferals is applicable. A threshold of € 50,000 or one third of the total annual remuneration is used as the minimum level below or equal to which deferrals and payments in (phantom) shares will not apply. Bonus is entirely paid upfront and in cash if the sum of Bonus and other annual variable remuneration elements is below or equal to this threshold.

The individual bonus for Material Risk Takers is composed of more than 50% in (phantom) shares for Local Senior Management and Management Board Members and of 50% cash and 50% (phantom) shares for the remaining Identified Staff. It is paid out over a period up to six years (upfront payment and deferral periods), whereas not Material Risk Taker population is entitled to an upfront bonus payable full in cash as one off payment.

h) UPON DEMAND FROM THE RELEVANT MEMBER STATE OR COMPETENT AUTHORITY, THE TOTAL REMUNERATION FOR EACH MEMBER OF THE MANAGEMENT BODY OR SENIOR MANAGEMENT.

Please refer to the tables in Annual report.

i) INFORMATION ON WHETHER THE INSTITUTION BENEFITS FROM A DEROGATION LAID DOWN IN ARTICLE 94(3) CRD IN ACCORDANCE WITH POINT (K) OF ARTICLE 450(1) CRR.

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j) LARGE INSTITUTIONS SHALL DISCLOSE THE QUANTITATIVE INFORMATION ON THE REMUNERATION OF THEIR COLLECTIVE MANAGEMENT BODY, DIFFERENTIATING BETWEEN EXECUTIVE AND NON-EXECUTIVE MEMBERS IN ACCORDANCE WITH ARTICLE 450(2) CRR.

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Considering the compensation process and cycle, which will be completed at the end of April 2022, the Bank will disclose the remuneration data in the templates following the approval of the competent bodies, except for the template EU REMA. The UniCredit Group Slovenia will re-publish the full Pillar 3 disclosures on 13th May 2022 the latest.

[2] *Employees who are not local senior management or not Management Board members.*

Template EU REM1 - Remuneration awarded for the financial year

DISCLOSURE OF REMUNERATION POLICY (Article 450)

Purpose: Remuneration awarded for the financial year

			a	b	c	d
			MB Supervisory function	MB Management function	Other senior management	Other identified staff
1	Fixed remuneration	Number of identified staff	2	8	22	3
2		Total fixed remuneration	33,894	1,386,766	1,503,192	194,777
3		Of which: cash-based	33,894	1,228,150	1,433,315	188,761
4		(Not applicable in the EU)				
EU-4a		Of which: shares or equivalent ownership interests	-	-	-	-
5		Of which: share-linked instruments or equivalent non-cash instruments	-	-	-	-
EU-5x		Of which: other instruments	-	-	-	-
6		(Not applicable in the EU)				
7		Of which: other forms[1]	-	158,616	69,877	6,016
8		(Not applicable in the EU)				
9	Variable remuneration	Number of identified staff	2	8	22	3
10		Total variable remuneration	-	500,300	147,700	7,000
11		Of which: cash-based	-	287,175	147,700	7,000
12		Of which: deferred	-	77,500	-	-
EU-13a		Of which: shares or equivalent ownership interests	-	187,000	-	-
EU-14a		Of which: deferred	-	187,000	-	-
EU-13b		Of which: share-linked instruments or equivalent non-cash instruments	-	26,125	-	-
EU-14b		Of which: deferred	-	26,125	-	-
EU-14x		Of which: other instruments	-	-	-	-
EU-14y		Of which: deferred	-	-	-	-
15		Of which: other forms	-	-	-	-
16		Of which: deferred	-	-	-	-
17	**Total remuneration (2 + 10)**		**33,894**	**1,887,066**	**1,650,892**	**201,777**

Note: The fixed payments are referred at data as of 31/12/2021 for current Identified staff employed, while for the Identified staff who left the company during 2021 fixed payments are referred to the last working day. In this perspective no pro rata have been applied and reported fixed remuneration is annualized. Number of Identified staff thus includes also leavers in 2021. Variable remuneration includes: bonus 2021 outcome, non standard compensations awarded in 2021 (if any) and excludes severance payments which are reported in REM 2 table.

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

Template EU REM2 - Special payments to staff whose professional activities have a material impact on institutions’ risk profile (identified staff)

DISCLOSURE OF REMUNERATION POLICY (Article 450)

Purpose: Special payments to staff whose professional activities have a material impact on institutions’ risk profile (identified staff)

		a	b	c	d
		MB Supervisory function	MB Management function	Other senior management	Other identified staff
	Guaranteed variable remuneration awards				
1	Guaranteed variable remuneration awards - Number of identified staff	-	-	3	-
2	Guaranteed variable remuneration awards -Total amount	-	-	28,675	-
3	Of which guaranteed variable remuneration awards paid during the financial year, that are not taken into account in the bonus cap	-	-	-	-
	Severance payments awarded in previous periods, that have been paid out during the financial year				
4	Severance payments awarded in previous periods, that have been paid out during the financial year - Number of identified staff	-	1	-	-
5	Severance payments awarded in previous periods, that have been paid out during the financial year - Total amount	-	45,134	-	-
	Severance payments awarded during the financial year				
6	Severance payments awarded during the financial year - Number of identified staff	-	-	-	-
7	Severance payments awarded during the financial year - Total amount	-	-	-	-
8	Of which paid during the financial year	-	-	-	-
9	Of which deferred	-	-	-	-
10	Of which severance payments paid during the financial year, that are not taken into account in the bonus cap	-	-	-	-
11	Of which highest payment that has been awarded to a single person	-	-	-	-

Note: Guaranteed variable remuneration awards includes Retention reward, paid out in year 2021. For the severance payments awarded in previous periods, previous years Identified staff were considered.

Template EU REM3 - Deferred remuneration

DISCLOSURE OF REMUNERATION POLICY (Article 450)

Purpose: Deferred remuneration

		a	b	c	d	e	f	EU - g	EU - h
	Deferred and retained remuneration	Total amount of deferred remuneration awarded for previous performance periods[1]	Of which due to vest in the financial year	Of which vesting in subsequent financial years	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in the financial year	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in future performance years	Total amount of adjustment during the financial year due to ex post implicit adjustments (i.e.changes of value of deferred remuneration due to the changes of prices of instruments)[2]	Total amount of deferred remuneration awarded before the financial year actually paid out in the financial year[3]	Total of amount of deferred remuneration awarded for previous performance period that has vested but is subject to retention periods
1	**MB Supervisory function**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
2	Cash-based	-	-	-	-	-	-	-	-
3	Shares or equivalent ownership interests	-	-	-	-	-	-	-	-
4	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
5	Other instruments	-	-	-	-	-	-	-	-
6	Other forms	-	-	-	-	-	-	-	-
7	**MB Management function**	**507,856**	**252,681**	**255,175**	**-**	**-**	**41,764**	**276,248**	**299,232**
8	Cash-based	164,500	57,500	107,000	-	-	-	129,300	-
9	Shares or equivalent ownership interests	327,970	179,795	148,175	-	-	42,029	123,406	274,667
10	Share-linked instruments or equivalent non-cash instruments	15,386	15,386	-	-	-	- 265	23,542	24,565
11	Other instruments	-	-	-	-	-	-	-	-
12	Other forms	-	-	-	-	-	-	-	-
13	**Other senior management**	**-**	**-**	**-**	**-**	**-**	**- 10**	**4,863**	**-**
14	Cash-based	-	-	-	-	-	-	-	-
15	Shares or equivalent ownership interests	-	-	-	-	-	-	-	-
16	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	- 10	4,863	-
17	Other instruments	-	-	-	-	-	-	-	-
18	Other forms	-	-	-	-	-	-	-	-
19	**Other identified staff**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
20	Cash-based	-	-	-	-	-	-	-	-
21	Shares or equivalent ownership interests	-	-	-	-	-	-	-	-
22	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
23	Other instruments	-	-	-	-	-	-	-	-
24	Other forms	-	-	-	-	-	-	-	-
25	**Total amount**	**507,856**	**252,681**	**255,175**	**-**	**-**	**41,754**	**281,111**	**299,232**

Note: Population in scope refers to 2021 Material Risk Takers and Material Risk Takers in previous years that are beneficiaries to past deferrals.

[1] Share price calculated as the average of 08/02/2022 - 08/03/2022

[2] Share price calculated as the delta between price at grant and the average of 08/02/2022 - 08/03/2022

[3] 2021 share price calculated as the average 25/02/2021 – 25/03/2021

Template EU REM4 - Remuneration of 1 million EUR or more per year

DISCLOSURE OF REMUNERATION POLICY (Article 450)

Purpose: Remuneration of 1 million EUR or more per year

		a
	EUR	Identified staff that are high earners as set out in Article 450(i) CRR
1	1 000 000 to below 1 500 000	-
2	1 500 000 to below 2 000 000	-
3	2 000 000 to below 2 500 000	-
4	2 500 000 to below 3 000 000	-
5	3 000 000 to below 3 500 000	-
6	3 500 000 to below 4 000 000	-
7	4 000 000 to below 4 500 000	-
8	4 500 000 to below 5 000 000	-
9	5 000 000 to below 6 000 000	-
10	6 000 000 to below 7 000 000	-
11	7 000 000 to below 8 000 000	-

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

DISCLOSURE OF REMUNERATION POLICY (Article 450)

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

		a	b	c	d	e	f	g	h	i	j
		Management body remuneration			Business areas						
		MB Supervisory function	MB Management function	Total MB	Investment banking	Retail banking	Asset management	Corporate functions	Independent internal control functions	All other	**Total**
1	Total number of identified staff										**35**
2	Of which: members of the MB	2	8	10							
3	Of which: other senior management				6	2	-	5	7	2	
4	Of which: other identified staff				-	-	-	-	3	-	
5	Total remuneration of identified staff	33,894	1,887,066	1,920,959	536,467	124,275	-	335,845	744,297	111,786	
6	Of which: variable remuneration	-	500,300	500,300	47,000	12,500	-	35,600	48,500	11,100	
7	Of which: fixed remuneration	33,894	1,386,766	1,420,659	489,467	111,775	-	300,245	695,797	100,686	

Note: remuneration data as per REM1 table

Template EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

LEVERAGE RATIO (Article 451)

Purpose: Summary reconciliation of accounting assets and leverage ratio exposures

The leverage ratio is calculated in accordance with the CRR and CRD. It was introduced under Basel III as a simple and transparent, risk-free complementary measure.

The purpose of the leverage ratio is to limit the size of bank balance sheets with special emphasis on exposures that are not weighted within existing capital requirements calculations. In the calculation of leverage, Tier 1 capital is used in the numerator and the total exposure of all active on-balance sheet and off-balance sheet items after adjustments, in which exposures from derivatives, exposures from securities financing transactions and other off-balance sheet items are particularly emphasized. From 1 January 2018, the leverage ratio is calculated according to the regulation of full compliance with the definition of the capital measure and has become one of the binding minimum capital requirements.

On 31 December 2021, the leverage ratio of the UniCredit Slovenia Group amounted to 10.64% and is well above the minimum threshold of 3% set by the Basel Committee on Banking Supervision.

		a
		Applicable amount
1	Total assets as per published financial statements	3,089,049
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	-
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	-
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	- 704,976
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	-
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustment for eligible cash pooling transactions	-
8	Adjustment for derivative financial instruments	1,283
9	Adjustment for securities financing transactions (SFTs)	-
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	263,475
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	-
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	-
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	-
12	Other adjustments	3,064
13	**Total exposure measure**	**2,651,895**

Template EU LR2 - LRCom: Leverage ratio common disclosure

LEVERAGE RATIO (Article 451)

Purpose: Leverage ratio common disclosure

		CRR leverage ratio exposures	
		a	b
		31.12.2021	**30.06.2021**
	On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	2,358,358	2,413,234
2	Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	- 8,033	- 8,602
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(General credit risk adjustments to on-balance sheet items)	-	-
6	(Asset amounts deducted in determining Tier 1 capital)	- 6,764	- 8,048
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**2,343,561**	**2,396,584**
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	11,408	13,780
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	-	-
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	33,451	23,070
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	-	-
EU-9b	Exposure determined under Original Exposure Method	-	-
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	-	-
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	-	-
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	**Total derivatives exposures**	**44,859**	**36,850**
SFT exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	-	-
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	-	-
17	Agent transaction exposures	-	-
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	-	-
18	**Total securities financing transaction exposures**	**-**	-
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	1,106,609	1,077,059
20	(Adjustments for conversion to credit equivalent amounts)	- 841,032	- 824,922
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)	- 2,102	- 2,187
22	**Off-balance sheet exposures**	**263,475**	**249,950**
Excluded exposures			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	-	-
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))	-	-
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)	-	-
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)	-	-
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	-	-
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	-	-
EU-22g	(Excluded excess collateral deposited at triparty agents)	-	-
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	-	-
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	-	-
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	-	-
EU-22k	(Total exempted exposures)	-	-
Capital and total exposure measure			
23	**Tier 1 capital**	**282,060**	**293,085**
24	**Total exposure measure**	**2,651,895**	**2,683,384**
Leverage ratio			
25	**Leverage ratio (%)**	**10.64%**	**10.92%**
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	10.64%	10.92%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	8.40%	8.84%
26	Regulatory minimum leverage ratio requirement (%)	3.00%	3.00%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	-	-
EU-26b	of which: to be made up of CET1 capital	-	-
27	Leverage ratio buffer requirement (%)	-	-
EU-27a	**Overall leverage ratio requirement (%)**	**3.00%**	**3.00%**
Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure	Transitional	Transitional
Disclosure of mean values			
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable		
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables		
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		

Template EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

LEVERAGE (Article 451)

Purpose: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	2,358,358
EU-2	Trading book exposures	989
EU-3	Banking book exposures, of which:	2,357,370
EU-4	Covered bonds	-
EU-5	Exposures treated as sovereigns	364,870
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	139,727
EU-7	Institutions	98,952
EU-8	Secured by mortgages of immovable properties	354,964
EU-9	Retail exposures	564,898
EU-10	Corporate	738,925
EU-11	Exposures in default	24,796
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	70,238

Table EU LRA: Disclosure of LR qualitative information

LEVERAGE RATIO (Article 451)

Purpose: Describe the main drivers for the change in the leverage ratio

1	Description of the processes used to manage the risk of excessive leverage	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. The leverage risk is included in the Group Risk Appetite Framework, therefore, the relevant procedures and resources are applied to this kind of risk. 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 Risk Committee (on a quarterly basis) and to the Board of Directors. 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. Moreover for the capital metrics, including the Leverage Ratio, the Group has defined a specific internal policy (Capital Contingency Policy) that set the processes for reacting to contingency situation which require a timely reaction in term of increase of capital or reduction of exposures
2	Description of the factors that had an impact on the leverage Ratio during the period to which the disclosed leverage Ratio refers	The main drivers for the drop in the leverage ratio between December 2021 and June 2021 were: - Tier 1 capital decreased due to dividend payment in Q42021, which had negative impact on the leverage ratio. - The decrease of exposures to institutions had a positive impact on the leverage ratio.

Template EU LIQ1 - Quantitative information of LCR

LIQUIDITY REQUIREMENTS (Article 451a)

Purpose: Quantitative information of LCR, scope of consolidation: solo

		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on	**31.12.2021**	**30.09.2021**	**30.06.2021**	**31.03.2021**	**31.12.2021**	**30.09.2021**	**30.06.2021**	**31.03.2021**
EU 1b	Number of data points used in the calculation of averages								
HIGH-QUALITY LIQUID ASSETS									
1	**Total high-quality liquid assets (HQLA)**					**752,654**	**781,765**	**770,848**	**832,054**
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	1,380,792	1,326,138	1,306,447	1,253,172	93,493	83,952	81,300	75,392
3	Stable deposits	785,321	753,226	732,257	689,866	39,266	37,661	36,613	34,493
4	Less stable deposits	464,181	404,137	385,961	354,018	54,227	46,291	44,687	40,898
5	Unsecured wholesale funding	710,237	666,113	653,393	789,565	330,242	329,654	310,810	365,130
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	73,554	27,561	20,588	18,103	23,045	7,647	5,733	4,718
7	Non-operational deposits (all counterparties)	636,683	638,552	632,805	771,463	307,198	322,007	305,077	360,412
8	Unsecured debt	-	-	-	-	-	-	-	-
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	190,788	296,221	260,293	179,832	26,798	92,412	63,019	47,027
11	Outflows related to derivative exposures and other collateral requirements	13,111	74,538	45,502	35,705	13,111	74,538	45,502	35,705
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	177,677	221,683	214,791	144,126	13,688	17,873	17,517	11,321
14	Other contractual funding obligations	3,657	7,277	11,900	5,578	563	4,637	8,347	5,578
15	Other contingent funding obligations	826,937	772,407	767,539	847,701	51,500	46,524	46,529	78,639
16	**TOTAL CASH OUTFLOWS**					**502,596**	**557,179**	**510,004**	**571,766**
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	-	-	-	-	-	-	-	-
18	Inflows from fully performing exposures	111,941	181,850	176,471	205,092	108,903	165,213	163,642	175,960
19	Other cash inflows	44,983	110,053	78,195	70,308	19,440	81,936	52,846	43,054
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					-	-	-	-
EU-19b	(Excess inflows from a related specialised credit institution)					-	-	-	-
20	**TOTAL CASH INFLOWS**					**128,343**	**247,149**	**216,488**	**219,014**
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	156,925	291,903	254,666	275,401	128,343	247,149	216,488	219,014
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					752,654	781,765	770,848	832,054
22	TOTAL NET CASH OUTFLOWS					374,254	310,030	293,516	352,752
23	**LIQUIDITY COVERAGE RATIO**					**201%**	**252%**	**263%**	**236%**

Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1.
LIQUIDITY REQUIREMENTS (Article 451a)
Purpose: Qualitative information on LCR, which complements template EU LIQ1

Evolution of LCR results

UniCredit Banka Slovenija d.d. maintains a sound liquidity position, high above the defined risk-taking limits according to Risk Appetite Framework. In the period from March 31st 2021 to December 31st 2021, the LCR of UniCredit Bank fluctuated between 201% and 263 % (201% as of December 31st 2021). The value of high-quality liquid assets (HQLA) of UniCredit Banka Slovenija was at a high level and, in the mentioned period, amounted to between 753mio EUR and 832mio EUR (753mio EUR as of December 31st 2021). Regarding net liquidity outflows, these amounted to between 294mio EUR and 374mio EUR (374mio EUR as of Deceber 31st 2021).

The most common reasons of the fluctuations of LCR in the period between March 31st 2021 and December 31st 2021 are: movements of deposits of financial and non-financial customers, changes in the maturity of loans in the period of thirty days, changes in the balance of Loro and Nostro accounts, early repayment of Supranational Funding and dividend payout.

In addition, the methodology update of LCR calculation, with regards to Article 23 items, had an effect on the weights and classification of the outflows of LCR. The introduction of this update had for the first time an impact on the LCR in June 30th 2021.

High-level description of the composition of the institution`s liquidity buffer

The liquidity buffer of UniCredit Banka Slovenia d.d. consists of the most liquid and available assets, which can be used in the event of stressful scenarios and conditions, within a short period of time. The liquidity buffer includes cash, balance with the Central Bank (excluding mandatory reserves) and unencumbered high-quality debt securities.

Explanations on the actual concentration of funding sources

The main financing sources of the Bank are customer deposits, providing a very stable and diverse base, where the main contributors are Retail and Corporate clients' deposits, complemented by Targeted longer-term refinancing operations (TLTRO III).
Additional diversification is ensured through supranational long-term funding.
UniCredit Banka Slovenia d.d. is not dependent on financing via interbank market.
The Bank considers the concentration of funding in its Business strategy, ensuring a balanced portfolio and preventing the side effects of concentration.

Derivative exposures and potential collateral calls

The Bank concludes transactions with derivative financial instruments for the purpose of managing interest rate and foreign exchange risks.

Bank offers such products to its Corporate Customers for the purpose of hedging their financial risk (foreign exchange, interest rate and commodity risk).

The majority of derivative financial instruments in the portfolio consists of financial instruments for hedging interest rate positions of the Banking Book.

ISDA agreements and Credit Support Annex (CSA) are in place for Financial counterparties.

With regards to Corporate customers, UniCredit Banka concludes derivatives transactions on the basis of Master Agreements for derivatives. For each client there is portfolio coordination in place in compliance with European Market Infrastructure Regulation (EMIR).
From the LCR perspective, the exposure to derivative financial instruments does not have a significant impact on Net Outflows.

Currency mismatch in the LCR

The Bank actively manages its liquidity risk exposure to foreign currencies in accordance with the regulations of the UniCredit Group and the international regulations of the European Central Bank. Given the fact that the Bank's main currency is Euro, the Bank reports the LCR in Euro. Additionally to the reporting in the main currency, the Bank also reports LCR in terms of all currencies on which it has positions.

Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile

The LCR calculation does not include any other items that are not already included in the LCR disclosure table. The operations of the Bank are mainly focused on retail and corporate clients; and its balance sheet does not include complex products. Moreover, the liquidity of the Bank is stable and the volume of unencumbered liquidity reserves is adequate.

Template EU LIQ2: Net Stable Funding Ratio

LIQUIDITY REQUIREMENTS (Article 451a)

Purpose: Net Stable Funding Ratio

		a	b	c	d	e
(in currency amount)		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	**-**	**-**	**-**	**283,353**	**283,353**
2	*Own funds*	-	-	-	270,534	270,534
3	*Other capital instruments*		-	-	12,819	12,819
4	Retail deposits		**1,337,965**	**44,960**	**680**	**1,289,427**
5	*Stable deposits*		850,744	31,548	237	838,415
6	*Less stable deposits*		487,222	13,411	443	451,012
7	Wholesale funding:		**882,223**	**12,884**	**404,523**	**786,351**
8	*Operational deposits*		42,512	-	-	39
9	*Other wholesale funding*		839,711	12,884	404,523	786,312
10	Interdependent liabilities		-	-	-	-
11	Other liabilities:	**18,859**	**51,251**	**-**	**18,013**	**18,013**
12	*NSFR derivative liabilities*	18,859				
13	*All other liabilities and capital instruments not included in the above categories*		51,251	-	18,013	18,013
14	**Total available stable funding (ASF)**					**2,377,144**
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					-
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		**20,688**	**41,048**	**399,622**	**461,357**
16	Deposits held at other financial institutions for operational purposes		-	-	-	-
17	Performing loans and securities:		**359,370**	**184,590**	**1,861,035**	**1,186,715**
18	*Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut*		-	-	-	-
19	*Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions*		116,915	4,909	54,825	65,365
20	*Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:*		193,060	155,397	1,089,329	1,062,592
21	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		8,697	5,713	187,833	129,297
22	*Performing residential mortgages, of which:*		21,181	23,772	651,375	-
23	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		3,871	3,778	118,709	-
24	*Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products*		28,213	513	65,506	58,758
25	Interdependent assets		-	-	-	-
26	Other assets:	**-**	**79,978**	**40,799**	**742,818**	**138,783**
27	*Physical traded commodities*				-	-
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*				890	756
29	*NSFR derivative assets*				-	-
30	*NSFR derivative liabilities before deduction of variation margin posted*				25,604	1,280
31	*All other assets not included in the above categories*		53,484	40,799	742,818	136,746
32	Off-balance sheet items		**-**	**-**	**-**	**-**
33	**Total RSF**					**1,786,855**
34	**Net Stable Funding Ratio (%)**					**133%**

Template EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

USE OF CREDIT RISK MITIGATION TECHNIQUES (Article 453)

Purpose: Disclosure of the use of credit risk mitigation techniques

		Unsecured carrying amount	Secured carrying amount			
				Of which secured by collateral	Of which secured by financial guarantees	
						Of which secured by credit derivatives
		a	b	c	d	e
1	Loans and advances	1,515,434	1,102,561	953,967	148,594	-
2	Debt securities	296,879	-	-	-	
3	Total	1,812,313	1,102,561	953,967	148,594	-
4	*Of which non-performing exposures*	4,523	18,195	17,573	622	-
EU-5	*Of which defaulted*	4,523	18,195			

Template 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.

		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post CCF and CRM		RWAs and RWA density	
	Exposure classes	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	1,062,203	11	1,203,513	4	-	-
2	Regional government or local authorities	99,229	45	99,229	9	19,848	0.20
3	Public sector entities	40,497	550	43,534	404	21,726	0.49
4	Multilateral development banks	-	-	9,803	172	-	-
5	International organisations	-	-	-	-	-	-
6	Institutions	104	328	104	152	97	0.38
7	Corporates	99,452	4,379	99,342	1,925	97,310	0.96
8	Retail	564,898	55,077	564,164	13,732	427,982	0.74
9	Secured by mortgages on immovable property	248,779	375	248,779	135	87,120	0.35
10	Exposures in default	20,734	17	20,734	3	21,721	1.05
11	Exposures associated with particularly high risk	3,732	-	3,715	-	5,572	1.50
12	Covered bonds	-	-	-	-	-	-
13	Institutions and corporates with a short-term credit assessment	34	-	34	-	34	1.00
14	Collective investment undertakings	22,856	-	22,856	-	2,894	0.13
15	Equity	-	-	-	-	-	-
16	Other items	1,458	-	1,458	-	1,455	1.00
17	**Total**	**2,163,977**	**60,781**	**2,317,265**	**16,537**	**685,759**	**0.29**

Template EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques

USE OF CREDIT RISK MITIGATION TECHNIQUES (Article 453)

Purpose: Disclosure of the extent of the use of CRM techniques

	F-IRB	Total exposures	Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWEAs	
			Funded credit Protection (FCP)									Unfunded credit Protection (UFCP)			
			Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and sustitution effects)
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
1	Central governments and central banks	-												-	-
2	Institutions	159,138	0.00%	0.00%	0.00%							0.00%		80,215	80,803
3	Corporates	965,189	0.17%	15.69%	15.69%							17.11%		454,430	452,723
3.1	*Of which Corporates – SMEs*	251,168	0.59%	20.14%	20.14%							6.36%		137,740	136,375
3.2	*Of which Corporates – Specialised lending*	-												-	-
3.3	*Of which Corporates – Other*	714,021	0.02%	14.13%	14.13%							20.89%		316,690	316,348
4	**Total**	**1,124,327**	**0.14%**	**13.47%**	**13.47%**							**14.69%**		**534,645**	**533,526**