



Disclosures of UniCredit Group Slovenia for the 2Q 2022

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Disclosures of UniCredit Group Slovenia for the 2Q 2022 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.

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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 June 2022, the own funds of the UniCredit Slovenia 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	40 + 41
	of which: common shares	20,384	40
2	Retained earnings	62,652	44
3	Accumulated other comprehensive income (and other reserves)	101,272	part of 42 + 43
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	292,067	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	- 204	
8	Intangible assets (net of related tax liability) (negative amount)	- 8,462	part of 16
9	Transitional adjustment related to IFRS9	3,168	
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	- 61	
13	Any increase in equity that results from securitised assets (negative amount)	-	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-	
15	Defined-benefit pension fund assets (negative amount)	-	
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	-	
17	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	-	
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	-	
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	Insufficient coverage for non-performing exposures (negative amount)	- 2	
27a	Other regulatory adjustments	- 386	
28	Total regulatory adjustments to Common equity Tier 1 (CET1)	- 5,947	
29	Common Equity Tier 1 (CET1) capital	286,120	
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)	286,120	
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	1,597	
51	Tier 2 (T2) capital before regulatory adjustments	1,597	

Tier 2 (T2) capital: regulatory adjustments			
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	-	
53	Holdings of T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	
54	Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	-	
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	1,597	
59	Total capital (TC = T1 + T2)	287,717	
60	Total Risk exposure amount	1,495,846	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	19.13%	
62	Tier 1 capital	19.13%	
63	Total capital	19.23%	
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	14.63%	
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
		30.06.2022	
Assets - Breakdown by asset classes according to the balance sheet in the published financial statements			
1	Cash, cash balances at central banks and other demand deposits at banks	537,344	
2	Financial assets held for trading	58,132	
3	Non-trading financial assets mandatory at fair value through profit and loss	2,297	
4	Financial assets measured at fair value through other comprehensive income	331,803	
5	Financial assets measured at amortised cost	2,054,593	
6	- Debt securities	33,352	
7	- Loans and advances to banks	69,477	
8	- Loans and advances to customers	1,947,642	
9	- Other financial assets	4,122	
10	Derivatives - hedge accounting	63,270	
11	Fair values changes of the hedge items in portfolio hedge of interest rate risk	-	46,494
12	Investments in subsidiaries, associates and joint ventures	-	
13	Tangible assets	13,021	
14	- Property and Equipment	13,021	
15	- Investment property	-	
16	Intangible assets	13,888	8
17	Tax assets	-	
18	- Current tax assets	-	
19	- Deferred tax assets	-	
20	Other assets	2,078	
21	Non-current assets and disposal groups classified as held for sale	50,857	
22	Total assets	3,080,790	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements			
23	Financial liabilities held for trading	51,999	
24	Financial liabilities designated at fair value through profit or loss		
25	Financial liabilities measured at amortised cost	2,685,916	
26	- Deposits from banks and central banks	86,646	
27	- Deposits from non-bank customers	2,101,240	
28	- Loans from banks and central banks	441,957	
29	- Subordinated liabilities	-	
30	- Other financial liabilities	56,074	
31	Derivatives - hedge accounting	52,023	
32	Fair value changes of the hedged items in portfolio interest rate risk	-	45,997
33	Provisions	23,270	
34	Tax liabilities	1,203	
35	- Current tax liabilities	967	
36	- Deferred tax liabilities	236	
37	Other liabilities	5,234	
38	Liabilities included in disposal groups classified as held for sale	683	
39	Total liabilities	2,774,331	
Shareholders' Equity			
40	Share capital	20,384	1
41	Share premium	107,760	1
42	Accumulated other comprehensive income	2,218	3
43	Profit reserves	99,778	3
44	Retained earnings	62,652	2
45	Profit / loss from current year	13,668	
46	Total shareholders' equity	306,459	
47	Total liabilities and shareholders' equity	3,080,790	

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
		30.06.2022	31.03.2022	30.06.2022
1	Credit risk (excluding CCR)	1,370,137	1,328,223	109,611
2	Of which the standardised approach	1,113,052	704,198	89,044
3	Of which the Foundation IRB (F-IRB) approach	249,296	615,772	19,944
4	Of which slotting approach			
EU 4a	Of which equities under the simple riskweighted approach	7,789	8,254	623
5	Of which the Advanced IRB (A-IRB) approach	-	-	-
6	Counterparty credit risk - CCR	12,664	12,929	1,013
7	Of which the standardised approach	12,664	12,929	1,013
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)	19	1,687	2
21	Of which the standardised approach	19	1,687	2
22	Of which IMA	-	-	-
EU 22a	Large exposures	-	-	-
23	Operational risk	110,121	107,260	8,810
EU 23a	Of which basic indicator approach	-	-	-
EU 23b	Of which standardised approach	10,205	10,205	816
EU 23c	Of which advanced measurement approach	99,916	97,055	7,993
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
25	Other calculation elements	2,905	37,410	232
26	Total	1,495,846	1,487,509	119,668

Credit risk RWA increased compared to the previous quarter mainly due to higher RWA on STA approach end of June 2022. The main driver for the increase was revert from IRB to STA approach for the part of portfolio end of April 2022. Operational risk RWA slightly increased in 2Q22, while lower trading position was the main reason for lower Market risk RWA. All these changes results to a final increase of total RWAs by EUR +8m.

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		1,311	-	290%	1,311	3,803	304
Other equity exposures		1,077	-	370%	1,077	3,986	319
Total		2,389	-		2,389	7,789	623

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 (31.3.2022)	624,025	49,922
2	Asset size	- 35,451	- 2,836
3	Asset quality	-	-
4	Model updates	-	-
5	Methodology and policy	-	-
6	Acquisitions and disposals	-	-
7	Foreign exchange movements	-	-
8	Other	- 331,490	- 26,519
9	RWAs as at the end of the reporting period (30.6.2022)	257,085	20,567

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		Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models	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	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																						
Austria	653	4	-	-	-	-	-	657	26	-	-	-	26	320	0.03%	0.00%						
Australia	3	-	-	-	-	-	-	3	0	-	-	-	0	3	0.00%	0.00%						
Belgium	1,589	32	-	-	-	-	-	1,622	137	-	-	-	137	1,708	0.14%	0.00%						
Bosnia-Herzegovina	2,604	-	-	-	-	-	-	2,604	31	-	-	-	31	393	0.03%	0.00%						
Brazil	0	-	-	-	-	-	-	0	0	-	-	-	0	0	0.00%	0.00%						
Bulgaria	15	-	-	-	-	-	-	15	1	-	-	-	1	11	0.00%	0.50%						
Cape Verde	3	-	-	-	-	-	-	3	0	-	-	-	0	3	0.00%	0.00%						
Croatia	51,364	-	-	-	-	-	-	51,364	905	-	-	-	905	11,318	0.92%	0.00%						
Czech Republic	105	-	-	-	-	-	-	105	3	-	-	-	3	38	0.00%	0.50%						
Denmark	7	-	-	-	-	-	-	7	0	-	-	-	0	4	0.00%	0.00%						
Dominican Republic	2	-	-	-	-	-	-	2	0	-	-	-	0	1	0.00%	0.00%						
France	70	-	-	-	-	-	-	70	2	-	-	-	2	25	0.00%	0.00%						
Germany	1,728	-	-	-	-	-	-	1,728	40	-	-	-	40	506	0.04%	0.00%						
Gibraltar	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0.00%	0.00%						
Greece	3	-	-	-	-	-	-	3	0	-	-	-	0	2	0.00%	0.00%						
Hungary	3	-	-	-	-	-	-	3	0	-	-	-	0	2	0.00%	0.00%						
India	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0.00%	0.00%						
Italy	470	-	-	-	-	-	-	470	16	-	-	-	16	200	0.02%	0.00%						
Japan	0	-	-	-	-	-	-	0	0	-	-	-	0	0	0.00%	0.00%						
Kuwait	2	-	-	-	-	-	-	2	0	-	-	-	0	1	0.00%	0.00%						
Luxembourg	575	-	-	-	-	-	-	575	35	-	-	-	35	431	0.04%	0.50%						
Malta	6	-	-	-	-	-	-	6	1	-	-	-	1	8	0.00%	0.00%						
Netherlands	77	5,930	-	-	-	-	-	6,007	602	-	-	-	602	7,530	0.61%	0.00%						
New Zealand	0	-	-	-	-	-	-	0	0	-	-	-	0	0	0.00%	0.00%						
Pakistan	0	-	-	-	-	-	-	0	0	-	-	-	0	0	0.00%	0.00%						
Poland	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0.00%	0.00%						
Qatar	1	-	-	-	-	-	-	1	0	-	-	-	0	1	0.00%	0.00%						
Romania	45	-	-	-	-	-	-	45	4	-	-	-	4	45	0.00%	0.00%						
Russian Federation	0	8	-	-	-	-	-	8	1	-	-	-	1	14	0.00%	0.00%						
Serbia	127	-	-	-	-	-	-	127	4	-	-	-	4	56	0.00%	0.00%						
Slovakia	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0.00%	1.00%						
Slovenia	1,732,034	220,303	-	-	-	-	-	1,952,338	95,144	-	-	-	95,144	1,189,300	96.95%	0.00%						
Spain	62	-	-	-	-	-	-	62	2	-	-	-	2	22	0.00%	0.00%						
Sweden	4,349	-	-	-	-	-	-	4,349	343	-	-	-	343	4,292	0.35%	0.00%						
Switzerland	832	-	-	-	-	-	-	832	36	-	-	-	36	449	0.04%	0.00%						
Turkey	1	-	-	-	-	-	-	1	0	-	-	-	0	1	0.00%	0.00%						
Ukraine	0	-	-	-	-	-	-	0	0	-	-	-	0	0	0.00%	0.00%						
United Arab Emirates	310	-	-	-	-	-	-	310	17	-	-	-	17	214	0.02%	0.00%						
United Kingdom excluding Guernsey, Jersey, Isle of Man	134	6,119	-	-	-	-	-	6,254	185	-	-	-	185	2,313	0.19%	0.00%						
United States	-	2,297	-	-	-	-	-	2,297	596	-	-	-	596	7,448	0.61%	0.00%						
Other countries	53	-	-	-	-	-	-	53	4	-	-	-	4	53	0.00%	0.00%						
020 Total	1,797,230	234,694	-	-	-	-	-	2,031,923	98,137	-	-	-	98,137	1,226,711	100%	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	1,495,846
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	15,388	357,740	526,125	1,122,018	-	2,021,270
2	Debt securities	-	67,142	120,824	155,001	-	342,968
3	Total	15,388	424,882	646,949	1,277,019	-	2,364,238

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	59,002
020	Inflows to non-performing portfolios	4,701
030	Outflows from non-performing portfolios	- 8,783
040	Outflows due to write-offs	- 197
050	Outflow due to other situations	- 8,586
060	Final stock of non-performing loans and advances	54,920

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	528,680	501,120	27,560	-	-	-	-	4	-	4	-	-	-	-	-	-
010	Loans and advances	2,023,408	1,402,062	621,346	54,920	0	54,920	-14,372	-4,307	-10,065	-42,687	0	-42,687	-11,279	1,019,212	7,210	
020	Central banks	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
030	General governments	203,065	162,904	40,161	-	-	-	-	609	-	11	-	598	-	-	26,693	
040	Credit institutions	70,854	69,453	1,401	-	-	-	-	2	-	2	-	0	-	-	-	
050	Other financial corporations	2,696	2,041	654	168	-	168	-	10	-	2	-	7	-	168	229	
060	Non-financial corporations	920,719	643,976	276,743	27,228	-	27,228	-	6,769	-	2,518	-	4,251	-	23,393	2,290	
070	Of which SMEs	363,308	237,510	125,798	24,545	-	24,545	-	4,152	-	1,776	-	2,376	-	20,711	2,290	
080	Households	826,075	523,687	302,388	27,525	-	27,525	-	6,983	-	1,774	-	5,209	-	19,126	4,919	
090	Debt securities	342,971	342,971	-	-	-	-	-	4	-	4	-	-	-	-	-	
100	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
110	General governments	342,971	342,971	-	-	-	-	-	4	-	4	-	-	-	-	-	
120	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
130	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
140	Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
150	Off-balance-sheet exposures	1,074,108	747,798	326,310	2,105	-	2,105	1,643	540	1,103	4,526	-	4,526	-	157,434	-	
160	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
170	General governments	9,442	7,438	2,004	-	-	-	43	0	43	-	-	-	-	50,855	-	
180	Credit institutions	273,078	136,089	136,989	-	-	-	6	4	1	-	-	-	-	24	-	
190	Other financial corporations	17,707	12,688	5,018	-	-	-	26	25	0	-	-	-	-	50	-	
200	Non-financial corporations	723,120	554,488	168,632	1,978	-	1,978	1,073	362	710	4,399	-	4,399	-	97,385	5	
210	Households	50,762	37,094	13,668	127	-	127	495	147	348	127	-	127	-	9,120	-	
220	Total	3,440,488	2,492,831	947,657	57,025	-	57,025	- 12,733	- 3,771	- 8,962	- 38,161	-	38,161	- 11,279	1,176,646	7,210	

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	21,531	17,628	17,628	17,628	- 899	- 13,122	17,108	3,400
020	Central banks	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-
040	Credit institutions	-	-	-	-	-	-	-	-
050	Other financial corporations	-	-	-	-	-	-	-	-
060	Non-financial corporations	13,467	11,830	11,830	11,830	- 673	- 10,150	8,601	1,461
070	Households	8,064	5,798	5,798	5,798	- 226	- 2,972	8,507	1,939
080	Debt Securities	-	-	-	-	-	-	-	-
090	Loan commitments given	259	136	136	136	0	131	263	263
100	Total	21,790	17,763	17,763	17,763	- 899	- 12,992	17,370	3,663

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	3,095,837	54,920	- 57,066		-
020	<i>Slovenia</i>	2,655,108	52,302	- 55,217		-
030	<i>Italy</i>	142,084	14	- 31		-
040	<i>Croatia</i>	115,599	56	- 18		-
050	<i>Germany</i>	65,812	129	- 129		-
060	<i>Austria</i>	56,594	2,090	- 1,071		-
070	<i>Netherlands</i>	15,288	4	- 4		-
080	<i>Luxembourg</i>	9,205	-	- 39		-
090	<i>United States of America</i>	7,869	-	- 0		-
100	<i>Switzerland</i>	5,386	-	- 13		-
110	<i>Other countries</i>	22,892	326	- 543		-
080	Off-balance-sheet exposures	1,076,213	2,105		6,169	
130	<i>Slovenia</i>	775,165	2,094		6,134	
140	<i>Italy</i>	59,374	-		3	
150	<i>Croatia</i>	138,143	-		1	
160	<i>Germany</i>	34,617	-		1	
170	<i>Austria</i>	16,300	-		23	
180	<i>Netherlands</i>	19,654	-		1	
190	<i>Luxembourg</i>	11,156	-		0	
200	<i>United States of America</i>	5,016	-		0	
210	<i>Switzerland</i>	5,019	-		0	
220	<i>Other countries</i>	11,770	11		4	
230	Total	4,172,050	57,025	- 57,066	6,169	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	750	280	- 287	-
020	Mining and quarrying	2	1	- 1	-
030	Manufacturing	244,519	2,591	- 4,472	-
040	Electricity, gas, steam and air conditioning supply	166,045	518	- 678	-
050	Water supply	4,083	-	- 3	-
060	Construction	24,033	2,702	- 2,617	-
070	Wholesale and retail trade	197,303	8,761	- 8,565	-
080	Transport and storage	116,979	4,288	- 4,078	-
090	Accommodation and food service activities	5,585	2,038	- 1,677	-
100	Information and communication	63,027	2	- 407	-
110	Financial and insurance activities	5,044	0	- 37	-
120	Real estate activities	73,356	31	- 1,016	-
130	Professional, scientific and technical activities	37,167	4,723	- 5,047	-
140	Administrative and support service activities	5,006	1,279	- 1,213	-
150	Public administration and defense, compulsory social security	21	-	- 0	-
160	Education	710	0	- 2	-
170	Human health services and social work activities	3,115	0	- 36	-
180	Arts, entertainment and recreation	485	-	- 4	-
190	Other services	704	13	- 23	-
200	Total	947,934	27,228	- 30,162	-

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	880	-	61
030	<i>Residential immovable property</i>	-	-	
040	<i>Commercial Immovable property</i>	786	-	
050	<i>Movable property (auto, shipping, etc.)</i>	94	-	61
060	<i>Equity and debt instruments</i>	-	-	
070	<i>Other collateral</i>	-	-	
080	Total	880	-	61

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 the end of second quarter 2022, 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				Inflows to non-performing exposures
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				
1	Loans and advances subject to moratorium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	<i>of which: Households</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	<i>of which: Collateralised by residential immovable property</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	<i>of which: Non-financial corporations</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	<i>of which: Small and medium-sized enterprises</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	<i>of which: Collateralised by commercial immovable property</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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 mesecev <= 9 mesecev	> 6 months <= 9 months	> 1 year
1	Loans and advances for which moratorium was offered	668	45,764	-	-	-	-	-	-	-
2	Loans and advances subject to moratorium (granted)	590	39,148	39,148	39,148	-	-	-	-	-
3	of which: Households		30,153	30,153	30,153	-	-	-	-	-
4	of which: Collateralised by residential immovable property		21,665	21,665	21,665	-	-	-	-	-
5	of which: Non-financial corporations		8,995	8,995	8,995	-	-	-	-	-
6	of which: Small and medium-sized enterprises		4,648	4,648	4,648	-	-	-	-	-
7	of which: Collateralised by commercial immovable property		4,279	4,279	4,279	-	-	-	-	-

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

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 30 June 2022, the leverage ratio of the UniCredit Slovenia Group amounted to 8.68% and is well above the minimum threshold of 3% set by the Basel Committee on Banking Supervision.

		30.06.2022
		Applicable amount
1	Total assets as per published financial statements	3,080,790
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))	-
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	- 84,557
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)	251,487
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	48,089
13	Total exposure measure	3,295,809

Template EU LR2 - LRCOM: Leverage ratio common disclosure

LEVERAGE RATIO (Article 451)

Purpose: Leverage ratio common disclosure

		CRR leverage ratio exposures	
		a	b
		30.06.2022	31.12.2021
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	3,013,036	2,651,895
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)	-	-
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)	5,559	6,764
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	3,007,477	2,645,131
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	3,208	11,408
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	33,636	33,451
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	36,844	44,859
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	1,076,213	1,106,609
20	(Adjustments for conversion to credit equivalent amounts)	822,205	841,032
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	2,520	2,102
22	Off-balance sheet exposures	251,487	263,475
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	286,120	282,060
24	Total exposure measure	3,295,809	2,651,895
Leverage ratio			
25	Leverage ratio (%)	8.68%	10.64%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	8.68%	10.64%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	8.68%	10.64%
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:	3,013,036
EU-2	Trading book exposures	-
EU-3	Banking book exposures, of which:	3,013,036
EU-4	Covered bonds	-
EU-5	Exposures treated as sovereigns	815,059
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	137,969
EU-7	Institutions	188,314
EU-8	Secured by mortgages of immovable properties	602,559
EU-9	Retail exposures	380,052
EU-10	Corporate	780,599
EU-11	Exposures in default	21,117
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	87,368

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	<p>Group Risk Appetite Framework represents the foundation for risk management within UniCredit Parent Company. This framework envisages comprehensive governance, processes, tools and procedures for the widespread management of risks. The leverage risk is included in the Group Risk Appetite Framework, therefore, the relevant procedures and resources are applied to this kind of risk.</p> <p>The quantitative tools to assess the leverage risk are coming from Group Risk Appetite KPIs that include also the leverage ratio metric. This KPI has its own targets, triggers and limit levels that are periodically monitored within the regular reporting activity. The monitoring and the periodical reporting is submitted to the Group Executive Committee, Internal Control & Risk Committee and to the Board of Directors.</p> <p>The Group Risk Appetite process identifies the governance mechanism, managerial involvement and escalation process under normal and stressed operating conditions. The defined escalation process is activated at relevant organizational levels in order to ensure an adequate reaction when triggers or limits are breached. 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</p>
2	Description of the factors that had an impact on the leverage Ratio during the period to which the disclosed leverage Ratio refers	<p>The main drivers for the changes in the leverage ratio between December 2021 and June 2022 were:</p> <ul style="list-style-type: none"> - Tier 1 capital slightly increased due to capitalized profit (net profit from 2021 included in capital). - The change in leverage ratio exposure is mainly due to expiration of the ECB waiver related to the exemption of the Central bank exposure, which increased the leverage exposure end of June 2022. This was the main reason for lower Leverage ratio in June 2022 compared to December 2021.

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	30.06.2022	31.03.2022	31.12.2021	30.09.2021	30.06.2022	31.03.2022	31.12.2021	30.09.2021
EU 1b	Number of data points used in the calculation of averages								
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					458,111	649,261	752,654	781,765
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	1,331,436	1,352,436	1,380,792	1,326,138	102,299	91,743	93,493	83,952
3	Stable deposits	630,882	822,018	785,321	753,226	31,544	41,101	39,266	37,661
4	Less stable deposits	637,783	436,000	464,181	404,137	70,755	50,642	54,227	46,291
5	Unsecured wholesale funding	627,010	713,978	700,607	666,113	324,406	355,657	320,612	329,654
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	54,574	63,272	73,554	27,561	18,312	18,334	23,045	7,647
7	Non-operational deposits (all counterparties)	572,436	650,707	627,053	638,552	306,094	337,322	297,568	322,007
8	Unsecured debt	-	-	-	-	-	-	-	-
9	Secured wholesale funding								
10	Additional requirements	286,556	249,596	190,788	296,221	147,059	92,012	26,798	92,412
11	Outflows related to derivative exposures and other collateral requirements	124,871	79,254	13,111	74,538	124,871	79,254	13,111	74,538
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	161,686	170,341	177,677	221,683	22,188	12,758	13,688	17,873
14	Other contractual funding obligations	18,577	15,761	3,657	7,277	14,236	12,365	563	4,637
15	Other contingent funding obligations	781,977	729,862	804,978	772,407	57,511	53,092	56,603	46,524
16	TOTAL CASH OUTFLOWS					623,323	592,111	484,382	539,305
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	-	-	-	-	-	-	-	-
18	Inflows from fully performing exposures	244,945	219,712	111,941	181,850	232,950	195,370	108,903	165,213
19	Other cash inflows	158,381	107,734	44,983	110,053	130,033	82,508	19,440	81,936
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					362,983	277,878	128,343	247,149
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	403,326	327,445	156,925	291,903	362,983	277,878	128,343	247,149
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					458,111	649,261	752,654	781,765
22	TOTAL NET CASH OUTFLOWS					282,528	326,990	369,727	310,030
23	LIQUIDITY COVERAGE RATIO					162.15%	198.56%	203.57%	252.16%

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 September 30th 2021 to June 30th 2022, the LCR of UniCredit Bank fluctuated between 162% and 252% (162% as of June 30th 2022). 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 458mio EUR and 782mio EUR (458mio EUR as of June 30th 2022). Regarding net liquidity outflows, these amounted to between 283mio EUR and 370mio EUR (283mio EUR as of June 30th 2022).

The most common reasons of the fluctuations of LCR in the period between September 30th 2021 and June 30th 2022 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, increase of stock of customer loans, early repayment of Supranational Funding and dividend payout.

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

The liquidity buffer of UniCredit Banka Slovenija 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, balances 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).

UniCredit Banka Slovenija d.d. is not dependent on financing via interbank market.

The Bank considers the concentration of funding per maturity 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, in order to manage and be compliant with the internal limits and triggers related to interest rate risks in 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	-	-	-	285,404	285,404
2	Own funds	-	-	-	276,700	276,700
3	Other capital instruments	-	-	-	8,704	8,704
4	Retail deposits	-	1,314,402	19,635	566	1,233,641
5	Stable deposits	-	644,014	4,816	222	616,611
6	Less stable deposits	-	670,388	14,818	344	617,030
7	Wholesale funding:	-	762,301	404,612	49,514	560,333
8	Operational deposits	-	48,349	-	-	24,174
9	Other wholesale funding	-	713,952	404,612	49,514	536,158
10	Interdependent liabilities	-	-	-	-	-
11	Other liabilities:	58,450	36,727	-	18,017	18,017
12	NSFR derivative liabilities	58,450	-	-	-	-
13	All other liabilities and capital instruments not included in the above categories	-	36,727	-	18,017	18,017
14	Total available stable funding (ASF)					2,097,394
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					-
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		-	-	64,636	64,636
16	Deposits held at other financial institutions for operational purposes		-	-	-	-
17	Performing loans and securities:		528,519	508,265	2,077,576	1,465,241
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		-	263,613	-	131,807
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		195,256	26,229	27,881	57,036
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		271,074	176,060	1,334,188	1,221,250
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		57,743	36,563	681,885	490,378
22	Performing residential mortgages, of which:		27,112	25,701	664,554	-
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		20,200	19,244	485,175	-
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		35,077	16,661	50,953	55,149
25	Interdependent assets		-	-	-	-
26	Other assets:	-	113,133	3,031	488,841	54,522
27	Physical traded commodities		-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	582	495
29	NSFR derivative assets		-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted		-	-	53,672	2,684
31	All other assets not included in the above categories		58,879	3,031	488,841	51,344
32	Off-balance sheet items		397,336	-	-	38,263
33	Total RSF					1,622,663
34	Net Stable Funding Ratio (%)					129%

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
1	Loans and advances	994,819	1,026,422	898,581	127,841	-
2	Debt securities	342,968	-	-	-	-
3	Total	1,337,787	1,026,422	898,581	127,841	-
4	<i>Of which non-performing exposures</i>	5,024	7,210	6,930	279	-
EU-5	<i>Of which defaulted</i>	5,024	7,210			

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)			RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)				
		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 (%)			
															a	b	c
1	Central governments and central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Institutions	234,464	0.00%	0.00%	0.00%	-	-	-	-	-	0.00%	-	-	108,945	-	108,945	-
3	Corporates	194,796	0.00%	0.00%	0.00%	-	-	-	-	-	0.00%	-	-	105,572	-	105,572	-
3.1	<i>Of which Corporates – SMEs</i>	-	0.00%	0.00%	0.00%	-	-	-	-	-	0.00%	-	-	-	-	-	-
3.2	<i>Of which Corporates – Specialised lending</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.3	<i>Of which Corporates – Other</i>	194,796	0.00%	0.00%	0.00%	-	-	-	-	-	0.00%	-	-	105,572	-	105,572	-
4	Total	429,260	0.00%	0.00%	0.00%	-	-	-	-	-	0.00%	-	-	214,517	-	214,517	-

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.

	Exposure classes	a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post CCF and CRM		RWAs and RWA density	
		On-balance-sheet amount	Off-balance-sheet amount	On-balance-sheet amount	Off-balance-sheet amount	RWAs	RWA density
1	Central governments or central banks	815,059	23	931,744	11	-	-
2	Regional government or local authorities	99,575	9,152	99,575	1,577	20,231	0.20
3	Public sector entities	38,394	200	40,798	-	20,232	0.50
4	Multilateral development banks	-	-	23,464	2,148	-	-
5	International organisations	-	-	-	-	-	-
6	Institutions	158	653	158	282	170	0.39
7	Corporates	601,490	477,407	444,130	76,583	498,055	0.96
8	Retail	380,052	153,949	374,140	26,780	286,767	0.72
9	Secured by mortgages on immovable property	602,559	41,018	602,559	37,700	238,915	0.37
10	Exposures in default	21,052	124	20,554	26	21,571	1.05
11	Exposures associated with particularly high risk	16,775	-	15,002	-	22,503	1.50
12	Covered bonds	-	-	-	-	-	-
13	Institutions and corporates with a short-term credit assessment	1,313	-	1,313	-	298	0.23
14	Collective investment undertakings	22,062	-	22,062	-	2,513	0.11
15	Equity	-	-	-	-	-	-
16	Other items	1,799	-	1,799	-	1,796	1.00
17	Total	2,600,288	682,526	2,577,299	145,108	1,113,052	0.41