Disclosures of UniCredit Bank Slovenia for the year 2022

Disclosures of UniCredit Bank Slovenia d.d. for the year 2022

Disclosures of UniCredit Bank Slovenia d.d. for the 4Q 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).

Following the requirement on the Pillar 3 disclosures presented in Article 13 of the CRR, the UniCredit Banka Slovenia is obliged to also disclose templates EU CR7 – IRB approach, EU CCR7, EU MR2-B, EU INS1, EU INS2, CR2a, EU CQ8, EU CQ6 and EU CQ2. Templates EU CR7, EU CCR7, EU MR2-B, EU INS1 and EU INS2 are not disclosed considering the Bank's business, templates EUCR2, EUR CQ8, EU CQ6 and EU CQ2 are not disclosed since the NPL ration is lower than 5% which is set as a disclosure threshold.

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.

Table of Content

Template EU CC1 - Composition of regulatory own funds

CAPITAL (Article 437)

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

At the end of December 2022, the own funds of the UniCredit Bank Slovenia 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 Bank Slovenia. 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	42,832	44
3	Accumulated other comprehensive income (and other reserves)	97,029	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**	**268,005**	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	- 213	
8	Intangible assets (net of related tax liability) (negative amount)	- 8,765	part of 16
9	Transitional adjustment related to IFRS9	7,354	
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	- 32	
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	- 1,154	
28	**Total regulatory adjustments to Common equity Tier 1 (CET1)**	**- 2,809**	
29	**Common Equity Tier 1 (CET1) capital**	**265,196**	
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)**	**265,196**	
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	254	
51	**Tier 2 (T2) capital before regulatory adjustments**	**254**	

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	- 254	
57	**Total regulatory adjustments to Tier 2 (T2) capital**	**- 254**	
58	**Tier 2 (T2) capital**	**-**	
59	**Total capital (TC = T1 + T2)**	**265,196**	
60	**Total Risk exposure amount**	**1,414,281**	
Capital ratios and requirements including buffers			
61	**Common Equity Tier 1 capital**	**18.75%**	
62	**Tier 1 capital**	**18.75%**	
63	**Total capital**	**18.75%**	
64	Institution CET1 overall capital requirements	7.2536%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: countercyclical buffer requirement	0.0036%	
67	of which: systemic risk buffer requirement	0.00%	
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	14.25%	
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 Bank 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**
		31.12.2022	
	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	745,963	
2	Financial assets held for trading	75,619	
3	Non-trading financial assets mandatory at fair value through profit and loss	2,373	
4	Financial assets measured at fair value through other comprehensive income	296,708	
5	Financial assets measured at amortised cost	2,164,532	
6	*- Debt securities*	33,389	
7	*- Loans and advances to banks*	65,002	
8	*- Loans and advaces to customers*	2,042,357	
9	*- Other financial assets*	23,784	
10	Derivatives - hedge accounting	103,224	
11	Fair values changes of the hedge items in portfoli hedge of interest rate risk	- 72,995	
12	Investments in subsidiaries, associates and joint ventures	-	
13	Tangible assets	12,493	
14	*- Property and Equipment*	12,493	
15	*- Investment property*	-	
16	Intangible assets	13,608	8
17	Tax assets	698	
18	*- Current tax assets*	-	
19	*- Deferred tax assets*	698	
20	Other assets	2,079	
21	Non-current assets and disposal groups classified as held for sale	2,120	
22	**Total assets**	**3,346,421**	
	Liabilities - *Breakdown by liability clases according to the balance sheet in the published financial statements*		
23	Financial liabilities held for trading	69,550	
24	Financial liabilities designated at fair value through profit or loss		
25	Financial liabilities measured at amortised cost	2,930,647	
26	*- Deposits from banks and central banks*	*19,433*	
27	*- Deposits from non-bank customers*	*2,419,172*	
28	*- Loans from banks and central banks*	*443,803*	
29	*- Subordinated liabilities*	-	
30	*- Other financial liabilities*	*48,238*	
31	Derivatives - hedge accounting	81,691	
32	Fair value changes of the hedged items in portfolio interest rate risk	- 73,939	
33	Provisions	19,905	
34	Tax liabilities	4,164	
35	- Current tax liabilities	4,164	
36	- Deferred tax liabilities	-	
37	Other liabilities	4,160	
38	Liabilities included in disposal groups classified as held for sale	-	
39	**Total liabilities**	**3,036,177**	
	Shareholders' Equity		
40	Share capital	20,384	1
41	Share premium	107,760	1
42	Accumulated other comprehensive income	- 1,879	3
43	Profit reserves	99,778	3
44	Retained earnings	42,832	2
45	Profit / loss from current year	41,369	
46	**Total shareholders' equity**	**310,243**	
47	**Total liabilities and shareholders' equity**	**3,346,421**	

Template EU CCA - Main features of regulatory own funds instruments and eligible liabilities instruments

CAPITAL (Article 437)

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

Table EU CCA below discloses information regarding the own funds instruments. The table shows details of the main features of common equity instruments as well as eligible liabilites. Common shares are fully included in the common equity Tier 1 of the UniCredit Slovenia Group. The shares meet all the conditions for inclusion in the capital as stated in accordance with the relevant CRR provisions.

		Commont Equity Tier 1 (CET 1) Capital
1	Issuer	UniCredit Banka Slovenija d.d.
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	SI0021108749
2a	Public or private placement	private
3	Governing law(s) of the instrument	Slovenian Law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No
	Regulatory treatment	
4	Current treatment taking into account, where applicable, transitional CRR rules	Common Equity Tier 1
5	Post-transitional CRR rules	Common Equity Tier 1
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo
7	Instrument type (types to be specified by each jurisdiction)	Common Equity Tier 1 capital
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	128.143
9	Nominal amount of instrument	20.384
EU-9a	Issue price	0,00417 EUR/per share
EU-9b	Redemption price	N/A
10	Accounting classification	Shareholders' equity
11	Original date of issuance	28.12.1999 28.02.2006 21.09.2007
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	N/A
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
	Coupons / dividends	
17	Fixed or floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down features	No
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
34a	Type of subordination (only for eligible liabilities)	Statutory
EU-34b	Ranking of the instrument in normal insolvency proceedings	1
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
37a	Link to the full term and conditions of the instrument (signposting)	N/A
where question was not applicable, N/A was inserted		

Table EU OVC - ICAAP information

CAPITAL (Article 438) (1))

Purpose: Internal Capital Adequacy Assessment Process and ongoing assessment of the bank's risks, how the bank intends to mitigate those risks and how much current and future capital is necessary having considered other mitigating factors

Approach to assessing the adequacy of the internal capital:

The Bank assesses its capital adequacy on a going concern approach, ensuring that an adequate level of capital is maintained to continue business activities as usual even under severe loss events, like those caused by economic downturn.
The Internal Capital Adequacy Assessment Process performed at the consolidated level reveals an adequate framework in terms of:

1. Risk identification and mapping;
2. Risk measurement and stress testing;
3. Risk appetite setting and capital allocation;
4. Monitoring and reporting.

The result of the institution's internal capital adequacy assessment process

The Bank monitors its main risk profile with a frequency coherent with the nature of each single risk; on top of this, a quarterly reporting of integrated risks and risk appetite evolution is performed and reported to the relevant risk committees and governing bodies, in order to set and implement an efficient and effective ICAAP framework.

Capital adequacy is assessed considering the balance between the assumed risks and the available capital both in regulatory and in an economic perspective. With respect to economic perspective, capital adequacy is assessed by comparing the amount of financial resources available to absorb losses and keep the Group solvent, the so-called Available Financial Resources (AFR), with the amount of capital the Group needs to support its business activities, i.e. Internal Capital (IC). The decision to include components in AFR is based on three main criteria:

- Loss absorbency;
- Permanence;
- Flexibility of payments.

Since these criteria are the same as the ones identified by regulators to calculate regulatory own funds, the amount of regulatory own funds is the natural basis for the quantification of AFR. Under the going concern approach, the AFR are computed under the assumption that the Bank remains compliant with all the accounting and regulatory standards. The ratio between AFR and IC is the “Risk Taking Capacity” (RTC). RTC is one of the key indicators included in the Group RAF dashboard on which the Bank leverages to guide the selection of the desired risk-return profile in alignment with its business strategies.
Current capital adequacy of the UniCredit Banka Slovenija is considered adequate to cover its risk profile and the operation of its business model.

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.

The UniCredit Bank Slovenia 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
		31.12.2022	30.09.2022	31.12.2022
1	Credit risk (excluding CCR)	1,294,185	1,336,943	103,535
2	Of which the standardised approach	1,077,571	1,086,856	86,206
3	Of which the Foundation IRB (F-IRB) approach	208,792	242,679	16,703
4	Of which slotting approach		-	
EU 4a	Of which equities under the simple riskweighted approach	7,821	7,409	626
5	Of which the Advanced IRB (A-IRB) approach	-	-	-
6	Counterparty credit risk - CCR	11,663	11,710	933
7	Of which the standardised approach	11,663	11,710	933
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)	5,323	2,089	426
21	Of which the standardised approach	5,323	2,089	426
22	Of which IMA	-	-	-
EU 22a	Large exposures	-	-	-
23	Operational risk	94,248	93,101	7,540
EU 23a	Of which basic indicator approach	-	-	-
EU 23b	Of which standardised approach	-	-	-
EU 23c	Of which advanced measurement approach	94,248	93,101	7,540
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	1,982	-	159
25	Other calculation elements	6,880	3,729	550
26	**Total**	**1,414,281**	**1,447,571**	**113,142**

Credit risk RWA decreased compared to the previous quarter mainly due to lower RWA on IRB approach end of December 2022. The main driver for the decrease was lower exposure on Nostro accounts. Also on standardised approach RWA decreased due to new real estate collateral appraisals, partially neutralized by new loans. Operational risk RWA slightly increased in 4Q22, as well as Market risk RWA which was driven by higher trading exposure. All these changes results to a final decrease of total RWAs by EUR -33m.

Template EU KM1 - Key metrics template

CAPITAL (Article 438)

Purpose: Disclosure of key metrics and overview of risk-weighted exposure amounts part related to the Article 438, point (b)

		a	b	c	d	e
		31.12.2022	30.09.2022	30.06.2022	31.03.2022	31.12.2021
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)					
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	0%	0%	0%	0%	0%
EU 7b	of which: to be made up of CET1 capital (percentage points)	0	0	0	0	0
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	0	0	0	0	0
EU 7d	Total SREP own funds requirements (%)	8.00%	8.00%	8.00%	8.00%	8.00%
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)					
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0%	0%	0%	0%	0%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0	0	0	0	0
EU 14c	Total SREP leverage ratio requirements (%)	3%	3%	3%	3%	3%

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 (30.9.2022)**	**250,087**	**20,007**
2	Asset size	- 29,995	- 2,400
3	Asset quality	- 3,478	- 278
4	Model updates	-	-
5	Methodology and policy	-	-
6	Acquisitions and disposals	-	-
7	Foreign exchange movements	-	-
8	Other	-	-
9	**RWAs as at the end of the reporting period (31.12.2022)**	**216,614**	**17,329**

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	1,777	-	290%	1,777	5,155	412
Other equity exposures	721	-	370%	721	2,667	213
Total	**2,498**	**-**		**2,498**	**7,821**	**626**

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	3	-	-	-	-	3	0	-	-	0	3	0.00%	0.00%
	Austria	653	4	-	-	-	656	27	-	-	27	338	0.03%	0.00%
	Belgium	5,593	65	-	-	-	5,659	467	-	-	467	5,836	0.49%	0.00%
	Bosnia-Hercegovina	2,105	-	-	-	-	2,105	6	-	-	6	81	0.01%	0.00%
	Brazil	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.00%
	Canada	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.00%
	Cape Verde	3	-	-	-	-	3	0	-	-	0	2	0.00%	0.00%
	Croatia	51,070	-	-	-	-	51,070	884	-	-	884	11,046	0.93%	0.00%
	Czech Republic	89	-	-	-	-	89	3	-	-	3	32	0.00%	1.50%
	Denmark	8	-	-	-	-	8	0	-	-	0	4	0.00%	2.00%
	Dominican Republic	3	-	-	-	-	3	0	-	-	0	3	0.00%	0.00%
	France	70	-	-	-	-	70	2	-	-	2	25	0.00%	0.00%
	Germany	1,177	-	-	-	-	1,177	27	-	-	27	335	0.03%	0.00%
	Gibraltar	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
	Greece	1	-	-	-	-	1	0	-	-	0	1	0.00%	0.00%
	Hungary	3	-	-	-	-	3	0	-	-	0	2	0.00%	0.00%
	India	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.00%
	Italy	439	-	-	-	-	439	15	-	-	15	183	0.02%	0.00%
	Japan	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.00%
	Kazakhstan	0	1,614	-	-	-	1,614	131	-	-	131	1,633	0.14%	0.00%
	Kuwait	1	-	-	-	-	1	0	-	-	0	1	0.00%	0.00%
	Luxembourg	4,583	-	-	-	-	4,583	95	-	-	95	1,181	0.10%	0.50%
	Malta	1	-	-	-	-	1	0	-	-	0	0	0.00%	0.00%
	Netherlands	0	5,810	-	-	-	5,810	458	-	-	458	5,720	0.48%	0.00%
	Other countries	57	-	-	-	-	57	5	-	-	5	57	0.00%	0.00%
	Pakistan	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.00%
	Poland	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
	Portugal	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.00%
	Romania	383	-	-	-	-	383	31	-	-	31	383	0.03%	0.50%
	Russian Federation	0	7	-	-	-	7	2	-	-	2	21	0.00%	0.00%
	Serbia	96	-	-	-	-	96	4	-	-	4	44	0.00%	0.00%
	Slovakia	0	-	-	-	-	0	0	-	-	0	0	0.00%	1.00%
	Slovenia	1,709,270	279,608	-	-	-	1,988,878	92,414	-	-	92,414	1,155,170	96.80%	0.00%
	Spain	60	-	-	-	-	60	2	-	-	2	21	0.00%	0.00%
	Sweden	1,889	-	-	-	-	1,889	147	-	-	147	1,836	0.15%	1.00%
	Switzerland	852	-	-	-	-	852	28	-	-	28	344	0.03%	0.00%
	Turkey	1	-	-	-	-	1	0	-	-	0	1	0.00%	0.00%
	United Arab Emirates	267	-	-	-	-	267	9	-	-	9	115	0.01%	0.00%
	United Kingdom excluding Guernsey, Jersey, Isle of Man	131	3,917	-	-	-	4,048	128	-	-	128	1,599	0.13%	1.00%
	United States	89	2,373	-	-	-	2,461	591	-	-	591	7,390	0.62%	0.00%
020	**Total**	**1,778,898**	**293,399**	**-**	**-**	**-**	**2,072,297**	**95,472**	**-**	**-**	**95,472**	**1,193,406**	**100.00%**	**7.50%**

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	1,414,281
020	Institution specific countercyclical buffer rate	0.0036%
030	Institution specific countercyclical buffer requirement	51

Template EU CRB: Additional disclosure related to the credit quality of assets

CREDIT RISK AND DILUTION RISK (Article 442 (1))

Purpose: Additional disclosure related to the credit quality of assets

The scope and definitions of 'past-due' and 'impaired' exposures used for accounting purposes and the differences, if any, between the definitions of past due and default for accounting and regulatory purposes as specified by the EBA Guidelines on the application of the definition of default in accordance with Article 178 CRR:

The Bank pursues the full alignment the definition of "default" for computing risk-weights or capital requirements with the definition of:

-"impairment" for accounting purposes, estimating incurred losses and their coverage by impairment allowances;
-"non-performing exposures" for supervisory reporting in determining the asset quality of the Bank

This principle allows a homogeneous approach on the loan categorization practices for supervisory and reporting purposes grouping loans categories according to a common framework required for regulatory reporting and financial statements disclosure.

A 'default' is considered to have occurred when either or both of the two following events have taken place:

•the obligor is past due more than 90 days (> 90 dpd) on any material credit obligation
or / and
•the obligor is unlikely to pay at least one of his credit obligations in full without recourse actions to be taken by the Bank.

Past due calculation is based on the quantification of the credit obligation past due and the overall credit obligation at obligor level, to be compared with an absolute and a relative threshold.
In particular:

- the absolute threshold, set respectively by the European Central Bank equal to 100 € and 500€ for Retail and Non-Retail exposures , refers to the tota amount of the credit obligation past due understood as the sum of all past due amounts related to the credit obligations of the borrower towards the institution , the parent undertaking or any of its subsidiaries,
- the relative threshold, set by the European Central Bank equal to 1%, is defined as a percentage of a credit obligation past due in relation to the tota on-balance-sheet exposures to the obligor excluding equity exposures,

The breach of both the thresholds triggers the counting of days past due, which determines the "material past due" default classification once 90 days of consecutive past due are reached.

The extent of past-due exposures (more than 90 days) that are not considered to be impaired and the reasons for this:

There are no exceptions regarding past-due counter; as soon as client reaches 90 days past due, its' exposure is considered as impaired, regardless of type/segment of client and/or type of exposure.

Description of methods used for determining general and specific credit risk adjustments:

The Bank uses two approaches and methodologies for impairment losses – individual and portfolio approach.

Impairment allowances on financial assets representing individually significant past due exposures to legal entities are evaluated individually, based on best estimate of the present value of expected cash flows, while for private individuals' segment impairments are assessed on a portfolio basis, based on the expected loss calculation. In estimating these cash flows, the Group assesses counterparty's financial situation, past repayment discipline and repayment schedules. Monthly assessment represents a basis for the booking of impairments; the procedure is covered by the guidelines and is supported by IT solutions.

The Bank assesses specific impairments using individual approach (on a client or transaction level) by taking into consideration the following:

•When estimating these cash flows, the Bank evaluates counterparty's financial situation, past repayment discipline and repayment pattern;
•Eventual cancellation of loan contracts or conditions;
•Bankruptcy or any other legal proceedings that can result in a loss for the Bank;
•Information that might have an impact on received repayments to the Bank.

The institution's own definition of a restructured exposure used for the implementation of point (d) of Article 178(3) CRR specified by the EBA Guidelines on defaultin accordance with Article 178 CRR when different from the definition of forborne exposure defined in Annex V to Commission Implementing Regulation (EU) 680/2014:

The Bank's definition of forborne, or restructured exposure is in accordance with the definition of forborne exposure as delineated in Chapter 18 of Part 2 in Annex V to Commission Implementing Regulation (EU) 680/2014, which takes into consideration both (i) performing forborne exposure and (ii) non-performing forborne exposure. On the other hand, Point 3.d of Article 178 in Regulation (EU) No 575/2013 takes into account only non-performing forborne exposure, namely the one that is considered to have indications of unlikeliness to pay, whereby an event of default is considered to have occurred at the debtor's level on account of the distressed restructuring. However, the Bank's definition of restructured, or forborne exposure, be it performing or non-performing, is in accordance with the relevant regulations .

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**	**737,478**	**725,755**	**11,723**	**-**	**-**	**-**	**- 3**	**- 2**	**- 1**	**-**	**-**	**-**	**-**	**-**	**-**
010	**Loans and advances**	**2,135,289**	**1,683,825**	**451,464**	**38,733**	**0**	**38,733**	**-20,300**	**-5,943**	**-14,357**	**-22,576**	**0**	**-22,576**	**-579**	**1,069,022**	**7,111**
020	*Central banks*	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-
030	*General governments*	224,393	223,093	1,300	-	-	-	- 62	- 32	- 30	-	-	-	-	6,273	-
040	*Credit institutions*	65,965	64,987	978	-	-	-	- 6	- 6	- 0	-	-	-	-	-	-
050	*Other financial corporations*	35,273	5,863	29,410	-	-	-	- 99	- 25	- 74	-	-	-	-	20,214	-
060	*Non-financial corporations*	952,871	749,168	203,703	21,224	-	21,224	- 13,411	- 4,228	- 9,183	- 11,705	-	- 11,705	- 579	336,358	3,357
070	*Of which SMEs*	399,871	292,799	107,072	19,393	-	19,393	- 9,202	- 3,398	- 5,804	- 9,908	-	- 9,908	- 579	149,940	3,357
080	*Households*	856,788	640,714	216,073	17,509	-	17,509	- 6,721	- 1,652	- 5,070	- 10,871	-	- 10,871	-	706,176	3,754
090	**Debt securities**	**308,137**	**308,137**	**0**	**0**	**0**	**0**	**-7**	**-7**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
100	*Central banks*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
110	*General governments*	308,137	308,137	-	-	-	-	- 7	- 7	-	-	-	-	-	-	-
120	*Credit institutions*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
130	*Other financial corporations*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
140	*Non-financial corporations*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150	**Off-balance-sheet exposures**	**1,092,242**	**998,922**	**93,320**	**2,101**	**0**	**2,101**	**2,156**	**1,066**	**1,090**	**1,998**	**0**	**1,998**		**178,853**	**6**
160	*Central banks*	-	-	-	-	-	-	-	-	-	-	-	-		-	-
170	*General governments*	7,915	7,911	5	-	-	-	0	0	-	-	-	-		38,784	-
180	*Credit institutions*	134,890	133,999	891	-	-	-	21	19	2	-	-	-		24	-
190	*Other financial corporations*	17,894	13,806	4,087	-	-	-	10	7	3	-	-	-		-	-
200	*Non-financial corporations*	882,675	802,416	80,259	1,980	-	1,980	1,749	850	899	1,877	-	1,877		131,563	6
210	*Households*	48,868	40,790	8,078	121	-	121	376	189	186	121	-	121		8,482	-
220	**Total**	**4,273,147**	**3,716,639**	**556,508**	**40,834**	**0**	**40,834**	**-18,154**	**-4,886**	**-13,268**	**-20,578**	**0**	**-20,578**	**-579**	**1,247,874**	**7,117**

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	30,768	396,860	517,585	1,185,934	-	2,131,146
2	Debt securities	-	50,716	119,453	137,961	-	308,130
3	***Total***	**30,768**	**447,577**	**637,038**	**1,323,895**	**-**	**2,439,277**

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	20,325
030	Outflows from non-performing portfolios	-40,594
040	Outflows due to write-offs	-312
050	Outflow due to other situations	-40,281
060	**Final stock of non-performing loans and advances**	**38,733**

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	18,701,197	14,581,028	14,581,028	14,581,028	- 1,664,628	- 7,875,039	15,323,484	3,915,339
020	*Central banks*	-	-	-	-	-	-	-	-
030	*General governments*	-	-	-	-	-	-	-	-
040	*Credit institutions*	-	-	-	-	-	-	-	-
050	*Other financial corporations*	-	-	-	-	-	-	-	-
060	*Non-financial corporations*	*12,212,916*	*9,908,844*	*9,908,844*	*9,908,844*	- *1,267,091*	- *5,762,985*	*8,510,650*	*2,220,345*
070	*Households*	*6,488,281*	*4,672,184*	*4,672,184*	*4,672,184*	- *397,537*	- *2,112,054*	*6,812,834*	*1,694,994*
080	Debt Securities								
090	Loan commitments given								
100	**Total**	**18,701,197**	**14,581,028**	**14,581,028**	**14,581,028**	**- 1,664,628**	**- 7,875,039**	**15,323,484**	**3,915,339**

Template EU CQ3: Credit quality of performing and non-performing exposures by past due days

CREDIT RISK AND DILUTION RISK (Article 442)

Purpose: An ageing analysis of accounting past due exposures

		a	b	c	d	e	f	g	h	i	j	k	l
		Gross carrying amount/nominal amount											
		Performing exposures			Non-performing exposures								
			Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted
005	**Cash balances at central banks and other demand deposits**	**737,478**	**737,478**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
010	**Loans and advances**	**2,135,289**	**2,134,612**	**677**	**38,733**	**28,949**	**1,334**	**820**	**1,313**	**3,927**	**378**	**2,013**	**38,733**
020	*Central banks*	0	0	0	0	0	0	0	0	0	0	0	0
030	*General governments*	224,393	224,393	0	0	0	0	0	0	0	0	0	0
040	*Credit institutions*	65,965	65,965	0	0	0	0	0	0	0	0	0	0
050	*Other financial corporations*	35,273	35,273	0	0	0	0	0	0	0	0	0	0
060	*Non-financial corporations*	952,871	952,545	326	21,224	19,541	166	182	380	590	40	325	21,224
070	*Of which SMEs*	399,871	399,545	326	19,393	17,755	166	182	336	590	40	325	19,393
080	*Households*	856,788	856,437	351	17,509	9,408	1,168	638	932	3,337	338	1,688	17,509
090	**Debt securities**	**308,137**	**308,137**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
100	*Central banks*	0	0	0	0	0	0	0	0	0	0	0	0
110	*General governments*	308,137	308,137	0	0	0	0	0	0	0	0	0	0
120	*Credit institutions*	0	0	0	0	0	0	0	0	0	0	0	0
130	*Other financial corporations*	0	0	0	0	0	0	0	0	0	0	0	0
140	*Non-financial corporations*	0	0	0	0	0	0	0	0	0	0	0	0
150	**Off-balance-sheet exposures**	**1,092,242**			**2,101**								**2,101**
160	*Central banks*	0			0								0
170	*General governments*	7,915			0								0
180	*Credit institutions*	134,890			0								0
190	*Other financial corporations*	17,894			0								0
200	*Non-financial corporations*	882,675			1,980								1,980
210	*Households*	48,868			121								121
220	**Total**	**4,273,147**	**3,180,228**	**677**	**40,834**	**28,949**	**1,334**	**820**	**1,313**	**3,927**	**378**	**2,013**	**40,834**

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	b	c	d	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 non-performing		Of which subject to impairment			
				Of which defaulted				
010	***On-balance-sheet exposures***	**3,422,817**	**38,733**	**38,733**	**3,219,634**	**- 42,886**		**-**
020	*Slovenia*	2,976,346	36,915	36,915	2,951,311	- 40,552		-
030	*Italy*	173,578	-	-	112,407	- 22		-
040	*Germany*	127,965	19	19	13,429	- 32		-
050	*Croatia*	57,637	1,685	1,685	57,637	- 885		-
060	*Cyprus*	19,978	-	-	19,978	- 610		-
070	*Poland*	16,610	2	2	16,610	- 3		-
080	*Austria*	14,114	18	18	14,114	- 28		-
090	*United States of America*	6,021	-	-	3,647	- 1		-
100	*Belgium*	5,751	-	-	5,686	- 91		-
110	*Other countries*	24,818	94	94	24,815	- 662		-
080	***Off-balance-sheet exposures***	**1,094,343**	**2,101**	**2,101**	**-**		**4,154**	
130	*Slovenia*	919,376	2,089	2,089			4,111	
140	*Italy*	57,680	-	-			6	
150	*Germany*	33,726	-	-			1	
160	*Croatia*	16,017	-	-			0	
170	*Austria*	12,809	-	-			1	
180	*Netherlands*	12,347	-	-			6	
190	*Luxembourg*	10,121	-	-			0	
200	*United States of America*	8,161	-	-			0	
210	*Switzerland*	8,071	-	-			14	
220	*Other countries*	16,035	12	12			14	
230	**Total**	**4,517,160**	**40,834**	**40,834**	**3,219,634**	**- 42,886**	**4,154**	**-**

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	b	c	d	e	f
		Gross carrying amount				Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Of which non-performing		Of which loans and advances subject to impairment		
				Of which defaulted			
010	Agriculture, forestry and fishing	748	0	0	748	-12	0
020	Mining and quarrying	1	0	0	1	0	0
030	Manufacturing	263,115	1,110	1,110	263,115	-7,154	0
040	Electricity, gas, steam and air conditioning supply	105,282	0	0	105,282	-99	0
050	Water supply	4,090	0	0	4,090	-27	0
060	Construction	30,049	466	466	30,049	-1,072	0
070	Wholesale and retail trade	195,792	4,101	4,101	195,792	-4,401	0
080	Transport and storage	105,849	2,546	2,546	105,849	-2,075	0
090	Accommodation and food service activities	4,084	1,949	1,949	4,084	-852	0
100	Information and communication	59,343	59	59	59,343	-290	0
110	Financial and insurance actvities	54,746	0	0	54,746	-44	0
120	Real estate activities	97,778	2	2	97,778	-2,100	0
130	Professional, scientific and technical activities	37,757	9,949	9,949	37,757	-4,790	0
140	Administrative and support service activities	9,953	1,043	1,043	9,953	-2,096	0
150	Public administration and defense, compulsory social security	14	0	0	14	0	0
160	Education	1,021	0	0	1,021	-13	0
170	Human health services and social work activities	3,301	0	0	3,301	-71	0
180	Arts, entertainment and recreation	301	0	0	301	-8	0
190	Other services	868	0	0	868	-13	0
200	***Total***	***974,092***	***21,224***	***21,224***	***974,092***	***-25,116***	***0***

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)	0	0
020	Other than PP&E	0	0
030	*Residential immovable property*	*0*	*0*
040	*Commercial Immovable property*	*0*	*0*
050	*Movable property (auto, shipping, etc.)*	*0*	*0*
060	*Equity and debt instruments*	*0*	*0*
070	*Other collateral*	*0*	*0*
080	***Total***	***0***	***0***

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**	**578**	**37,447**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
2	**Loans and advances subject to moratorium (granted)**	**512**	**31,807**	**31,807**	**31,807**	**-**	**-**	**-**	**-**	**-**
3	of which: Households		27,235	27,235	27,235	-	-	-	-	-
4	*of which: Collateralised by residential immovable property*		19,775	19,775	19,775	-	-	-	-	-
5	of which: Non-financial corporations		4,572	4,572	4,572	-	-	-	-	-
6	*of which: Small and medium-sized enterprises*		3,217	3,217	3,217	-	-	-	-	-
7	*of which: Collateralised by commercial immovable property*		2,052	2,052	2,052	-	-	-	-	-

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 2022 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 2022 the Remuneration Committee met seven times. Key activities of the Remuneration Committee included:

1. getting acquainted with the Annual audit report of the Internal Audit on remuneration policies and practices,
2. familiarization with the self-assessment process to identify Material Risk takers and to confirm the list (so-called Identified staff),
3. monitoring and analyzing the remuneration system & approval of remuneration of Identified Staff
4. updating the Remuneration policies (Group Incentive System for the Identified Staff, Group Remuneration Policy, Group Termination policy)
5. getting acquainted with the goals Scorecards 2022 for CEO and Group 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 UniCredit Bank Slovenia (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 and customized, 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 of UniCredit Bank Slovenia (hereinafter also Remuneration Policy) are valid for the entire organization and are reflected in the remuneration practices applying to employee categories across businesses. The Bank 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 and Commission Delegated Regulation (EU) 2021/923 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 Entitywith an allocated Internal Capital equal or greater than 2% of Group/Division;
- organizational units within a Legal Entity with an allocated internal capital or its proxy equal or greater than 2% of the Group's Internal Capital or its proxy;
- 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, within a MBU, entitled to significant remuneration equal to or greater than the higher value between EUR 500,000 and the average remuneration awarded to the members of the institution's management body and senior managementstaff 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 GEC-1 with managerial responsibility;
  - –all staff granted UniCredit shares deriving from Non-Standard Compensation in the previous year of the identification or staff involved in Share Ownership Process;
  - –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 (People & Culture 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.

2022 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, ensuring a strong connection between profitability, risk and reward, combining annual goals with additional long-term conditions (the latter only for selected beneficiaries) to steer the performance management measurement towards sustainable results over time.

Specific indicators measuring annual profitability, capital and liquidity results have been set at both local and Group / divisional and local (Country) 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 (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 2022, 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.

UniCredit Group defines and updates the KPI bluebook, that represents the framework, valid within UniCredit Bank Slovenia as well, 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 People & Culture 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 People & Culture 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 People & Culture 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%), 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 People & Culture 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.

The 2022 Group Incentive System is based on a bonus pool approach and links bonuses with company results at Group and country/division level, ensuring a strong connection between profitability, risk and reward.

Individual bonus are allocated managerially, considering the individual performance appraisal and the Reference Value (considering the internal and/or external benchmarking analysis on similar roles, the seniority, the maximum ratio between variable and fixed compensation), adjusted according to the actual available bonus pool. At individual level it considers also the respect of provisions of law, Group's compliance rules, Company policies or integrity values, Code of Conduct and the application of claw-back clauses, as legally enforceable. Moreover, each participant has to complete the mandatory trainings courses and, for impacted roles, the customer due diligence periodic review (Know Your Customer) and the »Mutual funds« Customer Profiling completion, within a predefined threshold in order to be entitled to the bonus

Individual performance appraisal is based on overall outcome that reflects the deterministic evaluation of the financial KPIs and the qualitative assessment of non-financial goals including the behaviors adopted to achieve them. In appraising the Employee's performance (for Group Material Risk Takers), the Employee's relevant "Manager" will consider a set of goals taken from a KPI Bluebook (min 4 - max 8) with an adequate financial/non-financial mix, including both strategic and sustainability priorities, also in terms of number of objectives assigned and the weight given to each cluster (financial/non-financial), as communicated to the Employee via the dedicated online process.
Financial KPIs assessed quantitatively (Result vs Target), with Range/ Thresholds defined for each KPI. Score are measured in a % scale (0-130) without differentiation among KPI. .

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 Corporate Values and behaviors considered as relevant are taken into account by the manager for the overall performance appraisal.

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 Group 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 mandatory trainings courses, and 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.

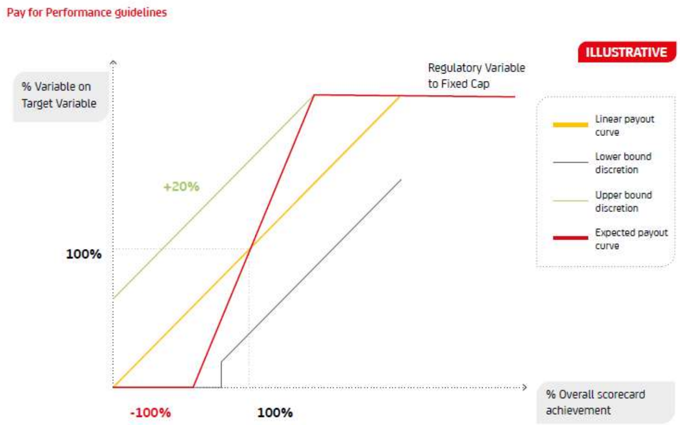
Performance evaluation and achievement of goals is carried out using a 5-level descriptive scale.

Inadequate	Inconsistent	Solid	Strong	Outstanding

Additionally, appraisal consist also of behaviour in line with new corporate values of Integrity, Ownership and Caring.

Particular attention is dedicated to the level of correlation between bonus proposed and actual individual performance. The pay for performance is the guiding principle, with the overall scorecard achievement as starting point for bonus decisions that take into account also individual "Reference Value", max variable remuneration, regulatory cap and overall performance appraisal. The pay for performance curve is expected to be steeper than the linear one, with reduced pay in case of performance below target and increased pay for over-performance above targets.

Pay for performance guidelines:



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 Management Board Members and Local Senior Management and it is paid out over a period up to seven years, ensuring alignment with shareholders' interests and malus and claw-back conditions as legally enforceable; for the remaining Identified Staff individual bonus is composed of 50% cash and 50% (phantom) shares and it is paid out over a period up to five years.

Locally, besides (phantom) shares 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.

2022 Entry Conditions are the following:

	Group	CE Division	Country Slovenia
Profitability condition	Operating EVA (NOP-Cost of Capital)[1] > 0	Operating EVA (NOP-Cost of Capital)[1] > 0	Operating EVA (NOP-Cost of Capital)[1] > 0
Profitability condition	Net Profit (excl exceptionals)[2] > 0	Net Profit (excl exceptionals)[2] > 0	Net Profit (excl exceptionals)[2] > 0
Capital condition	Pillar 1 capital ratios[3] ≥ 2022 RAF "limit"[4]		Pillar 1 capital ratios[3] ≥ 2022 RAF "limit"[4]
Liquidity condition	Liquidity Coverage Ratio[3,5] ≥ 2022 RAF "limit" (107%)		Liquidity Coverage Ratio[3,5] ≥ 2022 RAF "limit" (105 %)
Liquidity condition	Net Stable Funding Ratio[3,6] ≥ 2022 RAF "limit" (102.3%)		Net Stable Funding Ratio[3,6] ≥ 2022 RAF "limit" (101%)

Group and CE division Entry conditions details:

1.Cost of Capital defined as the average Allocated Capital multiplied by the Cost of Equity (Ke) plus the additional TIER1 corrective factor

2.Net profit excluding exceptionals, before AT1 and cashes, including TLCF DTA write up

3.In case of issues with capital and/or liquidity requirements at Legal Entity (LE) level, the related Bonus Pool size could be impacted, even if the Entry Conditions at Group level are fully satisfied

4. In addition to RAF limit, the Capital thresholds shall ensure compliance with ECB recommendation (issued in Jan. 2020 and confirmed in July 2021) to "apply a variable remuneration policy, including the use c malus and clawback arrangements, consistent with a conservative, at a minimum linear, path towards fully-loaded capital requirements and outcomes of SREP" (e.g. for CET1 ratio 9.05% MDA + 1.25% P2G). As a consequence, the thresholds for capital ratios are: CET1 ratio Transitional ≥ 10.30%; Tier 1 ratio Transitional ≥ 12.13%; Total Capital ratio Transitional ≥ 14.56%; Leverage Ratio Transitional ≥ 3.8%; TLAC ratio ≥ 21.81%

5. 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 c thirty days, under gravely stressed conditions specified by Supervisors

6. 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 liabilities. 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 then 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)

Country Slovenia Entry conditions details:

1.Cost of Capital defined as the average Allocated Capital multiplied by the Cost of Equity (Ke) plus the additional TIER1 corrective factor

2.Net profit excluding exceptionals, before AT1 and cashes, including TLCF DTA write up

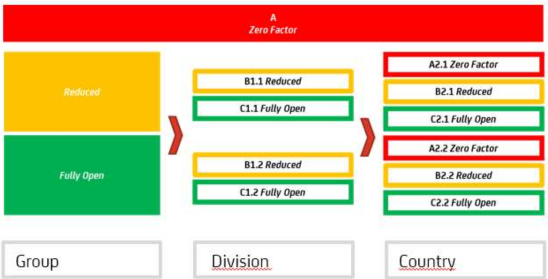
3.In case of issues with capital and/or liquidity requirements at Country level, the related Bonus Pool size could be impacted, even if the Entry Conditions at Group level are fully satisfied.

4. In addition to RAF limit, the Capital thresholds shall ensure compliance with ECB recommendation (issued in Jan. 2020 and confirmed in July 2021) to "apply a variable remuneration policy, including the use c malus and clawback arrangements, consistent with a conservative, at a minimum linear, path towards fully-loaded capital requirements and outcomes of SREP" (e.g. for CET1 ratio 7.25% MDA + 0% P2G). As a consequence, the thresholds for capital ratios are: CET1 ratio Transitional ≥ 9.86%; Tier 1 ratio Transitional ≥ 11.36%; Total Capital ratio Transitional ≥ 13.36%; Leverage Ratio Transitional ≥4.90%; MREL ratio ≥ 16.83%

5. 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 c thirty days, under gravely stressed conditions specified by Supervisors

6. 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 liabilities. 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 then 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)

2022 Country Cascading Conditions Scenario



(A) In case Capital or Liquidity "entry conditions" are not met at Group level, the malus condition is activated, triggering the application of Zero Factor on current year bonus for Group Material Risk Takers. For the other employees, a significant reduction will be applied

(A2) In case of scenario (B1) Reduced or (C1) Fully Open at Division level and Capital or Liquidity "entry conditions" are not met at Country level, the malus condition is activated, triggering the application of Zero Factor on current year bonus for Group and Local Material Risk Takers. For the other employees, a significant reduction will be applied.

(B2) In case of scenario (B1) Reduced or (C1) Fully Open at Division level and only the Profitability Entry Conditions are not met at Country level, the gate is "partially open" and a reduced bonus pool scenario is activated triggering a possible reduction of at least 50% of pool generation for Group Material Risk Takers on current year bonus. For the other employees, a sizeable reduction will be applied.

(C2) In case of scenario (B1) Reduced or (C1) Fully Open at Division level and Entry Conditions at Country level are met, the gate is "fully open" meaning the Bonus Pool may be fully confirmed, in case of positive performance on Risk & Sustainability dashboard.

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.

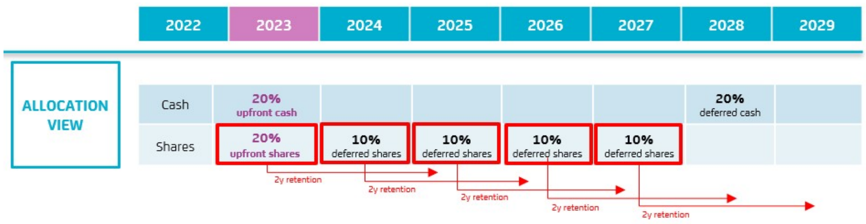
UniCredit Bank defined several deferral schemes for different target population. Bonus is paid out on the basis of a deferred payouts scheme in case the bonus exceeds the pre defined threshold. Such payout is divided into phases and coincides with the corresponding risk time period, in order to ensure 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 5 deferrals schemes, depending on the target population and the amount of the variable remuneration:
1.GEC -1 (referes to CEO of UniCredit Bank Slovenia)

- 40% of the overall bonus vests immediately after the Board of Directors approving the 2022 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 two years after the Board of Directors which approves the 2022 bonus
- Deferred instalments representing 60% of the overall bonus, are subject to the application of malus condition (i.e. in case the Entry Conditions are not met, the Zero

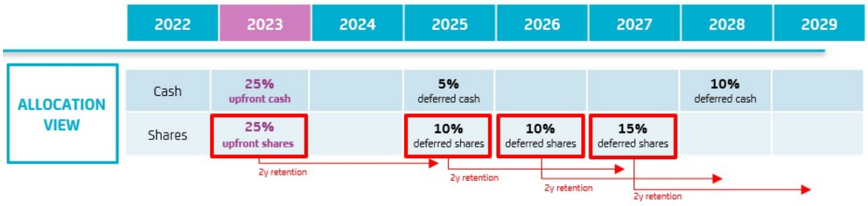
2. For Management Board Members and Local Senior Management whose variable remuneration amount exceeds 351.470 €

- 40% of the overall bonus vests immediately after the Board of Directors approving the 2022 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 two year after the Board of Directors which approves the 2022 bonus
- Deferred instalments representing 60% of the overall bonus, are subject to the application of malus condition (i.e. in case the Entry Conditions are not met, the Zero Factor or Reduced scenario applied). "Deferred Shares" are subject to regulatory retention period of two years.



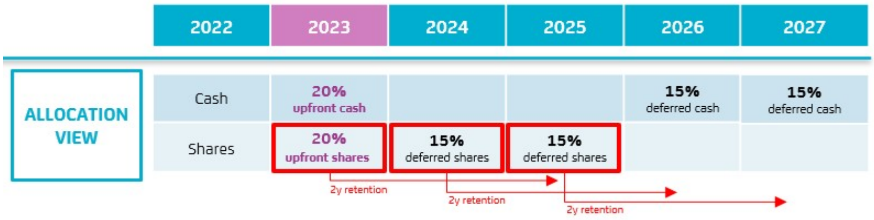
3. For Management Board Members and Other Local Senior Management whose variable remuneration amount is equal or below 351.470 €

- 50% of the overall bonus vests immediately after the Board of Directors approving the 2022 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 two years after the Board of Directors which approves the 2022 bonus
- Deferred Instalments representing 50% of the overall bonus, are subject to the application of malus condition (i.e. in case the Entry Conditions are not met, the Zero Factor or Reduced scenario is applied). "Deferred Shares" are subject to regulatory retention period of two years



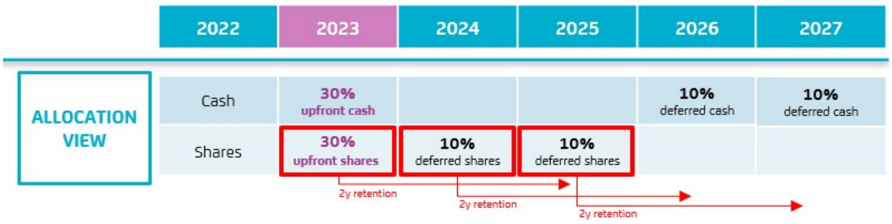
4. For Other Group and Local Material Risk Takers whose variable remuneration amount exceeds 351.470 €

- 40% of the overall bonus vests immediately after the Board of Directors approving the 2022 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 two years after the Board of Directors which approves the 2022 bonus.
- Deferred instalments representing 60% of the overall bonus, are subject to the application of malus condition (i.e. in case the Entry Conditions are not met, the Zero Factor or Reduced scenario is applied). "Deferred Shares" are subject to regulatory retention period of two years.



5. For Other Group and Local Material Risk Takers whose variable remuneration amount is equal or below 351.470 €

- 60% of the overall bonus vests immediately after the Board of Directors approving the 2022 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 two years after the Board of Directors which approves the 2022 bonus
- Deferred instalments representing 40% of the overall bonus, are subject to the application of malus condition (i.e. in case the Entry Conditions are not met, the Zero Factor or Reduced scenario 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

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 Operating EVA, 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 it is below or equal to this threshold.

The individual bonus for Material Risk Takers is composed of more than 50% in (phantom) shares for Management Board Members and Local Senior Management and and of 50% cash and 50% (phantom) shares for the remaining Identified Staff. It is paid out over a period up to seven 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.

Aggregate quantitative information are available in Template EU REM1 - Remuneration awarded for the financial year.

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

UniCredit Bank Slovenia Group did not benefit from derogation.

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.

Aggregate quantitative information are available in Template EU REM5 - Information on remuneration of staff whose professional activities have a material impact on institutions' risk profile (identified staff).

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	6	26	5
2		Total fixed remuneration	30	918	2,052	259
3		Of which: cash-based	30	798	1,933	255
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]	-	119	120	4
8		(Not applicable in the EU)				
9	Variable remuneration	Number of identified staff	-	6	25	5
10		Total variable remuneration	-	464	362	33
11		Of which: cash-based	-	263	362	33
12		Of which: deferred	-	60	-	-
EU-13a		Of which: shares or equivalent ownership interests	-	201	-	-
EU-14a		Of which: deferred	-	185	-	-
EU-13b		Of which: share-linked instruments or equivalent non-cash instruments	-	-	-	-
EU-14b		Of which: deferred	-	-	-	-
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)**		**30**	**1,381**	**2,414**	**292**

Note:

The fixed payments are referred at data as of 31/12/2022 for current Identified staff employed, while for the Identified staff who left the company during 2022 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 2022.

Variable remuneration includes: bonus 2022 outcome, business success payment, non standard compensations awarded in 2022 (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	-	-	1	-
2	Guaranteed variable remuneration awards -Total amount	-	-	15,553	-
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	-	24,213	-	-
	Severance payments awarded during the financial year				
6	Severance payments awarded during the financial year - Number of identified staff	-	1	-	-
7	Severance payments awarded during the financial year - Total amount	-	9,583	-	-
8	Of which paid during the financial year	-	9,583	-	-
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	-	9,583	-	-

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**	**176,608**	**29,357**	**147,252**	**-**	**-**	**27,695**	**53,125**	**51,019**
8	Cash-based	50,810	-	50,810	-	-	-	53,125	-
9	Shares or equivalent ownership interests	93,506	14,678	78,827	-	-	21,507	-	51,019
10	Share-linked instruments or equivalent non-cash instruments	32,292	14,678	17,614	-	-	6,188	-	-
11	Other instruments	-	-	-	-	-	-	-	-
12	Other forms	-	-	-	-	-	-	-	-
13	**Other senior management**	**82,874**	**34,372**	**48,502**	**-**	**-**	**24,513**	**90,636**	**76,311**
14	Cash-based	36,000	19,000	17,000	-	-	-	53,750	-
15	Shares or equivalent ownership interests	46,874	15,372	31,502	-	-	24,513	36,886	76,311
16	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
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**	**259,482**	**63,728**	**195,753**	**-**	**-**	**52,208**	**143,761**	**127,330**

Note: Population in scope refers to 2022 Material Risk Takers and are beneficiaries to past deferrals related to performance in Slovenia

1 Share price calculated as the average of 10/01/2023 - 10/02/2023

2 Share price calculated as the delta between price at grant and the average of 10/01/2023 - 10/02/2023

3 2022 share price calculated as the average 25/02/2022 – 25/03/2022

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										**39**
2	Of which: members of the MB	2	6	8							
3	Of which: other senior management				5	4	-	7	7	3	
4	Of which: other identified staff				2	1	-	-	2	-	
5	Total remuneration of identified staff	30	1,381	1,411	715	449	-	569	760	214	
6	Of which: variable remuneration	-	464	464	106	84	-	91	88	27	
7	Of which: fixed remuneration	30	918	948	609	365	-	478	672	187	

Note: remuneration data as per REM1 table

Template EU LRA: Disclosure of LR qualitative information

LEVERAGE RATIO (Article 451)
Purpose: Describe the main drivers for the change in the leverage ratio

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

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 June 2022 and December 2022 were:

- Tier 1 capital decreased due to lower amount of Accumulated other comprehensive income in 2H2022,

- The increase of exposures to Central bank was the main reason for lower leverage ratio in December 2022 compared to June 2022.

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 2022, the leverage ratio of the UniCredit Bank Slovenia amounted to 7.53% and is well above the minimum threshold of 3% set by the Basel Committee on Banking Supervision.

		31.12.2022
		Applicable amount
1	Total assets as per published financial statements	3,346,421
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	- 142,709
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)	245,433
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	74,605
13	**Total exposure measure**	**3,523,749**

Template EU LR2 - LRCom: Leverage ratio common disclosure

LEVERAGE RATIO (Article 451)

Purpose: Leverage ratio common disclosure

		CRR leverage ratio exposures	
		a	b
		31.12.2022	**30.06.2022**
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	3,243,841	3,276,423
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)	- 1,656	- 4,431
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**3,242,186**	**3,271,992**
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	4,052	3,208
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	32,079	33,636
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**	**36,131**	**36,844**
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	1,094,343	1,082,208
20	(Adjustments for conversion to credit equivalent amounts)	- 845,872	- 822,205
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)	- 3,039	- 5,058
22	**Off-balance sheet exposures**	**245,433**	**254,945**
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**	**265,196**	**267,506**
24	**Total exposure measure**	**3,523,749**	**3,276,423**
Leverage ratio			
25	**Leverage ratio (%)**	**7.53%**	**8.16%**
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	7.53%	8.16%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	7.53%	8.16%
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:	3,243,841
EU-2	Trading book exposures	-
EU-3	Banking book exposures, of which:	3,243,841
EU-4	Covered bonds	-
EU-5	Exposures treated as sovereigns	1,056,390
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	159,173
EU-7	Institutions	119,352
EU-8	Secured by mortgages of immovable properties	667,157
EU-9	Retail exposures	349,926
EU-10	Corporate	768,183
EU-11	Exposures in default	18,235
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	105,426

Template 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 2022 to December 31st 2022, the LCR of UniCredit Bank fluctuated between 162% and 234 % (162% as of June 30th 2022; and 234% as of December 31st 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 944mio EUR (458mio EUR as of June 30th 2022; and 944mio EUR as of December 31st 2022). Regarding net liquidity outflows, these amounted to between 283mio EUR and 403mio EUR (283mio EUR as of June 30th 2022; and 403mio EUR as of December 31st 2022).

Reason of the fluctuations of LCR in the period between March 31st 2022 and December 31st 2022 are commercial dynamics in UniCredit Banka Slovenija d.d.

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).
UniCredit Banka Slovenia 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 LIQA - Liquidity risk management

LIQUIDITY REQUIREMENTS (Article 451a)

Purpose: Arrangements, systems, processes and strategies put in place to identify, measure, manage and monitor liquidity risk

a) Strategies and processes in the management of the liquidity risk, including policies on diversification in the sources and tenor of planned funding:

Liquidity risk is defined as the risk that the Bank may find itself unable to fulfil its expected or unexpected payment obligations (by cash or delivery), current and future, without jeopardising its day-to day operations or its financial condition.

UniCredit Banka Slovenija d.d liquidity framework is based upon the Liquidity Risk Mismatch Model which is characterised by the following fundamental principles:

•short-term liquidity risk management (operational liquidity), which considers the events that will impact upon the Bank's liquidity position from 1 day up to one year. The primary objective is to maintain the Bank's capacity to fulfil its ordinary and extraordinary payment obligations while minimising the relevant costs.
•structural liquidity risk management (structural risk), which considers the events that will impact upon the Bank's liquidity position over one year. The primary objective is to maintain an adequate ratio between medium/long term liabilities and medium to long-term assets, with a view to avoid pressures on short-term funding sources (both current and future), while in the meantime optimising the cost of funding;
•stress tests: Liquidity risk is a low probability, high impact event. Therefore, stress testing is an excellent tool to reveal potential vulnerabilities in the balance sheet. The Bank uses several scenarios ranging from general market crisis to idiosyncratic crisis, and a combination hereof.

In this context, the Bank takes into account all assets, liabilities, off-balance sheet positions and also both present and future events which generate certain or potential cash flows, thereby protecting the Bank from risks relating to the transformation of maturity.

In addition, the liquidity risk is included in the Risk Appetite Framework through specific liquidity indicators.

Short-term liquidity management aims at ensuring that the Bank remains in a position to fulfil its cash payment obligations, whether expected or unexpected, focused on the exposure for the first 12 months.

The standard measures taken for such purposes are the following:

•management of the access to payment systems (operational liquidity management);
• management of cash payments to be made and monitoring of the level of liquidity reserves and the extent of their utilisation (analysis and active management of the maturity ladder).

The *operative maturity ladder* is composed by the net contractual cash flows (in/outflows) affecting the cash position at Central Banks or "Nostro Account". Therefore, these flows impact directly the "core liquidity" of the bank, over pre-defined time buckets.

The operative maturity ladder is included in the Risk Appetite Framework, with a limit of 0 on the 3 months bucket.

The Bank also adopts the cash horizon as a synthetic indicator of the short-term liquidity risk levels. The cash horizon identifies the number of days after which the relevant entity is no longer able to meet its liquidity obligations as expressed in the operative maturity ladder, after having exhausted the available counterbalancing capacity.

The Bank's *structural liquidity management* aims at limiting refinancing exposures above one year and thus reducing refinancing needs in the shorter term. The maintenance of an adequate ratio between medium to long-term liabilities and assets aims at avoiding pressures on short-term sources, whether present or future.

The standard measures taken for such purposes are the following:

• the spreading of the maturity of funding operations in order to reduce the usage of less stable funding sources, while in the meantime optimizing the cost of funding (integrated management of strategic liquidity and tactical liquidity);
•the financing of growth through strategic funding activities, setting the most appropriate maturities (yearly funding plan);
• the balancing of medium/to long-term wholesale funding requirements with the need to minimise costs, by diversifying sources, national markets, currencies of issuance and instruments used (realisation of the yearly funding plan).

The main metric used to measure the medium/long-term position is the net stable funding ratio, as described by CRR2. The internal limit set at 101% per 2022 means that stable liabilities have to fully cover the requirements of funding generated by the assets.

Another key structural metric, aimed at measuring the funding needs originated from the commercial activity of the Bank, is the funding gap. It measures the need of funding, the bank has to finance on the wholesale market. The indicator is integrated in the risk appetite framework with the aim of monitoring and managing the level of funding coverage of net loans to customers, coming from funding sources not exclusively obtained through ALM&Funding activity.

The Funding Plan is prepared on a yearly basis in order to establish the extent of the Banks funding needs in the upcoming year. A mid-year review is also performed in order to capture material changes both in the business environment and funding strategy. The Funding Plan encompasses additional funding measures needed to support business growth as well as measures aiming at replacing funding sources maturing within the next year. While being designed by the ALM & Funding unit, it is independently assessed by the Non-Financial and Financial Risk unit. The ultimate aim of the Funding plan is to ensure that the funding structure of the Bank is well diversified both in terms of maturity profiles and sources of funding. The timely execution of the Funding Plan is monitored continuously as part of the monitoring process of development of assets and liabilities.

b) Structure and organisation of the liquidity risk management function (authority, statute, other arrangements):

Two main functions are identified in the management of the liquidity: ALM & Funding function and Non-Financial and Financial Risk function, each with different roles and responsibilities. In particular, the operational responsibilities reside in the ALM & Funding, while the Non-Financial and Financial Risk function has responsibilities of independent controls.

ALM & Funding function is responsible for preparation of ordinary and contingency Funding Plan, aiming to efficiently ensure the stability and the sustainability of the financial structure through time, addressing assets and liabilities composition and maturities, in compliance with the limits and triggers set for liquidity and balance sheet metrics. It is also responsible for the execution of the medium long term funding strategy, exploiting market opportunities in order to reduce the costs of funding and diversify the financing sources. In addition to this, the function performs first level controls on liquidity positions managed by ALM & Funding aimed at ensuring the proper P&L and liquidity workflow of the operations and defines conditions and rules for transfer price application.

Non-Financial and Financial Risk function is responsible for the independent control of liquidity risk and of balance sheet interest rate and FX risk and for the liquidity stress testing. In detail:

- defining policies and methodologies for measuring and controlling the liquidity risk and developing, updating and presenting the independen internal risk reports/assessments to internal competent functions (second level controls);
- putting in place a strong and comprehensive internal limit and control framework to mitigate or limit the liquidity risk in line with the ris tolerance in order to monitor the different material drivers of liquidity risk;
- contributing to the setting of the Risk Appetite Framework;
- assessing and monitoring liquidity risk exposure trends and confronting them with the respective limits and triggers;
- performing an independent assessment of the Funding Plan and of the Contingency Funding Plan as well as monitoring their execution;
- performing the liquidity stress test, analyzing the outcome, defining new scenarios; it is also responsible of periodically calibrating the liquidit stress test parameters;
- monitoring the liquidity risk and producing regular risk reporting in alignment with Basel Committee's "Principles for effective risk dat aggregation and risk reporting"
- developing and back testing the behavioural models for the measurement of the liquidity risk;

Within the Risk division, a dedicated unit is validating, controlling the implementation and releases independent assessments on the models to map the liquidity profile of balance sheet items (i.e. deposit stickiness, behavioral models). Centrally, at UniCredit Group level, the Risk Management function is performing internal validation activities on models for pricing financial instruments in order to check that they are conform to regulatory requirements and in-house standards;

All the relevant issues that concern the liquidity risk and management perspective of the Bank are discussed in the Financial Risks Committee.

c) A description of the degree of centralisation of liquidity management and interaction between the group's units:

At year-end 2022, UniCredit Bank Slovenia had no subsidiaries

d) Scope and nature of liquidity risk reporting and measurement systems:

Techniques for liquidity risk measurement

The different types of liquidity risk managed by the Bank are:

- short term liquidity risk refers to the risk of non-conformity between the amounts and/or the maturities of cash inflows and cash outflows i the short term (below one year);
- market liquidity risk is the risk that the bank may face a considerable (and unfavourable) price change generated by exogenous or endogenou factors and incur losses because of the sale of assets deemed to be liquid. In the worst case, the bank might not be able to liquidate such positions;
- intraday liquidity risk appears when a bank is not able to meet payment and settlement obligations on a timely manner basis under both normal and stressed conditions;
- structural liquidity risk is defined as the inability to raise the necessary funds to maintain an adequate ratio between medium to long-term (over one year) assets and liabilities at reasonable pricing level, in a stable and sustainable way, without affecting the daily operations or the financial condition of the Bank. It could have a potential impact on the cost of funding (own credit and market funding spreads), affecting future income of the institution;
- contingency risk, or stress liquidity relates to future and unexpected obligations (i. e. draw on committed facilities, deposits withdrawal increase in collateral pledging) and could require the bank a greater amount of liquidity compared to what is considered the amount to run the ordinary business;
- funding concentration risk arises when the bank leverages on such a limited number of funding sources, that they become of such significanc that the withdrawal of one or few could trigger liquidity problems;
- foreign exchange liquidity risk, generated by the current and projected liquidity mismatch between cash inflows and cash outflows in foreign currencies (refinancing risk) or related with the maturity distribution of the assets and liabilities in foreign currencies (foreign currency structural mismatch risk).

The exposure of the Bank to any of these risks is measured by associating to any of them a metric or a set of metrics; in this respect, a materiality analysis is performed in order to define the perimeter of the liquidity risk management and control.

Liquidity risk, for its particular nature, is addressed by means of gap analyses, liquidity stress testing, and complementary measures (mainly through a set of indicators, among which: loans to deposits gap, liquidity coverage ratio). In particular, gap analyses are performed within two distinct time horizons:

- liquidity imbalance mismatch approach on a daily basis, which controls the short-term liquidity risk arising from the overnight up to 12 months maturity;
- gap ratios on a monthly basis, which control the medium to long-term risk (structural liquidity) from the 1-year maturity onwards.

Monitoring and reporting

In the Bank the governance and control of liquidity risk is mainly performed through the setting and monitoring of operating restrictions managerial and regulatory aimed at preventing potential vulnerabilities in the bank's ability to meet its cash flow obligations that are embedded in risk metrics limits or warning/trigger levels.

The short-term liquidity limits are monitored and reported daily. The structural liquidity ratios and their exposure against limits are monitored and reported monthly. The survival period and the result of the liquidity stress test are reported and monitored on a monthly basis.

e) Policies for hedging and mitigating the liquidity risk and strategies and processes for monitoring the continuing effectiveness of hedges and mitigants_

Liquidity risk is considered a relevant risk category for the risk appetite determination of the Bank. The practices and processes are included in the "Liquidity management & control Policy", that defines the principles that the Bank has to apply for hedging and mitigating this risk and the roles to be interpreted by the different committees and functions.

In addition to an adequate liquidity buffer to face unexpected outflows and robust and regular up-to-date stress testing performed on a regular basis, the main liquidity mitigation factors are:

- an accurate plan of short-term and medium to long-term liquidity needs, to be monitored on a monthly basis;
- an effective contingency liquidity policy with feasible and up-to-date contingency action plan to be executed in case of crisis;
- a system of early warning indicators such to anticipate any potential liquidity crisis and give enough time to the Bank to restore its safe liquidity profile.

f) An outline of the bank`s contingency funding plans:

A liquidity crisis is a high impact, low probability event. If the liquidity crisis was to occur, it is essential for the Bank to act on time to minimize potentially disruptive consequences of the crisis.

The Contingency Liquidity Management Global Policy has the objective of ensuring effective interventions starting from the very outset (initial hours) of the liquidity crisis, through the definition of specific guidelines on activation, meetings, decisions, actions, and communications.

This purpose is achieved through:

- a set of early warning indicators that may help to identify emerging vulnerabilities in the liquidity risk position;
- activation of extraordinary liquidity governance and operating model linked to indicators included in both the risk appetite and recovery an resolution plan framework;
- a set of available standby mitigating liquidity actions;
- consistent internal and external communication.

A fundamental part of the Contingency Liquidity Policy is the Contingency Funding Plan. The Contingency Funding Plan consists of a set of specific management actions together with a description of liquidity instruments at disposal in a crisis situation. Each contingency funding instrument contains an estimated volume, time to execute, and the impact on key liquidity indicators under stress.

g) An explanation of how stress testing is used:

Stress testing is a risk management technique used to evaluate the potential effects on the Bank's financial condition of a specific event and/or movement in a set of financial variables. As a forward-looking tool, liquidity stress testing diagnostics the Bank's liquidity risk. In particular the results of the stress tests are used to:

- determine liquidity limits both in quantitative and qualitative terms;
- plan and carry out alternative funding transactions for purposes of off-setting liquidity outflows;
- structure/modify the liquidity profile of the Bank's assets;
- provide support to the development of the liquidity contingency plan.

In order to execute stress tests that are consistent across the various geographies, UniCredit Group has a centralised approach to stress testing, requiring each local Bank to run the same scenario set under the coordination of the Group risk management.

UniCredit Banka Slovenija d.d runs liquidity scenarios and sensitivity analyses on a regular basis, the latter by assessing the impact on an institution's financial condition of a move in one particular risk factor, whereas scenario tests tend to consider the impact of simultaneous moves in a number of risk factors, based on a hypothetical, well defined and consistent stress scenario.

The following three different types of potential liquidity crisis are considered:

- market (systemic, global or sector): market downturn scenario. This scenario consists of a sudden turmoil in a monetary and capital marke which may be caused by closure (or limited access) to market/settlement system, critical political events, country crisis, credit crunch, etc.;
- specific to UniCredit Bank, or part of it (idiosyncratic): name crisis; the assumptions could be operational risk, events relating to the worsene perception of the Bank's reputational risk and a downgrade in rating;
- a combination of market and specific crisis: combined scenario.

These scenarios are expected to cause a substantial reduction in the funding coming from rating-sensitive customers and inter-bank markets. In addition, a possible usage of the undrawn portion of the committed lines is considered.

The combined scenario is defined as a general negative development in the market environment and also as a factual or market-hypothesized problem specific to the Bank.
In 2022 the Bank liquidity stress test result on the combined scenario was always positive.

In addition to the internal stress test, the bank adopts and also monitors the liquidity coverage ratio (LCR), calculated in accordance with the provisions of Implementing Regulation (EU) 2016/322 in force from 1 October 2016 as amended by DR (EU) 2018/1620. It is the ratio between the high-quality liquid assets (HQLA) and the net cash outflows expected over the coming 30 days, under stress test conditions. The compliance with this regulatory requirement is constantly monitored by setting, in the risk appetite framework, internal limitations above the binding minimum level of 100%.

h) A declaration approved by the management body on the adequacy of liquidity risk management arrangements of the institution providing assurance that the liquidity risk management systems put in place are adequate with regard to the institution's profile and strategy:

In the yearly process of the ILAAP, the Senior management is requested to give a judgement on the adequacy of the liquidity position and stability of funding, called Liquidity Adequacy Statement (LAS). This assessment aims at showing the main drivers that had modified the liquidity position throughout the year and provides comment also on the evolution of the main metrics that are used to steer the different aspects of the liquidity risk.

In 2022, UniCredit Banka Slovenija d.d liquidity situation has been deemed adequate and the liquidity risk management arrangements of the institution ensure that the liquidity risk management systems put in place are adequate with regard to the institution's profile and strategy.

The framework of measurement systems and of limits in place aims to ensure that the Bank has always an internal liquidity buffer/reserve that allows it to face expected and unexpected payments.

i) A concise liquidity risk statement approved by the management body succinctly describing the institution's overall liquidity risk profile associated with the business strategy. This statement shall include key ratios and figures (other than those already covered in the EU LIQ1 template under this ITS) providing external stakeholders with a comprehensive view of the institution's management of liquidity risk, including how the liquidity risk profile of the institution interacts with the risk tolerance set by the management body. These ratios may include:

- **Concentration limits on collateral pools and sources of funding (both products and counterparties):**
- **Customised measurement tools or metrics that assess the structure of the bank's balance sheet or that project cash flows and future liquidity positions, taking into account off-balance sheet risks which are specific to that bank:**
- **Liquidity exposures and funding needs at the level of individual legal entities, foreign branches and subsidiaries, taking into account legal, regulatory and operational limitations on the transferability of liquidity:**
- **Balance sheet and off-balance sheet items broken down into maturity buckets and the resultant liquidity gaps:**

Management Board statement
"A sound ILAAP process represents a key input factor in the annual SSM Supervisory Review and Evaluation Process (SREP) and its proper assessment and discussion are key priorities for the Management Board.

The Management Board acknowledges the comprehensiveness of the material liquidity risks identified in 2022 and shares their sound assessment and quantification.

The Bank demonstrates to have a strong liquidity position, allowing to maintain under baseline scenario an adequate managerial and regulatory liquidity buffer and in case of more severe conditions, to envisage consistent contingency actions.

The Bank is committed to continuously maintain a sound quality of ILAAP, strengthening the Liquidity Adequacy process on an ongoing basis in line with the self-identified areas of improvement and Supervisory expectations."

The Funding Plan has been designed adopting the usual approach of using a variety structures/instruments issued with different tenors with the aim to:

- avoid maturities concentration risk, exploiting potential favorable market conditions to extend duration;
- achieve an adequate level of diversification;
- ensure an appropriate level of liquidity;
- comply with various applicable regulatory requirements and internal limits and triggers.

Overall, the Bank displays a balanced funding structure. The most stable funding sources are represented by Deposits from Customers which represents majority of the Liability structure, providing stability and continuity for our funding operations. Additional source of funding are Deposits from Banks or supranational (including 238 mn EUR obtained through TLTRO III and 18 mn EUR obtained through internal iMREL issuance). The Funding Gap was positive throughout 2022, with a value of +0,491 bn EUR as of 31.12.2022.

In addition to the regulatory perspective offered by the net stable funding ratio, an internal metric, the structural liquidity ratio, has been introduced to strengthen the steering of structural liquidity risk from an economic point of view, i.e. taking into account the liquidity risk stemming from different balance sheet items under the perspective of internal models. SLR is defined as the ratio between cumulated Liabilities over bucket 1 year and cumulated Assets over bucket 1 year. As of 31.12.2022, the ratio value is 0,99, in line with the Bank's Risk Appetite Framework. Moreover, during 2022 liquidity stress testing always showed positive results.

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	**31.12.2022**	**30.09.2022**	**30.06.2022**	**31.03.2022**	**31.12.2022**	**30.09.2022**	**30.06.2022**	**31.03.2022**
EU 1b	Number of data points used in the calculation of averages								
HIGH-QUALITY LIQUID ASSETS									
1	**Total high-quality liquid assets (HQLA)**					**943,586**	**766,948**	**458,111**	**649,261**
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	1,374,187	1,324,620	1,331,436	1,352,436	104,466	102,919	102,299	91,743
3	Stable deposits	582,790	619,626	630,882	822,018	29,140	30,981	31,544	41,101
4	Less stable deposits	685,512	651,849	637,783	436,000	75,327	71,937	70,755	50,642
5	Unsecured wholesale funding	896,743	893,030	627,010	713,978	406,895	467,969	324,406	355,657
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	141,719	89,891	54,574	63,272	72,657	35,481	18,312	18,334
7	Non-operational deposits (all counterparties)	755,024	803,139	572,436	650,707	334,237	432,487	306,094	337,322
8	Unsecured debt	-	-	-	-	-	-	-	-
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	181,774	257,404	286,556	249,596	40,864	115,688	147,059	92,012
11	Outflows related to derivative exposures and other collateral requirements	21,173	98,088	124,871	79,254	21,173	98,088	124,871	79,254
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	160,601	159,317	161,686	170,341	19,691	17,600	22,188	12,758
14	Other contractual funding obligations	8,516	21,570	18,577	15,761	5,250	18,427	14,236	12,365
15	Other contingent funding obligations	700,921	645,981	781,977	729,862	55,565	50,375	57,511	53,092
16	**TOTAL CASH OUTFLOWS**					**613,040**	**755,377**	**645,511**	**604,868**
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	-	-	-	-	-	-	-	-
18	Inflows from fully performing exposures	197,932	282,774	244,945	219,712	181,870	252,983	232,950	195,370
19	Other cash inflows	55,192	130,997	158,381	107,734	28,119	102,705	130,033	82,508
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**					**209,989**	**355,688**	**362,983**	**277,878**
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	253,125	413,771	403,326	327,445	209,989	355,688	362,983	277,878
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					943,586	766,948	458,111	649,261
22	TOTAL NET CASH OUTFLOWS					403,051	399,689	282,528	326,990
23	**LIQUIDITY COVERAGE RATIO**					**234%**	**192%**	**162%**	**199%**

Template EU LIQ2: Net Stable Funding Ratio

LIQUIDITY REQUIREMENTS (Article 451a)

Purpose: Net Stable Funding Ratio

		a	b	c	d	e
		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	**-**	**-**	**-**	**310,243**	**310,243**
2	*Own funds*	-	-	-	275,205	275,205
3	*Other capital instruments*		-	-	35,038	35,038
4	Retail deposits		**1,312,575**	**61,832**	**1,909**	**1,269,206**
5	*Stable deposits*		594,348	12,274	365	576,656
6	*Less stable deposits*		718,227	49,558	1,544	692,551
7	Wholesale funding:		**1,282,444**	**1,491**	**114,438**	**594,672**
8	*Operational deposits*		92,082	-	-	46,041
9	*Other wholesale funding*		1,190,363	1,491	114,438	548,631
10	Interdependent liabilities		-	-	-	-
11	Other liabilities:	**75,303**	**- 1,790**	**-**	**18,066**	**18,066**
12	*NSFR derivative liabilities*	75,303				
13	*All other liabilities and capital instruments not included in the above categories*		- 1,790	-	18,066	18,066
14	**Total available stable funding (ASF)**					**2,192,188**
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					**14,515**
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		**-**	**-**	**52,763**	**52,763**
16	Deposits held at other financial institutions for operational purposes		**-**	**-**	**-**	**-**
17	Performing loans and securities:		**436,570**	**259,946**	**2,143,338**	**1,337,813**
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*		128,911	13,068	33,310	49,192
20	*Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:*		221,931	228,167	1,366,395	1,235,726
21	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		29,634	79,943	753,797	544,756
22	*Performing residential mortgages, of which:*		17,005	18,219	689,777	-
23	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		13,569	14,684	545,444	-
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*		68,723	491	53,855	52,895
25	Interdependent assets		-	-	-	-
26	Other assets:	**-**	**124,570**	**32,177**	**336,237**	**40,785**
27	*Physical traded commodities*				-	-
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*				720	612
29	*NSFR derivative assets*				-	-
30	*NSFR derivative liabilities before deduction of variation margin posted*				75,303	3,765
31	*All other assets not included in the above categories*		48,547	32,177	336,237	36,408
32	Off-balance sheet items		**447,262**	**-**	**-**	**42,892**
33	**Total RSF**					**1,488,769**
34	**Net Stable Funding Ratio (%)**					**147%**

Template EU CRC – Qualitative disclosure requirements related to CRM techniques

THE USE OF CREDIT RISK MITIGATION TECHNIQUES (Article 453 points (a) to (e))

a) A description of the core features of the policies and processes for on- and off-balance sheet netting and an indication of the extent to which institutions make use of balance sheet netting:

In general, netting agreements on balance sheet of reciprocal credit exposures between the Bank and its counterparty are considered eligible if they are legally effective and enforceable in all relevant jurisdictions, including in the event of default or bankruptcy of counterparty, and if they meet the following operational conditions:

- provide for the netting of gains and losses on transactions cleared under the master agreement so that a single net amount is owed b one party to the other;
- fulfil the minimum requirements for recognition of financial collateral (valuation requirements and monitoring).

UniCredit Bank Slovenia can make use of netting instruments, mainly for OTC derivatives transactions where the counterparties are Financial Institutions and Corporate clients.
In this regard, a special policy ("Global Policy - Counterparty Credit Risk ") has been implemented aiming at defining an efficient and comprehensive framework for collateral management to safeguard the bank from avoidable risk-taking.

b) The core features of policies and processes for eligible collateral evaluation and management:

In line with the European Union Directive CRD IV and the European Union Regulation CRR which enact Basel III as part of the EU banking legislation, the Bank is firmly committed to meeting the requirements for the recognition of Credit Risk Mitigation techniques for regulatory capital purposes, both for internal use in operations and for the purposes of calculating the credit risk capital requirement.

With specific reference to Credit Risk Mitigation, general guidelines are in force, issued at the parent group level by UniCredit S.p.A., to lay down the Group-wide rules and principles that guide, govern and standardize the credit risk mitigation management.

Following the Credit Risk Mitigation Guidelines of the parent group UniCredit, the bank has adopted internal regulations, specifying processes, strategies and procedures for collateral management. In particular, such internal regulations detail collateral eligibility, valuation and monitoring rules and ensure the soundness, legal enforceability and timely liquidation of valuable collateral in compliance with the Slovenian legal system.

According to credit policy, collaterals or guarantees can be accepted only to support loans and they cannot serve as a substitute for the borrower's ability to meet obligations. For this reason, in addition to overall analysis of the credit worthiness and of the repayment capacity of the borrower, they are subject to specific evaluation and analysis of the support role for the repayment of the exposure.

In line with the legislation, the Group implemented valuation, monitoring and reporting of the collateral in line with regulatory time frame and internal guidelines.

The management system of credit risk mitigation techniques is embedded in the credit approval process and in the credit risk monitoring process. Controls and related responsibilities are duly formalised and documented in internal rules.

Furthermore, processes are implemented to control that all the relevant information regarding the identification and evaluation of the credit protection are correctly registered in the system.
In the collateral acquisition phase, the UniCredit Group emphasises the importance of processes and controls of legal certainty requirements of the protection, as well as the assessment of the suitability of the collateral or guarantee. The valuation process is based on precautionary principles, with reference to the use of "fair market values" and to the application of adequate haircuts to ensure that, in case of liquidation, there are no unexpected losses.In case of personal guarantees, the protection provider has to be assessed in order to measure his/her credit rating and risk profile.

Monitoring processes of credit risk mitigation techniques ensure that general and specific requirements set by credit policies, internal and regulatory rules are met over the time.

c) A description of the main types of collateral taken by the institution to mitigate credit risk:

Collaterals accepted in support of credit lines granted, primarily include:

1.Immovable properties (real estate, both residential and commercial)
2.Financial Assets (only deposit)
3.Sureties and guarantees (state, bank…)

When accepting credit risk mitigation technique, the Bank emphasizes the importance of processes and controls of the legal certainty requirements of protection, as well as the assessment of the suitability of the collateral or guarantee.

According to collateral guidelines, collaterals are exposed to a regular reviewing process, either on individual or portfolio basis. Such approach gives the Group a better view of the current status and actual value of collateral.

d) For guarantees and credit derivatives used as credit protection, the main types of guarantor and credit derivative counterparty and their creditworthiness used for the purposes of reducing capital requirements, excluding those used as part of synthetic securitisation structures:

Sureties and guarantees in the bank represent a smaller part of the collaterals used for capital requirement optimization. Credit derivatives are not used in the bank for the purposes of capital requirement optimization. The main types of sureties and guarantees used by the bank for the purpose of capital requirements optimization: state guarantees, guarantees of mother companies, guarantees of the European Investment Fund, bank guarantees and other eligible guarantees. Surety and guarantee providers meet the criteria for the capital requirement optimization.

e) Information about market or credit risk concentrations within the credit mitigation taken:

For the purposes of capital requirement optimization, the Bank uses the following collaterals: Real estate (residential and commercial), financial assets (deposits) and sureties (guarantees). The majority of collateral used for capital requirements optimization is represented by residential and commercial real estate. Residential real estate is adequately diversified in terms of geographic location, creditworthiness of the collateral provider and currency (majority denominated in EUR). Commercial real estate is also adequately diversified in terms of sectoral palecement, geographic location, creditworthiness of the collateral provider and currency (majority denominated in EUR). A smaller part of the collateral used by the bank for the purpose of capital requirement optimization is represented by sureties and guarantees. Majority of them represent state guarantees (other types: guarantees of mother companies, guarantees of the European Investment Fund, bank guarantees and other eligible sureties, which meet the criteria for the purpose of capital requirements optimization. The smallest part of collateral that is taken into account for capital requirements optimization is represented by financial assets (deposits), which meet the criteria for the purpose of capital requirements optimization.

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	1,054,733	1,076,410	964,959	111,451	-
2	Debt securities	308,130	-	-	-	
3	Total	1,362,864	1,076,410	964,959	111,451	-
4	*Of which non-performing exposures*	9,323	6,834	6,550	284	-
EU-5	*Of which defaulted*	9,323	6,834			

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	1,056,390	24	1,187,904	7,462	1,982	0.00
2	Regional government or local authorities	133,362	669	133,387	221	26,720	0.20
3	Public sector entities	25,812	200	27,757	-	13,751	0.50
4	Multilateral development banks	-	-	33,155	2,273	-	-
5	International organisations	-	-	-	-	-	-
6	Institutions	641	105	641	21	416	0.63
7	Corporates	570,102	582,170	419,897	84,394	473,718	0.94
8	Retail	349,926	166,996	339,829	23,743	260,565	0.72
9	Secured by mortgages on immovable property	667,157	40,430	667,157	37,065	262,561	0.37
10	Exposures in default	18,114	116	13,836	27	14,766	1.07
11	Exposures associated with particularly high risk	16,259	-	14,605	-	21,908	1.50
12	Covered bonds	-	-	-	-	-	-
13	Institutions and corporates with a short-term credit assessment	1,113	-	1,113	-	529	0.48
14	Collective investment undertakings	21,841	-	21,841	-	2,638	0.12
15	Equity	-	-	-	-	-	-
16	Other items	-	-	-	-	-	-
17	**Total**	**2,860,716**	**790,710**	**2,861,122**	**155,207**	**1,079,553**	**0.36**

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	133,641	0.00%	0.00%	0.00%							0.00%		65,035	65,035
3	Corporates	235,112	0.00%	0.00%	0.00%							20.21%		90,420	90,420
3.1	*Of which Corporates – SMEs*	-	0.00%	0.00%	0.00%							0.00%		-	-
3.2	*Of which Corporates – Specialised lending*	-												-	-
3.3	*Of which Corporates – Other*	235,112	0.00%	0.00%	0.00%							20.21%		90,420	90,420
4	**Total**	**368,754**	**0.00%**	**0.00%**	**0.00%**							**12.89%**		**155,454**	**155,454**

Annex I —Template on the comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs, and with and without the application of the temporary treatment in accordance with Article 468 CRR

Purpose: Provide a comparison of the institutions' own funds, CET1 capital, Tier 1 capital, risk-weighted assets, CET1 capital ratio, Tier 1 capital ratio, total capital ratio and leverage ratio with and without the application of transitional arrangements for IFRS 9 or analogous ECLs.
Provide a comparison of the institutions' own funds, CET1 capital, Tier 1 capital, CET1 capital ratio, Tier 1 capital ratio, total capital ratio and leverage ratio with and without the application of the temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income in view of the COVID-19 pandemic, in accordance with Article 468 of the CRR.
Only the transitional arrangements arising from the implementation of the IFRS 9 and analogous ECLS, and the temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income in view of the COVID19 pandemic in accordance with Article 468, are considered in this template.

Following the adoption of EU Regulation 2017/2395, UniCredit Banka Slovenije d.d. decided not to apply the transitional arrangements for gradually introducing in CET1 the effects of the IFRS9 adoption. In light of the ECB recommendation issued on March 20th, 2020 for institutions that had not already implemented the transitional IFRS9 arrangements, the Bank applied the transitional adjustment according to the revised framework introduced by the amended CRR2 both for:

- the static component (i.e. first time adoption effects accounted as of January 1st, 2018) and for
- the dynamic component separately
    - o the increase of LLP between January 1st, 2020 and January 1st, 2018 (element 1) and
    - o the increase of LLP due to COVID-19 situation accounted after January 1st, 2020 (element 2).

The static component of the adjustment is calculated considering the entire amount of LLPs , both referred to performing and impaired assets, considering separately STD (STD = Standardized approach) and IRB (IRB = Internal ratings-based approach) exposures. The dynamic component of the adjustment includes only the amount of LLPs referred to performing assets (i.e. sum of LLPs under IFRS9 Stage1 and Stage2) in accordance withe Article 473a(3).

Treatment of IRB exposures
In case of IRB exposures, in order to determine the amount of the transitional adjustment, the Article 473a of the amended CRR2 requires (both for the static and dynamic components) to reduce the amount of LLPs by the regulatory expected losses (EL), leading to the recognition of a positive adjustment in CET1 only in case of LLPs exceeding the related EL. Therefore, by limiting the adjustment to the amount of LLPs exceeding EL, the transitional arrangements do not imply impacts on the shortfall deduction (which remains the same both under the fully-loaded and transitional Own Funds) but only require (as stated in Article 473a(7) of the amended CRR2) to re-calculate the excess of LLPs vs. EL computable in Tier 2 in order to reflect the positive adjustment in CET1.

Adjustment to risk-weighted assets on standard exposures (RWA STD)
According to 473a(7) of the amended CRR2, the transitional adjustment applied to CET1 and related to STD exposures shall are reflected in RWA when calculating the transitional RWA, in order to consider the increase in the exposure value determined in accordance with CRR Article 111(1) due to the minor amount of LLPs reducing CET1. Such correction in RWA is applied through an aggregated adjustment by applying to the transitional adjustment recognized in CET1 (thus, net of tax effects) a fix risk-weight of 100%

		31.12.2022	30.09.2022	30.06.2022	31.03.2022	31.12.2021
	Available capital (amounts)					
1	CET1 capital	265,196	265,579	267,506	268,947	282,060
2	CET1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	257,842	261,453	263,053	268,947	280,446
2a	CET1 capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI (other comprehensive income) in accordance with Article 468 of the CRR had not been applied	265,196	265,579	267,506	268,947	282,060
3	Tier 1 capital	265,196	265,579	267,506	268,947	282,060
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	257,842	261,453	263,053	268,947	280,446
4a	Tier 1 capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	265,196	265,579	267,506	268,947	282,060
5	Total capital	265,196	265,579	267,506	273,223	285,566
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	257,842	261,453	263,053	273,223	283,951
6a	Total capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	265,196	265,579	267,506	273,223	285,566
	Risk-weighted assets (amounts)					
7	Total risk-weighted assets	1,414,281	1,447,571	1,464,243	1,499,353	1,417,055
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,413,311	1,443,843	1,460,187	1,499,353	1,416,086
	Capital ratios					
9	CET1 (as a percentage of risk exposure amount)	18.75%	18.35%	18.27%	17.94%	19.90%
10	CET1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.24%	18.11%	18.02%	17.94%	19.80%
10a	CET1 (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	18.75%	18.35%	18.27%	17.94%	19.90%
11	Tier 1 (as a percentage of risk exposure amount)	18.75%	18.35%	18.27%	17.94%	19.90%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.24%	18.11%	18.02%	17.94%	19.80%
12a	Tier 1 (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	18.75%	18.35%	18.27%	17.94%	19.90%
13	Total capital (as a percentage of risk exposure amount)	18.75%	18.35%	18.27%	18.22%	20.15%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.24%	18.11%	18.02%	18.22%	20.05%
14a	Total capital (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	18.75%	18.35%	18.27%	18.22%	20.15%
	Leverage ratio					
15	Leverage ratio total exposure measure	3,523,749	3,565,117	3,276,423	2,782,767	2,651,895
16	Leverage ratio	7.53%	7.45%	8.16%	9.66%	10.64%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7.33%	7.34%	8.04%	9.66%	10.58%
17a	Leverage ratio as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	7.53%	7.45%	8.16%	9.66%	10.64%