

Disclosures of UniCredit Group Slovenia for the 1Q 2018

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Banks are obliged to disclose certain information, which should allow sufficient information to potential investors about the risks the bank takes in its operations. Disclosures of UniCredit Group Slovenia for the 1Q 2018 are prepared in accordance with the requirements of Capital Requirements Regulation – CRR (Regulation (EU) no 575/2013 of the European Parliament and of the Council of 26th June 2013 on prudential requirements for credit institutions and investment firms and amending regulation (EU) no 648/2012).

Disclosures are based on Consolidated level which consists of UniCredit Banka Slovenija d.d. and UniCredit Leasing, leasing, d.o.o.

The Management Board of the Bank approved disclosures on May 29th, 2018.

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

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(EBA Guidelines EBA/GL/2016/11, paragraph 134)	
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Capital Instruments and Common Equity Tier 1 (According to Article 437)

Common Equity Tier 1

Common Equity Tier 1 capital: instruments and reserves		
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	247,961
Common Equity Tier 1 (CET1) capital: regulatory adjustments		
28	Total regulatory adjustments to Common equity Tier 1 (CET1)	- 16,777
29	Common Equity Tier 1 (CET1) capital	231,184
Additional Tier 1 (AT1) capital: instruments		
36	Additional Tier 1 (AT1) capital: 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)	231,184
Tier 2 (T2) capital: instruments and provisions		
51	Tier 2 (T2) capital before regulatory adjustments	2,938
Tier 2 (T2) capital: regulatory adjustments		
57	Total regulatory adjustments to Tier 2 (T2) capital	-
58	Tier 2 (T2) capital	2,938
59	Total capital (TC = T1 + T2)	234,121
Capital ratios and buffers		
61	Common Equity Tier 1 (as a percentage of risk exposure amount)	18.15%
62	Tier 1 (as a percentage of risk exposure amount)	18.15%
63	Total capital (as a percentage of risk exposure amount)	18.38%

Template 4: EU OV1 – Overview of RWAs
CAPITAL REQUIREMENTS (Article 438)

Purpose: Provide an overview of total RWA forming the denominator of the risk-based capital requirements calculated in accordance with Article 92 of the CRR. Further breakdowns of RWAs are presented in subsequent parts of these guidelines.

		RWAs		Minimum capital requirements
		T	T - 1	T
1	Credit risk (excluding CCR)	1.127.051	1.077.138	90.164
2	Of which the standardised approach	648.829	626.791	51.906
3	Of which the foundation IRB (FIRB) approach	478.222	450.348*	38.258
4	Of which the advanced IRB (AIRB) approach	-	-	-
5	Of which equity IRB under the simple risk-weighted approach or the IMA	-	-	-
6	CCR	12.352	12.051*	988
7	Of which mark to market	12.352	12.051	988
8	Of which original exposure	-	-	-
9	Of which the standardised approach	-	-	-
10	Of which internal model method (IMM)	-	-	-
11	Of which risk exposure amount for contributions to the default fund of a CCP	-	-	-
12	Of which CVA	-	-	-
13	Settlement risk	-	-	-
14	Securitisation exposures in the banking book (after the cap)	-	-	-
15	Of which IRB approach	-	-	-
16	Of which IRB supervisory formula approach (SFA)	-	-	-
17	Of which internal assessment approach (IAA)	-	-	-
18	Of which standardised approach	-	-	-
19	Market risk	28.820	10.810	2.306
20	Of which the standardised approach	28.820	10.810	2.306
21	Of which IMA	-	-	-
22	Large exposures	-	-	-
23	Operational risk	105.363	104.764	8.429
24	Of which basic indicator approach	-	-	-
25	Of which standardised approach	27.447	27.447	2.196
26	Of which advanced measurement approach	77.916	77.317	6.233
27	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
28	Floor adjustment	-	-	-
29	Total	1.273.586	1.204.763	101.887

* Note: YE 2017 data corrected for the IRB approach (row 3) in the amount of 126 thsd EUR shifted to CCR (row 6 and 7) with no impact on total RWA.

Template 23: EU CR8 – RWA flow statements of credit risk exposures under the IRB approach
CAPITAL REQUIREMENTS (Article 438)

Purpose: Present a flow statement explaining variations in the credit RWAs of exposures for which the riskweighted amount is determined in accordance with Part Three, Title II, Chapter 3 of the CRR and the corresponding capital requirement as specified in Article 92(3)(a).

		a	b
		RWA amounts	Capital requirements
1	RWAs as at the end of the previous reporting period	450.348	36.028
2	Asset size	40.109	3.208,73
3	Asset quality	- 12.235	- 979
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	478.222	38.258

Table LRCom: Leverage ratio common disclosure
LEVERAGE (Article 451)

 CRR leverage ratio
exposures

Capital and total exposure measure		
20	Tier 1 capital	231,184
21	Leverage ratio total exposure measure (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	2,976,912
Leverage ratio		
22	Leverage ratio	7.8%
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital	Transitional