

Disclosures of UniCredit Group Slovenia for the 2Q 2020

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Disclosures of UniCredit Group Slovenia for the 2Q 2020 are prepared in accordance with the requirements of Capital Requirements Regulation – CRR (Regulation (EU) no 575/2013 of the European Parliament and of the Council of 26th June 2013 on prudential requirements for credit institutions and investment firms and amending regulation (EU) no 648/2012) and CRR2 (Regulation (EU) 2019/876 of the European Parliament and of the Council of 20th May 2019).

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

Disclosures were approved by the Management Board of the Bank.

All amounts are in thousands of EUR, unless stated otherwise. Zero values refers to amounts lower than 500 euros.

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

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

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

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

- Law requiring banks to provide moratorium to retail and corporate customers was passed by end of March 2020.
- The Act applies to:
 - (i) banks and savings banks with seat in Slovenia and Slovenian branches of EU banks, on the lenders' side;
 - (ii) companies, co-operatives, foundations, institutes (all with seat in Slovenia), sole entrepreneurs, farmers, natural persons (all if Slovenian citizens residing in Slovenia), on the borrowers' side.
- Debtors may apply for deferral of instalments during the period of pandemic which officially started as of 12 March 2020, expiration date for application is 15.11.2020 (6 months after Government Ordinance on the revocation of epidemic of contagious disease SARS-CoV-2 (COVID-19))
- Interests are accrued on delayed payments.
- ECB asked banks not to pay dividends until at least October 2020, and in the following the ECB extended its recommendation not to pay dividends until January 2021, when another decision will be made. Bank of Slovenia also issued measure about dividend payment. The resolution on macro prudential limitation of distribution of banks' profits ("BS Resolution") entered into force in April 2020, and it has (among the others) limited the distribution of banks' profits created in years 2019 and 2020, as well as undistributed profits and reserves from previous years.

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

CAPITAL (Article 437)

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

The table shows details of the main features of common equity instruments. 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.

Main Features of Capital Instruments		
1	Issuer	UniCredit Banka Slovenija d.d.
2	Unique identifier	S10021108749
3	Governing law(s) of the instrument	Slovenian Law
Regulatory treatment		
4	Transitional CRR rules	Common Equity Tier 1
5	Post-transitional CRR rules	Common Equity Tier 1
6	Eligible at solo/(sub-)consolidated / solo & (sub-)consolidated	Solo (sub)consolidated
7	Instrument type	Common shares - Art. 26 CRR
8	Amount recognised in regulatory capital (currency in million)	128,143
9	Nominal amount of instrument	20,384
9a	Issue price	0,00417 EUR/per share
9b	Redemption price	N/A
10	Accounting classification	Shareholders' equity
11	Original date of issuance	28.12.1999 28.02.2006 21.09.2007
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	N/A
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
Coupons / dividends		
17	Fix or floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	No
20a	Full discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary
20b	Full discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down features	No
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

where question was not applicable, N/A was inserted

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

CAPITAL (Article 437)

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

At the end of June 2020, the own funds of the UniCredit Slovenija Group consisted of Common Equity Tier 1 and additional Tier 2 capital. The Common Equity Tier 1 consists of ordinary shares of the parent company UniCredit Banka Slovenije, while the additional capital consists of credit risk adjustments related to the use of the IRB approach for calculating capital requirements for credit risk.

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

Common Equity Tier 1 capital: instruments and reserves		
1	Capital instruments and the related share premium accounts	128.143
	of which: common shares	20.384
2	Retained earnings	26.677
3	Accumulated other comprehensive income (and other reserves)	134.309
3a	Funds for general banking risk	-
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	-
5	Minority interests (amount allowed in consolidated CET1)	-
5a	Independently reviewed interim profits net of any foreseeable charge or dividend	-
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	289.129
Common Equity Tier 1 (CET1) capital: regulatory adjustments		
7	Additional value adjustments (negative amount)	- 1.744
8	Intangible assets (net of related tax liability) (negative amount)	- 14.071
9	Empty set in the EU	-
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	-
11	Fair value reserves related to gains or losses on cash flow hedges	-
12	Negative amounts resulting from the calculation of expected loss amounts	- 19
13	Any increase in equity that results from securitised assets (negative amount)	-
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-
15	Defined-benefit pension fund assets (negative amount)	-
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	-
17	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	-
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	-
20	Empty set in the EU	-
20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	-
20b	of which: qualifying holdings outside the financial sector (negative amount)	-
20c	of which: securitisation positions (negative amount)	-
20d	of which: free deliveries (negative amount)	-
21	Deferred tax assets arising from temporary differences (amount above the 10% threshold, net of related tax liability where the conditions in 38(3) are met) (negative amount)	-
22	Amount exceeding the 15% threshold (negative amount)	-
23	of which: direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has significant investment in those entities	-
24	Empty set in the EU	-
25	of which: deferred tax assets arising from temporary differences	-
25a	Losses for the current financial year (negative amount)	-
25b	Foreseeable tax charges relating to CET1 items (negative amount)	-
26	Regulatory adjustments applied to Common Equity Tier 1 in respect of amounts subject to pre-CRR treatment	-
26a	Regulatory adjustments relating to unrealised gains and losses pursuant to Articles 467 and 468	-
	Of which: ... filter of unrealised loss 1	-
	Of which: ... filter of unrealised loss 2	-
	Of which: ... filter for unrealised gain 1	-
	Of which: ... filter for unrealised gain 2	-
26b	Amount to be deducted from or added to Common Equity Tier 1 capital with regard to additional filters and deductions required pre CRR	-
	of which: ...	-
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)	-
28	Total regulatory adjustments to Common equity Tier 1 (CET1)	- 15.834
29	Common Equity Tier 1 (CET1) capital	273.296
Additional Tier 1 (AT1) capital: instruments		
30	Capital instruments and the related share premium accounts	-
31	of which: classified as equity under applicable accounting standards	-
32	of which: classified as liabilities under applicable accounting standards	-
33	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from AT1	-
	Public sector capital injections grandfathered until 1 January 2018	-
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	-
35	of which: instruments issued by subsidiaries subject to phase out	-
36	Additional Tier 1 (AT1) capital: regulatory adjustments	-

Additional Tier 1 (AT1) capital: regulatory adjustments		
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	-
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-
39	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	-
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	-
41	Empty set in the EU	-
41	Regulatory adjustments applied to the additional tier 1 in respect of amounts subject to pre-CRR treatment and transitional subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)	-
41a	Residual amounts deducted from additional Tier 1 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to the article 472 of Regulation (EU) No 575/2013	-
	Of which items to be detailed line by line, e.g. material net interim losses, intangibles, shortfall of provisions to expected losses etc.	-
41b	Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Tier 2 capital during the transitional period pursuant to the article 472 of Regulation (EU) No 575/2013	-
	Of which items to be detailed line by line, e.g. reciprocal cross holdings in Tier 2 instruments, direct holdings of non significant investments in the capital of other financial sector entities, etc.	-
41c	Amount to be deducted from or added to the Additional Tier 1 capital with regard to additional filters and deductions required pre-CRR	-
	Of which: ... possible filter for unrealised losses	-
	Of which: ... possible filter for unrealised losses	-
	Of which: ...	-
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)	-
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	-
44	Additional Tier (AT1) capital	-
45	Tier 1 capital (AT1 = CET1 + AT1)	273.296
Tier 2 (T2) capital: instruments and provisions		
46	Capital instruments and the related share premium accounts	-
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2	-
	Public sector capital injections grandfathered until 1 January 2018	-
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	-
49	of which: instruments issued by subsidiaries subject to phase out	-
50	Credit risk adjustments	3.622
51	Tier 2 (T2) capital before regulatory adjustments	3.622
Tier 2 (T2) capital: regulatory adjustments		
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	-
53	Holdings of T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-
54	Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	-
54a	Of which new holdings not subject to transitional arrangements	-
54b	Of which holdings existing before 1 January 2013 and subject to transitional arrangements	-
55	Direct and indirect holdings by the institution of the T2 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-
56	Empty set in the EU	-
56	Regulatory adjustments applied to Tier 2 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)	-
56a	Residual amounts deducted from Tier 2 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013	-
	Of which items to be detailed line by line, e.g. material net interim losses, intangibles, shortfall of provisions to expected losses etc.	-
56b	Residual amounts deducted from Tier 2 capital with regard to deduction from Additional Tier 1 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013	-
	Of which items to be detailed line by line, e.g. reciprocal cross holdings in AT1 instruments, direct holdings of non significant investments in the capital of other financial sector entities, etc.	-
56c	Amount to be deducted from or added to Tier 2 capital with regard to additional filters and deductions required pre-CRR	-
	of which: ... a possible filter for unrealized losses	-
	of which: ... a possible filter for unrealized losses	-
	of which: ...	-
57	Total regulatory adjustments to Tier 2 (T2) capital	-
58	Tier 2 (T2) capital	3.622
59	Total capital (TC = T1 + T2)	276.917
59a	Risk weighted assets in respects of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)	1.488.434
	Of which: ... items not deducted from CET1 (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g. deferred tax assets that rely on future profitability net of related tax liability, indirect holdings of own CET1, etc.)	7.410
	Of which: ... items not deducted from AT1 (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g. deferred tax assets that rely on future profitability net of related tax liability, indirect holdings of own CET1, etc.)	-
	Items not deducted from T2 items (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line e.g. indirect holdings of own T2 instruments, indirect holdings of non-significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc.)	-
60	Total risk weighted assets	1.488.434

Capital ratios and buffers		
61	Common Equity Tier 1 (as a percentage of risk exposure amount)	18,36%
62	Tier 1 (as a percentage of risk exposure amount)	18,36%
63	Total capital (as a percentage of risk exposure amount)	18,60%
64	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount)	2,7501%
65	of which: capital conservation buffer requirement	2,50%
66	of which: countercyclical buffer requirement	0,0001%
67	of which: systemic risk buffer requirement	0,0%
67a	of which: Globally Systemically Important Institution (G-SII) or Other Systemically Important Institution(O-SII) buffer	0,25%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	13,86%
69	[not relevant for EU legislation]	
70	[not relevant for EU legislation]	
71	[not relevant for EU legislation]	
Amounts below the thresholds for deduction (before risk weighting)		
72	Direct and indirect holdings of the capital of the financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions)	-
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and the net of eligible short positions)	-
74	Empty set in the EU	
75	Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38(3) are met)	-
Applicable caps on the inclusion of the provisions in Tier 2		
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	-
77	Cap on inclusion of credit risk adjustment in T2 under standardised approach	-
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	-
79	Cap on inclusion of credit risk adjustment in T2 under internal ratings-based approach	-
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)		
80	Current cap on CET1 instruments subject to phase out arrangements	-
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-
82	Current cap on AT1 instruments subject to phase out arrangements	-
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-
84	Current cap on T2 instruments subject to phase out arrangements	-
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-

Template 4: EU OV1 – Overview of RWAs

CAPITAL REQUIREMENTS (Article 438)

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

On a consolidated level, the UniCredit Slovenia Group uses the following approaches in calculating capital requirements under the Pillar I:

- credit risk - standardized and foundation IRB approach
- market risk - standardized approach
- operational risk - standardized and advanced approach.

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

		RWAs		Minimum capital requirements
		30.06.2020	31.03.2020	30.06.2020
1	Credit risk (excluding CCR)	1.332.331	1.326.912	106.586
2	Of which the standardised approach	738.893	754.588	59.111
3	Of which the foundation IRB (FIRB) approach	541.092	526.948	43.287
4	Of which the advanced IRB (AIRB) approach	46.039	39.859	3.683
5	Of which equity IRB under the simple risk-weighted approach or the IMA	6.306	5.517	504
6	CCR	11.440	13.058	915
7	Of which mark to market	11.440	13.058	915
8	Of which original exposure	-	-	-
9	Of which the standardised approach	-	-	-
10	Of which internal model method (IMM)	-	-	-
11	Of which: Financial collateral simple method (for SFTs)	-	-	-
12	Of which: Financial collateral comprehensive method (for SFTs)	-	-	-
13	Of which: VaR for SFTs	-	-	-
14	Of which risk exposure amount for contributions to the default fund of a CCP	-	-	-
15	Of which CVA	-	-	-
16	Settlement risk	-	-	-
17	Securitisation exposures in the banking book (after the cap)	-	-	-
18	Of which IRB approach	-	-	-
19	Of which IRB supervisory formula approach (SFA)	-	-	-
20	Of which internal assessment approach (IAA)	-	-	-
21	Of which standardised approach	-	-	-
22	Market risk	28	407	2
23	Of which the standardised approach	28	407	2
24	Of which IMA	-	-	-
25	Large exposures	-	-	-
26	Operational risk	102.226	98.004	8.178
27	Of which basic indicator approach	-	-	-
28	Of which standardised approach	12.666	12.666	1.013
29	Of which advanced measurement approach	89.560	85.338	7.165
30	Amounts below the thresholds for deduction (subject to 250% risk weight)	7.410	7.198	593
31	Floor adjustment	-	-	-
32	Other calculation elements	35.000	52.500	2.800
33	Total	1.488.434	1.498.080	119.075

Credit risk RWA decreased compared to the previous quarter mainly due to lower PD Mid Corporate model add-on ("Other calculation elements"), which was reduced by 25% compared to March 2020. On the other hand increase of RWA on IRB approach was driven by some rating changes, partially neutralized by regulatory changes (new SME supporting factor), while RWA on STA approach decreased mainly due to lower loan volume. Operational risk RWA slightly increased in 2Q20. All these changes results to a final decrease of total RWAs by EUR 10m.

Template 5: EU CR10 – IRB (specialised lending and equities)

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						
Equities under the simple risk-weighted approach							
Categories		On-balancesheet amount	Off-balancesheet amount	Risk weight	Exposure amount	RWAs	Capital requirements
Private equity exposures		-	-	190%	-	-	-
Exchange-traded equity exposures		2.057	-	290%	2.057	5,965	477
Other equity exposures		92	-	370%	92	341	27
Total		2.149	-		2.149	6.306	504

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 risk weighted amount is determined in accordance with Part Three, Title II, Chapter 3 of the CRR and the corresponding capital requirement as specified in Article 92(3)(a).

		a	b
		RWA amounts	Capital requirements
1	RWAs as at the end of the previous reporting period (31.3.2020)	572.324	45.786
2	Asset size	18.728	1.498
3	Asset quality	14.686	1.175
4	Model updates		
5	Methodology and policy	- 12.300	- 984
6	Acquisitions and disposals		
7	Foreign exchange movements		
8	Other		
9	RWAs as at the end of the reporting period (30.6.2020)	593.437	47.475

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

CAPITAL BUFFERS (Article 440)

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

Row		General credit exposures		Trading book exposure		Securitisation exposure		Own funds requirements				Own funds requirement weights	Countercyclical capital buffer rate
		Exposure value for SA	Exposure value IRB	Sum of long and short position of trading book	Value of trading book exposure for internal models	Exposure value for SA	Exposure value for IRB	Of which: General credit exposures	Of which: Trading book exposures	Of which: Securitisation exposures	Total		
		010	020	030	040	050	060	070	080	090	100	110	120
010	Breakdown by country												
	United Arab Emirates	219	-	-	-	-	-	9	-	-	9	0,01%	0,00%
	Austria	1.173	8	-	-	-	-	59	-	-	59	0,06%	0,00%
	Bosnia and Herzegovina	3	176	-	-	-	-	17	-	-	17	0,02%	0,00%
	Belgium	-	32	-	-	-	-	10	-	-	10	0,01%	0,00%
	Bulgaria	22	-	-	-	-	-	1	-	-	1	0,00%	0,50%
	Canada	1	-	-	-	-	-	0	-	-	0	0,00%	0,00%
	Switzerland	763	-	-	-	-	-	42	-	-	42	0,05%	0,00%
	China	0	-	-	-	-	-	0	-	-	0	0,00%	0,00%
	Cape verde	2	-	-	-	-	-	0	-	-	0	0,00%	0,00%
	Cyprus	1	-	-	-	-	-	0	-	-	0	0,00%	0,00%
	Czech Republic	96	1	-	-	-	-	6	-	-	6	0,01%	1,00%
	Germany	515	1	-	-	-	-	26	-	-	26	0,03%	0,00%
	Denmark	-	-	-	-	-	-	-	-	-	-	0,00%	0,00%
	Dominican Republic	1	-	-	-	-	-	0	-	-	0	0,00%	0,00%
	Spain	0	57	-	-	-	-	3	-	-	3	0,00%	0,00%
	France	74	-	-	-	-	-	4	-	-	4	0,00%	0,00%
	United Kingdom	283	1.290	-	-	-	-	87	-	-	87	0,09%	0,00%
	Georgia	0	-	-	-	-	-	0	-	-	0	0,00%	0,00%
	Gibraltar	0	-	-	-	-	-	0	-	-	0	0,00%	0,00%
	Greece	3	-	-	-	-	-	0	-	-	0	0,00%	0,00%
	Hong Kong	-	-	-	-	-	-	-	-	-	-	0,00%	1,00%
	Croatia	18.551	41.875	-	-	-	-	1.067	-	-	1.067	1,16%	0,00%
	Hungary	2	38	-	-	-	-	2	-	-	2	0,00%	0,00%
	Ireland	-	0	-	-	-	-	0	-	-	0	0,00%	0,00%
	Israel	0	-	-	-	-	-	0	-	-	0	0,00%	0,00%
	India	0	-	-	-	-	-	0	-	-	0	0,00%	0,00%
	Iceland	0	-	-	-	-	-	0	-	-	0	0,00%	0,00%
	Italy	462	-	-	-	-	-	25	-	-	25	0,03%	0,00%
	Japan	0	-	-	-	-	-	0	-	-	0	0,00%	0,00%
	Kuwait	111	-	-	-	-	-	7	-	-	7	0,01%	0,00%
	Kazakhstan	0	-	-	-	-	-	0	-	-	0	0,00%	0,00%
	Kosovo	0	-	-	-	-	-	0	-	-	0	0,00%	0,00%
	Lithuania	0	-	-	-	-	-	0	-	-	0	0,00%	0,00%
	Luxembourg	288	-	-	-	-	-	9	-	-	9	0,01%	0,25%
	Macedonia	0	-	-	-	-	-	0	-	-	0	0,00%	0,00%
	Malta	0	8	-	-	-	-	1	-	-	1	0,00%	0,00%
	Netherlands	0	4.534	-	-	-	-	458	-	-	458	0,50%	0,00%
	Norway	-	-	-	-	-	-	-	-	-	-	0,00%	1,00%
	New Zealand	0	-	-	-	-	-	0	-	-	0	0,00%	0,00%
	Pakistan	0	-	-	-	-	-	0	-	-	0	0,00%	0,00%
	Poland	-	-	-	-	-	-	-	-	-	-	0,00%	0,00%
	Qatar	1	-	-	-	-	-	0	-	-	0	0,00%	0,00%
	Romania	0	18	-	-	-	-	0	-	-	0	0,00%	0,00%
	Serbia	105	-	-	-	-	-	4	-	-	4	0,00%	0,00%
	Russian Federation	0	287	-	-	-	-	16	-	-	16	0,02%	0,00%
	Sweden	244	-	-	-	-	-	14	-	-	14	0,02%	0,00%
	Slovenia	1.163.270	764.046	-	-	-	-	89.695	-	-	89.695	97,45%	0,00%
	Slovakia	-	-	-	-	-	-	-	-	-	-	0,00%	1,50%
	Turkey	0	-	-	-	-	-	0	-	-	0	0,00%	0,00%
	Ukraine	2	-	-	-	-	-	0	-	-	0	0,00%	0,00%
	United States	-	2.057	-	-	-	-	477	-	-	477	0,52%	0,00%
020	Total	1.186.193	814.427	-	-	-	-	92.042	-	-	92.042	100,00%	5,25%

Amount of institution-specific countercyclical capital buffer

CAPITAL BUFFERS (Article 440)

Purpose: Amount of institution-specific countercyclical capital buffer

Row		Column
		010
010	Total risk exposure amount	1.488.434
020	Institution specific countercyclical buffer rate	0,0001%
030	Institution specific countercyclical buffer requirement	1

Template 11: EU CR1-A – Credit quality of exposures by exposure class and instrument

CREDIT RISK ADJUSTMENTS (Article 442)

Purpose: Provide a comprehensive picture of the credit quality of an institution's on-balance-sheet and off-balance-sheet exposures.

		a		b		c	d	e	f	g
		Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values (a+b-c-d)		
		Defaulted exposures	Non-defaulted exposures							
1	Central governments or central banks	-	-	-	-	-	-	-	-	
2	Institutions	-	512.058	51	-	-	-	5	512.007	
3	Corporates	33.030	1.344.374	34.962	-	0	-	9.332	1.342.442	
4	Of which: Specialised lending	-	-	-	-	-	-	-	-	
5	Of which: SMEs	26.869	368.440	27.624	-	0	-	7.658	367.685	
6	Retail	-	-	-	-	-	-	-	-	
7	Secured by real estate property	-	-	-	-	-	-	-	-	
8	SMEs	-	-	-	-	-	-	-	-	
9	Non-SMEs	-	-	-	-	-	-	-	-	
10	Qualifying revolving	-	-	-	-	-	-	-	-	
11	Other retail	-	-	-	-	-	-	-	-	
12	SMEs	-	-	-	-	-	-	-	-	
13	Non-SMEs	-	-	-	-	-	-	-	-	
14	Equity	-	2.149	-	-	-	-	-	2.149	
15	Total IRB approach	33.030	1.858.581	35.013	-	0	-	9.337	1.856.598	
16	Central governments or central banks	-	873.263	47	-	-	-	27	873.215	
17	Regional governments or local authorities	-	103.123	277	-	-	-	260	102.846	
18	Public sector entities	-	56.264	76	-	-	-	6	56.188	
19	Multilateral development banks	-	-	-	-	-	-	-	-	
20	International organisations	-	-	-	-	-	-	-	-	
21	Institutions	-	8.312	6	-	0	-	6	8.306	
22	Corporates	16.061	125.856	10.264	-	1	-	822	131.652	
23	Of which: SMEs	405	37.816	640	-	-	-	71	37.581	
24	Retail	29.216	604.129	26.604	-	198	-	1.762	606.741	
25	Of which: SMEs	6.119	67.947	6.286	-	2	-	483	67.779	
26	Secured by mortgages on immovable property	4.195	305.557	993	-	3	-	422	308.759	
27	Of which: SMEs	500	20.033	115	-	-	-	36	20.417	
28	Exposures in default	49.472	-	31.155	-	301	-	6.873	18.316	
29	Items associated with particularly high risk	2.345	5.366	2.374	-	0	-	14	5.337	
30	Covered bonds	-	-	-	-	-	-	-	-	
31	Claims on institutions and corporates with a shortterm credit assessment	-	0	0	-	-	-	-	0	
32	Collective investments undertakings	-	22.939	-	-	-	-	-	22.939	
33	Equity exposures	-	-	-	-	-	-	-	-	
34	Other exposures	-	7.263	-	-	-	-	-	7.263	
35	Total standardised approach	51.817	2.112.071	40.642	-	504	-	10.191	2.123.246	
36	Total	84.847	3.970.653	75.656	-	504	-	19.528	3.979.844	
37	Of which: Loans	81.659	2.545.548	70.377	-	504	-	19.528	2.556.831	
38	Of which: Debt securities	-	349.696	65	-	-	-	-	349.631	
39	Of which: Off-balance-sheet exposures	3.187	1.040.093	5.214	-	-	-	-	1.038.067	

Template 12: EU CR1-B – Credit quality of exposures by industry or counterparty types

CREDIT RISK ADJUSTMENTS (Article 442)

Purpose: Provide a comprehensive picture of the credit quality of an institution's on-balance-sheet and off-balance sheet exposures by industry or counterparty types.

		Gross carrying values of		c	d	e	f	g					
		Defaulted exposures	Non-defaulted exposures						Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges	Net values
									(a +b-c-d)				
1	Agriculture, forestry and fishing	409	8.880	365	-	-	121	8.923					
2	Mining and quarrying	1	892	9	-	-	-	884					
3	Manufacturing	4.594	321.847	7.575	-	0	2.446	318.866					
4	Electricity, gas, steam and air conditioning supply	872	196.828	1.306	-	0	171	196.394					
5	Water supply	0	16.731	50	-	1	-	16.681					
6	Construction	8.162	81.011	6.718	-	1	727	82.456					
7	Wholesale and retail trade	29.569	375.095	19.697	-	1	3.959	384.968					
8	Transport and storage	7.797	227.154	6.681	-	0	2.992	228.270					
9	Accommodation and food service activities	188	14.489	438	-	0	255	14.239					
10	Information and communication	134	116.160	360	-	0	141	115.934					
11	Financial and insurance activities	200	1.089.753	936	-	0	473	1.089.017					
12	Real estate activities	1.790	41.772	2.298	-	0	115	41.265					
13	Professional, scientific and technical activities	4.858	96.031	5.516	-	42	302	95.373					
14	Administrative and support service activities	815	64.432	852	-	0	178	64.396					
15	Public administration and defence, compulsory social security	0	453.958	329	-	-	287	453.629					
16	Education	41	8.848	103	-	-	-	8.786					
17	Human health services and social work activities	31	7.471	131	-	-	-	7.371					
18	Arts, entertainment and recreation	753	705	751	-	0	589	707					
19	Other services	45	12.148	59	-	1	-	12.135					
20	Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	24.586	836.447	21.482	-	456	6.770	839.551					
21	Total	84.847	3.970.653	75.656	-	504	19.528	3.979.844					

Template 13: EU CR1-C – Credit quality of exposures by geography

CREDIT RISK ADJUSTMENTS (Article 442)

Purpose: Provide a comprehensive picture of the credit quality of an institution's on-balance-sheet and off-balance-sheet exposures by geography.

		Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges	Net values (a+b-c-d)
		Defaulted exposures	Non-defaulted exposures					
1	EUROPE	84.817	3.952.342	75.622	-	504	19.528	3.961.537
2	OF WHICH: AUSTRIA	15	68.265	15	-	-	-	68.265
3	OF WHICH: ITALY	4	113.400	49	-	1	35	113.354
4	OF WHICH: GERMANY	-	189.862	19	-	-	-	189.843
5	OF WHICH: CZECH REPUBLIC	-	119	0	-	-	-	119
6	OF WHICH: SPAIN	-	127	0	-	-	-	127
7	OF WHICH: FRANCE	-	17.344	6	-	0	-	17.338
8	OF WHICH: CROATIA	3.293	61.542	1.231	-	0	21	63.603
9	OF WHICH: UNITED KINGDOM	-	1.832	18	-	0	18	1.814
10	OF WHICH: ROMANIA	-	60	0	-	-	-	60
11	OF WHICH: BULGARIA	-	22	0	-	-	-	22
12	OF WHICH: HUNGARY	-	4.267	1	-	-	-	4.266
13	OF WHICH: SWITZERLAND	-	143.996	41	-	-	-	143.955
14	OF WHICH: OTHER EUROPEAN COUNTRIES	81.505	3.351.506	74.241	-	502	19.454	3.358.770
15	AMERICA	-	17.176	0	-	0	-	17.176
16	OF WHICH: USA	-	17.168	0	-	-	-	17.168
17	ASIA	7	376	7	-	0	-	376
18	OF WHICH: TURKEY	-	0	0	-	-	-	0
19	REST OF THE WORLD	23	759	26	-	-	-	756
20	OF WHICH: RUSSIA	-	291	0	-	-	-	291
21	TOTAL	84.847	3.970.653	75.656	-	504	19.528	3.979.844

Template 1: Credit quality of forborne exposures

Purpose: Provide an overview of the quality of forborne exposures as per Commission Implementing Regulation (EU) No 680/2014.

		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						
1	Loans and advances	5.432	19.526	19.526	16.063	127	15.666	6.515	2.700	
2	Central banks	-	-	-	-	-	-	-	-	
3	General governments	-	-	-	-	-	-	-	-	
4	Credit institutions	-	-	-	-	-	-	-	-	
5	Other financial corporations	-	-	-	-	-	-	-	-	
6	Non-financial corporations	3.208	15.352	15.352	11.889	88	13.561	3.232	1.008	
7	Households	2.223	4.174	4.174	4.174	38	2.105	3.283	1.691	
8	Debt Securities	-	-	-	-	-	-	-	-	
9	Loan commitments given	105	3	3	3	1	3	-	-	
10	Total	5.537	19.528	19.528	16.066	125	15.663	6.515	2.700	

Template 3: Credit quality of performing and non-performing exposures by past due days

Purpose: Provide an overview of credit quality of non-performing exposures, as per Commission Implementing Regulation (EU) No 680/2014.

	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
1 Loans and advances	1.958.179	1.940.855	17.324	85.812	42.527	1.400	2.973	4.340	13.066	1.540	19.965	85.812
2 Central banks	0	0	-	-	-	-	-	-	-	-	-	-
3 General governments	199.883	199.883	-	-	-	-	-	-	-	-	-	-
4 Credit institutions	70.224	70.224	-	-	-	-	-	-	-	-	-	-
5 Other financial corporations	9.370	9.370	0	177	4	-	-	-	-	0	173	177
6 Non-financial corporations	847.940	831.152	16.788	59.855	34.812	568	1.079	1.409	7.495	641	13.850	59.855
7 Of which SMEs	359.987	356.980	3.008	48.309	24.203	568	1.079	1.409	7.388	641	13.020	48.309
8 Households	830.763	830.227	535	25.780	7.711	831	1.894	2.931	5.571	898	5.943	25.780
9 Debt securities	349.686	349.686	-	-	-	-	-	-	-	-	-	-
10 Central banks	-	-	-	-	-	-	-	-	-	-	-	-
11 General governments	337.596	337.596	-	-	-	-	-	-	-	-	-	-
12 Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-
13 Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-
14 Non-financial corporations	12.090	12.090	-	-	-	-	-	-	-	-	-	-
15 Off-balance-sheet exposures	1.040.090			3.191								3.191
16 Central banks	-			-								-
17 General governments	2.405			-								-
18 Credit institutions	379.681			-								-
19 Other financial corporations	16.276			20								20
20 Non-financial corporations	597.423			3.008								3.008
21 Households	44.305			163								163
22 Total	3.347.955	2.290.541	17.324	89.003	42.527	1.400	2.973	4.340	13.066	1.540	19.965	89.003

Template 4: Performing and non-performing exposures and related provisions.

Purpose: Provide an overview of the credit quality of non-performing exposures and related impairments, provisions and valuation adjustments by portfolio and exposure class.

	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					
1 Loans and advances	1.958.179	1.449.393	508.787	85.812	-	85.812	13.737	4.459	9.278	51.142	-	51.142	11.282	1.027.526	19.293	
2 Central banks	0	0	-	-	-	-	0	0	-	-	-	-	-	-	-	
3 General governments	199.883	174.681	25.201	-	-	-	291	34	256	-	-	-	-	56.591	-	
4 Credit institutions	70.224	69.247	977	-	-	-	11	10	1	-	-	-	-	-	-	
5 Other financial corporations	9.370	8.814	556	177	-	177	7	6	1	177	-	177	-	448	-	
6 Non-financial corporations	847.940	630.965	216.975	59.855	-	59.855	9.165	3.481	5.684	42.194	-	42.194	11.282	290.374	13.588	
7 Of which SMEs	359.987	222.886	137.101	48.309	-	48.309	5.918	1.942	3.977	34.325	-	34.325	582	151.273	12.982	
8 Households	830.763	565.685	265.077	25.780	-	25.780	4.265	928	3.337	8.771	-	8.771	-	680.112	5.704	
9 Debt securities	349.686	349.686	-	-	-	-	65	65	-	-	-	-	-	-	-	
10 Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11 General governments	337.596	337.596	-	-	-	-	47	47	-	-	-	-	-	-	-	
12 Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13 Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Non-financial corporations	12.090	12.090	-	-	-	-	18	18	-	-	-	-	-	-	-	
15 Off-balance-sheet exposures	1.040.090	823.438	216.652	3.191	-	3.191	948	497	451	4.266	-	4.266	-	246.739	-	
16 Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17 General governments	2.405	2.130	276	-	-	-	0	0	0	-	-	-	-	145.630	-	
18 Credit institutions	379.681	243.073	136.608	-	-	-	51	23	28	-	-	-	-	1.636	-	
19 Other financial corporations	16.276	15.931	345	20	-	20	28	27	2	20	-	20	-	50	-	
20 Non-financial corporations	597.423	526.089	71.334	3.008	-	3.008	738	359	379	4.104	-	4.104	-	96.144	66	
21 Households	44.305	36.215	8.090	163	-	163	131	88	43	142	-	142	-	3.280	-	
22 Total	3.347.955	2.622.516	725.439	89.003	-	89.003	12.854	4.027	8.827	46.877	-	46.877	11.282	1.274.265	19.293	

Template 9: Collateral obtained by taking possession and execution processes

Purpose: Provide an overview of foreclosed assets obtained from non-performing exposures.

		a	b
		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
1	Property, plant and equipment (PP&E)	0	0
2	Other than PP&E	469	-308
3	Residential immovable property	0	0
4	Commercial Immovable property	0	0
5	Movable property (auto, shipping, etc.)	469	-308
6	Equity and debt instruments	0	0
7	Other	0	0
8	Total	469	-308

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.

At the end of the first quarter, the entire Slovenia was affected by the Covid-19 pandemic, which caused a significant economic drop. In view of these factors, on 20 March this year the Government of the Republic of Slovenia adopted the intervention law on the deferral of payments of liabilities (hereinafter: the Act) for borrowers who found themselves in difficulties due to COVID-19.

Under the Act as well as all other government measures to mitigate the effects of the Corona virus, the Group made a number of decisions to continue to provide all services to its customers through electronic channels and through its branches, although during the declared pandemic between March 12 and May 31, the Group offered services to a limited extent through its network of business units. In June the group re-established the usual way of working with customers.

Within one month after the promulgation of the Act, the Group established a portal for the electronic submission and processing of moratorium applications for all legal entities and natural persons who have experienced difficulties in repaying loans. The Bank has also upgraded the portal and its central system to make it easier for customers to report on their financial situation during the moratorium, as well as to make it easier to monitor the status of customers who have requested a moratorium. Credit agreements concluded before and after the publication of the law receive exactly the same treatment in term of credit risk management. The majority of contracts is subject to a state guarantee in the amount of 25% or 50% for deferred principal and / or interest in accordance with the law.

Due to a significant deterioration in macroeconomic expectations in March, the Bank, in cooperation with the UniCredit S.p.a. prepared an updated macroeconomic forecast for the Slovenian economy. Based on the worsened economic forecasts, the forward looking indicators (FLI according to IFRS 9), which are used to calculate the expected credit loss (ECL according to IFRS 9), have been updated. The updated macroeconomic scenarios were used to calculate the ECL as at 31 March 2020, with the Bank recognizing an additional loss of EUR 5.26 million from the higher estimated ECL.

By 30 June 2020, the Bank had approved 536 statutory moratoriums totaling EUR 40 million, of which EUR 38 million related to profitable exposures. Among the moratoriums that last from March 2020 onwards, there are 661 thousand that have already expired on the day of reporting.

In accordance with the EBA Guidelines EBA/GL/2020/07, Template 1, Template 2 and Template 3 present information on moratoriums and guarantee schemes.

		Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount							
		Total	Performing			Total	Non-performing			Total	Performing			Total	Non-performing								
			Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: unlikely to pay that are not past-due or past-due <= 90 days	Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: unlikely to pay that are not past-due or past-due <= 90 days		Of which: unlikely to pay that are not past-due or past-due <= 90 days								
1	Loans and advances subject to moratorium	39.457	37.882	1.127	27.752	1.575	848	1.537	-	2.317	-	1.263	-	36	-	1.205	-	1.055	-	438	-	1.023	342
2	<i>of which: Households</i>	26.322	24.973	855	17.017	1.349	848	1.311	-	1.481	-	652	-	27	-	626	-	829	-	438	-	797	342
3	<i>of which: Collateralised by residential immovable property</i>	19.237	18.939	634	12.837	298	249	298	-	449	-	386	-	12	-	370	-	63	-	48	-	63	-
4	<i>of which: Non-financial corporations</i>	13.134	12.908	272	10.735	226	-	226	-	836	-	610	-	9	-	579	-	226	-	-	-	226	-
5	<i>of which: Small and medium-sized enterprises</i>	10.428	10.202	272	8.028	226	-	226	-	605	-	379	-	9	-	348	-	226	-	-	-	226	-
6	<i>of which: Collateralised by commercial immovable property</i>	7.310	7.310	-	5.158	-	-	-	-	303	-	303	-	-	-	271	-	-	-	-	-	-	-

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

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

		a	b	c	d	e	f	g	h	i
		Number of obligors	Gross carrying amount	Of which: legislative moratoria	Of which: expired	Residual maturity of moratoria				
						<= 3 months	> 3 months <= 6 months	> 6 mesecev <= 9 mesecev	> 6 months <= 9 months	> 1 year
1	Loans and advances for which moratorium was offered	808	80.911							
2	Loans and advances subject to moratorium (granted)	536	40.117	40.117	661	2.075	11.820	4.595	20.965	-
3	of which: Households		26.906	26.906	584	1.792	7.394	3.721	13.415	-
4	of which: Collateralised by residential immovable property		19.613	19.613	376	984	5.608	2.533	10.112	-
5	of which: Non-financial corporations		13.211	13.211	77	283	4.426	875	7.551	-
6	of which: Small and medium-sized enterprises		10.504	10.504	77	283	4.426	875	4.844	-
7	of which: Collateralised by commercial immovable property		7.387	7.387	77	-	4.059	201	3.050	-

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

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

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

Template 16: EU CR2-A – Changes in the stock of general and specific credit risk adjustments

CREDIT RISK ADJUSTMENTS (Article 442)

Purpose: Identify the changes in an institution's stock of general and specific credit risk adjustments held against loans and debt securities that are defaulted or impaired.

		a	b
		Accumulated specific credit risk adjustment	Accumulated general credit risk adjustment
1	Opening balance	34.480	25.707
2	Increases due to amounts set aside for estimated loan losses during the period	0	0
3	Decreases due to amounts reversed for estimated loan losses during the period	0	0
4	Decreases due to amounts taken against accumulated credit risk adjustments	0	0
5	Transfers between credit risk adjustments	0	0
6	Impact of exchange rate differences	0	0
7	Business combinations, including acquisitions and disposals of subsidiaries	0	0
8	Other adjustments	2.412	7.907
9	Closing balance	36.892	33.614
10	Recoveries on credit risk adjustments recorded directly to the statement of profit or loss	0	-7
11	Specific credit risk adjustments directly recorded to the statement of profit or loss	195	301

Template 17: EU CR2-B – Changes in the stock of defaulted and impaired loans and debt securities

CREDIT RISK ADJUSTMENTS (Article 442)

Purpose: Identify the changes in an institution's stock of defaulted loans and debt securities.

		a
		Gross carrying value defaulted exposures
1	Opening balance	82.194
2	Loans and debt securities that have defaulted or impaired since the last reporting period	15.985
3	Returned to non-defaulted status	- 1.435
4	Amounts written off	- 496
5	Other changes	- 10.436
6	Closing balance	85.812

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

LEVERAGE RATIO (Article 451)

Purpose: Summary reconciliation of accounting assets and leverage ratio exposures

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

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

On 30 June 2020, the leverage ratio of the UniCredit Slovenia Group amounted to 8.3% and is well above the minimum threshold of 3% set by the Basel Committee on Banking Supervision.

		Applicable Amount
1	Total assets as per published financial statements	3.052.140
2	consolidation	
	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio total exposure measure in accordance with Article 429(13) of Regulation (EU) No	
3	575/2013)	
4	Adjustments for derivative financial instruments	- 5.511
5	Adjustment for securities financing transactions (SFTs)	
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	247.371
	(Adjustment for intragroup exposures excluded from the leverage ratio total exposure measure in accordance with Article	
EU-6a	429(7) of Regulation (EU) No 575/2013)	
	(Adjustment for exposures excluded from the leverage ratio total exposure measure in accordance with Article 429(14) of	
EU-6b	Regulation (EU) No 575/2013)	
7	Other adjustments	- 14.233
8	Leverage ratio total exposure measure	3.279.766

Table LRCOM: Leverage ratio common disclosure

LEVERAGE RATIO (Article 451)

Purpose: Leverage ratio common disclosure

CRR leverage ratio exposures

On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	3.017.338
2	(Asset amounts deducted in determining Tier 1 capital)	- 14.233
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	3.003.105
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	13.290
5	Add-on amounts for PFE associated with all derivatives transactions (mark- to-market method)	16.001
EU-5a	Exposure determined under Original Exposure Method	-
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-
8	(Exempted CCP leg of client-cleared trade exposures)	-
9	Adjusted effective notional amount of written credit derivatives	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-
11	Total derivatives exposures (sum of lines 4 to 10)	29.290
SFT exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	Counterparty credit risk exposure for SFT assets	-
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429b(4) and 222 of Regulation (EU) No 575/2013	-
15	Agent transaction exposures	-
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	-
16	Total securities financing transaction exposures (sum of lines 12 to 15a)	-
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	247.371
18	(Adjustments for conversion to credit equivalent amounts)	-
19	Other off-balance sheet exposures (sum of lines 17 and 18)	247.371
Exempted exposures in accordance with Article 429(7) and (14) of Regulation (EU) No 575/2013 (on and off balance sheet)		
EU-19a	(Intragroup exposures (solo basis) exempted in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	-
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	-
Capital and total exposure measure		
20	Tier 1 capital	273.296
21	Leverage ratio total exposure measure (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	3.279.766
Leverage ratio		
22	Leverage ratio	8,3%
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	Transitional
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) No 575/2013	0

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

LEVERAGE (Article 451)

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:	3.017.338
EU-2	Trading book exposures	-
EU-3	Banking book exposures, of which:	3.017.338
EU-4	Covered bonds	-
EU-5	Exposures treated as sovereigns	1.029.869
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	-
EU-7	Institutions	139.527
EU-8	Secured by mortgages of immovable properties	303.868
EU-9	Retail exposures	547.991
EU-10	Corporate	857.403
EU-11	Exposures in default	25.431
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	113.249

Table LRQua: Free format text boxes for disclosure on qualitative items

LEVERAGE RATIO (Article 451)

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

1	Description of the processes used to manage the risk of excessive leverage	<p>Group Risk Appetite Framework represents the foundation for risk management within UniCredit 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.</p> <p>The quantitative tools to assess the leverage risk are coming from Group Risk Appetite KPIs that include also the leverage ratio metric. This KPI has its own targets, triggers and limit levels that are periodically monitored within the regular reporting activity. The monitoring and the periodical reporting is submitted to the Risk Committee (on a quarterly basis) and to the Board of Directors.</p> <p>The Group Risk Appetite process identifies the governance mechanism, managerial involvement and escalation process under normal and stressed operating conditions. The defined escalation process is activated at relevant organizational levels in order to ensure an adequate reaction when triggers or limits are breached. Moreover for the capital metrics, including the Leverage Ratio, the Group has defined a specific internal policy (Capital Contingency Policy) that set the processes for reacting to contingency situation which require a timely reaction in term of increase of capital or reduction of exposures</p>
2	Description of the factors that had an impact on the leverage Ratio during the period to which the disclosed leverage Ratio refers	<p>The main drivers for the changes in the leverage ratio between December 2019 and June 2020 were:</p> <ul style="list-style-type: none"> - Tier 1 capital increased due to capitalized profit. - The change in leverage ratio exposure is mainly due to increase of exposures to central governments or central banks, but leverage ratio still increased because of higher Tier 1 capital.

Template 18: EU CR3 – CRM techniques – Overview

USE OF CREDIT RISK MITIGATION TECHNIQUES (Article 453)

Purpose: Disclose the extent of the use of CRM techniques.

		a	b	c	d	e
		Exposures unsecured – carrying amount	Exposures secured – carrying amount	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Total loans	1.423.468	1.136.650	1.006.121	130.528	0
2	Total debt securities	349.621	0	0	0	0
3	Total exposures	1.773.089	1.136.650	1.006.121	130.528	0
4	Of which defaulted	5.558	18.923	18.915	8	0

Template 19: EU CR4 – Standardised approach – Credit risk exposure and CRM effects

USE OF CREDIT RISK MITIGATION TECHNIQUES (Article 453)

Purpose: Illustrate the effect of all CRM techniques applied in accordance with Part Three, Title II, Chapter 4 of the CRR, including the financial collateral simple method and the financial collateral comprehensive method in the application of Article 222 and Article 223 of the same regulation on standardised approach capital requirements calculations. RWA density provides a synthetic metric on the riskiness of each portfolio.

	Exposure classes	a		b		c		d		e		f	
		Exposures before CCF and CRM		Exposures post CCF and CRM		RWA's and RWA density							
		On-balance-sheet amount	Off-balance-sheet amount	On-balance-sheet amount	Off-balance-sheet amount	RWA's	RWA density						
1	Central governments or central banks	873.204	11	1.014.902	4	7.410	0,01						
2	Regional government or local authorities	101.000	1.846	101.000	54	20.211	0,20						
3	Public sector entities	55.665	523	59.679	-	29.439	0,49						
4	Multilateral development banks	-	-	-	-	-	-						
5	International organisations	-	-	-	-	-	-						
6	Institutions	360	7.946	360	3.973	2.036	0,47						
7	Corporates	122.155	1.915	122.056	641	121.752	0,99						
8	Retail	547.991	52.120	547.268	12.318	419.000	0,75						
9	Secured by mortgages on immovable property	303.868	787	303.868	343	108.796	0,36						
10	Exposures in default	18.295	21	18.294	4	20.087	1,10						
11	Exposures associated with particularly high risk	5.337	-	5.287	-	7.931	1,50						
12	Covered bonds	-	-	-	-	-	-						
13	Institutions and corporates with a short-term credit assessment	0	-	0	-	0	0,20						
14	Collective investment undertakings	22.939	-	22.939	-	3.056	0,13						
15	Equity	-	-	-	-	-	-						
16	Other items	7.263	-	7.263	-	6.585	0,91						
17	Total	2.058.076	65.170	2.202.916	17.337	746.303	0,34						