

Disclosures of UniCredit Group Slovenia for the 2Q 2021

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Disclosures of UniCredit Group Slovenia for the 2Q 2021 are prepared in accordance with the requirements of Capital Requirements Regulation – CRR (Regulation (EU) no 575/2013 of the European Parliament and of the Council of 26th June 2013 on prudential requirements for credit institutions and investment firms and amending regulation (EU) no 648/2012) and CRR2 (Regulation (EU) 2019/876 of the European Parliament and of the Council of 20th May 2019).

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

Disclosures were approved by the Management Board of the Bank.

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

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

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

As well, the European Banking Authority (EBA) issued several statements to explain a number of interpretative aspects on the functioning of the prudential framework in relation to the classification of loans in default, the identification of 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. Expiration date for application is 15.11.2020.

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

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

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

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

During the period of validity of the Decision the bank profit can be distributed, if the Net bank profit for first quarter 2021 is positive, however it should not exceed the lower of the following conditions:

- a) 15% of accumulated profit on a bank solo level in years 2019 and 2020 or
- b) 0,2% of Common Equity Tier 1 ratio on a bank solo level as of 31st December 2020.

Template EU CC1 - Composition of regulatory own funds

CAPITAL (Article 437)

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

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

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

		(a)	(b)
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	128,143	38 + 39
	of which: common shares	20,384	38
2	Retained earnings	37,280	42
3	Accumulated other comprehensive income (and other reserves)	135,710	part of 40 + 41
3a	Funds for general banking risk	-	
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	-	
5	Minority interests (amount allowed in consolidated CET1)	-	
5a	Independently reviewed interim profits net of any foreseeable charge or dividend	-	
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	301,133	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	- 100	
8	Intangible assets (net of related tax liability) (negative amount)	- 8,605	part of 16
9	Transitional adjustment related to IFRS9	697	
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	- 40	
13	Any increase in equity that results from securitised assets (negative amount)	-	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-	
15	Defined-benefit pension fund assets (negative amount)	-	
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	-	
17	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	-	
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	-	
20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	-	
21	Deferred tax assets arising from temporary differences (amount above the 10% threshold, net of related tax liability where the conditions in 38(3) are met) (negative amount)	-	
22	Amount exceeding the 17,65% threshold (negative amount)	-	
EU-25a	Losses for the current financial year (negative amount)	-	
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	-	
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)	-	
27a	Other regulatory adjustments	-	
28	Total regulatory adjustments to Common equity Tier 1 (CET1)	- 8,048	
29	Common Equity Tier 1 (CET1) capital	293,085	
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)	293,085	
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	3,652	
51	Tier 2 (T2) capital before regulatory adjustments	3,652	

Tier 2 (T2) capital: regulatory adjustments			
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	-	
53	Holdings of T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	
54	Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	-	
55	Direct and indirect holdings by the institution of the T2 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-	
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	-	
EU-56b	Other regulatory adjustments to T2 capital	-	
57	Total regulatory adjustments to Tier 2 (T2) capital	-	
58	Tier 2 (T2) capital	3,652	
59	Total capital (TC = T1 + T2)	296,737	
60	Total Risk exposure amount	1,468,379	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	19.96%	
62	Tier 1 capital	19.96%	
63	Total capital	20.21%	
64	Institution CET1 overall capital requirements	7.2502%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: countercyclical buffer requirement	0.0002%	
67	of which: systemic risk buffer requirement		
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	0.25%	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage		
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	15.46%	
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of the capital of the financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions)	-	
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and the net of eligible short positions)	-	
75	Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38(3) are met)	-	
Applicable caps on the inclusion of the provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	-	
77	Cap on inclusion of credit risk adjustment in T2 under standardised approach	-	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	-	
79	Cap on inclusion of credit risk adjustment in T2 under internal ratings-based approach	-	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements	-	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	
82	Current cap on AT1 instruments subject to phase out arrangements	-	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	
84	Current cap on T2 instruments subject to phase out arrangements	-	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	

Template EU CC2 - Reconciliation of regulatory own funds to balance sheet in the audited financial statements

CAPITAL (Article 437)

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

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

	a	c	
	Balance sheet as in published financial statements	Reference	
	30.06.2021		
Assets - Breakdown by asset classes according to the balance sheet in the published financial statements			
1	Cash, cash balances at central banks and other demand deposits at banks	711,930	
2	Financial assets held for trading	22,702	
3	Non-trading financial assets mandatory at fair value through profit and loss	2,407	
4	Financial assets measured at fair value through other comprehensive income	347,930	
5	Financial assets measured at amortised cost	1,936,565	
6	- Debt securities	33,316	
7	- Loans and advances to banks	67,480	
8	- Loans and advances to customers	1,832,399	
9	- Other financial assets	3,370	
10	Derivatives - hedge accounting	17,257	
11	Fair values changes of the hedge items in portfolio hedge of interest rate risk	10,922	
12	Investments in subsidiaries, associates and joint ventures	-	
13	Tangible assets	17,871	
14	- Property and Equipment	17,643	
15	- Investment property	228	
16	Intangible assets	13,714	8
17	Tax assets	805	
18	- Current tax assets	-	
19	- Deferred tax assets	805	
20	Other assets	2,805	
21	Total assets	3,084,907	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements			
22	Financial liabilities held for trading	20,438	
23	Financial liabilities designated at fair value through profit or loss		
24	Financial liabilities measured at amortised cost	2,692,150	
25	- Deposits from banks and central banks	22,265	
26	- Deposits from non-bank customers	2,126,492	
27	- Loans from banks and central banks	495,350	
28	- Subordinated liabilities	-	
29	- Other financial liabilities	48,041	
30	Derivatives - hedge accounting	20,041	
31	Fair value changes of the hedged items in portfolio interest rate risk	11,518	
32	Provisions	19,890	
33	Tax liabilities	3,181	
34	- Current tax liabilities	1,799	
35	- Deferred tax liabilities	1,382	
36	Other liabilities	2,081	
37	Total liabilities	2,769,299	
Shareholders' Equity			
38	Share capital	20,384	1
39	Share premium	107,760	1
40	Accumulated other comprehensive income	7,118	3
41	Profit reserves	129,778	3
42	Retained earnings	37,280	2
43	Profit / loss from current year	13,290	
44	Total shareholders' equity	315,609	
45	Total liabilities and shareholders' equity	3,084,907	

Template EU OV1 – Overview of total risk exposure amounts

CAPITAL REQUIREMENTS (Article 438)

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

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

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

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

		RWAs		Minimum capital requirements
		30.06.2021	31.03.2021	30.06.2021
1	Credit risk (excluding CCR)	1,347,001	1,444,574	107,760
2	Of which the standardised approach	749,785	769,239	59,983
3	Of which the Foundation IRB (F-IRB) approach	588,952	668,590	47,116
4	Of which slotting approach			
EU 4a	Of which equities under the simple riskweighted approach	8,265	6,745	661
5	Of which the Advanced IRB (A-IRB) approach	-	-	-
6	Counterparty credit risk - CCR	13,102	17,630	1,048
7	Of which the standardised approach	13,102	-	1,048
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)	4	758	0
21	Of which the standardised approach	4	758	0
22	Of which IMA	-	-	-
EU 22a	Large exposures	-	-	-
23	Operational risk	106,088	103,886	8,487
EU 23a	Of which basic indicator approach	-	-	-
EU 23b	Of which standardised approach	12,014	12,014	961
EU 23c	Of which advanced measurement approach	94,074	91,872	7,526
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	2,013	2,013	161
25	Other calculation elements	170	170	14
26	Total	1,468,379	1,569,032	117,470

Credit risk RWA decreased compared to the previous quarter mainly due to lower RWA on IRB approach end of June 2021. The main driver for the decrease was lower loan volume compared to March 2021. Operational risk RWA slightly increased in 2Q21, while lower trading position was the main reason for lower Market risk RWA. All these changes results to a final decrease of total RWAs by EUR -101m.

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		1,226	-	290%	1,226	3,554	284
Other equity exposures		1,273	-	370%	1,273	4,711	377
Total		2,499	-		2,499	8,265	661.18

Template EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach

CAPITAL REQUIREMENTS (Article 438)

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

		a	b
		RWA amounts	Capital requirements
1	RWAs as at the end of the previous reporting period (31.3.2021)	675,335	54,027
2	Asset size	- 66,960	- 5,357
3	Asset quality	- 23,079	- 1,846
4	Model updates	11,919	954
5	Methodology and policy	-	-
6	Acquisitions and disposals	-	-
7	Foreign exchange movements	-	-
8	Other	-	-
9	RWAs as at the end of the reporting period (30.6.2021)	597,216	47,777

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					Own fund requirements								
	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	Securitisation exposures Exposure value for non-trading book	Total exposure value	Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total	Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)			
010	Breakdown by country															
	Afghanistan	49	-	-	-	49	3	-	-	3	37	0.00%	0.00%			
	Austria	23,854	4	-	-	23,857	290	-	-	290	3,629	0.30%	0.00%			
	Belgium	-	32	-	-	32	10	-	-	10	119	0.01%	0.00%			
	Bosnia-Herzegovina	695	179	-	-	875	12	-	-	12	146	0.01%	0.00%			
	Brazil	4	-	-	-	4	0	-	-	0	3	0.00%	0.00%			
	Bulgaria	74	-	-	-	74	3	-	-	3	33	0.00%	0.50%			
	Cape Verde	2	-	-	-	2	0	-	-	0	2	0.00%	0.00%			
	Chile	0	-	-	-	0	0	-	-	0	0	0.00%	0.00%			
	Croatia	40,047	14,215	-	-	54,262	468	-	-	468	5,846	0.48%	0.00%			
	Czech Republic	111	-	-	-	111	7	-	-	7	83	0.01%	0.50%			
	Denmark	-	-	-	-	-	-	-	-	-	0	0.00%	0.00%			
	Dominican Republic	1	-	-	-	1	0	-	-	0	1	0.00%	0.00%			
	France	75	-	-	-	75	4	-	-	4	56	0.00%	0.00%			
	Germany	402	1	-	-	403	24	-	-	24	302	0.02%	0.00%			
	Gibraltar	0	-	-	-	0	0	-	-	0	0	0.00%	0.00%			
	Greece	1	-	-	-	1	0	-	-	0	1	0.00%	0.00%			
	Hong Kong	-	-	-	-	-	-	-	-	-	0	0.00%	1.00%			
	Hungary	1	-	-	-	1	0	-	-	0	0	0.00%	0.00%			
	Iceland	-	-	-	-	-	-	-	-	-	0	0.00%	0.00%			
	India	-	-	-	-	-	-	-	-	-	0	0.00%	0.00%			
	Ireland	-	-	-	-	-	-	-	-	-	0	0.00%	0.00%			
	Israel	0	-	-	-	0	0	-	-	0	0	0.00%	0.00%			
	Italy	800	-	-	-	800	48	-	-	48	600	0.05%	0.00%			
	Japan	0	-	-	-	0	0	-	-	0	0	0.00%	0.00%			
	Kuwait	104	-	-	-	104	6	-	-	6	78	0.01%	0.00%			
	Lithuania	-	-	-	-	-	-	-	-	-	0	0.00%	0.00%			
	Luxembourg	582	-	-	-	582	35	-	-	35	437	0.04%	0.50%			
	Malta	0	8	-	-	8	1	-	-	1	9	0.00%	0.00%			
	Netherlands	7,285	15,710	-	-	22,994	1,502	-	-	1,502	18,771	1.54%	0.00%			
	New Zealand	0	-	-	-	0	0	-	-	0	0	0.00%	0.00%			
	Norway	0	-	-	-	0	0	-	-	0	0	0.00%	1.00%			
	Pakistan	0	-	-	-	0	0	-	-	0	0	0.00%	0.00%			
	Poland	0	-	-	-	0	0	-	-	0	0	0.00%	0.00%			
	Qatar	0	-	-	-	0	0	-	-	0	0	0.00%	0.00%			
	Romania	73	-	-	-	73	9	-	-	9	109	0.01%	0.00%			
	Russian Federation	0	83	-	-	83	4	-	-	4	56	0.00%	0.00%			
	Serbia	204	-	-	-	204	9	-	-	9	115	0.01%	0.00%			
	Slovakia	-	-	-	-	-	-	-	-	-	0	0.00%	1.00%			
	Slovenia	1,067,603	825,477	-	-	1,893,080	94,363	-	-	94,363	1,179,540	96.74%	0.00%			
	Spain	60	-	-	-	60	4	-	-	4	45	0.00%	0.00%			
	Sweden	211	-	-	-	211	13	-	-	13	158	0.01%	0.00%			
	Switzerland	615	-	-	-	615	38	-	-	38	470	0.04%	0.00%			
	Ukraine	0	-	-	-	0	0	-	-	0	0	0.00%	0.00%			
	United Arab Emirates	175	-	-	-	175	11	-	-	11	132	0.01%	0.00%			
	United Kingdom excluding Guernsey, Jersey, Isle of Man	105	1,303	-	-	1,408	51	-	-	51	637	0.05%	0.00%			
	United States	0	2,407	-	-	2,407	634	-	-	634	7,924	0.65%	0.00%			
020	Total	1,143,135	859,417	-	-	2,002,552	97,547	-	-	97,547	1,219,342	100.00%	4.50%			

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	1,468,379
020	Institution specific countercyclical buffer rate	0.0002%
030	Institution specific countercyclical buffer requirement	3

Template EU CR1-A: Maturity of exposures

CREDIT RISK AND DILUTION RISK (Article 442)

Purpose: Maturity of exposures

		a	b	c	d	e	f
		Net exposure value					
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	9,622	321,561	480,224	1,091,842	-	1,903,249
2	Debt securities	-	119,218	131,325	107,650	-	358,192
3	Total	9,622	440,779	611,549	1,199,492	-	2,261,441

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

CREDIT RISK AND DILUTION RISK (Article 442)

Purpose: Changes in the stock of non-performing loans and advances

		a
		Gross carrying amount
010	Initial stock of non-performing loans and advances	91,432
020	Inflows to non-performing portfolios	22,817
030	Outflows from non-performing portfolios	- 823
040	Outflows due to write-offs	- 3,227
050	Outflow due to other situations	- 26,617
060	Final stock of non-performing loans and advances	83,583

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	702,996	702,996	-	-	-	-	2	2	-	-	-	-	-	-	-	-
010	Loans and advances	1,882,225	1,472,419	409,806	83,583	0	83,583	-8,313	-2,734	-5,579	-54,245	0	-54,245	-11,279	1,033,891	21,908	
020	Central banks	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	
030	General governments	157,764	148,989	8,775	-	-	-	89	15	74	-	-	-	-	43,258	-	
040	Credit institutions	68,817	67,468	1,348	-	-	-	4	4	0	-	-	-	-	-	-	
050	Other financial corporations	4,847	3,419	1,428	173	-	173	6	4	2	173	-	173	-	355	-	
060	Non-financial corporations	856,206	688,889	167,317	52,271	-	52,271	5,673	2,031	3,642	35,876	-	35,876	11,279	325,937	12,613	
070	Of which SMEs	337,603	208,963	128,640	46,538	-	46,538	4,274	1,266	3,008	32,038	-	32,038	579	145,837	12,145	
080	Households	794,590	563,654	230,937	31,139	-	31,139	2,541	680	1,860	18,196	-	18,196	-	664,340	9,295	
090	Debt securities	358,202	358,202	-	-	-	-	9	9	-	-	-	-	-	-	-	
100	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
110	General governments	358,202	358,202	-	-	-	-	9	9	-	-	-	-	-	-	-	
120	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
130	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
140	Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
150	Off-balance-sheet exposures	1,074,097	823,877	250,219	2,963	-	2,963	1,165	477	688	3,492	-	3,492	-	255,420	-	
160	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
170	General governments	11,414	11,410	4	-	-	-	1	1	-	-	-	-	-	131,922	-	
180	Credit institutions	361,508	223,015	138,492	-	-	-	24	12	12	-	-	-	-	15	-	
190	Other financial corporations	42,728	42,612	116	-	-	-	18	18	0	-	-	-	-	50	-	
200	Non-financial corporations	613,235	509,705	103,529	2,768	-	2,768	970	332	638	3,361	-	3,361	-	119,055	168	
210	Households	45,212	37,134	8,078	195	-	195	152	115	37	131	-	131	-	4,379	-	
220	Total	3,314,523	2,654,498	660,025	86,545	-	86,545	7,158	2,266	4,891	50,753	-	50,753	11,279	1,289,311	21,908	

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	36,503	28,380	28,380	28,380	-	885	-	18,083	22,861	5,285
020	Central banks	-	-	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-	-	-
040	Credit institutions	-	-	-	-	-	-	-	-	-	-
050	Other financial corporations	-	-	-	-	-	-	-	-	-	-
060	Non-financial corporations	25,429	22,230	22,230	22,230	-	710	-	15,613	11,547	2,451
070	Households	11,074	6,150	6,150	6,150	-	175	-	2,470	11,313	2,833
080	Debt Securities	-	-	-	-	-	-	-	-	-	-
090	Loan commitments given	698	73	73	73	0	73	73	-	-	-
100	Total	37,201	28,453	28,453	28,453	-	885	-	18,010	22,861	5,285

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

CREDIT RISK AND DILUTION RISK (Article 442)

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

		a	c	e	f	g
		Gross carrying/nominal amount	Of which defaulted	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
010	On-balance-sheet exposures	3,092,424	83,583	- 62,570		-
020	<i>Slovenia</i>	2,780,716	79,916	- 60,500		-
030	<i>Italy</i>	130,204	16	- 34		-
040	<i>Croatia</i>	56,895	2,720	- 1,330		-
050	<i>Germany</i>	36,431	60	- 10		-
060	<i>Austria</i>	30,694	135	- 116		-
070	<i>Netherlands</i>	18,734	-	- 29		-
080	<i>Luxembourg</i>	15,534	-	- 29		-
090	<i>United States of America</i>	8,925	-	- 0		-
100	<i>Switzerland</i>	5,351	115	- 62		-
110	<i>Other countries</i>	8,940	620	- 460		-
080	Off-balance-sheet exposures	1,077,059	2,963		4,657	
130	<i>Slovenia</i>	690,635	2,952		4,603	
140	<i>Italy</i>	14,847	-		1	
150	<i>Croatia</i>	943	-		1	
160	<i>Germany</i>	147,606	-		9	
170	<i>Austria</i>	32,084	8		8	
180	<i>Netherlands</i>	20,802	-		17	
190	<i>Luxembourg</i>	3	-		0	
200	<i>United States of America</i>	5,387	-		0	
210	<i>Switzerland</i>	137,795	1		13	
220	<i>Other countries</i>	26,957	2		5	
230	Total	4,169,483	86,545	- 62,570	4,657	0

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

CREDIT RISK AND DILUTION RISK (Article 442)

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

		a	c	e	f
		Gross carrying amount	Of which defaulted	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
010	Agriculture, forestry and fishing				
020	Mining and quarrying	432	145	- 35	-
030	Manufacturing	169,485	3,662	- 4,655	-
040	Electricity, gas, steam and air conditioning supply	160,285	883	- 967	-
050	Water supply	2,750	0	- 13	-
060	Construction	26,068	6,363	- 4,728	-
070	Wholesale and retail trade	194,817	22,563	- 15,513	-
080	Transport and storage	159,571	8,120	- 5,884	-
090	Accommodation and food service activities	8,585	3,233	- 2,206	-
100	Information and communication	82,262	4	- 212	-
110	Financial and insurance activities	9,008	1	- 27	-
120	Real estate activities	28,982	31	- 360	-
130	Professional, scientific and technical activities	52,782	5,031	- 4,987	-
140	Administrative and support service activities	6,849	1,708	- 1,405	-
150	Public administration and defense, compulsory social security	34	-	- 0	-
160	Education	913	45	- 26	-
170	Human health services and social work activities	1,968	32	- 26	-
180	Arts, entertainment and recreation	422	1	- 2	-
190	Other services	933	125	- 138	-
200	Total	908,477	52,271	- 41,550	-

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

CREDIT RISK AND DILUTION RISK (Article 442)

Purpose: Collateral obtained by taking possession and execution processes

		a	b
		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
010	Property, plant and equipment (PP&E)	-	-
020	Other than PP&E	164	- 68
030	<i>Residential immovable property</i>	-	-
040	<i>Commercial Immovable property</i>	-	-
050	<i>Movable property (auto, shipping, etc.)</i>	164	- 68
060	<i>Equity and debt instruments</i>	-	-
070	<i>Other collateral</i>	-	-
080	Total	164	- 68

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.

In 2020 and the first half of 2021, the Bank had approved 715 statutory moratoriums with the gross carrying amount as of June 30, 2021 of EUR 50,4 million. Among the moratoriums that last from March 2020 onwards, there are 44,9 million EUR that have already expired on the day of reporting and 5,5 million EUR are still active.

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

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o							
		Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount							
		Performing			Non-performing				Performing			Non-performing				Inflows to non-performing exposures							
Total	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Total	Of which: exposures with forbearance measures	Of which: unlikely to pay that are not past-due or past-due <= 90 days	Total	Total	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Total	Of which: exposures with forbearance measures	Of which: unlikely to pay that are not past-due or past-due <= 90 days											
1	Loans and advances subject to moratorium	5,510	4,964	362	2,155	546	497	546	-	543	-	36	-	4	-	33	-	507	-	457	-	507	-
2	<i>of which: Households</i>	2,738	2,738	362	1,533	-	-	-	-	29	-	29	-	4	-	27	-	-	-	-	-	-	-
3	<i>of which: Collateralised by residential immovable property</i>	2,252	2,252	298	1,293	-	-	-	-	14	-	14	-	1	-	13	-	-	-	-	-	-	-
4	<i>of which: Non-financial corporations</i>	2,772	2,226	-	622	546	497	546	-	514	-	7	-	-	-	6	-	507	-	457	-	507	-
5	<i>of which: Small and medium-sized enterprises</i>	1,349	802	-	622	546	497	546	-	513	-	7	-	-	-	6	-	507	-	457	-	507	-
6	<i>of which: Collateralised by commercial immovable property</i>	272	122	-	-	150	150	150	-	111	-	-	-	-	-	-	-	111	-	111	-	111	-

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	803	58,007	-	-	-	-	-	-	-
2	Loans and advances subject to moratorium (granted)	715	50,369	50,369	44,858	2,877	2,634	-	-	-
3	of which: Households		36,358	36,358	33,619	1,923	815	-	-	-
4	of which: Collateralised by residential immovable property		27,545	27,545	25,293	1,696	556	-	-	-
5	of which: Non-financial corporations		13,981	13,981	11,209	954	1,819	-	-	-
6	of which: Small and medium-sized enterprises		8,195	8,195	6,846	954	395	-	-	-
7	of which: Collateralised by commercial immovable property		6,386	6,386	6,114	272	-	-	-	-

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	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	-			-

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

LEVERAGE RATIO (Article 451)

Purpose: Summary reconciliation of accounting assets and leverage ratio exposures

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

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

On 30 June 2021, the leverage ratio of the UniCredit Slovenia Group amounted to 10.92% and is well above the minimum threshold of 3% set by the Basel Committee on Banking Supervision.

		a
		Applicable amount
1	Total assets as per published financial statements	3,084,907
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))	- 631,951
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	- 11,711
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)	249,950
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	- 7,812
13	Total exposure measure	2,683,384

Template EU LR2 - LRCOM: Leverage ratio common disclosure

LEVERAGE RATIO (Article 451)

Purpose: Leverage ratio common disclosure

		CRR leverage ratio exposures	
		a	b
		30.06.2021	31.12.2020
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	2,413,234	3,076,302
2	Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	8,602	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(General credit risk adjustments to on-balance sheet items)	-	-
6	(Asset amounts deducted in determining Tier 1 capital)	8,048	7,729
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	2,396,584	3,068,573
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	13,780	-
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	-	-
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	23,070	-
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	-	-
EU-9b	Exposure determined under Original Exposure Method	-	-
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	-	-
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	-	-
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total derivatives exposures	36,850	30,550
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	1,077,059	1,080,000
20	(Adjustments for conversion to credit equivalent amounts)	824,922	839,532
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	2,187	-
22	Off-balance sheet exposures	249,950	240,469
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	293,085	281,819
24	Total exposure measure	2,683,384	2,788,505
Leverage ratio			
25	Leverage ratio (%)	10.92%	10.11%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	10.92%	10.11%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	8.84%	8.44%
26	Regulatory minimum leverage ratio requirement (%)	3.00%	3.00%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	-	-
EU-26b	of which: to be made up of CET1 capital	-	-
27	Leverage ratio buffer requirement (%)	-	-
EU-27a	Overall leverage ratio requirement (%)	3.00%	3.00%
Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure	Transitional	Transitional
Disclosure of mean values			
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable		
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables		
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		

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

LEVERAGE (Article 451)

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

CRR leverage ratio
exposures

EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	2,413,234
EU-2	Trading book exposures	-
EU-3	Banking book exposures, of which:	2,413,234
EU-4	Covered bonds	-
EU-5	Exposures treated as sovereigns	367,680
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	138,671
EU-7	Institutions	145,459
EU-8	Secured by mortgages of immovable properties	273,039
EU-9	Retail exposures	656,137
EU-10	Corporate	722,808
EU-11	Exposures in default	29,372
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	80,068

Table EU LRA: Disclosure of LR qualitative information

LEVERAGE RATIO (Article 451)

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

1	Description of the processes used to manage the risk of excessive leverage	<p>Group Risk Appetite Framework represents the foundation for risk management within UniCredit 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 June 2021 and December 2020 were:</p> <ul style="list-style-type: none"> - Tier 1 capital increased due to capitalized profit (part of profit from 2020 was included in capital). - The change in leverage ratio exposure is mainly due to decrease of exposures to central governments or central banks driven by higher exemption amount of central bank exposure

Template EU LIQ1 - Quantitative information of LCR

LIQUIDITY REQUIREMENTS (Article 451a)

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

		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on	30.06.2021	31.03.2021	31.12.2020	30.09.2020	30.06.2021	31.03.2021	31.12.2020	30.09.2020
EU 1b	Number of data points used in the calculation of averages								
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					770,848	832,054	862,115	669,456
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	1,306,447	1,253,172	1,244,845	1,223,908	81,300	75,392	75,307	72,873
3	Stable deposits	732,257	689,866	666,289	635,829	36,613	34,493	33,314	31,791
4	Less stable deposits	385,961	354,018	359,667	354,767	44,687	40,898	41,993	41,082
5	Unsecured wholesale funding	653,393	789,565	710,785	557,830	310,810	365,130	346,070	285,708
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	20,588	18,103	21,972	17,269	5,733	4,718	6,285	4,585
7	Non-operational deposits (all counterparties)	632,805	771,463	688,813	540,561	305,077	360,412	339,785	281,123
8	Unsecured debt	-	-	-	-	-	-	-	-
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	260,293	179,832	186,853	220,223	63,019	47,027	41,492	62,663
11	Outflows related to derivative exposures and other collateral requirements	45,502	35,705	28,730	48,237	45,502	35,705	28,730	48,237
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	214,791	144,126	158,123	171,986	17,517	11,321	12,762	14,426
14	Other contractual funding obligations	11,900	5,578	4,573	5,441	8,347	5,578	2,286	5,441
15	Other contingent funding obligations	767,539	847,701	930,388	904,374	46,529	78,639	94,254	90,390
16	TOTAL CASH OUTFLOWS					510,004	571,766	559,408	517,075
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	-	-	-	-	-	-	-	-
18	Inflows from fully performing exposures	176,471	205,092	139,563	144,605	163,642	175,960	129,989	123,183
19	Other cash inflows	78,195	70,308	60,172	82,817	52,846	43,054	35,421	53,775
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					216,488	219,014	165,409	176,959
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	254,666	275,401	199,735	227,422	216,488	219,014	165,409	176,959
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					770,848	832,054	862,115	669,456
22	TOTAL NET CASH OUTFLOWS					293,516	352,752	393,999	340,116
23	LIQUIDITY COVERAGE RATIO					263%	236%	219%	197%

Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1.

LIQUIDITY REQUIREMENTS (Article 451a)

Purpose: Qualitative information on LCR, which complements template EU LIQ1

Evolution of LCR results

UniCredit Banka Slovenija d.d. maintains a sound liquidity position, high above the defined risk-taking limits according to Risk Appetite Framework. In the period from September 30th 2020 to June 30th 2021, the LCR of UniCredit Bank fluctuated between 197% and 263 % (263% as of June 30th 2021).

The most common reasons of the fluctuations of LCR in the period between September 30th 2020 and June 30th 2021 are: movements of deposits of financial and non-financial customers, changes in the maturity of loans in the period of thirty days, changes in the balance of Loro and Nostro accounts, maturity of corporate bonds, additional borrowing through Targeted longer-term refinancing operations (TLTRO III).

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

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

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

Explanations on the actual concentration of funding sources

The main financing sources of the Bank are customer deposits, providing a very stable and diverse base, where the main contributors are Retail and Corporate clients' deposits, complemented by Targeted longer-term refinancing operations (TLTRO III).

Additional diversification is ensured through supranational long-term funding.

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

The Bank considers the concentration of funding in its Business strategy, ensuring a balanced portfolio and preventing the side effects of concentration.

Derivative exposures and potential collateral calls

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

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

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

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

With regards to Corporate customers, UniCredit Banka concludes derivatives transactions on the basis of Master Agreements for derivatives. For each client there is portfolio coordination in place in compliance with European Market Infrastructure Regulation (EMIR).

From the LCR perspective, the exposure to derivative financial instruments does not have a significant impact on Net Outflows.

Currency mismatch in the LCR

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

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

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

Template EU LIQ2: Net Stable Funding Ratio

LIQUIDITY REQUIREMENTS (Article 451a)

Purpose: Net Stable Funding Ratio

		a	b	c	d	e
(in currency amount)		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	-	-	-	292,254	292,254
2	Own funds	-	-	-	271,351	271,351
3	Other capital instruments	-	-	-	20,903	20,903
4	Retail deposits	-	1,250,004	91,574	2,856	1,253,781
5	Stable deposits	-	796,703	73,384	1,062	827,644
6	Less stable deposits	-	453,302	18,191	1,795	426,138
7	Wholesale funding:	-	787,844	60,224	467,287	847,491
8	Operational deposits	-	17,122	-	-	66
9	Other wholesale funding	-	770,722	60,224	467,287	847,425
10	Interdependent liabilities	-	-	-	-	-
11	Other liabilities:	14,562	-	-	51,124	51,124
12	NSFR derivative liabilities	14,562	-	-	-	-
13	All other liabilities and capital instruments not included in the above categories	-	-	-	51,124	51,124
14	Total available stable funding (ASF)					2,444,651
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					-
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		39,170	29,617	402,509	471,296
16	Deposits held at other financial institutions for operational purposes		-	-	-	-
17	Performing loans and securities:		325,847	246,714	1,782,852	1,148,622
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		-	36,815	-	18,408
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		132,980	32,821	59,919	89,461
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		140,538	150,353	1,086,925	1,028,848
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		8,857	7,197	202,414	139,596
22	Performing residential mortgages, of which:		26,075	19,948	629,077	-
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		5,812	3,909	137,825	-
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		26,254	6,777	6,931	11,905
25	Interdependent assets		-	-	-	-
26	Other assets:	-	76,341	32,527	774,311	138,712
27	Physical traded commodities		-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	956	813
29	NSFR derivative assets		-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted		-	-	22,847	1,142
31	All other assets not included in the above categories		52,539	32,527	774,311	136,757
32	Off-balance sheet items		-	-	-	-
33	Total RSF					1,758,631
34	Net Stable Funding Ratio (%)					139%

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	1,485,437	1,120,805	965,703	155,102	-
2	Debt securities	358,192	-	-	-	-
3	Total	1,843,630	1,120,805	965,703	155,102	-
4	<i>Of which non-performing exposures</i>	5,513	23,129	22,053	1,076	-
EU-5	<i>Of which defaulted</i>	5,513	23,129			

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

USE OF CREDIT RISK MITIGATION TECHNIQUES (Article 453)

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

	Exposure classes	a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post CCF and CRM		RWAs and RWA density	
		On-balance-sheet amount	Off-balance-sheet amount	On-balance-sheet amount	Off-balance-sheet amount	RWAs	RWA density
1	Central governments or central banks	991,244	10	1,136,375	4	2,013	0.00
2	Regional government or local authorities	96,523	11,178	96,523	4,474	20,199	0.20
3	Public sector entities	42,148	200	45,603	-	22,545	0.49
4	Multilateral development banks	-	-	4,003	89	-	-
5	International organisations	-	-	-	-	-	-
6	Institutions	20	1,539	20	769	201	0.25
7	Corporates	130,163	3,448	130,006	1,862	126,402	0.96
8	Retail	656,137	53,233	655,587	12,752	495,609	0.74
9	Secured by mortgages on immovable property	136,762	709	136,762	231	48,151	0.35
10	Exposures in default	23,213	64	23,213	13	25,739	1.11
11	Exposures associated with particularly high risk	4,274	-	4,245	-	6,368	1.50
12	Covered bonds	-	-	-	-	-	-
13	Institutions and corporates with a short-term credit assessment	73	-	73	-	109	1.50
14	Collective investment undertakings	22,961	-	22,961	-	2,684	0.12
15	Equity	-	-	-	-	-	-
16	Other items	1,791	-	1,791	-	1,776	0.99
17	Total	2,105,310	70,381	2,257,164	20,193	751,797	0.33

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

USE OF CREDIT RISK MITIGATION TECHNIQUES (Article 453)

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

F-IRB	Total exposures	Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWEAs				
		Funded credit Protection (FCP)									Unfunded credit Protection (UFCP)		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)			
		Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)					
															a	b	c
1	Central governments and central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Institutions	204,886	0.00%	0.00%	0.00%							0.00%		92,681		97,147	
3	Corporates	942,944	0.19%	17.19%	17.19%							18.40%		458,309		452,624	
3.1	<i>Of which Corporates – SMEs</i>	247,045	0.55%	22.03%	22.03%							7.65%		139,684		134,389	
3.2	<i>Of which Corporates – Specialised lending</i>	-	-	-	-							-		-		-	
3.3	<i>Of which Corporates – Other</i>	695,899	0.06%	15.48%	15.48%							22.22%		318,625		318,235	
4	Total	1,147,830	0.16%	14.12%	14.12%							15.12%		550,989		549,771	