

**Disclosures of UniCredit Group Slovenia  
for the 3Q 2018**

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Banks are obliged to disclose certain information, which should allow sufficient information to potential investors about the risks the bank takes in its operations. Disclosures of Unicredit Group Slovenia for the 3Q 2018 are prepared in accordance with the requirements of Capital Requirements Regulation – CRR (Regulation (EU) no 575/2013 of the European parliament and of the Council of 26th June 2013 on prudential requirements for credit institutions and investment firms and amending regulation (eu) no 648/2012).

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

The Management Board of the Bank approved disclosures on December 11th, 2018.

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

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(EBA Guidelines EBA/GL/2016/11, paragraph 67)

Template IV/VI

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(EBA Guidelines EBA/GL/2016/11, paragraph 68)

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(EBA Guidelines EBA/GL/2016/11, paragraph 134)

Table LRCom

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

### Common Equity Tier 1

<b>Common Equity Tier 1 capital: instruments and reserves</b>		
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	245,573
<b>Common Equity Tier 1 (CET1) capital: regulatory adjustments</b>		
28	Total regulatory adjustments to Common equity Tier 1 (CET1)	- 16,837
29	Common Equity Tier 1 (CET1) capital	228,737
<b>Additional Tier 1 (AT1) capital: instruments</b>		
36	Additional Tier 1 (AT1) capital: regulatory adjustments	-
<b>Additional Tier 1 (AT1) capital: regulatory adjustments</b>		
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	-
44	Additional Tier (AT1) capital	-
45	Tier 1 capital (AT1 = CET1 + AT1)	228,737
<b>Tier 2 (T2) capital: instruments and provisions</b>		
51	Tier 2 (T2) capital before regulatory adjustments	2,928
<b>Tier 2 (T2) capital: regulatory adjustments</b>		
57	Total regulatory adjustments to Tier 2 (T2) capital	-
58	Tier 2 (T2) capital	2,928
59	Total capital (TC = T1 + T2)	231,665
<b>Capital ratios and buffers</b>		
61	Common Equity Tier 1 (as a percentage of risk exposure amount)	17.77%
62	Tier 1 (as a percentage of risk exposure amount)	17.77%
63	Total capital (as a percentage of risk exposure amount)	18.00%

## Template 4: EU OV1 – Overview of RWAs

### CAPITAL REQUIREMENTS (Article 438)

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

		RWAs		Minimum capital requirements
		30.9.2018	30.6.2018	30.9.2018
1	Credit risk (excluding CCR)	1,150,332	1,155,553	92,027
2	Of which the standardised approach	673,482	661,740	53,879
3	Of which the foundation IRB (FIRB) approach	463,619	479,956	37,089
4	Of which the advanced IRB (AIRB) approach	8,230	9,779	658
5	Of which equity IRB under the simple risk-weighted approach or the IMA	5,001	4,078	400
6	CCR	12,081	13,887	966
7	Of which mark to market	12,081	13,887	966
8	Of which original exposure	-	-	-
9	Of which the standardised approach	-	-	-
10	Of which internal model method (IMM)	-	-	-
11	Of which risk exposure amount for contributions to the default fund of a CCP	-	-	-
12	Of which CVA	-	-	-
13	Settlement risk	-	-	-
14	Securitisation exposures in the banking book (after the cap)	-	-	-
15	Of which IRB approach	-	-	-
16	Of which IRB supervisory formula approach (SFA)	-	-	-
17	Of which internal assessment approach (IAA)	-	-	-
18	Of which standardised approach	-	-	-
19	Market risk	25,846	26,198	2,068
20	Of which the standardised approach	25,846	26,198	2,068
21	Of which IMA	-	-	-
22	Large exposures	-	-	-
23	Operational risk	88,842	88,949	7,107
24	Of which basic indicator approach	-	-	-
25	Of which standardised approach	15,636	15,636	1,251
26	Of which advanced measurement approach	73,206	73,313	5,856
27	Amounts below the thresholds for deduction (subject to 250% risk weight)	9,773	9,759	782
28	Floor adjustment	-	-	-
29	Total	1,286,874	1,294,346	102,950

## Template 23: EU CR8 – RWA flow statements of credit risk exposures under the IRB approach

### CAPITAL REQUIREMENTS (Article 438)

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

		a	b
		RWA amounts	Capital requirements
<b>1</b>	<b>RWAs as at the end of the previous reporting period (30.6.2018)</b>	493,813	39,505
<b>2</b>	Asset size	- 9,320	- 746
<b>3</b>	Asset quality	- 7,643	- 611
<b>4</b>	Model updates		
<b>5</b>	Methodology and policy		
<b>6</b>	Acquisitions and disposals		
<b>7</b>	Foreign exchange movements		
<b>8</b>	Other		
<b>9</b>	<b>RWAs as at the end of the reporting period (30.9.2018)</b>	476,850	38,148

**Table LRCom: Leverage ratio common disclosure**

**LEVERAGE (Article 451)**

CRR leverage ratio exposures

<b>Capital and total exposure measure</b>		
20	Tier 1 capital	228,737
21	Leverage ratio total exposure measure (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	2,771,820
<b>Leverage ratio</b>		
22	Leverage ratio	8.3%
<b>Choice on transitional arrangements and amount of derecognised fiduciary items</b>		
EU-23	Choice on transitional arrangements for the definition of the capital measure	Transitional