

Bank Name	UNICREDIT, SOCIETA' PER AZIONI
LEI Code	549300TRUWO2CD2G5692
Country Code	IT



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	52,949	50,933	48,243	51,906	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	50,881	48,313	46,146	49,811	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	59,793	57,780	54,340	58,003	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	57,725	55,160	52,243	55,907	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	67,566	64,850	62,652	66,788	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	65,832	63,273	60,591	65,099	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	328,016	321,992	329,922	316,731	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	328,262	321,498	329,574	316,722	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.14%	15.82%	14.62%	16.39%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.50%	15.03%	14.00%	15.73%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.23%	17.94%	16.47%	18.31%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.59%	17.16%	15.85%	17.65%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Total capital (as a percentage of risk exposure amount) - transitional definition	20.60%	20.14%	18.99%	21.09%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.05%	19.68%	18.38%	20.55%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	947,368	1,011,462	1,046,730	1,044,558	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.31%	5.71%	5.19%	5.55%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	59,793	57,780	54,340	58,003	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	56,569	54,004	51,345	55,010	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	1 Total leverage ratio exposures - using a transitional definition of Tier 1 capital		1,011,462	1,046,730	1,044,558	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	945,316	1,009,198	1,044,633	1,042,462	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.31%	5.71%	5.19%	5.55%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.98%	5.35%	4.92%	5.28%	[A.2]/[B.2]	



EBA 2022 EU-wide Transparency Exercise Capital

Capital
UNICREDIT, SOCIETA' PER AZIONI

			4	4	4(24/02/2022	A(20/05/2022		Projection (March
		(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	67,566	64,850	62,652	66,788	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	52,949	50,933	48,243	51,906	C 05.00 (r0020,c0050)	Article 50 of CRR
	A.1.1	instruments)	25,754	25,284	24,455	22,523	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	24,953	23,266	22,901	24,513	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-5,532	-4,337	-4,685	-3,245	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	8,194	8,550	8,027	10,204	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	95	110	128	126	C 01.00 (r0230,c0010)	Article 84 of CIRR
	A.1.7	Adjustments to CET1 due to prudential filters	-16	121	119	29	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,362	-1,437	-1,422	-1,386	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) o CDR
	A.1.9	 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	-905	-2,057	-2,065	-2,056	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-8	-8	-9	-9	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-46	-61	-61	-235	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-65	-95	-94	-92	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (8) (i) and 89 to 91 of CRR; Articles 36(1) point (b) (i), 248(1) point (b), 248(1) point (b), 248(1) point (b) and 25% of CRR; Articles 36(1) point b) (ii) and 37%(1) of CRR; Articles 36(1) point b) (iv) and 15%(4) of CRR. 36(1) point b) (iv) and 15%(6) of CRR and Articles 36(1) point b) (v) and 15%(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-65	-95	-94	-92	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 49(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	-577	-700	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-7	-6	-7	-120	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-174	-441	-441	-441	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	2,068	2,620	2,097	2,096	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	2,068	2,620	2,097	2,096	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,844	6,847	6,097	6,096	C 01.00 (r0530,c0010)	Article 65 of CRR
	A.2.1	Additional Tier 1 Capital instruments	5,688	5,691	5,200	5,199	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 0s.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0700,c0010) + C 0s.00 (r0744,c0010) + C 0s.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	1,156	1,156	898	898	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	59,793	57,780	54,340	58,003	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	7,773	7,070	8,312	8,785	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	6,763	6,841	7,521	7,750	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		251	266	271	981	$\begin{array}{c} C\ 05.00\ (r0910,c0010)+C\ 01.00\\ (r0920,c010)+C\ 01.00\ (r0930,c0010)+C\\ C\ 01.00\ (r0950,c0010)+C\ 01.00\ (r0950,c0010)\\ +C\ 01.00\ (r0955,c0010)+C\ 03.00\\ (r0970,c0010)+C\ 01.00\ (r0974,c0010)+C\\ 01.00\ (r0978,c0010) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	758	-37	520	55	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	328,016	321,992	329,922	316,731	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	-245	494	348	9	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.14%	15.82%	14.62%	16.39%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.23%	17.94%	16.47%	18.31%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.60%	20.14%	18.99%	21.09%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	50,881	48,313	46,146	49,811	[A1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.50%	15.03%	14.00%	15.73%	(D.1)/(8-8.1)	
- Suly loaded	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	2,068	2,620	2,097	2,096	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-334	-1,044	-36	-407	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-245	494	348	9	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re				·	1	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" —clease note that this minth lead to differences to fully loaded CET1 capital ratio exhibitation by the particulation banks e.u. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		RW	As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	262,389	259,171	263,456	251,266	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0220, s002) + C 08.01 (r00470, c0010) + C 02.00 (r0440, c0100)
Of which the standardised approach	98,964	90,558	91,294	89,398	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	10,286	10,065	11,950	11,655	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	148,082	153,233	155,720	145,467	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	1,580	1,654	1,832	1,870	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	11,652	11,511	11,139	10,667	$\begin{array}{lll} \text{C 07.00 } & (\text{00090}, \text{-0320}, \text{5001}) + \text{C 07.00 } & (\text{0110}, \text{-0320}, \text{5001}) + \text{C 07.00 } & (\text{0130}, \text{-0320}, \text{5001}) + \text{C 08.01} \\ & (\text{10040}, \text{-0326}, \text{5001}) + \text{C 08.01} & (\text{10050}, \text{-0326}, \text{5001}) + \text{C 08.01} & (\text{10040}, \text{-03260}, \text{5001}) + \text{C 08.01} & (\text{10040}, \text{-03260}, \text{5002}) + \text{C 08.01} & (\text{10050}, \text{-03260}, \text{5002}) + \text{C 08.01} & (\text{10050}, \text{-03260}, \text{-0320}) & \text{C 08.01} & (\text{10050}, \text{-03260}, \text{-0320}) & \text{C 08.01} & (\text{10050}, \text{-03260}, \text{-0320}) & \text{C 08.01} & (\text{10050}, \text{-03260}, \text{-03200}) & \text{C 08.01} & (\text{10050}, \text{-03260}, \text{-03200}) & \text{C 08.01} & (\text{10050}, \text{-03260}, \text{-03260}, \text{-03260}) & \text{C 08.01} & (\text{10050}, \text{-03260}, \text{-03260}, \text{-03260}) & \text{C 08.01} & (\text{10050}, \text{-03260}, \text{-03260}, \text{-03260}) & \text{C 08.01} & (\text{10050}, \text{-03260}, \text{-03260}, \text{-03260}, \text{-03260}) & \text{C 08.01} & (\text{10050}, \text{-03260}, \text{-03260}, \text{-03260}, \text{-03260}) & \text{C 08.01} & (\text{10050}, \text{-03260}, \text{-03260}, \text{-03260}, \text{-03260}) & \text{C 08.01} & (\text{10050}, \text{-03260}, \text{-03260}, \text{-03260}, \text{-03260}) & \text{C 08.01} & (\text{10050}, \text{-03260}, \text{-03260}, \text{-03260}, \text{-03260}) & \text{C 08.01} & (\text{10050}, \text{-03260}, \text{-03260}, \text{-03260}, \text{-03260}) & \text{C 08.01} & (\text{10050}, \text{-03260}, \text{-03260}, \text{-03260}, \text{-03260}) & \text{C 08.01} & (\text{10050}, \text{-03260}, \text{-03260}, \text{-03260}, \text{-03260}) & \text{C 08.01} & (\text{10050}, \text{-03260}, \text{-03260}, \text{-03260}, \text{-03260}) & \text{C 08.01} & (\text{10050}, \text{-03260}, \text{-03260}, \text{-03260}, \text{-03260}) & \text{C 08.01} & (\text{10050}, \text{-03260}, \text{-03260}, \text{-03260}, \text{-03260}) & \text{C 08.01} & (\text{10050}, \text{-03260}, \text{-03260}, \text{-03260}, \text{-03260}) & \text{C 08.01} & (\text{10050}, \text{-03260}, \text{-03260}, \text{-03260}, \text{-03260}) & \text{C 08.01} & (\text{10050}, \text{-03260}, \text{-03260}, \text{-03260}, \text{-03260}) & \text{C 08.01} & (\text{10050}, \text{-03260}, \text{-03260}, \text{-03260}, \text{-03260}) & \text{C 08.01} & (\text{10050}, \text{-03260}, \text{-03260}, \text{-03260}, \text{-03260}) & \text{C 08.01} & (\text{10050}, \text{-03260}, \text{-03260}, \text{-03260}, \text{-03260}, \text{-03260}, \text{-03260}, \text{-03260}) & \text{C 08.01} & \text{C 08.01} & -03260$
Credit valuation adjustment - CVA	1,284	1,350	1,612	1,137	C 02.00 (r0640, c0010)
Settlement risk	62	62	359	270	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	6,995	6,841	6,436	7,917	C 02.00 (r0470, cl010)
Position, foreign exchange and commodities risks (Market risk)	7,163	6,518	10,843	11,169	C 02.00 (r0520, c0010)
Of which the standardised approach	2,668	842	3,842	5,067	C 02.00 (r0530, c0010)
Of which IMA	4,495	5,676	7,001	6,102	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	6	7	54	2	C 19.00 (r0010, c801)*12.5+C 20.00 (r0010,cHS0)*12.5+HAV(C 24.00(r0010, c0090),C 24.00(r0010,c100),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (10680, c0010)
Operational risk	31,435	30,661	30,566	31,127	C 02.00 (r0590, c0010)
Of which basic indicator approach	1,882	1,267	1,256	1,085	C 02.00 (r0600, c0010)
Of which standardised approach	2,858	2,435	2,421	2,932	C 02.00 (r0610, c0010)
Of which advanced measurement approach	26,696	26,958	26,889	27,110	C 02.00 (r0620, c0010)
Other risk exposure amounts	7,037	5,880	5,511	3,178	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	328,016	321,992	329,922	316,731	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



2022 EU-wide Transparency Exercise P&L UNICREDIT, SOCIETA' PER AZIONI

1,118	(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Comment Comm	Interest income	9,325	12,708	3,247	6,986
Section Section (Principle Companies) 1,885 1,986 1,98	Of which debt securities income	1,118	1,474	355	750
Comparison 1,500	Of which loans and advances income	6,473	8,715	2,279	4,885
1,366 1,265 1,26	Interest expenses	2,625	3,608	918	2,160
Separation problems (and incompliant) 0 0 0 0 1	(Of which deposits expenses)	765	1,081	395	1,001
Solid Research Solid Sol	(Of which debt securities issued expenses)	1,386	1,850	403	827
1,000 1,00	(Expenses on share capital repayable on demand)	0	0	0	0
Series of Joses on theregogian of financial areasts and limitatives of manufacts and limitatives of manufacts and limitatives of the value through point or laws, and of non financial areasts, and limitatives of the value of value of the value of the value of the value of the value of value	Dividend income	264	344	77	311
1,000 1,00	Net Fee and commission income	5,010	6,684	1,799	3,468
Gener of C) boses on the month and sets and liabilities of fire value through porfit or loss, net General of C) boses on the Pools and College (C) (1998), net Hold of College (C) (1998), net	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	230	251	195	220
Sears of 17 Joseph Form Pedige accounting ref. 39	Gains or (-) losses on financial assets and liabilities held for trading, net	1,310	1,653	-189	348
Sears of 10 lowers from hody accounting net 39 49 157 20 20		-294	-473	247	494
Enhance Section (Forces) S		39	49	157	207
Met. Other opensing income ((openses) 1355 1456 206 277 1784		-86	-181	153	-294
Commentative regeneral Commentative regene	Net other operating income /(expenses)	355	436	206	273
Cach contributions to resolution funds and deposit guarantees schemes)	TOTAL OPERATING INCOME, NET	13,528	17,865	4,973	9,852
Degression See 1,180 283 257 258 258 257 258 258 257 258 2	(Administrative expenses)	6,934	10,334	2,248	4,468
Compensation Seed 1,180 283 575 285 1.18	(Cash contributions to resolution funds and deposit quarantee schemes)	845	910	666	699
Notification gains or () blosse, net -3 -6 -1 -3 -6 -1 -3 -6 -1 -3 -3 -6 -3 -3 -3 -3		866	1,180	283	579
Provisions or () reversal of provisions 144 375 85 316 (Commitments to resolution funds and disposit guarantine schemes) 0 0 0 0 (Commitments to and guarantines speen) 1.14 26 79 (Commitments to and guarantines speen) 1.158 349 6 (Commitments to and guarantines speen) 1.158 349 (Commitments to and guarantines speen) 1.158 (Commitments to and guarantines speen) 1.158 (Commitments to and guarantines speen) 1.158 (Commitments to another speen) 1.159 (Commitments to another spe		-3	-6	1	-5
Payment commitments to resolution funds and deposit guarantites schemes 0		144	375	85	-113
Commitments and guarantees given 1-14 26 79 1-15		0	0	0	0
Other provisions 158 349 6 -11		-14	26	79	5
Of which pending legal issues and tax lifigation ¹ Of which pending legal issues and tax lifigation ¹ Of which pending legal issues and tax lifigation ¹ Of which restructuring ¹ Of decreases or (-) decreases of the fund for general banking risks, net) ² (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) B49 C[financial assets at fair value through other comprehensive income) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) B49 C[financial assets at an investment of investments in subsidaries, joint ventures and associates and on non-financial assets) B49 C[financial assets at an investment of investments in subsidaries, joint ventures and associates and on non-financial assets) B49 C[financial assets at an investment of investments in subsidaries, joint ventures and associates and on non-financial assets) B49 C[financial assets at an investment of investments in subsidaries, joint ventures and associates and on non-financial assets) B49 C[financial assets at fair value through profit or loss B49 C[financial assets at fair value through profit or loss of investment in subsidaries, joint ventures and associates and on non-financial assets) B48 C[financial assets at fair value through profit or loss of investment in subsidaries, joint ventures and associates and on non-financial assets) B49 C[financial assets at fair value through profit or loss of investment of investments in subsidaries, joint ventures and associates and on non-financial assets) B49 C[financial assets at fair value through profit or loss of investment of investments in subsidaries, joint ventures and associates and on non-financial assets and on non-fin		158	349	6	-117
Cinceases or (-) decreases of the fund for general banking risks, net)		0	111	0	0
(Impairment or (*) reversal of impairment on Financial assets not measured at fair value through profit or loss)	Of which restructuring ¹		784	0	0
(Financial assets at fair value through other comprehensive income) (Financial assets at annotised cost) ((Increases or (-) decreases of the fund for general banking risks, net) ²			_	0
(Financial assets at amortised cost) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) loss of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) loss of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) loss of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) loss of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) loss of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) loss of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets and subsidiaries, joint ventures and associates and on non-financial assets and subsidiaries, joint ventures and associates and on non-financial assets and subsidiaries, joint ventures and associates and on non-financial assets and subsidiaries, joint ventures and associates and on non-financial assets and subsidiaries, joint ventures and associates and on non-financial assets and subsidiaries, joint ventures and associates and on non-financial assets and subsidiaries, joint ventures and associates and on non-financial assets and subsidiaries, joint ventures and associates and on non-financial assets and subsidiaries, joint ventures and associates and on non-financial assets and subsidiaries, jo	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	849	2,184	1,195	1,276
(Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(Financial assets at fair value through other comprehensive income)	21	18	5	28
(of which Goodwill) Negative pondwill recognised in profit or loss Negative pondwill recognised in profit or loss 10 00 00 00 00 00 01 17 170ft or () loss from non-current assets and disposel groups classified as held for sale not qualifying as discontinued operations 12 15 16 17 17 17 17 17 18 18 18 18 18	(Financial assets at amortised cost)	828	2,166	1,190	1,248
Negative goodwill recognised in profit or loss 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	338	529	-8	13
Staire of the profit or (-) loss of investments in subsidance, joint ventures and associates 431 -1,069 91 179 170 (1 or (-) loss from non-current assets and disposal groups described as held for sale not qualifying as discontinued operations 22 -52 7 807 807 809 809 809 809 809	(of which Goodwill)	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR 22 .52 7 .6 PROFIT OR (-) LOSS FOR THE YEAR 4,001 1,224 603 3,100 PROFIT OR (-) LOSS FOR TAX FROM CONTINUUNG OPERATIONS 3,000 1,567 257 2,230 Profit or (-) LOSS FOR TEX TAX FROM CONTINUUNG OPERATIONS -1 .2 3 .6 PROFIT OR (-) LOSS FOR THE YEAR 2,999 1,565 260 2,300	Negative goodwill recognised in profit or loss	0	0	0	0
PROFIT OR (-) LOSS EPECNE TAX FROM CONTINUING OPERATIONS 4,001 1,224 603 3,10 PROFIT OR (-) LOSS APERE TAX FROM CONTINUING OPERATIONS 3,000 1,567 257 2,20 PROFIT OR (-) LOSS FOR THE YEAR 1 2 3 3 PROFIT OR (-) LOSS FOR THE YEAR 2,999 1,565 260 2,300	Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	431	-1,069	91	174
RROFT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 3,000 1,567 257 2,30 1,007 1,007 2 3 1,007 1,008	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	22		7	8
Profit or (·) loss after tax from discontinued operations -1 -2 3 6 PROFIT OR (·) LOSS FOR THE YEAR 2,999 1,565 260 2,300	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	4,001	1,224	603	3,106
PROFIT OR (-) LOSS FOR THE YEAR 2,999 1,565 260 2,300	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,000	1,567	257	2,301
	Profit or (-) loss after tax from discontinued operations	-1	-2	3	6
Of which attributable to review of the report 1540 2/47 3.79	PROFIT OR (-) LOSS FOR THE YEAR	2,999	1,565	260	2,307
Or milet actionable to omiles of the parent	Of which attributable to owners of the parent	2,979	1,540	247	2,285

⁽i) Information available only as of end of the year

(2) For IFRS compliance banks 'zero' in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)	ı	As of 30/09/20	21			As of 31	/12/2021			As of 31,	/03/2022			As of 30,	06/2022		
		Fa	ir value hieran	chy		Fa	air value hierard	chy		Fa	ir value hieran	chy		Fa	ir value hierarc	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	193,884				158,351				180,911				172,799				IAS 1.54 (i)
Financial assets held for trading	80,545	31,286	48,169	1,091	80,109	33,191	45,715	1,202	76,144	27,764	45,791	2,589	74,668	24,692	48,238	1,739	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	12,764	5,891	4,108	2,765	11,847	5,847	3,172	2,828	10,967	4,467	3,241	3,260	9,734	3,291	3,614	2,828	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	255	255	0	0	279	279	0	0	210	210	0	0	290	290	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	68,758	53,755	14,126	876	68,489	54,112	11,835	2,542	64,107	52,533	9,095	2,479	63,380	51,872	8,543	2,965	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	551,017				543,135				567,109				589,133				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	3,128	54	3,071	3	3,065	38	3,027	0	2,918	58	2,698	163	2,650	100	2,538	13	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	2,425				1,511				-1,242				-3,747				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	35,852				50,049				48,214				36,913				
TOTAL ASSETS	948,627				916,834				949,339				945,820				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)		,	ls of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30/	06/2022			
		Gross carryi	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accum	nulated impairn	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accur	nulated impairr	nent ⁽²⁾	Gros	s carrying amo	ınt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	66,831	559	2	-60	-17	-1	66,505	655	2	-56	-16	-2	62,107	873	2	-58	-24	-2	61,140	1,095	2	-59	-50	-2	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	71,636	900	25	-14	-19	-9	73,093	1,733	21	-9	-18	-9	75,848	1,525	19	-10	-90	-9	79,002	2,375	2	-8	-78	-2	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	403,050	70,706	20,688	-1,246	-2,924	-11,828	361,215	103,962	16,352	-997	-3,389	-8,852	390,674	96,384	16,869	-834	-4,393	-8,909	400,596	105,996	14,005	-925	-4,829	-7,031	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods



Breakdown of liabilities

UNICREDIT, SOCIETA' PER AZIONI

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	49,863	51,608	56,987	53,883	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	9,669	9,556	9,346	9,417	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	791,823	761,179	795,863	799,457	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	4,308	4,303	3,540	3,208	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	2,738	963	-6,741	-13,705	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	9,786	10,398	9,449	7,931	IAS 37.10; IAS 1.54(I)
Tax liabilities	1,172	1,176	1,435	1,494	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	16,099	13,467	15,904	20,954	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	479	2,052	1,963	512	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	885,936	854,701	887,746	883,152	IAS 1.9(b);IG 6
TOTAL EQUITY	62,692	62,133	61,593	62,667	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	948,627	916,834	949,339	945,820	IAS 1.IG6

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

UNICREDIT, SOCIETA' PER AZIONI

(mln EUR)

			Carrying	j amount		
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		39,732	41,411	41,992	45,998	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	184	224	275	273	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Snort positions	Debt securities	7,361	8,547	8,072	4,577	Annex V.Part 1.31
	Central banks	110,884	108,868	110,156	110,731	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	508	1,035	850	252	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	37,213	28,906	39,982	38,669	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	20,534	17,892	20,498	21,764	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	69,946	53,753	69,156	68,715	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	12,886	10,917	16,565	16,390	ECB/2013/33 Annex 2.Part 2.9.1
Берозіся	Other financial corporations	83,075	65,248	79,025	77,788	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	30,973	30,225	30,180	30,232	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	167,548	178,147	179,750	182,423	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	151,940	161,116	159,850	162,479	ECB/2013/33 Annex 2.Part 2.9.1
	Households	231,087	236,111	235,410	236,985	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	206,109	211,019	210,420	211,856	Annex V.Part 1.42(f), 44(c)
Debt securities issued		102,279	100,367	95,722	92,151	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	10,404	10,068	9,338	9,511	Annex V.Part 1.37
Other financial liabilities		6,353	5,062	6,196	7,656	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		855,663	826,646	865,736	865,966	



2022 EU-wide Transparency Exercise Market Risk UNICREDIT, SOCIETA' PER AZIONI

TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 DAY (Vare-1) FW WORKING DAY MORKING DAY MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS DAY (Vare-1) FW WORKING DAY MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS AVERAGE OF	STRESSED Var (Memorandum Rem) INCREMENTAL DEFAIL AND MIGRATION RI CAPITAL CHARGE MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 (SVaRt-1) LATEST AVAILABLE (SVARt-1) LATEST AVAILABLE (SVART-1) NEWAGKING DAYS (SVARWIG)	RISK ALL PRICE RISKS CAPITAL CHARGE FOR CTP TOTAL RISI EXPOSURE 12 WEEKS AMOUNT AMOUNT	JRE MULTIPLICATION MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS DAY AVERAGE OF LATEST AVAILABLE AVERAGE AVERAGE	ND ALL PRICE RISKS CAPITAL CHARGE RISK FOR CTP
(min EUR) TOTAL RISK EXPUSURE AMOUNT TOTAL RISK EXPUSURE AMOUNT FACTOR (mc) x AVEXAGE OF PREVIOUS 60 WORKING DAYS (VaRe-1) WI	FACTOR (ms) x AVERAGE D PREVIOUS 60 (SVaRt-1) 12 WEEKS AVERAGE MEASURE LAST MEA: MEASURE	12 WEEKS LAST ASURE FLOOR AVERAGE LAST	UNITPLICATION MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS DAY AVERAGE OF PREVIOUS OF (SVAR:1) PREVIOUS OF (SVAR:1) WORKING DAYS WORKING DAYS MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS OF (SVAR:1) AVERAGE MEASURE	EXPOSURE 12 WEEKS AMOUNT
As of 30/09/2021 As of 31/12/2021			(Validaty) (Svalidaty)	MEASURE
	As of 30/09/2021		As of 31/12/2021	
Tracked Dekt Instruments	294 90 215 78 155 61 27 8 0 0 0		62 20 230 73 62 18 188 64 19 7 162 47 12 5 26 9 0 12 5 26 9	
Foreign exchange risk 1,716 0 13 3 Commodities risk 3 2 21 9	24 6 105 36		9 2 27 6 40 19 221 120	
Total 2,564 766 55 18	183 60 121 114	14 0 0 0 4,495		10 0 0 0 5,676
As of 31/03/2022 As of 30/06/2022	As of 31/03/2022		As of 30/06/2022	
Traded Debt Instruments 824 733 88 29 Of which: General risk 750 718 84 29	280 67 243 63		104 38 211 54 110 41 180 56	
Of which: Specific risk 74 15 22 10	180 54		25 7 140 42	
Equities 18 6 19 8 Of Which: General risk 3 3 3 0 0 0 Of Which: Seedific risk 3 3 3 19 8 8 Foreign exchange risk 2,862 4,232 18 10	51 13 0 0 0 51 13 38 22		29 28 33 15 0 0 0 0 0 29 28 33 15 25 11 56 20	
Commodities risk 2 2 67 20 Total 3,706 4,974 123 43	304 81 321 86 117 114		63 18 145 42	

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



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		Standardised Approach										
			12/2021									
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
	Central governments or central banks	274.004	308.631	14.381		245.903	281.451	14.674				
	Regional governments or local authorities	26.976	27.980	539		26.916	27,736	535				
	Public sector entities	12,366	10,955	694		13,140	11,409	836				
	Multilateral Development Banks	2,908	3,268	19		2,788	3,456	8				
	International Organisations	2,443	2,443	0		2,399	2,399	0				
	Institutions	9,058	9,265	1,788		10,673	11,458	1,291				
	Corporates	67,429	37,305	29,510		70,667	41,221	29,955				
	of which: SME	12,053	8,387	7,069		13,538	9,704	7,943				
	Retail	32,956	24,036	16,245		22,912	17,003	10,881				
Consolidated data	of which: SME	6,756	4,755	2,771		7,108	4,935	2,832				
Consolidated data	Secured by mortgages on immovable property	9,695	9,375	3,858		10,114	9,786	4,008				
	of which: SME	3,154	2,973	1,264		3,301	3,110	1,338				
	Exposures in default	5,225	1,952	2,146	3,008	4,496	1,680	1,851	2,622			
	Items associated with particularly high risk	559	381	572		569	400	600				
	Covered bonds	262	262	55		265	264	56				
	Claims on institutions and cornerates with a ST credit assessment	1,026	882	346		1,064	771	313				
	Collective investments undertakinos (CIU)	1,087	1,087	1,831		1,048	1,048	2,081				
	Equity	8,015	8,015	14,928		7,400	7,400	13,958				
	Other exposures	16,066	16,054	13,615		14,784	14,779	10,970				
	Standardised Total ²	470,076	461,891	100,527	4,790	435,138	432,260	92,016	4,228			

**Opposit approximation (Frontier value), a reported before tables of the account of wy office in the treat conversar features or well as the process of the account of the

		and an and an									
					Standardisc	d Approach					
			As of 30,	09/2021			As of 31,	/12/2021			
	(refe EUR. %)	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	156,464	183,082	13,029		150,358	177,025	13,714			
	Regional governments or central banks Regional governments or local authorities	2,413	1.150	235		2,198	1,77,023	212			
	Regional governments or local authorities Public sector entities	2,339	1,314	532		2,196	1,576	578			
	Public sector entities Multilateral Development Banks	2,339	1,314	332		2,032	1,370	3/6			
	Multilateral Development Banks International Organisations										
	Institutions	2.770	3.621	1.192		1,863	3,302	719			
	Cornorates	20.116	12.135	10,548		20,749	13,908	10.004			
	of which: SME	4,078	3,357	3,016		4,552	3,768	3,168			
	of which: SME Retail	17.947	12,589	8,239		4,532 8,192	5,544	2,890			
	of which: SME	2.684	1.565	946		2,768	1,581	906			
ITALY	Secured by mortgages on immovable property	3,200	3,102	1,339		3,233	3,140	1,340			
	of which: SMF	2,119	2,048	819		2,180	2,106	826			
	Exposures in default	2,373	995	1.112	1.223	1,649	734	819	842		
	Items associated with particularly high risk	338	234	351	1,000	284	190	286			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	211	205	103		143	55	26			
	Collective investments undertakings (CIU)	918	918	1,402		880	880	1,269			
	Equity	6,601	6.601	13,506		6.245	6.245				
	Other exposures	11.180	11.169	9,516		10.155	10,149				
ĺ	Standardised Total ²	,	11/11/1	7,010	2,112		10/1.15	1,100	1,440		

**Oppinel appears, urities Epocars value, an exported before stating the account any effect due to condition methods or condition and incompant (e.g. substitution effects).

(3) Total value adjustments and provincies per country of constrainty and conductor from the condition adjustments (VAIA) and other own funds displactions related to the opposes, but of training and cold and in adjustments (VAIA) and other own funds displactions related to the opposes, but of training and cold and in adjustments (VAIA) and other own funds displactions related to the opposes, but of training and cold and in adjustments.

					Standardised Approach								
			As of 30,	09/2021			As of 31)	12/2021					
	(min FIE %).)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	Central governments or central banks	39,728 19,243	41,185 19,367	0		19,580 18,360	21,047 18.454	0					
	Regional governments or local authorities Public sector entities	19,243	19,367	1		18,360	18,454 8.061	1					
	Public sector entities Multilateral Development Banks	0,307	0,330	,		0,173	0,001	,					
	International Organisations	ő	0	0		0	0	0					
	Institutions	1,576	1,399	93		5,296	5,120	176					
	Corporates	4,661	2,382	1,959		5,892	3,465	2,880					
	of which: SME	409	295	241		1,143	984	805					
	Retail	835	309	222		675	516	356					
GERMANY	of which: SME	122	57	33		297	212	128					
OLIG-IAIVI	Secured by mortgages on immovable property	206	191	77		196	180	75					
	of which: SME	35	34 50	11		47 207	46	16					
	Exposures in default	163	50	63 22	/6	19	/8	98	90				
	Items associated with particularly high risk	15	15	22		19	19	28					
	Covered bonds Claims on institutions and corporates with a ST credit assessment	127	121	42		279	219	71					
ĺ	Collective investments undertakings (CIU)	3	121	12		2/9	219	29					
ı	Equity	215	215	215		211	211	211					
	Other exposures	2.533	2.533	2.533		2.602	2.602	2,578					
	Standardised Total ²				93				130				

**Copied appears, unles Exposes value, in reported infere tables; into account any effect due to soull convenience or code not indigates inchroques (c.g. substitutes effects).

(2) Total via an eligination and provisions per country of countryparty encludes those for sounthandon exposure, all distinct visualizes adjustments (VIAs) and other core funds solutions unless to the provisions. It is called unless and with a distinction of the descriptions of the descriptions of the descriptions.

					Standardisi	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min EUR. *%)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
AUSTRIA	Central occurrences or central sales espisola government or local salestifies sepisola government or local salestifies shallitation Diversignment Banks fathermational Opposations Lensthadeus Central C	31,292 4,313 1,481 0 0 12 4,465 1,115 842 192 298 275 164 12 2 2 5 5 6	33,842 6,662 129 0 221 1,674 733 507 128 395 274 78 11 2	0 8 25 0 66 1,507 593 356 79 165 108 89 16 0	80	27,038 5,234 1,989 0 1 13,3 4,646 1,065 893 203 400 260 182 109 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	30,014 7,303 525 0 0 0 753 1,782 753 520 130 398 259 94 87 22 22 22	0 8 105 0 0 1,603 601 367 74 164 101 111 131 0	81
	Collective investments undertakinos (CIU) Equity Other exposures	2 124 672	2 124 672	6 124 599		2 77 682	2 77 682	7 77 602	
	Standardised Total ²				98				111

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general counted risk eliquisments.								
					Standardisc	d Approach				
			As of 30,	09/2021			As of 31	f 31/12/2021		
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
CZECH REPUBLIC	Control commencial or coins all seals. Falled control controlled in Colon attentions Falled control controlled in Colon attentions Falled control controlled in Colon attentions Falled controlled in Colon attentions Falled controlled in Colon attentions Falled colon controlled in Colon attentions Falled colon colon at	99:1 1 1 0 0 1 1,022 499:757 662 28 15 52 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	534 1 0 0 0 0 20 746 330 727 634 27 15 20 0 0 1 1	0 0 0 0 3 6699 273 4122 362 12 6 0 0 0 0 18 8	32	501 1533 0 0 0 1 1,181 550 771 679 23 9 47 0 0 0 0	S41 125 0 0 0 18 8293 400 744 654 21 7 7 18 0 0	25 0 0 0 3 741	29	
	Other exposures Standardised Total ²	42	40	40	46	40	40	43	44	



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

UNICREDIT, SOCIETA' PER AZIONI

	Standardised Approach								
		As of 30,	09/2021			As of 31,	/12/2021		
(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Comit of executants or control bases decreased executants or and authorities decreased executants or and authorities decreased executants or and authorities decreased executants	144 0 0 3 3 0 0 197 1,602 197 3 3 3 8 8 0 0 0 244 466	164 0 3 0 18 927 92 2 8 8 0 2 2 0 0 14 45 45 42 44	0 0 1 0 10 10 10 10 10 7 7 7 7 2 2 0 0 9 9 9 9 9 11 3 11 2 11 11 11 11 11 11 11 11 11 11 11 1		147 0 0 3 0 0 0 0 0 0 1,554 26 11 2 2 9 9 0 10 0 0 193 3 333	147 0 3 0 947 15 7 7 1 9 9 2 2 0 0 193 3 3 3 3 3 3 3 3 5 6 6 7 7 8 7 8 8 9 8 9 8 9 9 9 9 9 9 9 9 9 9	0 0 1 10 0 111 866 13 3 3 0 0 90 88 88 155	6	

		exposums, but includes general credit risk adjustments.									
		Standardised Approach									
			As of 30/	09/2021		As of 31/12/2021					
	(min EUR. *%)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
RUSSIAN FEDERATION	Central overerments or central salaria Serioscal overerments or footal salarifies Facilization of the contraction of the cont	1,458 18 18 18 0 0 0 0 9,512 1,688 1,380 1,44 709 29 424 0 0 146 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,180 18 0 0 0 0 3,556 753 1,220 117 694 27 0 0 0 1,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0	655 18 0 0 0 3,154 598 890 78 247 0 0 0 0 0 0	341	1,335 16 0 0 0 9,316 1,738 1,336 701 28 377 0 0 0 133 0 0 144 144	1,053 16 0 0 3,352 785 1,1886 145 690 23 51 10 10 10 10 10 10 10 10 10 10 10 10 10	16 0 0 0 3,150 626	312		
	Standardised Total ²				528				521		

Objanil exposure, utiliar Exposure value, is reposted before taking into account any effect due to oreld conventions condit risk mitigation tachniques (u.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds educations natised to the

		exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30/	09/2021		As of 31/12/2021					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR. %)										
	Central governments or central banks	2,126	3,243	0		2,227	3,314	0			
	Regional governments or local authorities	431	431	0		442	442	0			
	Public sector entities Multilateral Development Banks	431	431	0		942	442	0			
	International Organisations	o o		0		0	0	0			
	Institutions	3,259	3.202	70		2,219	2,162	59			
	Corporates	604	544	349		712	603	360			
	of which: SME	2	4	2		2	6	3			
	Retail	8	3	2		9	3	3			
FRANCE	of which: SME	1	0	0		1	0	0			
FRANCE	Secured by mortgages on immovable property	4	4	1		13	13	4			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	42	28	30	14	50	31	34	15		
	Items associated with particularly high risk		0	0		1	0	0			
	Covered bonds	.0	.0	0		0					
	Claims on institutions and corporates with a ST credit assessment	15	15	6		52	52	11			
	Collective investments undertakings (CIU)	3	3	15		32	4	15			
	Equity	/6	/6	/6		37	3/	3/			
	Other exposures Chard suffeed Total ²			0	16						

		exposums, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30	09/2021			As of 31	/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²		
	(min EUR, %) Central governments or central banks	15,177	15,245			16,042	16.102				
	Regional governments or local authorities	13,177	13,243			10,042	20,202	, i			
	Public sector entities	313	313			309	309	, i			
	Multilateral Development Banks	0		0		0	0	i i			
	International Organisations	0	0	0		0	0				
	Institutions	211	207	5		117	112	3			
	Corporates	115	87	87		145	92	92			
	of which: SME	1	1	1		1	1	1			
	Retail	4	2	2		4	2	1			
SPAIN	of which: SME	0	0	0		0	0				
Si / Liv	Secured by mortoages on immovable property	1	1	1		1	1	1			
	of which: SME Exposures in default	0				2					
	Items associated with particularly high risk	i i		i		â	i	i			
	Covered bonds	250	250	50		253	252	50			
	Claims on institutions and corporates with a ST credit assessment	0		0		0					
	Collective investments undertakings (CIU)	2	2	5		1	1	. 5			
	Equity	168	168	168		113	113	113			
	Other exposures	2	2	2		1		1			
	Strandard Total ²				2						

		(a) Total trades general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30	09/2021			As of 31,	/12/2021			
	(role EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²		
	(min EUR, %) Central governments or central banks	7.201	8,220	5		8,137	9.157	5			
	Regional governments or local authorities	268	336	68		280	346	69			
	Public sector entities	1,191	201	67		1.344	278	101			
	Multilateral Development Banks	0		0		. 0	0				
	International Organisations	0	0	0		0	0	0			
	Institutions	14	13	6		12	11	5			
	Corporates	3,030	2,028	1,853		2,939	1,896	1,718			
	of which: SME	1,117	700	557		1,201	733				
	Retail	4,360	2,958	2,120		4,357	2,951	2,115			
CROATIA	of which: SME	797	552	316		813	551	315			
CNOATIA	Secured by mortoages on immovable property	1,924	1,836	838		1,992	1,901	882			
	of which: SME	229	186	142		323	278	219			
	Exposures in default	594	168	172	399	585	171	177	3		
	Items associated with particularly high risk	37	25	38		30	20	30			
	Covered bonds			0		0	0				
	Claims on institutions and corporates with a ST credit assessment	i i	1	18		12	12	10			
	Collective investments undertakings (CIU) Equity	12	12	13		12	12	19			
	Other exposures	701	701	272		617	617	278			
	Standardised Total ²	701	701	272	648	017	017	250	61		

					Standardisc	d Approach			
			As of 30/	09/2021			As of 31,	12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Control department or central basis And State scale mellion Mullifered Development Bank Mullifered Development Ba	0 0 0 0 5 4,923 5 10 6 1 1 38 30 0 25 4 87	161 0 0 0 4 4,349 2 5 0 6 1 1 16 30 0 0 2 5 4	0 0 0 0 4 333 2 2 4 0 16 45 0 13 22 87	22	0 0 0 0 1 5,868 8 13 0 10 1 1 31 31 32 43 43 2 75	179 0 0 0 1 5,240 4 7 7 1 1 16 30 0 43 2 76	0 0 0 0 1 295 4 5 0 0 4 4 0 30 17 76	15
	Other exposures Standardised Total ²	3	,	3	24	3	3	,	16



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

		Standardised Approach									
			As of 31,	03/2022		As of 30/06/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions		
	(min ELR, %)										
	Central governments or central banks	263,893	300,869	17,110		254,575	291,675	14,343			
	Regional governments or local authorities	23,294 11.955	24,490 10,791	472 687		22,245 11.968	23,139 10.876	442 697			
	Public sector entities Multilateral Development Banks	2,418	3,204	00/		2,320	3,486	697			
	Multilateral Development Banks International Organisations	2,457	2,457			3,850	3,460				
	International Organisations Institutions	6,522	7.528	1,557		8,274	9,055	1.423			
	Corporates	66,177	38,793	30,557		71.968	42,304	30,244			
	of which: SMF	13,112	9.010	7.542		13.823	9,196	7,438			
	Betail	20,342	14,383	9,866		21,333	14.958	10,312			
	of which: SMF	6,996	4,895	2,798		7.037	4.861	2.786			
Consolidated data	Secured by mortgages on immovable property	10,444	10,071	4.111		11,171	10,780	4.378			
	of which: SHE	3,290	3,092	1,333		3,269	3.067	1.310			
	Properties in default	4,281	1,542	1,694	2.551	4,140	1,476	1,627	2.48		
	Items associated with particularly high risk	511	347	520		402	259	388			
	Covered honds	226	226	48		214	214	46			
	Claims on institutions and cornorates with a ST credit assessment	731	530	214		938	793	294			
	Collective investments undertakings (CIU)	1,082	1,082	1,761		1,066	1,066	1,733			
	Equity	6,928	6,928	13,241		7,346	7,340	13,643			
	Other exposures	13,347	13,338	10,946		13,945	13,940	11,237			
	Standardised Total ²	434,608	436,579	92.788	4,334	435,754	435,211	90.807	4,45		

Standard East Approach As of 31/69/2022 As of 30/64/2622	
	stments an isions²
(mr.cu(-s)) Central governments or central banks 143,509 172,332 12,821 133,083 162,689 12,655	_
Regional governments or local authorities 1,648 922 194 1,707 826 165	
Public sector entities 1,713 1,053 416 1,704 1,059 395	
Multilateral Development Banks	
International Organisations 0 0 0 0	
Institutions 1,838 3,213 987 2,493 3,921 872	
Corporates 19,717 12,822 8,946 19,794 13,049 9,404	
of which: SME 3,886 3,052 2,466 3,831 2,982 2,433	
Retail 5,782 3,152 2,655 6,107 3,273 2,152	
TTALY of which: SME 2,747 1,551 890 2,735 1,523 874	
of which: SHE 2,550 2,076 815 2,088 2,016 792 Exposures in default 51,517 651 720 902 1,182 596 657	68
	- 00
Rema associated with particularly high risk 228 140 210 154 127 159 150	
Covered bonds Claims on institutions and corporates with a ST credit assessment 63 28 25 49 23 14	
Collective investments undertaking (CUI) 997 997 1,479 957 957 1,427	
Conective investments uncertainties (1-10) 5,899 5,899 12,172 5,336 5,336 11,630	
Other exposures 8,702 8,696 7,159 8,790 8,796 7,271	
Standardised Total* 1,312	1.17

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(min EUR. %)	As of 31/02/2022 As of 31/02		Risk exposure amount	Value adjustments and provisions ²				
	Central governments or central banks	39.592	41 014			45 362	46 701	0	
	Regional governments or local authorities			1				1	
	Public sector entities	6.064	7,974	7		6.197	8.095	7	
	Multilateral Development Banks	0		0			0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,535	1,313			2,014	1,739	100	
	Corporates			3,123				3,024	
	of which: SME							754	
	Retail							317	
GERMANY	of which: SME							107	
GEREBATT	Secured by mortgages on immovable property		223	97				101	
	of which: SME		29	9				10	
	Exposures in default		64	80	90			85	69
	Items associated with particularly high risk	17	16	25				28	
	Covered bonds	11	10	5				5	
ı	Claims on institutions and corporates with a ST credit assessment	246	112					57 88	
ı	Collective investments undertakinos (CIU)							88 372	
	Equity								
ı	Other executes	2.54/	7.547	25/2	123	2369	2.569	2.548	92
	Standardised Total ²								

					Standardise	d Approach			
			As of 31,	/03/2022			As of 30/	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments provisions ²
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	30,720	32,865 6,712	0		28,964 4,635	31,015 6,657	0	
	Regional governments or local authorities Public sector entities	4,632 1.836	6,/12 502	100		4,635 1,823	6,657 514	102	
	Multilateral Development Banks	2,030		100		1,023	214		
	International Organisations	ů	0	ů		0	0	0	
	Institutions	10	232	71		14	278	66	
	Corporates	4,754	1,851	1,669		4,729	1,693	1,533	
	of which: SMF	1.085	767	612		1.024	705	572	
	Retail	803	491	345		913	542	384	
ALICTOTA	of which: SME	179	130	75		197	126	72	
AUSTRIA	Secured by mortgages on immovable property	421	417	172		408	405	166	
	of which: SME	275	274	107		276	275	108	
	Exposures in default	177	88	103	81	172	80	93	
	Items associated with particularly high risk	112	87	131		2	2	2	
	Covered bonds	1	1	0		1	1	0	
	Claims on institutions and corporates with a ST credit assessment	42	42	8		4	4	1	
	Collective investments undertakinos (CIU)	1	1	3		0	0	1	
	Equity	63	63	63		54	54	54	
	Other exposures	659	657	583		680	680	606	

		exposures, but includes gener		Standard Good All & Schlamers Standard Good All & Schlamers													
					Standardise	d Approach											
			As of 31,	03/2022			As of 30/	06/2022									
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²								
	(min EUR, %) Central povernments or central banks	651	689			738	775	0									
	Regional governments or local authorities			25				26									
	Public sector entities	91	20	4		68	23	5									
	Multilateral Development Banks	0	0	0		0	0	0									
	International Organisations	0	0	0		0	0	0									
	Institutions	1	17	7		1	16	6									
	Corporates	1,172 550	829	739		1,203 571	873	780 332									
	of which: SME	550 747	406 721	317 427		731	425 703	332 416									
	Retail of which: SME	661	721 636	427		/31 650	/03 623	41b 356									
CZECH REPUBLIC	or which: SME Secured by mortgages on immovable property	32	030	13		32	20	330									
	of which: SME	21	19	7		21	19	7									
	Exposures in default	44	15	18	28	41	18	19									
	Items associated with particularly high risk	0	0	0		0	0	0									
	Covered bonds	0	0	0		0	0	0									
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0									
	Collective investments undertakings (CIU)	0	0	0		0	0	0									
	Equity	19	19	19		19 54	19	19									
	Other exposures	62	62	53		54	54	4/									
	Standardised Total ²				44												
		(1) Original exposure, unlike Ex	posure value, is reported befor	e taking into account any effect	due to credit conversion factor	s or credit risk mitigation technic	ques (e.g. substitution effects).										



FRANCE

2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

UNICREDIT, SOCIETA' PER AZIONI

Note		,								
Control concentration of the Control						Standardise	d Approach			
Control decorporate or control blank Control decorpor				As of 31,	03/2022			As of 30	06/2022	
Cont of secretary and control basis 154 155 0 157		(ref EU S)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Standardised Total ²	UNITED STATES	Control overmentate or centrol basishis Accidentation of the control of the cont	0 3 0 0 101 1,739 12 2 2 10 0 0 0 0 0 3 0 3 3 3 3 3 3 3 3 3	0 3 3 3,044 166 7 7 1 100 0 3 0 0 105 3 30	641 13 5 1 3 0 4 0 0 71 58	6	0 3 3 0 692 1,379 12 2 2 10 0 8 0 0 332 16	0 3 458 822 12 10 0 0 3322 16	793 12 5 1 4 0 3 0 0 151	s
		Standardised Total ²				13				12

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	3,664	3,493	3,901		1,687	1,362	1,362	
	Regional governments or local authorities Public sector entities	3	3	5		1	1	1	
	Public sector entities Multilateral Development Banks	0		0		,	0	0	
	International Organisations	ō	ō	0		ō	ō	i i	
	Institutions	0	0	0		0	0	0	
	Corporates	8,446	3,918	4,779		12,566	6,636	3,541	
	of which: SME	1,702	747	884		2,139	828	664	
RUSSIAN	Retail	1,143	1,001	721		1,552	1,343	983	
	of which: SME	125 678	119 659	60 233		147 1.143	139 1.108	80 396	
FEDERATION	Secured by mortgages on immovable property of which: SME	29	23	233		1,143	1,100	13	
	Exposures in default	354	53	55	298	532	94	99	435
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)		.0			9	0	0	
	Equity	16	16	16		20	- 0	20	
	Other exposures	33	33	33	767	37	39	39	979
	Standardised Total ²	(A) Chining and a second of the Co							979

(1) Original exposure, untile Exposure value, in reported before taking into account any effect due to credit connections or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

	exposures, but includes general	credit risk adjustments.						
				Standardise	d Approach			
		As of 31/	03/2022			As of 30/	06/2022	
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(min EUR, %) Central governments or central banks	1,554	2.672			1,502	2.519	^	
Regional governments or local authorities	1,334	2,072			1,002	1,319		
Public sector entities	412	412	ů		387	387	0	
Multilateral Development Banks			ō		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	2,157	2,153	58		2,225	2,205	58	
Corporates	717	552	331		713	580	359	
	4	4	3		5	4	3	
Retail of which: SME	9	4	3		13	6	4	
of which: SME	1	0	0		1	0	0	
Secured by mortoages on immovable property of which: SME	12	12			13	13	4	
of which: SME Exposures in default			- 0	15	0		- 0	12
Exposures in default Items associated with particularly high risk	04	33	40	15	30	32	49	12
Covered bonds	n	0	ů		i	0	0	
Claims on institutions and comorates with a ST credit assessment	44	43	9		54	52	12	
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	4	4	4		3	3	3	
Equity	35	35	35		29	29	29	
Equity Other exposures	0	0	0		1	1	1	
Standardised Total ²				16				13

(1) Original exposure, unlike Exposure value, in reported before taking into account any effect due to credit convenion factors or credit nisk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	(06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %) Central governments or central banks	15,735	15,793	0		15,316	15,373	1	
	Regional governments or local authorities Public sector entities	307	307			227	227	0	
	Multilateral Development Banks	307	307				117	0	
	International Organisations	ō	0	0		ō	ō	ō	
	Institutions	35	33	1		34	32	1	
	Corporates	123	77	77		141	94	92	
	of which: SME	1	1	1		1	1	0	
	Retail	4	2	1		?	2	2	
SPAIN	of which: SME		0			0	0		
	Secured by mortgages on immovable property of which: SNE	1		1		2	2	1	
	Exposures in default	2	2	3	0	2	2	3	
	Items associated with particularly high risk	0	0	0		ō	ō	ō	
	Covered bonds	214	214	43		203	202	40	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	1	1	1		1	1	1	
	Equity Other exposures	83	83	83		73	73	73	

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Exposure Value ¹	Risk exposure amount	Value adjustments provisions ²			
	(min EUR, %) Central governments or central banks	8.145	9,137			7.278	8.284		
	Regional governments or local authorities	261	325	65		230	310	61	
	Public sector entities	1.312	311	119		1.327	359	141	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	13	10	5		11	11	6	
	Corporates	3,195	2,119	1,936		3,678	2,332	2,111	
	of which: SME	1,231	750	598		1,504	865	679	
	Retail	4,547	2,937	2,099		4,529	2,969	2,137	
CROATIA	of which: SME	861	578	330		708	503	287	
CIOATIA	Secured by mortgages on immovable property	2,124	2,018	923		2,201	2,082	957	
	of which: SME	323	271	212		317	254	196	
	Exposures in default	567	158	164	385	503	155	160	
	Items associated with particularly high risk	34	24	36		75	29	44	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	9				0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	11		17		10	10	10	
	Collective investments undertakings (CIU) Equity	12	12	12		12	10	12	
	Other exposures	668	668	276		695	695	297	
	Standardiced Total ²				649				

		exposures, but includes genen		interparty excucies tricise for se	cunsiation exposures, apptions	i vauacon adjuschinos (AsAs)	and other own runds reduction	is related to the	
					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	South of provinced in control and south of the No. And the south of t	0 0 0 2 2 2,719 18 2 0 10 1 1 46 30 0 0 5 5 1	207 0 0 0 0 2 2,5500 1 11 6 6 0 10 1 1 2 9 20 5 5 5 1 1 6 6 6	0 0 0 0 2 2 246 5 5 0 4 4 0 333 44 0 331 111	16	0 0 0 0 3.164 14 11 11 0 9 0 34 29 0 12 12 11 12 12 13 14 14 14 14 15 16 16 16 16 16 16 16 16 16 16 16 16 16	220 0 0 0 0 2,855 6 6 6 0 9 0 1 15 29 29 22 21 1 1 5	0 0 0 0 0 188 5 4 4 0 0 16 44 0 2 12 2 2 2 2	17
	Standardised Total ²				20				21

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

UNICREDIT, SOCIETA' PER AZIONI

							IRB Ap	oproach					
				As of :	0/09/2021					As of 3	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	******		Of which: defaulted	provisions		Of which: defaulted	· initial		Of which: defaulted	provisions
	Central banks and central governments	40,295	495	37,792	1,279	2	24	30,670	353 25	28,434	1,665	2	21
	Institutions	43,854	25	34,549	9,394	5	80	45,533		34,721	10,000	5	96
	Corporates Corporates - Of Which: Specialised Lending	468,108 24,004	12,511	270,808 20.395	130,246 10.800	3,124 246	8,349 741	477,222 24,087	10,982	270,196 20.707	125,281 10.985	2,464 252	7,281 637
	Corporates - Of Which: SME	83,044	4.558	50,505	20,459	1.247	3.322	82,317	3,879	48.319	19,331	1.037	2.790
	Retail	144,643		119.706	27.521	1,599	4,016	155.646	4,508	128,209	36,393	2,628	3.772
	Retail - Secured on real estate property	92,555	3,123	91,275	17,877	987	2,015	92,311	2,480	90,682	21,536	1,793	1,572
Consolidated data	Retail - Secured on real estate property - Of Which: S		413	5,234	1,271	96	279	5,297	321	5,072	1,265	87	223
Consolidated data	Retail - Secured on real estate property - Of Which: r		2,710	86,041	16,606	891	1,736	87,014	2,159	85,610	20,271	1,706	1,349
	Retail - Qualifying Revolving	8,506	259	5,460	685	114	258	8,900	253	5,464	772	113	247
	Retail - Other Retail	43,582	1,842	22,971	8,960	498	1,742	54,436	1,775	32,063	14,085	723	1,953
	Retail - Other Retail - Of Which: SME	27,782	1,721	9,792	3,440	448	1,357	27,344	1,224	9,043	3,281	324	1,026
	Retail - Other Retail - Of Which: non-SME	15,799	121	13,179	5,520	50	386	27,092	551	23,020	10,804	398	928
	Equity	616	7	616	1,580	15		636	3	636	1,654	8	
	Other non credit-obligation assets				3,477						3,661		
	IRB Total ²				173,497						178,653		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) and one maximum the securemental potential unitarity in the results price to the 2019 chartcast.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated and exposure or the countries of the countries of the countries are disclosed.

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments Institutions	442 4,666	0 23	1,496 3,771	421 1,278	0	12 66	608 5,830	0 23	1,655 4,563	468 1,728	0 4	8 72
	Corporates Corporates - Of Which: Specialised Lending	155,040 9,224	6,470 376	74,178 7,784	49,953 5,280	1,947 27	4,635 393	152,940 9,077	4,971 337	69,738 7,804	44,924 4,922	1,412 56	3,549 310
	Corporates - Of Which: SME Retail	36,028 73,770	2,784 4,283	14,610 56,284	9,605 15,259	835 1,299	2,093 3,000	35,281 83,996	2,110 3,571	13,337 64,411	8,792 23,692	661 2,325	1,553 2,699
ITALY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	49,871 2,490	2,723 298	49,011 2,444	12,744 860	908 73	1,794 251	49,101 2,338	2,073 208	47,883 2,278	16,254 782	1,710 66	1,338 187
TIALI	Retail - Secured on real estate property - Of Which: non-SI Retail - Qualifying Revolving	0	2,425 0	46,567 0	11,884	835 0	1,543 0	46,763 0	1,865 0	45,605 0	15,472 0	1,644 0	1,151 0
	Retail - Other Retail - Other Retail - Of Which: SME	23,899 23,892	1,560 1,559	7,272 7,267	2,514 2,513	391 391	1,206 1,206	34,895 23,620	1,499 1,067	16,528 6,694	7,437 2,388	615 266	1,360 865
	Retail - Other Retail - Of Which: non-SME Equity	6 288	7	5 288	2 739	0 15	1 0	11,275 281	432 3	9,834 281	5,049 734	349 8	495 0
	Other non credit-obligation assets IRB Total												

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

								IRB Ap	oproach					
					As of	0/09/2021					As of	31/12/2021		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central ba	nnks and central governments	1	0	1	0 715	0	0 0	1	0	1 4.365	0 891	0	0
	Corporate		4,382 117.435	2.252	3,910 74,224	715 25.574	312	1.215	4,756 118.359	2,343	74,714	24.359	249	1.164
	Corporate	Corporates - Of Which: Specialised Lending	3,520	92	3,078	25,5/4 794	312	74	3,617	60	3.017	29,359	299	1,164
		Corporates - Of Which: SME	25.005	533	19.483	3.886	148	333	24.882	532	18.806	3.459	110	299
	Retail	copoules of final, are	37.463	252	32,493	5,157	29	265	37.637	235	32,252	5,388	19	248
		Retail - Secured on real estate property	23,837	136	23,377	2,490	5	36	23,904	135	23,440	2.506	4	32
CERMANN		Retail - Secured on real estate property - Of Which: SME	730	17	644	86	1	3	738	14	647	110	1	3
GERMANY		Retail - Secured on real estate property - Of Which: non-Si	23,107	118	22,733	2,404	4	33	23,167	121	22,794	2,396	3	29
		Retail - Qualifying Revolving	4,266	13	1,986	152	2	22	4,628	10	1,998	285	1	19
		Retail - Other Retail	9,361	104	7,129	2,515	22	207	9,105	90	6,814	2,596	14	197
		Retail - Other Retail - Of Which: SME	1,994	50	1,062	288	10	35	1,815	39	886	261	5	30
		Retail - Other Retail - Of Which: non-SME	7,367	54	6,067	2,228	13	172	7,290	50	5,927	2,335	9	167
	Equity		65	0	65	143	0	0	68	0	68	148	0	0
		credit-obligation assets												
	IRB Total													

ginal exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of 3	0/09/2021					As of 3	31/12/2021		
		Original E	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	1	1	1	0	0	0	1	1	1	0	0	0
	Institutions	3,327	0	1,896	237	0	1	3,728	0	1,904	222	0	2
	Corporates	42,260	1,306	27,673	8,493	432	725	45,248	1,271	30,290	9,610	406	744
	Corporates - Of Which: Specialised Lending	1,705	0	1,718	176	0	0	1,683	0	1,686	847	0	0
	Corporates - Of Which: SME	8,496	558	6,620	1,565	205	278	8,435	569	6,496	1,520	213 268	295
	Retail	24,340	554	22,318	5,185	256	610	24,600	571	22,656	5,285		658
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	13,509 1.902	197 82	13,536 1,841	1,800 248	68 21	125 15	13,710 1.902	209 85	13,751 1,844	1,860	71 19	132 21
AUSTRIA	Retail - Secured on real estate property - Of Which: non-Sh	11.607	116	11.694	1.552	48	110	1,902	124	11.907	1.616	52	111
	Retail - Qualifying Revolving	3.937	232	3 245	490	111	222	3.976	230	3.246	445	111	216
	Retail - Other Retail	6.894	125	5 538	2,894	77	263	6,914	132	5,540	2.979	86	311
	Retail - Other Retail - Of Which: SMF	1.268	78	931	372	41	77	1.267	86	927	358	47	92
	Retail - Other Retail - Of Which: non-SME	5,626	47	4,606	2.522	36	186	5,647	46	4,733	2.622	39	219
	Equity	70	0	70	211	0	0	82	0	82	247	0	0
	Other non credit-obligation assets												
	TRR Total												

170 Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convension factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	16,953	0	17,280	48	0	0	4,495	0	4,826	33	0	0
	Institutions	878	0	803	122	0	0	674	0	587	81	0	0
	Corporates	12,890 2.067	260 12	9,763 1.965	5,597 1.263	0	204	13,057 2,160	277	9,692 2.035	6,025 1,308	0	215
	Corporates - Of Which: Specialised Lending	3,919		3,170		0		2,160 3,946	18		1,308		18
	Corporates - Of Which: SME Retail	3,919 4,299	160 44	3,170	1,448	0	129 40	3,946 4,568	172 46	3,171 4.218	1,695		137 63
	Retail - Secured on real estate property	2.053	13	2,054	361	0	8	2.190	13	2,191	408		15
	Retail - Secured on real estate property - Of Which: SME	134	13	131	30	0	°,	136	13	137	908 54		15
CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: non-Sh		11	1.923	332	0	7	2.054	11	2.058	354	0	14
	Retail - Qualifying Revolving	105	8	84	15	0	6	105	7	83	15	0	6
	Retail - Other Retail	2.141	22	1.856	688	ō	26	2.274	25	1.945	735	ō	43
	Retail - Other Retail - Of Which: SME	181	9	161	83	0	8	188	8	167	88	0	7
	Retail - Other Retail - Of Which: non-SME	1.960	13	1.695	605	0	19	2.086	17	1,778	647	0	36
	Equity	0	0	0	0	0	0	0	0	0	1	0	0
	Other non credit-obligation assets												
	IRB Total												

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

UNICREDIT, SOCIETA' PER AZIONI

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original E	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	• 4104		Of which: defaulted	provisions		Of which: defaulted	· ince		Of which: defaulted	provisions
	Central banks and central governments	5,024	0	5,024	0	0	0	6,552	0	6,552	1	0	0
	Institutions	1,804	0	1,402	433	0	0	1,664	0	1,299	445	0	1
	Corporates	16,652	122	8,535	3,211	21	75	17,148	124	6,640	2,869	20	77
	Corporates - Of Which: Specialised Lending	103	0	96	7	0	0	138	0	94	7	0	0
	Corporates - Of Which: SME	22	3	22	14	0	3	23	3	23	16	0	4
	Retail	31	1	31	8	0	1	30	1	30	6	1	1
	Retail - Secured on real estate property	30	1	30	8	0	1	29	1	29	6	1	1
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-Sh	30	1	30	8	0	1	29	1	29	6	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	80	0	72	178	0	0	94	0	86	208	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	oproach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
		inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		12,492	2	7,385	4,515	0	21	13,848	2	7,663	4,725	0	25
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	462	0	67	29	0	0	378	0	73	30	0	0
	Retail	Corporates - Or Which: SME	4		4	3	0		1 1		- 1	2	0	
	Retail			1		2	0	1		1		2	0	1
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	,	1	,	2	0	0	, ,	1	,	2	0	1
RUSSIAN FEDERATION		Retail - Secured on real estate property - Of Which: sone Retail - Secured on real estate property - Of Which: non-Sh				2	0			,			0	
		Retail - Qualifying Revolving	í í		á	2	0	0	6	0		0	0	
		Retail - Other Retail	0	0	0		0	0	,	0	ĭ	0	0	
		Retail - Other Retail - Of Which: SME	0	0	0		0	0		0		0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	1	0	ĭ	0	0	ő
	Equity		ĭ	0	l i	5	0	0	I î	0	l î	5	0	0
	Other nor	credit-obligation assets					, i	L ů		_		-		, i
	IRB Total													

²² Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	6,915	0	5,680	909	0	0	6,241	0	4,952	943	0	6
	Corporates	13,850	2	6,891	3,122	0	20	14,343	2	7,184	2,945	0	26
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	885	0	710	192	0	2	871	0	727	174	0	2
	Corporates - Of Which: SME Retail	34		33	10		1	8 24	2	24			1
	Retail - Secured on real estate property	29	2	33 29	10	1	2	29	2	29	,	1	2
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0		1		1	0		
FRANCE	Retail - Secured on real estate property - Of Which: non-Si	29	,	29	· ·	0	ĭ	20	1	19	ě	,	ĭ
	Retail - Qualifying Revolving	0	n n	0	0	0	n n	0	n	0	n n	i i	â
	Retail - Other Retail	5	0	4	2	1	i	4	0	3	i	0	
	Retail - Other Retail - Of Which: SME	0	o o	o o	0	0		ó	ō	ō		0	ō
	Retail - Other Retail - Of Which: non-SME	4	ō	4	2	1	1	4	ō	3	1	0	ō
	Equity	4	0	4	6	0	0	5	0	5	11	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	• 4104		Of which: defaulted	provisions		Of which: defaulted	· uice		Of which: defaulted	provisions
	Central banks and central governments	1	0	1	0	0	0	1	0	1	0	0	0
	Institutions	588	0	341	95	0	0	633	0	388	122	0	0
	Corporates	6,343	73	4,084	1,816	39	46	7,110	79	4,679	1,808	36	33
	Corporates - Of Which: Specialised Lending	218	0	235	47	0	0	213	0	231	40	0	0
	Corporates - Of Which: SME Retail	7		8	0	0	0	7	0	8	0		0
		5	1	5	1	0	0	5	0	5	1		0
	Retail - Secured on real estate property			4	1	0		9	0	4	1		0
SPAIN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SM	1	0	1		0	0	0	0	0			0
	Retail - Qualifying Revolving	3		3	1	0	0	3	0	3	1		0
	Retail - Other Retail	,		1	0	0	0	,	0	,	0		0
	Retail - Other Retail - Of Which: SME	i i	0	0	0	0	0	n n	0	i i		0	0
	Retail - Other Retail - Of Which: non-SME	i	0	1	0	0	0	ĭ	0	i	0	0	0
	Equity	4	ı ö	4	8	ı ö	ő	3	ŏ	3	5	ő	ŏ
	Other non credit-obligation assets												
	IRB Total												

19 Original exposure, utilise Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	10	0	2	1	0	0	10	0	1	1	0	0
	Corporates	337 93	15	246 95	155 26	14	10	293 51	15	161 48	118 21	14	10
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	13	12	95	26 14	14		19	13	48 19	21 27	14	
	Corporates - Ur Which: SME Retail	13	12	13	14	14	6	19	13	19	2/	14	9
	Retail - Secured on real estate property	î		,	0	0		1	0	;	0		0
	Retail - Secured on real estate property - Of Which: SME				0	0	0		0		0		0
CROATIA	Retail - Secured on real estate property - Of Which: non-Sh	0	0	0	0	0	0	1	0	ĭ	ů .	0	0
	Retail - Qualifying Revolving	0	0	0	0	ō	ō	0	ō	ō	ō	ō	
	Retail - Other Retail	1	0	1	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	1	0	0	1	0	1	1	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convension factors or credit risk mitigation techniques (e.g. substitution effects).

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		anks and central governments	157	0	157	3	0	0	157	0	157	3	0	0
	Institutio		139	0	107	25	0	0	42	0	10	2	0	0
	Corporati		15,445	91	10,402	3,409	7	77	15,534	92	10,107	3,500	7	63
		Corporates - Of Which: Specialised Lending	564	32	524	153	2	14	517	33	518	135	2	13
	Retail	Corporates - Of Which: SME	72 53		61 53	37 14	0	3	71 44	0	61 43	36 11		4
	Retail		50	1	53	14	0	1	47	1	43	11	1	1
		Retail - Secured on real estate property	50	1	50	14	0	0	42	1	42	0	1	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sh	49	0	49	13	0		41	0	41	10		0
		Retail - Qualifying Revolving	49	1	49	13	0		41	0	41	10		0
		Retail - Other Retail	3	0	2	0	0	0	2	0	ĭ	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	3	0		0	0	0	2	0	i	0	0	0
	Equity	Made - Other Made - Or William Indi-Ship	7	ō	15	32	ō	ō	5	ō	13	30	ō	ō
		credit-obligation assets												
	IRB Total													
			(1) Orininal eveno	ire unlike Evnogu	no value is renorte	d before taking into accoun	ot any effort due to	n medit mewersion	factors or credit ri	ide mitination techn	nimues (e.n. substit	tution efforts)		

Credit Risk - IRB Approach

								IRB Ap	proach					
					As of	31/03/2022					As of 3	30/06/2022		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment
		(min EUR, %)		Of which: defaulted	· unoc		Of which: defaulted	provisions		Of which: defaulted	•		Of which: defaulted	provision
		anks and central governments	45,680	353	42,623	1,496	6	18	45,775	438	42,751	1,390	7	18
	Institutio		48,524	40	37,086	9,776	6	91	56,378	6	43,740	9,551	2	44
	Corporati	Corporates - Of Which: Specialised Lending	485,245 24,302	10,500 801	274,876 20.138	128,497 10.464	2,258 226	7,912 578	479,171 24,266	8,914 579	264,170 19.938	119,425 9.922	1,720 166	6,797 463
		Corporates - Of Which: SPECialised Lending Corporates - Of Which: SME	24,302 82,015	3.641	20,138 48.126	19,464	979	2.647	24,266 81.051	2.837	19,938 47,122	9,922 18.583	778	2.195
	Retail	Corporates - Ut Which: SME	82,015 159.460	4,360	48,126 131.390	19,110 37.532	2,524	3.840	81,051 158.956	2,837	47,122 131.178	18,583 35.891	1.623	2,195
	Recam	Retail - Secured on real estate property	92,927	2,315	91.125	21.759	1,695	1.584	92,997	1,494	90.959	20.487	942	1.049
		Retail - Secured on real estate property - Of Which: SME	5.198	312	4,992	1.197	85	213	5.052	192	4.855	1.124	52	144
Consolidated data		Retail - Secured on real estate property - Of Which: non-St	87.728	2.002	86.133	20.562	1.610	1.370	87.945	1,302	86.103	19.363	891	905
		Retail - Qualifying Revolving	8.875	246	5,465	812	112	247	8.855	239	5.448	773	108	246
		Retail - Other Retail	57.659	1.800	34,800	14.961	718	2.009	57.104	1.266	34,771	14.631	573	1.614
		Retail - Other Retail - Of Which: SME	27,081	1,204	8,971	3,252	310	1,001	26,288	665	8,449	3,078	170	606
		Retail - Other Retail - Of Which: non-SME	30,577	596	25,829	11,709	407	1,008	30,816	602	26,321	11,554	403	1,008
	Equity		716	4	716	1,832	9		734	4	734	1,870	9	
	Other nor	r credit-obligation assets				2,659						2,875		
	TRR Total	*				181,793						171,002		

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	582 6.369	0 23	944 4.513	275 1.418	0	4 80	602 6.723	0 0	923 4 900	224 1.463	0	4 28
	Institutions Corporates	153,229	4.401	70.870	1,418 43.262	1,235	3,248	149.853	2,743	4,900 64,080	1,463 39.370	744	2.222
	Corporates - Of Which: Specialised Lending	9.132	321	7,591	4.623	52	3,246 284	9,248	134	7,626	4.521	744	160
	Corporates - Of Which: SME	34.976	1.923	13.213	8.491	603	1.429	33.687	1.223	11.958	7,767	427	1.032
	Retail	86,699	3,443	66,892	24,681	2,230	2,745	85,276	2,118	65,769	23,675	1,334	1,765
	Retail - Secured on real estate property	49,118	1,922	47,724	16,406	1,616	1,352	48,287	1,118	46,693	15,407	856	807
ITALY	Retail - Secured on real estate property - Of Which: SME	2,283	200	2,231	766	63	181	2,116	82	2,064	670	28	108
TIALI	Retail - Secured on real estate property - Of Which: non-St	46,835	1,722	45,493	15,640	1,553	1,172	46,172	1,036	44,628	14,737	828	698
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	37,581 23,389	1,521	19,168 6.630	8,275 2,366	613 256	1,393 842	36,988 22,438	1,000	19,077 6.023	8,268 2.145	478 120	958 425
l	Retail - Other Retail - Of Which: non-SME	23,389	465	12.537	2,366 5.909	256 358	551	22,438 14,550	475	13.054	6.123	358	925 532
	Recail - Other Recail - Of Which: non-SME Equity	334	3	334	3,909 867	9	331	249	4/3	249	6,123 557	330	0
I	Other non credit-obligation assets	3,51		331			Ů	2.0		140			
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	-		Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	1	0	1	0	0	0
	Institutions	5,292	1	4,824	895	0	0	6,003	5	5,342	997	1	1
	Corporates - Of Which: Specialised Lending	121,628 3.880	2,387 16	77,343 2,978	24,554 573	262	1,078	122,597 3,700	2,389 13	78,311 2.970	24,305 536	262 0	1,066
	Corporates - Of Which: SME	24,787	16 531	2,978 18.675	3.426	128	310	3,700 25.250	13 502	19.085	3,605	115	323
	Retail	38.025	225	32,395	5,455	23	283	38.423	203	32,734	4,939	23	279
	Retail - Secured on real estate property	24,088	120	23,629	2,559	4	34	24,228	104	23,739	2.271	5	32
	Retail - Secured on real estate property - Of Which: SME	763	13	677	119	1	3	748	12	666	139	1	3
GERMANY	Retail - Secured on real estate property - Of Which: non-		107	22.952	2.440	3	31	23,480	93	23,073	2.133	4	29
	Retail - Qualifying Revolving	4,624	11	1,998	291	1	22	4,614	10	1,999	274	1	26
	Retail - Other Retail	9,313	94	6,769	2,604	17	228	9,582	89	6,995	2,394	16	221
	Retail - Other Retail - Of Which: SME	1,833	34	892	267	4	30	2,015	33	995	308	4	35
	Retail - Other Retail - Of Which: non-SME	7,480	60	5,877	2,337	13	198	7,567	56	6,000	2,086	12	186
	Equity	90	0	90	190	0	0	88	0	88	185	0	0
	Other non credit-obligation assets												
	IR8 Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	1	0	1	0	0	0	1	0	1	0	0	0
	Institutions	3,711	0	2,097	263	0	1	3,869	0	2,194	260	0	1
	Corporates	43,613	1,176	28,302	8,943 830	378 0	690	44,624 1.636	1,166	28,495	8,374	347	647
	Corporates - Of Which: Specialised Lending	1,638 8.362		1,635			- 4	8,520	508	1,628	600	188	2
	Corporates - Of Which: SME Retail	8,36Z 24,993	539 560	6,381 22,905	1,427 5.400	204 257	270 639	8,520 25.297	508	6,422 23,221	1,399 5.208	188 255	242 672
	Retail - Secured on real estate property	13,665	209	13,701	1.852	68	127	14.228	212	14.257	1.845	77	136
	Retail - Secured on real estate property - Of Which: SME	1.850	87	1,794	243	20	20	1.883	87	1.832	245	21	23
AUSTRIA	Retail - Secured on real estate property - Of Which: non-Si	11.815	122	11.907	1.610	48	107	12.345	125	12.425	1.601	55	113
	Retail - Qualifying Revolving	3.963	225	3.252	480	109	215	3,959	220	3.239	460	106	210
	Retail - Other Retail	7,365	126	5,953	3,068	80	297	7,109	124	5,725	2,902	72	325
	Retail - Other Retail - Of Which: SME	1,258	82	945	371	44	90	1,215	81	908	352	40	98
	Retail - Other Retail - Of Which: non-SME	6,107	45	5,008	2,697	35	207	5,895	43	4,817	2,550	32	227
	Equity	77	0	77	231	0	0	81	0	81	241	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	19,350	0	19,650	55	0	0	19,311	0	19,593	52	0	0
	Institutions	487	15	403	52	1	0	464	0	361	37	0	0
	Corporates	13,419 2,255	273 18	9,885	6,227 1.397	0	220 19	13,402 2,287	271 16	9,853 2.077	6,228 1 423	0	210 18
	Corporates - Of Which: Specialised Lending			2,065 3.175		0	19	3,895		3.168	1,423		
	Corporates - Of Which: SME Retail	3,963 4,784	168 46	3,175 4,399	1,649 1.147	0	135	3,895 4.767	169 45	3,168 4.427	1,679	0	133 80
	Retail - Secured on real estate property	2,592	14	2,594	451	0	16	2,685	14	2 687	471		20
	Retail - Secured on real estate property - Of Which: SME	146	24	143	33	0	16	150	14	147	32		20
CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: non-St		11	2.451	418	0	15	2,535	10	2.540	438	0	18
	Retail - Qualifying Revolving	103	5	80	15	0	3	99	3	77	14	0	3
	Retail - Other Retail	2.089	28	1.725	681	ō	45	1.982	28	1.663	686	ō	56
	Retail - Other Retail - Of Which: SME	184	8	161	82	0	7	178	7	156	82	0	7
	Retail - Other Retail - Of Which: non-SME	1.905	20	1.564	599	0	39	1.804	21	1.507	604		49
I	Equity	0	0	0	1	0	0	0	0	0	1	0	0
I	Other non credit-obligation assets												
I	IRB Total												

Credit Risk - IRB Approach
UNICREDIT, SOCIETA' PER AZIONI

								IRB Ap	proach					
					As of :	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		anks and central governments	4,773	0	4,773	0	0	0	7,247	0	7,247	1	0	0
	Institutio		1,658 18,209	0	1,285	403 2.572	20	67	2,109 20.250	0 127	1,426	384 2.590	0 18	1
	Corporate	Corporates - Of Which: Specialised Lending	18,209	122	6,346 87	2,572	20	6/	20,250 123	12/	6,830 82	2,590	18	65
		Corporates - Of Which: SME	128	2	87	b 17	0	4	123	2	82 16	17		4
	Retail	corporate of times are	30	1	30	7	,	- 7	32	1	32	7		1 7
	recen	Retail - Secured on real estate property	30	î	30	7	i	i	31		31	6	0	n n
		Retail - Secured on real estate property - Of Which: SME	0	ō	0	ò	ō	ō	0	ō	0	ō	ō	ō
UNITED STATES		Retail - Secured on real estate property - Of Which: non-St	29	1	29	7	1	1	31	0	31	6		0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		111	0	103	240	0	0	120	0	112	253	0	0
		r credit-obligation assets												
	IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	13,710 379	223	7,752 76	8,579 37	17	1,090	12,743	452	6,934 74	7,649 90	14	1,087
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	3/9	0	76	3/		11	356	0	74	90	0	30
	Retail				2	0		3		3	3		
	Retail - Secured on real estate property	- 1	2	,	2	0	1				2		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
RUSSIAN FEDERATION	Retail - Secured on real estate property - Of Which: non-Si	6	1	6	2	0	0	5	1	5	2	0	i
	Retail - Qualifying Revolving	i i	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail	1	1	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	1	1	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	1	0	1	0	0	0
	Equity	1	0	1	5	0	0	2	0	2	8	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk militation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	7,682	0	6,154 7,589	1,253	0	0	9,983	0	8,475	1,344	0	- 4
	Corporates	15,144	2	7,589			25	13,603 918	2	6,170 736	2,302 174		22
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	889	0	708	157	0	- 2	918	0	736	1/4		- 2
	Corporates - Ut Which: SME Retail	22	2	21			1	22	2	21	1		1
	Retail - Secured on real estate property	22	2	20	6	1	- 2	22	1	20	6	1	- 2
	Retail - Secured on real estate property - Of Which: SME	21	1	20			1	20		20			0
FRANCE	Retail - Secured on real estate property - Of Which: non-Si	20	1	19	e e	,	,	20	,	20	ě		1
	Retail - Qualifying Revolving	0	n	0	0	i i	ń	0	n n	0	n n	0	n
	Retail - Other Retail	1	0	i	1	0	1	2	0	1	1		0
	Retail - Other Retail - Of Which: SME	ō	ō	ō	ō	0	ō	0	ō	ō	0	0	ō
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	1	2	0	1	1	0	ō
	Equity	9	0	9	18	0	0	9	0	9	17	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk militigation techniques (e.g. substitution effects).

								IRB Ap	proach					
					As of :	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba Institution	nks and central governments	1	0	1 374	0	0	0 0	3	0	3 477	0	0	0
	Corporate		721 6.333	63	3.894	113 1.457	0 31	35	761 5.935	50	3.642	113 1,373	29	34
	Corporate	Corporates - Of Which: Specialised Lending	207	0.0	224	40	31	33	212	0	213	38	29	34
		Corporates - Of Which: SME	7	0	8	0	0	0	7	0	8	0		0
	Retail		5	ō	5	1	ō	ō	13	ō	11	1	ō	ō
		Retail - Secured on real estate property	4	0	4	1	0	0	7	0	8	1	0	0
SPAIN		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN		Retail - Secured on real estate property - Of Which: non-St	4	0	4	1	0	0	7	0	7	1	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	1	0	1	0	0	0	5	0	3	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Fauthor	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	5	0	3	0	0	0
	Equity	credit-obligation assets	2	0	2	3		0	2			3	-	
	IRB Total	Credit doing action assets												
	IRB Iotal													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk milisation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposur	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	8	0	1	1	0	0	14	0	7	23	0	0
	Corporates	312 46	21	163	129 22	16	13	227	17	215	115	15	12
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	22	13	43 22	33	13	10	14	13	11	13	13	10
	Retail	1	13	1	33	13	10	179	13	179	15	13	0
	Retail - Secured on real estate property	i	0	l î	0	0	0	î	0	î	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CROATIA	Retail - Secured on real estate property - Of Which: non-S	1	ō	1	ō	0	ō	ō	0	ō	ō	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	1	0	0	1	0	1	1	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
	(min ELIR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value:		Of which: defaulted	provisions
	Central banks and central governments	93	0	93	1	0	0	18	0	18	0	0	0
	Institutions	51	0	51	39	0	0	173	0	173	72	0	0
	Corporates	16,334	104	10,503	3,482	7	64	15,761	75	9,969	2,834	5	63
	Corporates - Of Which: Specialised Lending	482	31	492	126	2	13	575	19	456	88	1	12
	Corporates - Of Which: SME Retail	32 44	0	26 43	15 11	0	5	30 46	0	23 45	14 11	0	8
		47	2	43	10	1	1	46	2	45	11	1	1
	Retail - Secured on real estate property	42	2	42	10	1	1 0	44	2	44	11	1	1
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf	41	2	41	10			43	2	43	11	0	0
	Retail - Qualifying Revolving	41	0	41	0			43	2	45	0	1	0
	Retail - Other Retail	1	n	ĭ	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	6	ō	15	34	0	ō	7	ō	14	34	ō	ō
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

						UNI	CREDIT, SOCIETA' PER	AZIONI						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assests (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [2,251 271 1,272 325	271 1,272	20 42		0 0 52 1,072		(0 19 0 0 3 50	10 31 3	457 418 69	1,383 173 42	(
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria	325 1,332 1,637 4,307 11,446	1,330 1,686 4,305	1 12 68 135	6 0	918 918 0 625 0 686 0 3,648	400 954 3,360	26 50 50	5 542 5 334 5 178 6 1,126	0 0 1 31 76	3 0 50 227 1,224	10 26 6 126 1,768		188
Total	Belgium	0 0 21 0 53 23	0 0 21 0 53 23	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0		
Total [0 - 3M	Bulgaria	467 171 701 365 288 467 1,026 46 2,413	171 70 365 268 466 1,025	000000000000000000000000000000000000000		170 0 70 0 269 0 265 0 255 0 628	0 0 0 96 3 233 395 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 3 3 0 0 0 1		0
Total	Cyprus	2,413	2,411	2		1,681	728		0	U	0	,		34
Total	Czech Republic	43 547 547 549 52 62 490 444 1,148	43 547 98 63 62 490 44 1.348	0 1 9 0 0 15	ol o	0 0 5222 0 744 0 4 18 0 452 26	25 16 59 43 23		0 16 0 4 0 106 0 0 0 0 0 0 0 0 46 0 0 173	0 1 0 0 5	17 4 101 0 0 46 0	0 34 4 7 25 2 118		52
Total	Denmark	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0			000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

						UNI	CREDIT, SOCIETA' PER	AZIONI						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial a	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	ı negative fair value	Off-balance sh	eet exposures	
Residual Matur	ty Country / Regio	Total gross carrying amount of non-	Total carrying amount of non-derivative financial								in the second se			Risk weighted exposure amount
		derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M	Finland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	France	15 9 18 83 78 1,77	7 3,817	9	17 17 18 19 19 19 24:	7 406	2 43 11 0 0 330 100	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y	Germany	2.12 2.21 3.25 1.18 2.18 2.26 2.74 15,56	55 2,125 4 2,214 52 3,252 1,182 3 2,183	1 3 11:	1 5 7	610 535 688 61 0 449 0 389 0 0	613 604 1,556 842 933 1,546	19 7 55 651 3.764	9 495 7 207 5 947 L 5,233	19 13 116 65 44 270 155 682	475 1,481 3,176 1,461 1,948 1,582	746 106 0 0 0 0 30 171 1,053		0 0 0 0 0 0 0 0 0 0
[0 - 3M [Croatia	2,56 66 6 10 31 57 7 10	33 2,556 66 666 55 65 99 109 5 315 77 577 44 104			1 655 57 7105 0 198 0 290 111	2,555 9 8 3 116 282 93 3,066	000000000000000000000000000000000000000	0 0 0	0 20 40 0 0	0 0 272 296 0 0 0	9 10 32 8 0 0 12		0 0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y	Greece		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Hungary	5 21 15 17 51 80	8 158 5 175 9 518 3 803 4		7	18 70 18 70 19 19 19 19 19 19 19 19 19 19 19 19 19	97 131 346 516		0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 20 13 12 48 66 0		
[0 - 3M [Ireland	27 81	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 276 606 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Italy	2,64 6,03 6,50 9,20 15,80 12,55 3,66	66 2,638 00 6,027 14 6,503 19 9,206 16 15,800 31 12,942	8 1,92 43 1,28 1,28 1,15 1,15 1,15 1,15 1,15 1,15 1,15 1,1	1 99 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 557 3,648 4,219 5,815 5,415 633 20,293	2,557 3,549 2,416 3,702 9,790 6 310	2 2 2 7 695	0 12 12 8 6 6 7 29 5 3,085 6 3,659 6,800	0 0 0 1 2 25 29	0 56 3 3 6 53 914 1,036	1,302 1,297 36 6 4 157 558 3,359	1:	5 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y	Latvia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0	000000000000000000000000000000000000000	0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

						UNI	CREDIT, SOCIETA' PER	AZIONI						
							As of 31/12/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ıce sheet	
					Non-derivative financial a	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturi	ty Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Lithuania		1				0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Luxembourg		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		000000000000000000000000000000000000000
[0 - 3M [Malta		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				000000000000000000000000000000000000000	000	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Netherlands		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				000000000000000000000000000000000000000	0	0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y] [5Y - 10Y [10Y - more	Poland	2 19 17 29 8	6 26 26 8 8 8 8 9 19 19 19 19 19 19 19 19 19 19 19 19 1			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23 8 36 83 21 63	000	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Portugal	35 48 20 39 19	0 0 7 357 4 484 8 207 7 397 0 190 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 26 0 0 6 1 0 5 0 28 0 38 0 38	0 332 484 146 369 152	0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Romania	5 6 14 13 13 13 13 13 14 15 15 15 15 15 15 15 15 15 15 15 15 15	7 67 1 1418 8 318 3 383 6 339 5 1,154	1: 1:	3 (0 5 (0 4 (0 2 (0 6 (0))) (0 6 (0)) (0 6 (0)) (0 6 (0)) (0 7 (0)	687 687 697 697 697 697	17 128 276 242 233 755		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 38 50		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y	Slovakia	7 9 7 7 9 7 7 6 5 5 5 5 6 2 6 2 6 2 6 2 6 2 6 2 6 2 6	4 4 7 77 77 77 8 98 6 76 0 60 4 254		0 1 1 2 2 3 3 4 7	0 68 9 9 1 1 6 1 106 23 367	4 9 2 11 51		0 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 1 1	0 2 25 1 0 0 127		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y	Slovenia	4 3 9 9 7 7 19 9 34	0 40 1 31 6 96 6 56 6 76 9 199 0 40			40 0 0 0 0 52 0 0 0 0 53 6 59 6 6 59 6 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	0 30 28 4 12 133	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	2 125 0 3 6 4 5		



General governments exposures by country of the counterparty

						UNI	CREDIT, SOCIETA' PER	AZIONI						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	42: 70. 1,99 3,29 6,17 3,87 92: 17,301	8 1,908 4 3,294 4 6,174 4 3,874	0 40 0		265 298 0 1,233 1,362 587 885 50 4,680	159 403 674 1,892 5,587 2,655 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Sweden													
To - 3M	United Kingdom	8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 83		0 0 0	0 0 0 0 0		0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Iceland													
To - 3M	Liechtenstein													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Norway		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0	0 0 0 0 0		0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		
To - 3M	Australia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
To - 3M	Canada	5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 5 5		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		
Total	Hong Kong	3.	32	34		U	v			U	0			



General governments exposures by country of the counterparty

						UN	CREDIT, SOCIETA' PER A							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
			Total consists amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan	(2,111 2,777 1,525 999 3,065 (10,462		0	0 0 0 0 0	(2,03(1,52(99(2,18) 6,73(2,773 0 0 883		0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0		579
[0 - 3M [u.s.	165 1,546 1,646 (,955 4,319	169 0 0 1,549 1,646	147 C C C	0 0 0	1,546 1,546 1,546 3,195	22 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	(((((((((((((((((((0
0 - 3M	China	(55) (7 17 233 299 14	14	000000000000000000000000000000000000000	0 0 0 0 0		0 57 0 179 237 297 14	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((159
To - 3M	Switzerland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	0
[0 - 3M [Other advanced economies non EEA	(99) (53) 411 722 73,	416 726 72	8	0 0 0 0 0	((((17-	0 0 0 535 408 544 533	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((586
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA	22 44 66 133 212 1,422 48 1,957	27 40 63 132 215		0 0 0 0 0	1: 3: 5: 3: 148 6: 6: 975	6 6 8 29 55 697	0 0 0 0 0 6	0 0 0 0 0 431 0	0 0 0 0 0 1 1 0	0 0 0 0 0	0 0 0 0 20 53		445
To - 3M	Middle East	111 ((412 194 719	0 0 111 0 0 414		0 0 0 0 0	(0)	0 0 111 0 0 0 414 194	000000000000000000000000000000000000000	0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	1 0 0 0 0 243 31 275	(((((((((((((((((((
Total	Latin America and the Caribbean	719 (27 2 27 165 165 265 265	0 0 15 8 0 165 64	0	0 0 0 0 0		719 0 0 15 8 0 165 63 252	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 43	(((((((((((((((((((14



General governments exposures by country of the counterparty

UNICREDIT, SOCIETA' PER AZIONI

							UNI	CREDIT, SUCIETA PER	AZIONI						
								As of 31/12/2021							
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
						N. d.	ssets by accounting portfolio		Derivatives with po	alaba dalamata		h negative fair value	Off-balance si	heet exposures	
						Non-derivative financial as	ssets by accounting portrollo		Derivatives with pos	sitive fair value	Derivatives with	n negative rair value			Risk weighted
Resid	dual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	kisk Weighted exposure amount
1	「O-3M「 '3M-1Y「		(22	0 22	0		0	0 22	C	0 0		0 0	0		0
	[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y 10Y - more Total	Africa	25 144 455 148 801	29 5 5 6 143 0 450 1 146 795	0 0 0 0	(0 0 0	29 5 143 450 146 795	0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	1 0 0 167 74 242		0 0 0 0 0 0 0
] 	[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [Others	2; 30: 42; 38: 805	7 27 8 303 7 427 9 389 5 805 8 868	23 142 0 1 65	(0 0 161 0 404 0 360 0 706	4 1 24 29 33	0	0 0 0		0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	5Y - 10Y [10Y - more Total		6,312 9,132	6,312	145 5,672 6,049	36	61	548 527 1,265	0	0 0		0 0	26 70 97		0 0 0 42

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

						UNI	CREDIT, SOCIETA' PER							
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sho	eet exposures	
			Total consider amount of		Non-derivative financial as	ssets by accounting portfolio	'	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	1,245 158 1,257 383 1,321 1,279 3,931	1,245 158 1,257 383 1,319 1,279 3,930 9,571	1 3 47 59 12 100 87	14	0 0 0 1,067 288 2 299 513 3,049	3,229	1 2 16 33 555	0 58 1 4 10 153 238	0 6 6 13 0 6	100 76 578 (230 145 1,129			181
TO - 3M	Belgium	20 20 0 0 55 0 342	0 20 0 0 0 5 5 0 342 417	0 0 0 0 0 0	(5,009 0 0 20 0 0 0 0 0 0 0 55 0 0 0 76	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	000000000000000000000000000000000000000	(0 0 0 0 0 0	(((((((((((((((((((
To - 3M	Bulgaria	33 225 130 404 486 841 35	33 225 130 404 486 841 36 2,155	0 0 0 0		33 224 0 37 0 324 0 251 0 339 0 355	0 0 94 80 235	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		2 0 0 1 0 1		6
[0 - 3M [3M - 1Y	Cyprus	4	-			7								
[0 - 3M [Czech Republic	39 527 124 248 792 462 28 2.21	39 527 124 248 792 462 288 2,221	7 2 0 0 0 0 0		0 0 0 0 0 0 0 123 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 28	0 0 0 0	17 19 105 0 0 44 2	0 1 1 0 0 6	17 22 100 ((44 2	1 3 37 25 2 2 2 2 176	((((((76
TO - 3M	Denmark	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0			0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	(((((((0
[0 - 3M [Estonia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	(((((((0



General governments exposures by country of the counterparty

						UN	CREDIT, SOCIETA' PER	AZIONI						
							As of 30/06/2022	2					_	
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland						0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [France	(9 9 211 74 74 75 78 1,000	5 785 0 1,020 4 2,934	751 751) (7) 72 6) 75 6) 75 6) 75 75 6) 421 16	150 0 0 364 102	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Germany	2,059 1,259 1,252 1,252 1,717 2,222 13,641	3 1,973 7 2,227 1 13,641	78 499 798		195 161 0 687 288 0 143 333 (338	7,696	51	230 2,378 5 969 2,107 3,955 9,395	2 44 69 29 60 269 328	260 1,286 959 461 552 2,578 2,237 8,333	705 185 1 0 0 27 1,551 2,469		0 0 0 0 0 0 0 0 0
[0 - 3M [Croatia	2,438 477 66 233 155 75 77 4,199	B 2,434 1 471 7 67 6 236 9 155 3 753 5 74			5 5 161 6 62 233 6 7 44 6 7 267 7 785	483 67			0 67 68 0 0	0 0 569 0 0 0	5 42 12 10 0 0 12		0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Greece			(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M[f3M-1Yf f1Y-2Yf f2Y-3Yf f3Y-5Yf f5Y-10Yf f10Y-more Total	Hungary	7; 1: 22: 12: 67/ 596 1: 1,717	1 121 0 669 8 597	6		2 0 100 5 5 161 8 8 (2	506 503	6 3 7 13 13 85 0 0	0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	38 16 0 0 87 0 1 142		
10 - 3 M	Ireland	1,717 (266 558 59 ((1,011	0 0 0 0 1 261 8 558 1 1 191 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			4.23 0	0 0 261 558 0 0	0 0 0	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		
Total	Italy	3,013 3,615 5,366 7,515 5,696 9,930 14,486 5,546	4 3,604 1 5,360 1 7,510 5,695	1,210 1,265 1,741 16: 16:		191 361 2,074 0 2,991 1,984 6,411 455 17,015	2,034 2,023 2,778 2,790 7,779 8,000	0	0 0 0 0 0 0 0 1 3 2,018 3,736 5,767	0 0 0 0 0 24 248 272	1 0 0 0 0 1,002 1,012 2,015	626 1,815 6 0 4 156 301 2,908	1	0 5 5 0 0 0 0 0
Total [0 - 3M [[3M - 1Y [Latvia	50,540	50,487 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5,135		17,015	28,284 0 0 0 0 0 0	2,069	5,767 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	272 0 0 0 0 0	2,015 0 0 0 0 0	2,908 0 0 0 0 0	1	3 796 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
			-, 0									•		-,



General governments exposures by country of the counterparty

(nit 0.00) (nit 0		
Residual Maturity Country / Region Total gross carrying amount of neurodical sesets by accounting portfolio Total gross carrying amount of neurodical sesets by accounting portfolio Total gross carrying amount of neurodical sesets by accounting portfolio Total gross carrying amount of neurodical sesets by accounting portfolio Total gross carrying amount of neurodical sesets by accounting portfolio Total gross carrying amount of neurodical sesets by accounting portfolio Total gross carrying amount of neurodical sesets by accounting portfolio Total gross carrying amount of neurodical sesets by accounting portfolio Total gross carrying amount of neurodical sesets by accounting portfolio Total gross carrying amount of neurodical sesets by accounting portfolio Total gross carrying amount of neurodical sesets by accounting portfolio Total gross carrying amount of neurodical sesets by accounting portfolio Total gross carrying amount of neurodical sesets by accounting portfolio Total gross carrying amount of neurodical sesets by accounting portfolio Total gross carrying amount of neurodical sesets by accounting portfolio Total gross carrying amount of neurodical sesets by accounting portfolio Total gross carrying amount of neurodical sesets by accounting portfolio Total gross carrying amount of neurodical sesets by accounting portfolio Total gross carrying amount of neurodical sesets by accounting portfolio Total gross carrying amount of neurodical sesets by accounting portfolio Total gross carrying amount of neurodical sesets by accounting portfolio Total gross carrying amount of neurodical sesets by accounting portfolio Total gross carrying amount of neurodical sesets by accounting portfolio Total gross carrying amount of neurodical sesets by accounting portfolio Total gross carrying amount of neurodical sesets by accounting portfolio Total gross carrying amount of neurodical sesets by accounting portfolio Total gross carrying amount of neurodical sesets by accounting portfolio Total gross c		
Residual Maturity Country / Region Total gross carrying amount of moderivative financial assets by accounting portfolio Derivatives with positive fair value Derivatives with negative fair value Derivatives with negati		
Residual Maturity Country / Region Total gross carrying amount of moderinative financial assets of which: Financial assets of which: Financial assets of which: Financial assets and elegated of file ruses bed for training. I 3-3947 I	Off balance sheet	
Residual Maturity Country / Region Total gross carrying amount of moderinative financial assets of which: Financial assets of which: Financial assets of which: Financial assets and elegated of file ruses bed for training. I 3-3947 I	Off-balance sheet exposures	
13-34T		Risk weighted exposure amount
117-2Y	Nominal Provisions	
111-27	0 0 0 0 0	0 0 0 0 0 0 0 0
F0-3M1	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10-3M1	0 0 0 0 0	0 0 0 0 0 0
Total 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10 - 3M1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0-3Mf] [3M-1Yf] [3M-1Yf] [3S7] [3S7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10-2M1	0 4 4 0 0 0 0 42 82 128	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10-3M1	0 20 3 0 1 0 10 109	0 0 0 0 0 0 0 0 0 0
10-2M1	1 26 1 3 3 17 0 12	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

						UNI	CREDIT, SOCIETA' PER	AZIONI						
							As of 30/06/2022	!						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											Risk weighted exposure amount
			positions	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	comprehensive income		Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain	(1,37) 2,04 4,686 3,444 3,347 7,10	0 0 1,371 2,044 4,585 5 3,845 7,18 16,103	0 42 0 0 292 450	; ; ;	0 296 1,652 565 555 769 207 4,046	0 1,032 392 4,120 2,885 2,783 61 11,273		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		8
[0 - 3M [Sweden													
[0 - 3M [United Kingdom	99	0 0 0 0 0 0 0 0 7 97	0 0 0 0 0 97 97	C C C C C C C C C C C C C C C C C C C	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	0	0 0 0 0 0	0 0 0 0 0		0
「0-3M「 「3M-1Y「 「1Y-2Y「 「2Y-3Y「 [3Y-5Y「 [5Y-10Y「 [10Y-more Total	Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway		0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M [Australia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M [Canada	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 355	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

						UNI	CREDIT, SOCIETA' PER	AZIONI						
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan	59- 3,800 1,700 73- 4,494 1,336	0 1,703 739 4,496			594 1,197 0 1,703 7,739 3,693 0 7,925	0 0 0 803			000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		677
[0 - 3M [u.s.	27-6 91: 2,722: 44: 2,09- 6,043:	274 0 0 912 2,722	165 ((0 0 9122 2,722 48 0 3,682	105 0 0 0 0 0			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M [China	3 6 6 188 244 29-29-29-29-3	3 60 0 185 246 294			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 60 0 1885 246 294 0			0	0 0 0 0 0	0 0 0 0 0		140
[0 - 3M [Switzerland		0 0 0 0 0	(0 0 0 0 0	0 0 0			0	0 0 0 0 0	0 0 0 0 0		
To - 3M	Other advanced economies non EEA	51 36 62 1.11 45 2.659		0		0 0 0 363 0 0 14 0 376	0 511 0 614 1,029 48			000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		1,401
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA	7, 7, 7, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,	3 73 75 44 197 1,343	28 28 22 22	2 C	0 71 23 23 132 570 0	3 2 24 19 56 752		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 14 0	0 0 0 0 0	0 0 0 0 0 46 9		323
Total	Middle East	112 20 411 222 955	0 0 112 0 207 414			0 0 0 0 0 111 0	0 0 112 0 96 414 227			0	000000000000000000000000000000000000000	1 0 0 0 0 207 0		
Total	Latin America and the Caribbean	955 22 1 157 66 251	959 0 8 7 0 0 157 65 237			0 0 0 0 0 0 0	848 0 8 7 7 0 0 157 65 237			0	0 0 0 0 0 0	208 0 0 0 0 0 0 41 41		32



General governments exposures by country of the counterparty

UNICREDIT, SOCIETA' PER AZIONI

Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets asset (ref short positions) Financial assets Country / Region Total gross carrying amount of non-derivative financial assets asset (ref short positions) Financial assets Financial asse								ONI	CREDIT, SUCIETA PER	AZIONI						
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets of which: Financial assets at a carrying amount of non-derivative financial assets of which financ									As of 30/06/2022	2						
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying am								Direc	t exposures							
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets of which: Financial assets by accounting portfolio Total carrying amount of non-derivative financial assets of which: Financial assets at anortical cost. I a set of which: Financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets at anortical cost. Carrying amount anortical cost. Carrying amount of non-derivative financial assets at anortical cost. Carrying amount of non-derivative financial assets at anortical cost. Carrying amount of non-derivative financial assets at anortical cost. C			(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets which: Financial assets of which: Financial assets at amortised cost. 6 - 3H														Off-balance sl	heet exposures	
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets of which: Financial assets held for trading 10 - 301							Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
11Y-2Yf		Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short				of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
F2Y-3Y Africa 39 39 0 0 0 39 0 0 0 0 0 0 0 0 0		[0-3M] [3M-1Y]		12	2 12	0		0	2 12		0 0	(0 0	0		0
		「 2Y - 3Y 「 「3Y - 5Y 「 [5Y - 10Y [「10Y - more Total	Africa	16 33 103 464 166 799	157 794	0 0 0 0	6			(0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 151 45 197		0 0 0 0 0 0
[5V-10Vf 882 881 148 55 62 611 0 0 0 0 33 1 10V-more 2,545 2,545 1,393 180 300 528 0 0 0 0 55 0 1		[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Others	154 281 1,490 116 698	154 281 1,490 118 6 696			466	15 5 24 18 65				0 0 0 0	0 0 0		0 0 0 0
	ŀ	[10Y - more		887 2,549 6.167	881 2,545 6.165	1,393	180	300	611 528 1.265	(0 0		0 0	33 55 89		1 0 1 59

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
 (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures UNICREDIT, SOCIETA' PER AZIONI

					As of 30/09/2021									As of 31/12/2021				
		Gross ca	rrying amount/ Nominal ar	nount		Accumulated impo value due to credi	airment, accumulated neg it risk and provisions ^{4,8}	gative changes in fair	Collaterals and		Gross ca	arrying amount/ Nomina	l amount		Accumulated imp	pairment, accumulated no lit risk and provisions ^{4,8}	gative changes in fair	Collaterals and
		Of which performing but past due >30 days	or	which non-performing	r	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	y ^t	On performing exposures ²	On non-perform	ning exposures ¹	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	185,189		0	0	0	3	0	0	0	149,405			0	0	4	0	0	0
Debt securities (including at amortised cost and fair value)	148,83	0	115	115	27	109	67	10	0	149,732	. 0	108	108	23	100	71	10	0
Central banks		• 0	0		0	0	0	0	0	3	0		0		0	0		٥
General governments	110,26		5	5	0	20	5	0	0	111,111			5		17	5		0
Credit institutions	21,60					4	0	0	0	21,351			0		4	0		9
Other financial corporations	12,06		104	104	26	58	61	10	0	12,336		100	100	23	55	65	10	g g
Non-financial corporations Loans and advances(including at amortised cost and fair value)	4,89 496,55:		20.840	20,840	20,688	4,171	11,924	11,828	6,202	4,931 483,552		16,430	16,430	16,352	4.386	8.896	8.852	5,111
			20,040	20,040	10,000	4,171	11,514	11,010	0,202			10,430	10,450	10,552	4,500	0,030	0,032	3,111
Central banks	10,70	9	٥		۰	0	0		0	8,518	0		0		٥	0		٩
General governments	23,21	3 251	512	512	512	60	59	59	345	25,464	226	473	473	473	67	66	66	332
Credit institutions	29,30	1	5	5	s	7	5	5	0	23,572	17		5	5	8	5	5	a
Other financial corporations	55,54	9	1,351	1,351	1,340	227	764	756	162	54,950	46	1,09	1,093	1,083	225	584	576	100
Non-financial corporations	245,22	523	14,025	14,025	13,892	2,201	8,437	8,350	3,850	238,159	354	10,640	10,640	10,582	2,336	6,161	6,128	2,974
of which: small and medium-sized enterprises	83,09	1 124	7,334	7,334	7,286	1,095	4,557	4,517	2,191	74,153	158	5,114	5,114	5,091	1,144	2,967	2,952	1,643
of which: Loans collateralised by commercial immovable property	57,49	5 57	4,932	4,932	4,920	771	2,636	2,628	2,095	48,512	29	3,35	3,357	3,348	781	1,638	1,630	1,535
Households	132,56	398	4,947	4,947	4,939	1,676	2,660	2,658	1,844	132,889	355	4,219	4,219	4,210	1,750	2,080	2,076	1,706
of which: Loans collateralised by residential immovable property	92,83	5 232	2,604	2,604	2,597	802	1,063	1,062	1,509	93,954	195	2,21	2,211	2,205	894	744	742	1,419
of which: Credit for consumption	18,80	98	972	972	969	554	652	652	78	18,662	96	901	908	905	532	605	605	72
DEBT INSTRUMENTS other than HFT	830,57	1,183	20,955	20,955	20,715	4,283	11,991	11,838	6,202	782,689	1,032	16,538	16,538	16,376	4,490	8,967	8,863	5,111
OFF-BALANCE SHEET EXPOSURES	358,925	5	2,962	2,962	1,876	425	960	829	714	350,759		2,997	2,997	2,017	450	977	856	600

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Performing and non-performing exposures
UNICREDIT, SOCIETA' PER AZIONI

					As of 31/03/2022									As of 30/06/2022				
		Gross ca	rrying amount/ Nomina	d amount		Accumulated impo	airment, accumulated ne it risk and provisions ^{4,8}	gative changes in fair	Collaterals and		Gross G	arrying amount/ Nomina	l amount		Accumulated impai value due to credit	ment, accumulated ne risk and provisions ^{4,3}	egative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	,	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	,	On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures
(min FIR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	172,382		63	63	30	4	12	12	0	163,817		63	63	30	2	25	16	0
Debt securities (including at amortised cost and fair value)	146,650	0	107	107	22	183	72	11	0	149,465		89	89	4	195	65	4	0
Central banks	3	0	0	0	0	0	0	0	0			0	0	0	0	0	0	0
General governments	106,851	. 0	5	5	0	88	5	0	0	106,851		5	5	0	89	5	0	0
Credit institutions	22,793	0	0	0	o	5	0	0	0	23,013	0	0	0	0	4	0	0	0
Other financial corporations	11,975	0	99	99	21	63	65	11	0	14,685	0	81	81	4	71	58	4	0
Non-financial corporations	5,028	0	3	3	0	27	2	0	0	4,913	0	3	3	0	31	2	0	0
Loans and advances(including at amortised cost and fair value)	506,187	1,326	16,950	16,950	16,869	5,227	8,957	8,909	4,740	522,658	1,415	14,073	14,073	14,005	5,755	7,071	7,031	4,448
Central banks	16,054	0	0	0	0	2	0	0	0	15,411	. 0	0	0	0	0	0	0	0
General governments	22,870	345	494	494	494	41	73	73	333	24,280	356	511	511	511	36	37	37	405
Credit institutions	30,718	3	25	25	25	56	5	5	0	32,014	11	6	6	6	53	s	5	0
Other financial corporations	60,847	4	1,110	1,110	1,099	240	587	576	87	62,523	7 10	1,034	1,034	1,024	207	462	451	91
Non-financial corporations	241,952	595	11,310	11,310	11,249	3,124	6,200	6,166	2,792	252,821	647	9,396	9,396	9,345	3,680	5,023	4,996	2,790
of which: small and medium-sized enterprises	76,425	258	5,175	5,175	5,149	1,114	3,071	3,055	1,574	84,041	219	4,557	4,557	4,519	1,425	2,534	2,508	1,551
of which: Loans collateralised by commercial immovable property	49,710	93	3,232	3,232	3,220	729	1,619	1,611	1,425	56,373	3 100	3,259	3,259	3,248	1,001	1,639	1,631	1,469
Households	133,746	379	4,021	4,021	4,013	1,764	2,092	2,089	1,528	135,605	5 390	3,125	3,125	3,120	1,778	1,544	1,542	1,201
of which: Loans collateralised by residential immovable property	94,938	206	2,066	2,066	2,059	880	768	766	1,257	95,513	3 218	1,402	1,402	1,397	855	393	391	971
of which: Credit for consumption	19,056	97	881	881	879	533	593	593	68	19,980	92	895	895	894	572	615	615	68
DEBT INSTRUMENTS other than HFT	825,219	1,326	17,119	17,119	16,920	5,413	9,041	8,932	4,740	835,940	1,415	14,225	14,225	14,039	5,951	7,161	7,051	4,448
OFF-BALANCE SHEET EXPOSURES	373,561		2,599	2,599	1,879	699	828	730	559	376,417		2,592	2,592	2,136	719	794	710	570

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to the exception of the cold in second order to be second or the cold in the

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground a



Forborne exposures

			As of 30/	09/2021					As of 31/	12/2021		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated ir accumulated of value due to or provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	4	4	0	0	0	0	3	3	2	2	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	4	4	0	0	0		3	3	2	2	0	
Loans and advances (including at amortised cost and fair value)	19,972	10,173	6,134	5,415	10,351	3,427	16,671	8,213	4,977	4,126	8,512	2,916
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	30	17	9	9	5	0	46	34	17	17	5	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,121	868	449	434	242	59	919	737	346	334	212	62
Non-financial corporations	14,541	7,265	4,586	4,038	7,282	2,366	11,864	5,681	3,717	3,056	5,697	1,909
of which: small and medium-sized enterprises	7,970	3,457	2,292	1,944	4,859		6,073	2,496	1,688	1,277	3,523	
Households	4,281	2,023	1,089	934	2,822	1,002	3,841	1,761	896	719	2,598	945
DEBT INSTRUMENTS other than HFT	19,976	10,177	6,134	5,415	10,351		16,674	8,216	4,978	4,128	8,512	
Loan commitments given	1,084	322	51	41	318	87	1,273	326	57	48	400	64
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	2,746						1,899					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	954						389					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽a) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽¹⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



Forborne exposures

UNICREDIT, SOCIETA' PER AZIONI

			As of 31/	03/2022					As of 30/	06/2022		
		ying amount of with forbearance	Accumulated i accumulated of value due to co provisions for forbearance m	hanges in fair redit risk and exposures with		ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	3	3	2	2	0	0	3	3	2	2	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	3	3	2	2	0		3	3	2	2	0	
Loans and advances (including at amortised cost and fair value)	16,606	8,020	4,938	4,148	8,275	2,698	16,038	6,657	4,113	3,243	8,622	2,315
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	41	28	17	17	5	0	23	16	8	8	5	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	934	760	347	337	212	59	822	646	224	213	200	46
Non-financial corporations	11,870	5,606	3,665	3,070	5,532	1,824	12,166	4,928	3,304	2,598	6,248	1,697
of which: small and medium-sized enterprises	6,094	2,584	1,746	1,373	3,432		6,684	2,442	1,752	1,282	4,092	
Households	3,761	1,626	909	724	2,526	815	3,028	1,067	577	424	2,170	572
DEBT INSTRUMENTS other than HFT	16,609	8,023	4,939	4,150	8,275		16,041	6,660	4,114	3,245	8,622	
Loan commitments given	1,066	279	46	35	350	51	949	247	42	33	369	54
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $\ensuremath{^{\mathcal{I}}}$	1,883						1,891					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	439						639					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading UNICREDIT, SOCIETA' PER AZIONI

			As of 3	0/09/2021					As of 3	1/12/2021					As of 3	1/03/2022					As of 30	/06/2022		
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carry	ying amount				Accumulated	Gross carr	ying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performir		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performir		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing
(min Euk)			deradited			exposures ¹			deladited			exposures ¹			Geradited			exposures ¹			uciaulteu			exposures ¹
A Agriculture, forestry and fishing	4.063	248	248	4.063	217	0	3.836	198	198	3.836	187	0	3.815	189	189	3.815	189	0	3.983	170	170	3.983	183	0
B Mining and guarrying	1.809	70	70	1.796	48	12	3.877	48	48	3.877	71	0	4.173	44	44	4.173	448	0	3.723	32	32	3.723	571	0
C Manufacturing	59,766	3,273	3,273	59,730	2,664	3	58,863	2,474	2,474	58,827	1,999	3	62,093	2,438	2,438	62,088	2,455	3	67,570	2,336	2,336	67,552	2,327	1
D Electricity, gas, steam and air conditioning supply	9,571	167	167	9,560	165	2	11,611	111	111	11,600	145	2	12,142	126	126	12,131	157	2	13,114	153	153	13,104	207	0
E Water supply	2.117	95	95	2.117	84	0	1.898	70	70	1.898	65	0	2.103	71	71	2.103	66	0	2.214	75	75	2.214	80	0
F Construction	15,633	1,849	1,849	15,195	1,381	27	14,450	1,401	1,401	14,058	1,034	11	14,469	1,372	1,372	13,957	1,030	11	15,282	1,036	1,036	14,930	793	11
G Wholesale and retail trade	39.404	1.934	1.934	39.399	1.560	0	42.351	1.520	1.520	42.350	1.326	0	43.254	1.548	1.548	43.118	1.470	0	44.049	1.193	1.193	44.049	1.158	0
H Transport and storage	13.393	812	812	13.392	652	0	13.089	697	697	13.087	700	0	12.884	1.508	1.508	12.883	660	0	12.913	457	457	12.912	524	0
I Accommodation and food service activities	5,237	717	717	5,232	514	0	4,652	519	519	4,647	418	0	4,621	521	521	4,616	412	0	4,949	505	505	4,944	384	0
J Information and communication	8.051	248	248	8.049	190	0	8,752	216	216	8.751	177	0	8.131	187	187	8.130	183	0	8.853	187	187	8.704	180	0
K Financial and insurance activities	1,610	81	81	1,610	62	0	2,105	109	109	2,105	97	0	2,846	110	110	2,846	95	0	2,949	106	106	2,944	89	0
L Real estate activities	43.300	1.953	1.953	43.180	1.438	28	42.253	1.636	1.636	42.140	1.275	5	41.758	1.588	1.588	41.677	1.242	5	44.072	1.636	1.636	43.998	1.366	5
M Professional, scientific and technical activities	14,254	459	459	14,237	357	0	13,580	406	406	13,563	329	0	14,642	383	383	14,625	309	0	14,200	323	323	14,182	249	0
N Administrative and support service activities	6,062	776	776	6,062	329	0	5,982	725	725	5,982	290	0	5,492	709	709	5,492	284	0	5,483	670	670	5,483	274	0
O Public administration and defence,	774	2	2	774	1	0	861	2	2	861	1	0	804	2	2	804	1	0	821	2	2	821	0	0
P Education	328	7	7	328	7	0	294	5	5	294	5	0	272	5	5	272	6	0	259	3	3	259	4	0
Q Human health services and social work	3,873	114	114	3,872	93	0	3,804	246	246	3,801	140	0	3,884	247	247	3,884	140	0	3,962	242	242	3,961	141	0
R Arts, entertainment and recreation	1.525	104	104	1 525	88	0	1.477	76	76	1.477	77	0	1.405	76	76	1.405	76	0	1.359	75	75	1 359	69	0
S Other services	14.453	1.115	1.115	14.436	716	ő	4.423	182	182	4.416	139	0	3.164	186	186	3.156	79	0	3.070	195	195	3.049	84	0
Loans and advances	245 223	14 025	14 025	244.556	10.564	73	238 159	10.640	10.640	237 571	8.475	22	241 952	11.310	11.310	241 174	9 302	22	252.821	9.396	9.396	252 167	8.685	18

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of white it reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2021/951-115 on Supervisory reporting.



2022 EU-wide Transparency Exercise Collateral valuation - Ioans and advances UNICREDIT, SOCIETA' PER AZIONI

	As of 31/09/2021					As of 31/12/2021 Loans and advances					As of 31/03/2022 Loans and advances					As of 30/06/2022 Loans and advances				
	Luciis and advanc	Performing	Non-performin			Edula dia datance	Performing		Non-performing		Loans and advance	Performing		Non-performing		Essars and survaine	Performing		Non-performing	
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	496,551	475,711	1,183	20,840	10,928	483,552	467,122	997	16,430	9,692	506,187	489,238	1,326	16,950	10,266	522,658	508,585	1,415	14,073	8,751
Of which secured	323,484	309,667	684	13,817	7,725	303,239	292,764	597	10,475	6,671	322,182	311,996	967	10,185	6,340	340,485	331,719	1,039	8,766	5,859
Of which secured with immovable property	177,035	168,551	318	8,484	5,181	169,430	163,079	261	6,351	4,295	171,029	165,095	320	5,934	3,953	178,161	173,045	350	5,116	3,642
Of which instruments with LTV higher than 60% and lower or equal to 80%	42,893	41,713		1,180	776	41,758	40,796		962	702	42,904	42,097		807	569	44,749	43,966		784	586
Of which instruments with LTV higher than 80% and lower or equal to 100%	35,850	34,482		1,368	891	33,319	32,449		871	581	33,649	32,784		866	596	35,802	35,016		786	518
Of which instruments with LTV higher than 100%	28,456	24,521		3,935	2,104	25,845	23,210		2,635	1,644	25,907	23,274		2,633	1,579	25,555	23,414		2,142	1,466
Accumulated impairment for secured assets	9,708	2,617	52	7,091	3,097	7,663	2,736	52	4,926	2,525	7,828	2,830	54	4,998	2,479	6,972	3,076	61	3,896	2,142
Collateral																				
Of which value capped at the value of exposure	222,198	217,900	365	4,298	2,928	201,366	197,879	479	3,487	2,599	219,375	216,255	493	3,120	2,307	235,495	232,621	402	2,875	2,201
Of which immovable property	151,864	147,958	305	3,906	2,634	145,023	141,881	378	3,142	2,314	146,706	143,863	420	2,842	2,073	154,707	152,119	299	2,588	1,977
Of which value above the cap	140,863	132,776	444	8,087	4,937	131,111	124,773	305	6,338	4,346	128,590	122,690	677	5,900	3,862	135,194	129,904	461	5,289	3,575
Of which immovable property	119,845	112,290	416	7,555	4,606	112,938	107,023	293	5,915	4,076	111,642	106,238	588	5,404	3,526	117,590	112,676	382	4,904	3,368
Financial guarantees received	58,150	56,246	340	1,904	1,269	61,544	59,920	314	1,624	1,195	61,872	60,252	652	1,620	1,200	62,227	60,654	682	1,573	1,194
Accumulated partial write-off	-2,212	0	0	-2,212	-114	-1,826	0	0	-1,826	-267	-1,790	0	0	-1,790	-263	-1,125	0	0	-1,125	-258

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loars and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.