



2024 EU-wide Transparency Exercise

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

2024 EU-wide Transparency Exercise

Key Metrics

UNICREDIT, SOCIETA' PER AZIONI

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	50,771	45,813	45,737	45,181	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	49,883	45,202	45,389	44,874	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	55,613	50,756	50,579	49,126	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	54,706	50,045	50,232	48,819	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	64,515	59,472	59,354	57,933	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	63,608	58,761	59,006	57,626	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	290,072	284,548	279,606	276,889	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	290,072	284,548	279,606	276,889	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	17.50%	16.14%	16.36%	16.32%	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	17.19%	15.89%	16.23%	16.21%	(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	19.17%	17.84%	18.09%	17.74%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.86%	17.59%	17.97%	17.63%	(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	22.24%	20.90%	21.23%	20.92%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.93%	20.65%	21.10%	20.81%	(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	916,182	877,572	903,078	890,635	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	6.07%	5.78%	5.60%	5.52%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	55,613	50,756	50,579	49,126	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	53,808	49,147	49,334	48,819	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	916,182	877,572	903,078	890,635	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	915,274	876,860	902,730	890,328	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.07%	5.78%	5.60%	5.52%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.88%	5.60%	5.46%	5.48%	[A.2]/[B.2]	

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Capital

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(in EUR, %)

Table with columns: Row ID, Description, As of 30/09/2023, As of 31/12/2023, As of 31/03/2024, As of 30/06/2024, COREP CODE, REGULATION. Rows include OWN FUNDS (Common Equity Tier 1, Additional Tier 1, Tier 2), CAPITAL RATIOS (%), and MEMO ITEMS.

[2] The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator point of view at the reporting date are not taken into account in this calculation.

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Overview of Risk exposure amounts

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(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	230,398	223,507	219,996	219,237	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, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	80,422	80,522	77,892	77,657	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	10,264	9,967	9,788	9,647	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	133,745	126,904	126,419	125,954	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	1,590	1,665	1,602	1,675	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	8,144	8,011	7,379	6,883	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	1,089	1,041	1,026	1,039	C 02.00 (r0640, c0010)
Settlement risk	4	72	5	5	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	7,375	7,664	7,132	7,301	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	9,317	10,092	9,821	8,998	C 02.00 (r0520, c0010)
Of which the standardised approach	5,692	6,740	6,761	6,217	C 02.00 (r0530, c0010)
Of which IMA	3,625	3,351	3,061	2,782	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0011)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	31,215	31,796	31,813	31,213	C 02.00 (r0590, c0010)
Of which basic indicator approach	842	1,113	1,112	1,114	C 02.00 (r0600, c0010)
Of which standardised approach	2,463	3,005	3,023	3,156	C 02.00 (r0610, c0010)
Of which advanced measurement approach	27,909	27,678	27,678	26,944	C 02.00 (r0620, c0010)
Other risk exposure amounts	2,529	2,364	2,433	2,214	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	290,072	284,548	279,606	276,889	

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.

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(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	24,637	33,934	9,027	17,988
Of which debt securities income	2,639	3,648	1,060	2,192
Of which loans and advances income	17,446	24,226	6,291	12,464
Interest expenses	13,984	19,572	5,344	10,664
(Of which deposits expenses)	6,877	9,587	2,679	5,355
(Of which debt securities issued expenses)	2,031	2,726	692	1,384
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	255	296	72	337
Net Fee and commission income	4,995	6,577	1,831	3,676
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	228	437	40	69
Gains or (-) losses on financial assets and liabilities held for trading, net	2,344	2,491	945	1,679
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-197	-490	-63	-116
Gains or (-) losses from hedge accounting, net	37	-201	-47	-146
Exchange differences [gain or (-) loss], net	-629	-227	-165	-332
Net other operating income /(expenses)	271	680	149	306
TOTAL OPERATING INCOME, NET	17,957	23,926	6,445	12,798
(Administrative expenses)	7,037	10,167	2,341	4,636
(Cash contributions to resolution funds and deposit guarantee schemes)	724	728	254	265
(Depreciation)	876	1,128	277	551
Modification gains or (-) losses, net	-4	-15	0	-2
(Provisions or (-) reversal of provisions)	70	28	-44	-55
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-3	-74	-29	-197
(Other provisions)	73	102	-15	142
Of which pending legal issues and tax litigation ¹	0	-137	0	0
Of which restructuring ¹	0	-203	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	404	662	110	276
(Financial assets at fair value through other comprehensive income)	-3	2	1	8
(Financial assets at amortised cost)	407	660	109	268
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-56	103	9	14
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	188	346	95	212
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	6	5	3	3
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	9,093	11,448	3,597	7,323
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	6,716	9,535	2,566	5,251
Profit or (-) loss after tax from discontinued operations	1	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	6,717	9,535	2,566	5,251
Of which attributable to owners of the parent	6,696	9,507	2,558	5,236

¹ 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."

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Total Assets: fair value and impairment distribution
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(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	94,555				68,804				72,600				58,628				IAS 1.54 (f)	
Financial assets held for trading	62,938	24,849	36,554	1,535	57,274	24,232	31,994	1,047	55,473	23,773	30,638	1,092	55,674	23,747	30,783	1,145	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	6,314	1,830	1,669	2,816	7,493	2,274	1,536	3,683	6,844	1,827	1,504	3,513	7,630	1,526	1,205	4,898	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	214	214	0	0	220	220	0	0	261	261	0	0	244	244	0	0	IFRS 7.8(a)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	58,031	47,830	7,345	2,856	63,087	52,975	7,754	2,260	66,111	56,629	7,252	2,230	70,580	61,156	7,052	2,371	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortized cost	568,446				548,633				571,081				569,344				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	2,436	141	2,287	8	1,925	81	1,835	9	1,995	78	1,897	20	1,320	0	1,305	15	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	-4,347				-3,264				-3,420				-3,707				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	38,894				39,897				39,728				39,169					
TOTAL ASSETS	825,681				785,058				810,673				798,881				IAS 1.8(a), 10.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		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	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	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	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	
Financial assets at fair value through other comprehensive income	Debt securities	55,860	899	2	-67	-5	-2	60,817	761	2	-73	-5	-2	64,230	342	0	-76	-5	0	67,642	1,275	114	-5	-1	-80	Annex V Part 1.31.44(b)
	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 amortized cost	Debt securities	84,135	1,808	2	-10	-143	-1	88,169	1,597	2	-10	-145	0	90,064	1,205	3	-11	-132	-1	90,543	1,338	3	-12	-130	-1	Annex V Part 1.31.44(b)
	Loans and advances	401,098	80,486	12,021	-1,402	-3,836	-6,754	379,970	78,496	11,722	-878	-3,816	-5,497	413,179	64,655	12,109	-940	-3,991	-5,481	423,703	52,046	11,694	-1,013	-3,363	-5,488	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.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

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(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	44,162	38,022	38,277	36,858	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	11,265	12,047	12,670	13,469	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	702,002	658,456	681,881	675,686	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	2,417	2,359	1,737	750	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-19,733	-12,932	-13,519	-13,863	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	6,987	7,842	7,589	7,381	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,671	1,436	1,725	1,732	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	13,567	13,576	14,711	14,689	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	454	0	0	0	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	762,791	720,806	745,071	736,701	IAS 1.9(b); IG 6
TOTAL EQUITY	62,890	64,252	65,601	62,180	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	825,681	785,058	810,673	798,881	IAS 1.IG6

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

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Breakdown of liabilities

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(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		35,593	30,050	29,234	28,023	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	253	164	88	132	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	7,003	6,478	4,734	4,581	Annex V.Part 1.31
Deposits	Central banks	18,304	15,694	7,273	5,761	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	477	347	823	347	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	41,659	31,953	39,491	33,022	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	16,405	17,625	16,242	15,782	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	78,170	54,761	80,089	77,121	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	14,558	11,622	12,968	13,527	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	66,740	57,022	65,171	67,054	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	19,584	20,563	19,738	20,467	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	174,373	179,261	174,922	175,161	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	129,581	134,786	125,860	128,077	ECB/2013/33 Annex 2.Part 2.9.1
	Households	228,506	227,742	223,752	223,688	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	198,638	196,868	191,505	191,616	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		100,625	98,617	100,685	102,483	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		7,833	7,655	7,727	7,740	Annex V.Part 1.37
Other financial liabilities		8,620	9,141	9,127	9,737	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		759,845	710,884	734,565	726,762	

2024 EU-wide Transparency Exercise
Market Risk
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	SA				IM									IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	446	489	59	31	134	46						57	36	151	50								
Of which: General risk	436	468	73	39	114	38						57	27	147	45								
Of which: Specific risk	9	22	37	14	57	57						33	16	66	29								
Equities	1	1	18	5	23	9						30	10	35	9								
Of which: General risk	1	1	0	0	0	0						0	0	0	0								
Of which: Specific risk	1	1	18	5	23	9						30	10	35	9								
Foreign exchange risk	5,159	6,150	16	4	30	13						11	3	24	5								
Commodities risk	1	1	36	12	76	21						15	3	36	9								
Total	5,606	6,642	73	28	117	52	96	100	0	0	0	3,625	63	26	121	35	84	73	0	0	0	0	3,351
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	442	453	61	16	135	62						53	15	103	22								
Of which: General risk	418	423	68	17	82	49						54	15	101	24								
Of which: Specific risk	24	30	26	5	100	27						15	5	35	8								
Equities	1	1	47	12	48	20						40	18	57	27								
Of which: General risk	0	1	0	0	0	0						0	0	0	0								
Of which: Specific risk	0	1	47	12	48	20						40	18	57	27								
Foreign exchange risk	6,262	5,722	9	3	22	15						9	3	26	12								
Commodities risk	1	1	8	3	20	11						14	5	16	5								
Total	6,707	6,177	63	16	107	28	75	50	0	0	0	3,061	57	19	168	37	53	58	0	0	0	0	2,782

Market risk template does not include CUI positions under the particular approach for position risk in CUs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
<i>(IN EUR, %)</i>								
Central governments or central banks	179,829	212,927	15,594	15,594	133,697	207,737	13,897	13,897
Retail governments or local authorities	21,262	21,262	424	424	22,697	22,697	424	424
Public sector entities	13,877	9,852	732	732	13,934	9,855	733	733
Multilateral Development Banks	2,457	3,897	5	5	2,286	3,232	5	5
International Organisations	4,771	4,771	0	0	5,438	5,438	0	0
Industries	4,482	8,728	1,311	1,311	4,883	7,428	1,388	1,388
Corporates	89,971	24,112	25,138	61,644	81,644	24,628	24,790	61,644
of which: SME	11,427	7,746	6,739	11,614	7,679	6,292	6,292	11,614
Retail	28,346	14,238	9,791	16,088	18,098	11,124	9,647	16,088
Secured by mortgages on immovable property	8,543	4,579	2,851	8,291	8,291	4,465	2,596	8,291
of which: SME	20,889	10,775	4,352	10,981	10,881	4,286	4,286	10,981
of which: SME	2,767	2,579	1,889	2,621	2,483	1,813	1,813	2,621
Exposures in default	2,777	846	927	1,743	2,691	946	1,071	1,743
Items associated with particular high risk	738	174	261	198	139	181	181	198
Covered bonds	80	80	21	21	79	79	21	21
Claims on institutions and corporates with a ST credit assessment	1,892	1,551	498	1,398	1,398	1,038	324	1,398
Claims on institutions and corporates with a BT credit assessment	1,578	1,578	2,358	2,611	2,611	2,611	2,611	2,611
Claims on institutions and corporates with a ST credit assessment	6,129	6,129	13,338	13,338	6,725	6,725	13,698	13,698
Equity	1,125	1,125	0	0	1,079	1,079	0	0
Other resources	13,275	13,275	8,071	10,599	10,707	10,707	7,891	10,707
Standardised total ⁴	348,883	348,883	83,252	3,391	337,686	341,683	83,252	3,391

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 Exposure value does not include the securitisation portfolio under the results prior to the 2024 exercise.
³ Only the most relevant categories are disclosed. There has been no impact on the following risk: Credit risk counterparty covering up to 5% of total exposures or Top 10 counterparties linked by original exposure, calculated as of last quarter.
⁴ Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of nationality.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
<i>(IN EUR, %)</i>								
Central governments or central banks	9,303	107,737	15,953	15,953	63,533	95,511	11,597	11,597
Retail governments or local authorities	4,489	48	38	38	1,523	38	38	38
Public sector entities	817	413	213	213	793	593	214	214
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Industries	459	2,844	856	723	3,244	856	856	723
Corporates	18,213	13,262	7,864	13,217	11,605	7,746	7,746	13,217
of which: SME	2,929	2,118	1,774	2,678	1,839	1,547	1,547	2,678
Retail	4,028	2,833	2,889	4,028	3,286	2,889	2,889	4,028
of which: SME	2,138	1,253	718	1,504	1,028	598	598	1,504
Secured by mortgages on immovable property	2,829	2,729	1,589	2,671	2,639	2,639	1,593	2,671
of which: SME	1,722	1,624	844	1,648	1,588	1,588	828	1,648
Exposures in default	851	291	239	383	858	291	291	383
Items associated with particular high risk	76	52	72	57	27	27	27	57
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	137	137	192	192	137	137	192	192
Claims on institutions and corporates with a BT credit assessment	1,414	1,414	2,084	2,539	2,539	2,539	3,221	3,221
Collective investments undertakings (CIU)	5,288	5,288	11,898	12,698	5,898	5,898	12,128	12,698
Equity	1,125	1,125	0	0	1,079	1,079	0	0
Other resources	8,553	8,553	7,172	7,918	7,348	7,348	6,061	7,918
Standardised total ⁴	29,886	29,886	70,712	761	27,499	28,691	70,712	761

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 Total value adjustments and provisions per country of nationality includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
<i>(IN EUR, %)</i>								
Central governments or central banks	29,929	29,881	0	0	23,292	23,911	0	0
Retail governments or local authorities	13,266	13,266	0	0	14,452	14,452	0	0
Public sector entities	6,138	7,338	1	1	6,544	7,139	5	5
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Industries	2,894	2,894	248	248	2,148	2,098	188	188
Corporates	6,997	3,590	2,334	6,938	3,499	2,044	2,044	6,938
of which: SME	598	461	398	548	427	345	345	548
Retail	408	207	418	418	348	198	198	418
of which: SME	186	103	80	137	89	52	52	137
Secured by mortgages on immovable property	27	27	27	27	27	27	27	27
of which: SME	186	852	84	9	108	128	108	9
Items associated with particular high risk	4	4	6	4	4	4	6	4
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	138	148	62	122	113	31	31	122
Claims on institutions and corporates with a BT credit assessment	35	35	41	41	41	41	41	41
Collective investments undertakings (CIU)	1,991	1,991	4,593	4,593	1,991	1,991	4,593	4,593
Equity	1,125	1,125	0	0	1,079	1,079	0	0
Other resources	451	451	411	41	330	330	323	41
Standardised total ⁴	60,255	60,255	10,321	81	55,731	55,731	10,321	81

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 Total value adjustments and provisions per country of nationality includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
<i>(IN EUR, %)</i>								
Central governments or central banks	24,675	24,563	0	0	12,981	14,543	0	0
Retail governments or local authorities	5,363	5,284	7	7	6,660	6,636	6	6
Public sector entities	1,823	1,789	103	103	1,862	1,789	103	103
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Industries	21	261	59	271	30	271	62	271
Corporates	4,727	1,667	1,511	4,794	1,695	1,594	1,594	4,794
of which: SME	986	668	534	926	641	528	528	926
Retail	761	487	351	799	496	327	327	799
of which: SME	462	278	46	46	278	158	158	46
Secured by mortgages on immovable property	423	429	172	422	428	418	171	422
of which: SME	236	238	101	236	232	288	288	236
Exposures in default	198	103	128	153	201	138	138	153
Items associated with particular high risk	6	6	6	6	6	6	6	6
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	21	21	1	1	1	1	1	1
Claims on institutions and corporates with a BT credit assessment	13	13	13	13	13	13	13	13
Collective investments undertakings (CIU)	678	678	598	728	728	728	603	728
Equity	1,125	1,125	0	0	1,079	1,079	0	0
Other resources	13	13	13	13	13	13	13	13
Standardised total ⁴	33,072	33,072	771	71	31,171	31,171	771	71

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 Total value adjustments and provisions per country of nationality includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
<i>(IN EUR, %)</i>								
Central governments or central banks	623	623	0	0	273	352	0	0
Retail governments or local authorities	189	189	0	0	189	189	0	0
Public sector entities	18	18	0	0	18	25	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Industries	1,788	998	52	1,331	952	854	854	1,331
Corporates	532	484	315	599	599	428	332	599
of which: SME	792	267	489	792	792	447	447	792
Retail	736	708	405	736	405	711	406	736
of which: SME	46	26	16	26	26	26	26	26
Secured by mortgages on immovable property	27	26	18	24	24	24	19	24
of which: SME	35	18	18	12	36	18	18	12
Items associated with particular high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a BT credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	10	10	10	10	10	10	10	10
Equity	1,125	1,125	0	0	1,079	1,079	0	0
Other resources	95	95	47	47	95	95	45	45
Standardised total ⁴	3,875	3,875	675	21	3,875	3,875	675	21

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 Total value adjustments and provisions per country of nationality includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED STATES	(in EUR, %)								
	Central governments or central banks	150	150	0		150	150	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multinational Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	62	62	12		66	31	10	
	Corporates	2,088	728	621		2,271	546	468	
	of which: SME	13	1	1		13	1	1	
	Retail	15	4	0		15	0	0	
	of which: SME	12	12	4		37	36	14	
	Secured by mortgages on immovable property	12	12	0		0	0	0	
	of which: SME	11	9	0		11	9	0	
	Exposures in default	0	0	0		0	0	0	
	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	294	294	214		294	294	188	
	Collective investments undertakings (CEU)	26	26	41		13	13	24	
Equity	66	66	66		61	61	61		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽³⁾									6

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but exclude general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE	(in EUR, %)								
	Central governments or central banks	1,417	2,592	0		1,490	2,413	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	335	335	0		336	336	0	
	Multinational Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,469	1,419	36		1,599	1,178	26	
	Corporates	557	361	203		558	362	186	
	of which: SME	36	6	0		11	6	0	
	Retail	16	12	0		16	12	0	
	of which: SME	11	11	0		11	10	0	
	Secured by mortgages on immovable property	13	13	4		27	26	14	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	1	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	61	61	13		56	57	12	
	Collective investments undertakings (CEU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽³⁾				11					12

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but include general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SPAIN	(in EUR, %)								
	Central governments or central banks	13,796	13,717	0		14,347	14,171	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	285	286	0		426	426	0	
	Multinational Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	20	19	0		20	19	0	
	Corporates	106	60	60		108	56	56	
	of which: SME	1	0	0		0	0	0	
	Retail	1	1	0		2	2	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	8	8	0		9	9	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	80	80	16		61	61	12	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CEU)	0	0	0		0	0	0	
Equity	13	13	13		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽³⁾				1					1

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but include general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
CROATIA	(in EUR, %)								
	Central governments or central banks	8,897	10,310	4		8,290	9,620	4	
	Regional governments or local authorities	282	286	0		282	282	0	
	Public sector entities	1,838	500	164		1,913	594	163	
	Multinational Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	4,328	2,597	2,358		4,486	2,786	2,415	
	of which: SME	1,428	1,098	870		2,198	1,330	1,062	
	Retail	4,764	3,228	3,233		4,052	3,047	2,680	
	of which: SME	724	541	309		798	571	326	
	Secured by mortgages on immovable property	2,188	2,120	975		2,286	2,206	919	
	of which: SME	238	198	142		148	126	96	
	Exposures in default	200	47	40	207	241	36	36	207
	Items associated with particularly high risk	79	79	79		86	70	70	
	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 (CEU)	10	10	10		9	9	10	
Equity	12	12	12		11	11	11		
Other exposures	69	69	73		76	76	76		
Standardised Total⁽³⁾				56					57

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but include general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
BULGARIA	(in EUR, %)								
	Central governments or central banks	3,747	5,127	112		3,872	5,020	112	
	Regional governments or local authorities	68	56	11		68	56	11	
	Public sector entities	0	0	0		0	0	0	
	Multinational Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	528	678	661		647	621	609	
	of which: SME	162	61	64		145	72	67	
	Retail	1,514	1,460	1,084		1,589	1,525	1,132	
	of which: SME	68	68	37		73	68	36	
	Secured by mortgages on immovable property	13	13	13		13	13	13	
	of which: SME	13	13	13		13	13	13	
	Exposures in default	232	44	42	261	171	69	76	261
	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 (CEU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	70	70	70		70	70	70		
Standardised Total⁽³⁾				25					252

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but include general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM	(in EUR, %)								
	Central governments or central banks	0	231	0		0	289	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multinational Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	2,474	3,098	1,351		2,475	3,398	1,467	
	of which: SME	19	19	19		19	19	19	
	Retail	19	19	19		19	19	19	
	of which: SME	19	19	19		19	19	19	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	30	14	16	17	31	13	17	17
	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 (CEU)	1	1	1		1	1	1	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽³⁾				2					2

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but include general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and premiums ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and premiums ³
Consolidated data	153,329	150,289	14,347		146,642	143,493	13,077	
Central governments or central banks	24,751	24,809	404		23,971	23,614	418	
Regional governments or local authorities	12,291	12,349	738		12,883	12,961	8	
Public sector entities	2,623	2,744	0		2,328	2,428	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	7,875	7,875	0		8,012	8,012	0	
Institutions	4,239	4,377	1,233		4,713	4,837	867	
Corporates	59,341	32,352	23,052		61,466	34,071	23,124	
of which: SME	19,212	1,222	8,898		11,138	7,297	6,030	
Retail	12,600	12,026	6,163		12,607	12,141	6,172	
of which: SME	1,348	4,287	2,472		8,268	8,268	2,339	
Secured by mortgages on immovable property	13,798	13,471	4,386		13,003	13,007	4,286	
of which: SME	2,529	2,498	991		2,475	2,350	979	
Exposures in default	2,884	1,145	2,206	1,655	2,643	901	2,212	1,400
Items associated with particular high risk	95	95	95		111	111	111	
of which: SME	43	43	43		43	43	43	
Covered bonds	1,489	1,263	307		966	889	226	
Claims on institutions and corporates with a ST credit assessment	1,274	1,265	2,015		1,276	1,265	2,331	
Collective investments undertakings (CIU)	4,719	4,719	13,229		4,266	4,266	12,634	
Equity	12,728	12,728	2,229		12,327	12,327	10,187	
Other securities	322,863	322,863	79,903	2,863	318,487	318,487	78,738	2,823
Standardised Total ²								

(1) Original exposure, unless 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) Standardised Total does not include the securitisation portfolio unless the results refer to the 2024 portfolio.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering at least 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and premiums ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and premiums ³
ITALY	69,278	64,458	6,424		63,652	60,323	6,329	
Central governments or central banks	1,297	1,313	213		1,231	1,214	211	
Regional governments or local authorities	155	165	167		168	173	174	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	394	394	813		429	430	886	
Institutions	13,707	13,664	16,577		13,763	13,863	16,412	
Corporates	2,433	1,562	1,204		2,368	1,483	1,279	
of which: SME	1,448	1,448	908		1,447	1,446	916	
Retail	1,809	963	521		1,486	892	509	
of which: SME	2,372	2,317	1,662		2,499	2,499	1,846	
Secured by mortgages on immovable property	1,561	1,561	1,671		1,522	1,541	1,711	
of which: SME	822	384	205	368	534	388	204	302
Exposures in default	81	70	328		78	61	42	
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	394	394	394		394	394	394	
Claims on institutions and corporates with a ST credit assessment	1,869	1,869	3,269		1,857	1,857	3,325	
Collective investments undertakings (CIU)	6,705	6,705	12,259		6,265	6,265	12,709	
Equity	13,111	13,111	6,431		12,443	12,443	5,707	
Other securities	0	0	0	827	0	0	0	853
Standardised Total ²								

(1) Original exposure, unless 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) Total value adjustments and premiums per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and premiums ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and premiums ³
GERMANY	13,452	14,306	0		9,388	11,434	0	
Central governments or central banks	12,956	12,956	1		16,404	17,061	1	
Regional governments or local authorities	7,321	8,244	3		7,754	8,622	28	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	2,883	2,705	3,661		2,819	2,513	3,661	
Corporates	6,602	3,066	1,830		6,527	2,963	1,632	
of which: SME	442	397	204		398	366	206	
Retail	621	272	150		379	189	156	
of which: SME	334	85	55		322	81	50	
Secured by mortgages on immovable property	327	323	30		328	328	40	
of which: SME	29	29	29		29	29	29	
Exposures in default	445	224	288	88	445	215	215	63
Items associated with particular high risk	11	9	13		5	5	7	
of which: SME	8	8	8		8	8	8	
Covered bonds	193	175	45		173	145	37	
Claims on institutions and corporates with a ST credit assessment	306	305	37		277	277	277	
Collective investments undertakings (CIU)	131	131	131		131	131	131	
Equity	0	0	0	128	0	0	0	128
Other securities	583	583	583		564	564	564	88
Standardised Total ²								

(1) Original exposure, unless 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) Total value adjustments and premiums per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and premiums ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and premiums ³
AUSTRIA	23,904	27,871	0		21,305	23,274	0	
Central governments or central banks	6,266	6,266	0		6,777	6,793	0	
Regional governments or local authorities	1,505	1,521	304		1,504	1,521	310	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	4,402	4,431	1,302		4,207	4,480	1,308	
Corporates	951	964	672		954	961	682	
of which: SME	401	468	319		399	454	310	
Retail	148	148	61		157	157	61	
of which: SME	407	404	167		393	393	162	
Secured by mortgages on immovable property	203	203	189		203	208	189	
of which: SME	218	149	189	56	192	126	147	63
Exposures in default	15	2	3		1	1	1	
Items associated with particular high risk	8	8	8		8	8	8	
Covered bonds	1	1	1		1	1	1	
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	4	4	4		10	10	10	
Other securities	722	722	821		687	687	687	28
Standardised Total ²								

(1) Original exposure, unless 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) Total value adjustments and premiums per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and premiums ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and premiums ³
CZECH REPUBLIC	396	396	0		377	391	0	
Central governments or central banks	303	306	211		291	291	211	
Regional governments or local authorities	67	27	5		64	25	4	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	1,322	929	828		1,174	900	869	
Corporates	339	422	329		368	424	330	
of which: SME	776	776	438		794	774	430	
Retail	411	698	369		411	713	411	
of which: SME	28	28	14		28	14	14	
Secured by mortgages on immovable property	22	22	8		23	23	8	
of which: SME	14	14	14	55	14	14	14	17
Exposures in default	0	0	0		0	0	0	
Items associated with particular 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)	18	18	18		18	18	18	
Equity	84	84	84		84	84	84	
Other securities	64	64	64		63	63	63	27
Standardised Total ²								

(1) Original exposure, unless 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) Total value adjustments and premiums per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

SECUR. %	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
United States	200	200	0		208	208	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	170	169	36		113	92	22	
	1204	403	384		1563	442	375	
	0	0	0		0	0	0	
	15	9	0		16	9	2	
	0	0	0		0	0	0	
	36	35	13		35	34	13	
	0	0	0		0	0	0	
	11	8	0		19	19	19	
	0	0	0		13	13	13	
	0	0	0		0	0	0	
	484	484	213		484	345	81	
	13	13	24		12	12	22	
	46	46	46		43	43	43	
	0	0	0		2	2	1	
Standardized Total ⁽²⁾				4				4

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

SECUR. %	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
France	2387	2362	0		3350	4455	0	
	0	0	0		0	0	0	
	429	429	0		429	429	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	12716	12369	413		14445	14611	388	
	124	353	203		600	351	234	
	0	0	0		0	0	0	
	15	4	0		0	4	0	
	0	0	0		0	0	0	
	27	4	3		10	4	3	
	0	0	0		2	2	1	
	27	27	27		27	32	32	
	0	0	0		0	0	0	
	1	0	0	61	1	0	0	0
	0	0	0		0	0	0	
	0	0	0		1	0	0	
	0	0	0		0	0	0	
	34	34	7		56	56	12	
	0	0	0		1	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
Standardized Total ⁽²⁾				61				0

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

SECUR. %	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Spain	11,521	11,524	0		11,950	11,951	0	
	0	0	0		0	0	0	
	407	407	0		357	357	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	21	9	2		19	7	2	
	104	55	55		105	61	61	
	0	0	0		0	0	0	
	0	4	0		0	4	0	
	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		0	0	0	
	62	61	12		60	60	12	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
Standardized Total ⁽²⁾				1				1

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

SECUR. %	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Croatia	7,256	8,484	1		8,982	8,339	1	
	208	208	0		208	208	0	
	1,857	603	175		1,934	658	168	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	38	35	3		33	32	3	
	6,541	2,845	2,306		6,767	3,022	2,448	
	2,361	1,351	1,049		2,403	1,336	1,207	
	4,528	1,423	1,413		4,557	1,413	1,509	
	756	514	325		750	494	345	
	157	138	105		176	157	118	
	0	0	0		0	0	0	
	245	39	38	100	267	54	56	100
	61	60	60		70	61	60	
	0	0	0		0	0	0	
	1	1	1		1	1	1	
	0	0	0		0	0	0	
	1	1	1		1	1	1	
	12	12	12		12	12	12	
	7	7	7		6	6	6	
	0	0	0		0	0	0	
Standardized Total ⁽²⁾				100				100

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

SECUR. %	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Bulgaria	4,228	4,214	213		4,238	4,218	212	
	65	54	11		65	54	11	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	1	0	0		1	0	0	
	872	655	639		898	705	674	
	325	76	60		325	62	62	
	1,871	1,996	1,185		1,767	1,667	1,203	
	0	0	0		0	0	0	
	2	2	2		2	2	2	
	0	0	0		0	0	0	
	176	87	39	100	179	91	116	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	0	0	
	0	0	0		0	0	0	
Standardized Total ⁽²⁾				100				100

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

SECUR. %	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
United Kingdom	0	204	0		0	204	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	2,033	2,079	98		4,098	4,033	188	
	15	0	0		0	0	0	
	15	0	0		15	0	0	
	0	0	0		0	0	0	
	42	43	36		43	43	37	
	0	0	0		0	0	0	
	4	1	1		4	1	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	
Standardized Total ⁽²⁾				0				0

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	(in EUR, %)	IRB Approach												
		As of 30/09/2023					As of 31/12/2023							
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions					
Of which: reclassified		Of which: reclassified		Of which: reclassified		Of which: reclassified								
Central banks and central governments		56,227	480	46,153	2,468	19	23	35,077	443	38,874	1,926	10	27	14
Institutions		484,816	3	38,721	7,066	1	87	56,707	21	38,901	7,451	0	6	34
Corporates		475,965	8,970	258,856	185,486	2,116	6,569	468,365	8,881	253,287	177,897	2,471	8,863	11
Corporates - Of which: Specialized Lending		24,123	588	15,568	5,718	117	873	24,229	493	16,453	6,865	182	553	6
Corporates - Of which: SME		76,544	2,680	49,658	18,511	856	1,158	74,950	2,759	48,563	17,383	1,009	1,819	3
Retail		146,475	2,911	122,729	36,395	1,746	2,842	144,896	3,041	122,375	36,351	1,953	2,686	10
Retail - Secured on real estate property		86,882	1,389	84,654	20,495	1,056	1,602	85,140	1,402	83,824	21,091	1,146	1,662	1
Retail - Secured on real estate property - Of which: SME		4,852	203	4,746	1,351	77	143	4,147	187	4,041	1,342	98	126	2
Retail - Secured on real estate property - Of which: non-SME		82,030	1,187	79,908	10,144	982	961	81,093	1,214	79,784	11,749	1,048	1,536	1
Retail - Qualifying Revolving		8,097	226	4,824	801	194	203	8,088	228	4,802	748	100	209	2
Retail - Other Retail		51,495	1,316	33,290	14,127	492	1,335	56,788	1,612	33,917	16,283	611	1,395	5
Retail - Other Retail - Of which: SME		23,129	611	2,807	2,847	181	191	23,909	627	2,728	2,818	253	346	1
Retail - Other Retail - Of which: non-SME		28,367	505	25,773	11,279	311	774	28,939	585	28,208	11,845	358	855	2
Equity		1,056	0	656	4,377	23	0	1,056	24	752	4,450	79	0	0
Other non-credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total^b		1,086,524	12,766	746,558	265,270	3,653	8,705	1,086,524	12,766	746,558	265,270	3,653	8,705	57

(1) Original exposure, unless 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) IRB Total disclosed includes the Securitized position unless in the results prior to the 2013 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	(in EUR, %)	IRB Approach												
		As of 30/09/2023					As of 31/12/2023							
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions					
Of which: reclassified		Of which: reclassified		Of which: reclassified		Of which: reclassified								
Central banks and central governments		862	0	1,099	214	0	3	950	0	1,143	221	0	4	4
Institutions		0	0	0	0	0	0	49	48	4	6,198	4	44	1,000
Corporates		143,351	3,256	53,070	32,239	743	2,254	146,900	2,879	52,381	27,550	961	1,900	1
Corporates - Of which: Specialized Lending		9,284	228	6,540	5,322	14	186	9,563	198	6,823	5,490	18	304	4
Corporates - Of which: SME		29,792	1,447	18,878	7,289	329	989	29,729	1,022	20,368	8,302	462	628	1
Retail		75,258	2,034	57,543	20,885	1,312	1,968	74,274	2,148	57,728	21,297	1,512	1,813	3
Retail - Secured on real estate property		48,435	654	47,222	12,222	628	789	48,044	690	47,025	13,025	1,010	1,010	1
Retail - Secured on real estate property - Of which: SME		2,063	91	2,026	651	32	112	1,338	76	1,290	545	52	90	2
Retail - Secured on real estate property - Of which: non-SME		38,333	876	36,543	15,771	896	674	38,155	913	38,338	12,455	959	696	0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		34,642	1,065	15,863	8,464	385	783	34,730	1,150	20,105	8,996	502	628	2
Retail - Other Retail - Of which: SME		28,028	680	9,523	5,214	116	401	28,064	689	9,542	5,162	190	383	1
Retail - Other Retail - Of which: non-SME		14,938	385	11,468	4,450	269	382	16,176	461	14,763	7,164	311	436	1
Equity		291	0	291	601	23	0	311	24	311	667	78	0	0
Other non-credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total		1,086,524	12,766	746,558	265,270	3,653	8,705	1,086,524	12,766	746,558	265,270	3,653	8,705	57

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

	(in EUR, %)	IRB Approach												
		As of 30/09/2023					As of 31/12/2023							
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions					
Of which: reclassified		Of which: reclassified		Of which: reclassified		Of which: reclassified								
Central banks and central governments		65	0	65	0	0	0	54	0	54	0	0	0	0
Institutions		5,643	1	4,728	616	1	4	6,478	14	5,612	686	1	2	2
Corporates		125,302	2,252	86,577	56,655	566	1,178	123,687	2,376	85,701	23,945	568	1,175	1
Corporates - Of which: Specialized Lending		4,870	0	3,297	1,029	0	15	4,892	0	3,292	1,038	0	11	1
Corporates - Of which: SME		23,893	554	23,188	4,327	234	493	22,999	586	23,664	4,120	240	458	4
Retail		37,251	291	39,860	5,029	55	223	38,976	210	32,597	4,954	62	210	2
Retail - Secured on real estate property		24,989	96	24,923	2,829	19	47	24,686	100	24,174	2,826	23	49	2
Retail - Secured on real estate property - Of which: SME		734	9	729	92	3	5	739	8	732	89	4	7	4
Retail - Secured on real estate property - Of which: non-SME		23,851	89	23,384	2,737	15	37	23,723	92	23,428	2,746	19	42	1
Retail - Qualifying Revolving		4,665	0	1,940	322	3	79	4,692	0	1,938	316	0	73	2
Retail - Other Retail		8,277	93	6,977	1,949	32	163	7,918	109	6,656	1,872	37	101	1
Retail - Other Retail - Of which: SME		1,606	40	1,000	236	18	42	1,705	39	1,149	251	19	52	1
Retail - Other Retail - Of which: non-SME		6,671	52	5,977	1,713	15	121	6,213	63	5,396	1,621	17	139	1
Equity		427	0	87	194	0	0	451	0	87	195	0	0	0
Other non-credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total		1,086,524	12,766	746,558	265,270	3,653	8,705	1,086,524	12,766	746,558	265,270	3,653	8,705	57

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

	(in EUR, %)	IRB Approach												
		As of 30/09/2023					As of 31/12/2023							
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions					
Of which: reclassified		Of which: reclassified		Of which: reclassified		Of which: reclassified								
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		3,783	0	2,476	246	0	1	4,034	0	2,801	237	0	0	0
Corporates		49,113	1,880	38,734	8,884	541	638	49,815	1,804	38,883	10,172	675	724	2
Corporates - Of which: Specialized Lending		1,673	0	972	486	0	0	1,608	0	966	497	0	0	0
Corporates - Of which: SME		8,286	484	6,288	1,944	253	221	8,070	655	6,300	2,500	342	247	1
Retail		23,119	574	21,875	7,444	387	652	22,875	605	21,753	6,908	372	654	3
Retail - Secured on real estate property		14,099	253	14,848	4,276	188	189	14,708	271	14,628	4,109	110	176	2
Retail - Secured on real estate property - Of which: SME		1,727	95	1,882	537	41	20	1,748	97	1,762	490	42	25	2
Retail - Secured on real estate property - Of which: non-SME		12,372	158	12,966	3,739	67	161	12,960	170	12,866	3,619	70	152	1
Retail - Qualifying Revolving		3,214	213	2,765	916	191	179	3,242	217	2,810	886	102	185	1
Retail - Other Retail		5,286	108	4,875	2,653	69	292	4,898	117	4,409	2,349	67	292	2
Retail - Other Retail - Of which: SME		988	45	786	333	42	74	953	66	725	367	39	69	1
Retail - Other Retail - Of which: non-SME		4,300	43	3,889	2,320	26	218	3,945	51	3,684	2,053	28	232	1
Equity		74	0	74	175	0	0	70	0	70	163	0	0	0
Other non-credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total		1,086,524	12,766	746,558	265,270	3,653	8,705	1,086,524	12,766	746,558	265,270	3,653	8,705	57

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

	(in EUR, %)	IRB Approach												
		As of 30/09/2023					As of 31/12/2023							
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions					
Of which: reclassified		Of which: reclassified		Of which: reclassified		Of which: reclassified								
Central banks and central governments		24,207	0	24,202	171	0	0	19,093	0	20,244	158	0	0	0
Institutions		15,138	200	10,910	5,827	0	214	15,272	201	11,021	5,809	0	234	2
Corporates		2,201	9	2,080	1,308	0								

		IRB Approach										
		As of 30/09/2023					As of 31/12/2023					
Country	Category	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted					
UNITED STATES	Central banks and central governments	7,653	0	7,653	0	0	7,277	0	7,277	0	0	
	Institutions	1,541	0	1,541	497	0	1,267	0	1,267	578	0	
	Corporates	73,530	44	7,007	2,236	25	68	75,987	63	6,788	2,946	
	Corporate - Of which: Specialised Lending	117	0	41	32	0	0	117	0	40	32	
	Corporate - Of which: SME	28	4	19	19	3	0	28	4	18	18	
	Corporate - Of which: non-SME	29	0	29	6	0	0	2	0	1	0	
	Retail	27	0	27	6	0	1	0	1	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: SME	27	0	27	6	0	1	0	1	0	0	
	Retail - Secured on real estate property - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1	0	1	0	0	0	0	0	0	0	
Retail - Other Retail - Of which: SME	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		
Equity	115	0	113	231	0	127	0	125	254	0		
Other non-credit-obligation assets												
IRB Total												

¹Original exposure, unless 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 Approach										
		As of 30/09/2023					As of 31/12/2023					
Country	Category	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted					
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	18,707	0	8,117	8,026	0	8,056	0	8,056	4,061	0	
	Corporates	13,202	47	6,340	2,156	5	68	12,286	30	5,883	2,039	
	Corporate - Of which: Specialised Lending	1,409	0	952	186	0	0	1,106	0	913	209	
	Corporate - Of which: SME	12	2	12	4	1	0	12	2	12	3	
	Corporate - Of which: non-SME	19	0	15	5	0	8	4	0	0	0	
	Retail	17	0	17	6	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: SME	17	0	17	6	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1	0	1	0	0	0	0	0	0	0	
Retail - Other Retail - Of which: SME	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		
Equity	4	0	4	0	0	5	0	5	10	0		
Other non-credit-obligation assets												
IRB Total												

¹Original exposure, unless 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 Approach										
		As of 30/09/2023					As of 31/12/2023					
Country	Category	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted					
SPAIN	Central banks and central governments	3	0	3	1	0	42	0	42	6	0	
	Institutions	1,167	0	736	188	0	1,183	0	712	182	0	
	Corporates	6,917	0	3,691	1,254	0	19	7,384	0	3,925	1,331	
	Corporate - Of which: Specialised Lending	189	0	181	121	0	5	265	0	217	66	
	Corporate - Of which: SME	7	0	10	2	0	0	7	0	10	3	
	Corporate - Of which: non-SME	4	0	4	1	0	1	0	1	0	0	
	Retail	3	0	3	1	0	1	0	1	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: SME	3	0	3	1	0	1	0	1	0	0	
	Retail - Secured on real estate property - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	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		
Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0	0	0		
Equity	6	0	6	22	0	7	0	7	14	0		
Other non-credit-obligation assets												
IRB Total												

¹Original exposure, unless 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 Approach										
		As of 30/09/2023					As of 31/12/2023					
Country	Category	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted					
CROATIA	Central banks and central governments	18	0	18	2	0	0	0	0	0	0	
	Institutions	23	0	2	0	0	0	17	2	0	0	
	Corporates	271	15	93	43	11	53	264	15	300	45	
	Corporate - Of which: Specialised Lending	5	0	5	2	0	4	0	4	2	0	
	Corporate - Of which: SME	15	15	15	11	11	33	16	15	15	12	
	Corporate - Of which: non-SME	1	0	1	0	0	1	0	1	0	0	
	Retail	1	0	1	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: SME	1	0	1	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	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		
Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0	0	0		
Equity	0	0	0	1	0	0	0	0	1	0		
Other non-credit-obligation assets												
IRB Total												

¹Original exposure, unless 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 Approach										
		As of 30/09/2023					As of 31/12/2023					
Country	Category	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted					
BULGARIA	Central banks and central governments	45	0	45	18	0	45	0	45	18	0	
	Institutions	28	0	22	16	0	25	0	21	11	0	
	Corporates	6,680	208	4,664	3,206	27	280	7,351	228	5,117	3,526	
	Corporate - Of which: Specialised Lending	1,211	39	1,133	805	0	49	1,270	60	1,252	909	
	Corporate - Of which: SME	2,546	144	1,918	1,071	26	149	2,718	123	1,927	1,150	
	Corporate - Of which: non-SME	2,155	34	2,078	293	1	68	2,225	26	2,187	276	
	Retail	125	4	121	28	0	6	129	4	125	25	
	Retail - Secured on real estate property	1,989	30	1,957	265	1	64	2,086	25	2,061	259	
	Retail - Secured on real estate property - Of which: SME	151	1	85	16	0	3	159	1	83	16	
	Retail - Secured on real estate property - Of which: non-SME	1,527	29	2,069	209	1	46	1,923	24	1,978	243	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	440	21	348	186	6	38	470	18	377	187	
Retail - Other Retail - Of which: SME	77	0	62	15	1	19	82	0	64	15		
Retail - Other Retail - Of which: non-SME	2	0	2	5	0	0	2	5	2	0		
Equity												
Other non-credit-obligation assets												
IRB Total												

¹Original exposure, unless 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 Approach										
		As of 30/09/2023					As of 31/12/2023					
Country	Category	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted					
UNITED KINGDOM	Central banks and central governments	60	0	60	6	0	60	0	60	4	0	
	Institutions	271	0	273	73	0	170	0	170	59	0	
	Corporates	12,418	36	7,465	3,216	23	59	13,766	12	8,465	3,462	
	Corporate - Of which: Specialised Lending	371	10	364	88	1	12	367	10	368	67	
	Corporate - Of which: SME	9	1	9	2	0	1	9	2	9	1	
	Corporate - Of which: non-SME	42	1	43	12	1	1	4	0	4	1	
	Retail	41	1	41	12	1	1	3	0	3	1	
	Retail - Secured on real estate property	1	0	1	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: SME	1	0	1	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: non-SME	40	1	40	12	1	1	2	0	3	1	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	
Retail - Other Retail - Of which: SME	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		
Equity	7	0	9	22	0	0	0	9	22	0		
Other non-credit-obligation assets												
IRB Total												

¹Original exposure, unless 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 Approach												
As of 31/03/2024												
	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²
			Of which: defined	Of which: off-balance				Of which: defined	Of which: off-balance			
in EUR, M€												
Central banks and central governments	45,775	438	41,638	1,845	52	27	41,342	438	35,222	1,838	11	23
Institutions	53,665	7	41,855	7,633	4	3	53,744	3	41,858	7,528	11	45
Corporates	488,287	8,923	253,044	96,729	2,555	5,771	482,415	8,941	248,398	96,117	2,574	6,644
Corporates - Of Which: Specialised Lending	24,237	476	18,227	8,483	68	569	24,272	482	18,887	8,877	49	359
Corporates - Of Which: SME	73,588	2,647	48,689	17,123	1,129	1,739	72,586	2,561	47,397	16,742	1,330	1,741
Retail	144,479	3,036	122,074	35,963	1,015	2,647	143,214	3,151	121,432	35,808	1,308	2,955
Retail - Secured on real estate property	85,465	1,361	83,866	29,839	1,001	1,549	85,251	1,358	83,638	29,837	0	1,115
Retail - Secured on real estate property - Of Which: SME	4,317	139	4,188	1,305	98	159	4,261	132	4,133	1,287	97	147
Retail - Secured on real estate property - Of Which: non-SME	41,888	1,382	79,677	18,534	903	901	41,979	1,127	79,465	18,150	942	368
Retail - Qualifying Revolving	8,111	235	4,807	770	139	210	8,137	228	4,838	729	197	217
Retail - Other Retail	49,983	1,445	35,402	14,234	625	1,088	49,725	1,585	35,576	14,480	689	1,476
Retail - Other Retail - Of Which: SME	22,259	805	8,973	2,897	200	258	21,797	808	8,998	2,859	232	348
Retail - Other Retail - Of Which: non-SME	27,732	580	25,388	11,457	365	832	27,928	646	25,478	11,582	458	830
Equity	2,119	20	686	3,622	68	0	2,119	20	729	4,335	65	0
Other non-credit-obligation assets												
IRB Total³			948,888						947,847			

(1) Original exposure, unless 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) IRB Total does not include the Securitisation portfolio unless in the reports prior to the 2023 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country origin covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

IRB Approach												
As of 31/03/2024												
	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²
			Of which: defined	Of which: off-balance				Of which: defined	Of which: off-balance			
in EUR, M€												
Central banks and central governments	909	0	1,158	219	0	938	0	1,098	219	0	0	0
Institutions	51,818	7	7,687	1,780	0	53,008	7	8,468	1,780	0	0	0
Corporates	142,889	3,328	55,347	28,395	1,099	1,949	140,510	3,379	53,579	28,408	1,099	1,905
Corporates - Of Which: Specialised Lending	9,399	185	6,567	3,382	34	232	9,326	185	6,586	3,364	34	313
Corporates - Of Which: SME	28,423	1,123	18,507	6,180	620	429	28,422	1,222	17,788	6,889	645	465
Retail	73,503	2,153	57,249	21,889	1,474	1,429	72,586	2,221	56,686	21,744	1,475	1,764
Retail - Secured on real estate property	38,846	244	36,369	12,074	13	197	37,986	244	36,645	12,066	162	722
Retail - Secured on real estate property - Of Which: SME	1,355	79	1,288	556	51	69	1,287	81	1,244	555	53	97
Retail - Secured on real estate property - Of Which: non-SME	21,565	885	35,679	12,118	903	688	21,529	837	34,797	11,756	849	626
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	34,663	1,269	25,290	9,215	520	873	34,639	1,323	25,895	9,437	572	682
Retail - Other Retail - Of Which: SME	15,287	749	5,284	1,849	200	426	15,287	827	5,486	1,887	217	400
Retail - Other Retail - Of Which: non-SME	19,376	480	14,895	7,366	320	446	19,352	506	15,149	7,570	355	492
Equity	284	20	284	608	68	0	291	20	291	625	65	0
Other non-credit-obligation assets												
IRB Total												

(1) Original exposure, unless 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 Approach												
As of 31/03/2024												
	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²
			Of which: defined	Of which: off-balance				Of which: defined	Of which: off-balance			
in EUR, M€												
Central banks and central governments	52	0	52	0	0	62	0	62	0	0	0	0
Institutions	6,024	1	5,941	492	0	6,000	1	5,735	492	0	0	0
Corporates	125,881	2,342	88,112	24,295	606	1,147	122,264	2,358	88,119	23,892	691	1,123
Corporates - Of Which: Specialised Lending	4,180	0	3,073	961	0	12	4,139	0	3,072	958	0	11
Corporates - Of Which: SME	22,088	529	17,876	4,233	214	442	22,043	563	17,867	4,248	282	346
Retail	38,584	186	32,349	4,884	60	238	38,286	228	32,082	4,855	76	298
Retail - Secured on real estate property	24,522	100	24,524	2,888	24	47	24,521	106	24,507	2,838	27	134
Retail - Secured on real estate property - Of Which: SME	759	8	759	32	7	721	10	721	30	7	4	0
Retail - Secured on real estate property - Of Which: non-SME	23,763	92	23,769	2,776	20	41	23,800	106	23,986	2,756	23	109
Retail - Qualifying Revolving	4,981	8	4,983	1,011	13	18	4,993	16	4,983	293	44	148
Retail - Other Retail	7,475	79	6,120	1,770	33	179	7,179	103	5,882	1,731	45	151
Retail - Other Retail - Of Which: SME	1,891	24	1,585	276	15	44	1,873	39	1,551	278	23	48
Retail - Other Retail - Of Which: non-SME	5,584	55	4,535	1,495	18	135	5,306	65	4,321	1,453	22	103
Equity	494	0	76	164	0	0	466	0	75	162	0	0
Other non-credit-obligation assets												
IRB Total												

(1) Original exposure, unless 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 Approach												
As of 31/03/2024												
	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²
			Of which: defined	Of which: off-balance				Of which: defined	Of which: off-balance			
in EUR, M€												
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	4,373	0	3,923	379	0	0	4,373	0	3,223	294	0	0
Corporates	47,739	1,214	30,026	9,847	591	465	47,383	957	29,319	10,062	507	687
Corporates - Of Which: Specialised Lending	1,953	0	996	497	0	0	1,953	0	1,200	744	0	0
Corporates - Of Which: SME	7,846	584	6,286	1,824	307	243	7,624	844	6,129	1,800	280	271
Retail	22,280	595	21,357	6,712	372	617	22,214	582	21,217	6,492	386	642
Retail - Secured on real estate property	14,689	269	14,617	4,666	111	170	14,615	259	14,633	3,866	136	199
Retail - Secured on real estate property - Of Which: SME	1,721	88	1,686	488	42	22	1,741	95	1,704	478	40	27
Retail - Secured on real estate property - Of Which: non-SME	12,968	170	12,930	3,807	69	130	12,890	166	12,829	3,510	68	172
Retail - Qualifying Revolving	2,361	220	2,321	409	137	180	2,309	220	2,326	409	138	185
Retail - Other Retail	4,452	108	4,058	1,227	64	236	4,354	107	3,929	2,845	64	250
Retail - Other Retail - Of Which: SME	869	61	809	272	36	56	832	60	806	251	38	55
Retail - Other Retail - Of Which: non-SME	3,584	48	3,249	955	28	200	3,521	47	3,123	1,790	26	195
Equity	71	0	71	169	0	0	74	0	74	163	0	0
Other non-credit-obligation assets												
IRB Total												

(1) Original exposure, unless 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 Approach												
As of 31/03/2024												
	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²
			Of which: defined	Of which: off-balance				Of which: defined	Of which: off-balance			
in EUR, M€												
Central banks and central governments	13,759	0	13,847	186	0	0	13,758	0	13,856	174	0	0
Institutions	430	0	402	20	0	0	430	0	395	25	0	0
Corporates	18,421	204	11,398	5,823	0	233	18,541	252	11,393	5,429	0	245
Corporates - Of Which: Specialised Lending	2,095	2	1,923	987	0	15	2,093	2	2,048	929	0	7
Corporates - Of Which: SME	3,857	182	3,011	1,389	0	138	3,853	186	3,031	1,288	0	120
Retail	4,884	27	4,742	1,243	0	45	5,025	28	4,881	1,154	0	48
Retail - Secured on real estate property	3,188	18	3,183	548	0	15	3,225	10	3,220	557	0	12
Retail - Secured on real estate property - Of Which: SME	147	3	148	83	0	2	135	3	134	80	0	1
Retail - Secured on real estate property - Of Which: non-SME	3,041	8	3,038	465	0	13	3,090	7	3,096	478	0	11
Retail - Qualifying Revolving	89	2	79	14	0	1	89	2	79	14	0	1
Retail - Other Retail	1,586	15	1,479	582	0	29	1,596	18	1,591	582	0	27
Retail - Other Retail - Of Which: SME	155	5	131	70	0	8	130	5	128	58	0	7
Retail - Other Retail - Of Which: non-SME	1,432	10	1,348	492	0	22	1,588	12	1,463	525	0	

Table for United States showing IRB Approach metrics for 31/03/2024 and 30/06/2024. Categories include Central banks, Corporates, Retail, and Equity. Values are presented in thousands of USD.

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

Table for France showing IRB Approach metrics for 31/03/2024 and 30/06/2024. Categories include Central banks, Corporates, Retail, and Equity. Values are presented in thousands of EUR.

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

Table for Spain showing IRB Approach metrics for 31/03/2024 and 30/06/2024. Categories include Central banks, Corporates, Retail, and Equity. Values are presented in thousands of EUR.

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

Table for Croatia showing IRB Approach metrics for 31/03/2024 and 30/06/2024. Categories include Central banks, Corporates, Retail, and Equity. Values are presented in thousands of EUR.

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

Table for Bulgaria showing IRB Approach metrics for 31/03/2024 and 30/06/2024. Categories include Central banks, Corporates, Retail, and Equity. Values are presented in thousands of EUR.

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

Table for United Kingdom showing IRB Approach metrics for 31/03/2024 and 30/06/2024. Categories include Central banks, Corporates, Retail, and Equity. Values are presented in thousands of EUR.

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

UNICREDIT, SOCIETA' PER AZIONI

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
		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			
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		41	41	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		41	41	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		51	51	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		46	46	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		8	8	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		95	95	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		557	557	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		1,449	1,449	403	649	397	0	0	0	0	0	0	0	0	0	0
10Y+ more		555	555	424	0	0	0	0	0	0	0	0	0	0	0	0
Total		2,764	2,764	827	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		10	10	0	0	0	0	-2	110	-3	192	686	0	0	0	0
13M - 1Y]		1,201	1,201	89	0	0	0	953	50	2,288	6	799	277	0	0	0
1Y1 - 2Y]		997	997	46	0	0	0	287	30	695	18	234	0	0	0	0
2Y1 - 3Y]		1,282	1,282	1	0	0	0	63	1,116	0	24	351	0	0	0	0
3Y1 - 5Y]		972	972	201	0	0	0	218	449	2,869	43	577	0	0	0	0
5Y1 - 10Y]		2,167	2,167	421	0	0	0	586	1,178	272	1,515	272	2,763	36	0	0
10Y+ more		6,088	6,088	387	0	0	0	1,194	8,412	559	2,394	588	0	0	0	0
Total		12,717	12,717	1,127	0	0	0	1,433	8,922	1,790	16,999	919	7,781	1,967	0	0
[0 - 3M]		2,277	2,277	2	0	0	0	9	2,264	0	60	383	17	0	0	0
13M - 1Y]		381	381	0	0	0	0	116	265	0	0	6	0	0	0	0
1Y1 - 2Y]		225	225	0	0	0	0	119	100	0	0	2	0	0	0	0
2Y1 - 3Y]		234	234	0	0	0	0	40	194	0	0	0	0	0	0	0
3Y1 - 5Y]		402	402	2	0	0	0	117	283	0	0	7	0	0	0	0
5Y1 - 10Y]		840	840	0	0	0	0	314	526	0	0	0	150	0	0	0
10Y+ more		224	224	0	0	0	0	79	144	0	0	0	12	0	0	0
Total		4,584	4,584	4	0	0	0	374	3,777	0	0	60	383	134	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	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 - 3M]		6	6	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		30	30	2	0	0	0	2	28	0	0	0	0	0	0	0
1Y1 - 2Y]		289	289	3	0	0	0	19	261	5	0	1	0	0	0	0
2Y1 - 3Y]		371	371	6	0	0	0	42	322	0	0	0	0	0	0	0
3Y1 - 5Y]		372	372	0	0	0	0	189	569	56	0	0	0	0	0	0
5Y1 - 10Y]		723	723	10	0	0	0	123	589	0	0	0	0	0	0	0
10Y+ more		3	3	3	0	0	0	-0	0	0	0	0	0	0	0	0
Total		2,304	2,304	41	0	0	0	376	1,773	66	0	0	0	0	0	0
[0 - 3M]		256	256	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		534	534	0	0	0	0	0	534	0	0	0	0	0	0	0
2Y1 - 3Y]		187	187	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		978	978	0	0	0	0	0	978	0	0	0	0	0	0	0
[0 - 3M]		1,770	1,751	212	0	0	0	1,540	0	0	0	0	1,134	5	0	0
13M - 1Y]		2,851	2,847	396	0	0	0	3,082	0	0	0	0	715	2	0	0
1Y1 - 2Y]		4,269	4,267	738	0	0	0	2,846	0	0	0	0	532	2	0	0
2Y1 - 3Y]		8,586	8,585	1,056	0	0	0	4,227	1	3	0	0	3	0	0	0
3Y1 - 5Y]		15,653	15,648	900	0	0	0	6,643	1	1	0	0	3	0	0	0
5Y1 - 10Y]		13,284	13,282	1,850	0	0	0	5,763	0	0	0	0	778	0	0	0
10Y+ more		3,890	3,890	621	0	0	0	759	2,470	1,512	5,709	110	1,081	498	0	0
Total		50,303	50,240	6,376	0	0	0	18,964	25,242	1,522	6,719	197	3,662	2,885	14	0

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

UNICREDIT, SOCIETA' PER AZIONI

As of 31/12/2023

(min EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures		
		Non-derivative financial assets by accounting portfolio												Nominal	Provisions	
		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					
[0 - 3M]	Other Central and eastern Europe countries non EEA	42	42	0	0	23	19	0	0	0	0	0	0	0	2	0
[3M - 1Y]		51	50	0	0	38	13	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		161	160	1	0	76	83	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		240	239	4	0	139	96	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		439	437	5	0	183	249	0	0	0	0	0	0	0	14	0
[5Y - 10Y]	516	513	16	0	97	398	3	384	144	0	0	0	0	336	0	
[10Y - more]	168	168	0	0	0	168	0	0	0	0	0	0	0	200	0	
Total	1,617	1,600	28	0	555	1,023	3	394	14	0	0	0	352	0	319	
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		130	130	0	0	103	27	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		8	8	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		47	47	0	0	0	47	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	756	756	0	0	0	756	0	0	0	0	0	0	0	133	0	
[10Y - more]	67	67	0	0	0	67	0	0	0	0	0	0	0	0	0	
Total	1,090	1,090	0	0	103	827	0	0	0	0	0	0	133	0	23	
[0 - 3M]	Latin America and the Caribbean	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		2	2	0	0	0	2	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		8	8	0	0	0	8	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	202	202	0	0	0	202	0	0	0	0	0	0	0	0	0	
[10Y - more]	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	223	212	0	0	0	212	0	0	0	0	0	0	0	0	10	
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		6	6	0	0	6	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		56	56	0	0	0	56	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		30	30	0	0	0	30	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	471	470	0	0	0	470	0	0	0	0	0	0	0	42	0	
[10Y - more]	514	506	0	0	0	506	0	0	0	0	0	0	0	163	2	
Total	1,077	1,062	0	0	0	1,062	0	0	0	0	0	0	975	2	70	
[0 - 3M]	Others	34	34	0	0	30	3	0	0	0	0	0	0	0	0	0
[3M - 1Y]		83	83	10	0	69	4	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		109	109	9	0	97	3	0	0	0	0	0	0	0	16	0
[2Y - 3Y]		31	31	4	0	14	13	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		372	372	14	0	141	216	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	2,234	2,293	58	29	830	1,375	0	0	0	0	0	0	0	26	0	
[10Y - more]	4,387	4,586	1,732	180	1,011	1,785	0	0	0	0	0	0	0	232	0	
Total	7,909	7,907	1,828	209	2,273	3,399	0	0	0	0	0	0	268	0	104	

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 counterparties 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 counterparties (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 positions to be included in this column. This item does not include exposures to counterparties (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

Regions

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: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "or 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 eGAAP

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

UNICREDIT, SOCIETA' PER AZIONI

As of 30/06/2024

(min EUR)		Direct exposures													Risk weighted exposure amount					
Residual Maturity	Country / Region	On balance sheet					Derivatives				Off balance sheet									
		Non-derivative financial assets by accounting portfolio					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures									
		Total carrying amount of non-derivative financial assets (net of short positions)					Carrying amount		Carrying amount		Nominal	Provisions								
Total gross carrying amount of non-derivative financial assets	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	Notional amount	Notional amount											
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		40	40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		68	68	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		117	117	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		20	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		16	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		191	191	0	0	0	181	10	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		942	942	0	0	0	430	512	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		2,189	2,189	118	0	0	1,182	886	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		1,945	1,945	284	0	0	633	125	0	0	0	0	0	0	0	0	0	0	0	0
Total		4,461	4,461	462	0	0	2,463	1,527	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		299	299	0	0	0	294	6	0	271	2	0	205	706	0	0	0	0	0	0
[3M - 1Y]		1,130	1,130	14	0	0	289	784	25	546	1	154	194	0	0	0	0	0	0	0
[1Y - 2Y]		1,099	1,099	110	0	0	297	429	25	296	4	140	140	0	0	0	0	0	0	0
[2Y - 3Y]		845	845	9	0	0	350	298	97	1,517	30	567	0	0	0	0	0	0	0	0
[3Y - 5Y]		2,294	2,294	142	0	0	938	1,202	147	2,215	102	1,279	9	0	0	0	0	0	0	0
[5Y - 10Y]		4,091	4,091	301	0	0	1,699	2,092	182	2,495	149	1,542	15	0	0	0	0	0	0	0
[10Y+ more]		5,375	5,375	397	0	0	2,397	4,872	1,082	4,872	324	2,986	2,346	0	0	0	0	0	0	0
Total		15,072	15,072	974	0	0	2,882	10,472	1,562	12,837	612	6,873	3,476	0	0	0	0	0	0	0
[0 - 3M]		82	81	0	0	0	20	61	0	18	0	0	13	0	0	0	0	0	0	0
[3M - 1Y]		330	330	0	0	0	192	127	0	0	0	0	34	0	0	0	0	0	0	0
[1Y - 2Y]		21	21	0	0	0	2	20	0	0	0	0	1	0	0	0	0	0	0	0
[2Y - 3Y]		793	793	0	0	0	46	748	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		838	838	1	0	0	78	766	0	0	0	0	5	0	0	0	0	0	0	0
[5Y - 10Y]		1,177	1,176	2	0	0	367	807	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		1,229	1,229	7	0	0	79	1,150	0	0	0	0	207	0	0	0	0	0	0	0
Total		4,460	4,460	4	0	0	290	3,681	0	18	0	0	340	0	0	0	0	0	0	100
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		0	0	0	0	0	0	0	0	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 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		50	50	0	0	0	0	39	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		265	265	3	0	0	3	244	0	0	0	0	1	0	0	0	0	0	0	0
[2Y - 3Y]		593	592	4	0	0	134	454	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		685	685	3	0	0	68	476	56	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		638	638	12	0	0	85	531	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		8	8	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		2,310	2,310	30	0	0	446	1,740	53	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		514	514	0	0	0	0	514	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		185	185	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		699	699	0	0	0	0	185	0	514	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		2,207	2,207	76	0	0	247	1,961	0	0	0	0	88	0	0	0	0	0	0	0
[3M - 1Y]		2,795	2,795	804	0	0	2,781	1,604	0	0	0	10	1,706	0	0	0	0	0	0	0
[1Y - 2Y]		6,000	6,000	325	0	0	3,034	2,640	0	7	0	112	0	0	0	0	0	0	0	0
[2Y - 3Y]		4,789	4,782	196	0	0	908	3,679	0	0	0	1	0	0	0	0	0	0	0	0
[3Y - 5Y]		14,474	14,473	203	0	0	6,470	7,760	0	0	0	1	0	0	0	0	0	0	0	0
[5Y - 10Y]		12,433	12,430	405	0	0	4,774	4,651	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		3,472	3,441	284	0	0	639	2,552	1,292	5,700	137	1,104	366	0	0	0	0	0	0	0
Total		46,253	46,209	2,262	0	0	18,364	24,910	1,292	6,712	180	3,823	2,321	0	0	0	0	0	0	613

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

UNICREDIT, SOCIETA' PER AZIONI

As of 30/06/2024

Direct exposures														Off balance sheet		Risk weighted exposure amount			
On balance sheet														Off-balance sheet 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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions						
				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								
(0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]	Other Central and eastern Europe countries non EEA	77	76	1	0	0	0	36	40	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		322	320	2	0	0	0	210	209	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		218	215	4	0	0	0	109	103	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		385	383	4	0	0	0	119	258	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		599	597	30	0	0	0	62	496	0	0	0	0	0	0	0	0	127	
[10Y - more]	10	10	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	84	
Total		1,612	1,606	62	0	0	0	537	1,014	0	0	0	0	0	0	0	0	299	
(0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		134	134	0	0	0	0	106	28	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		46	46	0	0	0	0	0	40	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		258	258	0	0	0	0	0	258	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	568	568	0	0	0	0	0	568	0	0	0	0	0	0	0	0	0	88	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1,000	1,000	0	0	0	0	166	894	0	0	0	0	0	0	0	0	0	14
(0 - 3M]	Latin America and the Caribbean	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		57	57	0	0	0	0	0	57	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	148	148	0	0	0	0	0	148	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		216	205	0	0	0	0	205	0	0	0	0	0	0	0	0	0	0	10
(0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		30	30	0	0	0	0	0	30	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		25	23	0	0	0	0	0	23	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		37	37	0	0	0	0	0	37	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		32	32	0	0	0	0	0	32	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	474	474	0	0	0	0	0	474	0	0	0	0	0	0	0	0	0	33	
[10Y - more]	459	459	0	0	0	0	0	459	0	0	0	0	0	0	0	0	0	79	
Total		1,097	1,092	0	0	0	0	1,092	0	0	0	0	0	0	0	0	0	0	87
(0 - 3M]	Others	1	1	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		202	202	76	0	0	0	123	3	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		68	68	15	0	0	0	39	14	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		66	66	22	0	0	0	0	43	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		1,058	1,057	311	0	0	0	360	386	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	3,050	3,049	150	29	0	0	1,454	1,462	0	0	0	0	0	0	0	0	0	38	
[10Y - more]	9,877	9,866	9,866	205	0	0	2,311	2,293	0	0	0	0	0	0	0	0	0	230	
Total		10,302	10,299	1,081	234	0	4,086	4,195	0	0	0	0	0	0	0	0	0	0	54

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 counterparties 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 counterparties (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 counterparties (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

Regions:

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: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela/ Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
UNICREDIT, SOCIETA' PER AZIONI

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾						
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ⁴⁾				Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ⁴⁾				Collaterals and financial guarantees received on non-performing exposures
		Of which: defaulted	Of which Stage 3 ⁵⁾				Of which Stage 3 ⁵⁾						Of which: defaulted	Of which Stage 3 ⁵⁾				Of which Stage 3 ⁵⁾				
in EUR																						
Cash balances at central banks and other demand deposits	91,467	1	106	106	75	4	82	99	0	65,415	0	106	106	73	7	81	95	0	0	0		
Debt securities (including at amortised cost and fair value)	145,268	0	91	91	4	226	64	3	0	153,759	0	89	89	4	233	69	2	1	0	0		
Central banks	462	0	0	0	0	0	0	0	0	601	0	0	0	0	0	0	0	0	0	0		
General governments	98,719	0	1	1	0	128	1	0	0	104,208	0	1	1	0	143	1	0	0	0	0		
Credit institutions	23,397	0	0	0	0	11	0	0	0	24,506	0	0	0	0	2	0	0	0	0	0		
Other financial corporations	18,746	0	86	86	3	66	61	2	0	20,109	0	84	84	3	70	61	2	0	0	0		
Non-financial corporations	3,940	0	4	4	1	19	3	1	0	3,935	0	4	4	1	18	2	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	495,333	1,132	12,077	12,077	12,031	5,238	5,772	5,754	4,012	472,043	1,083	11,789	11,789	11,722	4,694	5,528	5,497	4,163	0	0		
Central banks	16,363	0	0	0	0	1	0	0	0	8,111	0	0	0	0	2	0	0	0	0	0		
General governments	23,788	71	519	519	519	37	37	37	420	23,644	71	519	519	518	43	53	53	399	0	0		
Credit institutions	30,897	15	74	74	74	21	14	14	46	23,660	1	68	68	17	11	11	47	0	0	0		
Other financial corporations	58,156	6	633	633	625	254	216	206	27	58,911	15	449	449	439	251	200	190	19	0	0		
Non-financial corporations	233,714	619	8,144	8,144	8,114	3,274	4,297	4,289	2,302	226,168	572	8,148	8,148	8,097	2,848	4,001	3,980	2,707	0	0		
of which: small and medium-sized enterprises	74,279	227	3,395	3,395	3,380	1,305	1,854	1,847	1,211	73,360	178	3,732	3,732	3,720	1,176	1,980	1,974	1,402	0	0		
of which: Loans collateralized by commercial immovable property	54,976	98	2,249	2,249	2,229	792	1,164	1,159	991	54,043	101	2,154	2,154	2,144	762	1,023	1,018	1,027	0	0		
Households	132,415	411	2,707	2,707	2,701	1,051	1,209	1,208	1,129	131,647	422	2,695	2,695	2,699	1,534	1,264	1,263	993	0	0		
of which: Loans collateralized by residential immovable property	91,765	223	1,283	1,283	1,279	979	330	329	913	91,324	225	1,184	1,184	1,179	899	352	352	700	0	0		
of which: Credit for consumption	20,988	114	692	692	691	402	441	440	47	21,142	115	699	699	698	377	462	461	44	0	0		
DEBT INSTRUMENTS other than HFT	732,066	1,133	12,273	12,273	12,198	5,487	5,919	5,915	4,013	691,217	1,083	11,984	11,984	11,799	4,934	5,672	5,566	4,164	0	0		
OFF-BALANCE SHEET EXPOSURES	374,465		2,465	2,465	2,027	694	647	644	487	361,246		2,897	2,897	2,287	610	674	609	738	0	0		

¹⁾ For the definition of non-performing exposures please refer to Article 47a(2) of Regulation (EU) No 575/2013 (CRD).

²⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

³⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

⁴⁾ 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 denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporal F 18.00 / F 18.00), 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 FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ 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.

2024 EU-wide Transparency Exercise

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

	As of 31/03/2024										As of 30/06/2024									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾			Collateral and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾			Collateral and financial guarantees received on non-performing exposures				
	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽⁴⁾			Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽⁴⁾						
		Of which: defaulted	Of which Stage 3 ⁽⁵⁾			Of which Stage 3 ⁽⁵⁾		Of which: defaulted		Of which Stage 3 ⁽⁵⁾										
(in € bn)																				
Cash balances at central banks and other demand deposits	69,571	0	107	107	73	7	83	57	0	55,440	0	107	107	73	6	82	57	0		
Debt securities (including at amortised cost and fair value)	157,908	0	86	86	38	234	60	1	162,555	4	193	193	148	138	83	1				
Central banks	379	0	0	0	0	0	0	0	248	0	0	0	0	0	0	0				
General governments	106,305	0	1	1	0	136	1	0	109,280	1	1	1	0	133	1	0				
Credit institutions	27,194	0	0	0	0	-1	0	0	28,650	0	0	0	0	-1	0	0				
Other financial corporations	20,180	0	81	81	1	73	57	0	20,776	0	188	188	115	3	133	86	0			
Non-financial corporations	3,849	0	4	4	2	12	2	1	3,559	2	4	4	2	10	2	4	0			
Loans and advances (including at amortised cost and fair value)	491,875	965	12,175	12,175	12,109	4,531	5,511	5,483	4,496	490,479	960	11,761	11,761	11,894	4,376	5,516	5,488	3,933		
Central banks	14,249	0	0	0	0	2	0	0	0	15,863	0	0	0	0	0	0	0	0		
General governments	23,827	46	476	476	478	38	37	37	391	24,021	38	452	452	452	37	35	38	368		
Credit institutions	31,907	1	56	56	56	13	10	10	40	30,125	1	55	55	55	14	9	9	39		
Other financial corporations	66,889	3	348	348	338	256	159	146	20	67,339	2	415	415	405	232	179	166	15		
Non-financial corporations	224,243	410	8,638	8,638	8,588	2,793	4,041	4,020	2,923	223,607	463	8,183	8,183	8,134	2,642	4,035	4,017	2,508		
of which: small and medium-sized enterprises	72,182	186	3,832	3,832	3,817	1,120	1,978	1,969	1,491	71,614	156	3,843	3,843	3,828	1,136	2,003	2,003	1,461		
of which: Loans collateralised by commercial immovable property	14,258	57	2,187	2,187	2,178	698	1,007	1,003	1,082	13,910	47	2,031	2,031	2,028	764	956	953	962		
Households	130,330	505	2,657	2,657	2,650	1,428	1,268	1,268	1,032	129,528	459	2,655	2,655	2,647	1,450	1,262	1,261	997		
of which: Loans collateralised by residential immovable property	91,027	294	1,229	1,229	1,223	834	358	358	831	90,483	271	1,180	1,180	1,173	837	340	340	809		
of which: Credit for consumption	21,560	128	708	708	707	386	466	465	39	22,138	116	740	740	739	386	477	477	36		
DEBT INSTRUMENTS other than HFT	719,154	965	12,368	12,368	12,185	4,762	5,453	5,539	4,497	708,474	964	12,061	12,061	11,884	4,590	5,734	5,628	3,934		
OFF-BALANCE SHEET EXPOSURES	383,776		2,899	2,899	2,238	909	666	615	743	374,356		2,843	2,843	2,872	480	615	556	487		

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) 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 credits. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/EP framework (template F 19.00 / F 19.00), 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) 2012/1651 - IT5 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 FTR/EP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) 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.

2024 EU-wide Transparency Exercise

Forborne exposures

UNICREDIT, SOCIETA' PER AZIONI

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on 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		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
(min EUR)												
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	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	3	3	2	2	0		3	3	2	2	0	
Loans and advances (including at amortised cost and fair value)	11,170	4,750	2,596	2,213	5,874	1,567	9,638	3,813	2,285	1,814	5,204	1,380
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	13	10	6	6	1	0	28	14	7	7	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,182	471	147	122	587	11	704	207	135	77	359	8
Non-financial corporations	8,361	3,518	2,087	1,833	4,208	1,137	7,387	2,937	1,789	1,473	3,853	1,030
of which: small and medium-sized enterprises	2,886	1,373	876	733	1,583		2,615	1,353	854	737	1,381	
Households	1,614	750	356	251	1,078	439	1,519	655	354	257	992	342
DEBT INSTRUMENTS other than HFT	11,173	4,752	2,598	2,214	5,874		9,641	3,815	2,286	1,816	5,204	
Loan commitments given	884	251	22	17	339	55	712	249	41	34	182	60
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	2,162						2,014					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	511						474					

⁽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 F 18.00 / F 19.00), 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.

2024 EU-wide Transparency Exercise

Forborne exposures

UNICREDIT, SOCIETA' PER AZIONI

	As of 31/03/2024						As of 30/06/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)													
Cash balances at central banks and other demand deposits	0	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	13	3	2	2	5	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	3	3	2	2	0		13	3	2	2	5		
Loans and advances (including at amortised cost and fair value)	9,936	3,831	2,267	1,796	5,356	1,440	9,856	3,632	2,253	1,697	4,857	1,235	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	26	12	8	8	0	0	23	10	6	6	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	594	152	111	64	315	11	630	178	121	67	332	10	
Non-financial corporations	7,891	3,003	1,796	1,469	4,128	1,071	7,860	2,818	1,806	1,392	3,668	885	
of which: small and medium-sized enterprises	2,631	1,292	803	678	1,410		2,626	1,416	812	675	1,303		
Households	1,426	664	352	255	913	357	1,342	626	320	232	857	340	
DEBT INSTRUMENTS other than HFT	9,939	3,834	2,268	1,797	5,356		9,869	3,635	2,255	1,698	4,862		
Loan commitments given	923	246	56	43	333	33	952	248	48	35	333	35	
QUALITY OF FORBEARANCE²													
Loans and advances that have been forborne more than twice ²	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

(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 F 18.00 / F 19.00), 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.

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 UNICREDIT, SOCIETA' PER AZIONI

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	3,944	159	159	3,944	156	0	3,835	161	161	3,835	150	0	3,787	156	156	3,787	154	0	3,685	170	170	3,685	168	0
B Mining and quarrying	2,419	14	14	2,419	496	0	1,374	11	11	1,374	130	0	1,453	11	11	1,453	130	0	1,156	11	11	1,156	125	0
C Manufacturing	60,026	2,073	2,073	60,017	2,188	0	56,096	2,293	2,293	56,099	2,082	1	54,609	2,643	2,643	54,683	2,124	1	54,045	2,596	2,596	54,041	2,607	1
D Electricity, gas, steam and air conditioning supply	12,209	210	210	12,275	233	0	12,096	184	184	12,087	223	0	11,610	172	172	11,604	222	0	10,937	171	171	10,908	191	0
E Water supply	2,288	17	17	2,288	13	0	2,237	17	17	2,237	8	0	2,278	16	16	2,278	16	0	2,113	16	16	2,113	22	0
F Construction	14,725	833	833	14,595	851	0	14,182	880	880	13,977	896	0	14,282	854	854	14,152	712	0	14,070	857	857	13,854	745	0
G Wholesale and retail trade	39,785	1,284	1,284	39,753	1,094	1	39,243	1,230	1,230	39,133	1,086	13	38,768	1,387	1,387	38,739	1,193	12	39,063	1,441	1,441	39,033	1,187	12
H Transport and storage	10,487	289	289	10,459	363	0	10,197	261	261	10,198	254	0	10,034	258	258	10,034	254	0	10,465	258	258	10,464	263	0
I Accommodation and food service activities	4,480	302	302	4,484	280	0	4,505	309	309	4,500	225	0	4,563	356	356	4,568	236	0	4,295	296	296	4,295	295	0
J Information and communication	6,877	172	172	6,890	171	1	7,008	142	142	6,920	156	1	6,759	285	285	6,671	184	1	7,891	286	286	6,658	249	1
K Financial and insurance activities	2,865	111	111	2,865	71	0	2,854	203	203	2,854	110	0	2,803	200	200	2,803	108	0	3,113	107	107	3,276	108	0
L Real estate activities	43,763	1,346	1,346	43,763	1,100	0	43,126	1,077	1,077	43,489	895	3	43,844	1,164	1,164	43,005	895	3	44,201	1,041	1,041	44,000	920	3
M Professional, scientific and technical activities	15,274	282	282	15,198	281	0	14,828	261	261	14,742	218	0	14,827	291	291	14,735	219	0	14,628	320	320	13,984	236	0
N Administrative and support service activities	5,326	413	413	5,326	137	0	5,446	396	396	5,446	177	0	5,533	386	386	5,533	117	0	5,815	148	148	5,815	108	0
O Public administration and defence, compulsory social security	922	0	0	922	0	0	983	0	0	983	0	0	954	0	0	954	0	0	945	0	0	945	1	0
P Education	319	5	5	319	5	0	311	7	7	311	5	0	315	7	7	315	8	0	300	7	7	300	6	0
Q Health services and social work activities	3,840	296	296	3,839	193	0	3,726	283	283	3,726	171	0	3,663	267	267	3,663	164	0	3,567	190	190	3,566	111	0
R Arts, entertainment and recreation	1,003	72	72	1,003	59	0	1,277	76	76	1,277	61	0	1,388	76	76	1,388	57	0	1,348	34	34	1,348	21	0
S Other services	2,809	107	107	2,839	117	0	2,444	108	108	2,444	83	0	2,105	127	127	2,105	108	0	2,468	111	111	2,468	21	0
Loans and advances	233,714	8,144	8,144	233,185	7,567	5	225,168	8,148	8,148	225,621	6,831	17	224,343	8,638	8,638	223,896	6,817	16	222,607	8,183	8,183	222,209	6,660	17

¹The 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 what is reported according to the FRRREP framework (template F 08.01), 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.

2024 EU-wide Transparency Exercise
Collateral valuation - loans and advances
UNICREDIT, SOCIETA' PER AZIONI

(mln EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024								
	Loans and advances		Performing			Non-performing			Loans and advances		Performing			Non-performing			Loans and advances		Performing			Non-performing		
			if which past due > 30days <= 90 days		if which past due > 90 days		if which past due > 30days <= 90 days		if which past due > 90 days		if which past due > 30days <= 90 days		if which past due > 90 days		if which past due > 30days <= 90 days		if which past due > 30days <= 90 days		if which past due > 90 days		if which past due > 30days <= 90 days		if which past due > 90 days	
Gross carrying amount	495,533	463,256	1,132	12,077	7,090	472,043	460,255	1,063	11,769	6,612	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which secured	329,591	321,743	802	7,646	4,798	315,069	308,047	717	7,019	4,530	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which secured with immovable property	174,214	170,372	306	3,843	2,655	173,262	169,538	367	3,746	2,502	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which instruments with LTV higher than 60% and lower or equal to 80%	37,771	37,169		582	393	38,931	38,042		889	639	0	0		0	0	0	0	0		0	0	0	0	0
Of which instruments with LTV higher than 80% and lower or equal to 100%	32,897	33,298		669	592	34,189	37,520		990	475	0	0		0	0	0	0	0		0	0	0	0	0
Of which instruments with LTV higher than 100%	29,697	29,682		1,212	707	14,652	14,020		452	430	0	0		0	0	0	0	0		0	0	0	0	0
Accumulated impairment for secured assets	6,668	2,631	67	3,122	1,222	5,889	2,854	69	3,026	1,635	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Collateral																								
Of which value capped at the value of exposure	226,398	226,056	301	2,250	1,649	216,896	214,325	542	2,281	1,638	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which immovable property	151,103	149,100	244	2,003	1,447	149,697	147,691	292	2,015	1,438	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which value above the cap	126,480	124,110	432	4,370	2,864	126,978	122,676	520	4,302	2,774	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which immovable property	116,109	111,456	379	3,652	2,546	106,404	102,674	473	3,749	2,696	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Financial guarantees received	59,846	58,084	406	1,762	1,046	60,026	58,144	269	1,882	1,033	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Accumulated partial write-off	-450	0	0	-450	-27	-427	0	0	-427	-29	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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.