

Bank Name	UniCredit SpA
LEI Code	549300TRUWO2CD2G5692
Country Code	IT



Capital UniCredit SpA

		(min EUR. %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
	A	OWN FUNDS	64,454	59,240	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	48,880	45,330	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	33,486	33,659	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	16,217	14,937	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	-4,327	-6,474	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	7,824	7,632	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	238	263	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-410	-659	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-3,356	-3,315	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-526	-414	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-39	-6	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-42	-41	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
					C 01.00 (r450,c010) + C 01.00 (r460,c010)	
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-217	-95	+ C 01.00 (r430,c10) + C 01.00 (r40,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Anticles 4(26), 36(1) point (k) (i) and 59 to 51 of CRE; Anticles 36(1) point (k) (ii), 24(2) point (b), 244(1) point (b) and 258 of CRE; Anticles 36(1) point k) (iii) and 379(1) of CRE; Anticles 36(1) point k) (iv) and 153(8) of CRE and Anticles 36(1) point k) (iv) and 155(4) of CRE.
	A.1.14.1	Of which: from securitisation positions (·)	-217	-95	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-376	-378	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	409	222	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	94	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	315	222	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,823	5,593	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital Instruments	4,583	4,609	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Ter 1 Capital components and deductions	-55	-49	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	1,295	1,034	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	54,703	50,923	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	9,751	8,317	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	8,678	7,587	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	336	348	$\begin{array}{l} C \; 01.00 \; (910, c010) + C \; 01.00 \; (920, c010) \\ + \; C \; 01.00 \; (930, c010) + C \; 01.00 \\ (940, c010) + \; C \; 01.00 \; (950, c010) + C \\ 01.00 \; (970, c010) + C \; 01.00 \; (970, c010) + C \\ 01.00 \; (9770, c010) + C \; 01.00 \; (9774, c010) + C \\ 01.00 \; (9770, c010) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	737	382	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	356,100	360,690	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	-332	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.73%	12.57%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.36%	14.12%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.10%	16.42%	CA3 {5} (A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	48,471	45,108	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.60%	12.51%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requ				

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not elicible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "CORP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Piller 3 disclosure



Leverage ratio

UniCredit SpA

	(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	54,703	50,923	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	52,999	49,667	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	954,896	954,789	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
В.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	954,886	954,789	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.7%	5.3%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.6%	5.2%	C 47.00 (r330,c010)	



Risk exposure amounts

UniCredit SpA

(min EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	307,187	311,931
Risk exposure amount for securitisation and re-securitisations in the banking book	2,222	3,628
Risk exposure amount for contributions to the default fund of a CCP	76	83
Risk exposure amount Other credit risk	304,889	308,220
Risk exposure amount for position, foreign exchange and commodities (Market risk)	12,906	14,257
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	5	4
Risk exposure amount for Credit Valuation Adjustment	3,133	1,821
Risk exposure amount for operational risk	32,276	31,016
Other risk exposure amounts	599	1,665
Total Risk Exposure Amount	356,100	360,690

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



P&L

UniCredit SpA

	As of 31/12/2017	As of 30/06/2018
(min EUR)		
Interest income	18,166	8,671
Of which debt securities income	2,475	884
Of which loans and advances income	13,363	6,827
Interest expenses	6,954	2,906
(Of which deposits expenses)	2,604	1,549
(Of which debt securities issued expenses)	2,990	969
(Expenses on share capital repayable on demand)	0	0
Dividend income	310	312
Net Fee and commission income	6,610	3,646
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	130	244
Gains or (-) losses on financial assets and liabilities held for trading, net	659	698
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-372	107
Gains or (-) losses from hedge accounting, net	59	17
Exchange differences [gain or (-) loss], net	677	-428
Net other operating income /(expenses)	917	462
TOTAL OPERATING INCOME, NET	20,202	10,822
(Administrative expenses)	12,465	6,185
(Depreciation)	980	484
Modification gains or (-) losses, net	n.a.	-2
(Provisions or (-) reversal of provisions)	720	470
(Commitments and guarantees given)	187	-118
(Other provisions)	533	588
Of which pending legal issues and tax litigation ¹	135	
Of which restructuring ¹	39	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,438	1,209
(Financial assets at fair value through other comprehensive income)	n.a.	7
(Financial assets at amortised cost)	n.a.	1,202
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	119	-61
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	309	198
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not gualifying as discontinued operations	26	41
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	3,815	2,771
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,118	2,233
Profit or (-) loss after tax from discontinued operations	2,667	14
PROFIT OR (-) LOSS FOR THE YEAR	5,784	2,247
Of which attributable to owners of the parent	5,473	2,136
or which all build to owners or the parent	J ₁ 7,J	2,150

⁽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."

EBA EMORAN

2018 EU-wide Transparency Exercise

Market Risk UniCredit SpA

	SA					IM										IM						
	As of 31/12/2017	As of 30/06/2018				As of 31/1	2/2017						As of 30/06/2018									
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK AL CHARGE		RICE RISKS HARGE FOR			VaR <i>(Memora</i>	andum item)	STRESSED VaR (M	lemorandum item)	DEFAU MIGRAT	MENTAL JLT AND ION RISK L CHARGE		RICE RISKS		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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	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	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	1,272	1,450	105	34	291	97							155	51	576	159						
Of which: General risk	1,171	1,380	57	17	161	57							64	21	156	62						
Of which: Specific risk	100	70	83	28	259	100							125	57	465	105						
Equities	23	25	20	7	71	22							25	7	27	9						
Of which: General risk	8	8	0	0	0	0							0	0	0	0						
Of which: Specific risk	14 476	17 616	20	7	71	22							25	7	27	9						
Foreign exchange risk Commodities risk	4/6	616	49	16	86	28							38	8	2/	23						
Total	1,798	2,121	114	36	281	85	492	492	0	0	0	11,096	123	44	532	148	315	270	0	0	0	12,132



Credit Risk - Standardised Approach

UniCredit SpA

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06,	2018	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	195,420	209,768	19,350		137,184	152,683	21,352	
	Regional governments or local authorities	31.421	31.245	951		26.820	27.406	797	
	Public sector entities	12,601	8,371	1,120		11,088	7,127	1,353	
	Multilateral Development Banks	437	1.217	0		684	1.476	7	
	International Organisations	1,382	1,382	0		1,355	1,355	0	
	Institutions	14.106	6.579	1.774		13.941	7.823	1.908	
	Corporates	93,529	63,670	61,004		99,685	63,365	61,406	
	of which: SME	27.390	19.724	18.990		26.604	19.108	18.564	
	Retail	47.562	34.228	24.227		46.942	33.572	23.828	
	of which: SME	12,061	8,820	5,205		11,192	8,146	4,789	
Consolidated data	Secured by mortgages on immovable property	10.296	10.221	3.987		10.739	10.639	4.159	
	of which: SME	3,288	3,242	1,335		3,357	3,290	1,383	
	Exposures in default	14.347	5.682	6.415	8.022	12.967	5.119	5.760	7.322
	Items associated with particularly high risk	3,055	2,542	3,812		2,694	2,183	3,274	
	Covered bonds	437	437	91		430	430	85	
	Claims on institutions and corporates with a ST credit assessment	1,633	1,429	1,353		4,563	2,082	986	
	Collective investments undertakings (CIU)	238	238	2.442		16	16	21	
	Equity	6,667	6,660	11,716		6,527	6,517	11,749	
	Securitisation	577	577	118		2.768	2.747	676	
	Other exposures	15,840	15,799	12,627		15,878	15,832	13,263	
	Standardised Total	449,549	400,043	150,987	9,300	394,282	340,371	150,626	9,214

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06,	/2018	
	(min EUR %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	102.254	106,491	12.844		76,239	80,948	13.978	
	Regional governments or local authorities	5.372	2,593	519		4,218	2,322	13,976	
	Public sector entities	3.018	1.472	896		4.218	1.946	1,182	
	Multilateral Development Banks	3,018	1,472	0		3,190	1,540	1,102	
	International Organisations	0	0	0		0	0	0	
	Institutions	8.353	1.570	358		6,594	1.566	310	
	Corporates	24.934	19.851	19.325		26.687	20.259	20,278	
	of which: SME	5.524	4.827	4.738		5,778	5.035	4,939	
	Retail	20.723	15.427	11.152		21.044	15.160	11.016	
	of which: SME	3,364	2.737	1.668		2.842	2,219	1.339	
ITALY	Secured by mortgages on immovable property	3.998	3,982	1.724		4.153	4.124	1.796	
117121	of which: SME	2.302	2.291	981		2.296	2.276	1.004	
	Exposures in default	8,694	3,719	4,095	4,670	7,691	3,329	3,620	4,096
	Items associated with particularly high risk	2.479	2.106	3.159		2.069	1.686	2.529	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	28	28	12		2.028	28	9	
	Collective investments undertakings (CIU)	198	198	2,391		1	1	0	
	Equity	5,530	5,523	10,580		5,714	5,704	10,937	
	Securitisation								
	Other exposures	8,998	8,977	6,729		9,026	9,003	7,310	
	Standardised Total ²				5.373				4,917

Original exposure, unlike Decourse value, constraint device tables in the accurate any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
 Original exposure, unlike Decourse value, constraint before tables (in the accurate any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
 Original exposure, unlike Decourse value, constraint before tables (free excursion factors or credit risk adjustments.
 Original exposure, unlike Decourse value, constraint exposures, additional valuation adjustments.
 Original exposure, unlike Decourse value, constraint exposures, additional valuation adjustments.
 Original exposure, unlike Decourse value, constraint exposures, additional values adjustments.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(min EUS. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustme and provisions
	Central governments or central banks	28,320	30,339	0		1,982	4,754	0	
	Regional governments or local authorities	20.126	20.264	1		16.559	16.865	1	
	Public sector entities	4,890	5,114	4		3,963	4,156	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	802	507	158		812	705	129	
	Corporates	4,515	3,513	3,075		4,624	3,248	2,809	
	of which: SME	737	1.035	805		742	571	554	
	Retail	1,098	535	380		983	443	314	
	of which: SME	190	116	67		167	107	62	
GERMANY	Secured by mortgages on immovable property	112	110	43		98	96	36	
	of which: SME	18	18	7		20	19	7	
	Exposures in default	124	35	41	66	131	37	41	70
	Items associated with particularly high risk	57	39	59		14	13	19	
	Covered bonds	11	11	5		11	11	5	
	Claims on institutions and corporates with a ST credit assessment	219	219	183		362	349	134	
	Collective investments undertakings (CIU)	10	10	19		6	6	13	
	Equity	132	132	132		103	103	103	
	Securitisation								
	Other exposures	3,762	3,762	3,754		3,560	3,560	3,560	
	Standardised Total ² are value, is reported before taking into account any effect due to credit conversion factors or credit risk				74				84

					Standardis	ed Approach			
			As of 31/1	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	17,110	20,055	0		9,373	12,285	0	
	Regional governments or local authorities Public sector entities	5.015 1.861	7.396 101	13 20		5.163 1.830	7.333 104	13 21	
	Multilateral Development Banks	1,001	101	20		1,830	104	21	
	International Organisations	0	0	0		0	0	0	
	Institutions	138	410	85		59	323	84	
	Corporates	5.038	2.049	2.032		4.694	1.843	1.826	
	of which: SME	1,126	732	715		982	650	633	
	Retail	949	615	429		954	626	436	
	of which: SME	190	181	103		193	184	105	
AUSTRIA	Secured by mortgages on immovable property	474	469	225		476	472	225	
	of which: SME	267	265	127		263	261	125	
	Exposures in default	198	106	132	80	200	110	138	78
	Items associated with particularly high risk	14	14	21		21	19	29	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	1	1	1		120	120	65	
	Collective investments undertakings (CIU)	1	1	0		1	1	0	
	Equity Securitisation	266	266	266		39	39	39	
	Securitisation Other exposures	838	838	765		718	718	683	
	Standardised Total ²	636	0.0	/00	91	/18	/10	00.3	103

Control exposure, unlike Exposure who, is reported before taking into account any effect due to credit conversion factors or order risk mitigation technologie (e.g. substitution effects).
 Control exposure, unlike Exposure who, is reported before taking into account any effect due to credit conversion factors or order risk mitigation technologie (e.g. substitution effects).
 Control exposure, unlike Exposure who, is reported before taking into account any effect due to credit conversion factors or order risk advataments (AVAe) and other own funds reductions related to the exposures, but includes expression encoders additional advataments (AVAe) and other own funds reductions related to the exposures, but includes exercised credit risk advataments.



Credit Risk - Standardised Approach

UniCredit SpA

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustmer and provisions
	Central governments or central banks	7.422	8.217	3.854		7.623	8.455	3.461	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	39	23	19		26	25	25	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	961	613	366		1.083	858	467	
	Corporates	24,047	15,597	15,516		22,591	15,398	15,323	
	of which: SME	11.530	6.918	6.837		10.455	6.746	6.671	
	Retail	11,388	6,589	4,407		10,200	5,793	3,866	
	of which: SME	5.074	2.991	1.709		4.650	2.684	1.534	
TURKEY	Secured by mortgages on immovable property	1,025	1,016	330		1,001	980	317	
	of which: SME	361	352	97		402	381	108	
	Exposures in default	969	233	245	672	779	127	132	636
	Items associated with particularly high risk	0	0	0		1	1	1	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		9	9	10	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	14	14	14		15	15	15	
	Securitisation								
	Other exposures	626	626	342		574	573	337	
	Standardised Total ²				775				914

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mi ⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjust tion techniques (e.g. substitution effects). Ints (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06,	/2018	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustmer and provisions
	Central governments or central banks	445	491	0		396	444	18	
	Regional governments or local authorities	1	1	0		1	1	0	
	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	3	2	1		2	1	0	
	Corporates	914	720	703		873	758	738	
	of which: SME	473	403	386		422	391	371	
	Retail	804	685	414		675	659	406	
	of which: SME	672	567	326		519	504	290	
ZECH REPUBLIC	Secured by mortgages on immovable property	50	49	24		51	51	25	
	of which: SME	14	14	7		20	19	9	
	Exposures in default	75	35	40	38	112	61	67	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	12	12	12		0	0	0	
	Securitisation								
	Other exposures	151	151	149		119	119	112	
	Standardised Total ²				54				66

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	nts or central banks	152	289	0		80	216	0	
	ents or local authorities	7	7	0		1	1	0	
Public sector enti		0	0	0		0	0	0	
Multilateral Deve		0	0	0		0	0	0	
International Org	anisations	0	0	0		0	0	0	
Institutions		1.949	1.635	264		2.630	2.326	357	
Corporates		354	308	305		596	419	360	
of which: SME		84	83	81		53	51	50	
Retail		27	18	12		33	24	15	
of which: SME		11	9	5		17	15	9	
UNITED KINGDOM Secured by mortg	ages on immovable property	8	8	3		8	8	3	
of which: SME		0	0	0		0	0	0	
Exposures in defa		58	45	64	8	38	34	50	4
	with particularly high risk	76	60	91		73	60	89	
Covered bonds		0	0	0		0	0	0	
	ons and corporates with a ST credit assessment	161	161	137		194	163	78	
	ents undertakings (CIU)	0	0	0		1	1	0	
Equity		0	0	0		0	0	0	
Securitisation									
Other exposures		13	13	13		7	7	7	
Standardised Tota	2 taking into account any effect due to credit conversion factors or credit risk mi				9				8

 13
 13
 13

 mitigation techniques (e.g. substitution effects).
 9

 isutiments (AVAc) and other own funds reductions related to the exosures, but includes central credit risk adjustments.
 ¹⁾ Original exposure, unlike Expo ²⁾ Total value activitiments and a

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	1.878	1.905	1.077		1.787	1.794	1.498	
	Regional governments or local authorities	1	1	1		1	0	0	
	Public sector entities	43	37	37		16	10	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	6.869	4.893	4.844		8.548	4.613	4.559	
	of which: SME	1,329	1,015	966		1,719	1,031	976	
	Retail	1.804	1.580	1.164		1.867	1.652	1.218	
RUSSIAN	of which: SME	146	130	76		145	134	80	
FEDERATION	Secured by mortgages on immovable property	237	236	82		254	252	88	
FEDERATION	of which: SME	0	0	0		0	0	0	
	Exposures in default	710	162	173	531	737	175	193	552
	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	653	420	553		488	54	78	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	18	18	18		17	17	17	
	Securitisation						10		
	Other exposures	48	48	34		64	63	63	
	Standardised Total ²				571				749

⁽⁴⁾ Onland excosure, unlike Excosure value, is reported before takino into account any effect due to credit conversion factors or credit risk mitioation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securistization exposures, additional valuation adjustments (AVIAc) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

UniCredit SpA

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06,	2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustmen and provisions ²
	Central governments or central banks	16.059	16.169	0		18.710	18.820	0	
	Regional governments or local authorities	52	52	0		48	47	0	
	Public sector entities	949	949	0		299	299	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	18	8	3		47	12	5	
	Corporates	93	87	85		116	104	103	
	of which: SME	36	36	34		34	34	33	
	Retail	35	29	17		27	22	13	
CDATAL	of which: SME	28	24	14		21	18	10	
SPAIN	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	14	8	12	6	12	8	12	4
	Covered bonds	426	426	85		419	419	80	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	426	426	85		419	419	80	
	Collective investments undertakings (CIU)	0	0	0		1	0	0	
	Equity	106	106	106		103	103	103	
	Securitisation	106	100	105		103	105	103	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²		l	0	6	0	0		6

¹⁰ Organia expanse, while Docume whe, is reported before taking into account any effect due to credit conversion factors or credit risk instigation techniques (c.g. substitution effects).
⁽²⁾ Todal wake adjustments and provisions per country of counterparty excludes those for ecountisation exposures, additional valuation adjustments (AVe) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06,	/2018	
	(min EUE, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	3,516	5,084	0		3,841	5,325	0	
	Regional governments or local authorities	3	3	1		2	2	0	
	Public sector entities	387	223	0		385	223	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	597	560	94		1.144	1.076	142	
	Corporates	991	568	331		1,041	604	352	
	of which: SME	71	75	70		35	37	32	
	Retail	36	28	17		48	38	23	
	of which: SME	27	24	13		38	33	19	
FRANCE	Secured by mortgages on immovable property	3	3	1		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	22	3	3	16	12	2	3	9
	Items associated with particularly high risk	25	24	36		28	28	42	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	59	59	39		91	91	26	
	Collective investments undertakings (CIU)	2	2	2		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	1	1	1		1	1	0	
	Standardised Total ²				17				10

Characteristics of the second se

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	171	171	0		184	184	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	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	500	543	148		483	373	130	
	Corporates	3.525	1.979	1.718		3.644	2.068	1.778	
	of which: SME	266	79	78		27	24	23	
	Retail	20	11	8		41	24	16	
	of which: SME	8	5	3		10	7	4	
UNITED STATES	Secured by mortgages on immovable property	7	7	2		6	6	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	32	7	11	8	23	2	3	6
	Items associated with particularly high risk	9	7	11		7	7	10	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	333	333	333		434	434	332	
	Collective investments undertakings (CIU)	1	1	2		0	0	0	
	Equity	67	67	67		84	84	84	
	Securitisation								
	Other exposures	41	28	10		37	24	9	
	Standardised Total ²				42				43

Conception of the second second



Credit Risk - IRB Approach UniCredit SpA

								IRB Appro	ach						
			As of 31/12/2017 As of 30/06/2018 Original Exposure* Exposure* Exposure * Exp												
		(min EUR, %)		Of which: defaulted ⁽²⁾	Value ⁻		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	and provision	
		banks and central governments	18.676	185	16.356	756	2	40	31.098	225	28.424	1.606	2	52	
	Institut	ions	51,291	10	39,698	8,598	2	56	77,692	11	65,712	11,148	2	61	
	Corpora		423.688	35.707	258.699	107.466	6.726	22.921	425.890	22.514	260.114	108.622	3.508	13.435	
		Corporates - Of Which: Specialised Lending	20,656	1,698	18,769	6,940	150	793	21,300	1,380	18,378	7,077	119	662	
		Corporates - Of Which: SME	94.190	19.058	68.350	26.540	4.139	13.770	86.980	10.856	61.266	24.542	1.959	7.068	
	Retail		148,947	19,368	132,044	34,358	6,483	12,737	142,419	11,442	125,137	31,493	3,653	8,124	
		Retail - Secured on real estate property	95.854	11.135	95.326	22.744	4.122	5.806	92.655	7.082	92.171	21.165	2.591	4.384	
		Retail - Secured on real estate property - Of Which: SME	7,367	1,855	7,165	1,458	264	1,079	6,429	1,009	6,228	1,265	133	630	
Consolidated data		Retail - Secured on real estate property - Of Which: non-	88,487	9,280	88,161	21,286	3,858	4,727	86,226	6,073	85,944	19,900	2,458	3,754	
		Retail - Qualifying Revolving	8,588	379	5,700	649	43	355	8,564	361	5,648	660	40	338	
		Retail - Other Retail	44.505	7.854	31.018	10.964	2.319	6.576	41.199	4.000	27.317	9.669	1.022	3.402	
		Retail - Other Retail - Of Which: SME	32,280	7,636	20,768	6,626	2,300	6,318	28,498	3,784	16,789	5,202	1,004	3,088	
		Retail - Other Retail - Of Which: non-SME	12.225	218	10.250	4.338	19	258	12.702	215	10.529	4.467	18	314	
	Equity		137	4	137	277	0		848	0	848	2,612	0		
	Securiti		21.406		20.649	2.104		0	18.016		17.261	2.952		0	
		on credit-obligation assets				2,566						2,789		4	
exposure, unlike Exposure value, is report	IRB Tot	al				156,124						161,222			

							IKB Appro	acii					
				As of 31/12/	2017					As of 30,	/06/2018		
		Original Exp	osure1	Exposure Value ¹	Risk expo	sure amount	Value adjustments and	Original Exposure ¹		Exposure Value ¹			Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	10	4	689	128	1	14	46	4	776	174	1	18
	Institutions	11.400	6	11.114	2.237	2	34	23.531	4	22.885	1.904	1	40
	Corporates	156,674	28,716	87,254	42,453	6,379	19,069	149,674	16,804	81,423	41,494	3,219	9,873
	Corporates - Of Which: Specialised Lending	3.057	254	2.831	1.228	48	130	4.292	218	3.087	1.349	42	135
	Corporates - Of Which: SME	45.683	16.801	31.461	14.773	4.036	12.301	38.821	8.785	24.471	12.822	1.858	5.672
	Retail	87,667	18,095	77,025	22,999	6,390	11,590	80,113	10,205	69,284	20,065	3,563	6,995
	Retail - Secured on real estate property	59.018	10.651	59.038	17.375	4.108	5.445	55.320	6.619	55.351	15.888	2.580	4.086
	Retail - Secured on real estate property - Of Which: SME	4,492	1,727	4,425	1,077	262	1,016	3,534	896	3,472	896	132	587
ITALY	Retail - Secured on real estate property - Of Which: non-	54,525	8,925	54,613	16,298	3,847	4,429	51,786	5,723	51,879	14,992	2,448	3,499
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	28.650	7.444	17.987	5.624	2.281	6.145	24.793	3.586	13.934	4.177	983	2.908
	Retail - Other Retail - Of Which: SME	28,644	7,440	17,982	5,622	2,280	6,141	24,789	3,585	13,931	4,175	983	2,908
	Retail - Other Retail - Of Which: non-SME	6	4	5	2	1	3	4	1	2	2	0	1
	Equity	4	0	4	8	0	0	381	0	381	1,403	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Appro	ach						
				As of 31/12	2017					As of 30/	06/2018			
		Original Exp	osure1	Exposure	Risk expo	sure amount	Value adjustments	Original Exposure ¹		Exposure	Risk exposure amount		Value adjustmen	
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions	
	Central banks and central governments	3	0	3	3	0	0	3	0	3	3	0	0	
	Institutions	3,424	0	2,999	506	0	2	4,219	1	3,689	787	0	2	
	Corporates	101.776	2.354	66.824	18.260	150	1.323	103.477	1.902	70.262	18.826	128	1.213	
	Corporates - Of Which: Specialised Lending	4,424	715	4,300	809	46	357	4,281	489	4,203	845	30	287	
	Corporates - Of Which: SME Retail	27.110 34.371	601 395	20.740 29.619	4.124	46	344 206	27.447 35.121	572 426	21.029 30.232	4.277	48 26	332 250	
	Retail Retail - Secured on real estate property	34,3/1 21.906	395 188	29,619 21.244	4,963	23	206	35,121 22.046	426	30,232 21.423	2,569	26	250	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	21.906	188	21.244	2.653	2	50	22.046	201 22	21.423	2.569	2	51	
GERMANY	Retail - Secured on real estate property - Of Which: on-	21.052	166	20.469	2.541	2	42	21.184	179	20.637	2.466	2	46	
GERMANT	Retail - Qualifying Revolving	4,433	24	2,233	2,341	1	16	4,402	31	2,197	2,400	2	21	
	Retail - Other Retail	8.032	183	6.143	2.099	19	140	8,673	194	6.612	2.295	22	178	
	Retail - Other Retail - Of Which: SME	1.932	70	1.351	406	9	46	1.975	77	1.409	415	11	51	
	Retail - Other Retail - Of Which: non-SME	6.100	114	4.792	1.693	10	95	6.699	117	5.203	1.880	11	126	
	Equity	38	0	38	74	0	0	87	0	87	212	0	0	
	Securitisation													
	Other non credit-obligation assets													
	IRB Total													

							IRB Approa	ach					
				As of 31/12/	2017					As of 30/	06/2018		
		Original Exp	osure1	Exposure Value ¹	Risk expo	sure amount	Value adjustments and	Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	1	1	1	0	0	0	0	0	0	0	0	0
	Institutions	5.082	1	3.103	514	0	2	5.571	1	3.549	660	0	2
	Corporates	39,287	1,462	24,846	6,679	92	828	39,816	1,194	25,235	6,935	80	714
	Corporates - Of Which: Specialised Lending	3.567	3	3.073	297	0	5	3.732	4	3.245	289	0	6
	Corporates - Of Which: SME	8,984	661	6,612	1,599	47	380	8,838	643	6,603	1,652	45	363
	Retail	21.720	684	20.478	4.954	64	815	21.985	625	20.679	4.958	58	737
	Retail - Secured on real estate property	11,935	190	12,049	2,088	5	259	12,250	172	12,354	2,072	4	190
	Retail - Secured on real estate property - Of Which: SME	1.689	78	1.651	174	2	37	1.734	69	1.685	177	1	21
AUSTRIA	Retail - Secured on real estate property - Of Which: non-	10,245	112	10,398	1,914	4	222	10,516	102	10,669	1,894	3	169
	Retail - Qualifying Revolving	3.951	334	3.300	401	41	321	3.961	309	3.287	425	38	299
	Retail - Other Retail	5,835	161	5,129	2,465	18	235	5,775	145	5,037	2,461	16	248
	Retail - Other Retail - Of Which: SME	1.195	98	994	368	11	103	1.213	90	993	377	10	97
	Retail - Other Retail - Of Which: non-SME	4,640	63	4,134	2,097	7	132	4,563	54	4,044	2,084	6	151
	Equity	20	0	20	46	0	0	148	0	148	312	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												



Credit Risk - IRB Approach

								IRB Appro	ach					
				2017					As of 30/	/06/2018				
			Original Exp	osure1	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central	banks and central governments	337	0	1	0	0	0	329	0	0	0	0	0
	Instituti	ions	246	0	226	184	0	0	244	0	194	160	0	0
	Corpora		7.797	61	4.790	3.196	3	26	6.951	55	4.657	3.246	3	29
		Corporates - Of Which: Specialised Lending	1,144	40	949	632	3	17	1,033	40	938	626	3	19
		Corporates - Of Which: SME	38	15	35	11	0	0	37	13	33	11	0	1
	Retail		4	0	4	1	0	0	3	0	3	1	0	0
		Retail - Secured on real estate property	3	0	3	1	0	0	3	0	3	1	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
TURKEY		Retail - Secured on real estate property - Of Which: non-	3	0	3	1	0	0	3	0	3	1	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Securiti: Other n	sation on credit-obligation assets												
	IRB Tot	al												

							IRB Appro	ach					
				As of 31/12,	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and	Original Exposure ¹		Exposure Value ¹			Value adjustment and
	(min EUR, %)		Of which: defaulted	Value ⁻		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	8.989	0	9.162	152	0	0	13.460	0	13.680	165	0	0
	Institutions	657	0	580	137	0	0	1,234	0	1,211	207	0	0
	Corporates	10.213	270	7.992	5.352	1	183	10.356	181	8.208	5.365	0	189
	Corporates - Of Which: Specialised Lending	1,657	54	1,537	1,109	0	29	1,831	23	1,692	1,284	0	24
	Corporates - Of Which: SME	3.120	115	2.573	1.692	0	96	3.123	118	2.627	1.664	0	126
	Retail	3,017	66	2,847	861	0	39	2,989	69	2,824	824	0	43
	Retail - Secured on real estate property	1.512	24	1.509	282	0	7	1.525	20	1.524	291	0	8
	Retail - Secured on real estate property - Of Which: SME	81	3	78	27	0	1	69	2	67	23	0	1
CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: non-	1,431	21	1,431	255	0	6	1,455	19	1,456	268	0	7
	Retail - Qualifying Revolving	49	17	49	13	0	13	43	16	43	10	0	12
	Retail - Other Retail	1.457	25	1.290	566	0	19	1.421	32	1.257	523	0	23
	Retail - Other Retail - Of Which: SME	141	7	125	76	0	7	137	10	121	71	0	8
	Retail - Other Retail - Of Which: non-SME	1,316	17	1,165	490	0	12	1,284	22	1,136	452	0	15
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

								IRB Appro	ach					
					As of 31/12	2017					As of 30,	06/2018		
			Original Expo	sure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institut	ions	8,452	1	6,827	1,098	0	1	17,066	1	15,570	3,133	0	2
	Corpora	tes	7.691	45	4.934	1.958	2	21	8.557	129	5.544	1.933	5	58
		Corporates - Of Which: Specialised Lending	384	40	388	93	2	1	441	52	384	68	4	16
		Corporates - Of Which: SME	73	0	65	64	0	2	68	0	58	69	0	4
	Retail		55	4	55	14	1	2	57	4	55	14	1	2
		Retail - Secured on real estate property	51	3	51	13	1	1	54	3	53	13	1	1
		Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	0	2	0	2	0	0	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-	48	3	48	13	1	1	51	3	51	13	1	1
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	4	1	3	1	0	1	3	1	2	0	0	1
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	3	1	3	1	0	1	3	1	2	0	0	1
	Equity		1	0	1	2	0	0	3	0	3	6	0	0
	Securiti													1
	Other n	on credit-obligation assets												
	IRB Tot	al												

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure1	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	26	0	26	7	0	0	18	0	18	4	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	9.485	126	6.057	3.349	1	60	10.940	190	6.760	3.652	1	102
	Corporates - Of Which: Specialised Lending	238	0	207	103	0	0	242	0	95	59	0	0
	Corporates - Of Which: SME	34	10	19	1	0	1	25	10	14	3	0	1
	Retail	14	1	13	4	0	0	13	1	13	4	0	1
	Retail - Secured on real estate property	11	1	11	4	0	0	12	1	12	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
RUSSIAN FEDERATION	Retail - Secured on real estate property - Of Which: non-	11	1	11	4	0	0	12	1	12	3	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	1	0	0	0	2	0	1	0	0	0
	Equity	2	0	2	6	0	0	2	0	2	6	0	0
	Securitisation												
	Other non credit-obligation assets												4
	IRB Total before taking into account any effect due to credit conversion factors or credit risk mitigation tech												4



Credit Risk - IRB Approach UniCredit SpA

								IRB Appro	ach					
					As of 31/12/	2017					As of 30,	06/2018		
			Original Exp	osure1	Exposure	Risk expo	ure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks	and central governments	0	0	6	1	0	0	0	0	4	1	0	0
	Institutions		1.099	0	779	167	0	0	575	0	306	89	0	0
	Corporates		3.793	207	2.426	834	15	22	3.957	174	2.517	917	13	16
	Corp	orates - Of Which: Specialised Lending	184	147	199	35	12	1	172	137	186	44	11	0
		orates - Of Which: SME	3	0	3	0	0	0	4	0	4	0	0	0
	Retail		7	1	7	2	0	1	7	1	7	2	0	1
	Ret	ail - Secured on real estate property	6	0	6	2	0	0	6	0	6	2	0	0
		Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0	0
SPAIN		Retail - Secured on real estate property - Of Which: non-	5	0	5	1	0	0	5	0	5	1	0	0
		ail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Ret	ail - Other Retail	1	1	1	0	0	1	1	1	1	0	0	1
		Retail - Other Retail - Of Which: SME	1	1	1	0	0	1	1	1	1	0	0	1
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	1	0	1	0	0	0
	Equity		1	0	1	2	0	0	0	0	0	0	0	0
	Securitisation Other non cre	lit-obligation assets												
	IRB Total													

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	/06/2018		
		Original Exp	osure1	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	6.502	0	4,785	1.004	0	1	7.751	0	5.826	880	0	1
	Corporates	6,732	122	3,039	1,105	10	78	9,225	21	3,423	1,110	1	25
	Corporates - Of Which: Specialised Lending	383	0	365	118	0	1	295	0	275	112	0	2
	Corporates - Of Which: SME	43	30	44	12	2	55	1	1	1	0	0	1
	Retail	24	1	24	8	0	1	25	1	25	8	0	1
	Retail - Secured on real estate property	23	1	23	8	0	1	24	1	24	8	0	1
	Retail - Secured on real estate property - Of Which: SM		0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: no	n- 22	1	23	8	0	1	24	1	24	8	0	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	25	0	25	31	0	0	131	0	131	449	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure1	Exposure	Risk expo	sure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	1,895	0	2,004	0	0	0	1,974	0	2,089	0	0	0
	Institutions	1.866	0	1.391	358	0	1	1.993	0	1.637	378	0	1
	Corporates	12,997	60	6,229	2,071	3	30	14,573	64	7,601	2,538	3	29
	Corporates - Of Which: Specialised Lending	150	0	135	53	0	0	115	0	105	46	0	0
	Corporates - Of Which: SME	32	22	29	8	1	16	36	21	33	10	1	12
	Retail	49	3	48	10	1	1	45	2	44	9	1	1
	Retail - Secured on real estate property	45	3	45	9	1	1	42	2	41	9	1	1
	Retail - Secured on real estate property - Of Which: SME		0	1	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	44	2	44	9	1	1	41	2	41	9	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	3	0	2	0	0	0
	Equity	18	0	18	49	0	0	25	0	25	76	0	0
	Securitisation												
	Other non credit-obligation assets												4
	IRB Total												

Sovereign Exposure

UniCredit SpA

(min EUR)									As of 31,	/12/2017								
				Memo: brea	kdown by acco	unting portfo	olio											
Country / Region	Financial as	ssets: Carrying	Amount	Held for			Designated at fair value			Available-for-			Loans and			Held-to-		
		of which: loans and advances	of which: debt securities	trading ¹	of which: Loans and advances	of which: Debt securities	through profit or loss ²	of which: Loans and advances	of which: Debt securities	sale ³	of which: Loans and advances	of which: Debt securities	Receivables ⁴	of which: Loans and advances	of which: Debt securities	maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	153,154.0	22,770.8	130,383.2	14,583.5	1,057.0	13,526.5	16,298.8	1,063.7	15,235.1	93,129.8	19.0	93,110.7	21,825.2	20,631.1	1,194.2	7,316.7	0.0	7,316.7
Austria	13,435.9	5,342.4	8,093.4				•			•			•			•		
Belgium	492.9	0.0	492.9															
Bulgaria	2,037.2	163.4	1,873.8															
Croatia	3,386.7	2,151.3	1,235.4															
Cyprus	0.0	0.0	0.0															
Czech Republic	1,617.7	9.8	1,607.9															
Denmark	0.0	0.0	0.0															
Estonia Finland	0.0 4.3	0.0	0.0 4.3															
Finland	4,665.8	0.0	4,665.8															
Germany	23,948.1	6,521.4	17,426.6															
Greece	0.8	0,521.4	0.8															
Hungary	2,237.5	162.8	2.074.7															
Ireland	40.2	0.0	40.2															
Italy	67,213.3	5,427.7	61,785.6															
Latvia	5.5	0.0	5.5															
Lithuania	26.5	0.0	26.5															
Luxembourg	0.8	0.0	0.8															
Malta	1.1	0.0	1.1															
Netherlands	90.9	0.0	90.9															
Poland	1,257.2	4.3	1,252.9															
Portugal Romania	132.0 1,573.0	0.0	132.0 1,504.5															
Slovakia	765.2	57.0	708.1															
Slovenia	670.9	262.7	408.2															
Spain	17,005.4	19.0	16.986.4															
Sweden	0.0	0.0	0.0															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	2.5	0.0	2.5															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	17.7	4.9	12.8															
Hong Kong	3.2	0.0	3.2															
Japan U.S.	971.8 424.7	0.0	971.8 424.7															
U.S. Other advanced economies non EEA	424.7	91.3	424.7															
Other advanced economies non EEA Other Central and eastern Europe countries non EEA	1,622.3	505.1	4,292.2															
Middle East	4,797.3	262.3	4,292.2															
Latin America and the Caribbean	262.3	262.3	2.4															
Africa	683.5	683.3	0.2															
Others	3,490.8	766.6	2,724.2															
Note:	5,490.0	, 30.0	2/127.2															

Mote: Information disclosed in this template is sourced from FINREF templates F 20 and F 04. The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of TIS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial achiety (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Revicas: Other advanced non EEA: Israel, Korea, New Zealand,, Russia, San Marino, Singapore and Taiwan. Other CEE non EEA: Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other Advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other Advanced non EEA: Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other Advanced non EEA: Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Defined East: Bain, Dibout, Russia, San Marino, Singapore and Taiwan. Latin America: Agentina, Beiter, Beit

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

(2) Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP (3) Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

(4) Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

EBA BANKING AUTHORITY

EBA EUROPEAN BAAKING AJTHOBITY

2018 EU-wide Transparency Exercise

		UniCredit SpA												
							As of 30/06/2018							
						Dire	ct exposures							
				On balance sl	heat				Deriva	tivoc		Off balar	co choot	1
	(min EUR)			On balance si	leet				Denva	LIVES		Off Dala	ice sheet	4
												Off-balance sh	eet exposures	
												off bulance si		
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			1
														Risk weighted
			Total carrying amount of											exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at							
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [1,197	1,197	2	0	4	1,190							
[3M - 1Y [2,164	2,164	3 66	0	1,854	244	0	0 63	0	11	1.560 139	0	
[1Y - 2Y [[2Y - 3Y [642 1,531	642 1,531	7	0	324 1,422	276 107	0	0	0	0	4	0	
[3Y - 5Y [Austria	2,420	2,420	47	0	2,149	223	5 11	50	1	103 0	49	0	
[5Y - 10Y [1,874	1,874	103	0	823	948	15	104	0	20	27	0	
[10Y - more Total		2,847 12,676	2,846 12,675	108 335	0	261 6,838	2,134 5,123	82 115	415 696	8 9	13 158	253 2,064	0	69
[0-3M[[3M-1Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Belgium	0 17	0 17	0	0	0 17	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [beigium	2 25	2 25	2 3	0	0 22	0	0	0	0	0	0	0	
[10Y - more Total	-	305 350	305 350	236 242	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y]		1 85	1 85	1	0	0 83	0 2	0	0	0	0	0	0	
[17.27]		23 30	23 30	0	0	23 30	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Bulgaria	694 1,091	694 1,091	2	0	688 972	5 116	ů 0	0	0	0	0	0	
[10Y - more Total		53 1,978	53 1,977	2	0	0	51 173	0	0	0	0	0	0	205
[0 - 3M [[3M - 1Y [1,978	1,577		, , , , , , , , , , , , , , , , , , ,	2,790			1	,	ů			
[3M - 1Y] [1Y - 2Y [[2Y - 3Y [
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Cyprus													
15Y - 10Y I [10Y - more Total	4													4
[0-3M]		4	4	0	0	0	3	0	2	0	2	0	0	
[3M - 1Y [[1Y - 2Y [737 48 345 909	737 48	4	0	36 43	701	0	7	0	7	5 2	0	
[2Y - 3Y [[3Y - 5Y]	Czech Republic	345 909	345 909 58	18	0	327 901	0	0	1	0	1	0	0	
[5Y - 10Y [[10Y - more		58 7	7	16 7	0	37 0	5 0	0	104 0	5	104	0 8	0	
Total [0 - 3M [[3M - 1Y [2,109	2,109 0	53	0	1,345	711	0	124	5	124 0	15 0	0	199
[17.27]		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	õ	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Estonia	0	0	0	0	0	0	0	0	ő	0	õ	0	
[5Y - 10Y] [10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total	1	0	ů.	0	0	0	0	0	0	0	0	0	0	0

2018 EU-wide Transparency Exercise

		UniCredit SpA												
							As of 30/06/2018							
						Dire	ct exposures							
				On balance s	heet				Deriva	tives		Off bala	nce sheet	
	(mln EUR)		1	on bulance s					Denta	aves		Off Bala	ince sheet	_
												Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
														Risk weighted
			Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at							
				held for trading	designated at fair value	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0-2M]		0	0	0	0	0	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y]		3	3	3	0	0	0	0	0	0	0	0	0	
[2Y - 3Y] [3Y - 5Y]	Finland	1	1	1	0	0	0	0	0	0	ő	0	0	
[5Y - 10Y [2	2	2	0	0	0	0	0	0	0	0	0	
[10Y - more Total		14	14	14	0	Ő	Ő	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [42 337 1,964 848	42 337 1,964	42 35 3	0	0 151 1,962	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [France	1,964 848	848	15	0	666	0	0	0	0	0	0	0	
13Y - 5Y 1 15Y - 10Y 1		819 539	819 539	137 91	0	572 347	0 100	0	0	0	0	0	0	
[10Y - more Total	-	615 5,164	615 5,164	615 938	0	0 3,697	0 100	0	0	0	0	0	0	0
[0-3M] [3M-1Y]		3,989 2,607	3,989 2,607	1,142 406	0	6 63	1,377 23	0	0	0	0	823 105	0	
[1Y - 2Y [[2Y - 3Y [Germany	2,995 2,153	2,995 2,153	551 53	0	0 615 185	191 699	1	19 22	0	5	0	0	
[3Y - 5Y [[5Y - 10Y [Germany	2,995 2,153 3,307 2,401	2,153 3,307 2,401	185 650	0	185 199	191 699 739 562	470 528	1.126 6,519	196 445	5.715 6,444	1 13	0	
[10Y - more Total	-	2,639	2,639 20,091	386 3,373	0	0 1,069	1,907 5,498	1.888 2,887	8.349 16,045	310 950	3.247 15,413	36 979	0	36
[0-3M] [3M-1Y]		1,091 677 153	1,090 676	9	0	161 577	920 99	0	0	3	0	7 26	0	
[17.27]	C11-	153 560	153	9	0	117 19	27	0	0	0	0 353	13	0	
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Croatia	560 500 627	499 626	4 27	0	163 265	537 333 334	6	272	0	0 296	0 3	0	
f10Y - more Total	-	7 3,614	7 3,610	2	0	0	2,255	0 6	272	67	0 649	2 52	0	274
[0-3M]	1	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y]	Greece	0	0	0	0	0	0	0	0	0	0	0	0	
15Y - 10Y I [10Y - more Total	4	1	1	1	0	0	0	0	0	0	0	0	0	0
f 0 - 3M f f 3M - 1Y f	1	109 77	1 109 77	1 1 33	0	27 44	80	29 40	0	0	0	0 153	0	U
[1Y-2Y]		332	332	13	0	319	0	3	0	0	0	153	0	
[2Y - 3Y [[3Y - 5Y]	Hungary	332 235 794 365	332 234 793 365	29 20 43	0	205 750 283	0 23	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total	4	38	38	0	0	16	39 21	29 0	0	0	0	1 157	0	
Total [0-3M] [3M-1Y]	1	1,950	1,949	140	0	1,643 0	163 0	104 0	0	0	0	311 0	0	48
[1Y - 2Y [0 1	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y]	Ireland	0 1	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y] [10Y - more		236 30	236 30	6 30	0	111 0	118 0	0	0	0	0	0	0	
Total		268	268	39	0	111	118	0	Ō	Ō	Ō	Ō	Ō	0

2018 EU-wide Transparency Exercise

		UniCredit SpA					As of 30/06/2018	,						
						Diro	ct exposures	,						1
				On balance sl	haat	Dire	Lt exposures		Deriva	biu o c		Off bala	ee eksek	-
	(mln EUR)		1	Un balance si	neet				Deriva	uves		UII Dala	ice sneet	-
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost							
[0 - 3M [[3M - 1Y [[1Y - 2Y [2,341 11,136 17,132	2,254 11,131 17,128	232 3,019 2,283	0	196 6,487	1,827 1,625 436	2	1	0	2	441 3.544	0	
[1Y - 2Y [[2Y - 3Y [17,130 17,132 7,457	17,128	2,283	0	13.656	436	1,177	14 4,024 17	0	45 3 15	46 28	0	
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Italy	7,457 8,924 16,220 3,067	7,455 8,922 16,216 3,018	402 1,012 2,488 1,163	0	6,454 6,708 10,766	599 1,202 2,959 1,440	30 49	227	1 11	60 839	83 361	0	
[10Y - more Total		3,067 66,276	3,018 66,125	1,163 10,599	0	359 44,626	1,440 10,086	2,105 3,369	1.159 3,542 8,983	2 15 0	58 1,022	182 4,685	2	1,608
[0-3M] [3M-1Y] [1Y-2Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Latvia	4	4	4	0	0	0	0	0	0	0	0	0	
110Y - more		10 0 15	10 0 15	10 0 15	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	, , , , , , , , , , , , , , , , , , ,
[1Y - 2Y [[2Y - 3Y [Lithuania	4	4	4	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more		2	2	2	0	0	0	0	0	0	0	0	0	
Total		8	8	8	0 0	0 0	0 0	0	0 0	0 0	0 0	0 0	0	0
[0-3M] [3M-1Y] [1Y-2Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Luxembourg	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
[0-3M[[3M-1Y[[1Y-2Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Maita	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	
[10Y - more Total [0 - 3M [[3M - 1Y]		1	1	0	0	0	1	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 2Y]		1	1 2	1 2	0	0	0	0	0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y]	Netherlands	333	3	3	0	0	0	0	0	0	0	0	0	
Total	1	6 15	6 15	6 14	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [33 5 278	33 5 278	0 1 11	0	0 0 224	32 4 42	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y]	Poland	278 115 277	278 115 277	10 6	0	224 106 271	0	0	0	0	0	0	0	
f 5Y - 10Y f f 10Y - more Total		573	573	28 0	0	466	80 0	0	0	0	0	0	0	
Total	L	1,281	1,281	56	0	1,066	159	0	0	0	0	0	0	217

2018 EU-wide Transparency Exercise

		UniCredit SpA					As of 30/06/2018							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
	(min EOR)													
												Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
		T-1-1	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			positionsy	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y]	Portugal	374 38 27 137	373 38 27	0 0	0	373 38 27	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total	1	137 0 577	27 135 0 575	0	0	135 0 575	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y]		26 197 121 372	4 197 121 372	0	0	0 195 107	4	0	0	0	0	0	0	Ŭ
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Romania	121 372 495 403	495	14 1 64	0	362 427	9 3	0	0	0	0	0 2 0	0	
Total	-	403 94 1,709	403 94 1,685	67 21 169	0	294 72 1,456	41 2 60	0	0	0	0	11 0 14	0	254
[0 - 3M [[3M - 1Y [[1Y - 2Y [1 26 53	1 26 53	0	0	0 9 51	1 16 0	0	0	0	50 0	0 4	0	
1 2Y - 3Y 1 13Y - 5Y 1	Slovakia	31 358 210	31 358	5 10	0	11 336	15 12 22	0	0	0	0	1	0	
[5Y - 10Y [[10Y - more Total		210 28 708	210 28 708	19 13 50	0 0	169 8 584	6 73	0	1 0 2	0 0 0	1 0 52	3 7 15	0	68
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 24 22	0 24 22	0 6 0	0	0 16 12	0 1 10	0	0	0	0	2 3 1	0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Slovenia	64 154	64 154	2	0	53 43 203	9 108 52 62	0	0	0	0	0 21	0	
Total	-	259 71 595	259 71 595	3 19	0	6 333	62 243	0	0	0	0	5 1 34	0	27
[0-3M] [3M-1Y] [1Y-2Y]		15 2,352 1,916 4,920 3,484	15 2,352 1,915 4,919 3,482	15 189 9	0	0 2,163 1,815 4,371 2,829	0 0 91	0	0 0	0 0	0	0 0	0 0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Spain	4,920 3,484 6,656	4,919 3,482 6,655	36 34 209	0	4,371 2,829 4,890	91 513 620 1,556	0	0	0	0	0	0	
[10Y - more Total		102 19,444	102 19,441	209 102 594	0 0	0 16,068	2,780	0	0	0	0	0	0	11
[0-3M] [3M-1Y] [1Y-2Y]														
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Sweden													
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	United Kingdom	0	0	0	0	0	0	0	0	0 0	0 0	0 0 0	0 0	
f 10Y - more Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0

2018 EU-wide Transparency Exercise

Here Here Here Here Here Here Here Here	
$ \begin{tabular}{ c c c c c } \hline \begin{tabular}{ c c c c } \hline \begin{tabular}{ c c c c c c c } \hline \begin{tabular}{ c c c c c c c } \hline \begin{tabular}{ c c c c c c c c c c c c c c c c c c c$	Risk weighted exposure amount
Image: control (minimum) Total gross carrying amount of non- derivative financial assets (errying amount of non- derivative financial assets) of which: Financial assets trough profit or loss of which: Financial assets far value of which: Financial assets assets (not of short positions) of which: Financial assets assets (not of short positions) of which: Financial assets designated at far value of which: Financial assets far value through profit or loss of which: Financial assets assets (not of short positions) Notional amount Carrying amount Notional amount	Risk weighted exposure amount
Residual Maturity Country / Region Fortal gross carrying amount of on derivative financial assets of which: Financial assets at designed at a fractional assets of which: Financial assets at designed at a fractional assets of which: Financial assets at designed at a fractional assets of which: Financial assets of	Risk weighted exposure amount
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets Total carrying amount Notional amount Notion	exposure amount
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets Total carrying amount Notional amount Notion	exposure amount
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial asse	exposure amount
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) non-derivative financial assets (net of short positions) of which: Financial assets at through profit or loss of which: Financial assets at through profit or loss of which: Financial assets at through profit or loss of which: Financial assets at through profit or loss of which: Financial assets at through profit or loss of which: Financial assets at through profit or loss Notional amount Not	exposure amount
Resoluti Nature Country / Region derivative financial assets assets (net of short positions) of which: Financial assets at designated at fair value of which: Financial assets at designated at fair value of which: Financial assets at designated at fair value of which: Financial assets at designated at fair value of which: Financial assets at designated at fair value of which: Financial assets at designated at fair value of which: Financial assets at designated at fair value of which: Financial assets at designated at fair value of which: Financial assets at designated at fair value of which: Financial assets at designated at fair value of which: Financial assets at designated at fair value of which: Financial assets at designated at fair value of which: Financial assets at designated at fair value of which: Financial assets at designated at fair value of which: Financial assets at designated at fair value of which: Financial assets at designated at fair value of which: Financial assets at designated at fair value of which: Financial assets at amortised cost Carrying amount Notional amount	Provisions
Image: Construction positions) of which: Financial assets at height or trading Notice Carrying amount Noticeal amount	Provisions
Image: Construct of winder, Franced assess as held for trading Gerwinder, Franced assess as held for trading Gerwinder, Franced assess as months Carrying amount Notional amount Carrying amount Notional amount Notional amount 10-3Mf 13M-3Vf 13M-3Vf 103M-100 104M-100	
10-3M(134-3V) 137-3V(137-3V) 10-3M(10-3M)	
1 3M - 1Yf 1 Y - 2Yf 1 ZY - 3Yf 1 Zeland	
1 3M - 1Yf 1 Y - 2Yf 1 ZY - 3Yf 1 Zeland	
1 3M - 1Yf 1 Y - 2Yf 1 ZY - 3Yf 1 Zeland	
[27 - 3Y] Iceland [37 - 5Y]	
(3Y - 5Y)	
[5Y - 10Y]	
IDV-more	
10-3N1 13N-3Y1 13Y-3Y1	
1 27 - 37 1 1 37 - 57 1 1 57 - 107 1	
107-more	
f0-3H1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Î YY-2YÎ 0<	0
[5Y-10Y] 0<	0
Interview Interview <t< td=""><td>0 0 0</td></t<>	0 0 0
13H-2V7 13V-2V7 13V-2V7	0
12Y-3YI Australia 0	0
figr-more 0	0 0
i 0 3M (1) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
12Y-3Y1 Canada 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
isv isv <td>0</td>	0
Iotal 18 18 0 </td <td>0</td>	0
I YY - 2YI 0	0
i5Y-10Y i 0 0 0 0 0 0 0 0 0 0	0
[10Y-more 0	0 0
f0-3H1 0 <td>0</td>	0
[2Y-3Y] Japan 0 <th< td=""><td>0</td></th<>	0
101 - Setal 0 <th< td=""><td>0</td></th<>	0

2018 EU-wide Transparency Exercise

		1	UniCredit SpA												
								As of 30/06/2018							
							Dire	ct exposures							
		(On balance sl	heet				Deriva	tives		Off balar	ice sheet	
		(min EUR)			0.1. 54.4.1.00 5.								011 54141		-
													Off-balance sh	eet exposures	
									Derivatives with	positive fair value	Derivatives with	negative fair value			
															Risk weighted
				Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residu	al Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
				positions)									Nominal	Provisions	
					of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at							
					held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
r.	0 - 3M ľ SM - 1Y ľ		116 45	116	112	0	0	4	0	0	0	0	0	0	
[1	LY - 2Y [2	45 2	1 2	0	0	44 0	0	0	0	0	1	0	
r 2 13	2Y - 3Y Î IY - 5Y Î Y - 10Y Î	U.S.	211 67	211 67	0	0	211 66	0	0	0	0	0	0	0	
[10	DY - more		210	210	2	0	208	0	0	0	0	0	0	0	
	Total		653 0	653 0	120	0	485	48 0	0	0	0	0	1	0	20
1 1	0 - 3M [8m - 1y [1y - 2y [0 13	0 13	0	0	0	0	0	0	0	0	0	0	
12	2Y - 3Y [1Y - 5Y [China	0	0	0	0	0	0	0	0	0	0	0	0	
[5]	Y - 10Y ľ)Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
1	Total 0 - 3M í		13 0	13 0	0	0 0	0 0	0 0	0	0	0	0	0	0 0	1
[1	SM - 1Y [LY - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
12	2Y - 3Y I IY - 5Y I	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
[5]	Y - 10Y [)Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
	Total		0 27	0 27	0	0	0	0	0	0	0	0	0	0	0
[1	0 - 3M ľ 8m - 1y ľ 1y - 2y ľ		107 17	107 16	13 5	0	0	94 10	0	0	0	0	Ő O	0	
r 2 13	2Y - 3Y [1Y - 5Y [Other advanced economies non EEA	2 42	2 42	2 23	0	0	0	0	0	0	0	Ő O	0	
[5]	Y - 10Y [)Y - more		402 341	402 341	43 58	0	359 213	0 71	0	0	0	0	0	0	
	Total 0 - 3M [1	939 4	937 4	143	0	591 4	176 0	0	0 0	0 0	0 0	0	0 0	346
[3	M - 1Y [LY - 2Y [3,292	3,290 59	7	0	1,798 54	1,485 5	0	0	0	0	7	0	
12	2Y - 3Y [IY - 5Y [Other Central and eastern Europe countries non EEA	74 267	73 265	3 36	0	40 144	30 84	0	0	0	0	03	0	
15	Y - 10Y I		1,188 114	1,182 114	44	0	832	303 83	4	606	8	0	198	0	
	Y - more Total	1	4,998	4,987	122	0	2,872	1,991	4	606	8	0	209	0	1,378
13	0 - 3M [8M - 1Y [1Y - 2Y [413	413	0	0	0	413	0	0	0	0	0	0	
	1 Y - 2 Y I	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	
15	Y - 5Y [Y - 10Y [)Y - more		135	135	0	0	0	135 93	0	0	0	0	0 408	0	
	Total		93 641	641	0	0	0	93 641	3/ 37		0	0	408	0	10
r 13	0 - 3M [8M - 1Y [LY - 2Y [0 116	0 114 0	0	0	0	0 114	0	0	0	0	0	0	
[2	2Y - 3Y [Latin America and the Caribbean	0 0 40	0 0 37	0	0	0	0	0	0	0	0	0	0	
[5]	Y - 5Y [Y - 10Y [Caribbean	40 30 67	37 30 67	0	0	0	37 30 67	0	0	0	0	0 74	0	
[10	Y - more Total		67 253	67 249	0	0	0	67 248	0	0	0	0	49 123	0	18

General governments exposures by country of the counterparty

		UniCredit SpA												
							As of 30/06/2018							
		Direct exposures												
	(mln EUR)			Derivatives				Of		ice sheet				
	(min EUR)								-					
									Off-balance sheet exposures					
					Derivatives with positive fair value		Derivatives with negative fair value				-			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at							
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0 19	0	0	0	0	0	0	0	0	17	0	
[1Y - 2Y [[2Y - 3Y [Africa	2	2 17	0	0	0	2	0	0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y]	Arrica	150 230	150 226	0	0	0	150 226 248	0	0	0	0	0 59	0	
[10Y - more Total		248 666	248 661	0	0	0	661	0	0	0	0	391 467	0	248
[0-3M] [3M-1Y]		297 663	297 663	30 1	0	51 256	24 7	1 9	204 185	6 10	104 5.000	0	0	
[1Y - 2Y [[2Y - 3Y [Others	371 481	371 481	15 289	0	96 158	28 35	8	114	0	18 118	27	0	
[3Y - 5Y [690	690	144	0	455	91	16	470	7	1.013	5	0	
[5Y - 10Y [[10Y - more		1,549 424	1,549 424	128 110	0	1,091 0	277 284	113 37	5.465 1.197	12 240 276	1.007	11 69	0	
Total		4,475	4,474	717	0	2,107	745	191	7,793	276	8,889	112	0	47

EBA EUROPEAN BANKING AUTHORITY

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 consoleration as sovereign exposures is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter therehold is not net, information is disclosed through the aggregate "Others". (2) The exposures is not available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter therehold is not net, information is disclosed through the aggregate "Others". (3) The latest disclose the exposures to the "Finical all acids is determined to an horizon tables (acids the disclosed through the aggregate "Others". (3) The latest disclose the exposures is only available for institutions that have experiments on immediate back of the other than a horizon tables (acids the disclosed through the aggregate "Others". (3) The latest disclose the exposures is only available for institutions that have experiments on immediate back of the disclosed through the aggregate "Others". (3) The latest disclose the exposures is only available for institutions that have expendent to other the advantation of the advantation

(3) Realian Contrins not reported separately in the interported separately metrics. Begions: Other advanced non EEA: Issuel, Korea. New Zealand, Russia. San Marino. Sinoacore and Taivan. Other CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Other CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE Non EeA: Abana, Bairna Differ CEE



Performing and non-performing exposures

UniCredit SpA

	As of 31/12/2017							As of 30/06/2018							
	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial	Gross carry		ying amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial		
		Of which performing but past due >30	Of which non-performing ¹		On performing	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing ¹		On performing	On non- performing	guarantees received on non- performing	
(min EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures	
Debt securities (including at amortised cost and fair value)	142,549	0	320	320	36	180	12	142,011	0	145	145	70	48	0	
Central banks	446	0	0	0	0	0	0	871	0	0	0	0	0	0	
General governments	116,846	0	8	8	-12	1	0	116,570	0	8	8	27	1	0	
Credit institutions	13,813	0	0	0	-4	0	0	13,154	0	0	0	3	0	0	
Other financial corporations	9,690	0	89	89	52	25	0	9,558	0	98	98	31	45	0	
Non-financial corporations	1,755	0	223	223	0	155	12	1,858	0	38	38	8	2	0	
Loans and advances(including at amortised cost and fair value)	617,263	4,312	49,816	49,773	2,086	28,012	13,202	596,322	4,202	44,308	44,308	2,748	26,865	12,109	
Central banks	84,459	0	0	0	0	0	0	36,077	0	0	0	8	0	0	
General governments	21,881	112	370	370	61	107	155	22,726	331	391	391	58	125	185	
Credit institutions	42,835	1	55	55	25	50	0	53,120	3	52	52	19	46	0	
Other financial corporations	55,908	154	1,885	1,884	87	1,021	359	67,354	125	1,788	1,788	90	927	354	
Non-financial corporations	281,449	1,493	34,140	34,107	1,055	19,830	7,566	282,664	1,353	31,681	31,681	1,470	19,358	8,278	
of which: small and medium-sized enterprises at amortised cost	107,462	709	20,008	20,001	459	11,898	4,574	98,257	557	18,234	18,234	546	11,655	5,227	
Households	130,730	2,552	13,366	13,356	859	7,004	5,122	134,381	2,390	10,397	10,397	1,103	6,409	3,291	
DEBT INSTRUMENTS other than HFT	759,813	4,312	50,136	50,093	2,122	28,192	13,214	738,333	4,202	44,454	44,454	2,818	26,913	12,109	
OFF-BALANCE SHEET EXPOSURES	337,074		4,854	4,819	158	669	1,196	328,874		4,087	4,087	262	849	1,043	

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

(1) Institutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(1) Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

(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 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 9 and 10 of Regulation (EU) No 860/2014 - 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 in diversions are generally reported with a positive sign.



Forborne exposures

UniCredit SpA

			As of 31/12/2017		As of 30/06/2018							
		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		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				
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		
(min EUR) Debt securities (including at amortised cost and fair value)	3	3	3	3	0	16	16	0	0	0		
Central banks	3	3	3	0	0	0	16	Ű	0	0		
	0	0	0	0	0	U U	0	0		0		
General governments	5	U U	0	Ŭ	0	0	0	•	0	U		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	3	3	3	3	0	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0	16	16	0	0	0		
Loans and advances (including at amortised cost and fair value)	22,926	16,569	7,774	7,510	8,500	21,401	15,765	7,966	7,586	9,030		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	4	4	4	4	0	2	1	1	1	0		
Credit institutions	4	4	4	4	0	4	4	4	4	0		
Other financial corporations	1,151	976	380	378	339	1,124	1,008	382	374	325		
Non-financial corporations	16,523	13,012	6,300	6,190	4,701	15,341	12,288	6,263	6,112	5,386		
of which: small and medium-sized enterprises at amortised cost	7,034	5,472	2,597	2,548	2,290	6,934	5,419	2,813	2,731	3,068		
Households	5,244	2,573	1,087	933	3,460	4,931	2,464	1,317	1,095	3,318		
DEBT INSTRUMENTS other than HFT	22,930	16,573	7,778	7,513	8,500	21,417	15,781	7,967	7,587	9,030		
Loan commitments given	1,547	992	44	43	384	1,090	806	71	70	268		

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

¹ The the estimation of tooline subcauses please test or of the optimization multiple state and the optimization is disclosed with a provision of the estimation of tooline subcauses, please test or of the optimization and the optimization