

Bank Name	UniCredit S.p.A.
LEI Code	549300TRUWO2CD2G5692
Country Code	IT



Key Metrics

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	48,529	50,976	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	48,529	48,572	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	55,880	58,315	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	55,880	55,911	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	65,003	68,169	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	65,003	66,000	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	360,970	350,670	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	360,970	350,687	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.44%	14.54%	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	13.44%	13.85%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.48%	16.63%	CA3 {3}	
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.48%	15.94%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.01%	19.44%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.01%	18.82%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,017,305	1,044,549	C 47.00 (r300,c010)	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	5.49%	5.58%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	55,880	58,315	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	53,480	53,508	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,017,305	1,044,549	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,017,305	1,042,381	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.5%	5.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.3%	5.1%	C 47.00 (r330,c010)	



Capital

		(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
	A	OWN FUNDS	65,003		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)	48,529	50,976	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)	33,369	29,527	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	13,666	20,896	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-5,253	-5,473	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	11,285	7,930	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	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	118		C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-766		C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of	-2,714	·	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 C
	A.1.9	associated DTLs	-718		C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10		-12	-13	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-42	-44	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
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-77	-74	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	
	A.1.14.1	Of which: from securitisation positions (-)	-77	-74	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 institiution 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	A.1.18	(-) Amount exceding the 17.65% threshold	-328	-215	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	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	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0		CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	<u>-</u>
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	,	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
			0			
	A.1.21.2		0		C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3		0		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)	7,351	7,339	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	4,951	4,940	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 Tier 1 Capital components and deductions	0	-3	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r748,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	2,401	2,402	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)	55,880	58,315	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	9,123	9,854	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	8,625	9,607	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	186	178	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	312	69	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	360,970	350,670	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	-17	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.44%	14.54%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.48%	16.63%	CA3 {3}	-
period	C.3	TOTAL CAPITAL RATIO (transitional period)	18.01%	19.44%	CA3 {5}	-
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	48,529		[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)]	-
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.44%		[D.1]/[B-B.1]	<u> </u>
Fully loaded ¹	E	Adjustments to CET1 due to IFRS 9 transitional arrangements	10.1770		C 05.01 (r440,c010)	
			- U			
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	-17	C 05.01 (r440,c040)	



Overview of Risk exposure amounts

	RWA	As	
(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	291,041	281,157	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	118,270	109,545	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	10,459	10,132	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	156,517	154,964	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	2,080	2,355	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	10,923	9,146	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c2
Credit valuation adjustment - CVA	1,595	1,470	C 02.00 (R640, c010)
Settlement risk	33	39	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	6,129	5,502	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	12,458	13,461	C 02.00 (R520, c010)
Of which the standardised approach	2,545	2,474	C 02.00 (R530, c010)
Of which IMA	9,912	10,987	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	6	2	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	32,320	32,635	C 02.00 (R590, c010)
Of which basic indicator approach	2,660	2,558	C 02.00 (R600, c010)
Of which standardised approach	3,241	3,317	C 02.00 (R610, c010)
Of which advanced measurement approach	26,419	26,760	C 02.00 (R620, c010)
Other risk exposure amounts	6,471	7,261	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	360,970	350,670	

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.

With reference to the RWA OV1 template, differently from the EBA transparency templates, UniCredit SpA includes in the item 'Of which the advanced IRB (AIRB) approach' of Pillar 3 OV1 table also the 'Other non credit-obligation assets' figures.



2020 EU-wide Transparency Exercise P&L UniCredit S.p.A.

	As of 31/03/2020	As of 30/06/2020
(mln EUR)	AS 0. 51, 63, 2626	A3 51 367 667 2023
Interest income	3,741	7,069
Of which debt securities income	455	867
Of which loans and advances income	2,827	5,345
Interest expenses	1,139	2,058
(Of which deposits expenses)	525	881
(Of which debt securities issued expenses)	546	1,060
(Expenses on share capital repayable on demand)	0	0
Dividend income	29	129
Net Fee and commission income	1,643	3,016
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets,	605	270
net	605	270
Gains or (-) losses on financial assets and liabilities held for trading, net	-666	-275
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	585	450
Gains or (-) losses from hedge accounting, net	13	-18
Exchange differences [gain or (-) loss], net	16	-86
Net other operating income /(expenses)	146	288
TOTAL OPERATING INCOME, NET	4,974	8,785
(Administrative expenses)	4,226	6,126
(Cash contributions to resolution funds and deposit guarantee schemes)		534
(Depreciation)	278	561
Modification gains or (-) losses, net	-10	-10
(Provisions or (-) reversal of provisions)	81	190
(Payment commitments to resolution funds and deposit guarantee schemes)		31
(Commitments and guarantees given)	41	114
(Other provisions)	39	45
Of which pending legal issues and tax litigation ¹		
Of which restructuring ¹		
(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)	1,329	2,226
(Financial assets at fair value through other comprehensive income)	30	36
(Financial assets at amortised cost)	1,299	2,190
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	111	230
(of which Goodwill)	0	8
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	-1,507	-1,404
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-3	424
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-2,571	-2,072
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-2,700	-2,275
Profit or (-) loss after tax from discontinued operations	0	1
PROFIT OR (-) LOSS FOR THE YEAR	-2,700	-2,274
Of which attributable to owners of the parent	-2,706	-2,286

(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."



Total Assets: fair value and impairment distribution

(mln EUR)	ı	As of 31/03/20	20			As of 30	/06/2020			
		Fa	Fair value hierarchy			F	air value hierar	chy		
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References	
Cash, cash balances at central banks and other demand deposits	20,726				17,342				IAS 1.54 (i)	
Financial assets held for trading	69,757	23,522	44,859	1,375	67,236	20,046	45,891	1,299	IFRS 7.8(a)(ii);IFRS 9.Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	18,335	7,606	8,395	2,334	18,196	7,187	8,135	2,873	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	80,160	65,020	14,228	913	76,127	61,084	14,200	844	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	634,371				663,718				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	7,242	147	7,091	4	7,297	150	7,143	5	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	3,808				4,148				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	38,688				39,066					
TOTAL ASSETS	873,088				893,130				IAS 1.9(a), IG 6	

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

(mln I	EUR)		As of 31/03/2020					As of 30/06/2020						
		Gross carrying amount			Accumulated impairment		Gross carrying amount			Accumulated impairment				
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	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 creditimpaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value	Debt securities	78,240	406	1	-68	-5	0	74,214	423	1	-72	-7	-1	Annex V.Part 1.31, 44(b)
through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	51,047	407	50	-50	-21	-12	59,319	406	49	-49	-23	-12	Annex V.Part 1.31, 44(b)
	Loans and advances	529,520	48,103	24,957	-1,278	-2,096	-16,256	536,406	62,393	23,713	-1,231	-2,403	-14,850	Annex V.Part 1.32, 44(a)

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



Breakdown of liabilities

UniCredit S.p.A.

(mln EUR)

	Carrying) amount	
LIABILITIES:	As of 31/03/2020	As of 30/06/2020	References
Financial liabilities held for trading	46,785	45,551	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	8,660	10,255	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	714,530	732,000	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	8,078	8,290	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	6,158	6,739	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	11,378	10,504	IAS 37.10; IAS 1.54(I)
Tax liabilities	1,454	1,402	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	14,295	16,637	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	457	525	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	811,797	831,902	IAS 1.9(b);IG 6
TOTAL EQUITY	61,291	61,228	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	873,088	893,130	IAS 1.IG6

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



Breakdown of liabilities

UniCredit S.p.A.

(mln EUR)

		Carryi	ng amount	
Breakdown of financial liab	ilities by instrument and by counterparty sector	As of 31/03/2020	As of 30/06/2020	References
Derivatives		44,648	42,575	IFRS 9.BA.7(a); CRR Annex II
Charak was distance	Equity instruments	307	208	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	6,425	5,119	Annex V.Part 1.31
	Central banks	81,675	98,725	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	320	233	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	40,666	43,939	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	18,596	19,314	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	78,956	64,471	Annex V.Part 1.42(c),44(c)
Donosita	of which: Current accounts / overnight deposits	11,784	11,308	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	72,338	73,242	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	29,194	29,534	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	141,364	149,094	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	121,051	125,376	ECB/2013/33 Annex 2.Part 2.9.1
	Households	208,927	212,702	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	181,686	186,209	Annex V.Part 1.42(f), 44(c)
Debt securities issued		95,929	98,845	Annex V.Part 1.37, Part 2.98
Of which: Su	bordinated Debt securities issued	13,954	12,611	Annex V.Part 1.37
Other financial liabilities		6,819	7,177	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		778,054	796,096	



Market Risk UniCredit S.p.A.

INCREMENTAL INCREMENTAL DEFAULT ALL PRICE RISKS CAPITAL **DEFAULT AND** ALL PRICE RISKS CAPITAL STRESSED VaR (Memorandum item) AND MIGRATION RISK VaR *(Memorandum item)* VaR (Memorandum item) STRESSED VaR (Memorandum item) CHARGE FOR CTP CHARGE FOR CTP **MIGRATION RISK CAPITAL CHARGE** CAPITAL CHARGE TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION
FACTOR (mc) x
AVERAGE OF PREVIOUS DAY TOTAL RISK MULTIPLICATION MULTIPLICATION MULTIPLICATION TOTAL RISK EXPOSURE EXPOSURE TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF FACTOR (mc) x
AVERAGE OF PREVIOUS AVERAGE OF AMOUNT FLOOR AVERAGE MEASURE 12 WEEKS AVERAGE MEASURE LAST MEASURE 12 WEEKS AVERAGE LATEST AVAILABLE AMOUNT 12 WEEKS LATEST AVAILABLE LAST FLOOR AVERAGE MEASURE PREVIOUS 60 WORKING DAYS PREVIOUS 60 DAY (VaRt-1) PREVIOUS 60 (SVaRt-1) PREVIOUS 60 (VaRt-1) MEASURE MEASURE (SVaRt-1) **WORKING DAYS WORKING DAYS WORKING DAYS** (SVaRavg) (VaRavg) (VaRavg) (SVaRavg) (mln EUR) As of 30/06/2020 As of 31/03/2020 As of 30/06/2020 As of 31/03/2020 Traded Debt Instruments
Of which: General risk
Of which: Specific risk
Equities
Of which: General risk
Of which: Specific risk
Foreign exchange risk
Commodities risk 286 234 103 29 771 664 107 381 315 182 70 410 138 53 115 1,757 1,740 2,466 130 231 2,537 454

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



UniCredit S.p.A.

Credit Risk - Standardised Approach

					Standardise	ed Approach			
			As of 31	/03/2020			As of 30	/06/2020	
		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
	(mln EUR, %)								
ı	Central governments or central banks	135,326	151,157	18,478		167, 44 8	185,483	15,745	
	Regional governments or local authorities	27,514	29,007	599		29,972	30,691	617	
	Public sector entities	13,388	9,401	774		13,804	10,299	898	
	Multilateral Development Banks	3,219	3,946	8		3,258	4,010	8	
	International Organisations	3,081	3,081	0		2,504	2,504	0	
	Institutions	7,268	7,232	1,435		10,277	9,926	1,990	
	Corporates	69,897	41,886	40,639		65,661	39,613	37,011	
	of which: SME	15,126	10,927	10,498		13,882	10,387	8,729	
	Retail	34,554	26,992	19,427		33,076	25,607	17,636	
Consolidated data	of which: SME	6,469	5,396	3,234		6,331	5,149	3,037	
Consolidated data	Secured by mortgages on immovable property	10,617	10,455	4,450		9,353	9,135	3,808	
	of which: SME	3,284	3,198	1,581		3,182	3,077	1,353	
	Exposures in default	7,304	2,693	2,964	4,396	7,253	2,680	2,938	4,355
	Items associated with particularly high risk	2,302	2,115	3,173		2,009	1,832	2,748	
	Covered bonds	298	298	63		263	263	56	
	Claims on institutions and corporates with a ST credit assessment	3,347	1,791	777		2,731	1,368	460	
	Collective investments undertakings (CIU)	6	6	5		5	5	4	
	Equity	6,751	6,750	12,872		6,853	6,852	13,208	
	Other exposures	16,258	16,231	14,120		16,682	16,657	13,901	
	Standardised Total ²	341,130	313,041	119,786	5,642	371,149	346,923	111,027	5,758
		(1) Original exposure, unlike Ex	xposure value, is reported before	taking into account any effect d	ue to credit conversion factors or	r credit risk mitigation technique	es (e.g. substitution effects).		

(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) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach			
			As of 3	1/03/2020		As of 30/06/2020			
		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
	(mln EUR, %)								
	Central governments or central banks	75,026	82,331	15,616		92,591	101,874	14,629	
	Regional governments or local authorities	2,639	1,574	315		3,579	1,844	367	
	Public sector entities	2,114	1,104	598		2,286	1,124	677	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,253	2,984	863		2,566	4,192	1,435	
	Corporates	23,624	15,228	15,114		20,323	13,926	13,298	
	of which: SME	5,025	4,212	4,129		4,281	3,816	3,263	
	Retail	18,235	13,685	9,984		17,832	13,381	9,006	
ITALY	of which: SME	2,498	1,884	1,137		2,648	1,920	1,154	
IIALI	Secured by mortgages on immovable property	3,304	3,270	1,500		3,284	3,233	1,398	
	of which: SME	2,107	2,083	912		2,090	2,053	814	
	Exposures in default	4,149	1,540	1,657	2,512	4,083	1,546	1,666	2,428
	Items associated with particularly high risk	1,463	1,390	2,084		1,490	1,404	2,105	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	17	17	6		227	226	48	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	5,997	5,995	12,118		6,136	6,134	12,458	
	Other exposures	11,121	11,095	9,691		11,233	11,210	9,522	
	Standardised Total ²				3,103				3,062

(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 counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	ed Approach			
			As of 31	./03/2020			As of 30	/06/2020	
	(mln 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	10,252	11,687	0		8,094	9,612	0	
	Regional governments or local authorities	19,351	19,375	2		20,898	20,993	1	
	Public sector entities	6,577	6,660	2		6,670	7,420	27	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	896	761	82		1,098	937	87	
	Corporates	4,751	3,249	2,795		4,466	3,062	2,459	
	of which: SME	456	332	322		482	334	276	
	Retail	854	334	239		830	313	224	
CEDMANN	of which: SME	112	62	35		122	62	35	
GERMANY	Secured by mortgages on immovable property	145	134	56		139	128	53	
	of which: SME	22	22	8		21	21	8	
	Exposures in default	161	67	85	64	155	66	84	60
	Items associated with particularly high risk	12	11	16		20	18	27	
	Covered bonds	10	10	5		11	11	5	
	Claims on institutions and corporates with a ST credit assessment	265	238	67		232	230	69	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	186	186	186		196	196	196	
	Other exposures	2,536	2,536	2,535		2,626	2,626	2,626	
	Standardised Total ²				75				75

(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 counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	ed Approach			
			As of 31	./03/2020			As of 30	0/06/2020	
		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
	(mln EUR, %)					2.4.700			
	Central governments or central banks	11,296	14,458	0		24,509	27,829	0	
	Regional governments or local authorities	4,710	7,247	10		4,702	7,201	9	
	Public sector entities	2,350	223	45		2,376	325	65	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	176	307	76		111	260	67	
	Corporates	4,352	1,713	1,681		4,152	1,611	1,578	
	of which: SME	1,220	758	743		1,049	723	708	
	Retail	651	441	302		684	461	319	
AUSTRIA	of which: SME	166	161	92		157	153	88	
AUSTRIA	Secured by mortgages on immovable property	442	441	211		438	436	209	
	of which: SME	287	286	139		276	275	134	
	Exposures in default	191	121	166	60	188	117	158	61
	Items associated with particularly high risk	131	124	185		12	12	18	
	Covered bonds	1	1	0		1	1	0	
	Claims on institutions and corporates with a ST credit assessment	77	77	19		4	4	1	
	Collective investments undertakings (CIU)	1	1	0		1	1	0	
	Equity	32	32	32		21	21	21	
	Other exposures	670	670	649		664	664	641	
	Standardised Total ²				73				79

(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 counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

					Standardise	ed Approach			
			As of 31	/03/2020			As of 30	/06/2020	
		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
	(mln EUR, %)	725	707		provisions	020	070		provisions
	Central governments or central banks Regional governments or local authorities Public sector entities	735 1 0	787 1 0	0 0 0		828 1 1	878 1 1	0 0	
	Multilateral Development Banks International Organisations	0 0	0 0	0 0		0 0	0 0	0 0	
	Institutions Corporates of which: SME	0 1,010 517	0 811 427	0 790 406		0 1,033 521	5 794 413	1 698 317	
CZECH REPUBLIC	Retail of which: SME	744 669	720 647	428 373		786 675	754 644	452 370	
CZECII KEI ODLIC	Secured by mortgages on immovable property of which: SME Exposures in default	35 15 36	35 15	17 7	23	36 19 42	35 19 15	16 8	27
	Items associated with particularly high risk Covered bonds	0 0	0 0	0 0	25	0 0	0 0	0 0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0 0 16	0 0 16	0 0 16		0 0 17	0 0 17	0 0 17	
	Other exposures Standardised Total ²	144	144	142	34	159	159	54	47
			provisions per country of country		lue to credit conversion factors or istisation exposures, additional va			lated to the	
		·			Standardise	ed Approach			
			As of 31,	/03/2020			As of 30	/06/2020	
		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
	(mln EUR, %) Central governments or central banks	1,592	1,366	1,011	p. 641310113	1,118	845	436	provisions
	Regional governments or local authorities Public sector entities	0 1	0 0	0 0		0 1	0 0	0 0	
	Multilateral Development Banks International Organisations Institutions	0 0	0 0	0 0		0 0 1 265	0 0 121	0 0	
	Corporates of which: SME	8,704 1,893	4,402 986	4,350 936		1,265 8,941 1,610	4,495 879	4,318 705	
RUSSIAN	Retail of which: SME	1,990 176 598	1,776 163 589	1,305 95 211		1,875 171 660	1,646 158 650	1,208 92 231	
FEDERATION	Secured by mortgages on immovable property of which: SME Exposures in default	29 497	27 109	13 111	386	29 548	27 122	11 125	425
	Items associated with particularly high risk Covered bonds	0 0 1 704	0 0	0 0 272		0 0 1 204	0 0	0 0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	1,784 0 0	268 0 0	273 0 0		1,294 0 11	12 0 11	0 11	
	Other exposures Standardised Total ²		73	73	525	44	44	44	607
			provisions per country of country		lue to credit conversion factors or istisation exposures, additional va			lated to the	
					Standardise	ed Approach			
			As of 31,	/03/2020			As of 30	0/06/2020	
		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
	(mln EUR, %) Central governments or central banks	141	141	0		128	128	0	
	Regional governments or local authorities Public sector entities Multilateral Development Banks	0 3 0	3 0	0 1 0		3 0	3 0	1 0	
	International Organisations Institutions	0 281	0 135	0 41		0 224	0 115	0 35	
	Corporates of which: SME Retail	2,133 30 11	1,292 16 5	1,190 15 4		1,984 33 9	1,125 11 4	1,034 9 3	
UNITED STATES	of which: SME Secured by mortgages on immovable property	2 8	1 8	0 3		0 8	0 8	0 3	
	of which: SME Exposures in default Items associated with particularly high risk	14 6	2 6	2 10	11	6 9	0 2 9	3 13	4
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0 689	0 688	0 253		0 465	0 460	0 186	
	Collective investments undertakings (CIU) Equity Other exposures	115 7	115 7	115 7		108 9	108 9	108 9	
	Standardised Total ²	(1) Original exposure, unlike Exp	posure value, is reported before	taking into account any effect o	due to credit conversion factors or istisation exposures, additional va	r credit risk mitigation technique	es (e.g. substitution effects).	lated to the	13
		exposures, but includes genera		erparty excludes those for secur	Standardise		other own runus reductions re-	lated to the	
			As of 31	/03/2020			As of 30	/06/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and
	(mln EUR, %)				provisions ²				provisions ²
	Central governments or central banks Regional governments or local authorities Public sector entities	17,201 5 649	17,344 5 649	0 0 0		16,672 5 629	16,749 5 629	0 0 0	
	Multilateral Development Banks International Organisations	0 0	0 0	0 0		0 0	0 0	0 0	
	Institutions Corporates of which: SME	12 109 0	2 86 0	1 86 0		11 106 0	2 75 0	1 75 0	
SPAIN	Retail of which: SME	5 0	3 0	2 0		5	3 0	2 0	
OL WILL	Secured by mortgages on immovable property of which: SME Exposures in default	1 0 3	1 0 0	0 0 0	3	1 0 3	1 0 0	0 0 0	3
	Items associated with particularly high risk Covered bonds	0 287	0 287	0 57		0 251	0 251	0 50	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0 0 0	0 0 0	0 0 0		0 0 0	0 0 0	0 0 0	
	Other exposures Standardised Total ²	0	0	0	9	0	0	0	10
			provisions per country of country		lue to credit conversion factors or istisation exposures, additional va			lated to the	
		-							



Standardised Total²

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

UniCredit S.p.A. Standardised Approach As of 31/03/2020 As of 30/06/2020 Exposure Value¹ Risk exposure amount Exposure Value¹ Original Exposure¹ Original Exposure¹ Risk exposure amount (mln EUR, %) Central governments or central banks
Regional governments or local authorities 1,037 2,402 2,338 Public sector entities
Multilateral Development Banks 374 International Organisations Institutions 2,290 626 390 Corporates of which: SME **Retail** of which: SME **FRANCE** Secured by mortgages on immovable property of which: SME Exposures in default
Items associated with particularly high risk
Covered bonds
Claims on institutions and corporates with a ST credit assessment
Collective investments undertakings (CIU) Equity
Other exposures
Standardised Total² 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 counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments. Standardised Approach

			As of 3:	1/03/2020			As of 30	/06/2020
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount provisions ²
	Central governments or central banks	5,570	6,592	473		6,174	7,187	19
	Regional governments or local authorities	208	305	61		204	290	58
	Public sector entities	1,018	115	50		1,173	153	50
	Multilateral Development Banks	0	0	0		0	0	0
	International Organisations	0	0	0		0	0	0
	Institutions	20	17	7		23	20	7
	Corporates	3,599	2,426	2,318		3,368	2,369	2,155
	of which: SME	1,850	1,336	1,205		1,836	1,271	1,033
	Retail	3,901	2,783	2,062		3,886	2,735	2,027
	of which: SME	148	142	81		144	136	78
CROATIA	Secured by mortgages on immovable property	1,740	1,694	828		1,691	1,646	774
	of which: SME	286	266	239		271	250	192
	Exposures in default	780	204	219	543	822	218	235 56
	Items associated with particularly high risk	144	128	193		128	113	169
	Covered bonds	0	0	0		0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0		1	1	0
	Collective investments undertakings (CIU)	4	4	4		3	3	3
	Equity	29	29	29		27	27	27
	Other exposures	740	740	272		758	758	262
	Standardised Total ²				665			70:

			provisions per country of count	erparty excludes those for securis				ted to the	
					Standardise	ed Approach			
			As of 31,	/03/2020			As of 30/	06/2020	
		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
	(mln EUR, %)								
	Central governments or central banks	43	164	0		41	150	0	
	Regional governments or local authorities	14	14	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	1,229	1,164	100		1,826	1,714	133	
	Corporates	403	253	227		439	268	248	
	of which: SME	3	1	1		3	0	0	
	Retail	12	7	5		11	7	5	
UNITED KINGDOM	of which: SME	1	1	0		1	1	0	
ONLIED KINGDOM	Secured by mortgages on immovable property	6	6	2		5	5	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	53	38	55	16	55	39	57	16
	Items associated with particularly high risk	44	44	66		42	42	62	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	138	128	58		104	94	42	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	3	3	3		3	3	3	
	Other exposures	5	5	5		5	5	5	

(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 counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

EBA BANKING AUTHORITY					20	0 20 EU-v	redit Risk - UniCred	IRB Appro lit S.p.A.	-	cise			
				As of 31	/03/2020		IRB Ap	proach		As of 30	/06/2020		
	(mln EUR, %)	Original	Exposure ¹ Of which: defaulted	Exposure Value ¹		sure amount Of which: defaulted	Value adjustments and provisions	Origina	I Exposure ¹ Of which: defaulted	Exposure Value ¹		Of which:	Value adjustments and provisions
Consolidated data	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total ²	42,836 55,670 444,921 26,806 78,491 137,724 89,153 5,686 83,467 4,664 43,907 25,330 18,577 665	173 33 16,170 1,206 6,567 5,052 2,444 566 1,877 41 2,568 2,171 397 0	40,951 42,846 285,406 23,718 55,305 121,115 88,790 5,489 83,301 2,317 30,008 14,768 15,240 665	1,785 11,946 130,242 11,511 26,983 32,331 20,354 1,379 18,976 234 11,742 5,367 6,375 2,080 3,715 182,098	4 12 6,509 142 2,763 1,800 795 185 610 3 1,002 872 129 0	51 91 10,908 713 4,737 4,321 1,803 345 1,459 36 2,482 1,896 586	46,193 45,229 461,710 26,919 80,673 141,987 90,924 5,761 85,162 4,680 46,384 27,459 18,925 745	189 34 16,270 1,122 6,438 5,215 2,498 560 1,938 38 2,679 2,287 392 0	44,190 34,447 285,393 24,122 54,051 122,974 90,559 5,559 85,000 2,305 30,111 14,413 15,697 745	1,910 8,878 128,887 11,563 23,666 33,024 20,837 1,413 19,424 232 11,954 5,437 6,517 2,355 4,161 179,214	4 12 6,450 148 2,747 1,883 812 187 626 3 1,067 937 130 0	48 82 10,897 733 4,637 4,474 1,858 347 1,511 36 2,580 1,988 592
		(1) Original ex (2) IRB Total (posure, unlike E does not include	the Secutarisat	s reported bero ion position unl	ike in the previou	count any effect us Transparency	exercises' res	conversion factor ults.	s or credit risk n	nitigation techi	niques (e.g. subsi	itution effects).
				As of 31	/03/2020		IRB Ap	proach		As of 30)/06/2020		
		Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments	Origina	l Exposure ¹	Exposure	Risk expo	osure amount	Value adjustments
Г	(mln EUR, %) Central banks and central governments	138	Of which: defaulted	1,224	281	Of which: defaulted	provisions	146	Of which: defaulted	1,214	300	Of which: defaulted	and provisions
ITALY	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	5,537 148,186 8,447 34,110 71,088 49,269 2,734 46,535 0 21,819 21,813 6 120	29 11,485 473 4,788 3,966 1,970 429 1,542 0 1,995 1,995	4,427 84,519 7,510 19,980 61,378 49,278 2,686 46,592 0 12,099 12,095 4 120	1,564 54,542 5,059 14,541 19,288 14,949 982 13,967 0 4,340 4,338 2 436	10 5,524 15 2,325 1,496 694 154 540 0 802 802 802 0	65 7,562 294 3,530 3,246 1,526 308 1,218 0 1,719 1,719 0	5,023 156,972 8,398 35,742 72,925 49,154 2,784 46,369 0 23,771 23,764 6 117	27 11,308 375 4,731 4,136 2,029 431 1,598 0 2,107 2,107 0	4,197 85,542 7,532 19,113 60,970 49,179 2,733 46,446 0 11,791 11,787 5	1,261 53,153 5,330 13,039 19,687 15,261 1,018 14,243 0 4,427 4,425 2 426	10 5,455 16 2,325 1,587 718 156 562 0 869 869 0	7,356 300 3,496 3,389 1,580 312 1,268 0 1,809 1,809 0
	IRB Total	⁽¹⁾ Original expos	ure, unlike Exposu	I re value, is report	ed before taking i	I into account any ef	 fect due to credit (I conversion facto	ors or credit risk miti	igation techniques	l (e.g. substitution	effects).	
				As of 31	/03/2020		IRB Ap	proach		As of 30)/06/2020		
		Original	Exposure ¹	Exposure		sure amount	Value adjustments	Origina	l Exposure ¹	Exposure		osure amount	Value adjustments
	(mln EUR, %) Central banks and central governments	3	Of which: defaulted	Value ¹	3	Of which: defaulted	and provisions	3	Of which: defaulted	- Value ¹	3	Of which: defaulted	and provisions
GERMANY	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	3,481 108,504 4,642 24,845 37,476 23,086 827 22,259 4,367 10,023 1,823 8,200 129	0 1,730 357 513 341 171 24 147 22 148 64 84 0	2,960 76,138 4,408 20,231 32,449 22,585 738 21,847 2,086 7,778 1,252 6,526 129	398 23,307 1,175 4,522 5,785 2,680 111 2,569 188 2,917 375 2,542 379	0 349 24 144 53 12 2 10 3 38 15 23 0	1 1,136 217 318 269 41 7 34 18 210 50 160 0	3,080 115,584 4,601 25,761 37,698 23,320 822 22,497 4,348 10,031 1,979 8,051 129	0 1,962 350 524 337 174 25 148 19 145 64 80 0	2,622 77,875 4,380 20,432 32,609 22,806 733 22,072 2,054 7,750 1,224 6,526 129	375 23,703 1,082 3,999 5,687 2,621 106 2,515 179 2,886 359 2,528 385	0 356 24 143 51 11 3 8 3 38 15 22 0	1 1,258 212 339 282 43 7 36 16 222 50 172 0
	IRB Total	(1) Original expos	ure, unlike Exposu	Ire value, is report	ed before taking i	into account any ef	ffect due to credit (conversion facto	ors or credit risk mit	igation techniques	(e.g. substitution	effects).	
							IRB Ap	proach					
		Outsingl	F1	As of 31	/03/2020	sure amount	Value	Outsins	I Europeum 1	As of 30)/06/2020	osure amount	Value
	(mln EUR, %)	Original	Of which:	Exposure Value ¹	кізк ехро	Of which:	adjustments and provisions	Origina	Of which:	Exposure Value ¹	KISK EXP	Of which:	adjustments and provisions
AUSTRIA	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	1 3,760 42,836 4,556 7,736 23,421 13,286 1,854 11,433 1 10,134 1,140 8,993 117	1 2 1,112 17 546 610 235 97 139 0 374 84 290 0	1 2,615 28,490 4,127 6,214 21,885 13,404 1,808 11,596 0 8,481 943 7,538 117	0 436 7,954 378 1,783 5,754 2,001 206 1,795 0 3,753 402 3,351 249	0 0 379 0 249 239 84 28 57 0 154 50 104 0	0 1 627 5 270 662 180 19 161 0 482 91 391 0	1 3,142 43,749 4,586 7,819 23,484 13,362 1,884 11,478 1 10,121 1,159 8,962 151	1 2 1,113 17 539 594 222 88 134 0 371 85 287 0	1 1,925 28,844 4,184 6,074 21,878 13,473 1,837 11,636 0 8,404 923 7,481 151	0 297 8,356 357 1,559 5,734 1,974 201 1,773 0 3,760 390 3,370 315	0 0 371 4 239 231 79 27 52 0 152 47 105 0	0 1 620 3 251 635 167 17 149 0 468 87 381
		Original expos	ure, unike Expost	ire value, is report	ed before taking	nto account any ei			is of credit risk mil	gation techniques	(e.g. substitution	refrects).	
				As of 31	/03/2020		IRB Ap	proach		As of 30	/06/2020		
	(mln EUR, %)	Original	Exposure ¹ Of which: defaulted	Exposure Value ¹	Risk expo	sure amount Of which: defaulted	Value adjustments and provisions	Origina	I Exposure ¹ Of which: defaulted	Exposure Value ¹	Risk exp	Of which:	Value adjustments and provisions
CZECH REPUBLIC	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	16,348 481 11,250 2,117 3,212 3,298 1,774 74 1,700 117 1,407 145 1,262 0	0 0 160 9 113 54 18 2 17 14 21 7	16,500 500 8,958 2,022 2,667 3,066 1,775 72 1,703 95 1,196 128 1,068 0	117 77 5,703 1,456 1,751 875 337 26 311 18 520 73 447 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 153 11 106 59 16 1 15 11 32 8 25 0	22,208 791 11,200 2,431 2,939 3,444 1,779 75 1,705 117 1,547 142 1,405 0	0 0 135 18 86 53 17 1 16 14 22 8 14 0	22,351 802 8,791 2,345 2,385 3,200 1,780 72 1,708 95 1,325 124 1,201 0	153 113 5,219 1,397 1,319 912 338 27 311 18 556 71 485 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 138 14 80 59 15 1 15 11 33 8 25 0
		(1) Original expos	ure unlike Evnosi	re value is report	ed before taking i	into account any et	ffect due to credit (conversion facto	ors or credit risk miti	igation techniques	(e.a. substitution	offocts)	

2020 EU-wide Transparency Exercise Credit Risk - IRB Approach

EBA BANKING AUTHORITY					2	020 EU-V	Credit Risk -	-	-	cise			
		Origina	al Exposure ¹ Of which:	As of 3 Exposure Value ¹	1/03/2020 Risk exp	oosure amount Of which:	Value		al Exposure ¹ Of which:	As of 3 Exposure Value ¹	80/06/2020 Risk exp	oosure amount Of which:	Value adjustment and provisions
RUSSIAN FEDERATION	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	5 0 12,199 402 2 9 8 0 8 0 0 0 0	defaulted	5 0 7,480 35 2 9 8 0 8 0 0 0	1 0 3,714 31 0 3 3 0 2 0 0 0 0 5	defaulted	0 0 75 1 0 1 1 0 1 0 0 0 0	0 0 11,527 185 2 9 8 0 8 0 0 0	defaulted	0 0 6,829 4 2 9 8 0 8 0 0 0 1	0 0 3,735 3 0 2 2 0 2 0 0 0 0 5	defaulted 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 40 0 0 1 1 1 0 0 0 0
			al Exposure ¹ Of which:		1/03/2020	oosure amount Of which:	IRB A	pproach Origina	al Exposure ¹ Of which:		30/06/2020 Bisk over	oosure amount Of which:	Value adjustment and provisions
UNITED STATES	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	8,300 1,787 18,651 35 9 43 39 1 38 0 4 0 4 24	defaulted	8,563 1,444 11,046 35 6 43 39 1 38 0 3 0 3 24	1 410 4,116 15 2 12 11 0 11 0 1 1 76	defaulted 0 0 0 3 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0	0 1 48 0 3 1 1 0 1 0 0 0 0	4,789 1,521 17,482 36 9 42 40 1 39 0 2 0 2	defaulted	4,859 1,199 9,972 36 6 42 40 1 39 0 2 0 2	0 370 3,840 14 2 12 11 0 11 0 1 0 1 87	defaulted 0 0 7 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0	0 1 69 0 3 1 1 0 0 0 0 0
			of which:		1/03/2020 Bick ovn	oosure amount Of which:		pproach Origina	al Exposure ¹ Of which:		30/06/2020 Bisk ovn	oosure amount Of which:	Value adjustment and
SPAIN	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	0 1,228 5,509 86 16 6 5 1 5 0 1 0	defaulted 0 0 0 22 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0	2 930 3,649 93 17 6 5 1 5 0 1 0	0 206 1,151 49 3 2 1 0 1 0 1 0	defaulted 0 0 1 0 1 0 0 1 0 0 0 0 0 0 0 0 0 0 0	0 0 13 0 0 0 0 0 0 0 0 0	0 613 6,057 126 16 6 6 1 5 0 1 0	defaulted 0 0 0 21 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0	2 374 4,269 141 17 7 6 1 5 0 1 0	0 93 1,522 45 3 2 2 0 2 0 0 0 0	defaulted 0 0 0 1 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0	0 0 24 0 0 0 0 0 0 0 0 0 0
			ol Exposure ¹ Of which:		1/03/2020	oosure amount Of which:	Value adjustments and	pproach Origina	al Exposure ¹ Of which:		30/06/2020 Bisk ovn	oosure amount Of which:	aujustillelit
FRANCE	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME IRB Total	0 7,968 10,021 159 31 26 25 0 24 0 1 0 1 0	defaulted 0 0 0 20 0 3 1 1 0 0 0 0 0 0 0 0 0 0	0 6,143 4,995 136 29 26 25 0 24 0 1 0	0 1,015 1,650 60 33 10 10 0 10 0 1 0 1 0	defaulted 0 0 2 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0	provisions 0 1 34 1 4 2 1 0 1 0 0 0 0 0 0 0 effect due to credit	0 7,205 12,414 297 31 31 29 0 29 0 1	defaulted 0 0 11 0 3 1 1 0 1 0 0 0 0 0 0 0 0 0 0	0 5,319 5,334 148 29 30 29 0 29 0 1 0 1	0 757 1,837 63 28 12 11 0 11 0 1 0 1 0	defaulted 0 0 0 2 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0	provisions 0 1 29 1 4 2 1 0 0 0 0 0 0 0 0
			al Exposure ¹		1/03/2020	oosure amount	Value adjustments and	pproach Origina	al Exposure¹		30/06/2020 Bisk ovn	oosure amount	aujustillelit
CROATIA	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	0 13 405 171 3 3 1 0 1 0 2 1 1	Of which: defaulted 0 0 15 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 255 161 3 3 1 0 1 0 2 0 1	0 5 112 66 5 1 0 0 0 0 1 0	Of which: defaulted 0 0 13 13 13 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions 0 0 0 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 13 359 176 2 3 1 0 1 0 2 1 1	Of which: defaulted 0 0 15 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 5 304 168 2 3 1 0 1 0 2 0 1	0 4 131 73 6 1 0 0 0 0 0 0	Of which: defaulted 0 0 13 13 13 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 1 0 0 0 0 0 0 0 0
			osure, unlike Expos		1/03/2020 Pick eyn	g into account any e	IRB A	pproach	ors or credit risk mi		30/06/2020 Bisk ovn	on effects).	Value
UNITED KINGDOM	(mln EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0 12,042 8,958 411 59 58 54 1 53 0 4 0 4	Of which: defaulted 0 0 182 46 1 1 1 0 0 0 0 0 0 0 0 0 0	0 10,497 5,609 442 48 56 53 1 52 0 3 0 3	0 2,870 2,109 102 55 18 17 0 17 0 1 0	Of which: defaulted 0 0 14 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	adjustments and provisions 0 1 145 14 3 1 0 1 0 0 0 0 0		Of which: defaulted 0 3 176 45 0 2 1 0 1 0 0 0 0 0	Value ¹ 0 4,961 5,517 497 43 56 53 1 52 0 3 0 3 4	0 1,164 2,128 130 44 18 17 0 17 0 1 0 1 1 0	Of which: defaulted 0 1 14 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	adjustment and provisions 0 1 146 15 3 1 0 0 0 0 0 0 0 0 0

(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).

Equity
Other non credit-obligation assets

IRB Total



General governments exposures by country of the counterparty

							As of 30/06/2020							
						Dire	ct exposures							
	(5110)			On balance sh	eet	Direc	ct exposures		Deriva	tives		Off balan	ce sheet	-
	(mln EUR)			On balance si					Deliva	Lives		On Balan	ce slicet	-
												Off-balance sh	eet exposures	
								Derivatives with p	ositive fair value	Derivatives wit	h negative fair value			-
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading		fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [2,971 241	2,971 241	19	0	1,235 72	1,717 141	0	3 50	0	0	1,577	0	
[1Y - 2Y [1,223	1,223	53	0	940	230	1	. 14	0	0	45	0	
[2Y - 3Y [[3Y - 5Y [Austria	1,231 1,340	1,231 1,340	107	0	1,149 994	239	7 14	50 545	0	0 4	14 5	0	
[5Y - 10Y [[10Y - more		1,857 3,398	1,857 3,397 12,259	30 146	0	681 377	1,106 2,411	40 62	294 2 168	1 45	103 163 269	4 147 1,860	0	
Total [0 - 3M [12,261 0	12,259	391 0	0	5,448	5,900	125	1,123	0	269	1,860	0	162
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [0 0 16	0	0 0	0 0 0	0	0 0	((0	0	0	0 0	0 0 0	
[5Y - 10Y	Belgium	78 134	78 134	0 0	0	78 134	0 0	C	0 0	0	0	0 0	0	
[10Y - more Total		74 302		0 16	0 0		0 0	0	0 0 0	0 0	0	0 0	0 0	0
[0 - 3M [25 16 242	16	0 0	0 0 0	10 15 242	0 0	((0	0	0	2 0	0	
[2Y - 3Y [[3Y - 5Y [Bulgaria	267 509	242 267 509	2 0	0	266 413	0 96	0	0 0	0	0	0 0	0	
[5Y - 10Y [[10Y - more Total	_	765 49 1,873	764 49 1,872	4 0 5	0	644 44 1,634	117 4 233	C C	0 0	0 0	0 0	6 0 9	0 0	64
[0 - 3M [[3M - 1Y [[1Y - 2Y [1,073	1,072	3	<u> </u>	1,034	233			U				04
[1Y - 2Y [[2Y - 3Y [Cyprus													
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more														
[10Y - more Total [0 - 3M [33	33 429	0	0	0	33	C) 14	0	14	1	0	
[0 - 3M [429 535	429 535	58 22	0	331 502	3 10	0	1 0	0	1 0	22 34	0	
[3Y - 5Y [[5Y - 10Y [Czech Republic	311 225	311 225	0 24	0	292 161	19 40	(97	3	100	19 13	0	
Total		13 1,589	13	11 116	0	0	1 107	0	0 117	0 4	120	20 109	0 0	75
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 0	0	0 0	0	0	0 0	(0 0	0	0	0 0	0	
[2Y - 3Y [[3Y - 5Y [Denmark	0 0	0	0 0	0	0	0	0	0 0	0	0	0 0	0	
[5Y - 10Y [[10Y - more		0	0	0	0	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	0 0 0		0 0	0 0	0	0 0 0	0 0	0
[1Y - 2Y [[2Y - 3Y [Estavi-	0 0	0	0 0	0	0	0 0	0	0 0	0	0	0 0	0	
[3Y - 5Y [[5Y - 10Y [Estonia	0	0	0 0	0	0 0	0 0	C C	0 0	0 0	0	0 0	0	
[10Y - more Total	1	0	0	0 0	0	0	0 0	<u></u>	0 0	0	0	0 0	0 0	0



General governments exposures by country of the counterparty

							UniCredit S.p.A.							
							As of 30/06/2020							
						Dire	ct exposures							
	(mln EUR)			On balance she	eet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial					Derivatives with po	ositive fair value	Derivatives witl	h negative fair value			Risk weighted exposure amount
		derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [France	13 0 0 197 1,225 6 793	0 0 197 1,225 6 793	13 0 0 0 0 5 6 793	0 0 0 0 0 0 0	0 0 0 197 1,220 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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
[0 - 3M [Germany	1,773 2,395 4,085 4,440 2,138 1,950 3,265 20,046	2,395 4,085 4,440 2,138 1,950 3,264	9 790 31 11 30 63 822 1,757	0 0 0 0 0 0 0	257 44 1,450 448 306 165 298 2,969	1,284 175 770 1,234 1,129 706 1,953	415 170 18 259 62 676 4,612 6,211	941 463 1,002 766 3,105	1 29 53 61 137 236 296	569 3,994 2,916 879 1,217 3,133 1,693	815 1 0 0 0 30 404 1,250	0 0 0 0 0 0	36
[0 - 3M [Croatia	2,555 569 98 12 278 431 19	2,553 568 98 12 278 430	9 1 0 1 0 2	0 0 0 0 0 0 0	18 540 97 10 278 383 0	2,526 27 0 1 0 45 13	0 0 0 0 0 0	0 0 0 0 0 0	95 1 0 36 60 0	352 0 0 272 296 0	10 18 1 12 13 0 9	0 0 0 0 0 0	83
[0 - 3M [Greece	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Hungary	192 73 491 142 555 686 80 2,218	73 491 142 555 686 80	2 1 6 7 9 10 13	0 0 0 0 0 0 0	88 33 208 84 252 298 31 993	93 39 277 51 294 378 36	0 32 0 0 0 2 5 39	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 50 0 0 0 0 121 171	0 0 0 0 0 0	1
[0 - 3M [Ireland	0 0 0 0 927 216 29	0 0 0 0 926 216 29	0 0 0 0 0 0 9 29	0 0 0 0 0 0 0	0 0 0 0 0 207 0	0 0 0 0 926 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Italy	940 9,157 8,437 7,230 12,545 12,069 2,925 53,303	938 9,146 8,425 7,222 12,529 12,052 2,842	84	0 0 0 0 0 0	35 1,292 3,161 4,191 6,334 5,057 309 20,380	820 6,248 4,629 2,949 5,303 6,124 1,870 27,943	1 3 4 16 96 881 4,068 5,069	2 10 11 150 1,356 2,211	0 0 0 1 1 2 108	2 58 3 38 63 53 918	1,022 2,537 29 26 11 34 447 4,107	1 1 0 0 0 0 0 0	1,126
[0 - 3M [Latvia	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	



General governments exposures by country of the counterparty

							UniCredit S.p.A.							
							As of 30/06/202	0						
						Dire	ct exposures							
				On balance s	heet				Deriva	tives		Off balar	nce sheet	1
	(mln EUR)			On balance s					Deliva			On Balan		-
												Off-balance sh	eet exposures	
								Dovivatives with m	ositivo foir valuo	Dorivatives wit	h magatiya fair yalya			
								Derivatives with p	ositive fair value	Derivatives wit	h negative fair value			
												_		Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)											
					of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading		fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [0	0	0	0	0	0		0	0	0	0	0	
[0 - 3M [0	0 1	0	0	0	0		0 0	0	0	0 0	0	
[2Y - 3Y [[3Y - 5Y [Lithuania	0	0	0	0	0	0		0 0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		0	0 5	0	0	0	0		0 0	0	0	0	0	0
[0 - 3M [[3M - 1Y [0	0	0	0	0	0		0 0	0	0	0 0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [0	0	0	0	0	0		0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Luxembourg	0	0	0	0	0	0		0	0	0	0	0	
[10Y - more Total		0 0	0	0	0	0	0		0 0	0	0	0	0	0
[0 - 3M [[3M - 1Y [0	0	0	0	0	0		0 0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Malta	0	0	0	0	0	0		0 0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [0	0	0	0	0	0		0 0	0	0	0	0	
[10Y - more Total		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	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Netherlands	0	0	0	0	0	0		0 0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		15 8	15 8	15 8	0	0	0		0 0	0	0	0	0	
[0 - 3M [23 21	21	23	0	0	0 20		0 0	0	0	0	0	0
[3M - 1Y [[1Y - 2Y [91 147	91 147	3 2	0	88 124	0 20		0 0	0	0	0 0	0 0	
[2Y - 3Y [[3Y - 5Y [Poland	124 305	124 305	5	0	123 270	30		0 0	0	0	0 0	0	
[5Y - 10Y [[10Y - more Total		203 3 895	203 3 895	3 22	0	117 0 722	81 0 151		0 0	0	0	0	0 0 0	130
[0 - 3M [[3M - 1Y [0	0	0	0	0	0		0	0	0	0	0	130
[1Y - 2Y [0 373	0 0 372	0	0	0 27	0 0 345		0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Portugal	752 403	749 401	0	0	67 70	682 332		0 0	0	0	0	0	
[10Y - more Total		0 1,527		0	0		1,359		0 0	0	0	0	0	0
[0 - 3M [[3M - 1Y [100 389	83 389	0 24	0	78 231	5 134		0 0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Romania	172 217	171 216	50 8	0	110 13	12 195		0 0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [. Comuniu	525 790	525 789	45 39	0	211 485	269 264		0 0	0	0	0 2	0	
[10Y - more Total		52 2,244	JZ	10 177	0	24 1,152	18 897		0 0	0	0	1 4	0 0	249
[0 - 3M [[3M - 1Y [[1Y - 2Y [21	21	0	0	10	11			0	0	2	0	
[17 - 27 [[2Y - 3Y [[3Y - 5Y [Slovakia	100 97	100 97	1 2	0	97	2		1	0	1	0 8	0	
[5Y - 10Y [128 48	128 48	5 4	0	108 30	15		1 1 0	0	1	10 27	0	
[10Y - more Total [0 - 3M [1	475	475	13 0	0	389 0	72		2 0 0	0	2	47	0	28
[3M - 1Y [[1Y - 2Y [61 56	61 56	0 0	0 0	50 41	10 15		0 0	0 0	0	125 1	0	
[2Y - 3Y [[3Y - 5Y [Slovenia	96 81	96 81	1 2	0 0	7 66	88 13		0 0	0 0	0	19 0	0	
[5Y - 10Y [[10Y - more Total		178 48	178 48 519	2 0	0	110 6	65 41	(0 0	0	0	0 2	0 0	
Total	1	520	519	6	0	280	233		0	0	0	148	0	54



General governments exposures by country of the counterparty

		UniCredit S.p.A.												
							As of 30/06/2020)						
						Direc	ct exposures							
-	(mln EUR)			On balance sho	eet				Deriva	tives		Off balar	ce sheet	
								Derivatives with p	ositive fair value	Derivatives witl	n negative fair value	Off-balance sh	eet 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)	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	Risk weighted exposure amount
[0 - 3M [Spain	58 1,352 951 2,183 8,585 3,431 263	1,351 951	8 13 7 0 3 2 100	0 0 0 0 0	51 1,333 775 1,062 4,250 1,525 162 9,157	0 5 168 1,119 4,327 1,902			0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [Sweden	16,823	16,813	133	Ō	9,157	7,522	d	0	0	0	0	0	8
[0 - 3M [United Kingdom	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M [Australia	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M [Canada	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	() () () () () ()	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							UniCredit S.p.A.							
							As of 30/06/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives wit	h negative fair value			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)	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 [Japan	0 0 100 5,726 2,059 0 0	5,726 2,059 0 0	0 0 0 0	0 0 0 0 0 0	0 0 100 2,610 2,059 0 0	0 0 0 3,115 0 0 0 3,115	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	563
[0 - 3M [U.S.	128 225 0 0 1,933 1,471 0	128 225 0 0 1,933 1,471 0	128 0 0 0 0 0 0	0 0 0 0 0 0	0 225 0 0 1,933 1,471 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	
[0 - 3M [China	0 13 0 58 188 101 0	0 13 0 58 188 101	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 13 0 58 188 101 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	65
[0 - 3M [Switzerland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Other advanced economies non EEA	96 26 23 5 830 812 90	96 26 23 5 830 812 90	0 0 1 5 6 25 5	0 0 0 0 0 0	1 0 0 0 7 406 25	94 0 23 0 817 381 60	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	508
[0 - 3M [Other Central and eastern Europe countries non EEA	32 53 71 108 106 1,144 73 1,586	73	1	0 0 0 0 0 0	18 45 49 88 50 813 0	14 6 11 19 54 286 66 456	0 0 0 0 0 12 0	0 0 0 0 0 0 0 571 0 5 71	0 0 0 0 0 1 0	0 0 0 0 0 0	0 1 4 0 0 156 0	0 0 0 0 0 0	419
[0 - 3M [Middle East	2 116 3 0 111 206 201	2 116 3 0 111 206 201	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	2 116 3 0 111 206 201	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 248 170 419	0 0 0 0 0 0	
[0 - 3M [Latin America and the Caribbean	1 19 0 36 13 163 32	0 19 0 27 13 162 31	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 19 0 27 13 162 31	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	000000000000000000000000000000000000000	18



General governments exposures by country of the counterparty

UniCredit S n A

							UniCredit S.p.A.						
							As of 30/06/2020						
						Dire	ct exposures						
	(mln EUR)			On balance sh	neet			Deriva	Off balan	ce sheet			
								Derivatives with positive fair value		Derivatives with negative fair value	Off-balance sh	eet 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)	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	Risk weighted exposure amount
[0 - 3M [Africa	0 3 26 55 81 372 163 700	0 3 26 55 81 369 163	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 3 26 55 81 368 163	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 8 30 228	0 0 0 0 0 0	57
[0 - 3M [Others	23 165 25 655 1,051 1,054 311	23 165 25 655 1,051 1,054 311	8 11 0 39 0 3 0	0 0 0 0 0 0	10 143 0 581 965 737 0	5 12 25 20 85 278 311	0 0 0 0 0 0	0 0 0 0 0 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 1 114	0 0 0 0 0 0	156

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 have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, 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, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, 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.



2020 EU-wide Transparency Exercise Performing and non-performing exposures

UniCredit S.p.A.

					As of 31/03/202	0				As of 30/06/2020								
		Gross carryi	ng amount			and the state of t	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial		Gross carrying amount					npairment, accun e to credit risk ar		Collaterals and financial
		Of which performing but past due >30		n-performing ¹		On non-performing exposures ³ receiped		guarantees received on non- performing exposures		Of which performing but past due >30	Of w	hich non-perfor	ming ¹	On performing	On non-performing exposures ³		guarantees	
(mln EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures ²	Of which Stage		_		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	
Cash balances at central banks and other demand deposits										8,438	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	144,341	0	140	140		144	53		0	147,899	0	139	139	49	151	59	12	0
Central banks	591	0	0	0		0	0		0	5	0	0	0	0	0	0	0	0
General governments	107,778	0	0	0		83	0		0	111,031	0	5	5	0	78	5	0	0
Credit institutions	20,632	0	0	0		5	0		0	20,959	0	0	0	0	5	0	0	0
Other financial corporations	11,954	0	123	123		41	42		0	11,712	0	127	127	49	46	51	12	0
Non-financial corporations	3,386	0	16	16		14	11		0	4,192	0	7	7	0	22	3	0	0
Loans and advances(including at amortised cost and fair value)	616,921	3,076	25,102	25,102		3,373	16,367		5,871	625,237	3,131	23,855	23,855	23,713	3,634	14,966	14,850	5,944
Central banks	52,470	0	0	0		1	0		0	73,259	0	0	0	0	2	0	0	0
General governments	21,465	253	243	243		59	70		135	22,150	222	246	246	246	63	67	67	151
Credit institutions	53,914	2	22	22		25	14		0	53,440	1	16	16	16	14	12	12	0
Other financial corporations	89,763	104	1,108	1,108		149	673		185	86,305	169	1,146	1,146	1,133	211	694	687	203
Non-financial corporations	270,992	1,497	19,179	19,179		1,741	12,889		4,184	261,633	1,401	17,948	17,948	17,821	1,881	11,593	11,484	4,171
of which: small and medium-sized enterprises at amortised cost	83,622	490	10,545	10,545		683	7,226		2,536	82,065	382	9,687	9,687	9,687	760	6,412	6,412	2,498
of which: Loans collateralised by commercial immovable property at amortised cost	61,528	331	7,193	7,193		430	4,027		2,864	62,053	395	7,243	7,243	7,243	476	4,061	4,061	2,883
Households	128,318	1,220	4,550	4,550		1,398	2,721		1,366	128,449	1,337	4,499	4,499	4,497	1,463	2,600	2,600	1,418
of which: Loans collateralised by residential immovable property at amortised cost	85,375	823	1,997	1,997		710	894		1,058	88,359	901	2,029	2,029	2,029	773	888	888	1,095
of which: Credit for consumption at amortised cost	21,124	215	969	969		429	615		131	19,940	286	1,000	1,000	1,000	438	682	682	79
DEBT INSTRUMENTS other than HFT	761,262	3,076	25,241	25,241		3,517	16,420		5,871	781,574	3,131	23,993	23,993	23,763	3,786	15,025	14,863	5,944
OFF-BALANCE SHEET EXPOSURES	334,492		3,311	3,311		320	789		691	348,664		3,649	3,649	2,094	351	839	738	720

(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

(2) 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)

(3) 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 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 680/2014 - 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, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 31/	03/2020		As of 30/06/2020							
	Gross carrying amount of exposures with forbearance measures		Accumulated impaccumulated char due to credit risk for exposures wit measures ²	airment, Iges in fair value and provisions	received on e	ancial guarantees xposures with e measures	Gross carrying a exposures with measures	amount of	Accumulated imp accumulated char due to credit risk for exposures wit measures ²	airment, nges in fair value and provisions	Collateral and financial guarantees received on exposures with forbearance measures		
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on nonperforming 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 nonperforming exposures with forbearance measures	
Cash balances at central banks and other demand deposits							0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	27	5	2	2	0		23	3	0	0	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	27	5	2	2	0		23	3	0	0	0		
Loans and advances (including at amortised cost and fair value)	14,452	9,679	6,510	6,118	5,168		15,167	9,584	6,223	5,732	5,672	2,491	
Central banks	0	0	0	0	0		0	0	0	0	0	0	
General governments	3	1	1	1	1		5	1	1	1	4	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	0	
Other financial corporations	680	591	324	322	136		872	588	328	325	209	92	
Non-financial corporations	10,663	7,706	5,235	5,079	3,127		11,041	7,553	4,915	4,670	3,472	1,771	
of which: small and medium-sized enterprises at amortised cost	4,843	3,362	2,266	2,160	1,763		5,107	3,343	2,211	2,080	2,097		
Households	3,107	1,381	951	716	1,903		3,249	1,442	979	736	1,987	629	
DEBT INSTRUMENTS other than HFT	14,480	9,683	6,512	6,120	5,168		15,190	9,587	6,223	5,732	5,672		
Loan commitments given	609	263	17	16	180		692	317	20	17	215	120	
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice							2,234						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria							3,059						

⁽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

⁽²⁾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.



2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
UniCredit S.p.A.

			As of	31/03/2020			As of 30/06/2020								
	Gross carryin	g amount				Accumulated	Gross carrying	g amount			Accumulated				
		Of which: non-performing		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to			
(mln EUR)			of which: defaulted	impairment	impairment	credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹			
A Agriculture, forestry and fishing	4,015	331		4,015	259	0	3,942	300	300	3,942	236	0			
B Mining and guarrying	2,593	205		2,573	100	19	2,749	200	200	2,729	115	19			
C Manufacturing	67,003	4,158		66,975	3,318	3	66,192	3,795	3,795	66,169	2,982	4			
D Electricity, gas, steam and air conditioning supply	10,468	327		10,451	237	3	11,225	238	238	11,181	214	0			
E Water supply	2,367	115		2,367	96	0	2,354	118	118	2,353	90	0			
- Construction	18,213	3,502		17,541	2,714	36	17,769	3,384	3,384	17,129	2,507	36			
G Wholesale and retail trade	41,559	2,508		41,553	2,059	4	39,775	2,398	2,398	39,770	1,909	4			
H Transport and storage	15,538	1,407		15,495	1,153	13	15,777	1,245	1,245	15,734	885	12			
Accommodation and food service activities	5,376	607		5,365	476	3	5,234	598	598	5,223	461	5			
J Information and communication	9,823	216		9,822	202	0	8,771	189	189	8,770	192	0			
K Financial and insurance activities	1,601	114		1,601	87	0	1,417	112	112	1,417	83	0			
L Real estate activities	44,299	3,166		44,203	2,095	30	43,969	2,985	2,985	43,878	2,036	29			
M Professional, scientific and technical activities	15,606	508		15,600	384	0	15,533	484	484	15,527	367	0			
N Administrative and support service activities	5,490	586		5,489	397	0	5,515	569	569	5,513	394	0			
O Public administration and defence, compulsory social security	249	0		249	0	0	254	0	0	254	0	0			
P Education	212	7		212	6	0	374	7	7	374	7	0			
Q Human health services and social work activities	3,912	142		3,911	112	0	3,874	143	143	3,873	113	0			
R Arts, entertainment and recreation	1,533	207		1,533	172	0	1,529	133	133	1,529	105	0			
S Other services	21,133	1,074		20,932	653	0	15,383	1,050	1,050	15,293	669	0			
Loans and advances	270.992	19,179		269.887	14.519	111	261,633	17.948	17.948	260.659	13,365	109			

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), 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 680/2014 - ITS on Supervisory reporting.



2020 EU-wide Transparency Exercise Collateral valuation - loans and advances UniCredit S.p.A.

			As of 30/06/2020		
	Loans and advances				
		Performing		Non-performing	
(mln EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	625,237	601,382	3,131	23,855	9,020
Of which secured	353,901	338,463	2,083	15,438	5,966
Of which secured with immovable property	178,344	168,133	1,480	10,211	4,544
Of which instruments with LTV higher than 60% and lower or equal to 80%	42,178	40,832		1,346	690
Of which instruments with LTV higher than 80% and lower or equal to 100%	37,289	35,607		1,682	841
Of which instruments with LTV higher than 100%	29,477	24,238		5,238	1,819
Accumulated impairment for secured assets	10,959	2,043	244	8,915	2,561
Collateral					
Of which value capped at the value of exposure	265,521	260,728	1,400	4,793	2,445
Of which immovable property	151,100	146,794	1,225	4,306	2,120
Of which value above the cap	149,938	138,030	1,517	11,909	6,238
Of which immovable property	138,851	127,518	1,465	11,333	5,901
Financial guarantees received	44,100	42,949	315	1,151	515
Accumulated partial write-off	-1,845	0	0	-1,845	-136

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.



2020 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02 UniCredit S.p.A.

	As of 30/06/2020															
		Gross carrying amount								Accumulated imp	pairment, accumu	ulated negative cha	anges in fair value	sk	Gross carrying amount	
Number of obligors (mln EUR)			Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past- due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performin	g Of which: exposures with forbearance measures	Of which:	exposures
Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹)	429,451	36,298														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		32,461	31,911	1,128	5,536	549	364	441	820	576	97	418	244	170	189	86
of which: Households		9,247	9,093	303	1,198	154	96	114	240	175	33	123	65	42	46	22
of which: Collateralised by residential immovable property		6,404	6,326	234	753	78	52	61	119	89	26	68	30	23	24	10
of which: Non-financial corporations		22,616	22,221	814	4,255	395	268	327	567	388	64	286	179	128	143	64
of which: Small and Medium-sized Enterprises		15,039	14,813	592	3,032	226	160	192	366	263	46	193	103	72	81	56
of which: Collateralised by commercial immovable property		10,373	10,175	414	1,999	198	165	174	311	219	29	165	92	77	79	30

⁽¹⁾ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.