

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

EBA EUROPEAN BANKING AUTHORITY

2022 EU-wide Transparency Exercise

Key Metrics

UNICREDIT, SOCIETA' PER AZIONI

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



Leverage ratio

UNICREDIT, SOCIETA' PER AZIONI

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	59,793	57,780	54,340	58,003	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	56,569	54,004	51,345	55,010	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	947,368	1,011,462	1,046,730	1,044,558	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	945,316	1,009,198	1,044,633	1,042,462	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.31%	5.71%	5.19%	5.55%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.98%	5.35%	4.92%	5.28%	[A.2]/[B.2]	

2022 EU-wide Transparencv Exercise Capital

UNICREDIT, SOCIETA' PER AZIONI

		(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	OWN FUNDS	67,566	64,850	62,652	66,788	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	52,949	50,933	48,243	51,906	C 01.00 (r0020,c0010)	Article 50 of CBR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	25,754	25,284	24,455	22,523	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	24,953	23,266	22,901	24,513	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	-5,532	-4,337	-4,685	-3,245	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	8,194	8,550	8,027	10,204	C 01.00 (r0200,c0010)	Articles 4(117) and 25(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (I) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	95	110	128	126	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-16	121	119	29	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CBR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,362	-1,437	-1,422	-1,386	C 01.00 (r0300,c0010) + C 01.00 (r0340.c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of accordated DTLs	-905	-2,057	-2,065	-2,056	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-8	-8	-9	-9	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-46	-61	-61	-235	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of Clift
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-65	-95	-94	-92	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	$\label{eq:action} \begin{array}{l} \label{eq:action} Articles 4(96), 36(1) point (h) (i), 24(1) point (h) (i), 24(1) point (h) (i), 24(2) point (h) (i), 24(2) point (h) (i), and 239(2) of CRE, Articles 36(1) point (h) (ii), and 239(2) of CRE, Articles 36(1) point (h) (ii), and 155(4) of CRE, Articles 36(1) point (h) (ii), and 155(4) of CRE. \\ \end{array}$
	A.1.14.1		-65	-95	-94	-92	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of GRR
	A.1.16	O Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CBR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	-577	-700	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-7	-6	-7	-120	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-174	-441	-441	-441	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	2,068	2,620	2,097	2,096	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	2,068	2,620	2,097	2,096	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,844	6,847	6,097	6,096	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	5,688	5,691	5,200	5,199	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 05.00 (r0600,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	1,156	1,156	898	898	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	59,793	57,780	54,340	58,003	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	7,773	7,070	8,312	8,785	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	6,763	6,841	7,521	7,750	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A4.2		251	266	271	981	$\begin{array}{l} C \ 05.00 \ (\ 00010, c0010) \ + \ C \ 01.00 \\ (\ 00030, c0010) \ + \ C \ 01.00 \ (\ 00030, c0010) \ + \ C \\ 01.00 \ (\ 00030, c0010) \ + \ C \ 01.00 \ (\ 00030, c0010) \ + \ C \\ 01.00 \ (\ 00070, c0010) \ + \ C \ 01.00 \ (\ 00074, c0010) \ + \ C \\ 01.00 \ (\ 00074, c0010) \ + \ C \\ 01.00 \ (\ 00074, c0010) \ + \ C \\ 01.00 \ (\ 00074, c0010) \ + \ C \\ 01.00 \ (\ 00074, c0010) \ + \ C \\ 01.00 \ (\ 00074, c0010) \ + \ C \\ 01.00 \ (\ 00074, c0010) \ + \ C \\ 01.00 \ (\ 00074, c0010) \ + \ C \\ 01.00 \ (\ 00074, c0010) \ + \ C \\ 01.00 \ (\ 00074, c0010) \ + \ C \\ 01.00 \ (\ 00074, c0010) \ + \ C \\ 01.00 \ (\ 00074, c0010) \ + \ C \\ 01.00 \ (\ 00074, c0010) \ + \ C \\ 01.00 \ (\ 00074, c0010) \ + \ C \\ 01.00 \ (\ 00074, c0010) \ + \ C \\ 01.00 \ (\ 00074, c0010) \ + \ C \\ 01.00 \ (\ 00074, c0010) \ + \ C \\ 01.00 \ (\ 00074, c0010) \ + \ C \\ 01.00 \ (\ 00074, c0010) \ + \ C \\ 01.00 \ (\ 00074, c0010) \ + \ C \\ 01.00 \ (\ 00074, c0010) \ + \ C \\ 01.00 \ (\ 00074, c0010) \ + \ C \\ 01.00 \ (\ 00074, c0010) \ + \ C \\ 01.00 \ (\ 00074, c0010) \ + \ C \\ 01.00 \ + \ 000\ + \ 000\ + \ 000\ + \ 00\ + \ 00\ + \ 000\ + \ 00\ + \ 00\ + \ 00\ + \ 000\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ 00\ + \ $	
	A.4.3	Tier 2 transitional adjustments	758	-37	520	55	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	328,016	321,992	329,922	316,731	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	-245	494	348	9	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.14%	15.82%	14.62%	16.39%	CA3 {1}	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.23%	17.94%	16.47%	18.31%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.60%	20.14%	18.99%	21.09%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	50,881	48,313	46,146	49,811	[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)	15.50%	15.03%	14.00%	15.73%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	2,068	2,620	2,097	2,096	C 05.01 (r0440,c0010)	
Manueltana	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-334	-1,044	-36	-407	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-245	494	348	9	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a n			-	•		

(1)The fully loaded CET1 cable is an estimate calculated based on basic's apportancy reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not biase into account in this calculation. Fully loaded CET1 cable ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minih load to differences to fully loaded CET1 cable ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minih load to differences to fully loaded CET1 cable ratios acclering to the carticolation basics e.e. in their PIIar 3 declosure

Overview of Risk exposure amounts

UNICREDIT, SOCIETA' PER AZIONI

		RW	/As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	262,389	259,171	263,456	251,266	$ \begin{array}{c} C \ 0.2.00 \ (r0040, c0010) \ -[C \ 0.7.00 \ (r0090, c0220, s001) + C \ 0.7.00 \ (r0110, c0220, s001) + C \ 0.7.00 \ (r0130, c0220, s001) + C \ 0.8.11 \ (r0060, c0220, s001) + C \ 0.8.11 \ (r0060, c0220, s001) + C \ 0.8.11 \ (r0060, c0220, s002) + C \ 0.8.11 \ (r0060, c0220$
Of which the standardised approach	98,964	90,558	91,294	89,398	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	10,286	10,065	11,950	11,655	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	148,082	153,233	155,720	145,467	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	1,580	1,654	1,832	1,870	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	11,652	11,511	11,139	10,667	C 07.00 (r0090, cl220, s001) + C 07.00 (r0110, cl220, s001)+ C 07.00 (r0130, cl220, s001)+ C 08.01 (r0040, cl266, s001) + C 08.01 (r0050, cl256, s001) + C 08.01 (r0050, cl256, s001) + C 08.01 (r0040, cl266, s002) + C 08.01 (r0050, cl266, s002) + C 08.01 (r0460, r010)) + C 08.01 (r0460, r010) + C 08.01 (r0460, r010)) + C 08.01 (r0460, r010) + C 08.01 (r0460, r010) + C 08.01 (r0460, r010)) + C 08.01 (r0460, r010) + C 08.01 (r0460, r010) + C 08.01 (r0460, r010) + C 08.01 (r0460, r010)) + C 08.01 (r0460, r010) + C 08.01 (r0460, r010) + C 08.01 (r0460, r010)) + C 08.01 (r0460, r010) + C 08.01 (r0460, r010) + C 08.01 (r0460, r010)) + C 08.01 (r0460, r010) + C 08.01 (r0460, r010)) + C 08.01 (r0460, r010) + C 08.01 (r
Credit valuation adjustment - CVA	1,284	1,350	1,612	1,137	C 02.00 (r0640, c0010)
Settlement risk	62	62	359	270	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	6,995	6,841	6,436	7,917	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	7,163	6,518	10,843	11,169	C 02.00 (r0520, c0010)
Of which the standardised approach	2,668	842	3,842	5,067	C 02.00 (r0530, c0010)
Of which IMA	4,495	5,676	7,001	6,102	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	6	7	54	2	C 19.00 (r0010, c8601)*12.5+C 20.00 (r0010,c9450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	31,435	30,661	30,566	31,127	C 02.00 (r0590, r0010)
Of which basic indicator approach	1,882	1,267	1,256	1,085	C 02.00 (r0600, c0010)
Of which standardised approach	2,858	2,435	2,421	2,932	C 02.00 (r0610, c0010)
Of which advanced measurement approach	26,696	26,958	26,889	27,110	C 02.00 (r0620, c0010)
Other risk exposure amounts	7,037	5,880	5,511	3,178	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	328,016	321,992	329,922	316,731	

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





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

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	9,325	12,708	3,247	6,986
Of which debt securities income	1,118	1,474	355	750
Of which loans and advances income	6,473	8,715	2,279	4,885
Interest expenses	2,625	3,608	918	2,160
(Of which deposits expenses)	765	1,081	395	1,001
(Of which debt securities issued expenses)	1,386	1,850	403	827
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	264	344	77	311
Net Fee and commission income	5,010	6,684	1,799	3,468
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	230	251	195	220
Gains or (-) losses on financial assets and liabilities held for trading, net	1,310	1,653	-189	348
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-294	-473	247	494
Gains or (-) losses from hedge accounting, net	39	49	157	207
Exchange differences [gain or (-) loss], net	-86	-181	153	-294
Net other operating income /(expenses)	355	436	206	273
TOTAL OPERATING INCOME, NET	13,528	17,865	4,973	9,852
(Administrative expenses)	6,934	10,334	2,248	4,468
(Cash contributions to resolution funds and deposit guarantee schemes)	845	910	666	699
(Depreciation)	866	1,180	283	579
Modification gains or (-) losses, net	-3	-6	1	-5
(Provisions or (-) reversal of provisions)	144	375	85	-113
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-14	26	79	5
(Other provisions)	158	349	6	-117
Of which pending legal issues and tax litigation ¹	0	111	0	0
Of which restructuring ¹	0	784	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	849	2,184	1,195	1,276
(Financial assets at fair value through other comprehensive income)	21	18	5	28
(Financial assets at amortised cost)	828	2,166	1,190	1,248
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	338	529	-8	13
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	431	-1,069	91	174
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	22	-52	7	8
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	4,001	1,224	603	3,106
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,000	1,567	257	2,301
Profit or (-) loss after tax from discontinued operations	-1	-2	3	6
PROFIT OR (-) LOSS FOR THE YEAR	2,999	1,565	260	2,307
Of which attributable to owners of the parent	2,979	1,540	247	2,285

⁽²⁾ Information available on Vormes on the particular ⁽²⁾ 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

UNICREDIT, SOCIETA' PER AZIONI

(min EUR)	٨	s of 30/09/20	21			As of 31,	12/2021			As of 31/	03/2022			As of 30	/06/2022		
		Fa	ir value hieraro	:hy		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	iir value hieraro	ihy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	193,884				158,351				180,911				172,799				IAS 1.54 (i)
Financial assets held for trading	80,545	31,286	48,169	1,091	80,109	33,191	45,715	1,202	76,144	27,764	45,791	2,589	74,668	24,692	48,238	1,739	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	12,764	5,891	4,108	2,765	11,847	5,847	3,172	2,828	10,967	4,467	3,241	3,260	9,734	3,291	3,614	2,828	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	255	255	0	0	279	279	0	0	210	210	0	0	290	290	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	68,758	53,755	14,126	876	68,489	54,112	11,835	2,542	64,107	52,533	9,095	2,479	63,380	51,872	8,543	2,965	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	551,017				543,135				567,109				589,133				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	3,128	54	3,071	3	3,065	38	3,027	0	2,918	58	2,698	163	2,650	100	2,538	13	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	2,425				1,511				-1,242				-3,747				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	35,852				50,049				48,214				36,913				
TOTAL ASSETS	948,627				916,834				949,339				945,820				IAS 1.9(a), IG 6

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

(min E	EUR)		A	s of 30/09/20	021					As of 31	/12/2021					As of 31,	/03/2022					As of 30	/06/2022			
		Gross carry	ing amount ⁽²⁾		Accun	nulated impair	nent ⁽²⁾	Gross	s carrying amou	unt ⁽²⁾	Accum	ulated impain	ment ⁽²⁾	Gros	s carrying amou	unt ⁽²⁾	Accur	ulated impairn	ient ⁽²⁾	Gros	carrying amo	unt ⁽²⁾	Accun	nulated impairn	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Stage 1 Assets without significant increase ir credit rick sine initial recognition not credit rick sine initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other		66,831	559	2	-60	-17	-1	66,505	655	2	-56	-16	-2	62,107	873	2	-58	-24	-2	61,140	1,095	2	-59	-50	-2	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		71,636	900	25	-14	-19	-9	73,093	1,733	21	-9	-18	-9	75,848	1,525	19	-10	-90	-9	79,002	2,375	2	-8	-78	-2	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	403,050	70,706	20,688	-1,246	-2,924	-11,828	361,215	103,962	16,352	-997	-3,389	-8,852	390,674	96,384	16,869	-834	-4,393	-8,909	400,596	105,996	14,005	-925	-4,829	-7,031	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

UNICREDIT, SOCIETA' PER AZIONI

(mln EUR)

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

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



Breakdown of liabilities

UNICREDIT, SOCIETA' PER AZIONI

(mln EUR)

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

2022 EU-wide Transparency Exercise Market Risk

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			VaR <i>(Memoral</i>	ndum item)	STRESSED VaR (Memorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHA FOR CTP				VaR <i>(Memor</i>	andum item)	STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE				L CHARGE	
(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		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		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/12	2/2021					
Traded Debt Instruments	840	759	50	16	294	90							62	20	230	73						
Of which: General risk	798	726	48	16	215	78							62	18	188	64 47						1
Of which: Specific risk Equities	42	34	19	6	155	61							19	7	162	47						1 /
Of which: General risk	6 3	5	15	6	2/	8							12	5	26	9						1
Of which: Specific risk	3	2	15	6	27	8							12	5	26	9						1
Foreign exchange risk	1,716	0	13	3	24	6							9	2	27	6						1 /
Commodities risk	3	2	21	9	105	36							40	19	221	120						
Total	2,564	766	55	18	183	60	121	114	0	0	0	4,495	67	29	248	109	139	110	0	0	0	5,676
	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022									As of 30/06	5/2022					
Traded Debt Instruments	824	733	88	29	280	67							104	38	211	54						
Of which: General risk	750	718	84	29	243	63							110	41	180	56						1
Of which: Specific risk	74	15	22	10	180	54							25	7	140	42						1
Equities	18	6	19	8	51	13							29	28	33	15						
Of which: General risk	3	3	0	0	0	0							0	0	0	0						
Of which: Specific risk	3	3	19	8	51	13							29	28	33	15						
Foreign exchange risk	2,862	4,232	18	10	38	22							25	11	56	20						
Commodities risk	2	2	67	20	304	81							63	18	145	42	400	100				6,102
Total	3,706	4,974	123	43	321	86	117	114	0	0	0	7,001	145	35	222	58	122	108	0	0	0	6,102

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.



EBA Lever 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

UNICREDIT, SOCIETA' PER AZIONI

					Standardise	ed Approach							
			As of 30,	09/2021			As of 31,	/12/2021					
	(min EUE, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
	Central governments or central banks	274,004	308,631	14,381		245,903	281,451	14,674					
	Regional governments or local authorities	26,976	27,980	539		26,916	27,736	535					
	Public sector entities	12,366	10,955	694		13,140 2,788	11,409 3,456	836					
	Multilateral Development Banks International Organisations	2,908	3,268 2,443	19		2,788	3,456	8					
	International Organisations Institutions	2,943	9,265	1.788		10.673	2,399	1.291					
	Corporates	67,429	37.305	29.510		70,667	41.221	29.955					
	of which: SME	12.053	8,387	7,059		13.538	9,704	7,943					
	Retail	32.956	24,036	16.245		22,912	17.003	10.881					
Consolidated data	of which: SME	6,756	4,755	2,771		7,108	4,935	2,832					
Consolidated data	Secured by mortgages on immovable property	9,695 9,275 3,858 10,114 9,786 4,008											
	of which: SME	3,154	2,973	1,264		3,301	3,110	1,338					
	Exposures in default	5,225	1,952	2,146	3,008	4,496	1,680	1,851	2,622				
	Items associated with particularly high risk	559	381	572		569	400	600					
	Covered bonds	262 1.026	262	55		265 1.064	264	56					
	Claims on institutions and connorates with a ST credit assessment	1,026	882 1,087	346		1,064	1.048	313 2.081					
	Collective investments undertakings (CIU) Equity	1,087	1,087	1,831 14.928		1,048	1,048	2,081					
	Eduity Other exposures	16.056	16.054	13,615		14,784	14.779	13,958					
	Other reconstrait 10,009 10,013 11,013 11,014 12,014 12,014 Standardised Teal ² 470,076 451,891 100,527 4,790 453,138 432,260 9,20.16 4,2												
	Construction construction of the station of the sta												
		(2) Standardised Total does no	t include the Securitisation pos	tion unlike in the results prior to	o the 2019 exercise.	ity covering up to 95% of total			kini,				

					Standardise	d Approach							
			As of 30,	09/2021			As of 31/	12/2021					
	(min EUR, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	Central governments or central banks	156,464	183,082	13,029		150,358	177,025	13,714					
	Regional governments or local authorities	2,413	1,150	235		2,198	1,060	212					
	Public sector entities	2,339	1,314	532		2,652	1,576	578					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	2,770	3,621	1,192		1,863	3,302	719					
	Corporates	20,116	12,135	10,548		20,749	13,908	10,004					
	of which: SME	4,078	3,357	3,016		4,552	3,768	3,168					
	Retail	17,947	12,589	8,239		8,192	5,544	2,890					
ITALY	of which: SME	2,684	1,565	946		2,768	1,581	905					
TIALI	Secured by mortgages on immovable property	3,200	3,102	1,339		3,233	3,140	1,340					
	of which: SME	2,119	2,048	819		2,180	2,106	826					
	Exposures in default	2,373	995	1,112	1,223	1,649	734	819	842				
	Items associated with particularly high risk	338	234	351		284	190	286					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	211 918	205	103		143 880	55	26					
	Collective investments undertakinos (CIU)	918 6,601	918 6.601	1,402		880 6.245	880	1,269					
	Equity	6,601		13,506									
	Other exposures	11,180 11,169 9,516 10,155 10,149 7,106											
	Standardised Total ²	2,112 1,440 1,000 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100											
		(*) Original exposure, unlike Ex	posure value, is reported before	taking into account any effect	due to credit conversion factors	or credit risk mitigation techniq	ues (e.g. substitution effects).						
		(2) Total value adjustments an exposures, but includes gener		nterparty excludes those for se	curitisation exposures, additional	valuation adjustments (AVAs)	and other own funds reduction	s related to the					
					Standardise	d Approach							

			As of 30	09/2021			As of 31/	12/2021	
	(min 2006, %))	Original Exposure ³		Risk exposure amount	Value adjustments and provisions ²	Original Exposure*		Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	39,728	41,185	0		19,580	21,047	0	
	Regional governments or local authorities	19,243	19,367	1		18,360	18,454	1	
	Public sector entities	6,387	8,338	7		6,175	8,061	7	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,576	1,399	93		5,296	5,120	176	
	Corporates	4,661	2,382	1,959		5,892	3,465	2,880	
	of which: SME	409	295	241		1,143	984	805	
	Retail	835	309	222		675	516	356	
GERMANY	of which: SME	122	57	33		297	212	128	
GERMAN	Secured by mortpages on immovable property	206	191	77		196	180	75	
	of which: SME	35	34	11		47	46	16	
	Exoosures in default	163	50	63	76	207	78	98	90
	Items associated with particularly high risk	15	15	22		19	19	28	
	Covered bonds	10	10	5		10	10	5	
	Claims on institutions and corporates with a ST credit assessment	127	121	42		279	219	71	
	Collective investments undertakings (CIU)	3	3	12		2	2	29	
	Eouity	215	215	215		211	211	211	
	Other exposures	2.533	2.533	2.533		2.602	2.602	2.578	
	Standardised Total ²				93				130

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 <th2 ST</th2</tr Standardised Approach

			As of 30/	09/2021			As of 31,	12/2021	
	(min 208, %)	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	31,292	33,842	0		27,038	30,014	0	
	Regional governments or local authorities	4,313	6,662	8		5,234	7,303	8	
	Public sector entities	1,481	129	26		1,989	525	105	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12	231	66		13	267	80	
	Corporates	4,465	1,674	1,507		4,646	1,782	1,603	
	of which: SME	1,115	733	593		1,065	/53 520	601 367	
	Retail	842	507	356		203	520		
AUSTRIA	of which: SME	192 398	138 395	79		203	130	74	
1001101	Secured by mortgages on immovable property	398 275	395	165		400 260	398	164	
	of which: SME	2/5	2/4	108		260	259	101	01
	Exposures in default	104	78	69	80	102	24	114	16
	Items associated with particularly high risk Covered bonds	12		10		109	6/	131	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	4	4	0		-	2	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	30	20	11		2	2	1	
1	Collective investments undertakings (CLU) Equity	124	124	124		77	77	77	
1	Other exposures	672	672	599		682	682	602	
	Unity 9x0000cm								

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	Standardised Approach										
			As of 30/	09/2021			As of 31,	/12/2021			
	(min ELR, %))	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 Regional governments or local authorities	491	534	0		501 153	541	0			
	Public sector entities	0	ô	0		0	0	0			
	Multilateral Development Banks International Organisations	0	0	0		0	0	0			
	Institutions	1	20	3		1	18	3			
	Corporates of which: SME	1,022	746 350	669 273		1,181	829 400	741 312			
	Retail	757	727	432		771	744	441			
CZECH REPUBLIC	of which: SME Secured by mortgages on immovable property	662 28	634 27	362		679	654	374			
		15	15	6		9	7	3	29		
	Exposures in default Items associated with particularly high risk	52	20	20	32	4/	18	18	29		
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	1	1	0		0	0	0			
	Eoulty	18	18	18		18	18	18			
	Other exposures Standardised Total ²	42	47	40	46	40	40	40	44		
						or credit risk mitigation techniq					
		(2) Total value adjustments an exposures, but includes gener		nterparty excludes those for se	curitisation exposures, additiona	i valuation adjustments (AVAs)	and other own funds reduction	ts related to the			



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

UNICREDIT, SOCIETA' PER AZIONI

					Standardise	d Approach			
			As of 30/	09/2021			As of 31,	12/2021	
	(min 508, %)	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 Regional governments or local authorities Duble: extre netities	144	144	0		147	147	0	
	Multilateral Development Banks International Organisations	3 0 0	3 0 0	1 0		3 0 0	3 0 0	1 0	
	Institutions Corporates of which: SME	197 1,602 17	18 927 9	10 876 7		203 1,654 26	26 947 15	11 865 13	
UNITED STATES	Retail of which: SME Secured by mortaases on immovable property	19 3 8	9 2 8	7 1 3		14 2 9	719	5 0 3	
	of which: SME Excessures in default Tkms associated with particularly high risk	0 8 0	0 2 0	0 2 0	5	0 10 0	0 2 0	0 3 0	6
1	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 214 45	0 214 45	0 90 113		0 193 33	0 193 33	0 90 88	
	Control of International Amberlands (CLO) Other exposures Chandrantical Total ²	142 4	142 4	142	12	135 6	135 6	135	
		(1) Original exposure, unlike Exp	osure value, is reported before	taking into account any effect			aes (e.o. substitution effects).		14

Orient exercises, unlike Exerciser Value, a recorded before tables to be count any effect due to credit can indication indication indications in the account any effect due to credit can indication i

					Standardisc	a Approacn			
			As of 30	09/2021			As of 31/	12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	Central governments or central banks	1,458	1,180	665		1,335	1,062	538	
	Regional governments or local authorities	18	18	18		16	16	16	
	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	0	0	0		0	0	0	
	Corporates	9,512	3,636	3,154		9,316	3,532	3,150	
	of which: SME	1,688	753	598		1,728	785	626	
DUCCTAN	Retail	1,380	1,220	890		1,336	1,186	863	
RUSSIAN	of which: SME	144	137	78		153	145	83	
FEDERATION	Secured by mortgages on immovable property	709	694	247		701	690	244	
LOCIONION	of which: SME	29	23	9		28	23	9	
	Exposures in default	424	78	88	341	377	61	64	
	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	148	21	23		133	19	20	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eaulty	0	0	0		16	16	16	
	Other exposures	40	40	40		41	41	41	
	Standardised Total ²				528				5

rignal appears, utilité Esponar value, is reported federe taling into account any effect due to cestic conversion fectors or cestic nik intigation techniques (e.g. substatution effects). Fold value adjustments and provisions per country of constrained toos for inscritization exposure, additional valuation adjustments (VAA) and other com funds inductions related to the

					Scandardisc	a Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min F10 %).	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	2,126	3,243	0		2,227	3,314	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	431	431	0		442	442	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,259	3,202	70		2,219	2,162	59	
	Corporates	604	544	349		712	603	360	
	of which: SME	2	4	2		2	6	3	
	Retail	8	3	2		9	3	3	
FRANCE	of which: SME	1	0	0		1	0	0	
TIONICE	Secured by mortoages on immovable property	4	4	1		13	13	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	42	28	30	14	50	31	34	15
	Items associated with particularly high risk	1	0	0		1	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	15	15	6		52	52	11	
	Collective investments undertakings (CIU)	5	5	15		4	4	15	
	Eaulty	76	76	76		37	37	37	
	Other exposures	1	1	0	16	0	0	0	

⁽¹⁾ Original appears, unlike Epostere value, is reported before taking into account any effect due to credit conversion factors or credit nix mispation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions par country of counterparty excludes those for securitization exposure, additional valuation adjustments (AVAA) and other own funds excludes to the

						eu approach			
			As of 30/	09/2021			As of 31,	/12/2021	
	(min 200, %s)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
	Central governments or central banks	15,177	15,245	0		16,042	16,102	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	313	313	0		309	309	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	211	0 207	0		117	0	0	
	Institutions	211	207	5		117	112	3	
	Corporates of which: SME	113	a/	67		145	92	92	
	or which: SME Retail	1	1	1		1	1	1	
	of which: SME			â			1		
SPAIN	Secured by mortgages on immovable property	1		1		1	1	1	
	of which: SME	0		0		0	0	0	
	Exposures in default	2	1	1	1	2	1	1	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	250	250	50		253	252	50	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
1	Collective investments undertakings (CIU)	2	2	5		1	1	5	
	Equity	168	168	168		113	113	113	
1	Other exposures	2	2	2		1	1	1	
	Standardised Total ²				2				2

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			As of 30,	09/2021			As of 31,	12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ans provisions ²
	Central governments or central banks	7,201	8,220	5		8,137	9,157	5	
	Regional governments or local authorities	268	336	68		280	346	69	
	Public sector entities	1,191	201	67		1,344	278	101	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	14	13	6		12	11	5	
	Corporates	3,030	2,028	1,853		2,939	1,896	1,718	
	of which: SME	1,117	700	557		1,201	733	584	
	Retail	4,360	2,958	2,120		4,357	2,951	2,115	
CROATIA	of which: SME	797	552	316		813	551	315	
CROATIA	Secured by mortgages on immovable property	1,924	1,836	838		1,992	1,901	882	
	of which: SME	229	186	142		323	278	219	
	Exposures in default	594	168	172	399	585	171	177	39
	Items associated with particularly high risk	37	25	38		30	20	30	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	1	1	0		1	1	1	
	Collective investments undertakings (CIU)	6	13	18		12	12	19	
	Equity Other exposures	13 701	13	13 272		12 617	12	12 278	
		701	701	2/2	648	617	61/	2/6	66
	Standardised Total ²								

⁽²⁾ Obginal exposes, unlike Exposure value, a reported before taking into account any effect due to condition formation feators or credit risk integration takingation takingation takingation takingation takingation takingation taking and taking the second taking taking

Catch query and participants Capacity Salar Capacity Salar						Standardise	ed Approach			
Catch query and participants Capacity Salar Capacity Salar				As of 30	09/2021			As of 31,	12/2021	
Select operation of control shalls 0 16 0 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10			Original Exposure ³	Exposure Value ³	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
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¹¹ Outrial assesses utility Economy value, in records before taking its assesses and the terr odd conversion factors or coult risk instantion indicators effects. (2) Taking and value adjustments are presenting or country of contrary and economy and economy, additional valuation adjustment (2004) and other own factors indicators indica



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

UNICREDIT, SOCIETA' PER AZIONI

					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
	Central governments or central banks	263,893	300,869	17,110		254,575	291,675	14,343	
	Regional governments or local authorities	23,294 11,955	24,490 10,791	472		22,245 11.968	23,139 10.876	442 697	
	Public sector entities Multilateral Development Banks	2,418	3,204	00/		2,320	3,486	697	
	Multilateral Development Banks International Organisations	2,418	2,457			3,850	3,466	0	
	International Organisations Testitutions	6.522	7.528	1.557		8,274	9.055	1.423	
	Corporates	66.177	38,793	30,557		71,968	42.304	30,244	
	of which: SME	13.112	9,010	7.542		13.823	9,196	7,438	
	Retail	20,342	14,383	9,866		21,333	14,958	10,312	
	of which: SMF	6,996	4.895	2,798		7,037	4,851	2,786	
Consolidated data	Secured by mortgages on immovable property	10,444	10,071	4.111		11.171	10,780	4.378	
	of which: SHE	3,290	3,092	1.333		3,269	3.067	1,310	
	Exposures in default	4,281	1,542	1.694	2.551	4,140	1.476	1.627	2,48
	Items associated with particularly high risk	511	347	520		402	259	388	
	Covered bonds	226	226	48		214	214	46	
	Claims on institutions and cornorates with a ST credit assessment	731	530	214		938	793	294	
	Collective investments undertakings (CIU)	1,082	1,082	1,761		1,066	1,056	1,733	
	Equity	6,928	6,928	13,241		7,346	7,340	13,643	
	Other exposures	13,347	13,338	10,946		13,945	13,940	11,237	
	Standardised Total ²	434,608	436,579	92,788	4,334	435,754	435,211	90,807	4,459

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		Standardised Approach												
			As of 31/	03/2022			As of 30,	(06/2022						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ³						
	(min EUR, %)													
	Central governments or central banks	143,509	172,332	12,821		133,083	162,489	12,655						
	Regional governments or local authorities	1,648	922	184		1,707	826	165						
	Public sector entities	1,713	1,053	416		1,704	1,059	395						
	Multilateral Development Banks	0	0	0		0	0	0						
	International Organisations	1.838	3.213	987		2,493	3.921	872						
	Institutions Corporates	1,030	3,213	987 8.946		19,794	13,049	9,404						
	of which: SME	3,886	3,052	2,465		3,831	2,982	2,433						
	Retail	5,782	3,152	2,055		6,107	3,273	2,152						
	ed which: SME	2,747	1,551	890		2,735	1,523	874						
ITALY	Secured by mortgages on immovable property	3,193	3,098	1,323		3,108	3.014	1,288						
	of which: SHE	2,150	2,076	815		2,088	2,016	792						
	Exposures in default	1,517	651	720	802	1,362	596	657	6					
	Items associated with particularly high risk	228	140	210		184	127	190						
	Covered bonds	0	0	0		0	0	0						
	Claims on institutions and corporates with a ST credit assessment	63	28	25		49	23	14						
	Collective investments undertakings (CIU)	987	987	1,479		957	957	1,427						
	Equity	5,859	5,859	12,172		5,336	5,336	11,630						
	Other exposures	8,702	8,696	7,159		8,790	8,786	7,271						
	Standardised Total ²				1,312				1,17					

1.3 Object regions, value is reported form taking the account wy reflect data is not accounted. Index a const in extrapolation before, page 48,266 (2),22
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 (1) Object regions, value is proteined and taking the account wy reflect data is not accounted. Index a const in extrapolation before, page 48,266 (2014)
 (2) Takin value againment and taking the account wy reflect data is not accounted. Index a const in extrapolation before, page 48,266 (2014)
 (2) Takin value againment and taking the accounter wy reflect data is not accounted. Index accounts also addressed (1004) and without addressed (1004) and the reflection value and the reflection value and addressed (1004) and add

					Standardise	ed Approach			
			As of 31/	03/2022			As of 30,	06/2022	
	(mb 268, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central opvernments or central banks	39.592	41,014	0		45.362	46,701	0	
	Regional governments or local authorities	15.819	15,914			14,739	14,724	1	
	Public sector entities	6.064	7,974	7		6,197	8.095	7	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,535	1,313	121		2,014	1,739	100	
	Corporates	6,152	4,230	3,123		6,271	4,126	3,024	
	of which: SME	1,109	915	751		1,077	913	754	
	Retail	615	486	334		605	460	317	
GERMANY	of which: SME	256	198	118		238	180	107	
GERMAN	Secured by mortgages on immovable property	255	223	97		252	233	101	
	of which: SME	31	29	9		33	32	10	
	Exposures in default	179	64	80	90	163	68	85	69
	Items associated with particularly high risk	17	16	25		20	19	28	
	Covered bonds	11 246	10	5		10 287	10	5	
	Claims on institutions and corporates with a ST credit assessment	246	112	35			161	57	
	Collective investments undertakings (CIU)	212	8 212	61 212		19 372	19	88 372	
	Equity Other emposures	212	2.547	2.522		3/2 2,569	3/2		
	Other emosures Standardised Total ²	2.54/	2.54/	2.5/2	123		2.569	2,548	92
	Standardised Total				115				

			As of 31,	03/2022			As of 30/	06/2022	
	(min EUR, %s)	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 oovernments or central banks	30,720	32,865	0		28,964	31,015	0	
	Regional governments or local authorities	4,632 1,836	6,712 502	8		4,635 1,823	6,657	7	
	Public sector entities Multilateral Development Banks	1,030	502	100		1,023	214	102	
	International Organisations	0	0	ů		ő	0	0	
	Institutions	10	232	71		14	278	66	
	Corporates	4,754	1,851	1,669		4,729	1,693	1,533	
	of which: SME	1,085	767	612		1,024	705	572	
	Retail	803	491	345		913	542	384	
AUSTRIA	of which: SME	179	130	75		197	126	72	
AUSTRIA	Secured by mortgages on immovable property	421	417	172		408	405	166	
	of which: SME	275	274	107		276	275	108	
	Exposures in default	177	88	103	81	172	80	93	81
	Items associated with particularly high risk Covered bonds	112	8/	131		2	2	2	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	42	47			1	1	0	
	Collective investments undertakings (CIU)	1	1	3			-	1	
	Equity	63	63	63		54	54	54	
1	Other exposures	659	657	583		680	680	606	

Course spaces, while Emerson values as month lateral target to accurate any effect due is tradit months in the set of all with the set of all

		Standardised Approach												
			As of 31/	03/2022			As of 30/	06/2022						
	(min ELR, %)	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	651 190	689	0		738	775	0						
	Regional governments or local authorities Public sector entities	190	126	25		187	130	26						
	Public sector entities Multilateral Development Banks	91	20			00	23	3						
	International Organisations	0	0	0		0	0	0						
	Institutions	1	17	7		1	16	6						
	Corporates	1,172	829 406	739		1,203 571	873 425	780						
	of which: SME Retail	550	406	317 427		5/1 731	425	332 416						
	of which: SME	661	636	363		650	623	356						
CZECH REPUBLIC	Secured by mortgages on immovable property	32	31	13		32	30	13						
	of which: SME	21	19	7		21	19	7						
	Exposures in default Items associated with particularly high risk	44	15	18	28	41	18	19	23					
	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						
	Eauitv	19	19	19		19	19	19						
Other encounts 62 62 53 54 54 47 Standardied Total* 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44														
		(1) Original constants with a	notice when is constant hole	e taking into account any offer		s or credit risk mitigation technic	our (on obstitution efforts)		40					
			d provisions per country of cou			s or cheat has magazon sione I valuation adjustments (AVAs) i								



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

UNICREDIT, SOCIETA' PER AZIONI

		Standardised Approach												
			As of 31/	03/2022			As of 30,	06/2022						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	(min ELR, %)													
	Central governments or central banks	156	156	0		167	167	0						
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0						
	Multilateral Development Banks	3	3			3	3	1						
	International Organisations	0	0			0	0	0						
	Institutions	101	38	14		692	458	76						
	Corporates	1,739	1,044	641		1,379	822	793						
	of which: SME	28	16	13		29	14	12						
	Retail	12	7	5		12	7	5						
UNITED STATES	of which: SME	2	1	1		2	2	1						
ONTILD STATES	Secured by mortgages on immovable property	10	10	3		10	10	4						
	of which: SME	0	0	0		0	0	0						
	Exposures in default	10	3	4	6	8	2	3						
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0						
	Covered bonds Claims on institutions and corporates with a ST credit assessment	105	105	71		332	332	151						
	Claims on institutions and corborates with a ST credit assessment Collective investments undertakings (CIU)	30	30	58		332	332	33						
	Equity	140	140	140		134	134	134						
	Other excessives 4 4 5 5 4													
	Standardised Total ²				13				12					
		(1) Original exposure, unlike Ex												

			Standardised Approach											
			As of 31/03/2022 As of 30/06/2022											
	(mh 268, %)	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 oovernments or central banks	3,664	3,493	3,901		1,687	1,362	1,362						
	Regional governments or local authorities	3	3	5		1	1	1						
	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	0	0	0		0	0	0						
	Corporates	8,446 1.702	3,918 747	4,779		12,566 2,139	6,636 828	3,541 664						
	of which: SME Retail	1,702	1.001	884 721		2,139	1,343	983						
RUSSIAN		1,143	1,001	/21		1,552	1,343	963						
	of which: SME Secured by mortgages on immovable property	678	659	233		1,143	1.108	396						
FEDERATION	of which: SME	0/0	23	233		1,143	1,100	330						
	Exposures in default	354			298	532	94		4					
	Items associated with particularly high risk	3.4			10									
	Covered bonds	0	ő	ő		ő	ů ů	ő						
	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	16	16	16		0	0	0						
	Other exposures	33	33	33		39	39	39						
	Standardierd Total ²				767				97					

Original exposure, unlike Eposure value, is reported before taking into account any effect due to orelit convension factors or credit nix mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty enductions there for securitiation exposures, additional valuation adjustments (NAA) and other own funds reductions related to the

					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	(06/2022	
	(mb E.R. %)	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	1.554	2.672	0		1.502	2,519	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	412	412	0		387	387	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,157	2,153	58		2,225	2,205	58	
	Corporates	717	552	331		713	580	359	
	of which: SME	4	4	3		5	4	3	
	Retail	9	4	3		13	6	4	
FRANCE	of which: SME	1	0	0		1	0	0	
	Secured by mortoages on immovable property	12	12	4		13	13	4	
	of which: SME Exposures in default	64	25	40	10	0 59	22	40	
	Exposures in default Items associated with particularly high risk	04	33	40	12	20	32	*2	12
	Covered bonds		0	0			0	0	
	Claims on institutions and corporates with a ST credit assessment	44	43	9		54	52	12	
	Collective investments undertakings (CIU)	4	4	4		3	3	3	
	Equity	35	35	35		29	29	29	
	Other exposures	0	0	0		1	1	1	
	Standardised Total ²				16				15

					Standardise	ed Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(mb E.R. %)	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	15,735	15,793	0		15,316	15,373	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	307	307	0		227	227	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	35	33	1		34	32	1	
	Corporates	123				141	94	92	
	of which: SNE Retail	1	1			1	1	0	
	of which: SME	1	2	1		, ,	2	2	
SPAIN	Secured by mortgages on immovable property	1				2	2		
	of which: SME						<u>_</u>		
	Exposures in default	2	2	3	0	2	2	3	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	214	214	43		203	202	40	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		1	1	1	
	Eaulty	83	83	83		73	73	73	
	Other exposures	2	2	2		0	0	0	

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					Standardis	a Approach							
			As of 31/03/2022 As of 30/06/2022										
	(min EUR, %s)	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				
1	Central governments or central banks	8,145	9,137	5		7,278	8,284	5					
	Regional governments or local authorities	261	325	65		230	310	61					
	Public sector entities	1,312	311	119		1,327	359	141					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	13	10	5		11	11	6					
	Corporates	3,195	2,119	1,936		3,678	2,332	2,111					
	of which: SME	1,231	750	598		1,504	865	679					
	Retail	4,547	2,937	2,099		4,529	2,969	2,137					
CROATIA	of which: SME	861	578	330		708	503	287 957					
	Secured by mortpages on immovable property	2,124	2,018	923 212		2,201 317	2,082	957					
	of which: SME	323 567	158	212	385	317	254	196	326				
	Exposures in default	56/	158	164	385	503	155	160	326				
	Items associated with particularly high risk Covered bonds	34	24	30		/5	29	44					
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	1		0	1	0					
	Collective investments undertakings (CIU)	11	11	17		10	10	15					
	Equity	12	12	12		12	10	12					
	Other exposures	668	668	276		695	695	297					
	Standardised Total ²				649				677				

(1) Original exposers, unlike Eposters whole, is reported before taking this account any effect due to next conversion factors or cost nit integration torringoes (e.g. substitution effects).
(2) Todar values adjustment and provinces per costby of contrastyre encloses for securitation esposures, additional valuation adjustments (RAW) and other own funds inductions related to the exposures, for include secure official adjustment and the securitation esposures.

					Standardise	d Approach						
			As of 31/	03/2022			As of 30/	06/2022				
	(mh E.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
UNITED KINGDOM	Soriel generative or centrel tables to Republic generative of the Coll activity tiles Republic or centre of the Coll activity tiles Republic or Coll activity tiles Republic of the Coll activity tiles Consorting of activity tiles of activity tiles activity tiles Republic of the Coll activity tiles	0 0 0 2 2,719 18 2 2 2 2 10 1 1 1 4 6 30 30 30 30 30 30 30 30 30 30 30 30 30	207 0 0 2 2,500 11 1 2 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 245 9 9 9 9 0 0 0 0 35 0 0 0 22 111 0 0 22 111 0 0 0 25 111 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16	0 0 0 3,164 14 14 11 11 10 0 9 0 34 29 20 21 21 21 21 54	230 0 0 0 0 0 2,855 6 6 0 0 9 0 0 16 19 29 0 0 12 1 1 5 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	17			
	Other accounts 3 3 2 2 2 Standardised bath 20											
			d provisions per country of cou		t due to credit conversion factor curitisation exposures, additiona							

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

UNICREDIT, SOCIETA' PER AZIONI

			IRB Approach											
					As of :	30/09/2021				As of :	31/12/2021			
			Original Exposure ¹ Exposure Risk exposure amount Value adjustments Original Exposure ¹ Exposure Risk exposure amount Value ¹										e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	• and a		Of which: defaulted	provisions
	Central ba	anks and central governments	40,295	495	37,792	1,279	2	24	30,670	353	28,434 34,721	1,665	2	21
	Corporate		43,854 468.108	12.511	34,549 270,808	9,394 130.246	3.124	80 8,349	45,533 477,222	25 10.982	34,721 270.196	10,000	2,464	96 7,281
	Corporate	Corporates - Of Which: Specialised Lending	24.004	1.048	20.395	10.800	246	741	24.087	10,962	20,707	12,5,281	2,464	637
		Corporates - Of Which: SME	83.044	4,558	50,505	20.459	1.247	3.322	82,317	3,879	48.319	19,331	1.037	2 790
	Retail		144.643	5,224	119,705	27.521	1,599	4,016	155.646	4,508	128,209	36.393	2.628	3.772
		Retail - Secured on real estate property	92,555	3,123	91,275	17,877	987	2,015	92,311	2,480	90,682	21,536	1,793	1,572
Consolidated data		Retail - Secured on real estate property - Of Which: SME	5,441	413	5,234	1,271	96	279	5,297	321	5,072	1,265	87	223
CONSOIIUALEU UALA		Retail - Secured on real estate property - Of Which: non-SP	87,115	2,710	85,041	16,605	891	1,736	87,014	2,159	85,610	20,271	1,706	1,349
		Retail - Qualifying Revolving	8,506	259	5,460	685	114	258	8,900	253	5,464	772	113	247
		Retail - Other Retail	43,582	1,842	22,971	8,960	498	1,742	54,436	1,775	32,063	14,085	723	1,953
		Retail - Other Retail - Of Which: SME	27,782	1,721	9,792	3,440	448	1,357	27,344	1,224	9,043	3,281	324	1,026
	Equity	Retail - Other Retail - Of Which: non-SME	15,799 616	121	13,179	5,520	50	386	27,092 636	551	23,020	10,804	398	928
		a credit-obligation assets	615	/	616	1,580	15		dtd	3	636	1,654	8	
						173.497						178.653		
	IRB Total					1/3,49/								

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		IRB Approach											
				As of	30/09/2021					As of	31/12/2021		
		Original	Original Exposure Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Valu										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	442	0	1,495	421	0	12	608	0	1,655	468	0	8
	Institutions Corporates	4,666	23 6.470	3,771 74.178	1,278 49.953	4	66 4.635	5,830 152.940	23 4.971	4,563 69.738	1,728 44,924	4	72 3.549
	Corporates Corporates - Of Which: Specialised Lending	9.224	5,470	74,178	49,953	1,947	9,635	9.077	4,971	69,738 7,804	44,924	1,412	3,549
	Corporates - Of Which: SME	36.028	2,784	14.610	9,605	835	2.093	35.281	2.110	13.337	8,792	661	1.553
	Retail	73,770	4,283	56,284	15,259	1,299	3,000	83,996	3,571	64,411	23,692	2,325	2,699
	Retail - Secured on real estate property	49,871	2,723	49,011	12,744	908	1,794	49,101	2,073	47,883	16,254	1,710	1,338
ITALY	Retail - Secured on real estate property - Of Which: SP		298	2,444	860	73	251	2,338	208	2,278	782	66	187
TIALI	Retail - Secured on real estate property - Of Which: no		2,425	46,567	11,884	835	1,543	46,763	1,865	45,605	15,472	1,644	1,151
	Retail - Qualifying Revolving	0	0	0 7.272	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	23,899 23,892	1,560 1.559	7,2/2	2,514 2,513	391 391	1,206 1,206	34,895 23.620	1,499 1.067	16,528 6.694	7,437	615 266	1,360 865
	Retail - Other Retail - Of Which: and	6	1	5	2,010	0	1,200	11.275	432	9,834	5.049	349	495
	Equity	288	7	288	739	15	ő	281	3	281	734	8	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original export	ure, unlike Exposu	re value, is reporte	d before taking into accou	nt any effect due t	o credit conversion	factors or credit r	isk mitigation techn	niques (e.g. substi	tution effects).		

		Original E		As of	30/09/2021					As of 3	31/12/2021		
		Original E											
			xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	- Intera		Of which: defaulted	provisions
	intral banks and central governments	1	0	1	0	0	0	1	0	1	0	0	0
	stitutions	4,382	0	3,910	715	0	0	4,756	0	4,365	891	0	1
Cor	reporates	117,435	2,252	74,224	25,574	312	1,215	118,359	2,343	74,714	24,359	249	1,164
	Corporates - Of Which: Specialised Lending	3,520	92	3,078	794	4	74	3,617	60	3,017	577	4	59
	Corporates - Of Which: SME	25,005	533	19,483	3,886	148	333	24,882	532	18,806	3,459	110	299
Ret		37,463	252	32,493	5,157	29	265	37,637	235	32,252	5,388	19	248
	Retail - Secured on real estate property	23,837	136	23,377	2,490	5	36	23,904	135	23,440	2,506	4	32
GERMANY	Retail - Secured on real estate property - Of Which: SME	730	17	644	86	1	3	738	14	647	110	1	3
GERMANT	Retail - Secured on real estate property - Of Which: non-SP	23,107	118	22,733	2,404	4	33	23,167	121	22,794	2,396	3	29
	Retail - Qualifying Revolving	4,266	13	1,985	152	2	22	4,628	10	1,998	285	1	19
	Retail - Other Retail	9,361	104	7,129	2,515	22	207	9,105	90	6,814	2,596	14	197
	Retail - Other Retail - Of Which: SME	1,994	50	1,062	288	10	35	1,815	39	885	261	5	30
	Retail - Other Retail - Of Which: non-SME	7,367	54	6,067	2,228	13	172	7,290	50	5,927	2,335	9	167
Equ		65	0	65	143	0	0	68	0	68	148	0	0
	her non credit-obligation assets												
IRE	B Total												

							IRB Ap	proach					
				As of :	30/09/2021					As of :	31/12/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	- and a		Of which: defaulted	provisions		Of which: defaulted	- and a		Of which: defaulted	provisions
	Central banks and central governments	1	1	1	0	0	0	1	1	1	0	0	0
	Institutions Corporates	3,327 42.260	0 1.306	1,896 27.673	237 8.493	0 432	1 725	3,728 45,248	0 1.271	1,904 30.290	222 9.610	0 405	2 744
	Corporates Corporates - Of Which: Specialised Lending	42,260	1,306	1.718	8,493	4.52	125	45,248	1,2/1	30,290	9,610	405	/44
	Corporates - Of Which: Specialised bending Corporates - Of Which: SME	8,496	558	6,620	1.565	205	278	8,435	569	6,496	1.520	213	295
	Retail	24.340	554	22.318	5.185	205	610	24,600	571	22.656	5,285	213	658
	Retail - Secured on real estate property	13.509	197	13.536	1,800	68	125	13,710	209	13,751	1.860	71	132
	Retail - Secured on real estate property - Of Which: SME	1,902	82	1,841	248	21	15	1,902	85	1,844	245	19	21
AUSTRIA	Retail - Secured on real estate property - Of Which: non-SI	11,607	116	11,694	1,552	48	110	11,808	124	11,907	1,616	52	111
	Retail - Qualifying Revolving	3,937	232	3,245	490	111	222	3,976	230	3,246	445	111	216
	Retail - Other Retail	6,894	125	5,538	2,894	77	263	6,914	132	5,660	2,979	86	311
	Retail - Other Retail - Of Which: SME	1,268	78	931	372	41	77	1,267	85	927	358	47	92
	Retail - Other Retail - Of Which: non-SME	5,626	47	4,606	2,522	36	185	5,647	46	4,733	2,622	39	219
1	Equity	70	0	70	211	0	0	82	0	82	247	0	0
1	Other non credit-obligation assets												
	IRB Total												

						IRB Ap	proach					
			As of :	30/09/2021					As of :	31/12/2021		ľ
	Original E	xposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
n EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
its	16,953	0	17,280	48	0	0	4,495	0	4,825	33	0	0
	878	0	803	122	0	0	674	0	587	81	0	0
	12,890	260	9,763	5,597	0	204	13,057	277	9,692	6,025	0	215
ecialised Lending	2,067	12	1,965	1,263	0	14	2,160	18	2,035	1,308	0	18
E	3,919	160	3,170	1,448	0	129	3,946	172	3,171	1,695	0	137
	4,299	44	3,994	1,064	0	40	4,568	46	4,218	1,158	0	63
estate property	2,053	13	2,054	361	0	8	2,190	13	2,191	408	0	15
ured on real estate property - Of Which: SME	134 1.919	2	131 1.923	30 332	0	1	136 2.054	2	132	54 354	0	14
ured on real estate property - Of Which: non-Sh			1,923		0	/		11	2,058		0	14
lving	105 2.141	8 22	84 1.856	15 688	0	26	105 2.274	25	83	15 735	0	43
er Retail - Of Which: SNE	181	22	1,650	83	0	20	188	25	1,945	88	0	45
	181	13	161	605	0	8 19	2.085	8	16/	88 647	0	36
er Retail - Of Which: non-SME	1,960	13	1,695	605	0	19	2,086	1/	1,7/8	1	0	36
		5	0		0	0	5	0	0	•		-
	(1)	⁽¹⁾ Original exposu	⁽¹⁾ Original exposure, unlike Exposur	⁽¹⁾ Original exposure, unlike Exposure value, is reporte	⁽¹⁾ Original oppoure, unlike Exposure value, is reported before taking into account (1) Original oppoure, unlike Exposure value, is reported before taking into account opposite taking i	⁽¹⁾ Original exposure, utilite Exposure value, is reported before taking into account any effect due	^{(II} Original eposare, utilite Eposare value, is napoted before taking into accurrt any effect due to redit convension	^{CII} Original exposure, utilite Exposure value, is reported before taking into account any effect due to credit convenion factors or credit in	¹⁰ Original exposure, unlike Exposure valve, is reported before taking into account any effect due to enabl convenion factors or credit risk mitigation tach.	⁽¹⁰ Original exposure, unitie. Exposure value, in reported before taking into account any effect due to credit convenion factors or credit risk militation techniques (e.g., subst.	¹⁰ Original exposure, unlike Exposure value, is reported before taking into account any effect due to endst conversion factors or ordet risk integration techniques (e.g., substitution effects).	Crégnal oppours, utilie Eppours value, is reported before tairing into account any effect due to credit comension factors or credit nik mitigation techniques (d.g., substitution effects).



2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

UNICREDIT, SOCIETA' PER AZIONI

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

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ³	Risk exposur	e amount	Value adjustments and
	(min ELIR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	12,492	2	7,385	4,515	0	21	13,848	2	7,663	4,725	0	25
	Corporates - Of Which: Specialised Lending	462	0	67	29	0	0	378	0	73	30	0	0
	Corporates - Of Which: SME	4	0	4	3	0	0	- 4	0	- 4	2	0	0
	Retail	7	1	7	2	0	1	7	1	7	2	0	1
	Retail - Secured on real estate property	7	1	7	2	0	1	7	1	7	2	0	1
RUSSIAN FEDERATION	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
RODDINTTEDERTION	Retail - Secured on real estate property - Of Which: non-S Retail - Qualifying Revolving	6	1	<i>'</i>	2	0	1	é	1	ь	2	0	1
	Retail - Other Retail		0	0	0	0	0		0		0	0	0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	-	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Or Which: hon-SME Equity	1		1	Ĕ	0	0		0		e e		0
	Other non credit-obligation assets			1	-	0	0	1			-		
	IRB Total												
		(1) Original expos	ire, unlike Exposu	re value, is reporte	d before taking into accou	nt any effect due t	o credit conversion	factors or credit ri	sk mitigation tech	niques (e.g. substi	tution effects).		

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ³	Risk exposur	e amount	Value adjustments and
	(min ELIR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0 909	0	0	0	0	0	0	0	0
	Institutions Corporates	6,915 13.850	0	5,680 6.891	3.122	0	20	6,241 14,343	0	4,952	2.945	0	6 26
	Corporates - Of Which: Specialised Lending	885	2	710	192	0	20	871	2	7,184	2,945	0	26
	Corporates - Of Which: SME	8	2	8	7	ő	1	8	2	8	0	ő	1
	Retail	34	2	33	10	1	2	24	2	24	7	1	2
	Retail - Secured on real estate property	29	1	29	8	0	1	21	1	20	6	1	1
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
FRAINCE	Retail - Secured on real estate property - Of Which: non-SI		1	29	8	0	1	20	1	19	6	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5	0	4	2	1	1	- 4	0	3	1	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	4	0	4	2	1	1	4	0	3	1	0	0
	Equity Other non-credit-obligation assets	4	0	4	6	0	0	5	0	5	11	0	0
	IRB Total												
L	IND FORM												
		¹⁴⁷ Original expos	ure, unlike Exposu	re value, is reporte	d before taking into accou	nt any effect due t	o credit conversion	factors or credit ri	sk mitigation tech	niques (e.g. substi	tution effects).		

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	1	0	1	0	0	0	1	0	1	0	0	0
	Institutions	588	0	341	95	0	0	633	0	388	122	0	0
	Corporates	6,343 218	73	4,084	1,816	39	46	7,110 213	79	4,679 231	1,808	36	33
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	218	0	235	4/	0	0	213	0	231	40	0	0
	Corporates - Or Which: SME Retail		0	8		0	0		0	8		0	0
	Retail - Secured on real estate property	3	1	3	1	0	0	3	0	3		0	0
	Retail - Secured on real estate property - Of Which: SME		0	1		0	0		0		1	0	0
SPAIN	Retail - Secured on real estate property - Of Which: on-SP	1	0	3	i i	0	0	3	0	3	1	ő	0
	Retail - Qualifying Revolving	0	0	0		0	0	0	0	0	0	0	0
	Retail - Other Retail	i	ō	ī	ō	ō	ō	1	ō	ĩ	ō	ō	ō
	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	4	0	4	8	0	0	3	0	3	5	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original expos	ure, unlike Exposu	re value, is reporte	d before taking into account	nt any effect due t	o credit conversion	factors or credit ri	sk mitigation tech	niques (e.g. substi	ution effects).		

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	Value.		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	10	0	2	1	0	0	10	0	1	1	0	0
	Corporates	337	15	246	155	14	10	293	15	161	118	14	10
	Corporates - Of Which: Specialised Lending	93	0	95 13	26	0	0	51	0	48	21 27	0	0
	Corporates - Of Which: SME Retail	13	12	13	19	14	6	19	13	19	2/	19	9
	Retail - Secured on real estate property	-	0	1	0	0	0	1	0	:	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	1	0	0	0	1	0	0	0	0	0
CROATIA	Retail - Secured on real estate property - Of Which: she Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		0	0	
	Retail - Other Retail	i	ō	ī	0	ō	ō	1	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	1	0	0	1	0	1	1	0	0
	Other non credit-obligation assets												1
	IRB Total												
		(1) Original expos	ure, unlike Exposu	re value, is reporte	d before taking into accou	nt any effect due t	o credit conversion	factors or credit	isk mitigation techn	viques (e.g. substi	tution effects).		_

								IRB Ap	proach					
					As of 3	0/09/2021					As of :	31/12/2021		
			Original E	Exposure1	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		anks and central governments	157	0	157	3	0	0	157	0	157	3	0	0
	Institutio		139	0	107	25	0	0	42	0	10	2	0	0
	Corporat		15,445	91	10,402	3,409	7	77	15,534	92 33	10,107	3,500	7	63
		Corporates - Of Which: Specialised Lending	564	32	524	153	-	14	517	33	518	135	2	13
	Retail	Corporates - Of Which: SME	72 53	0	61 53	37 14	0	3	71	0	61 43	36 11	0	4
	Recall	Retail - Secured on real estate property	50	1	50	14	0		42	1	42	11		1
		Retail - Secured on real estate property - Of Which: SME	30	1	50	14	0		12	1	42		-	1
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: she Retail - Secured on real estate property - Of Which: non-Sh	49	1	49	13	0	0	41	1	41	10	1	1
		Retail - Qualifying Revolving			0		0					10		
		Retail - Other Retail	3	ő	2	ō	ő	ő	2	ő	1	ō	ő	ő
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	3	0	2	0	0	0	2	0	1	0	0	0
	Equity		7	0	15	32	0	0	5	0	13	30	0	0
	Other no	n credit-obligation assets												
	IRB Tota													
			(1) Orininal evence	una unillea Europau	na unhua is sanasta	f before taking into accou	et new effect due :	a confit comparing	factors or could a	ick mitigation to be	eisuse (e.e. oubstit	ution effects)		

EBA MANNER



2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

UNICREDIT, SOCIETA' PER AZIONI

							IRB Ap	proach					
				As of :	31/03/2022					As of :	30/06/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	45,680	353	42,623	1,496	6	18	45,775	438	42,751	1,390	7	18
	Institutions	48,524	40	37,085	9,776	6	91	56,378	6	43,740	9,551	2	44
	Corporates Corporates - Of Which: Specialised Lending	485,245 24,302	10,500	274,876 20.138	128,497 10.464	2,258 226	7,912	479,171 24,266	8,914 579	264,170 19.938	119,425	1,720 166	6,797 463
	Corporates - Of Which: Specialised bending Corporates - Of Which: SME	82.015	3,641	48.125	19,110	979	2.647	24,266	2.837	47.122	18.583	778	2.195
	Retail	159.460	4,360	131.390	37.532	2.524	3,840	158,956	2,037	131.178		1,623	2,195
	Retail - Secured on real estate property	92,927	2,315	91.125	21,759	1,695	1,594	92,997	1,494	90,959	20.487	942	1,049
	Retail - Secured on real estate property - Of Which: SME	5.198	312	4,992	1.197	85	213	5.052	192	4,855	1.124	52	144
Consolidated data	Retail - Secured on real estate property - Of Which: non-Si		2.002	86.133	20.562	1.610	1.370	87,945	1.302	86.103	19.363	891	905
	Retail - Qualifying Revolving	8,875	246	5,465	812	112	247	8,855	239	5,448	773	108	246
	Retail - Other Retail	57,659	1,800	34,800	14,961	718	2,009	57,104	1,266	34,771	14,631	573	1,614
	Retail - Other Retail - Of Which: SME	27,081	1,204	8,971	3,252	310	1,001	26,288	665	8,449	3,078	170	606
	Retail - Other Retail - Of Which: non-SME	30,577	596	25,829	11,709	407	1,008	30,816	602	26,321	11,554	403	1,008
	Equity	716	4	716	1,832	9		734	4	734	1,870	9	
	Other non credit-obligation assets				2,659						2,875		
	IRB Total ²				181,793						171,002		

(3) TBR Total does not include the Socuritoriation position unlike in the results prior to the 2019 exercise. (3) Only the next relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 59% of total original exposure or Tap 10 countries relief by original exposure or a fait based or a fait based

IRB Approach

							IRB Ap	proach					
				As of	31/03/2022					As of 3	30/06/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment and
	(min EUR, 56)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	582	0	944	275	0	4	602	0	923	224	0	4
	Institutions	6,369	23	4,513	1,418	4	80	6,723 149.853	0 2.743	4,900	1,463	0	28 2.222
	Corporates Corporates - Of Which: Specialised Lending	153,229 9.132	4,401	70,870 7,591	43,262	1,235	3,248	9,248	2,743	64,080 7,626	39,370	799	2,22
	Corporates - Of Which: SME	34,976	1.923	13.213	8,491	603	1.429	33.687	1.223	11.958	7,767	477	1.032
	Retail	86,699	3,443	66.892	24.681	2,230	2 745	85,276	2.118	65,769	23.675	1.334	1,765
	Retail - Secured on real estate property	49,118	1,922	47,724	16,405	1,616	1,352	48,287	1,118	46,693	15,407	856	807
TTAL Y	Retail - Secured on real estate property - Of Which: SME	2,283	200	2,231	766	63	181	2,116	82	2,054	670	28	108
ITALY	Retail - Secured on real estate property - Of Which: non-St	46,835	1,722	45,493	15,640	1,553	1,172	46,172	1,036	44,628	14,737	828	698
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	37,581	1,521	19,168	8,275	613	1,393	36,988	1,000	19,077	8,268	478	958
	Retail - Other Retail - Of Which: SME	23,389	1,056	6,630	2,366	256	842	22,438	524	6,023	2,145	120	425
	Retail - Other Retail - Of Which: non-SME Equity	14,192 334	465	12,537	5,909 867	358	551	14,550	475	13,054 249	6,123 557	358	532
	Other non-credit-obligation assets	334	3	334	00/	7	0	240		249	33/	2	0
	IRB Total												
					ported before taking in								

				As of :	31/03/2022					As of :	30/06/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	• and a		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	1	0	1	0	0	0
	Institutions	5,292	1	4,824	895	0	0	6,003	5	5,342	997	1	1
	Corporates	121,628	2,387	77,343	24,554	262	1,078	122,597	2,389	78,311	24,305	262	1,066
	Corporates - Of Which: Specialised Lending	3,880	16	2,978	573	0	15	3,700	13	2,970	536	0	14
	Corporates - Of Which: SME	24,787	531	18,675	3,426	128	310	25,250	502	19,085	3,605	115	323
	Retail	38,025	225	32,395	5,455	23	283	38,423	203	32,734	4,939	23	279
	Retail - Secured on real estate property	24,088	120	23,629	2,559	4	34	24,228	104	23,739	2,271	5	32
GERMANY	Retail - Secured on real estate property - Of Which: SME	763	13	677	119	1	3	748	12	666	139	1	3
GERMANT	Retail - Secured on real estate property - Of Which: non-SI	23,325	107	22,952	2,440	3	31	23,480	93	23,073	2,133	- 4	29
	Retail - Qualifying Revolving	4,624	11	1,998	291	1	22	4,614	10	1,999	274	1	26
	Retail - Other Retail	9,313	94	6,769	2,604	17	228	9,582	89	6,995	2,394	16	221
	Retail - Other Retail - Of Which: SME	1,833	34	892	267	4	30	2,015	33	995	308	- 4	35
	Retail - Other Retail - Of Which: non-SME	7,480	60	5,877	2,337	13	198	7,567	56	6,000	2,085	12	185
	Equity	90	0	90	190	0	0	88	0	88	185	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original exp	osure, unlike Eq	oosure value, is r	reported before taking is	nto account any	effect due to crea	lit conversion fac	tors or credit ris	sk mitigation tech	iniques (e.g. substitutio	in effects).	

							IRB Ap	proach					
				As of :	31/03/2022					As of :	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments 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	0	1	0	0	0	1	0	1	0	0	0
	Institutions Corporates	3,711 43.613	0 1.176	2,097 28.302	263 8.943	0	1 690	3,869 44.624	0 1.166	2,194 28.495	260 8 374	0 347	1 647
	Corporates - Of Which: Specialised Lending	1.638	0	1.635	830	0	2	1,636	1,100	1.628	600	0	2
	Corporates - Of Which: SME	8.362	539	6,381	1.427	204	270	8,520	508	6.422	1.399	188	242
	Retail	24,993	560	22,905	5,400	257	639	25,297	556	23,221	5,208	255	672
	Retail - Secured on real estate property	13,665	209	13,701	1,852	68	127	14,228	212	14,257	1,845	77	136
AUSTRIA	Retail - Secured on real estate property - Of Which: SME	1,850	87	1,794	243	20	20	1,883	87	1,832	245	21	23
AUSTRIA	Retail - Secured on real estate property - Of Which: non-St	11,815	122	11,907	1,610	48	107	12,345	125	12,425	1,601	55	113
	Retail - Qualifying Revolving Retail - Other Retail	3,963 7,365	225 126	3,252 5.953	480 3.068	109 80	215 297	3,959	220	3,239 5.725	460 2.902	106	210 325
	Retail - Other Retail Retail - Other Retail - Of Which: SME	7,365	12b 82	5,953	3,068	80	29/ 90	1,215	124	5,725	2,902	40	325
	Retail - Other Retail - Of Which: non-SME	6.107	45	5.008	2.697	35	207	5,895	43	4.817	2.550	32	227
	Equity	77	0	77	231	0	0	81	0	81	241	0	0
	Other non credit-obligation assets					-							
	IRB Total												
		(1) Original exp	osure, unlike Exp	posure value, is r	eported before taking is	nto account any	effect due to crea	dit conversion fa	ctors or credit ris	sk mitigation tech	niques (e.g. substitutio	n effects).	

							IRB Ap	proach					
				As of :	31/03/2022					As of :	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	19,350	0	19,650	55	0	0	19,311	0	19,593	52	0	0
	Institutions	487	15	403	52	1	0	464	0	361	37	0	0
	Corporates	13,419	273	9,885	6,227	0	220	13,402	271	9,853	6,228	0	210
	Corporates - Of Which: Specialised Lending	2,255	18	2,065	1,397	0	19	2,287	16	2,077	1,423	0	18
	Corporates - Of Which: SME	3,963	168	3,175	1,649	0	135	3,895	169	3,168	1,679	0	133
	Retail	4,784	46	4,399	1,147	0	65	4,767	45	4,427	1,171	0	80
	Retail - Secured on real estate property	2,592	14	2,594	451	0	16	2,685	14	2,687	471	0	20
CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: SME	145	2	143	33	0	2	150	4	147	32	0	2
CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: non-Sit		11	2,451	418	0	15	2,535	10	2,540	438	0	18
	Retail - Qualifying Revolving	103	5	80	15	0	3	99	3	77	14	0	3
	Retail - Other Retail	2,089	28	1,725	681	0	45	1,982	28	1,663	686	0	56
	Retail - Other Retail - Of Which: SME	184	8	161	82	0	7	178	7	156	82	0	7
	Retail - Other Retail - Of Which: non-SME	1,905	20	1,564	599	0	39	1,804	21	1,507	604	0	49
	Equity	0	0	0	1	0	0	0	0	0	1	0	0
	Other non credit-obligation assets												
	IRB Total												

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

UNICREDIT, SOCIETA' PER AZIONI

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	4,773	0	4,773	0	0	0	7,247	0	7,247	1	0	0
	Institutions	1,658	0	1,285	403	0	0	2,109	0	1,426	384	0	1
	Corporates	18,209	122	6,346	2,572	20	67	20,250	127	6,830	2,590	18	65
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	128 19	0	87 15	6 17	0	0	123 18	0	82	5	0	0
	Retail	30	3	10	1/			32		10	1/	0	
	Retail - Secured on real estate property	30	:	30	/			32	-	32		0	1
	Retail - Secured on real estate property - Of Which: SME	30	0	30	ó	0	ů	0	0	31	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-St	29	1	29	7	1	1	31		31	6	0	0
	Retail - Qualifying Revolving	0	ō	0	ò	ō	ō	0	ō	0	ō	ō	ō
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non-credit-obligation assets	111	0	103	240	0	0	120	0	112	253	0	0
	IRB Total												

As of 31/03/2022 As of 30/06/2022 Risk Ris Value ljustme and Exposure Value¹ Exposure Value¹ Of wh Of w 0 1,090 11 0 1 0 0 7,752 76 2 7 6 0 6 0 0 17 0 0 12,740 356 3 6 0 6,934 74 3 6 5 0 5 0 5 0 14 0 0 0 0 8,579 0 452 0 0 1,087 30 0 223 0 7,649 90 0 13, 375 2 and on real claits property Retail - Socurd on real estate property - Of White: SM Retail - Socurd on real estate property - Of White: nor Mythe Revolution of Retail - Other Retail - Of White: SME Retail - Other Retail - Of White: non-SME 5 RUSSIAN FEDERATION Retail - Qu Retail - Ot

sure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation technique

							IRB Ap	proach					(
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	7,682	0	6,154 7,589	2,998	0	25	9,983 13.603	0	8,475 6.170	1,344	0	2
	Corporates Corporates - Of Which: Specialised Lending	15,144	2	7,589 708	2,998	0	20	13,603	2	6,170 736	2,302	0	22
	Corporates - Of Which: Specialised behang Corporates - Of Which: SME	009	2	706	15/	0	2	910	2	7.30	1/4	0	1
	Retail	22	2	21	6	1	2	22	1	21	6	1	2
	Retail - Secured on real estate property	21	1	20	5	i	1	20	i	20	5	ō	1
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-S	20	1	19	5	1	1	20	1	20	5	0	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	1	0	1	2	0	1	1	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	1	0	1	2	0	1	1	0	0
	Equity Other non credit-obligation assets	9	0	9	18	0	0	9	0	9	17	0	0
	IRB Total												

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

				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	1	0	1	0	0	0	3	0	3	0	0	0
	Institutions	721	0	374	113	0	0	761	0	437	113	0	0
	Corporates	6,333	63	3,894	1,457	31	35	5,935	50	3,642	1,373	29	34
	Corporates - Of Which: Specialised Lending	207	0	224	40	0	0	212	0	213	38	0	0
	Corporates - Of Which: SME	7	0	8	0	0	0	7	0	8	0	0	0
	Retail	5	0	5	1	0	0	13	0	11	1	0	0
	Retail - Secured on real estate property	4	0	4	1	0	0	7	0	8	1	0	0
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
JEAIN	Retail - Secured on real estate property - Of Which: non-St	4	0	4	1	0	0	7	0	7	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	5	0	3	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	5	0	3	0	0	0
	Equity	2	0	2	3	0	0	2	0	2	3	0	0
	Other non credit-obligation assets												
	IRB Total												

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation

es (e.g. si

							IRB Ap	proach					
				As of :	31/03/2022					As of :	30/06/2022		
		Original	Exposure1	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min ELIR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	8	0	1	1	0	0	14	0	7	23	0	0
	Corporates	312	21	163	129	16	13	227	17	215	115	15	12
	Corporates - Of Which: Specialised Lending	46	6	43	22	- 4	0		- 4	11	5	2	1
	Corporates - Of Which: SME Retail	22	13	22	33	13	10	14	13	14	13	13	10
	Retail - Secured on real estate property	1	0	:	0		0			1	0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	-	0		0	1		1	0	0	0
CROATIA	Retail - Secured on real estate property - Of Which: on-St		0	1	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving		0		0	0	0	0	0	0	0	0	0
	Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	1	0	0	1	0	1	1	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking is	nto account any	effect due to crea	Sit conversion fa	ctors or credit ri	sk mitigation tech	iniques (e.g. substitutio	n effects).	

Explosite value, is reported before taking into account any effect of

							IRB Ap	proach					
				As of 3	31/03/2022					As of	30/06/2022		ľ
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and	Original E	xposure1	Exposure	Risk exposure	amount	Value adjustment and
	(min ELIR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	93	0	93	1	0	0	18	0	18	0	0	0
	Institutions	51	0	51	39	0	0	173	0	173	72	0	0
	Corporates	16,334	104	10,503	3,482	7	64	15,761	75	9,969	2,834	5	63
	Corporates - Of Which: Specialised Lending	482	31	492	126	2	13	575	19	456	88	1	12
	Corporates - Of Which: SME Retail	32	0	26 43	15	0	5	30 46	0	23	14	0	8
	Retail Retail - Secured on real estate property	49	2	43	11 10	1	1	46	2	45	11	1	1
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	42	2	42	10	1	1	44	2	44	11	1	1
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SP	41	0	41	10		0	43		43	11		0
	Retail - Qualifying Revolving	41	2	41	10		0	43	2	13	0	1	0
	Retail - Other Retail	1	0	1	0	0	0	2	ő	1	0	0	0
	Retail - Other Retail - Of Which: SMF		0		-	0	0	â	0		0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	6	ō	15	34	ō	ō	7	ō	14	34	ō	ō
	Other non credit-obligation assets												
	IRB Total												





						UNI	CREDIT, SOCIETA' PER A	ZIONI						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria	2,251 271 1,272 325 1,133 1,687 4,307 1,144	271 1,272 324 1,330 1,686 4,305	20 42 1 12 68 135		0 57 1,077 295 918 625 688 3,648	28 400 954 3,360	2 5 5 13	0 19 0 0 0 3 50 0 2 6 542 0 334 0 178 0 1,126	10 31 5 0 0 1 31 76	418 69 3 0 50 227	1,383 173 42 10 26 6 <u>126</u> 127 1 2768		0 0 0 0 0 0 0 188
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	0 0 21 0 3 3 23 370 467	0 0 21 0 53 23 370 467	0 0 0 0 0 300 300		0 (21 (53 23 (77 97 97	0					0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria		171 70 365 268 466 1,025	0 0 0 0 0 0 0 0 2		17(77) 266 265 233 628 42 42 42 1,681	0 96 3 2233 395 0					3 3 0 0 0 1 1 0 7		0 0 0 0 0 0 0 0 34
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic	43 547 98 63 62 490 490 490 1,348	43 547 98 63 62 490 44 1,348	0 1 9 0 0 15 0 26		0 522 74 4 18 452 26 1,095	16 59 43 23 18		0 16 0 4 0 106 0 0 0 0 0 0 46 0 0 173		17 4 101 0 46 0 169	0 34 7 25 2 118 191		0 0 0 0 0 0 0 0 0 52
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark						0 0 0 0 0 0					0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia										0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0



						UNI	CREDIT, SOCIETA' PER A	ZIONI						
							As of 31/12/2021							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	_
												Off-balance st	eet exposures	
			Total comics and of		Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	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		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	2 151 90 180 822 788 1,773 3,817	2 151 90 180 832 788 1,773 3,817	0 0 0 0 0 0 979 979	0 0 0 176 67 243	C 106 86 186 833 281 406 1,887	11 0 0 330			0 0 0 0 0 0 0		8 0 0 0 0 0 0 0 8		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	2, 25 2, 214 2, 214 1, 162 2, 163 2, 266 2, 246 2, 246 2, 246 2, 246 2, 246 2, 246 2, 246 2, 245 2, 25 3, 25 2, 25 3, 25 2, 25 3, 25 2, 25 3, 25 2, 25 3, 25 2, 25 3, 25 2, 2,	2,125 2,214 3,252 1,182 2,183	30 80 10 13 35 117 841 1,113		610 533 688 81 449 385 0 2,753	613 604 1,556 842 933 1,546 1,781	3 178 55 55 651 3,764 4,677	495 207 947	19 13 116 65 44 270 155 682	1,481 3,176 1,461 1,948	746 106 0 0 0 30 171 1,053		
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Croatia	2,533 666 199 315 577 104 4,400	666	0 1 0 1 1 5 0		1 655 77 100 199 290 11 1,317	2,555 9 8 3 116 282			0 20 40 0 0 0 60	0 0 272 296 0 0 0	9 10 32 8 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece						0 0 0 0 0 0				0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary	55 214 158 175 519 803 4 1,930	56 214 158 175 518 803 4 4 1,928	3		15 7(53 43 17 284 18 39 639	143 97 131 346 516	1 5 19 50 0 0 79	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	5 20 13 12 48 66 0 0 165		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	0 0 276 810 0 0 0 1,087	0 0 276 810 0 0 0 1,087			205 205 205 205 205	0 0 276 606 0 0 882		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	2,646 6,030 8,534 9,209 15,806 12,953 3,5600 55,807	6,503 9,206 15,800	81 1,921 433 1,285 195 1,154 236 5,310		(557) 3,648 4,215 5,815 5,815 5,415 633 20,293	2,416 3,702 9,790 6 310	0 2 2 2 3 2 7 695 3.420 4,130	0 12 8 6 29 3,085 3,659 6,800	0 0 0 1 2 25 29 29	0 56 3 3 6 53 914 1,036	1,302 1,297 36 4 157 558 3,359	13	5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
(0 - 3M f [3M - 1Y] [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Latvia			00000 00 00 00 00 00 00 00 00 00 00 00					0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		



			UNICREDIT, SOCIETA' PER AZIONI As of 31/12/2021 Direct exposures											
							As of 31/12/2021							
						Dire	ct exposures					-		
	(mln EUR)		-	On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania	1 0 0 3 3 7	1 0 0 0 0 3 3 3 7 7	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg						0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-33] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M]	Maita								0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands									0 0 0 0 0 0		0 0 0 0 0		
[30] [30] [14] [27] [27] [37] [37] [37] [37] [37] [37] [37] [3	Poland	25 8 195 197 295 88 1 788	26 8 196 174 295 88 1 788	3 0 0 0 0 4 5		() () () () () () () () () () () () () (23 8 36 83 21 63							20
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	0 357 444 288 397 190 0 0 1,636	0 357 484 207 397 190			() () () () () () () () () () () () () (0 332 484 146 369 152 0							
I Ocal [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Romania	1,050 67 11 318 318 339 50 1,155 50 2,510	67 141 318 383 396 1,154	43 5 12 4 12 4 4		133 (3 3 13; 15; 355 (687)	17 128 276 242 233 755 34	0 0 0 0 0 0				0 0 0 0 38 50 89		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovakia	4,24 4 77 98 76 09 29 29 29 29 29 29 29	4 77 98 76 60 254 58 626	0 0 1 2 3 3 4 4		66 66 99 67 100 22 367	4 9 2 11 51 144					0 2 25 1 0 0 127 157		23
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovenia	600 40 31 55 55 199 40 538	40 31 56 76 199 40			36) 4(6) 55 6 55 6 55 6 5 5 282 282	0 30 28 4 12 133 32					157 2 125 0 3 6 4 5 144		29



						UNI	CREDIT, SOCIETA' PER A	ZIONI						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolic		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region		Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	425 701 1,908 3,294 6,174 3,874 925 17,301	425 701 1,908 3,294 6,174 3,874 925 17,300	1 0 40 0 334 876 1,251		265 296 1,233 1,362 587 885 50 4,680	674 1,892 5,587 2,655		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		8
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	0 0 0 0 0 0 0 0 0 87	0 0 0 0 0 87	0 0 0 0 0 0 87						000000000000000000000000000000000000000				
10 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[10Y - more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Liechtenstein													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [J0Y-more Total	Norway		0 0 0 0 1 1 0				0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Australia		0 0 0 0 0 0 1			0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	0 0 0 0 0 0 0 52	0 0 0 0 0 0 51 52	0 0 0 0 0 0 51 52		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



						UNI	CREDIT, SOCIETA' PER A	ZIONI						
							As of 31/12/2021							
						Dire	t exposures					1		
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	ice sheet	_
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan	0 2,114 2,773 1,520 9900 3,065 0 10,462				(2,038) (2,038) (1,522) (1,522) (2,182) (2,182) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782) (2,782	2,773 0 0 883			0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		579
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	169 0 0 1,549 1,646 0 955 4,319	169 0 1,549 1,646	147 0 0 0 0 0 0 955 5 1,101		() () () () () () () () () () () () () (22 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 57 0 179 237 297				0 57 0 179 237 297 14 784					0 0 0 0 0 0 0 0 0		159
10 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	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		
10-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA	0 97 0 533 417 727 727 72 72 72 72		0 0 0 8 8 19 36		() () () () () () () () () () () () () (0 0 535 408 544 53							586
1001 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA	1,007 20 4 1 2 2 2 17 1,429 48 2 1,957	27 40 63 132 215 1,426	30 5 0 3 67 9 42 1 128		1/4 17 33 55 33 14 688 688 0 975	6 8 29 55 697 46		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 0		0 0 0 0 20 53 74		300 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 3 0 0 2 2 3 0 0 2 2 0 2 2 0 2 2 0 2 2 0 2 2 0 2 2 0 2 2 0 2 2 0 2 2 2 0 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
10 - 3M f f 3M - 1Y f f 3Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Middle East	0 0 111 0 111 0 111 0 111 114 114 114 11	0 0 111 0 0 414		0 0 0 0 0 0 0 0 0 0		0 0 111 0 414 194		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0		1 0 0 0 243 31 275		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean	1 0 27 8 0 165 64 5 46 265	0 0 15 8 0 165 64	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 15 8 0 165 63 252			0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

						UNI	CREDIT, SOCIETA' PER	AZIONI						
							As of 31/12/2021							
						Direc	t exposures							
	(min EUR)			On balance s	heet				Deriva	itives		Off bala	nce sheet	1
												Off-balance s	heet exposures	
					Non-derivative financial a	issets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	0 22 29 5 5 146 450 1450 1450 1450	0 22 29 5 143 450 146 795	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 22 29 5 143 450 146 795				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 0 0 0 0 167 74 242		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Others	22 303 805 805 6,112 9,112 9,112		23 142 0 1 55 145 5,672 6,049	3	0 0 0 0 161 0 404 0 3360 0 706 0 68 6 6 1,760	24 29 33 648 527					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

Regions:

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

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

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

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antitationae Antigua Antigua Antitationae Antigu

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Veels, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invice, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Matter Barte, Bartena, Gaines, Gain

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

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



						UNI	CREDIT, SOCIETA' PER A	ZIONI						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	ositive fair value	Derivatives with	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria	1,245 1,257 383 1,321 1,279 3,931 9,573	1,257 383 1,319 1,279 3,930	59 12 100 87	14	0 1,067 288 883 299 511 3,049	36 425 845 3,229	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 13 0 6 17 17 47 7	0 100 76 578 0 230 145 1,129	1,890 266 27 2 9 180 2,401		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	0 20 0 0 5 5 0 342 417	0 20 0 0 55 0 342 417	0 0 0 0 0 275 275		0 22 0 55 0 0 7 6 7 7	0 0 0 0					0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria	33 225 130 404 466 841 36 2,156	33 225 130 404 486 841 35	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	33 244 37 344 251 335 335 335 1,243	0 94 80 235 502				0 0 0 0 0 0 0	2 0 1 0 1 0 1 4		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic	39 527 124 248 792 462 28 221	248 792 462 28	7 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 (122 53 53 425 0 (1,131	198 261 34 28		0 17 0 19 0 105 0 0 0 0 0 0 0 44 0 22 0 187	0 1 1 0 0 0 6 6 0 8 8	17 20 100 0 0 44 2 183	1 3 25 2 2 2 2 176 245		0 0 0 0 0 0 0 0 0 0 0 0 76
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark						0 0 0 0 0 0					0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia										0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0



						UNI	CREDIT, SOCIETA' PER A	ZIONI						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total country of		Non-derivative financial as	isets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	0 95 211 749 72 785 1.020 2.934	0 96 211 749 72 785 1,020 2,934	0 0 0 0 0 0 751 751		(77) 74 74 75 72 421 166 1,542	150 0 0 364 102			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		18
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [5Y-more Total	Germany	2,052 2,954 1,827 1,757 1,777 1,973 2,227 13,641 2,243	2,052 2,594 1,827 1,252	103 700 6 5 38 78 78 499 798		195 161 286 141 335 0 1 ,812	983 686 688 1,372 1,615	22 1 53 38 110 500 1,766 2,490	3,955	2 44 69 29 60 269 328 800	260 1,286 959 461 552 2,578 2,237 8,333	705 185 1 0 0 27 1,551 2,469		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia	2,433 471 67 256 159 753 753 4,199	471 67	0 5 0		5 161 233 44 267 8 785	2,425 305 5 2 114 483 67			0 0 67 68 0 0 0 0 135	0 0 569 0 0 0 0	5 42 12 10 0 0 12		100
(0 - 3M) [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	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		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [J0Y-more Total	Hungary	72 12 225 121 670 598 18 1,717	71 12 225 121 669 597 18 1,715	16		2 2 100 66 163 88 0 423	49 506 503	6 11 6 85 0 119		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	38 16 0 0 87 0 1 1 142		0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Ireland	2/2 0 0 261 558 191 0 0 0 1,011	0			() () () () () () () () () () () () () (0 2611 558 0 0 0					0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	3,614 5,516 7,511 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516 5,516,	3,604 5,360	1,210 1,262 1,741 166 276 313 5,135		2361 2,074 2,993 2,733 1,984 6,411 4585 17,015	2,034	1 (((36/ 1,700 2,065	0 0 0 0 1 1 3 3,736 5,767	0 0 0 0 24 248 272	1 0 0 1,002 1,012 2,015	626 1,815 6 0 4 156 301 2,908	2 16 (((((() () () () () () ()	796
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	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 8 8 0 8 8	0 0 0 0 0 0 0 0 0 0 0 0 8 8 0 0 8						0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0		0



						UNI	CREDIT, SOCIETA' PER A	ZIONI						
							As of 30/06/2022							
						Direc	ct exposures					-		
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [107-more Total	Lithuania		0 0 0 1 5 1 8 8	0 0 0 1 5 1 8 8			0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [107-more Total	Luxembourg	0 0 0 11 100 124	0 0 0 0 17 107 124	0 0 0 0 17 107 124			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita						0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands						0 0 0 0 0 0 0			0 0 0 0 0 0				0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Poland	(12- 300) 166) 353 60) (0) 1,014	0	0 0 2 4 8 0 15		0 103 270 67 305 23 0 23 0 767	100 44 31			0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0		45
0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [- 10Y - more Total	Portugal	333 61 68 88 81 2,054	0 357 612 60 486 81	0 0 0 0 0 0 0 0 0 0		0 26 0 60 27 35 140 287 287	0 332 612 0 459 46							
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania	2,034 123 104 104 275 3935 1,355 4,5 2,711 2,711	125 104 413 275 393 1.358	0 3 9 6 17 25		287 0 6 94 115 147 309 0 672	125 94 309 154 229 1,025 37					0 0 4 0 0 0 42 82 82 128		20
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia	2,737 99 91 11 12 12 15 12 15 15 17 77 77 77	4 99			000 00 00 01 01 01 01 01 01 02 00 02 02 02 02 02 02 02 02	4 9 11 6 121 65 44					0 20 3 0 1 0 109 133		38
1001 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia	333 22 36 79 14 14 17 17 16 13	23 87 71 92 143 178 18			270 16 43 69 87 69 91 91 0 376	7 45 2 5 73 86 18					133 1 26 1 3 17 0 0 2 2 50		45



						UNI	CREDIT, SOCIETA' PER A	ZIONI						
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolic	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	0 1,371 2,044 4,666 3,440 3,3495 718 16,104	0 1,371 2,044 4,686 3,440 3,845 718 16,103	42 6 6 7 9 292 455 785	c	0 295 565 555 769 207 4,046	2,783		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		8
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
f 0 - 3M f [3M - 1Y [f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	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 97				0 0 0 0 0 0			0 0 0 0 0		0 0 0 0 0 0		
1004 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	<i>,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</i>		3/				•						
10021 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total	Liechtenstein													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia		0 0 0 0 0 0 1				0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0		0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada	0 0 0 0 0 0 0 3 3 5 6	0 0 0 0 0 35 36	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0		0
[3M - 1Y] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong										• •			



						UNI	CREDIT, SOCIETA' PER A	ZIONI						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)		-	On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolic	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
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[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan	594 3,803 0 1,703 739 4,496 0 0 11,336	0 1,703 739 4,496	0 0 0 0 0 0 0 0 0 0 0 0		594 1,197 0 1,703 733 3,693 0 7,925	0 0 803		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		677
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	274 0 912 2,722 492 6,049 6,049	274 0 912 2.722	167 0 0 0 0 0 804 804 972		0 0 912 2,722 48 0 3,682	106 0 0 0 0 0 1 290		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China	3 66 183 244 294 0 788	3 60 185 246 294				3 60 0 185 246 294 0 788					0 0 0 0 0 0		140
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland						0 0 0 0 0 0							
10 - 3M f [3M - 1Y [Other advanced economies non EEA	0 5111 363 622 1,110 45 2,659	0 0 511 363 616 1,043 49 2,581			0 0 363 0 14 0 376	0 511 0 614 1,029 48		0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0			1,401
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA	2,000 77 75 159 199 1,345 36 1,774	3 73 75 44 197 1.343	0 0 28 3 7 22 1 60		0 71 23 23 132 570 0 819	3 2 24 19 56 752 35		0 0 0 0 460 460	0 0 0 0 14 14		0 0 0 0 46 9 55		323
10431 [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Middle East	2/74 0 1121 0 2004 414 414 227 959 9	0 0 112 0 207 414				0 0 112 96 414 227				0 0 0 0 0 0 0	1 0 0 0 207 0 208		323
Total [0 - 3M f [3M - 1Y [f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f [5Y - 10Y f [10Y - more Total	Latin America and the Caribbean	999 1 20 7 0 0 157 66 251 2	0 8 7 0 0 157 65	0 0 0 0 0 0 0 0 0 0			848 0 8 7 0 0 0 157 65 237	0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		32



General governments exposures by country of the counterparty

						UNI	CREDIT, SOCIETA' PER	AZIONI						
							As of 30/06/2022	2						
						Dire	t exposures							
	(min EUR)			On balance s	heet				Deriva	itives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	ositive fair value	Derivatives with	h negative fair value			
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 heid 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	2 12 33 30 464 166 799	2 12 16 39 105 464 157 794				2 12 16 39 105 464 157 794					0 0 1 0 0 151 45 197		19
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	154 281 1,494 696 882 2,545 6,16⁷	281 1,490 18 696 881 2,545	1 18 0 15 165 148 1,393 1,393 1,740	180		5 24 18 65 611 528					0 0 0 0 0 33 55 89		59

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

Regions:

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

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

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

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antitationae Antigua Antigua Antitationae Antigu

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Veels, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invice, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Matter Barte, Bartena, Gaines, Gain

(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 eVH. (8) Information on Non-derheative Inancial assets by accounting portfolio is not included for institutions applying nGMP

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

					As of 30/09/2021									As of 31/12/2021				
		Gross carryi	ing amount/ Nomina	amount		Accumulated impo value due to credi	airment, accumulated ne it risk and provisions ^{4,8}	gative changes in fair	Collaterals and		Gross ci	arrying amount/ Nomina	i amount		Accumulated impa value due to credi	irment, accumulated net t risk and provisions ⁴³	egative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	,	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	1	On performing exposures ²	On non-perform	ming exposures ³	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	185,189	• •	0	0	0	3	0	0	0	149,405	34	٥	0	0	4	0		. 0
Debt securities (including at amortised cost and fair value)	148,833	8 0	115	115	27	109	67	10	0	149,732	0	108	108	23	100	71	10	• •
Central banks		4 0	0	0	0	0	0	0	0	3	0	0	0	0	0	0		0
General governments	110,263		5	5	0	20	5	0	0	111,111	0	5	5	0	17	5	1	•
Credit institutions	21,607		0	0	0	4	0	0	0	21,351	0	0	0	0	4	0	1 '	0
Other financial corporations	12,069		104	104	26	58	61	10	0	12,336	0	100	100	23	55	65	21	0
Non-financial corporations	4,891		6	6	0	27	2	0	0	4,931	0	3	3	0	24	2		0
Leans and advances(including at amortised cost and fair value)	496,551	1,183	20,840	20,840	20,688	4,171	11,924	11,828	6,202	483,552	997	16,430	16,430	16,352	4,386	8,896	8,853	5,111
Central banks	10,704	• •	0	0	0	0	0	0	0	8,518	0	0	0	0	0	0		. 0
General governments	23,211	3 251	512	512	512	60	59	59	345	25,464	226	473	473	473	67	66	. 6	332
Credit institutions	29,301	2 0	5	5	5	7	5	5	0	23,572	17	5	i 5	5	8	5		. 0
Other financial corporations	55,548	8 9	1,351	1,351	1,340	227	764	756	162	54,950	46	1,093	1,093	1,083	225	584	571	100
Non-financial corporations	245,223	3 523	14,025	14,025	13,892	2,201	8,437	8,350	3,850	238,159	354	10,640	10,640	10,582	2,336	6,161	6,12	8 2,974
of which: small and medium-sized enterprises	83,091	1 124	7,334	7,334	7,286	1,095	4,557	4,517	2,191	74,153	158	5,114	5,114	5,091	1,144	2,967	2,95	2 1,643
of which: Loans collateralised by commercial immovable property	57,498	6 57	4,932	4,932	4,920	771	2,636	2,628	2,095	48,512	29	3,357	3,357	3,348	781	1,638	1,63	0 1,535
Hauseholds	132,563	3 398	4,947	4,947	4,939	1,676	2,660	2,658	1,844	132,885	355	4,215	4,219	4,210	1,750	2,080	2,07	8 1,706
of which: Loans collateralised by residential immovable property	92,83	5 232	2,604	2,604	2,597	802	1,063	1,062	1,509	93,954	195	2,211	2,211	2,205	894	744	74	1,419
of which: Credit for consumption	18,80	4 98	972	972	969	554	652	652	78	18,662	96	908	908	905	532	605	605	72
DEBT INSTRUMENTS other than HFT	830,573	1,183	20,955	20,955	20,715	4,283	11,991	11,838	6,202	782,689	1,032	16,538	16,538	16,376	4,490	8,967	8,863	5,111
OFF-BALANCE SHEET EXPOSURES	358,925	5 erforming exposures clease refer to Ar	2,962		1,876	425	960	829	714	350,759		2,997	2,997	2,017	450	977	856	600

¹⁰ Pto balance of an orderative assume statuse to be 5000 (2014) Industries 100 (2012) VIII Industries 100 (2012) VIIII Industries 100 (2012) VIIII Industries 100 (2012) VIIII Indu

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2022 EU-wide Transparency Exercise

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

					As of 31/03/2022									As of 30/06/2022				
		Gross car	rrying amount/ Nominal	amount		Accumulated imp value due to cree	airment, accumulated ne fit risk and provisions ^{4,8}	gative changes in fair	Collaterals and		Gross ca	arrying amount/ Nomina	i amount		Accumulated im value due to cre	pairment, accumulated n dit risk and provisions ⁴³	egative changes in fair	Collaterals and
		Of which performing but past due >30 days	c	f which non-performing	,	On performing exposures ²	On non-perform	ing exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performin	,	On performing exposures ²	On non-perform	ming exposures ³	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	172,382	0	63	63	30	4	12	12	0	163,817	0	63	63	30	2	25	16	6 0
Debt securities (including at amortised cost and fair value)	146,650	0	107	107	22	183	72	11	. 0	149,465	0	89	85	4	195	65		4 0
Central banks	3	0	0	0	0	0	0	a	0	4	0	0		0		0		a o
General governments	105,851	0	5	5	0	88	5	٥	0	106,851	0	5	9	0	85	5		з o
Credit institutions	22,793	0	0	0	0	5	0	0	0	23,013	0	0		0	4			ه د
Other financial corporations	11,975	0	99	99	21	63	65	11	0	14,685	0	81	81	4	71	58		• •
Non-financial corporations	5,028	0	3	3	0	27	2	0	0	4,913	0	3	3	0	31	2		ه د
Loans and advances(including at amortised cost and fair value)	506,187	1,326	16,950	16,950	16,869	5,227	8,957	8,909	4,740	522,658	1,415	14,073	14,073	14,005	5,755	7,071	7,03	1 4,448
Central banks	16,054	0	0	٥	o	2	0	0	0	15,411	0	0		0	0	. a		ہ د
General governments	22,870	345	484	494	484	41	73	73	333	24,280	356	511	511	511	36	37	3	/ 405
Credit institutions	30,718	3	25	25	25	56	s	s	0	32,014	11	6		6	53	s s	i :	5 0
Other financial corporations	60,847	4	1,110	1,110	1,099	240	587	576	87	62,527	10	1,034	1,034	1,024	207	462	45	1 91
Non-financial corporations	241,952	595	11,310	11,310	11,249	3,124	6,200	6,166	2,792	252,821	647	9,396	9,396	9,345	3,680	5,023	4,99	6 2,750
of which: small and medium-sized enterprises	76,425	258	5,175	5,175	5,149	1,114	3,071	3,055	1,574	84,041	219	4,557	4,557	4,519	1,425	2,534	2,50	1,551
of which: Leans collateralised by commercial immovable property	49,710	93	3,232	3,232	3,220	729	1,619	1,611	1,425	56,373	100	3,259	3,251	3,248	1,001	1,639	1,63	1,469
Households	133,746	379	4,021	4,021	4,013	1,764	2,092	2,089	1,528	135,605	390	3,125	3,125	3,120	1,778	1,544	1,54	1,201
of which: Loans collateralised by residential immovable property	94,938	206	2,056	2,066	2,059	880	768	766	1,257	95,513	218	1,402	1,405	1,397	855	393	39	1 971
of which: Credit for consumption	19,056	97	881	881	879	533	593	593	68	19,980	92	895	895	894	572	615	61	5 68
DEBT INSTRUMENTS other than HFT	825,219	1,326	17,119	17,119	16,920	5,413	9,041	8,932	4,740	835,940	1,415	14,225	14,225	14,039	5,951	7,161	7,05	1 4,448
OFF-BALANCE SHEET EXPOSURES	373,561	informing exposures please refer	2,599	2,599	1,879	699	828	730	559	376,417		2,592	2,592	2,136	719	794	710	570

The the definition of on-performing assume space where the their to V(z) is a D(z) assume (2) is a D(

(1) For the to-balance between terms, according inperments and according to the product and a product according to the pr

Forborne exposures

UNICREDIT, SOCIETA' PER AZIONI

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

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

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

EBA EUROPEAN BANKING AUTHORITY

Forborne exposures

UNICREDIT, SOCIETA' PER AZIONI

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

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

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

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

EBA EUROPEAN BANKING AUTHORITY

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

	As of 30/09/2021 Gross carrying amount								As of 3	1/12/2021					As of 3	1/03/2022					As of 30	0/06/2022		
	Gross carry			Of which loans		Accumulated negative	Gross carr	ying amount				Accumulated negative	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated negative
		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	changes in fair value due to credit risk on		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	changes in fair value due to credit risk on		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	changes in fair value due to credit risk on		Of which non- performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	changes in fair value due to credit risk on
(min EUR)			defaulted			non-performing exposures ¹			defaulted			non-performing exposures ¹			defaulted			non-performing exposures ¹			defaulted			non-performing exposures ¹
A Agriculture, forestry and fishing	4.063	248	248	4.063	217	0	3.836	198	198	3.836	187	0	3.815	189	189	3.815	189	0	3.983	170	170	3.983	183	0
B Mining and guarrying	1.809	70	70	1.796	48	12	3.877	48	48	3.877	71	0	4.173	44	44	4.173	448	0	3.723	32	32	3.723	571	0
C Manufacturing	59,766	3,273	3,273	59,730	2,664	3	58,863	2,474	2,474	58,827	1,999	3	62,093	2,438	2,438	62,088	2,455	3	67,570	2,336	2,336	67,552	2,327	1
D Electricity, gas, steam and air conditioning supply	9,571	167	167	9,560	165	2	11,611	111	111	11,600	145	2	12,142	126	126	12,131	157	2	13,114	153	153	13,104	207	0
E Water supply	2.117	95	95	2.117	84	0	1.898	70	70	1.898	65	0	2.103	71	71	2.103	66	0	2.214	75	75	2.214	80	0
F Construction	15,633	1,849	1,849	15,195	1,381	27	14,450	1,401	1,401	14,058	1,034	11	14,469	1,372	1,372	13,957	1,030	11	15,282	1,036	1,036	14,930	793	11
G Wholesale and retail trade	39.404	1.934	1.934	39.399	1.560	0	42.351	1.520	1.520	42.350	1.326	0	43.254	1.548	1.548	43.118	1.470	0	44.049	1.193	1.193	44.049	1.158	0
H Transport and storage	13.393	812	812	13.392	652	0	13.089	697	697	13.087	700	0	12.884	1.508	1.508	12.883	660	0	12.913	457	457	12.912	524	0
I Accommodation and food service activities	5,237	717	717	5,232	514	0	4,652	519	519	4,647	418	0	4,621	521	521	4,616	412	0	4,949	505	505	4,944	384	0
3 Information and communication	8.051	248	248	8.049	190	0	8.752	216	216	8.751	177	0	8.131	187	187	8.130	183	0	8.853	187	187	8.704	180	0
K Financial and insurance activities	1,610	81	81	1,610	62	0	2,105	109	109	2,105	97	0	2,846	110	110	2,846	95	0	2,949	106	106	2,944	89	0
L Real estate activities	43.300	1.953	1.953	43.180	1.438	28	42.253	1.636	1.636	42.140	1.275	5	41.758	1.588	1.588	41.677	1.242	5	44.072	1.636	1.636	43.998	1.366	5
M Professional, scientific and technical activities	14,254	459	459	14,237	357	0	13,580	406	406	13,563	329	0	14,642	383	383	14,625	309	0	14,200	323	323	14,182	249	0
N Administrative and support service activities	6,062	776	776	6,062	329	0	5,982	725	725	5,982	290	0	5,492	709	709	5,492	284	0	5,483	670	670	5,483	274	0
O Public administration and defence, compulsory social security	774	2	2	774	1	0	861	2	2	861	1	0	804	2	2	804	1	0	821	2	2	821	0	0
P Education	328	7	7	328	7	0	294	5	5	294	5	0	272	5	5	272	6	0	259	3	3	259	4	0
Q Human health services and social work activities	3,873	114	114	3,872	93	0	3,804	246	246	3,801	140	0	3,884	247	247	3,884	140	0	3,962	242	242	3,961	141	0
R Arts, entertainment and recreation	1.525	104	104	1 525	88	0	1.477	76	76	1.477	77	0	1.405	76	76	1.405	76	0	1.359	75	75	1.359	69	0
S Other services	14.453	1.115	1.115	14.436	716	Ő	4.423	182	182	4.416	139	0	3.164	186	186	3.156	79	0	3.070	195	195	3.049	84	0
Loans and advances	245 223	14.025	14.025	244.556	10.564	73	238 159	10.640	10.640	237 571	8.475	22	241.952	11.310	11.310	241 174	9 302	22	252.821	9.396	9.396	252 167	8.685	18

⁽¹⁾ The Items' accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of winat is reported according to the FIMEP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((0)) 2021/61. To Si opervisively reporting.



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

			As of 31/09/2021			As of 31/12/2021					As of 31/03/2022					As of 30/06/2022				
	Loans and advances					Loans and advances					Loans and advances					Loans and advances				
		Performing Non-performing				Performing		Non-performing			Performing		Non-performing			Performing		Non-performing		
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	496,551	475,711	1,183	20,840	10,928	483,552	467,122	997	16,430	9,692	506,187	489,238	1,326	16,950	10,266	522,658	508,585	1,415	14,073	8,751
Of which secured	323,484	309,667	684	13,817	7,725	303,239	292,764	597	10,475	6,671	322,182	311,996	967	10,185	6,340	340,485	331,719	1,039	8,766	5,859
Of which secured with immovable property	177,035	168,551	318	8,484	5,181	169,430	163,079	261	6,351	4,295	171,029	165,095	320	5,934	3,953	178,161	173,045	350	5,116	3,642
Of which instruments with LTV higher than 60% and lower or equal to 80%	42,893	41,713		1,180	776	41,758	40,796		962	702	42,904	42,097		807	569	44,749	43,966		784	586
Of which instruments with LTV higher than 80% and lower or equal to 100%	35,850	34,482		1,368	891	33,319	32,449		871	581	33,649	32,784		866	596	35,802	35,016		786	518
Of which instruments with LTV higher than 100%	28,456	24,521		3,935	2,104	25,845	23,210		2,635	1,644	25,907	23,274		2,633	1,579	25,555	23,414		2,142	1,466
Accumulated impairment for secured assets	9,708	2,617	52	7,091	3,097	7,663	2,736	52	4,926	2,525	7,828	2,830	54	4,998	2,479	6,972	3,076	61	3,896	2,142
Collateral																				
Of which value capped at the value of exposure	222,198	217,900	365	4,298	2,928	201,366	197,879	479	3,487	2,599	219,375	216,255	493	3,120	2,307	235,495	232,621	402	2,875	2,201
Of which immovable property	151,864	147,958	305	3,906	2,634	145,023	141,881	378	3,142	2,314	146,706	143,863	420	2,842	2,073	154,707	152,119	299	2,588	1,977
Of which value above the cap	140,863	132,776	444	8,087	4,937	131,111	124,773	305	6,338	4,346	128,590	122,690	677	5,900	3,862	135,194	129,904	461	5,289	3,575
Of which immovable property	119,845	112,290	416	7,555	4,606	112,938	107,023	293	5,915	4,076	111,642	106,238	588	5,404	3,526	117,580	112,676	382	4,904	3,368
Financial guarantees received	58,150	56,246	340	1,904	1,269	61,544	59,920	314	1,624	1,195	61,872	60,252	652	1,620	1,200	62,227	60,654	682	1,573	1,194
Accumulated partial write-off	-2,212	0	0	-2,212	-114	-1,826	0	0	-1,826	-267	-1,790	0	0	-1,790	-263	-1,125	0	0	-1,125	-258

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

EBA EUROPEAN BANKING AUTHORETY