



2018 EU-wide Transparency Exercise

Bank Name	UniCredit SpA
LEI Code	549300TRUWO2CD2G5692
Country Code	IT

2018 EU-wide Transparency Exercise
Capital

UniCredit SpA

		(mn EUR, %)		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS		64,454	59,240	C 01.00 (r010,r010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		48,880	45,330	C 01.00 (r020,r010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		33,486	33,659	C 01.00 (r030,r010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings		16,217	14,937	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income		-4,327	-6,474	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves		7,624	7,632	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk		0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital		238	263	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters		-410	-659	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)		-3,356	-3,315	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)		-526	-414	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-39	-6	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets		-42	-41	C 01.00 (r390,r010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	C 01.00 (r430,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		-217	-95	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 379(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)		-217	-95	C 01.00 (r460,r010)	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	C 01.00 (r480,r010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	C 01.00 (r490,r010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment		0	0	C 01.00 (r500,r010)	Articles 4(27); 36(1) point (i); 43, 45, 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	C 01.00 (r510,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other		-376	-378	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments		409	222	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	C 01.00 (r220,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		94	0	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		315	222	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		5,823	5,593	C 01.00 (r530,r010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments		4,583	4,609	C 01.00 (r540,r010) + C 01.00 (r670,r010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions		-55	-49	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments		1,295	1,034	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		54,703	50,923	C 01.00 (r015,r010)	Article 57 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		9,751	8,317	C 01.00 (r750,r010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments		8,678	7,587	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions		336	348	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments		737	382	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT		356,100	360,690	C 02.00 (r010,r010)	Articles 92(1), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included		-332	0	C 05.01 (r010,r040)		
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)		13.73%	12.57%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)		15.36%	14.12%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)		18.10%	16.42%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		48,471	45,108	[A.1-A.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 loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)		13.60%	12.51%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements			0	C 05.01 (r440,r010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements			0	C 05.01 (r440,r020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements			0	C 05.01 (r440,r030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements			0	C 05.01 (r440,r040)	

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

2018 EU-wide Transparency Exercise

Leverage ratio

UniCredit SpA

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

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Risk exposure amounts

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

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

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P&L
UniCredit SpA

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

⁽¹⁾ Information available only as of end of the year

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

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Credit Risk - Standardised Approach

UniCredit SpA

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mb EUR, %)									
Consolidated data	Central governments or central banks	195,420	209,768	19,350		137,184	152,683	21,352	
	Regional governments or local authorities	31,421	31,245	951		26,820	27,406	797	
	Public sector entities	12,601	6,371	1,120		11,088	7,127	1,353	
	Multilateral Development Banks	437	1,217	0		684	1,476	7	
	International Organisations	1,382	1,382	0		1,355	1,355	0	
	Institutions	14,106	6,579	1,774		13,941	7,823	1,508	
	Corporates	93,529	63,670	61,004		99,685	63,365	61,406	
	of which: SME	27,390	19,724	18,990		26,604	19,108	18,564	
	Retail	47,562	34,228	24,227		46,942	33,572	23,828	
	of which: SME	12,061	8,820	5,205		11,192	8,146	4,789	
	Secured by mortgages on immovable property	10,296	10,221	3,987		10,739	10,639	4,159	
	of which: SME	3,288	3,242	1,335		3,357	3,290	1,383	
	Exposures in default	14,347	5,682	6,415	8,022	12,967	5,119	5,760	7,322
	Items associated with particularly high risk	3,055	2,542	3,812		2,694	2,183	3,274	
	Covered bonds	437	437	91		430	430	85	
	Claims on institutions and corporates with a ST credit assessment	1,633	1,429	1,353		4,553	2,082	986	
Collective investments undertakings (CIU)	238	238	2,442		16	16	21		
Equity	6,660	6,660	11,716		6,527	6,517	11,749		
Securitisation	577	577	118		2,768	2,747	676		
Other exposures	15,245	15,299	17,627		15,876	15,832	15,261		
Standardised Total³	449,549	400,043	150,987	9,300	394,282	340,371	150,626	9,214	

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).

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
ITALY	Central governments or central banks	102,254	106,491	12,844		76,239	80,948	13,978	
	Regional governments or local authorities	5,372	2,593	519		4,218	2,322	464	
	Public sector entities	3,018	1,472	896		3,190	1,946	1,182	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,353	1,570	358		6,594	1,566	310	
	Corporates	24,934	19,951	19,325		26,687	20,259	20,278	
	of which: SME	5,524	4,827	4,738		5,778	5,035	4,939	
	Retail	20,723	15,427	11,152		21,044	15,160	11,016	
	of which: SME	3,264	2,737	1,668		2,842	2,219	1,339	
	Secured by mortgages on immovable property	3,998	3,982	1,724		4,153	4,124	1,796	
	of which: SME	2,302	2,291	981		2,296	2,276	1,004	
	Exposures in default	8,694	3,719	4,095	4,670	7,691	3,329	3,620	4,096
	Items associated with particularly high risk	2,470	2,106	3,159		2,069	1,686	2,529	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	28	28	12		2,028	28	9	
Collective investments undertakings (CIU)	198	198	2,391		1	1	0		
Equity	5,530	5,523	10,580		5,714	5,704	10,937		
Securitisation									
Other exposures	8,998	8,977	6,729		9,026	9,003	7,310		
Standardised Total³				5,372				4,917	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
GERMANY	Central governments or central banks	28,320	30,339	0		1,982	4,754	0	
	Regional governments or local authorities	20,126	20,264	1		16,559	16,865	1	
	Public sector entities	4,890	5,114	4		3,963	4,156	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	802	507	158		812	705	129	
	Corporates	4,515	3,513	3,075		4,624	3,248	2,809	
	of which: SME	727	1,035	805		742	971	1,524	
	Retail	1,098	535	380		983	443	314	
	of which: SME	190	116	67		167	107	62	
	Secured by mortgages on immovable property	112	110	43		95	95	36	
	of which: SME	18	18	7		20	19	7	
	Exposures in default	124	35	41	66	131	37	41	70
	Items associated with particularly high risk	57	39	59		14	13	19	
	Covered bonds	11	11	5		11	11	5	
	Claims on institutions and corporates with a ST credit assessment	219	219	183		362	349	134	
Collective investments undertakings (CIU)	10	10	19		6	6	13		
Equity	132	132	132		103	103	103		
Securitisation									
Other exposures	3,762	3,762	3,754		3,560	3,560	3,560		
Standardised Total³				74				84	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
AUSTRIA	Central governments or central banks	17,110	20,055	0		9,373	12,285	0	
	Regional governments or local authorities	5,015	7,396	13		5,163	7,333	13	
	Public sector entities	1,861	101	20		1,830	104	21	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	138	410	85		59	323	84	
	Corporates	5,038	2,940	2,032		4,694	1,843	1,826	
	of which: SME	1,126	732	715		982	650	633	
	Retail	949	615	429		954	626	436	
	of which: SME	190	181	103		193	184	105	
	Secured by mortgages on immovable property	474	469	223		476	472	225	
	of which: SME	267	265	127		263	261	125	
	Exposures in default	198	106	132	80	200	110	138	78
	Items associated with particularly high risk	14	14	21		21	19	29	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	1	1	1		120	120	65	
Collective investments undertakings (CIU)	1	1	0		1	1	0		
Equity	266	266	266		39	39	39		
Securitisation									
Other exposures	838	838	765		718	718	683		
Standardised Total³				91				103	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

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Credit Risk - Standardised Approach

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		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
TURKEY	Central governments or central banks	7,422	8,217	3,854		7,623	8,455	3,461	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	39	23	19		26	25	25	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	961	613	366		1,083	858	467	
	Corporates	24,047	15,597	15,516		22,591	15,398	15,323	
	of which: SME	11,530	6,918	6,837		10,455	6,746	6,671	
	Retail	11,388	6,589	4,407		10,200	5,793	3,866	
	of which: SME	5,074	2,991	1,709		4,650	2,884	1,534	
	Secured by mortgages on immovable property	1,025	1,016	330		1,001	980	317	
	of which: SME	361	352	97		402	381	108	
	Exposures in default	969	233	245	672	779	127	132	636
	Items associated with particularly high risk	0	0	0		1	1	1	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		9	9	10	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	14	14	14		15	15	15		
Securitisation									
Other exposures									
Standardised Total ²	626	626	342	775	574	573	337	914	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

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

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
UNITED KINGDOM	Central governments or central banks	152	289	0		80	216	0	
	Regional governments or local authorities	7	7	0		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,949	1,635	264		2,630	2,326	357	
	Corporates	354	308	305		596	419	360	
	of which: SME	84	83	81		53	51	50	
	Retail	27	18	12		33	24	15	
	of which: SME	11	9	5		17	15	9	
	Secured by mortgages on immovable property	8	8	3		8	8	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	58	45	64	8	38	34	50	4
	Items associated with particularly high risk	76	60	91		73	60	89	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	161	161	137		194	163	78	
Collective investments undertakings (CIU)	0	0	0		1	1	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	13	13	13		7	7	7		
Standardised Total ²				9				8	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	1,878	1,905	1,077		1,787	1,794	1,498	
	Regional governments or local authorities	1	1	1		1	0	0	
	Public sector entities	43	37	37		16	10	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	6,869	4,893	4,844		8,548	4,613	4,559	
	of which: SME	1,329	1,015	966		1,719	1,031	976	
	Retail	1,894	1,980	1,164		1,867	1,852	1,218	
	of which: SME	146	130	76		145	134	80	
	Secured by mortgages on immovable property	237	236	82		254	252	88	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	710	162	173	531	737	175	193	552
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	18	18	18		17	17	17		
Securitisation									
Other exposures	45	48	34		64	63	63		
Standardised Total ²				571				749	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

UniCredit SpA

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
SPAIN	Central governments or central banks	16,059	16,169	0		18,710	18,820	0	
	Regional governments or local authorities	52	52	0		46	47	0	
	Public sector entities	946	946	0		299	299	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	18	8	3		47	12	5	
	Corporates	93	87	85		116	104	103	
	of which: SME	36	36	34		34	34	33	
	Retail	35	29	17		27	22	13	
	of which: SME	28	24	14		21	18	10	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	14	8	12	6	12	8	12	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	426	426	85		419	419	80	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		1	0	0	
Collective investments undertakings (CIU)	1	1	1		0	0	0		
Equity	106	106	106		103	103	103		
Securitisation									
Other exposures									
Standardised Total ²				6				6	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
FRANCE	Central governments or central banks	3,516	5,084	0		3,841	5,325	0	
	Regional governments or local authorities	3	3	1		2	2	0	
	Public sector entities	307	223	0		305	223	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	597	560	94		1,144	1,076	142	
	Corporates	991	568	331		1,041	604	352	
	of which: SME	71	75	70		35	37	32	
	Retail	36	28	17		48	38	23	
	of which: SME	27	24	13		24	23	19	
	Secured by mortgages on immovable property	3	3	1		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	22	3	2	16	12	2	3	9
	Items associated with particularly high risk	25	24	36		28	28	42	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	59	59	39		91	91	26	
Collective investments undertakings (CIU)	2	2	2		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²				17				10	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
UNITED STATES	Central governments or central banks	171	171	0		184	184	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	500	543	148		483	373	130	
	Corporates	3,525	1,979	1,718		3,644	2,068	1,778	
	of which: SME	266	79	78		27	24	23	
	Retail	20	11	8		41	24	16	
	of which: SME	8	5	3		10	7	4	
	Secured by mortgages on immovable property	7	7	2		6	6	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	32	7	11	8	23	2	3	6
	Items associated with particularly high risk	9	7	11		7	7	10	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	333	333	333		434	434	332	
Collective investments undertakings (CIU)	1	1	2		0	0	0		
Equity	67	67	67		84	84	84		
Securitisation									
Other exposures									
Standardised Total ²				42				43	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
UniCredit SpA

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
TURKEY	Central banks and central governments	337	0	1	0	0	0	329	0	0	0	0	0
	Institutions	246	0	226	184	0	0	244	0	194	160	0	0
	Corporates	7,797	61	4,790	3,196	3	26	6,951	55	4,657	3,246	3	29
	Corporates - Of Which: Specialised Lending	1,144	40	949	632	3	17	1,033	40	938	626	3	19
	Corporates - Of Which: SME	38	15	35	11	0	0	37	13	33	11	0	1
	Retail	4	0	4	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	1	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	1	1	0	1	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
CZECH REPUBLIC	Central banks and central governments	8,989	0	9,162	152	0	0	13,460	0	13,680	165	0	0
	Institutions	657	0	580	137	0	0	1,234	0	1,211	207	0	0
	Corporates	10,213	270	7,992	5,352	1	183	10,356	181	8,208	5,365	0	189
	Corporates - Of Which: Specialised Lending	1,657	54	1,537	1,109	0	29	1,831	23	1,692	1,284	0	24
	Corporates - Of Which: SME	3,120	115	2,573	1,692	0	96	3,123	118	2,627	1,664	0	126
	Retail	3,017	66	2,847	861	0	39	2,989	69	2,824	824	0	43
	Retail - Secured on real estate property	1,512	24	1,509	282	0	7	1,525	20	1,524	291	0	8
	Retail - Secured on real estate property - Of Which: SME	81	3	78	27	0	1	69	2	67	23	0	1
	Retail - Secured on real estate property - Of Which: non-SME	1,431	21	1,431	255	0	6	1,455	19	1,456	268	0	7
	Retail - Qualifying Revolving	49	17	49	13	0	13	43	16	43	10	0	12
	Retail - Other Retail	1,457	25	1,290	566	0	19	1,421	32	1,257	523	0	23
	Retail - Other Retail - Of Which: SME	141	7	125	76	0	7	137	10	121	71	0	8
	Retail - Other Retail - Of Which: non-SME	1,316	17	1,165	490	0	12	1,284	22	1,136	452	0	15
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	8,452	1	6,827	1,098	0	1	17,066	1	15,570	3,133	0	2
	Corporates	7,691	45	4,934	1,958	2	21	8,557	129	5,544	1,933	5	58
	Corporates - Of Which: Specialised Lending	384	40	388	93	2	1	441	52	384	68	4	16
	Corporates - Of Which: SME	73	0	65	64	0	2	68	0	58	69	0	4
	Retail	55	4	55	14	1	2	57	4	55	14	1	2
	Retail - Secured on real estate property	51	3	51	13	1	1	54	3	53	13	1	1
	Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	48	3	48	13	1	1	51	3	51	13	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	1	3	1	0	1	3	1	2	0	0	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	1	3	1	0	1	3	1	2	0	0	1
	Equity	1	0	1	2	0	0	3	0	3	6	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
RUSSIAN FEDERATION	Central banks and central governments	26	0	26	7	0	0	18	0	18	4	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	9,485	126	6,057	3,349	1	60	10,940	190	6,760	3,652	1	102
	Corporates - Of Which: Specialised Lending	238	0	207	103	0	0	242	0	95	59	0	0
	Corporates - Of Which: SME	34	10	19	1	0	1	25	14	14	3	0	1
	Retail	14	1	13	4	0	0	13	1	13	4	0	1
	Retail - Secured on real estate property	11	1	11	4	0	0	12	1	12	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	11	1	11	4	0	0	12	1	12	3	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	1	0	0	0
	Equity	2	0	2	6	0	0	2	0	2	6	0	0
Securitisation													
Other non credit-obligation assets													
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).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
UniCredit SpA

		IRB Approach										
		As of 31/12/2017				As of 30/06/2018						
		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			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(min EUR, %)												
SPAIN	Central banks and central governments	0	0	6	1	0	0	4	1	0	0	
	Institutions	1,099	0	779	167	0	575	0	306	89	0	0
	Corporates	3,793	207	2,426	834	15	3,957	174	2,517	917	13	16
	Corporates - Of Which: Specialised Lending	184	147	199	35	12	172	137	186	44	11	0
	Corporates - Of Which: SME	3	0	3	0	0	4	0	4	0	0	0
	Retail	7	1	7	2	0	7	1	7	2	0	1
	Retail - Secured on real estate property	6	0	6	2	0	6	0	6	2	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	1	0	1	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	5	0	5	1	0	5	0	5	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	1	1	0	0	1	1	1	0	0	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	1	1	0	0	1	1	1	0	0	1
	Equity	0	0	0	0	0	1	0	1	0	0	0
Securitisation	1	0	1	2	0	0	0	0	0	0	0	
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 31/12/2017				As of 30/06/2018						
		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			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(min EUR, %)												
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	6,502	0	4,785	1,004	0	7,751	0	5,826	880	0	1
	Corporates	6,732	122	3,039	1,105	10	9,225	21	3,623	1,110	1	25
	Corporates - Of Which: Specialised Lending	383	0	365	118	0	295	0	275	112	0	2
	Corporates - Of Which: SME	43	30	44	12	2	55	1	1	0	0	1
	Retail	24	1	24	8	0	25	1	25	8	0	1
	Retail - Secured on real estate property	23	1	23	8	0	24	1	24	8	0	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	22	1	23	8	0	24	1	24	8	0	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	1	0	1	0	0	0
	Equity	25	0	25	31	0	131	0	131	469	0	0
Securitisation												
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 31/12/2017				As of 30/06/2018						
		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			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(min EUR, %)												
UNITED STATES	Central banks and central governments	1,895	0	2,004	0	0	1,974	0	2,089	0	0	0
	Institutions	1,866	0	1,991	358	0	1,993	0	1,637	378	0	1
	Corporates	12,997	60	6,229	2,071	3	14,573	64	7,601	2,538	3	29
	Corporates - Of Which: Specialised Lending	150	0	135	53	0	115	0	105	46	0	0
	Corporates - Of Which: SME	32	22	29	8	1	16	36	21	33	10	1
	Retail	49	3	48	10	1	45	2	44	9	1	1
	Retail - Secured on real estate property	45	3	45	9	1	42	2	41	9	1	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	44	2	44	9	1	41	2	41	9	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	1	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	3	0	3	1	0	0
	Equity	18	0	18	49	0	25	0	25	76	0	0
Securitisation												
Other non credit-obligation assets												
IRB Total												

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

2018 EU-wide Transparency Exercise

Sovereign Exposure

UniCredit SpA

(mln EUR)

As of 31/12/2017

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹			Designated at fair value through profit or loss ²			Available-for-sale ³			Loans and Receivables ⁴			Held-to-maturity investments		
				of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities	
TOTAL - ALL COUNTRIES	153,154.0	22,770.8	130,383.2	14,583.5	1,057.0	13,526.5	16,298.8	1,063.7	15,235.1	93,129.8	19.0	93,110.7	21,825.2	20,631.1	1,194.2	7,316.7	0.0	7,316.7
Austria	13,435.9	5,342.4	8,093.4															
Belgium	492.9	0.0	492.9															
Bulgaria	2,037.2	163.4	1,873.8															
Croatia	3,386.7	2,151.3	1,235.4															
Cyprus	0.0	0.0	0.0															
Czech Republic	1,617.7	9.8	1,607.9															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	4.3	0.0	4.3															
France	4,665.8	0.0	4,665.8															
Germany	23,948.1	6,521.4	17,426.6															
Greece	0.8	0.0	0.8															
Hungary	2,237.5	162.8	2,074.7															
Ireland	40.2	0.0	40.2															
Italy	67,213.3	5,427.7	61,785.6															
Latvia	5.5	0.0	5.5															
Lithuania	26.5	0.0	26.5															
Luxembourg	0.8	0.0	0.8															
Malta	1.1	0.0	1.1															
Netherlands	90.9	0.0	90.9															
Poland	1,257.2	4.3	1,252.9															
Portugal	132.0	0.0	132.0															
Romania	1,573.0	68.5	1,504.5															
Slovakia	765.2	57.0	708.1															
Slovenia	670.9	262.7	408.2															
Spain	17,005.4	19.0	16,986.4															
Sweden	0.0	0.0	0.0															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	2.5	0.0	2.5															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	17.7	4.9	12.8															
Hong Kong	3.2	0.0	3.2															
Japan	971.8	0.0	971.8															
U.S.	424.7	0.0	424.7															
Other advanced economies non EEA	1,622.3	91.3	1,531.0															
Other Central and eastern Europe countries non EEA	4,797.3	505.1	4,292.2															
Middle East	262.3	262.3	0.0															
Latin America and the Caribbean	269.2	266.8	2.4															
Africa	683.5	683.3	0.2															
Others	3,490.8	766.6	2,724.2															

Notes:

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

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

Regions:

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

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

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

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

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

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

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

³ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

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

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

UniCredit SpA

As of 30/06/2018

Residual Maturity	Country / Region	Direct exposures														Risk weighted exposure amount	
		On balance sheet								Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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				
(min EUR)																	
[0 - 3M]		1,197	1,197	3	0	4	1,190	0	0	0	11	1,560	0				
[3M - 1Y]		2,164	2,164	66	0	1,854	244	1	63	0	11	139	0				
[1Y - 2Y]		642	642	7	0	324	276	0	0	0	0	4	0				
[2Y - 3Y]		1,531	1,531	1	0	1,422	107	5	50	1	103	49	0				
[3Y - 5Y]		2,420	2,420	47	0	2,149	223	11	64	0	0	32	0				
[5Y - 10Y]		1,874	1,874	103	0	1,874	823	15	104	0	20	27	0				
[10Y - more]		2,857	2,856	108	0	2,865	2,124	83	415	13	753	0					
Total		12,676	12,675	335	0	6,838	5,123	115	696	9	158	2,064	0				69
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0				
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[2Y - 3Y]		17	17	0	0	17	0	0	0	0	0	0	0				
[3Y - 5Y]		2	2	2	0	2	0	0	0	0	2	0	0				
[5Y - 10Y]		25	22	3	0	22	0	0	0	0	0	0	0				
[10Y - more]		305	305	235	0	305	0	0	0	0	0	0	0				
Total		358	350	242	0	39	0	0	0	0	0	0	0				0
[0 - 3M]		1	1	1	0	0	0	0	0	0	0	0	0				
[3M - 1Y]		85	85	0	0	83	2	0	0	0	0	2	0				
[1Y - 2Y]		23	23	0	0	23	0	0	0	0	0	0	0				
[2Y - 3Y]		30	30	0	0	30	0	0	0	0	0	0	0				
[3Y - 5Y]		694	694	2	0	688	5	0	0	0	0	0	0				
[5Y - 10Y]		1,091	1,091	3	0	972	116	0	0	0	0	14	0				
[10Y - more]		53	53	2	0	51	0	0	0	0	0	0	0				
Total		1,928	1,927	8	0	1,796	173	0	0	0	0	17	0				205
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0				
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0				
Total		0	0	0	0	0	0	0	0	0	0	0	0				0
[0 - 3M]		4	4	0	0	0	3	0	2	0	2	0	0				
[3M - 1Y]		737	737	0	0	36	701	0	7	0	0	5	0				
[1Y - 2Y]		48	48	4	0	43	1	0	9	0	9	2	0				
[2Y - 3Y]		345	345	18	0	327	0	0	1	0	1	0	0				
[3Y - 5Y]		909	909	7	0	901	1	0	1	0	1	0	0				
[5Y - 10Y]		58	58	16	0	37	5	0	104	5	104	0	0				
[10Y - more]		7	7	7	0	7	0	0	0	0	7	0	0				
Total		2,109	2,109	53	0	1,345	711	1	124	5	124	15	0				199
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0				
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0				
Total		0	0	0	0	0	0	0	0	0	0	0	0				0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0				
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0				
Total		0	0	0	0	0	0	0	0	0	0	0	0				0

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

UniCredit SpA

As of 30/06/2018

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet							Derivatives				Off balance sheet			
		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		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region															
	U.S.	I 0 - 3M f	116	116	112	0	0	4	0	0	0	0	0	0	0	0
I 3M - 1Y f		45	45	1	0	0	44	0	0	0	0	0	0	1	0	
I 1Y - 2Y f		2	2	0	0	0	2	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		211	211	0	0	211	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		67	67	0	0	66	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		210	210	0	0	208	0	0	0	0	0	0	0	0	0	
I 10Y+ more	1	1	0	0	1	0	0	0	0	0	0	0	0	0		
Total	653	653	120	0	485	48	0	0	0	0	0	0	1	0	20	
	China	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		13	13	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	13	13	0	0	0	0	0	0	0	0	0	0	0	0	1	
	Switzerland	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Other advanced economies non EEA	I 0 - 3M f	27	27	0	0	0	1	0	0	0	0	0	0	0	
I 3M - 1Y f		107	107	13	0	0	94	0	0	0	0	0	0	0		
I 1Y - 2Y f		17	16	5	0	0	10	0	0	0	0	0	0	0		
I 2Y - 3Y f		2	2	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		42	42	23	0	19	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		402	402	43	0	359	0	0	0	0	0	0	0	0		
I 10Y+ more	341	341	58	0	213	71	0	0	0	0	0	0	0			
Total	939	937	143	0	591	176	0	0	0	0	0	0	0	0	346	
	Other Central and eastern Europe countries non EEA	I 0 - 3M f	4	4	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		3,292	3,290	7	0	1,798	1,485	0	0	0	0	0	7	0		
I 1Y - 2Y f		60	59	0	0	54	5	0	0	0	0	0	0	0		
I 2Y - 3Y f		74	73	3	0	40	30	0	0	0	0	0	0	0		
I 3Y - 5Y f		267	265	36	0	144	84	0	0	0	0	0	3	0		
I 5Y - 10Y f		1,188	1,182	44	0	832	303	4	606	8	198	0	0	0		
I 10Y+ more	114	114	31	0	83	0	0	0	0	0	0	0	0			
Total	4,998	4,987	122	0	2,872	1,991	4	606	8	0	0	209	0	1,378		
	Middle East	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		413	413	0	0	0	413	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		135	135	0	0	135	0	0	0	0	0	0	0	0		
I 10Y+ more	93	93	0	0	93	0	37	211	0	408	0	0	0			
Total	641	641	0	0	0	641	37	211	0	408	0	0	0	10		
	Latin America and the Caribbean	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		116	114	0	0	0	114	0	0	0	0	0	114	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		40	37	0	0	0	37	0	0	0	0	0	0	0		
I 5Y - 10Y f		30	30	0	0	30	0	0	0	0	0	0	74	0		
I 10Y+ more	67	67	0	0	67	0	0	0	0	0	0	46	0			
Total	253	249	0	0	248	0	0	0	0	0	0	123	0	18		

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

UniCredit SpA

As of 30/06/2018

(mln EUR)		Direct exposures											Off balance sheet		Risk weighted exposure amount
		On balance sheet				Derivatives				Off-balance sheet exposures					
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Derivatives with positive fair value				Derivatives with negative fair value		Nominal	Provisions		
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss					of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount				
		0	0	0	0	0	0	0	0	0	0	0	17	0	
		19	19	0	0	0	19	0	0	0	0	0	0	0	
		2	2	0	0	0	2	0	0	0	0	0	0	0	
		17	17	0	0	0	17	0	0	0	0	0	0	0	
		150	150	0	0	0	150	0	0	0	0	0	0	0	
		230	226	0	0	0	226	0	0	0	0	0	59	0	
		248	248	0	0	0	248	0	0	0	0	0	391	0	
		666	661	0	0	0	661	0	0	0	0	0	467	0	248
		297	297	30	0	51	24	1	204	6	104	0	0	0	
		663	665	1	0	256	7	9	185	10	5,000	0	0	0	
		371	371	15	0	96	28	8	114	0	18	27	0	0	
		481	481	289	0	158	35	7	158	0	118	0	0	0	
		690	690	144	0	455	91	16	470	7	1,013	5	0	0	
		1,549	1,549	128	0	1,091	277	113	5,465	12	1,007	11	0	0	
		424	424	110	0	284	37	1,197	240	1,629	69	0	0	0	
		4,475	4,474	717	0	2,107	745	191	7,293	276	8,889	112	0	47	

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees.

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

(6) 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, Dillibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

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

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

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

UniCredit SpA

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

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

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2018 EU-wide Transparency Exercise

Forborne exposures

UniCredit SpA

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

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

⁽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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.