

Bank Name	UniCredit SpA
LEI Code	549300TRUWO2CD2G5692
Country Code	IT



2018 EU-wide Transparency Exercise Capital

							Providence of the Control of the Con
Part				As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
18							
March Marc			transitional adjustments)				
Part			instruments)				
Part			Retained earnings	16,217	14,937	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
Part		A.1.3	Accumulated other comprehensive income	-4,327	-6,474	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Part		A.1.4	Other Reserves	7,824	7,632	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
1		A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Part		A.1.6	Minority interest given recognition in CET1 capital	238	263	C 01.00 (r230,c010)	Article 84 of CRR
Part		A.1.7	Adjustments to CET1 due to prudential filters	-410	-659	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
Part		A.1.8	(-) Intangible assets (including Goodwill)	-3,356	-3,315	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
		A.1.9	 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	-526	-414	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
Part		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-39	-6	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
Part		A.1.11	(-) Defined benefit pension fund assets	-42	-41	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
1.1		A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
March Marc		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-217	-95	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles. 4(36), 36(1) point (k) (i) and 89 to 91 of CRS; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 378(3) of CRS; Articles 36(1) point (k) (iii) and 379(3) of CRS; Articles 36(1) point (k) (iv) and 155(4) of CRS; Articles 36(1) point (k) (iv) and 155(4) of CRS.
		A.1.14.1		-217	-95	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
Auto		A.1.15	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
Note Part		A.1.16		0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
No. Processed processe		A.1.17	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
ALS Collection activation of Ciff (good and sections) 0 0 CLES (Section) Men 304		A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
ALIE	i ransitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
ALTER Transforce displanments on the growthness (ETT Carbot Immunets (CT) 0 0 CLES (COLUMN) Associated (CT) (Les of the 140° COM		A.1.20	CET1 capital elements or deductions - other	-376	-378	C 01.00 (r529,c010)	-
ACTION Transformed adjustments can be solitioned monthly streeted (cf.) 121 222 54.06 (SSLADIII) Addition to the CF and this client (cf.) 121 122 54.06 (SSLADIII) Addition to the CF and this client (cf.) 122 54.06 (SSLADIII) Addition to the CF and this client (cf.) 122 54.06 (SSLADIII) Addition to the CF and this client (cf.) 122 54.06 (SSLADIII) Addition to the CF and this client (cf.) 122 54.06 (SSLADIII) Addition to the CF and this client (cf.) 122 54.06 (SSLADIII) Addition to the CF and this client (cf.) 122 54.06 (SSLADIII) Addition to the CF and this client (cf.) 122 54.06 (SSLADIII) Addition to the CF and this client (cf.) 122 54.06 (SSLADIII) Addition to the CF and this client (cf.) 122 54.06 (SSLADIII) Addition to the CF and this client (cf.) 122 54.06 (SSLADIII) Addition to the CF and this client (cf.) 122 54.06 (SSLADIII) Addition to the CF and this client (cf.) 122 54.06 (SSLADIII) Addition to the CF and this client (cf.) 122 54.06 (SSLADIII) Addition to the CF and this client (cf.) 122 54.06 (SSLADIII) Addition to the CF and this client (cf.) 122 54.06 (SSLADIII) Addition to the CF and this client (cf.) 122 54.06 (SSLADIII) Addition to the CF and this client (cf.) 122 54.06 (SSLADIII) Addition to the CF and this client (cf.) 122 54.06 (SSLADIII) Addition to the CF and this client (cf.) 122 54.06 (SSLADIII) Addition to the CF and this client (cf.) 122 54.06 (SSLADIII) Addition to the CF and this client (cf.) 122 54.06 (SSLADIII) Addition to the CF and this client (cf.) 122 54.06 (SSLADIII) Addition to the CF and this client (cf.) 122 54.06 (SSLADIII) Addition to the CF and this client (cf.) 122 54.06 (SSLADIII) Addition to the CF and this client (cf.) 122 54.06 (SSLADIII) Addition to the CF and this client (cf.) 122 54.06 (SSLADIII) Addition to the CF and this client (cf.) 122 54.06 (SSLADIII) Addition to the CF and this		A.1.21	Transitional adjustments	409	222	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
Note		A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
A		A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	94	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
A.21		A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	315	222	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
A		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,823	5,593	C 01.00 (r530,c010)	Article 61 of CRR
A23 Other Additional Tier 1 Capital components and deductions 55 49 c. C. 83 (prof.eq.03) -		A.2.1	Additional Tier 1 Capital instruments	4,583	4,609	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
A24 Addroved Ter 1 transformal algorithments 1,255 1,554 1,5		A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
A3 THE 1 CATTAL (net of deductions and after transitional adjustments) 54,700 50,232 Co.100 (1015,001) Ansic 25 of OR.		A.2.3	Other Additional Ter 1 Capital components and deductions	-55	-49	(r740.c010) + C 01.00 (r744.c010) + C	
A-4		A.2.4	Additional Tier 1 transitional adjustments	1,295	1,034	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
Add Tier 2 Capital instruments		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	54,703	50,923	C 01.00 (r015,c010)	Article 25 of CRR
A42 Other Tier 2 Capital components and deductions 336 348 (**initial components and deductions 336 348 348 348 348 348 348 348 348 348 348		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)			C 01.00 (r750,c010)	Article 71 of CRR
A42 Other Tier 2 Capital components and deductions 336 348 C. C. 10. (1982-0.10) + C. C. 10.		A.4.1	Tier 2 Capital instruments	8,678	7,587	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
Adjustments to ATI due to IFRS 9 transitional arrangements ASI Adjustments to ATI due to IFRS 9 transitional arrangements		A.4.2	Other Tier 2 Capital components and deductions	336	348	+ C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) +	
REQUIREMENTS B.1 Of which: Transitional adjustments included -332 0 co.5.01 (nitigate)						+ C 01.00 (r960,c010)	
C.1 COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) 13.73% 12.57% C3.1 (1) -							Articles 92(3), 95, 96 and 98 of CRR
C.2 TIER 1 CAPITAL RATIO (transitional period) 15.36% 14.12% CA3 (3) CA3 (3)			<u> </u>				
C2 Tick Curlat Mill (transitional period) 15.59% 14.12% C5.59 C5.50 C5.5	CAPITAL RATIOS (%)						
CETI Capital D COMMON EQUITY TIER 1 CAPITAL (fully loaded) 48,471 45,108 42,23,244MIN(A+A,2.2-A) A.23,0.21 A.23,2.24 A.10 A.23,2.24 A.23,0.21	Transitional period					**	<u> </u>
Telly loaded E COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) 13.60% 12.51% [0.1]/[6-8.1] - Hemo items E Adjustments to CET1 due to IFRS 9 transitional arrangements 0 0 0.551 (+40,030) F Adjustments to AT1 due to IFRS 9 transitional arrangements 0 0 0.551 (+40,030) F Adjustments to AT2 due to IFRS 9 transitional arrangements 0 0 0.551 (+40,030)	CET1 Capital						-
Fully loaded ¹ F Adjustments to CET1 due to IFRS 9 transitional arrangements D C05.01 (+40,d20) F Adjustments to AT1 due to IFRS 9 transitional arrangements 0 C05.01 (+40,d20) F Adjustments to T2 due to IFRS 9 transitional arrangements 0 C05.01 (+40,d20)	Fully loaded		COMMON EQUITY TIER 1 CAPITAL (fully loaded)	48,471	45,108	A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3,0),0)]	-
Hemo items F Adjustments to ATI due to IFRS 9 transitional arrangements 0 C05.01 (+40,c020) F Adjustments to T2 due to IFRS 9 transitional arrangements 0 C05.01 (+40,c030)			COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.60%	12.51%	[D.1]/[B-B.1]	-
Memo items F Adjustments to T2 due to IFRS 9 transitional arrangements 0 C65.01 (+40,-6330)		F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c010)	
F Adjustments to T2 due to IFRS 9 transitional arrangements 0 C05.01 (H40,c030)	Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
F Adjustments included in RWAs due to IFRS 9 transitional arrangements 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
		F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c040)	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eliable 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 ratio spublished by the participating banks e.g. in their Pillar 3 disclosure



Leverage ratio

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



Risk exposure amounts

	As of 31/12/2017	as of 30/06/2018
(mln EUR)		
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

 $^{^{\}left(1\right)}$ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



P&L

UniCredit SpA

	As of 31/12/2017	As of 30/06/2018
(min EUR)	AS 01 31/12/2017	AS 01 30/00/2018
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 subsidaries, joint ventures and associates and on non-financial assets)	119	-61
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	309	198
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not 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."



Market Risk UniCredit SpA

									Jilici edit	Эрм												
	SA					IM										IM						
	As of 31/12/2017	As of 30/06/2018				As of 31/1	2/2017									As of 30/06	/2018					
			VaR (Memoran			STRESSED VaR (Memorandum item) AND M		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE			ALL PRICE RISKS CAPITAL CHARGE FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOU	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRI 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	1,272	1,450	105	34	291	97							155	51	576	159			_			
Of which: General risk	1,171	1,380	57	17	161	57							64	21	156	62						
Of which: Specific risk	100	70	83	28	259	100							125	57	465	105						
Equities	23	25	20	7	71	22							25	7	27	9						
Of which: General risk	8	8	0	0	0	0							0	0	0	0						
Of which: Specific risk	14	17	20	.7	71	22							25	7	27	9						
Foreign exchange risk	476	616	49	16	86	28							38	7	27	8						
Commodities risk Total	1.798	2.121	114	26	281	21 85	492	492	^		•	11.096	123	8	532	148	315	270	•			12.132
10(a)	1,798	2,121	114	36	281	85	492	492	U	U	U	11,096	123	44	532	148	315	2/0	U	U		12,132



Credit Risk - Standardised Approach

UniCredit SpA

					Standardis	ed Approach			
			As of 31/12	2/2017			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
	(min EUR, %)								
	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 Multilateral Development Banks	12,601	8,371	1,120		11,088	7,127	1,353	
		437	1.217	0		684	1.476	7	
	International Organisations Institutions	1,382	1,382			1,355	1,355		
	Corporates	14.106 93.529	6.579 63.670	1.774 61.004		13.941 99.685	7.823 63.365	1.908 61.406	
	of which: SME		63,670 19.724	18,990			63,365 19.108		
	OF WINDS: SME Retail	27.390				26.604		18.564	
	of which: SME	47.562	34.228	24.227		46.942	33.572	23.828	
Connelidated data	Secured by mortgages on immovable property	12,061	8,820	5,205		11,192	8,146	4,789	
Consolidated data	of which: SME	10.296 3.288	10.221 3.242	3.987 1.335		10.739 3.357	10.639 3.290	4.159 1.383	
	or which: SME Exposures in default	3,288 14.347	3,242 5.682	1,335 6.415	8.022	3,357 12.967	3,290 5.119	1,383 5.760	7.322
	Items associated with particularly high risk	14.34/ 3.055	2.542	6.415 3.812	8.022	12.96/	2.183	3.274	7.322
	Covered bonds	3,033	437	3,612		2,694	2,183 430	3,274	
	Claims on institutions and corporates with a ST credit assessment	1.633	1,429	1.353		4,563	2.082	986	
	Collective investments undertakings (CIU)	238	238	2,442		4,503	2,082	21	
	Equity	6.667	6.660	11.716		6.527	6.517	11.749	
	Securitisation	577	577	11,710		2,768	2,747	676	
	Other exposures	15.840	15.799	12.627		2.766 15.878	15.832	13.263	
	Standardised Total	449,549	400,043	150,987	9,300	394.282	340,371	150,626	9,214

(I) 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)

					Standardis	ed Approach				
			As of 31/12	2/2017		As of 30/06/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions ²	
	(min EUR, %)									
	Central governments or central banks	102,254	106,491	12,844		76,239	80,948	13,978		
	Regional governments or local authorities Public sector entities	5.372	2.593	519		4.218	2.322	464		
		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	19,851	19,325		26,687	20,259	20,278		
	of which: SME	5.524	4.827	4.738		5.778	5.035	4.939		
	Retail	20,723	15,427	11,152		21,044	15,160	11,016		
	of which: SME	3.364	2.737	1.668		2.842	2.219	1.339		
ITALY	Secured by mortgages on immovable property	3,998	3,982	1,724		4,153	4,124	1,796		
	of which: SME	2.302	2.291	981		2.296	2.276	1.004		
	Exposures in default	8,694	3,719	4,095	4,670	7,691	3,329	3,620	4,096	
	Items associated with particularly high risk	2.479	2.106	3.159		2.069	1.686	2.529		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	28	28	12		2.028	28	9		
	Collective investments undertakings (CIU)	198	198	2,391		1	1	0		
	Equity	5,530	5,523	10,580		5,714	5,704	10,937		
	Securitisation									
	Other exposures	8,998	8,977	6,729		9,026	9,003	7,310		
	Standardised Total ²				5,373				4,917	

| Chipmic reposure, 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).

10 Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVVe) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVVe) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions are country or counterparty excludes those for securistication exposures, additional valuation adjustments (AVVe) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions are country or counterparty excludes those for securistication exposures.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	28.320	30,339	0		1.982	4,754	0	
	Regional governments or local authorities	20,320	20,264			1,982	16.865	U	
	Public sector entities	20.126 4.890	20.264	1		16.559 3.963	4.156	1 2	
	Multilateral Development Banks	4,890	5,114	1 7		3,963	4,130	3	
	International Organisations	0		0		0	0	0	
	Institutions	802	507	158		812	705	129	
	Corporates	4,515	3,513	3.075		4,624	3.248	2,809	
	of which: SME	737	1.035	805		742	571	554	
	Retail	1.098	535	380		983	443	314	
	of which: SME	190	116	67		167	107	62	
GERMANY	Secured by mortgages on immovable property	112	110	43		98	96	36	
0210.0011	of which: SME	18	18	7		20	19	7	
	Exposures in default	124	35	41	66	131	37	41	70
	Items associated with particularly high risk	57	39	59		14	13	19	
	Covered bonds	11	11	5		11	11	5	
	Claims on institutions and corporates with a ST credit assessment	219	219	183		362	349	134	
	Collective investments undertakings (CIU)	10	10	19		6	6	13	
	Equity	132	132	132		103	103	103	
	Securitisation								
	Other exposures	3,762	3,762	3,754		3,560	3,560	3,560	
	Standardised Total ²				74				84

Congraid exposure, unlike Exposure value, is reported before bising into account any effect due to credit conversion factors or credit risk infligation techniques (e.g., substitution effects).

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

	rovisions per country or counterparty excludes tricse for securistication exposures, adultional valuation adju-										
					Standardis	ed Approach					
			As of 31/12/2017 As of 30/06/2018								
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	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	2,049	2,032		4,694	1,843	1,826			
	of which: SME	1.126	732	715		982	650	633			
	Retail	949	615	429		954	626	436			
	of which: SME	190	181	103		193	184	105			
AUSTRIA	Secured by mortgages on immovable property	474	469	225		476	472	225			
	of which: SME	267	265	127		263	261	125			
	Exposures in default	198	106	132	80	200	110	138	78		
	Items associated with particularly high risk	14	14	21		21	19	29			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	1	1	1		120	120	65			
	Collective investments undertakings (CIU)	1	1	0		1	1	0			
	Equity	266	266	266		39	39	39			
	Securitisation										
	Other exposures	838	838	765		718	718	683			
	Standardised Total ²				91				103		



Credit Risk - Standardised Approach

UniCredit SpA

			Standardised Approach											
			As of 31/12	2/2017		As of 30/06/2018								
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	(min EUR, %)													
	Central governments or central banks	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 International Organisations	0	0	0		U	0	0						
	International Organisations Institutions	0					858							
	Corporates	961 24.047	613 15.597	366 15.516		1.083 22.591	15,398	467 15.323						
	of which: SME	11.530	6.918	6.837		10.455	6.746	6.671						
	Retail	11.388	6,589	4.407		10.455	5.793	3.866						
	of which: SMF	5,074	2,991	1,709		4,650	2,684	1,534						
TURKEY	Secured by mortgages on immovable property	1.025	1.016	330		1.001	980	317						
·	of which: SME	361	352	97		402	381	108						
	Exposures in default	969	233	245	672	779	127	132	636					
	Items associated with particularly high risk	0	0	0		1	1	1						
	Covered bonds	0	0	0		0	0	0						
	Claims on institutions and corporates with a ST credit assessment	0	0	0		9	9	10						
	Collective investments undertakings (CIU)	0	0	0		0	0	0						
	Equity	14	14	14		15	15	15						
	Securitisation													
	Other exposures	626	626	342		574	573	337						
	Standardised Total ²				775				914					

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

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	445	491	0		396	444	18	
	Regional governments or local authorities	445	491	0		396	444	18	
	Public sector entities	1 0	1 0			1	1	0	
	Multilateral Development Banks	0				0	0	0	
	International Organisations	0	, i	0		0	0	0	
	Institutions	3	,	1		2	1	0	
	Corporates	914	720	703		873	758	738	
	of which: SME	473	403	386		422	391	371	
	Retail	804	685	414		675	659	406	
	of which: SME	672	567	326		519	504	290	
ZECH REPUBLIC	Secured by mortgages on immovable property	50	49	24		51	51	25	
	of which: SME	14	14	7		20	19	9	
	Exposures in default	75	35	40	38	112	61	67	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	151	151	149		119	119	112	
	Standardised Total ² value, is reported before taking into account any effect due to credit conversion factors or credit risk				54				66

Organic popular, uniform the Exposure value, pre-control control production and account any effect due to control control production values and production and production effects).

Organic appropriate purposes, uniform the Exposure values, pre-control production and account any effect due to control production values and production effects).

Organic appropriate production effects and production effects and production effects and production effects and production effects.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	152	289	0		00	216	^	
I	Regional governments or central banks Regional governments or local authorities	152	289	0		80	216	0	
	Public sector entities	0	,	0		1	1	0	
	Multilateral Development Banks	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	10	5		17	15	15	
LINITED KINGDOM	Secured by mortgages on immovable property	8	8	3		8	8	3	
CIVITED KINGDOM	of which: SME	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		Ô	0	0	
	Securitisation						_		
	Other exposures	13	13	13		7	7	7	
	Standardised Total ²				9				8

10 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 securistication exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments

Total value adjustments and pro	visions per country of counterparty excludes those for securistisation exposures, additional valuation adia	stments (AVAs) and other own funds	reductions related to the exor	sures, but includes oeneral o	redit risk adiustments.				
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	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 International Organisations	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Institutions 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	1,329	1,580	1.164		1,719	1,051	1.218	
RUSSIAN	of which: SME	146	130	76		145	134	80	
	Secured by mortgages on immovable property	237	236	82		254	252	88	
FEDERATION	of which: SME	2.0	0	0			0	0	
	Exposures in default	710	162	173	531	737	175	193	552
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	653	420	553		488	54	78	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	18	18	18		17	17	17	
	Securitisation								
	Other exposures	48	48	34		64	63	63	
	Standardised Total ²				571				749

⁽¹⁾ Chainal 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 securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

UniCredit SpA

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions ²
	(min EUR, %)								
	Central governments or central banks	16.059	16.169	0		18.710	18.820	0	
	Regional governments or local authorities	52	52	0		48	47	0	
	Public sector entities	949	949	0		299	299	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	18	8	3		47	12	5	
	Corporates	93	87	85		116	104	103	
	of which: SME Retail	36	36	34		34	34	33	
	of which: SME	35	29	17		27	22	13	
SPAIN		28	24	14		21	18	10	
SPAIN	Secured by mortgages on immovable property of which: SME		2	1		2	2	1	
	Exposures in default	0 14	0	12	6	12	0	12	
	Items associated with particularly high risk	0		12		12		12	-
	Covered bonds	426	426	85		419	419	80	
	Claims on institutions and corporates with a ST credit assessment	920	420	00		419	419	00	
	Collective investments undertakings (CIU)	0	,	1		1	0		
	Equity	106	106	106		103	103	103	
	Securitisation	106	100	100		103	103	103	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	, i		Ů	6			Ů	6

Total sub-adjustments and provisions per country of counterparty excludes those for securitistication exposures, additional valuation adjustments (AWAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securitistication exposures, additional valuation adjustments (AWAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	sed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks	3.516	5.084	0		3.841	5,325	0	
	Regional governments or local authorities	3	3	1		2	2	0	
	Public sector entities	387	223	0		385	223	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	597	560	94		1.144	1.076	142	
	Corporates	991	568	331		1,041	604	352	
	of which: SME	71	75	70		35	37	32	
	Retail	36	28	17		48	38	23	
	of which: SME	27	24	13		38	33	19	
FRANCE	Secured by mortgages on immovable property	3	3	1		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	22	3	3	16	12	2	3	9
	Items associated with particularly high risk	25	24	36		28	28	42	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	59	59	39		91	91	26	
	Collective investments undertakings (CIU)	2	2	2		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	1	1	1		1	1	0	
	Standardised Total ²		_		17				10

Organic popular, uniform the Exposure value, pre-control control production and account any effect due to control control production values and production and production effects).

Organic appropriate purposes, uniform the Exposure values, pre-control production and account any effect due to control production values and production effects).

Organic appropriate production effects and production effects and production effects and production effects and production effects.

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06	2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	171	171	0		184	184	0	
	Regional governments or local authorities	1/1	1/1	0		104	104	0	
	Public sector entities	0	"	0		0	0	0	
	Multilateral Development Banks	0	l ,	0		0	0	0	
	International Organisations	0	l ,	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	2.000	23	
	Retail	20	11	8		41	24	16	
	of which: SME	8	5	3		10	7	4	
UNITED STATES	Secured by mortgages on immovable property	7	7	2		6	6	2	
ONLIED STATES	of which: SME	,	l n	0		Ů	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		n	0	0	
	Claims on institutions and corporates with a ST credit assessment	333	333	333		434	434	332	
	Collective investments undertakings (CIU)	1	1	2		0	0	0	
	Equity	67	67	67		84	84	84	
	Securitisation		-						
	Other exposures	41	28	10		37	24	9	
	Standardised Total ²				42				43

Sandardised Total

42

**Objoinal exposure, unitie Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk milipation techniques (e.g., substitution effects).

**Total value adjustments and sovisions or country of counterparty excludes those for securistication exocurse, additional valuation adjustments (AVAs) and other own funds reductions related to the exocurse, but includes owneral credit risk adjustments and sovisions over country of counterparty excludes those for securistication exocurses, additional valuation adjustments (AVAs) and other own funds reductions related to the exocurse, but includes owneral credit risk adjustments and sovisions over the exocurse of country of counterparty excludes of the exocurse of country of counterparty excludes one of the exocurse of country of counterparty excludes one of the exocurse of country of counterparty excludes one of the exocurse of country of counterparty excludes one of the exocurse of country of counterparty excludes one of the excludes of the exocurse of country of counterparty excludes one of the excludes of the excludes of the excludes one of the excludes of the excludes one of the excludes of the excludes one of the excludes of the excludes one of the excludes one of the excludes one of the excludes one of the excludes of the excludes one of the excludes one of the excludes of the excludes of the excludes one of the excludes of the excludes of the excludes one of the excludes one of the excludes of the excludes of the excludes of the excludes one of the excludes o



Credit Risk - IRB Approach UniCredit SpA

							IRB Appro	ach					
				As of 31/12	/2017					As of 30	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted ⁽²⁾	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions	18.676 51.291	185 10	16.356 39.698	756 8.598	2	40 56	31.098 77.692	225 11	28.424 65.712	1.606 11.148	2	52 61
	Corporates	423.688	35.707	258.699	107.466	6.726	22.921	425.890	22.514	260.114	108.622	3.508	13.435
	Corporates - Of Which: Specialised Lending	20,656	1,698	18,769	6,940	150	793	21,300	1,380	18,378	7,077	119	662
	Corporates - Of Which: SME Retail	94.190 148.947	19.058 19.368	68.350 132.044	26.540 34.358	4.139 6.483	13.770 12.737	86.980 142.419	10.856 11.442	61.266 125.137	24.542 31.493	1.959 3.653	7.068 8.124
	Retail - Secured on real estate property	95.854	11,135	95.326	22,744	4.122	5.806	92,655	7.082	92.171	21.165	2,591	4.384
	Retail - Secured on real estate property - Of Which: SME	7,367	1,855	7,165	1,458	264	1,079	6,429	1,009	6,228	1,265	133	630
Consolidated data	Retail - Secured on real estate property - Of Which: non-	88,487	9,280	88,161	21,286	3,858	4,727	86,226	6,073	85,944	19,900	2,458	3,754
	Retail - Qualifying Revolving Retail - Other Retail	8,588 44,505	379 7.854	5,700 31.018	649 10.964	43 2.319	355 6.576	8,564 41.199	361 4.000	5,648 27.317	660 9.669	40 1.022	338 3,402
	Retail - Other Retail - Of Which: SME	32,280	7.636	20.768	6.626	2.319	6.318	28.498	3.784	16.789	5.202	1.022	3.402
	Retail - Other Retail - Of Which: non-SME	12.225	218	10.250	4.338	19	258	12.702	215	10,529	4.467	18	314
	Equity	137	4	137	277	0		848	0	848	2,612	0	
	Securitisation Other non credit-obligation assets	21.406		20.649	2.104 2.566		0	18.016		17.261	2.952		0
	IRB Total				156,124						161,222		

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

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure 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 Institutions		0	3	3	0	0	3	0	3	3	0	0
		3,424	0	2,999	506	0	2	4,219	1	3,689	787	0	2
	Corporates	101.776	2.354	66.824	18.260	150	1.323	103.477	1.902	70.262	18.826	128	1.213
	Corporates - Of Which: Specialised Lending	4,424	715	4,300	809	46	357	4,281	489	4,203	845	30	287
	Corporates - Of Which: SME	27.110	601	20.740	4.124	46	344	27.447	572	21.029	4.277	48	332
	Retail	34,371	395	29,619	4,963	23	206	35,121	426	30,232	5,065	26	250
	Retail - Secured on real estate property	21.906	188	21.244	2.653	2	50	22.046	201	21.423	2.569	2	51
055144457	Retail - Secured on real estate property - Of Which: SME		22	776	111	0	7	862	22	786	104	0	4
GERMANY	Retail - Secured on real estate property - Of Which: non-	21,052	166	20,469	2,541	2	42	21,184	179	20,637	2,466	2	46
	Retail - Qualifying Revolving	4,433	24	2,233	211	1	16	4,402	31	2,197	201	2	21
	Retail - Other Retail Retail - Other Retail - Of Which: SME	8.032	183	6.143	2.099	19	140	8.673	194	6.612	2.295	22	178
	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	1,932	70	1,351	406	9	46	1,975	77	1,409	415	11	51
	Retail - Other Retail - Or Which: non-SME Equity	6.100 38	114	4.792 38	1.693	10	95	6.699 87	117	5.203 87	1.880 212	11	126
	Securitisation	38	0	.58	/4	0	0	8/	0	8/	212	- 0	
	Securitisation Other non credit-obligation assets												
	Other non-credit-obligation assets												

							IRB Approx	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure 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	1 5.082	1	1	0	0	0	0	0	0	0	0	0
	Institutions		1	3.103	514	0	2	5.571	1	3.549	660	0	2
	Corporates	39,287	1,462	24,846	6,679	92	828	39,816	1,194	25,235	6,935	80	714
	Corporates - Of Which: Specialised Lending	3.567	3	3.073	297	0	5	3.732	4	3.245	289	0	6
	Corporates - Of Which: SME	8,984	661	6,612	1,599	47	380	8,838	643	6,603	1,652	45	363
	Retail	21.720	684	20.478	4.954	64	815	21.985	625	20.679	4.958	58	737
	Retail - Secured on real estate property	11,935	190	12,049	2,088	5	259	12,250	172	12,354	2,072	4	190
********	Retail - Secured on real estate property - Of Which: SME		78	1.651	174	2	37	1.734	69	1.685	177	1	21
AUSTRIA	Retail - Secured on real estate property - Of Which: non Retail - Qualifying Revolving	10,245	112	10,398	1,914	4	222	10,516	102	10,669	1,894	3	169
	Retail - Qualifying Revolving Retail - Other Retail	3.951 5.835	334 161	3.300 5.129	401 2.465	41 18	321 235	3.961 5.775	309 145	3.287 5.037	425 2.461	38 16	299 248
	Retail - Other Retail - Of Which: SME												
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	1.195 4.640	98 63	994 4.134	368 2.097	11	103 132	1.213 4.563	90 54	993 4.044	377 2.084	10	97 151
	Equity	4,640	03	4,134	2,097	,	132	4,363	24	148	312	0	151
	Securitisation	20		20	40	U	U	140	0	140	312		
	Other non credit-obligation assets												
	IRB Total												



Credit Risk - IRB Approach UniCredit SpA

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	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
TURKEY	Retail - Secured on real estate property - Of Which: non-	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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

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

INS 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 Appro	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure 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 go	overnments	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
		ch: Specialised Lending	238	0	207	103	0	0	242	0	95	59	0	0
	Corporates - Of White	ch: SME	34	10	19	1	0	1	25	10	14	3	0	1
	Retail		14	1	13	4	0	0	13	1	13	4	0	1
		on real estate property	11	1	11	4	0	0	12	1	12	3	0	0
		Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
RUSSIAN FEDERATION		Secured on real estate property - Of Which: non-	11	1	11	4	0	0	12	1	12	3	0	0
	Retail - Qualifying		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Ret		2	0	2	0	0	0	2	0	1	0	0	0
		Other Retail - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
		Other Retail - Of Which: non-SME	2	0	1	0	0	0	2	0	1	0	0	0
	Equity		2	0	2	6	0	0	2	0	2	6	0	0
	Securitisation													
	Other non credit-obligation :	assets												
	IRB Total													



Credit Risk - IRB Approach UniCredit SpA

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

IRB Total

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

		i						IRB Appro	ach					
					As of 31/12/	2017		ткв яррго	aui		As of 30/	06/2018		
			Original Exp	osure¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central ban Institutions	ks and central governments	0 6.502	0	0 4.785	1 004	0	0	0 7.751	0	0 5.826	0 880	0	0
	Corporates		6,732	122	3,039	1,105	10	78	9,225	21	3,423	1,110	1	25
		orporates - Of Which: Specialised Lending	383	0	365	118	0	1	295	0	275	112	0	2
	Retail C	orporates - Of Which: SME	43	30	44 24	12	2	55	1	1	1	0	0	1
		etail - Secured on real estate property	24 23	1	24	8	0	1	25 24	1	25 24	8	0	1
	•	Retail - Secured on real estate property - Of Which: SME	0	0	23	ů	0	0	0	0	0	0	0	0
FRANCE		Retail - Secured on real estate property - Of Which: non-	22	1	23	8	0	1	24	1	24	8	0	1
		etail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	R	etail - Other Retail	1	0	1	0	0	0	1	0	1	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
	Equity	Retail - Other Retail - Of Which: non-SME	1 25	0	1 25	31	0	0	1 131	0	131	449	0	0
	Securitisation	on	23	0	23	31		Ů	131	0	151	717	,	
		redit-obligation assets												
	IRB Total													

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

(i) 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).



Sovereign Exposure

UniCredit SpA

(mln EUR)									As of 31/	/12/2017								
				Memo: brea	kdown by acco	ounting portfo	lio											
Country / Region	Financial as	sets: Carrying		Held for trading ¹			Designated at fair value			Available-for-			Loans and			Held-to-		
		of which: loans and advances	of which: debt securities	trading	of which: Loans and advances	of which: Debt securities	through profit or loss ²	of which: Loans and advances	of which: Debt securities	sale ³	of which: Loans and advances	of which: Debt securities	Receivables ⁴	of which: Loans and advances	of which: Debt securities	maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	153,154.0	22,770.8	130,383.2	14,583.5	1,057.0	13,526.5	16,298.8	1,063.7	15,235.1	93,129.8	19.0	93,110.7	21,825.2	20,631.1	1,194.2	7,316.7	0.0	7,316.7
Austria	13,435.9	5,342.4	8,093.4															
Belgium	492.9	0.0	492.9															
Bulgaria	2,037.2	163.4	1,873.8															
Croatia	3,386.7	2,151.3	1,235.4															
Cyprus	0.0	0.0	0.0															
Czech Republic	1,617.7	9.8	1,607.9															
Denmark Estonia	0.0	0.0	0.0															
Estonia 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 90.9															
Netherlands Poland	90.9 1,257.2	0.0 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 Australia	0.0	0.0	0.0															
Canada	0.0 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															
Note:							·									·		

Note:
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, 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.

(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



		UniCredit SnA					As of 30/06/2018							
						Direc	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ıce sheet	
												Off-balance sl	neet exposures	
								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	Austria	1,197 2,164 642 1,531 2,420 1,874 2,847	1,197 2,164 642 1,531 2,420 1,874 2,846 12,675	3 66 7 1 47 103 108	0 0 0 0 0	4 1,854 324 1,422 2,149 823 261 6,838	1,190 244 276 107 223 948 2,134 5,123	0 1 0 5 11 15 82 115	0 63 0 50 64 104 415	0 0 1 0 0 8	11 11 0 103 0 20 13	1.560 139 4 49 32 27 253 2,064	0 0 0 0	69
[0 - 3M [Belgium	0 0 0 17 2 25 305	0 0 17 2 25 305	0 0 0 2 3 236 242	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 17 0 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 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total [0 - 3M	Bulgaria	350 8.5 23 30 694 1,091 53 1,978	1 85 23 30 694 1,091 53 1,977	1 0 0 0 2 3 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	83 23 30 688 972 0	0 2 0 0 5 116 51	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 0 0 0 14 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	205
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic	4 737 48 345 909 58 7 2,109	4 737 48 345 909 58 7 2,109	0 0 4 18 7 16 7	0 0 0 0 0	0 36 43 327 901 37 0	3 701 1 0 1 5 0	0 0 0 0 0 0	2 7 9 1 1 104 0	0 0 0 0 5 5	2 7 9 1 1 104 0	0 5 2 0 0 0 8	0 0 0 0 0	199
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 1SY - 10Y [] 10Y - more Total	Denmark	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
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 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 govern	UniCredit SnA	the counterparty											
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				new for trading	through profit or loss	comprehensive income	amortised cost							
[0 - 3M [[3M - 1Y [0 3	3	3	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Finland	1 5	1 5	1 5	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		2 2	2 2	2 2	0	0	0	0	0	0	0	0	0	
Total 0 - 3M 3M - 1Y		14 42 337	14 42 337	14 42 35	0	0 0 151	0	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [France	1,964 848	1,964 848	3 15	0	1,962 666	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more	1121122	819 539 615	819 539 615	137 91 615	0	572 347	0 100	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [5,164 3,989 2,607	5,164 3,989 2,607	938 1,142 406	0	3,697 6	100 1,377 23	0	0	0	0	823 105	0	0
[3M - 1Y [2,607 2,995 2,153	2,607 2,995 2,153	406 551 53	0	63 0 615	23 191 600	0 1	10 19 22	0	1 5	105	0	
[3Y - 5Y [[5Y - 10Y [Germany	3,307 2,401	3,307 2,401	551 53 185 650	0	185 199	191 699 739 562	470 528	1.126 6,519	196 445	5.715 6,444	1 13	0	
Total To - 3M Total		2,639 20,092	2,639 20,091	386 3,373	0	0 1,069	1,907 5,498 920	1.888 2,887	8,349 16,045	310 950	3.247 15,413	36 979	0	36
「3M - 1Y 「 「1Y - 2Y 「		1,091 677 153	1,090 676 153	0	0	161 577 117	99 27	0	0	0	0	26 13	0	
2Y - 3Y 13Y - 5Y 15Y - 10Y	Croatia	560 500 627	559 499 626	4 4 27	0	19 163 265	537 333 334	6	0 272	54 0	353 0 296	1 0	0	
Total		7 3,614	7 3,610	2 54	0	0 1,301	2,255	0 6	0 272	0 67	0 649	2 52	0	274
[0 - 3M [3M - 1Y 1Y - 2Y		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Greece	0	0	0	0	0	0	0	0	0	0	0	0	
	=	0 1	0 1	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [109 77	109 77	1 33	0	27 44	80 0	29 40	0	0	0	0 153	0	
[1Y - 2Y [Hungary	332 235 794 365	332 234 793	13 29 20	0	319 205 750	0 0 23	3 0 3	0	0	0	0	0	
[10Y - more		38	365 38	43 0	0	283 16	39	29 0	0	0	0	1 157	0	
Total 0 - 3M 3M - 1Y		1,950 0	1,949	140 0	0	1,643	163 0	104	0	0	0	311 0	0	48
[1Y - 2Y [[2Y - 3Y [Ireland	1 0	1 0	1 0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more	Itelaliu	1 236 30	1 236 30	1 6	0	0 111	0 118	0	0	0	0	0	0	
Total	i	268	268	39	0	111	118	0	0	0	0	0	0	0



		UniCredit SpA	and domined party											
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	neet		·		Deriva	tives		Off balar	ice sheet	
	(min core)													
												Off-balance sl	eet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			_
			Total carrying amount of			<u> </u>			<u> </u>		1	-		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial											exposure amount
		derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at		Notional amount	C	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
7 M C - 0 T		2,341	2,254	232	0	196	1,827	2	1	0	2	441	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [2,341 11,136 17,132	2,254 11,131 17,128 7,455 8,922	232 3,019 2,283 402 1,012 2,488 1,163	0	196 6,487 13,656	1,827 1,625 436 599 1,202 2,959 1,440	3 1,177	14 4,024	0	45 3	441 3.544 46	1 0	
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Italy	7,457 8,924 16,220	7,455 8,922 16,216	402 1,012 2,488	0	6,454 6,708 10,766	599 1,202 2,959	3 30 49	17 227 1.159	0 1 11	15 60 839	28 83 361	0	
[10Y - more Total		3,067 66,276	16,216 3,018 66,125	1,163 10,599	0	359 44,626	1,440 10,086	2,105 3,369	3,542 8,983	2 15	58 1,022	182 4,685	0	1,608
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
1 1Y - 2Y F F 2Y - 3Y F F 3Y - 5Y F	Latvia	4 0	4 0	4 0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more		10 0	10 0	10 0	0	0	0	0 0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [15 0 0	15 0 0	15 0 0	0	0	0 0	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [Lithuania	4 0	4 0	4 0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more	Lidiumi	0 2	0 2	0 2	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [8	8 0	8 0	0	0	0	0	0	0	0	0	0	0
「3M - 1Y 「 「1Y - 2Y 「		0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y 13Y - 5Y 15Y - 10Y	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0 0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y 1Y - 2Y		0 0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Malta	0	0	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 [0 1	0 1	0 1	0	0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	
[1Y - 2Y [Netherlands	2 1	2 1	2 1	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [3	3 3 6	3 2 6	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [1	33 5	15 33 5	14 0	0	0	0 32	0	0	0	0	0	0	0
[1Y - 2Y [5 278 115	5 278 115	1 11 10	0	0 224 106	4 42	0	0	0	0	0	0	
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Poland	277 573	277 573	6 28	0	271 466	0 80	0	0	0	0	0	0	
[10Y - more Total	-	0 1,281	0 1,281	0 56	0	0 1,066	0 159	0	0	0	0	0	0	217



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



		UniCredit SnA					As of 30/06/2018							
						Dire	ct exposures	<u>'</u>						
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			
														Diek 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	Risk weighted exposure amount
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
Total [0 - 3M	Norway	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
Total [0 - 3M	Australia	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Canada	0 0 0 0 18	0 0 0 0 0 18	0 0 0 0 0 18	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total [0 - 3M	Hong Kong	18 3 0 0 0 0 0	18 3 0 0 0 0 0	18 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
Total [0 - 3M [Japan	3 0 0 7 8 7 9 5 95 0 5,462	3 0 0 78 0 5,462 95 0 5,635	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 2,534 95 0 2,629	0 0 0 0 0 2,928 0 0 2,928	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	644



	General govern	UniCredit SpA	the counterparty											
		VAIK STAM : APS					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sr	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income	amorasea cost							
[0 - 3M [[3M - 1Y [116 45 2	116 45 2	112	0	0	4 44	0	0	0	0	0	0	
[1Y - 2Y [U.S.	211 67	211 67	0 2	0	211 66	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total		210 1 653	210 1 653	2 1 120	0	208 0 485	0 0 48	0	0	0	0	0	0	20
[0 - 3M [[3M - 1V [0 0	0 0	0 0	0	485 0 0	0 0	0	0	0	0	0	0	20
「1Y - 2Y 「 「2Y - 3Y 「	China	13 0	13 0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
Total [0-3M[[3M-1Y[13 0	13	0	0	0	0	0	0	0	0	0	0	1
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [0 0	0 0	0 0	0	0	0 0	0	0	0	0	0 0	0	0
「3M - 1Y「 「1Y - 2Y「		27 107 17	107 16	13 5	0	0	94 10	0	0	0	0	0	0	
[2Y - 3Y [13Y - 5Y [15Y - 10Y [Other advanced economies non EEA	2 42 402	2 42 402	2 23 43	0 0	0 19 359	0	0	0	0	0	0	0	
Total		402 341 939	341 937	58 143	0	359 213 591	71 176	0	0	0 0	0	0	0	346
[0 - 3M [4 3,292 60	3,290	7	0	4 1,798 54	0 1,485 5	0	0	0	0	7	0	
[2Y - 3Y [[3Y - 5Y [Other Central and eastern Europe countries non EEA	74 267	59 73 265	3 36	0	40 144	30 84	0	0	0	0	0 3	0	
[5Y - 10Y [10Y - more Total	<u> </u>	1,188 114 4,998	1,182 114 4,987	44 31 122	0	832 0 2,872	303 83 1,991	4 0 4	606 0 606	8 0 8	0	198 0 209	0	1,378
[0 - 3M [[3M - 1Y [0 413	0 413	0 0	0	0 0	0 413	0	0 0	0	0	0 0	0	1,376
[1Y - 2Y [Middle East	0	0 0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		135 93	135 93	0	0	0	135 93	0 37	0 211 211	0	0	0 408	0	
Total 0 - 3M 3M - 1Y		641 0 116	641 0 114	0	0	0	641 0 114	37 0	211	0	0	409 0	0	10
[1Y - 2Y [[2Y - 3Y [Latin America and the	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y	Caribbean	40 30 67	37 30 67	0	0	0	37 30 67	0	0	0	0	0 74	0	
f 10Y - more Total		253	249	0	0	0	248	0 0	0	0	0	49 123	0 0	18



General governments exposures by country of the counterparty

		UniCredit SpA	,											
							As of 30/06/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ıce sheet	
	, <u></u> ,							Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance sh	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa	0 19 2 17 150 230 248 666	0 19 2 17 150 226 248 661	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 19 2 17 150 226 248 661	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	17 0 0 0 0 59 391 467	0 0 0 0 0	248
[0 - 3M [Others	297 663 371 481 690 1,549 424 4,475	297 663 371 481 690 1,549 424 4,474	30 1 15 289 144 128 110	0 0 0 0	51 256 96 158 455 1,091 0	24 7 28 35 91 277 284 745	1 9 8 7 16 113 37 191	204 185 114 158 470 5.465 1.197 7,793	6 10 0 0 7 12 240 276	104 5.000 18 118 1.013 1.007 1.629 8,889	0 0 27 0 5 11 69	0 0 0 0 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 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 records cover or view consoures to central, recording all cases are designed and case of the control of the counterparts with full or cartial coverment cuarantees.

(3) The basks disclose the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short oxidions have to the exposures to central, recording to the exposures of the exposures to the exposures to exposure t

(5) Residual countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not not recovered and Turkey.

Other CEE one TEAL Ribbania, Bossia and Hercepoints, PR Mecadonia, Montenegro, Serbia and Turkey.

Middle Sest: Barran. Diltool, Iran. Iran. Jordan, Known L. Lebanon, Libra. Ornan, Catas: Saud Arabia, Sudian, Swia. United Arab Emirates and Yemen.

Middle Sest: Barran. Diltool, Iran. Iran. Jordan, Known L. Lebanon, Libra. Ornan, Catas: Saud Arabia, Sudian, Swia. United Arab Emirates and Yemen.

Middle Sest: Barran. Diltool, Iran. Iran. Jordan, Known L. Lebanon, Libra. Ornan, Catas: Saud Arabia, Sudian, Known Republic, Catas Saud, Known Republic



Performing and non-performing exposures

	As of 31/12/2017							As of 30/06/2018						
	Gross carryir	ss carrying amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial	
		Of which performing but past due >30		-performing ¹	On performing exposures ²	On non- performing	guarantees received on non- performing exposures	peri pas	Of which performing but past due >30			On performing exposures ²	On non- performing	guarantees received on non- performing exposures
(min EUR)	da	days and <=90 days		Of which: defaulted	CXPOSUICS	exposures ³			days and <=90 days		Of which: defaulted	exposures	exposures ³	
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 incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁹⁾ 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/fiction convention, as explained in Annex V, Part 1 paragraphs 9 and 10 Regulation (EU) No 880/2014 - 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 of fibralance sheet commitments are generally reported with a positive sign.



Forborne exposures

			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	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		
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		
(min EUR) Debt securities (including at amortised cost and fair value)	3	3	3	3	0	16	16	0	0	0		
		_	3	_	-	16	-	_		_		
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

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