



2021 EU-wide Stress Test

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

2021 EU-wide Stress Test: Summary

UniCredit S.p.A.

Row Num	(mln EUR, %)	1	2	3		4	5	6		7
		Actual	Baseline Scenario						Adverse Scenario	
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023		
1	Net interest income	9,590	9,453	9,115	8,955	8,245	7,955	7,798		
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	273	804	804	804	-2,184	603	603		
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-4,685	-3,645	-1,519	-1,461	-8,448	-3,260	-2,752		
4	Profit or (-) loss for the year	-2,775	1,552	2,833	2,748	-6,960	-301	-11		
5	Coverage ratio: non-performing exposure (%)	64.91%	58.54%	54.62%	51.92%	60.63%	56.57%	54.16%		
6	Common Equity Tier 1 capital	51,971	52,398	52,408	51,863	38,968	35,644	32,953		
7	Total Risk exposure amount (all transitional adjustments included)	325,665	330,093	328,826	328,295	333,992	337,937	343,636		
8	Common Equity Tier 1 ratio, %	15.96%	15.87%	15.94%	15.80%	11.67%	10.55%	9.59%		
9	Fully loaded Common Equity Tier 1 ratio, %	15.14%	15.15%	15.53%	15.66%	10.28%	9.68%	9.22%		
10	Tier 1 capital	59,321	59,489	59,241	58,696	46,060	42,477	39,786		
11	Total leverage ratio exposures	954,756	954,756	954,756	954,756	954,756	954,756	954,756		
12	Leverage ratio, %	6.21%	6.23%	6.20%	6.15%	4.82%	4.45%	4.17%		
13	Fully loaded leverage ratio, %	5.70%	5.78%	5.88%	5.92%	4.11%	3.95%	3.85%		
Memorandum items										
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) ¹		0	0	0	0	0	0		
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²		0	0	0	0	0	0		
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²		0	0	0	0	0	0		

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	IFRS 9 transitional arrangements?	Yes (static and dynamic)
18	New definition of default?	No

2021 EU-wide Stress Test: Credit risk IRB
UniCredit S.p.A.

Row/ sum	(min EUR, %)	Actual 31/12/2020															
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
1	Central banks	9,750	0	0	0	133	0	0	0	5,290	0	0	0	0	0	0	0
2	Central governments	15,640	25	376	0	1,545	4	192	0	6,281	23	24	14	1	10	42.89%	
3	Institutions	30,768	27	1,690	0	8,301	10	436	0	19,481	1,211	26	52	8	26	98.43%	
4	Corporates	240,015	11,568	12,450	513	106,298	5,394	8,664	0	182,643	56,052	11,775	441	1,023	7,702	65.41%	
5	Corporates - Of Which: Specialised Lending	20,762	1,115	1,208	84	9,394	419	1,007	0	15,741	5,258	1,009	47	102	531	52.65%	
6	Corporates - Of Which: SME	42,348	4,271	2,884	254	18,830	1,934	2,221	0	27,128	16,668	4,489	106	327	2,161	70.42%	
7	Retail	114,499	4,272	0	0	27,088	1,613	0	0	86,112	28,006	4,269	231	1,164	2,749	64.41%	
8	Retail - Secured on real estate property	86,815	2,382	0	0	17,856	791	0	0	67,724	18,818	2,380	118	825	1,172	49.23%	
9	Retail - Secured on real estate property - Of Which: SME	4,941	395	0	0	1,116	129	0	0	2,619	2,297	395	8	54	214	54.15%	
10	Retail - Secured on real estate property - Of Which: non-SME	81,873	1,986	0	0	16,740	662	0	0	65,105	16,521	1,985	110	771	958	48.25%	
11	Retail - Qualifying Revolving	5,199	274	0	0	584	80	0	0	2,843	2,356	274	8	19	239	87.22%	
12	Retail - Other Retail	22,485	1,617	0	0	8,648	743	0	0	15,546	6,832	1,615	105	321	1,339	82.93%	
13	Retail - Other Retail - Of Which: SME	10,017	1,491	0	0	3,450	699	0	0	6,291	3,707	1,490	39	138	1,258	84.41%	
14	Retail - Other Retail - Of Which: non-SME	12,468	126	0	0	5,198	44	0	0	9,254	3,125	125	67	182	81	65.23%	
15	Equity	721	0	0	0	2,409	0	0	0	151	0	0	0	0	0	0.00%	
16	Securitisation	4,127	0	0	0	3,909	0	0	0	2,655	1,438	0	1	0	0	0	
17	Other non-credit obligation assets	1,127	0	0	0	1,127	0	0	0	1,127	0	0	0	0	0	0	
18	IRB TOTAL	415,520	15,892	14,516	513	149,683	7,021	9,293	0	302,613	86,729	16,094	739	2,195	10,488	65.17%	

Row/ sum	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
19	Central banks	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Central governments	1,285	1	0	0	400	0	0	0	1,171	0	0	1	13	0	49.01%
21	Institutions	3,808	24	2	0	1,227	0	1	0	2,729	673	24	35	24	98.29%	
22	Corporates	69,627	6,701	11	0	45,532	3,858	8	0	48,909	18,488	6,667	139	486	4,811	72.16%
23	Corporates - Of Which: Specialised Lending	6,819	349	0	0	4,888	38	0	0	3,446	2,968	344	21	208	208	60.67%
24	Corporates - Of Which: SME	12,669	2,934	0	0	9,130	1,548	0	0	5,906	6,490	2,921	36	190	2,218	75.93%
25	Corporates - Of Which: non-SME	53,294	3,269	0	0	15,242	1,338	0	0	42,933	10,336	3,269	109	718	2,241	68.55%
26	Retail	45,575	1,939	0	0	12,647	707	0	0	38,094	7,479	1,939	102	618	1,101	58.77%
27	Retail - Secured on real estate property	2,294	277	0	0	747	102	0	0	1,445	848	277	7	39	198	71.25%
28	Retail - Secured on real estate property - Of Which: SME	43,281	1,662	0	0	11,900	605	0	0	36,649	6,631	1,662	95	579	903	54.35%
29	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	97.19%
30	Retail - Qualifying Revolving	7,690	1,330	0	0	2,595	631	0	0	4,837	2,807	1,330	28	100	1,140	85.73%
31	Retail - Other Retail	7,684	1,329	0	0	2,592	631	0	0	4,836	2,843	1,329	28	100	1,140	85.74%
32	Retail - Other Retail - Of Which: SME	5	1	0	0	2	0	0	0	1	4	1	0	0	1	73.27%
33	Retail - Other Retail - Of Which: non-SME	229	0	0	0	846	0	0	0	0	0	0	0	0	0	0
34	Equity	229	0	0	0	846	0	0	0	0	0	0	0	0	0	0
35	Securitisation	8	0	0	0	1	0	0	0	8	0	0	0	0	0	0
36	Other non-credit obligation assets	8	0	0	0	1	0	0	0	8	0	0	0	0	0	0
37	IRB TOTAL	128,229	9,996	13	0	63,240	5,205	9	0	95,749	29,487	9,960	317	1,209	7,076	71.04%

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		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
38	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	Central governments	3	0	0	0	0	0	0	0	3	0	0	0	0	0	0
40	Institutions	2,717	0	31	0	471	0	16	0	820	14	0	0	0	0	0
41	Corporates	74,873	1,636	309	0	23,406	319	93	0	55,914	16,783	1,585	92	204	872	55.03%
42	Corporates - Of Which: Specialised Lending	3,900	104	0	0	1,011	6	0	0	2,988	763	101	3	6	89	88.44%
43	Corporates - Of Which: SME	19,542	477	0	0	3,740	122	0	0	13,141	5,853	477	21	47	241	50.60%
44	Corporates - Of Which: non-SME	32,285	286	0	0	5,304	39	0	0	25,680	5,549	285	56	121	90	31.76%
45	Retail	22,918	199	0	0	2,480	14	0	0	18,379	4,537	199	8	17	19	11.82%
46	Retail - Secured on real estate property	677	20	0	0	97	2	0	0	424	253	20	0	2	4	22.25%
47	Retail - Secured on real estate property - Of Which: SME	22,241	139	0	0	2,382	4	0	0	17,955	4,284	139	7	15	14	10.33%
48	Retail - Secured on real estate property - Of Which: non-SME	1,999	16	0	0	163	2	0	0	1,801	197	16	2	5	9	53.24%
49	Retail - Qualifying Revolving	7,348	110	0	0	2,661	23	0	0	5,499	1,814	110	47	63	63	57.54%
50	Retail - Other Retail	1,111	53	0	0	312	14	0	0	834	272	53	4	11	31	57.66%
51	Retail - Other Retail - Of Which: SME	6,257	57	0	0	2,349	17	0	0	4,665	1,543	56	43	88	32	57.42%
52	Retail - Other Retail - Of Which: non-SME	95	0	0	0	260	0	0	0	67	0	0	0	0	0	0.00%
53	Equity	1,465	0	0	0	1,530	0	0	0	1,431	0	0	0	0	0	0
54	Securitisation	1,465	0	0	0	1,530	0	0	0	1,431	0	0	0	0	0	0
55	Other non-credit obligation assets	1,465	0	0	0	1,530	0	0	0	1,431	0	0	0	0	0	0
56	IRB TOTAL	111,438	1,922	340	0	30,973	358	109	0	83,914	23,346	1,870	148	325	963	51.49%

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		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
57	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
58	Central governments	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
59	Institutions	1,997	0	2	0	304	0	1	0	1,073	74	0	0	0	0	100.01%
60	Corporates	26,870	1,081	7	0	7,312	652	4	0	16,195	9,152	1,057	45	56	610	57.75%
61	Corporates - Of Which: Specialised Lending	4,098	46	0	0	260	15	0	0	3,215	628	46	1	2	8	13.09%
62	Corporates - Of Which: SME	5,364	460	0	0	1,323	207	0	0	2,911	1,943	444	5	21	215	48.53%
63	Corporates - Of Which: non-SME	21,222	572	0	0	4,607	222	0	0	10,957	9,950	569	31	289	321	56.44%
64	Retail	13,241	210	0	0	1,776	74	0	0	6,881	6,091	208	3	174	15	7.16%
65	Retail - Secured on real estate property	1,743	83	0	0	196	23	0	0	585	1,133	83	0	11	5	5.75%
66	Retail - Secured on real estate property - Of Which: SME	11,499	127	0	0	1,580	50	0	0	6,296	4,959	126	3	163	10	8.08%
67	Retail - Secured on real estate property - Of Which: non-SME	2,972	241	0	0	371	77	0	0	862	2,110	241	5	12	216	89.49%
68	Retail - Qualifying Revolving	5,009	121	0	0	2,460	71	0	0							

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		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
73	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
75	Institutions	3	0	0	0	2	0	0	0	1	0	0	0	0	0	0
76	Corporates	206	12	17	3	72	13	6	0	119	80	15	0	0	5	32.26%
77	Corporates - Of Which: Specialised Lending	128	12	0	0	40	13	0	0	90	18	12	0	0	4	30.40%
78	Corporates - Of Which: SME	2	0	0	0	5	0	0	0	0	0	0	0	0	0	0.00%
79	Retail	3	0	0	0	11	0	0	0	1	2	0	0	0	0	91.92%
80	Retail - Secured on real estate property	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
81	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
82	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
83	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100.02%
84	Retail - Other Retail	2	0	0	0	0	0	0	0	1	0	0	0	0	0	58.84%
85	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	58.84%
86	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0
87	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
88	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
89	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
90	IRB TOTAL	211	12	17	3	75	13	7	0	122	81	15	0	0	5	32.41%

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		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
91	Central banks	4,736	0	0	0	32	0	0	0	308	0	0	0	0	0	0
92	Central governments	655	0	0	0	56	0	0	0	165	0	0	0	0	0	0
93	Institutions	482	0	3	0	80	0	1	0	372	0	0	0	0	0	0
94	Corporates	8,579	227	0	0	5,010	0	10	0	7,053	1,227	223	29	22	152	68.09%
95	Corporates - Of Which: Specialised Lending	2,421	20	0	0	1,462	0	0	0	2,309	79	20	7	1	4	20.53%
96	Corporates - Of Which: SME	2,246	146	1	0	1,289	0	0	0	1,577	613	143	10	13	96	67.23%
97	Retail	3,492	49	0	0	1,013	0	0	0	2,930	560	49	6	13	28	57.96%
98	Retail - Secured on real estate property	1,782	17	0	0	358	0	0	0	1,521	261	17	2	3	5	32.54%
99	Retail - Secured on real estate property - Of Which: SME	70	2	0	0	26	0	0	0	51	19	2	0	0	0	10.85%
100	Retail - Secured on real estate property - Of Which: non-SME	1,713	15	0	0	332	0	0	0	1,470	242	15	2	3	5	35.31%
101	Retail - Qualifying Revolving	80	10	0	0	17	0	0	0	67	13	10	0	0	0	80.14%
102	Retail - Other Retail	1,630	22	0	0	638	0	0	0	1,342	286	22	4	10	15	62.02%
103	Retail - Other Retail - Of Which: SME	116	8	0	0	67	0	0	0	82	33	8	0	1	6	75.01%
104	Retail - Other Retail - Of Which: non-SME	1,514	14	0	0	571	0	0	0	1,260	252	14	4	9	9	62.42%
105	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
106	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
107	Other non-credit obligation assets	188	0	0	0	125	0	0	0	188	0	0	0	0	0	0
108	IRB TOTAL	18,131	276	12	0	6,315	0	10	0	11,016	1,787	271	35	35	180	66.27%

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		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
109	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110	Central governments	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0
111	Institutions	334	0	23	0	82	0	9	0	283	2	0	0	0	0	0
112	Corporates	4,359	20	0	0	1,456	1	0	0	2,909	735	20	2	8	13	62.62%
113	Corporates - Of Which: Specialised Lending	151	0	0	0	40	0	0	0	123	0	0	0	0	0	0
114	Corporates - Of Which: SME	13	0	0	0	2	0	0	0	3	10	0	0	0	0	0
115	Retail	6	1	0	0	11	0	0	0	4	2	1	0	0	0	33.53%
116	Retail - Secured on real estate property	5	0	0	0	11	0	0	0	3	2	0	0	0	0	21.66%
117	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21.66%
118	Retail - Secured on real estate property - Of Which: non-SME	5	0	0	0	11	0	0	0	3	2	0	0	0	0	0
119	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	76.64%
120	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	0	0	44.65%
121	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1.42%
122	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	49.66%
123	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
125	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
126	IRB TOTAL	4,701	21	23	0	1,540	1	9	0	3,196	740	21	2	8	13	61.56%

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		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
128	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
129	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
130	Corporates	2,397	2	3,445	23	1,006	1	2,020	0	5,392	156	25	10	7	18	71.51%
131	Corporates - Of Which: Specialised Lending	31	0	0	0	14	0	0	0	31	0	0	0	0	0	0
132	Corporates - Of Which: SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	100.00%
133	Retail	7	1	0	0	2	0	0	0	6	1	1	0	0	1	73.74%
134	Retail - Secured on real estate property	7	1	0	0	2	0	0	0	6	1	1	0	0	1	72.86%
135	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
136	Retail - Secured on real estate property - Of Which: non-SME	7	1	0	0	2	0	0	0	6	1	1	0	0	1	72.86%
137	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	81.78%
138	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	93.91%
139	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
140	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	93.91%
141	Equity	1	0	0	0	5	0	0	0	0	0	0	0	0	0	0
142	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
143	Other non-credit obligation assets	296	0	0	0	295	0	0	0	296	0	0	0	0	0	0
144	IRB TOTAL	2,701	3	3,445	23	1,308	1	2,020	0	5,694	157	26	10	7	19	71.60%

2021 EU-wide Stress Test: Credit risk IRB
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RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
145		2,139	0	0	0	1	0	0	0	2,139	0	0	0	0	0	0
146	Central banks	3,137	0	0	0	0	0	0	0	62	0	0	0	0	0	0
147	Central governments	1,257	0	43	0	396	0	9	0	1,091	3	0	0	0	0	0
148	Institutions	8,096	89	0	0	3,200	31	0	0	6,270	1,238	89	10	37	34	37.58%
149	Corporates	106	0	0	0	13	0	0	0	78	1	0	0	0	0	0
150	Corporates - Of Which: Specialised Lending	39	3	0	0	311	0	0	0	28	0	3	1	0	0	100.00%
151	Corporates - Of Which: SME	39	1	0	0	10	0	0	0	28	11	1	0	0	1	53.94%
152	Retail	37	1	0	0	10	0	0	0	28	9	1	0	0	0	50.77%
153	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
154	Retail - Secured on real estate property - Of Which: SME	36	1	0	0	10	0	0	0	27	9	1	0	0	0	50.77%
155	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	73.17%
156	Retail - Qualifying Revolving	2	0	0	0	1	0	0	0	0	2	0	0	0	0	69.61%
157	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
158	Retail - Other Retail - Of Which: SME	2	0	0	0	1	0	0	0	0	2	0	0	0	0	69.61%
159	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
160	Equity	22	0			92	0			11	0	0	0	0	0	0
161	Securitisation															
162	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	0
163	IRB TOTAL	14,690	91	44	0	3,699	32	10	0	9,602	1,253	91	10	37	34	37.99%

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
163	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
164	Central governments	78	0	0	0	29	0	0	0	0	0	0	0	0	0	0
165	Institutions	3	0	70	0	1	0	23	0	76	4	0	0	0	0	100.00%
166	Corporates	3,381	262	792	73	2,074	62	653	0	3,371	757	335	24	31	248	73.95%
167	Corporates - Of Which: Specialised Lending	4	21	573	72	11	17	641	0	640	120	94	7	4	58	61.94%
168	Corporates - Of Which: SME	1,700	210	0	0	972	35	0	0	1,209	487	209	12	19	161	76.88%
169	Retail	1,799	83	0	0	468	9	0	0	1,405	394	83	6	15	61	73.61%
170	Retail - Secured on real estate property	1,341	47	0	0	274	2	0	0	1,060	280	47	3	7	28	58.79%
171	Retail - Secured on real estate property - Of Which: SME	150	12	0	0	47	2	0	0	108	42	12	1	2	7	56.80%
172	Retail - Secured on real estate property - Of Which: non-SME	1,191	35	0	0	227	0	0	0	952	238	35	1	6	21	59.49%
173	Retail - Qualifying Revolving	125	5	0	0	26	0	0	0	92	33	5	0	1	5	99.38%
174	Retail - Other Retail	333	31	0	0	167	8	0	0	252	81	31	4	7	28	91.92%
175	Retail - Other Retail - Of Which: SME	297	24	0	0	156	8	0	0	226	71	24	3	6	22	92.16%
176	Retail - Other Retail - Of Which: non-SME	35	6	0	0	11	0	0	0	26	9	6	1	1	6	91.03%
177	Equity	2	0			4	0			0	0	0	0	0	0	0
178	Securitisation															
179	Other non-credit obligation assets	163	0			163	0			163	0	0	0	0	0	0
180	IRB TOTAL	5,426	346	862	73	2,740	72	676	0	5,015	1,155	418	30	46	309	73.90%

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
181	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
182	Central governments	261	0	363	0	158	0	192	0	363	0	0	0	0	0	0
183	Institutions	13	0	18	0	7	0	10	0	28	0	0	0	0	0	0
184	Corporates	2,099	0	2,746	208	76	0	2,390	0	2,161	774	207	15	21	168	80.80%
185	Corporates - Of Which: Specialised Lending	110	0	0	0	35	0	0	0	101	9	0	0	0	0	0
186	Corporates - Of Which: SME	34	0	1,368	101	15	0	1,099	0	930	465	101	11	15	90	89.27%
187	Retail	2	0	0	0	1	0	0	0	2	1	0	0	0	0	95.88%
188	Retail - Secured on real estate property	1	0	0	0	1	0	0	0	1	0	0	0	0	0	0
189	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
190	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	1	0	0	0	1	0	0	0	0	0	0
191	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	97.99%
192	Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	0	0	0	0	77.18%
193	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100.00%
194	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0	76.60%
195	Equity	1	0			4	0			0	0	0	0	0	0	0
196	Securitisation															
197	Other non-credit obligation assets	140	0			114	0			140	0	0	0	0	0	0
198	IRB TOTAL	626	0	3,127	208	361	0	2,592	0	2,693	775	208	16	21	168	80.81%

2021 EU-wide Stress Test: Credit risk IRB
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RowNum	um	(min EUR, %)	Baseline Scenario																										
			31/12/2021						31/12/2022						31/12/2023														
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure						
1	Central banks	5,290	0	0	0	0	0	0	5,290	0	0	0	0	0	5,290	0	0	0	0	0	0	0	0	0					
2	Central governments	6,279	22	27	1	1	1	14	6,279	23	29	1	1	15	6,272	25	32	1	1	1	1	1	1	1					
3	Institutions	19,426	1,255	37	3	5	31	82,599%	19,357	1,316	46	3	4	35	19,162	1,503	54	3	5	38	3	5	38	71,099%					
4	Corporates	190,753	44,112	15,605	470	1,084	9,204	58,999%	181,365	50,849	18,255	405	1,024	10,096	55,396%	182,588	47,142	20,739	413	951	10,886	52,555%	182,588	47,142	20,739	413	951	10,886	52,555%
5	Corporates - Of Which: Specialised Lending	16,113	4,441	1,453	46	99	728	30,079%	14,240	5,978	1,790	36	115	812	45,356%	16,137	2,119	2,119	36	118	894	42,199%	16,137	2,119	2,119	36	118	894	42,199%
6	Corporates - Of Which: SME	28,795	13,910	5,381	105	403	3,574	64,049%	25,268	16,643	6,374	98	367	3,827	60,039%	26,158	14,977	7,150	101	353	4,058	56,759%	26,158	14,977	7,150	101	353	4,058	56,759%
7	Retail	82,431	29,885	6,071	137	1,390	3,312	54,579%	83,137	27,799	7,451	135	1,220	3,680	49,496%	83,795	25,945	8,647	133	1,105	4,003	46,303%	83,795	25,945	8,647	133	1,105	4,003	46,303%
8	Retail - Secured on real estate property	64,325	20,911	3,686	54	64	1,448	39,299%	65,072	19,201	4,649	51	780	1,620	34,846%	66,136	17,326	5,459	52	681	1,761	32,266%	66,136	17,326	5,459	52	681	1,761	32,266%
9	Retail - Secured on real estate property - Of Which: SME	2,556	2,224	531	4	70	241	45,339%	2,483	2,194	634	4	63	2,655	40,286%	2,443	2,139	729	4	61	268	36,799%	2,443	2,139	729	4	61	268	36,799%
10	Retail - Secured on real estate property - Of Which: non-SME	61,769	18,687	3,155	50	810	1,207	38,286%	62,588	17,007	4,015	47	717	1,245	33,996%	63,694	15,186	4,730	48	620	1,493	31,569%	63,694	15,186	4,730	48	620	1,493	31,569%
11	Retail - Qualifying Revolving	2,720	2,441	311	7	22	291	93,366%	2,713	2,418	342	7	19	310	90,719%	2,706	2,398	369	7	18	328	88,933%	2,706	2,398	369	7	18	328	88,933%
12	Retail - Other Retail	15,387	6,532	2,073	76	488	1,574	75,899%	15,522	6,180	2,460	77	421	1,751	71,179%	14,952	6,222	2,819	74	405	1,914	67,929%	14,952	6,222	2,819	74	405	1,914	67,929%
13	Retail - Other Retail - Of Which: SME	6,916	2,832	1,740	42	129	1,377	79,159%	6,666	2,870	1,952	43	112	1,469	75,256%	6,352	2,978	2,159	41	110	1,559	72,199%	6,352	2,978	2,159	41	110	1,559	72,199%
14	Retail - Other Retail - Of Which: non-SME	8,470	3,700	334	34	359	196	58,866%	8,856	3,310	508	33	309	281	65,424%	8,601	3,244	659	33	296	354	53,959%	8,601	3,244	659	33	296	354	53,959%
15	Equity	148	0	2	1	0	1	34,259%	147	0	4	0	0	0	34,159%	145	0	5	0	0	2	0	0	0	34,129%				
16	Securitisation	3,655	1,438	0	0	0	0	0	2,655	1,438	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
17	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
18	IRB TOTAL	306,983	76,712	21,741	612	2,481	12,562	57,789%	298,226	81,425	25,785	545	2,249	13,827	53,624%	299,907	76,053	29,477	551	2,061	14,957	50,749%	299,907	76,053	29,477	551	2,061	14,957	50,749%

RowNum	um	(min EUR, %)	Baseline Scenario																										
			31/12/2021						31/12/2022						31/12/2023														
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure						
19	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
20	Central governments	1,169	0	0	1	1	1	43,866%	1,168	0	4	1	2	41,899%	1,166	0	1	0	0	0	0	0	0	0	0				
21	Institutions	2,785	614	26	1	2	24	92,699%	2,756	641	28	1	3	25	90,759%	2,728	668	29	1	3	26	88,379%	2,728	668	29	1	3	26	88,379%
22	Corporates	54,067	11,874	8,122	252	495	5,446	67,059%	52,763	12,186	9,115	194	457	5,878	64,499%	54,543	9,649	9,872	202	390	6,206	62,869%	54,543	9,649	9,872	202	390	6,206	62,869%
23	Corporates - Of Which: Specialised Lending	4,577	1,661	519	22	63	269	51,779%	3,578	2,538	641	14	69	311	48,459%	3,873	2,134	751	16	64	349	46,479%	3,873	2,134	751	16	64	349	46,479%
24	Corporates - Of Which: SME	7,238	4,732	3,327	54	234	2,404	72,249%	7,283	4,429	3,605	45	209	2,529	70,169%	8,019	3,489	3,810	49	181	2,622	68,819%	8,019	3,489	3,810	49	181	2,622	68,819%
25	Retail	42,791	9,522	4,214	75	672	2,523	59,879%	42,688	8,972	4,887	74	580	2,729	55,859%	43,607	7,464	5,464	73	483	2,906	53,309%	43,607	7,464	5,464	73	483	2,906	53,309%
26	Retail - Secured on real estate property	37,300	7,515	2,697	41	594	1,301	48,249%	37,286	7,019	3,207	38	514	1,437	44,799%	38,543	5,354	3,616	39	420	1,945	42,739%	38,543	5,354	3,616	39	420	1,945	42,739%
27	Retail - Secured on real estate property - Of Which: SME	1,452	780	339	3	50	213	62,729%	1,439	749	383	3	44	224	58,409%	1,402	748	421	3	42	233	55,369%	1,402	748	421	3	42	233	55,369%
28	Retail - Secured on real estate property - Of Which: non-SME	35,848	6,735	2,358	38	545	1,088	46,159%	35,847	6,270	2,824	35	470	1,213	42,959%	37,140	4,606	3,195	36	378	1,712	41,069%	37,140	4,606	3,195	36	378	1,712	41,069%
29	Retail - Qualifying Revolving	0	0	0	0	0	0	94,989%	0	0	0	0	0	0	92,859%	0	0	0	0	0	0	0	0	0	0				
30	Retail - Other Retail	5,491	2,005	1,517	34	78	1,222	80,559%	5,382	1,953	1,688	36	66	1,292	76,959%	5,062	2,111	1,840	62	62	1,362	74,089%	5,062	2,111	1,840	62	62	1,362	74,089%
31	Retail - Other Retail - Of Which: SME	5,490	2,003	1,515	34	78	1,221	80,569%	5,380	1,950	1,678	36	66	1,292	76,969%	5,062	2,108	1,838	62	62	1,362	74,109%	5,062	2,108	1,838	62	62	1,362	74,109%
32	Retail - Other Retail - Of Which: non-SME	2	3	1	0	0	1	62,219%	2	3	1	0	0	1	56,379%	2	3	2	0	0	1	52,969%	2	3	2	0	0	1	52,969%
33	Equity	0	0	0	0	0	0	39,249%	0	0	0	0	0	0	39,249%	0	0	0	0	0	0	0	0	0	0				
34	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
35	Other non-credit obligation assets	8	0	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
36	IRB TOTAL	100,822	22,010	12,365	328	1,170	7,994	64,659%	99,362	21,800	14,034	269	1,040	8,635	61,539%	102,052	17,782	15,363	276	875	9,142	59,519%	102,052	17,782	15,363	276	875	9,142	59,519%

RowNum	um	(min EUR, %)	Baseline Scenario																										
			31/12/2021						31/12/2022						31/12/2023														
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure						
37	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
38	Central governments	0	3	0	0	0	0	1,009%	0	3	0	0	0	0	1,009%	0	0	0	0	0	0	0	0	0	0				
39	Institutions	810	23	1	0	0	0	27,429%	805	28	1	0	0	0	27,189%	795	37	2	0	0	0	0	0	0	0				
40	Corporates	56,339	15,497	2,445	56	253	1,087	44,469%	51,656	19,509	3,116	50	240	1,240	39,789%	51,766	18,700	3,810	50	243	1,389	36,399%	51,766	18,700	3,810	50	243	1,389	36,399%
41	Corporates - Of Which: Specialised Lending	2,525	1,178	147	1																								

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RowNum		Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
145	(min EUR, %)	2,139	0	0	0	0	0	2,139	0	0	0	0	0	0	2,139	0	0	0	0	0	0	0	0
146	Central banks	62	0	0	0	0	10.72%	62	0	0	0	0	0	10.72%	62	0	0	0	0	0	0	0	10.72%
147	Central governments	1,080	14	0	0	0	79.84%	1,070	24	1	0	0	1	79.46%	1,059	35	1	0	0	0	0	1	79.08%
148	Institutions	6,475	994	129	3	35	45.39%	6,469	972	157	3	33	68	43.46%	6,576	837	186	3	28	78	3	28	42.09%
149	Corporates	70	9	0	0	0	6.80%	64	15	0	0	0	0	6.84%	58	20	0	0	0	1	0	0	6.83%
150	Corporates - Of Which: Specialised Lending	25	3	3	0	0	93.37%	23	5	4	0	0	3	84.18%	21	6	5	0	0	0	0	0	74.41%
151	Corporates - Of Which: SME	27	11	2	0	0	39.06%	29	9	2	0	0	1	32.48%	26	11	3	0	0	0	0	1	28.57%
152	Retail	9	2	0	0	1	33.81%	27	8	2	0	0	1	27.64%	25	10	2	0	0	0	0	1	24.06%
153	Retail - Secured on real estate property	0	0	0	0	0	7.08%	0	0	0	0	0	0	7.09%	0	0	0	0	0	0	0	0	7.02%
154	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	33.87%	0	0	0	0	0	0	33.87%	0	0	0	0	0	0	0	0	33.87%
155	Retail - Secured on real estate property - Of Which: non-SME	27	9	2	0	1	88.61%	27	8	2	0	0	1	87.94%	25	10	2	0	0	0	0	1	24.12%
156	Retail - Qualifying Revolving	0	0	0	0	0	52.54%	1	1	0	0	0	0	45.23%	1	1	0	0	0	0	0	0	41.72%
157	Retail - Other Retail	0	2	0	0	0	55.38%	0	0	0	0	0	0	55.70%	0	0	0	0	0	0	0	0	56.04%
158	Retail - Other Retail - Of Which: SME	0	0	0	0	0	52.34%	1	1	0	0	0	0	44.44%	1	1	0	0	0	0	0	0	40.57%
159	Retail - Other Retail - Of Which: non-SME	10	2	0	0	0	39.85%	10	0	0	0	0	0	39.84%	10	0	0	0	0	0	0	0	39.84%
160	Equity	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	0	
161	Securitisation	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	0	
162	Other non-credit obligation assets	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	0	
162	IRB TOTAL	9,795	1,019	131	3	35	45.37%	9,779	1,005	160	3	33	70	43.44%	9,873	883	190	3	28	80	3	28	42.08%

RowNum		Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
163	(min EUR, %)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
164	Central banks	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	40.00%
165	Central governments	75	5	0	0	0	80.69%	74	6	1	0	0	0	73.41%	74	6	1	0	0	0	0	0	68.65%
166	Institutions	3,250	810	403	16	32	71.32%	3,334	657	471	18	24	314	66.71%	3,265	659	539	28	24	341	18	24	63.28%
167	Corporates	593	145	117	8	67	57.06%	563	150	141	8	74	63.64%	515	174	165	7	5	84	7	5	84	51.04%
168	Corporates - Of Which: Specialised Lending	1,157	509	240	5	20	76.87%	1,311	325	270	7	14	194	72.65%	1,307	300	299	7	13	207	7	13	69.29%
169	Corporates - Of Which: SME	1,368	362	152	5	13	51.88%	1,335	343	204	5	11	91	44.87%	1,318	316	249	5	10	102	5	10	40.97%
170	Retail	1,039	257	92	2	7	35.85%	1,007	254	126	2	7	37	29.18%	991	239	158	2	6	41	2	6	25.65%
171	Retail - Secured on real estate property	103	38	21	0	0	39.52%	90	46	26	0	1	5	24.44%	94	36	32	0	1	10	0	1	31.08%
172	Retail - Secured on real estate property - Of Which: SME	336	219	71	1	6	24.76%	318	208	100	1	6	28	27.79%	297	203	126	1	6	31	1	6	24.28%
173	Retail - Secured on real estate property - Of Which: non-SME	89	31	11	0	1	66.33%	85	30	15	0	1	9	56.95%	83	30	18	0	1	10	0	1	53.18%
174	Retail - Qualifying Revolving	240	74	50	3	5	78.37%	243	58	62	3	4	46	73.83%	244	47	72	3	3	52	3	3	71.32%
175	Retail - Other Retail	215	65	41	3	4	78.72%	219	51	52	3	3	39	74.69%	219	42	61	3	2	44	3	2	72.36%
176	Retail - Other Retail - Of Which: SME	25	8	9	0	0	76.71%	24	8	10	0	0	7	69.51%	25	6	12	0	0	0	0	8	65.84%
177	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	0	
178	Equity	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	0	
179	Securitisation	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	0	
180	Other non-credit obligation assets	163	0	0	0	0		163	0	0	0	0	0		163	0	0	0	0	0	0	0	
180	IRB TOTAL	4,857	1,177	556	22	45	66.00%	4,908	1,006	676	23	36	406	60.13%	4,820	981	788	23	34	443	23	34	56.24%

RowNum		Baseline Scenario																						
		31/12/2021				31/12/2022				31/12/2023														
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
181	(min EUR, %)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
182	Central banks	362	0	0	0	0	40.00%	362	0	1	0	0	0	40.00%	361	0	1	0	0	0	0	0	0	40.00%
183	Central governments	28	0	0	0	0	67.53%	28	1	0	0	0	0	67.45%	28	1	0	0	0	0	0	0	0	67.39%
184	Institutions	2,079	767	297	13	17	81.19%	1,871	906	347	13	16	277	78.53%	1,909	831	403	14	17	308	14	17	76.32%	
185	Corporates	84	24	2	0	0	16.95%	69	38	3	0	0	1	17.90%	61	45	3	0	1	1	0	1	18.87%	
186	Corporates - Of Which: Specialised Lending	898	440	157	8	12	83.79%	836	476	183	8	10	150	81.82%	840	341	214	9	9	172	9	9	80.10%	
187	Corporates - Of Which: SME	1	1	0	0	0	59.00%	1	1	0	0	0	0	53.01%	1	1	1	0	0	0	0	0	50.70%	
188	Retail	1	0	0	0	0	30.87%	1	0	0	0	0	0	30.62%	1	0	0	0	0	0	0	0	30.44%	
189	Retail - Secured on real estate property	0	0	0	0	0	1.00%	0	0	0	0	0	0	1.00%	0	0	0	0	0	0	0	0	1.00%	
190	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	31.11%	1	0	0	0	0	0	30.86%	1	0	0	0	0	0	0	0	30.69%	
191	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	98.74%	0	0	0	0	0	0	97.81%	0	0	0	0	0	0	0	0	97.12%	
192	Retail - Qualifying Revolving	0	0	0	0	0	67.57%	0	0	0	0	0	0	66.59%	0	0	0	0	0	0	0	0	65.87%	
193	Retail - Other Retail	0	0	0	0	0	98.84%	0	0	0	0	0	0	97.95%	0	0	0	0	0	0	0	0	97.24%	
194	Retail - Other Retail - Of Which: SME	0	0	0	0	0	67.41%	0	0	0	0	0	0	66.51%	0	0	0	0	0	0	0	0	65.81%	
195	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	0		
196	Equity	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	0		
197	Securitisation	140	0	0	0	0		140	0	0	0	0	0		140	0	0	0	0	0	0	0		
198	Other non-credit obligation assets	2,610	768	296	14	17	81.11%	2,401	927	348														

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RowNum	um	(min EUR, %)	Adverse Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks	5,290	0	0	0	0	0	0	5,290	0	0	0	0	0	5,290	0	0	0	0	0	0	0	0
2	Central governments	6,276	23	29	2	1	15	51.65%	6,272	22	33	2	11	17	49.94%	6,265	24	39	2	1	15	48.26%	
3	Institutions	19,094	1,594	41	6	10	34	81.10%	18,650	2,011	59	6	15	43	73.06%	18,263	2,382	74	6	15	51	68.91%	
4	Corporates	169,415	64,067	16,967	891	2,368	10,433	61.49%	162,961	65,907	21,602	842	2,177	12,431	57.54%	163,575	60,955	25,940	799	1,777	14,337	55.27%	
5	Corporates - Of Which: Specialised Lending	15,265	5,147	1,596	96	213	877	54.98%	14,449	5,460	2,099	86	200	1,055	50.28%	13,915	5,522	2,571	74	195	1,221	47.49%	
6	Corporates - Of Which: SME	25,711	16,645	5,938	191	750	3,096	65.70%	23,798	17,776	7,132	164	681	4,403	61.73%	23,660	16,475	8,120	148	485	4,837	59.57%	
7	Retail	79,494	32,658	6,284	195	1,917	3,570	56.80%	77,170	33,239	7,978	184	1,771	4,140	51.89%	74,783	34,119	9,485	162	1,701	4,658	49.08%	
8	Retail - Secured on real estate property	62,464	22,644	3,814	82	1,225	1,889	41.67%	61,086	22,873	4,963	80	1,133	1,859	37.45%	59,858	23,099	5,565	73	1,068	2,095	35.11%	
9	Retail - Secured on real estate property - Of Which: SME	2,406	2,351	554	7	105	268	48.37%	2,225	2,399	687	6	101	297	43.19%	2,040	2,464	807	5	99	323	40.01%	
10	Retail - Secured on real estate property - Of Which: non-SME	60,058	20,293	3,260	75	1,120	1,321	40.53%	58,861	20,474	4,276	73	1,022	1,562	38.53%	57,818	20,635	5,158	67	868	1,772	34.35%	
11	Retail - Qualifying Revolving	2,643	2,510	320	10	31	304	59.04%	2,618	2,497	358	10	288	331	92.63%	2,606	2,476	391	9	27	356	91.13%	
12	Retail - Other Retail	14,388	7,455	2,150	103	661	1,676	77.96%	13,467	7,868	2,657	94	610	1,950	73.38%	12,319	8,544	3,129	607	2,205	70,466	70.46%	
13	Retail - Other Retail - Of Which: SME	6,307	3,407	1,775	53	200	1,428	80.49%	5,458	3,976	2,055	47	191	1,572	76.59%	4,499	4,663	2,127	36	191	1,711	73.54%	
14	Retail - Other Retail - Of Which: non-SME	8,081	4,048	375	51	461	248	66.00%	8,009	3,892	602	48	419	378	62.44%	7,820	3,881	803	44	166	494	61.52%	
15	Equity	148	0	0	0	0	0	39.55%	145	0	0	0	0	0	39.26%	143	0	0	0	0	0	39.22%	
16	Securitisation	2,655	1,438	0	0	0	0	0	2,655	1,438	0	0	0	0	0	1,438	0	0	0	0	0	0	
17	Other non-credit obligation assets	282,361	99,750	23,324	1,096	4,296	14,052	60.25%	273,142	102,617	29,677	1,035	3,863	16,632	56.04%	270,973	98,917	35,547	930	3,495	19,066	53.64%	
18	IRB TOTAL																						

RowNum	um	(min EUR, %)	Adverse Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
20	Central governments	1,168	0	0	0	1	0	0	1,168	0	7	2	0	0	3	41.14%	1,160	0	0	0	0	0	0
21	Institutions	2,758	640	27	1	4	25	92.91%	2,753	642	30	1	7	27	88.72%	2,825	567	33	1	4	28	85.43%	
22	Corporates	44,124	21,542	8,398	426	887	5,671	67.53%	44,875	19,016	10,172	428	813	6,552	64.42%	45,403	16,729	11,932	382	657	7,426	62.24%	
23	Corporates - Of Which: Specialised Lending	3,922	2,282	553	43	120	290	52.57%	3,633	2,347	777	38	112	378	48.69%	3,460	2,293	1,004	33	105	467	46.47%	
24	Corporates - Of Which: SME	6,776	5,133	3,408	98	358	2,466	72.35%	5,552	5,876	3,889	90	329	2,711	69.71%	5,990	4,978	4,349	80	198	2,947	67.76%	
25	Retail	41,628	10,657	4,243	91	978	2,586	60.85%	39,573	11,947	5,007	902	902	2,864	57.25%	38,410	12,410	3,708	74	839	3,122	54.79%	
26	Retail - Secured on real estate property	36,681	8,126	2,705	51	852	1,344	49.69%	35,426	8,833	3,254	50	781	1,519	46.69%	35,189	8,590	3,725	47	719	1,672	44.78%	
27	Retail - Secured on real estate property - Of Which: SME	1,361	863	347	4	70	217	62.51%	1,234	935	402	4	69	232	57.84%	1,131	990	450	3	68	246	54.65%	
28	Retail - Secured on real estate property - Of Which: non-SME	35,320	7,264	2,358	47	781	1,127	47.80%	34,192	7,898	2,852	46	712	1,287	45.12%	34,057	7,600	3,285	44	651	1,426	43.43%	
29	Retail - Qualifying Revolving	0	0	0	0	0	0	94.87%	0	0	0	0	0	0	92.61%	0	0	0	0	0	0	91.05%	
30	Retail - Other Retail	4,947	2,530	1,537	39	126	1,241	80.76%	4,167	3,114	1,753	35	122	1,347	76.94%	3,221	3,820	1,973	26	120	1,455	73.74%	
31	Retail - Other Retail - Of Which: SME	4,945	2,527	1,536	39	126	1,241	80.78%	4,145	3,111	1,752	35	122	1,346	76.85%	3,220	3,817	1,971	26	120	1,454	73.76%	
32	Retail - Other Retail - Of Which: non-SME	1	4	1	0	0	0	61.43%	1	3	2	0	0	1	55.21%	2	3	2	0	0	1	51.88%	
33	Equity	0	0	0	0	0	0	47.73%	0	0	0	0	0	0	47.73%	0	0	0	0	0	0	47.73%	
34	Securitisation	8	0	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0	0	0	0	0	
35	Other non-credit obligation assets	89,686	32,839	12,671	519	1,869	8,283	65.37%	88,374	31,606	15,216	516	1,723	9,449	62.10%	87,807	29,706	17,684	459	1,501	10,586	59.86%	
36	IRB TOTAL																						

RowNum	um	(min EUR, %)	Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
37	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	Institutions	810	23	1	0	0	0	28.78%	804	28	2	0	0	0	28.56%	795	37	2	0	0	1	28.46%
40	Corporates	49,414	21,941	2,926	160	871	1,511	51.62%	48,817	24,200	4,264	134	804	2,017	47.31%	43,892	24,910	5,479	113	613	2,500	45.63%
41	Corporates - Of Which: Specialised Lending	2,620	1,059	171	5	23	112	65.89%	2,550	1,065	234	3	22	133	56.64%	2,491	1,044	274	18	144	144	52.62%
42	Corporates - Of Which: SME	11,367	7,199	905	32	170	431	47.63%	10,465	7,763	1,243	18	161	535	43.07%	10,340	7,674	1,457	17	130	600	41.22%
43	Retail	24,007	7,735	771	49	248	239	31.05%	23,964	7,236	1,224	45	238	353	28.86%	23,154	7,744	1,615	40	245	455	28.15%
44	Retail - Secured on real estate property	17,115	5,477	483	12	40	56	11.64%	17,172	5,123	781	12	38	85	10.88%	16,487	5,552	1,038	10	41	110	10.62%
45	Retail - Secured on real estate property - Of Which: SME	411	240	46	0	4	8	18.07%	396	235	66	0	4	11	15.99%	406	211	79	0	3	12	15.19%
46	Retail - Secured on real estate property - Of Which: non-SME	16,703	5,238	437	12	36	48	10.97%	16,776	4,888	715	11	35	74	10.41%	16,081	5,341	956	10	37	98	10.24%
47	Retail - Qualifying Revolving	1,748	236	31	5	9	21	69.40%	1,749	221	45	4	8	30	66.07%	1,751	206	57	9	37	64.89%	
48	Retail - Other Retail	5,145	2,022	257	33	199	162	62.97%	5,043	1,962	399	29	191	239	49.88%	4,915	1,966	523	26	156	306	58.88%
49	Retail - Other Retail - Of Which: SME	799	275	85	5	21	55	64.07%	767	281	112	4	19	67	59.66%	804	227	129	4	17	75	57.68%
50	Retail - Other Retail - Of Which: non-SME	4,346	1,747	171	27	179	107	62.42%	4,276	1,701	287	25	172	172	59.97%	4,112</						

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RowNum	(min EUR, %)	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145		2,139	0	0	0	0	0	2,139	0	0	0	0	0	0	2,139	0	0	0	0	0	0	0
146		62	0	0	0	0	11.00%	62	0	0	0	0	0	11.00%	62	0	0	0	0	0	0	11.00%
147		1,080	14	0	0	0	80.51%	1,070	24	1	0	0	1	80.12%	1,059	35	1	0	0	0	1	79.74%
148		5,725	1,727	145	6	51	77	5,922	1,481	195	6	48	98	50.35%	5,940	1,416	242	6	47	118	48.79%	
149		70	9	0	0	0	25.63%	63	15	0	0	0	0	25.23%	58	20	1	0	1	0	1	24.87%
150		28	0	4	0	0	91.88%	25	3	4	0	3	86.06%	22	5	5	0	4	0	0	4	76.10%
151		25	13	2	0	0	39.46%	26	12	2	0	0	1	32.75%	24	13	3	0	0	1	29.30%	
152		25	11	2	0	1	33.38%	25	11	2	0	0	1	27.32%	23	12	3	0	0	1	24.27%	
153		0	0	0	0	0	14.11%	0	0	0	0	0	0	14.08%	0	0	0	0	0	0	14.01%	
154		24	11	2	0	1	33.42%	25	10	2	0	0	1	27.26%	23	12	3	0	0	1	24.31%	
155		0	0	0	0	0	98.95%	0	0	0	0	0	0	98.09%	0	0	0	0	0	0	97.39%	
156		0	2	0	0	0	57.01%	1	1	0	0	0	0	49.64%	1	1	0	0	0	0	47.09%	
157		0	0	0	0	0	62.88%	0	0	0	0	0	0	63.32%	0	0	0	0	0	0	63.76%	
158		0	2	0	0	0	56.56%	1	1	0	0	0	0	48.51%	1	1	0	0	0	0	45.65%	
159		10	0	0	0	0	48.46%	10	0	0	0	0	0	48.45%	10	0	1	0	0	0	48.43%	
160		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
161		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
162		9,043	1,754	148	6	51	78	9,229	1,518	198	6	48	100	50.22%	9,234	1,464	247	6	47	120	48.67%	

RowNum	(min EUR, %)	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
164		0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	40.00%
165		73	7	1	0	0	76.62%	71	9	1	0	0	1	67.44%	68	11	1	0	0	1	62.58%	
166		3,110	910	444	29	58	74.75%	3,027	903	533	27	52	382	71.76%	2,880	969	614	24	49	428	69.77%	
167		581	142	131	14	7	60.00%	546	146	163	13	7	94	68.93%	481	183	193	11	9	111	58.13%	
168		1,048	600	258	7	38	80.47%	1,064	544	297	8	34	229	77.23%	1,040	533	332	7	30	249	74.94%	
169		1,310	408	164	9	25	55.52%	1,232	423	227	7	23	113	49.64%	1,150	428	229	6	21	130	46.66%	
170		996	293	99	3	16	37.69%	937	310	142	3	16	45	31.87%	883	328	177	2	15	52	29.14%	
171		98	42	22	1	5	43.51%	95	38	29	1	4	12	39.89%	80	47	34	0	4	13	37.98%	
172		898	251	77	2	11	28	36.01%	842	271	113	2	11	24	29.83%	802	281	143	2	11	39	27.02%
173		87	32	12	1	2	69.95%	78	35	17	0	2	11	62.24%	73	36	21	1	13	13	59.11%	
174		227	83	53	5	7	85.66%	217	78	68	4	6	57	83.18%	195	88	80	4	5	66	81.91%	
175		203	75	44	5	7	87.26%	195	69	57	4	6	49	85.49%	173	81	68	3	5	57	84.56%	
176		24	8	9	0	0	77.89%	22	9	11	0	8	71.24%	22	7	13	0	0	5	67.86%		
177		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
178		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
179		163	0	0	0	0	0	163	0	0	0	0	0	0	163	0	0	0	0	0	0	
180		4,657	1,324	608	38	83	69.57%	4,493	1,335	761	34	75	496	65.15%	4,262	1,433	894	30	70	559	62.55%	

RowNum	(min EUR, %)	Adverse Scenario																			
		31/12/2021							31/12/2022							31/12/2023					
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
181		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
182		362	0	1	0	0	40.00%	361	0	2	0	0	1	40.00%	360	0	3	0	0	1	40.00%
183		27	0	0	0	0	70.36%	26	2	0	0	0	0	70.06%	26	2	0	0	0	0	69.81%
184		2,067	766	310	24	23	84.79%	2,016	743	384	23	20	315	83.03%	1,902	789	452	21	21	362	80.12%
185		84	24	2	0	0	28.18%	69	38	3	0	1	1	29.16%	61	45	4	0	1	1	30.04%
186		875	464	157	12	15	87.13%	894	408	193	12	12	165	85.37%	845	423	227	11	13	191	83.93%
187		2	0	0	0	0	58.09%	1	1	0	0	0	0	54.54%	1	1	1	0	0	0	53.11%
188		1	0	0	0	0	32.21%	1	0	0	0	0	0	31.51%	1	0	0	0	0	0	30.87%
189		0	0	0	0	0	1.00%	0	0	0	0	0	0	1.00%	0	0	0	0	0	0	1.00%
190		1	0	0	0	0	32.44%	1	0	0	0	0	0	31.89%	0	0	0	0	0	0	31.22%
191		0	0	0	0	0	98.47%	0	0	0	0	0	0	97.17%	0	0	0	0	0	0	96.13%
192		0	0	0	0	0	69.88%	0	0	0	0	0	0	67.93%	0	0	0	0	0	0	66.75%
193		0	0	0	0	0	98.81%	0	0	0	0	0	0	97.82%	0	0	0	0	0	0	96.99%
194		0	0	0	0	0	69.77%	0	0	0	0	0	0	67.87%	0	0	0	0	0	0	66.70%
195		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
196		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
197		140	0	0	0	0	0	140	0	0	0	0	0	0	140	0	0	0	0	0	0
198		2,597	768	311	24	22	84.62%	2,544	746	386	23	20	316	81.78%	2,428	792	456	21	21	364	79.85%

2021 EU-wide Stress Test: Credit risk STA
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Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
1		150,677	0	321	0	150,192	63	0	1	0	0	0.00%
2		135,561	2	15,272	3	82,251	1,957	3	18	3	0	13.31%
3		30,042	10	557	11	14,988	2,119	19	5	16	9	46.84%
4		10,823	2	913	3	3,895	235	7	56	11	5	69.33%
5		3,749	0	9	0	910	0	0	0	0	0	0.00%
6		2,073	0	0	0	271	100	0	0	5	0	0.00%
7		9,800	0	1,806	2	3,550	988	45	4	0	42	93.88%
8		35,725	1,343	33,318	1,477	27,005	7,721	3,638	205	393	2,315	63.65%
9		8,702	590	7,348	648	6,258	2,690	1,601	62	192	1,020	63.69%
10		24,596	682	16,654	747	18,070	7,341	2,210	230	495	1,545	69.89%
11		4,448	203	2,899	236	3,716	811	713	28	37	510	71.54%
12		9,030	536	3,773	537	6,401	2,790	1,210	103	63	673	55.66%
13		2,802	442	1,277	442	1,637	1,167	939	16	43	487	52.42%
14		1,747	0	2,620	0	915	108	0	129	8	0	0.00%
15		262	0	55	0	1	261	0	0	1	0	0.00%
16		1,467	0	627	0	1,134	333	0	3	0	0	0.00%
17		6	0	6	0	1	0	0	0	0	0	0.00%
18		7,152	0	13,825	0	5,000	4	0	0	0	0	0.00%
19		17,076	0	14,729	0	15,023	42	3	13	0	0	0.00%
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Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
22		72,780	0	18	0	72,559	0	0	0	0	0	0.00%
23		87,537	0	14,140	0	56,225	1,703	0	11	2	0	41.20%
24		1,484	10	296	11	1,139	235	19	4	2	9	46.72%
25		1,543	2	713	2	1,459	137	6	53	0	4	71.31%
26		0	0	0	0	0	0	0	0	0	0	0.00%
27		0	0	0	0	0	0	0	0	0	0	0.00%
28		3,570	2	1,136	2	2,148	937	44	2	0	42	94.43%
29		13,885	585	13,354	643	10,177	3,727	1,677	55	129	1,106	65.96%
30		3,694	377	3,177	399	2,226	1,523	1,078	15	78	712	66.03%
31		12,894	350	8,495	371	7,981	5,375	1,288	130	328	930	72.70%
32		1,615	110	979	118	1,052	694	492	11	29	382	77.59%
33		3,263	440	1,417	440	1,818	1,514	991	7	63	351	55.62%
34		2,005	385	794	385	1,049	1,002	864	4	43	479	55.42%
35		1,485	0	2,228	0	753	11	0	102	5	0	0.00%
36		0	0	0	0	0	0	0	0	0	0	0.00%
37		537	0	221	0	507	32	0	2	0	0	0.00%
38		0	0	0	0	0	0	0	0	0	0	0.00%
39		6,487	0	13,135	0	4,843	4	0	0	0	0	0.00%
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Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
43		37,766	0	0	0	37,757	2	0	0	0	0	0.00%
44		1,738	0	0	0	1,552	2	0	0	0	0	0.00%
45		20,924	0	1	0	8,692	270	0	12	0	0	0.00%
46		7,727	0	27	0	1,937	0	0	0	0	0	0.00%
47		0	0	0	0	0	0	0	0	0	0	0.00%
48		0	0	0	0	0	0	0	0	0	0	0.00%
49		921	0	84	0	358	0	0	1	0	0	100.00%
50		2,625	36	2,052	47	2,058	176	78	3	6	42	54.10%
51		322	2	266	3	309	64	10	1	3	7	69.54%
52		277	10	158	13	217	68	24	0	0	15	57.86%
53		63	4	3								

2021 EU-wide Stress Test: Credit risk STA
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Row Number	Description	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Risk exposure amounts			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure				
85	Central banks	4,189	0	0	0	4,205	0	0	0	0	0	0.00%
86	Central governments	3,848	0	20	0	2,477	0	0	1	0	0	0.00%
87	Regional governments or local authorities	336	0	67	0	266	2	0	1	0	0	66.50%
88	Public sector entities	195	0	72	0	170	0	0	2	0	0	0.00%
89	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
90	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
91	Institutions	19	0	7	0	12	7	0	0	0	0	0.00%
92	Corporates	2,006	121	1,886	142	1,302	809	405	5	68	281	69.37%
93	of which: SME	694	45	481	56	281	436	156	5	67	109	70.09%
94	Retail	2,834	99	2,035	101	2,227	681	236	2	44	136	57.87%
95	of which: SME	128	4	82	4	90	42	9	1	2	5	57.59%
96	Secured by mortgages on immovable property	1,845	47	846	47	1,484	416	131	50	0	84	64.12%
97	of which: SME	154	23	189	23	42	112	33	0	0	8	23.96%
98	Items associated with particularly high risk	21	0	31	0	25	7	0	0	0	0	0.00%
99	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
100	Claims on institutions and corporates with a ST credit assessment	3	0	3	0	0	3	0	0	0	0	0.00%
101	Collective investments undertakings (CIU)	5	0	5	0	0	0	0	0	0	0	0.00%
102	Equity	13	0	13	0	12	0	0	0	0	0	0.00%
103	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
104	Other exposures	650	0	272	0	652	0	0	0	0	0	0.00%
105	Standardised Total	15,963	267	5,256	290	12,833	1,925	771	71	113	501	64.97%

Row Number	Description	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Risk exposure amounts			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure				
106	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
107	Central governments	785	0	0	0	64	0	0	0	0	0	0.00%
108	Regional governments or local authorities	1	0	0	0	1	0	0	0	0	0	0.00%
109	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
110	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
111	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
112	Institutions	6	0	1	0	6	0	0	0	0	0	0.00%
113	Corporates	798	2	718	1	798	6	7	6	0	5	74.70%
114	of which: SME	359	1	280	0	358	0	3	3	0	2	68.53%
115	Retail	766	14	457	14	728	12	36	12	0	27	68.88%
116	of which: SME	490	14	286	14	499	0	37	9	0	23	62.67%
117	Secured by mortgages on immovable property	36	0	17	0	36	0	0	0	0	0	0.00%
118	of which: SME	6	0	2	0	6	0	0	0	0	0	0.00%
119	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
120	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
121	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
122	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
123	Equity	17	0	17	0	17	0	0	0	0	0	0.00%
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
125	Other exposures	67	0	63	0	128	0	0	0	0	0	0.00%
126	Standardised Total	2,477	15	1,274	14	1,818	6	46	18	0	32	69.02%

Row Number	Description	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Risk exposure amounts			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure				
127	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
128	Central governments	15,890	0	0	0	8,726	78	0	1	0	0	0.00%
129	Regional governments or local authorities	5	0	0	0	0	5	0	0	0	0	0.00%
130	Public sector entities	577	0	0	0	59	0	0	0	0	0	0.00%
131	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
132	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
133	Institutions	1	0	1	0	1	0	0	0	0	0	0.00%
134	Corporates	82	0	82	0	69	10	3	0	0	3	87.59%
135	of which: SME	1	0	1	0	1	0	0	0	0	0	0.00%
136	Retail	2	0	2	0	1	1	0	0	0	0	47.70%
137	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
138	Secured by mortgages on immovable property	1	0	0	0	0	0	0	0	0	0	0.00%
139	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
140	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
141	Covered bonds	250	0	50	0	0	251	0	0	0	0	0.00%
142	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
143	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
144	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
145	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
146	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
147	Standardised Total	16,809	0	135	1	8,897	345	3	2	1	3	86.69%

Row Number	Description	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Risk exposure amounts			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure				
148	Central banks	29	0	34	0	39	0	0	0	0	0	0.00%
149	Central governments	1,129	0	565	0	750	0	0	1	0	0	0.00%
150	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
151	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
152	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
153	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
154	Institutions	360	0	7	0	0	0	0	0	0	0	0.00%
155	Corporates	3,332	74	3,196	75	2,767	518	325	50	47	249	76.69%
156	of which: SME	639	30	510	28	556	111	72	14	15	42	58.68%
157	Retail	1,171	28	856	31	934	319	174	12	59	146	83.64%
158	of which: SME	6	0	4	0	5	2	1	0	0	1	73.82%
159	Secured by mortgages on immovable property	543	0	193	0	458	105	0	8	0	0	5.20%
160	of which: SME	20	0	8	0	19	3	0	1	0	0	0.00%
161	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
162	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
163	Claims on institutions and corporates with a ST credit assessment	149	0	150	0	150	0	0	0	0	0	0.00%
164	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
165	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
166	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
167	Other exposures	36	0	26	0	36	0	0	0	0	0	0.00%
168	Standardised Total	6,740	103	5,025	106	5,117	942	499	72	106	394	79.05%

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RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169		0	0	0	0	0	0	0	0	0	0	0.00%
170		127	0	0	0	127	0	0	0	0	0	0.00%
171		0	0	0	0	0	0	0	0	0	0	0.00%
172		3	0	1	0	0	3	0	0	0	0	0.00%
173		0	0	0	0	0	0	0	0	0	0	0.00%
174		0	0	0	0	0	0	0	0	0	0	0.00%
175		85	0	29	0	79	0	0	0	0	0	0.00%
176		790	14	733	21	693	126	16	7	2	4	22.26%
177		10	0	8	0	10	0	0	0	0	0	0.00%
178		4	0	3	0	4	1	0	0	0	0	72.99%
179		0	0	0	0	0	0	0	0	0	0	100.00%
180		7	0	3	0	0	0	0	0	0	0	100.00%
181		0	0	0	0	0	0	0	0	0	0	0.00%
182		10	0	15	0	5	0	0	0	0	0	0.00%
183		0	0	0	0	0	0	0	0	0	0	0.00%
184		182	0	80	0	153	30	0	0	0	0	0.00%
185		0	0	0	0	0	0	0	0	0	0	0.00%
186		123	0	123	0	0	0	0	0	0	0	0.00%
187		3	0	3	0	9	0	0	0	0	0	0.00%
188		0	0	0	0	0	0	0	0	0	0	0.00%
189		1,334	14	989	21	1,068	161	18	7	3	4	23.60%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
190		3,165	0	0	0	3,165	0	0	0	0	0	0.00%
191		1,532	0	0	0	202	0	0	0	0	0	0.00%
192		37	0	37	0	34	4	0	0	0	0	0.00%
193		16	0	8	0	16	0	0	0	0	0	100.00%
194		0	0	0	0	0	0	0	0	0	0	0.00%
195		0	0	0	0	0	0	0	0	0	0	0.00%
196		0	0	0	0	7	0	0	0	0	0	0.00%
197		509	54	493	36	473	30	201	12	4	131	65.27%
198		72	0	56	3	61	12	1	1	2	47.81%	
199		877	43	651	61	858	27	91	10	0	65	71.35%
200		809	43	607	61	783	27	82	0	0	40	49.01%
201		7	0	3	0	6	1	0	0	0	0	100.00%
202		1	0	0	0	1	0	0	0	0	0	100.00%
203		4	0	5	0	4	0	0	0	0	0	0.00%
204		0	0	0	0	0	0	0	0	0	0	0.00%
205		0	0	0	0	0	0	0	0	0	0	0.00%
206		0	0	0	0	0	0	0	0	0	0	0.00%
207		0	0	0	0	0	0	0	0	0	0	0.00%
208		0	0	0	0	0	0	0	0	0	0	0.00%
209		61	0	60	0	61	0	0	0	0	0	0.00%
210		6,608	96	1,258	97	4,825	62	291	23	4	196	67.18%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
211		935	0	0	0	935	0	0	1	0	0	0.00%
212		1,732	0	0	0	1,703	0	0	1	0	0	0.00%
213		68	0	25	0	53	15	0	0	0	0	0.00%
214		0	0	0	0	0	0	0	0	0	0	0.00%
215		0	0	0	0	0	0	0	0	0	0	0.00%
216		0	0	0	0	0	0	0	0	0	0	0.00%
217		215	0	215	0	192	23	0	1	0	0	0.00%
218		903	15	863	21	613	360	71	20	29	54	76.05%
219		295	10	234	11	299	13	40	14	0	31	75.89%
220		1,260	63	825	69	1,180	131	141	27	13	78	54.95%
221		309	18	202	22	263	51	43	0	0	25	57.84%
222		1,168	16	433	16	829	351	31	13	0	15	48.46%
223		47	14	35	14	46	1	14	0	0	0	0.00%
224		18	0	28	0	4	18	0	3	0	0	0.00%
225		0	0	0	0	0	0	0	0	0	0	0.00%
226		0	0	0	0	0	0	0	0	0	0	0.00%
227		0	0	0	0	0	0	0	0	0	0	0.00%
228		0	0	0	0	0	0	0	0	0	0	0.00%
229		44	0	43	0	33	0	0	0	0	0	0.00%
230		0	0	0	0	0	0	0	0	0	0	0.00%
231		6,344	97	2,372	106	5,533	899	243	66	43	146	60.29%



2021 EU-wide Stress Test: Credit risk STA
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RowN um	(mn EUR, %)	Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks	150,192	63	0	0	0	0.00%	150,192	63	0	0	0	0.00%	150,192	63	0	0	0	0	0	0.00%	
2	Central governments	82,174	1,933	103	37	2	40	39,344	82,873	1,140	197	36	78	39,656	82,767	1,155	289	36	2	115	39,766	
3	Regional governments or local authorities	15,382	1,721	23	2	3	11	45,588	14,337	2,761	27	1	4	44,758	13,914	3,180	32	1	4	14	44,168	
4	Public sector entities	3,946	179	11	1	2	7	61,466	3,837	287	13	1	1	57,776	3,837	285	15	1	1	6	55,538	
5	Multilateral Development Banks	909	0	0	0	0	0	61,244	909	0	1	0	0	61,211	908	1	1	0	0	1	61,211	
6	International Organisations	271	100	0	0	4	0	60,956	271	100	1	0	4	60,166	271	100	1	0	4	1	59,846	
7	Institutions	5,394	946	52	1	1	44	84,024	5,362	973	57	1	1	83,525	5,325	1,005	62	1	2	46	73,898	
8	Corporates	26,923	6,852	4,589	174	457	2,825	61,576	26,874	6,257	5,233	158	393	3,090	59,866	26,896	5,665	5,782	158	346	3,324	
9	of which: SME	6,156	2,445	1,948	43	215	1,184	60,888	6,216	2,165	2,169	41	178	1,268	58,476	6,249	1,947	2,353	41	146	1,341	
10	Retail	17,714	6,943	2,964	159	583	1,924	64,924	17,263	6,786	3,572	140	546	2,178	60,966	16,904	6,617	4,101	135	553	2,399	
11	Secured by mortgages on immovable property	2,631	761	848	33	49	399	70,611	3,515	779	947	20	48	640	67,644	3,321	881	1,038	28	53	678	
12	of which: SME	6,065	2,900	1,436	17	162	734	51,076	5,355	2,922	1,623	17	145	769	47,396	5,841	2,769	1,850	16	141	802	
13	of which: SME	1,480	1,245	1,009	5	75	520	51,500	1,423	1,241	1,071	5	70	534	49,856	1,463	1,143	1,128	5	64	547	
14	Items associated with particularly high risk	773	211	39	13	8	24	62,572	684	275	63	12	8	39	62,166	621	317	84	10	10	52	
15	Covered bonds	12	250	1	0	0	0	13,426	12	250	1	0	0	13,426	12	249	1	0	0	0	13,411	
16	Claims on institutions and corporates with a ST credit assessment	1,183	282	1	0	0	1	35,296	1,182	282	0	0	0	35,020	1,181	282	3	0	0	1	34,888	
17	Collective investments undertakings (CIU)	1	0	0	0	0	0	46,724	1	0	0	0	0	46,699	1	0	0	0	0	0	46,666	
18	Equity	4,952	5	107	13	0	18	16,884	4,872	5	187	13	0	32	16,866	4,794	6	264	12	0	44	
19	Securitisation	15,023	42	3	0	0	0	0.00%	15,023	42	3	0	0	0.00%	15,023	42	3	0	0	0	0.00%	
20	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
21	Standardised Total	329,116	22,427	9,329	419	1,221	5,628	60.32%	327,847	22,045	10,981	379	1,103	6,253	56.94%	326,687	21,747	12,439	372	1,063	6,806	54.72%

RowN um	(mn EUR, %)	Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	Central banks	72,559	0	0	0	0	0.00%	72,559	0	0	0	0	0.00%	72,559	0	0	0	0	0	0	0.00%	
23	Central governments	56,174	1,674	80	29	1	32	40,011	56,774	1,000	154	28	0	62	40,000	56,652	1,010	226	28	94	40,000	
24	Regional governments or local authorities	1,302	69	20	1	1	9	46,098	1,323	47	22	1	1	45,600	1,310	49	24	1	0	11	45,200	
25	Public sector entities	1,476	120	6	0	1	4	68,806	1,398	197	7	0	1	5	67,126	1,410	185	7	0	1	65,700	
26	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
27	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
28	Institutions	2,173	905	51	1	0	43	85,075	2,148	926	59	11	0	44	79,626	2,122	947	59	11	45	75,200	
29	Corporates	10,485	2,972	2,124	68	149	1,255	59,066	10,274	2,804	2,403	53	131	1,390	56,196	10,479	2,496	2,606	53	118	1,421	
30	of which: SME	2,290	1,252	1,059	9	92	755	60,288	2,301	1,177	1,349	8	79	780	57,796	2,344	1,067	1,416	8	72	797	
31	Retail	7,849	5,127	1,659	72	418	1,083	65,326	7,692	4,958	1,985	62	400	1,220	61,466	7,668	4,700	2,267	62	380	1,337	
32	Secured by mortgages on immovable property	1,065	561	523	2	36	389	74,466	1,064	539	545	2	33	395	72,396	1,040	544	565	2	32	399	
33	of which: SME	1,818	1,440	1,064	4	87	571	53,668	1,695	1,510	1,117	4	83	985	52,336	1,700	1,457	1,163	4	89	594	
34	of which: SME	1,045	954	917	3	61	492	53,658	1,021	939	956	3	59	501	52,444	1,003	922	991	3	58	509	
35	Items associated with particularly high risk	634	97	33	13	5	21	65,288	546	167	52	10	5	34	65,200	481	215	68	9	7	44	
36	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
37	Claims on institutions and corporates with a ST credit assessment	508	30	0	0	0	0	35,596	508	30	1	0	0	35,166	507	30	2	0	0	1	35,088	
38	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
39	Equity	4,741	5	102	12	0	16	15,444	4,663	5	179	11	0	28	15,456	4,589	5	253	11	0	39	
40	Securitisation	10,458	2	0	0	0	0	0.00%	10,458	2	0	0	0	0.00%	10,458	2	0	0	0	0	0.00%	
41	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
42	Standardised Total	170,177	12,441	5,140	200	662	3,035	59.05%	170,137	11,646	5,975	170	621	3,337	55.85%	169,986	11,097	6,675	169	587	3,589	53.77%

RowN um	(mn EUR, %)	Baseline Scenario																			
		31/12/2021							31/12/2022							31/12/2023					
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
43	Central banks	37,757	0	0	0	0	0.00%	37,757	0	0	0	0	0	0.00%	37,757	0	0	0	0	0	0.00%
44	Central governments	1,502	0	0	0	0	0	40,000	1,502	0	0	0	0	40,000	1,501	3	0	0	0	0	40,000
45	Regional governments or local authorities	8,744	218	1	0	0	0	40,000	8,645	316	2	0	1	40,000	8,549	411	2	0	1	1	40,000
46	Public sector entities	1,935	0	2	0	0	1	34,266	1,934	1	3	0	1	34,266	1,933	1	3	0	0	1	34,266
47	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49	Institutions	353	4	0	0	0	0	71,156	353	4	0	0	0	71,144	349	8	1	0	0	0	66,266
50	Corporates	2,039	163	111	5	9	54	48,528	1,997	180	138	4	9	61	45,356	1,972	182	158	4	9	69
51	of which: SME	305	59	19	1	4	9	50,306	275	81	11	4	11	44,656	247	102	33	1	6	14	
52	Retail	218	60	12	1	0	21	69,028	212	59	24	0	0	61,866	211	59	24	0	0	2	
53	of which: SME	45	20	9	2	9	75,611	29	34	15	0	2	11	70,888	20	41	17	0	3	12	
54	Secured by mortgages on immovable property	130	31	8	0	1	7,456	122	36	10	0	0	1	7,036	122	35	12	0	0	1	
55	of which: SME	3	4	0	0	0	0	6,626	3	4	0	0	0	6,700	3	4	1	0	0	0	
56	Items associated with particularly high risk	11	8																		

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RowNum	Entity	Baseline Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	Central banks	4,205	0	0	0	0	0.00%	4,205	0	0	0	0	0.00%	4,205	0	0	0	0	0	0	0	0.00%
86	Central governments	2,473	0	0	1	0	40.00%	2,469	1	7	1	3	40.00%	2,465	1	10	1	0	0	0	0	40.00%
87	Regional governments or local authorities	264	3	0	0	0	41.03%	262	5	1	0	0	40.52%	260	7	1	1	1	1	1	0	40.35%
88	Public sector entities	170	1	0	0	0	44.35%	170	0	0	0	0	44.01%	170	1	0	0	0	0	0	0	43.95%
89	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
90	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
91	Institutions	12	7	0	0	0	50.59%	12	7	0	0	0	50.37%	11	7	0	0	0	0	0	0	50.27%
92	Corporates	1,373	674	469	7	101	37%	1,386	612	518	0	0	77.90%	1,480	466	570	9	55	424	0	0	74.80%
93	of which: SME	324	354	195	2	71	13%	323	331	219	2	63	15%	448	183	243	3	31	155	0	0	63.73%
94	Retail	2,193	634	316	4	48	15%	2,256	511	376	4	32	16%	2,352	368	423	4	27	168	0	0	39.80%
95	of which: SME	85	41	14	0	2	0%	52	70	18	0	3	7%	80	39	22	0	2	7	0	0	31.97%
96	Secured by mortgages on immovable property	1,373	493	165	2	27	9%	1,402	244	186	3	10	10%	1,598	226	207	3	9	106	0	0	51.10%
97	of which: SME	43	101	43	0	10	1%	34	94	49	0	6	17%	102	29	56	1	2	18	0	0	33.74%
98	Items associated with particularly high risk	18	14	1	0	0	39.05%	17	13	1	0	1	38.90%	20	9	2	0	1	1	0	0	38.84%
99	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
100	Claims on institutions and corporates with a ST credit assessment	0	3	0	0	0	0.00%	0	3	0	0	0	0.00%	0	3	0	0	0	0	0	0	44.75%
101	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
102	Equity	12	0	0	0	0	59.82%	12	0	0	0	0	59.82%	12	0	0	0	0	0	0	0	59.85%
103	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
104	Other exposures	653	0	0	0	0	0.00%	652	0	0	0	0	0.00%	653	0	0	0	0	0	0	0	0.00%
105	Standardised Total	12,745	1,829	955	15	176	65.40%	13,043	1,397	1,089	16	130	66%	13,226	1,088	1,215	18	92	706	0	0	58.16%

RowNum	Entity	Baseline Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
107	Central governments	64	0	0	0	0	40.00%	64	0	0	0	0	40.00%	64	0	0	0	0	0	0	0	40.00%
108	Regional governments or local authorities	1	0	0	0	0	40.00%	1	0	0	0	0	40.00%	1	0	0	0	0	0	0	0	40.00%
109	Public sector entities	0	0	0	0	0	53.10%	0	0	0	0	0	53.10%	0	0	0	0	0	0	0	0	53.10%
110	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
111	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
112	Institutions	6	0	0	0	0	50.88%	6	0	0	0	0	50.80%	6	0	0	0	0	0	0	0	50.71%
113	Corporates	716	44	41	10	2	21%	696	42	23	9	1	32%	677	42	82	9	1	41	0	0	49.66%
114	of which: SME	342	0	14	3	0	0%	341	0	20	3	0	11%	324	0	1	26	3	0	0	0	54.40%
115	Retail	728	17	64	10	0	4%	701	34	58	2	2	5%	671	48	98	3	1	17	0	0	68.39%
116	of which: SME	471	17	47	5	0	3%	448	32	55	2	2	4%	427	46	63	4	3	46	0	0	73.20%
117	Secured by mortgages on immovable property	34	1	1	0	0	15.11%	32	2	1	0	0	15.73%	31	3	1	0	0	0	0	0	16.25%
118	of which: SME	6	0	0	0	0	1.59%	5	0	0	0	0	1.59%	5	1	0	0	0	0	0	0	1.58%
119	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
120	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
121	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	50.18%	0	0	0	0	0	50.18%	0	0	0	0	0	0	0	0	50.18%
122	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
123	Equity	16	0	1	0	0	59.44%	15	0	2	0	0	59.44%	14	0	3	0	0	0	0	0	59.44%
124	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
125	Other exposures	128	0	0	0	0	0.00%	128	0	0	0	0	0.00%	128	0	0	0	0	0	0	0	0.00%
126	Standardised Total	1,701	62	107	20	2	7%	1,644	79	147	19	3	9%	1,592	93	185	18	4	110	0	0	59.49%

RowNum	Entity	Baseline Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
128	Central governments	8,718	79	0	3	0	40.00%	8,710	81	13	3	0	40.00%	8,702	83	19	0	0	0	0	0	40.00%
129	Regional governments or local authorities	0	5	0	0	0	40.00%	0	5	0	0	0	40.00%	0	5	0	0	0	0	0	0	40.00%
130	Public sector entities	98	0	0	0	0	25.30%	98	0	0	0	0	25.30%	98	0	0	0	0	0	0	0	25.30%
131	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
132	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
133	Institutions	11	0	0	0	0	43.88%	11	0	0	0	0	43.57%	11	0	0	0	0	0	0	0	43.56%
134	Corporates	68	111	4	0	3	70.09%	67	10	5	0	3	61.98%	66	10	6	0	4	0	0	0	56.96%
135	of which: SME	1	0	0	0	0	88.12%	1	0	0	0	0	83.25%	1	0	0	0	0	0	0	0	80.62%
136	Retail	1	1	0	0	0	62.96%	1	1	0	0	0	61.07%	2	1	0	0	0	0	0	0	59.71%
137	of which: SME	1	0	0	0	0	60.71%	0	0	0	0	0	61.35%	0	0	0	0	0	0	0	0	63.36%
138	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
139	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
140	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
141	Covered bonds	0	250	0	0	0	10.29%	0	250	0	0	0	10.29%	0	249	1	0	0	0	0	0	10.29%
142	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	42.65%	0	0	0	0	0	42.64%	0	0	0	0	0	0	0	0	42.64%
143	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%</															

2021 EU-wide Stress Test: Credit risk STA
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RowNum	(m EUR, %)	Baseline Scenario																						
		31/12/2021				31/12/2022				31/12/2023														
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
169	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
170	Central governments	126	0	0	0	0	11.01%	126	0	0	0	0	0	10.99%	126	0	0	0	0	0	0	0	10.97%	
171	Regional governments or local authorities	0	0	0	0	0	40.26%	0	0	0	0	0	0	40.26%	0	0	0	0	0	0	0	0	40.26%	
172	Public sector entities	0	2	0	0	0	42.99%	0	2	0	0	0	0	42.99%	0	2	0	0	0	0	0	0	42.99%	
173	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
174	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
175	Institutions	78	11	0	0	0	37.20%	77	2	0	0	0	0	37.86%	76	2	0	0	0	0	0	0	38.47%	
176	Corporates	636	168	34	3	6	55.60%	652	141	46	4	5	24	53.78%	658	124	56	4	4	4	30	4	52.70%	
177	of which: SME	3	11	0	0	0	43.93%	8	2	1	0	0	0	43.78%	7	2	1	0	0	0	0	0	43.65%	
178	Retail	3	11	0	0	0	65.64%	4	1	0	0	0	0	61.90%	4	1	0	0	0	0	0	0	59.53%	
179	of which: SME	0	0	0	0	0	78.11%	0	0	0	0	0	0	73.72%	0	0	0	0	0	0	0	0	71.09%	
180	Secured by mortgages on immovable property	0	0	0	0	0	99.36%	0	0	0	0	0	0	99.32%	0	0	0	0	0	0	0	0	99.88%	
181	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
182	Items associated with particularly high risk	4	0	0	0	0	83.33%	4	1	0	0	0	0	83.27%	3	1	0	0	0	0	0	0	83.22%	
183	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
184	Claims on institutions and corporates with a ST credit assessment	153	30	0	0	0	19.94%	152	30	1	0	0	0	19.93%	152	30	1	0	0	0	0	0	0	19.99%
185	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
186	Equity	0	0	0	0	0	36.67%	0	0	0	0	0	0	36.67%	0	0	0	0	0	0	0	0	36.67%	
187	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
188	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
189	Standardised Total	1,010	203	35	3	7	55.31%	1,024	377	47	4	5	25	53.41%	1,028	161	58	4	5	31	4	5	52.30%	

RowNum	(m EUR, %)	Baseline Scenario																						
		31/12/2021				31/12/2022				31/12/2023														
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
190	Central banks	3,165	0	0	0	0	0.00%	3,165	0	0	0	0	0	0.00%	3,165	0	0	0	0	0	0	0	0	0.00%
191	Central governments	200	0	0	0	0	40.00%	200	0	0	0	0	0	40.00%	200	0	0	0	0	0	0	0	0	40.00%
192	Regional governments or local authorities	32	6	0	0	0	40.00%	30	7	0	0	0	0	40.00%	28	9	0	0	0	0	0	0	40.00%	
193	Public sector entities	16	0	0	0	0	50.28%	16	0	0	0	0	0	48.70%	16	0	0	0	0	0	0	0	47.99%	
194	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
195	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
196	Institutions	7	0	0	0	0	42.99%	7	0	0	0	0	0	41.97%	7	0	0	0	0	0	0	0	41.73%	
197	Corporates	460	29	215	4	5	63.93%	450	24	230	5	4	143	61.94%	438	21	245	4	4	4	147	60.18%		
198	of which: SME	59	12	7	1	1	75.43%	61	8	8	1	1	5	68.79%	61	6	10	1	1	1	7	64.35%		
199	Retail	824	26	124	10	3	62.33%	797	26	154	10	4	89	58.18%	691	105	181	9	7	104	104	53.57%		
200	of which: SME	750	26	116	10	3	46.28%	724	26	142	10	4	64	45.05%	620	105	167	8	7	74	74	44.22%		
201	Secured by mortgages on immovable property	4	3	0	0	0	56.70%	3	4	1	0	0	0	45.58%	2	5	1	0	0	0	0	0	40.73%	
202	of which: SME	0	1	0	0	0	94.78%	1	1	0	0	0	0	90.53%	1	1	0	0	0	0	0	0	87.02%	
203	Items associated with particularly high risk	3	0	0	0	0	56.45%	3	0	0	0	0	0	52.54%	3	1	0	0	0	0	0	0	52.74%	
204	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
205	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
206	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
207	Equity	0	0	0	0	0	42.54%	0	0	0	0	0	0	42.54%	0	0	0	0	0	0	0	0	42.54%	
208	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
209	Other exposures	61	0	0	0	0	0.00%	61	0	0	0	0	0	0.00%	61	0	0	0	0	0	0	0	0.00%	
210	Standardised Total	4,772	64	343	15	8	63.30%	4,731	62	385	15	8	233	60.38%	4,610	141	428	13	11	248	11	248	58.07%	

RowNum	(m EUR, %)	Baseline Scenario																						
		31/12/2021				31/12/2022				31/12/2023														
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
211	Central banks	935	0	0	0	0	0.00%	935	0	0	0	0	0	0.00%	935	0	0	0	0	0	0	0	0	0.00%
212	Central governments	1,701	0	2	1	1	40.00%	1,699	1	4	1	2	2	40.04%	1,696	1	6	1	0	0	2	2	40.02%	
213	Regional governments or local authorities	52	16	0	0	0	40.07%	51	17	0	0	0	0	40.04%	50	18	0	0	0	0	0	0	40.02%	
214	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
215	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
216	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
217	Institutions	195	21	0	0	0	62.63%	197	19	0	0	0	0	62.61%	199	17	0	0	0	0	0	0	62.60%	
218	Corporates	566	358	121	9	29	76.60%	565	336	144	8	28	106	73.68%	524	354	166	8	27	119	119	71.73%		
219	of which: SME	284	13	55	5	43	78.29%	282	8	62	5	48	48	77.58%	227	56	69	4	2	53	53	77.06%		
220	Retail	1,124	122	206	26	21	84.74%	1,085	111	257	24	22	207	80.67%	1,009	143	300	22	22	235	235	78.26%		
221	of which: SME	249	45	63	7	3	89.67%	247	33	77	6	2	66	86.14%	200	68	89	5	3	75	75	84.17%		
222	Secured by mortgages on immovable property	763	369	88	21	26	30.46%	653	425	132	2	26	29	21.36%	604	423	183	2	24	33	33	17.99%		
223	of which: SME	39	6	16	0	0	33.20%	38	6	17	0	0	0	32.19%	34	9	18	0	0	0	0	0	31.25%	
224	Items associated with particularly high risk	3	18	1	0	0	56.79%	6	13	2	0	1	1	56.96%	7	11	3	1	0	0	0	0	60.22%	
225																								



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RowN um	(mn EUR, %)	Adverse Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
1	Central banks	150,192	63	0	0	0	0.00%	150,192	63	0	0	0.00%	150,192	63	0	0	0.00%	150,192	63	0	0	0.00%	
2	Central governments	81,784	2,254	172	78	4	68	39,604	81,979	1,858	374	102	3	149	39,811	81,742	1,833	636	91	4	254	39,899%	
3	Regional governments or local authorities	15,324	1,776	26	3	6	12	45,044	14,208	2,883	34	3	40	15	43,877	13,752	3,330	44	3	49	19	43,02%	
4	Public sector entities	3,896	229	12	1	3	7	60,05%	3,895	226	15	1	3	7	55,70%	3,880	238	18	1	3	10	53,63%	
5	Multilateral Development Banks	909	0	0	0	0	0	62,50%	909	0	0	0	0	0	62,46%	908	0	0	0	0	0	0	62,42%
6	International Organisations	271	100	1	0	5	0	63,66%	271	100	1	0	5	1	63,29%	271	99	1	0	5	1	63,02%	
7	Institutions	3,543	994	55	2	1	43	81,39%	3,458	1,069	64	2	3	43	73,23%	3,656	862	73	2	4	48	67,29%	
8	Corporates	25,425	8,113	4,824	325	675	3,08%	63,95%	24,279	8,218	5,867	296	639	3,58%	61,16%	23,001	8,543	6,820	251	889	4,04%	59,35%	
9	of which: SME	6,056	2,479	2,015	75	300	2,63	62,67%	5,943	2,258	2,348	71	253	1,404	59,78%	5,399	2,509	2,642	59	237	1,529	57,87%	
10	Retail	17,042	7,401	3,179	269	912	2,084	65,57%	16,127	7,414	4,081	247	872	2,519	61,72%	15,290	7,427	4,904	216	830	2,917	59,48%	
11	of which: SME	3,537	828	875	52	71	628	71,88%	3,348	863	1,005	48	70	694	68,73%	3,065	1,045	1,130	41	77	753	66,60%	
12	Secured by mortgages on immovable property	5,755	3,149	1,502	30	252	761	59,65%	5,332	3,275	1,795	28	258	626	46,02%	5,142	3,174	2,085	25	240	885	43,63%	
13	of which: SME	1,443	1,263	1,029	9	109	532	51,74%	1,318	1,298	1,119	8	105	558	49,84%	1,515	1,015	1,204	8	74	581	48,29%	
14	Items associated with particularly high risk	781	189	53	29	12	40	75,42%	677	252	93	24	12	70	75,27%	588	308	127	19	12	95	75,03%	
15	Covered bonds	12	250	1	0	0	0	16,31%	12	249	0	0	0	0	16,29%	11	249	0	0	0	0	16,27%	
16	Claims on institutions and corporates with a ST credit assessment	11,577	308	2	1	0	1	38,04%	11,155	308	4	1	0	1	37,76%	11,445	316	5	1	0	2	37,73%	
17	Collective investments undertakings (CIU)	1	0	0	0	0	0	61,14%	1	0	0	0	0	0	61,09%	1	0	0	0	0	0	61,05%	
18	Equity	4,921	5	138	24	0	28	20,47%	4,800	5	260	23	0	53	20,47%	4,685	4	374	20	0	77	20,45%	
19	Securitisation	15,023	42	3	0	0	0	0,00%	15,023	42	3	0	0	0	0,00%	15,023	42	3	0	0	0	0,00%	
20	Other exposures	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	
21	Standardised Total	326,032	24,872	9,969	763	1,871	6,132	61,51%	322,318	25,962	12,593	721	1,836	7,278	57,80%	319,288	26,489	15,096	628	1,735	8,362	55,39%	

RowN um	(mn EUR, %)	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	Central banks	72,559	0	0	0	0	0.00%	72,559	0	0	0	0.00%	72,559	0	0	0	0.00%	72,559	0	0	0	0.00%
23	Central governments	95,801	1,995	132	62	0	53	40,00%	95,117	1,718	293	85	2	117	40,00%	95,729	1,688	511	75	2	205	40,00%
24	Regional governments or local authorities	1,204	166	22	1	4	10	45,74%	1,200	167	26	2	4	11	44,87%	1,194	168	31	2	4	14	44,05%
25	Public sector entities	1,391	205	7	0	2	4	68,45%	1,434	161	7	0	2	5	66,25%	1,441	153	8	0	2	5	64,48%
26	Multilateral Development Banks	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%
27	International Organisations	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%
28	Institutions	2,142	934	53	2	0	44	82,37%	2,086	981	61	1	1	45	74,27%	2,313	747	69	1	0	47	68,22%
29	Corporates	9,556	3,826	2,199	144	218	1,310	59,54%	9,204	3,688	2,688	142	200	1,507	56,06%	8,741	3,677	3,163	120	178	1,702	53,81%
30	of which: SME	2,235	1,315	1,277	19	129	767	60,07%	2,136	1,251	1,440	20	109	815	56,58%	2,023	1,215	1,589	17	95	860	54,11%
31	Retail	7,515	5,360	1,760	122	668	1,157	65,73%	7,057	5,333	2,245	115	648	1,391	61,98%	6,693	5,231	2,711	101	617	1,615	59,59%
32	of which: SME	1,002	618	529	3	54	392	74,13%	927	662	560	3	53	400	71,53%	831	728	589	2	52	468	69,30%
33	Secured by mortgages on immovable property	1,610	1,629	1,063	8	130	580	53,53%	1,433	1,244	1,165	7	129	605	51,92%	1,709	1,374	1,245	8	93	624	59,52%
34	of which: SME	977	1,009	909	5	89	497	53,50%	874	1,054	988	5	87	514	51,98%	1,159	710	1,046	6	54	529	50,61%
35	Items associated with particularly high risk	622	97	45	26	8	36	79,08%	521	165	78	21	8	62	78,87%	448	211	105	16	9	83	78,70%
36	Covered bonds	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%
37	Claims on institutions and corporates with a ST credit assessment	463	55	1	0	0	0	38,46%	482	55	2	0	0	1	38,58%	481	55	3	0	0	1	38,62%
38	Collective investments undertakings (CIU)	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%
39	Equity	4,711	4	132	21	0	25	18,67%	4,595	4	248	20	0	46	18,70%	4,486	4	357	18	0	67	18,71%
40	Securitisation	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%
41	Other exposures	10,458	2	0	0	0	0	0,00%	10,458	2	0	0	0	0	0,00%	10,458	2	0	0	0	0	0,00%
42	Standardised Total	168,051	14,274	5,433	386	1,034	3,217	59,22%	166,945	13,999	6,813	394	994	3,791	55,64%	166,244	13,311	8,202	342	905	4,367	53,24%

RowN um	(mn EUR, %)	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	Central banks	37,757	0	0	0	0	0.00%	37,757	0	0	0	0.00%	37,757	0	0	0	0.00%	37,757	0	0	0	0.00%
44	Central governments	1,502	0	0	0	0	0	40,00%	1,501	0	0	0	0	1	40,00%	1,501	0	0	0	0	0	40,00%
45	Regional governments or local authorities	8,743	218	1	0	1	0	40,00%	8,580	380	2	0	32	1	40,00%	8,484	474	3	0	42	1	40,00%
46	Public sector entities	1,935	0	2	0	0	1	33,92%	1,933	1	3	0	1	1	33,92%	1,932	1	4	0	0	1	33,93%
47	Multilateral Development Banks	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%
48	International Organisations	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%
49	Institutions	353	4	0	0	0	0	80,81%	349	8	0	0	0	0	80,77%	345	12	1	0	0	0	80,74%
50	Corporates	2,008	179	126	10	17	73	58,12%	1,963	185	165	8	18	90	54,94%	1,899	218	195	7	16	103	52,63%
51	of which: SME	291	68	23	3	9	14	61,35%	281	67	35	2	8	19	55,96%	259	82	42	1	8	23	52,96%
52	Retail	209	64	29	0	0	28	82,35%	194	73	28	43	8	32	76,89%	214	77	30	0	0	0	75,15%
53	of which: SME	42	22	12	3	3	12	88,04%	41	20	17	1	14	11	83,3							

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RowNum	Entity	Adverse Scenario																			
		31/12/2021							31/12/2022							31/12/2023					
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
85	Central banks	4,205	0	0	0	0	0.00%	4,205	0	0	0	0	0.00%	4,205	0	0	0	0	0	0	0.00%
86	Central governments	2,471	0	0	3	0	40.00%	2,463	1	13	4	5	40.00%	2,454	1	22	3	0	0	0	40.00%
87	Regional governments or local authorities	264	3	1	0	0	40.63%	261	5	1	1	0	40.28%	259	7	2	0	1	1	0	40.17%
88	Public sector entities	170	0	0	0	0	48.11%	170	0	0	0	0	47.78%	170	1	0	0	0	0	0	47.70%
89	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
90	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
91	Institutions	11	7	0	0	0	52.40%	11	7	0	0	0	52.18%	11	8	0	0	0	0	0	52.06%
92	Corporates	1,089	924	503	10	156	42%	1,039	893	583	8	141	47%	1,018	851	647	7	122	512	70	40%
93	of which: SME	200	467	206	2	104	14%	196	187	241	2	93	17%	193	480	270	1	124	188	69	63%
94	Retail	2,002	793	348	8	85	16%	1,870	829	444	7	75	18%	1,781	841	521	6	64	199	38	12%
95	of which: SME	80	45	15	1	3	4%	77	39	20	0	3	7%	74	22	24	0	3	8	0	3%
96	Secured by mortgages on immovable property	1,303	551	172	4	44	10%	1,268	452	211	4	30	11%	1,219	570	242	3	32	122	50	45%
97	of which: SME	32	109	46	0	17	1%	31	100	56	0	12	2%	31	111	64	0	12	25	3%	3%
98	Items associated with particularly high risk	26	5	1	0	0	48.01%	19	12	2	0	1	47.98%	17	13	2	0	0	0	0	47.92%
99	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
100	Claims on institutions and corporates with a ST credit assessment	0	3	0	0	0	46.66%	0	3	0	0	0	46.67%	0	3	0	0	0	0	0	46.67%
101	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
102	Equity	12	0	0	0	0	72.81%	12	0	0	0	0	72.81%	12	0	0	0	0	0	0	72.81%
103	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
104	Other exposures	653	0	0	0	0	0.00%	652	0	0	0	0	0.00%	653	0	0	0	0	0	0	0.00%
105	Standardised Total	12,207	2,287	1,035	25	286	66.98%	12,072	2,202	1,255	22	247	77%	11,795	2,295	1,438	20	220	844	58.68%	

RowNum	Entity	Adverse Scenario																			
		31/12/2021							31/12/2022							31/12/2023					
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
106	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
107	Central governments	64	0	0	0	0	40.00%	64	0	0	0	0	40.00%	64	0	0	0	0	0	0	40.00%
108	Regional governments or local authorities	1	0	0	0	0	40.00%	1	0	0	0	0	40.00%	1	0	0	0	0	0	0	40.00%
109	Public sector entities	0	0	0	0	0	54.17%	0	0	0	0	0	54.17%	0	0	0	0	0	0	0	54.17%
110	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
111	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
112	Institutions	6	0	0	0	0	57.53%	6	0	0	0	0	57.36%	5	1	0	0	0	0	0	57.21%
113	Corporates	243	6	52	19	0	31%	208	7	86	16	0	50%	184	14	114	14	0	66	57.93%	
114	of which: SME	345	0	16	5	0	10%	336	1	25	15	0	32%	328	1	32	4	0	20	61.93%	
115	Retail	731	17	69	15	1	9%	691	34	91	13	2	7%	674	31	112	12	0	84	72.33%	
116	of which: SME	470	17	48	7	1	4%	445	32	58	2	2	4%	437	30	68	6	3	55	81.38%	
117	Secured by mortgages on immovable property	34	1	1	0	0	20.61%	32	2	2	0	0	21.51%	30	3	3	0	0	1	22.18%	
118	of which: SME	6	0	0	0	0	1.79%	5	0	0	0	0	1.79%	5	1	1	0	0	0	1.79%	
119	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
120	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
121	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	52.32%	0	0	0	0	0	52.32%	0	0	0	0	0	0	0	52.32%
122	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
123	Equity	15	0	2	1	0	72.39%	14	0	3	1	0	72.39%	13	0	4	1	0	3	72.39%	
124	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
125	Other exposures	128	0	0	0	0	0.00%	128	0	0	0	0	0.00%	128	0	0	0	0	0	0	0.00%
126	Standardised Total	1,722	25	123	35	1	71.60%	1,645	43	182	30	3	124	67.89%	1,589	49	233	27	4	154	66.17%

RowNum	Entity	Adverse Scenario																			
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		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
127	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
128	Central governments	8,712	79	12	6	0	40.00%	8,697	81	26	6	11	40.00%	8,680	83	41	0	0	0	10	40.00%
129	Regional governments or local authorities	0	5	0	0	0	40.00%	0	5	0	0	0	40.00%	0	5	0	0	0	0	0	40.00%
130	Public sector entities	99	0	0	0	0	26.29%	98	0	0	0	0	26.29%	98	0	0	0	0	0	0	26.29%
131	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
132	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
133	Institutions	1	0	0	0	0	45.86%	1	0	0	0	0	45.81%	1	0	0	0	0	0	0	45.77%
134	Corporates	69	9	5	0	1	3%	66	9	7	0	1	4%	64	20	9	0	1	5	52.65%	
135	of which: SME	1	0	0	0	0	93.26%	0	1	0	0	0	90.48%	0	1	0	0	0	0	0	88.57%
136	Retail	1	1	0	0	0	70.41%	1	1	0	0	0	70.41%	1	1	0	0	0	0	0	66.55%
137	of which: SME	0	0	0	0	0	73.62%	0	0	0	0	0	74.85%	0	0	0	0	0	0	0	75.54%
138	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
139	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
140	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
141	Covered bonds	0	250	0	0	0	0.00%	0	249	0	0	0	0.00%	0	249	0	0	0	0	0	0.00%
142	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	44.47%	0	0	0	0	0	44.46%	0	0	0	0	0	0	0	44.46%
143	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
144	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
145	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
146	Other exposures	0	0																		

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RowNum	(mn EUR, %)	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
170	Central governments	126	0	0	0	0	11.25%	126	0	0	0	0	0	11.25%	126	0	0	0	0	0	0	11.18%
171	Regional governments or local authorities	0	0	0	0	0	41.31%	0	0	0	0	0	0	41.31%	0	0	0	0	0	0	0	41.31%
172	Public sector entities	0	2	0	0	0	44.11%	0	2	0	0	0	0	44.11%	0	2	0	0	0	0	0	44.11%
173	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
174	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
175	Institutions	78	1	0	0	0	41.66%	77	2	0	0	0	0	42.01%	76	2	0	0	0	0	0	42.28%
176	Corporates	596	204	39	5	11	63.85%	479	303	57	2	14	35	62.07%	452	313	73	2	13	45	61.16%	
177	of which: SME	3	1	1	0	0	53.20%	0	2	1	0	0	1	53.17%	7	2	1	0	0	1	53.65%	
178	Retail	3	1	0	0	0	75.89%	4	1	0	0	0	0	71.40%	4	1	1	0	0	0	0	68.91%
179	of which: SME	0	0	0	0	0	84.22%	0	0	0	0	0	0	81.26%	0	0	0	0	0	0	0	79.87%
180	Secured by mortgages on immovable property	0	0	0	0	0	99.36%	0	0	0	0	0	0	99.32%	0	0	0	0	0	0	0	99.88%
181	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
182	Items associated with particularly high risk	4	0	0	0	0	83.33%	3	1	0	0	0	0	83.29%	3	1	0	0	0	0	0	83.26%
183	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
184	Claims on institutions and corporates with a ST credit assessment	152	30	0	0	0	23.40%	152	30	1	0	0	0	23.56%	143	39	1	0	0	0	0	23.71%
185	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
186	Equity	0	0	0	0	0	44.61%	0	0	0	0	0	0	44.61%	0	0	0	0	0	0	0	44.61%
187	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
188	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
189	Standardised Total	969	238	40	5	12	63.36%	850	338	59	2	14	36	61.46%	813	358	76	2	14	46	60.49%	

RowNum	(mn EUR, %)	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	Central banks	3,165	0	0	0	0	0.00%	3,165	0	0	0	0	0	0.00%	3,165	0	0	0	0	0	0	0.00%
191	Central governments	200	0	1	0	0	40.00%	199	0	1	0	0	0	40.00%	199	0	2	0	0	0	0	40.00%
192	Regional governments or local authorities	32	6	0	0	0	40.00%	30	7	0	0	0	0	40.00%	28	9	0	0	0	0	40.00%	
193	Public sector entities	16	0	0	0	0	63.39%	16	0	0	0	0	0	61.50%	16	0	0	0	0	0	60.44%	
194	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
195	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
196	Institutions	7	0	0	0	0	44.56%	6	0	0	0	0	0	44.20%	6	1	0	0	0	0	43.86%	
197	Corporates	451	29	225	7	6	143	63.82%	432	27	244	7	5	151	62.02%	404	38	262	6	5	159	60.60%
198	of which: SME	58	12	8	2	2	83.92%	57	11	10	1	2	23	81.1%	43	23	12	1	2	9	74.49%	
199	Retail	817	26	134	19	4	88	63.49%	781	25	171	17	4	107	62.83%	663	110	294	13	10	125	61.25%
200	of which: SME	743	26	123	18	4	62	50.38%	709	25	158	16	4	81	51.28%	598	104	189	13	10	98	51.69%
201	Secured by mortgages on immovable property	4	3	0	0	0	57.48%	5	2	1	0	0	0	47.44%	3	3	1	0	0	0	0	41.78%
202	of which: SME	0	1	0	0	0	95.53%	1	1	0	0	0	0	91.00%	1	1	0	0	0	0	87.78%	
203	Items associated with particularly high risk	3	0	0	0	0	75.89%	3	0	0	0	0	0	72.34%	3	1	1	0	0	0	0	72.00%
204	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
205	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
206	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
207	Equity	0	0	0	0	0	51.53%	0	0	0	0	0	0	51.53%	0	0	0	0	0	0	0	51.53%
208	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
209	Other exposures	61	0	0	0	0	0.00%	61	0	0	0	0	0	0.00%	61	0	0	0	0	0	0	0.00%
210	Standardised Total	4,755	64	360	27	10	232	64.40%	4,699	62	418	24	9	260	62.27%	4,547	162	470	20	16	285	60.77%

RowNum	(mn EUR, %)	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	Central banks	935	0	0	0	0	0.00%	935	0	0	0	0	0	0.00%	935	0	0	0	0	0	0	0.00%
212	Central governments	1,699	0	4	2	2	40.00%	1,694	1	8	2	3	3	40.00%	1,690	1	12	2	2	0	0	40.00%
213	Regional governments or local authorities	52	16	0	0	0	40.03%	51	17	0	0	0	0	40.02%	50	18	0	0	0	0	40.01%	
214	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
215	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
216	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
217	Institutions	190	25	0	0	0	65.30%	189	27	0	0	0	0	65.32%	189	27	1	0	0	0	65.33%	
218	Corporates	541	383	121	13	38	97	80.49%	496	385	154	12	39	110	77.36%	432	430	183	9	40	138	75.35%
219	of which: SME	283	14	55	7	0	46	82.71%	274	13	69	7	0	53	82.10%	219	59	74	5	3	60	81.71%
220	Retail	1,105	127	221	40	28	190	86.01%	1,031	128	293	37	33	239	81.55%	965	127	360	32	34	285	79.02%
221	of which: SME	244	48	65	9	3	60	92.02%	237	38	82	8	3	73	88.79%	228	32	97	7	2	84	86.97%
222	Secured by mortgages on immovable property	714	394	103	5	49	39	28.36%	484	327	199	4	48	141	20.41%	307	601	332	2	82	53	12.26%
223	of which: SME	43	1	16	0	0	7	40.88%	42	1	17	0	0	7	39.67%	36	6	19	0	0	7	38.67%
224	Items associated with particularly high risk	7	13	1	1	0	62.88%	7	11	3	1	0	2	70.03%	7	10	5	1	0	4	74.06%	
225	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
226	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	46.15%	0	0	0	0	0	0	46.15%	0	0	0	0	0	0	0	46.15%
227	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0</							

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

UniCredit S.p.A.

Row Num		Moratoria - Actual															
		Exposure values		Risk exposure amounts		31/12/2020								Coverage Ratio Stage 3 exposure			
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure		
1	(min EUR, %)																
2	Central banks																
3	Central governments																
4	Institutions																
5	Corporates	9,226	1,320	6,417	904	4,357	3,664	5,443	1,041	548	317	39	195	276		50.31%	
6	Corporates - Of Which: Specialised Lending																
7	Corporates - Of Which: SME																
8	Retail	10,836	0	3,303	0	6,728	2,163	3,943	641	165	74	24	251	67		40.46%	
9	Retail - Secured on real estate property																
10	Retail - Secured on real estate property - Of Which: SME																
11	Retail - Secured on real estate property - Of Which: non-SME																
12	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0			
13	Retail - Other Retail																
14	Retail - Other Retail - Of Which: SME																
15	Retail - Other Retail - Of Which: non-SME																
16	Equity																
17	Securitisation																
18	Other non-credit obligation assets																
19	IRB TOTAL	20,112	1,384	9,744	1,008	11,351	3,892	9,384	1,882	712	391	64	445	342		48.03%	

Row Num		Moratoria - Actual															
		Exposure values		Risk exposure amounts		31/12/2020								Coverage Ratio Stage 3 exposure			
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure		
20	(min EUR, %)																
21	Central banks																
22	Central governments																
23	Institutions																
24	Corporates	7,302	4	5,531	2	2,809	571	4,339	283	108	6	16	158	56		52.58%	
25	Corporates - Of Which: Specialised Lending																
26	Corporates - Of Which: SME																
27	Retail	9,167	0	2,783	0	5,795	1,363	3,273	276	99	22	21	227	49		49.34%	
28	Retail - Secured on real estate property																
29	Retail - Secured on real estate property - Of Which: SME																
30	Retail - Secured on real estate property - Of Which: non-SME																
31	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0			
32	Retail - Other Retail																
33	Retail - Other Retail - Of Which: SME																
34	Retail - Other Retail - Of Which: non-SME																
35	Equity																
36	Securitisation																
37	Other non-credit obligation assets																
38	IRB TOTAL	16,470	4	8,315	2	8,656	1,935	7,612	558	206	28	37	386	105		50.93%	

Row Num		Moratoria - Actual															
		Exposure values		Risk exposure amounts		31/12/2020								Coverage Ratio Stage 3 exposure			
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure		
39	(min EUR, %)																
40	Central banks																
41	Central governments																
42	Institutions																
43	Corporates	278	1	50	1	110	109	168	168	3	1	0	1	0		13.95%	
44	Corporates - Of Which: Specialised Lending																
45	Corporates - Of Which: SME																
46	Retail	313	0	73	0	217	213	82	81	14	14	1	3	2		15.75%	
47	Retail - Secured on real estate property																
48	Retail - Secured on real estate property - Of Which: SME																
49	Retail - Secured on real estate property - Of Which: non-SME																
50	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0			
51	Retail - Other Retail																
52	Retail - Other Retail - Of Which: SME																
53	Retail - Other Retail - Of Which: non-SME																
54	Equity																
55	Securitisation																
56	Other non-credit obligation assets																
57	IRB TOTAL	592	1	123	1	327	322	250	249	16	15	1	4	2		15.62%	

Row Num		Moratoria - Actual															
		Exposure values		Risk exposure amounts		31/12/2020								Coverage Ratio Stage 3 exposure			
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure		
58	(min EUR, %)																
59	Central banks																
60	Central governments																
61	Institutions																
62	Corporates	417	1	155	1	115	104	262	159	93	72	0	3	21		22.20%	
63	Corporates - Of Which: Specialised Lending																
64	Corporates - Of Which: SME																
65	Retail	662	0	181	0	219	199	418	357	25	19	0	10	5		18.25%	
66	Retail - Secured on real estate property																
67	Retail - Secured on real estate property - Of Which: SME																
68	Retail - Secured on real estate property - Of Which: non-SME																
69	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0			
70	Retail - Other Retail																
71	Retail - Other Retail - Of Which: SME																
72	Retail - Other Retail - Of Which: non-SME																
73	Equity																
74	Securitisation																
75	Other non-credit obligation assets																
76	IRB TOTAL	1,136	1	336	1	334	304	685	508	118	90	0	13	26		21.25%	

Row Num		Moratoria - Actual															
		Exposure values		Risk exposure amounts		31/12/2020								Coverage Ratio Stage 3 exposure			
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure		
77	(min EUR, %)																
78	Central banks																
79	Central governments																
80	Institutions																
81	Corporates	29	0	18	0	0	0	17	17	12	12	0	0	4		30.40%	
82	Corporates - Of Which: Specialised Lending																
83	Corporates - Of Which: SME																
84	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0			
85	Retail - Secured on real estate property																
86	Retail - Secured on real estate property - Of Which: SME																
87	Retail - Secured on real estate property - Of Which: non-SME																
88	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0			
89	Retail - Other Retail																
90	Retail - Other Retail - Of Which: SME																
91	Retail - Other Retail - Of Which: non-SME																
92	Equity																
93	Securitisation																
94	Other non-credit obligation assets																
95	IRB TOTAL	29	0	18	0	0	0	17	17	12	12	0	0	4		30.40%	

Row Num		Moratoria - Actual															
		Exposure values		Risk exposure amounts		31/12/2020								Coverage Ratio Stage 3 exposure			
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure		
96	(min EUR, %)																
97	Central banks																
98	Central governments																
99	Institutions																
100	Corporates	781	2	438	2	467	493	185	179	100	100	3	7	35		35.50%	

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UniCredit S.p.A.

Row Num		Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(mtn EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
109	Central banks														
110	Central governments														
111	Institutions														
112	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0
113	Corporates - Of Which: Specialised Lending														
114	Corporates - Of Which: SME														
115	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
116	Retail - Secured on real estate property														
117	Retail - Secured on real estate property - Of Which: SME														
118	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
119	Retail - Qualifying Revolving														
120	Retail - Other Retail														
121	Retail - Other Retail - Of Which: SME														
122	Retail - Other Retail - Of Which: non-SME														
123	Equity														
124	Securitisation														
125	Other non-credit obligation assets														
126	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num		Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(mtn EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
127	Central banks														
128	Central governments														
129	Institutions														
130	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0
131	Corporates - Of Which: Specialised Lending														
132	Corporates - Of Which: SME														
133	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
134	Retail - Secured on real estate property														
135	Retail - Secured on real estate property - Of Which: SME														
136	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
137	Retail - Qualifying Revolving														
138	Retail - Other Retail														
139	Retail - Other Retail - Of Which: SME														
140	Retail - Other Retail - Of Which: non-SME														
141	Equity														
142	Securitisation														
143	Other non-credit obligation assets														
144	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num		Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(mtn EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
145	Central banks														
146	Central governments														
147	Institutions														
148	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0
149	Corporates - Of Which: Specialised Lending														
150	Corporates - Of Which: SME														
151	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
152	Retail - Secured on real estate property														
153	Retail - Secured on real estate property - Of Which: SME														
154	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
155	Retail - Qualifying Revolving														
156	Retail - Other Retail														
157	Retail - Other Retail - Of Which: SME														
158	Retail - Other Retail - Of Which: non-SME														
159	Equity														
160	Securitisation														
161	Other non-credit obligation assets														
162	IRB TOTAL	1	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num		Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(mtn EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
163	Central banks														
164	Central governments														
165	Institutions														
166	Corporates	305	194	166	109	252	200	170	120	66	33	14	12	45	68.25%
167	Corporates - Of Which: Specialised Lending														
168	Corporates - Of Which: SME														
169	Retail	201	0	76	0	101	90	82	51	18	11	1	5	9	47.07%
170	Retail - Secured on real estate property														
171	Retail - Secured on real estate property - Of Which: SME														
172	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
173	Retail - Qualifying Revolving														
174	Retail - Other Retail														
175	Retail - Other Retail - Of Which: SME														
176	Retail - Other Retail - Of Which: non-SME														
177	Equity														
178	Securitisation														
179	Other non-credit obligation assets														
180	IRB TOTAL	552	189	290	114	359	295	248	171	85	48	15	17	54	63.70%

Row Num		Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(mtn EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
181	Central banks														
182	Central governments														
183	Institutions														
184	Corporates	0	308	0	217	132	132	89	89	87	87	1	3	62	71.09%
185	Corporates - Of Which: Specialised Lending														
186	Corporates - Of Which: SME														
187	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
188	Retail - Secured on real estate property														
189	Retail - Secured on real estate property - Of Which: SME														
190	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
191	Retail - Qualifying Revolving														
192	Retail - Other Retail														
193	Retail - Other Retail - Of Which: SME														
194	Retail - Other Retail - Of Which: non-SME														
195	Equity														
196	Securitisation														
197	Other non-credit obligation assets														
198	IRB TOTAL	0	307	0	295	191	191	89	89	87	87	2	3	62	71.09%

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

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Row Num		Public guarantees - Actual																
		Exposure values		Risk exposure amounts		31/12/2020							Coverage Ratio Stage 3 exposure					
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			
(min EUR, %)																		
1	Central banks																	
2	Central governments																	
3	Institutions																	
4	Corporates	10,368	73	1,550	36	9,888	8,769	545	58	8	0	4	8	12	140.90%			
5	Corporates - Of Which: Specialised Lending																	
6	Corporates - Of Which: SME	5,394	32	644	23	5,138	4,693	274	47	4	0	2	4	5	117.61%			
7	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
8	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
9	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
10	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
11	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
12	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
13	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
14	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
15	Equity																	
16	Securitisation																	
17	Other non-credit obligation assets																	
18	IRB TOTAL	15,553	85	1,694	36	15,030	13,728	899	70	10	1	5	10	13	131.80%			

Row Num		Public guarantees - Actual																
		Exposure values		Risk exposure amounts		31/12/2020							Coverage Ratio Stage 3 exposure					
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			
(min EUR, %)																		
19	Central banks																	
20	Central governments																	
21	Institutions																	
22	Corporates	8,857	0	1,254	0	8,494	7,596	372	55	1	0	3	3	1	49.57%			
23	Corporates - Of Which: Specialised Lending																	
24	Corporates - Of Which: SME																	
25	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
26	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
27	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
28	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
29	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
30	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
31	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
32	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
33	Equity																	
34	Securitisation																	
35	Other non-credit obligation assets																	
36	IRB TOTAL	13,591	13	1,374	0	13,198	12,170	403	74	2	1	3	4	1	53.97%			

Row Num		Public guarantees - Actual																
		Exposure values		Risk exposure amounts		31/12/2020							Coverage Ratio Stage 3 exposure					
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			
(min EUR, %)																		
37	Central banks																	
38	Central governments																	
39	Institutions																	
40	Corporates	1,390	0	171	0	970	836	106	2	5	0	1	3	4	90.89%			
41	Corporates - Of Which: Specialised Lending																	
42	Corporates - Of Which: SME																	
43	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
44	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
45	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
46	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
47	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
48	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
49	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
50	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
51	Equity																	
52	Securitisation																	
53	Other non-credit obligation assets																	
54	IRB TOTAL	1,430	0	183	0	1,313	1,155	120	2	5	0	1	4	4	91.89%			

Row Num		Public guarantees - Actual																
		Exposure values		Risk exposure amounts		31/12/2020							Coverage Ratio Stage 3 exposure					
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			
(min EUR, %)																		
55	Central banks																	
56	Central governments																	
57	Institutions																	
58	Corporates	312	0	35	0	260	240	51	1	1	0	1	0	0	491.80%			
59	Corporates - Of Which: Specialised Lending																	
60	Corporates - Of Which: SME																	
61	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
62	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
63	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
64	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
65	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
66	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
67	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
68	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
69	Equity																	
70	Securitisation																	
71	Other non-credit obligation assets																	
72	IRB TOTAL	368	0	57	0	314	294	53	2	1	0	0	1	0	470.40%			

Row Num		Public guarantees - Actual																
		Exposure values		Risk exposure amounts		31/12/2020							Coverage Ratio Stage 3 exposure					
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			
(min EUR, %)																		
73	Central banks																	
74	Central governments																	
75	Institutions																	
76	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
77	Corporates - Of Which: Specialised Lending																	
78	Corporates - Of Which: SME																	
79	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
80	Retail - Secured on real estate property	0																

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

UniCredit S.p.A.

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
1	Central banks																						
2	Central governments																						
3	Institutions																						
4	Corporates	3,994	5,659	891	15	297	458	51.40%	3,962	5,432	1,130	14	235	549	48.58%	4,070	5,152	1,320	14	219	620	46.94%	
5	Corporates - Of Which: Specialised Lending																						
6	Corporates - Of Which: SME																						
7	Retail	6,042	4,395	397	9	254	142	35.81%	6,010	4,248	576	9	233	195	33.94%	6,044	4,056	733	9	215	243	33.12%	
8	Retail - Secured on real estate property																						
9	Retail - Secured on real estate property - Of Which: SME																						
10	Retail - Secured on real estate property - Of Which: non-SME	3,949	2,171	195	3	158	58	29.72%	3,942	2,092	281	3	147	77	27.50%	4,035	1,927	355	3	138	93	26.44%	
11	Retail - Qualifying Revolving																						
12	Retail - Other Retail																						
13	Retail - Other Retail - Of Which: SME																						
14	Retail - Other Retail - Of Which: non-SME																						
15	Equity																						
16	Securitisation																						
17	Other non-credit obligation assets																						
18	IRB TOTAL	10,101	10,052	1,288	25	510	600	46.60%	10,052	9,678	1,705	23	469	745	43.64%	10,179	9,206	2,055	23	435	864	42.01%	

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
19	Central banks																						
20	Central governments																						
21	Institutions																						
22	Corporates	2,506	4,446	349	9	220	164	47.10%	2,485	4,301	515	7	204	233	45.31%	2,601	4,063	637	7	189	294	44.49%	
23	Corporates - Of Which: Specialised Lending																						
24	Corporates - Of Which: SME																						
25	Retail	5,900	3,610	265	7	225	101	38.00%	5,265	3,504	395	7	207	142	35.99%	5,313	3,341	511	7	192	180	35.21%	
26	Retail - Secured on real estate property																						
27	Retail - Secured on real estate property - Of Which: SME																						
28	Retail - Secured on real estate property - Of Which: non-SME	3,392	1,797	133	2	152	46	34.65%	3,395	1,734	194	2	142	62	32.19%	3,501	1,579	243	2	132	76	31.07%	
29	Retail - Qualifying Revolving																						
30	Retail - Other Retail																						
31	Retail - Other Retail - Of Which: SME																						
32	Retail - Other Retail - Of Which: non-SME																						
33	Equity																						
34	Securitisation																						
35	Other non-credit obligation assets																						
36	IRB TOTAL	7,797	8,056	614	16	445	265	43.17%	7,751	7,806	910	14	411	375	41.26%	7,915	7,404	1,148	15	381	463	40.36%	

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
37	Central banks																						
38	Central governments																						
39	Institutions																						
40	Corporates	104	167	8	0	1	1	16.34%	103	162	14	0	1	2	15.41%	102	158	19	0	1	3	15.09%	
41	Corporates - Of Which: Specialised Lending																						
42	Corporates - Of Which: SME																						
43	Retail	201	91	21	0	3	4	17.54%	206	81	27	0	3	5	17.90%	205	77	31	0	3	6	18.18%	
44	Retail - Secured on real estate property																						
45	Retail - Secured on real estate property - Of Which: SME																						
46	Retail - Secured on real estate property - Of Which: non-SME	170	56	16	0	0	1	6.07%	172	50	19	0	0	1	5.49%	172	48	22	0	0	1	5.17%	
47	Retail - Qualifying Revolving																						
48	Retail - Other Retail																						
49	Retail - Other Retail - Of Which: SME																						
50	Retail - Other Retail - Of Which: non-SME																						
51	Equity																						
52	Securitisation																						
53	Other non-credit obligation assets																						
54	IRB TOTAL	305	258	29	1	4	5	17.21%	309	243	41	0	4	7	17.03%	307	235	51	0	3	0	17.05%	

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
55	Central banks																						
56	Central governments																						
57	Institutions																						
58	Corporates	112	240	123	0	4	32	25.74%	110	222	143	0	4	35	24.38%	109	205	160	0	3	38	23.45%	
59	Corporates - Of Which: Specialised Lending																						
60	Corporates - Of Which: SME																						
61	Retail	173	446	43	0	15	12	28.68%	167	438	56	0	14	16	28.61%	165	429	68	0	13	19	28.42%	
62	Retail - Secured on real estate property																						
63	Retail - Secured on real estate property - Of Which: SME																						
64	Retail - Secured on real estate property - Of Which: non-SME	113	173	11	0	1	1	10.27%	108	174	16	0	1	2	10.27%	106	172	20	0	1	2	10.28%	
65	Retail - Qualifying Revolving																						
66	Retail - Other Retail																						
67	Retail - Other Retail - Of Which: SME																						
68	Retail - Other Retail - Of Which: non-SME																						
69	Equity																						
70	Securitisation																						
71	Other non-credit obligation assets																						
72	IRB TOTAL	285	686	166	1	19	44	26.50%	278	660	199	1	17	51	25.58%	274	635	229	1	16	57	24.94%	

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
73	Central banks																						
74	Central governments																						
75	Institutions																						
76	Corporates	0	16	12	0	0	0	49.88%	0	16	12	0	0	0	49.0%	0	16	13					

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UniCredit S.p.A.

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
1		Central banks																						
2		Central governments																						
3		Regional governments or local authorities																						
4		Public sector entities																						
5		Multilateral Development Banks																						
6		International Organisations																						
7		Institutions																						
8		Corporates	1,951	2,208	581	16	275	301	51.25%	1,829	2,145	772	15	246	372	48.19%	1,832	1,983	932	14	215	434	46.54%	
9		of which: SME																						
10		Retail	1,180	1,068	231	11	239	120	52.12%	1,080	1,082	318	9	227	156	49.01%	1,070	1,019	391	9	209	186	47.56%	
11		of which: SME																						
12		Secured by mortgages on immovable property																						
13		of which: non-SME																						
14		Items associated with particularly high risk	415	658	48	2	23	15	31.52%	382	656	83	1	31	34	28.96%	373	633	114	1	20	32	27.71%	
15		Covered bonds																						
16		Claims on institutions and corporates with a ST credit assessment																						
17		Collective investments undertakings (CIU)																						
18		Equity																						
19		Securitisation																						
20		Other exposures																						
21		Standardised Total	4,994	4,945	1,043	33	613	506	48.51%	4,678	4,904	1,400	30	570	638	45.54%	4,646	4,621	1,715	27	515	753	43.92%	

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
22		Central banks																						
23		Central governments																						
24		Regional governments or local authorities																						
25		Public sector entities																						
26		Multilateral Development Banks																						
27		International Organisations																						
28		Institutions																						
29		Corporates	480	1,333	296	3	149	99	33.53%	454	1,241	414	3	126	131	31.66%	431	1,163	515	2	109	159	30.81%	
30		of which: SME																						
31		Retail	354	683	55	1	183	23	41.85%	325	682	88	1	174	35	41.17%	308	673	113	1	165	46	40.91%	
32		of which: SME																						
33		Secured by mortgages on immovable property																						
34		of which: non-SME	70	327	21	1	23	10	48.58%	67	318	33	1	21	15	45.60%	63	312	43	1	20	19	44.22%	
35		Items associated with particularly high risk																						
36		Covered bonds																						
37		Claims on institutions and corporates with a ST credit assessment																						
38		Collective investments undertakings (CIU)																						
39		Equity																						
40		Securitisation																						
41		Other exposures																						
42		Standardised Total	1,349	3,179	598	6	429	187	36.63%	1,274	3,079	708	6	394	245	34.81%	1,200	2,977	881	5	363	299	33.91%	

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
43		Central banks																						
44		Central governments																						
45		Regional governments or local authorities																						
46		Public sector entities																						
47		Multilateral Development Banks																						
48		International Organisations																						
49		Institutions																						
50		Corporates	8	0	0	0	0	0	73.30%	5	0	0	0	0	0	72.94%	5	0	0	0	0	0	72.82%	
51		of which: SME																						
52		Retail	3	0	0	0	0	0	57.50%	3	0	0	0	0	0	57.49%	3	0	0	0	0	0	57.84%	
53		of which: SME																						
54		Secured by mortgages on immovable property																						
55		of which: non-SME	0	0	0	0	0	0	1.11%	0	0	0	0	0	0	1.97%	0	0	0	0	0	0	2.57%	
56		Items associated with particularly high risk																						
57		Covered bonds																						
58		Claims on institutions and corporates with a ST credit assessment																						
59		Collective investments undertakings (CIU)																						
60		Equity																						
61		Securitisation																						
62		Other exposures																						
63		Standardised Total	8	1	0	0	0	0	57.50%	8	1	0	0	0	0	61.17%	8	1	1	0	0	0	62.35%	

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
64		Central banks																						
65		Central governments																						
66		Regional governments or local authorities																						
67		Public sector entities																						
68		Multilateral Development Banks																						
69		International Organisations																						
70		Institutions																						
71		Corporates	5	1	0	0	0	0	51.92%	5	1	0	0	0	0	51.91%	5	1	0	0	0	0	51.83%	
72		of which: SME																						
73		Retail	0	0	0	0	0	0	57.22%	0	0	0	0	0	0	58.07%	0	0	0	0	0	0	58.23%	
74		of which: SME																						
75		Secured by mortgages on immovable property																						
76		of which: non-SME																						
77		Items associated with particularly high risk																						
78		Covered bonds																						
79		Claims on institutions and corporates with a ST credit assessment																						
80		Collective investments undertakings (CIU)																						
81		Equity																						
82		Securitisation																						

2021 EU-wide Stress Test: Credit risk COVID-19 STA

UniCredit S.p.A.

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
106		Central banks																						
107		Central governments																						
108		Regional governments or local authorities																						
109		Public sector entities																						
110		Multilateral Development Banks																						
111		International Organisations																						
112		Institutions																						
113		Corporates	76	0	4	2	0	4	63.03%	73	0	9	2	0	6	60.71%	70	0	12	2	0	7	66.16%	
114		of which: SME																						
115		Retail	70	0	12	2	0	10	87.52%	67	0	14	2	0	12	85.02%	65	0	17	1	0	14	86.41%	
116		of which: SME																						
117		Secured by mortgages on immovable property																						
118		of which: non-SME																						
119		Items associated with particularly high risk																						
120		Covered bonds																						
121		Claims on institutions and corporates with a ST credit assessment																						
122		Collective investments undertakings (CIU)																						
123		Equity																						
124		Securitisation																						
125		Other exposures																						
126		Standardised Total	146	0	17	4	0	14	79.03%	140	0	24	3	0	18	74.32%	134	0	29	3	0	21	71.90%	

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
129		Central banks																						
130		Central governments																						
131		Regional governments or local authorities																						
132		Public sector entities																						
133		Multilateral Development Banks																						
134		International Organisations																						
135		Institutions																						
136		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
137		of which: SME																						
138		Retail	0	0	0	0	0	0	72.01%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
139		of which: SME																						
140		Secured by mortgages on immovable property																						
141		of which: non-SME																						
142		Items associated with particularly high risk																						
143		Covered bonds																						
144		Claims on institutions and corporates with a ST credit assessment																						
145		Collective investments undertakings (CIU)																						
146		Equity																						
147		Securitisation																						
148		Other exposures																						
149		Standardised Total	0	0	0	0	0	0	72.01%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
151		Central banks																						
152		Central governments																						
153		Regional governments or local authorities																						
154		Public sector entities																						
155		Multilateral Development Banks																						
156		International Organisations																						
157		Institutions																						
158		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
159		of which: SME																						
160		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
161		of which: SME																						
162		Secured by mortgages on immovable property																						
163		of which: non-SME																						
164		Items associated with particularly high risk																						
165		Covered bonds																						
166		Claims on institutions and corporates with a ST credit assessment																						
167		Collective investments undertakings (CIU)																						
168		Equity																						
169		Securitisation																						
170		Other exposures																						
171		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
172		Central banks																						
173		Central governments																						
174		Regional governments or local authorities																						
175		Public sector entities																						
176		Multilateral Development Banks																						
177		International Organisations																						
178		Institutions																						
179		Corporates	0	0	0	0	0	0	51.72%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
180		of which: SME																						
181		Retail	0	0	0	0	0	0	36.49%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
182		of which: SME																						
183		Secured by mortgages on immovable property																						
184		of which: non-SME																						
185		Items associated with particularly high risk																						
186		Covered bonds																						
187		Claims on institutions and corporates with a ST credit assessment																						
188		Collective investments undertakings (CIU)																						
189		Equity																						
190		Securitisation																						
191		Other exposures																						
192		Standardised Total	0	0	0	0	0	0	46.77%	0	0	0	0	0	0									

2021 EU-wide Stress Test: Securitisations

UniCredit S.p.A.

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	2,657						
2		SEC-SA	1,390						
3		SEC-ERBA	7,753						
4		SEC-IAA	5,872						
5		Total	17,673						
6	REA	SEC-IRBA	1,749	2,196	2,197	2,265	2,924	3,132	3,250
7		SEC-SA	210	223	253	267	243	353	400
8		SEC-ERBA	1,660	1,865	1,925	2,011	2,455	3,284	3,949
9		SEC-IAA	1,500	1,784	1,772	1,795	2,094	2,986	3,499
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11	Total	5,118	6,068	6,147	6,337	7,716	9,755	11,098	
12	Impairments	Total banking book others than assessed at fair value		3	3	3	4	4	4

2021 EU-wide Stress Test: Risk exposure amounts

UniCredit S.p.A.

Row Number	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	278,586	282,437	280,872	281,029	288,242	292,687	298,390
2	Risk exposure amount for securitisations and re-securitisations	5,118	6,068	6,147	6,337	7,716	9,755	11,098
3	Risk exposure amount other credit risk	273,468	276,369	274,724	274,692	280,526	282,932	287,292
4	Risk exposure amount for market risk	10,672	10,672	10,672	10,672	12,525	12,578	12,831
5	Risk exposure amount for operational risk	30,641	31,154	31,877	31,079	31,783	32,263	33,138
6	Other risk exposure amounts	5,888	6,051	5,515	5,515	215	-363	-722
7	Total risk exposure amount	325,787	330,315	328,936	328,295	332,765	337,165	343,636
8	Total Risk exposure amount (transitional)	325,665	330,093	328,826	328,295	333,992	337,937	343,636
9	Total Risk exposure amount (fully loaded)	325,787	330,315	328,936	328,295	332,765	337,165	343,636

2021 EU-wide Stress Test: P&L

UniCredit S.p.A.

Row Number	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	9,590	9,453	9,115	8,955	8,245	7,955	7,798
2	Interest income	13,376	13,409	12,542	11,880	13,453	12,743	11,957
3	Interest expense	-3,786	-3,956	-3,427	-2,925	-5,208	-4,787	-4,160
4	Dividend income	204	202	204	204	153	153	153
5	Net fee and commission income	5,949	5,949	5,949	5,949	5,186	5,177	5,163
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	273	804	804	804	-2,184	603	603
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-310		
8	Other operating income not listed above, net	1,230	491	499	499	341	488	488
9	Total operating income, net	17,246	16,898	16,570	16,410	11,431	14,376	14,204
10	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-4,685	-3,645	-1,519	-1,461	-8,448	-3,260	-2,752
11	Other income and expenses not listed above, net	-15,057	-11,153	-11,123	-11,120	-12,926	-11,546	-11,468
12	Profit or (-) loss before tax from continuing operations	-2,496	2,099	3,928	3,829	-9,943	-429	-16
13	Tax expenses or (-) income related to profit or loss from continuing operations	-328	-547	-1,095	-1,081	2,983	129	5
14	Profit or (-) loss after tax from discontinued operations	48						
15	Profit or (-) loss for the year	-2,775	1,552	2,833	2,748	-6,960	-301	-11
16	Amount of dividends paid and minority interests after MDA-related adjustments	278	792	1,445	1,401	-139	-6	0
17	Attributable to owners of the parent net of estimated dividends	-3,053	760	1,388	1,346	-6,821	-295	-11
18	Memo row: Impact of one-off adjustments		1,420	1,420	1,420	1,418	1,418	1,418
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0

2021 EU-wide Stress Test

Major capital measures and realised losses

UniCredit S.p.A.

		(mln EUR)	1
Row Number	Issuance of CET 1 Instruments 01 January to 31 March 2021		Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)		0
2	Repayment of CET1 capital, buybacks (-)		-179
3	Conversion to CET1 of hybrid instruments (+)		0

Row Number	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Row Number	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	-7
7	Other material losses and provisions (-)	-82