

#### **2021 EU-wide Stress Test**

<b>Bank Name</b>	UniCredit S.p.A.
LEI Code	549300TRUWO2CD2G5692
<b>Country Code</b>	IT



#### **2021 EU-wide Stress Test: Summary**

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		1	2	3	4	5	6	7
		Actual		Baseline Scenario			Adverse Scenario	
Ro Nu	(mln FLID 96)	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%
$\epsilon$	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%
1	Tier 1 capital	59,321	59,489	59,241	58,696	46,060	42,477	39,786
1	Total leverage ratio exposures	954,756	954,756	954,756	954,756	954,756	954,756	954,756
1	Leverage ratio, %	6.21%	6.23%	6.20%	6.15%	4.82%	4.45%	4.17%
1	Fully loaded leverage ratio, %	5.70%	5.78%	5.88%	5.92%	4.11%	3.95%	3.85%
			Memoran	dum items				
1	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) <sup>1</sup>		0	0	0	0	0	0
1	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 <sup>2</sup>		0	0	0	0	0	0
1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>		0	0	0	0	0	0

<sup>&</sup>lt;sup>1</sup> Conversions not considered for CET1 computation

<sup>&</sup>lt;sup>2</sup> 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



	III/SI	UniCredit S.p.A.																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposur	e values			Risk exposu	ıre amounts								
				A-I	RB	F-IR	В	A-IF	RB	F-II	RB	Stage 1 evenesure Stage	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Chara 2 avenages	Stock of	Stock of	Stock of provisions for	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage	e 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure		Stage 3 exposure
1		Central banks		9,750	0	0	0	133	0	0		0 5,290	0	0	0	0	0	) -
2		Central governments		15,640	25	376	0	1,545	4	192		0 6.281	22	24	14	1	10	42.89%
3		Institutions		30,768	27	1,690 12,450	0	8,301	10	436		0 19,481 0 182,643	1,211	26	52	8	26	98.43% 98.43% 65.41% 52.65% 70.42%
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		1,208	84	9,394	419	1,007		0 15,741	5,258			102	531	. 52.65%
6		Corporates - Of Which: SME		42,348	4,271	2,884	254	16,830	1,924	,		0 27,128 0 86,112 0 67,724	16,668	,		327	3,161	. 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	
8		Retail - Secured on real estate property		86,815		0	0	17,856	791	0		0 67,724	18,818		118	825	1,172	49.23%
9	UniCredit S.p.A.	Retail - Secured on real estate property - Of Which: SME		4,941	395	0	0	1,116	129	0		0 2,619	2,297		8	54	214	54.15% 8 48.25% 9 87.22% 9 82.93%
10	officient Sipini	Retail - Secured on real estate property - Of Which: non-SME		81,873	1,986	0	0	16,740	662	0		0 65,105 0 2,843	16,521	•	110	771	958	48.25%
11		Retail - Qualifying Revolving		5,199	274	0	0	584	80	0		0 2,843	2,356		8	19	239	87.22%
12		Retail - Other Retail		22,485	1,617	0	0	8,648	743	0		0 15,546	6,832	,		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	5,199	44	0		0 9,254	3,125	125	67	182	81	65.23% 0.00%
15		Equity		721	0			2,409	0			151	0	0	0	0	0	0.00%
16		Securitisation																
17		Other non-credit obligation assets		4,127	0			3,909	0			2,655	1,438		1	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%

											Actual						
											31/12/2020						
					Exposure	e values			Risk exposu	ıre amounts							
				A-IRI	3	F-IF	₹B	A-IR	kB	F-II	RB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage	e 2 exposure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 2 expecure
19		Central banks		8	0	0		0 1	0	0		0 0	0 0	0	, <u>o'</u>	0	-
20		Central governments		1,285	1	0		0 400	0	0		0 1,171	0 1	13	, 0	0	49.01%
21		Institutions		3,808	24	2		0 1,227	8	1		0 2,729	673 24	35	, 5	23	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	
23		Corporates - Of Which: Specialised Lending		6,819	349	0		0 4,888	38	0		0 3,446	2,968 344	21	. 74	208	60.67% 75.93%
24		Corporates - Of Which: SME		12,669	2,934	0		9,130	1,548	0		0 5,906	6,490 2,921	36	190	2,218	75.93%
25		Retail		53,264	3,269	0		15,242	1,338	0		0 42,932	10,326 3,269	129	718	2,241	68.55% 56.77%
26		Retail - Secured on real estate property		45,575	1,939	0		12,647	707	0		0 38,094	7,479 1,939	102	. 618	1,101	56.77%
27	ITALY	Retail - Secured on real estate property - Of Which: SME		2,294	277	0		0 747	102	0		0 1,445	848 277	7	39	198	71.25%
28	ITALT	Retail - Secured on real estate property - Of Which: non-SME		43,281	1,662	0		11,900	605	0		0 36,649	6,631 1,662	95	579	903	54.35%
29		Retail - Qualifying Revolving		0	0	0		0	0	0		0 0	0	0	, O'	0	97.19%
30		Retail - Other Retail		7,690	1,330	0		2,595	631	0		0 4,837	2,847 1,330	28	100	1,140	85.73%
31		Retail - Other Retail - Of Which: SME		7,684	1,329	0		2,592	631	0		0 4,836	2,843 1,329	28	100	1,140	85.74%
32		Retail - Other Retail - Of Which: non-SME		5	1	0		0 2	0	0		0 1	4 1	0	, O'	1	73.27%
33		Equity		229	0			846	0			0	0 0	0	<i>ν</i> Ο'	0	-
34		Securitisation															
35		Other non-credit obligation assets		8	0			1	0			8	0 0	0	, 0'	0	-
36		IRB TOTAL		128,229	9,996	13	(	63,249	5,205	9		0 95,749	29,487 9,960	317	1,209	7,076	71.04%

										Actual						
										31/12/2020						
				Exposur	e values			Risk exposi	ıre amounts							
			A-IR	В	F-IF	RB	A-IF	RB	F-II	RB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage	e 2 exposure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure		Stage 2 expecure
37	Central banks		0	0	0		0 0	0	0		0 0	0 0	C	(	)	0 -
38	Central governments		3	0	0		0 3	0	0		0 3	0 0	C	(	)	) -
39	Institutions		2,717	0	31		0 471	0	16		0 820	14 0	C		)	0 -
40	Corporates		74,873	1,636	309		0 23,406	319	93		0 55,914	16,783 1,585	92	204	87	55.03%
41	Corporates - Of Which: Specialised Lending		3,900	104	0		0 1,011	6	0		0 2,986	763 101	3	8	8	88.44%
42	Corporates - Of Which: SME		19,542	477	0		0 3,740	122	0		0 13,141	5,853 477	21	. 47	24	50.60%
43	Retail		32,285	286	0		0 5,304	39	0		0 25,680	6,549 285	56	121	. 9	31.76%
44	Retail - Secured on real estate property		22,918	159	0		0 2,480	6	0		0 18,379	4,537 159	8	17	1	31.76% 9 11.82%
45 GERMANY	Retail - Secured on real estate property - Of Which: SME		677	20	0		0 97	2	0		0 424	253 20	C	) 2	2	22.25%
46 GERMANT	Retail - Secured on real estate property - Of Which: non-SME		22,241	139	0		0 2,382	4	0		0 17,955	4,284 139	7	15	5 1	10.33%
47	Retail - Qualifying Revolving		1,999	16	0		0 163	2	0		0 1,801	197 16	2	. 5	5	53.24%
48	Retail - Other Retail		7,368	110	0		0 2,661	32	0		0 5,499	1,814 110	47	99	6	57.54% 57.66%
49	Retail - Other Retail - Of Which: SME		1,111	53	0		0 312	14	0		0 834	272 53	4	11	. 3	57.66%
50	Retail - Other Retail - Of Which: non-SME		6,257	57	0		0 2,349	17	0		0 4,665	1,543 56	43	88	3	57.42%
51	Equity		95	0			260	0			67	0 0	C	) (	)	2 57.42% 0 0.00%
52	Securitisation															
53	Other non-credit obligation assets		1,465	0			1,530	0			1,431	0 0	C	) (	)	) -
54	IRB TOTAL		111,438	1,922	340		0 30,973	358	109		0 83,914	23,346 1,870	148	325	96	51.49%

											Actual							
											31/12/2020							
					Exposi	ire values			Risk expos	sure amounts	52,722,723							
				A-IR	В	F-1	IRB	A-I	RB	F	-IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(r	mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
55		Central banks		0		0 0		0 0		0	O Company	0 0	(			0	0	0 -
56		Central governments		0		1 0		0 0		0	o l	0 0	(	) (	)	0	0	0 -
57		Institutions		1,997		0 2		0 304		0	1	0 1,073	74	1 (	)	0	0	0 100.019
58		Corporates		26,870	1,08	1 7		7,312		2	4	0 16,195	9,152	2 1,057	4	5 5	6 61	.0 57.759
59		Corporates - Of Which: Specialised Lending		4,098	4	6 0		0 260	1	5	0	0 3,215	828	3 46	5	1	2	8 18.099
60		Corporates - Of Which: SME		5,364 21,222	46	0		0 1,323	20	7	0	0 2,911			ŀ	5 2	1 21	.5 48.53
61		Retail		21,222	57.	2 0		0 4,607	22	2	0	0 10,957			3	1 28	9 32	1 56.44
62		Retail - Secured on real estate property		13,241	21	0		0 1,776	7	4	0	0 6,881	6,091	208	3	3 17	4 1	5 7.16
63	AUSTRIA	Retail - Secured on real estate property - Of Which: SME		1,742	8	3 0		0 196		3	0	0 585	1,132	2 82	2	0 1	1	5 5.75
64	AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME		11,499	12	7 0		0 1,580	5	0	0	0 6,296			5	3 16	3 1	.0 8.08
65		Retail - Qualifying Revolving		2,972	24	1 0		0 371	7	7	0	0 862	,			5 1	2 21	6 89.49
66		Retail - Other Retail		5,009	12	1 0		0 2,460	7	1	ס	0 3,214	1,750	119	2	2 10	3 9	75.85
67		Retail - Other Retail - Of Which: SME		795	7-	4 0		0 314	4	5	0	0 305	484	74	ļ.	4 2	0 5	78.50°
68		Retail - Other Retail - Of Which: non-SME		4,213	4	6 0		0 2,145	2	6	0	0 2,909	1,266	5 45	1	9 8	3	71.54
69		Equity		69		0		143		0		10	(	(		0	0	ა -
70		Securitisation																
71		Other non-credit obligation assets		1,596		0		1,467		0		161	1,435			0	0	ა -
72		IRB TOTAL		51,755	1,653	9		13,832	87	4	5	0 28,397	20,612	1,626	7!	34	93	2 57.31%



	UniCredit S.p.A.																
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Actual							
										31/12/2020							
				Exposi	ıre values			Risk expos	sure amounts								
			A-I	IRB	F-I	RB	A-I	RB	F-1	IRB				Stock of	Stock of	Stock of provisions for	Coverage Ratio
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur
73	Central banks		0		0 0		0 0		0 0		0	0 (	) (	0	(	(	0 -
74	Central governments		0		0		0 0		0		0	0	0	0	(	) (	ນ -
75	Institutions		3		0 0		0 2		0		0	1 (	0	0	(	) (	<u> ე - </u>
76	Corporates		206	1	2 17		3 72	1	3 6		0 11	9 80	15	0	(	5	5 32.269 4 30.409 0 0.009 0 91.929
77	Corporates - Of Which: Specialised Lending		128	1	2 0		0 40	1	3 0		0 9	0 18	3 12	2 0	(	) 4	4 30.40°
78	Corporates - Of Which: SME		2		0 0		0 5		0		0	0 (	) (	0	(	(	ე 0.000
79	Retail		3		0		0 1		0		0	1	2	0	(	(	J 91.929
80	Retail - Secured on real estate property		1		0		0		0		0	0	) (	0	(	)	<u> ე - </u>
CROATIA	Retail - Secured on real estate property - Of Which: SME		0		0		0		0		0	0		0	(	)	<u> ე - </u>
82 CROATIA	Retail - Secured on real estate property - Of Which: non-SME		1		0		0		0		0	0		0		)	<u>) - </u>
83	Retail - Qualifying Revolving		0		0		0		0		0	0		0		(	J 100.02°
84	Retail - Other Retail		2		0		0		0		0	1	1	0		)	0 100.029 0 58.849 0 58.849
85	Retail - Other Retail - Of Which: SME		0		0		0		0		0	0		0	)	) (	0 58.84°
86	Retail - Other Retail - Of Which: non-SME		1		0		0		0		0	1	1 (	0	)	) (	0 -
87	Equity		0		0		0		0			0 (		0			0 -
88	Securitisation																
89	Other non-credit obligation assets		0		0		0		0			0 (		0	)	(	0 -
90	IRB TOTAL		211	12	2 17		3 75	13	3 7		0 12	2 81	15	0	(	5	5 32.41%

										Actual							
										31/12/2020							
				Exposu	re values			Risk expos	ure amounts								
			A-	IRB	F-	IRB	A-1	IRB	F-1	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln El	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		provisions for Stage 2 exposure	provisions for	Stage 3 exposure
91		Central banks	4,736	C	C	(	0 32	(	0	(	308	0	0	0	0	0	-
92		Central governments	655	C	0	(	0 56	(	0	(	165	0	0	0	0	0	-
93		Institutions	482	C	3	(	0 80	(	1	(	372	0	0	0	0	0	-
94		Corporates	8,579	227	9	(	0 5,010	(	10	(	7,053	1,227	223	29	22	152	68.09% 20.53%
95		Corporates - Of Which: Specialised Lending	2,421		0	(	0 1,462	(	0	(	2,309	79	20	7	1	4	20.53%
96		Corporates - Of Which: SME	2,246	146	1	. (	0 1,289	(	0	(	1,577	613	143	10	13	96	67.23%
97		Retail Retail	3,492	49	0	(	0 1,013	(	0	(	2,930	560	49	6	13	28	57.96%
98		Retail - Secured on real estate property	1,782	17	0	(	0 358	(	0	(	1,521	261	. 17	2	3	5	32.54%
99	CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: SME	70	2	0	(	0 26	(	0	(	51	19	2	. 0	0	0	10.85%
100	CZLCII KLPUBLIC	Retail - Secured on real estate property - Of Which: non-SME	1,713	15	0	(	0 332	(	0	(	1,470	242	. 15	2	3	5	35.31%
101		Retail - Qualifying Revolving	80	10	0	(	0 17	(	0	(	67	13	10	0	0	8	10.85% 35.31% 80.14% 67.02%
102		Retail - Other Retail	1,630	22	0	(	0 638	(	0	(	1,342	286	22	. 4	10	15	67.02%
103		Retail - Other Retail - Of Which: SME	116	8	0	(	0 67	(	0	(	82	33	8	0	1	6	75.01%
104		Retail - Other Retail - Of Which: non-SME	1,514	14	0	(	0 571	(	0	(	1,260	252	. 14	4	9	9	62.42%
105		Equity		C			0	(			0	0	0	0	0	0	-
106		Securitisation															
107		Other non-credit obligation assets	188	C			125	(			188	0	0	0	0	0	-
108		IRB TOTAL	18,131	276	12		6,315	C	10	C	11,016	1,787	271	35	35	180	66.27%

										Actual						
										31/12/2020						
				Exposu	re values			Risk expos	ure amounts							
			A-I	RB	F-I	RB	A-IF	RB	F-If	RB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(min EUR,	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 ex	posure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Ct
109		Central banks	0		0		0 0	(	0		0 0	0 (	0	0	(	) -
110		Central governments	1		0		0 0	(	0		0 1	0 (	0	0	(	) -
111		Institutions	334		23		0 82	(	9		0 283	2 (	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 40	(	0		0 123	0 0	0	0	(	) -
114		Corporates - Of Which: SME	13		0		0 2	(	0		0 3	10 (	0	0	(	) -
115		Retail	6		1 0		0 1	(	0		0 4	2 1	0	0	(	33.53%
116		Retail - Secured on real estate property	5		0		0 1	(	0		0 3	2 (	0	0	(	21.66%
117	SPAIN	Retail - Secured on real estate property - Of Which: SME	0		0		0 0	(	0		0 0	0 0	0	0	(	21.66%
118	SPAIN	Retail - Secured on real estate property - Of Which: non-SME	5		0		0 1	(	0		0 3	2 (	0	0	(	) -
119		Retail - Qualifying Revolving	0		0		0 0	(	0		0 0	0 0	0	0	(	76.64%
120		Retail - Other Retail	1		0		0 0	(	0		0 1	0 0	0	0	(	76.64% 44.65%
121		Retail - Other Retail - Of Which: SME	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 1	0 0	0	0	(	49.66%
123		Equity	0				0	(			0	0 0	0	0	(	) -
124		Securitisation														
125		Other non-credit obligation assets	0				0	(			0	0 0	0	0	(	) -
126		IRB TOTAL	4,701	2:	23		0 1,540	1	. 9		0 3,196	740 21	2	8	13	61.56%

											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-I	_	F-IF	RB	A-I		F-I	RB	7			Stock of	Stock of	Stock of	
RowN				Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
um			(mln EUR, %)	Non-deraulted	Delauiteu	Non-deraulted	Deraulteu	Non-deraulted	Delaulteu	Non-derauted	Derauteu							
127		Central banks		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	C	) -
129		Institutions		0	(	0		0	0	0		0 0	0	0	0	0	(	) -
130		Corporates		2,397	2	3,445	2:	1,006	1	1 2,020		0 5,392	156	25	10	7	18	71.51%
131		Corporates - Of Which: Specialised Lending		31	(	0		14	0	0		0 31	0	0	0	0	(	) -
132		Corporates - Of Which: SME		2	(	0		0	0	0		0 2	0	0	0	0	(	0 100.00%
133		Retail		7	]	. 0		2	0	0		0 6	1	1	0	0	1	73.74%
134		Retail - Secured on real estate property		7		. 0		2	0	0		0 6	1	. 1	. 0	0	1	1 73.74% 1 72.86%
135	DUCCIAN EEDEDATION	Retail - Secured on real estate property - Of Which: SME		0	(	0		0	0	0		0 0	0	0	0	0	C	J -
136	RUSSIAN FEDERATION	Retail - Secured on real estate property - Of Which: non-SME		7	1	. 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	C	72.86% 0 81.78%
138		Retail - Other Retail		0	(	0		0	0	0		0 0	0	0	0	0	C	93.91%
139		Retail - Other Retail - Of Which: SME		0	(	0		0	0	0		0 0	0	0	0	0	C	J-
140		Retail - Other Retail - Of Which: non-SME		0	(	0		0	0	0		0 0	0	0	0	0	(	93.91%
141		Equity		1	(			5	0			(	0	0	0	0	(	J -
142		Securitisation																
143		Other non-credit obligation assets		296	(			295	0			296		0	0	0	(	j-
144		IRB TOTAL		2,701	3	3,445	23	1,308	1	2,020		0 5,694	157	26	10	7	19	71.60%



	UniCredit S.p.A.		1	2 _	3	4	5	6	7	8	9 10	11	12	13	14	15
										Actual						
										31/12/2020						
				Exposu	re values			Risk expos	sure amounts							
			A-II		F-II	RB	A-I	IRB	F-I	RB			Stock of	Stock of	Stock of	Coverage Ra
		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chara 2 avena
	Central banks		2,139	0	0	(	0 1		0 0		0 2,139	0 (	0	0	0	) -
	Central governments		3,137	0	0	(	0		0		0 62	0	0	0	0	-
	Institutions		1,257	0	43	(	0 396		0 9		0 1,091	3	0	0	0	) -
	Corporates		8,096	89	0	(	3,200	3	1 0		0 6,270 1,2	88 89	10	37	34	3
	Corporates - Of Which: Specialised Lending		106	0	0	(	0 13		0		0 78	1	0	0	0	-
	Corporates - Of Which: SME		30	3	0	(	0 31		0		0 28	0	1	0	3	100
	Retail		39	1	0	(	0 10		0		0 28	11 1	. 0	0	1	50 50
	Retail - Secured on real estate property		37	1	0	(	0 10		0		0 28	9	. 0	0	0	50
UNITED STATES	Retail - Secured on real estate property - Of Which: SME		0	0	0	(	0		0		0 0	0	0	0	0	-
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		36	1	0	(	0 10		0		0 27	9	. 0	0	0	50 73
	Retail - Qualifying Revolving		0	0	0	(	0		0		0 0	0	0	0	0	
	Retail - Other Retail		2	0	0	(	0 1		0		0 0	2	0	0	0	69
	Retail - Other Retail - Of Which: SME		0	0	0	(	0		0		0 0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME		2	0	0	(	0 1		0		0 0	2	0	0	0	69
	Equity		22	0			92		0		11	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0	0			0		0		0	0 (	0	0	0	-
	IRB TOTAL		14,690	91	44		3,699	32	2 10		0 9,602 1,2!	3 91	. 10	37	34	37.

											Actual						
											31/12/2020						
					Exposur	re values			Risk expos	ure amounts							
				A-IR	lB	F-IF	RB	A-IRB		F-IR	.B			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2	exposure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
163		Central banks		0	0	0	(	0	C	0		0 0	0 (	(	0	, <u> </u>	J -
164		Central governments		78	0	0	(	29	C	0		0 0	0 (	(	0	/	) -
165		Institutions		3	0	70	(	1	C	23		0 76	4 (	(	0	/	100.00%
166		Corporates		3,381	262	792	73	2,074	62	653		0 3,371	757 335	24	1 31	. 24′	73.95%
167		Corporates - Of Which: Specialised Lending		4	21	772	73	1	17	641		0 640	120 94	. 7	7 4	t 5'	8 61.84% 1 76.88%
168		Corporates - Of Which: SME		1,700	210	0	(	972	35	0		0 1,209	487 209	12	2 19	16	76.88%
169		Retail		1,799	83	0	(	468	g	0		0 1,405	394 83	(	5 15	6	73.61%
170		Retail - Secured on real estate property		1,341	47	0	(	274	2	0		0 1,060	280 47	3	3 7	2'	58.79% 56.80% 59.49% 99.38%
171	BULGARIA	Retail - Secured on real estate property - Of Which: SME		150	12	0	(	47	2	0		0 108	42 12	. 1	1 2	<u>-</u>	56.80%
172	DULGARIA	Retail - Secured on real estate property - Of Which: non-SME		1,191	35	0	(	227	C	0		0 952	238 35	1	1 6	2	59.49%
173		Retail - Qualifying Revolving		125	5	0	(	26	C	0		0 92	33 5	(	1	r.	99.38%
174		Retail - Other Retail		333	31	0	(	167	8	0		0 252	81 31	4	1 7	2′	91.92%
175		Retail - Other Retail - Of Which: SME		297	24	0	(	156	8	0		0 226	71 24	. 3	3 6	2′	92.16%
176		Retail - Other Retail - Of Which: non-SME		35	6	0	(	11	C	0		0 26	9 6	1	1 1		91.03%
177		Equity		2	0			4	C	)		0	0 (	(	0	,	) <del>-</del>
178		Securitisation															
179		Other non-credit obligation assets		163	0			163	C			163	0 (	(	0	,	) -
180		IRB TOTAL		5,426	346	862	73	2,740	72	676		0 5,015	1,155 418	30	46	301	73.90%

											Actual						
											31/12/2020						
					Exposu	re values			Risk expos	ure amounts							
				A-:	IRB	F-II	RB	A-1	RB	F-II	RB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chara 2 anna anna
181		Central banks		0	C	0	C	0	(	0		0 0	0 (	0	0	(	0 -
182		Central governments		261	C	363	C	158	(	192		0 363	0 (	0	0	(	ა -
183		Institutions		13	C	18	C	7	(	10		0 28	0 (	0	0	(	ა -
184		Corporates		209	C	2,746	208	76	(	2,390		0 2,161 77	4 207	7 15	21	168	8 80.80%
185		Corporates - Of Which: Specialised Lending		110	C	0	C	35	(	0		0 101	9 (	O C	0	(	<b>δ</b> -
186		Corporates - Of Which: SME		34	C	1,368	101	. 15	(	1,099		0 930 46	5 10:	1 11	. 15	90	0 89.27% 0 95.88%
187		Retail		2	C	0	C	1	(	0		0 2	1 (	0	0	(	ე 95.88%
188		Retail - Secured on real estate property		1	C	0	C	1	(	0		0 1	0 (	0	0	(	o -
189 D.	ROMANIA	Retail - Secured on real estate property - Of Which: SME		0	C	0	C	0	(	0		0 0	0 (	0	0	(	ე -
190	COMAINIA	Retail - Secured on real estate property - Of Which: non-SME		1	C	0	C	1	(	0		0 1	0 (	O C	0	(	0 -
191		Retail - Qualifying Revolving		0	C	0	C	0	(	0		0 0	0 (	0	0	(	0 97.99%
192		Retail - Other Retail		1	C	0	C	0	(	0		0 0	0 (	0	0	(	0 77.18%
193		Retail - Other Retail - Of Which: SME		0	C	0	C	0	(	0		0 0	0 (	0	0	(	0 100.00%
194		Retail - Other Retail - Of Which: non-SME		1	C	0	C	0	(	0		0 0	0 (	0	0	(	0 76.60%
195		Equity		1	C	)		4	(	D		0	0	O C	0	(	0 -
196		Securitisation															
197		Other non-credit obligation assets		140		)		114	(	0		140	0	0	0	(	ð -
198		IRB TOTAL		626	0	3,127	208	361	C	2,592		0 2,693 77	5 208	16	21	168	8 80.81%



	D.St.	UniCredit S.p.A.																					
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenario	r e									
						31/12/2021							31/12/2022							31/12/2023			
RowN um			Stage 1 e	posure Stage 2 expos	ure 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	e 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	C	) -	5,290	0	0	) (	0	0	-	5,290		0 0	0	0	0	-
2		Central governments		6,279	22 2	7	1	14	51.20%	6,275	23	29	)	. 1	. 15	50.21%	6,272	2.	5 32	1	1	16	49.39%
3		Institutions		19,426 1	,255 3	7	5	31	. 82.59%	19,357	1,316	46	3	3	35	75.56%	19,162	1,503	3 54	3	5	38	49.39% 71.09% 52.55% 42.19% 56.75% 46.30% 32.26% 36.79% 31.56% 88.93% 67.92% 72.19% 53.95%
4		Corporates		190,753 44	,112 15,60	5 470	1,084	9,204	58.99%	181,365	50,849	18,255	405	1,024	10,096	55.30%		47,147	2 20,739	413	951	10,898	52.55%
5		Corporates - Of Which: Specialised Lending			,441 1,453	3 46	99	728	50.07%	14,240	5,978	1,790	36	115	812	45.35%	13,752		7 2,119	36	118	894	42.19%
6		Corporates - Of Which: SME		20,7 33	,910 5,58	1 100	403	3,574	64.04%	25,268			96	367	3,827	60.03%	26,158		, ,,150	101	353	4,058	56.75%
7		Retail		82,431 29	,885 6,07	1 137	1,390	3,312	2 54.57%	83,137	27,799	7,451	. 135	1,220	3,680	49.40%	83,795	25,94	5 8,647	133	1,105	4,003	46.30%
8		Retail - Secured on real estate property		0./020	,911 3,68	6 5 <u>-</u>	880	1,448	39.29%	65,072	19,201	4,649	51	. 780	1,620	34.84%	00,000	17,320	6 5,459	52	681	1,761	32.26%
9	UniCredit S.p.A.	Retail - Secured on real estate property - Of Which: SME		2,556	,224 53	1	70	241	. 45.33%	2,483		634		63	255	40.28%	2,443		9 729	4	61	268	36.79%
10	officicall 3.p.A.	Retail - Secured on real estate property - Of Which: non-SME		61,769	,687 3,15	5 50	810	1,207	38.28%	62,588	17,007	4,015	47	717	1,365	33.98%	63,694	15,186	6 4,730	48	620	1,493	31.56%
11		Retail - Qualifying Revolving		2,720 2	,441 31	1	7 22	291	. 93.36%	2,713	2,418	342	2	19	310	90.71%	2,706	2,398	8 369	7	18	328	88.93%
12		Retail - Other Retail		15,387 6	,532 2,073	3 70	488	1,574	75.89%	15,352	6,180	2,460	77	421	1,751	71.17%	14,952	6,222	2 2,819	74	405	1,914	67.92%
13		Retail - Other Retail - Of Which: SME		6,916	,832 1,74	0 42	129	1,377	79.15%	6,666	2,870	1,952	43	112	1,469	75.26%	6,352	2,978	8 2,159	41	110	1,559	72.19%
14		Retail - Other Retail - Of Which: non-SME		8,470	,700 33 <sup>,</sup>	4 34	359	196	58.86%	8,686	3,310	508	33	309	281	55.42%	8,601	3,24	4 659	33	296	356	53.95%
15		Equity		148	0	2	. 0	1	. 34.25%	147	0	4	(	0	1	34.15%	145		0 5	0	0	2	34.12%
16		Securitisation																					
17		Other non-credit obligation assets		2,000	,438	0 (	0	C	-	2,655	1,438	0	(	0	0	-	2,655	1,438	8 0	0	0	0	-
18		IRB TOTAL		76,	712 21,74	612	2,481	12,562	57.78%	298,226	81,425	25,785	545	2,249	13,827	53.62%	299,907	76,053	3 29,477	551	2,061	14,957	50.74%

														<b>Baseline Scenario</b>										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stag	ge 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	-	C	0	0	(	) C	0	-	0	C	0	(	(	0	<i>J</i> -
20		Central governments		1,169	0	2		1 0	1	43.06%	1,168	0	4	1	. С	2	41.89%	1,166	1	. 5	1	(	2	41.38%
21		Institutions		2,785	614	26		1 2	24	93.69%	2,756	641	28	3	. 3	3 25	90.75%	2,728	668	29	1		26	88.37%
22		Corporates		54,067	11,874	8,122	252	2 495	5,446	67.05%	52,763	12,186	9,115	194	457	5,878	64.49%	54,543	9,649	9,872	202	. 390	6,206	62.86%
23		Corporates - Of Which: Specialised Lending		4,577	1,661	519	23	2 63	269	51.77%	3,578	2,538	641	14	69	311	48.45%	3,873	2,134	751	16	64	349	9 46.47%
24		Corporates - Of Which: SME		7,258	4,732	3,327	54	4 234	2,404	72.24%	7,283	4,429	3,605	45	209	2,529	70.16%	8,019	3,489	3,810	49	18:	2,622	2 68.81%
25		Retail Retail		42,791	9,522	4,214	7:	672	2,523	59.87%	42,668	8,972	4,887	7 74	580	2,729	55.85%	43,607	7,464	5,456	73	483	2,908	53.30%
26		Retail - Secured on real estate property		37,300	7,515	2,697	4:	1 594	1,301	48.24%	37,286	7,019	3,207	38	514	1,437	44.79%	38,543	5,354	3,616	39	420	1,545	42.73%
27	ITALY	Retail - Secured on real estate property - Of Which: SME		1,452	780	339	;	50	213	62.72%	1,439	749	383	3	44	1 224	58.40%	1,402	748	421	3	42	233	55.36%
28	ITALI	Retail - Secured on real estate property - Of Which: non-SME		35,848	6,735	2,358	38	545	1,088	46.15%	35,847	6,270	2,824	35	470	1,213	42.95%	37,140	4,606	3,195	36	378	1,312	41.06%
29		Retail - Qualifying Revolving		0	0	0		0	0	94.98%	C	0	0	0	0	0	92.85%	0	C	0	(	(	0	91.41% 3 74.08%
30		Retail - Other Retail		5,491	2,006	1,517	34	78	1,222	80.55%	5,382	1,953	1,680	36	66	1,293	76.97%	5,064	2,111	1,840	34	62	1,363	74.08%
31		Retail - Other Retail - Of Which: SME		5,490	2,003	1,515	34	78	1,221	80.56%	5,380	1,950	1,678	36	66	1,292	76.99%	5,062	2,108	1,838	34	62	1,362	2 74.10%
32		Retail - Other Retail - Of Which: non-SME		2	3	1		0	1	62.21%	2	3	1	. (	0	) 1	56.37%	2	3	2	(	(	) 1	1 52.96%
33		Equity		0	0	0		0	0	39.24%	C	0	0	)	0	0	39.24%	0	C	0	(	(	0	39.24%
34		Securitisation																						
35		Other non-credit obligation assets		8	0	0		0	0	-	8	0	0	(	0	0	-	8	C	0	(	(	0	<i>/</i> -
36		IRB TOTAL		100,822	22,010	12,365	328	1,170	7,994	64.65%	99,362	21,800	14,034	269	1,040	8,635	61.53%	102,052	17,782	15,363	276	875	9,142	59.51%

											Base	eline Scenario									
					31/12/2021						31	1/12/2022						31/12/2023			
	(1	Stage 1 expo	osure Stage 2 e	exposure Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	Stage 2 exposure Stag	ge 3 exposure pro Stag	Stock of rovisions for ge 1 exposure St	Stock of Stock of provisions for age 2 exposure Stage 3 exposu	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposur	e Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage 3 ex
	Central banks		0	0	0	0 0	(	-	0	0	0	0	0	0 -		0	0	0 0	)		0 -
	Central governments		3	0	0	0 0	)	1.00%	3	0	0	0	0	0 1.00%		3	0	0 0	)	)	0
	Institutions		810	23	1	0 0	)	27.42%	805	28	1	0	0	0 27.18%	79	5 3	7	2 0	)	)	0
	Corporates		56,339	15,497 2,44	5	56 253	1,087	7 44.46%	51,656	19,509	3,116	50	240 1,2	40 39.78%	51,76	6 18,70	0 3,81	16 50	24	1,38	9
	Corporates - Of Which: Specialised Lending		2,525	1,178 14	7	1 7	98	66.83%	2,104	1,541	205	1	13 1	09 53.39%	1,86	3 1,72	2 26	54 1	. 1	12	0
	Corporates - Of Which: SME		13,379	5,333 75	8 1	14 62	300	39.59%	10,199	8,281	991	10	66	42 34.49%	10,30	6 7,90	6 1,25	58 10	8	38	8
	Retail	2	24,798	7,047 66	9 2	24 157	151	22.55%	25,802	5,709	1,003	23	130	03 20.22%	25,75	6 5,46	3 1,29	95 23	12	25	0
	Retail - Secured on real estate property		17,683	4,976 41	7	3 24	26	6.33%	18,632	3,806	637	3	19	33 5.20%	18,56	7 3,68	2 82	26	3 1	3	9
ERMANY	Retail - Secured on real estate property - Of Which: SME		429	227 4	1	0 2		12.59%	335	305	57	0	2	6 9.99%	33	8 28	5 7	74 (	)	3	6
LRIMAINI	Retail - Secured on real estate property - Of Which: non-SME		17,253	4,749 37	6	3 21	. 21	5.66%	18,297	3,501	581	3	17	27 4.74%	18,229	9 3,39	7 75	52 3	3	3	3
	Retail - Qualifying Revolving		1,773	215 2	7	2 5	15	53.47%	1,805	172	38	2	4	19 50.18%	1,80	6 16	2 4	47 2	2	1 2	3
	Retail - Other Retail		5,343	1,857 22	4 1	18 128	110	48.96%	5,366	1,731	327	17	106	51 45.99%	5,38	3 1,61	9 42	22 17	10	18	8
	Retail - Other Retail - Of Which: SME		832	250 7	8	3 12	. 38	48.58%	658	403	98	2	12	44.33%	67	6 36	4 12	20 2	2 1	5	0
	Retail - Other Retail - Of Which: non-SME		4,511	1,607 14	7 1	15 117	72	49.16%	4,707	1,328	229	15	94 1	07 46.71%	4,70	7 1,25	5 30	02 15	8	13	8
	Equity		66	0	1	0 0	)	19.17%	65	0	1	0	0	0 18.90%	6.	5	0	2 0			0
	Securitisation																				
	Other non-credit obligation assets		1,431	0	0	0 0	) (	) -	1,431	0	0	0	0	0 -	1,43	1	0	0 0	)	)	0 -
	IRB TOTAL	83	3,447	22,568 3,11	5 8	30 410	1,238	39.75%	79,762	25,246	4,121	72	370 1.4	35.01%	79,810	6 24,20	0 5,11	4 73	369	1,639	32

											<b>Baseline Scenario</b>									
				31/12/2021							31/12/2022						31/12/2023			
RowN um	(mln EUR, %		ge 2 exposure Stage 3 expo	Stock of sure provisions for Stage 1 exposu	Stock of r provisions for ure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expos	or Chara 2	io - ure Stage 1 exposure	e Stage 2 exposur	e 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	0	0	0	0 (	0	-	0		0	0	0	0 -		0	0	0	0 (	0	-
56	Central governments	0	0	0	0 (	0	-	0		0	0	0	0 -		0	0	0	0 (	0	[-
57	Institutions	1,101	45	1	0 (	1	51.82%	1,109	3	2	0	0	1 41.	32% 1,09	8	48	2	0 (	1	36.30%
58	Corporates	18,155	6,532	1,717	55 84	789	45.93%	15,692	8,55	2,156	47	91	895 41.	53% 15,61	8,10	55 2,62	1 4	.7 84	1,010	38.54%
59	Corporates - Of Which: Specialised Lending	3,006	913	169	3 6	5 16	9.31%	2,849	98	251	2	5	20 7.	98% 2,54	1,20	09 33	1	2	25	7.46%
60	Corporates - Of Which: SME	3,098	1,587	613	8 41	1 260	42.46%	2,713	1,84	9 735	7	38	282 38.	32% 2,65	1 1,77	79 86	9	6 39	306	35.17%
61	Retail	8,443	12,178	855	21 523	480	56.18%	8,302	12,08	1,085	22	478	555 51.	14% 8,18	11,99	1,29	3 2	1 466	622	48.14%
62	Retail - Secured on real estate property	5,040	7,751	389	3 245	60	15.44%	4,910	7,73	534	3	231	77 14.	37% 4,83	7,67	78 66	6	3 228	92	13.79%
63 AUSTRIA	Retail - Secured on real estate property - Of Which: SME	516	1,158	126	0 17	7 14	10.92%	562	1,07	75 162	0	16	16 9.	78% 55	7 1,04	19	6	0 15	18	9.10%
64 AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME	4,525	6,593	263	3 228	3 46	17.59%	4,348	6,66	372	3	216	61 16.	.,	9 6,63	32 46	9	3 212	74	15.75%
65	Retail - Qualifying Revolving	774	2,180	259	4 16	5 258	99.29%	737	2,20	273	4	14	270 98.		1 2,19	95 28	7	4 13	282	98.52%
66	Retail - Other Retail	2,629	2,247	207	14 262	2 163	78.74%	2,655	2,15	278	14	233	208 74.	94% 2,62	0 2,12	22 34	1 14	4 225	248	72.83%
67	Retail - Other Retail - Of Which: SME	289	479	94	2 34	77	81.45%	313	43	111	2	29	85 76.		1 42	26 12	6	2 28	92	72.90%
68	Retail - Other Retail - Of Which: non-SME	2,340	1,768	113	12 228	86	76.47%	2,343	1,71	.1 167	12	204	124 73.	,	9 1,69	96 21	5 1	2 198	156	72.79%
69	Equity	10	0	0	0 (	0	98.93%	10		0	0	0	0 98.	93%	0	0	1	0 (	1	98.93%
70	Securitisation																			
71	Other non-credit obligation assets	161	1,435	0	0 (	0	-	161	1,43	0	0	0	0 -	16	1 1,43	35	0	0	0	<u></u>
72	IRB TOTAL	27,871	20,190 2	,574	76 607	1,270	49.34%	25,274	22,118	3,243	69	569 1,	,451 44.7	5% 25,074	21,64	3,91	69	9 550	1,634	41.71%



UniCredit S.p.A.	
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	ornareare orpin u																						
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenario										
						31/12/2021	1						31/12/2022					1	_	31/12/2023			
		(mln EUR, %)	Stage 1 exposure St	tage 2 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	e 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	
	Central banks		0	0	0	C	0	0	-		0 0	C	0 0	0	0	) -	0	(	0	0	0	(	0 -
	Central governments		0	0	0	0	0	0	40.00%		0 0	(	0 0	0	0	40.00%	0		0	0	0	(	0 4
	Institutions		1	0	0	O	0	0	50.72%		1 0	(	0 0	0	0	50.55%	1	(	0	0	0	(	0 5
	Corporates		176	22	16	C	0	8	47.11%	15	66 41	17	7 (	0	8	45.70%	146	50	19	0	1	8	8 4
	Corporates - Of Which: Specialised Lending		93	14	13	0	0	6	48.56%	9	13	13	3	0	6	47.10%	93	1.	3 14	0	0	6	6 4
	Corporates - Of Which: SME		0	0	0	0	0	0	96.80%		0	(	0	0	0	96.50%	0		0	0	0	(	0 9
	Retail		1	2	0	0	0	0	59.90%		1 1	(	0 0	0	0	49.98%	1	:	1 0	0	0	(	0 4
	Retail - Secured on real estate property		0	0	0	0	0	0	21.89%		1 0	C	0 0	0	0	21.33%	1	(	0	0	0	(	0 2
CROATIA	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	31.42%		0 0	(	0 0	0	0	31.16%	0	(	0	0	0	(	0 44 0 55 8 4 6 4. 0 9 0 4 0 2 0 3
CROATIA	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	21.44%		0 0	(	0 0	0	0	20.88%	0	(	0	0	0	(	0 2
	Retail - Qualifying Revolving		0	0	0	0	0	0	98.54%		0 0	(	0 0	0	0	97.30%	0	(	0	0	0	(	0 20 0 96 0 25 0 17
	Retail - Other Retail		1	1	0	0	0	0	31.99%		1 1	(	0 0	0	0	28.09%	1		1 0	0	0	(	0 2
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	29.92%		0 0	(	0 0	0	0	21.84%	0		0	0	0	(	0 17
	Retail - Other Retail - Of Which: non-SME		1	1	0	0	0	0	34.56%		1 1	(	0	0	0	33.91%	1		1 0	0	0	(	0 33
	Equity		0	0	0	0	0	0	-		0 0	(	0	0	0	) -	0	(	0	0	0	(	0 -
	Securitisation		2	0	0								0								0		
	Other non-credit obligation assets		0	0	0	0	0	0	47 470/	4 =	0	(	0	0	0	45 300/	0		0	0	0	(	0 -
	IRB TOTAL		178	24	16	0	0	8	47.17%	159	9  42	17	/  0	)	ր 8	45.73%	148	51	ւլ 19	0	1	8	8 44.2

										Bas	seline Scenario									
				31/12/2021						3	31/12/2022						31/12/2023			
lowN um	(mln EUR, %		e 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 Sta	age 3 exposure pr Sta	Stock of rovisions for ge 1 exposure St	Stock of Stock of provisions for provisions for tage 2 exposure Stage 3 exposu	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposur	re Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	Central banks	308	0 0	(	0	0	) -	308	0	0	0	0	0 -	30	8	0	0 0		0	0 -
92	Central governments	165	0 0	(	0	0	40.00%	165	0	0	0	0	0 40.00%	16	5	0	0		0	0 40.00%
93	Institutions	368	4 0	(	0	0	47.50%	368	4	1	0	0	0 50.58%	36	4	7	1 0		0	0 50.04%
94	Corporates	6,936	1,211 355	24	4 21	208	58.58%	6,801	1,250	452	28	17	242 53.61%	6,67	1,2	70 55	58 27		17 25	50.30%
95	Corporates - Of Which: Specialised Lending	2,267	92 49	$\epsilon$	5 2	21	42.98%	2,224	116	68	6	2	28 41.27%	2,16	3 1	59	6		2	40.37%
96	Corporates - Of Which: SME	1,492	627 213	10	15	122	57.54%	1,458	609	266	12	12	.40 52.60%	1,46	3 54	45 32	25 12		12 11	50 49.18%
97	Retail	2,850	557 131	8	3 17	63	47.92%	2,873	472	193	8	14	78 40.45%	2,77	2 5	16 25	50 8		15	<i>J</i> 2 36.75%
98	Retail - Secured on real estate property	1,499	246 55	3	3 4	18	33.75%	1,479	234	86	3	4	23 26.62%	1,45	23	31 1:	15 3		4	<i>2</i> 7 23.45%
CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: SME	51	18 3	(	0	0	14.05%	52	15	4	0	0	1 14.94%	4	6	22	5 0		0	1 15.50%
100 CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: non-SME	1,448	227 52		3	18	34.87%	1,426	219	82	3	4	22 27.16%	1,40	7 20	09	11 3		3	<u>26</u> 23.77%
101	Retail - Qualifying Revolving	65	13 12	(	0	9	81.66%	67	10	13	0	0	10 78.45%	6	7	9	14 0		0	76.13%
102	Retail - Other Retail	1,286	299 65		5 13	35	53.83%	1,328	228	95	5	10	45 47.89%	1,25	2	76 12	21 5		11	54 44.95%
103	Retail - Other Retail - Of Which: SME	81	32 10	(	0 1	8	82.87%	87	25	11	0	1	9 79.58%	7.	5	36	13 0		1	.0 77.13%
104	Retail - Other Retail - Of Which: non-SME	1,205	267 55	5	5 12	27	48.49%	1,241	203	83	5	9	36 43.51%	1,17	8 24	41 10	08 5		11	41.12%
105	Equity	0	0 0	(	0	0	-	0	0	0	0	0	0 -		0	0	0		0	0 -
106	Securitisation																			
107	Other non-credit obligation assets	188	0 0	(	0	0	-	188	0	0	0	0	0 -	18	8	0	0 0		0	0 -
108	IRB TOTAL	10,815	1,772 486	33	38	271	55.70%	10,703	1,725	646	36	31 3	21 49.66%	10,47	1,79	94 80	9 35		37	73 46.11%

													Baseline Scenario	1									
						31/12/2021							31/12/2022							31/12/2023			
RowN um			Stage (mln EUR, %)	e 1 exposure Stage 2 exp	osure 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
109		Central banks	(IIIII Zerty 76)	0	0	0	0 0	0	) _	(	0	0		0	0	-	0		0	(	0	(	0 -
110		Central governments		1	0	0	0 0	0	40.00%	1	0	0		0	0	40.00%	1		0 0		0	(	0 40.00%
111		Institutions		280	5	0	0 0	0	32.10%	277	7 8	0	) (	0	0	31.60%	274	1	1 0	(	0	(	0 31.05%
112		Corporates		2,930	691 43	3	1 7	19	45.30%	2,371	1,236	56	5 1	. 7	23	41.73%	1,970	1,62	2 72	1	. 11	28	28 39.45%
113		Corporates - Of Which: Specialised Lending		100	22	0	0 0	0	19.80%	85	36	1		0	0	19.61%	76	4.	5 1	. (	1	(	0 19.42%
114		Corporates - Of Which: SME		3	8	1	0 0	0	2.02%	4	7	2	2 (	0	0	2.26%	9		1 3	(	0	(	0 2.55%
115		Retail		3	3	1	0 0	1	. 66.01%	4	3	1	L C	0	1	65.51%	4		3 1	. (	0	1	1 65.10% 0 48.41% 0 49.49% 0 30.30%
116		Retail - Secured on real estate property		3	3	0	0	0	49.17%	(3)	2	0	0	0	0	48.75%	3		2 0	(	0	(	ე 48.41%
117	SPAIN	Retail - Secured on real estate property - Of Which: SME		0	0	0	0 0	0	49.60%	(	0	0	0	0	0	49.54%	0		0 0	(	0	(	ე 49.49%
118	SIAIN	Retail - Secured on real estate property - Or Which. Hori-side		3	3	0	0 0	0	30.29%	3	3 2	0	0	0	0	30.30%	3		2 0	(	0	(	J 30.30%
119		Retail - Qualifying Revolving		0	0	0	0 0	0	88.71%	(	0	0	0	0	0	88.26%	0		0 0	(	0	(	0 87.87% 0 87.73%
120		Retail - Other Retail		1	0	0	0 0	0	88.52%	(	0	0	0	0	0	88.10%	0	(	0 0	(	0	(	J 87.73%
121		Retail - Other Retail - Of Which: SME		0	0 (	0	0 0	0	52.28%	(	0	0	0	0	0	52.22%	0	(	0 0	(	0	(	0 52.15%
122		Retail - Other Retail - Of Which: non-SME		1	0 (	0	0 0	0	92.68%	(	0	0		0	0	92.19%	0	(	0 0	(	0	(	0 91.76%
123		Equity		0	0	0	0 0	0	) -		0	0		0	0	-	0		0 0	(	0	(	J -
124		Securitisation Character and the bline him to be a secured to the security of		0		0																,	
125		Other non-credit obligation assets		3,214	699 A	4	0 1 <b>7</b>	20	45.66%	<b>2,653</b>	0 1. <b>247</b>	0 <b>57</b>	) ( <u> </u>	) 0 <b>7</b>	0 <b>34</b>	42.05%	<b>2,249</b>	1.63!	U  (	(	0	20	9 <b>39.72%</b>
126		IRB TOTAL		3,214	42	7	<u>'</u>	20	45.00%	2,053	1,247	5/	1	·  /	24	42.03%	2,249	1,03	/3	1		25	/ 3 <del>9</del> .72%

			31/12/2021	L						31/12/2022							24/42/2022			
										31/12/2022							31/12/2023			
(mln EUF		Stage 2 exposure Stage 3 expos	Stock of sure provisions fo Stage 1 expos	Stock of provisions for ure Stage 2 exposure	Stock of provisions for e 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 S	itage 2 exposure	e 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
Central banks	0	0	0	0	0	) -	0	(	0 0	0 (	0	0	) -	0		0 0	(	0	C	J -
Central governments	0	0	0	0	0	) -	0	(	0 0	0	0	0	-	0		0 0	(	0	C	J -
Institutions	0	0	0	0	0	-	0	(	0 0	0	0	0	) -	0		0 0	(	0	C	J -
Corporates	5,262	262	50	5	5 27	7 54.44%	5,202	300	3 69	9	7	7 3 <sup>4</sup>	49.55%	5,196	28	90	5	6	42	46.68%
	29	2	0	0	0	26.29%	28	3	3 0	0 (	0	0	26.21%	26		4 (	(	0	C	J 26.12%
	2	0	0	0	0	86.34%	1	(	0 0	0 (	0	0		1		0 0	C	0		73.21%
	5	2	1	0	0	66.99%	5	:	1 1	1 (	0	0	<del></del>	4		2 2		0	1	56.64%
	5	2	1	0	0	65.61%	5	:	1 1	1 (	0	0		4		2 2		0	1	55.19%
	0	0	0	0	0 (			(	0 0	0 (	0	0		0		0 0	(	0	С	26.03%
	5	2	1	0	0				1 1	1 (	0	0		4		2 2	. (	0	1	. 55.20%
	0	0	0	0	0 (		0		0	0 (	0	0	<del></del>	0		0 0	(	0	0	89.01%
	0	0	0	0	0	92.74%	0		0 0	0 (	0			0		0 0	(	0	C	91.13%
	0	0	0	0		89.31%	0		0 0	0	0			0			(	0	C	94.91%
Fauity	0	0	0	0		92.74%	0		0		0		91.86%	0			(	0	(	91.13%
Securities tion	U	U	U	U	U (	) <del>-</del>	U	(	U	U	U	J (	/I-	U		U C		0	<u> </u>	<del>-</del>
	206	0	0	0	0	) _	206		0	0				206		0				0 -
	5,562	264	51	5 !	5 28	54.75%	5,502	304	4 71	1 5	7 7	7 35	49.77%	5,496	289	9 92	5	6	43	3 46.86%
	Central banks Central governments Institutions	Central banks 0 Central governments 0 Institutions 0 Corporates 5,262 Corporates - Of Which: Specialised Lending 29 Corporates - Of Which: SME 2 Retail - Secured on real estate property 5 Retail - Secured on real estate property - Of Which: SME 0 Retail - Secured on real estate property - Of Which: SME 0 Retail - Secured on real estate property - Of Which: non-SME 5 Retail - Qualifying Revolving 0 Retail - Other Retail - Of Which: SME 0 Retail - Other Retail - Other Retail - Other	(mln EUR, %)         Central banks       0       0         Central governments       0       0         Institutions       0       0         Corporates       5,262       262         Corporates - Of Which: Specialised Lending       29       2         Corporates - Of Which: SME       2       0         Retail       5       2         Retail - Secured on real estate property       5       2         Retail - Secured on real estate property - Of Which: SME       0       0         Retail - Secured on real estate property - Of Which: non-SME       5       2         Retail - Qualifying Revolving       0       0         Retail - Other Retail       0       0         Retail - Other Retail - Of Which: SME       0       0         Retail - Other Retail - Of Which: non-SME       0       0         Equity       0       0       0         Securitisation       0       0         Other non-credit obligation assets       296       0	Central banks       0       0       0         Central governments       0       0       0         Institutions       0       0       0         Corporates       5,262       262       50         Corporates - Of Which: Specialised Lending       29       2       0         Corporates - Of Which: SME       2       0       0         Retail       5       2       1         Retail - Secured on real estate property       5       2       1         Retail - Secured on real estate property - Of Which: SME       0       0       0         Retail - Secured on real estate property - Of Which: non-SME       5       2       1         Retail - Qualifying Revolving       0       0       0         Retail - Other Retail       0       0       0         Retail - Other Retail - Of Which: SME       0       0       0         Retail - Other Retail - Of Which: non-SME       0       0       0         Equity       0       0       0       0         Securitisation       0       0       0       0         Other non-credit obligation assets       296       0       0	Central banks         0         0         0         0           Central governments         0         0         0         0           Institutions         0         0         0         0           Corporates         5,262         262         50         5           Corporates - Of Which: Specialised Lending         29         2         0         0           Corporates - Of Which: SME         2         0         0         0           Retail         5         2         1         0           Retail - Secured on real estate property         5         2         1         0           Retail - Secured on real estate property - Of Which: SME         0         0         0         0           Retail - Secured on real estate property - Of Which: non-SME         5         2         1         0           Retail - Secured on real estate property - Of Which: non-SME         5         2         1         0           Retail - Other Retail         0         0         0         0         0           Retail - Other Retail - Of Which: SME         0         0         0         0           Retail - Other Retail - Of Which: non-SME         0         0         0         0	Central banks         0         <	Central banks	Central banks	Central banks	(min EUR, %)  Central banks  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(min EUR, %)  Central banks  O O O O O O O O O O O O O O O O O O O	(min EUR, %)  Central banks  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(min EUR, %)  Central banks  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Central Banks  O O O O O O O O O O O O O O O O O O O	Central Banks  Compartage  Corporates  Description  Corporates  Description  Corporates  Description  Descrip	Central panks	(min EUR, %)  Central Banks  O O O O O O O O O O O O O O O O O O O	(min EUR, %)  Central banks  O O O O O O O O O O O O O O O O O O O	(min EUR, %)  Central banks  O O O O O O O O O O O O O O O O O O O	Central Banks



UNITED STATES

TOTAL TO WING DUICOS 1 COUNCION																				
UniCredit S.p.A.																				
		16	17	18 19	20	21	22	23	24	25	26	27	28	29	30 31	32	33	34	35	36
											Baseline Scenario									
				31/12/202	1						31/12/2022						31/12/2023			
	(mln EUR, %)	Stage 1 exposure Stag	ge 2 exposure Stage 3	Stock of provisions for Stage 1 expos		Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	- e Stage 1 exposure	e Stage 2 exposure S	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 ex	posure Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks		2,139	0	0	0	0	0 -	2,13	9 0		0 (	)	0 (	0 -	2,139	0	0 (	)	0	0 -
Central governments		62	0	0	0	0	0 10.72%	% 6	2 0		0 (	)	0 (	10.72%	62	0	0 (		0	0 10.72%
Institutions		1,080	14	0	0	0	0 79.849		0 24		1	)	0	1 79.46%	1,059	35	1		0	1 79.08%
Corporates		6,475	994	129	3	35 59	9 45.39%	% 6,46	9 972	15	3	3	3 68	8 43.46%	6,576	837 18	36	3	8 7	8 42.09%
Corporates - Of Which: Specialised Lending		70	9	0	0	0	0 6.86%	% 6	4 15		0	)	0	6.84%	58	20	0 (		1	0 6.83%
Corporates - Of Which: SME		25	3	3	0	0	93.37%	% 2	3 5		4 (	)	0	84.18%	21	6	5 (		0	3 74.41%
Retail		27	11	2	0	0	1 39.06%	% 2	9 9		2 (	)	0	1 32.48%	26	11	3 (	)	0	1 28.57%
Retail - Secured on real estate property		27	9	2	0	0	1 33.819	% 2	7 8		2 (	)	0	1 27.64%	25	10	2 (	)	0	1 24.06%
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	7.089	%	0 0		0 (	)	0 (	7.09%	0	0	0 (	)	0	7.02%
Retail - Secured on real estate property - Of Which: non-SME		27	9	2	0	0	1 33.87%	% 2	7 8		2 (	)	0	1 27.69%	25	10	2 (	)	0	1 24.12% 0 87.44%
Retail - Qualifying Revolving		0	0	0	0	0	0 88.619		0 0		0 (	)	0 (	87.94%	0	0	0 (	)	0	
Retail - Other Retail		0	2	0	0	0	0 52.54%	%	1 1		0 (	)	0 (	0 45.23%	1	1	0 (	)	0	0 41.72%
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 55.38%	%	0 0		0 (	)	0 (	55.70%	0	0	0 (	)	0	0 56.04%
Retail - Other Retail - Of Which: non-SME		0	2	0	0	0	0 52.349	%	1 1		0 (	)	0 (	0 44.44%	1	1	0 (	)	0	0 40.57%
- "		40			•	0	20.050							20.040/	40			.i		20.040

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure Stage	e 2 exposure Stage 3	exposure p Sta	Stock of provisions for age 1 exposure	Stock of provisions for p Stage 2 exposure Sta	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e 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 Ra Stage 3 expo
	Central banks		0	0	0	0	0	0	) -	(		0	0 0	0	(	) -		0 (	)	(	0	(	ر -
	Central governments		0	0	0	0	0	0	40.00%	0		0	0 0	0	(	40.00%		0 (	(	(	C	(	0 4
	Institutions		75	5	0	0	0	0	80.69%	74		6	1 0	0	) (	73.41%	7	4 (	5	(	C	(	<u>6</u>
	Corporates		3,250	810	403	16	32	287	71.32%	3,334	65	57 47	1 18	3 24	314	66.71%	3,26	5 659	539	18	24	341	1 6
	Corporates - Of Which: Specialised Lending		592	145	117	8	3	67	7 57.06%	563	15	50 14	1 8	3	76	53.64%	51	5 174	165	7	5	84	4 5:
	Corporates - Of Which: SME		1,157	509	240	5	20	184	76.87%	1,311	32	25 27	0 7	7 14	196	72.65%	1,30	7 300	299	7	13	207	7 69
	Retail		1,368	362	152	5	13	79	51.88%	1,335	34	13 20	4 5	11	. 91	1 44.87%	1,31	316	249	5	10	102	2 40
	Retail - Secured on real estate property		1,039	257	92	2	7	33	35.85%	1,007	25	54 12	6 2	2 7	37	7 29.18%	99	1 239	158	3	6	41	1 25
BULGARIA	Retail - Secured on real estate property - Of Which: SME		103	38	21	0	1	8	39.52%	90	4	16 20	6 0	1		34.44%	9	4 36	32	. (	1	10	J 3:
DOLGANIA	Retail - Secured on real estate property - Of Which: non-SME		936	219	71	1	6	25	34.76%	918	20	08 10	0 1	6	28	3 27.79%	89	7 203	126	5	6	31	1 24
	Retail - Qualifying Revolving		89	31	11	0	1	7	66.33%	85	3	1	5 C	) 1		56.95%	8	3	18	(	1	10	0 53
	Retail - Other Retail		240	74	50	3	5	39	78.37%	243	5	58 6	2	3	46	73.83%	24	4 47	7	. 3	3	52	2 71
	Retail - Other Retail - Of Which: SME		215	65	41	3	4	32	78.72%	219	5	51 5	2 3	3	39	74.69%	21	9 42	6:	. 3	2	44	4 72
	Retail - Other Retail - Of Which: non-SME		25	8	9	0	0	7	76.71%	24		8 1	0 0	0	7	7 69.51%	2	5 6	12	. (	C	8	8 65
	Equity		0	0	0	0	0	0	) -	(		0	0 0	0	(	0 -		0 (		(	0	(	) -
	Securitisation																						
	Other non-credit obligation assets		163	0	0	0	0	0	) -	163		0	0 0	0		0 -	16	3 (		(	0	(	) -
	IRB TOTAL		4,857	1,177	556	22	45	367	66.00%	4,908	1,00	6 670	6 23	36	406	60.13%	4,820	981	.  788	23	34	443	56.24

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
owN um		Sta	age 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	e 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 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	Central banks		0	0	0	0	0	0	-	0		0 0	0	0	0 (	) -	0	(	0	0		0 ′	ა -
182	Central governments		362	0	0	0	0	0	40.00%	362		0 1	1	0	0	40.00%	361	(	0	1 0		0 ′	0 40.00%
183	Institutions		28	0	0	0	0	0	67.53%	28		1 0	0	0	0	67.45%	28		1	0		0 ′	0 67.39%
184	Corporates		2,079	767	297	13	17	242	81.19%	1,871	92	26 347	7	3 10	6 272	78.53%	1,909	83:	1 40	3 14		_7 30 <sup>′</sup>	პ 76.32%
185	Corporates - Of Which: Specialised Lending		84	24	2	0	0	0	16.95%	69	3	38	3	0	1	17.90%	61	4!	5	3 0		1	1 18.87%
186	Corporates - Of Which: SME		898	440	157	8	12	131	83.79%	836	47	76 183	3	8 10	0 150	81.82%	940	34:	1 21	4 9		9 17	2 80.10%
187	Retail		1	1	0	0	0	0	59.00%	1		1 0	0	0	0	53.01%	1	:	1	1 0		0 ′	0 50.70%
188	Retail - Secured on real estate property		1	0	0	0	0	0	30.87%	1		0 0	0	0	0	30.62%	1	(	0	0		<u>o</u> ′	0 30.44%
ROMANIA	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	1.00%	0		0 0	0	0	0	1.00%	0	(	0	0		0 ′	ປ 1.00%
190 KOMANIA	Retail - Secured on real estate property - Of Which: non-SME		1	0	0	0	0	0	31.11%	1		0 0	0	0	0	30.86%	1	(	0	0		<u>o</u> ′	ა 30.69%
191	Retail - Qualifying Revolving		0	0	0	0	0	0	98.74%	0		0 0	0	0	0	97.81%	0	(	0	0		0 ′	ງ 97.12%
192	Retail - Other Retail		0	0	0	0	0	0	67.57%	0		0 0	0	0	0	66.59%	0	(	0	0		0 ′	0 65.87%
193	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	98.84%	0		0 0	0	0	0	97.95%	0		0	0		0 ′	0 97.24%
194	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	67.41%	0		0 0	0	0	0	66.51%	0	(	0	0		0 ′	0 65.81%
195	Equity		0	0	0	0	0	0	-	0		0 0	0	0	0	) -	0		0	0		0 ′	ა -
196	Securitisation																						
197	Other non-credit obligation assets		140	0	0	0	0	0	-	140		0 0	0	0	0 (	) -	140		0	0 0		0 ′	ა -
198	IRB TOTAL		2,610	768	298	14	17	242	81.11%	2,401	92	348	13	3 10	273	78.40%	2,438	832	2 40!	14	1	<b>7</b> 309	9 76.17%



		UniCredit S.p.A.																						
				37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN				Stage 1 exposure Stag	je 2 exposure Stag	je 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 exposur	- Stage 1 exposure	Stage 2 exposui	e Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
um			(mln EUR, %)																					
1		Central banks		5,290	0	0	0	0	0		5,290	C	)	0 0	0		0 -	5,290		0	0	0 0	) (	0 -
2		Central governments		6,276	23	29	2	1	15	51.65%		22	2 3	3 2	1	1	17 49.84 <sup>4</sup> 43 73.06 <sup>4</sup>	% 6,265		24 3	9	2 1	. 19	9 48.26%
3		Institutions		19,084	1,594	41	6	10	34	81.10%		2,011	. 5	9 6	15	4.				52 /	4	5 15	5.	1 68.91%
4		Corporates		169,415	64,087	16,967	891	2,368	10,433	61.49%	162,961 14,449		21,60	2 842	2,1//	12,43	31 57.54°	% 163,575 % 13.915		25,94	75	1,///	14,33	55.2/%
5		Corporates - Of Which: Specialised Lending		15,205	5,14/	1,590	90	213	3,906	54.98%	14,449	5, <del>4</del> 00	2,09	9 80	200	1,05	00.28	% 13,915 % 23,690		ZZ Z,3/	10 14	195	1,22.	7 50 570/
0		Corporates - Of Which: SME  Retail		25,/11	32,608	5,930	191	750	3,890	55.70% F6.900/	23,3/8	17,770	7,13	2 104	1 771	4,40	40 51.89		16,4	75 8,12	140	0 1701	4,83	7 59.57%
7				79,494	32,008	0,284	195	1,917	3,5/0	56.80% 41.67%	,	33,235	7,97	00	1,//1	4,14	51.89		34,1	19 9,46	10.	2 1,/01	4,030	5 49.08% 5 25.110/
8		Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		2.406	22,044	3,014	1 7	1,225	1,309	41.67%	01,000	22,073	4,90	7 6	1,133	1,05	97 43.19	70	25,0	5,90	7.	5 1,000	2,093	33.11%
10	JniCredit S.p.A.	Retail - Secured on real estate property - Of Which: non-SME		2, <del>1</del> 00	2,331	3 260	75	1 120	1 221	40.53%	2/223	2,399	1 4 27	6 73	1 022	1 56	62 36.53		2,1	25 5 15	(Q) 6	7 069	) 32. 1 77'	24 35%
11		Retail - Qualifying Revolving		2 643	20,293	3,200	75	31	304	95.04%	-	20,477	7 35	8 10	1,032	33	31 92.62		20,0	76 30	0	900	7 356	6 91 13%
12		Retail - Other Retail		14.388	7 455	2 150	103	661	1 676	77.96%	-/	7 868	2 65	7 94	610	1 95	50 73.38	7		44 3 12	Q R	0 607	7 2 201	5 70.46%
13		Retail - Other Retail - Of Which: SME		6 307	3 407	1 775	5 53	200	1,070	80.49%	20,107	3 976	2,05	5 47	191	1,53	75.50		-7-	3/12	7 3	6 191	1 71	1 73.54%
14		Retail - Other Retail - Of Which: non-SME		8 081	4 048	375	5 51	461	248	66.00%	8 009	3,576	60	2 48	419	37	78 62.74 <sup>6</sup>		.,,	81 80	2 4	4 416	494	4 61 52%
15		Equity		148	0	3,3	3 1	0	1	39.55%	145	3,032	)	6 1	0	3,	2 39.26	.,	3,3	0	8	1 0	)	3 39.22%
16		Securitisation		110						33.3370	113							113						33.22 /0
17		Other non-credit obligation assets		2,655	1,438	0	0	0	0	-	2.655	1.438	3	0 0	0		0 -	2.655	1.4	38	0	0		0 -
18		IRB TOTAL		282,361	99,750	23,324	1,096	4,296	14,052	60.25%	273,142	102,617	29,67	1,035	3,963	16,632	32 56.04°	<b>270,973</b>	98,91	35,54	7 930	3,495	19,066	5 53.64%

														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stag	ge 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	-	C	0	0	)	0	0	-	0	C	0	C	(	(	) -
20		Central governments		1,168	0	4		0	1	42.14%	1,165	0	7	7	2	3	41.11%	1,160	1	. 11	2	2	5	40.67%
21		Institutions		2,758	640	27		1 4	25	92.91%	2,753	642	30	)	. 7	27	88.77%	2,825	567	33	1	_	. 28	85.43%
22		Corporates		44,124	21,542	8,398	420	887	5,671	67.53%	44,875	19,016	10,172	428	813	6,553	64.42%	45,403	16,729	11,932	382	657	7,426	8 85.43% 6 62.24% 7 46.47% 7 67.76% 7 54.79% 2 44.78% 6 54.65% 6 43.43% 9 91.05% 7 73.74% 7 73.76%
23		Corporates - Of Which: Specialised Lending		3,922	2,282	553	4.	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 Retail		41,628	10,657	4,243	9:	978	2,586	60.95%	39,573	11,947	5,007	7 85	902	2,866	57.25%	38,410	12,410	5,708	74	839	3,127	54.79%
26		Retail - Secured on real estate property		36,681	8,126	2,705	5:	852	1,344	49.69%	35,426	8,833	3,254	50	781	. 1,519	46.69%	35,188	8,590	3,735	47	719	1,672	44.78%
27	ITALY	Retail - Secured on real estate property - Of Which: SME		1,361	863	347	•	70	217	62.51%	1,234	935	402	2	69	232	57.84%	1,131	990	450	3	68	246	54.65%
28	TIALT	Retail - Secured on real estate property - Of Which: non-SME		35,320	7,264	2,358	4:	781	1,127	47.80%	34,192	7,898	2,852	2 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	94.87%	C	0	0	0	C	0	92.61%	0	C	0	C	(	(	91.05%
30		Retail - Other Retail		4,947	2,530	1,537	39	126	1,241	80.76%	4,147	3,114	1,753	35	122	1,347	76.84%	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	2 35	122	1,346	76.86%	3,220	3,817	1,971	26	120	1,454	73.76%
32		Retail - Other Retail - Of Which: non-SME		1	4	1	(	0	1	61.43%	1	. 3	2	2	0	1	55.21%	2	3	2	C	)	1	51.58% 47.73%
33		Equity		0	0	0		0	0	47.73%	C	0	0	0	C	0	47.73%	0	C	0	C	(	(	47.73%
34		Securitisation																						
35		Other non-credit obligation assets		8	0	0		0	0	-	8	0	0	0	0	0	-	8	C	0	C		(	) -
36		IRB TOTAL		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%

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
Ro	N CONTRACTOR OF THE CONTRACTOR	(mln EUR,	Stage 1 exposure Sta	ige 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
3		Central banks	0	0	0	C	0	0	-	C	0	0	) (	0	0	-	0	(	0	C	0	0	<b>)</b> -
3		Central governments	3	0	0	C	0	0	1.00%	3	0	0	) (	0	0	1.00%	3	(	0	0	0	ν <b>Ο</b>	1.00%
3		Institutions	810	23	1	C	0	0	28.78%	804	1 28	2	2	0	0	28.56%	795	37	7 2	0	0	J 1	1 28.46% 0 45.63%
4		Corporates	49,414	21,941	2,926	160	871	1,511	51.62%	45,817	24,200	4,264	134	804	2,017	47.31%	43,892	24,910	5,479	113	613	2,500	45.63%
4		Corporates - Of Which: Specialised Lending	2,620	1,059	171	5	23	112	65.89%	2,550	1,065	234	1	3 22	133	56.64%	2,594	98:	1 274	3	18	, 144	4 52.62% 0 41.22%
4		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%
4		Retail	24,007	7,735	771	49	248	239	31.05%	23,964	7,326	1,224	45	238	353	28.86%	23,154	7,74	1,615	40	245	, 455	5 28.15%
4		Retail - Secured on real estate property	17,115	5,477	483	12	2 40	56	11.64%	17,172	5,123	781	12	2 38	85	10.88%	16,487	5,552	2 1,036	10	41	. 110	0 10.62%
4	GERMANY	Retail - Secured on real estate property - Of Which: SME	411	240	46	C	) 4	8	18.07%	396	235	66	5	) 4	11	15.99%	406	21:	1 79	C	3	, 12	2 15.19%
4	GLRMANT	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	5 11	35	74	10.41%	16,081	5,34	1 956	10	37	98	8 10.24%
4		Retail - Qualifying Revolving	1,748	236	31	53	9	21	69.40%	1,749	221	45	5	1 8	30	66.00%	1,751	206	57	4	9	37	7 64.89%
4		Retail - Other Retail	5,145	2,022	257	33	199	162	62.97%	5,043	1,982	399	29	191	239	59.88%	4,915	1,986	523	26	196	308	58.88%
4		Retail - Other Retail - Of Which: SME	799	275	85	53	21	55	64.07%	767	7 281	112	2	19	67	59.66%	804	227	7 129	4	17	75	57.68%
		Retail - Other Retail - Of Which: non-SME	4,346	1,747	171	27	179	107	62.42%	4,276	1,701	287	7 25	172	172	59.97%	4,112	1,759	393	23	179	233	8 58.88% 5 57.68% 3 59.28%
		Equity	66	0	1	C	0	0	26.60%	65	0	2	2	0	1	26.65%	64	(	3	0	0	1	1 26.87%
		Securitisation																					
		Other non-credit obligation assets	1,431	0	0	C	0	0	-	1,431	L O O	0		0	0	-	1,431	(	0	0	0	0	J -
		IRB TOTAL	75,731	29,699	3,699	210	1,120	1,750	47.32%	72,084	31,555	5,491	. 180	1,042	2,372	43.19%	69,339	32,692	7,099	153	857	2,956	41.64%

														<b>Adverse Scenario</b>										
							31/12/2021							31/12/2022							31/12/2023			
RowN um		(r	Stage	e 1 exposure Stage	e 2 exposure Stage	3 exposure		Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure Sta	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure	age 1 exposure St	tage 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		0	0	0	(	0	0	-	0		0 0	0	0	0	-	0	(	0	(	0	0	1-
56		Central governments		0	0	0	(	0	0	-	0		0 0	0	0	0	-	0		0		0	0	1-
57		Institutions		1,094	53	1	(	0	1	51.66%	1,075	7	71 2	. 0	0	1	41.96%	1,056	89	9	8	0	1	37.69%
58		Corporates		17,052	7,394	1,959	89	9 199	952	48.58%	15,049	8,81	19 2,537	77	177	1,138	44.88%	16,707	6,653	3,04	8:	1 135	1,303	42.81%
59		Corporates - Of Which: Specialised Lending		2,933	936	219	13	3	48	21.73%	2,624	1,13	326	12	27	68	20.78%	2,583	1,070	6 429	10	0 25	87	20.25%
60		Corporates - Of Which: SME		2,909	1,729	661	15	5 96	313	47.31%	2,827	1,65	51 820	452	93	359	43.72%	3,142	1,22	7 929	1:	1 50	390	41.98%
61		Retail		7,657	12,915	905	29	9 633	560	61.96%	7,644	12,63	32 1,200	31	. 578	683	56.88%	7,361	12,649	9 1,466	5	570	793	54.06%
62		Retail - Secured on real estate property		4,481	8,275	424	8	8 304	119	27.97%	4,451	8,11	10 618	9	286	165	26.63%	4,258	8,130	0 792		7 281	205	25.93%
63	AUSTRIA	Retail - Secured on real estate property - Of Which: SME		483	1,183	134	2	2	31	23.49%	446	1,16	59 185	2	24	40	21.94%	373	1,190	0 236		1 23	50	21.05%
64	AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME		3,999	7,092	290	$\epsilon$	6 280	87	30.03%	4,006	6,94	41 434	. 7	262	124	28.62%	3,885	6,940	0 556		6 258	156	28.00%
65		Retail - Qualifying Revolving		727	2,223	263	2	4 20	262	99.55%	712	2,22	22 279	5	17	277	99.32%	703	2,210	6 294	!	5 16	292	99.16%
66		Retail - Other Retail		2,448	2,417	217	17	7 309	180	82.71%	2,481	2,29	99 303	17	275	241	79.53%	2,400	2,30	4 380	10	6 272	296	77.80%
67		Retail - Other Retail - Of Which: SME		273	491	98		3 45	84	86.00%	260	48	81 121	. 3	44	98	81.49%	221	498	8 14		2 48	113	78.42%
68		Retail - Other Retail - Of Which: non-SME		2,175	1,926	120	14	4 264	96	80.01%	2,220	1,81	18 183	14	231	143	78.23%	2,178	1,800	6 236	13	3 224	183	77.43%
69		Equity		10	0	0	(	0	0	100.00%	10		0 1	0	0	1	100.00%	10		0		0	1	100.00%
70		Securitisation																						
71		Other non-credit obligation assets		161	1,435	0	(	0	0	-	161	1,43	35 0	0	0	0	-	161	1,43	5 (		0	0	<u> </u>
72		IRB TOTAL		25,973	21,797	2,865	119	832	1,513	52.81%	23,939	22,95	3,740	108	755	1,823	48.74%	25,295	20,826	4,513	109	705	2,097	46.48%



	officiedit 3.p.A.	_																				
			37	38 39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	5
												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)		tage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 expos	ure Stage 3 exposure	Stock of e 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 3
	Central banks		0	0	)	0 0	0	-	0		0	0 0	0	(	) -	0	(	0 (	0 0	(	)	0 -
	Central governments		0	0	)	0	0	40.00%	0		0	0	0	(	40.00%	0	(	0	0	C	)	0
	Institutions		1	0	)	0	0	52.89%	1		0	0	0	(	52.54%	1		0	0	(	)	0
	Corporates		176	21 1	7	0	10	58.23%	112		84 1	.8	0	10	55.72%	170	24	4 19	9 0	(	) 1	٠0
	Corporates - Of Which: Specialised Lending		92	14 1	3	0	8	61.69%	92		13 1	.4 0	0		58.88%	91	. 13	3 15	5 0	(	)	8
	Corporates - Of Which: SME		0	0	)	0	0	99.20%	0		0	0	0		98.75%	0		0	0	(	)	0
	Retail		1	2	)	0	0	59.56%	1		2	0	0	(	50.12%	1		2	0	C	)	0
	Retail - Secured on real estate property		0	1	)	0 0	0	28.81%	0		1	0	0	(	28.83%	0		1	0	C	)	0
CROATIA	Retail - Secured on real estate property - Of Which: SME		0	0	)	0	0	40.41%	0		0	0	0	(	40.19%	0	(	0	0	C	)	0
CRUATIA	Retail - Secured on real estate property - Of Which: non-SME		0	1	)	0 0	0	28.26%	0		0	0 0	0	(	28.30%	0	(	0	0 0	C	)	0
	Retail - Qualifying Revolving		0	0	)	0 0	0	98.91%	0		0	0 0	0	(	97.86%	0	(	0	0 0	C	)	0
	Retail - Other Retail		1	1	)	0 0	0	37.54%	1		1	0 0	0	(	33.85%	1		1 (	0 0	(	)	0
	Retail - Other Retail - Of Which: SME		0	0	)	0 0	0	31.11%	0		0	0 0	0		21.89%	0	(	0	0	C	)	0
	Retail - Other Retail - Of Which: non-SME		1	1	)	0 0	0	43.57%	1		1	0 0	0	(	42.09%	1	:	1 (	0 0	(	)	0
	Equity		0	0	)	0 0	0	-	0		0	0 0	0	(	) -	0	(	0 (	0 0	C	)	0 -
	Securitisation																					
	Other non-credit obligation assets		0	0	)	0 0	0	-	0		0	0 0	0	(	) -	0	(	0	0	C	)	0 -
	IRB TOTAL		178	23 17	7	0 0	10	58.24%	115		85 1	8 0	0	10	55.68%	172	26	5 20	ol o	0	1:	11

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
Rowl um		(mln EUR	Stage 1 exposure Stage %)	ge 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
91		Central banks	308	0	0		0	(	) -	308	0	0	0	0	0	-	308	(	0	C	0	0	<i>J</i> -
92		Central governments	165	0	0		0 0	C	40.00%	165	0	0	0	0	0	40.00%	165	(	0	C	0	0	0 40.00%
93		Institutions	359	12	0		0 0	(	51.56%	358	12	2	2 0	0	1	59.83%	346	24	1 2	C	0	<u> </u>	1 59.66%
94		Corporates	6,258	1,828	417	3	7 58	264	63.37%	6,126	1,819	558	36	51	. 329	58.99%	5,610	2,198	8 695	31	. 59	392'	2 56.46% 5 49.93%
95		Corporates - Of Which: Specialised Lending	2,065	288	56	1	1 5	30	53.66%	2,050	275	84	10	5	43	51.27%	1,854	444	111	8	9	55	49.93%
96		Corporates - Of Which: SME	1,371	713	249	1	5 37	156	62.62%	1,245	763	324	15	31	. 188	58.16%	1,039	896	397	12	36	221'	. 55.50%
97		Retail	2,749	646	144	1	1 22	73	50.86%	2,671	647	221	10	20	95	42.82%	2,634	61.	7 287	9	18	: 112'	2 39.16%
98		Retail - Secured on real estate property	1,454	285	59		5	21	36.24%	1,393	310	96	3	5	5 27	28.49%	1,345	32.	129	3	6	. 33'	3 25.29%
99	CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: SME	48	21	3		0	]	34.32%	50	18	4	1	0	1	33.11%	44	2.	2 5		0	. <del>1 2</del>	2 32.49% 1 25.00% 2 81.13%
100	CZECITIKEI OBEIC	Retail - Secured on real estate property - Of Which: non-SME	1,406	265	56		3 5	20	36.35%	1,344	292	92	2 3	5	26	28.28%	1,301	30,	124		5	,1 31	25.00%
101		Retail - Qualifying Revolving	1 222	16	12		0 0	10	87.83%	1 21	16	13	3	0	11	83.77%	61	14	15	(	) 0	. 12'	8 47.35%
102		Retail - Other Retail	1,233	344	/3		7 16	41	56./1%	1,217	322	111		) 14	56	50.23%	1,228	2/9	7 143	6	12	68	4/.35%
103		Retail - Other Retail - Of Which: SME	/8	35	10		7 15	2	90.77%	81	30	12		1	. 11	87.03%	1.150	3.	14		) <u> </u>	11	1 84.50% 6 43.44%
104		Retail - Other Retail - Of Which: non-SME	1,155	309	62		7 15	32	51.0/%	1,136	291	99	9 6	13	45	45.76%	1,156	24.	1 129	6		, 56'	43.44%
105		Equity	U	U	U		0		) -	C	U	0	) U	0	0	-	0		J U		) U	1	1-
106		Securitisation	100	0	0					100							100					,	
10/		Other non-credit obligation assets	10,027	2.496	- U	44	0 70	227	60 160/	9,815	2.477	701	1	70	425	- E4.430/	9,250	2,839	004	40	) U	· <del></del>	51.42%
108		IRB TOTAL	10,027	2,486	561	48	5 /9	337	60.16%	9,815	2,477	/81	46	70	425	54.42%	9,250	2,839	984	40	//	506	51.42%

														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage	2 exposure Sta	tage 3 exposure	Stock of	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	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	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109		Central banks	(111111 2011, 70)	0	0	0		0		) _		0	0		0	0	_	0		0				0 -
110		Central governments		1	0	0		0 0		40.00%	1	0	0		0	0 0	40.00%	1		0 0			0	0 40.00%
111		Institutions		273	12	0		0 0		33.41%	264	21	0		0	0 0	32.73%	255	3	0 0			0	0 32.07%
112		Corporates		2,901	713	50		3 10	24	47.04%	2,560	1,033	71		2 1	0 31	44.07%	2,854	72	3 87		2	3	37 42.78%
113		Corporates - Of Which: Specialised Lending		100	22	1		0 0	) (	24.09%	85	36	1	1	0	1 0	23.94%	76	4	5 1	(	)	1	37 42.78% 0 23.81%
114		Corporates - Of Which: SME		3	8	2	(	0	C	2.76%	4	6	3	3	0	0 0	3.16%	4		5 4	(	0	0	0 3.73%
115		Retail		3	3	1		0	1	73.41%	3	3	1	L	0	0 1	72.71%	3		3 1	(	) (	0	1 72.10%
116		Retail - Secured on real estate property		2	3	0		0	0	56.72%	2	2 3	0	)	0	0 0	56.14%	3		2 0	(	) (	0	0 55.64% 0 57.06% 0 36.50% 0 97.34%
117	SPAIN	Retail - Secured on real estate property - Of Which: SME		0	0	0		0	C	57.23%	C	0	0	)	0	0 0	57.15%	0		0 0	(	0	0	0 57.06%
118	SPAIN	Retail - Secured on real estate property - Of Which: non-SME		2	3	0		0	0	36.55%	2	2 3	0		0	0	36.53%	3		2 0	(	0	0	0 36.50%
119		Retail - Qualifying Revolving		0	0	0		0	0	98.68%	(	0	0		0	0 0	97.98%	0		0 0	(	0	0	0 97.34%
120		Retail - Other Retail		0	0	0		0	0	95.25%	(	0	0	)	0	0 0	94.58%	0		0 0	(	0	0	0 93.91%
121		Retail - Other Retail - Of Which: SME		0	0	0		0	C	60.27%	(	0	0	)	0	0 0	60.25%	0		0 0	(	0	0	0 60.23%
122		Retail - Other Retail - Of Which: non-SME		0	0	0		0	C	99.26%	C	0	0	)	0	0 0	98.47%	0		0 0	(	0	0	0 97.69%
123		Equity		0	0	0		0	C	) -	C	0	0	)	0	0 0	-	0		0 0	(	0	0	0 -
124		Securitisation						-					-					-						
125		Other non-credit obligation assets		0 2 170	739	0		0	24	47.43%	2 020	0	0		0	0 0	- 44.37%	0	75	0	(		0	0 - 88 43.03%
126		IRB TOTAL		3,178	/28	51	•	5 10	24	47.43%	2,828	1,057	/2	4	2 10	U 32	44.37%	3,114	/5:	) 88	4	<u> </u>	5  38	3 43.03%

												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
RowN um	(mln E	Stage	e 1 exposure Stage	2 exposure Stage 3 expos	Stock of ure provisions for Stage 1 expose	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ration Stage 3 exposi	o - ure Stage 1 exposu	ure Stage 2 exposu	re 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 -	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	0	)	) -
130	Corporates		5,241	273	60	11	8 3	59.91%	5,137	34	43 93	3 1:	1	8 5	50 54.3	5,0	.009	137 12	7 10	0 1:	65	51.53%
131	Corporates - Of Which: Specialised Lending		29	2	0	0	0	31.72%	27		4 (	0	0	0	0 31.6	55%	29	1	0	0	)	31.56%
132	Corporates - Of Which: SME		2	0	0	0	0	79.79%	1		0 (	0	0 (	0	0 66.7		1	0	0	0	) (	58.40%
133	Retail		6	1	1	0	0	1 66.87%	6		1 1	1	0 (	0	1 62.6	54%	6	1	2	0	)	60.10%
134	Retail - Secured on real estate property		6	1	1	0	0	1 65.48%	6		1 1	1	0 (	0	1 61.1		6	1	1	0	)	L 58.63%
RUSSIAN FEDERATION	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	27.50%	0		0 (	0 (	0 (	0	0 27.3		0	0	0	0 (	) (	27.14%
136	Retail - Secured on real estate property - Of Which: non-SME		5	1	1	0	0	1 65.48%	-		1 1	1 (	0 (	0	1 61.2		6	1	1 (	0 (	)	L 58.64%
137	Retail - Qualifying Revolving		0	0	0	0	0	90.80%			0 (	0 (	0 (	0	0 90.2		0	0	0	0 (	) (	89.78%
138	Retail - Other Retail		0	0	0	0	0	92.65%	•		0 (	0 (	0 (	0	0 91.6	-	0	0	0	0 (	) (	90.67%
139	Retail - Other Retail - Of Which: SME		0	0	0	0	0	89.80%	-		0 (	0	0 (	0	0 89.0		0	0	0	0 (	) (	88.58%
140	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	92.66%	0		0 (	0	0 (	0	91.6	01%	0	0	0	0	) (	90.67%
141	Equity		0	U	U	U	U	J -	0		U (	U (	U	0	0 -		U	U	U	U] (	) (	) -
142	Securitisation		200	0	0	0	0		206					0	0		200	0				
143	Other non-credit obligation assets  IRB TOTAL		296 <b>5.542</b>	∪  274	0 <b>61</b>	U    <b>11</b>	8 3.	7 60.06%	296 5.439	3/	U  (	U (	U (	U  R  5	54.51 54.51	10/0 5.3	296 <b>310</b> 4	U  3명 129	U (	U (	) (	51.63%
144	IRB TOTAL		3,342	2/7	01		3	00.00%	5,435	34	74	TI 1.	-	<u> </u>	34.5.	170 5,3	710 4	12	10	14	. 00	51.05%



	UniCredit S.p.A.																			
		37	38 39	40	41 42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
										Adverse Scenario										
				31/12/2021						31/12/2022							31/12/2023			
RowN um		Stage 1 exp	osure Stage 2 exposure Stage 3 ex	Stock of xposure provisions for Stage 1 exposu	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposi	Coverage Ratio · Stage 3 exposure	- Stage 1 exposui	re 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 2 exposu	re Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu
145	Central banks		2,139 0	0	0 0	0 -	2,1	39 0		0 0		0	0 -	2,13	9	0	0 0	0		J -
146	Central governments		62 0	0	0 0	0 11.00%	<b>/</b> o	62 0	(	0 0		0	0 11.00%	% 6	2	0	0 0	0		0 11.00
147	Institutions		1,080	0	0 0	0 80.51%	/6 1,0	70 24	1	1 0		0	1 80.129	% 1,05	9	35	1 0'	0	1	1 79.74
148	Corporates		5,725 1,727	145	6 51	77 52.98%	<b>6</b> 5,92	22 1,481	195	5 6	4	8 9	8 50.35 <sup>9</sup>	% 5,94	0 1,4	-16 24	42 6	47	11'	8 48.79
149	Corporates - Of Which: Specialised Lending		70 9	0	0 0	0 25.63%	<b>%</b>	63 15	(	0		0	0 25.239	% 5	8	20	1 0'	ر 1	<u>'</u>	0 24.87
150	Corporates - Of Which: SME		28 0	4	0 0	3 91.88%	<b>%</b>	25 3	2	4 0		0	3 86.069	% 2	2	5	5 0'	0		76.10
151	Retail		25 13	2	0 0	1 39.46%	<b>%</b>	26 12	2	2 0		0	1 32.75%	% 2	4	13	3 0'	0		1 29.30
152	Retail - Secured on real estate property		25 11	2	0 0	1 33.38%	<b>%</b>	25 11	. 2	2 0		0	1 27.329	% 2	3	12	3 0'	0	<u> </u>	1 24.27
UNITED STATES	Retail - Secured on real estate property - Of Which: SME		0 0	0	0 0	0 14.119	<b>%</b>	0	(	0		0	0 14.089	%	0	0	0 0	0		ال 14.01
154 UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		24 11	2	0 0	1 33.42%	<b>%</b>	25 10	2	2 0		0	1 27.369	% 2	3	12	3 0	0		24.31
155	Retail - Qualifying Revolving		0 0	0	0	0 98.95%	<b>%</b>	0	0	0		0	0 98.099	<b>%</b>	0	0	0 0	0		ر 97.39'
156	Retail - Other Retail		0 2	0	0	0 57.01%	<b>%</b>	1	. (	0		0	0 49.649	<b>%</b>	1	1	0 0	0		0 47.09°
157	Retail - Other Retail - Of Which: SME		0 0	0	0 0	0 62.88%	<b>%</b>	0	(	0		0	0 63.329	<b>%</b>	0	0	0 0	0	<u>'</u>	0 63.769
158	Retail - Other Retail - Of Which: non-SME		0 2	0	0 0	0 56.56%	<b>%</b>	1	. (	0		0	0 48.519	<b>%</b>	1	1	0 0	0		0 45.65%
159	Equity		10 0	0	0 0	0 48.46%	<b>%</b>	10 0	(	0 0		0	0 48.459	% 1	0	0	1 0	0		0 48.439
160	Securitisation																			
161	Other non-credit obligation assets		0 0	0	0 0	0 -		0 0	(	0 0		0	0 -		0	0	0 0	<i>,</i> 0		) -
160	IDR TOTAL		9.043 1.754	148	6  51	78 52.85%	6I 9.22	29 1.518	198	81 6	4	BI 100	50.22%	6 9.23	4 1.46	64 24	<b>₄7</b> I 6′	47'	12′	0 48.67%

													Adverse Scenario									
						31/12/2021							31/12/2022						31/12/2023			
Ro	owN Im	(min i	Stage 1 exposu	re 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 e provisions for p Stage 1 exposure Sta	Stock of Stock rovisions for provision ge 2 exposure Stage 3 e	ons for	- Stage 1 exposu	re Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provision Stage 2 exposure Stage 3 exp	of s for Stage 3 expos	
1	63	Central banks		0	0 (	0	0	C	0 -	0	C		0 0	0	0 -		0 0	C	0	0	0 -	
1	64	Central governments		0	0 (	0	0	C	40.00%	0	C		0 0	0	0 40.00	%	0 0	(	0	0	0 40	0.00%
1	65	Institutions		73	7	1 0	0	C	76.62%	71	9		1 0	0	1 67.44	%	68 11	. 1	. 0	0	1 62	2.58%
1	66	Corporates	3,1	10 91	0 444	4 29	9 58	332	2 74.75%	3,027	903	53.	33 27	52	382 71.76	% 2,8	80 969	614	24	49	428 69	9.77%
1	67	Corporates - Of Which: Specialised Lending	5	81 14	2 13:	1	4 7	79	60.00%	546	146	16	52 13	7	96 58.92	%	81 182	192	. 11	9		8.13%
1	68	Corporates - Of Which: SME	1,0	48 60	0 258	3	7 38	208	80.47%	1,064	544	29	97 8	34	229 77.23	% 1,0	40 533	332	. 7	30	249 74	4.94%
1	69	Retail	1,3	10 40	8 164	4 9	9 25	91	1 55.52%	1,232	423	22	27 7	23	113 49.64	% 1,1	50 453	279	6	21	130 46	6.66% 9.14%
1	70	Retail - Secured on real estate property	9	96 29	3 99	9 3	3 16	37	7 37.69%	937	310	14	2 3	16	45 31.87	% 8	83 328	177	2	15	52 29	14%
1	BULGARIA	Retail - Secured on real estate property - Of Which: SME		98 4	2 22	2 1	1 5	10	43.51%	95	38	2	29 1	4	12 39.80	%	80 47	34	0	4		7.98%
1	72 DOLGANIA	Retail - Secured on real estate property - Of Which: non-SME	8	98 25	1 77	7 2	2 11	28	36.01%	842	271	. 11	.3 2	11	34 29.83	% 8	02 281	. 143	2	11		7.02%
1	73	Retail - Qualifying Revolving		87 3	2 12	2 1	1 2	8	69.95%		35	1	.7 0	2	11 62.24	%	73 36	21	. 0	1		9.11%
1	74	Retail - Other Retail	2	27 8	3 53	5	5 7	45	85.66%		78	6	58 4	6	57 83.18	% 1	95 88	80	4	5		1.91%
1	75	Retail - Other Retail - Of Which: SME	2	03 7	5 44	4 5	5 7	38	87.26%		69	5	57 4	6	49 85.49		73 81	. 68	3	5		4.56%
1	76	Retail - Other Retail - Of Which: non-SME		24	8	9 0	0	7	7 77.89%	22	9	1	.1 0	0	8 71.34	%	22 7	13	0	0	9 67	7.86%
1	77	Equity		0	0 (	0	0	C	0 -	0	C		0	0	0 -		0 0	0	0	0	0 -	
1	78	Securitisation																				
1	79	Other non-credit obligation assets	1	63	0	0	0	C	0 -	163	C		0	0	0 -	1	63 0	0	0	0	0 -	
-	90	TDD TOTAL	4.6	1 32	41 608	30	83	423	69 57%	4 493	1 225	76	11 34	75	496 65 159	4.2	52 1 <i>4</i> 33	804	30	70	559 62.5	550/

											Adverse Scenario								
				31/12/2021							31/12/2022					31/12/2023			
RowN um	(min EUR, %		2 exposure Stage 3 exposur	Stock of provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expos	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 expo	osure Stage 3 exposu	Stock of re 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	Central banks	0	0	0	0 0	0	-	0		0 0	0 0	0	0 -	0	0	0	0 0	0	-
182	Central governments	362	0	1	0 0	0	40.00%	361		0 2	2 0	0	1 40.00%	360	0	3	0 0	1	40.00%
183	Institutions	27	1	0	0 0	0	70.36%	26		2 (	0 0	0	0 70.06%	26	2	0	0 0	0	69.81%
184	Corporates	2,067	766 3:	0	24 22	263	84.79%	2,016	74	43 384	4 23	20	315 82.02%	1,902	789 4	52 2	1 21	362	80.12%
185	Corporates - Of Which: Specialised Lending	84	24	2	0 0	1	28.18%	69	:	38 3	3 0	1	1 29.16%	61	45	4	0 1	1	30.04%
186	Corporates - Of Which: SME	875	464 15	7	12 15	137	87.13%	894	40	08 193	3 12	12	165 85.37%	845	423 2	27 1	1 13	191	83.93%
187	Retail	2	0	0	0 0	0	58.09%	1		1 (	0	0	0 54.54%	1	1	1	0 0	0	53.11%
188	Retail - Secured on real estate property	1	0	0	0 0	0	32.21%	1		0 0	0	0	0 31.51%	1	0	0	0 0	0	30.87%
189 ROMANIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 0	0	1.00%	0		0	0	0	0 1.00%	0	0	0	0	0	1.00%
190 KOMANIA	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0 0	0	32.44%	1		0	0	0	0 31.80%	0	0	0	0	0	31.22%
191	Retail - Qualifying Revolving	0	0	0	0 0	0	98.47%	0		0 (	0	0	0 97.17%	0	0	0	0	0	96.13%
192	Retail - Other Retail	0	0	0	0 0	0	69.88%	0		0 (	0	0	0 67.93%	0	0	0	0	0	66.75%
193	Retail - Other Retail - Of Which: SME	0	0	0	0 0	0	98.81%	0		0 (	0	0	0 97.82%	0	0	0	0 0	0	96.99%
194	Retail - Other Retail - Of Which: non-SME	0	0	0	0 0	0	69.77%	0		0 (	0	0	0 67.87%	0	0	0	0 0	0	66.70%
195	Equity	0	0	0	0 0	0	-	0		0 (	0	0	0 -	0	0	0	0 0	0	-
196	Securitisation																		
197	Other non-credit obligation assets	140	0	0	0 0	0	-	140		0 (	0 0	0	0 -	140	0	0	0 0	0	-
198	IRB TOTAL	2,597	768  31	1 2	24 22	264	84.62%	2,544	74	<del>1</del> 6  386	5 23	3  <b>20</b>   :	316 81.78%	2,428	792  45	56 2	1  21	364	79.85%



UniCredit S.p.A.

			•	1	2	3	4	5	6	7	8	9	10	11
									Actual					
									31/12/2020	)				
				Exposure	/alues	Risk exposu	re amounts						a	
Ro	owN um		(mala EUD 0()	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			(mln EUR, %)		0	224		150 103	63				0	0.000/
	1		Central banks	150,677	0	321		150,192		0	1	0	0	0.00%
	2		Central governments	135,561	10	15,272 557	11	82,251 14,988	1,957 2,119	10	18	16	0	13.31% 46.84%
	3		Regional governments or local authorities  Public sector entities	30,042 10,822	10	913	11	3,895	-	19	56	10	9	69.33%
	5		Multilateral Development Banks	3,749	0	913		910		7	30	0		0.00%
	6		International Organisations	2,073	0	0		271		0	0	5	0	0.00%
	7		Institutions	9,800	2	1,806	2	3,559		45	4	0	42	93.88%
	8		Corporates	35,725	1,343	33,318	1,477			3,638	205	393	2,316	63.65%
	9		of which: SME	8,702	590	7,348	648	,		1,601			,	63.69%
	10		Retail	24,596	682	16,654	747	18,070		2,210		495		69.89%
	11	UniCredit S.p.A.	of which: SME	4,448	203	2,899	236			713	28	37	510	71.54%
	12		Secured by mortgages on immovable property	9,030	536	3,773	537	6,401	2,790	1,210	103	63	673	55.66%
	13		of which: SME	2,802	442	1,277	442	1/05/	-	930			487	52.42%
	14		Items associated with particularly high risk	1,747	0	2,620	C	915		0	129	8	0	0.00%
	15		Covered bonds	262	0	55	0	1	261	0	0	1	. 0	0.00%
	16		Claims on institutions and corporates with a ST credit assessment	1,467	0	627		1,134	333	0	3	0	0	0.00%
	17		Collective investments undertakings (CIU)	6	0	6	C	1	. 0	0	0	0	0	0.00%
	18		Equity	7,152	0	13,825	C	5,060	4	0	0	0	0	0.00%
	19		Securitisation			== =		.=						
	20		Other exposures	17,076	0	14,729	<u>C</u>	15,023		3	13	•	0	0.00%
	21		Standardised Total	439,784	2,578	104,485	2,780	329,676	24,062	7,135	768	986	4,590	64.33%

								Actual					
								31/12/2020	)				
			Exposure	values	Risk exposu	re amounts							
Rowl um	N CONTRACTOR OF THE CONTRACTOR	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	72,780	0	18	0	72,559	0	C	0	0	0	0.00%
23		Central governments	87,537	0	14,140	0	56,225	1,703	C	11	2	0	41.20%
24		Regional governments or local authorities	1,484	10	296	11	1,139	235	19	4	2	9	46.72%
25		Public sector entities	1,543	2	713	2	1,459	137	6	53	0	4	71.31%
26		Multilateral Development Banks	0	0	0	0	0	0	C	0	0	0	0.00%
27		International Organisations	0	0	0	0	0	0	C	0	0	0	0.00%
28		Institutions	3,570	2	1,136	2	2,148		44	2	0	42	94.43%
29		Corporates	13,885	585	13,354	643	10,177	3,727	1,677	55	129	1,106	65.96%
30		of which: SME	3,694			399			1,078				
31		Retail	12,894	350	8,495	371	7,981	5,375	1,280	130	328	930	72.70%
32	ITALY	of which: SME	1,615	110	979	118			492	11	29	382	77.59%
33		Secured by mortgages on immovable property	3,263	440	1,417	440	-/	·	991	. 7	63	551	55.62%
34		of which: SME	2,005	385		385		,	864	4	43	479	55.42%
35		Items associated with particularly high risk	1,485	0	2,228	0	753	11	C	102	5	0	0.00%
36		Covered bonds	0	0	0	0	0	0	C	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	537	0	221	0	507	32	C	2	0	0	0.00%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	C	0	0	0	0.00%
39		Equity	6,487	0	13,135	0	4,843	4	C	0	0	0	0.00%
40		Securitisation											
41		Other exposures	12,051	0	10,343	0	10,458		C	12	0	0	0.00%
42		Standardised Total	217,515	1,389	65,496	1,470	170,066	13,675	4,017	378	530	2,642	65.79%

								Actual					
								31/12/2020	)				
	_		Exposure	values	Risk exposur	e amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43		Central banks	37,766	0	0	C	37,757	0	0	0	0	0	0.00%
44		Central governments	1,708		0	0	1,502	2	0	0	0	0	0.00%
45		Regional governments or local authorities	20,924		1	C	8,692		0	0	12	0	0.00%
46		Public sector entities	7,727		27	C	1,937	0	0	0	0	0	0.00%
47		Multilateral Development Banks	0	0	0	C	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	C	0	0	0	0	0	0	0.00%
49		Institutions	921		84	C	358	0	0	1	. 0	0	100.00%
50		Corporates	2,625		2,052	47	2,058	176	78	3	6	42	54.10%
51		of which: SME	322		266	5	309			1	. 3	7	69.54%
52		Retail	277	10	198	13	217	68	26	0	4	15	57.96%
53	GERMANY	of which: SME	63	3	38	4	46	23	9	0	2	6	66.44%
54		Secured by mortgages on immovable property	109	6	46	6	129	34	6	0	0	0	1.81%
55		of which: SME	8	0	3	C	3	4	0	0	0	0	0.00%
56		Items associated with particularly high risk	10	0	15	0	1	8	0	0	0	0	0.00%
57		Covered bonds	10	0	5	0	0	10	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	177	0	54	C	85	89	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
60		Equity	174	C	174	<u>C</u>	158	0	0	0	0	0	0.00%
61		Securitisation	2.652		2.540		2.246						0.000/
62		Other exposures	2,652	0	2,648		2,246	0	0	0	0	0	0.00%
63		Standardised Total	75,081	52	5,306	66	55,140	656	109	4	22	57	52.28%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	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	28,304	0	0	(	28,233	(	0	0	C		0.00%
65		Central governments	7,667	0	0	(	3,611	(	0	0	C	) (	0.00%
66		Regional governments or local authorities	6,927	0	9		0 4,618	1,530	0	0	2	2 (	0.00%
67		Public sector entities	189	0	38	(	0 119	84	1	0	1	1	1 58.42%
68		Multilateral Development Banks	0	0	0	(	0 0	(	0	0	C	) (	0.00%
69		International Organisations	0	0	0		0 0	(	0	0	C	(	0.00%
70		Institutions	202	0	57	(	0 215	20	0	0	C		0.00%
71		Corporates	1,723	71	1,681	87	7 1,571	195	140	9	4	1 67	7 47.92%
72		of which: SME	764		749		1 826		93	3	C	35	37.06%
73		Retail	474		329		508		22	3	C	14	4 63.14%
74	AUSTRIA	of which: SME	329		244		362	(	14	2	C	7	7 54.29%
75	7 100 11127 1	Secured by mortgages on immovable property	418		200	14	4 407		14	0	C	) (	0.58%
76		of which: SME	270	12	132	17	2 264	(	12	0	C	(	0.04%
77		Items associated with particularly high risk	3	0	5	(	0 2	2	2 0	0	C	) (	0.00%
78		Covered bonds	1	0	0	(	0 1	(	0	0	C		0.00%
79		Claims on institutions and corporates with a ST credit assessment	12	0	3	(	0 12	(	0	0	C	) (	0.00%
80		Collective investments undertakings (CIU)	1	0	1	(	0 1	(	0	0	C	) (	0.00%
81		Equity	21	0	21	(	0 14	(	0	0	C	) (	0.00%
82		Securitisation											
83		Other exposures	668	0	645		0 611	(	3	0	C		0.00%
84		Standardised Total	46,611	94	2,990	111	39,923	1,840	180	13	7	82	

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UniCredit S.p.A.

		от положно отри и	1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202	)				
			Exposure	values	Risk exposu	re amounts							
RowN um		( I FUD 0	Non-defaulted	Defaulted	Non-defaulted	Defaulted	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
•		(mln EUR, %		0			4 205						0.000/
85		Central banks	4,189		0	0	4,205		0	0	0	0	0.00%
86		Central governments	3,848		20	0	2,477		0	1	0	0	0.00%
87		Regional governments or local authorities	336		67	0	266		0	1	0	0	66.50%
88		Public sector entities	195	0	/2	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	12	0	0	0	0	0	0.00%
91		Institutions	19	121	1 006	142	12		405	0	0	201	0.00%
92		Corporates	2,006		,	142	,				68		
93		of which: SME	604		481	56			156		67		
94	CDCATIA	Retail	2,834		2,035	101	,		236	2	44	136	
95	CROATIA	of which: SME	128		82	4	90		121	1	2	84	57.59%
96		Secured by mortgages on immovable property	1,845		846	4/	1,484 42		131	. 50	0	84	64.12% 23.96%
97		of which: SME	154	25	189 31		42	112	33	10	0	8	0.00%
98		Items associated with particularly high risk	21	0	31	0	25	/	0	10	0	0	
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% 0.00%
101		Collective investments undertakings (CIU)	5	0	5	0	12	0	0	0	0	0	0.00%
102		Equity	13	0	13	0	12	0	0	0	0	0	0.00%
103		Securitisation	(50	0	272		(5)				_		0.0007
104		Other exposures	650		272	0	652			0	0		0.00%
105		Standardised Total	15,963	267	5,256	290	12,833	1,925	771	71	113	501	64.97%

		<b>'</b>						Actual					
		,						31/12/202	0				
	_	,	Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 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	C	C	0.00%
107		Central governments	785		0		64	<u>,                                    </u>		) 0			0.00%
108		Regional governments or local authorities	1	(	0		1			0	0	0	0.00%
109		Public sector entities	0		0			0		0	0	0	0.00%
110		Multilateral Development Banks	0	(	0			0		0	0	0	0.00%
111		International Organisations	0	(	0		0 (	0	(	0	0	0	0.00%
112		Institutions	6	(	) 1	(	0 6	5 C	(	0	0	0	0.00%
113		Corporates	798	2	718		1 788	3 6	,	7 6	, 0	5	74.70%
114		of which: SME	359	1	280	(	358	3	3	3	0	2	68.53%
115		Retail	766	14	457	14	778	3 0	39	12	. 0	27	68.08%
116	CZECH REPUBLIC	of which: SME	490	14	1 286	14	499	0	37	9	0	23	62.67%
117	6226// K2/ 65216	Secured by mortgages on immovable property	36	(	17	(	36	5 0	(	0	0	0	0.00%
118		of which: SME	6	(	2	(	$\epsilon$	5 0	(	0	0	0	0.00%
119		Items associated with particularly high risk	0	C	0		0	0		0	0	0	0.00%
120		Covered bonds	0	C	0		0	0		0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	C	0		0	0	(	0	0	0	0.00%
122		Collective investments undertakings (CIU)	0	C	0		0	0	(	0	0	0	0.00%
123		Equity	17	C	17		17	r C		0	0	0	0.00%
124		Securitisation											
125		Other exposures	67	(	63		128		(	0	0	0	0.00%
126		Standardised Total	2,477	15	1,274	14	1,818	6	46	18	.1 0	32	69.02%

								Actual					
								31/12/202	0				
	_		Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks	0	C	0 0	C	0	C	C	0	0	0	0.00%
128		Central governments	15,890	C	0	С	8,726	78	C	1	0	0	0.00%
129		Regional governments or local authorities	5	С	0	C	0	5	C	0	0	0	0.00%
130		Public sector entities	577	C	0 0	C	99	0	C	0	0	0	0.00%
131		Multilateral Development Banks	0	C	0 0	C	0	0	C	0	0	0	0.00%
132		International Organisations	0	C	0	C	0	0	C	0	0	0	0.00%
133		Institutions	1	C	0 1	C	1	. 0	C	0	0	0	0.00%
134		Corporates	82	C	0 82	C	69	10	3	0	0	3	87.59%
135		of which: SME	1	C	0 1	C	1	. 0	C	0	0	0	0.00%
136		Retail	2	C	0 2	C	1	. 1	C	0	0	0	47.70%
137	SPAIN	of which: SME	0	C	0	C	0	0	C	0	0	0	0.00%
138		Secured by mortgages on immovable property	1	C	0	C	0	0	C	0	0	0	0.00%
139		of which: SME	0	C	0	C	0	0	C	0	0	0	0.00%
140		Items associated with particularly high risk	0	C	0	C	0	0	C	0	0	0	0.00%
141		Covered bonds	250	C	50	C	0	251	C	0	1	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	C	0	C	0	0	C	0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	C	0	C	0	0	C	0	0	0	0.00%
144		Equity	0	C	0	C	0	0	C	0	0	0	0.00%
145		Securitisation											
146		Other exposures	0	C	0	C	0	0	C	0	0	0	0.00%
147		Standardised Total	16,809	0	135	1	8,897	345	3	2	1	3	86.69%

								Actual					
								31/12/202	)				
			Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks	29	0	34	C	39	U	C	0	C	0	0.00%
149		Central governments	1,129	0	565	С	750	0	C	1	C	0	0.00%
150		Regional governments or local authorities	0	0	0	С	0	0	C	0	C	0	0.00%
151		Public sector entities	0	0	0	С	0	0	C	0	C	0	0.00%
152		Multilateral Development Banks	0	0	0	C	0	0	C	0	C	0	0.00%
153		International Organisations	0	0	0	C	0	0	C	0	C	0	0.00%
154		Institutions	360	0	7	C	0	0	C	0	C	0	0.00%
155		Corporates	3,332	74	3,196	75	2,767			50	47	249	
156		of which: SME	639	30	510	28	556			. 14	13	42	58.68%
157		Retail	1,171	28	856	31	1 934	319	174	12	59	146	83.64%
158	RUSSIAN FEDERATION	of which: SME	6	0	4	C	5	2	1	. 0	C	) 1	73.82%
159		Secured by mortgages on immovable property	543	0	193	C	450	105	C	8	C	0	5.20%
160		of which: SME	20	0	8	С	19	3	C	1	C	0	0.00%
161		Items associated with particularly high risk	0	0	0	C	0	0	C	0	C	0	0.00%
162		Covered bonds	0	0	0	С	0	0	C	0	C	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	149	0	150	C	150	0	C	0	C	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	C	0	0	C	0	C	0	0.00%
165		Equity	0	0	0	C	0	0	C	0	C	0	0.00%
166		Securitisation											
167		Other exposures	26	0	26	C	26	0	C	0	C	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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00% 00% 00% 00% 00% 00% 00% 00%				
50 - 500 - 5				



UniCredit S.p.A.

		'	1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/2020	)				
	_		Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	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	C	0	0	0	0	0	0	0	0	0.00%
170		Central governments	127	C	0	0	127	0	0	0	0	0	0.00%
171		Regional governments or local authorities	0	C	0	0	0	0	0	0	0	0	0.00%
172		Public sector entities	3	C	1	0	0	3	0	0	0	0	0.00%
173		Multilateral Development Banks	0	C	0	0	0	0	0	0	0	0	0.00%
174		International Organisations	0	C	0	0	0	0	0	0	0	0	0.00%
175		Institutions	85	C	29	0	79	0	0	0	0	0	0.00%
176		Corporates	790	14	733	21	693	128	18	7	2	4	22.88%
177		of which: SME	10	C	8	0	10	0	0	0	0	0	0.00%
178		Retail	4	C	3	0	4	1	0	0	0	0	72.99%
179	UNITED STATES	of which: SME	0	C	0	0	0	0	0	0	0	0	100.00%
180		Secured by mortgages on immovable property	7	C	3	0	0	0	0	0	0	0	100.00%
181		of which: SME	0	C	0	0	0	0	0	0	0	0	0.00%
182		Items associated with particularly high risk	10	C	15	0	5	0	0	0	0	0	0.00%
183		Covered bonds	0	C	0	0	0	0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	182	C	80	0	153	30	0	0	0	0	0.00%
185		Collective investments undertakings (CIU)	0	C	0	0	0	0	0	0	0	0	0.00%
186		Equity	123	C	123	0	0	0	0	0	0	0	0.00%
187		Securitisation											
188		Other exposures	3	C	3	0	9	0	0	0	0	0	0.00% <b>23.60%</b>
189		Standardised Total	1,334	14	989	21	1,068	161	18	7	3	4	23.60%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	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	C	3,165	0	C	0	0	0	0.00%
191		Central governments	1,932	0	0	C	200	0	C	0	0	0	0.00%
192		Regional governments or local authorities	37	0	37	C	34	4	C	0	0	0	0.00%
193		Public sector entities	16	0	8	C	16	0	C	0	0	0	100.00%
194		Multilateral Development Banks	0	0	0	C	0	0	C	0	0	0	0.00%
195		International Organisations	0	0	0	C	0	0	C	0	0	0	0.00%
196		Institutions	0	0	0	C	7	0	C	0	0	0	0.00%
197		Corporates	509	54	493	36	473	30	201	12	4	131	65.27%
198		of which: SME	72	3	56	3	61	12	5	5	1	2	47.81%
199		Retail	877		651	61	. 859		91	10	0	65	71.35%
200	BULGARIA	of which: SME	809	42	607	61	. 783	27	82	2 0	0	40	49.01%
201		Secured by mortgages on immovable property	7	0	3	C	6	1	C	0	0	0	100.00%
202		of which: SME	1	0	0	C	1	0	C	0	0	0	100.00%
203		Items associated with particularly high risk	4	0	5	0	4	0	C	0	0	0	0.00%
204		Covered bonds	0	0	0	C	0	0	C	0	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	0	C	0	0	0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	C	0	0	0	0	0	0	0.00%
207		Equity	0	0	0	C	0	0	C	0	0	0	0.00%
208		Securitisation											
209		Other exposures	61	0	60	C	61	0	C	0	0	0	0.00%
210		Standardised Total	6,608	96	1,258	97	4,825	62	291	. 23	4	196	67.18%

								Actual					
								31/12/202	0				
			Exposur	e values	Risk expos	ure amounts				Charles of	Charles	Charles	
RowN um		(mln EUR	Non-defaulted	Defaulted	Non-defaulted	Defaulted	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		C	(	935		0	1	C	0	0.00%
212		Central governments	1,732	2 0	C	(	1,703	C	0	1	C	0	0.00%
213		Regional governments or local authorities	68	3 0	25		53	15	0	0	C	0	0.00%
214		Public sector entities		0	C	(	0	C	0	0	C	0	0.00%
215		Multilateral Development Banks		0	C	(	0	(	0	0	C	0	0.00%
216		International Organisations		0	C	(	0	(	0	0	C	0	0.00%
217		Institutions	215	5 0	215	(	0 192	23	0	1	C	0	0.00%
218		Corporates	903		803	2:	1 613	360	71	20	29	54	70.0570
219		of which: SME	295	10	234	1:	1 299	13	40	14	C	31	. 75.80%
220		Retail	1,260		825	69	9 1,180	131	. 141	27	13	78	54.95%
221	ROMANIA	of which: SME	309	18	202	22	2 263	51	. 43	0	C	25	57.84%
222		Secured by mortgages on immovable property	1,168	16	433	10	6 829	351	. 31	13	C	15	48.46%
223		of which: SME	47	7 14	. 35	14	4 46	1	. 14	0	C	0	0.00%
224		Items associated with particularly high risk	18	3 0	28	(	0 4	18	0	3	C	0	0.00%
225		Covered bonds		0	C	(	0	(	0	0	C	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment		0	C	(	0 0	(	0	0	C	0	0.00%
227		Collective investments undertakings (CIU)		0	C	(	0	(	0	0	C	0	0.00%
228		Equity		0	C	(	0	(	0	0	C	0	0.00%
229 230		Securitisation											
230		Other exposures	44	1 0	43	(	0 23	(	0	0	C	0	0.00%
231		Standardised Total	6,344	97	2,372	106	5,533	899	243	66	43	146	



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

		UniCredit S.p.A.																						
				12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
														<b>Baseline Scenario</b>										
							31/12/2021							31/12/2022							31/12/2023			
RowN um		(r	Sta	tage 1 exposure Stage	e 2 exposure St	tage 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	e 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	age 1 exposure	Stage 2 exposure Stag	e 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	) (			0.00%	150,192	63	0	0	0	C	0.00%	150,192	63	0	0	0	0	0.00%
2		Central governments		82,174	1,933	103	37	7	2 4	39.34%	82,873	1,140	197	36	1	78	39.65%	82,767	1,155	289	36	2	115	39.76%
3		Regional governments or local authorities		15,382	1,721	23	3	2	1	1 45.58%	14,337	2,761	27	1	4	12	2 44.75%	13,914	3,180	32	1	. 4	14	44.16%
4		Public sector entities		3,946	179	11	1		2	7 61.46%	3,837	287	13	1	1	8	57.77%	3,837	285	15	1	. 1	8	55.53%
5		Multilateral Development Banks		909	0	0	(		)	61.24%	909	0	1	0	0	C	61.21%	908	1	1	0	0	1	61.21%
6		International Organisations		271	100	0	(	(	1	60.95%	271	100	1	0	4	C	60.16%	271	100	1	0	4	1	59.84%
7		Institutions		3,594	946	52	2		4	4 84.02%	3,562	973	57	1	1	45	78.43%	3,525	1,005	62	1	. 2	46	73.89%
8		Corporates		26,923	6,852	4,589	174	45	2,82	61.57%	26,874	6,257	5,233	158	393	3,090	59.06%	26,896	5,685	5,782	158	346	3,324	57.48%
9		of which: SME		6,156	2,445	1,948	3 43	21	1,18	60.88%	6,216	2,165	2,169	41	178	1,268	58.47%	6,249	1,947	2,353	41	146	1,341	56.99%
10		Retail		17,714	6,943	2,964	159	583	1,92	4 64.92%	17,263	6,786	3,572	140	546	2,178	60.96%	16,904	6,617	4,101	135	553	2,399	58.49%
11	UniCredit S.p.A.	of which: SME		3,631	761	848	33	3 49	599	70.61%	3,515	779	947	30	48	640	67.64%	3,321	881	1,038	28	53	678	65.32%
12		Secured by mortgages on immovable property		6,065	2,900	1,436	5 17	163	73	51.07%	5,955	2,822	1,623	17	145	769	47.39%	5,841	2,760	1,800	16	141	802	44.55%
13		of which: SME		1,480	1,245	1,009	9	7.	52	51.50%	1,423	1,241	1,071	5	70	534	49.85%	1,463	1,143	1,128	5	64	547	48.45%
14		Items associated with particularly high risk		773	211	39	13	3	3 24	62.52%	684	275	63	12	8	39	62.16%	621	317	84	10	10	52	61.94%
15		Covered bonds		12	250	1	1	)	)	13.42%	12	250	1	0	0	C	13.42%	12	2 249	1	0	0	0	13.41%
16		Claims on institutions and corporates with a ST credit assessment		1,183	282	1	L (	)		1 35.26%	1,182	282	2	0	0	1	1 35.02%	1,181	282	3	0	0	1	34.88%
17		Collective investments undertakings (CIU)		1	0	0				46.72%	1	0	0	0	0	C	46.69%	<u> </u>	. 0	0	0	0	0	46.66%
18		Equity		4,952	5	107	7 13	3	) 18	3 16.88%	4,872	5	187	13	0	32	16.86%	4,794	1 6	264	12	. 0	44	16.82%
19		Securitisation		.,		20.					,,,,							.,						
20		Other exposures		15,023	42	3	3			0.00%	15,023	42	3	0	0	C	0.00%	15,023	3 42	3	0	0	0	0.00%
21		Standardised Total		329,116	22,427	9,329	419	1,22	. 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%

															Baseline Scenario										
								31/12/2021							31/12/2022							31/12/2023			
																		T				T			
Row um	N			(mln EUR, %)	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 Sta	ge 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 exposur	Stage 1 exposure Sta	ge 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22			Central banks		72,559	C	0	(	0	C	0.00%	72,559	0	(	0	(	0	0.00	% 72,559	C	0	0	0	0 0	0.00%
23			Central governments		56,174	1,674	80	29	9 1	32	40.01%	56,774	1,000	154	28	(	0 6	2 40.00	% 56,692	1,010	0 22	6 2	8	0 90	40.00%
24			Regional governments or local authorities		1,302	69	20	1	1 1	9	46.09%	1,323	47	22	2 1	(	0 1	0 45.60°	% 1,319	49	9 2	4	1	0 11	45.20%
25			Public sector entities		1,476	120	) 6	(	0 1	4	68.80%	1,398	197	7	7 0	:	1	5 67.12°	% 1,410	185	5	7	0	1 5	65.70%
26			Multilateral Development Banks		0	C	0	(	0	0	0.00%	0	0	(	0	(	0	0.00	% 0	(	0	0	0	0 0	0.00%
27			International Organisations		0	C	0	(	0	0	0.00%	0	0	(	0	(	0	0.00	% 0	C	0	0	0	0 0	0.00%
28			Institutions		2,173	905	51	1	1 0	43	85.05%	2,148	926	55	5 1	(	0 4	4 79.62°	% 2,122	947	7 5	9	1	0 45	75.20%
29			Corporates		10,485	2,972	2,124	68	3 149	1,255	59.06%	10,374	2,804	2,403	53	13:	1 1,35	0 56.199	% 10,479	2,496	5 2,60	6 5	3 11	8 1,421	54.54%
30			of which: SME		2,290	1,285	1,252		9 92	755	60.28%	2,301	1,177	1,349	8	79	9 78	0 57.79	% 2,344	1,067	7 1,41	6	8 7	2 797	56.29%
31			Retail		7,849	5,127	1,659	72	2 418	1,083	65.32%	7,692	4,958	1,985	62	400	0 1,22	0 61.469	7,668	4,700	2,26	7 6	52 38	0 1,337	58.98%
32	IT/	ALY	of which: SME		1,065	561	. 523	2	2 36	389	74.46%	1,064	539	545	5 2	33	3	5 72.39 <sup>o</sup>	% 1,040	544	4 56	5	2 3	2 399	70.68%
33			Secured by mortgages on immovable property		1,818	1,440	1,064		4 87	571	53.64%	1,695	1,510	1,117	7 4	83	3 58	5 52.33°	% 1,702	1,457	7 1,16	3	4 8	0 596	51.22%
34			of which: SME		1,045	954	917	3	61	492	53.65%	1,021	939	956	5 3	59	9 50	1 52.449	% 1,003	922	2 99	1	3 5	8 509	51.38%
35			Items associated with particularly high risk		634	97	7 33	13	5	21	65.28%	546	167	52	10	Į	5 3	4 65.20	% 481	215	5 6	8	9	7 44	65.18%
36			Covered bonds		0	C	0	(	0	C	0.00%	0	0	(	0	(	0	0.00	% 0	C	0	0	0	0 0	0.00%
37			Claims on institutions and corporates with a ST credit assessment		508	30	) 1	(	0	C	35.95%	508	30	1	1 0	(	0	0 36.169	% 507	30	0	2	0	0 1	36.08%
38			Collective investments undertakings (CIU)		0	C	0	(	0	0	0.00%	0	0	(	0	(	0	0.00	% 0	0	0	0	0	0 0	0.00%
39			Equity		4,741	5	102	12	2 0	16	15.44%	4,663	5	179	11	(	0 2	8 15.459	4,589	5	5 25	3 1	.1	0 39	15.44%
40			Securitisation																						
41			Other exposures		10,458	2	2 0	(	0	0	0.00%	10,458	2	(	0	(	0	0.00	-,	2	2	0	0	0 0	0.00% <b>53.77%</b>
42			Standardised Total		170,177	12,441	5,140	200	662	3,035	59.05%	170,137	11,646	5,975	170	621	L 3,33	7 55.85°	6 169,986	11,097	6,67	5 16	9 58	3,589	53.77%

											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
	(mln EUR		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 exposu	Stock of re 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 exposu	e Stage 3 exposui	Stock of e provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposu	Stock of provisions for e Stage 3 exposure	Coverage Ratio Stage 3 exposu
	Central banks	37,75	7 0 0	(	0 0	0 (	0.00%	37,757		0	0 (	0	0	0.00%	,		0	0	0	0	0.00
	Central governments	1,50	2 2 0		0 0	0	40.00%	1,502		2	0	0	0	40.00%	1,501		3	0	0	0	0 40.00
	Regional governments or local authorities	8,74	4 218 1		0 0	0 (	40.00%	8,645	31	6	2 (	0 1	1	40.00%	8,549	4	11	2	0	1	1 40.00
	Public sector entities	1,93	5 0 2		0 0	0	34.26%	1,934		1	3 (	0	1	34.26%	1,933		1	3	0	0	1 34.26
	Multilateral Development Banks		0 0	(	0 0	0 (	0.00%	0		0	0 (	0	0	0.00%	0		0	0	0	0	0.00
	International Organisations		0 0	(	0 (	0 (	0.00%	0		0	0 (	0	0	0.00%	0		0	0	0	0	0.00
	Institutions	35.	3 4 0	(	0 (	0 (	71.15%	353		4	0 (	0	0	71.14%	349		8	1	0	0	0 66.26
	Corporates	2,039	9 163 111	ļ	5	9 54	48.52%	1,997	18	0 1	.35	4 9	61	45.35%	1,972	1	82 1	58	4	9 6	69 43.31
	of which: SME	30	5 59 19		1 4	4 9	50.30%	275	8	1	26	1 4	11	44.05%	247	1	02	33	1	6 1	14 40.90
	Retail	21	8 60 32	2	2 5	5 2:	65.02%	202	7	0	38	1 5	24	61.96%	191		76	14	1	5 2	26 59.64
GERMANY	of which: SME	4.	5 20 12	:	1 2	2	75.61%	29	3	4	15 (	2	11	70.88%	20		41	17	0	3 1	12 66.82
	Secured by mortgages on immovable property	130	0 31 8	(	0 (	0 :	7.45%	122	3	6	10 (	0	1	7.03%	122		35	12	0	0	1 6.75
	of which: SME		3 4 0	(	0 (	0 (	8.62%	3		4	0 (	0	0	8.70%	3		4	1	0	0	0 8.69
	Items associated with particularly high risk		1 8 0	(	0 1	1 (	36.08%	2		6	1 (	0	0	36.29%	2		6	1	0	0	0 36.46
	Covered bonds	1	0 0	(	0 (	0 (	26.07%	10		0	0 (	0	0	26.07%	10		0	0	0	0	0 26.07
	Claims on institutions and corporates with a ST credit assessment	8	5 89 0	(	0 0	0 (	34.85%	85	8	8	0 (	0	0	34.97%	85		88	0	0	0	0 35.05
	Collective investments undertakings (CIU)		0 0	(	0 0	0	0.00%	0		0	0 (	0	0	0.00%	0		0	0	0	0	0.00
	Equity	15	7 0 2	(	0 0	0 (	27.87%	155		0	3 (	0	1	27.87%	154		0	4	0	0	1 27.87
	Securitisation																				
	Other exposures	2,24	6 0 0		0 0	0	0.00%	2,246		0	0 (	0	0	0.00%	2,246		0	0	0	0	0.00
	Standardised Total	55,176	5 575 156	8	8 15	5 77	49.43%	55,010	70	4 19	92 7	7 15	89	46.24%		8:	11 22	5	7	.6 10	00 44.16

										Baseline Scenar	io						
				31/12/2021						31/12/2022					31/12/2023		
n I	(mln EUR,	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 expo	Stock of provisions for Stage 1 exposu	Stock of Stock of provisions for Stage 2 exposure Stage 3 expos	Coverage Ratio Stage 3 exposure	Stage 1 exposure Stage 2 e	xposure Stage 3 exposu	Stock of re provisions for Stage 1 exposur	Stock of Stock of provisions for Stage 2 exposure Stage 3 expos	Coverage Rati Stage 3 exposi
	Central banks	28,233	0 0	0	0		0.00%	28,233	3 0	0	0 0	0.009	6 28,233	0	0	0 0	0.0
	Central governments	3,609	1 1	0	0		0 40.00%	3,608	8 1	1	0 1	1 40.009	6 3,606	2	2	0 1	1 40.0
	Regional governments or local authorities	4,832	1,316	0	0		0 40.00%	3,907	7 2,240	2	0 1	1 40.009	6 3,587	2,559	3	0 1	1 40.00
	Public sector entities	181	21 2	0	0		1 68.78%	169	9 33	2	0 0	1 64.559	6 159	43	2	0 0	1 61.64
	Multilateral Development Banks	C	0 0	0	0		0.00%	(	0	0	0 0	0.009	6 0	0	0	0 0	0.00
	International Organisations	C	0 0	0	0		0.00%	(	0	0	0 0	0.009	6 0	0	0	0 0	0.00
	Institutions	233	3 2 0	0	0		0 37.53%	230	0 4	0	0 0	0 37.969	6 228	7	1	0 0	0 38.36
	Corporates	1,422	2 289 195	10	12	103	52.83%	1,385	5 279	242	8 9	118 48.729	6 1,379	244 2	83	8 8	131 46.29
	of which: SME	646	5 151 125	5	7	5	7 45.61%	623	3 144	154	5 5	66 42.63°	630	112 1	78	5 4	73 40.86
	Retail	496	5 2 34	4	0	2	72.95%	487	7 2	44	4 0	29 66.979	6 477	3	53	4 0	33 63.49
AUSTRIA	of which: SME	356	5 0 20	3	0	10	6 82.35%	351	1 0	25	3 0	19 76.54 <sup>9</sup>	6 346	0	30	3 0	22 72.84
	Secured by mortgages on immovable property	296	5 107 24	0	1		4 16.28%	265	5 126	36	0 3	5 13.849	6 251	129	47	0 3	6 12.87
	of which: SME	158	98 21	0	1		4 17.50%	131	1 114	31	0 3	5 14.799	6 121	114	41	0 3	6 13.73
	Items associated with particularly high risk	1	2 0	0	0		0 47.33%	1	1 2	0	0 0	0 47.60°	6 2	2	0	0 0	0 47.62
	Covered bonds	1	0 0	0	0		0 42.26%	1	1 0	0	0 0	0 42.269	6 1	0	0	0 0	0 42.25
	Claims on institutions and corporates with a ST credit assessment	12	0 0	0	0		35.34%	12	2 0	0	0 0	0 35.799	6 12	0	0	0 0	0 36.25
	Collective investments undertakings (CIU)	1	0 0	0	0		0 46.72%	1	1 0	0	0 0	0 46.699	6 1	0	0	0 0	0 46.66
	Equity	13	0 1	0	0		1 53.02%	12	2 0	2	0 0	1 52.859	6 11	0	3	0 0	1 52.94
	Securitisation																
	Other exposures	611	0 3	0	0		0.00%	611	1 0	3	0 0	0.009		0	3	0 0	0.00
	Standardised Total	39,941	1,741 262	15	13	13!	51.45%	38,922	2.688	333	14 14	156 46.90%	6 38,558	2.988 39	97 1	3 13	176 44.30%

	UniCredit S.p.A.																			
	·	12	13 14	15	16	17	18	19	20	21	22	23	24	25	26	27 28	29	30	31	32
										Ba	seline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
RowN um	(mln EUR, %)		e 2 exposure Stage 3 exposure	Stock of e 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	e Stage 3 exposure p	Stock of provisions for age 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 exposu	Stock of re 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	0.00%	4,205	(	0	0	0		0.00%	4,205	0	0	0 0	(	ე 0.00%
86	Central governments	2,473	0	3	. 0	1	40.00%	2,469		1 7	1	1 0		3 40.00%		1	10	1 0	2	4 40.00%
87	Regional governments or local authorities	264	3	0 0	0	0	41.03%	262	ī	5 1	0	0		0 40.52%	6 260	7	1	0 1	(	0 40.35%
88	Public sector entities	170	1	0 0	0	0	44.35%	170	]	1 0	0	0		0 44.01%	6 170	1	0	0	(	0 43.95%
89	Multilateral Development Banks	0	0	0 0	0	0	0.00%	0	(	0	0	0		0.00%	6	0	0	0	(	ე 0.00%
90	International Organisations	0	0	0	0	0	0.00%	0	(	0	0	0		0.00%	6	0	0	0	(	ე 0.00%
91	Institutions	12	7	0	0	0	50.59%	12	7	7 0	0	0		0 50.37%	6 11	7	0	0	(	0 50.27%
92	Corporates	1,373	674 46	59 7	101	376	80.30%	1,386	612	518	8	87	40	1 77.40%	6 1,480	466	570	9 55	426	74.80%
93	of which: SME	324	354 19	95 2	71	130	66.64%	323	331	1 219	2	2 63	14	3 65.06%	6 448	183	.43	31	155	<i>5</i> 63.73%
94	Retail	2,193	634 31	.6 4	48	150	47.48%	2,256	511	1 376	4	4 32	16	1 42.65%	6 2,352	368	23	4 27	168	39.80%
95 CROATIA	of which: SME	85	41 1	.4 0	2	6	41.43%	52	70	18	0	3	,	7 35.90%	6 80	39	22	0 2	7	7 31.97%
96	Secured by mortgages on immovable property	1,373	493	55 2	27	96	58.14%	1,602	244	186	3	3 10	10	1 54.33%	6 1,598	226	207	3 9	106	5 51.10%
97	of which: SME	43	101 4	13 0	10	15	34.95%	43	94	49	0	0 6	1	7 34.29%		29	56	1 2	. 19	9 33.74%
98	Items associated with particularly high risk	18	14	1 0	0	0	39.05%	17	13	1	0	) 1		1 38.90%		9	2	0 1	1	1 38.84%
99	Covered bonds	0	0	0	0	0	0.00%	0	(	0	0	0		0.00%	6	0	0	0	(	0.00%
100	Claims on institutions and corporates with a ST credit assessment	0	3	0	0	0	44.75%	0	3	0	0	0		0 44.75%		3	0	0	(	0 44.75%
101	Collective investments undertakings (CIU)	0	0	0 0	0	0	0.00%	0	(	0	0	0		0.00%	6	0	0	0 0	(	J 0.00%
102	Equity	12	0	0 0	0	0	59.82%	12	(	0	0	0		0 59.83%	ю́ 12	0	0	0 0	(	0 59.85%
103	Securitisation																			
104	Other exposures	652	0	0 0	0	0	0.00%		(	0	0	0		0.00%		0	0	0 0	(	0.00%
105	Standardised Total	12,745	1,829 95	5 15	176	625	65.40%	13,043	1,397	1,089	16	130	660	61.14%	13,226	1,088 1,2	15 18	92	706	6 58.16%

											<b>Baseline Scenario</b>	•							
				31/12/2021							31/12/2022					31/12/2023			
RowN um	(mln EUR, %	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 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions Stage 2 exposure Stage 3 exp	Coverage Rationsure Stage 3 exposu	re Stage 1 exposure Stage 2 exposu	re Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	Central banks		0 0	C	0 (	)	0.00%	0		0 0	0	0	0.00		0	0	0	0 (	0.00%
107	Central governments	6	4 0 0	C	0 (		40.00%	64		0 0	0	0	0 40.00	9% 64	0	0	0	0 (	40.00%
108	Regional governments or local authorities		1 0 0	C	0 (		40.00%	1		0 0	0	0	0 40.00	1	0	0	0	0 (	40.00%
109	Public sector entities		0 0	C	0	)	53.10%	0		0 0	0	0	0 53.10	0	0	0	0	0 (	53.10%
110	Multilateral Development Banks		0 0	C	0	)	0.00%	0		0 0	0	0	0.00	0	0	0	0	0 (	0.00%
111	International Organisations		0 0	C	0		0.00%	0		0	0	0	0.00	0	0	0	0	0	0.00%
112	Institutions		6 0 0	C			50.88%	6		0	0	0	0 50.80	6	0	0	0	0	50.71%
113	Corporates	71	6 44 41	10	0	2	51.97%	696	4	42 63	9	1	32 50.39	677	42 8	32	9	1 4:	49.66%
114	of which: SME	34	7 0 14	3	3		56.33%	341		1 20	3	0	11 55.05	334	1 2	26	3	0 14	54.40%
115	Retail	73	6 17 64	10	0	48	74.55%	701	3	34 82	9	2	58 70.84	671	48	98	9	3 67	68.39%
116 CZECH REPUBLIC	of which: SME	47	17 47	5	5 (	36	77.35%	448	3	32 55	5	2	41 75.03	427	46	53	4	3 46	73.20%
117	Secured by mortgages on immovable property	3	4 1 1	0			15.11%	32		2 1	0	0	0 15.73	31	3	1	0	0	16.25%
118	of which: SME		6 0 0	0			1.59%	5		0 0	0	0	0 1.59	5	1	0	0	0	1.58%
119	Items associated with particularly high risk		0 0	C	0 (	) (	0.00%	0		0 0	0	0	0.00	0	0	0	0	0 (	0.00%
120	Covered bonds		0 0 0	C	0 (	(	0.00%	0		0 0	0	0	0.00	0	0	0	0	0 (	0.00%
121	Claims on institutions and corporates with a ST credit assessment		0 0 0	C	0 (	) (	50.18%	0		0 0	0	0	0 50.18	0	0	0	0	0 (	50.18%
122	Collective investments undertakings (CIU)		0 0	C	0 (		0.00%	0		0 0	0	0	0.00	0	0	0	0	0 (	0.00%
123		1	6 0 1	C	0 (	)	59.44%	15		0 2	0	0	1 59.44	% 14	0	3	0	0 2	59.44%
124	Equity Securitisation																		
125	Other exposures	12	8 0 0	C	0		0.00%	128		0 0	0	0	0.00		0	0	0	0 (	0.00%
126	Standardised Total	1,70	1 62 107	20	) 2	2 70	65.35%	1,644	7	79 147	19	3	91 61.58	% 1,592	93 18	5 18	8	4 110	59.49%

											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
wN m	(mln EUR,  %		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e 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 exposur	e Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
27	Central banks		0 0	C	0	0	0.00%	0		0	0 0	0	0	0.00%	0	0	0	0	<u>)</u>	0.00%
28	Central governments	8,718	8 79 6	3	3	0	40.00%	8,710	8	13	3	3 0	5	40.00%	8,702	83	19	3	<u>)                                    </u>	8 40.00%
29	Regional governments or local authorities		5 0		0	0	40.00%	0		5 (	0 0	0	0	40.00%	0	5	0 (	0	<u>)                                    </u>	0 40.00%
30	Public sector entities	98	8 0 0	C	0	0	25.30%	98		0 (	0 0	0	0	25.30%	98	0	0 (	0	<u>)                                    </u>	0 25.30%
31	Multilateral Development Banks		0 0	(	ס	0	0.00%	0		0 (	0 0	0	0	0.00%	0	0	0 (	0	<u>)                                    </u>	0.00%
32	International Organisations		0 0	(	ס	0	0.00%	0		0 (	0 0	0	0	0.00%	0	0	0	0	<u>)</u>	0.00%
33	Institutions		1 0 0	C	0	0	43.98%	1		0 (	0 0	0	0	43.97%	· -	0	0	0	<u>)</u>	0 43.96%
34	Corporates	68	8 11 4	C	0	0	70.09%	67	1	.0	5 0	0	3	61.98%	66	10	6	0	<u>)</u>	4 56.96%
35	of which: SME		1 0 0	(	0	0	88.12%	1		0 (	0 0	0	0	83.25%	, 1	0	0 (	0	<u>)                                    </u>	0 80.62%
36	Retail	:	1 1 0	C	0	0	63.36%	1		1 (	0 0	0	0	61.07%	2	1	0	0	<u>)</u>	0 59.71%
SPAIN	of which: SME		0 0	C	0	0	60.71%	0		0 (	0 0	0	0	61.75%	0	0	0 (	0	<u>)                                    </u>	0 62.36%
38	Secured by mortgages on immovable property		0 0	(	ס	0	0.00%	0		0 (	0 0	0	0	0.00%	0	0	0 (	0	<u>)                                    </u>	0.00%
39	of which: SME		0 0	(	ס	0	0.00%	0		0 (	0 0	0	0	0.00%	0	0	0 (	0	<u>)                                    </u>	0.00%
40	Items associated with particularly high risk		0 0	C	0	0	0.00%	0		0 (	0 0	0	0	0.00%	0	0	0	0	<u>)</u>	0.00%
41	Covered bonds		0 250 0	C	0	0	10.29%	0	25	50 1	1 0	0	0	10.29%		49	1	0	<u>)</u>	0 10.29%
42	Claims on institutions and corporates with a ST credit assessment		0 0	C	ס	0	42.65%	0		0	0	0	0	42.64%	0	0	0	0	<u>)                                    </u>	0 42.64%
43	Collective investments undertakings (CIU)		0 0	0	0	0	0.00%	0		0 (	0 0	0 0	0	0.00%	0	0	0 (	0	<u>)                                    </u>	0.00%
44	Equity Securitisation		0 0	0	0	0	0.00%	0		0 (	0 0	0 0	0	0.00%	0	0	0	0	<u>」</u> /	0.00%
45	Securitisation																			
46	Other exposures		0 0	C	0	0	0.00%	0		0 (	0 0	0 0	0	0.00%		0	0	0	<u>)</u> /	0.009
47	Standardised Total	8,887	7 346 11	3	3	1	50.70%	8,879	347	7 19	9 3	3 1	9	45.13%	8,870 34	18	27	3	1 1'	42.85%

											Baseline Scenari	0						
					31/12/2021						31/12/2022					31/12/2023		
vN n	(mln	St	Stage 1 exposure Stage 2	2 exposure Stage 3 exposur	Stock of e 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 re provisions for Stage 1 exposur	Stock of Sto provisions for provis e Stage 2 exposure Stage 3	ock of sions for s exposure	Coverage Ratio - Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
8	Central banks		39	0	0	)	)	0.00%	39	0	0	0 0	0	0.00%	9 0	0	0	0.00%
9	Central governments		750	0	0		)	34.88%	750	0	0	0	0	34.87% 750	0 0	0	0 0	0 34.86%
0	Regional governments or local authorities		0	0	0		)	0.00%	0	0	0	0	0	0.00%	0 0	0	0 0	0.00%
1	Public sector entities		0	0	0	(	(	0.00%	0	0	0	0	0	0.00%	0 0	0	0	0.00%
2	Multilateral Development Banks		0	0	0	)	)	0.00%	0	0	0	0	0	0.00%	0 0	0	0 0	0.00%
3	International Organisations		0	0	0	)	)	0.00%	0	0	0	0	0	0.00%	0 0	0	0 0	0.00%
4	Institutions		0	0	0	)	)	1.00%	0	0	0	0	0	1.00%	0 0	0	0 0	0 1.00%
5	Corporates		2,606	615 38	39 22	49	31:	80.03%	2,610	560 4:	38	23 40	345	78.69% 2,596	6 524 48	8 2	3 44 379	<i>'</i> 9 77.61%
6	of which: SME		547	103	90	1!	73	81.63%	503	132 1	04	7 12	83	80.03% 493	3 127 119	9	7 17 9	78.73%
7	Retail		921	300 20	)7	46	163	78.67%	739	460 23	28	5 45	174	76.20% 590	0 584 253	2	4 67 18	73.74%
8 RUSSIAN FEDERATION	of which: SME		5	1	2	)	)	87.33%	4	2	2	0 0	2	87.14%	3 3	2	0 0	2 87.12%
9	Secured by mortgages on immovable property		433	91	81	1:	[	25.39%	377	120	59	5 14	15	25.18% 327	7 144 8	5	4 16 2	25.11%
0	of which: SME		18	3	1	)	)	12.14%	16	4	1	0	0	12.12%	6 4 2	2	0 0	0 12.51%
1	Items associated with particularly high risk		0	0	0	)	(	0.00%	0	0	0	0	0	0.00%	0 0	0	0 0	0.00%
2	Covered bonds		0	0	0	)	(	0.00%	0	0	0	0	0	0.00%	0 0	0	0 0	0.00%
3	Claims on institutions and corporates with a ST credit assessment		150	0	0			86.31%	149	0	0	0 0	0	86.30% 149	9 0	0	0 0	0 86.29%
4	Collective investments undertakings (CIU)		0	0	0 (	)	) (	0.00%	0	0	0	0 0	0	0.00%	0 0	0	0 0	0.00%
5	Equity		0	0	0 (	)	) (	61.80%	0	0	0	0 0	0	61.80%	0 0	0	0 0	0 61.80%
6	Securitisation																	
7	Other exposures		26	0	0 (	)	) (	0.00%	26	0	0	0 0	0	0.00% 26	6 0	0	0 0	0.00%
8	Standardised Total		4,925	1,006 62	7 34	106	482	76.84%	4,690	1,141 72	26 3	98	534	73.54% 4,479	1,253 826	5 3	1 126 587	7 71.03%



	UniCredit S.p.A.																			
		12	13 14	15	16	17	18	19	20	21	22	23 2	4	25	26 27	28	29	30	31	32
											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
RowN um	(mln EUR, %)		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	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions Stage 2 exposure Stage 3	ck of ons for exposure	age Ratio - 3 exposure	tage 1 exposure Stage 2 ex	posure Stage 3 expos	Stock of ure provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	Central banks	(	0 0	(	) (	0	0.00%	C	0		0	0 0	0	0.00%	0	0	0	0 0	C	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	10.97%
171	Regional governments or local authorities	(	0 0	(	(	0	0 40.26%	C	0		0	0 0	0	40.26%	0	0	0	0 0	0,	40.26%
172	Public sector entities	(	2 0	(	(	0	0 42.99%	C	2		0	0 0	0	42.99%	0	2	0	0 0	0'	42.99%
173	Multilateral Development Banks	(	0 0	(	(	0	0.00%	C	0		0	0 0	0	0.00%	0	0	0	0 0	J 0'	0.00%
174	International Organisations	(	0 0	(	(	0	0.00%	C	0		0	0 0	0	0.00%	0	0	0	0 0	0'	0.00%
175	Institutions	78	3 1 0	(	(	0	0 37.20%	77	2		0	0 0	0	37.86%	76	2	0	0 0	<i>I</i> 0'	38.47%
176	Corporates	636	5 168 34		8	5 19	9 55.60%	652	141	4	6	4 5	24	53.78%	658	124	56	4 4	<i>i</i> 30'	52.70%
177	of which: SME	g	9 1 0	(	)	0	0 43.93%	8	2		1	0 0	0	43.78%	7	2	1	0	<u>/</u> 0'	43.65%
178	Retail		1 0	(	(	0	0 65.64%	4	1		0	0	0	61.90%	4	1	0	0	<u>/</u> 0'	59.53%
UNITED STATES	of which: SME	(	0 0	(	(	0	0 78.11%	C	0		0	0	0	73.72%	0	0	0	0 0	<u>/</u> 0'	71.09%
180	Secured by mortgages on immovable property	(	0 0	(	(	0	0 99.96%	C	0		0	0	0	99.92%	0	0	0	0 0	<u>/</u> 0'	99.88%
181	of which: SME	(	0 0	(	)	0	0.00%	0	0		0	0 0	0	0.00%	0	0	0	0 0	<u>/</u> 0'	0.00%
182	Items associated with particularly high risk	4	0 0	(	)	0	0 83.33%	4	1		0	0	0	83.27%	3	1	0	0 0	<u>/</u> 0'	83.22%
183	Covered bonds	(	0 0	(	)	0	0.00%	<u> </u>	0		0	0 0	0	0.00%	0	0	0	0 0	<u>/</u> 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	<u>/</u> 0'	19.99%
185	Collective investments undertakings (CIU)	(	0 0	(		0	0.00%	C	0		0	0	0	0.00%	0	0	0	0 0	0'	0.00%
186	Equity	(	0 0	(	)	0	0 36.67%	C	0		0	0 0	0	36.67%	0	0	0	0 0	0'	36.67%
187	Securitisation																			
188	Other exposures	g	0 0	(	)	0	0.00%	9	0		0	0 0	0	0.00%	9	0	0	0 0	<u>/</u> 0'	0.00%
189	Standardised Total	1,010	203 35	3	3	7 19	9 55.31%	1,024	177	47	7	4 5	25	53.41%	1,028	161	58	4 5	<b>31</b>	52.30%

										:	Baseline Scenario								
				31/12/2021							31/12/2022					31/12/2023			
owN um	(mln EUR, <sup>o</sup>		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 exposur	e Stage 3 exposure S	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio Stage 3 exposur	Stage 1 exposure Stage 2 exposur	e 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	3,16	5 0 0	C	0	0	0.00%	3,165		0 0	0	0	0.000	% 3,165	0	0 0		0 0	0.00%
191	Central governments	20	0 0	C	0	0	0 40.00%	200		0 0	0	0	0 40.000	<b>%</b> 200	0	1 0	0	0 (	40.00%
192	Regional governments or local authorities	3	2 6 0	C	0	0	0 40.00%	30		7 0	0	0	0 40.000	<b>%</b> 28	9	0 0	0	0 (	40.00%
193	Public sector entities	1	6 0 0	C	0	0	0 50.28%	16		0	0	0	0 48.709	<b>%</b> 16	0	0	0	0 (	47.99%
194	Multilateral Development Banks		0 0	C	0	0	0.00%	0		0	0	0	0.000	<b>%</b> 0	0	0		0	0.00%
195	International Organisations		0 0	C	0	0	0.00%	0		0	0	0	0.000	<b>%</b> 0	0	0	0	0	0.00%
196	Institutions		7 0 0	C	0	0	0 42.09%	7		0	0	0	0 41.979	<b>%</b> 7	0	0	0	0	41.73%
197	Corporates	46	0 29 215	4	4	5 13	8 63.93%	450	2	4 230	5	5 4	43 61.94°	438	21 24	5 4	4	4 147	60.18%
198	of which: SME	5	9 12 7	1	1	1	5 75.43%	61		8	1	1	6 68.799	61	6 1	0 1	1	1 7	64.35%
199	Retail	82	4 26 126	10	0	3 7	9 62.33%	797	2	6 154	10	4	89 58.19 <sup>o</sup>	691 10	)5 18	1 9	9	7 100	55.37%
BULGARIA	of which: SME	75	0 26 116	10	0	3 5	4 46.28%	724	2	6 142	10	4	64 45.05°	620 10	05 16	7 8	3	7 74	44.22%
201	Secured by mortgages on immovable property		4 3 0	C	0	0	0 56.70%	3		4 1	0	0	0 45.589	<b>%</b> 2	5	1 0	)	0 (	40.73%
202	of which: SME		0 1 0	C	0	0	0 94.78%	1		1 0	0	0	0 90.539	<b>%</b> 1	1	0 0	)	0 (	87.02%
203	Items associated with particularly high risk		3 0 0	C	0	0	0 56.45%	3		0 0	0	0	0 55.55°	% 3	1	0 0	)	0 (	54.74%
204	Covered bonds		0 0 0	C	0	0	0.00%	0		0 0	0	0	0.000	<b>%</b> 0	0	0 0	)	0 (	0.00%
205	Claims on institutions and corporates with a ST credit assessment		0 0 0	C	0	0	0.00%	0		0 0	0	0	0.000	<b>%</b> 0	0	0 0	O (	0 0	0.00%
206	Collective investments undertakings (CIU)		0 0 0	C	0	0	0.00%	0		0 0	0	0	0.000	<b>%</b> 0	0	0 0	o e	0 0	0.00%
207	Equity		0 0 0	C	0	0	0 42.54%	0		0 0	0	0	0 42.549	<b>%</b> 0	0	0 0	o l	0 0	42.54%
208	Securitisation																		
209	Other exposures	6	1 0 0	C	0	0	0.00%	61		0 0	0	0	0.00	61	0	0 0		0 0	0.00%
210	Standardised Total	4,77	2 64 343	15	5 8	8 217	7 63.30%	4,731	6	2 385	15	8 2	33 60.38°	<b>6</b> 4,610 14	1 42	8 13	1:	1 248	58.07%

									Baseline Scenario							
				31/12/2021					31/12/2022					31/12/2023		
RowN um		Stage 1 expo	sure Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 expos	Stock of provisions for ure 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 Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposu	Coverage Ratio - Stage 3 exposure
211	Central banks		935 0	0 0	0	0.00%	935	0	0 (	0	0.00%		0 0		0 0	0.00%
212	Central governments		1,701 0	2 1	0	1 40.00%	1,699	) 1	4	0	2 40.00%	1,696	1 6		1 0	2 40.00%
213	Regional governments or local authorities		52 16	0 0	0	0 40.07%	51	. 17	0	0	0 40.04%	50	18 0		0 0	0 40.02%
214	Public sector entities		0 0	0 0	0	0.00%	C	0	0	0	0.00%	0	0 0		0 0	0.00%
215	Multilateral Development Banks		0 0	0 0	0	0.00%	C	0	0	0	0.00%	0	0 0		0 0	0.00%
216	International Organisations		0 0	0 0	0	0.00%	C	0	0	0	0.00%	0	0		0 0	0.00%
217	Institutions		195 21	0 0	0	0 62.63%	197	19	0	0	0 62.61%	199	17 0		0 0	0 62.60%
218	Corporates		566 358 12	9	29 9	76.60%	565	336 14	4	28 1	73.68%	524	354 166		8 27	119 71.73%
219	of which: SME		284 13 5	5 5	0 4	<del>1</del> 3 78.29%	282	2 8 6.	2	0	18 77.58%	227	56 69		4 2	53 77.06%
220	Retail Programme Retail		1,124 122 20	26	21 17	75 84.74%	1,085	5 111 25	7 24	22 2	07 80.67%	1,009	143 300	2	22 22	235 78.26%
POMAI ROMAI	NIA of which: SME		249 45 6	7	3 5	89.67%	247	7 33 7	7	5 2	86.14%	200	68 89		5 3	75 84.17%
222	Secured by mortgages on immovable property		762 369 8	2	26 2	24 30.46%	653	425 13	2	26	29 21.76%	604	423 183		2 24	33 17.99%
223	of which: SME		39 6 1	.6 0	0	5 33.20%	38	6 1	7	0	5 32.19%	34	9 18		0 0	6 31.26%
224	Items associated with particularly high risk		3 18	1 0	0	1 56.79%	6	13	2	0	1 56.96%	7	11 3		1 0	2 60.22%
225	Covered bonds		0 0	0 0	0	0.00%	C	0	0	0	0.00%	0	0 0		0 0	0.00%
226	Claims on institutions and corporates with a ST credit assessmen	nt	0 0	0 0	0	0 44.26%	C	0	0 (	0	0 44.26%	0	0 0		0 0	0 44.26%
227	Collective investments undertakings (CIU)		0 0	0 0	0	0.00%	C	0	0 (	0	0.00%	0	0 0		0 0	0.00%
228	Equity		0 0	0 0	0	0 81.17%	C	0	0 (	0	0 81.17%	0	0 0		0 0	0 81.17%
229	Securitisation															
230	Other exposures		23 0	0 0	0	0.00%	23	0	0 (	0	0.00%	23	0 0		0 0	0.00%
231	Standardised Total	5	,360 904 410	0 38	77 29	3 71.45%	5,214	922 540	35	76 34	5 63.95%	5,048 9	660	3	2 74 3	392 59.41%

		UniCredit S.p.A.																			
		•	33 34	35 36	37	38	39	40	41	42	43	44	45	46	47	48 4	9	50	51	52	53
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR,	Stage 1 exposure Stage 2 exposure %)	Stock of provisions fo Stage 1 exposi	Stock of r provisions for ure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3	3 exposure	Stock of provisions for Stage 1 exposure St	Stock of provisions for age 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure Stage 3 e	exposure p Sta	Stock of provisions for pr age 1 exposure Stag	Stock of rovisions for ge 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
1		Central banks	150,192	0	0	0	0.00%	150,192	63	0	0	0	0	0.00%	150,192	63	0	0	0	0	0.00%
2		Central governments	81,784 2,25	54 172	78	4 68	39.60%	81,979	1,858	374	102	3	149	39.81%	81,742	1,833	636	91	4	254	39.89%
3		Regional governments or local authorities	15,324 1,77	76 26	3	6 12	2 45.04%	14,208	2,883	34	3	40	15	43.87%	13 <i>.</i> 752	3,330	44	3	49	19	43.02%
4		Public sector entities	3,896 22	29 12	1	3	60.05%	3,895	226	15	5 1	3	9	55.70%	3,880		18	1	3	10	53.63%
5		Multilateral Development Banks	909	0 0	0	0	62.50%	909	0	1	0	0	1	62.46%	908	1	1	0	0	1	62.42%
6		International Organisations	271 10	00 1	0	5 (	63.66%	271	100	1	0	5	1	63.29%	271	99	1	0	5	1	63.02%
7		Institutions	3,543 99	94 55	2	1 4:	81.39%	3,458	1,069	64	1 2	3	47	73.23%	3,656	002	73	2	2	49	67.29%
8		Corporates	25,425 8,11	13 4,826	325 67	5 3,086	63.95%	24,279	8,218	5,867	7 290	639	3,588	61.16%	23,001	0,5 15	6,820	251	589	4,048	59.35%
9		of which: SME	6,056 2,47	79 2,015	75 30	0 1,263	62.67%	5,943	2,258	2,348	71	253	1,404	59.78%	5,399	_,	2,642	59	237	1,529	57.87%
10		Retail	17,042 7,40	3,179	269 91	2 2,08	65.57%	16,127	7,414	4,081	1 247	872	2,519	61.72%	15,290	7,427	4,904	216	830	2,917	59.48%
11	UniCredit S.p.A.	of which: SME	3,537 82		52 7	1 628	71.68%	3,368	863	1,009	9 48	70	694	68.73%	3,065 5,142	1,045	1,130	41	77	753	66.60%
12	·	Secured by mortgages on immovable property	5,750 3,14		30 25	2 76:	50.65%	5,332	3,275	1,795	5 28	258	826	46.02%	5,142	3,174	2,085	25	240	889	42.63%
13		of which: SME	1,443 1,26	1,029	9 10	9 532	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	53	29 1	2 40	75.42%	677	252	93	3 24	12	70	75.27%	588	308	127	19	12	95	75.03%
15		Covered bonds	12 25	50 1	0	0	16.31%	12	249	2	0	0	0	16.29%	11	249	2	0	0	0	16.27%
16		Claims on institutions and corporates with a ST credit assessment	1,157	08 2	1	0	38.04%	1,155	308	4	1	0	1	37.76%	1,145	316	5	1	0	2	37.73%
17		Collective investments undertakings (CIU)	1	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	3 20.47%	4,800	5	260	23	0	53	20.47%	4,685	4	374	20	0	77	20.45%
19		Securitisation																			
20		Other exposures	15,023	42 3	0	0	0.00%	15,023	42	3	0	0	0	0.00%	15,023	42	3	0	0	0	0.00%
21		Standardised Total	326,032 24,87	9,969	763 1,87	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%

												Adverse Scenario									
						31/12/2021						31/12/2022						31/12/2023			
							T T														
Row um		(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stage 3 e	k of ons for exposure	overage Ratio - tage 3 exposure	age 1 exposure	Stage 2 exposure Stage 3 exposu	Stock of Stock of provisions for Stage 1 exposure Stage 2 expos	Stoc r provision re Stage 3 e	k of ons for exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 ex	posure Stage 3 expos	Stock of ire provisions for Stage 1 exposur	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	72,559	C	0	(	0	0	0.00%	72,559	0	0 0	0	0	0.00%	72,559	0	0	0 0	0	0.00%
23		Central governments	55,801	1,995	132	62	2 3	53	40.00%	55,917	1,718	293 85	2	117	40.00%	55,729	1,688	511	75 2	205	40.00%
24		Regional governments or local authorities	1,204	166	5 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	5 7	(	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	C	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	C	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	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 2,6	588 142	200	1,507	56.06%	8,741	3,677 3,	163 1	20 178	1,702	53.81%
30		of which: SME	2,235	1,315	1,277	19	129	767	60.07%	2,136	1,251 1,4	140 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 2,2	245 115	548	1,391	61.98%	6,693	5,231 2,	711 1	01 617	1,615	59.59%
32	ITALY	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	408	69.30%
33		Secured by mortgages on immovable property	1,610	1,629	1,083	8	130	580	53.53%	1,433	1,724 1,3	165 7	129	605	51.92%	1,703	1,374 1,	245	8 93	629	50.52%
34		of which: SME	977	1,009	929	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	7 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	C	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	483	55	5	(	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	C	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																			
41		Other exposures	10,458	2	2 0	(	0	0	0.00%	10,458	2	0 0	0	0	0.00%	10,458	2	0	0 0	0	0.00% <b>53.24%</b>
42		Standardised Total	168,051	14,274	5,433	386	1,034	3,217	59.22%	166,945	13,999 6,8	13 394	94	3,791	55.64%	166,244	13,311 8,2	202 34	<b>42</b> 905	4,367	53.24%

											Adverse Scenario	0								
				31/12/2021							31/12/2022						31/12/2023			
	(mln EUR, <sup>o</sup>		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for pre Stage 2 exposure Sta	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 expo	sure Stage 3 exposu	Stock of re provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	37,75	7 0 0		0	0	0.00%	37,757		0	0	0 0	0	0.00%	37,757	0	0	0	0	0.00%
	Central governments	1,50	2 2 0		0	0	40.00%	1,501		2	0	0	0	40.00%	6 1,501	3	1	0	0	40.00%
	Regional governments or local authorities	8,743	3 218 1	(	0 1	0	40.00%	8,580	38	0	2	0 32	1	40.00%	8,484	474	3	0	2 1	40.00%
	Public sector entities	1,93	5 0 2	(	0	1	33.92%	1,933		1	3	0	1	33.92%	1,932	1	4	0	0 1	33.93%
	Multilateral Development Banks		0 0	(	0	0	0.00%	0		0	0	0	0	0.00%	6 0	0	0	0	0	0.00%
	International Organisations		0 0	(	0	0	0.00%	0		0	0	0	0	0.00%	6 0	0	0	0	0	0.00%
	Institutions	353	3 4 0	(	0 0	0	80.81%	349		8	0	0	0	80.77%	6 345	12	1	0	0 0	80.74%
	Corporates	2,00	8 179 126	10	.0 17	73	58.12%	1,963	18	5 16	5	8 18	90	54.54%		218	.95	7	.6 103	52.63%
	of which: SME	29	1 68 23		3 9	14	61.35%	281	6	7 3	5	2 8	19	55.96%		82	42	1	8 23	53.96%
	Retail	209	9 66 35		3	28	80.35%	194	7.	3 4	3	2 8	33	76.89%	6 184	77	50	2	7 37	75.15%
GERMANY	of which: SME	4:	2 22 14		1 3	12	88.04%	41	2	0 1	7	1 2	14	83.30%	6 28	31	19	0	3 15	81.28%
	Secured by mortgages on immovable property	120	6 33 9	(	0 1	1	12.05%	126	3	0 1	2	0 1	1	11.42%	6 124	30	14	0	1 2	10.89%
	of which: SME		3 4 0	(	0	0	16.07%	3		4	1	0	0	15.98%	6 3	4	1	0	0	15.61%
	Items associated with particularly high risk		1 8 0	(	0 1	0	52.94%	2		6	1	0 1	0	53.01%	6 3	5	1	0	1	52.74%
	Covered bonds	1	0 0		0	0	31.72%	10		0	0	0	0	31.72%	6 10	0	0	0	0	31.72%
	Claims on institutions and corporates with a ST credit assessment	8.	5 88 0	(	0	0	39.73%	85	8	8	0	0	0	39.52%	85	88	0	0	0	39.37%
	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%
	Equity	150	6 0 2		1 0	1	33.90%	154		0	5	1 0	2	33.90%	6 151	0	7	1	0 2	33.90%
	Securitisation																			
	Other exposures	2,24	6 0 0	(	0 0	0	0.00%			0	0	0 0	0	0.00%		0	0	0	0 0	0.00% <b>53.62%</b>
	Standardised Total	55,131	599 176	15	5 28	105	59.53%	54,900	774	232	2 12	2 59	129	55.71%	54,721	909 2	76	11 6	7 148	53.62%

											Adverse Scenario								
				31/12/2021							31/12/2022						31/12/2023		
RowN um	(IIIIII EUR, %	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure St	age 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposu	Coverage Ratio - Stage 3 exposure
64	Central banks	28,233	0 0	0		0	0.00%	28,23	3 0	0	0	0 0	0.00%	28,233		0 0		0 0	0.00%
65	Central governments	3,609	1 1	0		0	40.00%	3,60	7 1	2	2 0	) 1 1	40.00%	3,605		2 3		0 1	1 40.00%
66	Regional governments or local authorities	4,830	1,317 2	1		) 1	40.00%	3,90	6 2,239	4	1	1 1	40.00%	3,585	2,55	8 6		0 1	2 40.00%
67	Public sector entities	189	13 2	0		) 1	64.09%	17	5 27	3	0	0 2	57.26%	164	3	7 3		0 0	2 54.17%
68	Multilateral Development Banks	0	0 0	0		0	0.00%		0 0	0	0	0 0	0.00%	0		0 0		0 0	0.00%
69	International Organisations	0	0 0	0		0	0.00%		0 0	0	0	0 0	0.00%	0		0 0		0 0	0.00%
70	Institutions	231	4 0	0		0	40.95%	22	7 8	1	. 0	0 0	41.77%	223	1	1 1		0 0	0 42.41%
71	Corporates	1,539	159 208	18	7	120	57.61%	1,48	6 152	268	15	7 143	53.27%	1,321	26	7 318	1	2 13 1	52 51.01%
72	of which: SME	787	3 131	11	1	. 67	50.98%	75	5 3	163	8	3 1 77	47.44%	595	13	8 188		6 8	<i>3</i> 6 45.52%
73	Retail	492	3 37	7	(	28	74.97%	47	9 4	50	7	7 0 35	69.42%	466		3 63		6 0	42 66.52%
74 AUSTRIA	of which: SME	355	0 21	5		18	84.88%	34	7 1	28	5	5 0 22	79.03%	339		1 36		4 0	27 75.41%
75	Secured by mortgages on immovable property	294	107 26	0	1	. 5	17.82%	26	2 124	41	. 0	6 7	16.01%	247	12	6 53		0 5	8 15.49%
76	of which: SME	156	98 22	0	1	. 4	19.27%	12	9 112	35	0	5 6	17.23%	119	11	2 46		0 5	8 16.67%
77	Items associated with particularly high risk	2	2 0	0	(	0	52.80%		2 2	0	0	0 0	52.76%	1		2 0		0 0	0 52.75%
78	Covered bonds	1	0 0	0	(	0	46.23%		1 0	0	0	0 0	46.23%	1		0 0		0	0 46.22%
79	Claims on institutions and corporates with a ST credit assessment	12	0 0	0	C	0	42.49%	1	2 0	0	0	0 0	42.89%	12		0		0 0	0 43.26%
80	Collective investments undertakings (CIU)	1	0 0	0	(	0	61.14%		1 0	0	0	0 0	61.09%	1		0 0		0 0	0 61.05%
81	Equity	13	0 1	1	(	1	65.98%	1	2 0	2	2	0 2	66.04%	11		0 3		0 0	2 66.14%
82	Securitisation																		
83	Other exposures	611	0 3	0	(	0	0.00%	61	1 0	3	0	0 0	0.00%	611		0 3		0 0	0.00%
84	Standardised Total	40,057	1,605 281	27	8	156	55.40%	39,01	2,556	374	24	15 190	50.79%	38,481	3,008	8 454	20	0 21 2	20 48.54%

	UniCredit S.p.A.																			
	·	33	34 35	36	37	38	39	40	41	42	43	44	45	46	47	48 49	50	51	52	53
										Ad	dverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
RowN um	(mln EUR, %)		e 2 exposure Stage 3 exposu	Stock of re 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 p	Stock of provisions for tage 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 exposu	Stock of ure provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	Central banks	4,205	0	0 (	0 0	C	0.00%	4,205	(	0	0	0		0.00%	6 4,205	0	0	0 (	J r	0.00%
86	Central governments	2,471	0	6	3 0	2	40.00%	2,463		13	4	0		5 40.00%		1	22	3 (	<u>5</u>	40.00%
87	Regional governments or local authorities	264	3	1	0 0	0	40.63%	261	Į.	1	0	0		1 40.28%	6 259	7	2	0 1	1	1 40.17%
88	Public sector entities	170	0	0	0 0	0	48.11%	170		0	0	0		0 47.78%	6 170	1	0	0 (	<u>)</u>	47.70%
89	Multilateral Development Banks	0	0	0	0	C	0.00%	0	(	0	0	0		0.00%	6	0	0	0 (	J	0.00%
90	International Organisations	0	0	0	0 0	0	0.00%	0	(	0	0	0		0.00%	6	0	0	0 (	J r	0.00%
91	Institutions	11	7	0	0 0	C	52.40%	11	7	7 0	0	0		0 52.18%	6 11	. 8	0	0 (	) r	52.06%
92	Corporates	1,089	924	503 10	0 156	426	84.70%	1,039	893	583	8	141	47	4 81.25%	6 1,018	851	647	7 122	2 517	79.08%
93	of which: SME	200	467	206	2 104	149	72.34%	187	446	5 241	2	93	17	1 70.89%	6 123	480	270	1 84	18°	69.83%
94	Retail	2,002	793	348	8 85	161	46.24%	1,870	829	9 444	7	75	18	2 40.97%	6 1,781	. 841	521	6 64	199	38.12%
95 CROATIA	of which: SME	80	45	15	1 3	6	41.06%	82	39	20	0	3		7 35.55%	6 44	72	24	0 3	3 8	32.50%
96	Secured by mortgages on immovable property	1,303	551	.77	4 44	103	58.48%	1,368	452	2 211	4	30	11	3 53.70%	6 1,219	570	242	3	2 127	50.45%
97	of which: SME	32	109	46	0 17	19	41.08%	31	100	56	0	12	2	2 40.27%		. 111	64	0 12	2.5	39.73%
98	Items associated with particularly high risk	26	5	1	0	0	48.01%	19	12	2	0	0		1 47.98%		13	2	0 (	<u>1</u>	1 47.92%
99	Covered bonds	0	0	0	0	0	0.00%	0	(	0	0	0		0.00%	6	0	0	0 (	<u>)</u> (	0.00%
100	Claims on institutions and corporates with a ST credit assessment	0	3	0	0 0	C	46.66%	0	3	0	0	0		0 46.67%	6	3	0	0 (	υ r	46.67%
101	Collective investments undertakings (CIU)	0	0	0	0 0	0	0.00%	0	(	0	0	0		0.00%	6	0	0	0 (	J	0.00%
102	Equity	12	0	0	0 0	0	72.81%	12	(	0	0	0		0 72.81%	6 12	. 0	0	0 (	J	72.81%
103	Securitisation																			
104	Other exposures	652	0	0	0 0	C	0.00%	652	(	0	0	0		0.00%		0	0	0 (	J r	0.00%
105	Standardised Total	12,207	2,287 1,0	35 25	5 286	693	66.98%	12,072	2,202	1,255	22	247	77(	61.84%	6 11,795	2,295 1,4	38 2	20 220	0 844	58.68%

										Adve	erse Scenario								
				31/12/2021						31	1/12/2022					31/12/2023			
dowN um	(mln EUR, %	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 pro	Stock of ovisions for ge 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure			e 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	C	0	)	0.00%	0	(	0	0	0	0.00%		0	0 0	)	0	0.00%
107	Central governments	64	4 0 0	C	0	)	40.00%	64	(	0	0	0	40.00%		0	0 0	)	0	40.00%
108	Regional governments or local authorities		1 0 0	C	0	)	40.00%	1	(	0	0	0	40.00%	6 1	0	0 0	)	0	40.00%
109	Public sector entities		0 0	C	0		54.17%	0	(	0	0	0	54.17%	6 0	0	0 0		) (	54.17%
110	Multilateral Development Banks		0 0	C	0		0.00%	0	(	0	0	0	0.00%	6 0	0	0		) (	0.00%
111	International Organisations		0 0	C	0		0.00%	0	(	0	0	0	0.00%	6 0	0	0			0.00%
112	Institutions		6 0 0	C	0		57.53%	6	(	0	0	0	57.36%	5	1	0			57.21%
113	Corporates	743	52	19	O	3:	59.40%	708	7	86	16	0 5	58.35%	6 672 1	.4 11	4 14	1	0 66	57.93%
114	of which: SME	34!	5 0 16	5	S C	10	63.18%	336	1	1 25	5	0 1	62.29%	6 328	1	2 4	1	20	61.93%
115	Retail	73:	1 17 69	15	5 1	L 56	81.41%	691	34	91	13	2 7	77.52%	674 3	11	2 12	2	84	75.33%
116 CZECH REPUBLIC	of which: SME	470	0 17 48	7	7 1	4:	L 85.42%	445	32	2 58	6	2 4	83.08%	6 437 3	60	8	5	55	81.38%
117	Secured by mortgages on immovable property	34	4 1 1	C	0		20.61%	32	2	2	0	0	21.51%	6 30	3	2 0		) 1	22.18%
118	of which: SME		6 0 0	C	0	)	1.79%	5	(	0	0	0	1.79%	6 5	1	1 0			1.79%
119	Items associated with particularly high risk		0 0	C	0	)	0.00%	0	(	0	0	0	0.00%	6 0	0	0			0.00%
120	Covered bonds		0 0	C	0		0.00%	0	(	0	0	0	0.00%	6 0	0	0		0	0.00%
121	Claims on institutions and corporates with a ST credit assessment		0 0	C	0		52.32%	0	(	0	0	0	52.32%	0	0	0			52.32%
122	Collective investments undertakings (CIU)		0 0	C	0	) (	0.00%	0	(	0	0	0	0.00%	0	0	0 0			0.00%
123		1!	5 0 2	1		) :	72.30%	14	(	3	1	0	72.30%	13	0	4 1	1	3	72.30%
124	Equity Securitisation																		
125	Other exposures	128	8 0 0	C	0		0.00%	128	(	0	0	0	0.00%	128	0	0 0		) (	0.00%
126	Standardised Total	1,722	2 25 123	35	1	. 88	71.60%	1,645	43	182	30	3 12	67.89%	1,589	9 233	3 27	1	154	0.00% <b>66.17%</b>

											Adverse Scenario							
					31/12/2021						31/12/2022					31/12/2023		
Row um		(mln EUR, %	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure St	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 e	xposure Stage 3 expos	Stock of ure provisions for Stage 1 exposu	Stock of Sto provisions for provis re Stage 2 exposure Stage 3	Coverage Ratio - Stage 3 exposure
127		Central banks	C	0 0	0	0	)	0.00%	С	0	0	0 0	0.00%	0	0	0	0 0	0 0.00%
128		Central governments	8,712	2 79 12	. 6	0	)	5 40.00%	8,697	81	26	6 0 1	40.00%	8,680	83	41	5 0	16 40.00%
129		Regional governments or local authorities	0	5 0	0	0	)	0 40.00%	0	5	0	0 0	40.00%	0	5	0	0 0	0 40.00%
130		Public sector entities	99	9 0 0	0	0	)	0 26.29%	98	0	0	0 0	26.28%	98	0	0	0 0	0 26.26%
131		Multilateral Development Banks	C	0 0	0	0	)	0.00%	0	0	0	0 0	0.00%	0	0	0	0 0	0 0.00%
132		International Organisations	C		0	0	)	0.00%	0	0	0	0 0	0.00%	0	0	0	0 0	0 0.00%
133		Institutions	1	0 0	0	0	)	0 45.86%	1	0	0	0 0	45.81%	1	0	0	0 0	0 45.77%
134		Corporates	69	9 9 5	0	1		3 67.04%	66	9	7		57.68%	54	20	9	0 1	5 52.65%
135		of which: SME	1	1 0 0	0	0	)	0 93.26%	0	1	0	0 0	90.48%	0	1	0	0 0	0 88.57%
136	CDATAL	Retail	1	1 1 0	0	0	)	0 70.41%	1	1	0	0 0	67.98%	1	1	0	0 0	0 66.55%
137	SPAIN	of which: SME	C	0 0	0	0	)	0 73.62%	C	0	0	0 0	74.85%	0	0	0	0 0	0 75.54%
138		Secured by mortgages on immovable property	C	0 0	0	0	)	0.00%	C	0	0	0 0	0.00%	0	0	0	0 0	0 0.00%
139		of which: SME	C	0 0	0	0	)	0.00%	C	0	0	0 0	0.00%	0	0	0	0 0	0 0.00%
140		Items associated with particularly high risk	C	0 0	0	0	)	0.00%	C	0	0	0 0	0.00%	0	0	0	0 0	0 0.00%
141		Covered bonds	C	250 1	. 0	0	)	0 12.51%		249	1	0 0	12.51%	0	249	2	0 0	0 12.51%
142		Claims on institutions and corporates with a ST credit assessment	C	0 0	0	0	)	0 44.47%	<u> </u>	0	0	0 0	44.46%	0	0	0	0 0	0 44.46%
143		Collective investments undertakings (CIU)	C	0 0	0	0	)	0.00%	C	0	0	0 0	0.00%	0	0	0	0 0	0.00%
144		Equity	C	0 0	0	0	)	0.00%		0	0	0 0	0.00%	0	0	0	0 0	0.00%
145		Securitisation																
146		Other exposures	C	0 0	0	0	)	0.00%	C	0	0	0 0	0.00%	0	0	0	0 0	0.00%
147		Standardised Total	8,882	2 345 18	6	1	.	8 46.73%	8,864	346 3	35	6 1 1	42.64%	8,835	358	52	6 1	21 41.22%

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %)	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	e 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	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	Central banks		39	0	0	0	)	0	0.00%	39	9	0 0	0	0	(	0.00%	3	39	0 (	)	0 0	0	0.00%
149	Central governments		750	0	0	0	(	0	35.87%	750	0	0 0	0	0	) (	0 35.86%	75	50	0 (	)	0 0	0	35.85%
150	Regional governments or local authorities		0	0	0	0	(	0	0.00%	C		0 0	0	0	) (	0.00%		0	0 (	)	0 0	0	0.00%
151	Public sector entities		0	0	0	0	)	0	0.00%	C	)	0 0	0	0	) (	0.00%		0	0 0	)	0 0	0	0.00%
152	Multilateral Development Banks		0	0	0	0	)	0	0.00%	C	)	0 0	0	0	) (	0.00%		0	0 (	)	0 0	0	0.00%
153	International Organisations		0	0	0	0	)	0	0.00%	C	0	0 0	0	0	) (	0.00%		0	0 (	)	0 0	0	0.00%
154	Institutions		0	0	0	0	)	0	1.00%	C	0	0 0	0	0	) (	0 1.00%		0	0 (	)	0 0	0	1.00%
155	Corporates		2,541	660	408	35	70	333	81.54%	2,519	607	7 483	34	59	388	8 80.30%	2,41	.7 63	9 553	3	57	439	79.43%
156	of which: SME		532	112	. 95	11	. 2:	1 82	86.16%	524	1 99	9 115	5 11	. 16	97	7 84.11%	45	58 14	7 135	5	9 17	111	. 82.76%
157	Retail		907	295	225	12	2 48	3 173	77.08%	885	280	0 263	3 11	. 42	2 194	4 73.95%	84	1 29	293	3	9 40	211	. 72.05%
158 RUSSIAN FEDERATION	of which: SME		5	1	. 2	. 0	)	0 2	89.63%	5	5	1 2	2 0	0	) 2	2 87.80%	•	4	2 2	2	0 0	2	86.55%
159	Secured by mortgages on immovable property		423	100	34	. 7	13	3	26.43%	403	8	67	7 7	12	2 18	8 26.23%	36	56 9	0 100	)	6 13	26	26.16%
160	of which: SME		18	3	1	. 0	)	0	18.35%	17	7	3 1	1 0	0	) (	0 18.30%	1	.5	4 2	2	0 0	0	18.26%
161	Items associated with particularly high risk		0	0	0	0	)	0	0.00%	C	0	0 0	0	0	) (	0.00%		0	0 0	)	0 0	0	0.00%
162	Covered bonds		0	0	0	0	)	0	0.00%	C	0	0 0	0	0	) (	0.00%		0	0 0	)	0 0	0	0.00%
163	Claims on institutions and corporates with a ST credit assessment		150	0	0	0	)	0	91.68%	149	9	0 0	0	0	) (	91.67%	14	19	0 (	)	0 0	0	91.67%
164	Collective investments undertakings (CIU)		0	0	0	0	)	0	0.00%	C	) (	0 0	0	0	) (	0.00%		0	0 (	)	0 0	0	0.00%
165	Equity		0	0	0	0	)	0	74.87%	C	) (	0 0	0	0	) (	0 74.87%		0	0 0	)	0 0	0	74.87%
166	Securitisation																						
167	Other exposures		26	0	0	0	)	0	0.00%	26	5	0 0	0	0	) (	0.00%	2	26	0 0	)	0 0	0	0.00%
168	Standardised Total		4,835	1,055	667	54	132	515	77.22%	4,771	973	3 813	52	113	600	73.77%	4,588	8 1,02	946	4	109	677	71.50%



	UniCredit S.p.A.																
		33 34	35 36	37	7 38	39	40	41 42	43	44	45	46	47	48 49	50 51	52	53
									Adverse Scenario								
			31/12	2021					31/12/2022						31/12/2023		
RowN um	(mln EUR, %)	Stage 1 exposure Stage 2 exposure	Stoc Stage 3 exposure provision Stage 1 e	of Stoc ons for provision exposure Stage 2 e	k of Stock of provisions for xposure Stage 3 exposu	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure S	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 expos	Stock of provisions for ure Stage 3 exposu	
169	Central banks	0	0 0	0	0	0.00%	,	0	0 0	0	0	0.00%	0	0	0	0	0.00%
170	Central governments	126	0 0	0	0	0 11.25%	126	6 0	0 0	0	0	11.20%	126	0	0 0	0	0 11.18%
171	Regional governments or local authorities	0	0 0	0	0	0 41.31%	(	0 0	0 0	0	0	41.31%	0	0	0 0	0	0 41.31%
172	Public sector entities	0	2 0	0	1	0 44.11%	(	0 2	0 0	0	0	44.11%	0	2	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	0.00%
174	International Organisations	0	0 0	0	0	0.00%	(	0 0	0 0	0	0	0.00%	0	0	0 0	0	0.00%
175	Institutions	78	1 0	0	0	0 41.66%	7.	7 2	0 0	0	0	42.01%	76	2	0 0	0	0 42.28%
176	Corporates	596 20	04 39	5	11	25 63.85%	479	9 303	57 2	14	35	62.07%	452	313	73 2	13	45 61.16%
177	of which: SME	9	1 1	0	0	0 53.20%		8 2	1 0	0	1	53.17%	7	2	1 0	0	1 53.65%
178	Retail	3	1 0	0	0	0 75.89%	4	4 1	0 0	0	0	71.40%	4	1	1 0	0	0 68.91%
UNITED STATES	of which: SME	0	0 0	0	0	0 84.22%	(	0 0	0 0	0	0	81.26%	0	0	0 0	0	0 79.87%
180	Secured by mortgages on immovable property	0	0 0	0	0	0 99.96%	(	0	0 0	0	0	99.92%	0	0	0 0	0	0 99.88%
181	of which: SME	0	0 0	0	0	0 0.00%	(	0	0 0	0	0	0.00%	0	0	0 0	0	0.00%
182	Items associated with particularly high risk	4	0 0	0	0	0 83.33%		3 1	0 0	0	0	83.29%	3	1	0 0	0	0 83.26%
183	Covered bonds	0	0 0	0	0	0 0.00%	(	0	0 0	0	0	0.00%	, and the same of	0	0 0	0	0.00%
184	Claims on institutions and corporates with a ST credit assessment	152 3	30 0	0	0	0 23.40%	152	2 30	1 0	0	0	23.56%		39	1 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	0.00%
186	Equity	0	0 0	0	0	0 44.61%		0 0	0 0	0	0	44.61%	0	0	0 0	0	0 44.61%
187	Securitisation																
188	Other exposures	9	0 0	0	0	0 0.00%	9	9 0	0 0	0	0	0.00%	_	0	0 0	0	0 0.00% <b>46 60.49%</b>
189	Standardised Total	969 23	88 40	5	12	26 63.36%	850	0  338	59 2	14	36	61.46%	813	358	76 2	14	46 60.49%

													Adverse Scenario									
							31/12/2021						31/12/2022						31/12/2023			
RowN um		_	st	itage 1 exposure S	itage 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 e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu	Stage 1 exposure Stage 2 exposur	e Stage 3 exposure	Stock of e 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	0.00%	3,16	0	0 0	0 (	0 (	0.00	5/255	0	0 0	(	0	J 0.00%
191		Central governments		200		1	(	0 (	0 (	0 40.00%	5 19	0	1 0	0 (	0 (	0 40.00	170	0	2 (	(	0 1	1 40.00%
192		Regional governments or local authorities		32		0	(	0 (	0	0 40.00%	3	7	0 0	0 (	0 (	0 40.00		9	0 (	(	0	0 40.00%
193		Public sector entities		16		0		0 (	0	63.39%	1	0	0 0	0 (	0	0 61.50		0	0 (	(	0	0 60.44%
194		Multilateral Development Banks		0		0		0 (	0	0.00%	0	0	0 0	0 (	0	0.00		0	0 (	(	0	0.00%
195		International Organisations		0		0		0 (	0	0.00%	0	0	0 0	0	0	0.00	0	0	0 (	(	0	0.00%
196		Institutions		/	(	0	(	0	0 (	0 44.56%	0	0	0 0	0	) (	44.20	9% 6	1	0 (	(	0	0 43.86%
197		Corporates		451	29	225		1	5 14.	63.82%	43	2 2/ 24	14 /	/  <u> </u>	5 15	62.02	9% 404	38 26	2 6	5	159	9 60.60% 9 74.49%
198		of which: SME		58	1,	. 8		1 4	4	83.92%	5	11 1	.0 1	1	2 2	8 /8.01	.% 43	23 1	.2	4	2 9	74.49%
199	DI II CADTA	Retail		817	20	134	19	9	4 8	65.49%	78	. 25 1/	1/	7	4 107	62.83	5% 663 1.	10 20	13	10	125	5 61.25%
200	BULGARIA	of which: SME		/43		123	18	8	6,	50.58%	/0	25 15	16	5	8.	51.28	598 10	04 18	15	10	98	51.69%
201		Secured by mortgages on immovable property		4	•	0	(		0	57.48%	0	2	1 0	0		0 47.44	3	3	1 (	(	0	J 41.78%
202		of which: SME		0	·	. 0				95.53%			0 0			91.00	1	1	0			3 87.78% 3 73.00%
203		Items associated with particularly high risk		3		0				75.89% 0 0.00%		0	0 0	0		73.74		1				0 72.00%
204		Covered bonds		0		0				0.00 /0		0	0 0	0		0.00	0	0	0	(	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment		0		0	(		0	0.00%	0	0	0 0	0		0.00	9% 0	0	0 (	(	0	0.00%
206		Collective investments undertakings (CIU)		0		0	(		0	0.00%	0	0	0 0	0		0.00	9% 0	0	0 (	(		0.00%
207		Equity		0		0		U (	U (	51.53%	0	U U	0	U (	J (	51.53	0 U	U	U		J 0	51.53%
208		Securitisation		C4						0.000/						0.00			0			0.0004
209		Other exposures		61	(	0	(	0 (	0	0.00%		0	0	(	) (	0.00		0	0 (	(	U 0	0.00%
210		Standardised Total		4,755	64	360	27	7 10	)  232	64.40%	4,69	62 418	8 24	4 9	260	62.27	% 4,547 16	62 47	0 20	16	5 285	5 60.77%

												Adverse Scenario									
						31/12/2021						31/12/2022							31/12/2023		
RowN um			Stage (mln EUR, %)	e 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 expos	Stock of sure 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 Sta	ge 3 exposure p	Stock of provisions for age 1 exposure	Stock of Sto provisions for provis Stage 2 exposure Stage 3	k of ons for exposure  Coverage Ratio Stage 3 exposure
211		Central banks		935	0 0	0	(	)	0.00%	935	0	0	0	0	0.00%	935	0	0	0	0	0 0.009
212		Central governments		1,699	0 4	2	2	)	40.00%	1,694	1	8	2 (	3	40.00%	1,690	1	12	2	0	5 40.009
213		Regional governments or local authorities		52	16 0	0	(	)	40.03%	51	17	0	) (	0	40.02%	50	18	0	0	0	0 40.019
214		Public sector entities		0	0 0	0	)	)	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0 0.009
215		Multilateral Development Banks		0	0 0	0	)	)	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.009
216		International Organisations		0	0 0	0			0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.009
217		Institutions		190	25 0	0	)	(	65.30%	189	27	1	0	0	65.32%	188	27	1	0	0	1 65.339
218		Corporates		541	383 121	13	38	97	80.49%	496	395	154 1	2 39	119	77.26%	432	430	183	9	40	138 75.359
219		of which: SME		283	14 55	7	'	46	82.71%	274	13	65	7	53	82.10%	219	59	74	5	3	60 81.719
220		Retail		1,105	127 221	40	28	190	86.01%	1,031	128	293 3	7 33	239	81.55%	965	127	360	32	34	285 79.029
221	ROMANIA	of which: SME		244	48 65	9	)	60	92.02%	237	38	82	3	73	88.79%	228	32	97	7	2	84 86.979
222		Secured by mortgages on immovable property		714	394 103	5	49	30	28.96%	484	527	199	4 68	41	20.41%	307	601	302	2	82	52 17.269
223		of which: SME		43	1 16	0	(	)	40.88%	42	1	17	0	7	39.67%	36	6	19	0	0	7 38.679
224		Items associated with particularly high risk		7	13 1	1	. (	)	62.88%	7	11	3	1 (	2	70.03%	7	10	5	1	0	4 74.069
225		Covered bonds		0	0 0	0	(	(	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.009
226		Claims on institutions and corporates with a ST credit assessment		0	0 0	0	) (	)	46.15%	0	0	0	) (	0	46.15%	0	0	0	0	0	0 46.159
227		Collective investments undertakings (CIU)		0	0 0	0	)	)	0.00%	0	0	0	) (	0	0.00%	0	0	0	0	0	0.009
228		Equity		0	0 0	0	) (	)	81.17%	0	0	0	) (	0	81.17%	0	0	0	0	0	0 81.179
229		Securitisation																			
230		Other exposures		23	0 0	0	) (	)	0.00%	23	0	0	) (	0	0.00%	23	0	0	0	0	0.009
231		Standardised Total		5,265	959 450	61	115	320	70.99%	4,911	1,106	658 5	141	404	61.44%	4,596	1,214	865	47	157	484 56.02%

			1	2	3	4	5	6	7	niCredit S.p	9	10	11	12	13	
			-		Pid			Stage 1		ria - Actual 12/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	T
		(mln EUR, %)	A TDD	re values F-IRB	Risk expos	F-IRB	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure		provisions for Stage 3 exposure	Cove
	Central banks Central governments Institutions															
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		9,229	9 1,32	20 6,41	7 90	4 4,55	1,664	5,44	1,041	54	8 317	39	195	27	76
	Retail - Secured on real estate property		10,836	6	0 3,30	3	0 6,728	2,163	3,94	841	16	5 74	24	1 251	6	57
UniCredit S.p.A	<ul> <li>Retail - Secured on real estate property - Of Which: non-SME</li> <li>Retail - Qualifying Revolving</li> </ul>	E	0	0	0	0	0	0		0 0		0 0	(	0		0 -
	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME															
	Equity Securitisation Other non-credit obligation assets		20.112					2.002		1 000		201			24	
	IRB TOTAL		20,112	2 1,38	9,74	1,00	11,35	3,892			71:	391	64	445	34	-2
										ria - Actual 12/2020						
				ire values		sure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	Схрозитс	moratoria	Схрозите	moratoria	Схрозите	moratoria	exposure	exposure	exposure	
	Central governments Institutions Corporates		7,302	2	4 5,53	1	2 2,85	571	4,33	9 283	10	8 6	16	5 158	5	56
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME												10			
TT 41.\/	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		9,167	7	0 2,78	3	0 5,79	1,363	3,27	73 275	9	9 22	2:	1 227	4	19
ITALY	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	E	0	0	0	0	0	0		0 0		0 0	(	0		0 -
	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME															
	Equity Securitisation Other non-credit obligation assets															
	IRB TOTAL		16,470	0	4 8,31	5	2 8,656	1,935	7,61	2 558	200	6 28	37	386	10	5
										ria - Actual 12/2020						
			Exposu	ıre values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	. Co
		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central banks Central governments Institutions															
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		278	8	1 5	0	1 110	109	16	58 168		1 1	(	) 1		0
	Retail - Secured on real estate property		313	3	0 7.	3	0 21	213	3	32 81	1.	4 14		3		2
GERMANY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	E	0	0	0	0	0 (	0		0 0		0 0	(	0		0 -
	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME															
	Equity Securitisation															
	Other pen-credit obligation accets							222	25	240						
	Other non-credit obligation assets IRB TOTAL		592	2	1 123	3	1 32	322		0 249	10	5 15	1	4		2
			592	2	1 123	3	1  327	322	Morato	ria - Actual	10	6 15	1	4		2
				ire values		sure amounts	1 327 Stage 1	Stage 1 exposure, of	Morato 31/1			Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	2 Co
	IRB TOTAL	(mln EUR,%)	Exposu					Stage 1	Morato	ria - Actual 12/2020 Stage 2	Stage 3 exposure	Stage 3				
	Central banks Central governments Institutions	(mln EUR, %)	<b>Exposu</b> A-IRB	re values F-IRB	Risk expos	sure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Morato 31/1 Stage 2 exposure	ria - Actual 12/2020 Stage 2 exposure, of which expired moratoria	Stage 3	Stage 3 exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	(mln EUR, %)	Exposur A-IRB	F-IRB	Risk expos  A-IRB  1 15	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Morato 31/1 Stage 2 exposure	ria - Actual  2/2020  Stage 2 exposure, of which expired moratoria	Stage 3	Stage 3 exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
ALISTOIA	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		<b>Exposu</b> A-IRB	F-IRB	Risk expos	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Morato 31/1 Stage 2 exposure	ria - Actual  2/2020  Stage 2 exposure, of which expired moratoria	Stage 3	Stage 3 exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
AUSTRIA	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		Exposur A-IRB	F-IRB	Risk expos  A-IRB  1 15	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Morato 31/1 Stage 2 exposure	ria - Actual  2/2020  Stage 2 exposure, of which expired moratoria	Stage 3	Stage 3 exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
AUSTRIA	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		Exposur A-IRB	F-IRB	Risk expos  A-IRB  1 15	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Morato 31/1 Stage 2 exposure	ria - Actual  2/2020  Stage 2 exposure, of which expired moratoria	Stage 3	Stage 3 exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
AUSTRIA	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		Exposur A-IRB	F-IRB	Risk expos  A-IRB  1 15	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria  106	Morato 31/1 Stage 2 exposure	ria - Actual  2/2020  Stage 2 exposure, of which expired moratoria  7 150  8 357  0 0 0	Stage 3	Stage 3 exposure, of which expired moratoria  3 72 5 19	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3 exposure	
AUSTRIA	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets		473 662	F-IRB	Risk expos  A-IRB  1 15	F-IRB	Stage 1 exposure  1 111	Stage 1 exposure, of which expired moratoria  106	Morato 31/1 Stage 2 exposure	ria - Actual  2/2020  Stage 2 exposure, of which expired moratoria  37 150 8 357 0 0 0 5 5 508	Stage 3 exposure	Stage 3 exposure, of which expired moratoria  3 72 5 19	provisions for Stage 1 exposure	provisions for Stage 2 exposure  3  10  10	provisions for Stage 3 exposure	5 0 -
AUSTRIA	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets		A-IRB  473  662  1,136	F-IRB  0  6	Risk expos  A-IRB  1	F-IRB	Stage 1 exposure  1 111	Stage 1 exposure, of which expired moratoria  106 0 199 0 304	Morato 31/1 Stage 2 exposure	ria - Actual  2/2020  Stage 2     exposure, of which expired moratoria  37	Stage 3 exposure	Stage 3 exposure, of which expired moratoria  3 72 5 19 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure  3 3 10 10 10 11 11 11 11 11 11 11 11 11 11	provisions for Stage 3 exposure	5 0 -
AUSTRIA	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	E	473 473 662 1,136	F-IRB  3 2 0 0 are values	Risk expos  A-IRB  1	F-IRB	Stage 1 exposure  1 111	Stage 1 exposure, of which expired moratoria  106 199 199 199 199 199 199 199 199 199 19	Morato 31/1 Stage 2 exposure	ria - Actual  2/2020  Stage 2 exposure, of which expired moratoria  37 150  8 357  0 0 0  ria - Actual  2/2020  Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired moratoria  3 72 5 19 0 0 0 0 Stage 3 exposure, of which expired	Stock of provisions for Stage 1	stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2	Stock of provisions for Stage 3	21
AUSTRIA	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Inon-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL		473 473 662 1,136	F-IRB  0  6	Risk expos  A-IRB  1	F-IRB	Stage 1 exposure  1 1111 0 2111 0 334	Stage 1 exposure, of which expired moratoria  106 199 199 304 Stage 1 exposure, of	Morato 31/1  Stage 2 exposure  41  Morato 31/1  Stage 2	ria - Actual  2/2020  Stage 2 exposure, of which expired moratoria  357  150  8 357  0 0 0  5 5 508  ria - Actual  2/2020  Stage 2 exposure, of	Stage 3 exposure	Stage 3 exposure, of which expired moratoria  3 72 5 19 0 0 0  Stage 3 exposure, of	Stock of provisions for	provisions for Stage 2 exposure  3 3 10 10 10 10 10 11 11 11 11 11 11 11 11	stage 3 exposure  2  Stock of provisions for	21
AUSTRIA	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Non-SME Institutions Central banks Central governments Institutions Corporates	E	473 473 662 1,136	F-IRB  3 2 0 0 are values	Risk expos  A-IRB  1	F-IRB	Stage 1 exposure  1 1111 0 2111 0 334	Stage 1 exposure, of which expired moratoria  106 199 199 199 199 199 199 199 199 199 19	Morato 31/1  Stage 2 exposure  41  Morato 31/1  Stage 2	ria - Actual  2/2020  Stage 2 exposure, of which expired moratoria  37 150  8 357  0 0 0  ria - Actual  2/2020  Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired moratoria  3 72 5 19 0 0 0 0 Stage 3 exposure, of which expired	Stock of provisions for Stage 1	stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2	Stock of provisions for Stage 3	21
AUSTRIA	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	E	473 473 662 1,136	F-IRB  3 2 0 0 are values	Risk expos  A-IRB  1	F-IRB	Stage 1 exposure  1 1111 0 2111 0 334	Stage 1 exposure, of which expired moratoria  106 199 199 199 199 199 199 199 199 199 19	Morato 31/1  Stage 2 exposure  41  Morato 31/1  Stage 2	ria - Actual  2/2020  Stage 2 exposure, of which expired moratoria  37 150  8 357  0 0 0  ria - Actual  2/2020  Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired moratoria  3 72 5 19 0 0 0 0 Stage 3 exposure, of which expired	Stock of provisions for Stage 1	stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2	Stock of provisions for Stage 3	21
AUSTRIA	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Institutions Corporates Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	E (mln EUR, %)	473 473 662 1,136	F-IRB  3 2 0 0 are values	Risk expos  A-IRB  1	F-IRB	Stage 1 exposure  1 1111 0 2111 0 334	Stage 1 exposure, of which expired moratoria  106 199 199 199 199 199 199 199 199 199 19	Morato 31/1  Stage 2 exposure  41  Morato 31/1  Stage 2	ria - Actual  2/2020  Stage 2 exposure, of which expired moratoria  37 150  8 357  0 0 0  ria - Actual  2/2020  Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired moratoria  3 72 5 19 0 0 0 0 Stage 3 exposure, of which expired	Stock of provisions for Stage 1	stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2	Stock of provisions for Stage 3	21
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	E (mln EUR, %)	473 473 662 1,136	F-IRB  3 2 0 0 are values	Risk expos  A-IRB  1	F-IRB	Stage 1 exposure  1 1111 0 2111 0 334	Stage 1 exposure, of which expired moratoria  106 199 199 199 199 199 199 199 199 199 19	Morato 31/1  Stage 2 exposure  41  Morato 31/1  Stage 2	ria - Actual  2/2020  Stage 2 exposure, of which expired moratoria  37 150  8 357  0 0 0  ria - Actual  2/2020  Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired moratoria  3 72 5 19 0 0 0 0 Stage 3 exposure, of which expired	Stock of provisions for Stage 1	stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2	Stock of provisions for Stage 3	21
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: smE Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	E (mln EUR, %)	473 473 662 1,136	F-IRB  3 2 0 0 are values	Risk expos  A-IRB  1	F-IRB	Stage 1 exposure  1 1111 0 2111 0 334	Stage 1 exposure, of which expired moratoria  106 199 199 199 199 199 199 199 199 199 19	Morato 31/1  Stage 2 exposure  41  Morato 31/1  Stage 2	ria - Actual  2/2020  Stage 2 exposure, of which expired moratoria  37 150  8 357  0 0 0  ria - Actual  2/2020  Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired moratoria  3 72 5 19 0 0 0 0 Stage 3 exposure, of which expired	Stock of provisions for Stage 1	stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2	Stock of provisions for Stage 3	21
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	E (mln EUR, %)	473 473 662 1,136	F-IRB  F-IRB  F-IRB  F-IRB  F-IRB	Risk expos  A-IRB  1	F-IRB  Sure amounts  F-IRB  Sure amounts  F-IRB	Stage 1 exposure  1 1111 0 2111 0 334	Stage 1 exposure, of which expired moratoria  106 199 199 199 199 199 199 199 199 199 19	Morato 31/1  Stage 2 exposure  41  Morato 31/1  Stage 2 exposure	ria - Actual  2/2020  Stage 2 exposure, of which expired moratoria  37 150  8 357  0 0 0  ria - Actual  2/2020  Stage 2 exposure, of which expired	Stage 3 exposure  Stage 3 exposure	Stage 3 exposure, of which expired moratoria  3 72 5 19 0 0 0 0 Stage 3 exposure, of which expired	Stock of provisions for Stage 1 exposure	stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2	Stock of provisions for Stage 3	5 0 -
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central governments Institutions Corporates - Of Which: SME Retail Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	E (mln EUR, %)	### Exposul  ### A-IRB  ### 1,136    Exposul  ### A-IRB    Column	F-IRB  F-IRB  F-IRB  F-IRB  F-IRB	Risk expos  A-IRB  Risk expos  A-IRB  O	F-IRB  Sure amounts  F-IRB  Sure amounts  F-IRB	Stage 1 exposure  1 1111 0 2111 0 334	Stage 1 exposure, of which expired moratoria  106 199 199 199 199 199 199 199 199 199 19	Morato 31/1  Stage 2 exposure  41  Morato 31/1  Stage 2 exposure	ria - Actual  2/2020  Stage 2 exposure, of which expired moratoria  5	Stage 3 exposure  Stage 3 exposure	Stage 3 exposure, of which expired moratoria  Stage 3 exposure, of which expired moratoria  2 12 0 0 0 0 0	Stock of provisions for Stage 1 exposure	stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2	Stock of provisions for Stage 3	5 0 -
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central governments Institutions Corporates - Of Which: SME Retail Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	E (mln EUR, %)	Exposur  A-IRB  473  662  00  1,136  Exposur  A-IRB	F-IRB  F-IRB  F-IRB  O  O  O  O  O  O  O  O  O  O  O  O  O	Risk expos  A-IRB  Risk expos  A-IRB  Risk expos  A-IRB  O	sure amounts  F-IRB  Sure amounts  F-IRB	Stage 1 exposure  1	Stage 1 exposure, of which expired moratoria  Stage 1 exposure, of which expired moratoria  Stage 1 exposure, of of which expired moratoria  Stage 1  Stage 1  O  O  O  O  O  O  O  O  O  O  O  O  O	Morato 31/1  Stage 2 exposure  41  Morato 31/1  Stage 2 exposure	ria - Actual  1.2/2020  Stage 2 exposure, of which expired moratoria  1.50  8 357  0 0 0  1.50  8 357  1.50  8 357  0 0 0  0 0  1.50  7 17  17  17  18  19  10  10  10  10  10  10  10  10  10	Stage 3 exposure  Stage 3 exposure	Stage 3 exposure, of which expired moratoria  Stage 3 exposure, of which expired moratoria  Stage 3 exposure, of which expired moratoria  2 12 0 0 0 0 0 0 0 0 0 0 12 12 12 12 12 13 14 15 16 17 18 18 18 18 18 18 18 18 18 18 18 18 18	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure	66 Co
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central governments Institutions Corporates - Of Which: SME Retail Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	E (mln EUR, %)	## Exposul  A-IRB  473  662  00  1,136  Exposul  A-IRB  29  Exposul  A-IRB	F-IRB  F-IRB  F-IRB  F-IRB  F-IRB	Risk expos  A-IRB  Risk expos  A-IRB  Risk expos  A-IRB  O	F-IRB  Sure amounts  F-IRB  Sure amounts  F-IRB	Stage 1 exposure  1 1111 0 2111 0 334	Stage 1 exposure, of which expired moratoria  Stage 1 exposure, of which expired moratoria  O  O  O  O  O  O  O  O  O  O  O  O  O	Morato 31/1  Stage 2 exposure  41  Morato 31/1  Stage 2 exposure	ria - Actual 1.2/2020  Stage 2 exposure, of which expired moratoria  1.50  8 357  0 0 0  1.50  8 357  1.50  8 357  7 17  17  17  17  17  17  17  17  17	Stage 3 exposure  Stage 3 exposure	Stage 3 exposure, of which expired moratoria  Stage 3 exposure, of which expired moratoria  Stage 3 exposure, of which expired moratoria  2 12 0 0 0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure	Co
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: Syle Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: RME	E (mln EUR, %)	## Exposul  A-IRB  473  662  00  1,136  Exposul  A-IRB  29  Exposul  A-IRB	F-IRB  F-IRB  F-IRB  F-IRB  F-IRB  F-IRB  F-IRB	Risk expos  A-IRB  1	sure amounts  F-IRB  Sure amounts  F-IRB	Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  Stage 1 exposure	Stage 1 exposure, of which expired moratoria  106 109 199 199 199 199 100 100 100 100 100	Morato 31/1  Stage 2 exposure  41  Morato 31/1  Stage 2 exposure	ria - Actual  2/2020  Stage 2 exposure, of which expired moratoria  37	Stage 3 exposure  Stage 3 exposure  113  Stage 3 exposure	Stage 3 exposure, of which expired moratoria  3 72 5 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure	Co
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Corporates Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real es	E (mln EUR, %)	## Exposul  A-IRB  473  662  00  1,136  Exposul  A-IRB  29  Exposul  A-IRB	F-IRB  F-IRB  F-IRB  F-IRB  F-IRB  F-IRB  F-IRB  F-IRB  F-IRB	Risk expos  A-IRB  1	sure amounts  F-IRB  Sure amounts  F-IRB	Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  Stage 1 exposure	Stage 1 exposure, of which expired moratoria  106 199 199 199 100 100 100 100 100 100 100	Morato 31/1  Stage 2 exposure  41  Morato 31/1  Stage 2 exposure	ria - Actual  12/2020  Stage 2 exposure, of which expired moratoria  7	Stage 3 exposure  Stage 3 exposure  113  Stage 3 exposure	Stage 3 exposure, of which expired moratoria  3 72 5 19 6 90 7 19 7 19 7 19 7 19 7 19 7 19 7 19 7 19	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure	Cov. Cov. Cov. Cov. Cov. Cov. Cov. Cov.
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail	E (mln EUR, %)	Exposur  A-IRB  662  00  1,136  Exposur  A-IRB  29  Company of the property of	F-IRB  F-IRB  F-IRB  F-IRB  F-IRB  F-IRB  F-IRB  F-IRB  F-IRB	Risk expos  A-IRB  1	sure amounts  F-IRB  Sure amounts  F-IRB	Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  Stage 1 exposure	Stage 1 exposure, of which expired moratoria  106 199 199 199 100 100 100 100 100 100 100	Morato  Stage 2 exposure  Morato  31/1  Stage 2 exposure  Morato  31/1  Stage 2 exposure	ria - Actual  12/2020  Stage 2 exposure, of which expired moratoria  7	Stage 3 exposure  Stage 3 exposure  113  Stage 3 exposure	Stage 3 exposure, of which expired moratoria  3 72 5 19 6 90 7 19 7 19 7 19 7 19 7 19 7 19 7 19 7 19	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure	21
	Central banks Central governments Institutions Corporates Corporates Corporates Corporates Corporates Corporates Corporates Corporates Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Corporates Corporates Corporates Corporates Corporates Corporates Corporates Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	(mln EUR, %)	Exposur  A-IRB  662  00  1,136  Exposur  A-IRB  29  Company of the property of	F-IRB  F-IRB  F-IRB  F-IRB  F-IRB  F-IRB  F-IRB  F-IRB  F-IRB	Risk expos  A-IRB  1	sure amounts  F-IRB  Sure amounts  F-IRB	Stage 1 exposure  1	Stage 1 exposure, of which expired moratoria  Stage 1 exposure, of which expired moratoria  Stage 1 exposure, of which expired moratoria  O  O  O  O  O  O  O  O  O  O  O  O  O	Morato  Stage 2 exposure  Morato  31/1  Stage 2 exposure  Morato  31/1  Stage 2 exposure	ria - Actual  12/2020  Stage 2 exposure, of which expired moratoria  7	Stage 3 exposure  Stage 3 exposure  113  Stage 3 exposure	Stage 3 exposure, of which expired moratoria  3 72 5 19 6 90 7 19 7 19 7 19 7 19 7 19 7 19 7 19 7 19	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure	21
CROATIA	Central banks Central comments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates Corporates Corporates Corporates Corporates Corporates Corporates Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Corporates Corporates Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	(mln EUR, %)	Exposur  A-IRB  662  00  1,136  Exposur  A-IRB  29  Company of the property of	F-IRB  F-IRB  F-IRB  F-IRB  F-IRB  F-IRB  F-IRB  F-IRB  F-IRB	Risk expos  A-IRB  1	sure amounts  F-IRB  Sure amounts  F-IRB	Stage 1 exposure  1	Stage 1 exposure, of which expired moratoria  Stage 1 exposure, of which expired moratoria  Stage 1 exposure, of which expired moratoria  O  O  O  O  O  O  O  O  O  O  O  O  O	Morato  Stage 2 exposure  Morato  31/1  Stage 2 exposure  Morato  31/1  Stage 2 exposure	ria - Actual  12/2020  Stage 2 exposure, of which expired moratoria  7	Stage 3 exposure  Stage 3 exposure  113  Stage 3 exposure	Stage 3 exposure, of which expired moratoria  3 72 5 19 6 90 7 19 7 19 7 19 7 19 7 19 7 19 7 19 7 19	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure	21

Equity
Securitisation
Other non-credit obligation assets
IRB TOTAL

EBA EUROPEAN BANKING AUTHORIT

		1	2	3	4	5	6	7	niCredit S.p.	9	10	11	12	13	14
								Morato	ria - Actual						
								31/1	.2/2020						
		Exposur	e values	Risk exposu	ire amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for			Coverage Ratio
Row Num	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
109	Central banks														
110	Central governments														
111	Institutions														
112	Corporates	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	) -
116	Retail - Secured on real estate property														
SPAIN	Retail - Secured on real estate property - Of Which: SME														
110	Retail - Secured on real estate property - Of Which: non-SME	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	0		^					0						
126	IRB TOTAL	U	<u> </u>	<u> </u>		0  (	<u>)                                    </u>		0		0  (	<u> </u>	<u>' </u>	<u>,                                    </u>	<u>' -</u>
								Maurka	via Actual						
									ria - Actual						
								31/1	.2/2020						

										Morato	ria - Actual						
										31/1	.2/2020						
				Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
Row Num		(mln	EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
127		Central banks															
128		Central governments															
129		Institutions															
130		Corporates		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 -
134		Retail - Secured on real estate property															
135 <b>E</b>	RUSSIAN FEDERATION	Retail - Secured on real estate property - Of Which: SME															
136	COSSIAN I EDEIXATION	Retail - Secured on real estate property - Of Which: non-SME		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		) -

									Morato	ia - Actual						
									31/1	2/2020						
			Exposi	ıre values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR, %	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
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	UNITED STATES	Retail - Secured on real estate property - Of Which: SME														
154	UNITED STATES	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		TRR TOTAL		1	0	0		0 0		0		0	0	0	0	-

									Morator	ia - Actual						
									31/1	2/2020						
			Exposure	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
w m		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
3	Central banks															
34	Central governments															
55	Institutions															
66	Corporates		305	184	189	9 109	252	200	17	0 120	6	6 37	14	12	4.	5 68.26
7	Corporates - Of Which: Specialised Lending															
8	Corporates - Of Which: SME															
9	Retail		201	0	78	3 0	101	90	83	2 51	1	8 11	1	5	<u>(</u>	9 47.07
0	Retail - Secured on real estate property															
BULGARI	Retail - Secured on real estate property - Of Which: SME															
2 DOLGARIA	Retail - Secured on real estate property - Of Which: non-SME		0	0	(	O C	0	0		0		0 0	0	0	(	0 -
73	Retail - Qualifying Revolving															
4	Retail - Other Retail															
<sup>'</sup> 5	Retail - Other Retail - Of Which: SME															
<sup>7</sup> 6	Retail - Other Retail - Of Which: non-SME															
7	Equity															
8	Securitisation															
'9	Other non-credit obligation assets															
80	IRB TOTAL		552	189	290	134	359	295	248	171	8.	5 48	15	17	54	<b>4</b> 63.70

									Morato	ria - Actual						
									31/1	2/2020						
			Exposur	e values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
181	Central banks															
182	Central governments															
183	Institutions															
184	Corporates		0	308	0	217	132	132	8	9 89	87	7 87		1 3	6	71.09%
185	Corporates - Of Which: Specialised Lending															
186	Corporates - Of Which: SME															
187	Retail		0	0	0	0	(	0		0	(	0		0 0	)	) -
188	Retail - Secured on real estate property															
189 ROMAN	Retail - Secured on real estate property - Of Which: SME															
190	Retail - Secured on real estate property - Or Whitch: non-SME		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	367	0	295	191	. 191	8	89	87	87		2 3	62	71.09%

BA BANKING AUTHORITY		15	16	17	2021 EU	J-wide S		niCredit S.r	edit risk D.A. 22 antees - Actual	c COVID	24	25	26	27	28
		Even	anna valuaa	Diale over o			Stage 1		.2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	
	(mln EL	UR, %)  A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure			Coverag Stag expo
	Central banks Central governments Institutions								amount		amount				
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		368 0 384	73 1,55 0 52 64	0 36 0 ( 4 23	9,888 0 (3 5,158	) (	)	0 0	8 0	0 0		4 0 2	8 12 0 0 4 5	2 0 - 5
UniCredit S.p.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0 0	0 0	0 (0			) ) )	0 0 0 0 0 0	0 0	0 0		0 0	0 C 0 C 0 C	0 - 0 - 0 -
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0 0 0	0 0 0	0 (0 0 (0 0 (0	) ( ) ( ) (		) ) )	0 C 0 C 0 C	0 0	0 0		0 0	0 C 0 C 0 C	0 - 0 - 0 -
	Equity Securitisation Other non-credit obligation assets	45.		85 1,69		5 15,030	13,728	3 59	20	100					3 1
	IRB TOTAL	15,:	553	65  1,69¢	+  30	5 15,030	13,728		9 79 antees - Actual	10	1		2 1	0 13	>  1
		Expo	sure values	Risk expos	sure amounts		Stage 1 exposure, of	31/1	.2/2020 Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coveraç
		UR, %)	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stag expo
	Central banks Central governments Institutions Corporates	8	857	0 1,25	4 (	0 8,484	7,596	5 37	2 55	1	0		3	3 1	1
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME  Retail	8,	0	0	0 (	0,482	7,596	3/	0 0	0	0		0	0 (	0 -
ITALY	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0	0	0 (	) (		)	0 0	0	0		0	0 0	0 -
	Retail - Qualifying Revolving Retail - Other Retail  Retail - Other Retail - Of Which: SME  Potail - Other Retail - Of Which: pap SME														
	Retail - Other Retail - Of Which: non-SME  Equity  Securitisation  Other non-credit obligation assets														
	IRB TOTAL	13,	591	13 1,37	1 (	13,198	12,170			2	1		3	4 1	1
							Stage 1		2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	
	(mln EL	Λ-IDR	F-IRB	Risk expos	F-IRB	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure			Coverag Stag expo
	Central banks Central governments Institutions						amount		amount		amount				
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME	1,	080	0 17	1 (	970	836	10	6 2	5	0		1	3 4	4
GERMANY	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0	0	0 (			)	0 0	0	0		0	0 (	0 -
	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME  Equity Securitisation														
	Other non-credit obligation assets IRB TOTAL	1,4	138	0 18	3 (	1,313	1,155			5	0		1	4 4	4
							Stage 1		antees - Actual 2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	
	(mln El	UR, %)  A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure			Coverag Stag expo
	Central banks Central governments Institutions		212	0		) 260	240		1	1			0	1	6
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0	0	0 (	) (			0 0	0	0		0	0 (	0 -
AUSTRIA	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0	0	0 (	) (		)	0 0	0	0		0	0 0	0 -
	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME														
	Equity Securitisation Other non-credit obligation assets IRB TOTAL		368	0 5	7 (	314	294	5	3 2	1	0		0	1 6	6
								Public guara	antees - Actual						
		Ехро	sure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	31/1 Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverag
	Central banks	UR, %)	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expo
	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending		0	0	0 (	) (		)	0 0	0	0		0	0 0	0 -
	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		0	0	0 (	) (			0 0	0	0		0	0 0	0 -
CROATIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0	0	0 (	) (			0 0	0	O		0	0 0	0 -
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity Securitisation														
	Other non-credit obligation assets IRB TOTAL		0	0	0 0	0			0 0	0	0		0	0 0	0 -
									antees - Actual						
		-	osure values		sure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stat
	Central banks Central governments	UR, %) A-IRB	F-IRB	A-IRB	F-IRB		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	ехро
	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		111	0 6	4 (	98	3 43	3 1	1 0	2	0		0	0 1	1
	Retail  Retail - Secured on real estate property		0	0	0 (	0			0 0	0	0		0	0 0	0 -
CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		n	n	nl ´	1l -	)	)	<u>^</u>	·I -	_		0	<u>n</u>	∩I <u>-</u>

Equity
Securitisation
Other non-credit obligation assets
IRB TOTAL

VIIIII III III III III III III III III			15	16	17	18	19	U <sub>1</sub>	niCredit S.p	).A. 22	23	24	25	26	27	28
			13	10	1/	10	13	20	Public guara	intees - Actual	23	21	23	20	27	20
								Stage 1	31/1	2/2020 Stage 2		Stage 3	Charles of	Charles of	Charles 6	
				ure values		ure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Stage
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	СХРОЗИІС	guaranteed amount	Схрозигс	guaranteed amount	Схрозите	guaranteed amount	exposure	exposure	exposure	exposi
	Central governments Institutions															
	Corporates  Corporates - Of Which: Specialised Lending			0	0 (	0	0	(	) (	0	(	0 (	0 0	0	) (	) -
	Corporates - Of Which: SME  Retail			0	0	0	0			0 0	(	0 0	0 0	0		) -
CDAIN	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME															
SPAIN	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving			0	0 (	0	0	(	)	0	(	0 (	0 0	0	(	) -
	Retail - Other Retail  Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME  Equity															
	Securitisation Other non-credit obligation assets															
	IRB TOTAL		(	0	0 (	0	0	C		0	(	0	0 0	0		) -
									Public guara	intees - Actual						
										2/2020						
			Exposu	ure values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage
		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage exposi
	Central banks Central governments							0111073111				5.11.50.112				
	Institutions Corporates			0	0 (	0	0	(	)	0 0	(	0 (	0 0	0		) -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME															
	Retail Retail - Secured on real estate property			0	0 (	0	0	(	)	0	(	0 (	0 0	0	(	) -
RUSSIAN FEDERATION				0	0 (	0	0	(	) (	0 0	(	0 (	0 0	0		) -
	Retail - Qualifying Revolving  Retail - Other Retail															
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Securitisation Other non-credit obligation assets IRB TOTAL			0	0 (	0 0	0	C		0	(	0	0 0	0		) -
	Other non-credit obligation assets			0	0 (	0	0	C		0		D C	0 0	0		) -
	Other non-credit obligation assets			0	0 (	0	0	C		ontees - Actual		0 0	0 0	0		
	Other non-credit obligation assets		Euro cu	0	O (	0	0	Stage 1		2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	
	Other non-credit obligation assets			ure values		ure amounts	Stage 1 exposure	exposure, of which		2/2020 Stage 2 exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2		Stage
	Other non-credit obligation assets IRB TOTAL	(mln EUR, %)	<b>Exposu</b> A-IRB	ure values F-IRB	Risk expos	ure amounts F-IRB		exposure, of	31/1 Stage 2	2/2020 Stage 2 exposure, of	Stage 3 exposure	exposure, of	provisions for		Stock of provisions for Stage 3 exposure	Stage
	Other non-credit obligation assets IRB TOTAL  Central banks Central governments	(mln EUR, %)		1				exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage
	Central banks Central governments Institutions Corporates	(mln EUR, %)		1				exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	(mln EUR, %)		1				exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage
	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	(mln EUR, %)		1				exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage
UNITED STATES	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	(mln EUR, %)		1				exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage
UNITED STATES	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail	(mln EUR, %)		1				exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage
UNITED STATES	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	(min EUR, %)		1				exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage
UNITED STATES	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: non-SME	(mln EUR, %)		1				exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage
UNITED STATES	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	(mln EUR, %)		1				exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage
UNITED STATES	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	(min EUR, %)		1				exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage
UNITED STATES	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	(mln EUR, %)		1				exposure, of which guaranteed	Stage 2 exposure	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage
UNITED STATES	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	(mln EUR, %)	A-IRB	1	A-IRB  0		0 0	exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure	Stage 3 exposure	Stage expose  expose  1
UNITED STATES	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		A-IRB  Exposu	F-IRB  0 0 0 0 0 0 units values	A-IRB  O O O O Risk expos	F-IRB  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		exposure, of which guaranteed amount	provisions for Stage 1 exposure  0 0 0 0  0 0 0  Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure	Stage exposition of the control of t
UNITED STATES	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	(mln EUR, %)	A-IRB  Exposu	F-IRB  0 0 0 0	A-IRB  0	F-IRB  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  0 0 0 Stage 1	exposure, of which guaranteed amount  () () () () () () () () () () () () ()	Stage 2 exposure  Public guara 31/1  Stage 2	Stage 2 exposure, of which guaranteed amount  0 0 0  0 0  0 0  0 0  0 0  0 0  0 0	exposure	exposure, of which guaranteed amount  0	provisions for Stage 1 exposure  0 0 0 0  0 0 0  Stock of provisions for	Stock of provisions for	Stage 3 exposure	Stage exposition of the control of t
UNITED STATES	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		A-IRB  Exposu	F-IRB  0 0 0 0 0 0 units values	A-IRB  O O O O Risk expos	F-IRB  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  0 0 0 Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure  Public guara 31/1  Stage 2	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	exposure, of which guaranteed amount  O	provisions for Stage 1 exposure  0 0 0 0  0 0 0  Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure	Stage expose  expose  Coverage Stage
UNITED STATES	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		A-IRB  Exposu	F-IRB  0 0 0 0 0 0 units values	A-IRB  O O O O Risk expos	F-IRB  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  0 0 0 Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure  Public guara 31/1  Stage 2	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	exposure, of which guaranteed amount  O	provisions for Stage 1 exposure  0 0 0 0  0 0 0  Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure	Stage expose  Coverage Stage
UNITED STATES	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		A-IRB  Exposu	F-IRB  0 0 0 0 0 0 units values	A-IRB  O O O O Risk expos	F-IRB  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  0 0 0 Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure  Public guara 31/1  Stage 2	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	exposure, of which guaranteed amount  O	provisions for Stage 1 exposure  0 0 0 0  0 0 0  Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure	Stage expose  Coverage Stage
	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property		A-IRB  Exposu	F-IRB  0 0 0 0 0 0 units values	A-IRB  O O O O Risk expos	F-IRB  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  0 0 0 Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure  Public guara 31/1  Stage 2	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	exposure, of which guaranteed amount  O	provisions for Stage 1 exposure  0 0 0 0  0 0 0  Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure	Stage exposition of the control of t
UNITED STATES  BULGARIA	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME		A-IRB  Exposu	F-IRB  0 0 0 0 0 0 units values	A-IRB  O O O O Risk expos	F-IRB  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  0 0 0 Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure  Public guara 31/1  Stage 2	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	exposure, of which guaranteed amount  O	provisions for Stage 1 exposure  0 0 0 0  0 0 0  Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure	Stage expose  Coverage Stage
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		A-IRB  Exposu	F-IRB  0 0 0 0 0 0 units values	A-IRB  O O O O Risk expos	F-IRB  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  0 0 0 Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure  Public guara 31/1  Stage 2	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	exposure, of which guaranteed amount  O	provisions for Stage 1 exposure  0 0 0 0  0 0 0  Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure	Stage exposition of the control of t
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: of Which: non-SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME		A-IRB  Exposu	F-IRB  0 0 0 0 0 0 units values	A-IRB  O O O O Risk expos	F-IRB  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  0 0 0 Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure  Public guara 31/1  Stage 2	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	exposure, of which guaranteed amount  O	provisions for Stage 1 exposure  0 0 0 0  0 0 0  Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure	Stage exposulting the coverage stage
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail		A-IRB  Exposu	F-IRB  0 0 0 0 0 0 units values	A-IRB  O O O O Risk expos	F-IRB  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  0 0 0 Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure  Public guara 31/1  Stage 2	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	exposure, of which guaranteed amount  O	provisions for Stage 1 exposure  0 0 0 0  0 0 0  Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure	Coverage F Stage : exposu  Coverage F Stage : exposu

									Public quara	ntees - Actual						
									31/12	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
181		Central banks														
182		Central governments														
183		Institutions														
184		Corporates	(	(	(	) (	0	0	C	0	C	0	0	С	(	) -
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		Retail	(	) (	) (	0	0	0 0	(	0	C	0	0	C	(	) -
188		Retail - Secured on real estate property														
189	ROMANIA	Retail - Secured on real estate property - Of Which: SME														
190	KONANIA	Retail - Secured on real estate property - Of Which: non-SME	(	)	0		0	0	C	0	C	0	0	C	(	) -
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	0	0	0	0	0	0		л <u>-</u>

EBA EUROPEAN BANKING AUTHORITY

EBA BANKING AUTHORITY									2021 EU	-wide s		est: Cre niCredit S.p.		COAID	-19 IKD							
		29	30	31	32	33	34	35	36	37	38 <b>Morat</b>	39 oria - Baseline Sce	40 enario	41	42	43	44	45	46	47	48	49
		Chara 4	Ct 2	Chara 2	31/12/2021 Stock of	Stock of	Stock of provisions for	Coverage Ratio -	Channel	Chara 2	Chara 2	31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -	Chanad	Characa 2	Starr 2	31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -
Row Num	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
1 2 3	Central banks Central governments Institutions	2.00		50 004	45	25-	7 450	F1 400/	2 002	5 422	1.420	14	226		40 500/	4.070	F 15-	1 22		210	620	45.0404
4 5 6	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME	6,04	5,65	59 891	15	257	7 458	51.40%	3,982	5,432	1,130	14	236	549	48.58%	6.044	5,152	1,322	14	219	620	46.94%
UniCredit S.p.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	3,94	,,,,,,	337	9	252	142	35.81%	6,010	4,248	281	9	233	195	33.94% 27.50%	4.035	1,927		3	215	243	33.12%
11 12	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME	3,94	2,17	/1 193	3	150	5 56	29.72%	3,942	2,092	281	3	147	11	27.50%	4,035	1,927	353		130	93	20.44%
14 15 16	Retail - Other Retail - Of Which: non-SME  Equity  Securitisation																					
17 18	Other non-credit obligation assets IRB TOTAL	10,10	1 10,05	52 1,288	25	510	600	46.60%	10,057	9,678	1,706	23	469	745	43.64%	10,179	9,206	2,055	23	435	864	42.01%
											Morat	oria - Baseline Sce	enario									
		Store 1	Store 2	Store 3	31/12/2021 Stock of	Stock of	Stock of provisions for	Coverage Ratio -	Starod	Store 2	Store 2	31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -	Chara 1	Store 2	Stars 3	31/12/2023  Stock of	Stock of	Stock of provisions for	Coverage Ratio -
Row Num	(mln EUR,	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
19 20 21	Central banks Central governments Institutions																					
22 23 24	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME	2,50	06 4,44	46 349	9	220	164	47.10%	2,485	4,301	515	7	204	233	45.31%	2,601	4,063	637	7	189	284	44.49%
25 26 27	Retail  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	5,29	3,61	10 265	7	225	5 101	38.00%	5,265	3,504	395	7	207	142	35.99%	5,313	3,341	511	7	192	180	35.21%
27 28 29	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail	3,39	1,79	97 133	2	152	2 46	34.65%	3,395	1,734	194	2	142	62	32.19%	3,501	1,579	243	2	132	76	31.07%
31 32	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
33 34 35	Equity Securitisation Other non-credit obligation assets																					
36	IRB TOTAL	7,79	7 8,05	614	16	445	5 265	43.17%	7,751	7,806	910	14	411	375	41.26%	7,915	7,404	1,148	15	381	463	40.36%
					31/12/2021						Morat	oria - Baseline Sce 31/12/2022	enario						31/12/2023			
Down		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num 37	Central banks (mln EUR,		exposure	exposure	exposure	exposure	exposure	exposure	ехрозите	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure
38 39 40	Central governments Institutions Corporates	10	)4 16	67 8	0	1	1 1	16.34%	103	162	14	0	1	2	15.41%	102	. 158	i 1'	(	1	3	15.09%
41 42 43	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	20	01 9	91 21	0	3	3 4	17.54%	206	81	27	0	3	5	17.90%	205	77	, 3	C	3	6	18.18%
44 45 46 GERMANY	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME	17	70	56 16	0	(	1	6.07%	172	50	19	0	0	1	5.49%	172	48	3 2		0	1	5.17%
47 48 40	Retail - Other Retail  Retail - Other Retail - Of Which: SME	1,		10	J			0.0770	1/2	30	- 13		J		5.1370	1/2	10				1	3.17 70
50 51	Retail - Other Retail - Of Which: non-SME <b>Equity</b>																					
52 53	Securitisation Other non-credit obligation assets																4	A				
54	IRB TOTAL	30	5 25	58 29	1	4	5	17.21%	309	243	41	0	4	7	17.03%	307	235	51	0	3	9	17.00%
54		30	5 25	58 29	1	4	1 5	17.21%	309	243	41 Morat	0 oria - Baseline Sce	4 enario	7	17.03%	307	235	51	O	3	9	17.00%
54		30			31/12/2021 Stock of	Stock of	Stock of	17.21%  Coverage Ratio -	309	243		31/12/2022 Stock of	Stock of	7 Stock of	17.03%  Coverage Ratio -	307	233	51	31/12/2023 Stock of	Stock of	9 Stock of	17.00%  Coverage Ratio -
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	<del> </del>	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	Morat Stage 3 exposure	31/12/2022		Stock of provisions for Stage 3 exposure	17.03%  Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	T	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	17.00%  Coverage Ratio - Stage 3 exposure
Row Num 55 56 57	IRB TOTAL	exposure	Stage 2	Stage 3	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1	Stage 2	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
Row Num  55 56 57 58 59 60	IRB TOTAL  (mln EUR,  Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	exposure	Stage 2	Stage 3	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1	Stage 2	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure  23.45%
Row Num  55 56 57 58 59 60 61 62 63 ΔIISTRIΔ	IRB TOTAL  (mln EUR,  Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	exposure	Stage 2	Stage 3	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3 exposure  25.74%  28.68%	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1	Stage 2	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	23.45% 28.42%
Row Num  55 56 57 58 59 60 61 62 63 64 65 66	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	exposure	Stage 2	Stage 3	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3 exposure	309  Stage 1 exposure  110  167	243  Stage 2 exposure  222  438	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1	Stage 2	Stage 3 exposure  160  68	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure  23.45%
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	exposure	Stage 2	Stage 3	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3 exposure  25.74%  28.68%	309  Stage 1 exposure  110  167	243  Stage 2 exposure  222  438	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1	Stage 2	Stage 3 exposure  160 20	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	23.45% 28.42%
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure	Stage 2 exposure  22 24  33 44  33 17	Stage 3 exposure  40 123  46 43	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3 exposure  25.74%  28.68%	309  Stage 1 exposure  110  167  108	243  Stage 2 exposure  222  438	Stage 3 exposure  143  56	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1	Stage 2 exposure  206  429	exposure  160  68  2 20	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	23.45% 28.42%
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Other Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	(%) exposure (%) 11	Stage 2 exposure  22 24  33 44  33 17	Stage 3 exposure  40 123  46 43	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	25.74% 28.68%	110 167 108	222 438 174	Stage 3 exposure  143  56  16	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  4  14	provisions for Stage 3	24.38% 28.61%	Stage 1 exposure  109  165	Stage 2 exposure  206  429	exposure  160  68  2 20	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	23.45%  28.42%
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Other Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	exposure %)  11  17  28	Stage 2 exposure  2 24  3 44  5 68	Stage 3 exposure  40 123 46 43 73 11	Stock of provisions for Stage 1 exposure  0 0 1 1 31/12/2021 Stock of	provisions for Stage 2 exposure	Stage 3	Stage 3 exposure  25.74%  28.68%  10.27%  26.50%	110 167 108 278	222 438 174 660	Stage 3	Stock of provisions for Stage 1 exposure  0 0 1 1 coria - Baseline Scenario Stock of	Stock of provisions for Stage 2 exposure  4  14  17  20  21  21  21  21  21  21  21  21  21	stage 3 exposure  35  16  2  51	24.38%  28.61%  10.27%  25.58%	Stage 1 exposure  109  165  274	Stage 2 exposure  206 429 172	exposure  160  160  20  20  229	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure  3 13 15 16 Stock of	stage 3 exposure  38  19  2  57	23.45%  28.42%  10.28%
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Other Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	exposure %)  11  17  28  Stage 1 exposure	Stage 2 exposure  22 24  33 44  33 17	Stage 3 exposure  40 123  46 43	Stock of provisions for Stage 1 exposure  0 0 1 1 31/12/2021	provisions for Stage 2 exposure	Stage 3	25.74% 28.68%	110 167 108	222 438 174	Stage 3 exposure  143  56  16	Stock of provisions for Stage 1 exposure  0 0 0 1 1 coria - Baseline Sce	Stock of provisions for Stage 2 exposure  4  14  17	stage 3 exposure  35  16	24.38% 28.61%	Stage 1 exposure  109  165	Stage 2 exposure  206  429	exposure  160  68  2 20	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	stage 3 exposure  38  19  2  57	23.45%  28.42%
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72  Row Num  73 74 75	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL	exposure %)  11  17  28  Stage 1 exposure	Stage 2 exposure  2 24  3 44  3 17  5 68	Stage 3 exposure  10 123 16 43 73 11 Stage 3	Stock of provisions for Stage 1 exposure  0 0 1 1 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure  4 32 5 12 1 1 1 1 Stock of provisions for Stage 3	Stage 3	110 167 108 278	222 438 174 660	Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 1 1 coria - Baseline Sceta 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  4  14  17  Enario  Stock of provisions for Stage 2	stage 3 exposure  35  16  2  Stock of provisions for Stage 3	Stage 3	Stage 1 exposure  109  165  274	Stage 2 exposure  206 429 172 635	exposure  160  68  2 20  Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	23.45%  28.42%  10.28%  Coverage Ratio - Stage 3 exposure
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72   Row Num  73 74 75 76 77 78	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Non-SME Retail - Other Retail	exposure %)  11  17  28  Stage 1 exposure	Stage 2 exposure  2 24  3 44  3 17  5 68	Stage 3 exposure  10 123 16 43 73 11 Stage 3	Stock of provisions for Stage 1 exposure  0 0 1 1 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure  4 32 5 12 1 1 1 1 Stock of provisions for Stage 3	Stage 3 exposure  25.74%  28.68%  10.27%  26.50%  Coverage Ratio- Stage 3 exposure  49.88%	110 167 108 278	222 438 174 660	Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 1 1 coria - Baseline Sceta 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  4  14  17  Enario  Stock of provisions for Stage 2	stage 3 exposure  35  16  2  Stock of provisions for Stage 3	Stage 3	Stage 1 exposure  109  165  274	Stage 2 exposure  206 429 172 635	exposure  160  68  2 20  Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	23.45%  28.42%  10.28%  24.94%  Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 72 <b>Row</b> Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property	exposure %)  11  17  28  Stage 1 exposure	Stage 2 exposure  2 24  3 44  3 17  5 68	Stage 3 exposure  10 123 16 43 73 11 Stage 3	Stock of provisions for Stage 1 exposure  0 0 1 1 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure  4 32 5 12 1 1 1 1 Stock of provisions for Stage 3	Stage 3 exposure  25.74%  28.68%  10.27%  26.50%  Coverage Ratio - Stage 3 exposure	110 167 108 278	222 438 174 660	Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 1 1 coria - Baseline Sceta 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  4  14  17  Enario  Stock of provisions for Stage 2	stage 3 exposure  35  16  2  Stock of provisions for Stage 3	Stage 3 exposure  24.38%  28.61%  10.27%  25.58%  Coverage Ratio - Stage 3 exposure	Stage 1 exposure  109  165  274	Stage 2 exposure  206 429 172 635	exposure  160  68  2 20  Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	23.45%  28.42%  10.28%  Coverage Ratio - Stage 3 exposure
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72  72  Row Num  73 74 75 76 77 78 79 80 81 82 83 84	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	exposure %)  11  17  28  Stage 1 exposure	Stage 2 exposure  2 24  3 44  3 17  5 68	Stage 3 exposure  10 123 16 43 73 11 Stage 3	Stock of provisions for Stage 1 exposure  0 0 1 1 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure  4 32 5 12 1 1 1 1 Stock of provisions for Stage 3	Stage 3 exposure  25.74%  28.68%  10.27%  26.50%  Coverage Ratio- Stage 3 exposure  49.88%	110 167 108 278	222 438 174 660	Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 1 1 coria - Baseline Sceta 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  4  14  17  Enario  Stock of provisions for Stage 2	stage 3 exposure  35  16  2  Stock of provisions for Stage 3	Stage 3	Stage 1 exposure  109  165  274	Stage 2 exposure  206 429 172 635	exposure  160  68  2 20  Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	23.45%  28.42%  10.28%  24.94%  Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 72 <b>Row</b> Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Sme Retail - Secured on real estate property - Of Which: non-Sme Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	exposure %)  11  17  28  Stage 1 exposure	Stage 2 exposure  2 24  3 44  3 17  5 68	Stage 3 exposure  10 123 16 43 73 11 Stage 3	Stock of provisions for Stage 1 exposure  0 0 1 1 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure  4 32 5 12 1 1 1 1 Stock of provisions for Stage 3	Stage 3 exposure  25.74%  28.68%  10.27%  26.50%  Coverage Ratio- Stage 3 exposure  49.88%	110 167 108 278	222 438 174 660	Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 1 1 coria - Baseline Sceta 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  4  14  17  Enario  Stock of provisions for Stage 2	stage 3 exposure  35  16  2  Stock of provisions for Stage 3	Stage 3	Stage 1 exposure  109  165  274	Stage 2 exposure  206 429 172 635	exposure  160  68  2 20  Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	23.45%  28.42%  10.28%  24.94%  Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 72 <b>Row</b> Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other non-credit obligation assets RB TOTAL  Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure %)  11  17  28  Stage 1 exposure	Stage 2 exposure  2 24  3 44  3 17  5 68	Stage 3 exposure  10 123 16 43 73 11 Stage 3	Stock of provisions for Stage 1 exposure  0 0 1 1 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure  4 32 5 12 1 1 1 1 Stock of provisions for Stage 3	Stage 3 exposure  25.74%  28.68%  10.27%  26.50%  Coverage Ratio- Stage 3 exposure  49.88%	110 167 108 278	222 438 174 660	Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 1 1 coria - Baseline Sceta 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  4  14  17  Enario  Stock of provisions for Stage 2	stage 3 exposure  35  16  2  Stock of provisions for Stage 3	Stage 3	Stage 1 exposure  109  165  274	Stage 2 exposure  206 429 172 635	exposure  160  68  2 20  Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	23.45%  28.42%  10.28%  24.94%  Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 <b>Row</b> <b>Num</b> 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	exposure %)  11  17  28  Stage 1 exposure	Stage 2 exposure  2 24  3 44  3 17  5 68	Stage 3 exposure  10 123 16 43 73 11 Stage 3	Stock of provisions for Stage 1 exposure  0 0 1 1 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure  4 32 5 12 1 1 1 1 Stock of provisions for Stage 3	Stage 3	110 167 108 278	222 438 174 660	Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 1 1 coria - Baseline Sceta 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  14  Stock of provisions for Stage 2 exposure  0  0	stage 3 exposure  35  16  2  Stock of provisions for Stage 3	Stage 3	Stage 1 exposure  109  165  274	Stage 2 exposure  206 429 172 635	exposure  160  68  2 20  Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	23.45%  28.42%  10.28%  24.94%  Coverage Ratio - Stage 3 exposure  48.21%
65 66 67 68 69 70 71 72 <b>Row</b> <b>Num</b> 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	exposure %)  11  17  28  Stage 1 exposure %)	Stage 2 exposure  2 24  3 44  3 17  5 68  Stage 2 exposure  0 1  0 1	Stage 3 exposure  40 123 46 43 73 11  Stage 3 exposure  16 12 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  0 0 1 0 1 31/12/2021 Stock of provisions for Stage 1 exposure  0 0 1 0 1 0 1 1 31/12/2021 Stock of O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stage 3 exposure  Stock of provisions for Stage 3 exposure  Stock of	Stage 3	110 167 108 108 278 278 0 0 0	222 438 174 660 Stage 2 exposure  16	Stage 3 exposure  143  144  56  16  Morat  12  Morat	Stock of provisions for Stage 1 exposure  0 0 0 0 1 1 1 coria - Baseline Scettage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  14  15  17  Stock of provisions for Stage 2 exposure  0  0  0  0  17	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  6  0  0  0  16	Stage 3 exposure  24.38%    24.38%    28.61%    10.27%    10.27%    25.58%    Coverage Ratio - Stage 3 exposure  49.07%    47.30%    - 49.07%	Stage 1 exposure  109  106  274  Stage 1 exposure  0	Stage 2 exposure  206 429 172 635 Stage 2 exposure  16	exposure	Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Output  Stock of provisions for Stage 2 exposure  Output  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  6  6  Stock of	23.45%  28.42%  10.28%  24.94%  Coverage Ratio - Stage 3 exposure  48.21%  48.21%
65 66 67 68 69 70 71 72 72 <b>Row</b> Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: NE Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: NE Retail - Other Retail - Of Which: NE Retail - Other Retail - Of Which: NE Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: NE Retai	exposure %)  11  17  17  28  Stage 1 exposure %)	Stage 2 exposure  2 24  3 44  3 17  5 68	Stage 3 exposure  10 123 16 43 73 11 Stage 3	Stock of provisions for Stage 1 exposure  0 0 1 0 1 31/12/2021 Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stage 3 exposure  4 32 5 12 6 12 7 44  Stock of provisions for Stage 3 exposure  0 0 0  0 0  0 0  0 0	Stage 3	110 167 108 278	222 438 174 660	Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 1 0 1 1 coria - Baseline Sceen 31/12/2022 Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  14  15  17  Stock of provisions for Stage 2 exposure  0  0  0  0  0	Stage 3 exposure  35  16  20  Stock of provisions for Stage 3 exposure  6  0  0	Stage 3	Stage 1 exposure  109  165  274	Stage 2 exposure  206 429 172 635	exposure  160  68  2 20  Stage 3	Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  0 0 0	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  6  6  6  6  6  6  6  6  6  6  6  6  6	23.45%  28.42%  10.28%  24.94%  Coverage Ratio - Stage 3 exposure  48.21%
65 66 67 68 69 70 71 72 72 <b>Row</b> Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: son-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: son-SME Retail - Secured on real estate property - Of Which: son-SME Retail - Secured on real estate property - Of Which: son-SME Retail - Secured on real estate property - Of Which: son-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: son-SME Retail - Other Re	exposure %)  11  17  17  28  Stage 1 exposure %)	Stage 2 exposure  2 24  3 44  3 17  5 68  Stage 2 exposure  0 1  0 1  Stage 2 exposure	Stage 3 exposure  40	Stock of provisions for Stage 1 exposure  0 0 0 1 0 1 1 31/12/2021 Stock of provisions for Stage 1 exposure  0 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stage 3 exposure  4 32 5 12 6 12 7 14 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stage 3 exposure  25.74%  28.68%  10.27%  10.27%  26.50%  Coverage Ratio - Stage 3 exposure  47.30%  47.30%  49.88%	110 167 108 108 278 278  Stage 1 exposure  0	222 438 174 660 Stage 2 exposure  16	Stage 3 exposure  143  143  56  16  Morat  12  Morat  Stage 3 exposure	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 1 0 0 1 0 0 1 0 0 1 0	Stock of provisions for Stage 2 exposure  4  14  15  17  Stock of provisions for Stage 2 exposure  0  0  0  0  0  17  17  17  17  18  19  19  19  10  10  10  10  10  10  10	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure   Stock of provisions for Stage 3 exposure	Stage 3	Stage 1 exposure  109  165  274  Stage 1 exposure  0  0  0  Stage 1	Stage 2 exposure  206 429 172 635 Stage 2 exposure  16	Stage 3   13   Stage 3   13   Stage 3   13   13   13   13   13   14   15   15   15   15   15   15   15	Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure   Stock of provisions for Stage 3 exposure	Stage 3 exposure  23.45%  28.42%  10.28%  24.94%  Coverage Ratio - Stage 3 exposure  48.21%  48.21%
65 66 67 68 69 70 71 72 72 <b>Row</b> Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	exposure %)  11  17  17  28  Stage 1 exposure %)	Stage 2 exposure  2 24  3 44  3 17  5 68  Stage 2 exposure  0 1  0 1  Stage 2 exposure	Stage 3 exposure  40	Stock of provisions for Stage 1 exposure  0 0 0 1 0 1 1 31/12/2021 Stock of provisions for Stage 1 exposure  0 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stage 3 exposure  4 32 5 12 6 12 7 14 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stage 3 exposure  25.74%  28.68%  10.27%  10.27%  26.50%  Coverage Ratio - Stage 3 exposure  47.30%  47.30%  49.88%	110 167 108 108 278 278  Stage 1 exposure  0	222 438 174 660 Stage 2 exposure  16	Stage 3 exposure  143  143  56  16  Morat  12  Morat  Stage 3 exposure	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 1 0 0 1 0 0 1 0 0 1 0	Stock of provisions for Stage 2 exposure  4  14  15  17  Stock of provisions for Stage 2 exposure  0  0  0  0  0  17  17  17  17  18  19  19  19  10  10  10  10  10  10  10	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure   Stock of provisions for Stage 3 exposure	Stage 3	Stage 1 exposure  109  165  274  Stage 1 exposure  0  0  0  Stage 1	Stage 2 exposure  206 429 172 635 Stage 2 exposure  16	Stage 3   13   Stage 3   13   Stage 3   13   13   13   13   13   14   15   15   15   15   15   15   15	Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure   Stock of provisions for Stage 3 exposure	Stage 3 exposure  23.45%  28.42%  10.28%  24.94%  Coverage Ratio - Stage 3 exposure  48.21%  48.21%
Row Num  73 74 75 76 77 78 79 80 81 82 82 83 84 85 86 87 88 89 90  Row Num  91 92 93 94 95 96 97 98	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Outer Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	exposure %)  11  17  17  28  Stage 1 exposure %)	Stage 2 exposure  2 24  3 44  3 17  5 68  Stage 2 exposure  0 1  0 1  Stage 2 exposure	Stage 3 exposure  40	Stock of provisions for Stage 1 exposure  0 0 0 1 0 1 1 31/12/2021 Stock of provisions for Stage 1 exposure  0 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stage 3 exposure  4 32 5 12 6 12 7 14 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stage 3 exposure  25.74%  28.68%  10.27%  10.27%  26.50%  Coverage Ratio-Stage 3 exposure  49.88%  47.30%  49.88%	110 167 108 108 278 278  Stage 1 exposure  0	222 438 174 660 Stage 2 exposure  16	Stage 3 exposure  143  143  56  16  Morat  12  Morat  Stage 3 exposure	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 1 0 0 1 0 0 1 0 0 1 0	Stock of provisions for Stage 2 exposure  4  14  15  17  Stock of provisions for Stage 2 exposure  0  0  0  0  0  17  17  17  17  18  19  19  19  10  10  10  10  10  10  10	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure   Stock of provisions for Stage 3 exposure	Stage 3 exposure  24.38%  24.38%  28.61%  10.27%  10.27%  25.58%  Coverage Ratio- Stage 3 exposure  49.07%  49.07%  49.07%  49.07%  Coverage Ratio- Stage 3 exposure	Stage 1 exposure  109  165  274  Stage 1 exposure  0  0  0  Stage 1	Stage 2 exposure  206 429 172 635 Stage 2 exposure  16	Stage 3   13   Stage 3   13   Stage 3   13   13   13   13   13   14   15   15   15   15   15   15   15	Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure   Stock of provisions for Stage 3 exposure	Stage 3 exposure  23.45%  28.42%  10.28%  24.94%  Coverage Ratio - Stage 3 exposure  48.21%  48.21%
65 66 67 68 69 70 71 72 72 <b>Row</b> Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Outer Retail - Of Which: SME Retail - Outer Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property	exposure %)  11  17  17  28  Stage 1 exposure %)	Stage 2 exposure  2 24  3 44  3 17  5 68  Stage 2 exposure  0 1  0 1  Stage 2 exposure	Stage 3 exposure  40	Stock of provisions for Stage 1 exposure  0 0 0 1 0 1 1 31/12/2021 Stock of provisions for Stage 1 exposure  0 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stage 3 exposure  4 32 5 12 6 12 7 14 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stage 3 exposure  25.74%  28.68%  10.27%  10.27%  26.50%  Coverage Ratio-Stage 3 exposure  49.88%  49.88%  47.30%  49.88%	110 167 108 108 278 278  Stage 1 exposure  0	222 438 174 660 Stage 2 exposure  16	Stage 3 exposure  143  143  56  16  Morat  12  Morat  Stage 3 exposure	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 1 0 0 1 0 0 1 0 0 1 0	Stock of provisions for Stage 2 exposure  4  14  15  17  Stock of provisions for Stage 2 exposure  0  0  0  0  0  17  17  17  17  18  19  19  19  10  10  10  10  10  10  10	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure   Stock of provisions for Stage 3 exposure	Stage 3 exposure  24.38%  24.38%  28.61%  10.27%  10.27%  25.58%  Coverage Ratio- Stage 3 exposure  49.07%  49.07%  49.07%  49.07%  Coverage Ratio- Stage 3 exposure	Stage 1 exposure  109  165  274  Stage 1 exposure  0  0  0  Stage 1	Stage 2 exposure  206 429 172 635 Stage 2 exposure  16	Stage 3   13   Stage 3   13   Stage 3   13   13   13   13   13   14   15   15   15   15   15   15   15	Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure   Stock of provisions for Stage 3 exposure	Stage 3 exposure  23.45%  28.42%  10.28%  24.94%  Coverage Ratio - Stage 3 exposure  48.21%  48.21%  40.05%
Row Num  73 74 75 76 77 78 79 80 81 82 82 83 84 85 86 87 88 89 90  Row Num  91 92 93 94 95 96 97 98	Central banks Central qovernments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: son-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME	exposure %)  11  17  17  28  Stage 1 exposure %)	Stage 2 exposure  2 24  3 44  3 17  5 68  Stage 2 exposure  0 1  0 1  Stage 2 exposure	Stage 3 exposure  40	Stock of provisions for Stage 1 exposure  0 0 0 1 0 1 1 31/12/2021 Stock of provisions for Stage 1 exposure  0 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stage 3 exposure  4 32 5 12 6 12 7 14 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stage 3 exposure  25.74%  28.68%  10.27%  10.27%  26.50%  Coverage Ratio-Stage 3 exposure  49.88%  49.88%  47.30%  41.43%  41.43%	110 167 108 108 278 278  Stage 1 exposure  0	222 438 174 660 Stage 2 exposure  16	Stage 3 exposure  143  143  56  16  Morat  12  Morat  Stage 3 exposure	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 1 0 0 1 0 0 1 0 0 1 0	Stock of provisions for Stage 2 exposure  4  14  15  17  Stock of provisions for Stage 2 exposure  0  0  0  0  0  17  17  17  17  18  19  19  19  10  10  10  10  10  10  10	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure   Stock of provisions for Stage 3 exposure	Stage 3 exposure  24.38%   24.38%   28.61%   10.27%   10.27%   10.27%   25.58%    Coverage Ratio-Stage 3 exposure  49.07%   49.07%   49.07%   49.07%   49.07%   41.14	Stage 1 exposure  109  165  274  Stage 1 exposure  0  0  0  Stage 1	Stage 2 exposure  206 429 172 635 Stage 2 exposure  16	Stage 3   13   Stage 3   13   Stage 3   13   13   13   13   13   14   15   15   15   15   15   15   15	Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure   Stock of provisions for Stage 3 exposure	Stage 3 exposure  23.45%  28.42%  10.28%  Coverage Ratio - Stage 3 exposure  48.21%  48.21%  Coverage Ratio - Stage 3 exposure
Row Num  73 74 75 76 77 78 79 80 81 82 82 83 84 85 86 87 88 89 90  Row Num  91 92 93 94 95 96 97 98	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property	exposure %)  11  17  17  28  Stage 1 exposure %)	Stage 2 exposure  2	Stage 3 exposure  30	Stock of provisions for Stage 1 exposure  0 0 0 1 0 1 1 31/12/2021 Stock of provisions for Stage 1 exposure  0 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stage 3 exposure  4 32 5 12 6 12 7 14 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stage 3 exposure  25.74%  28.68%  10.27%  10.27%  26.50%  Coverage Ratio-Stage 3 exposure  49.88%  49.88%  47.30%  41.43%  41.43%	110 167 108 108 278 278  Stage 1 exposure  0	222 438 174 660 Stage 2 exposure  16	Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 1 0 0 1 0 0 1 0 0 1 0	Stock of provisions for Stage 2 exposure  4  14  15  17  Stock of provisions for Stage 2 exposure  0  0  0  0  0  17  17  17  17  18  19  19  19  10  10  10  10  10  10  10	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure   Stock of provisions for Stage 3 exposure	Stage 3 exposure  24.38%   24.38%   28.61%   10.27%   10.27%   10.27%   25.58%    Coverage Ratio-Stage 3 exposure  49.07%   49.07%   49.07%   49.07%   49.07%   41.14	Stage 1 exposure  109  165  274  Stage 1 exposure  0  0  0  Stage 1	Stage 2 exposure  206 429 172 172 635 Stage 2 exposure 16 Stage 2 exposure 177 178 179 180 190 190 190 190 190 190 190 190 190 19	Stage 3   13   Stage 3   13   Stage 3   13   13   13   13   13   14   15   15   15   15   15   15   15	Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure   Stock of provisions for Stage 3 exposure	Stage 3 exposure  23.45%  28.42%  10.28%  Coverage Ratio - Stage 3 exposure  48.21%  48.21%  Coverage Ratio - Stage 3 exposure

EBA EUROPEAN BANKING AUTHORITY

BANKING AUTHORITY									2021 E	U-wide				COVID	-19 IRB	,						
IIIIIaII		29	30	31	32	33	34	35	36	37	<u> </u>	niCredit S.p	.A. 40	41	42	43	44	45	46	47	48	
					31/12/2021						Mora	ntoria - Baseline Sc 31/12/2022	enario						31/12/2023			
		Store 4	Starra 2	Store 2	Stock of	Stock of	Stock of provisions for	Coverage Ratio	. Chanad	Chang 2	Store 2	Stock of provisions for	Stock of	Stock of	Coverage Ratio -	Charad	Chara 2	Store 2	Stock of	Stock of	Stock of	Cove
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	e
	Central banks Central governments																					
	Institutions Corporates	(	0 (	0 (	0 0	)	0 (	) -		0 (		0 0	0	0	-	0	(	0 (	)	0 (	0 (	0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME							20.020/							20.060/							
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0	0	0 0	)	0	39.02%		0 (	(	0 0	0	0	39.06%	0		0	)	0	) 0	)
SPAIN	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving	(	0 (	0 0	0 0	0	0 (	39.02%	)	0 0		0 0	0	0	39.06%	0	(	0 (		0	<u>o</u> <u>c</u>	0
	Retail - Other Retail  Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME  Equity																					
	Securitisation Other non-credit obligation assets IRB TOTAL		0 0	0 0	0 0		0 0	39.02%		0 0		0 0	0	0	39.06%	0				0	0 (	0
								•	•						•							
					31/12/2021						Mora	storia - Baseline Sc 31/12/2022	enario						31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	
	(mln EUR, %) Central banks		ехрозите	ехрозите	exposure	exposure	exposure	exposure	ехрозите	ехрозите	ехрозите	exposure	exposure	exposure	exposure	exposure	exposure	ехрозите	exposure	exposure	exposure	
	Central governments Institutions																					F
	Corporates  Corporates - Of Which: Specialised Lending		0 (	0 0	0 0		0 (	) -		0 0		0 0	0	0	-	0		0 (		0	) 0	0 -
	Corporates - Of Which: SME  Retail  Retail	(	0 (	0 (	0 0	)	0 (	0.66%	)	0 (		0 0	0	0	0.67%	0	(	0 (	)	0 (	0 (	0
SSIAN FEDERATION	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0	0 0		1	0	0.66%		0 0		0 0	0	0	0.67%	0				0		0
	Retail - Qualifying Revolving  Retail - Other Retail							0.0070				0		U	0.07 70	0						
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					F
	Equity Securitisation																					
	Other non-credit obligation assets IRB TOTAL	(	0	0	0	0	0	0.66%		0 0		0 0	0	0	0.67%	0				0	<u>5</u>	5
											Mora	ntoria - Baseline Sc	enario									
					31/12/2021 Stock of	Stock of	Stock of	1				31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	F
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	(mln EUR, %) Central banks	)			exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	
	Central governments Institutions																					
	Corporates  Corporates - Of Which: Specialised Lending	(	0 (	0 0	0 0		0 (	100.00%		0 0		0 0	0	0	100.00%	0		0 (	)	0	) 0	)
	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property	(	0 (	0 0	0 0	0	0 (	16.77%	)	0 0		0 0	0	0	16.78%	0	(	0 (	)	0	0 (	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0 (	0 0	0 0		0 (	15.45%		0 0		0 0	0	0	15.46%	0		0 0		0	0	0
	Retail - Qualifying Revolving Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																					H
	Equity Securitisation Other non-credit obligation assets																					
	IRB TOTAL	(	0 (	0 0	0 0	0	0 (	16.85%	)	0 0		0 0	0	0	16.86%	0	(	0		0 (	0	<u>5</u>
					24/42/2024						Mora	ntoria - Baseline Sc	enario						24/42/2222			
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of	Stock of provisions for	Cov
	(mln EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central banks Central governments Institutions																					
	Corporates  Corporates - Of Which: Specialised Lending	222	2 184	4 83	3 1	1 1	1 54	65.01%	22	25 165	9	9 2	9	59	60.07%	220	15!	5 114	1	1 8	3 64	4
	Corporates - Of Which: SME  Retail	90	0 77	7 35	5 0	)	3 13	36.14%	5 8	38 68	3 4	6 0	3	15	32.78%	85	6:	1 55	5	0	2 1	.7
BULGARIA	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME																					
DOLGANIA	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving	57	7 4:	5 16	6 0		1 '	1 24.19%	5	55 41	. 2	2 0	1	5	20.58%	54	37	7 27	7	0	1 5	5
	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																					
	Equity Securitisation																					Ħ
	Other non-credit obligation assets IRB TOTAL	316	6 258	8 118	8 2	2 1	4 67	56.44%	31	7 230	14!	5 2	12	74	51.37%	309	214	169		2 1:	1 81	1
											Mora	ntoria - Baseline Sc	enario									
					31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
	( ) = 115 - 2()	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	. Co
	(mln EUR, %) Central banks				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Central governments Institutions Corporates	114	4	7 00	8	1	3	4 85.78%	14	17 00	10	4	2	00	84.57%	115	0	4 100		1	3	)1
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME	114	9.	98			84	05./8%	11	88	10	1	3	88	0 <del>1</del> .3/%	115	84	. 109			91	
	Retail  Retail - Secured on real estate property	(	0 (	0 0	0 0		0 (	46.95%		0 0		0 0	0	0	46.95%	0	(	0 (		0	<u>)</u> (	0
ROMANIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 (	0 0	0 0	)	0 (	) -		0 0		0 0	0	0	-	0		0 (		0	0 (	0 -
	Retail - Qualifying Revolving Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
	Equity Securitisation Other non-credit obligation assets																					
	IRB TOTAL	173	3 97	7 98	8 1	L	3 84	85.74%	17	6 88	104	4 1	3	88	84.51%	174	84	1 109		1 3	3 91	1

# 2021 EU-wide Stress Test: Credit risk COVID-19 IRB UniCredit S.p.A.

											Uni	Credit S.p.A.										
	50 51	52	53	54 55	56 5	57 58	59	60	61 62	63 <b>P</b>	64 Public guarantees - I	65  Baseline Scenario	66 67	68	69	70	71	72	73	74 75	76 77	78 79
	Stage 1		Stage 2	31/12/2021					Stage 1		31/12/2	2022 Stage 3					Stage 1		Stage 2	31/12/2023		
	Stage 1  Stage 1  exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 exposure, of which	f provisions for provisi	ock of Stock of sions for provisions for Stage 2	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1  kposure, of	Stage 2 exposure, of which	Stage 3	exposure, or provis	ck of Stock	s for provisions for	Coverage Ratio Stage 3	Stage 1		Stage 2 exp		ge 3 exposure, of which	Stock of Stock provisions for provision Stage 1	s for provisions for Stage 3
Num (mln EUF	JR, %) exposure guaranteed amount	exposure	guaranteed amount	exposure guaranteed amount	Stage 1 Stage exposure expo	age 2 Stage 3 oosure exposure	Stage 3 exposure	exposure gua	amount exposure	guaranteed amount	exposure	guarantood Sk	ge 1 Stage osure exposu	2 Stage 3 re exposure	exposure		uaranteed amount	_	aranteed exp mount	guaranteed amount	Stage 1 Stag exposure expos	2 Stage 3 eynosur
Central governments Institutions																						
Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	10,038 7,693	330	0	74 1	10 12	8 3	34 46.34%	10,021	7,683 2	98 0	121	20	10	6 51	41.68%	10,101	7,674	179	0	161	29 10	5 64 40
Retail Retail - Secured on real estate property	0 4,383	0	0	0	6 0	0	0 -	0	4,377	0 0	0	12	0	0 0	-	0	4,372	0	0	0 :	0	0 0-
9 10 UniCredit S.p.A. Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving																						
12 Retail - Other Retail 13 Retail - Other Retail - Of Which: SME																						
Retail - Other Retail - Of Which: non-SME  Equity Securitisation																						
17 Other non-credit obligation assets 18 IRB TOTAL	15,164 12,088	384	0	90	16 15	9 4	40 44.99%	15,141	12,073 34	16 0	151	32	14	7 62	40.94%	15,211	12,058	224	0	203 4	7 14	6 80 39.
										מ	Public guarantees - I	Raceline Scenario										
				31/12/2021							31/12/2	2022								31/12/2023		
	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 exposure, of which	Stock of Stock of provisions for provisions	ock of Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1  (posure, of Stage 2  which exposure	Stage 2 exposure, of which	Stage 3	exposure, of provis	ck of Stock of provisions	of Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 kposure, of which	Stage 2 exp	which	Stage 3 ge 3 which	Stock of Stock provisions for provision	coverage R provisions for Stage 3
Num  19 Central banks	JR, %) exposure guaranteed amount	exposure	guaranteed amount	exposure guaranteed amount	· ·	age 2 Stage 3 cosure exposure	Stage 3 exposure	gua gua	uaranteed exposure amount	guaranteed amount	exposure	duaranteed	osure exposu		exposure	g	uaranteed amount	exposure gua	aranteed exp	guaranteed amount	exposure expos	2 Stage 3 exposure exposure
Central banks  Central governments  Institutions																						
Corporates  Corporates - Of Which: Specialised Lending	8,607 7,443	199	0	51 !	10 10	2 1	18 34.75%	8,592	7,434 1	78 0	87	20	8	2 30	34.77%	8,671	7,424	70	0	116	29 9	1 40 34
24 Corporates - Of Which: SME  25 Retail  26 Retail - Secured on real estate property	0 4,332	0	0	0	6 0	0	0 -	0	4,326	0 0	0 0	12	0	0 0	-	0	4,321	0	0	0 :	.7 0	0 0 -
27 28  Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0 0	0	0 -	0	0	0 0	0	0	0	0 0	-	0	0	0	0	0	0 0	0 0-
29 Retail - Qualifying Revolving 30 Retail - Other Retail																						
Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Retail - Other Retail - Of Which: non-SME  Retail - Other Retail - Of Which: non-SME																						
Securitisation Other non-credit obligation assets																						
IRB TOTAL	13,309 11,788	229	0	65 1	.6 14	3 2	. <b>3</b> 35.47%	13,285	11,772 20	05 0	113	32	12	2 40	35.35%	13,354	11,758	95	0	153 4	6 12	<b>1 54</b> 35
				21/42/2021						Р	Public guarantees - E									21/12/2020		
	Stage 1 exposure, of		Stage 2 exposure, of	31/12/2021 Stage 3 exposure, of	Stock of Sto	ck of Stock of	Coverage Ratio	\$ 0W	Stage 1	Stage 2 exposure, of	31/12/2	Stage 3	ck of Stock of	of Stock of	Coverage Ratio		Stage 1	S	Stage 2	31/12/2023 Stage 3 exposure, of	Stock of Stock	of Stock of Coverage R
Row Num	Stage 1 which guaranteed	Stage 2 exposure	which guaranteed	exposure guaranteed	provisions for provisi Stage 1 Sta exposure exp	sions for provisions for age 2 Stage 3 oosure exposure	Stage 3 exposure	Stage 1  exposure  gua	which Stage 2 waranteed exposure	which guaranteed	Stage 3 exposure	which sta	ions for provisions  ge 1 Stage osure exposu	s for provisions for 2 Stage 3 re exposure	Stage 3 exposure	Stage 1 exposure g	which uaranteed	Stage 2 Exposure gua	which Sta aranteed exp	sure guaranteed	provisions for provision Stage 1 Stage exposure expos	s for provisions for Stage 3 Ire exposure exposure
Central banks Central governments  (Min EUR	JR, %) amount		amount	amount	САРО	- July obstite		а	amount	amount		amount	Схрози				amount	a	mount	amount	СХРО	
Institutions Corporates	980 0	89	0	11	0 0	4	6 53.07%	979	0	85 0	) 16	0	0	3 7	44.89%	979	0	81	0	20	0 0	3 8 40
Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Corporates - Of Which: SME  Retail			0			0			0	0 0		0	0	0		0	0	0	0	0	0	
Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: pop-SME				O O				0		0		0	0			U U	O .	0	0	0		0 0-
Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving	0 0	0	0	0	0 0	0	0 -	0	0	0 0	0	0	0	0 0	-	0	0	0	0	0	0 0	0 0-
48Retail - Other Retail49Retail - Other Retail - Of Which: SME50Retail - Other Retail - Of Which: non-SME																						
Equity 52 Securitisation																						
Other non-credit obligation assets  IRB TOTAL	1,323 0	103	0	12	0 0	4	<b>6</b> 52.04%	1,321	0	09 0	17	0	0	4 8	43.85%	1,322	0	94	0	22	0 0	<b>4 9</b> 39
										P	Public guarantees - E	Baseline Scenario										
	Stage 1		Stage 2	31/12/2021 Stage 3	Stock of Sto	ock of Stock of			Stage 1	Stage 2	31/12/2	Stage 2	ck of Stock o	of Stock of			Stage 1	S:	stage 2	31/12/2023 Stage 3	Stock of Stock	of Stock of
Row		Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, of which quaranteed	f provisions for provisions for Stage 1 Stage exposure expo	sions for provisions for age 2 Stage 3 oosure exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	cposure, of which uaranteed amount Stage 2	exposure, of which guaranteed	Stage 3 exposure	exposure, or provis	ions for provisions ge 1 Stage osure exposu	s for provisions for	Stage 3 exposure	Stage 1 exposure	kposure, of which waranteed			ge 3 exposure, of which guaranteed	provisions for provisio	s for provisions for Stage 3
Num  55 Central banks Contral governments	JR, %) amount		amount	guaranteed amount	exposure expo	osure exposure		a	amount	amount		amount	osure exposu	re exposure		_	amount		mount	guaranteed amount	exposure expos	ire exposure .
Central governments Institutions Corporates	274 230	31	0	6	0 0	1	7 117.84%	274	230	28 0	0 10	0	0	1 9	87.64%	278	230	20	0	13	0 0	1 10 74
Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	0 51	0	0	0	0 0	0	0 -	0	51	0 0	0 0	0	0	0 0	-	0	51	0	0	0	0 0	0 0 -
Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME			0			0		0	0	0 0		0	0	0		0	0	0	0	0		
Retail - Qualifying Revolving  Retail - Other Retail			0	0	0 0			0		0		0	O .	O C	-	0	0	U	U	0	0 0	0 0-
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	220						+															
72 IRB TOTAL	201						7 110 2001	222	201					1	00.000	202	201			12		4
		33	0	6	0 0	1	7 116.32%	329	281	29 0	10	0	0	1 9	86.82%	333	281	22	0	13	0 0	<b>1 10</b> 73
	329 281	33	0	31/12/2021	0 0	1	7 116.32%	329	281	29 O	Public guarantees - E		0	1 9	86.82%	333	281	22	0	31/12/2023	0 0	<b>1 10</b> 73
	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2021 Stage 3 exposure, of	0 0 Stock of provisions for provisions	1 Stock of provisions for	7 116.32%  Coverage Ratio	329 Stage 1	Stage 1  cposure, of Stage 2	Stage 2	31/12/2	2022 Stage 3 Exposure, of	ck of Stock of provisions	of Stock of provisions for	86.82%  Coverage Ratio	ev	281 Stage 1 kposure, of	Stage 2 exp	Stage 2 Sosure, of Stage	31/12/2023 Stage 3 exposure, of	Stock of provisions for provision	s for provisions for Coverage R
Row Num	Stage 1 exposure, of which	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure exposure  Stage 3 exposure, of which guaranteed	provisions for provisions for Stage 1 Stage	ock of Stock of provisions for age 2 Stage 3 exposure	7 116.32%  Coverage Ratio - Stage 3 exposure	Stage 1 expo exposure gua	which stage 2 exposure	Stage 2 exposure, of which guaranteed		2022 Stage 3 Exposure, of	ck of ions for ge 1 Stage exposu	s for provisions for	Coverage Ratio Stage 3 exposure	Stage 1 exposure g	kposure, of which waranteed	Stage 2 expo exposure gua	osure, of Sta which exp aranteed	ge 3 exposure, of which guaranteed	provisions for provisio	s for provisions for Stage 3
Row Num  73 74 Central banks Central governments Thetitutions	Stage 1 exposure, of which	=	exposure, of which	Stage 3 Stage 3 exposure, of which	provisions for provisions for Stage 1 Stage	sions for provisions for		Stage 1 expo exposure gua	Stage 1  (posure, of which uaranteed amount  Stage 2 exposure	Stage 2	31/12/2	2022 Stage 3 exposure, of provision	ions for provisions	s for provisions for	Coverage Ratio Stage 3 exposure	Stage 1 exposure g	kposure, of which	Stage 2 expo exposure gua	osure, of Sta	Stage 3 ge 3 exposure, of which	provisions for provisio	s for provisions for Stage 3
73 74 Central banks Central governments 75 Institutions Corporates 77 Corporates - Of Which: Specialised Lending	Stage 1 exposure, of which	=	exposure, of which guaranteed	Stage 3 exposure exposure  Stage 3 exposure, of which guaranteed	provisions for provisions for Stage 1 Stage	sions for provisions for		Stage 1 expo exposure gua	which stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2	2022 Stage 3 Exposure, of	ions for provisions	s for provisions for	Coverage Ratio Stage 3 exposure	Stage 1 exposure g	kposure, of which waranteed	Stage 2 expo exposure gua	osure, of Sta which exp aranteed	ge 3 exposure, of which guaranteed	provisions for provisio	s for provisions for Stage 3
Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	Stage 1 exposure, of which	=	exposure, of which guaranteed	Stage 3 exposure exposure  Stage 3 exposure, of which guaranteed	provisions for provisions for Stage 1 Stage	sions for provisions for		Stage 1 expo exposure gua	which stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2	2022 Stage 3 Exposure, of	ions for provisions	s for provisions for	Coverage Ratio Stage 3 exposure	Stage 1 exposure g	kposure, of which waranteed	Stage 2 expo exposure gua	osure, of Sta which exp aranteed	ge 3 exposure, of which guaranteed	provisions for provisio	s for provisions for Stage 3
Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	Stage 1 exposure, of which	=	exposure, of which guaranteed	Stage 3 exposure exposure  Stage 3 exposure, of which guaranteed	provisions for provisions for Stage 1 Stage	sions for provisions for		Stage 1 expo exposure gua	which stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2	2022 Stage 3 Exposure, of	ions for provisions	s for provisions for	Coverage Ratio Stage 3 exposure	Stage 1 exposure g	kposure, of which waranteed	Stage 2 expo exposure gua	osure, of Sta which exp aranteed	ge 3 exposure, of which guaranteed	provisions for provisio	s for provisions for Stage 3
Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Other Retail - Of Which: SME	Stage 1 exposure, of which	=	exposure, of which guaranteed	Stage 3 exposure exposure  Stage 3 exposure, of which guaranteed	provisions for provisions for Stage 1 Stage	sions for provisions for		Stage 1 expo exposure gua	which stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2	2022 Stage 3 Exposure, of	ions for provisions	s for provisions for	Coverage Ratio Stage 3 exposure	Stage 1 exposure g	kposure, of which waranteed	Stage 2 expo exposure gua	osure, of Sta which exp aranteed	ge 3 exposure, of which guaranteed	provisions for provisio	s for provisions for Stage 3
Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	Stage 1 exposure, of which	=	exposure, of which guaranteed	Stage 3 exposure exposure  Stage 3 exposure, of which guaranteed	provisions for provisions for Stage 1 Stage	sions for provisions for		Stage 1 expo exposure gua	which stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2	2022 Stage 3 Exposure, of	ions for provisions	s for provisions for	Coverage Ratio Stage 3 exposure	Stage 1 exposure g	kposure, of which waranteed	Stage 2 expo exposure gua	osure, of Sta which exp aranteed	ge 3 exposure, of which guaranteed	provisions for provisio	s for provisions for Stage 3
Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	Stage 1 exposure, of which	=	exposure, of which guaranteed	Stage 3 exposure exposure  Stage 3 exposure, of which guaranteed	provisions for provisions for Stage 1 Stage	sions for provisions for		Stage 1 expo exposure gua	which stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2	2022 Stage 3 Exposure, of	ions for provisions	s for provisions for	Coverage Ratio Stage 3 exposure	Stage 1 exposure g	kposure, of which waranteed	Stage 2 expo exposure gua	osure, of Sta which exp aranteed	ge 3 exposure, of which guaranteed	provisions for provisio	s for provisions for Stage 3
Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: sme	Stage 1 exposure, of which	=	exposure, of which guaranteed	Stage 3 exposure exposure  Stage 3 exposure, of which guaranteed	provisions for provisions for Stage 1 Stage	sions for provisions for		Stage 1 expo exposure gua	which stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0	31/12/2  Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount  0  0  0	ions for provisions	s for provisions for	Coverage Ratio Stage 3 exposure	Stage 1 exposure g	kposure, of which waranteed	Stage 2 expo exposure gua	osure, of Sta which exp aranteed	ge 3 exposure, of which guaranteed	provisions for provisio	s for provisions for Stage 3
Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: sme	Stage 1 exposure which guaranteed amount  0 0 0  0 0  0 0  0 0  0 0	=	exposure, of which guaranteed amount  0  0  0  0	Stage 3 exposure, of which guaranteed amount  0  0  1  1  1  1  1  1  1  1  1  1  1	provisions for provisions for Stage 1 Stage	sions for provisions for		Stage 1 exposure  0 0 0 0 0 0 0	stage 2 exposure  Stage 2 exposure  O  O  O  O  O  O  O	Stage 2 exposure, of which guaranteed amount  0 0 0  0 0  0 P	31/12/2	Stage 3 exposure, of which guaranteed amount  0  0  0  Baseline Scenario	ions for provisions Stage exposure  0  0  0  0  0	s for provisions for	Coverage Ratio Stage 3 exposure	Stage 1 exposure  0 0 0 0	which waranteed amount  0  0  0	Stage 2 exposure  0 0 0 0	osure, of which aranteed amount  0  0  0  0	Stage 3 exposure, of which guaranteed amount  0  0  1  1  1  1  1  1  1  1  1  1  1	provisions for provisio	Stage 3 exposure  O O O O O O O O O O O O O O O O O O
Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	Stage 1 exposure  Stage 1 exposure, of which guaranteed amount  0 0 0  0 0  0 0  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which which which	exposure  0 0 0 0 0 0 Stage 2	exposure, of which guaranteed amount  0  0  0  Stage 2 exposure, of	Stage 3 exposure  O  O  O  31/12/2021  Stage 3 exposure, of which guaranteed amount  O  Stage 3 exposure, of which guaranteed amount	provisions for Stage 1 exposure exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0  0  0  0  Stock of sions for provisions for provisions for provisions for stock of provisions for provisions for stock of provisions for provisions for stock of provisions for provisions for stock of provisions for stock of provisions	Stage 3 exposure  0 - 0 - 0 - 0 - Coverage Ratio -	Stage 1 exposure  0 0 0 0 0 0 0 Stage 1 Stage	Stage 2 exposure  Stage 2 exposure  O  O  O  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0  0 0  P  Stage 2	31/12/2  Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount  0  0  0  Baseline Scenario  2022  Stage 3  Stoprovis Stage Aprovis Aprov	osure provisions Stage exposu  0  0  0  ck of ions for provisions	s for provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stage 1 exposure  0 0 0 0 0	which which amount  0  0  0  Stage 1	Stage 2 exposure  0 0 0 0 0 Signature	osure, of which aranteed amount  0  0  0  0  0  0  1  1  1  1  1  1  1	Stage 3 exposure, of which guaranteed amount  0  0  0  31/12/2023 Stage 3 exposure, of which guaranteed amount	provisions for Stage 1 exposure exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  O O O O O O O O O O O O O O O O O O O
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			50	51	52	53	54	55	56	57	58	59	60	61	62	63 <b>F</b>	64	65 - Baseline Scenario	66	67	68	69	70	71	72	73	74	75	76	77	78	79
				Stage 1		Stage 2	31/12/	/2021 Stage 3	Charle of	Shork of	Charle of			Stage 1		Stage 2		2/2022 Stage 3	Charles	Charle of	Short of			Stage 1		Stage 2	31/12	2/2023 Stage 3	Charle of	Shock of	Shork of	
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109 110		Central banks Central governments		amount		amount		amount	Схробиго	Смрожне	Схробиге			amount		amount		amount	CAPOCATO	Сировате	САРОВИТО			amount		amount		amount	эхроэш с	эхрозите	САРОЗАІС	
111 112 113		Institutions Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	0	0		0 -		0 0	0	C	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
114 115 116		Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		0 0	0	0 0	0	0	0	0	) (	0 -		0 0	0	C	0 0	0	0	0 0	0 -		0	0	0	0	0	0	0	0	0 -	
117 118	SPAIN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0 0	0	0 0	0	0	0	0	) (	0 -		0 0	0	C	0 0	0	0	0	0 -		0	0	0	0	0	0 0	0	0	0 -	
120 121		Retail - Other Retail  Retail - Other Retail - Of Which: SME																														
122 123 124		Retail - Other Retail - Of Which: non-SME  Equity  Securitisation																														
125 126		Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	0	0	0 0	) -		0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
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			Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	verage Ratio -	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
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128 129		Central governments Institutions Corporates		0 0	0		0	0	0	0				0			0	0	0		0		0	0	0	0	0		0		0	
131 132		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0		0	0	0	0					0			0	0		0 -		0	0	0	0			0	0	0 -	
133 134 135 DLI	CCIAN EEDEDATION	Retail  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0 0	0	0	0	0	0	0		0 -		0 0	0	C	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
136 137 138	SSIAN FEDERATION	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0 0	0	0	0	0	0	0	(	0 -		0 0	0	С	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
139 140		Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																														
141 142 143		Securitisation Other non-credit obligation assets																														
144		IRB TOTAL		O <sub>I</sub> O <sub>I</sub>	0	,	, o <sub>l</sub>	O O	0			) <sub> </sub> -		0 0	vi U		, 0	j oj	0	) <sub> </sub>	OJ-		<b>U</b>	0		0		<u>,                                    </u>	<u> </u>		<u> </u>	
							31/12/	/2021								ŗ		- Baseline Scenario 2/2022	0								31/12	2/2023				
Pow			Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	verage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3
Num 145		(mln EUR, %	))	guaranteed amount	ехрозите	guaranteed amount	exposure	guaranteed amount	exposure	exposure	exposure	exposure	ехрозите	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure		exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure	Stage 2 exposure	exposure	exposure
146 147 148		Central governments Institutions Corporates		0 0	0	0 0	0	0	0	0		0 -		0 0	0	(	0 0	0	0	0 0	0 -		0	0	0	0	0	0	0	0	0 -	
149 150 151		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 0	0	0	0	0	0	0		) -		0 0	0	(	0	0	0		0 -		0	0	0	0	0		0	0	0 -	
152 153	UNITED STATES	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME						0													3		0	0								
154 155 156		Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0 0	0	0	0	U	0	U		J -		0	0	C	0	U	U		0 -		U	U	0	0	U	J U	0	0	0 -	
157 158 159		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity																														
160 161 162		Securitisation Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	0	0		) -		0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
																	Public guarantees	- Baseline Scenario	0													
				Stage 1		Stage 2	31/12/	/2021 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		2/2022 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12	2/2023 Stage 3	Stock of	Stock of	Stock of	
Row			Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1	provisions for Stage 2 exposure	Co Co	verage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163 164		Central banks Central governments  (mln EUR, %		amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	
165 166 167		Institutions Corporates Corporates - Of Which: Specialised Lending		4 0	0	0	0	0	0	0		1 49930.09%		4 0	0	C	0	0	0	0	1	28184.95%	4	0	0	0	0	0	0	0	1	19823.74%
168 169		Corporates - Of Which: SME  Retail		0 0	0	0	0	0	0	0	) (	0 -		0 0	0	C	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
170 171 172	BULGARIA	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0 0	0	0	0	0	) (	0 -		0 0	0	C	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
173 174 175		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																														
176 177 178		Retail - Other Retail - Of Which: non-SME  Equity  Securitisation																														
179 180		Other non-credit obligation assets IRB TOTAL	2	23 0	5	0	1	0	0	0	1	137.20%	2	5 0	3	O	1	0	0	0	1	97.55%	25	0	3	0	2	0	0	0	1	84.08%
																F		- Baseline Scenario	0													
			Ctoro 1	Stage 1 exposure, of	Ctore 2	Stage 2 exposure, of	31/12/	/2021 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio	Charad	Stage 1 exposure, of	Store 2	Stage 2 exposure, of		2/2022 Stage 3 exposure, of	Stock of	Stock of	Stock of Co	verage Ratio -	Store 1	Stage 1 exposure, of	Starra 2	Stage 2 exposure, of		2/2023 Stage 3 exposure, of	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR,  %	exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181 182 183		Central banks Central governments Institutions																														
184 185		Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		0 0	0	0	0	0	0	0		0 -		0 0	0	C	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
187 188		Retail  Retail - Secured on real estate property		0 0	0	0 0	0	0	0	0	(	0 -		0 0	0	C	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
190 191	ROMANIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0 0	0	0 0	0	0	0	0	(	0 -		0 0	0	C	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
192 193 194		Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																														
195 196 197		Equity Securitisation Other non-credit obligation assets																														
198		IRB TOTAL		0 0	0	0	0	0	0	0		) -		0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	

EBA EUROPEAN BANKING AUTHORITY

BANKING								2021 EU	J-wide S		est: Cre niCredit S.p.	edit risk .A.	COVID	-19 IRB							
	80	81	82	83	84	85	86	87	88	89	90 oria - Adverse Sc	91	92	93	94	95	96	97	98	99	100
	Chanad	Channe 2	Chara 2	31/12/2021 Stock of	Stock of	Stock of provisions for	Coverage Ratio -	Chara I	Starr 2	C4 2	31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -	Chara I	Starra 2	Change 2	31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -
Row Num (mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
Central banks Central governments Institutions	3.736	5.020	077	20	206	FE-7	FC 070/	2 521	F (F0)	1 264	26	252	724	F2 040/	2.400	5 417	1.71/	22	210	000	F2 220/
Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	5.846	2,020	418	28	363	168	56.97% 40.12%	5,532	4.667	1,364	26	352	734	53.84%	5 399	5,417	1,/19	11	319	317	38.11%
Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME	3,872	2,242	201	. 5	229	66	33.04%	3,749	2,270	296	4	218	93	31.30%	3,819	9 2,115	383	4	204	116	30.54%
11 Retail - Qualifying Revolving 12 Retail - Other Retail 13 Retail - Other Retail - Of Which: SME								,													
Retail - Other Retail - Of Which: non-SME  Equity  Securitisation																					
Other non-credit obligation assets IRB TOTAL	9,648	10,397	1,396	41	749	725	51.92%	9,117	10,324	2,000	38	694	980	49.03%	8,870	10,018	2,553	33	640	1,216	47.63%
				31/12/2021						Morat	oria - Adverse Sc 31/12/2022	enario						31/12/2023			
Pow	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num  (mln EUR, %)  Central banks	Схрозите	САРОЗИГС	CAPOSUI C	exposure	exposure	exposure	exposure	exposure -	САРОЗИІС	Схробинс	exposure	exposure	exposure	exposure	САРОЗИІС	CAPOSUIC	Схрозиго	exposure	exposure	exposure	exposure
Central governments Institutions Corporates	2,432	4,471	398	18	333	204	51.28%	2,186	4,431	684	16	304	339	49.56%	2,079	9 4,266	956	14	276	467	48.79%
Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail	5,139	3,750	276	10	326	113	40.99%	4,857	3,877	431	9	309	171	39.73%	4,732	2 3,855	578	8	290	227	39.31%
Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Secured on real estate property - Of Which: non-SME	3,348	1,841	133	3	222	51	37.97%	3,250	1,875	197	3	211	71	36.15%	3,327	7 1,739	256	3	198	90	35.28%
Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					
Retail - Other Retail - Of Which: non-SME  Equity  Securitisation																					
Other non-credit obligation assets IRB TOTAL	7,572	8,221	674	28	659	317	47.07%	7,044	8,308	1,116	25	613	511	45.77%	6,811	8,122	1,534	22	566	694	45.22%
				31/12/2021						Morat	oria - Adverse Sc 31/12/2022	enario						31/12/2023			
	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio - Stage 3
Num  (mln EUR, %)  Central banks	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
Central governments Institutions Corporates	101	. 166	12	1	2	3	27.10%	89	169	21	0	2	6	26.39%	91	1 161	27	0	2	7	26.26%
Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	193	98	23	1	5	5	23.81%	187	96	30	0	5	8	25.29%	181	1 96	37	0	5	10	26.36%
Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME	164	61	17	' 0	1	2	9.66%	161	59	21	0	1	2	9.82%	155	5 61	25	0	1	2	9.94%
47 48 49 Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					
Retail - Other Retail - Of Which: non-SME  Equity Securitisation																					
Other non-credit obligation assets IRB TOTAL	294	264	35	1	7	9	24.95%	276	266	51	1	7	13	25.74%	272	2 257	64	1	7	17	26.32%
				31/12/2021						Morat	oria - Adverse Sc 31/12/2022	enario						31/12/2023			
Row	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num  55 Central banks Central governments  Central governments				exposure	exposure	exposure	СХРОЗИТС				exposure	exposure	exposure	олровите ————————————————————————————————————				exposure	exposure	exposure	одроби: о
Institutions Corporates Corporates - Of Which: Specialised Lending	110	232	132	1	5	48	35.94%	108	210	156	1	4	54	34.68%	107	7 193	174	1	4	59	33.99%
Corporates - Of Which: SME  Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	161	455	46	0	17	18	39.33%	158	441	63	0	16	25	39.10%	156	5 427	79	0	15	30	38.72%
Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail	105	180	12	0	1	3	22.12%	101	178	18	0	1	4	22.96%	100	175	23	0	1	5	23.32%
Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity																					
70 71 Other non-credit obligation assets 72 IRB TOTAL	272	688	178	1	23	65	36.81%	267	651	219	1	20	79	35.95%	264	621	253	1	19	90	35.46%
										Morat	oria - Adverse Sc	enario									
	Stage 1	Stage 2	Stage 3	31/12/2021  Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num (mln EUR, %)  73 Central banks	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
74 Central governments 75 Institutions 76 Corporates	0	16	12	. 0	0	8	64.11%	0	16	13	0	0	8	62.87%	O	0 16	13	0	0	8	61.75%
Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	0	0	0	0	0	0	60.85%	0	0	0	0	0	0	60.84%	0	0 0	(	0	0	0	60.84%
Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0 0	(	0	0	0	-
Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																					
Equity Securitisation Other non-credit obligation assets																					
90 IRB TOTAL	0	16	12	. 0	0	8	64.11%	0	16	13	0	0	8	62.87%	0	<u>ار</u>	13	0	0	8	61.75%
				31/12/2021						Morat	31/12/2022							31/12/2023			
Row	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	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	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure
Num 91 92 Central banks Central governments Testitutions				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
93 94 95 96 Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	331	322	130	2	13	69	53.18%	394	238	151	3	11	77	51.29%	388	3 225	170	2	10	85	50.05%
97 Retail	120	158	29	1	8	13	45.03%	111	150	46	1	7	18	38.28%	111	1 136	63	1	6	21	35.24%
98 99 C7ECH DEDITEITC Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	120																				
Petail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	78	90	15	1	2	5	35.79%	70	88	24	0	2	7	28.08%	69	9 81	32	0	2	8	25.01%
99 100 101  CZECH REPUBLIC Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving	78	90	15	1	2	5	35.79%	70	88	24	0	2	7	28.08%	69	9 81	32	0	2	8	25.01%

EBA EUROPEAN BANKING AUTHORITY

BA BANKING AUTHORITY									2021 E	U-wide				COVID	-19 IRB							
		80	81	82	83	84	85	86	87	88	<u>U</u> 89	niCredit S.p.	. <b>A.</b> 91	92	93	94	95	96	97	98	99	10
					31/12/2021						Mora	atoria - Adverse Sco 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of	Stock of provisions for	Coveraç
	(mln EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Sta exp
	Central banks Central governments																					
	Institutions Corporates	(	0 (	0 0	0		0 0	-		0 (	)	0 0	0	0	-	(	0	0	0	0	0 (	) -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail			0	0			45.25%		0		0	0	0	45.24%		0	0	0	0		
CDATAL	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME			0	U	) 		45.25%		U C	J	0	U		45.24%		0					
SPAIN	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving	(	) (	0 0	0	)	0 0	45.25%	)	0 (	)	0 0	0	0	45.24%	(	0	0	0	0	0 0	,
	Retail - Other Retail Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME  Equity  Securitisation																					
	Other non-credit obligation assets  IRB TOTAL	C		0 0	0		0 0	45.25%		0 0	)	0 0	0	0	45.24%		0	0	0	0	0 (	,
					31/12/2021						Mora	atoria - Adverse Sce 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for			Cover
	(mln EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	ex
	Central banks Central governments Institutions																					
	Corporates  Corporates - Of Which: Specialised Lending	(	0 (	0 0	0		0 0	-		0 (	0	0 0	0	0	-	(	0	0	0	0	0 0	j -
	Corporates - Of Which: SME  Retail	(	0 (	0 0	0		0 0	6.31%		0 (	0	0 0	0	0	6.31%	(	0	0	0	0	0 (	
USSIAN FEDERATION	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail	(	0 (	0 0	0		0 0	6.31%		0 0	0	0 0	0	0	6.31%	(	0	0	0	0	) 0	
	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																					
	Equity Securitisation																					
	Other non-credit obligation assets IRB TOTAL	C	) (	0	0		0	6.31%		0 0	)	0	0	0	6.31%	C	0	0	0	0	0 0	)
											Morr	atoria - Adverse Sce	onario									
					31/12/2021						More	31/12/2022	citatio						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Cover
	(mln EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	ex
	Central banks Central governments																					
	Institutions Corporates Corporates - Of Which: Specialised Lending	(	0 (	0 0	0	) (	0 0	100.00%		0 0	)	0 0	0	0	100.00%	(	0	0	0	0	0 C	,
	Corporates - Of Which: SME  Retail	(	0 (	0 0	0		0 0	21.25%		0 (	0	0 0	0	0	21.27%	(	0	0	0	0	0 (	)
UNITED STATES	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME																					
SHITED STATES	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail	(		0 0	0		0 0	19.57%		0 (	)	0 0	0	0	19.58%	(	0	0	0	0	) 0	
	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																					
	Equity Securitisation																					
	Other non-credit obligation assets IRB TOTAL	O	0 0	0	0		0 0	21.32%		0	0	0 0	0	0	21.34%	C	0	0	0	0	<u>o</u> <u>o</u>	,
											Mora	atoria - Adverse Sce	enario									
					31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Cover Si ex
	(mln EUR, %)				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Central governments Institutions Corporates	203	3 193	3 92	3	3	4 65	70.55%	19	7 179	9 11	2 3	12	75	67.08%	198	8 16	51 13	20	2 1	11 80	1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	203	, I).	5	,	,	1 03	70.5570		7 17.	, 11		12	,,	07.0070	1,0		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
	Retail Retail - Secured on real estate property	85	5 79	9 37	1		6 16	42.96%	7	7 74	1 5	0 1	5	20	40.31%	77	7 6	54 6	50	1	4 23	,
BULGARIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	54	4 47	7 18	0	)	2 5	26.30%	9	8 45	5 2	5 0	2	6	23.48%	48	8 4	10 3	30	0	2 7	7
	Retail - Qualifying Revolving  Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity																					
	Securitisation Other non-credit obligation assets																					
	IRB TOTAL	292	2 270	130	4	20	81	62.61%	278	250	16.	3	17	96	58.78%	279	9 22	19	1	3	5 108	
					24 /42 /2224						Mora	atoria - Adverse Sca	enario						24/42/2022			
					31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio				31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of	Cove
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stage 2	Stage 3	e
	Central banks				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Central governments Institutions Corporates	00	3 11-	1 00	1		5 00	89.63%	10	0 101	1 10	8	1	O.F.	88.36%	00	9	)4 11	5	1	4 10	1
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME	98	11.	- 99	1		89	07.03%	10	101	. 10	1	4	95	00.30%	95	9	, , 11			101	
	Retail - Secured on real estate property	(	0 (	0 0	0		0 0	49.25%		0 (		0 0	0	0	49.25%	(	0	0	0	0	D C	,
ROMANIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	(	0 (	0 0	0		0 0	-		0 (	0	0 0	0	0	-	(	0	0	0	0	0 (	) -
	Retail - Qualifying Revolving  Retail - Other Retail  Detail Other Retail Of Which: SME																					
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity																					
	Securitisation Other non-credit obligation assets																					
	IRB TOTAL	157	111	99	2		89	89.57%	158	8 101	103	8 2	4	95	88.25%	157	7 9	4 11	6	1	4 101	

BANKING AUTHORITY		101	400	404	105		100	100	440	***	2021 E	U-wide s		est: Cred		OAID-19 I	KD	124	100	100		105	100	100	
		101 102	103	104	105 106 31/12/2021	107	108	109	110	111	112 113	114 P	115 Public guarantees · 31/12	- Adverse Scenario /2022	117	118 119	120	121	122	123	124	125 <b>31/12/20</b> 2		127 128	129 1
Row		Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3  Stage 3  exposure  which	of provisions for	Stock of or provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	age 1 sure, of Stage 2 which exposure ranteed	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of	visions for prov	tock of Stock o visions for provisions tage 2 Stage 3	for Coverage Ratio	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which		Stage 3 exposure, of which	Stock of Stock of provisions Stage 1 Stage 2	for provisions for Stage 3
Num  1 Central banl Central gove		guaranteed amount		guaranteed amount	guarante amoun	ed exposure	Stage 2 exposure	Stage 3 exposure	exposure	· gua	ranteed .	guaranteed amount	·	which guaranteed amount	Stage 1 Sexposure ex	tage 2 Stage 3 xposure exposur	exposure		guaranteed amount		guaranteed amount	· g	guaranteed amount	exposure exposure	exn
	s - Of Which: Specialised Lending	9,822 7,686	6 524	24 0	95	17	19 20	) 44	46.18%	9,638	7,665 6	3 0	180	38	21	18	75 41.77	% 9,594	7,636	578	0	269	67	19	17 108
7 Retail Retail - S	s - Of Which: SME  secured on real estate property - Secured on real estate property - Of Which: SME	0 4,379	9 (	0 0	0	10	0 0	0	-	0	4,367	0 0	0	22	0	0	0 -	0	4,350	0	0	0	39	0	0 0-
10 Retail - Q 11 Retail - Q 12 Retail - O	Secured on real estate property - Of Which: non-SME  Qualifying Revolving  Other Retail																								
14 Retail - 15 Equity 16 Securitisation	Other Retail - Of Which: SME Other Retail - Of Which: non-SME																								
17 Other non-colors IRB TOTAL	redit obligation assets	14,923 12,078	598	08	116	27	26 22	2 52	45.11%	14,702	12,044 7	2 0	225	61	30	22	93 41.32	% 14,598	11,999	700	0	340	106	27	21 136
					31/12/2021								Public guarantees · 31/12									31/12/202			
Row		Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure exposure guarante	of provisions for Stage 1	Stock of or provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exp exposure	age 1 sure, of which ranteed Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	ovisions for prov Stage 1 S	tock of visions for tage 2  Stock o provisions Stage 3	for Stage 3	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of Stock of provisions Stage 1 Stage 2	for provisions for Stage 3
Num  19 20 Central banl Central gove	ernments	amount		amount	amoun	AVNOSIIIA	exposure	exposure		a	nount	amount		amount	exposure ex	xposure exposur			amount		amount		amount	exposure exposure	e exposure
	s - Of Which: Specialised Lending	8,417 7,436	6 374	74 0	65	17	17 10	24	36.44%	8,259	7,415 4	4 0	134	38	19	9	49 36.41	% 8,195	7,387	453	0	209	66	17	9 76
25 26 Retail - S	s - Of Which: SME  Secured on real estate property - Secured on real estate property - Of Which: SME	0 4,328	8 (	0 0	0	10	0 0	0	-	0	4,316	0 0	0	22	0	0	0 -	0	4,299	0	0	0	39	0	0 0-
28	Secured on real estate property - Of Which: non-SME Qualifying Revolving Other Retail	0 0	0 (	0 0	0	0	0 0	0	-	0	0	0 0	0	0	0	0	0 -	0	0	0	0	0	0	0	0 0-
Retail - Equity	Other Retail - Of Which: SME Other Retail - Of Which: non-SME																								
34 Securitisation 35 Other non-control IRB TOTAL	redit obligation assets	13,095 11,777	7 423	23 0	84	27	23 12	2 31	37.01%	12,899	11,744 5	0 0	174	60	27	12	<b>64</b> 36.86	% <b>12,775</b>	11,699	553	0	274	105	25	12 101
												P		- Adverse Scenario											
		Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2021 Stage 3 exposure, which	Stock of provisions fo	Stock of or provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	age 1 sure, of Stage 2 which exposure	Stage 2 exposure, of which	31/12 Stage 3	/2022 Stage 3 exposure, of prowhich	Stock of Stock of prov	tock of Stock o	Coverage Ratio	o - Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/202 Stage 3	Stage 3 exposure, of pr	Stock of Stock of provisions	for provisions for Sta
Row Num  37  Central bank		exposure guaranteed amount	exposure	guaranteed amount	exposure guarante	ed Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure gua	exposure nount	guaranteed amount	exposure	guaranteed amount	Stage 1 S exposure ex	rtage 2 Stage 3 rposure exposur	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure g	guaranteed amount	Stage 1 Stage 2 exposure exposure	e exposure exp
38 39 40 Central gove Institutions Corporates		970 0	0 96	96 0	14	0	1 7	7 7	51.29%	956	0 1	2 0	) 22	0	0	7	10 44.43	% 960	0	92	0	28	0	0	6 12
42 Corporates 43 Retail	s - Of Which: Specialised Lending s - Of Which: SME secured on real estate property	0 0	0 (	0 0	0	0	0 0	0 0	) -	0	0	0 0	0	0	0	0	0 -	0	0	0	0	0	0	0	0 0-
45 46 GERMANY Retail - Retail -	Secured on real estate property - Of Which: SME Secured on real estate property - Of Which: non-SME Qualifying Revolving	0 0	0 (	0 0	0	0	0 0	0 0	-	0	0	0 0	0	0	0	0	0 -	0	0	0	0	0	0	0	0 0-
48 <b>Retail - O</b> 49 Retail -	Other Retail Other Retail - Of Which: SME Other Retail - Of Which: non-SME																								
51 Equity 52 Securitisation																									
53 Other non-c	redit obligation assets	1.313 0	0 110	0 0	15	0	1 7	7 8	50.97%	1.299	0 1	6 0	24	0	1	8	10 44.33	% 1.302	0	105	0	30	0	1	7 13
53 Other non-control IRB TOTAL	redit obligation assets	1,313 0	0 110	.0 0	15	0	1 7	7 8	50.97%	1,299	0 1	6 0	24 Public guarantees	0 - Adverse Scenario	1	8	<b>10</b> 44.33	% 1,302	0	105	0	30	0	1	7 13
53 54 Other non-control IRB TOTAL	redit obligation assets	Stage 1	0 110	Stage 2 exposure, of	31/12/2021 Stage 3 exposure,	O Stock of	1 7	Stock of	50.97%  Coverage Ratio -	1,299 S exp	age 1	Stage 2	31/12		1 Stock of Si	8 Stock of	10 44.33	% 1,302	Stage 1 exposure, of	105	Stage 2 exposure, of	31/12/202	0 0 23 Stage 3 exposure, of	Stock of Stock of	7 13 Stock of Covera
Row Num	(mln EUR, %)	Stage 1 exposure exposure exposure exposure exposure	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/2021  Stage 3 exposure which guarante amount	ed Stage 1	or provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure gua	age 1 sure, of which ranteed nount			/2022 Stage 3 exposure, of	visions for prov	tock of stock or provisions tage 2 Stage 3 exposure	for Coverage Ratio	% 1,302  Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure g	Stage 3 exposure, of which	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	for provisions for Stage 3
Row Num  55 56 56 57 Central banl Central gove Institutions	(mln EUR, %) ks ernments	Stage 1 exposure exposure exposure exposure exposure	Stage 2 exposure	exposure, of which guaranteed	Stage 3  Stage 3  exposure  exposure  guarante	ed Stage 1	or provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure gua	sure, of Stage 2 which exposure	Stage 2 exposure, of which guaranteed	31/12	/2022 Stage 3 exposure, of which	visions for prov	risions for provisions	for Coverage Ratio		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure g	Stage 3 exposure, of which guaranteed	rovisions for provisions Stage 1 Stage 2	for provisions for Stage 3
Row Num  55 56 56 57 Institutions 58 59 60 60 61 Corporates Retail	(min EUR, %)  ks ernments s - Of Which: Specialised Lending s - Of Which: SME	Stage 1 exposure exposure exposure exposure exposure	Stage 2 exposure	exposure, of which guaranteed	Stage 3  Stage 3  exposure  exposure  guarante	ed Stage 1	or provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure gua	sure, of Stage 2 which exposure	Stage 2 exposure, of which guaranteed	31/12	/2022 Stage 3 exposure, of which	visions for prov	risions for provisions	for Coverage Ratio		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure g	Stage 3 exposure, of which guaranteed	rovisions for provisions Stage 1 Stage 2	for provisions for Stage 3
Row Num  55 56 57 58 59 60 61 62 63 64 AUSTRIA  Retail Retail Retail Retail Retail Retail Retail Retail Retail	(mln EUR, %)  ks ernments s - Of Which: Specialised Lending s - Of Which: SME  secured on real estate property - Secured on real estate property - Of Which: SME - Secured on real estate property - Of Which: SME - Secured on real estate property - Of Which: SME - Secured on real estate property - Of Which: SME - Secured on real estate property - Of Which: SME	Stage 1 exposure exposure exposure exposure exposure	Stage 2 exposure  0 33	exposure, of which guaranteed	Stage 3  Stage 3  exposure  exposure  guarante	ed Stage 1	or provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure gua	sure, of Stage 2 which exposure	Stage 2 exposure, of which guaranteed	31/12	/2022 Stage 3 exposure, of which	visions for prov	risions for provisions	for Coverage Ratio		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure g	Stage 3 exposure, of which guaranteed	rovisions for provisions Stage 1 Stage 2	for provisions for Stage 3
Row   Num	(mln EUR, %)  ks ernments s - Of Which: Specialised Lending s - Of Which: SME eccured on real estate property - Secured on real estate property - Of Which: SME - Secured on real estate property - Of Which: non-SME bualifying Revolving bther Retail - Other Retail - Of Which: SME	Stage 1 exposure exposure exposure exposure exposure	Stage 2 exposure  0 33	exposure, of which guaranteed	Stage 3  Stage 3  exposure  exposure  guarante	ed Stage 1	or provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure gua	sure, of Stage 2 which exposure	Stage 2 exposure, of which guaranteed	31/12	/2022 Stage 3 exposure, of which	visions for prov	risions for provisions	for Coverage Ratio		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure g	Stage 3 exposure, of which guaranteed	rovisions for provisions Stage 1 Stage 2	for provisions for Stage 3
Row   Num   S5   Central bank   Central gove   Institutions   Corporates   Corpor	(min EUR, %)  ks ernments s - Of Which: Specialised Lending s - Of Which: SME secured on real estate property Secured on real estate property - Of Which: SME Secured on real estate property - Of Which: non-SME Qualifying Revolving Other Retail Other Retail - Of Which: SME Other Retail - Of Which: non-SME Control on real estate property - Of Which: non-SME Control on real estate property - Of Which: non-SME Control of Which: SME Other Retail - Of Which: non-SME Control on real estate property - Of Which: non-SME	Stage 1 exposure exposure exposure	Stage 2 exposure  0 33 1 (0 )	exposure, of which guaranteed	Stage 3  Stage 3  exposure  exposure  guarante	ed Stage 1	or provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure gua	sure, of Stage 2 which exposure	Stage 2 exposure, of which guaranteed	31/12	/2022 Stage 3 exposure, of which	visions for prov	risions for provisions	for Coverage Ratio		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure g	Stage 3 exposure, of which guaranteed	rovisions for provisions Stage 1 Stage 2	for provisions for Stage 3
Row   Num	(min EUR, %)  ks ernments s - Of Which: Specialised Lending s - Of Which: SME secured on real estate property Secured on real estate property - Of Which: SME Secured on real estate property - Of Which: non-SME Qualifying Revolving Other Retail Other Retail - Of Which: SME Other Retail - Of Which: non-SME Control on real estate property - Of Which: non-SME Control on real estate property - Of Which: non-SME Control of Which: SME Other Retail - Of Which: non-SME Control on real estate property - Of Which: non-SME	Stage 1 exposure exposure exposure	Stage 2 exposure  0	exposure, of which guaranteed	Stage 3 exposure  Stage 3 exposure which guarante amount	ed Stage 1	or provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure gua	sure, of Stage 2 which exposure	Stage 2 exposure, of which guaranteed amount  3 0 0 0 0 0 4 0	Stage 3 exposure  12 0 0 0 12 12 13 Public guarantees	Stage 3 exposure, of which guaranteed amount  0  0  0  - Adverse Scenario	visions for prov	risions for provisions	for Coverage Ratio		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure  g  16  0  17	Stage 3 exposure, of which guaranteed amount  0  0  0	rovisions for provisions Stage 1 Stage 2	for provisions for Stage 3
Row   Num	(min EUR, %)  ks ernments s - Of Which: Specialised Lending s - Of Which: SME secured on real estate property Secured on real estate property - Of Which: SME Secured on real estate property - Of Which: non-SME Qualifying Revolving Other Retail Other Retail - Of Which: SME Other Retail - Of Which: non-SME Control on real estate property - Of Which: non-SME Control on real estate property - Of Which: non-SME Control of Which: SME Other Retail - Of Which: non-SME Control on real estate property - Of Which: non-SME	Stage 1 exposure  Stage 1 exposure, of which guaranteed amount  271 230 0 51 0 0 51 Stage 1 exposure, of which guaranteed amount	0 33 1 (0) 0 (0) 1 35	exposure, of which guaranteed amount  33 0 0 0 0 0 0 Stage 2 exposure, of	Stage 3 exposure  Stage 3 exposure  which guarante amount	o Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	or provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  2 8  0 0 0  0 0  1 Stock of provisions for	102.62%  102.62%  103.62%  104.81%  Coverage Ratio -	Stage 1 exposure  256  0  0  311	Stage 2 exposure  230  230  51  0  281	Stage 2 exposure, of which guaranteed amount  3 0 0 0 0 0 P Stage 2	Stage 3 exposure  12 0 0 0 12 13 Public guarantees	Stage 3 exposure, of which guaranteed amount  0  0  - Adverse Scenario /2022 Stage 3	ovisions for Stage 1 Sexposure ex	provisions for stage 2 exposure  1  0  0  2  tock of visions for provisions stage 3 exposure	for Stage Ration Stage 3 exposure  10 79.929  0 -	exposure  % 275  0  0  330  Stage 1	exposure, of which guaranteed amount  230  51  0  281  Stage 1 exposure, of	20 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  0  0  0  Stage 2 exposure, of which	Stage 3 exposure g  16  0  17  31/12/202	Stage 3 exposure, of which guaranteed amount  0  0  0  0  10  223 Stage 3 exposure, of provided and provided	Stock of ovisions for Stock of provisions for provisions for provisions for stock of provisions for	for provisions for Stage 3 exposure  1
Row   Num	(min EUR, %)  ks ernments  5 - Of Which: Specialised Lending 5 - Of Which: SME  eccured on real estate property - Secured on real estate property - Of Which: SME - Secured on real estate property - Of Which: non-SME - Jualifying Revolving - Other Retail - Of Which: SME - Other Retail - Of Which: non-SME	Stage 1 exposure  Stage 1 exposure, of which guaranteed amount  271 230 0 51 325 281	Stage 2 exposure  Stage 2 exposure	exposure, of which guaranteed amount  33 0 0 0 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure  which guarante amount	o Stage 1 exposure  O Stock of provisions for Stage 1	or provisions for Stage 2 exposure  0 0 2  0 0 0  0 0 0  Stock of provisions for	provisions for Stage 3 exposure  2 8 0 0 0 0 0 0 0 0 Stock of	102.62%	Stage 1 exposure  256  0  0  Stage 1 exposure  Stage 1 exposure  gua a	Stage 2 exposure  230  51  0  281	Stage 2 exposure, of which guaranteed amount  3 0 0 0 0 0 P	Stage 3 exposure  12 0 0 0 12 12 13 Public guarantees	Stage 3 exposure, of which guaranteed amount  0  0  - Adverse Scenario  /2022  Stage 3 exposure, of production of	ovisions for Stage 1 Sexposure ex	provisions for stage 2 sposure exposur	for Stage Ration Stage 3 exposure  10 79.929  0 -	exposure  275 0 0 330	exposure, of which guaranteed amount  230  51  0	20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  0  0  0  Stage 2 exposure, of which	Stage 3 exposure  g  16  0  17  31/12/202  Stage 3 exposure g	Stage 3 exposure, of which guaranteed amount  0  0  0  0  10  223 Stage 3 exposure, of provided and provided	ovisions for Stage 1 exposure  0 0 0 0 0 0	for provisions for Stage 3 exposure  1
Row   Num	(min EUR, %)  ks ernments 5 - Of Which: Specialised Lending 5 - Of Which: SME  secured on real estate property - Secured on real estate property - Of Which: SME - Secured on real estate property - Of Which: non-SME - Qualifying Revolving - Other Retail - Other Retail - Of Which: SME - Other Retail - Of Which: non-SME - Other Retail - Of Which: non-SME - Other Retail - Of Which: SME	Stage 1 exposure  Stage 1 exposure  271  230  0  51  0  0  51  Stage 1 exposure  271  230  Stage 1 exposure  0  Stage 1 exposure  0  Stage 1 exposure  Stage 1 exposure, of which guaranteed  stage 1 exposure, of which guaranteed	0 33 1 (0) 0 (0) 1 35	exposure, of which guaranteed amount  33 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure  Stage 3 exposure  which guarante amount	o Stage 1 exposure  O Stock of provisions for Stage 1	or provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  2 8  0 0 0  0 0  1 Stock of provisions for	102.62%  102.62%  103.62%  104.81%  Coverage Ratio -	Stage 1 exposure  256  0  0  Stage 1 exposure  Stage 1 exposure  gua a	Stage 2 exposure  230  230  51  0  281  281  Stage 2 exposure  Stage 2 exposure  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  3 0 0 0 0 0 P Stage 2 exposure, of which guaranteed	Stage 3 exposure  12 0 0 0 12 13 Public guarantees	Stage 3 exposure, of which guaranteed amount  0  0  - Adverse Scenario /2022 Stage 3	ovisions for Stage 1 Sexposure ex	provisions for stage 2 exposure  1  0  0  2  tock of visions for provisions stage 3 exposure	for Stage Ration Stage 3 exposure  10 79.929  0 -	exposure  % 275  0  0  330  Stage 1	exposure, of which guaranteed amount  230  51  0  281  Stage 1 exposure, of which guaranteed	20 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  0  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  g  16  0  17  31/12/202  Stage 3 exposure g	Stage 3 exposure, of which guaranteed amount  0  0  0  0  1  1  1  1  1  1  1  1  1	Stock of ovisions for Stock of provisions for provisions for provisions for stock of provisions for	for provisions for Stage 3 exposure  1
Row   Num   Central ban   Central gove   Institutions   Corporates	(min EUR, %)  ks ernments  5 - Of Which: Specialised Lending 5 - Of Which: SME  secured on real estate property - Secured on real estate property - Of Which: SME - Secured on real estate property - Of Which: non-SME - Qualifying Revolving - Other Retail - Other Retail - Other Retail - Of Which: non-SME - Other Retail - Of Which: non-SME - Other Retail - Of Which: non-SME - Other Retail - Of Which: son-SME - Other Retail - Of Which: son-SME - Of Which: SME - Of Which: Specialised Lending - S - Of Which: Specialised Lending - Of Which: SME - Of Which: SME - Of Which: SME - Of Which: SME	Stage 1 exposure  Stage 1 exposure  271  230  0  51  0  0  51  Stage 1 exposure  271  230  Stage 1 exposure  0  Stage 1 exposure  0  Stage 1 exposure  Stage 1 exposure, of which guaranteed  stage 1 exposure, of which guaranteed	0 33 1 (0) 0 (0) 1 35	exposure, of which guaranteed amount  33 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure  Stage 3 exposure  which guarante amount	o Stage 1 exposure  O Stock of provisions for Stage 1	or provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  2 8  0 0 0  0 0  1 Stock of provisions for	102.62%  102.62%  103.62%  104.81%  Coverage Ratio -	Stage 1 exposure  256  0  0  Stage 1 exposure  Stage 1 exposure  gua a	Stage 2 exposure  230  230  51  0  281  281  Stage 2 exposure  Stage 2 exposure  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  3 0 0 0 0 0 P Stage 2 exposure, of which guaranteed	Stage 3 exposure  12 0 0 0 12 13 Public guarantees	Stage 3 exposure, of which guaranteed amount  0  0  - Adverse Scenario /2022 Stage 3	ovisions for Stage 1 Sexposure ex	provisions for stage 2 exposure  1  0  0  2  tock of visions for provisions stage 3 exposure	for Stage Ration Stage 3 exposure  10 79.929  0 -	exposure  % 275  0  0  330  Stage 1	exposure, of which guaranteed amount  230  51  0  281  Stage 1 exposure, of which guaranteed	20 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  0  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  g  16  0  17  31/12/202  Stage 3 exposure g	Stage 3 exposure, of which guaranteed amount  0  0  0  0  1  1  1  1  1  1  1  1  1	Stock of ovisions for Stock of provisions for provisions for provisions for stock of provisions for	for provisions for Stage 3 exposure  1
Row   Num   55	(min EUR, %)  ks ernments  5 - Of Which: Specialised Lending 5 - Of Which: SME  Gecured on real estate property - Secured on real estate property - Of Which: SME - Secured on real estate property - Of Which: non-SME - Jualifying Revolving - Other Retail - Other Retail - Of Which: non-SME - Other Retail - Of Which: swe - Other Retail -	Stage 1 exposure  Stage 1 exposure  271  230  0  51  0  0  51  Stage 1 exposure  271  230  Stage 1 exposure  0  Stage 1 exposure  0  Stage 1 exposure  Stage 1 exposure, of which guaranteed  stage 1 exposure, of which guaranteed	0 33 1 (0) 0 (0) 1 35	exposure, of which guaranteed amount  33 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure  Stage 3 exposure  which guarante amount	o Stage 1 exposure  O Stock of provisions for Stage 1	or provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  2 8  0 0 0  0 0  1 Stock of provisions for	102.62%  102.62%  103.62%  104.81%  Coverage Ratio -	Stage 1 exposure  256  0  0  Stage 1 exposure  Stage 1 exposure  gua a	Stage 2 exposure  230  230  51  0  281  281  Stage 2 exposure  Stage 2 exposure  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  3 0 0 0 0 0 P Stage 2 exposure, of which guaranteed	Stage 3 exposure  12 0 0 0 12 13 Public guarantees	Stage 3 exposure, of which guaranteed amount  0  0  - Adverse Scenario /2022 Stage 3	ovisions for Stage 1 Sexposure ex	provisions for stage 2 exposure  1  0  0  2  tock of visions for provisions stage 3 exposure	for Stage Ration Stage 3 exposure  10 79.929  0 -	exposure  % 275  0  0  330  Stage 1	exposure, of which guaranteed amount  230  51  0  281  Stage 1 exposure, of which guaranteed	20 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  0  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  g  16  0  17  31/12/202  Stage 3 exposure g	Stage 3 exposure, of which guaranteed amount  0  0  0  0  1  1  1  1  1  1  1  1  1	Stock of ovisions for Stock of provisions for provisions for provisions for stock of provisions for	for provisions for Stage 3 exposure  1
Row Num	(min EUR, %)  ks ernments  - Of Which: Specialised Lending - Of Which: SME  secured on real estate property - Of Which: SME  secured on real estate property - Of Which: SME - Secured on real estate property - Of Which: non-SME - Dualifying Revolving - Other Retail - Of Which: SME - Other Retail - Of Which: non-SME - Other Retail - Of Which: non-SME - Other Retail - Of Which: non-SME - Other Retail - Of Which: sme - Of Which: Specialised Lending - Of Which: Specialised Lending - Of Which: SME - Of Which: SME - Secured on real estate property - Of Which: SME - Secured on real estate property - Of Which: Sme - Secured on real estate property - Of Which: non-SME - Secured on real estate property - Of Which: non-SME - Secured on real estate property - Of Which: non-SME - Secured on real estate property - Of Which: non-SME - Secured on real estate property - Of Which: non-SME - Secured on real estate property - Of Which: non-SME - Secured on real estate property - Of Which: non-SME - Secured on real estate property - Of Which: non-SME - Secured on real estate property - Of Which: non-SME - Secured on real estate property - Of Which: non-SME - Secured on real estate property - Of Which: non-SME - Secured on real estate property - Of Which: non-SME - Secured on real estate property - Of Which: non-SME - Secured on real estate property - Of Which: non-SME - Secured on real estate property - Of Which: non-SME	Stage 1 exposure  Stage 1 exposure  271  230  0  51  0  0  51  Stage 1 exposure  271  230  Stage 1 exposure  0  Stage 1 exposure  0  Stage 1 exposure  Stage 1 exposure, of which guaranteed  stage 1 exposure, of which guaranteed	0 33 1 (0) 0 (0) 1 35	exposure, of which guaranteed amount  33 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure  Stage 3 exposure  which guarante amount	o Stage 1 exposure  O Stock of provisions for Stage 1	or provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  2 8  0 0 0  0 0  1 Stock of provisions for	102.62%  102.62%  103.62%  104.81%  Coverage Ratio -	Stage 1 exposure  256  0  0  Stage 1 exposure  Stage 1 exposure  gua a	Stage 2 exposure  230  230  51  0  281  281  Stage 2 exposure  Stage 2 exposure  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  3 0 0 0 0 0 P Stage 2 exposure, of which guaranteed	Stage 3 exposure  12 0 0 0 12 13 Public guarantees	Stage 3 exposure, of which guaranteed amount  0  0  - Adverse Scenario /2022 Stage 3	ovisions for Stage 1 Sexposure ex	provisions for stage 2 exposure  1  0  0  2  tock of visions for provisions stage 3 exposure	for Stage Ration Stage 3 exposure  10 79.929  0 -	exposure  % 275  0  0  330  Stage 1	exposure, of which guaranteed amount  230  51  0  281  Stage 1 exposure, of which guaranteed	20 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  0  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  g  16  0  17  31/12/202  Stage 3 exposure g	Stage 3 exposure, of which guaranteed amount  0  0  0  0  1  1  1  1  1  1  1  1  1	Stock of ovisions for Stock of provisions for provisions for provisions for stock of provisions for	for provisions for Stage 3 exposure  1
Row Num	(min EUR, %)  ks ernments  5 - Of Which: Specialised Lending 5 - Of Which: SME  Gecured on real estate property - Secured on real estate property - Of Which: non-SME  Jualifying Revolving ther Retail - Other Retail - Of Which: non-SME  On redit obligation assets  (min EUR, %)  ks ernments - Of Which: SME  Other Retail - Of Which: non-SME  Other Retail - Of Which: non-SME  On redit obligation assets	Stage 1 exposure  Stage 1 exposure  271  230  0  51  0  0  51  Stage 1 exposure  271  230  Stage 1 exposure  0  Stage 1 exposure  0  Stage 1 exposure  Stage 1 exposure, of which guaranteed  stage 1 exposure, of which guaranteed	0 33 1 (0) 0 (0) 1 35	exposure, of which guaranteed amount  33 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure  Stage 3 exposure  which guarante amount	o Stage 1 exposure  O Stock of provisions for Stage 1	or provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  2 8  0 0 0  0 0  1 Stock of provisions for	102.62%  102.62%  103.62%  104.81%  Coverage Ratio -	Stage 1 exposure  256  0  0  Stage 1 exposure  Stage 1 exposure  gua a	Stage 2 exposure  230  230  51  0  281  281  Stage 2 exposure  Stage 2 exposure  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  3 0 0 0 0 0 P Stage 2 exposure, of which guaranteed	Stage 3 exposure  12 0 0 0 12 13 Public guarantees	Stage 3 exposure, of which guaranteed amount  0  0  - Adverse Scenario /2022 Stage 3	ovisions for Stage 1 Sexposure ex	provisions for stage 2 exposure  1  0  0  2  tock of visions for provisions stage 3 exposure	for Stage Ration Stage 3 exposure  10 79.929  0 -	exposure  % 275  0  0  330  Stage 1	exposure, of which guaranteed amount  230  51  0  281  Stage 1 exposure, of which guaranteed	20 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  0  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  g  16  0  17  31/12/202  Stage 3 exposure g	Stage 3 exposure, of which guaranteed amount  0  0  0  0  1  1  1  1  1  1  1  1  1	Stock of ovisions for Stock of provisions for provisions for provisions for stock of provisions for	for provisions for Stage 3 exposure  1
Row   Num   S5   Central bank   Central gove   Institutions   Corporates   Corporates   Corporates   Corporates   Corporates   Corporates   Retail   Retai	(min EUR, %)  ks ernments  5 - Of Which: Specialised Lending 5 - Of Which: SME  Gecured on real estate property - Secured on real estate property - Of Which: non-SME  Jualifying Revolving ther Retail - Other Retail - Of Which: non-SME  On redit obligation assets  (min EUR, %)  ks ernments - Of Which: SME  Other Retail - Of Which: non-SME  Other Retail - Of Which: non-SME  On redit obligation assets	Stage 1 exposure  271  230  0  0  51  325  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure  Stage 1 exposure, of which guaranteed amount  0  0  0  0  0  0  0  0  0  0  0  0  0	0 33 1 (0) 0 (0) 1 35	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  0 0 0  O 0  O 0  O 0  O 0  O 0  O 0	Stage 3 exposure  Stage 3 exposure  which guarante amount	o Stage 1 exposure  O Stock of provisions for Stage 1	or provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  2 8  0 0 0  0 0  1 Stock of provisions for	102.62%  102.62%  103.62%  104.81%  Coverage Ratio -	Stage 1 exposure  256  0  0  Stage 1 exposure  Stage 1 exposure  O  0  0  0  0  0  0  0  0  0  0  0  0	sure, of thich ranteed nount  230  230  51  0  281  Stage 2 exposure  281  Stage 2 exposure  0  0  0  0  0  0  0	Stage 2 exposure, of which guaranteed amount  3	Stage 3 exposure  12 0 0 0 0 0 0 0 13 0 13 0	Stage 3 exposure, of which guaranteed amount  O  Adverse Scenario  /2022  Stage 3 exposure, of which guaranteed amount  O  O  O  Adverse Scenario  /2022  Stage 3 exposure, of which guaranteed amount  O  O  O  O  O  O  O  O  O  O  O  O  O	ovisions for Stage 1 Sexposure ex	provisions for stage 2 exposure  1  0  0  2  tock of visions for provisions stage 3 exposure	for Stage Ration Stage 3 exposure  10 79.929  0 -	exposure  % 275  0  0  330  Stage 1	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  0 0 0 0	20 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  0  0  0  0  0  0  0  0  0  0  0  0  0	Stage 3 exposure  g  16  0  17  31/12/202  Stage 3 exposure g	Stage 3 exposure, of which guaranteed amount  0  0  0  0  0  0  0  0  0  0  0  0  0	Stock of ovisions for Stock of provisions for provisions for provisions for stock of provisions for	for provisions for Stage 3 exposure  1
Row   Num   S5   Central bank   Central gove   Institutions   Corporates   Corporates   Corporates   Corporates   Corporates   Corporates   Retail   Retai	(min EUR, %)  ks ernments  5 - Of Which: Specialised Lending 5 - Of Which: SME  Gecured on real estate property  Secured on real estate property - Of Which: non-SME  Lualifying Revolving  Ither Retail - Of Which: SME  Other Retail - Of Which: non-SME  On redit obligation assets  (min EUR, %)  ks ernments  5 - Of Which: Specialised Lending 6 - Of Which: Specialised Lending 7 - Of Which: Specialised Lending 8 - Of Which: Specialised Lending 9 - Of Which: Specialised Lending 10 - Of Which: Specialised Lending 11 - Of Which: Specialised Lending 12 - Of Which: Specialised Lending 13 - Of Which: Specialised Lending 14 - Of Which: Specialised Lending 15 - Of Which: Specialised Lending 16 - Of Which: Specialised Lending 17 - Of Which: Specialised Lending 18 - Of Which: Specialised Lending 19 - Of Which: Specialised Lending 10 - Of Which: Specialised Lending 11 - Of Which: Specialised Lending 12 - Of Which: Specialised Lending 13 - Of Which: Specialised Lending 14 - Of Which: Specialised Lending 15 - Of Which: Specialised Lending 16 - Of Which: Specialised Lending 17 - Of Which: Specialised Lending 18 - Of Which: Specialised Lending 19 - Of Which: Specialised Lending 19 - Of Which: Specialised Lending 10 - Of Which: Specialised Lendin	Stage 1 exposure, of which guaranteed amount  271 230  0 51  0 0 0  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  0 0 0  0 0  0 0  0 0  0 0  0 0  0 0	0 33 1 (0) 0 (0) 1 35	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  O O O  Stage 2 exposure, of which guaranteed amount  O O O  Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  Stage 3 exposure  which guarante amount   8  31/12/2021  Stage 3 exposure which guarante amount  0  0  31/12/2021  Stage 3 exposure amount  0  0  31/12/2021  Stage 3 exposure which guarante amount  0  Stage 3 exposure which which guarante amount  0  0	of Stock of provisions for Stage 1 exposure  O Stock of provisions for Stage 1 exposure  O Stock of provisions for Stage 1 exposure	or provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O O	stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  256  0  0  311  Stage 1 exposure  Stage 1 exposure  0  0  0  0  0  Stage 1 exposure  Stage 1 exposure	sure, of thich ranteed nount  230  230  51  0  281  Stage 2 exposure  281  Stage 2 exposure  0  0  0  0  0  0  0  0  0  0  0	Stage 2 exposure, of which guaranteed amount  3 0 0 0 0 0 0 0 0 P  Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  12 0 0 0 0 0 0 0 13 0 13 0	Stage 3 exposure, of which guaranteed amount  O  Adverse Scenario  /2022  Stage 3 exposure, of which guaranteed amount  O  O  Adverse Scenario  /2022  Stage 3 exposure, of which guaranteed amount  O  O  Adverse Scenario  O  O  Adverse Scenario	Stock of Stage 1  Stock of Stock of Stage 1  Exposure  O  Stock of Stock of Stage 1  Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	tock of visions for operations of the color operations of the color operations of the color operations operati	for Stage 3 exposure  10 79.929  0 - 0 - 10 79.549  10 79.549  10 79.549  10 79.549	exposure  % 275  0  0  330  Stage 1	exposure, of which guaranteed amount  230  230  51  0  281  Stage 1  exposure, of which guaranteed amount  0  0  0  0  0  0  0  0  0  0  0  0  0	20 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount    O  Stage 2 exposure, of which guaranteed amount  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure g  16	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of covisions for Stage 1 exposure  Stock of covisions for Stage 1 exposure  Stock of covisions for Stage 1 exposure  O  Stock of covisions for Stage 2 exposure  O  Stock of covisions for Stage 2 exposure  O  Stock of covisions for oprovisions  Stage 1 exposure	for provisions for Stage 3 exposure  1
Row   Num   S5   Central bank   Central gove   Institutions   Corporates   Corpor	(min EUR, %) ks emments s- Of Which: Specialised Lending s- Of Which: SME ecured on real estate property Secured on real estate property - Of Which: SME secured on real estate property - Of Which: non-SME ualifying Revolving ther Retail - Of Which: non-SME Other Retail - Of Which: non-SME on redit obligation assets  (min EUR, %) ks ernments  (min EUR, %) ks ecured on real estate property - Of Which: sME Secured on real estate property - Of Which: sME Secured on real estate property - Of Which: sME Secured on real estate property - Of Which: non-SME ualifying Revolving ther Retail - Of Which: non-SME Other Retail - Of Which: sME Other Retail - Of Which: sME Other Retail - Of Which: sME Other Retail - Of Which: non-SME on redit obligation assets	Stage 1 exposure, of which guaranteed amount  271 230  0 51  0 0 0  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  0 0 0  1 0 0  1 0 0  1 0 0  2 0 0  3 1 0 0  3 2 1 0 0  4 1 0 0 0  5 1 0 0 0  6 1 0 0 0  7 1 0 0 0  8 1 0 0 0  9 1 0	Stage 2 exposure  Stage 2  O	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  O O O  Stage 2 exposure, of which guaranteed amount  O O O  Stage 2 exposure, of of which guaranteed amount	Stage 3 exposure  Stage 3 exposure  which guarante amount	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	or provisions for Stage 2 exposure  O	stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O O O O O O O O O O O O O O O	102.62%  102.62%  103.62%  104.81%  Coverage Ratio -	Stage 1 exposure  256  256  0  0  311  Stage 1 exposure  gua a	Stage 2 exposure  230  230  51  0  281  281  Stage 2 exposure  Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 2 exposure, of which guaranteed amount  3	Stage 3 exposure  12 12 10 0 0 0 13 Public guarantees 31/12 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount  O  Adverse Scenario  /2022  Stage 3 exposure, of which guaranteed amount  O  Adverse Scenario  /2022  Stage 3 exposure, of which guaranteed amount  O  Adverse Scenario  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of Stage 1  Stock of Stock of Stage 1  Exposure  O  Stock of Stock of Stage 1  Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	tock of visions for visions for one on the control of the control	for Stage 3 exposure  10 79.929  0 - 0 - 10 79.549  10 79.549  10 79.549  10 79.549	exposure  275 0 0 0 0 0 330 0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  230  230  51  0  281  Stage 1  exposure, of which guaranteed amount  0  0  0  0  0  0  0  0	exposure  20  20  0  0  22  Stage 2 exposure  0  0  0  0  0  0  0  0  0  0  0  0  0	exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount	Stage 3 exposure g  16	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure  O  O  Stock of rovisions for Stage 1 exposure  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	for provisions for Stage 3 exposure  1
Row   Num   Central bank   Central comporates   Corporates   Corpora	(min EUR, %)  ks ernments	Stage 1 exposure  271  230  0  0  51  325  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure  0  0  0  0  0  0  0  0  0  0  0  0  0	Stage 2 exposure  Stage 2  O	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  8  31/12/2021  Stage 3 exposure  which guarante amount  8  31/12/2021  Stage 3 exposure which guarante amount  0  0  31/12/2021  Stage 3 exposure which guarante amount  0  Stage 3 exposure which guarante amount  0  0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	or provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O O	stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  256  256  0  0  311  Stage 1 exposure  gua a	sure, of thich ranteed nount  230  230  51  0  281  Stage 2 exposure  230  Stage 2 exposure   Stage 2 exposure   Stage 2 exposure   Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  3	Stage 3 exposure  12 12 10 0 0 0 13 Public guarantees 31/12 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount  O  Adverse Scenario  /2022  Stage 3 exposure, of which guaranteed amount  O  O  Adverse Scenario  /2022  Stage 3 exposure, of which guaranteed amount  O  O  Adverse Scenario  O  O  Adverse Scenario	Stock of Stage 1  Stock of Stock of Stage 1  Exposure  O  Stock of Stock of Stage 1  Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	tock of visions for operations of the color operations of the color operations of the color operations operati	for Stage 3 exposure  10 79.929  0 - 0 - 10 79.549  10 79.549  10 79.549  10 79.549	exposure  275 0 0 0 0 0 330 0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  230  230  51  0  281  Stage 1  exposure, of which guaranteed amount  0  0  0  0  0  0  0  0  0  0  0  0  0	exposure  20  20  0  0  22  Stage 2 exposure  0  0  0  0  0  0  0  0  0  0  0  0  0	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount     Stage 2 exposure, of which guaranteed amount	Stage 3 exposure g  16	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of covisions for Stage 1 exposure  Stock of covisions for Stage 1 exposure  Stock of covisions for Stage 1 exposure  O  Stock of covisions for Stage 2 exposure  O  Stock of covisions for Stage 2 exposure  O  Stock of covisions for oprovisions  Stage 1 exposure	for provisions for Stage 3 exposure  1
Row   Num   S5	(min EUR, %)  ks ernments  5 - Of Which: Specialised Lending 5 - Of Which: SME ecured on real estate property Secured on real estate property - Of Which: non-SME publifying Revolving ther Retail - Of Which: SME Other Retail - Of Which: non-SME on redit obligation assets  (min EUR, %)  ks ernments 5 - Of Which: Specialised Lending 5 - Of Which: SME Cecured on real estate property - Of Which: non-SME on redit obligation assets  (min EUR, %)  ks ernments 5 - Of Which: Specialised Lending 5 - Of Which: SME Cecured on real estate property Secured on real estate property - Of Which: non-SME publifying Revolving ther Retail - Of Which: non-SME publifying Revolving ther Retail - Of Which: non-SME Other Retail - Of Which: non-SME other Retail - Of Which: non-SME on redit obligation assets  (min EUR, %)  ks ernments 5 - Of Which: Specialised Lending 7 - Of Which: Specialised Lending 8 - Of Which: Specialised Lending 9 - Of Which: Specialised Lending	Stage 1 exposure  271  230  0  0  51  325  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure  0  0  0  0  0  0  0  0  0  0  0  0  0	Stage 2 exposure  Stage 2  O	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  8  31/12/2021  Stage 3 exposure  which guarante amount  8  31/12/2021  Stage 3 exposure which guarante amount  0  0  31/12/2021  Stage 3 exposure which guarante amount  0  Stage 3 exposure which guarante amount  0  0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	or provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O O	stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  256  256  0  0  311  Stage 1 exposure  gua a	sure, of thich ranteed nount  230  230  51  0  281  Stage 2 exposure  230  Stage 2 exposure   Stage 2 exposure   Stage 2 exposure   Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  3	Stage 3 exposure  12 12 10 0 0 0 13 Public guarantees 31/12 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount  O  Adverse Scenario  /2022  Stage 3 exposure, of which guaranteed amount  O  O  Adverse Scenario  /2022  Stage 3 exposure, of which guaranteed amount  O  O  Adverse Scenario  O  O  Adverse Scenario	Stock of Stage 1  Stock of Stock of Stage 1  Exposure  O  Stock of Stock of Stage 1  Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	tock of visions for operations of the color operations of the color operations of the color operations operati	for Stage 3 exposure  10 79.929  0 - 0 - 10 79.549  10 79.549  10 79.549  10 79.549	exposure  275 0 0 0 0 0 330 0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  230  230  51  0  281  Stage 1  exposure, of which guaranteed amount  0  0  0  0  0  0  0  0  0  0  0  0  0	exposure  20  20  0  0  22  Stage 2 exposure  0  0  0  0  0  0  0  0  0  0  0  0  0	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount     Stage 2 exposure, of which guaranteed amount	Stage 3 exposure g  16	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of covisions for Stage 1 exposure  Stock of covisions for Stage 1 exposure  Stock of covisions for Stage 1 exposure  O  Stock of covisions for Stage 2 exposure  O  Stock of covisions for Stage 2 exposure  O  Stock of covisions for oprovisions  Stage 1 exposure	for provisions for Stage 3 exposure  1
Row   Num   State   Central   State   Central	ks ernments	Stage 1 exposure  271  230  0  0  51  325  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure  0  0  0  0  0  0  0  0  0  0  0  0  0	Stage 2 exposure  Stage 2  O	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  8  31/12/2021  Stage 3 exposure  which guarante amount  8  31/12/2021  Stage 3 exposure which guarante amount  0  0  31/12/2021  Stage 3 exposure which guarante amount  0  Stage 3 exposure which guarante amount  0  0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	or provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O O	stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  256  256  0  0  311  Stage 1 exposure  gua a	sure, of thich ranteed nount  230  230  51  0  281  Stage 2 exposure  230  Stage 2 exposure   Stage 2 exposure   Stage 2 exposure   Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  3	Stage 3 exposure  12 12 10 0 0 0 13 Public guarantees 31/12 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount  O  Adverse Scenario  /2022  Stage 3 exposure, of which guaranteed amount  O  O  Adverse Scenario  /2022  Stage 3 exposure, of which guaranteed amount  O  O  Adverse Scenario  O  O  Adverse Scenario	Stock of Stage 1  Stock of Stock of Stage 1  Exposure  O  Stock of Stock of Stage 1  Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	tock of visions for operations of the color operations of the color operations of the color operations operati	for Stage 3 exposure  10 79.929  0 - 0 - 10 79.549  10 79.549  10 79.549  10 79.549	exposure  275 0 0 0 0 0 330 0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  230  230  51  0  281  Stage 1  exposure, of which guaranteed amount  0  0  0  0  0  0  0  0  0  0  0  0  0	exposure  20  20  0  0  22  Stage 2 exposure  0  0  0  0  0  0  0  0  0  0  0  0  0	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount     Stage 2 exposure, of which guaranteed amount	Stage 3 exposure g  16	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of covisions for Stage 1 exposure  Stock of covisions for Stage 1 exposure  Stock of covisions for Stage 1 exposure  O  Stock of covisions for Stage 2 exposure  O  Stock of covisions for Stage 2 exposure  O  Stock of covisions for oprovisions  Stage 1 exposure	for provisions for Stage 3 exposure  1
Row   Num   Central bank   Central bank   Central gove   Institutions   Corporates   Catall   Central   C	ks emments	Stage 1 exposure  271  230  0  0  51  325  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure  0  0  0  0  0  0  0  0  0  0  0  0  0	Stage 2 exposure  Stage 2  O	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  8  31/12/2021  Stage 3 exposure  which guarante amount  8  31/12/2021  Stage 3 exposure which guarante amount  0  0  31/12/2021  Stage 3 exposure which guarante amount  0  Stage 3 exposure which guarante amount  0  0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	or provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O O	stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  256  256  0  0  311  Stage 1 exposure  gua a	sure, of thich ranteed nount  230  230  51  0  281  Stage 2 exposure  230  Stage 2 exposure   Stage 2 exposure   Stage 2 exposure   Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  3	Stage 3 exposure  12 12 10 0 0 0 13 Public guarantees 31/12 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount  O  Adverse Scenario  /2022  Stage 3 exposure, of which guaranteed amount  O  O  Adverse Scenario  /2022  Stage 3 exposure, of which guaranteed amount  O  O  Adverse Scenario  O  O  Adverse Scenario	Stock of Stage 1  Stock of Stock of Stage 1  Exposure  O  Stock of Stock of Stage 1  Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	tock of visions for operations of the color operations of the color operations of the color operations operati	for Stage 3 exposure  10 79.929  0 - 0 - 10 79.549  10 79.549  10 79.549  10 79.549	exposure  275 0 0 0 0 0 330 0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  230  230  51  0  281  Stage 1  exposure, of which guaranteed amount  0  0  0  0  0  0  0  0  0  0  0  0  0	exposure  20  20  0  0  22  Stage 2 exposure  0  0  0  0  0  0  0  0  0  0  0  0  0	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount     Stage 2 exposure, of which guaranteed amount	Stage 3 exposure g  16	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of covisions for Stage 1 exposure  Stock of covisions for Stage 1 exposure  Stock of covisions for Stage 1 exposure  O  Stock of covisions for Stage 2 exposure  O  Stock of covisions for Stage 2 exposure  O  Stock of covisions for oprovisions  Stage 1 exposure	for provisions for Stage 3 exposure  1

# 2021 EU-wide Stress Test: Credit risk COVID-19 IRB UniCredit S.p.A.

			101	102	103	104	105	106 107	108	109	110	111	112 113	114	115	niCredit S.p.A.		118	119 120	121	122	123	124	125	126 127	128	129	130
			101	102	103	101	103	107	100	103	110		113			- Adverse Scenario	11/	110	113	121	122	123	12 1	123	127	120	123	130
				Ota was d		61	31/12/2021						Character 1	Ct 2	31/12	/2022					Charma d		61	31/12/2023				
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 expo	osure, of provision	of Stock of provisions fo	Stock of provisions for	Coverage Ratio -	Stage 1 ex	Stage 1  sposure, of Stage 2  which exposure	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of pr	Stock of Stock of prov	visions for provi	ock of Coverage Ratio	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of		sure, of hich Stage 1	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR,  %	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure guai	which Stage aranteed exposu		Stage 3 exposure	Stage 3 exposure	gı	wnich exposure uaranteed amount	which guaranteed amount	Stage 3 exposure	which guaranteed	Stage 1 S exposure ex	Stage 2 St xposure ex	age 3 exposure	Stage 1 exposure	wnich guaranteed amount	exposure	exposure, of which guaranteed amount	Stage 3 exposure gual	ranteed exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	Central banks Central governments	· ,		aniount		amount	all	mount					amount	amount		aniount					amount		amount	all	lount			
111	Institutions Corporates			0 0	0	0	0	0	0	0 0	0 -	0	0	0	0 0	0	0	0	0 -	0	0	0	0	0	0	0 0	0 -	
113	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME						0										, ,					0	0	J.	-			
115	Retail  Retail - Secured on real estate property	V		0 0	0	0	0	0	0	0 0	0 -	0	0	0	0 0	0	0	0	0 -	0	0	0	0	0	0	0 0	0 -	
117 118 SPA		- Of Which: SME		0	0	0	0	0	0			0	0	0	0 0	0	0	0	0	0	0	0	0	0	0	0 0	0	
119	Retail - Qualifying Revolving  Retail - Other Retail	- Of Which, hon-side		0 0			O O	0	0		0 -	0	U U		0		O O	0	01		0	0		0	O .	0	0 -	
121	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																											
123	Equity Securitisation	-																										
125 126	Other non-credit obligation assets IRB TOTAL			0 0	0	0	0	0	0	0 0	0 -	0	0	0	0 0	0	0	0	0 -	0	0	0	0	0	0	0 0	0 -	
								•					•				•	•	•		•	•		-	•		,	
																- Adverse Scenario												
				Stage 1		Stage 2	31/12/2021 St	itage 3 Stock	of Stock of	Stock of			Stage 1	Stage 2	31/12	/2022 Stage 3	Stock of St	Stock of St	ock of		Stage 1		Stage 2	31/12/2023 St	age 3 Stock of	Stock of	Stock of	
Pow			Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 expo exposure	osure, of provision Stage	for provisions fo Stage 2	r provisions for Stage 3	Coverage Ratio - Stage 3	evnosure	which Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	ovisions for prov	visions for provi	sions for	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	evnosure W	hich provisions fo	provisions for	provisions for	Coverage Ratio - Stage 3 exposure
Num	Central banks	(mln EUR, %	)	guaranteed amount		guaranteed	guai an	mount exposu	re exposure	exposure	exposure	gt	amount	guaranteed amount		guaranteed amount		xposure ex	age 3 exposure		guaranteed amount		guaranteed amount	gual an	ranteed exposure	Stage 2 exposure	Stage 3 exposure	exposure
128	Central governments Institutions																											
130	Corporates  Corporates - Of Which: Specialised Lending			0 0	0	0	0	0	0	0 0	0 -	0	0	0	0 0	0	0	0	0 -	0	0	0	0	0	0	0 0	0 -	
132 133	Corporates - Of Which: SME  Retail			0 0	0	0	0	0	0	0 0	0 -	0	0	0	0 0	0	0	0	0 -	0	0	0	0	0	0	0 0	0 -	
134 135 DUCCIAN EE	Retail - Secured on real estate property - Retail - Secured on real estate property -																											
135 136 137 RUSSIAN FE	Retail - Qualifying Revolving			0 0	0	0	0	0	0	0 0	0 -	0	0	0	0 0	0	0	0	0 -	0	0	0	0	0	0	0 0	0 -	
138 139	Retail - Other Retail - Of Which: SME																											
140 141	Retail - Other Retail - Of Which: non-SME <b>Equity</b>	E																										
142 143	Securitisation Other non-credit obligation assets																											
144	IRB TOTAL			0 0	0	0	0	0	0	0	0 -	0	0	0	0 0	0	0	0	0 -	0	0	0	0	0	0	0	0 -	
															Public guarantees ·	- Adverse Scenario												
							31/12/2021								31/12	/2022								31/12/2023				
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 expo	tage 3 osure, of provision	of Stock of provisions fo	Stock of provisions for	Coverage Ratio -	AV	Stage 1  sposure, of Stage 2  which exposure	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of pr	Stock of Stock of prov	visions for provi	ock of Sions for	Stage 1	Stage 1 exposure, of	Stage 2 exposure	Stage 2 exposure, of	03/10/0	sure, of hich Stage 1	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR,  %	exposure )	which guaranteed amount	exposure	which guaranteed amount	exposure guai	which Stage aranteed exposu		Stage 3 exposure	Stage 3 exposure	Stage 1 exposure gu	wnich uaranteed amount	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 S exposure ex	Stage 2 St xposure ex	sions for Stage 3 age 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount		ranteed Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145 146	Central banks Central governments			amount		amount	211	mount					amount	amount		aniount					amount		amount		lount .			
147 148	Institutions Corporates			0 0	0	0	0	0	0	0 0	0 -	0	0	0	0 0	0	0	0	0 -	0	0	0	0	0	0	0 0	0 -	
149 150	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																											
151 152	Retail - Secured on real estate propert	.y		0 0	0	0	0	0	0	0 0	0 -	0	0	0	0 0	0	0	0	0 -	0	0	0	0	0	0	0 0	0 -	
UNITED S		- Of Which: SME		0 0	0	0	0	0	0	0 0	0 -	0	0	0	0 0	0	0	0	0 -	0	0	0	0	0	0	0 0	0 -	
155 156	Retail - Qualifying Revolving  Retail - Other Retail																											
157 158	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	E																										
159 160	Equity Securitisation																											
161 162	Other non-credit obligation assets IRB TOTAL			0 0	0	0	0	0	0	0 0	0 -	0	0	0	0 0	0	0	0	0 -	0	0	0	0	0	0	0 0	0 -	
															Public guarantees -	- Adverse Scenario												
															i abiic gaarancees	Adverse Seemand												
							31/12/2021								31/12	/2022								31/12/2023				
Row Num			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	tage 3  osure, of  provision	of Stock of	Stock of	Coverage Ratio -	OV	Stage 1 posure, of Stage 2	Stage 2 exposure, of		Stage 3 exposure, of	Stock of Si	Stock of St	ock of Sions for	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	St	age 3 Stock of	Stock of	Stock of provisions for	Coverage Ratio -
		(mln EUR. %	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure gual	osure, of which aranteed Stock exposu		r provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 ex exposure	posure, of Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	Stage 3 exposure, of which guaranteed	ovisions for prov	visions for provi	sions for Coverage Ratio	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure gua	sure, of hich stage 1	provisions for	provisions for	Coverage Ratio - Stage 3 exposure
163	Central banks	(mln EUR, %	Stage 1 exposure	exposure, of which		exposure, of which	Stage 3 exposure gual	tage 3 osure, of which Stage		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 ex exposure	posure, of Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	ovisions for prov	visions for provi	Coverage Ratio	Stage 1 exposure		Stage 2 exposure		Stage 3 exposure gua	age 3 Stock of		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163 164 165	Central governments Institutions	(mln EUR, %	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure gual	osure, of which aranteed Stock exposu		r provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 ex exposure	posure, of Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	ovisions for prov	visions for provi	Sions for age 3 Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure gua	sure, of hich stage 1	provisions for	provisions for	
163 164 165 166 167	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending		Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure gual	osure, of which aranteed Stock exposu		r provisions for	Coverage Ratio - Stage 3 exposure  1 32332.61%	Stage 1 ex exposure	posure, of Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	ovisions for prov	visions for provi	sions for Coverage Ratio	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure gua	sure, of hich stage 1	provisions for	provisions for	Coverage Ratio - Stage 3 exposure
163 164 165 166 167 168 169	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure gual	osure, of which aranteed Stock exposu		r provisions for	Coverage Ratio - Stage 3 exposure  1 32332.61%	Stage 1 ex exposure	posure, of Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	ovisions for prov	visions for provi	Sions for age 3 Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure  0	exposure, of which guaranteed	Stage 3 exposure gua	sure, of hich stage 1	provisions for	provisions for	
163 164 165 166 167 168 169 170 171 172	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate propert Retail - Secured on real estate property -	<b>y</b> - Of Which: SME	Stage 1 exposure )	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure gual	osure, of which aranteed Stock exposu		r provisions for	Coverage Ratio - Stage 3 exposure  1 32332.61%	Stage 1 ex exposure	posure, of Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	ovisions for prov	visions for provi	Sions for age 3 Stage 3 exposure	Stage 1 exposure  4	exposure, of which guaranteed	Stage 2 exposure  0	exposure, of which guaranteed	Stage 3 exposure gua	sure, of hich stage 1	provisions for	provisions for	
163 164 165 166 167 168 169 170 171 172 173 174	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	<b>y</b> - Of Which: SME	Stage 1 exposure )	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure gual	osure, of which aranteed Stock exposu		r provisions for	Coverage Ratio - Stage 3 exposure  1 32332.61%  0 -	Stage 1 ex exposure	posure, of Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	ovisions for prov	visions for provi	Sions for age 3 Stage 3 exposure	Stage 1 exposure  4	exposure, of which guaranteed	Stage 2 exposure  0	exposure, of which guaranteed	Stage 3 exposure gua	sure, of hich stage 1	provisions for	provisions for	
163 164 165 166 167 168 169 170 171 172 173 174 175 176	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Retail - Secured on real estate property - Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	: <b>y</b> - Of Which: SME - Of Which: non-SME	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure gual	osure, of which aranteed Stock exposu		r provisions for	Coverage Ratio - Stage 3 exposure  1 32332.61%  0 -	Stage 1 ex exposure	posure, of Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	ovisions for prov	visions for provi	Sions for age 3 Stage 3 exposure	Stage 1 exposure  4	exposure, of which guaranteed	Stage 2 exposure  0 0	exposure, of which guaranteed	Stage 3 exposure gua	sure, of hich stage 1	provisions for	provisions for	
163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate propert Retail - Secured on real estate property - Retail - Secured on real estate property - Retail - Secured on real estate property - Retail - Qualifying Revolving Retail - Other Retail	: <b>y</b> - Of Which: SME - Of Which: non-SME	Stage 1 exposure )	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure gual	osure, of which aranteed Stock exposu		r provisions for	Coverage Ratio - Stage 3 exposure  1 32332.61%  0 -	Stage 1 ex exposure	posure, of Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	ovisions for prov	visions for provi	Sions for age 3 Stage 3 exposure	Stage 1 exposure  0 0 0	exposure, of which guaranteed	Stage 2 exposure  0	exposure, of which guaranteed	Stage 3 exposure gua	sure, of hich stage 1	provisions for	provisions for	
163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Retail - Secured on real estate property - Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	: <b>y</b> - Of Which: SME - Of Which: non-SME	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure gual	osure, of which aranteed Stock exposu		r provisions for	Coverage Ratio - Stage 3 exposure  1 32332.61%  0 - 1 122.60%	Stage 1 ex exposure	posure, of Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	ovisions for prov	visions for provi	Sions for age 3 Stage 3 exposure	0	exposure, of which guaranteed	Stage 2 exposure  0 0	exposure, of which guaranteed	Stage 3 exposure gua	sure, of hich stage 1	provisions for	provisions for	
163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Retail - Secured on real estate property - Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	: <b>y</b> - Of Which: SME - Of Which: non-SME	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure gual	osure, of which aranteed Stock exposu		r provisions for	Coverage Ratio - Stage 3 exposure  1 32332.61%  0 - 1 122.60%	Stage 1 ex exposure	posure, of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0  0	Stage 3 exposure  0	Stage 3 exposure, of which guaranteed amount  0  0  0  0	ovisions for prov	visions for provi	Coverage Ration Stage 3 exposure  1 16069.399	0	exposure, of which guaranteed	Stage 2 exposure  0 0	exposure, of which guaranteed	Stage 3 exposure gua	sure, of hich stage 1	provisions for	provisions for	10527.98%
163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Retail - Secured on real estate property - Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	: <b>y</b> - Of Which: SME - Of Which: non-SME	Stage 1 exposure )	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure  O  O  1	osure, of which aranteed mount  0  0  0  0  0		r provisions for	Coverage Ratio - Stage 3 exposure  1 32332.61%  0	Stage 1 ex exposure	posure, of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0  0	Stage 3 exposure  0 0 0 0 0 0 0 0 0 2 Public guarantees	Stage 3 exposure, of which guaranteed amount  0  0  - Adverse Scenario	ovisions for prov	visions for provi	Coverage Ration Stage 3 exposure  1 16069.399	0	exposure, of which guaranteed	Stage 2 exposure  0 0 0 4	exposure, of which guaranteed	Stage 3 exposure  O  O  2	sure, of hich ranteed nount  0  0  0  0  0	provisions for	provisions for	10527.98%
163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Retail - Secured on real estate property - Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	: <b>y</b> - Of Which: SME - Of Which: non-SME	2	exposure, of which guaranteed	0 0 0	exposure, of which guaranteed	Stage 3 exposure  O  O  1  31/12/2021  Steeped	osure, of which aranteed mount  0  0  0  0  0	exposure  0  0  0  0  0  0  0  0	r provisions for	Coverage Ratio - Stage 3 exposure  1 32332.61%  0 -	Stage 1 exposure  gu  4  0  22	Stage 1	Stage 2 exposure, of which guaranteed amount  0  0	Stage 3 exposure  0 0 0 0 0 0 0 0 2 Public guarantees	Stage 3 exposure, of which guaranteed amount  0  0  0  0	ovisions for prov	visions for provisitions for Stage 2 Stage 2 exposure ex	Coverage Ration Stage 3 exposure  1 16069.399	0 4	exposure, of which guaranteed amount  0  0  0  0  Stage 1	0	exposure, of which guaranteed amount  0  0  0  0  Stage 2	Stage 3 exposure  0 0 0 31/12/2023 St	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure  0 0 0  0 0 0  0 0 0  Stock of	provisions for Stage 3 exposure	79.77%
163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Retail - Secured on real estate property - Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	y - Of Which: SME - Of Which: non-SME	Stage 1 exposure	exposure, of which guaranteed amount  4		exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  O  O  31/12/2021  Stage 3 exposure  Stage 3 exposure  Stage 3 exposure  guar  guar	osure, of which aranteed mount  0  0  0  0  1tage 3  osure, of which aranteed exposure, of which aranteed exposure.	exposure  0  0  0  0  of Stock of provisions fo	provisions for Stage 3 exposure  0 1  0 0 0  1  Stock of provisions for	1 32332.61%  1 32332.61%  0 -	Stage 1 exposure  gu  4  0  0  222  Stage 1 exposure  gu  ex gu	Stage 1  cposure, of which uaranteed amount   Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 0 0 0 0 0 0 2 Public guarantees	Stage 3 exposure, of which guaranteed amount  0  0  - Adverse Scenario  /2022  Stage 3 exposure, of which guaranteed guaranteed	ovisions for Stage 1 exposure ex	o  Stock of visions for provi	Coverage Ratio Stage 3 exposure  1 16069.399  0 - 0 -  1 90.319	0	exposure, of which guaranteed amount  0  0  0  Stage 1 exposure, of which guaranteed	Stage 2 exposure  0 0 4 Stage 2 exposure	exposure, of which guaranteed amount  0  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 31/12/2023 St	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure  0 0 0  0 0 0  0 0 0  Stock of provisions for	provisions for Stage 3 exposure  1 0 - 0 - 2 Stock of provisions for	10527.98%
163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Retail - Secured on real estate property - Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks	: <b>y</b> - Of Which: SME - Of Which: non-SME	Stage 1 exposure	exposure, of which guaranteed amount  4	exposure  0 0 0 5 6	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  O  O  31/12/2021  Stage 3 exposure  Stage 3 exposure  Stage 3 exposure  guar  guar	stage 3 osure, of which aranteed mount	of Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 1 0 0 0 1	1 32332.61%  1 32332.61%  0 -	Stage 1 exposure  gu  4  0  0  222  Stage 1 exposure  gu  ex gu	Stage 1 sposure, of which uaranteed amount   Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0  0  Stage 2 exposure, of which	Stage 3 exposure  0 0 0 0 0 0 0 0 0 Public guarantees 31/12	Stage 3 exposure, of which guaranteed amount  0 0 0 - Adverse Scenario 2/2022 Stage 3 exposure, of which guaranteed properties of which guaranteed properties of which guaranteed	ovisions for Stage 1 exposure ex	o  Stock of visions for provi	Coverage Ratio Stage 3 exposure  1 16069.399  0 - 0 -  1 90.319	0 4	exposure, of which guaranteed amount  0  0  0	0	exposure, of which guaranteed amount  0  0  0  0	Stage 3 exposure  0 0 0 31/12/2023 St	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure  0 0 0  0 0 0  0 0 0  Stock of	provisions for Stage 3 exposure	79.77%
163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180  Row Num  181 182 183 194	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Retail - Secured on real estate property - Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions	y - Of Which: SME - Of Which: non-SME	Stage 1 exposure	exposure, of which guaranteed amount  4	exposure  0 0 0 5 6	exposure, of which guaranteed amount  O  Stage 2 exposure, of which guaranteed	Stage 3 exposure  O  O  31/12/2021  Stage 3 exposure  Stage 3 exposure  Stage 3 exposure  guar  guar	osure, of which aranteed mount  0  0  0  0  1tage 3  osure, of which aranteed exposure, of which aranteed exposure.	exposure  0  0  0  0  of Stock of provisions fo	provisions for Stage 3 exposure  0 1  0 0 0  1  Stock of provisions for	1 32332.61%  1 32332.61%  0 -	Stage 1 exposure  gu  4  0  0  222  Stage 1 exposure  gu  ex gu	Stage 1  cposure, of which uaranteed amount   Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 0 0 0 0 0 0 Public guarantees 31/12	Stage 3 exposure, of which guaranteed amount  0  0  - Adverse Scenario  /2022  Stage 3 exposure, of which guaranteed guaranteed	ovisions for Stage 1 exposure ex	o  Stock of visions for provi	Coverage Ratio Stage 3 exposure  1 16069.399  0 - 0 -  1 90.319	0 4	exposure, of which guaranteed amount  0  0  0  Stage 1 exposure, of which guaranteed	0	exposure, of which guaranteed amount  0  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 31/12/2023 St	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure  0 0 0  0 0 0  0 0 0  Stock of provisions for	provisions for Stage 3 exposure  1 0 - 0 - 2 Stock of provisions for	79.77%
163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180  Row Num  181 182 183 184 185 196	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Retail - Secured on real estate property - Retail - Secured on real estate property - Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	ey - Of Which: SME - Of Which: non-SME  E  (mln EUR, %	Stage 1 exposure	exposure, of which guaranteed amount  4	exposure  0 0 0 5 6	exposure, of which guaranteed amount  O  Stage 2 exposure, of which guaranteed	Stage 3 exposure  O  O  31/12/2021  Stage 3 exposure  Stage 3 exposure  Stage 3 exposure  guar  guar	osure, of which aranteed mount  0  0  0  0  1tage 3  osure, of which aranteed exposure, of which aranteed exposure.	exposure  0  0  0  0  of Stock of provisions fo	provisions for Stage 3 exposure  0 1  0 0 0  1  Stock of provisions for	1 32332.61%  1 32332.61%  0 -	Stage 1 exposure  gu  4  0  0  222  Stage 1 exposure  gu  ex gu	Stage 1  cposure, of which uaranteed amount   Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 0 0 0 0 0 0 Public guarantees 31/12	Stage 3 exposure, of which guaranteed amount  0  0  - Adverse Scenario  /2022  Stage 3 exposure, of which guaranteed guaranteed	ovisions for Stage 1 exposure ex	o  Stock of visions for provi	Coverage Ratio Stage 3 exposure  1 16069.399  0 - 0 -  1 90.319	0 4	exposure, of which guaranteed amount  0  0  0  Stage 1 exposure, of which guaranteed	0	exposure, of which guaranteed amount  0  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 31/12/2023 St	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure  0 0 0  0 0 0  0 0 0  Stock of provisions for	provisions for Stage 3 exposure  1 0 - 0 - 2 Stock of provisions for	79.77%
163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180  Row Num  181 182 183 184 185 186 187 199	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Retail - Secured on real estate property - Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	ey - Of Which: SME - Of Which: non-SME  E  (mln EUR, %	Stage 1 exposure	exposure, of which guaranteed amount  4	exposure  0 0 0 5 6	exposure, of which guaranteed amount  O  Stage 2 exposure, of which guaranteed	Stage 3 exposure  O  O  31/12/2021  Stage 3 exposure  Stage 3 exposure  Stage 3 exposure  guar  guar	osure, of which aranteed mount  0  0  0  0  1tage 3  osure, of which aranteed exposure, of which aranteed exposure.	exposure  0  0  0  0  of Stock of provisions fo	provisions for Stage 3 exposure  0 1  0 0 0  1  Stock of provisions for	1 32332.61%  1 32332.61%  0 -	Stage 1 exposure  gu  4  0  0  222  Stage 1 exposure  gu  ex gu	Stage 1  cposure, of which uaranteed amount   Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 0 0 0 0 0 0 Public guarantees 31/12	Stage 3 exposure, of which guaranteed amount  0  0  - Adverse Scenario  /2022  Stage 3 exposure, of which guaranteed guaranteed	ovisions for Stage 1 exposure ex	o  Stock of visions for provi	Coverage Ratio Stage 3 exposure  1 16069.399  0 - 0 -  1 90.319	0 4	exposure, of which guaranteed amount  0  0  0  Stage 1 exposure, of which guaranteed	0	exposure, of which guaranteed amount  0  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 31/12/2023 St	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure  0 0 0  0 0 0  0 0 0  Stock of provisions for	provisions for Stage 3 exposure  1 0 - 0 - 2 Stock of provisions for	79.77%
173 174 175 176 177 178 179 180  Row Num  181 182 183 184 185 186 187 188	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property	(mln EUR, %c	Stage 1 exposure	exposure, of which guaranteed amount  4	exposure  0 0 0 5 6	exposure, of which guaranteed amount  O  Stage 2 exposure, of which guaranteed	Stage 3 exposure  O  O  31/12/2021  Stage 3 exposure  Stage 3 exposure  Stage 3 exposure  guar  guar	osure, of which aranteed mount  0  0  0  0  1tage 3  osure, of which aranteed exposure, of which aranteed exposure.	exposure  0  0  0  0  of Stock of provisions fo	provisions for Stage 3 exposure  0 1  0 0 0  1  Stock of provisions for	1 32332.61%  1 32332.61%  0 -	Stage 1 exposure  gu  4  0  0  222  Stage 1 exposure  gu  ex gu	Stage 1  cposure, of which uaranteed amount   Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 0 0 0 0 0 0 Public guarantees 31/12	Stage 3 exposure, of which guaranteed amount  0  0  - Adverse Scenario  /2022  Stage 3 exposure, of which guaranteed guaranteed	ovisions for Stage 1 exposure ex	o  Stock of visions for provi	Coverage Ratio Stage 3 exposure  1 16069.399  0 -  0 -  1 90.319	0 4	exposure, of which guaranteed amount  0  0  0  Stage 1 exposure, of which guaranteed	0	exposure, of which guaranteed amount  0  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 31/12/2023 St	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure  0 0 0  0 0 0  0 0 0  Stock of provisions for	provisions for Stage 3 exposure  1 0 - 0 - 2 Stock of provisions for	79.77%
163	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Retail - Secured on real estate property - Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Retail - Qualifying Revolving	(mln EUR, %c	Stage 1 exposure	exposure, of which guaranteed amount  4	exposure  0 0 0 5 6	exposure, of which guaranteed amount  O  Stage 2 exposure, of which guaranteed	Stage 3 exposure  O  O  31/12/2021  Stage 3 exposure  Stage 3 exposure  Stage 3 exposure  guar  guar	osure, of which aranteed mount  0  0  0  0  1tage 3  osure, of which aranteed exposure, of which aranteed exposure.	exposure  0  0  0  0  of Stock of provisions fo	provisions for Stage 3 exposure  0 1  0 0 0  1  Stock of provisions for	1 32332.61%  1 32332.61%  0 -	Stage 1 exposure  gu  4  0  0  222  Stage 1 exposure  gu  ex gu	Stage 1  cposure, of which uaranteed amount   Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 0 0 0 0 0 0 Public guarantees 31/12	Stage 3 exposure, of which guaranteed amount  0  0  - Adverse Scenario  /2022  Stage 3 exposure, of which guaranteed guaranteed	ovisions for Stage 1 exposure ex	o  Stock of visions for provi	Coverage Ratio Stage 3 exposure  1 16069.399  0 -  0 -  1 90.319	0 4	exposure, of which guaranteed amount  0  0  0  Stage 1 exposure, of which guaranteed	0	exposure, of which guaranteed amount  0  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 31/12/2023 St	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure  0 0 0  0 0 0  0 0 0  Stock of provisions for	provisions for Stage 3 exposure  1 0 - 0 - 2 Stock of provisions for	79.77%
173 174 175 176 177 178 179 180  Row Num  181 182 183 184 185 186 187 188	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Other Retail Retail - Other Retail	(mln EUR, %	Stage 1 exposure	exposure, of which guaranteed amount  4	exposure  0 0 0 5 6	exposure, of which guaranteed amount  O  Stage 2 exposure, of which guaranteed	Stage 3 exposure  O  O  31/12/2021  Stage 3 exposure  Stage 3 exposure  Stage 3 exposure  guar  guar	osure, of which aranteed mount  0  0  0  0  1tage 3  osure, of which aranteed exposure, of which aranteed exposure.	exposure  0  0  0  0  of Stock of provisions fo	provisions for Stage 3 exposure  0 1  0 0 0  1  Stock of provisions for	1 32332.61%  1 32332.61%  0 -	Stage 1 exposure  gu  4  0  0  222  Stage 1 exposure  gu  ex gu	Stage 1  cposure, of which uaranteed amount   Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 0 0 0 0 0 0 Public guarantees 31/12	Stage 3 exposure, of which guaranteed amount  0  0  - Adverse Scenario  /2022  Stage 3 exposure, of which guaranteed guaranteed	ovisions for Stage 1 exposure ex	o  Stock of visions for provi	Coverage Ratio Stage 3 exposure  1 16069.399  0 -  0 -  1 90.319	0 4	exposure, of which guaranteed amount  0  0  0  Stage 1 exposure, of which guaranteed	0	exposure, of which guaranteed amount  0  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 31/12/2023 St	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure  0 0 0  0 0 0  0 0 0  Stock of provisions for	provisions for Stage 3 exposure  1 0 - 0 - 2 Stock of provisions for	79.77%
173 174 175 176 177 178 179 180  Row Num  181 182 183 184 185 186 187 188	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Retail - Secured on real estate property - Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	(mln EUR, %	Stage 1 exposure	exposure, of which guaranteed amount  4	exposure  0 0 0 5 6	exposure, of which guaranteed amount  O  Stage 2 exposure, of which guaranteed	Stage 3 exposure  O  O  31/12/2021  Stage 3 exposure  Stage 3 exposure  Stage 3 exposure  guar  guar	osure, of which aranteed mount  0  0  0  0  1tage 3  osure, of which aranteed exposure, of which aranteed exposure.	exposure  0  0  0  0  of Stock of provisions fo	provisions for Stage 3 exposure  0 1  0 0 0  1  Stock of provisions for	1 32332.61%  1 32332.61%  0 -	Stage 1 exposure  gu  4  0  0  222  Stage 1 exposure  gu  ex gu	Stage 1  cposure, of which uaranteed amount   Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 0 0 0 0 0 0 Public guarantees 31/12	Stage 3 exposure, of which guaranteed amount  0  0  - Adverse Scenario  /2022  Stage 3 exposure, of which guaranteed guaranteed	ovisions for Stage 1 exposure ex	o  Stock of visions for provi	Coverage Ratio Stage 3 exposure  1 16069.399  0 -  0 -  1 90.319	0 4	exposure, of which guaranteed amount  0  0  0  Stage 1 exposure, of which guaranteed	0	exposure, of which guaranteed amount  0  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 31/12/2023 St	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure  0 0 0  0 0 0  0 0 0  Stock of provisions for	provisions for Stage 3 exposure  1 0 - 0 - 2 Stock of provisions for	79.77%
173 174 175 176 177 178 179 180  Row Num  181 182 183 184 185 186 187 188	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	(mln EUR, %	Stage 1 exposure	exposure, of which guaranteed amount  4	exposure  0 0 0 5 6	exposure, of which guaranteed amount  O  Stage 2 exposure, of which guaranteed	Stage 3 exposure  O  O  31/12/2021  Stage 3 exposure  Stage 3 exposure  Stage 3 exposure  guar  guar	osure, of which aranteed mount  0  0  0  0  1tage 3  osure, of which aranteed exposure, of which aranteed exposure.	exposure  0  0  0  0  of Stock of provisions fo	provisions for Stage 3 exposure  0 1  0 0 0  1  Stock of provisions for	1 32332.61%  1 32332.61%  0 -	Stage 1 exposure  gu  4  0  0  222  Stage 1 exposure  gu  ex gu	Stage 1  cposure, of which uaranteed amount   Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 0 0 0 0 0 0 Public guarantees 31/12	Stage 3 exposure, of which guaranteed amount  0  0  - Adverse Scenario  /2022  Stage 3 exposure, of which guaranteed guaranteed	ovisions for Stage 1 exposure ex	o  Stock of visions for provi	Coverage Ratio Stage 3 exposure  1 16069.399  0 -  0 -  1 90.319	0 4	exposure, of which guaranteed amount  0  0  0  Stage 1 exposure, of which guaranteed	0	exposure, of which guaranteed amount  0  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 31/12/2023 St	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure  0 0 0  0 0 0  0 0 0  Stock of provisions for	provisions for Stage 3 exposure  1 0 - 0 - 2 Stock of provisions for	79.77%

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BANKING		20	121 EU-A	wide 5		UniCredit S		K COAT	ID-13 3	IA																
		1	2	3					8	9	10	11	12		13	14	15	16	17	18 Public guaran		20	21	22	23	
					Stage 1		31/12/ Stage 2		Stage 3	Stock of	Stock of provisions for	Stock of	Coverage Ratio -					Stage 1		31/12 Stage 2		Stage 3	Stock of	Stock of	Stock of provisions for	Cove
Num Num	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	ove 4
1 2 3	Central banks Central governments Regional governments or local authorities																									
4 5	Public sector entities  Multilateral Development Banks International Organisations																									
7 8	Institutions Corporates of which: SME	4,746	5 3,682	2,279	1,039	2,121	. 637	346	5 152	28	3 172	170	49.27%		201	70 51	157	116	43	0	2	2 0	0	1	1	
UniCredit S.p.	Retail A. of which: SME	2,480	1,403	1,351	867	1,006	325	122	2 85	22	150	64	52.02%		365 121	57 30	327 110	266 69	38	0	(	0 0	1	1 1 0	0	
12 13 14	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	1,122	2 496	529	363	582	2 110	11	. 3	1	. 13	4	41.71%		1	0	0	0	0	0	(	0 0	0	0	0 -	
15 16 17	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																									
18 19 20	Equity Securitisation Other exposures																									
21	Standardised Total	10,999	6,436	5,776	2,602	4,607	7 1,227 Moratoria	599 a - Actual	258	57	372	281	46.89%		576	130	491	388	83	2 Public guaran	tees - Actual	2 0	1	1	1	
					Stage 1		31/12/ Stage 2	/2020	Stage 3	Stock of	Stock of	Stock of	C					Stage 1		31/12 Stage 2		Stage 3	Stock of	Stock of	Stock of	
Row Num	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		<b>Exposure values</b>	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	ove
22 23	Central banks Central governments																	amount		amount		amount				
25 26	Regional governments or local authorities Public sector entities Multilateral Development Banks																									
27 28 29	International Organisations Institutions Corporates	2,109	9 1,677	603	90	1,362	2 136	144	0	7	, 85	59	40.85%		86	8	83	76	3	0	(	0 0	0	0	0 -	
30 31 32 ITALY	of which: SME  Retail  of which: SME	1,092	2 555	429	70	643	96	20	2	5	107	10	51.28%		61 243 59	5 5 4	59 242 58	54 234 51	2 1 1	0 0	(	0 0 0 0	0 0	0 0	0 -	
33 34 35	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	418	3 201	97	14	314	4 9	7	0	1	. 13	4	63.99%		5	2	3	3	1 0	0	(	0 0	0	0	0 -	
36 37 38	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																									
39 40	Equity Securitisation																									
42	Other exposures Standardised Total	5,058	3 2,993	1,747	265	3,043	, 3001	268	3 2	16	241	116	43.33%		334	15	328	313	5	1	(	0	1	0	0	_
							Moratoria 31/12/											Stage 1	l	Public guaran 31/12 Stage 2		Stage 3		I		
Row Num		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	ove
43 44	Central banks Central governments	)			moratoria		moratoria		moratoria	exposure	exposure	exposure						amount		amount		amount	exposure	exposure	exposure	
45 46 47	Regional governments or local authorities Public sector entities Multilateral Development Banks																									
48 49 50	International Organisations Institutions Corporates	6	6 4	5	3	0	0	0	0	0	0	0	-		20	2	18	18	2	0	(	0 0	0	0	0 -	
51 52 53 <b>GERMANY</b>	of which: SME  Retail  of which: SME	4	4 3	3	3	0	0	0	0	0	0	0	100.00%		9 9 8	1 2 2	9 8 7	8 6 5	0 1 1	0 0	(	0 0 0	0 0 0	0 0 0	0 - 0 - 0 -	
54 55 56	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0.00%		0	0	0	0	0	0 0	(	0 0	0	0	0 -	_
57 58 59	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																									
60 61 62	Equity Securitisation Other exposures																									
63	Standardised Total	10	6	9	6	1	1 Moratoria	0	0	0	0	0	0.30%		33	4	30	26	2	0 Public guaran	toos - Actual	0	0	0	0 -	_
					Stage 1		31/12/ Stage 2		Stage 3	Stock of	Stock of	Stock of						Stage 1		31/12 Stage 2		Stage 3	Stock of	Stock of	Stock of	
Row Num	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	ove
64 65	Central banks Central governments				Institutional		moratoria		moracona	САРОЗАГС	CAPOSUIC	Схрозигс						amount		amount		amount	CAPOSUIC	Схрозигс	Схрозиге	
66 67 68	Regional governments or local authorities Public sector entities Multilateral Development Banks																									
69 70 71	International Organisations Institutions Corporates	6	6 2	5	2	0	0	0	0	0	0	0	-		0	0	0	0	0	0	(	0 0	0	0	0 -	
72 73 74 AUSTRIA	of which: SME  Retail  of which: SME	0	0	0	0	0	0	0	0	0	0	0	39.37%		0 0	0	0 0	0	0 0	0 0	(	0 0	0	0 0	0 - 0 -	
75 76 77	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	) 0	0	0	0	0	0	0	0	0	0	-		0	0	0	0	0	0 0	(	0 0	0	0	0 -	
78 79 80	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																									
81 82 83	Equity Securitisation Other exposures																									
84	Standardised Total	87	7	77	69	10	) 10 Moratoria	0 a - Actual	0  0	0	0	0	39.37%		0	0	0	0]	0	Public guaran	tees - Actual	0	0	0	0 -	
					Stage 1		31/12/ Stage 2		Stage 3	Stock of	Stock of	Stock of	Cayara a Batia					Stage 1		31/12 Stage 2	/2020	Stage 3	Stock of	Stock of	Stock of	
Row Num	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		<b>Exposure values</b>	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	OVE
85 86 87	Central banks Central governments Regional governments or local authorities																	amount		amount		ZIIIOJIIL				
88 89 90	Public sector entities  Multilateral Development Banks  International Organisations																									
91 92	Institutions Corporates of which: SME	478	8 312	104	74	294	138	81	. 61	1	. 54	42	51.57%		18	11	16	6	2	0	(	0 0	0	0	0 -	
95 95 96 CROATIA	Retail of which: SME Secured by mortgages on immovable property	310	) 184	117	81	155	94	38	27	2	13	18	45.98%		0 0	0 0	0	0	0 0	0 0	(	0 0	0	0 0	0 -	
97 98 99	of which: non-SME  Items associated with particularly high risk  Covered bonds	146	90	85	72	61	41	0	0	0	0	0	0.00%		0	0	0	0	0	0	(	0 0	0	0	0 -	
100 101 102	Covered bonds  Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  Equity																									
103 104 105	Securitisation Other exposures Standardised Total	1.784	4 600	1 052	272	60.5	3 200	179	3 05	2	66	50	46.06%		10	12	16	6	2	1	(	) ^	n	n	01-	
		1,704	. 3331	1,032			. 255	. 120	, 55		, 50	, 39		1	1.21	12]	10	<u> </u>	, ,	<u>.                                    </u>		<u>,                                     </u>		, 0	<u>,                                    </u>	

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# 2021 EU-wide Stress Test: Credit risk COVID-19 STA UniCredit S.p.A.

			1	2	3	4	5	S.p.A.	7	8	g	10	11	
			<u> </u>	2			3	Moratoria	a - Actual	U		10	11	12
1						Stage 1		31/12 Stage 2	/2020	Stage 3	Stock of	Stock of	Stock of	
			Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired	Stage 2 exposure	exposure, of which expired	Stage 3 exposure	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio
	Central banks	(mln EUR, %)				moratoria		moratoria		moratoria	exposure	exposure	exposure	exposure
	Central banks  Central governments  Regional governments or local authorities													
	Public sector entities  Multilateral Development Banks													
	International Organisations Institutions													
	Corporates of which: SME		82	70	81	81	C	0	1	1	1	1 (	) 1	46.4
	Retail		82	46	74	74	C	0	8	8	2	2 (	) 3	41.4
CZECH REPUBLIC	Secured by mortgages on immovable property of which: non-SME		0	0	0	0	0	0	0	0	(			-
	Items associated with particularly high risk Covered bonds		<u> </u>											
	Claims on institutions and corporates with a ST credit assessments undertakings (CIU)	ent												
	Equity Securitisation													
	Other exposures Standardised Total		164	116	155	155	ſ	0	Q	g	3	3 (		42.1
	Standardised Total		104	110	133	133				<u> </u>			,	12.1
								Moratoria 31/12	a - Actual /2020					
						Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Rati
			Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired	Stage 2 exposure	exposure, of which expired	Stage 3 exposure	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
	Central banks	(mln EUR, %)				moratoria		moratoria		moratoria	exposure	exposure	exposure	
	Central governments Regional governments or local authorities													
	Public sector entities  Multilateral Development Banks													
	International Organisations Institutions													
	Corporates of which: SME		0	0	0	0	C	0	0	0	(		0	-
SPAIN	Retail of which: SME		0	0	0	0	C	0	0	0	(	) (	0	54.2
	Secured by mortgages on immovable property of which: non-SME		0	0	0	0	C	0	0	0	(	) (	) (	-
	Items associated with particularly high risk Covered bonds													
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	ent												
	Equity Securitisation													
	Other exposures Standardised Total		n	0	0	0		0	0	0	(			54.2
								Moratoria	a - Actual					
_								31/12						
				Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati
		(mln EUR, %)	<b>Exposure values</b>	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks Central governments													
	Regional governments or local authorities  Public sector entities													
	Multilateral Development Banks International Organisations													
	Institutions Corporates		0	0	0	0		0	0	0				
	of which: SME  Retail		0		0	0		0		0				
RUSSIAN FEDERATION	of which: SME  Secured by mortgages on immovable property		0		0	U				O O				
TEDEIXATION	of which: non-SME  Items associated with particularly high risk		0	0	0	0	C	0	0	0	(		) (	-
	Covered bonds  Claims on institutions and corporates with a ST credit assessment	ont												
	Collective investments undertakings (CIU)  Equity	ent												
	Securitisation Other exposures													
	Standardised Total		0	0	0	0	C	0	0	0	(		) (	-
								Moratoria	a - Actual					
1						Stage 1			/2020	Stage 3	Stock of	Stock of	Stock of	
			Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for	Coverage Ration Stage 3
					CADUSUIC	moratoria	exposure	moratoria	exposure	moratoria	Stage 1	Staye 4	Stano 3	
		(mln EUR, %)				IIIOI atoi ia					exposure	exposure	Stage 3 exposure	exposure
	Central banks Central governments	(mln EUR, %)				IIIOI atoi ia					exposure			exposure
	Central governments Regional governments or local authorities Public sector entities	(mln EUR, %)				IIIOI atoria					exposure			exposure
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	(mln EUR, %)				IIIOI atoria					exposure			exposure
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	(mln EUR, %)	0	0	0	0	C	0	0	0	exposure			exposure
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	(mln EUR, %)	0		0	0	C	0	0	0	exposure			exposure
UNITED STATES	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	(mln EUR, %)	0		0	0	C	0	0	0	exposure			exposure
UNITED STATES	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	(mln EUR, %)	0		0	0	C	0	0	0	exposure			exposure
UNITED STATES	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0		0	0	C	0	0	0	exposure			exposure
UNITED STATES	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity		0		0	0	C	0	0	0	exposure			exposure
UNITED STATES	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates     of which: SME Retail     of which: SME Secured by mortgages on immovable property     of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures		0		0	0	C	0	0	0	exposure			exposure
UNITED STATES	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation		0		0	0 0		0		0	exposure			exposure
UNITED STATES	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates     of which: SME Retail     of which: SME Secured by mortgages on immovable property     of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures		0		0	0 0	C		0 0 0 0 0 1 - Actual	0	exposure			exposure
UNITED STATES	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates     of which: SME Retail     of which: SME Secured by mortgages on immovable property     of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures				0	0 0 0	C	31/12 Stage 2	/2020	0 0 0	Stock of	exposure  O (())  O ()  O ()	exposure  Orange of the second	
UNITED STATES	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates     of which: SME Retail     of which: SME Secured by mortgages on immovable property     of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	ent	O O O O O O O O O O O O O O O O O O O	Dick expects	0 0 0 Stage 1 exposure	O  Stage 1 exposure, of which expired	Stage 2 exposure	31/12 Stage 2 exposure, of which expired		Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio
UNITED STATES	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates     of which: SME Retail     of which: SME Secured by mortgages on immovable property     of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks	ent	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	O O Stage 1 exposure, of		31/12 Stage 2 exposure, of	/2020 Stage 3	O O O Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	exposure  Otherwise stock of provisions for	Coverage Ratio
UNITED STATES	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates     of which: SME Retail     of which: SME Secured by mortgages on immovable property     of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments Regional governments or local authorities	ent	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	O  Stage 1 exposure, of which expired		31/12 Stage 2 exposure, of which expired	/2020 Stage 3	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio
UNITED STATES	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	ent	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	O  Stage 1 exposure, of which expired		31/12 Stage 2 exposure, of which expired	/2020 Stage 3	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio
UNITED STATES	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	ent	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	O  Stage 1 exposure, of which expired moratoria	exposure	31/12 Stage 2 exposure, of which expired	/2020 Stage 3	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ration Stage 3 exposure
UNITED STATES	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	ent	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	O  Stage 1 exposure, of which expired moratoria	exposure	31/12 Stage 2 exposure, of which expired	/2020 Stage 3	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rational Stage 3 exposure
UNITED STATES	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	ent	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	O  Stage 1 exposure, of which expired moratoria	exposure	31/12 Stage 2 exposure, of which expired	/2020 Stage 3	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rational Stage 3 exposure
UNITED STATES  BULGARIA	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	ent	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	O  Stage 1 exposure, of which expired moratoria	exposure	31/12 Stage 2 exposure, of which expired	/2020 Stage 3	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ration Stage 3 exposure
UNITED STATES  BULGARIA	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	ent  (min EUR, %)	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	O  Stage 1 exposure, of which expired moratoria	exposure	31/12 Stage 2 exposure, of which expired	/2020 Stage 3	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rational Stage 3 exposure
UNITED STATES  BULGARIA	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU)	ent  (min EUR, %)	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	O  Stage 1 exposure, of which expired moratoria	exposure	31/12 Stage 2 exposure, of which expired	/2020 Stage 3	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ration Stage 3 exposure
UNITED STATES  BULGARIA	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	ent  (min EUR, %)	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	O  Stage 1 exposure, of which expired moratoria	exposure	31/12 Stage 2 exposure, of which expired	/2020 Stage 3	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rati Stage 3 exposure
UNITED STATES  BULGARIA	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	ent  (min EUR, %)	O O O O O O O O O O O O O O O O O O O	Risk exposure amounts  82	0 0 0 0 Stage 1 exposure	Stage 1 exposure, of which expired moratoria  70  5	exposure  8	Stage 2 exposure, of which expired moratoria	/2020 Stage 3	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratic Stage 3 exposure
UNITED STATES  BULGARIA	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures	ent  (min EUR, %)	Exposure values  90  6	Risk exposure amounts  82	0 0 0 0 Stage 1 exposure	Stage 1 exposure, of which expired moratoria  70  5	exposure  8	Stage 2 exposure, of which expired moratoria  1 1 4	Stage 3 exposure  6 1	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rati Stage 3 exposure  61.3
UNITED STATES  BULGARIA	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures	ent  (min EUR, %)	Exposure values  90  6	Risk exposure amounts  82	0 0 0 0 Stage 1 exposure	Stage 1 exposure, of which expired moratoria  70  5	exposure  8	Stage 2 exposure, of which expired moratoria	Stage 3 exposure  6  1  7  a - Actual	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rati Stage 3 exposure
UNITED STATES  BULGARIA	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures	ent  (min EUR, %)		Risk exposure amounts  82 4 108	0 0 0 0 Stage 1 exposure	Stage 1 exposure, of which expired moratoria  70  5  89	exposure  8 0 1 12	Stage 2 exposure, of which expired moratoria  1  Moratoria  Moratoria  Stage 2 exposure, of which expired moratoria	/2020  Stage 3 exposure  6  1  7  a - Actual /2020	Stage 3 exposure, of which expired moratoria  6  1  7	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure  61.3 52.2
UNITED STATES  BULGARIA	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures	ent  (min EUR, %)	Exposure values  Exposure values  131	Risk exposure amounts  82 4 108	0 0 0 0 Stage 1 exposure	Stage 1 exposure, of which expired moratoria   Stage 1 exposure, of which expired which expired	exposure  8	Stage 2 exposure, of which expired moratoria  1 1 1 Moratoria 31/12 Stage 2 exposure, of which expired	Stage 3 exposure  6  1  7  a - Actual	Stage 3 exposure, of which expired moratoria   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 Rati Stage 3 exposure
UNITED STATES  BULGARIA	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	ent  (min EUR, %)	Exposure values  Exposure values  131	Risk exposure amounts  Risk exposure  1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 Stage 1 exposure	Stage 1 exposure, of which expired moratoria  70  5  89	exposure  8 0 12 Stage 2	Stage 2 exposure, of which expired moratoria  1  Moratoria  Stage 2 exposure, of which expired moratoria  1  Stage 2 exposure, of	/2020  Stage 3 exposure  6  1  0  7  a - Actual /2020	Stage 3 exposure, of which expired moratoria   Stage 3 exposure, of of which expired moratoria  7	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure  61.3  52.2
UNITED STATES  BULGARIA	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	ent  (min EUR, %)	Exposure values  Exposure values  131	Risk exposure amounts  Risk exposure  1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 Stage 1 exposure	Stage 1 exposure, of which expired moratoria   Stage 1 exposure, of which expired which expired	exposure  8 0 12 Stage 2	Stage 2 exposure, of which expired moratoria  1 1 1 Moratoria 31/12 Stage 2 exposure, of which expired	/2020  Stage 3 exposure  6  1  0  7  a - Actual /2020	Stage 3 exposure, of which expired moratoria   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 Rati Stage 3 exposure  61.3  52.2
UNITED STATES  BULGARIA	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: on-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	ent  (min EUR, %)	Exposure values  Exposure values  131	Risk exposure amounts  Risk exposure  1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 Stage 1 exposure	Stage 1 exposure, of which expired moratoria   Stage 1 exposure, of which expired which expired	exposure  8 0 12 Stage 2	Stage 2 exposure, of which expired moratoria  1 1 1 Moratoria 31/12 Stage 2 exposure, of which expired	/2020  Stage 3 exposure  6  1  0  7  a - Actual /2020	Stage 3 exposure, of which expired moratoria   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 Rati Stage 3 exposure  61.3  52.2
UNITED STATES  BULGARIA	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: onn-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: onn-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	ent  (min EUR, %)	Exposure values  90  131	Risk exposure amounts  108	0 0 0 Stage 1 exposure	Stage 1 exposure, of which expired moratoria  Stage 1 exposure of which expired moratoria	exposure  8  Contact the second of the secon	Stage 2 exposure, of which expired moratoria  1  Moratoria  Stage 2 exposure, of which expired moratoria	Stage 3 exposure  6  1  7  a - Actual /2020  Stage 3 exposure	Stage 3 exposure, of which expired moratoria   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 Rati Stage 3 exposure  60.1
BULGARIA	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments Regional Region	ent  (min EUR, %)	Exposure values  90  6  131	Risk exposure amounts  Risk exposure amounts	0 0 0 Stage 1 exposure	Stage 1 exposure, of which expired moratoria  Stage 1 exposure, of which expired moratoria	exposure  8 0 12 Stage 2	Stage 2 exposure, of which expired moratoria  Moratoria  Stage 2 exposure, of which expired moratoria  2 exposure, of which expired moratoria	Stage 3 exposure  6  1  7  a - Actual /2020  Stage 3 exposure	Stage 3 exposure, of which expired moratoria   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 Ratis Stage 3 exposure  60.14  Coverage Ratis Stage 3 exposure
BULGARIA	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	ent  (min EUR, %)	Exposure values  90  131	Risk exposure amounts  Risk exposure amounts	0 0 0 Stage 1 exposure	Stage 1 exposure, of which expired moratoria  Stage 1 exposure of which expired moratoria	exposure  8  Contact the second of the secon	Stage 2 exposure, of which expired moratoria  1  Moratoria  Stage 2 exposure, of which expired moratoria	Stage 3 exposure  6  1  7  a - Actual /2020  Stage 3 exposure	Stage 3 exposure, of which expired moratoria   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 Rations Stage 3 exposure  60.14  Coverage Rations Stage 3 exposure
BULGARIA  ROMANIA	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments Regional governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME	ent  (min EUR, %)	Exposure values  90  6  131	Risk exposure amounts  Risk exposure amounts  108	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure, of which expired moratoria  Stage 1 exposure, of which expired moratoria  105	exposure  8  Contact the second of the secon	Stage 2 exposure, of which expired moratoria  Moratoria  Stage 2 exposure, of which expired moratoria  2 222 2 23	/2020  Stage 3 exposure  6  1  7  1 - Actual /2020  Stage 3 exposure  29	Stage 3 exposure, of which expired moratoria   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 Rations Stage 3 exposure  Coverage Rations Stage 3 exposure  60.14
BULGARIA  ROMANIA	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments anks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	ent  (mln EUR, %)  (mln EUR, %)	Exposure values  131  Exposure values	Risk exposure amounts  Risk exposure amounts  108	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure, of which expired moratoria  Stage 1 exposure, of which expired moratoria  105	exposure  8  Contact the second of the secon	Stage 2 exposure, of which expired moratoria  Moratoria  Stage 2 exposure, of which expired moratoria  2 222 2 23	/2020  Stage 3 exposure  6  1  7  1 - Actual /2020  Stage 3 exposure  29	Stage 3 exposure, of which expired moratoria   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 Rations Stage 3 exposure  60.14  Coverage Rations Stage 3 exposure  60.14
BULGARIA  ROMANIA	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	ent  (mln EUR, %)  (mln EUR, %)	Exposure values  131  Exposure values	Risk exposure amounts  Risk exposure amounts  108	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure, of which expired moratoria  Stage 1 exposure, of which expired moratoria  105	exposure  8  Contact the second of the secon	Stage 2 exposure, of which expired moratoria  Moratoria  Stage 2 exposure, of which expired moratoria  2 222 2 23	/2020  Stage 3 exposure  6  1  7  1 - Actual /2020  Stage 3 exposure  29	Stage 3 exposure, of which expired moratoria   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 Rations Stage 3 exposure  61.34  52.27
BULGARIA  ROMANIA	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: con-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	ent  (mln EUR, %)  (mln EUR, %)	Exposure values  Service values  Exposure values  11  131	Risk exposure amounts  Risk exposure amounts  108	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure, of which expired moratoria  Stage 1 exposure, of which expired moratoria  105	exposure  8  Contact the second of the secon	Stage 2 exposure, of which expired moratoria  Moratoria  Stage 2 exposure, of which expired moratoria  2 222 2 23	/2020  Stage 3 exposure  6  1  7  1 - Actual /2020  Stage 3 exposure  29	Stage 3 exposure, of which expired moratoria   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 Rations Stage 3 exposure  60.14  Coverage Rations Stage 3 exposure  60.14  69.02

13	14	15	16	17	18 Public quara	19 ntees - Actual	20	21	22	23	24
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		2/2020 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	Coverage Rat Stage 3 exposure
0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0 0 0	0 0 0		0 - 0 - 0 - 0 - 0 - 0 -
0	0	0	0 Stage 1	0	Public guaraı	0 ntees - Actual 2/2020	Stage 3	0			0 -
Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	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	Coverage Ra Stage 3 exposure
0	0	0	0	0				0 0			0 -
0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0	0 0 0	0 0	0 0 0 0	0 0 0		0 - 0 - 0 - 0 -
0	0	0	0	0	0	0	0	0	0		0 -
Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2		ntees - Actual 2/2020 Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra Stage 3
	amounts	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
0 0 0	0 0	0 0 0	0 0	0 0 0	_	0	0	0 0 0	0		0 - 0 - 0 - 0 -
0	0	0	0	0	0	0		0			0 -
0	0	0	0	0	-	0 ntees - Actual	0	0	0		0 -
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	31/12 Stage 2 exposure, of which guaranteed amount	2/2020 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	Coverage Ra Stage 3 exposure
0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0 0 0	0 0 0		0 - 0 - 0 - 0 - 0 - 0 -
0	0	0	Stage 1 exposure, of	0	Public guara 31/12 Stage 2	0 ntees - Actual 2/2020	Stage 3 exposure, of	0 Stock of	Stock of	Stock of	0 -
Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
0	0	0	0	0 0	0	0	0	0 0	0		0 - 0 -
0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0	0	0	0 0 0	0		0 - 0 - 0 - 0 -
0	0	0	0	0	0	0	0	0	0		0 -
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	31/12 Stage 2 exposure, of which	2/2020 Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ra Stage 3
			guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure
0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	0	0 0 0 0			0 - 0 - 0 - 0 -
0	0	0	0	0	0	0		0	0		0 -

BA EUROPEAN BANKING AUTHORITY							20	21 EU-	wide St		est: Cr niCredit S.p		k COV	ID-19 S	STA							
		25	26	27	28 <b>31/12/2021</b>	29	30	31	32	33	34 <b>Mor</b> a	35 atoria - Baseline So <b>31/12/2022</b>	36 cenario	37	38	39	40	41	42 31/12/2023	43	44	45
	(mln ELID	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	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	Stock of provisions for Stage 2	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	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Stage
	Central banks Central governments Regional governments or local authorities	K, 90)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Public sector entities  Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME Retail	2,0	34 2,162	2 550	10	200	268	48.72%	2,015	2,062	66	9 9	7 14	309	46.20% 47.82%	1,993	3 1,990	7 32	3	7 136	344	
UniCredit S.p.A.	of which: SME  Secured by mortgages on immovable property  of which: non-SME	4	35 648	3 40	1	15	127	29.39%	446	615	6	1	1 14	1100	26.61%	420	0) 622	2 8	0	130	20	
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
	Standardised Total	5,2	4,805	966	21	421	450	46.55%	5,161	4,621	,	0 19 atoria - Baseline So	9 390 cenario	527	43.88%	5,084	4,50!	1,39	3 19	367	592	
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023  Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverag
	Central banks (min EUR	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expo
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions	A	98 1.334	1 277	1	105	90	32.58%	482	1,277	35	0	1 0	2 109	30.77%	495	5 1,21	5 30		95	110	
ITALY	Corporates of which: SME  Retail of which: SME	3	73 669	9 49	1	113	19	39.21%	368	655	7	0	1 109	9 26	37.64%	361	1,213	39 89	8	1 105	32	
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		72 328	3 18	0	) 15	8	46.57%	71	322	2	5 (	0 14	11	43.12%	74	1 314	1 3	0 (	) 14	13	
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures Standardised Total	1,4	59 3,125	5 474	3	3 285	169	35.60%	1,423	3,036	59:	8	3 266	5 201	33.66%	1,419	2,94	7 69	2	3 253	226	
	Standardised Total	1,71	5,125	7/1	24 /42 /2224	203	103	33.00 %	1,723	3,030		atoria - Baseline So	<u> </u>	51 201	33.00 70	1,113	2,31.	7 05		5 233	220	
		Stage 1	Stage 2 exposure	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Stag
	Central banks Central governments	exposure R, %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	ехро
	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates		5 0	0 0	0	0	0	53.92%	5	0		0 (	0 (	0	53.21%	5	5 (	0	0 (	0 0	0	
GERMANY	of which: SME  Retail of which: SME  Secured by mortgages on immovable property		3 0	0 0	0	0	C	44.10%	3	0		0 (	0 (	0 0	44.08%	3	3 (		0 (	0 0	0	
	of which: non-SME  Items associated with particularly high risk  Covered bonds		0 0	0	0	0	C	0.78%	0	0		0 (	0 (	0	1.36%	C	) (		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total		8 1	1 0	0	0	C	39.06%	8	1		0 (	0 (	0	42.82%	8	3	L	0 (	0	0	
					31/12/2021	Charle of	Charle of	<u> </u>			Mora	31/12/2022		Charle of			1	1	31/12/2023	Charle of	Short of	
	(mln EUR	Stage 1 exposure R, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	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	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Stage
	Central banks Central governments Regional governments or local authorities																					
	Public sector entities  Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME Retail		0 0	0 0	0	0 0	0	42.77% 53.91%	5	0		0 (	0 (	0 0	42.89% 53.95%	5	5 (		0 (	0 0	0	
AUSTRIA	of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk		0 0	0 0	0	0 0	0	-	0	0		0 (	0 (	0	-	C	) (	)	0 (	0 0	0	-
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures		70					45.240/	76	14					44.440/	70						
	Standardised Total		76  11	1  0	0	0		45.24%	76	11	Mora	atoria - Baseline So	cenario	0	44.44%	76	5  1.		U	0	0	
		Stage 1	Stage 2 exposure	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Stag
	Central banks	exposure R, %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expo
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates		97 274	1 106	0	) 59	60	56.18%	93	261	12-	4	1 52	2 68	55.09%	84	1 254	1 14	1	1 48	76	
CROATIA	of which: SME  Retail of which: SME  Secured by mortgages on immovable property	1	05 151	1 55	0	14	21	37.43%	108	136	6	6 (	0 12	2 23	34.07%	106	5 129	) 7	6 (	) 11	24	
	of which: non-SME  Items associated with particularly high risk  Covered bonds		57 86	5 4	0	0 0	1	26.58%	83	57		6 (	0 (	2	26.89%	63	3 7!	5	8	0 0	2	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures Standardised Total	1,0	03 597	7 183	1	72	88	47.91%	1,027	537	22	0 2	2 64	1 101	45.80%	994	1 530	5 25	4	1 59	113	

EBA EUROPEA

# 2021 EU-wide Stress Test: Credit risk COVID-19 STA UniCredit S.p.A.

AUTHORITY										Ur	niCredit S.p.	A.										
		25	26	27	28	29	30	31	32		34			37	38	39	40	41	42	43	44	45
					31/12/2021 Stock of	Stock of	Stocket					31/12/2022		Stockes					31/12/2023 Stock of	Stocker	Stocker	
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	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 I Stage exposi
	Central banks	%)			exposure	exposure	exposure	ехрозите				exposure	exposure	exposure	exposure				exposure	exposure	exposure	ехрозс
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations																					
	Institutions Corporates	77		0 5	5 1	. 0	3	54.12%	75	0	7	1	0	4	52.66%	73	C	)	9	1 0		5 !
CZECH DEDING TO	of which: SME  Retail  of which: SME	71		0 11	1 1	0	9	79.97%	69	0	13	1	0	10	76.04%	67	C	) 1	5	1 0		11
CZECH REPUBLIC	Secured by mortgages on immovable property of which: non-SME	0		0 0	0 0	0	0 -	-	0	0	0	0	0	0	-	0	0		0	) 0		0 -
	Items associated with particularly high risk Covered bonds	0		0 0	0		0 -	-	0	U	0	0	0	0		0				0		0 -
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation																					
	Other exposures Standardised Total	148		0 16	5 2	2 0	11	72.10%	144	0	20	2	0	14	67.89%	139	C	2	4	2 0		16
											Mora	coria - Baseline Sce	enario									
					31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2	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	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage I Stage exposi
	Central banks (mln EUR, %	/ <sub>6</sub> )			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Central governments Regional governments or local authorities																					
	Public sector entities  Multilateral Development Banks  International Organisations																					
	Institutions Corporates	0		0 0	0 0	0	0 -	-	0	0	0	0	0	0	-	0	C		0	0 0		0 -
	of which: SME  Retail	0		0 0	0 0	0	0	62.39%	0	0	0	0	0	0	62.39%	0	C	)	0	0		0
SPAIN	of which: SME  Secured by mortgages on immovable property  of which: non-SME			0															0			
	of which: non-SME  Items associated with particularly high risk  Covered bonds	0		0	0	0	0 -		0	0	0	0	0	0		0	C			, 0		U -
	Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)																					
	Equity Securitisation																					
	Other exposures Standardised Total	0		0 0	0 0	0	0	62.39%	0	0	0	0	0	0	62.39%	0	C		0	0		0
											Mora	coria - Baseline Sce	enario									
					31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage I Stage
	Central banks				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposi
	Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks International Organisations																					
	International Organisations Institutions Corporates	0		0	0		0-	-	0	0	0	0	0	0	-	0			0	) 0		0 -
RUSSIAN	of which: SME  Retail	0		0 0	0 0	0	0 -	-	0	0	0	0	0	0	-	0	0		0	0 0		0 -
FEDERATION	of which: SME Secured by mortgages on immovable property																					
	of which: non-SME  Items associated with particularly high risk	0		0 0	0	0	0 -	-	0	0	0	0	0	0	-	0	C	)	0	0		0 -
	Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU)  Equity  Securitisation																					
	Other exposures Standardised Total	0		0 0	0 0	0	0 -	-	0	0	0	0	0	0	-	0	C	)	0	0 0		0 -
											Mora	toria - Baseline Sce	enario									
					31/12/2021 Stock of	Stock of	Stock of	Coverage Patio -				31/12/2022 Stock of		Stock of	Coverage Patio -				31/12/2023 Stock of	Stock of	Stock of	Coverage
	(min FLID - 9/	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	31/12/2022  Stock of provisions for Stage 1	Stock of provisions for	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage I Stage exposi
	(mln EUR, % Central banks Central governments	exposure	Stage 2 exposure		Stock of provisions for	provisions for	Stock of provisions for Stage 3 exposure	Stage 3	Stage 1 exposure	Stage 2 exposure		31/12/2022 Stock of provisions for		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage
	Central banks Central governments Regional governments or local authorities Public sector entities	exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure		31/12/2022  Stock of provisions for Stage 1	Stock of provisions for	Stage 3	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3 exposure	Stage
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure		31/12/2022  Stock of provisions for Stage 1	Stock of provisions for	Stage 3	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3 exposure	Stage
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure		31/12/2022  Stock of provisions for Stage 1	Stock of provisions for	Stage 3	Coverage Ratio - Stage 3 exposure  42.38%		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3 exposure	Stage
LINITED STATES	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure  0		31/12/2022  Stock of provisions for Stage 1	Stock of provisions for	Stage 3	Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3 exposure	Stage exposi
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Row Num		Stage 1 expos	sure, of Stage 2	exposure, of which	Stage 3 exposure	exposure, of pi which	Stock of Stock rovisions for provision Stage 1 Stage	ns for provisio	ons for	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for p	provisions for pr	Stock of Covernment of Covernm	rage Ratio - Stage 3 exposure	ge 1 exposure which	e, of Stage 2 exposure		Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1	Stock of provisions for p	DI OVISIONIS TOI	Coverage Ratio - Stage 3 exposure
1	Central banks (mln EUR, %	guara	ranteed exposur	guaranteed amount	SPoso	guaranteed amount	Stage 1 Stage exposure expos	e 2 Stage sure expos	sure exposure		guaranteed amount	3 <b>.</b>	guaranteed amount	g g	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	guarant amoui	eed silposii o	guaranteed amount		guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
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8	Institutions Corporates of which: SME	191	92	7 0	3	0	0	0	1 49.86	% 192	2 92	5	0	4	0	0	0	2	48.80%	192	92	5 0	0 !	5 0	0	0	2	48.31%
9 10	Retail	358	259	6 0	1	0	0	0	1 44.93	% 359	9 259	4	0	3	1	0	0	1	44.84%	358	259	4 0	0 4	1 1	. 0	0	2	44.88%
UniCredit S.p.A.	of which: SME  Secured by mortgages on immovable property	5	0	1 0	0	0	0	0	0 28.76	% !	5 0	1	0	0	0	0	0	0	28.52%	5	0	1 0	0 (	0	0	0	0	28.47%
13 14	of which: non-SME  Items associated with particularly high risk																											
15 16	Covered bonds Claims on institutions and corporates with a ST credit assessment																											
17 18	Collective investments undertakings (CIU) Equity																											
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21	Standardised Total	558	351	14 0	4	0	1	0	2 47.62	% 560	0 351	10	0	7	1	1	0	3	46.51%	558	351	10 0	0 9	1	. 1	0	4	46.08%
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			age 1	Stage 2		Stage 3	Stock of Stock	of Stock	c of		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of Cove		Stage		Stage 2	31/1	2/2023 Stage 3	Stock of	Stock of	Stock of	D. II.
Row Num		Stage I w	sure, of Stage 2 which exposure	'A WITHCH	Stage 3 exposure	exposure, of which	rovisions for provision	ns for provisio	ons for	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which	Stage 3	exposure, of which	provisions for p	provisions for pr	rovisions for	Stage 3 exposure	ge 1 exposure which guarant	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which	provisions for	provisions for p	provisions for	Coverage Ratio - Stage 3 exposure
22	Central banks (min EUR, %	Sudia	ranteed exposur	guaranteed amount		guaranteed amount	Stage 1 Stage exposure expos	e 2 Stage sure expos	sure exposure		amount	·	guaranteed amount	. 9	guaranteed amount	exposure	Stage 2 exposure	Stage 3 exposure	exposure	guarant	ceu	amount		guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
23	Central governments																											
25	Regional governments or local authorities  Public sector entities																											
27	Multilateral Development Banks International Organisations																											
29	Institutions Corporates of which: SME	85	76	0 0	0	0	0	0	0 37.37	% 85	5 76	0	0	1	0	0	0	0	37.47%	85	76	0 0	0	1 0	0	0	0	37.56%
30 31	Retail	242	234	0 0	1	0	0	0	0 38.45	% 242	2 233	1	0	1	1	0	0	0	38.72%	241	233	1 0	0	1 1	. 0	0	1	38.82%
32 ITALY	of which: SME Secured by mortgages on immovable property	4	0	0 0	0 0	0	0	0	0 25.78	%	4 0	0	0	0	0	0	0	0	25.78%	4	0	0 0	0 (	0 0	0	0	0	25.76%
34 35	of which: non-SME  Items associated with particularly high risk																											
36 37	Covered bonds Claims on institutions and corporates with a ST credit assessment																											
38	Collective investments undertakings (CIU)																											
40	Equity Securitisation Other expectures																											
42	Other exposures Standardised Total	332	309	1 0	1	0	0	0	0 37.00	% 33:	1 309	1	0	2	1	0	0	1	37.22%	330	309	1 0	0 2	2 1	. 0	0	1	37.31%
													Pu	ıblic guarantees - Bas	seline Scenario													
		Sta	age 1	Stage 2	31/12/20	021 Stage 3					Stage 1		Stage 2	31/12/202	22 Stage 3					Stage	1	Stage 2	31/1	2/2023 Stage 3				
Row		Stage 1 expos	sure, of Stage 2	exposure, of	Stage 3	exposure, of pi	Stock of Stock provisions for provision	ns for provisio	ons for	Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of	provisions for p	provisions for pr	rovisions for	rage Ratio - Stage 3	ge 1 exposure	e, of Stage 2	exposure, of	Stage 3	exposure, of which	Stock of provisions for		וטו פווטופועטוע	Coverage Ratio -
Num	(mln EUR, %	guara	ranteed exposur	guaranteed	exposure	will cit	Stage 1 Stage exposure expos	e 2 Stage sure expos	e 3 Stage 3 exposure	exposure	guaranteed	exposure	guaranteed	exposure g	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure expo	osure guarant amou	eed exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
43 44	Central banks Central governments			3.11.5.11.1		amount							amodine							511100		SIMSONE						
45 46	Regional governments or local authorities Public sector entities																											
47 48	Multilateral Development Banks International Organisations																											
49 50	Institutions	18	0	1 0	0	0	0	0	0 30.93	% 18	8 0	1	0	0	0	0	0	0	30.92%	18	0	1 0		0 0	0	0	0	30.92%
51 52	Corporates of which: SME Retail	8	0	0 0	0	0	0	0	0 37.79	% 8	8 0	0	0	0	0	0	0	0	37.79%	8	0	0 0	0 (	0 0	0	0	0	37.80%
53 GERMANY	of which: SME Secured by mortgages on immovable property	0	0	0 0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -		0	0	0 0	0 (	0 0	0	0	0 -	
55 56	of which: non-SME  Items associated with particularly high risk																											
57 58	Covered bonds Claims on institutions and corporates with a ST credit assessment																											
59 60	Collective investments undertakings (CIU)																											
61 62	Equity Securitisation Other exposures																											
63	Standardised Total	30	0	2 0	0	0	0	0	0 32.91	% 30	0 0	2	0	1	0	0	0	0	33.03%	30	0	2 0	0	1 0	0	0	0	33.06%
													Pu	ıblic guarantees - Bas														
			age 1	Stage 2	31/12/20	Stage 3	Stock of Stock	of Stock	c of		Stage 1		Stage 2	31/12/202	Stage 3	Stock of	Stock of	Stock of Cove		Stage		Stage 2	31/1	2/2023 Stage 3	Stock of	Stock of	Stock of	
Row Num		Stage I wi	sure, of Stage 2	exposure, of which	Stage 3 exposure	exposure, of pi which	rovisions for provision	ns for provisio	ons for	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for p	provisions for pr	rovisions for	erage Ratio - Stage 3 exposure expo	ge 1 exposure which guarant	e, of Stage 2 end exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which	provisions for	provisions for p	provisions for	Coverage Ratio - Stage 3 exposure
64	(min EUR, %	guara	ranteed exposur	guaranteed amount		guaranteed amount	Stage 1 Stage exposure expos	e 2 Stage sure expos	sure exposure	SA POSTILIO	guaranteed amount	GA POSAL C	guaranteed amount	g g	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	guarant amou	eed SAPSSAIC	guaranteed amount	SAP OS III S	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
65	Central banks Central governments Regional governments or local authorities																											
67	Regional governments or local authorities  Public sector entities  Multilateral Development Banks																											
69 70	International Organisations Institutions																											
71	Corporates of which: SME	0	0	0 0	0	0	0	0	0 -	(	0 0	0	0	0	0	0	0	0 -		0	0	0 0	0 (	0 0	0	0	0 -	
73 74 ALCTOIA	Retail of which: SME	0	0	0 0	0 0	0	0	0	0 21.55	% (	0 0	0	0	0	0	0	0	0	21.55%	0	0	0 0	0 (	0 0	0	0	0	21.55%
74 AUSTRIA	Secured by mortgages on immovable property	0	0	0 0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -		0	0	0 0	0 (	0	0	0	0 -	
77	of which: non-SME  Items associated with particularly high risk  Covered bands																											
79 20	Covered bonds Claims on institutions and corporates with a ST credit assessment																											
81	Collective investments undertakings (CIU)  Equity  Securitisation																											
82	Other exposures									0/									0.0007			0						2.25
84	Standardised Total	0	U	υ <u> </u> 0	0	0	0	υĮ	UJ 0.00	70	0	0	0	0	0	0	0	0	U.UU%	U	U	υ] 0	υ  (	0 اد	0	0	0	0.00%
					31/12/20	)21							Pu	ıblic guarantees - Bas 31/12/202									21/1	2/2023				
		07/10.04	age 1	Stage 2		Stage 3	Stock of Stock	of Stock	c of Coverage Retie		Stage 1		Stage 2		Stage 3	Stock of	Stock of provisions for pr	Stock of Cove	rage Ratio -	Stage	1	Stage 2			Stock of	Stock of provisions for p	Stock of provisions for	overage Patie
Row Num		exposure	sure, of Stage 2 which exposure	exposure, of which guaranteed	Stage 5			ns for provisio	ons for	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for provisions for provisions for provided provided provided provided provided provided provisions for provisions f	provisions for pr Stage 2 exposure	rovicione for	Stage 3 exposure	ge 1 exposure squarant	Stage 2 eed exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for p Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	Central banks (min EUR, %	yuar	nount	guaranteed		amount	exposure expos	sure expos	sure Exposure		amount		amount	g	amount	exposure	exposure	exposure	m.postarC	guarant	nt	amount		amount	exposure	exposure	exposure	охрозите
86 87	Central governments Regional governments or local authorities																											
88	Public sector entities  Multilateral Development Banks																											
90	International Organisations Institutions																											
92	Corporates of which: SME	16	0	2 0	0	0	0	0	0 50.73	% 10	6 0	2	0	0	0	0	0	0	51.35%	16	0	2 0	0 (	0	0	0	0	51.71%
94 95 CDOATIA	Retail of which: SME	0	0	0 0	0	0	0	0	0 15.31	% (	0 0	0	0	0	0	0	0	0	15.31%	0	0	0 0	0 (	0	0	0	0	15.31%
95 96 97	Secured by mortgages on immovable property	0	0	1 0	0	0	0	0	0 35.95	%	0 0	1	0	0	0	0	0	0	35.95%	0	0	1 0	0 (	0	0	0	0	35.95%
98	of which: non-SME  Items associated with particularly high risk  Covered bands																											
100	Covered bonds Claims on institutions and corporates with a ST credit assessment																											
101	Collective investments undertakings (CIU)  Equity  Securitisation																											
103 104	Other exposures																											
105	Standardised Total	16	0	3 0	0	0	0	0	0 44.52	% 16	6 0	3	0	0	0	0	0	0	45.81%	16	0	3 0	U	1  0	0	0	0	46.59%

	70	47 48	49	50 51	52 53	54 55	56 57	58 59	niCredit S.p.A.	62 63	64 65	66	67 68	69	70	71 72	73	74 75
		Stage 1	Stage 2	31/12/2021 Stage 3	Stock of Stock of	Stock of Coverage Ratio	Stage 1		Public guarantees - Baseline Scenarios 31/12/2022  Stage 3 exposure, of	Stock of Stock of	of Stock of Coverage Ra	tio - ex	Stage 1	Stage 2	31/12/2023	Stage 3 Stock of	f Stock of	Stock of Coverage Ratio -
Row Num (mln EUR	Stage 1 exposure	exposure, of which guaranteed amount Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage exposure exposu	of Stock of provisions for Stage 3 re exposure	Stage 1 exposure gu	posure, of which aranteed exposure	exposure, of which guaranteed amount	Stage 3 exposure gu	posure, of provisions for stage 1 exposure	f Stock of for provisions for pr Stage 2 e exposure	Stock of Coverage Ratio - Stage 3 exposure
106 107 108 109 Central banks Central governments Regional governments or local authorities Public sector entities																		
110Multilateral Development Banks111International Organisations112Institutions																		
Corporates of which: SME Retail of which: SME		0 0	0 0	0 0	0 0	0 0 -	0	0 0	0 0 0	0 0	0 0-	0	0	0 0	0	0	0 0	0 -
116 117 118 119  CZECH REPUBLIC of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk		0 0	0 0	0 0	0	0 0-	0	0 0	0 0 0	0 0	0 0-	0	0	0 0	0	0	0 0	0 -
Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																		
Equity  Securitisation  Other exposures  Standardised Total			0 0	0 0		0 0-	0	0		0	0 0-	0	0	0 0	0	0	0	0 -
Standardised Total		<u> </u>	0  0	0	J	<u> </u>		<u> </u>	Public guarantees - Baseline Scenari	io	<u> </u>		<u> </u>	0  0	<u> </u>	<u> </u>	0  0	<u> </u>
Row	Stage 1	Stage 1 exposure, of which exposure	Stage 2 exposure, of which guaranteed amount	31/12/2021 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  Stage 3 exposure  which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage exposure exposu	of Stock of Coverage Ra s for provisions for Stage 3 re exposure	tio - Stage 1 ex	Stage 1 posure, of which aranteed exposure	Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure	Stage 3 Stock of	f Stock of for provisions for provisions 2 exposure	Stock of Coverage Ratio - Stage 3 exposure
Num  127 128  Central banks Central governments	exposure , %)	exposure, of which guaranteed amount  Stage 2 exposure	guaranteed amount	Stage 3 exposure, of which guaranteed amount	provisions for provisions fo Stage 1 Stage 2 exposure exposure	Stage 3 exposure	exposure guaranteed amount	exposure guaranteed amount	exposure guaranteed amount	Stage 1 Stage exposu	2 Stage 3 exposure	exposure gu	arranteed exposure	guaranteed amount	exposure gu	posure, of provisions for stage 1 exposure	Stage 2 e exposure	exposure exposure
129 Regional governments or local authorities 130 Public sector entities 131 Multilateral Development Banks																		
International Organisations Institutions Corporates		0 0	0 0	0 0	0 0	0 0-	0	0 0	0 0	0 0	0 0 -	0	0	0 0	0	0	0 0	0 -
of which: SME  Retail  of which: SME  Retail  of which: SME  Secured by mortgages on immovable property		0 0	0 0	0 0	0 0	0 0-	0	0 0	0 0 0	0 0	0 0-	0	0	0 0	0	0	0 0	0 -
of which: non-SME  Items associated with particularly high risk  Covered bonds																		
Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  Equity  Securitisation																		
145 Securitisation 146 Other exposures 147 Standardised Total		0 0	0 0	0 0	0	0 0-	0	0 0	0 0	0 0	0 0 -	0	0	0 0	0	0	0 0	0 -
		Stage 1	Stage 2	31/12/2021 Stage 3			Stage 1		Public guarantees - Baseline Scenarios 31/12/2022 Stage 3				Stage 1	Stage 2	31/12/2023			
Row Num	Stage 1 exposure	guaranteed	gaaranceca	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	guaranteed	Stage 2  Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage exposure exposu	of Stock of provisions for Stage 3 re exposure Coverage Ra Stage 3 exposure	gi	Stage 1 posure, of Stage 2 which exposure	gaaranceca	Stage 3	Stage 3 posure, of which aranteed exposure	f Stock of for provisions for pr Stage 2 e exposure	Stock of Coverage Ratio - Stage 3 exposure
148 Central banks 149 Central governments 150 Regional governments or local authorities	, 70)	amount	amount	amount			amount	amount	amount				amount	amount	· ·	amount		
Public sector entities  Multilateral Development Banks  International Organisations																		
Institutions Corporates of which: SME  Retail		0 0	0 0	0 0	0 0	0 0-	0	0 0	0 0 0	0 0	0 0-	0	0	0 0	0	0	0 0	0 -
RUSSIAN 158 159 FEDERATION 160  Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0 0	0 0	0 0	0 0	0 0-	0	0 0	0 0 0	0 0	0 0-	0	0	0 0	0	0	0 0	0 -
161 Items associated with particularly high risk 162 Covered bonds 163 Claims on institutions and corporates with a ST credit assessment																		
Collective investments undertakings (CIU)  Equity  Securitisation Other exposures																		
167 168 Other exposures Standardised Total		0 0	0 0	0 0	0	0 0-	0	0 0	0 0	0	0 0-	0	0	0 0	0	0	0 0	0 -
									<b>Public guarantees - Baseline Scenar</b>	io								
Row	Stage 1	Stage 1 exposure, of Stage 2	Stage 2 exposure, of	31/12/2021 Stage 3 exposure, of	Stock of Stock of provisions for	Stock of Coverage Ratio	Stage 1 exposure, of		31/12/2022 Stage 3		of Stock of Coverage Ra	tio - Stage 1 ex	Stage 1 posure, of Stage 2	Stage 2 exposure, of	31/12/2023 Stage 3	Stage 3 Stock of	f Stock of for provisions for pr	Stock of Coverage Ratio -
Row Num  (mln EUR	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	OVERDOUND OF		Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	Stage 1 exposure exposure guaranteed amount	Stage 2 exposure exposure guaranteed amount	31/12/2022	Stock of Stock of provisions for Stage 1 Stage exposure exposu	of Stock of s for provisions for Stage 3 re exposure	tio - Stage 1 ex exposure gi	Stage 1 posure, of Stage 2 which exposure amount				f Stock of for provisions for pr Stage 2 e exposure	Stock of Coverage Ratio - Stage 3 exposure  Stock of Coverage Ratio - Stage 3 exposure
Central banks Central governments Regional governments or local authorities Public sector entities	exposure	exposure, of which guaranteed Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	Stage 1 exposure  Stage 1 exposure, of which guaranteed amount	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3		of Stock of provisions for Stage 3 exposure	tio - Stage 1 ex exposure gu	Stage 1 posure, of which aranteed amount	Stage 2 exposure, of which guaranteed amount		Stage 3 Stock of	f Stock of for provisions for provisions 2 e exposure	Stock of Coverage Ratio - Stage 3 exposure
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates Corporates	exposure	exposure, of which guaranteed Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stock of provisions for Stage 1 exposure exposure	Stock of provisions for Stage 3 exposure  O 0 0 -	Stage 1 exposure  Stage 1 exposure, of which guaranteed amount	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3		of Stock of provisions for Stage 3 exposure exposure	tio - Stage 1 exposure gu	Stage 1 posure, of which earanteed amount  0	Stage 2 exposure, of which guaranteed amount		Stage 3 Stock of	f Stock of for provisions for provisions for stage 2 exposure	Stock of covisions for Stage 3 exposure exposure
Central banks Central governments Central governments or local authorities Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME	exposure	exposure, of which guaranteed Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stock of provisions for Stage 1 exposure exposure	Stock of provisions for Stage 3 exposure  O O O O	Stage 1 exposure  Stage 1 exposure, of which guaranteed amount  0	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3		of Stock of provisions for Stage 3 exposure  0 0 0 -	tio - Stage 1 exposure gu	Stage 1 posure, of which aranteed amount  O	Stage 2 exposure, of which guaranteed amount  0 0 0		Stage 3 Stock of	f Stock of provisions for Stage 2 exposure  0 0 0	Stock of covisions for Stage 3 exposure  O -
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	exposure	exposure, of which guaranteed  Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stock of provisions for Stage 1 exposure exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	Stage 1 exposure  Stage 1 exposure, of which guaranteed amount  0 0 0	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3		of Stock of provisions for Stage 3 exposure  0 0 0 - 0 0 -	tio - Stage 1 exposure gu	Stage 1 posure, of which saranteed amount  0 0 0	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0		Stage 3 Stock of	f Stock of provisions for Stage 2 exposure  0 0 0 0 0	Stock of covisions for Stage 3 exposure  O -  O -  O -
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	exposure	exposure, of which guaranteed  Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stock of provisions for Stage 1 exposure exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	Stage 1 exposure  Stage 1 exposure, of which guaranteed amount  0 0 0	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3		of Stock of provisions for Stage 3 exposure  0 0 0 -  0 0 -	tio - Stage 1 exposure gu	Stage 1 posure, of which aranteed amount  O  O  O	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0		Stage 3 Stock of	f Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of covisions for Stage 3 exposure  O -  O -  O -
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	exposure	exposure, of which guaranteed  Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stock of provisions for Stage 1 exposure exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	Stage 1 exposure  Stage 1 exposure, of which guaranteed amount  0 0 0 0 0	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3		of stock of provisions for Stage 3 exposure  0 0 0 - 0 0 - 0 0 - 0 0 -	Stage 1 exposure gu  0 0 0 0 0	Stage 1 posure, of which aranteed amount   O  O  O  O  O  O	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0		Stage 3 Stock of	f Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of covisions for Stage 3 exposure  O -  O -  O -  O -  O -  O -  O -  O
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME Retail Iss Iss Iss Iss Iss Iss Iss Iss Iss Is	exposure	exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount  0 0 0  0 0 0  0 0 0  0 0 0	Stage 3 exposure, of which guaranteed amount  0 0 0  0 0  0 0  31/12/2021		0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	0	Stage 2 exposure Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	Stock of provisions for Stage 1 exposure exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 - 0 - 0 - 0 0 - 0 0 - 0 0 - 0 0 0 - 0 0 0 0 - 0	0	0	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  gu  0 0 0 31/12/2023	Stage 3 posure, of which saranteed amount  0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Calms on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Stage 1 exposure	exposure, of which guaranteed amount  Stage 2 exposure  0 0 0  0 0 0  0 0 0  Stage 1 exposure, of which guaranteed guaranteed  Stage 2 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0  Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 31/12/2021 Stage 3		0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	0	Stage 2 exposure Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	Stock of provisions for Stage 1 exposure exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 - 0 - 0 - 0 0 - 0 0 - 0 0 - 0 0 0 - 0 0 0 0 - 0	0	0	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  gu  0 0 0 31/12/2023	Stage 3 posure, of which saranteed amount  0 0 0 0 0 0 0 Stage 3 Stock of provisions of Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
Central banks   Central governments	Stage 1 exposure	exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0  Stage 2	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0  10 0  31/12/2021 Stage 3	Stock of provisions for Stage 1 exposure exposure exposure  Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O O	0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	0 0 0 0	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	Stock of provisions for Stage 1 exposure exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 - 0 - 0 - 0 0 - 0 0 - 0 0 - 0 0 0 - 0 0 0 0 - 0	0	0 0 0	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 Stage 2	Stage 3 exposure  gu  0 0 0 31/12/2023	Stage 3 posure, of which saranteed amount  0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
Central banks   Central governments	Stage 1 exposure	exposure, of which guaranteed amount  Stage 2 exposure  0 0 0  0 0 0  0 0 0  Stage 1 exposure, of which guaranteed guaranteed  Stage 2 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0  Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 31/12/2021 Stage 3		0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	0	Stage 2 exposure Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	Stock of provisions for Stage 1 exposure exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 - 0 - 0 - 0 0 - 0 0 - 0 0 - 0 0 0 - 0 0 0 0 - 0	0	0	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  gu  0 0 0 31/12/2023	Stage 3 posure, of which saranteed amount  0 0 0 0 0 0 0 Stage 3 Stock of provisions of Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
Central banks   Central governments	Stage 1 exposure	exposure, of which guaranteed amount  Stage 2 exposure  0 0 0  0 0 0  0 0 0  Stage 1 exposure, of which guaranteed guaranteed  Stage 2 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0  Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 31/12/2021 Stage 3		0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	0	Stage 2 exposure Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	Stock of provisions for Stage 1 exposure exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 - 0 - 0 - 0 0 - 0 0 - 0 0 - 0 0 0 - 0 0 0 0 - 0	0	0	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  gu  0 0 0 31/12/2023	Stage 3 posure, of which saranteed amount  0 0 0 0 0 0 0 Stage 3 Stock of provisions of Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
Central banks   Central bank	Stage 1 exposure	exposure, of which guaranteed amount  Stage 2 exposure  0 0 0  0 0 0  0 0 0  Stage 1 exposure, of which guaranteed guaranteed  Stage 2 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0  Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 31/12/2021 Stage 3		0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	0	Stage 2 exposure Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	Stock of provisions for Stage 1 exposure exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 - 0 - 0 - 0 0 - 0 0 - 0 0 - 0 0 0 - 0 0 0 0 - 0	0	0	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  gu  0 0 0 31/12/2023	Stage 3 posure, of which saranteed amount  0 0 0 0 0 0 0 Stage 3 Stock of provisions of Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O - O - O - O - O - O - O - O - O - O -
Central banks	Stage 1 exposure	exposure, of which guaranteed amount  Stage 2 exposure  0 0 0  0 0 0  0 0 0  Stage 1 exposure, of which guaranteed guaranteed  Stage 2 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0  Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 31/12/2021 Stage 3		0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	0	Stage 2 exposure Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	Stock of provisions for Stage 1 exposure exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 - 0 - 0 - 0 0 - 0 0 - 0 0 - 0 0 0 - 0 0 0 0 - 0	0	0	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  gu  0 0 0 31/12/2023	Stage 3 posure, of which saranteed amount  0 0 0 0 0 0 0 Stage 3 Stock of provisions of Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O - O - O - O - O - O - O - O - O - O -
Central banks	Stage 1 exposure	exposure, of which guaranteed amount  Stage 2 exposure  0 0 0  0 0 0  0 0 0  Stage 1 exposure, of which guaranteed guaranteed  Stage 2 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0  Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 31/12/2021 Stage 3		0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	0	Stage 2 exposure Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	Stock of provisions for Stage 1 exposure exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 - 0 - 0 - 0 0 - 0 0 - 0 0 - 0 0 0 - 0 0 0 0 - 0	0	0	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  gu  0 0 0 31/12/2023	Stage 3 posure, of which saranteed amount  0 0 0 0 0 0 0 Stage 3 Stock of provisions of Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of ovisions for Stage 3 exposure  O -  0 -  55.94%
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Items associated with particularly high risk Covered bonds Calims on institutions Corporates of which: SME Retail Of which: SME Secured by mortgages on immovable property of which: SME Covered bonds Calims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Regional governments Central banks Central governments Central danks Central danks Central governments Central danks Central governments Institutions Institutions Institutions Institutions Institutions Institutions Institutions Institutions Corporates of which: SME Retail Of which: SME R	Stage 1 exposure	exposure, of which guaranteed amount  Stage 2 exposure  0 0 0  0 0 0  0 0 0  Stage 1 exposure, of which guaranteed guaranteed  Stage 2 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0  Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 31/12/2021 Stage 3		0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	0	Stage 2 exposure  Stage 2 exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount  Stage 2 exposure  Stage 2 exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	Stock of provisions for Stage 1 exposure  Stock of provisions Stage exposure  O O O O O O O O O O O O O O O O O O O	0 0 - 0 - 0 - 0 0 - 0 0 - 0 0 - 0 0 0 - 0 0 0 0 - 0	0	0	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  gu  0 0 0 31/12/2023	Stage 3 posure, of which saranteed amount  0 0 0 0 0 0 0 Stage 3 Stock of provisions of Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O - O - O - O - O - O - O - O - O - O -
Central banks	Stage 1 exposure	exposure, of which guaranteed amount  Stage 2 exposure  0 0 0  0 0 0  0 0 0  Stage 1 exposure, of which guaranteed amount  Stage 2 exposure  0 0 0  Stage 1 exposure, of which guaranteed amount  Stage 2 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount   0 0 0  0 0 0  0 0 0  31/12/2021  Stage 3 exposure, of which guaranteed amount   31/12/2021  Stage 3 exposure, of which guaranteed amount  0 0 0  1 0 0  1 0 0  2 0 0  3 1/12/2021  Stage 3 Exposure of which guaranteed amount  3 1/12/2021  Stage 3 Exposure of which guaranteed amount	Stock of provisions for Stage 1 exposure exposure  O O O O O O O O O O O O O O O O O O O	O	Stage 1 exposure  Stage 1 exposure  Stage 1 exposure, of which guaranteed amount  0  Stage 1	Stage 2 exposure  Stage 2 exposure, of which guaranteed amount   O O O O O O O O O O O O O O O O O O	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	Stock of provisions for Stage 1 exposure exposure exposure  Stock of provisions Stage exposure  Stock of provisions for Stock of provisions for Stage 1 exposure exposure  Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O  O  O  O  Stage 1  posure, of which aranteed amount  O  O  O  O  O  O  O  O  O  O  O  O  O	exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount    Stage 2 of which guaranteed amount   Stage 2 of which guaranteed amount   Stage 2 of which guaranteed amount   Stage 2 of which guaranteed amount	Stage 3 exposure  0 0 0 31/12/2023 Stage 3 exposure  gu a  31/12/2023 Stage 3 exposure  0 0 0 31/12/2023	Stage 3 posure, of which laranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of covisions for Stage 3 exposure  O -  0 -  55.94%  O -  0 -  0 -  56.60%
Central banks Regional governments Institutions Corporates of which: SME Retail Institutions Covered bonds Covered bonds Collective investments undertakings (CRU) Equity Securitisation Other exposures Standardised Total  Row Num  Row Num  Row Row Row Row Row Row Row Row Row Ro	Stage 1 exposure	exposure, of which guaranteed amount  Stage 2 exposure  0 0 0  0 0 0  0 0 0  Stage 1 exposure, of which guaranteed amount  Stage 2 exposure  0 0 0  0 0 0  O 0 0  O 0 0  O 0 0 0  O 0 0 0	exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount   0 0 0  0 0 0  0 0 0  31/12/2021  Stage 3 exposure, of which guaranteed amount  0 0 0  31/12/2021  Stage 3 exposure, of which guaranteed amount  0 0 0  0 0 0  10 0 0  10 0 0  10 0 0  10 0 0  10 0 0  10 0 0  10 0 0  11 0 0  12 0 0  13 1/12/2021		O	Stage 1 exposure  Stage 1 exposure  Stage 1 exposure, of which guaranteed amount  0  Stage 1  Stage 1	Stage 2 exposure  Stage 2 exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  O O O O O O  Public guarantees - Baseline Scenari  31/12/2022  Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  O O O O O  Public guarantees - Baseline Scenari  31/12/2022  Stage 3 exposure, of which guaranteed amount  O O O O O  O O O  O O O  Public guarantees - Baseline Scenari  31/12/2022	Stock of provisions for Stage 1 exposure  Stock of provisions Stage exposure  O O O O O O O O O O O O O O O O O O O	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O  O  O  Stage 1  posure, of which aranteed amount  O  O  O  O  O  O  O  O  O  O  O  O  O	exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount    Stage 2 exposure, of which guaranteed amount   Stage 2 exposure, of of which guaranteed amount   Stage 2 exposure, of of which guaranteed amount	Stage 3 exposure  0 0 0 31/12/2023 Stage 3 exposure  gu a  31/12/2023 Stage 3 exposure  0 0 0 31/12/2023	Stage 3 posure, of which laranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of ovisions for Stage 3 exposure  O -  0 -  55.94%
Central panks   Central panks	Stage 1 exposure	exposure, of which guaranteed amount  Stage 2 exposure  0 0 0  0 0 0  0 0 0  1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure  Stage 2 exposure  Stage 2 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount   0 0 0  0 0 0  0 0 0  31/12/2021  Stage 3 exposure, of which guaranteed amount   31/12/2021  Stage 3 exposure, of which guaranteed amount  0 0 0  1 0 0  1 0 0  2 0 0  3 1/12/2021  Stage 3 Exposure of which guaranteed amount  3 1/12/2021  Stage 3 Exposure of which guaranteed amount	Stock of provisions for Stage 1 exposure exposure  O O O O O O O O O O O O O O O O O O O	O	Stage 1 exposure  Stage 1 exposure  Stage 1 exposure, of which guaranteed amount  0  Stage 1	Stage 2 exposure  Stage 2 exposure, of which guaranteed amount   O O O O O O O O O O O O O O O O O O	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	Stock of provisions for Stage 1 exposure exposur	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O  O  O  O  Stage 1  posure, of which aranteed amount  O  O  O  O  O  O  O  O  O  O  O  O  O	exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount    Stage 2 of which guaranteed amount   Stage 2 of which guaranteed amount   Stage 2 of which guaranteed amount   Stage 2 of which guaranteed amount	Stage 3 exposure  0 0 0 31/12/2023 Stage 3 exposure  gu a  31/12/2023 Stage 3 exposure  0 0 0 31/12/2023	Stage 3 posure, of which laranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of covisions for Stage 3 exposure  O -  0 -  55.94%  O -  0 -  0 -  56.60%
Security	Stage 1 exposure	exposure, of which guaranteed amount  Stage 2 exposure  0 0 0  0 0 0  0 0 0  1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure  Stage 2 exposure  Stage 2 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount   0 0 0  0 0 0  0 0 0  31/12/2021  Stage 3 exposure, of which guaranteed amount   31/12/2021  Stage 3 exposure, of which guaranteed amount  0 0 0  1 0 0  1 0 0  2 0 0  3 1/12/2021  Stage 3 Exposure of which guaranteed amount  3 1/12/2021  Stage 3 Exposure of which guaranteed amount	Stock of provisions for Stage 1 exposure exposure  O O O O O O O O O O O O O O O O O O O	O	Stage 1 exposure  Stage 1 exposure  Stage 1 exposure, of which guaranteed amount  0  Stage 1	Stage 2 exposure  Stage 2 exposure, of which guaranteed amount   O O O O O O O O O O O O O O O O O O	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	Stock of provisions for Stage 1 exposure exposur	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O  O  O  O  Stage 1  posure, of which aranteed amount  O  O  O  O  O  O  O  O  O  O  O  O  O	exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount    Stage 2 of which guaranteed amount   Stage 2 of which guaranteed amount   Stage 2 of which guaranteed amount   Stage 2 of which guaranteed amount	Stage 3 exposure  0 0 0 31/12/2023 Stage 3 exposure  gu a  31/12/2023 Stage 3 exposure  0 0 0 31/12/2023	Stage 3 posure, of which laranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of covisions for Stage 3 exposure  O -  0 -  55.94%  O -  0 -  0 -  56.60%
Security   Contral banks   C	Stage 1 exposure	exposure, of which guaranteed amount  Stage 2 exposure  0 0 0  0 0 0  0 0 0  1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure  Stage 2 exposure  Stage 2 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount   0 0 0  0 0 0  0 0 0  31/12/2021  Stage 3 exposure, of which guaranteed amount   31/12/2021  Stage 3 exposure, of which guaranteed amount  0 0 0  1 0 0  1 0 0  2 0 0  3 1/12/2021  Stage 3 Exposure of which guaranteed amount  3 1/12/2021  Stage 3 Exposure of which guaranteed amount	Stock of provisions for Stage 1 exposure exposure  O O O O O O O O O O O O O O O O O O O	O	Stage 1 exposure  Stage 1 exposure  Stage 1 exposure, of which guaranteed amount  0  Stage 1	Stage 2 exposure  Stage 2 exposure, of which guaranteed amount   O O O O O O O O O O O O O O O O O O	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	Stock of provisions for Stage 1 exposure exposur	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O  O  O  O  Stage 1  posure, of which aranteed amount  O  O  O  O  O  O  O  O  O  O  O  O  O	exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount    Stage 2 of which guaranteed amount   Stage 2 of which guaranteed amount   Stage 2 of which guaranteed amount   Stage 2 of which guaranteed amount	Stage 3 exposure  0 0 0 31/12/2023 Stage 3 exposure  gu a  31/12/2023 Stage 3 exposure  0 0 0 31/12/2023	Stage 3 posure, of which laranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of covisions for Stage 3 exposure  O -  0 -  55.94%  O -  0 -  0 -  56.60%
Central banks   Central spearments   Central spea	Stage 1 exposure	exposure, of which guaranteed amount  Stage 2 exposure  0 0 0  0 0 0  0 0 0  1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure  Stage 2 exposure  Stage 2 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount   0 0 0  0 0 0  0 0 0  31/12/2021  Stage 3 exposure, of which guaranteed amount   31/12/2021  Stage 3 exposure, of which guaranteed amount  0 0 0  1 0 0  1 0 0  2 0 0  3 1/12/2021  Stage 3 Exposure of which guaranteed amount  3 1/12/2021  Stage 3 Exposure of which guaranteed amount	Stock of provisions for Stage 1 exposure exposure  O O O O O O O O O O O O O O O O O O O	O	Stage 1 exposure  Stage 1 exposure  Stage 1 exposure, of which guaranteed amount  0  Stage 1	Stage 2 exposure  Stage 2 exposure, of which guaranteed amount   O O O O O O O O O O O O O O O O O O	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	Stock of provisions for Stage 1 exposure exposur	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O  O  O  O  Stage 1  posure, of which aranteed amount  O  O  O  O  O  O  O  O  O  O  O  O  O	exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount    Stage 2 of which guaranteed amount   Stage 2 of which guaranteed amount   Stage 2 of which guaranteed amount   Stage 2 of which guaranteed amount	Stage 3 exposure  0 0 0 31/12/2023 Stage 3 exposure  gu a  31/12/2023 Stage 3 exposure  0 0 0 31/12/2023	Stage 3 posure, of which laranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of covisions for Stage 3 exposure  O -  0 -  55.94%  O -  0 -  0 -  56.60%
Security	Stage 1 exposure	exposure, of which guaranteed amount  Stage 2 exposure  0 0 0  0 0 0  0 0 0  1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure  Stage 2 exposure  Stage 2 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount   0 0 0  0 0 0  0 0 0  31/12/2021  Stage 3 exposure, of which guaranteed amount   31/12/2021  Stage 3 exposure, of which guaranteed amount  0 0 0  1 0 0  1 0 0  2 0 0  3 1/12/2021  Stage 3 Exposure of which guaranteed amount  3 1/12/2021  Stage 3 Exposure of which guaranteed amount	Stock of provisions for Stage 1 exposure exposure  O O O O O O O O O O O O O O O O O O O	O	Stage 1 exposure  Stage 1 exposure  Stage 1 exposure, of which guaranteed amount  0  Stage 1	Stage 2 exposure  Stage 2 exposure, of which guaranteed amount   O O O O O O O O O O O O O O O O O O	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	Stock of provisions for Stage 1 exposure exposur	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O  O  O  O  Stage 1  posure, of which aranteed amount  O  O  O  O  O  O  O  O  O  O  O  O  O	exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount    Stage 2 of which guaranteed amount   Stage 2 of which guaranteed amount   Stage 2 of which guaranteed amount   Stage 2 of which guaranteed amount	Stage 3 exposure  0 0 0 31/12/2023 Stage 3 exposure  gu a  31/12/2023 Stage 3 exposure  0 0 0 31/12/2023	Stage 3 posure, of which laranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of covisions for Stage 3 exposure  O -  0 -  55.94%  O -  0 -  0 -  56.60%

EBA EUROPEAN BANKING AUTHORITY		76	77	78	79	80	81				85	IniCredit S.p	.A. 87	k COVI			91	92	93	94	95	96
Row Num		Stage 1 exposure min EUR, %)	Stage 2 exposure	Stage 3 exposure	31/12/2021  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	31/12/2022  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	31/12/2023  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 2 3 4 5 6 7 8 9	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	`	951 2,208 80 1.068		exposure  16	275 239	301 120	51.25% 52.12%	1,829	·		2 15	246 227	372 7 156	48.18%	1,832	1,502		2 14	215 209	434 186	46.54%
UniCredit S.p.A.  UniCredit S.p.A.  UniCredit S.p.A.  UniCredit S.p.A.	of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  Equity  Securitisation  Other exposures  Standardised Total	2	115 658	3 48	32	23	15	31.52%	382	656	83	3 1	L 2:	1 24	28.96%	373	633		6 1	20	32	2 27.71%
21	Standardised Total	4,9	994 4,945	1,043	31/12/2021 Stock of	Stock of	Stock of	48.51%	4,678	4,904	1,400 Mora	atoria - Adverse Sc 31/12/2022 Stock of	cenario  Stock of	Stock of	45.54%		4,621	. 1,/1	31/12/2023 Stock of	Stock of		43.92%
Row Num  22 23 24	Central banks Central governments Regional governments or local authorities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	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	provisions for Stage 1 exposure	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
25 26 27 28 29 30	Public sector entities  Multilateral Development Banks International Organisations Institutions Corporates of which: SME		1,333	3 296	3	149	99	33.53%	454	1,241	414	4 3	3 120	5 131	31.66%	431	1,163	51	5 2	109	159	30.81%
31 32 33 34 35 36 37 38 39 40	Retail of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  Equity  Securitisation		70 327	7 21		23	10	41.85%	67	318	33	3 1	1 2:	1 15	41.17%	63	312	2 4	3 1	20	19	40.91%
41 42	Other exposures Standardised Total	1,3	3,179	509	31/12/2021 Stock of	429 Stock of	187 Stock of	36.63%	1,274	3,079	Mora	atoria - Adverse Sc 31/12/2022 Stock of	Stock of	1 245 Stock of	34.81%				31/12/2023 Stock of	363 Stock of	Stock of	33.91%
Row Num  43 44 45 46 47 48 49 50	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure  72.94%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
51 52 53 54 55 56 57 58 59 60 61	of which: SME  Retail of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  Equity  Securitisation		0 (	0 0	0 0	0	0	57.20%	0	0		0 0		0 0	1.97%	0	0		0 0		0	2.57%
63 Bow	Other exposures Standardised Total	Stage 1	8 Stage 2	Stage 3	31/12/2021  Stock of provisions for	Stock of provisions for	Stock of	57.00% Coverage Ratio -	Stage 1	Stage 2	Mora Stage 3	atoria - Adverse Sc 31/12/2022 Stock of provisions for		Stock of provisions for	61.17%  Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio - Stage 3
Num  64 65 66 67 68 69 70	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	exposure exposure		exposure	Stage 1 exposure	Stage 2	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
71 72 73 74 AUSTRIA 75 76 77 78 79 80 81 82 83	Corporates     of which: SME  Retail     of which: SME  Secured by mortgages on immovable property     of which: non-SME  Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  Equity  Securitisation  Other exposures  Standardised Total		0 (			0	0 -	51.92% 57.72% 50.09%	0	0					51.91%	0	0				0	51.83%
Row	Standardised Total	Stage 1	Stage 2 exposure	Stage 3	31/12/2021  Stock of provisions for	Stock of provisions for	PLOAISIONS TOL	Coverage Ratio -	Stage 1	Stage 2 exposure	Stage 3	atoria - Adverse Sc 31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio -	Staye I	Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
85 86 87 88 89	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
90 91 92 93 94 95 96	International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property		73 288 91 159	61	1	77	74 23	63.23% 37.31%	62 82	274 151	78	2 1	0 18	3 89 3 27	62.32% 34.02%	71	132	9	3 1 1 0	58	100	32.26%
97 98 99 100 101 102 103 104	of which: non-SME  Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  Equity  Securitisation  Other exposures  Standardised Total		50 92	5	0	0	2	33.44% 52.52%	45	92		9		3	50.34%		529	1	2 0		4	34.05%

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		76	77	78	79	80	81	82	83	84		86 atoria - Adverse Sc		88	89	90	91	92	93	94	95	
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for		Stock of	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of	Stock of provisions for	Stock of	Covera
	(mln EUR, %	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	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	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Covera Si ex
	Central banks Central governments Regional governments or local authorities																					
	Public sector entities  Multilateral Development Banks  International Organisations																					
	Institutions Corporates	7	76 (	0 6	6	2	0 .	4 62.03%	73		0 9	) 2	2 (	0 6	60.71%	70	) (	0 1	2	2 (	7	7
CZECH REPUBLIC	of which: SME  Retail  of which: SME	7	70 (	0 12	2	2	0 1	10 87.53%	67		0 14	1 2	2 (	0 12	83.03%	65	5 (	0 1	7	1 (	14	14
CZECIT KEI ODLIC	Secured by mortgages on immovable property of which: non-SME		0 (	0 (	0	0	0	0 -	0		0 (	) (	) (	0 (	-	(	)) (	0	0	) (	C	0 -
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU)  Equity  Securitisation																					
	Other exposures Standardised Total	14	16 (	0 17	7	4	0 1	79.03%	140		0 24	1 3	3	0 18	74.32%	134	1 (	0 2	9	3 (	21	21
					24/42/2024						Mora	atoria - Adverse Sc	enario						24/42/2022			
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023  Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for	Covera
	(mln EUR, %	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Covera Si ex
	Central banks Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates		0 (	0 (	0	0	0	0 -	0		0 (	) (	) (	0 (	-	(	) (	0	0	) (	C	0 -
SPAIN	of which: SME  Retail  of which: SME		0 (	0 (	0	0	0	0 72.01%	0		0 (	) (	) (	0 (	72.01%	(	) (	0	0		(	0
JI AIN	Secured by mortgages on immovable property of which: non-SME		0 (	0 (	0	0	0	0 -	0		0 (	(	) (	0 (	-	(	(	0	0	) (	(	0 -
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU)  Equity  Securitisation																					
	Other exposures Standardised Total		0 (	0 (	0	0	0	0 72.01%	0		0 (	) (	) (	0 (	72.01%	(	) (	0	0	) (	C	0
											Mora	ntoria - Adverse Sc	enario									
		C)	SI.	- Cl	31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio - Stage 3 exposure	C.	C	C. C.	31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -	Cl	St.	C	31/12/2023 Stock of provisions for	Stock of	Stock of	Cover
	(mln EUR,  %	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	S
	Central banks Central governments																					
	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates		0	0 (	0	0		0 -	0		0 (			0	-			0	0			0 -
RUSSIAN	of which: SME  Retail		0 (	0 (	0	0	0	0 -	0		0 0	) (	)	0 (	-	(		0	0	) (	(	0 -
FEDERATION	of which: SME  Secured by mortgages on immovable property  of which: non-SME		0 (	0 (	0	0	0	0 -	0		0 0	) (	) (	0 (	-	(	) (	0	0	) (	(	0 -
	Items associated with particularly high risk Covered bonds																					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures Standardised Total		0	0	0	0		0 -	0		0 (			0	-	(		0	0			0 -
					1			1			Mora	atoria - Adverse Sc	enario									
					31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -				31/12/2022 Stock of	Stock of	Stock of provisions for	Coverage Ratio -				31/12/2023		Stock of	Covera
		Chana 1	Chara 3	Stane 5	Drovisions for			Coverage Italio -	Chama 4	Chara 2	Chama 3		nyovicione for			Chara 1	Chara 2	Share 2	Stock of	Stock of	muoviolone for	
	(mln EUR, %	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	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	provisions for Stage 3 exposure	St
	Central banks Central governments	exposure	Stage 2 exposure		Stage 1	Stage 2	Stage 3	Stage 3	Stage 1	Stage 2 exposure	Stage 3 exposure	Stage 1	Stage 2	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	St
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	exposure	Stage 2 exposure		Stage 1	Stage 2	Stage 3	Stage 3	Stage 1	Stage 2 exposure	Stage 3 exposure	Stage 1	Stage 2	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	S
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	exposure	Stage 2 exposure		Stage 1	Stage 2	Stage 3	Stage 3	Stage 1	Stage 2 exposure	Stage 3 exposure	Stage 1	Stage 2	provisions for Stage 3 exposure	Stage 3 exposure  51.66%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	S
LINITED CTATES	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	exposure	Stage 2 exposure  0 0 0		Stage 1	Stage 2	Stage 3	Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3 exposure	Stage 1	Stage 2	provisions for Stage 3 exposure  0 0 0		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	St
UNITED STATES	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	exposure	Stage 2 exposure  0 0 0 0		Stage 1	Stage 2	Stage 3	Stage 3 exposure  0 51.72%	Stage 1	Stage 2 exposure	Stage 3 exposure  0 0 0 0 0	Stage 1	Stage 2	provisions for Stage 3 exposure  0 0 0 0	51.66%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	S
UNITED STATES	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	exposure	Stage 2 exposure  0 0 0 0		Stage 1	Stage 2	Stage 3	Stage 3 exposure  0 51.72%	Stage 1	Stage 2 exposure	Stage 3 exposure	Stage 1	Stage 2	provisions for Stage 3 exposure  0 0 0	51.66%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	S
UNITED STATES	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	exposure	Stage 2 exposure  0 0 0 0		Stage 1	Stage 2	Stage 3	Stage 3 exposure  0 51.72%	Stage 1	Stage 2 exposure	Stage 3 exposure  0 0 0 0	Stage 1	Stage 2	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	51.66%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	S
UNITED STATES	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	exposure	Stage 2 exposure  0 0 0 0 0 0		Stage 1	Stage 2	Stage 3	Stage 3 exposure  0 51.72%	Stage 1	Stage 2 exposure	Stage 3 exposure	Stage 1	Stage 2	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	51.66%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	St
UNITED STATES	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	exposure	Stage 2 exposure  0 0 0 0 0 0 0		Stage 1 exposure	Stage 2	Stage 3	Stage 3 exposure  0 51.72% 0 36.49%	Stage 1	Stage 2 exposure		Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	51.66%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure  0 0 0 0	provisions for Stage 2	provisions for Stage 3	S
UNITED STATES	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	exposure	0 0	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	Stage 1 exposure  0 0 31/12/2021 Stock of	Stage 2 exposure  0 0 0 0	Stage 3 exposure	Stage 3 exposure  0 51.72% 0 36.49% 0 - 0 - Coverage Ratio -	exposure  0 0 0 0		0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure  0 0 0 0 0 0 0	51.66% 36.36% - - 46.84%			exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure  0 0 0 31/12/2023 Stock of	provisions for Stage 2 exposure	provisions for Stage 3 exposure	0 - 0 - 0 - Covera
UNITED STATES	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	Stage 1 exposure	Stage 2 exposure  0 0 0 Stage 2 exposure		Stage 1 exposure	Stage 2 exposure  0 0 0 Stock of	Stage 3	Stage 3 exposure  0 51.72% 0 36.49%	exposure  0 0 0	Stage 2 exposure  Stage 2 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure  0 0 0 0 0 0 0	51.66%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure  0 0 0 31/12/2023	provisions for Stage 2 exposure	provisions for Stage 3 exposure	0 - 0 - 0 - Cover S
UNITED STATES	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (min EUR, % Central banks Central governments	Stage 1 exposure	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	Stage 1 exposure	Stage 2 exposure  0  0  Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure  0 51.72% 0 36.49% 0	exposure  0 0 0 0	Stage 2	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	Stage 1 exposure  Of the storia - Adverse Scaling Stock of provisions for Stage 1	Stage 2 exposure	Stage 3 exposure  0 0 0 0 Stock of provisions for	51.66% 36.36% - - 46.84%			exposure  O  Stage 3	provisions for Stage 1 exposure  0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	0 - 0 - 0 - Cover
UNITED STATES	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (min EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	Stage 1 exposure	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	Stage 1 exposure	Stage 2 exposure  0  0  Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure  0 51.72% 0 36.49% 0	exposure  0 0 0 0	Stage 2	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	Stage 1 exposure  Of the storia - Adverse Scaling Stock of provisions for Stage 1	Stage 2 exposure	Stage 3 exposure  0 0 0 0 Stock of provisions for	51.66% 36.36% - - 46.84%			exposure  O  Stage 3	provisions for Stage 1 exposure  0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	0
UNITED STATES	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	Stage 1 exposure	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	Stage 1 exposure	Stage 2 exposure  0  0  Stock of provisions for Stage 2	Stage 3 exposure	Stage 3	exposure  0 0 0 0	Stage 2	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	Stage 1 exposure  Of the storia - Adverse Scaling Stock of provisions for Stage 1	Stage 2 exposure	Stage 3 exposure  0 0 0 0 Stock of provisions for	51.66% 36.36% - - 46.84%			exposure  O  Stage 3	provisions for Stage 1 exposure  0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	0
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	Stage 1 exposure	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	Stage 1 exposure	Stage 2 exposure  0  0  Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure  0 51.72% 0 36.49% 0	exposure  0 0 0 0	Stage 2	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	Stage 1 exposure  Of the storia - Adverse Scaling Stock of provisions for Stage 1	Stage 2 exposure	Stage 3 exposure  0 0 0 0 Stock of provisions for	51.66% 36.36%  - 46.84%  Coverage Ratio - Stage 3 exposure			exposure  O  Stage 3	provisions for Stage 1 exposure  0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	0
UNITED STATES  BULGARIA	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (min EUR, % Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	Stage 1 exposure	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	Stage 1 exposure	Stage 2 exposure  0  0  Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure  0 51.72% 0 36.49% 0	exposure  0 0 0 0	Stage 2	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	Stage 1 exposure  Of the storia - Adverse Scaling Stock of provisions for Stage 1	Stage 2 exposure	Stage 3 exposure  0 0 0 0 Stock of provisions for	51.66% 36.36%			exposure  O  Stage 3	provisions for Stage 1 exposure  0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	0
	Central povernments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	Stage 1 exposure	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	Stage 1 exposure	Stage 2 exposure  0  0  Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure  0 51.72% 0 36.49% 0	exposure  0 0 0 0	Stage 2	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	Stage 1 exposure  Of the storia - Adverse Scaling Stock of provisions for Stage 1	Stage 2 exposure	Stage 3 exposure  0 0 0 0 Stock of provisions for	51.66%  36.36%			exposure  O  Stage 3	provisions for Stage 1 exposure  0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	0
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Stage 1 exposure	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	Stage 1 exposure	Stage 2 exposure  0  0  Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure  0 51.72% 0 36.49% 0	exposure  0 0 0 0	Stage 2	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	Stage 1 exposure  Of the storia - Adverse Scaling Stock of provisions for Stage 1	Stage 2 exposure	Stage 3 exposure  0 0 0 0 Stock of provisions for	51.66%  36.36%			exposure  O  Stage 3	provisions for Stage 1 exposure  0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	0
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		Stage 1		Stage 2	31/12/2021					Stage 1	Sta		31/12/2022					Stage 1		Stage 2	31/12/					
Row Num		Stage 1 Stage 1 exposure which	, of Stage 2	Stage 2 exposure, of which	Stage 3 exposure, of which exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure wh	ge 2 ure, of Stage ich exposu	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1	provisions for pr	Stock of rovisions for Stage 3	ge Ratio - age 3 posure Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1	Stock of provisions for pro		overage Ratio - Stage 3 exposure
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9 10	Retail	357	259 6	0	2	1 1	0	1 47.	13% 354	258	8	0	4	1 1	0	2	46.81%	352 25	57	8 0	5	2	1	0	3	46.34%
UniCredit S.p.A.	Secured by mortgages on immovable property	5	0 1	0	0	0 0	0	0 30.	79% 5	0	1	0	0	0 0	0	0	30.46%	5	0	1 0	0	0	0	0	0	30.24%
13 14	of which: non-SME  Items associated with particularly high risk																									
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17 18	Collective investments undertakings (CIU) Equity																									
19 20	Securitisation Other exposures																									
21	Standardised Total	555	351 16	0	5	1 1	1	3 49.	551	350	17	0	9	2 1	1	4	48.55%	547 349	19 1	7 0	12	3	1	1	6	47.78%
					24 /42 /2024								antees - Adverse Scenai	rio							21/12	/2022				
		Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of	Stock of Covers Red	.	Stage 1		ge 2	31/12/2022 Stage 3	Stock of	Stock of	Stock of Cover	an Batis	Stage 1		Stage 2	31/12/	Stage 3	Stock of	Stock of	Stock of Co.	Datie
Row Num		Stage 1 exposure, which exposure	Stage 2	exposure, of which	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for	Stage 1 exposure	exposure, of which guaranteed	Stage 2 wh	ure, of ich nteed exposu	exposure, of which	provisions for Stage 1	provisions for pr	rovisions for	age 3 posure  Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which	provisions for	provisions for pro	ovisions for	overage Ratio - Stage 3 exposure
22	Central banks (mln EUR, %		eu	guaranteed Samount	guaranteed amount	exposure	Stage 2 exposure	Stage 3 exposure		amount	guara	ount	guaranteed amount	exposure	Stage 2 exposure	Stage 3 exposure	posure .	amount		amount	·	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
23	Central governments																									
25	Regional governments or local authorities  Public sector entities  Multilatoral Povelenment Banks																									
27	Multilateral Development Banks International Organisations																									
29	Institutions Corporates of which: SME	85	76 0	0	0	0 0	0	0 38	37% 84	76	0	0	1	0 0	0	0	38.40%	83 7	75	1 0	1	1	0	0	1	38.49%
30 31	Retail	242	233 1	0	1	1 0	0	0 39.	54% 241	233	1	0	2	1 0	0	1	39.91%	239 23.	32	1 0	3	2	0	0	1	40.01%
32 ITALY	of which: SME  Secured by mortgages on immovable property	4	0 0	0	0	0 0	0	0 26.	57% 4	0	0	0	0	0 0	0	0	26.61%	4	0	0 0	0	0	0	0	0	26.62%
34 35	of which: non-SME  Items associated with particularly high risk																									
36 37	Covered bonds Claims on institutions and corporates with a ST credit assessment																									
38	Collective investments undertakings (CIU)  Equity																									
40	Securitisation																									
42	Other exposures Standardised Total	331	309 1	0	1	1 1	0	0 38.	26% 329	308	2	0	3	2 1	0	1	38.49%	326 30	07	3 0	4	3	1	0	2	38.65%
												Public guara	antees - Adverse Scenai	rio												
		Stage 1		Stage 2	31/12/2021 Stage 3	1				Stage 1	Sta		31/12/2022 Stage 3					Stage 1		Stage 2	31/12/					
Row		Stage 1 exposure,	, of Stage 2	exposure, of	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Stage 1	exposure, of which	Stage 2 expos	ure, of Stage	3 exposure, of	Stock of provisions for	provisions for pr	rovisions for	ge Ratio - Stage 1	exposure, of	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			overage Ratio -
Num	(mln EUR, %	exposure guarante	ed	guaranteed amount	exposure guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	guaranteed		nteed exposu	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	posure exposure	guaranteed	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
43 44	Central banks Central governments			0.1135.111	3,110,311								3.11.0.3.11.					J.M.Schie		S.M.SONE						
45 46	Regional governments or local authorities Public sector entities																									
47 48	Multilateral Development Banks International Organisations																									
49 50	Institutions Corporates	18	0 1	0	0	0 0	0	0 42.	55% 18	0	1	0	1	0 0	0	0	42.51%	18	0	1 0	1	0	0	0	0	42.33%
51 52	of which: SME  Retail	8	0 0	0	0	0 0	0	0 59.	57% 8	0	0	0	0	0 0	0	0	59.69%	8	0	0 0	0	0	0	0	0	59.68%
GERMANY	of which: SME  Secured by mortgages on immovable property	0	0 0	0	0	0 0	0	0 -	0	0	0	0	0	0 0	0	0 -		0	0	0 0	0	0	0	0	0 -	
55 56	of which: non-SME  Items associated with particularly high risk																									
57 58	Covered bonds Claims on institutions and corporates with a ST credit assessment																									
59 60	Collective investments undertakings (CIU)																									
61 62	Equity Securitisation Other exposures																									
63	Standardised Total	30	0 2	0	0	0 0	0	0 47.	06% 30	0	2	0	1	0 0	0	0	47.17%	30	0	2 0	1	0	0	0	1	46.94%
													antees - Adverse Scenai	rio												
		Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of	Stock of Coverage Rel		Stage 1		ge 2	31/12/2022 Stage 3	Stock of	Stock of	Stock of Cover		Stage 1		Stage 2	31/12/	Stage 3	Stock of	Stock of	Stock of Cov	
Row Num		Stage 1 exposure, exposure	Stuge 2	exposure, of which	Stage 3 exposure, of which exposure	provisions for	provisions for	provisions for	io - Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure when the stage 2 when the stage 2 exposure	ure, of Stage	exposure, of which	provisions for	provisions for pr	rovisions for	rage Ratio - rage 3 posure  Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which	provisions for	provisions for pro	ovisions for	overage Ratio - Stage 3 exposure
64	(min EUR, %		eu	guaranteed amount	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	C	guaranteed amount	yuara	nteed exposu ount	re guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	posure	guaranteed amount	GA POSAII C	guaranteed amount		which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
65	Central banks Central governments Regional governments or local authorities																									
67	Regional governments or local authorities  Public sector entities  Multilateral Development Banks																									
69	International Organisations Institutions																									
71	Corporates of which: SME	0	0 0	0	0	0 0	0	0 -	0	0	0	0	0	0 0	0	0 -		0	0	0 0	0	0	0	0	0 -	
73 74 <b>AUCTOIA</b>	Retail of which: SME	0	0 0	0	0	0 0	0	0 21.	31% 0	0	0	0	0	0 0	0	0	21.31%	0	0	0 0	0	0	0	0	0	21.31%
74 AUSTRIA	Secured by mortgages on immovable property	0	0 0	0	0	0 0	0	0 -	0	0	0	0	0	0 0	0	0 -		0	0	0 0	0	0	0	0	0 -	
77	of which: non-SME  Items associated with particularly high risk  Covered bonds																									
79	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CTI)																									
81	Collective investments undertakings (CIU)  Equity  Securitisation																									
82	Other exposures								2007								0.000		0	0						22.25
84	Standardised Total	0	υ  0	0	υ	0	0	υ  0.	JU%0  0	0	0	υĮ	U	0	0	0	U.UU%	U	υĮ	0	0	0	0	0	0	33.33%
					31/12/2021								antees - Adverse Scenai 31/12/2022	rio							31/12/	2/2023				
		Stage 1	of	Stage 2	Stage 3	Stock of	Stock of	Stock of Coverage Rat	io -	Stage 1	Sta	ge 2	Stage 3	Stock of	Stock of provisions for pr	Stock of Cover	ge Ratio -	Stage 1		Stage 2			Stock of	Stock of provisions for pro	Stock of Cov	verage Patie
Row Num		Stage 1 exposure, which guarante	Stage 2	exposure, of which guaranteed	Stage 3 exposure, of which guaranteed	provisions for	provisions for Stage 2 exposure	provisions for Stage 3 exposure		exposure, of which guaranteed	Stage 2 exposure when the stage 2 when t	ure, of Stage ich exposu nteed	3 exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for pr Stage 2 exposure	COVET	age 3 posure  Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for pro Stage 2 exposure	ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
85	Central banks (mln EUR, %	6) guarante amount		amount	amount	exposure	exposure	exposure		amount	am	ount -	amount	exposure	exposure	exposure		amount		amount		amount	exposure	exposure	exposure	жрозиге
86 87	Central governments Regional governments or local authorities																									
88	Public sector entities  Multilateral Development Banks																									
90	International Organisations Institutions																									
92	Corporates of which: SME	14	0 4	0	0	0 0	0	0 61	29% 14	0	4	0	0	0 0	0	0	61.82%	14	0	4 0	1	0	0	0	0	61.90%
94 95 CDOATIA	Retail of which: SME	0	0 0	0	0	0 0	0	0 18.	78% 0	0	0	0	0	0 0	0	0	18.78%	0	0	0 0	0	0	0	0	0	18.78%
95 96 97	Secured by mortgages on immovable property	0	0 1	0	0	0 0	0	0 39.	95% 0	0	1	0	0	0 0	0	0	39.95%	0	0	1 0	0	0	0	0	0	39.95%
98	of which: non-SME  Items associated with particularly high risk																									
100	Covered bonds Claims on institutions and corporates with a ST credit assessment																									
101	Collective investments undertakings (CIU)  Equity  Securitisation																									
103 104	Other exposures																									
105	Standardised Total	14	0 5	0	0	0	0	0 54.5	32% 14	0	5	0	1	0	0	0	55.97%	14	0	4  0	1	0	0	0	0	56.17%

		97	98 99	100	101	102	103	104	105	106	107 108	109	UniCredit		113	114	115	116	117	118	119	120	121	122	123	124	125	126
					31/12/	2/2021								intees - Adverse Scenai 31/12/2022	io								31/12,	2/2023				
Row			Stage 1  xposure, of Stage 2	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	provisions for	rerage Ratio -	Stage 1 exposure, of which	Stage 2 exposure	age 2	Stage 3	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3	Stock of provisions for	Stock of provisions for p	Stock of Covernment of Covernm	verage Ratio - Stage 3 exposure
Num	(mln EUR, %		xposure, of which waranteed amount Stage 2 exposure	guaranteed	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 e	Stage 3 e	Stage 1 exposure, of which guaranteed amount	exposure gu	sure, of Stage chich expositions and the count stage chickens are consistent with the count of the count chickens are consistent with the count of the count chickens are consistent with the count of the count chickens are consistent with the count of t	3 exposure, of which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
106 107 108	Central banks Central governments Regional governments or local authorities																											
109 110 111	Public sector entities  Multilateral Development Banks  International Organisations																											
112 113	Institutions Corporates	0	0	0 0	0 0	0	0	0	0 -		0	0 0	0	0	0 0	0	0 -		0	0	0	0	0	0	0 0	0	0 -	
114 115 116 CZECH REPUBLIO	of which: SME  Retail  of which: SME	0	0	0 0	0 0	0	0	0	0 -		0	0 0	0	0	0 0	0	0 -		0	0	0	0	0	0	0 0	0	0 -	
117 118	Secured by mortgages on immovable property of which: non-SME	0	0	0 0	0 0	0	0	0	0 -		0	0 0	0	0	0 0	0	0 -		0	0	0	0	0	0	0 0	0	0 -	
119 120	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																											
122 123	Collective investments undertakings (CIU)  Equity Securitisation																											
124 125 126	Securitisation Other exposures Standardised Total	0	0	0 0	0 0	0	0	0	0 -		0	0 0	0	0	0 0	0	0 -		0	0	0	0	0	0	0 0	0	0 -	
200									,				Public guar	intees - Adverse Scenai	io													
			Stage 1	Stage 2	31/12/	2/2021 Stage 3	Stock of	Stock of	Stock of Cave		Stage 1		age 2	31/12/2022 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12,	Stage 3	Stock of	Stock of	Stock of Co.	
Row Num		Stage 1 exposure	xposure, of which waranteed Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for	Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure gu	sure, of Stage hich exposi	OVERGOURG OF	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for p	provisions for Stage 3 exposure	verage Ratio - Stage 3 exposure
127	Central banks Central governments  (min EUR, %	26.1	amount	amount		guaranteed amount	exposure	exposure	exposure		amount		nount	amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	
128 129 130	Regional governments or local authorities Public sector entities																											
131 132	Multilateral Development Banks International Organisations Institutions																											
134 135	Corporates of which: SME	0	0	0 0	0 0	0	0	0	0 -		0	0 0	0	0	0 0	0	0 -		0	0	0	0	0	0	0 0	0	0 -	
136 137 138 SPAIN	Retail of which: SME Secured by mortgages on immovable property	0	0	0 0	0 0	0	0	0	0 -		0	0 0	0	0	0 0	0	0 -		0	0	0	0	0	0	0 0	0	0 -	
139 140	of which: non-SME  Items associated with particularly high risk		<u> </u>					o l												0	0	0	o o			U U	J	
141 142 143	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																											
144 145	Equity Securitisation																											
146 147	Other exposures Standardised Total	0	0	0 0	0 0	0	0	0	0 -		0	0 0	0	0	0 0	0	0 -		0	0	0	0	0	0	0 0	0	0 -	
					24/42	2/2021								intees - Adverse Scenai	io									2/2023				
Row			Stage 1 xposure, of Stage 2	Stage 2 exposure, of	31/12/ Stage 3	Stage 3 exposure, of	Stock of	Stock of	Stock of Cove	erage Ratio -	Stage 1 exposure, of	Stage 2 exi	age 2	31/12/2022 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 3	Stage 2 exposure, of	31/12, Stage 3	Stage 3	Stock of	Stock of	Stock of Cov	verage Ratio -
Num	(mln EUR,  %	g <sub>(a)</sub>	xposure, of which waranteed amount Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3	Stage 3 exposure	Stage 1 exposure, of which guaranteed amount		sure, of Stage which exposi	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure		Junge 5	verage Ratio - Stage 3 exposure
148 149	Central banks Central governments			amolth		amount					amount			amount.								amount		7-111(0)U(1)(				
150 151 152	Regional governments or local authorities Public sector entities Multilateral Development Banks																											
153 154	International Organisations Institutions																											
155 156 157 DLICCIAN	Corporates of which: SME Retail	0	0	0 0	0 0	0	0	0	0 -		0	0 0	0	0	0 0	0	0 -		0	0	0	0	0	0	0 0	0	0 -	
157 158 159 <b>FEDERATION</b>	of which: SME Secured by mortgages on immovable property	0	0	0 0	0 0	0	0	0	0 -		0	0 0	0	0	0 0	0	0 -		0	0	0	0	0	0	0 0	0	0 -	
160 161	of which: non-SME  Items associated with particularly high risk  Covered bonds																											
163 164	Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)																											
165 166	Equity Securitisation																											
168	Other exposures																										0	
	Standardised Total	0	0	0 0	0 0	0	0	0	0 -		0	0 0	0	0	0 0	0	0 -		0	0	0	0	0	0	0 0	0	<i>σ</i> [-	
	Standardised Total	0	0	0 0	31/12/		0	0	0 -		0	0 0		ontees - Adverse Scenar	0 0 io	0	0 -		0	0	0	0	31/12		0 0	0	0 -	
Row	Standardised Total	Stage 1	Stage 1  xposure, of which  Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	rerage Ratio - Stage 3	Stage 1 exposure, of which	Stage 2	age 2 sure, of Stage	31/12/2022 Stage 3	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which		Stage 3	Stock of provisions for	Stock of provisions for p	Stock of provisions for Stage 3	verage Ratio - Stage 3
Row Num	Standardised Total  (min EUR, %	Stage 1 exposure g	xposure, of	exposure, of which		Stage 3 exposure, of		Stock of provisions for Stage 2 exposure	nyovicione for	rerage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure gu	age 2	31/12/2022 Stage 3	Stock of		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure			Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	verage Ratio - Stage 3 exposure
Row Num  169 170 171	Standardised Total  (mln EUR, %  Central banks Central governments Regional governments or local authorities	Stage 1 exposure g	xposure, of which waranteed Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for	provisions for			Stage 1 exposure, of which guaranteed	Stage 2 exposure gu	age 2 sure, of thich anteed	31/12/2022 Stage 3	Stock of provisions for	provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3	provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	verage Ratio - Stage 3 exposure
Row Num  169 170 171 172 173 174	Standardised Total  (mln EUR, %  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Stage 1 exposure g	xposure, of which waranteed Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for	provisions for			Stage 1 exposure, of which guaranteed	Stage 2 exposure gu	age 2 sure, of thich anteed	31/12/2022 Stage 3	Stock of provisions for	provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3	provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	verage Ratio - Stage 3 exposure
Row Num  169 170 171 172 173 174 175 176	Standardised Total  (mln EUR, %  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	Stage 1 exposure g	xposure, of which waranteed Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for	provisions for			Stage 1 exposure, of which guaranteed	Stage 2 exposure gu	age 2 sure, of thich anteed	31/12/2022 Stage 3	Stock of provisions for	provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3	provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	verage Ratio - Stage 3 exposure
Row Num  169 170 171 172 173 174 175 176 177 178 179 UNITED STATES	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	Stage 1 exposure g	xposure, of which waranteed Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for	provisions for			Stage 1 exposure, of which guaranteed	Stage 2 exposure gu	age 2 sure, of thich anteed	31/12/2022 Stage 3	Stock of provisions for	provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  0 0 0 0	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3	provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  0 -	verage Ratio - Stage 3 exposure
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	Stage 1 exposure g	xposure, of which waranteed Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for	provisions for			Stage 1 exposure, of which guaranteed	Stage 2 exposure gu	age 2 sure, of thich anteed	31/12/2022 Stage 3	Stock of provisions for	provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  0 0 0 0 0	exposure, of which guaranteed	Stage 2 exposure  0 0 0 0	exposure, of which guaranteed		Stage 3	provisions for	Stock of provisions for Stage 2 exposure  0 0 0	Stock of provisions for Stage 3 exposure  0 - 0 -	verage Ratio - Stage 3 exposure
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	Stage 1 exposure g	xposure, of which waranteed Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for	provisions for			Stage 1 exposure, of which guaranteed	Stage 2 exposure gu	age 2 sure, of thich anteed	31/12/2022 Stage 3	Stock of provisions for	provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  0 0 0 0 0	exposure, of which guaranteed	Stage 2 exposure  0 0 0 0	exposure, of which guaranteed		Stage 3	provisions for	Stock of provisions for Stage 2 exposure  0 0 0	Stock of provisions for Stage 3 exposure  0 - 0 - 0 -	verage Ratio - Stage 3 exposure
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Stage 1 exposure g	xposure, of which waranteed Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for	provisions for			Stage 1 exposure, of which guaranteed	Stage 2 exposure gu	age 2 sure, of thich anteed	31/12/2022 Stage 3	Stock of provisions for	provisions for	Stock of provisions for Stage 3 exposure  0 -	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  0 0 0 0 0	exposure, of which guaranteed	Stage 2 exposure  0 0 0 0	exposure, of which guaranteed		Stage 3	provisions for	Stock of provisions for Stage 2 exposure  0 0 0	Stock of provisions for Stage 3 exposure  0 - 0 -	verage Ratio - Stage 3 exposure
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	Stage 1 exposure g	xposure, of which waranteed Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for	provisions for			Stage 1 exposure, of which guaranteed	Stage 2 exposure gu	age 2 sure, of thich anteed	31/12/2022 Stage 3	Stock of provisions for	provisions for	Stock of provisions for Stage 3 exposure  0 -	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  0 0 0 0 0 0 0	exposure, of which guaranteed	Stage 2 exposure  0 0 0 0 0 0 0	exposure, of which guaranteed		Stage 3	provisions for	Stock of provisions for Stage 2 exposure  0 0 0 0	Stock of provisions for Stage 3 exposure  0 - 0 - 0 - 0 - 0 -	verage Ratio - Stage 3 exposure
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	Stage 1 exposure g	xposure, of which waranteed Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	provisions for	provisions for			Stage 1 exposure, of which guaranteed	Stage 2 exposure gu	age 2 sure, of which canteed nount   O  O  O  O  O	31/12/2022 Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for	Stock of provisions for Stage 3 exposure  0 -	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  0 0 0 0 0 0 0	exposure, of which guaranteed	Stage 2 exposure  0 0 0 0 0	exposure, of which guaranteed		Stage 3	provisions for	Stock of provisions for Stage 2 exposure  0 0 0 0	Stock of provisions for Stage 3 exposure  0 - 0 - 0 - 0 - 0 -	verage Ratio - Stage 3 exposure
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Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189  Row Num  190 191	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Stage 1 exposure  g  0  0  0  0  Stage 1 exposure  g  exposure  g  exposure  g  exposure  g	Stage 2 exposure  which waranteed amount  0  0  Stage 2 exposure  0  Stage 2 exposure  Stage 2 exposure  Stage 2 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure  0 0 0 0 Stock of	provisions for Stage 3 exposure  0 - 0 - 0 -  0 -  0 -  0 -	Stage 3 exposure  erage Ratio -	Stage 1 xposure  exposure, of which guaranteed amount  0 0 0 0 Stage 1	Stage 2 exposure  gu 2  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	age 2 sure, of which ranteed nount  0  0  Public guar	31/12/2022  Stage 3 exposure, of which guaranteed amount  0  0  0  10  10  10  11  11  11  11	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure	Stage 3 exposure	0	exposure, of which guaranteed amount  0  0  0  0  0  0  0  1  0  1  0  1  1	0	exposure, of which guaranteed amount  0 0 0 0 Stage 2	Stage 3 exposure  0 0 0 31/12	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for	0	0 - 0 - 0 - 0 -	
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189  Row Num  190 191 192 193 194	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (min EUR, % Central banks Central governments Regional governments Regional governments Regional governments Regional governments Regional governments or local authorities Public sector entities	Stage 1 exposure  g  0  0  0  0  Stage 1 exposure  g  exposure  g  exposure  g  exposure  g	Stage 1  xposure, of which amount  0  0  Stage 1  xposure, of which amount  Stage 2  exposure  Stage 2  exposure  Stage 2  exposure	exposure, of which guaranteed amount  O O O O  O O O  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure  0 0 0 0 0 Stock of provisions for	provisions for Stage 2 exposure  0 0 0 0 Stock of provisions for	stock of provisions for Stage 3 exposure  O -  O -  Cove	Stage 3 exposure  erage Ratio -	Stage 1 xposure  exposure, of which guaranteed amount	Stage 2 exposure  gu 2  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	age 2 sure, of thich ranteed nount  0  0  Public guar  Stage exposition of thich ranteed exposition of thick rante	31/12/2022  Stage 3 exposure, of which guaranteed amount  0  0  0  10  11  11  11  11  11  11	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure  0 0 0 0	0 -	Stage 3 exposure	0	exposure, of which guaranteed amount  0 0 0 0 Stage 1 exposure, of which guaranteed	0	exposure, of which guaranteed amount  0  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 31/12	Stage 3 exposure, of which guaranteed amount  0 0 0 2/2023 Stage 3	provisions for Stage 1 exposure	0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189  Row Num  190 191 192 193 194 195 196	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (min EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	Stage 1 exposure  g  0  0  0  0  Stage 1 exposure  g  exposure  g  exposure  g  exposure  g	Stage 1  xposure, of which amount  0  0  Stage 1  xposure, of which amount  Stage 2  exposure  Stage 2  exposure  Stage 2  exposure	exposure, of which guaranteed amount  O O O O  O O O  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure  0 0 0 0 0 Stock of provisions for	provisions for Stage 2 exposure  0 0 0 0 Stock of provisions for	stock of provisions for Stage 3 exposure  O -  O -  Cove	Stage 3 exposure  erage Ratio -	Stage 1 xposure  exposure, of which guaranteed amount	Stage 2 exposure  gu 2  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	age 2 sure, of thich ranteed nount  0  0  Public guar  Stage exposition of thich ranteed exposition of thick rante	31/12/2022  Stage 3 exposure, of which guaranteed amount  0  0  0  10  11  11  11  11  11  11	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure  0 0 0 0	0 -	Stage 3 exposure	0	exposure, of which guaranteed amount  0 0 0 0 Stage 1 exposure, of which guaranteed	0	exposure, of which guaranteed amount  0  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 31/12	Stage 3 exposure, of which guaranteed amount  0 0 0 2/2023 Stage 3	provisions for Stage 1 exposure	0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189  Row Num  190 191 192 193 194 195 196 197 198	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (min EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	Stage 1 exposure  g  0  0  0  0  Stage 1 exposure  g  exposure  g  exposure  g  exposure  g	Stage 1  xposure, of which amount  0  0  Stage 1  xposure, of which amount  Stage 2  exposure  Stage 2  exposure  Stage 2  exposure	exposure, of which guaranteed amount  O O O O  O O O  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure  0 0 0 0 0 Stock of provisions for	provisions for Stage 2 exposure  0 0 0 0 Stock of provisions for	stock of provisions for Stage 3 exposure  O -  O -  Cove	Stage 3 exposure  erage Ratio -	Stage 1 xposure  exposure, of which guaranteed amount	Stage 2 exposure  gu 2  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	age 2 sure, of thich ranteed nount  0  0  Public guar  Stage exposition of thich ranteed exposition of thick rante	31/12/2022  Stage 3 exposure, of which guaranteed amount  0  0  0  10  11  11  11  11  11  11	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure  0 0 0 0	0 -	Stage 3 exposure	0	exposure, of which guaranteed amount  0 0 0 0 Stage 1 exposure, of which guaranteed	0	exposure, of which guaranteed amount  0  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 31/12	Stage 3 exposure, of which guaranteed amount  0 0 0 2/2023 Stage 3	provisions for Stage 1 exposure	0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189  Row Num  190 191 192 193 194 195 196 197 198 199 200 201 BULGARIA	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: son-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Retail of which: SME	Stage 1 exposure  g  0  0  0  0  Stage 1 exposure  g  exposure  g  exposure  g  exposure  g	Stage 1  xposure, of which amount  0  0  Stage 1  xposure, of which amount  Stage 2  exposure  Stage 2  exposure  Stage 2  exposure	exposure, of which guaranteed amount  O O O O  O O O  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure  0 0 0 0 0 Stock of provisions for	provisions for Stage 2 exposure  0 0 0 0 Stock of provisions for	stock of provisions for Stage 3 exposure  O -  O -  Cove	Stage 3 exposure  erage Ratio -	Stage 1 xposure  exposure, of which guaranteed amount	Stage 2 exposure  gu 2  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	age 2 sure, of thich ranteed nount  0  0  Public guar  Stage exposition of thich ranteed exposition of thick rante	31/12/2022  Stage 3 exposure, of which guaranteed amount  0  0  0  10  11  11  11  11  11  11	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure  0 0 0 0	0 -	Stage 3 exposure	0	exposure, of which guaranteed amount  0 0 0 0 Stage 1 exposure, of which guaranteed	0	exposure, of which guaranteed amount  0  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 31/12	Stage 3 exposure, of which guaranteed amount  0 0 0 2/2023 Stage 3	provisions for Stage 1 exposure	0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	
180 181 182 183 184 185 186 187 188 189   Row Num  190 191 192 193 194 195 196 197 198 199	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME	Stage 1 exposure  g  0  0  0  0  Stage 1 exposure  g  exposure  g  exposure  g  exposure  g	Stage 1  xposure, of which amount  0  0  Stage 1  xposure, of which amount  Stage 2  exposure  Stage 2  exposure  Stage 2  exposure	exposure, of which guaranteed amount  O O O O  O O O  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure  0 0 0 0 0 Stock of provisions for	provisions for Stage 2 exposure  0 0 0 0 Stock of provisions for	stock of provisions for Stage 3 exposure  O -  O -  Cove	Stage 3 exposure  erage Ratio -	Stage 1 xposure  exposure, of which guaranteed amount	Stage 2 exposure  gu 2  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	age 2 sure, of thich ranteed nount  0  0  Public guar  Stage exposition of thich ranteed exposition of thick rante	31/12/2022  Stage 3 exposure, of which guaranteed amount  0  0  0  10  11  11  11  11  11  11	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure  0 0 0 0	0 -	Stage 3 exposure	0	exposure, of which guaranteed amount  0 0 0 0 Stage 1 exposure, of which guaranteed	0	exposure, of which guaranteed amount  0  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 31/12	Stage 3 exposure, of which guaranteed amount  0 0 0 2/2023 Stage 3	provisions for Stage 1 exposure	0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	
180 181 182 183 184 185 186 187 188 189   Row Num  190 191 192 193 194 195 196 197 198 199	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME	Stage 1 exposure  g  0  0  0  0  Stage 1 exposure  g  exposure  g  exposure  g  exposure  g	Stage 1  xposure, of which amount  0  0  Stage 1  xposure, of which amount  Stage 2  exposure  Stage 2  exposure  Stage 2  exposure	exposure, of which guaranteed amount  O O O O  O O O  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure  0 0 0 0 0 Stock of provisions for	provisions for Stage 2 exposure  0 0 0 0 Stock of provisions for	stock of provisions for Stage 3 exposure  O -  O -  Cove	Stage 3 exposure  erage Ratio -	Stage 1 xposure  exposure, of which guaranteed amount	Stage 2 exposure  gu 2  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	age 2 sure, of thich ranteed nount  0  0  Public guar  Stage exposition of thich ranteed exposition of thick rante	31/12/2022  Stage 3 exposure, of which guaranteed amount  0  0  0  10  11  11  11  11  11  11	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure  0 0 0 0	0 -	Stage 3 exposure	0	exposure, of which guaranteed amount  0 0 0 0 Stage 1 exposure, of which guaranteed	0	exposure, of which guaranteed amount  0  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 31/12	Stage 3 exposure, of which guaranteed amount  0 0 0 2/2023 Stage 3	provisions for Stage 1 exposure	0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	
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180 181 182 183 184 185 186 187 188 189   Row Num  190 191 192 193 194 195 196 197 198 199	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SNE Retail Secured by mortgages on immovable property of which: SNE Retail Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments or local authorities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME	Stage 1 exposure  g  0  0  0  Stage 1 exposure  0  0  Stage 1 exposure  g  4  Stage 1 exposure  g  0  0  0  0  0  0  0  0  0  0  0  0	Stage 1  xposure, of which uaranteed amount   Stage 1  xposure, of which uaranteed amount   Stage 1  xposure, of which uaranteed amount   Stage 2  exposure	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  0	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O	Stage 3 exposure  erage Ratio - Stage 3 exposure  58.33%	Stage 1 xposure  exposure, of which guaranteed amount	Stage 2 exposure  gu  2 exposure  gu  3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	age 2 sure, of which ranteed nount  0  0  Public guar  Stage exposition  Public guar  O  Public guar  Stage exposition  O  Public guar  Stage exposition  Stage exposition  O  Public guar  Stage exposition  Stage exposition  O  Stage exposition  Stage exposition  O  Stage exposition  Stage exposition  Stage exposition  O  Public guar	Stage 3 exposure, of which guaranteed amount  0  0  0  intees - Adverse Scenar  31/12/2022  Stage 3 exposure, of which guaranteed amount  0  ontees - Adverse Scenar  31/12/2022  Stage 3 exposure, of which guaranteed amount  0  1  1  1  1  1  1  1  1  1  1  1  1	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure	Stage 3 exposure  Coverage Ratio - Stage 3 exposure  58.33%  Coverage Ratio - Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure, of which guaranteed amount    Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  0 0 0 31/12 Stage 3 exposure  0 0 0 31/12	Stage 3 exposure, of which guaranteed amount   2/2023 Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  O -  O -  O -  O -  O -  O -  O -  O	verage Ratio - Stage 3 exposure  58.33%
Row Num  Row Num  190 191 192 193 194 195 196 197 198 199 200 201 201 202 203 204 205 206 207 208 209 210  Row Num  211 212 213 214 215 216 217 218 219 220	Central banks Central governments Regional governments Corporates of which: SME Secured by mortpages on immovable property of which: SME Secured by mortpages on immovable property of which: SME Secured some secured with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments Regional gover	Stage 1 exposure  g  0  0  0  Stage 1 exposure  0  0  Stage 1 exposure  g  4  Stage 1 exposure  g  0  0  0  0  0  0  0  0  0  0  0  0	Stage 1  xposure, of which uaranteed amount   Stage 1  xposure, of which uaranteed amount   Stage 1  xposure, of which uaranteed amount   Stage 2  exposure	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  0	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O	Stage 3 exposure  erage Ratio - Stage 3 exposure  58.33%	Stage 1 xposure  exposure, of which guaranteed amount	Stage 2 exposure  gu  2 exposure  gu  3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	age 2 sure, of which ranteed nount  0  0  Public guar  Stage exposition  Public guar  O  Public guar  Stage exposition  O  Public guar  Stage exposition  Stage exposition  O  Public guar  Stage exposition  Stage exposition  O  Stage exposition  Stage exposition  O  Stage exposition  Stage exposition  Stage exposition  O  Public guar	Stage 3 exposure, of which guaranteed amount  0  0  0  intees - Adverse Scenar  31/12/2022  Stage 3 exposure, of which guaranteed amount  0  ontees - Adverse Scenar  31/12/2022  Stage 3 exposure, of which guaranteed amount  0  1  1  1  1  1  1  1  1  1  1  1  1	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure	Stage 3 exposure  Coverage Ratio - Stage 3 exposure  58.33%  Coverage Ratio - Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure, of which guaranteed amount    Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  0 0 0 31/12 Stage 3 exposure  0 0 0 31/12	Stage 3 exposure, of which guaranteed amount   2/2023 Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  O -  O -  O -  O -  O -  O -  O -  O	verage Ratio - Stage 3 exposure  58.33%
Row Num  Row Num  190 191 192 193 194 195 196 197 198 199 200 201 201 202 203 204 205 206 207 208 209 210  Row Num  211 212 213 214 215 216 217 218 219 220	Central banks Central governments Regional governments or local authorities Public sector entities Mutilateral Development Banks International Organisations Institutions Corporates of which: SNE Secured by mortugages on immovable property of which: Institutions of the state of	Stage 1 exposure  g  0  0  0  Stage 1 exposure  0  0  Stage 1 exposure  g  4  Stage 1 exposure  g  0  0  0  0  0  0  0  0  0  0  0  0	Stage 1  xposure, of which uaranteed amount   Stage 1  xposure, of which uaranteed amount   Stage 1  xposure, of which uaranteed amount   Stage 2  exposure	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  0	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O	Stage 3 exposure  erage Ratio - Stage 3 exposure  58.33%	Stage 1 xposure  exposure, of which guaranteed amount	Stage 2 exposure  gu  2 exposure  gu  3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	age 2 sure, of which ranteed nount  0  0  Public guar  Stage exposition  Public guar  O  Public guar  Stage exposition  O  Public guar  Stage exposition  Stage exposition  O  Public guar  Stage exposition  Stage exposition  O  Stage exposition  Stage exposition  O  Stage exposition  Stage exposition  Stage exposition  O  Public guar	Stage 3 exposure, of which guaranteed amount  0  0  0  intees - Adverse Scenar  31/12/2022  Stage 3 exposure, of which guaranteed amount  0  ontees - Adverse Scenar  31/12/2022  Stage 3 exposure, of which guaranteed amount  0  1  1  1  1  1  1  1  1  1  1  1  1	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure	Stage 3 exposure  Coverage Ratio - Stage 3 exposure  58.33%  Coverage Ratio - Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure, of which guaranteed amount    Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  0 0 0 31/12 Stage 3 exposure  0 0 0 31/12	Stage 3 exposure, of which guaranteed amount   2/2023 Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  O -  O -  O -  O -  O -  O -  O -  O	verage Ratio - Stage 3 exposure  58.33%
Row Num  Row Num  190 191 192 193 194 195 196 197 198 199 200 201 201 202 203 204 205 206 207 208 209 210  Row Num  211 212 213 214 215 216 217 218 219 220	Central banks Central panks Central governments Regional governments Retail Of which: SME Secured by mortgages on immovable property of which: sons-SME Retail Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Regional governments Corporates Of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: sons-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments Regional governments or local authorities Public sector entities Mutilitateral Development Banks International Organisations Institutions Corporates Standardised Total  Central poachs Central governments Regional governme	Stage 1 exposure  g  0  0  0  Stage 1 exposure  0  0  Stage 1 exposure  g  4  Stage 1 exposure  g  0  0  0  0  0  0  0  0  0  0  0  0	Stage 1  xposure, of which uaranteed amount   Stage 1  xposure, of which uaranteed amount   Stage 1  xposure, of which uaranteed amount   Stage 2  exposure	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  0	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O	Stage 3 exposure  erage Ratio - Stage 3 exposure  58.33%	Stage 1 xposure  exposure, of which guaranteed amount	Stage 2 exposure  gu  2 exposure  gu  3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	age 2 sure, of which ranteed nount  0  0  Public guar  Stage exposition  Public guar  O  Public guar  Stage exposition  O  Public guar  Stage exposition  Stage exposition  O  Public guar  Stage exposition  Stage exposition  O  Stage exposition  Stage exposition  O  Stage exposition  Stage exposition  Stage exposition  O  Public guar	Stage 3 exposure, of which guaranteed amount  0  0  0  intees - Adverse Scenar  31/12/2022  Stage 3 exposure, of which guaranteed amount  0  ontees - Adverse Scenar  31/12/2022  Stage 3 exposure, of which guaranteed amount  0  1  1  1  1  1  1  1  1  1  1  1  1	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure	Stage 3 exposure  Coverage Ratio - Stage 3 exposure  58.33%  Coverage Ratio - Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure, of which guaranteed amount    Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  0 0 0 31/12 Stage 3 exposure  0 0 0 31/12	Stage 3 exposure, of which guaranteed amount   2/2023 Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  O -  O -  O -  O -  O -  O -  O -  O	verage Ratio - Stage 3 exposure  58.33%



### **2021 EU-wide Stress Test: Securitisations**

			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Row Num		(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1		SEC-IRBA	2,657						
2		SEC-SA	1,390						
3	Exposure values	SEC-ERBA	7,753						
4		SEC-IAA	5,872						
5		Total	17,673						
6		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	DEA	SEC-ERBA	1,660	1,865	1,925	2,011	2,455	3,284	3,949
9	REA	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**

		1	2	3	4	5	6	7
	_	Actual	:	Baseline scenario	0	ı	Adverse scenario	
RowN um	(mln EUR)	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: Capital

				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		<b>Baseline Scenario</b>		Ad	verse Scenario	
RowN				01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
um 1		Α	OWN FUNDS (mln EUR,%)		67,464	68,387	68,723	68,129	55,340	52,031	49,366
2		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		51,971	52,398	52,408	51,863	38,968	35,644	32,953
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		29,810	29,810	-		29,810	29,810	29,810
4		A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	
5		A.1.2	Retained earnings		20,238	20,998	22,386	23,733	13,417	13,122	13,111
6		A.1.3	Accumulated other comprehensive income		-6,160	-6,160	-6,160	-6,160	-8,098	-8,307	-8,312
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		710	710	710	•	-1,331	-1,331	-1,331
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-4,066	-4,066	-4,066		-3,698	-3,698	-3,698
9		A.1.3.3	Other OCI contributions		-2,803	-2,803	-2,803		-3,069	-3,279	-3,284
10		A.1.4	Other Reserves		7,875	7,293	6,711		7,415	6,956	6,496
		A.1.4	Funds for general banking risk		7,075	7,293	0,/11	0,129	7,415	0,930	0,490
11					00	00	00		00	0	
12		A.1.6	Minority interest given recognition in CET1 capital		90	90	90	90	90	90	90
13		A.1.7	Adjustments to CET1 due to prudential filters		-96	-96	-96	-96	-404	-404	-404
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-195	-195	-195	-195	-444	-444	-444
15		A.1.7.2	Cash flow hedge reserve		48	48	48	48	-11	-11	-11
16		A.1.7.3	Other adjustments		51	51	51		51	51	51
17		A.1.8	(-) Intangible assets (including Goodwill)		-1,221	-1,282	-1,245	-1,044	-1,282	-1,245	-1,044
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-867	-358	0	0	-3,301	-3,424	-3,428
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-14	-14	-14	-14	-14	-14	-14
20		A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	0	-178	-820	0	-166	-698
21		A.1.12	(-) Defined benefit pension fund assets		-44	-44	-44	-44	-40	-40	-40
22		A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
23		A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
24		A 1 15	( ) Doductions valated to assets which can alternatively be subject to a 1 3500/ visk weight		60	-69	-69	-69	60	60	60
24		A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		-09	-09	-09	-09	-09	-09	-09
25		A.1.15.1	Of which: from securitisation positions (-)		-69	-69	-69	-69	-69	-69	-69
26		A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a		0	0	0	0	0	0	0
27		A.1.17	significant investment  (-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	-846	-1,063	-1,147
28		A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	-040	-1,003	-1,147
29		A.1.19	(-) Amount exceeding the 17.65% threshold		-104	0	0	0	-2,358	-2,347	-2,328
30		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		-114	-114	-114	-114	-2,336	-2,347	-114
31	OWN FUNDS	A.1.21	CET1 capital elements or deductions - other		-114	-114	-117	-114	-117	-117	-114
		A.1.21			2 197	-3,443	-3,239	-3,202	-5,552	-5,266	-4,789
32		A.1.22	Amount subject to IFRS 9 transitional arrangements  Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at	2 077	-3,187				· +	•	
33		A.1.22.1 A.1.22.2	31/12/17 ("static part")  Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at	3,077	3,077	3,077	3,077	3,077	3,077	3,077	3,077
34			between 01/01/2018 and 31/12/2019 ("old dynamic part")		000	000	000	000	0	0	000
35		A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")  Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at		802	802	802		802	802	802
36		A.1.22.4	01/01/2020 ("new dynamic part")		1,360	1,741	1,437	•	4,888	4,460	3,748
37		A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		448	574	473	455	1,610	1,470	1,235
38		A.1.23	Transitional adjustments		2,648	2,344	1,331	463	4,772	2,990	1,257
39		A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0
40		A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	0
41		A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		2,648	2,344	1,331		4,772	2,990	1,257
42		A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		2,505	2,305	1,291	463	4,415	2,812	1,257
43		A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		143	39	39	0	357	178	0
44		A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
45		A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences  Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1		0	0	0	0	0	0	0
46		A.1.23.4.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CETT instruments of financial sector entities where the institution has a significant investment  Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in		0	0	0	0	0	0	0
47		A.1.23.4.3	view of COVID-19 pandemic		0	0	0	0	0	0	0
48		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		7,350	7,091	6,833	•	7,091	6,833	6,833
49		A.2.1	Additional Tier 1 Capital instruments		4,948	4,948	4,948	4,948	4,948	4,948	4,948
50		A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
51		A.2.3	Other Additional Tier 1 Capital components and deductions  Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
52		A.2.4	Additional Tier 1 transitional adjustments  Of which: adjustments due to IERS 0 transitional arrangements		2,402	2,144	1,885	1,885	2,144	1,885	1,885
53		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0		0	0	0	0
54		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		59,321	59,489	59,241	58,696	46,060	42,477	39,786
55		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		8,143	8,898			9,280	9,554	9,580
56		A.4.1	Tier 2 Capital instruments		8,310	8,310	8,310	8,310	8,310	8,310	8,310
<b>-</b> -7.		1.4.2	Other Tier 2 Capital components and deductions		470	440	F64.	E1E	630	635	666
57		A.4.2	Other Tier 2 Capital components and deductions		160	413	564	515	620	635	662
58		A.4.3	Tier 2 transitional adjustments		-326	175	609	609	351	609	609
59		A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		-419	-175	n	0.	0	n	
60		A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		609	609	609	609	609	609	609
		A.S	Grandia de la Pagita de la Capita de la Capi		909	009	909	909	600	009	009



### **2021 EU-wide Stress Test: Capital**

			Unicredit S.p.A.	1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario		Ac	dverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61		В	TOTAL RISK EXPOSURE AMOUNT		325,787	330,315	328,936	328,295	332,765	337,165	343,636
62	TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63		B.2	Adjustments due to IFRS 9 transitional arrangements		-122	-221	-110	0	1,227	772	0
64		C.1	Common Equity Tier 1 Capital ratio		15.96%	15.87%	15.94%	15.80%	11.67%	10.55%	9.59%
65	CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		18.22%	18.02%	18.02%	17.88%	13.79%	12.57%	11.58%
66		C.3	Total Capital ratio		20.72%	20.72%	20.90%	20.75%	16.57%	15.40%	14.37%
67		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		49,324	50,054	51,077	51,400	34,197	32,654	31,697
68	Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		54,271	55,001	56,025	56,348	39,144	37,602	36,644
69		D.3	TOTAL CAPITAL (fully loaded)		63,350	64,333	65,508	65,781	48,683	47,156	46,224
70		E.1	Common Equity Tier 1 Capital ratio		15.14%	15.15%	15.53%	15.66%	10.28%	9.68%	9.22%
71	CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		16.66%	16.65%	17.03%	17.16%	11.76%	11.15%	10.66%
72		E.3	Total Capital ratio		19.45%	19.48%	19.91%	20.04%	14.63%	13.99%	13.45%
73		F	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	o	0
74		G	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	0
75		<b>G.1</b>	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76	Memorandum items	H.1	Total leverage ratio exposures (transitional)		954,756	954,756	954,756	954,756	954,756	954,756	954,756
77		H.2	Total leverage ratio exposures (fully loaded)		952,252	952,252	952,252	952,252	952,252	952,252	952,252
78		Н.3	Leverage ratio (transitional)		6.21%	6.23%	6.20%	6.15%	4.82%	4.45%	4.17%
79		H.4	Leverage ratio (fully loaded)		5.70%	5.78%	5.88%	5.92%	4.11%	3.95%	3.85%
80		P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%
82	Transitional combined	P.3	O-SII buffer		0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
83	buffer requirements (%)	P.4	G-SII buffer		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
84		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	Combined buffer		3.54%	3.54%	3.54%	3.54%	3.54%	3.54%	3.54%
87		R.1	Pillar 2 capital requirement		1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
88		R.1.1	Of which: CET1		0.98%	0.98%	0.98%	0.98%	0.98%	0.98%	0.98%
89	Pillar 2 (%)	R.2	<b>Total SREP capital requirement</b> (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.75%	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%
90		R.2.1	Of which: CET1		5.48%	5.48%	5.48%	5.48%	5.48%	5.48%	5.48%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.29%	13.29%	13.29%	13.29%	13.29%	13.29%	13.29%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.03%	9.03%	9.03%	9.03%	9.03%	9.03%	9.03%



### **2021 EU-wide Stress Test: P&L**

		1	2	3	4	5	6	7
		Actual		Baseline scenario			Adverse scenario	
RowN um	(mln EUR)	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**

	(mln EUR)	1
Row un	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

um	Net issuance of Additional Her 1 and Her 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

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