



## 2022 EU-wide Transparency Exercise

<b>Bank Name</b>	UNICREDIT, SOCIETA' PER AZIONI
<b>LEI Code</b>	549300TRUWO2CD2G5692
<b>Country Code</b>	IT

## 2022 EU-wide Transparency Exercise

### Key Metrics

UNICREDIT, SOCIETA' PER AZIONI

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



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### Leverage ratio

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

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>67,566</b>	<b>64,850</b>	<b>62,652</b>	<b>66,788</b>	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>52,949</b>	<b>50,933</b>	<b>48,243</b>	<b>51,906</b>	C.01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	25,754	25,284	24,455	22,523	C.01.00 (0030,0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	24,563	23,266	22,901	24,513	C.01.00 (0130,0050)	Articles 36(1) points (c), 36(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-5,532	-4,337	-4,685	-3,245	C.01.00 (0180,0050)	Articles 4(50), 36(1) point (e) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	8,194	8,550	8,027	10,204	C.01.00 (0200,0050)	Articles 4(17) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 36(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	95	110	128	126	C.01.00 (0220,0050)	Article 8f of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-16	121	119	29	C.01.00 (0250,0050)	Articles 12 to 15 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,362	-1,437	-1,422	-1,386	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 36(1) point (b) and 37 of CRR, Article 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-805	-2,057	-2,065	-2,056	C.01.00 (0320,0050)	Article 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	-8	-8	-9	-9	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-46	-61	-61	-235	C.01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	Article 36(1) point (b) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-65	-95	-94	-92	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0471,0050) + C.01.00 (0472,0050)	Articles 4(26), 36(1) point (k) (i) and (ii) and 99 to 101 of CRR, Article 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(8) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-65	-95	-94	-92	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(3) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C.01.00 (0480,0050)	Articles 4(27), 36(1) point (l), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C.01.00 (0490,0050)	Articles 36(1) point (c) and 38, Article 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C.01.00 (0500,0050)	Articles 4(27), 36(1) point (l), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	-577	-700	0	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-7	-6	-7	-120	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-174	-441	-441	-441	C.01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C.01.00 (0529,0050)	-
	A.1.21	Transitional adjustments	2,068	2,620	2,097	2,096	SAI (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(3) to (5), and 48f and 48g of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 47f and 48f of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	2,068	2,620	2,097	2,096	C.01.00 (0520,0050)	Articles 46f to 47c, 47e and 48f of CRR
	<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>6,844</b>	<b>6,847</b>	<b>6,097</b>	<b>6,096</b>	C.01.00 (0530,0050)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital instruments	5,688	5,691	5,200	5,199	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	1,156	1,156	898	898	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>59,793</b>	<b>57,780</b>	<b>54,340</b>	<b>58,003</b>	C.01.00 (0510,0050)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>7,773</b>	<b>7,070</b>	<b>8,312</b>	<b>8,785</b>	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	6,763	6,841	7,521	7,750	C.01.00 (0570,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	251	266	271	981	C.01.00 (0590,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050)	-	
A.4.3	Tier 2 transitional adjustments	758	-37	520	55	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>328,016</b>	<b>321,092</b>	<b>329,922</b>	<b>316,771</b>	C.01.00 (0010,0050)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-245	-494	-348	9	C.01.00 (0010,0040)	-
	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>16.14%</b>	<b>15.82%</b>	<b>14.62%</b>	<b>16.39%</b>	CA1 (1)	-
<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>18.23%</b>	<b>17.94%</b>	<b>16.47%</b>	<b>18.31%</b>	CA1 (2)	-	
<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>20.60%</b>	<b>20.14%</b>	<b>18.99%</b>	<b>21.09%</b>	CA2 (3)	-	
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>50,881</b>	<b>48,313</b>	<b>46,146</b>	<b>49,811</b>	SAI-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.13-A.1.13-A.1.13	-
CET1 RATIO (%) Fully loaded <sup>(1)</sup>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>15.50%</b>	<b>15.03%</b>	<b>14.00%</b>	<b>15.73%</b>	(D.1)/(B.1)	-
Memo Items	<b>F</b>	<b>Adjustments to CET1 due to IFRS 9 transitional arrangements</b>	<b>2,068</b>	<b>2,620</b>	<b>2,097</b>	<b>2,096</b>	C.01.00 (0440,0050)	-
	<b>F</b>	<b>Adjustments to AT1 due to IFRS 9 transitional arrangements</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	C.01.00 (0440,0050)	-
	<b>F</b>	<b>Adjustments to T2 due to IFRS 9 transitional arrangements</b>	<b>-324</b>	<b>-1,044</b>	<b>-36</b>	<b>-407</b>	C.01.00 (0440,0050)	-
	<b>F</b>	<b>Adjustments included in RWAs due to IFRS 9 transitional arrangements</b>	<b>-245</b>	<b>-494</b>	<b>-348</b>	<b>9</b>	C.01.00 (0440,0040)	-

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

## 2022 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

UNICREDIT, SOCIETA' PER AZIONI

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	262,389	259,171	263,456	251,266	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	98,964	90,558	91,294	89,398	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	10,286	10,065	11,950	11,655	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	148,082	153,233	155,720	145,467	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	1,580	1,654	1,832	1,870	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	11,652	11,511	11,139	10,667	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	1,284	1,350	1,612	1,137	C 02.00 (r0640, c0010)
Settlement risk	62	62	359	270	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	6,995	6,841	6,436	7,917	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	7,163	6,518	10,843	11,169	C 02.00 (r0520, c0010)
Of which the standardised approach	2,668	842	3,842	5,067	C 02.00 (r0530, c0010)
Of which IMA	4,495	5,676	7,001	6,102	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	6	7	54	2	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	31,435	30,661	30,566	31,127	C 02.00 (r0590, c0010)
Of which basic indicator approach	1,882	1,267	1,256	1,085	C 02.00 (r0600, c0010)
Of which standardised approach	2,858	2,435	2,421	2,932	C 02.00 (r0610, c0010)
Of which advanced measurement approach	26,696	26,958	26,889	27,110	C 02.00 (r0620, c0010)
Other risk exposure amounts	7,037	5,880	5,511	3,178	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	328,016	321,992	329,922	316,731	

<sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

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

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

<sup>1)</sup> Information available only as of end of the year

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

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

UNICREDIT, SOCIETA' PER AZIONI

(mín EUR)	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	193,884				158,351				180,911				172,799				IAS 1.54 (f)
Financial assets held for trading	80,545	31,286	48,169	1,091	80,109	33,191	45,715	1,202	76,144	27,764	45,791	2,589	74,668	24,602	48,238	1,739	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	12,764	5,891	4,108	2,765	11,847	5,847	3,172	2,828	10,967	4,467	3,241	3,260	9,734	3,291	3,614	2,828	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	255	255	0	0	279	279	0	0	210	210	0	0	290	290	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	68,758	53,755	14,126	876	68,489	54,112	11,835	2,542	64,107	52,533	9,095	2,479	63,380	51,872	8,543	2,965	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	551,017				543,135				567,109				589,133				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	3,128	54	3,071	3	3,065	38	3,027	0	2,918	58	2,698	163	2,650	100	2,538	13	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	2,425				1,511				-1,242				-3,747				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	35,852				50,049				48,214				36,913				
<b>TOTAL ASSETS</b>	<b>948,627</b>				<b>916,834</b>				<b>949,339</b>				<b>945,820</b>				IAS 1.9(a), I.G 6

<sup>1</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mín EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References	
	Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	66,831	559	2	-60	-17	-1	66,505	655	2	-56	-16	-2	62,107	873	2	-58	-24	-2	61,140	1,095	2	-59	-50	-2	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	71,636	900	25	-14	-19	-9	73,093	1,733	21	-9	-18	-9	75,848	1,525	19	-10	-90	-9	79,002	2,375	2	-8	-78	-2	Annex V.Part 1.31, 44(b)
	Loans and advances	403,050	70,706	20,688	-1,246	-2,924	-11,828	361,215	103,962	16,352	-997	-3,389	-8,852	390,674	96,384	16,869	-834	-4,393	-8,909	400,596	105,996	14,005	-925	-4,829	-7,031	Annex V.Part 1.32, 44(a)

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

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

## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

UNICREDIT, SOCIETA' PER AZIONI

(mln EUR)

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

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



## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

UNICREDIT, SOCIETA' PER AZIONI

(mln EUR)

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



		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	276,004	308,633	14,281		245,903	265,916	285,453	14,274
	Regional governments or local authorities	26,976	27,960	539			13,140	17,790	515
	Public sector entities	12,366	10,955	694			11,409	11,409	836
	Multilateral Development Banks	2,000	3,208	19			2,788	3,455	8
	International Organisations	2,443	2,443	0			2,399	2,399	0
	Institutions	9,558	9,305	1,788			10,573	11,458	1,291
	Corporates	67,429	37,305	29,510			70,667	41,221	29,903
	of which: SME	12,553	8,307	7,569			13,538	9,794	7,943
	Retail	32,856	24,036	16,245			32,812	17,003	10,881
	Secured by mortgages on immovable property	6,756	4,755	2,771			7,108	4,833	2,832
	of which: SME	9,695	9,375	3,683			10,114	9,786	4,008
	Exposures in default	3,154	2,973	1,064			3,301	3,110	1,338
	Items associated with particularly high risk	1,025	1,025	2,146	3,028		4,696	1,680	1,851
	Covered bonds	559	381	572			569	400	600
	Claims on institutions and corporates with a ST credit assessment	363	362	56			355	364	56
	Collective Investments Undertakings (CIU)	1,026	882	346			1,064	771	313
Equity	1,507	1,807	1,831			1,640	1,640	2,894	
Other exposures	8,015	8,015	14,028			7,400	7,400	13,568	
Standardised Total <sup>2</sup>	479,076	464,981	100,527	4,790	435,338	432,960	470,710	4,238	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Standardised Total does not include the securitisation position unless in the results prior to the 2022 exercise.  
<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 9% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
ITALY	Central governments or central banks	156,964	183,992	13,029		150,358	177,023	13,714	
	Regional governments or local authorities	2,413	1,150	215		2,198	1,260	212	
	Public sector entities	2,339	1,314	332		2,632	1,576	378	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,279	3,821	1,192		3,220	3,320	719	
	Corporates	20,110	12,135	10,640		20,749	13,008	10,004	
	of which: SME	4,978	3,357	3,018		4,552	3,768	3,168	
	Retail	17,947	12,089	8,239		16,197	9,240	2,800	
	Secured by mortgages on immovable property	2,884	1,565	946		2,768	1,581	906	
	of which: SME	3,200	3,103	1,139		3,233	3,140	1,340	
	Exposures in default	2,119	2,048	819	1,333	2,180	2,106	826	812
	Items associated with particularly high risk	1,338	1,338	3,011		1,649	1,574	2,894	
	Covered bonds	338	234	351		384	190	286	
	Claims on institutions and corporates with a ST credit assessment	211	205	103		143	53	26	
	Collective Investments Undertakings (CIU)	918	918	1,402		980	980	1,269	
Equity	6,601	6,601	13,026		6,241	6,241	12,803		
Other exposures	11,330	11,330	9,516		10,135	10,135	7,105		
Standardised Total <sup>2</sup>	464,981	464,981	100,527	2,113	432,960	432,960	470,710	1,440	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	29,229	41,453	0		19,280	21,971	0	
	Regional governments or local authorities	19,243	19,267	1		18,360	18,454	1	
	Public sector entities	6,287	8,288	0		6,175	8,261	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,576	1,399	63		5,206	5,120	176	
	Corporates	4,661	2,382	1,959		5,892	3,465	2,880	
	of which: SME	400	201	143		1,143	684	605	
	Retail	835	309	222		675	516	356	
	Secured by mortgages on immovable property	123	57	31		127	57	31	
	of which: SME	206	89	77		196	88	75	
	Exposures in default	35	34	61	76	47	46	86	90
	Items associated with particularly high risk	163	15	22		207	78	116	
	Covered bonds	15	15	10		19	19	28	
	Claims on institutions and corporates with a ST credit assessment	127	121	42		279	219	71	
	Collective Investments Undertakings (CIU)	3	3	12		3	3	20	
Equity	215	215	215		211	211	211		
Other exposures	7,633	7,633	7,633		7,601	7,601	7,601		
Standardised Total <sup>2</sup>	479,076	464,981	100,527	93	435,338	432,960	470,710	130	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
AUSTRIA	Central governments or central banks	31,202	33,842	0		27,038	30,014	0	
	Regional governments or local authorities	4,313	6,622	36		5,234	7,203	8	
	Public sector entities	1,461	1,278	36		1,989	1,521	105	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	13	231	66		13	267	80	
	Corporates	4,465	1,534	1,507		4,646	1,762	1,603	
	of which: SME	1,115	733	593		1,065	753	603	
	Retail	842	507	356		803	520	367	
	Secured by mortgages on immovable property	192	138	79		203	130	74	
	of which: SME	398	295	165		400	298	164	
	Exposures in default	275	274	106		290	290	101	
	Items associated with particularly high risk	164	78	89	90	182	94	114	81
	Covered bonds	12	11	16		12	11	16	
	Claims on institutions and corporates with a ST credit assessment	2	2	0		2	2	0	
	Collective Investments Undertakings (CIU)	2	2	6		2	2	7	
Equity	14	14	14		14	14	14		
Other exposures	673	673	599		655	655	605		
Standardised Total <sup>2</sup>	479,076	464,981	100,527	98	435,338	432,960	470,710	111	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
CZECH REPUBLIC	Central governments or central banks	491	534	0		501	541	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	20	1		1	18	1	
	Corporates	1,022	746	669		1,181	829	741	
	of which: SME	469	360	271		500	360	312	
	Retail	797	727	432		771	744	441	
	Secured by mortgages on immovable property	662	634	362		679	654	374	
	of which: SME	30	27	12		31	27	12	
	Exposures in default	15	15	6	31	9	9	3	29
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	1	1	0		1	1	0	
	Collective Investments Undertakings (CIU)	1	1	1		1	1	1	
Equity	18	18	18		18	18	18		
Other exposures	49	49	45		49	49	45		
Standardised Total <sup>2</sup>	479,076	464,981	100,527	46	435,338	432,960	470,710	44	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	144	144	0		147	147	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	3	3	0		3	3	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	197	18	15		203	26	11	
	Corporates	1,602	87	87		1,654	94	86	
	of which: SME	17	9	7		26	15	13	
	Retail	3	2	1		4	2	1	
	Secured by mortgages on immovable property	8	3	3		9	3	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	8	2	2	5	10	2	3	6
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	34	24	20		34	23	18	
Collective Investments Undertakings (CIU)	46	113	113		31	31	31		
Equity	142	142	142		135	135	135		
Other exposures	2	2	2		2	2	2		
Standardised Total <sup>2</sup>			12				14		

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	1,438	1,489	663		1,335	1,062	538	
	Regional governments or local authorities	18	18	18		16	16	16	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	9,312	3,636	3,154		9,316	3,332	3,150	
	of which: SME	1,688	753	588		1,728	780	626	
	Retail	1,280	1,220	890		1,236	1,080	863	
	Secured by mortgages on immovable property	144	137	78		153	145	83	
	of which: SME	70	64	37		70	60	34	
	Exposures in default	29	23	9	34	28	23	9	312
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	148	21	23		133	19	20	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		16	16	16		
Other exposures	40	40	40		41	41	41		
Standardised Total <sup>2</sup>			528				524		

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	2,126	3,243	0		2,227	3,314	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	43	43	43		42	42	42	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,259	3,202	76		2,219	2,162	59	
	Corporates	604	544	349		712	603	360	
	of which: SME	1	2	2		2	2	2	
	Retail	8	3	3		9	3	3	
	Secured by mortgages on immovable property	1	0	0		1	0	0	
	of which: SME	4	1	1		13	13	14	
	Exposures in default	42	28	30	14	50	31	34	15
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	15	15	15		52	52	11	
	Claims on institutions and corporates with a ST credit assessment	5	5	5		4	4	4	
Collective Investments Undertakings (CIU)	76	76	76		37	37	37		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>			14				16		

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SPAIN	Central governments or central banks	15,177	15,245	0		16,042	16,102	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	313	313	0		309	309	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	211	207	87		117	112	92	
	Corporates	143	87	87		146	92	92	
	of which: SME	1	1	1		1	1	1	
	Retail	4	2	2		4	2	2	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	1	0	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	250	250	50		253	252	50	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	2	2	2		1	1	1		
Equity	148	148	148		113	113	113		
Other exposures	2	2	2		1	1	1		
Standardised Total <sup>2</sup>			2				2		

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
CROATIA	Central governments or central banks	7,201	8,220	1		8,217	9,217	1	
	Regional governments or local authorities	268	268	68		280	268	69	
	Public sector entities	1,191	301	87		1,244	278	101	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	14	13	6		12	11	5	
	Corporates	3,330	2,028	1,853		2,939	1,896	1,718	
	of which: SME	1,117	700	657		1,201	733	684	
	Retail	4,360	2,968	2,120		4,357	2,961	2,115	
	Secured by mortgages on immovable property	799	652	316		813	651	315	
	of which: SME	1,324	1,336	838		1,392	1,301	882	
	Exposures in default	229	186	142	399	223	278	219	391
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	37	25	38		30	20	30	
	Claims on institutions and corporates with a ST credit assessment	1	1	1		1	1	1	
Collective Investments Undertakings (CIU)	4	4	4		4	4	4		
Equity	13	13	13		12	12	12		
Other exposures	20	20	22		17	17	17		
Standardised Total <sup>2</sup>			648				663		

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	163	0		0	179	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5	4	4		5	5	5	
	Corporates	4,823	4,360	323		5,868	5,260	395	
	of which: SME	5	2	2		8	4	4	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	6	6	2		10	10	4	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	38	16	16	22	16	16	16	15
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	25	25	25		25	25	25	
Collective Investments Undertakings (CIU)	4	4	22		2	2	17		
Equity	0	0	0		0	0	0		
Other exposures	3	3	3		3	3	3		
Standardised Total <sup>2</sup>			24				16		

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	261,893	300,869	17,110		254,575	291,675	14,343	
	Regional governments or local authorities	23,294	26,490	472		22,245	23,139	462	
	Public sector entities	11,955	10,791	687		11,968	10,876	697	
	Multilateral Development Banks	2,418	3,204	4		2,320	3,465	0	
	International Organisations	2,457	2,457	0		3,850	3,850	0	
	Institutions	6,523	7,528	1,557		6,274	6,955	1,423	
	Corporates	66,177	38,793	30,557		71,868	40,394	30,244	
	of which: SME	13,112	9,016	7,542		13,823	9,186	7,458	
	Retail	20,342	14,383	9,864		21,333	14,958	10,312	
	of which: SME	6,996	4,895	2,798		7,037	4,861	2,796	
	Secured by mortgages on immovable property	16,444	10,071	4,111		11,171	10,789	4,378	
	of which: SME	3,290	3,092	1,331		3,269	3,067	1,310	
	Exposures in default	4,261	4,543	1,699	2,531	4,440	4,476	1,627	2,448
	Items associated with particularly high risk	511	347	520		402	259	388	
	Covered bonds	226	226	49		214	214	46	
Claims on institutions and corporates with a ST credit assessment	731	539	214		838	793	294		
Collective investments undertakings (CIU)	1,082	1,082	1,761		1,066	1,066	1,733		
Equity	6,028	6,028	13,241		7,346	7,340	13,643		
Other exposures	1,347	1,347	1,946		1,345	1,340	1,237		
Standardised Total <sup>2</sup>	436,668	436,578	92,768	4,334	436,764	436,311	96,807	4,459	

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

(2) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Courtesy of courtesy covering up to 95% of total original exposure or Top 10 countries listed by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
ITALY	Central governments or central banks	143,509	172,332	12,821		133,081	162,499	12,655	
	Regional governments or local authorities	1,646	921	189		1,297	626	161	
	Public sector entities	1,713	1,053	416		1,704	1,059	395	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,839	2,212	2,493		1,921	2,021	872	
	Corporates	19,271	10,822	8,946		19,294	10,649	9,404	
	of which: SME	3,884	3,052	2,466		3,831	2,962	2,433	
	Retail	5,762	3,152	2,055		6,027	3,273	2,123	
	of which: SME	2,747	1,551	890		2,738	1,523	874	
	Secured by mortgages on immovable property	3,093	1,968	1,231		3,088	1,944	1,288	
	of which: SME	1,459	2,076	815		2,088	2,044	792	
	Exposures in default	1,637	1,637	720	802	1,583	1,583	796	686
	Items associated with particularly high risk	228	140	210		184	127	190	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	63	28	25		49	23	14		
Collective investments undertakings (CIU)	987	987	1,479		957	957	1,427		
Equity	8,859	8,859	12,172		8,336	8,336	11,628		
Other exposures	8,702	8,695	7,150		8,790	8,786	7,373		
Standardised Total <sup>2</sup>	193,668	193,578	32,768	4,334	193,764	193,311	36,807	4,459	

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

(2) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Courtesy of courtesy covering up to 95% of total original exposure or Top 10 countries listed by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	59,591	41,074	0		45,261	46,701	0	
	Regional governments or local authorities	16,819	16,914	1		14,739	14,724	1	
	Public sector entities	6,064	7,074	1		6,199	6,095	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,259	1,313	223		2,014	1,739	100	
	Corporates	6,152	4,230	3,123		6,271	4,126	3,024	
	of which: SME	1,108	761	518		1,077	761	518	
	Retail	615	486	334		606	460	317	
	of which: SME	256	196	116		238	186	107	
	Secured by mortgages on immovable property	255	223	97		253	233	101	
	of which: SME	131	29	0		33	32	10	
	Exposures in default	75	64	80	90	163	68	101	69
	Items associated with particularly high risk	37	16	25		20	19	28	
	Covered bonds	111	109	5		109	109	5	
Claims on institutions and corporates with a ST credit assessment	246	112	35		287	161	57		
Collective investments undertakings (CIU)	6	61	19		19	19	68		
Equity	212	212	212		372	372	372		
Other exposures	7,447	7,447	7,572		7,567	7,567	7,567		
Standardised Total <sup>2</sup>	84,168	84,168	12,768	123	84,264	84,211	12,807	92	

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

(2) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Courtesy of courtesy covering up to 95% of total original exposure or Top 10 countries listed by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
AUSTRIA	Central governments or central banks	50,720	52,865	0		48,964	51,015	0	
	Regional governments or local authorities	4,622	6,712	100		4,625	6,657	102	
	Public sector entities	1,839	3,205	0		1,823	3,141	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10	232	71		14	278	66	
	Corporates	4,764	6,851	1,669		4,729	6,813	1,523	
	of which: SME	1,085	767	612		1,024	705	572	
	Retail	882	493	242		913	542	284	
	of which: SME	179	130	75		197	126	72	
	Secured by mortgages on immovable property	421	451	172		406	405	166	
	of which: SME	275	274	107		276	275	108	
	Exposures in default	177	89	103	81	182	80	93	81
	Items associated with particularly high risk	112	82	133		11	11	11	
	Covered bonds	1	1	0		1	1	0	
Claims on institutions and corporates with a ST credit assessment	6	42	61		6	41	61		
Collective investments undertakings (CIU)	1	1	3		1	1	1		
Equity	62	62	62		54	54	54		
Other exposures	663	663	863		668	668	868		
Standardised Total <sup>2</sup>	60,168	60,168	10,768	102	60,264	60,211	10,807	98	

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

(2) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Courtesy of courtesy covering up to 95% of total original exposure or Top 10 countries listed by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
CZECH REPUBLIC	Central governments or central banks	651	689	0		738	775	0	
	Regional governments or local authorities	196	126	23		187	120	130	
	Public sector entities	91	20	4		68	23	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	12	2		1	11	4	
	Corporates	1,172	829	739		1,203	873	760	
	of which: SME	590	406	317		571	421	320	
	Retail	747	721	427		711	703	414	
	of which: SME	661	636	363		650	623	356	
	Secured by mortgages on immovable property	32	31	13		32	30	13	
	of which: SME	21	19	7		21	19	7	
	Exposures in default	44	18	18	20	41	18	17	23
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	19	19	19		19	19	19		
Equity	62	62	62		54	54	54		
Other exposures	663	663	863		668	668	868		
Standardised Total <sup>2</sup>	2,468	2,468	44	44	2,464	2,464	40	40	

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

(2) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Courtesy of courtesy covering up to 95% of total original exposure or Top 10 countries listed by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	156	156	0		167	167	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	3	3	1		3	3	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	101	38	14		692	458	76	
	Corporates	2,739	1,044	641		2,379	822	793	
	of which: SME	28	16	13		29	14	12	
	Retail	12	7	5		12	7	5	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	10	10	3		10	10	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	10	3	4	0	8	2	3	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	105	105	71		232	232	151		
Collective Investments Undertakings (CIU)	39	39	58		16	16	33		
Equity	440	440	440		139	139	139		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>			<b>13</b>				<b>12</b>		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	2,664	2,622	3,901		1,687	1,362	1,362	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	8,446	3,918	4,779		12,566	6,638	3,541	
	of which: SME	1,262	761	884		2,139	928	664	
	Retail	1,451	1,051	722		1,552	1,243	962	
	Secured by mortgages on immovable property	125	119	86		147	139	80	
	of which: SME	978	609	233		1,140	1,088	396	
	Retail	29	23	9	298	44	33	13	435
	of which: SME	364	53	9		522	94	94	
	Exposures in default	0	0	0		0	0	0	
Items associated with particularly high risk	0	0	0		0	0	0		
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	16	16	16		0	0	0		
Equity	33	33	33		33	33	33		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>			<b>767</b>				<b>979</b>		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	1,551	2,672	0		1,502	2,510	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	412	412	0		387	387	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,157	2,153	58		2,225	2,205	58	
	Corporates	717	552	331		713	586	359	
	of which: SME	4	4	3		5	4	4	
	Retail	9	4	3		6	4	4	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	12	12	4		13	13	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	64	35	40	15	58	32	49	12
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	44	43	9		54	52	12		
Claims on institutions and corporates with a ST credit assessment	4	4	4		3	3	3		
Collective Investments Undertakings (CIU)	35	35	35		29	29	29		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>			<b>16</b>				<b>13</b>		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
SPAIN	Central governments or central banks	15,735	15,793	0		15,316	15,373	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	307	307	0		227	227	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	25	33	7		36	32	6	
	Corporates	123	77	7		141	94	92	
	of which: SME	1	1	1		1	1	1	
	Retail	4	2	2		2	2	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	0	0	2	2	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	214	214	43		203	202	40		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	1	1	1		1	1	1		
Equity	83	83	83		73	73	73		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>			<b>1</b>				<b>1</b>		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
CROATIA	Central governments or central banks	8,161	8,137	0		7,270	8,281	0	
	Regional governments or local authorities	261	325	65		230	310	61	
	Public sector entities	1,312	311	119		1,327	359	141	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	131	102	0		113	113	0	
	Corporates	3,195	2,119	1,936		3,678	2,332	2,111	
	of which: SME	2,231	790	988		2,504	965	679	
	Retail	4,547	2,837	2,099		4,529	2,968	2,137	
	of which: SME	863	578	285		788	563	283	
	Secured by mortgages on immovable property	2,234	2,018	923		2,201	2,082	957	
	of which: SME	323	271	211		317	254	196	
	Exposures in default	567	188	164	365	523	151	160	320
	Items associated with particularly high risk	34	24	24		27	29	24	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	1	1	1		1	1	1		
Collective Investments Undertakings (CIU)	13	13	13		10	10	10		
Equity	12	12	12		12	12	12		
Other exposures	60	60	60		60	60	60		
<b>Standardised Total<sup>2</sup></b>			<b>648</b>				<b>677</b>		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	207	0		0	230	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	2,718	2,200	242		2,164	2,856	44	
	of which: SME	18	11	9		14	6	5	
	Retail	12	6	6		11	6	6	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	10	10	4		9	9	3	
	of which: SME	1	1	1		1	1	1	
	Exposures in default	46	29	35	10	34	16	16	17
	Items associated with particularly high risk	36	30	44		29	29	46	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	50	50	32		21	21	12		
Collective Investments Undertakings (CIU)	6	1	11		1	1	12		
Equity	60	60	60		54	54	54		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>			<b>20</b>				<b>21</b>		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	40,295	495	37,792	1,279	2	34	30,870	353	28,424	1,665	2	21
	Institutions	43,854	75	34,591	5,264	5	80	45,533	25	30,721	10,000	5	16
	Corporates	468,108	13,511	270,888	130,246	3,124	8,349	477,222	10,982	270,156	125,281	2,464	7,281
	Corporates - Of Which: Specialised Lending	24,004	1,040	23,295	10,800	246	141	24,007	894	23,703	10,985	252	437
	Corporates - Of Which: SME	83,044	4,558	50,550	20,459	1,247	3,322	82,317	3,879	48,319	19,311	1,037	2,790
	Retail	146,642	5,224	119,706	27,521	1,599	4,056	155,646	4,508	128,209	36,393	2,628	3,772
	Retail - Secured on real estate property	93,955	3,132	91,275	19,977	967	2,015	93,311	2,480	90,821	21,526	1,293	1,572
	Retail - Secured on real estate property - Of Which: SME	5,441	413	5,234	1,271	96	279	5,297	321	5,072	1,265	87	223
	Retail - Secured on real estate property - Of Which: non-SME	87,115	2,719	85,041	16,606	891	1,736	87,014	2,159	85,616	20,271	1,206	1,349
	Retail - Qualifying Revolving	8,596	289	5,460	685	114	258	8,900	253	5,464	113	247	772
	Retail - Other Retail - Of Which: SME	43,582	1,842	23,971	9,900	498	1,742	54,436	1,775	32,023	10,825	723	1,953
	Retail - Other Retail - Of Which: non-SME	27,782	1,071	9,792	3,490	448	1,359	22,944	1,224	9,043	3,201	324	1,026
Equity	15,799	121	13,179	5,520	50	366	27,092	551	23,020	10,804	398	928	
Other non credit-obligation assets	635	7	635	1,508	15	6	635	3	635	1,654	6	8	
IRB Total <sup>3</sup>				173,497						178,663			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2015 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
ITALY	Central banks and central governments	442	0	1,496	421	0	12	608	0	1,655	468	0	8
	Institutions	4,861	21	2,771	2,278	4	66	4,863	21	4,563	2,278	4	72
	Corporates	155,040	6,470	74,178	49,953	1,947	4,635	152,940	4,973	69,738	44,524	1,412	3,549
	Corporates - Of Which: Specialised Lending	9,224	376	7,284	5,200	27	393	9,077	337	7,804	4,522	56	310
	Corporates - Of Which: SME	36,028	2,084	14,621	9,055	835	2,092	35,261	1,130	13,331	6,792	661	1,833
	Retail	73,770	4,283	56,284	15,259	1,299	3,000	83,996	3,571	64,411	23,692	2,325	2,699
	Retail - Secured on real estate property	49,871	2,723	49,011	12,744	908	2,294	49,101	2,073	47,863	16,254	1,210	1,238
	Retail - Secured on real estate property - Of Which: SME	2,490	298	2,444	860	73	251	2,338	208	2,278	782	66	187
	Retail - Secured on real estate property - Of Which: non-SME	47,381	2,425	46,567	11,884	835	1,943	46,763	1,865	45,605	15,472	1,644	1,151
	Retail - Qualifying Revolving	21,899	1,560	7,272	2,514	391	1,206	34,895	1,499	16,528	7,437	615	1,380
	Retail - Other Retail - Of Which: SME	23,892	1,059	7,057	2,523	391	1,206	23,620	1,007	6,694	2,388	286	865
	Retail - Other Retail - Of Which: non-SME	6	5	2	0	0	0	11,275	432	9,834	5,049	349	495
Equity	288	7	288	739	15	0	281	3	281	734	8	0	
Other non credit-obligation assets													
IRB Total <sup>3</sup>													

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

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
GERMANY	Central banks and central governments	1	0	1	0	0	0	1	0	1	0	0	0
	Institutions	4,282	0	3,810	215	0	0	4,296	0	3,881	415	0	2
	Corporates	117,435	2,252	74,224	25,574	312	1,215	118,359	2,343	74,714	24,359	249	1,164
	Corporates - Of Which: Specialised Lending	3,520	92	3,078	794	4	24	3,617	60	3,017	577	4	59
	Corporates - Of Which: SME	29,005	1,583	14,621	9,055	148	333	24,892	1,312	14,896	8,149	140	299
	Retail	37,463	252	33,493	5,157	29	265	37,637	235	32,263	5,388	19	248
	Retail - Secured on real estate property	23,837	138	23,077	4,460	5	36	23,904	139	23,460	4,206	4	3
	Retail - Secured on real estate property - Of Which: SME	750	70	694	86	1	3	758	14	647	110	1	3
	Retail - Secured on real estate property - Of Which: non-SME	23,107	118	22,723	2,404	4	33	23,147	111	22,794	2,396	3	29
	Retail - Qualifying Revolving	4,586	11	4,066	1,02	2	22	4,594	10	4,068	385	1	19
	Retail - Other Retail - Of Which: SME	9,361	104	7,129	2,515	22	207	9,105	90	6,814	2,596	14	197
	Retail - Other Retail - Of Which: non-SME	1,994	59	1,062	288	10	35	1,815	39	886	281	5	30
Equity	7,987	0	6,987	2,228	13	172	7,290	0	6,927	6,335	9	167	
Other non credit-obligation assets	65	0	65	143	0	0	68	0	68	148	0	0	
IRB Total <sup>3</sup>													

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

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
AUSTRIA	Central banks and central governments	1	0	1	0	0	0	1	0	1	0	0	0
	Institutions	42,330	1,306	27,673	8,493	432	725	45,248	1,271	30,290	9,610	406	744
	Corporates	1,305	0	1,218	176	0	0	1,683	0	1,686	897	0	0
	Corporates - Of Which: Specialised Lending	8,496	598	6,620	1,565	205	278	8,435	569	6,496	1,520	213	295
	Corporates - Of Which: SME	24,340	594	22,310	5,185	256	610	24,600	571	22,656	5,285	268	608
	Retail	13,509	187	13,324	1,800	68	125	13,705	209	13,751	1,800	71	132
	Retail - Secured on real estate property	1,902	82	1,841	248	21	15	1,902	85	1,844	245	19	21
	Retail - Secured on real estate property - Of Which: SME	11,607	116	11,094	1,522	48	103	11,800	124	11,057	1,558	52	111
	Retail - Secured on real estate property - Of Which: non-SME	3,037	232	3,245	490	111	222	3,076	230	3,246	445	111	216
	Retail - Qualifying Revolving	6,694	125	5,538	2,894	77	263	6,214	132	5,660	2,979	86	311
	Retail - Other Retail - Of Which: SME	1,388	78	931	372	41	77	1,387	86	907	386	47	92
	Retail - Other Retail - Of Which: non-SME	5,626	47	4,606	2,522	36	186	5,647	46	4,733	2,622	39	219
Equity	70	0	70	211	0	0	82	0	82	247	0	0	
Other non credit-obligation assets													
IRB Total <sup>3</sup>													

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

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
CZECH REPUBLIC	Central banks and central governments	15,553	0	17,262	48	0	0	4,495	0	4,826	33	0	0
	Institutions	878	0	803	122	0	0	674	0	587	81	0	0
	Corporates	12,890	260	9,763	5,997	0	204	13,057	277	9,692	6,025	0	215
	Corporates - Of Which: Specialised Lending	2,007	12	1,965	1,263	0	14	2,160	18	2,036	1,308	0	18
	Corporates - Of Which: SME	3,919	160	3,370	1,448	0	129	3,946	172	3,171	1,695	0	137
	Retail	4,299	44	2,994	1,064	0	40	4,568	46	4,338	1,158	0	63
	Retail - Secured on real estate property	2,053	13	2,054	361	0	8	2,190	13	2,191	408	0	15
	Retail - Secured on real estate property - Of Which: SME	134	2	131	30	0	1	136	2	132	56	0	1
	Retail - Secured on real estate property - Of Which: non-SME	1,919	11	1,923	332	0	7	2,054	11	2,059	354	0	14
	Retail - Qualifying Revolving	105	8	84	15	0	6	105	7	83	15	0	6
	Retail - Other Retail - Of Which: SME	2,141	22	1,856	688	26	29	2,274	25	1,945	735	0	43
	Retail - Other Retail - Of Which: non-SME	181	9	161	83	0	8	188	8	167	88	0	7
Equity	1,960	13	1,695	605	0	19	2,086	17	1,778	647	0	36	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>3</sup>													

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





		IRB Approach											
		As of 31/03/2022				As of 30/06/2022							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
Consolidated data	Central banks and central governments	45,680	353	42,613	1,496	6	18	45,275	438	42,751	1,390	7	18
	Institutions	48,294	40	37,686	9,776	6	61	46,778	6	43,940	9,551	2	64
	Corporates	485,245	10,500	274,876	128,497	2,258	7,912	479,171	8,914	264,170	119,425	1,720	6,797
	Corporates - Of Which: Specialised Lending	24,262	801	20,238	10,664	236	279	24,266	579	19,959	9,931	160	463
	Corporates - Of Which: SME	82,015	3,641	48,136	19,110	979	2,647	81,021	2,837	47,122	18,583	778	2,195
	Retail	139,660	4,369	131,396	37,532	2,524	3,640	138,956	2,999	131,178	35,891	1,623	2,909
	Retail - Secured on real estate property	92,927	2,335	91,126	21,799	1,695	1,584	92,901	1,494	92,659	20,487	942	1,049
	Retail - Secured on real estate property - Of Which: SME	5,198	312	4,992	1,197	85	213	5,051	192	4,855	1,124	52	144
	Retail - Secured on real estate property - Of Which: non-SME	97,729	2,023	86,134	20,602	1,610	1,371	87,850	1,302	86,803	19,363	490	255
	Retail - Qualifying Revolving	8,875	246	5,465	812	112	247	8,853	239	5,448	773	108	246
	Retail - Other Retail	37,659	1,800	34,600	14,561	718	2,009	37,104	1,266	34,771	14,631	573	1,614
	Retail - Other Retail - Of Which: SME	27,981	1,204	8,971	3,252	310	1,001	26,288	665	8,489	3,028	170	266
Retail - Other Retail - Of Which: non-SME	30,577	596	25,629	11,709	407	1,008	30,816	602	26,311	11,554	403	1,008	
Equity	756	4	736	1,832	0	0	734	4	734	1,830	0	0	
Other non credit-obligation assets													
<b>IRB Total</b>				<b>181,793</b>						<b>171,002</b>			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercises.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of countryparty covering up to 95% of total original exposure or top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 31/03/2022				As of 30/06/2022							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
ITALY	Central banks and central governments	582	0	944	275	0	4	622	0	923	224	0	4
	Institutions	6,366	23	4,513	1,438	4	4	6,322	23	4,500	1,463	0	8
	Corporates	153,229	4,401	70,870	43,262	1,235	3,240	149,853	2,743	64,080	39,370	744	2,222
	Corporates - Of Which: Specialised Lending	9,122	321	7,591	4,623	52	294	9,246	134	7,626	4,521	7	160
	Corporates - Of Which: SME	24,976	1,823	13,213	8,491	603	1,429	23,607	1,223	11,908	7,767	427	1,021
	Retail	86,699	3,443	66,892	24,681	2,230	2,745	85,276	2,118	65,769	23,475	1,334	1,763
	Retail - Secured on real estate property	60,118	1,921	47,224	16,056	1,516	1,252	60,287	1,118	46,693	15,407	856	107
	Retail - Secured on real estate property - Of Which: SME	2,263	203	2,211	766	63	181	2,116	82	2,064	670	28	108
	Retail - Secured on real estate property - Of Which: non-SME	46,855	1,722	45,013	15,640	1,553	1,372	46,172	1,036	44,629	14,737	828	698
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	37,581	1,521	19,168	8,275	613	1,393	36,988	1,000	19,977	8,268	478	958
	Retail - Other Retail - Of Which: SME	23,389	1,056	6,620	2,266	256	342	22,428	524	6,025	2,146	120	425
Retail - Other Retail - Of Which: non-SME	14,192	465	12,547	5,909	358	551	14,560	475	13,954	6,123	358	532	
Equity	134	3	134	867	0	0	134	3	134	867	0	0	
Other non credit-obligation assets													
<b>IRB Total</b>													

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

		IRB Approach											
		As of 31/03/2022				As of 30/06/2022							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
GERMANY	Central banks and central governments	0	0	0	0	0	1	0	1	0	0	0	0
	Institutions	5,293	1	4,824	899	0	0	5,293	1	4,824	899	0	0
	Corporates	121,628	2,387	77,343	24,554	262	1,078	122,597	2,389	78,311	24,305	262	1,066
	Corporates - Of Which: Specialised Lending	3,880	16	2,978	572	0	15	3,700	13	2,976	536	0	14
	Corporates - Of Which: SME	24,747	531	18,675	9,456	318	310	25,229	523	19,845	10,605	427	322
	Retail	38,025	225	32,396	5,655	23	283	38,423	203	32,734	4,939	23	279
	Retail - Secured on real estate property	24,088	100	23,629	2,559	4	34	24,228	104	23,759	2,571	1	3
	Retail - Secured on real estate property - Of Which: SME	733	13	677	139	1	3	746	12	666	139	1	3
	Retail - Secured on real estate property - Of Which: non-SME	23,355	107	22,952	2,420	3	31	23,482	93	23,093	2,432	0	29
	Retail - Qualifying Revolving	11,628	151	10,908	1,458	1	1	11,628	151	10,908	1,458	0	0
	Retail - Other Retail	9,313	94	6,769	2,604	17	228	9,582	89	6,995	2,394	16	221
	Retail - Other Retail - Of Which: SME	1,823	24	892	297	4	20	1,823	24	892	298	4	25
Retail - Other Retail - Of Which: non-SME	7,490	60	5,877	2,307	13	198	7,759	65	6,096	2,096	12	196	
Equity	90	0	90	190	0	0	88	0	88	185	0	0	
Other non credit-obligation assets													
<b>IRB Total</b>													

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

		IRB Approach											
		As of 31/03/2022				As of 30/06/2022							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
AUSTRIA	Central banks and central governments	0	0	2,007	263	0	1	3,869	0	1,294	263	0	0
	Institutions	43,613	1,176	28,702	8,940	378	690	44,624	1,166	28,995	8,374	347	647
	Corporates	1,028	0	1,825	828	0	2	1,028	0	1,828	828	0	2
	Corporates - Of Which: Specialised Lending	6,362	539	6,381	1,427	204	270	6,520	508	6,422	1,399	188	242
	Corporates - Of Which: SME	24,995	580	22,905	5,400	257	639	25,207	596	23,211	5,208	235	672
	Retail	13,665	209	13,206	1,852	68	127	14,228	312	14,257	1,845	77	136
	Retail - Secured on real estate property	1,850	87	1,794	243	20	20	1,853	87	1,832	245	21	23
	Retail - Secured on real estate property - Of Which: SME	11,885	122	11,807	1,610	48	107	12,246	129	12,425	1,601	55	113
	Retail - Secured on real estate property - Of Which: non-SME	3,963	225	3,525	480	109	215	3,959	220	3,229	460	110	210
	Retail - Qualifying Revolving	7,365	126	5,953	3,068	80	207	7,109	124	5,725	2,902	72	225
	Retail - Other Retail	1,267	82	945	371	94	90	1,215	81	908	352	80	98
	Retail - Other Retail - Of Which: SME	6,107	45	5,008	2,697	35	207	5,895	43	4,817	2,550	32	227
Retail - Other Retail - Of Which: non-SME	77	0	77	231	0	0	61	0	61	241	0	0	
Equity													
Other non credit-obligation assets													
<b>IRB Total</b>													

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

		IRB Approach											
		As of 31/03/2022				As of 30/06/2022							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
CZECH REPUBLIC	Central banks and central governments	18,220	0	19,650	55	0	0	18,211	0	19,593	52	0	0
	Institutions	487	15	403	52	1	0	464	0	361	37	0	0
	Corporates	13,419	273	9,885	6,227	0	220	13,402	271	9,853	6,228	0	210
	Corporates - Of Which: Specialised Lending	2,255	18	2,065	1,297	0	19	2,287	16	2,077	1,433	0	18
	Corporates - Of Which: SME	3,363	188	3,175	1,649	0	135	3,995	189	3,188	1,679	0	133
	Retail	4,794	46	4,289	1,247	0	65	4,767	45	4,427	1,271	0	80
	Retail - Secured on real estate property	2,592	14	2,594	451	0	16	2,685	14	2,687	471	0	20
	Retail - Secured on real estate property - Of Which: SME	146	2	149	33	0	2	147	2	147	32	0	2
	Retail - Secured on real estate property - Of Which: non-SME	2,445	11	2,445	418	0	15	2,438	10	2,540	438	0	18
	Retail - Qualifying Revolving	103	5	80	15	0	3	99	3	77	14	0	3
	Retail - Other Retail	2,099	28	1,725	683	0	45	1,962	28	1,643	685	0	50
	Retail - Other Retail - Of Which: SME	184	8	161	82	0	7	178	7	156	82	0	7
Retail - Other Retail - Of Which: non-SME													

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
UNITED STATES	Central banks and central governments	4,773	0	4,773	0	0	0	0	0	7,247	0	7,247	0
	Institutions	1,658	0	1,658	403	0	0	0	0	2,029	0	1,426	384
	Corporates	18,209	127	6,346	2,572	87	20,293	127	6,850	2,590	18	18	65
	Corporates - Of Which: Specialised Lending	128	0	87	6	0	123	0	82	5	0	0	0
	Corporates - Of Which: SME	19	3	15	17	0	4	18	3	16	17	0	4
	Retail	30	1	30	7	1	1	32	1	32	7	0	1
	Retail - Secured on real estate property	30	1	30	7	1	1	31	0	31	6	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	29	1	29	7	1	1	31	0	31	6	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	111	0	103	240	0	0	120	0	112	253	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
RUSSIAN FEDERATION	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	13,710	223	7,752	8,579	17	1,000	12,743	452	6,934	7,649	14	1,067
	Corporates - Of Which: Specialised Lending	279	0	76	37	0	11	296	0	74	90	0	30
	Corporates - Of Which: SME	0	2	2	2	0	0	0	0	3	2	0	1
	Retail	7	2	7	2	0	1	6	1	6	2	0	1
	Retail - Secured on real estate property	6	1	6	2	0	0	5	1	5	2	0	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	1	1	0	0	1	0	1	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	1	1	0	0	1	0	1	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	1	0	1	5	0	0	2	0	2	8	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	7,602	0	6,154	1,253	0	0	5,983	0	6,475	1,344	0	2
	Corporates	15,144	2	7,589	2,998	0	25	13,603	2	6,170	2,202	0	22
	Corporates - Of Which: Specialised Lending	890	0	708	157	0	2	918	0	726	179	0	2
	Corporates - Of Which: SME	8	2	8	0	0	1	9	2	9	1	0	1
	Retail	22	3	21	6	1	1	22	1	21	6	1	1
	Retail - Secured on real estate property	21	1	20	5	1	1	20	1	20	5	0	1
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	20	1	19	5	1	1	20	1	20	5	0	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	1	1	1	0	1	1	1	1	1	1	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	1	1	1	0	1	1	1	1	1	1	1
	Equity	1	0	1	18	0	1	2	0	1	17	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
SPAIN	Central banks and central governments	1	0	1	0	0	0	3	0	0	0	0	0
	Institutions	721	0	374	113	0	0	761	0	427	113	0	0
	Corporates	6,303	63	3,894	1,457	31	35	5,835	63	3,642	1,375	39	34
	Corporates - Of Which: Specialised Lending	207	0	224	40	0	0	212	0	213	38	0	0
	Corporates - Of Which: SME	17	0	3	0	0	1	0	0	0	0	0	0
	Retail	5	0	5	1	0	0	13	0	11	1	0	0
	Retail - Secured on real estate property	4	0	4	1	0	0	7	0	8	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	1	0	0	7	0	7	1	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	5	0	3	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	5	0	3	0	0	0
	Equity	2	0	2	3	0	0	2	0	2	3	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
CROATIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	8	0	1	1	0	0	14	0	7	23	0	0
	Corporates	312	21	163	120	16	13	227	17	215	115	15	12
	Corporates - Of Which: Specialised Lending	46	6	43	22	4	1	4	11	5	2	1	1
	Corporates - Of Which: SME	22	13	22	33	11	10	14	13	14	13	13	10
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	1	0	0	1	0	1	1	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
UNITED KINGDOM	Central banks and central governments	51	0	51	39	0	0	18	0	173	72	0	0
	Institutions	16,334	104	10,503	3,482	7	64	15,761	75	9,989	2,834	5	63
	Corporates	462	31	420	126	2	11	420	16	420	89	11	12
	Corporates - Of Which: Specialised Lending	32	0	26	15	0	5	30	0	23	14	0	8
	Corporates - Of Which: SME	44	31	43	11	1	6	2	45	11	46	11	4
	Retail	42	2	42	10	1	1	44	2	44	11	1	1
	Retail - Secured on real estate property	42	2	42	10	1	1	44	2	44	11	1	1
	Retail - Secured on real estate property - Of Which: SME	0	0</										





**2022 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

UNICREDIT, SOCIETA' PER AZIONI

As of 31/12/2021

Direct exposures

(min EUR)		On balance sheet												Off balance sheet		Risk weighted exposure amount		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
														Total gross carrying amount of non-derivative financial assets			Total carrying amount of non-derivative financial assets (net of short positions)	
	Lithuania	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Poland	8	8	14	0	540	234	0	0	0	0	0	0	0	0	0	0	39
	Portugal	0	0	0	0	153	1,483	0	0	0	0	0	0	0	0	0	0	0
	Romania	4	4	137	0	687	1,685	0	0	0	0	0	0	89	0	0	0	25
	Slovakia	4	4	17	0	367	242	1	1	157	0	0	0	0	0	0	0	29
	Slovenia	40	40	9	0	288	240	0	0	0	0	0	0	5	0	0	0	45
	<b>Total</b>	<b>538</b>	<b>537</b>	<b>9</b>	<b>0</b>	<b>288</b>	<b>240</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>144</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>45</b>





**2022 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

UNICREDIT, SOCIETA' PER AZIONI

As of 31/12/2021

(min EUR)		Direct exposures															Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions						
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 - 3M f	Africa	22	22	0	0	0	0	22	0	0	0	0	0	0	0	0	0	0	0
3M - 1Y f		29	29	0	0	0	0	29	0	0	0	0	0	0	0	0	0	0	0
1Y - 2Y f		5	5	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	0
2Y - 3Y f		146	143	0	0	0	0	143	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y f		450	450	0	0	0	0	450	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y f	148	146	0	0	0	0	146	0	0	0	0	0	0	0	0	0	0	0	
10Y - more																			
<b>Total</b>		<b>801</b>	<b>795</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>795</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>242</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>102</b>
10 - 3M f	Others	27	27	23	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0
3M - 1Y f		303	303	142	0	161	0	1	0	0	0	0	0	0	0	0	0	0	0
1Y - 2Y f		427	427	0	0	404	0	24	0	0	0	0	0	0	0	0	0	0	0
2Y - 3Y f		389	388	1	0	360	0	29	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y f		805	805	65	0	706	0	33	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y f	868	868	145	0	68	0	648	0	0	0	0	0	0	0	0	0	0	0	
10Y - more	6,312	6,312	5,672	36	61	0	527	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>9,132</b>	<b>9,131</b>	<b>6,049</b>	<b>36</b>	<b>1,760</b>	<b>1,265</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>97</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>42</b>	

**Notes and definitions**

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

**Regions:**

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

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

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

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

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

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

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

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







**2022 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

UNICREDIT, SOCIETA' PER AZIONI

As of 30/06/2022

**Direct exposures**

Residual Maturity	Country / Region	Direct exposures														Risk weighted exposure amount		
		On balance sheet				Derivatives				Off balance sheet								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
(min EUR)																		
	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Poland	124	124	0	103	21	270	36	0	0	0	0	0	0	0	0	0	45
	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Romania	2,054	2,054	121	125	0	6	26	287	1,646	0	0	0	0	0	0	121	0
	Slovakia	99	99	0	99	0	0	0	0	0	0	0	0	0	0	0	0	0
	Slovenia	23	23	0	16	7	87	43	0	0	0	0	0	0	0	0	1	0
	<b>Total</b>	<b>613</b>	<b>612</b>	<b>1</b>	<b>376</b>	<b>236</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>60</b>	<b>0</b>	<b>46</b>	







2022 EU-wide Transparency Exercise  
Performing and non-performing exposures  
UNICREDIT, SOCIETA' PER AZIONI

	As of 30/09/2021										As of 31/12/2021										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>				
	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>2</sup>			On performing exposures <sup>3</sup>	On non-performing exposures <sup>3</sup>		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>3</sup>		On performing exposures <sup>3</sup>	On non-performing exposures <sup>3</sup>		Collaterals and financial guarantees received on non-performing exposures						
			Of which: defaulted	Of which Stage 3	Of which Stage 3		Of which defaulted	Of which Stage 3		Of which defaulted			Of which Stage 3								
<b>Cash balances at central banks and other demand deposits</b>	185,189	0	0	0	0	3	0	0	0	149,405	34	0	0	0	4	0	0	0			
<b>Debt securities (including at amortised cost and fair value)</b>	148,833	0	115	115	27	109	67	10	0	149,732	0	108	108	23	100	71	10	0			
Central banks	4	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0			
General governments	110,262	0	5	5	0	20	5	0	0	111,111	0	5	5	4	17	5	0	0			
Credit institutions	21,607	0	0	0	0	4	0	0	0	21,351	0	0	0	0	4	0	0	0			
Other financial corporations	12,069	0	104	104	26	58	61	10	0	12,336	0	100	100	25	55	65	10	0			
Non-financial corporations	4,891	0	0	0	0	27	2	0	0	4,931	0	3	3	0	24	2	0	0			
<b>Loans and advances (including at amortised cost and fair value)</b>	406,551	1,183	20,840	20,840	20,680	4,171	11,924	11,820	6,202	403,552	997	16,430	16,430	16,352	4,380	8,890	8,852	5,111			
Central banks	10,704	0	0	0	0	0	0	0	0	8,518	0	0	0	0	0	0	0	0			
General governments	23,212	251	512	512	512	60	59	59	340	25,404	226	473	473	473	63	66	66	332			
Credit institutions	29,300	1	5	5	5	7	5	5	0	23,572	17	5	5	5	8	5	17	0			
Other financial corporations	55,548	9	1,351	1,351	1,340	227	764	756	162	54,950	46	1,093	1,093	1,093	225	584	579	100			
Non-financial corporations	246,223	523	14,023	14,023	13,802	2,201	8,437	8,330	3,850	238,159	354	10,640	10,640	10,580	2,336	6,161	6,128	2,974			
of which: small and medium-sized enterprises	83,091	124	7,334	7,334	7,288	1,095	4,557	4,517	2,191	74,153	158	5,114	5,114	5,091	1,144	2,967	2,952	1,641			
of which: Loans collateralised by commercial immovable property	57,496	57	4,932	4,932	4,920	771	2,638	2,628	2,098	48,512	29	3,357	3,357	3,348	781	1,638	1,638	1,538			
Households	132,563	398	4,947	4,947	4,938	1,674	2,660	2,658	1,844	132,889	355	4,219	4,219	4,210	1,750	2,880	2,878	1,704			
of which: Loans collateralised by residential immovable property	92,835	232	2,604	2,604	2,597	802	1,063	1,062	1,509	93,954	195	2,211	2,211	2,205	894	744	740	1,419			
of which: Credit for consumption	18,804	98	972	972	969	554	652	652	78	18,662	96	908	908	905	532	605	605	72			
<b>DEBT INSTRUMENTS OTHER THAN MTF</b>	830,573	1,183	20,955	20,955	20,715	4,283	11,991	11,838	6,202	782,689	1,032	16,538	16,538	16,376	4,490	8,967	8,863	5,111			
<b>OFF-BALANCE SHEET EXPOSURES</b>	358,925		2,962	2,962	1,876	425	960	820	714	350,759		2,997	2,997	2,017	450	977	851	600			

<sup>(1)</sup> For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRD).

<sup>(2)</sup> Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>(3)</sup> Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRSP framework (Annexes F 10.00 / F 10.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/163 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise  
Performing and non-performing exposures  
UNICREDIT, SOCIETA' PER AZIONI

	As of 31/03/2022										As of 30/06/2022									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>				Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due > 30 days and <=90 days	Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>		On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>		Of which performing but past due > 30 days and <=90 days	Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>						
		Of which: defaulted	Of which Stage 3		Of which: defaulted	Of which Stage 3		Of which: defaulted	Of which Stage 3		Of which: defaulted	Of which Stage 3								
<b>Cash balances at central banks and other demand deposits</b>	172,382	0	63	63	30	4	12	12	0	163,817	0	63	63	30	2	25	16	0		
<b>Debt securities (including at amortised cost and fair value)</b>	146,656	0	107	107	22	183	72	11	0	149,465	0	89	89	4	195	65	4	0		
Central banks	3	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0		
General governments	106,851	0	5	5	0	88	5	0	0	106,851	0	5	5	0	89	5	0	0		
Credit institutions	22,793	0	0	0	0	5	0	0	0	23,013	0	0	0	4	0	0	0	0		
Other financial corporations	11,975	0	99	99	21	63	65	11	0	14,688	0	81	81	4	71	58	4	0		
Non-financial corporations	5,028	0	3	3	1	27	2	0	0	4,915	0	3	3	0	31	2	0	0		
<b>Loans and advances (including at amortised cost and fair value)</b>	506,187	1,326	16,950	16,950	16,869	5,227	8,957	8,909	4,740	522,658	1,415	14,073	14,073	14,005	5,755	7,071	7,031	4,448		
Central banks	16,094	0	0	0	0	2	0	0	0	15,411	0	0	0	0	0	0	0	0		
General governments	22,870	345	484	484	484	41	73	73	333	24,260	356	511	511	511	36	37	37	404		
Credit institutions	30,718	3	25	25	25	56	5	5	0	32,014	11	4	4	4	53	5	5	0		
Other financial corporations	60,847	4	1,110	1,110	1,099	240	587	576	87	62,527	10	1,034	1,034	1,024	207	462	461	93		
Non-financial corporations	241,952	995	11,310	11,310	11,249	3,124	6,200	6,166	2,792	252,821	647	9,306	9,306	9,345	3,646	5,023	4,996	2,750		
of which: small and medium-sized enterprises	76,425	238	5,175	5,175	5,149	1,114	3,071	3,055	1,574	84,041	219	4,557	4,557	4,519	1,425	2,534	2,508	1,551		
of which: Loans collateralised by commercial immovable property	49,710	80	3,232	3,232	3,226	739	1,419	1,411	1,425	56,373	100	3,259	3,259	3,248	1,001	1,639	1,631	1,469		
Households	133,746	379	4,031	4,031	4,013	1,764	2,092	2,089	1,528	135,605	390	3,125	3,125	3,120	1,778	1,544	1,543	1,201		
of which: Loans collateralised by residential immovable property	94,038	206	2,066	2,066	2,059	880	768	766	1,257	95,513	218	1,402	1,402	1,397	855	393	391	97		
of which: Credit for consumption	19,056	97	881	881	878	533	593	593	68	19,980	92	895	895	894	572	615	615	68		
<b>DEBT INSTRUMENTS other than HFT</b>	825,219	1,326	17,119	17,119	16,920	5,413	9,941	8,932	4,740	835,940	1,415	14,225	14,225	14,039	5,951	7,161	7,051	4,448		
<b>OFF-BALANCE SHEET EXPOSURES</b>	373,561		2,599	2,599	1,879	699	828	730	559	376,417		2,592	2,592	2,136	719	794	710	570		

(1) For the definition of non-performing exposures please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).  
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRSP Parameters (Annexes F, 18.02 / F 18.03), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



## 2022 EU-wide Transparency Exercise

### Forborne exposures

UNICREDIT, SOCIETA' PER AZIONI

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

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

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

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

## 2022 EU-wide Transparency Exercise

### Forborne exposures

UNICREDIT, SOCIETA' PER AZIONI

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	3	3	2	2	0	0	3	3	2	2	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	3	3	2	2	0		3	3	2	2	0	
Loans and advances (including at amortised cost and fair value)	16,606	8,020	4,938	4,148	8,275	2,698	16,038	6,657	4,113	3,243	8,622	2,315
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	41	28	17	17	5	0	23	16	8	8	5	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	934	760	347	337	212	59	822	646	224	213	200	46
Non-financial corporations	11,870	5,606	3,665	3,070	5,532	1,824	12,166	4,928	3,304	2,598	6,248	1,697
of which: small and medium-sized enterprises	6,094	2,584	1,746	1,373	3,432		6,684	2,442	1,752	1,282	4,092	
Households	3,761	1,626	909	724	2,526	815	3,028	1,067	577	424	2,170	572
DEBT INSTRUMENTS other than HFT	16,609	8,023	4,939	4,150	8,275		16,041	6,660	4,114	3,245	8,622	
Loan commitments given	1,066	279	46	35	350	51	949	247	42	33	369	54
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	1,883						1,891					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	439						639					

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

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

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

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

(mln EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022													
	Gross carrying amount		Of which: non-performin	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>				
A Agriculture, forestry and fishing	4,063	248	248	4,063	217	0	3,836	198	198	3,836	187	0	3,815	189	189	3,815	189	0	3,983	170	170	3,983	183	0								
B Mining and quarrying	1,892	70	70	1,796	48	12	3,877	48	48	3,877	71	0	4,172	44	44	4,473	48	0	3,723	32	32	3,723	57	0								
C Manufacturing	59,766	3,273	3,273	59,730	2,664	3	58,863	2,474	2,474	58,827	1,999	3	62,093	2,438	2,438	62,088	2,455	3	67,570	2,336	2,336	67,552	2,327	1								
D Electricity, gas, steam and air conditioning supply	9,571	167	167	9,560	165	2	11,611	111	111	11,600	145	2	12,142	126	126	12,131	157	2	13,114	153	153	13,104	207	0								
E Water supply	2,117	95	2,117	84	0	1,898	70	70	1,898	65	0	2,103	71	71	2,103	66	0	2,214	75	75	2,214	80	0									
F Construction	15,633	1,849	1,849	15,195	1,381	27	14,490	1,401	1,401	14,058	1,034	11	14,469	1,372	1,372	13,057	1,030	11	15,282	1,036	1,036	14,930	793	11								
G Wholesale and retail trade	39,404	1,934	1,934	39,399	1,560	0	42,351	1,530	1,530	42,350	1,336	0	42,354	1,548	1,548	42,118	1,470	0	44,049	1,183	1,183	44,049	1,138	0								
H Transport and storage	13,381	612	612	13,382	662	0	13,689	667	667	13,687	700	0	12,884	1,508	1,508	12,883	660	0	12,913	457	457	12,912	574	0								
I Accommodation and food service activities	5,237	717	717	5,232	514	0	4,652	519	519	4,647	418	0	4,621	521	521	4,616	412	0	4,949	505	505	4,944	384	0								
J Information and communication	8,051	246	246	8,049	190	0	8,752	216	216	8,751	177	0	8,131	187	187	8,130	183	0	8,853	187	187	8,704	166	0								
K Financial and insurance activities	1,610	81	81	1,610	62	0	2,105	109	109	2,105	97	0	2,846	110	110	2,846	95	0	2,949	106	106	2,944	89	0								
L Real estate activities	43,300	1,953	1,953	43,180	1,438	28	42,243	1,636	1,636	42,140	1,275	5	41,758	1,588	1,588	41,677	1,242	5	44,072	1,636	1,636	43,998	1,366	5								
M Professional, scientific and technical activities	14,254	459	459	14,237	357	0	13,580	406	406	13,563	329	0	14,642	383	383	14,625	309	0	14,200	323	323	14,182	249	0								
N Administrative and support service activities	6,062	776	776	6,062	329	0	5,982	725	725	5,982	290	0	5,492	709	709	5,492	284	0	5,483	670	670	5,483	274	0								
O Public administration and defence, compulsory social security	774	2	2	774	1	0	861	2	2	861	1	0	804	2	2	804	1	0	821	2	2	821	0	0								
P Education	328	7	7	328	7	0	294	5	5	294	5	0	272	5	5	272	6	0	292	3	3	292	4	0								
Q Human health services and social work activities	3,873	114	114	3,872	93	0	3,804	246	246	3,801	140	0	3,894	247	247	3,894	140	0	3,962	242	242	3,961	141	0								
R Arts, entertainment and recreation	1,426	104	104	1,426	88	0	1,477	76	76	1,477	77	0	1,406	76	76	1,406	76	0	1,399	75	75	1,399	66	0								
S Other services	14,453	1,115	1,115	14,436	716	0	4,423	182	182	4,416	139	0	3,164	186	186	3,156	79	0	3,070	195	195	3,049	84	0								
Loans and advances	245,272	14,025	14,025	245,556	10,564	73	238,152	10,640	10,640	237,571	8,475	72	241,952	11,310	11,310	241,474	9,302	22	252,821	9,396	9,396	252,167	8,685	18								

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

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

(m€ EUR)	As of 31/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022				
	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing
		Of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			Of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			Of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			Of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days	
Gross carrying amount	496,551	475,711	1,183	20,840	10,928	483,552	467,122	997	16,430	9,692	506,187	489,238	1,326	16,950	10,266	522,658	508,585	1,415	14,073	8,751
Of which secured	323,484	309,667	684	13,817	7,725	303,239	292,764	597	10,475	6,671	322,182	311,996	967	10,185	6,240	340,485	331,719	1,039	8,766	5,859
Of which secured with immovable property	177,035	168,551	318	8,484	5,181	169,400	163,079	261	6,351	4,295	171,029	165,095	320	5,934	3,953	178,161	173,045	350	5,116	3,642
Of which instruments with LTV higher than 50% and lower or equal to 80%	42,893	41,713		1,180	776	41,758	40,796		962	702	42,904	42,097		807	569	44,749	43,966		784	586
Of which instruments with LTV higher than 80% and lower or equal to 100%	35,850	34,482		1,368	891	33,319	32,449		871	581	33,649	32,784		866	596	35,802	35,016		786	518
Of which instruments with LTV higher than 100%	28,458	24,521		3,935	2,104	25,845	23,210		2,635	1,644	25,907	23,274		2,633	1,579	25,555	23,414		2,142	1,468
Accumulated impairment for secured assets	9,708	2,617	52	7,091	3,097	7,663	2,736	52	4,926	2,525	7,828	2,830	54	4,998	2,479	6,972	3,076	61	3,896	2,142
Collateral																				
Of which value capped at the value of exposure	232,198	217,900	365	4,298	2,928	201,366	197,879	479	3,487	2,599	219,375	216,255	493	3,120	2,307	235,495	232,621	402	2,875	2,201
Of which immovable property	151,864	147,958	305	3,906	2,634	145,023	141,881	378	3,142	2,314	146,706	143,863	420	2,842	2,073	154,707	152,119	299	2,588	1,977
Of which value above the cap	140,863	132,776	444	8,087	4,937	131,111	124,773	305	6,338	4,346	138,590	122,690	677	5,900	3,862	135,194	129,904	461	5,289	3,575
Of which immovable property	119,845	112,290	416	7,555	4,606	112,938	107,023	293	5,915	4,076	111,642	106,238	588	5,404	3,526	117,580	112,676	382	4,904	3,368
Financial guarantees received	58,150	56,246	340	1,904	1,269	61,544	59,920	314	1,624	1,195	61,872	60,252	652	1,620	1,200	62,227	60,654	682	1,573	1,194
Accumulated partial write-off	-2,212	0	0	-2,212	-114	-1,826	0	0	-1,826	-287	-1,790	0	0	-1,790	-263	-1,125	0	0	-1,125	-258

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