2023 EU-wide Transparency Exercise

Bank Name	UNICREDIT, SOCIETA' PER AZIONI
LEI Code	549300TRUWO2CD2G5692
Country Code	IT

2023 EU-wide Transparency Exercise

Key Metrics

UNICREDIT, SOCIETA' PER AZIONI

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	51,337	51,442	48,887	49,945	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	49,322	49,364	47,962	49,038	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	57,416	57,521	54,966	54,787	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	55,400	55,443	54,040	53,881	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	66,421	66,062	63,842	63,624	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	64,757	64,430	62,917	62,717	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
Risk exposure amounts						
Total risk exposure amount	319,980	308,466	298,762	294,753	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	320,057	308,596	298,750	294,753	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.04%	16.68%	16.36%	16.94%	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	15.41%	16.00%	16.05%	16.64%	(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	17.94%	18.65%	18.40%	18.59%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.31%	17.97%	18.09%	18.28%	(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	20.76%	21.42%	21.37%	21.59%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.23%	20.88%	21.06%	21.28%	(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))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,032,101	946,901	987,952	936,551	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	5.56%	6.07%	5.56%	5.85%	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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	57,416	57,521	54,966	54,787	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	54,503	54,545	53,143	52,983	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,032,101	946,901	987,952	936,551	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,030,086	944,823	987,027	935,645	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.56%	6.07%	5.56%	5.85%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.29%	5.77%	5.38%	5.66%	[A.2]/[B.2]	

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Capital

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		(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
OWN FUNDS Transitional period	**A**	**OWN FUNDS**	**66,421**	**66,062**	**63,842**	**63,624**	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**	**51,337**	**51,442**	**48,887**	**49,945**	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	22,106	23,109	17,329	17,311	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	25,755	27,690	29,461	31,030	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-3,424	-4,612	-4,463	-4,657	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	9,594	8,493	10,516	10,221	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	51	48	49	51	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-48	204	247	186	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (l) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,536	-1,749	-1,413	-1,388	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-2,065	-2,886	-2,846	-2,817	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-9	-7	-7	-7	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-329	-181	-154	-116	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 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 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-108	-135	-140	-138	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-107	-135	-140	-138	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-119	-62	-70	-90	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (l) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-547	-547	-547	-547	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	-
	A.1.21	Transitional adjustments	2,015	2,078	925	906	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	2,015	2,078	925	906	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	**6,079**	**6,078**	**6,079**	**4,842**	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	5,181	5,181	5,181	3,945	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	898	898	898	898	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**	**57,416**	**57,521**	**54,966**	**54,787**	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**	**9,005**	**8,541**	**8,877**	**8,837**	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	7,968	7,637	7,568	7,570	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	1,009	935	939	909	C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010)+ C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3	Tier 2 transitional adjustments	28	-32	370	357	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	**B**	**TOTAL RISK EXPOSURE AMOUNT**	319,980	308,466	298,762	294,753	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-77	-130	13	0	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%) Transitional period	**C.1**	**COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)**	**16.04%**	**16.68%**	**16.36%**	**16.94%**	**CA3 {1}**	-
	C.2	**TIER 1 CAPITAL RATIO (transitional period)**	**17.94%**	**18.65%**	**18.40%**	**18.59%**	**CA3 {3}**	-
	C.3	**TOTAL CAPITAL RATIO (transitional period)**	**20.76%**	**21.42%**	**21.37%**	**21.59%**	**CA3 {5}**	-
CET1 Capital Fully loaded	**D**	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**	**49,322**	**49,364**	**47,962**	**49,038**	**[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]**	-
CET1 RATIO (%) Fully loaded[1]	**E**	**COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)**	**15.41%**	**16.00%**	**16.05%**	**16.64%**	**[D.1]/[B-B.1]**	-
Memo items	**F**	**Adjustments to CET1 due to IFRS 9 transitional arrangements**	2,015	2,078	925	906	C 05.01 (r0440,c0010)	
	F	**Adjustments to AT1 due to IFRS 9 transitional arrangements**	0	0	0	0	C 05.01 (r0440,c0020)	
	F	**Adjustments to T2 due to IFRS 9 transitional arrangements**	-352	-446	0	0	C 05.01 (r0440,c0030)	
	F	**Adjustments included in RWAs due to IFRS 9 transitional arrangements**	-77	-130	13	0	C 05.01 (r0440,c0040)	

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

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Overview of Risk exposure amounts

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(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Credit risk (excluding CCR and Securitisations)[1]	253,615	242,639	240,925	235,949	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	88,015	87,749	84,828	84,024	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	11,444	10,490	10,151	9,786	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	149,574	139,891	141,675	138,205	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	1,829	1,821	1,540	1,544	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA)[2]	11,872	9,582	9,172	8,707	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,
Credit valuation adjustment - CVA	1,290	1,235	1,136	1,186	C 02.00 (r0640, c0010)
Settlement risk	88	60	18	18	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	7,981	7,563	7,235	7,442	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	12,150	9,850	6,882	7,649	C 02.00 (r0520, c0010)
Of which the standardised approach	5,194	3,896	2,903	3,489	C 02.00 (r0530, c0010)
Of which IMA	6,956	5,954	3,980	4,160	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	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	31,132	31,218	31,132	31,238	C 02.00 (r0590, c0010)
Of which basic indicator approach	1,078	831	849	848	C 02.00 (r0600, c0010)
Of which standardised approach	2,960	2,835	2,731	2,556	C 02.00 (r0610, c0010)
Of which advanced measurement approach	27,094	27,552	27,552	27,834	C 02.00 (r0620, c0010)
Other risk exposure amounts	1,853	6,318	2,262	2,564	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	319,980	308,466	298,762	294,753	

[1] The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

[2] 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.

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(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	10,803	16,349	7,018	15,776
Of which debt securities income	1,207	1,767	680	1,530
Of which loans and advances income	7,851	12,016	5,160	11,281
Interest expenses	3,475	5,712	3,677	8,832
(Of which deposits expenses)	1,684	2,896	1,906	4,440
(Of which debt securities issued expenses)	1,236	1,680	601	1,325
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	368	429	73	213
Net Fee and commission income	5,075	6,647	1,753	3,425
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	274	480	47	190
Gains or (-) losses on financial assets and liabilities held for trading, net	690	668	788	1,791
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	701	546	-153	-252
Gains or (-) losses from hedge accounting, net	365	367	-45	38
Exchange differences [gain or (-) loss], net	-451	191	-38	-577
Net other operating income /(expenses)	344	516	204	157
TOTAL OPERATING INCOME, NET	14,693	20,482	5,970	11,931
(Administrative expenses)	6,799	9,391	2,309	4,769
(Cash contributions to resolution funds and deposit guarantee schemes)	893	901	538	528
(Depreciation)	869	1,167	291	586
Modification gains or (-) losses, net	-1	-3	-1	-7
(Provisions or (-) reversal of provisions)	-157	-36	82	75
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-59	-42	-23	34
(Other provisions)	-98	6	105	41
Of which pending legal issues and tax litigation[1]	0	-97	0	0
Of which restructuring[1]	0	-226	0	0
(Increases or (-) decreases of the fund for general banking risks, net)[2]	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,386	2,061	118	176
(Financial assets at fair value through other comprehensive income)	18	30	-3	-4
(Financial assets at amortised cost)	1,368	2,031	121	180
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	262	-82	-69
(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 subsidaries, joint ventures and associates	262	346	11	56
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	7	200	6	6
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	5,172	7,278	2,730	5,920
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	4,001	6,473	2,070	4,385
Profit or (-) loss after tax from discontinued operations	6	-2	0	1
PROFIT OR (-) LOSS FOR THE YEAR	**4,007**	**6,472**	**2,070**	**4,386**
Of which attributable to owners of the parent	3,994	6,458	2,064	4,374

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

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

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Total Assets: fair value and impairment distribution

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(mln EUR)	As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
ASSETS:	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	166,515				131,183				156,905				101,219				IAS 1.54 (i)
Financial assets held for trading	79,136	21,167	55,758	2,211	64,443	20,765	41,940	1,738	62,293	23,895	37,201	1,197	66,943	27,220	38,603	1,120	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	9,032	3,192	2,887	2,953	8,175	2,685	2,651	2,840	8,048	1,953	2,649	3,446	6,598	1,982	1,715	2,902	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	339	339	0	0	323	323	0	0	227	227	0	0	238	238	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	59,192	47,882	8,387	2,923	54,853	44,716	7,368	2,769	55,298	44,564	8,124	2,610	57,463	47,911	7,030	2,522	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	592,267				563,673				576,570				575,475				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	2,927	179	2,735	12	2,851	177	2,662	11	2,268	145	2,119	4	2,499	183	2,314	1	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	-6,355				-6,576				-5,947				-5,833				IAS 39.89A(a); IFRS 9.6.5.8
Other assets[1]	39,814				38,912				39,986				38,926				
TOTAL ASSETS	942,867				857,837				895,647				843,528				IAS 1.9(a), IG 6

[(1)] Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mln EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
Breakdown of financial assets by instrument and by counterparty sector[1]		Gross carrying amount [2]			Accumulated impairment [2]			Gross carrying amount [2]			Accumulated impairment [2]			Gross carrying amount [2]			Accumulated impairment [2]			Gross carrying amount [2]			Accumulated impairment [2]			
		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	56,542	1,460	2	-59	-36	-2	53,217	465	2	-62	-33	-2	53,703	405	2	-62	-20	-2	55,829	447	2	-65	-8	-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	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	82,455	1,922	2	-10	-62	-2	81,820	1,336	1	-12	-182	0	81,891	1,586	2	-10	-172	-1	82,636	1,631	2	-9	-147	-1	Annex V.Part 1.31, 44(b)
	Loans and advances	404,423	102,320	13,746	-970	-4,687	-6,902	393,104	86,668	12,600	-1,353	-4,305	-6,029	412,288	79,945	12,628	-1,388	-4,150	-6,077	410,442	79,768	12,163	-1,397	-3,857	-5,793	Annex V.Part 1.32, 44(a)

[(1)] This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

[(2)] 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.

2023 EU-wide Transparency Exercise

Breakdown of liabilities

UNICREDIT, SOCIETA' PER AZIONI

(mln EUR)

LIABILITIES:	Carrying amount				
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	*References*
Financial liabilities held for trading	64,593	51,235	50,061	50,769	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities[1]	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	9,535	10,192	10,889	11,193	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	796,297	727,651	762,410	706,849	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method[1]	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	3,222	3,403	2,359	2,287	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-21,531	-21,504	-19,599	-19,630	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	7,341	8,128	7,554	7,366	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,764	1,640	1,765	1,749	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	17,977	13,054	15,954	20,428	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	516	533	442	480	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value[1]	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	879,714	794,333	831,836	781,491	IAS 1.9(b);IG 6
TOTAL EQUITY	63,152	63,504	63,811	62,037	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	942,867	857,837	895,647	843,528	IAS 1.IG6

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

2023 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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	*References*
Derivatives		55,746	43,745	38,071	35,584	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	208	370	447	368	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	4,942	6,461	8,903	10,826	Annex V.Part 1.31
Deposits	Central banks	109,507	79,832	81,005	19,363	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,226	287	212	62	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	44,482	30,248	40,905	38,167	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	20,673	16,148	15,666	16,159	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	64,098	50,542	67,504	77,755	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	14,115	9,260	14,929	13,049	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	73,649	58,713	72,584	74,775	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	28,193	24,724	22,127	21,175	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	184,582	185,099	175,216	173,327	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	163,346	152,560	135,849	133,059	ECB/2013/33 Annex 2.Part 2.9.1
	Households	235,788	237,866	236,267	230,875	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	212,697	211,720	207,072	202,421	Annex V.Part 1.42(f), 44(c)
Debt securities issued		91,534	90,951	96,609	100,996	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		9,849	7,886	7,697	7,683	Annex V.Part 1.37
Other financial liabilities		9,112	8,655	8,208	9,063	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		873,647	792,481	825,719	771,098	

2023 EU-wide Transparency Exercise

Market Risk

UNICREDIT, SOCIETA' PER AZIONI

(mln EUR)	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022									
Traded Debt Instruments	674	516	108	38	233	76							104	41	167	51						
Of which: General risk	661	502	112	38	189	65							98	30	155	54						
Of which: Specific risk	13	15	26	10	85	25							35	17	82	36						
Equities	6	4	201	69	173	70							90	10	120	22						
Of which: General risk	3	2	0	0	0	0							0	0	0	0						
Of which: Specific risk	3	2	201	69	173	70							90	10	120	22						
Foreign exchange risk	4,430	3,312	30	14	66	28							39	14	72	27						
Commodities risk	9	2	78	32	114	43							104	41	145	61						
Total	**5,119**	**3,834**	**170**	**77**	**272**	**105**	**114**	**93**	**0**	**0**	**0**	**6,956**	**159**	**52**	**236**	**68**	**81**	**78**	**0**	**0**	**0**	**5,954**
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023									
Traded Debt Instruments	466	461	80	26	133	45							73	18	105	28						
Of which: General risk	448	445	78	30	130	46							71	20	82	16						
Of which: Specific risk	18	16	35	7	76	21							33	10	78	27						
Equities	5	2	23	11	33	10							24	6	24	5						
Of which: General risk	2	1	0	0	0	0							0	0	0	0						
Of which: Specific risk	2	1	23	11	33	10							24	6	24	5						
Foreign exchange risk	2,370	2,964	26	7	48	13							19	9	28	7						
Commodities risk	1	1	56	13	69	33							41	16	83	20						
Total	**2,842**	**3,429**	**95**	**35**	**147**	**46**	**77**	**66**	**0**	**0**	**0**	**3,980**	**90**	**27**	**121**	**44**	**121**	**93**	**0**	**0**	**0**	**4,160**

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

UNICREDIT, SOCIETA' PER AZIONI

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[4]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	243,117	280,625	15,087		215,517	253,176	16,487	
	Regional governments or local authorities	21,700	22,013	445		21,023	21,679	465	
	Public sector entities	11,832	10,493	647		11,163	9,589	637	
	Multilateral Development Banks	2,747	4,120	0		2,564	4,253	0	
	International Organisations	3,075	3,075	0		3,199	3,198	0	
	Institutions	9,455	10,382	1,381		8,284	9,775	1,474	
	Corporates	68,317	38,957	29,328		67,760	39,282	29,150	
	of which: SME	13,274	8,841	7,185		12,500	8,624	7,171	
	Retail	20,589	14,838	10,228		20,099	14,319	9,846	
	of which: SME	6,737	4,733	2,698		6,919	4,837	2,770	
	Secured by mortgages on immovable property	10,829	10,450	4,225		11,082	10,659	4,397	
	of which: SME	3,130	2,939	1,253		3,021	2,811	1,197	
	Exposures in default	3,915	1,356	1,496	2,413	3,731	1,253	1,381	2,276
	Items associated with particularly high risk	359	230	346		345	229	344	
	Covered bonds	102	101	23		92	92	21	
	Claims on institutions and corporates with a ST credit assessment	975	775	284		1,268	1,055	343	
	Collective investments undertakings (CIU)	1,017	1,017	1,775		1,229	1,229	2,093	
	Equity	7,323	7,318	13,547		6,552	6,549	12,063	
	Other exposures	15,645	15,642	10,952		12,923	12,918	10,277	
	Standardised Total [2]	420,997	421,393	89,764	4,193	386,830	389,255	88,980	3,940

(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 rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

(4) Starting from the 2023 exercise, value adjustements and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
ITALY	Central governments or central banks	128,524	158,524	12,593		113,436	143,580	13,259	
	Regional governments or local authorities	1,563	790	158		1,626	772	154	
	Public sector entities	1,270	608	301		1,442	766	344	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,063	3,191	778		1,499	3,109	882	
	Corporates	19,194	12,190	8,908		20,885	13,541	9,595	
	of which: SME	3,611	2,876	2,386		3,638	2,939	2,429	
	Retail	5,521	3,274	2,157		5,509	3,246	2,132	
	of which: SME	2,518	1,485	852		2,603	1,519	872	
	Secured by mortgages on immovable property	3,052	2,959	1,264		3,048	2,954	1,270	
	of which: SME	1,996	1,923	749		1,898	1,831	712	
	Exposures in default	1,294	554	609	678	1,219	507	553	655
	Items associated with particularly high risk	116	81	122		112	89	133	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	73	33	12		130	72	25	
	Collective investments undertakings (CIU)	895	895	1,436		964	964	1,554	
	Equity	5,306	5,306	11,527		4,821	4,821	10,327	
	Other exposures	8,679	8,677	7,126		8,183	8,178	6,512	
	Standardised Total[2]				1,128				1,046

(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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
GERMANY	Central governments or central banks	42,727	44,028	0		35,984	37,355	0	
	Regional governments or local authorities	13,632	13,658	0		13,513	13,517	0	
	Public sector entities	6,344	8,210	16		5,673	7,398	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,496	3,324	142		3,845	3,698	170	
	Corporates	6,490	4,221	2,985		6,249	3,824	2,631	
	of which: SME	878	717	584		742	615	502	
	Retail	560	421	290		538	388	269	
	of which: SME	214	163	96		192	140	83	
	Secured by mortgages on immovable property	170	152	62		161	142	56	
	of which: SME	25	24	7		27	26	8	
	Exposures in default	171	74	96	67	162	64	81	59
	Items associated with particularly high risk	44	43	65		46	44	66	
	Covered bonds	10	10	5		10	10	5	
	Claims on institutions and corporates with a ST credit assessment	311	175	60		334	223	80	
	Collective investments undertakings (CIU)	21	21	94		21	21	106	
	Equity	402	402	402		220	220	220	
	Other exposures	2,569	2,569	2,551		2,490	2,490	2,443	
	Standardised Total[2]				88				89

(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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
AUSTRIA	Central governments or central banks	24,657	26,590	0		16,178	18,066	0	
	Regional governments or local authorities	5,316	6,611	7		4,586	6,286	7	
	Public sector entities	1,817	546	109		1,810	557	111	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	18	284	67		8	290	67	
	Corporates	4,822	1,890	1,732		4,807	1,755	1,591	
	of which: SME	999	708	575		1,081	717	580	
	Retail	932	555	392		824	501	362	
	of which: SME	205	132	75		84	77	44	
	Secured by mortgages on immovable property	413	408	168		393	391	160	
	of which: SME	278	274	108		259	258	101	
	Exposures in default	193	94	114	90	180	93	114	75
	Items associated with particularly high risk	10	0	0		3	1	2	
	Covered bonds	2	2	0		2	2	0	
	Claims on institutions and corporates with a ST credit assessment	31	9	2		5	5	1	
	Collective investments undertakings (CIU)	0	0	0		0	0	2	
	Equity	51	51	51		43	43	43	
	Other exposures	677	677	590		706	706	606	
	Standardised Total[2]				105				99

(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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
CZECH REPUBLIC	Central governments or central banks	1,200	1,235	0		1,213	1,247	0	
	Regional governments or local authorities	186	132	26		189	128	26	
	Public sector entities	85	16	3		87	14	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	15	6		0	0	0	
	Corporates	1,222	867	774		1,262	892	796	
	of which: SME	569	429	336		565	440	344	
	Retail	725	698	412		725	699	412	
	of which: SME	649	624	357		653	629	359	
	Secured by mortgages on immovable property	31	30	13		31	31	13	
	of which: SME	23	21	8		22	22	8	
	Exposures in default	37	15	15	22	33	14	15	19
	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)	0	0	0		0	0	0	
	Equity	18	18	18		19	19	19	
	Other exposures	56	56	46		55	55	47	
	Standardised Total[2]				39				44

(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 but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

UNICREDIT, SOCIETA' PER AZIONI

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
UNITED STATES	Central governments or central banks	182	182	0		171	171	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	592	459	64		529	420	54	
	Corporates	1,470	805	750		1,434	677	611	
	of which: SME	31	15	12		18	5	4	
	Retail	12	7	5		16	6	4	
	of which: SME	4	3	2		4	2	1	
	Secured by mortgages on immovable property	10	10	3		11	11	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	1	1	1	4	3	4	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	223	223	100		377	377	150	
	Collective investments undertakings (CIU)	16	16	30		15	15	31	
	Equity	131	131	131		139	139	139	
	Other exposures	5	5	5		5	5	5	
	Standardised Total[2]				5				4

[(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 but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
FRANCE	Central governments or central banks	1,467	2,462	0		1,486	2,348	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	263	263	0		122	122	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,637	2,650	67		1,768	1,775	46	
	Corporates	678	570	321		642	509	297	
	of which: SME	1	0	0		1	0	0	
	Retail	8	3	2		8	3	2	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	12	12	4		11	11	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	44	31	47	12	44	11	16	9
	Items associated with particularly high risk	1	0	0		1	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	62	61	13		48	48	11	
	Collective investments undertakings (CIU)	2	2	3		2	2	3	
	Equity	23	23	23		17	17	17	
	Other exposures	1	1	1		1	1	1	
	Standardised Total[2]				13				10

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
CROATIA	Central governments or central banks	7,209	8,323	6		9,159	10,405	5	
	Regional governments or local authorities	225	291	58		229	301	60	
	Public sector entities	1,611	453	189		1,650	395	151	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	20	20	9		2	2	1	
	Corporates	3,661	2,370	2,153		3,424	2,058	1,839	
	of which: SME	1,544	884	698		1,526	861	680	
	Retail	4,601	3,045	2,192		4,660	3,038	2,177	
	of which: SME	728	516	295		862	568	325	
	Secured by mortgages on immovable property	2,156	2,052	929		2,399	2,284	1,090	
	of which: SME	294	247	192		288	241	185	
	Exposures in default	401	102	104	281	387	93	94	274
	Items associated with particularly high risk	80	32	48		80	23	35	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	1	1	0		0	0	0	
	Collective investments undertakings (CIU)	9	9	14		9	9	14	
	Equity	12	12	12		8	8	8	
	Other exposures	671	671	292		811	811	319	
	Standardised Total[2]				613				626

[(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 but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
SPAIN	Central governments or central banks	14,086	14,149	1		13,266	13,320	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	221	221	0		173	173	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	16	12	1		12	6	1	
	Corporates	146	97	96		137	78	75	
	of which: SME	0	0	0		0	0	0	
	Retail	5	3	2		5	3	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		4	4	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	3	3	5	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	90	90	18		80	80	16	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		1	0	0	
	Collective investments undertakings (CIU)	1	1	2		1	1	2	
	Equity	69	69	69		75	75	75	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				1				1

[(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 but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
BULGARIA	Central governments or central banks	5,687	5,667	0		5,841	5,101	0	
	Regional governments or local authorities	35	31	6		48	39	8	
	Public sector entities	1	0	0		1	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		1	0	0	
	Corporates	767	569	550		777	578	557	
	of which: SME	160	92	73		169	104	82	
	Retail	1,219	1,182	875		1,285	1,235	915	
	of which: SME	64	61	35		67	64	36	
	Secured by mortgages on immovable property	8	7	3		38	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	220	47	47	171	228	47	48	179
	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	5	0	0		5	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	68	68	66		71	71	66	
	Standardised Total[2]				217				226

[(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 but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
UNITED KINGDOM	Central governments or central banks	0	237	0		0	244	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	3,531	3,440	157		4,641	4,288	182	
	of which: SME	11	5	4		8	6	5	
	Retail	11	6	4		11	5	4	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	14	14	5		14	14	5	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	36	16	17	20	33	16	17	18
	Items associated with particularly high risk	26	26	39		26	26	39	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	113	113	55		13	13	4	
	Collective investments undertakings (CIU)	1	1	3		1	1	1	
	Equity	22	22	22		24	24	24	
	Other exposures	2	2	2		0	0	0	
	Standardised Total[2]				23				20

[(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 but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

UNICREDIT, SOCIETA' PER AZIONI

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	239,098	277,494	15,806		185,150	224,727	15,636	
	Regional governments or local authorities	20,829	21,892	454		21,948	20,947	450	
	Public sector entities	11,407	9,792	691		11,950	10,205	880	
	Multilateral Development Banks	2,807	4,412	0		2,422	3,897	0	
	International Organisations	3,715	3,715	0		4,707	4,707	0	
	Institutions	13,232	14,607	1,525		11,568	13,040	1,407	
	Corporates	63,478	36,208	26,719		64,827	35,903	26,377	
	of which: SME	12,052	8,076	6,693		11,814	8,069	6,609	
	Retail	19,710	14,059	9,691		19,663	14,055	9,695	
	of which: SME	6,610	4,529	2,594		6,570	4,479	2,564	
	Secured by mortgages on immovable property	10,942	10,541	4,347		10,793	10,420	4,236	
	of which: SME	3,000	2,809	1,215		2,836	2,661	1,109	
	Exposures in default	3,581	1,173	1,278	2,185	3,322	1,064	1,167	2,042
	Items associated with particularly high risk	351	243	365		344	240	360	
	Covered bonds	99	98	22		90	90	21	
	Claims on institutions and corporates with a ST credit assessment	1,140	982	436		946	870	308	
	Collective investments undertakings (CIU)	1,328	1,328	2,203		1,342	1,342	2,095	
	Equity	6,133	6,132	11,876		6,179	6,178	12,076	
	Other exposures	13,121	13,118	10,764		13,159	13,155	10,819	
	Standardised Total[2]	410,969	415,794	86,179	3,727	358,411	360,842	85,526	3,498

(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 rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
ITALY	Central governments or central banks	115,582	146,112	11,518		78,380	110,370	11,597	
	Regional governments or local authorities	1,389	709	141		1,539	700	140	
	Public sector entities	1,436	696	404		1,368	649	377	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,428	2,926	819		1,329	2,915	774	
	Corporates	19,153	11,597	8,012		18,916	11,321	7,705	
	of which: SME	3,272	2,372	1,956		3,127	2,298	1,900	
	Retail	5,387	3,134	2,078		5,068	2,915	1,922	
	of which: SME	2,474	1,344	771		2,464	1,289	739	
	Secured by mortgages on immovable property	2,930	2,836	1,216		2,900	2,802	1,205	
	of which: SME	1,854	1,790	696		1,783	1,719	667	
	Exposures in default	1,224	502	544	657	1,189	466	508	641
	Items associated with particularly high risk	73	51	77		72	54	81	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	99	51	19		42	8	8	
	Collective investments undertakings (CIU)	1,057	1,057	1,697		1,240	1,240	1,884	
	Equity	5,043	5,043	10,778		5,098	5,098	10,987	
	Other exposures	8,630	8,628	7,101		8,473	8,470	7,038	
	Standardised Total[2]				1,028				1,003

(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 but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
GERMANY	Central governments or central banks	46,592	48,009	0		36,800	38,100	0	
	Regional governments or local authorities	13,836	13,849	0		12,755	12,816	0	
	Public sector entities	5,793	7,434	6		6,170	7,713	7	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9,008	8,968	381		7,862	7,712	321	
	Corporates	5,701	3,795	2,494		6,960	3,817	2,654	
	of which: SME	662	568	463		641	523	427	
	Retail	528	361	250		477	335	233	
	of which: SME	203	127	75		161	112	66	
	Secured by mortgages on immovable property	137	125	49		135	123	48	
	of which: SME	23	23	7		29	29	9	
	Exposures in default	145	57	69	57	151	52	62	52
	Items associated with particularly high risk	15	13	19		14	13	19	
	Covered bonds	17	17	6		11	11	5	
	Claims on institutions and corporates with a ST credit assessment	271	156	74		179	166	78	
	Collective investments undertakings (CIU)	26	26	106		9	9	36	
	Equity	228	228	228		198	198	198	
	Other exposures	2,351	2,351	2,305		2,306	2,306	2,262	
	Standardised Total[2]				94				78

(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 but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
AUSTRIA	Central governments or central banks	28,510	30,644	0		21,797	23,639	0	
	Regional governments or local authorities	4,269	6,198	7		6,304	6,262	7	
	Public sector entities	1,802	521	104		1,842	522	104	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	14	254	58		65	316	69	
	Corporates	4,789	1,724	1,549		4,738	1,746	1,588	
	of which: SME	1,156	755	608		1,014	687	556	
	Retail	737	457	329		808	503	363	
	of which: SME	82	76	44		88	82	47	
	Secured by mortgages on immovable property	410	408	168		432	430	174	
	of which: SME	275	274	108		292	291	113	
	Exposures in default	158	97	120	50	158	99	124	48
	Items associated with particularly high risk	101	89	134		107	84	127	
	Covered bonds	1	1	0		1	1	0	
	Claims on institutions and corporates with a ST credit assessment	3	3	1		3	3	1	
	Collective investments undertakings (CIU)	1	1	1		1	1	0	
	Equity	20	20	20		21	21	21	
	Other exposures	718	718	628		700	700	628	
	Standardised Total[2]				74				72

(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 but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
CZECH REPUBLIC	Central governments or central banks	720	752	0		799	830	0	
	Regional governments or local authorities	198	147	29		204	147	29	
	Public sector entities	90	16	3		92	20	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	16	2		0	13	2	
	Corporates	1,349	977	883		1,334	975	882	
	of which: SME	552	431	337		542	422	329	
	Retail	701	673	396		725	699	411	
	of which: SME	632	605	346		660	635	363	
	Secured by mortgages on immovable property	31	31	13		33	33	14	
	of which: SME	19	19	7		19	19	7	
	Exposures in default	32	13	13	19	31	13	14	18
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	19	19	19		19	19	19	
	Other exposures	65	65	53		57	57	47	
	Standardised Total[2]				44				42

(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 but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

UNICREDIT, SOCIETA' PER AZIONI

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
UNITED STATES	Central governments or central banks	174	174	0		182	182	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	637	515	48		35	31	10	
	Corporates	1,366	662	606		1,474	719	635	
	of which: SME	18	4	4		17	5	4	
	Retail	11	6	4		14	7	4	
	of which: SME	4	2	1		6	3	2	
	Secured by mortgages on immovable property	12	12	4		12	12	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	37	1	1	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	423	423	252		342	342	137	
	Collective investments undertakings (CIU)	15	15	31		3	3	9	
	Equity	147	147	147		154	154	154	
	Other exposures	4	4	4		5	5	4	
	Standardised Total[2]				3				2

(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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
FRANCE	Central governments or central banks	883	1,665	0		1,396	2,231	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	370	370	0		318	318	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,556	1,574	48		1,605	1,615	44	
	Corporates	583	435	222		581	411	218	
	of which: SME	26	22	19		3	1	0	
	Retail	9	3	2		10	4	3	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	11	11	4		13	13	4	
	of which: SME	0	0	0		1	1	0	
	Exposures in default	44	10	15	10	42	10	15	10
	Items associated with particularly high risk	1	0	0		1	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	33	33	7		60	60	12	
	Collective investments undertakings (CIU)	3	3	3		3	3	3	
	Equity	16	16	16		16	16	16	
	Other exposures	0	0	0		4	4	3	
	Standardised Total[2]				11				11

(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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
CROATIA	Central governments or central banks	9,163	10,337	5		8,995	10,197	4	
	Regional governments or local authorities	219	293	58		225	305	61	
	Public sector entities	1,522	404	151		1,580	443	153	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		2	2	0	
	Corporates	3,507	2,100	1,871		3,978	2,497	2,233	
	of which: SME	1,532	856	672		1,794	1,063	840	
	Retail	4,581	3,044	2,187		4,687	3,132	2,261	
	of which: SME	757	535	306		686	495	283	
	Secured by mortgages on immovable property	2,484	2,355	1,141		2,306	2,209	1,006	
	of which: SME	337	280	217		222	184	137	
	Exposures in default	366	82	83	266	324	69	70	239
	Items associated with particularly high risk	68	24	35		61	17	25	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	1	1	0		0	0	0	
	Collective investments undertakings (CIU)	10	10	15		10	10	15	
	Equity	12	12	12		12	12	12	
	Other exposures	693	693	333		773	773	391	
	Standardised Total[2]				598				581

(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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
SPAIN	Central governments or central banks	13,284	13,335	1		13,791	13,833	2	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	189	189	0		243	243	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	14	7	1		25	15	5	
	Corporates	137	63	63		906	229	229	
	of which: SME	0	0	0		2	0	0	
	Retail	5	3	2		5	2	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	7	7	3		4	4	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	2	0	0	0	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	81	81	16		79	78	16	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		2	2	3	
	Equity	16	16	16		17	17	17	
	Other exposures	1	1	1		1	1	1	
	Standardised Total[2]				1				2

(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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
BULGARIA	Central governments or central banks	5,145	2,266	99		4,835	4,834	115	
	Regional governments or local authorities	71	53	11		70	57	11	
	Public sector entities	1	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	0	0		1	0	0	
	Corporates	810	595	575		875	644	625	
	of which: SME	165	98	78		167	92	72	
	Retail	1,323	1,279	947		1,423	1,373	1,018	
	of which: SME	69	66	38		71	67	38	
	Secured by mortgages on immovable property	10	10	3		9	8	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	226	45	46	179	220	45	45	174
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	73	73	70		76	76	74	
	Standardised Total[2]				225				219

(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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
UNITED KINGDOM	Central governments or central banks	0	342	0		0	231	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	3,672	3,554	150		3,601	3,489	149	
	of which: SME	7	6	5		0	0	0	
	Retail	11	5	4		13	5	4	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	13	13	5		10	9	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	33	16	16	17	32	14	15	18
	Items associated with particularly high risk	26	26	39		32	31	47	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	23	23	12		16	11	5	
	Collective investments undertakings (CIU)	1	1	1		1	1	1	
	Equity	22	22	22		22	22	22	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				19				20

(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 but includes general credit risk adjustments.

EBA

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

UNICREDIT, SOCIETA' PER AZIONI

IRB Approach

	(mln EUR, %)	As of 30/09/2022						As of 31/12/2022					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Consolidated data	Central banks and central governments	52,568	450	49,284	1,366	7	19	30,088	496	26,739	1,337	4	20
	Institutions	55,383	3	43,539	9,977	1	51	50,243	3	38,274	8,635	1	53
	Corporates	488,984	8,796	282,327	123,861	1,999	6,589	486,201	9,141	268,559	114,014	1,970	6,880
	Corporates - Of Which: Specialised Lending	22,788	572	19,560	10,392	162	437	25,822	721	20,429	10,418	163	511
	Corporates - Of Which: SME	80,545	2,813	52,436	19,258	911	2,145	79,452	2,676	51,179	18,067	850	2,142
	Retail	155,979	2,957	129,574	35,792	1,623	2,987	152,267	2,959	126,316	34,621	1,582	2,669
	Retail - Secured on real estate property	90,777	1,431	88,823	20,193	920	1,173	89,684	1,431	87,558	19,765	915	1,038
	Retail - Secured on real estate property - Of Which: SME	4,850	191	4,745	1,039	54	145	4,859	191	4,750	1,036	52	139
	Retail - Secured on real estate property - Of Which: non-S	85,927	1,240	84,078	19,154	866	1,028	84,826	1,240	82,808	18,730	863	899
	Retail - Qualifying Revolving	8,291	232	5,020	765	109	237	8,121	230	4,879	733	109	223
	Retail - Other Retail	56,911	1,294	35,731	14,834	594	1,577	54,462	1,298	33,880	14,123	558	1,408
	Retail - Other Retail - Of Which: SME	25,564	693	8,599	3,045	183	606	24,994	765	8,272	2,944	192	612
	Retail - Other Retail - Of Which: non-SME	31,347	601	27,132	11,788	411	970	29,468	534	25,607	11,179	365	796
	Equity	947	3	731	1,829	10		986	2	716	1,821	7	
	Other non credit-obligation assets				2,753						2,688		
	IRB Total[2]				175,577						163,116		

(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 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

IRB Approach

	(mln EUR, %)	As of 30/09/2022						As of 31/12/2022					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
ITALY	Central banks and central governments	628	0	977	228	0	4	580	0	942	204	0	5
	Institutions	6,545	0	4,724	1,431	0	28	6,775	0	4,873	1,380	0	29
	Corporates	150,328	2,867	66,232	39,079	709	2,075	150,747	3,132	60,884	35,794	744	2,279
	Corporates - Of Which: Specialised Lending	8,861	164	7,351	4,235	11	150	9,544	225	7,371	4,299	14	156
	Corporates - Of Which: SME	32,406	1,232	11,632	7,568	412	992	31,836	1,148	11,226	7,265	382	1,003
	Retail	82,858	2,085	63,889	22,582	1,284	1,869	79,920	2,089	61,183	21,845	1,251	1,649
	Retail - Secured on real estate property	46,325	1,066	44,621	14,192	814	917	44,327	1,057	42,558	13,757	814	793
	Retail - Secured on real estate property - Of Which: SME	2,071	85	2,021	645	29	108	2,008	83	1,955	623	28	98
	Retail - Secured on real estate property - Of Which: non-S	44,254	981	42,600	13,546	785	809	42,319	974	40,603	13,134	786	695
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	36,532	1,019	19,268	8,391	470	953	35,593	1,031	18,625	8,088	438	856
	Retail - Other Retail - Of Which: SME	21,783	551	5,948	2,113	118	431	21,532	623	5,907	2,117	128	444
	Retail - Other Retail - Of Which: non-SME	14,749	469	13,320	6,278	352	522	14,061	409	12,717	5,971	309	412
	Equity	238	3	238	489	10	0	306	2	306	782	7	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

	(mln EUR, %)	As of 30/09/2022						As of 31/12/2022					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
GERMANY	Central banks and central governments	2	0	2	0	0	0	4	0	4	0	0	0
	Institutions	6,627	1	5,857	1,137	1	3	6,468	1	5,702	1,028	1	3
	Corporates	127,213	2,319	91,866	28,707	547	1,151	128,247	2,278	88,970	26,048	499	1,216
	Corporates - Of Which: Specialised Lending	3,684	13	3,503	1,244	1	19	6,263	13	4,442	1,282	1	28
	Corporates - Of Which: SME	25,704	534	24,340	4,383	278	341	25,806	504	24,247	4,125	262	340
	Retail	38,307	197	33,126	5,979	73	277	38,107	199	32,921	5,694	67	196
	Retail - Secured on real estate property	23,342	87	23,049	3,121	23	46	23,989	96	23,596	3,111	24	38
	Retail - Secured on real estate property - Of Which: SME	620	5	635	85	2	2	725	9	729	101	4	5
	Retail - Secured on real estate property - Of Which: non-S	22,721	82	22,413	3,036	21	44	23,264	87	22,866	3,010	21	33
	Retail - Qualifying Revolving	4,612	10	1,995	293	5	25	4,593	9	1,968	286	5	16
	Retail - Other Retail	10,353	100	8,083	2,565	45	206	9,525	94	7,358	2,297	38	142
	Retail - Other Retail - Of Which: SME	1,968	40	1,224	305	21	34	1,819	37	1,089	267	17	29
	Retail - Other Retail - Of Which: non-SME	8,385	60	6,859	2,260	24	173	7,706	57	6,269	2,030	21	113
	Equity	302	0	86	176	0	0	366	0	96	198	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

	(mln EUR, %)	As of 30/09/2022						As of 31/12/2022					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
AUSTRIA	Central banks and central governments	1	0	1	0	0	0	1	0	1	0	0	0
	Institutions	3,541	0	2,306	321	0	1	3,942	0	2,497	372	0	1
	Corporates	46,157	1,169	29,487	8,750	368	648	47,224	1,202	29,614	9,015	376	683
	Corporates - Of Which: Specialised Lending	1,005	0	996	562	0	0	969	0	959	515	0	0
	Corporates - Of Which: SME	8,566	487	6,491	1,430	173	238	8,303	495	6,295	1,434	164	238
	Retail	24,779	551	22,964	5,158	252	644	24,223	552	22,558	5,036	252	653
	Retail - Secured on real estate property	14,495	217	14,520	1,879	78	135	14,377	216	14,394	1,842	73	132
	Retail - Secured on real estate property - Of Which: SME	1,843	88	1,787	239	22	26	1,809	88	1,761	242	20	27
	Retail - Secured on real estate property - Of Which: non-S	12,652	128	12,733	1,640	57	109	12,568	128	12,633	1,600	53	105
	Retail - Qualifying Revolving	3,404	217	2,822	434	104	206	3,257	216	2,709	410	104	202
	Retail - Other Retail	6,880	118	5,622	2,846	70	304	6,590	121	5,454	2,784	75	319
	Retail - Other Retail - Of Which: SME	1,194	74	908	362	37	96	1,141	79	868	346	42	96
	Retail - Other Retail - Of Which: non-SME	5,686	43	4,713	2,484	33	208	5,449	42	4,586	2,438	33	223
	Equity	79	0	79	232	0	0	80	0	80	234	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

	(mln EUR, %)	As of 30/09/2022						As of 31/12/2022					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
CZECH REPUBLIC	Central banks and central governments	25,566	0	25,812	62	0	0	5,005	0	5,279	63	0	0
	Institutions	435	0	337	34	0	0	394	0	307	30	0	0
	Corporates	13,701	258	10,203	6,055	0	215	14,145	246	10,352	5,851	0	235
	Corporates - Of Which: Specialised Lending	2,132	16	1,959	1,303	0	17	2,164	10	1,987	1,285	0	17
	Corporates - Of Which: SME	3,700	159	2,982	1,519	0	130	3,587	147	2,873	1,436	0	143
	Retail	4,774	41	4,493	1,178	0	80	4,827	38	4,607	1,198	0	55
	Retail - Secured on real estate property	2,890	14	2,893	504	0	21	3,085	13	3,087	542	0	14
	Retail - Secured on real estate property - Of Which: SME	161	3	158	34	0	2	169	3	166	37	0	2
	Retail - Secured on real estate property - Of Which: non-S	2,729	10	2,735	470	0	19	2,916	9	2,921	505	0	13
	Retail - Qualifying Revolving	99	3	77	14	0	3	100	3	78	14	0	2
	Retail - Other Retail	1,784	24	1,523	659	0	56	1,642	22	1,442	642	0	38
	Retail - Other Retail - Of Which: SME	167	6	146	76	0	7	160	5	139	73	0	7
	Retail - Other Retail - Of Which: non-SME	1,617	18	1,376	583	0	49	1,482	17	1,303	569	0	31
	Equity	0	0	0	1	0	0	0	0	0	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).

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

UNICREDIT, SOCIETA' PER AZIONI

IRB Approach

	(mln EUR, %)	As of 30/09/2022						As of 31/12/2022					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
UNITED STATES	Central banks and central governments	7,717	0	7,717	1	0	0	6,744	0	6,741	1	0	0
	Institutions	1,750	0	1,293	374	0	1	1,685	0	1,213	359	0	0
	Corporates	21,116	77	7,145	2,768	25	72	20,684	67	7,468	2,570	20	70
	Corporates - Of Which: Specialised Lending	120	0	54	20	0	0	119	0	53	22	0	0
	Corporates - Of Which: SME	19	5	18	19	1	5	30	4	25	19	1	5
	Retail	31	0	31	6	0	1	31	0	31	7	0	0
	Retail - Secured on real estate property	30	0	30	6	0	0	30	0	30	7	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-S	30	0	30	6	0	0	30	0	30	7	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	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	110	0	102	228	0	0	111	0	103	239	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

	(mln EUR, %)	As of 30/09/2022						As of 31/12/2022					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	9,012	0	7,571	1,257	0	3	8,024	0	6,661	1,126	0	11
	Corporates	14,633	2	6,534	2,665	0	20	14,460	52	6,771	2,679	4	68
	Corporates - Of Which: Specialised Lending	891	0	750	161	0	2	941	0	787	174	0	11
	Corporates - Of Which: SME	2	2	0	0	0	2	13	2	13	3	0	2
	Retail	22	2	22	6	1	1	21	1	20	5	1	1
	Retail - Secured on real estate property	20	0	20	4	0	0	20	0	19	4	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-S	20	0	20	4	0	0	18	0	18	4	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	1	2	1	1	1	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	1	2	1	1	1	1	0	1	0	0	0
	Equity	7	0	7	14	0	0	4	0	4	9	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

	(mln EUR, %)	As of 30/09/2022						As of 31/12/2022					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
CROATIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	21	0	10	35	0	0	13	0	2	4	0	0
	Corporates	323	14	136	172	13	10	231	15	120	50	12	13
	Corporates - Of Which: Specialised Lending	11	1	8	3	1	0	7	1	7	3	1	1
	Corporates - Of Which: SME	14	13	14	13	13	10	15	14	14	11	11	12
	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-S	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	1	0	1	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

	(mln EUR, %)	As of 30/09/2022						As of 31/12/2022					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	985	0	642	177	0	0	1,042	0	598	149	0	0
	Corporates	6,096	50	3,662	1,377	29	32	6,559	50	3,485	1,154	24	42
	Corporates - Of Which: Specialised Lending	204	0	205	36	0	0	197	0	187	32	0	5
	Corporates - Of Which: SME	7	0	10	2	0	0	8	0	10	2	0	0
	Retail	4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property	4	0	4	1	0	0	4	0	4	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-S	4	0	4	1	0	0	3	0	3	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	2	0	2	4	0	0	1	0	1	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

	(mln EUR, %)	As of 30/09/2022						As of 31/12/2022					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
BULGARIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	72	0	62	21	0	0	80	0	58	17	0	0
	Corporates	6,925	192	4,980	3,718	28	274	6,397	212	4,592	3,088	26	291
	Corporates - Of Which: Specialised Lending	812	61	757	499	0	47	933	53	851	583	0	80
	Corporates - Of Which: SME	2,931	130	2,220	1,542	28	178	2,524	134	1,850	1,124	24	169
	Retail	2,393	74	2,207	450	9	97	2,304	73	2,190	407	8	99
	Retail - Secured on real estate property	1,747	41	1,699	239	1	44	1,782	42	1,793	246	1	51
	Retail - Secured on real estate property - Of Which: SME	132	8	73	19	1	7	123	7	113	25	0	7
	Retail - Secured on real estate property - Of Which: non-S	1,615	33	1,626	220	1	38	1,659	35	1,680	221	1	44
	Retail - Qualifying Revolving	141	1	106	20	0	3	138	2	103	19	0	3
	Retail - Other Retail	504	32	402	191	8	49	383	30	293	143	7	45
	Retail - Other Retail - Of Which: SME	433	21	356	180	6	39	326	21	256	134	6	35
	Retail - Other Retail - Of Which: non-SME	72	10	46	11	1	10	58	9	37	9	1	10
	Equity	2	0	2	5	0	0	2	0	2	5	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

	(mln EUR, %)	As of 30/09/2022						As of 31/12/2022					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
UNITED KINGDOM	Central banks and central governments	1	0	1	0	0	0	0	0	0	0	0	0
	Institutions	585	0	585	239	0	1	464	0	464	108	0	0
	Corporates	14,752	61	9,033	2,737	33	55	14,340	47	9,284	2,642	30	44
	Corporates - Of Which: Specialised Lending	542	11	457	89	1	11	397	11	376	79	1	12
	Corporates - Of Which: SME	20	0	20	5	0	2	2	0	2	0	0	0
	Retail	46	2	45	12	1	1	45	2	44	12	1	1
	Retail - Secured on real estate property	44	2	44	12	1	1	43	2	43	11	1	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-S	43	2	43	11	1	1	42	2	42	11	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	2	0	1	0	0	0
	Equity	8	0	15	37	0	0	6	0	14	34	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).

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

UNICREDIT, SOCIETA' PER AZIONI

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Consolidated data	**Central banks and central governments**	51,332	492	47,872	1,967	11	26	44,859	475	40,954	2,613	10	26
	Institutions	48,262	3	36,627	7,726	17	54	48,617	2	36,602	7,293	1	62
	Corporates	483,951	9,092	267,498	112,332	2,272	6,888	477,324	8,964	259,054	108,326	2,134	6,622
	Corporates - Of Which: Specialised Lending	24,502	708	19,695	10,002	162	510	24,877	621	19,097	10,263	131	516
	Corporates - Of Which: SME	80,014	2,636	50,989	18,587	923	2,093	77,791	2,592	50,007	18,822	822	2,053
	Retail	151,003	2,882	125,662	37,449	1,666	2,599	149,800	2,797	125,108	36,698	1,694	2,604
	Retail - Secured on real estate property	88,782	1,256	86,702	21,884	878	1,026	88,394	1,304	86,260	21,318	1,013	1,056
	Retail - Secured on real estate property - Of Which: SME	4,665	134	4,560	1,302	48	130	4,729	186	4,636	1,302	72	138
	Retail - Secured on real estate property - Of Which: non-SME	84,117	1,122	82,142	20,581	830	896	83,665	1,118	81,624	20,016	940	918
	Retail - Qualifying Revolving	8,100	223	4,863	842	193	217	8,071	222	4,827	776	191	215
	Retail - Other Retail	54,121	1,403	34,097	14,723	596	1,356	53,335	1,271	34,021	14,605	490	1,332
	Retail - Other Retail - Of Which: SME	24,708	771	8,448	3,049	204	575	24,090	766	8,194	2,968	180	561
	Retail - Other Retail - Of Which: non-SME	29,413	632	25,650	11,674	392	781	29,246	505	25,827	11,637	310	771
	Equity	974	8	652	1,540	26		970	9	649	1,544	26	
	Other non credit-obligation assets				2,731						2,390		
	IRB Total[2]				**163,744**						**158,864**		

(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 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty 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 31/03/2023						As of 30/06/2023					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
ITALY	**Central banks and central governments**	755	0	1,085	248	0	6	767	0	1,045	227	0	5
	Institutions	6,502	0	4,699	1,379	0	29	6,998	0	5,177	1,321	0	40
	Corporates	148,260	3,217	59,091	33,693	775	2,269	144,708	3,135	55,126	32,839	716	2,217
	Corporates - Of Which: Specialised Lending	9,396	226	7,031	3,937	15	156	9,637	226	6,945	3,914	15	193
	Corporates - Of Which: SME	31,661	1,072	11,201	7,080	324	947	31,050	1,072	10,942	7,280	308	953
	Retail	78,796	2,005	60,426	21,587	1,225	1,606	77,789	1,944	59,686	21,777	1,272	1,584
	Retail - Secured on real estate property	43,504	1,044	41,701	13,473	825	809	42,469	919	40,638	13,204	886	798
	Retail - Secured on real estate property - Of Which: SME	1,956	78	1,907	611	26	103	1,901	78	1,854	595	28	103
	Retail - Secured on real estate property - Of Which: non-SME	41,548	965	39,794	12,863	799	706	40,567	841	38,783	12,609	857	695
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	35,292	961	18,725	8,113	401	797	35,320	1,025	19,048	8,573	387	786
	Retail - Other Retail - Of Which: SME	21,187	579	5,969	2,139	113	407	20,730	633	5,842	2,144	117	402
	Retail - Other Retail - Of Which: non-SME	14,105	382	12,756	5,974	288	390	14,589	392	13,206	6,429	270	384
	Equity	242	8	242	508	26	0	254	9	254	540	26	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 31/03/2023						As of 30/06/2023					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
GERMANY	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5,929	1	5,050	808	1	4	5,576	1	4,592	698	1	3
	Corporates	127,142	2,206	88,510	26,081	523	1,257	126,525	2,239	87,262	25,128	478	1,199
	Corporates - Of Which: Specialised Lending	5,021	13	3,956	1,141	1	30	4,614	11	3,349	1,139	0	26
	Corporates - Of Which: SME	25,938	531	24,196	4,347	297	376	24,741	526	23,535	4,466	230	357
	Retail	38,094	210	32,976	5,681	70	195	37,902	186	33,053	5,071	50	216
	Retail - Secured on real estate property	23,964	93	23,682	3,126	22	36	24,107	88	23,872	2,777	18	37
	Retail - Secured on real estate property - Of Which: SME	715	8	721	98	3	3	725	8	739	94	3	4
	Retail - Secured on real estate property - Of Which: non-SME	23,249	85	22,960	3,028	19	32	23,382	79	23,134	2,683	15	33
	Retail - Qualifying Revolving	4,594	9	1,964	290	6	16	4,594	8	1,957	251	3	18
	Retail - Other Retail	9,535	108	7,331	2,265	43	144	9,200	89	7,225	2,043	29	161
	Retail - Other Retail - Of Which: SME	1,813	44	1,103	274	20	30	1,772	42	1,091	242	16	41
	Retail - Other Retail - Of Which: non-SME	7,722	64	6,228	1,991	23	114	7,429	48	6,134	1,802	13	120
	Equity	418	0	96	198	0	0	405	0	84	187	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 31/03/2023						As of 30/06/2023					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
AUSTRIA	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,900	0	2,666	327	15	1	4,027	0	2,719	293	0	0
	Corporates	48,443	1,162	30,421	9,668	618	702	49,274	1,117	30,971	9,732	585	671
	Corporates - Of Which: Specialised Lending	951	0	940	511	0	0	1,047	0	960	483	0	0
	Corporates - Of Which: SME	8,379	479	6,299	1,955	255	224	8,516	449	6,344	1,924	236	209
	Retail	23,709	554	22,204	8,051	359	620	23,462	562	22,046	7,661	361	610
	Retail - Secured on real estate property	14,046	61	14,033	4,184	27	97	14,427	242	14,338	4,219	104	124
	Retail - Secured on real estate property - Of Which: SME	1,677	38	1,628	526	18	16	1,778	91	1,731	543	41	23
	Retail - Secured on real estate property - Of Which: non-SME	12,369	23	12,405	3,658	9	81	12,650	151	12,607	3,676	64	101
	Retail - Qualifying Revolving	3,237	209	2,699	515	187	196	3,216	209	2,677	489	188	193
	Retail - Other Retail	6,426	284	5,471	3,352	145	326	5,819	111	5,031	2,954	69	294
	Retail - Other Retail - Of Which: SME	1,163	123	931	408	66	96	1,009	68	786	338	42	79
	Retail - Other Retail - Of Which: non-SME	5,263	161	4,540	2,944	79	229	4,810	43	4,245	2,616	27	215
	Equity	78	0	78	225	0	0	75	0	75	215	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 31/03/2023						As of 30/06/2023					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
CZECH REPUBLIC	**Central banks and central governments**	26,215	0	26,443	157	0	0	18,047	0	18,163	165	0	0
	Institutions	467	0	358	38	0	0	292	0	274	28	0	0
	Corporates	14,762	247	11,016	6,253	0	236	15,302	238	11,150	6,251	0	221
	Corporates - Of Which: Specialised Lending	2,122	9	1,984	1,278	0	20	2,250	9	2,130	1,373	0	16
	Corporates - Of Which: SME	3,773	151	2,998	1,514	0	143	3,662	155	2,977	1,484	0	141
	Retail	4,965	36	4,769	1,243	0	55	4,965	33	4,794	1,264	0	63
	Retail - Secured on real estate property	3,196	13	3,197	568	0	14	3,219	12	3,221	584	0	19
	Retail - Secured on real estate property - Of Which: SME	170	3	166	38	0	2	170	3	167	37	0	2
	Retail - Secured on real estate property - Of Which: non-SME	3,025	10	3,031	531	0	12	3,048	9	3,054	547	0	17
	Retail - Qualifying Revolving	100	3	78	14	0	2	98	3	76	14	0	2
	Retail - Other Retail	1,669	21	1,494	660	0	39	1,648	19	1,497	665	0	42
	Retail - Other Retail - Of Which: SME	164	5	143	74	0	8	159	6	138	71	0	8
	Retail - Other Retail - Of Which: non-SME	1,505	15	1,351	586	0	31	1,489	13	1,359	594	0	34
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

UNICREDIT, SOCIETA' PER AZIONI

IRB Approach

	(mln EUR, %)	As of 31/03/2023						As of 30/06/2023					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
UNITED STATES	**Central banks and central governments**	7,117	0	7,117	1	0	0	7,541	0	7,541	579	0	0
	Institutions	1,102	0	697	218	0	0	1,771	0	1,382	494	0	1
	Corporates	20,248	64	7,050	2,413	24	53	21,042	64	7,682	2,270	25	52
	Corporates - Of Which: Specialised Lending	119	0	52	30	0	0	118	0	41	34	0	0
	Corporates - Of Which: SME	27	4	21	19	3	6	20	4	18	19	3	6
	Retail	30	0	30	7	0	0	29	0	29	7	0	0
	Retail - Secured on real estate property	29	0	29	7	0	0	28	0	28	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-SM	29	0	29	7	0	0	27	0	27	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	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	1	0	1	0	0	0
	Equity	112	0	103	239	0	0	111	0	102	239	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

	(mln EUR, %)	As of 31/03/2023						As of 30/06/2023					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
FRANCE	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	8,737	0	7,295	1,180	0	10	10,443	0	8,851	1,144	0	6
	Corporates	13,778	51	6,233	2,456	5	74	13,433	51	6,100	2,152	5	63
	Corporates - Of Which: Specialised Lending	937	0	751	167	0	13	925	0	736	159	0	9
	Corporates - Of Which: SME	13	2	13	4	1	2	12	2	13	4	1	2
	Retail	21	1	20	5	0	1	19	0	18	5	0	0
	Retail - Secured on real estate property	18	1	18	4	0	1	17	0	17	4	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-SM	18	1	18	4	0	1	17	0	17	4	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	4	0	4	9	0	0	4	0	4	9	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

	(mln EUR, %)	As of 31/03/2023						As of 30/06/2023					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
CROATIA	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	15	0	2	3	0	0	22	0	3	8	0	0
	Corporates	227	14	100	52	9	12	223	14	97	44	11	13
	Corporates - Of Which: Specialised Lending	6	0	6	2	0	0	5	0	5	2	0	0
	Corporates - Of Which: SME	15	14	15	9	9	12	15	14	14	11	11	13
	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-SM	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	1	0	1	1	0	0	0	0	0	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

	(mln EUR, %)	As of 31/03/2023						As of 30/06/2023					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
SPAIN	**Central banks and central governments**	0	0	0	0	0	0	3	0	3	0	0	0
	Institutions	1,152	0	714	173	0	0	1,136	0	710	169	0	0
	Corporates	6,813	50	3,854	1,220	32	40	6,616	50	3,446	1,181	30	36
	Corporates - Of Which: Specialised Lending	198	0	188	32	0	5	191	0	183	31	0	4
	Corporates - Of Which: SME	7	0	10	2	0	0	7	0	10	2	0	0
	Retail	4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SM	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	1	0	1	2	0	0	2	0	2	4	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

	(mln EUR, %)	As of 31/03/2023						As of 30/06/2023					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
BULGARIA	**Central banks and central governments**	59	0	59	27	0	0	45	0	45	19	0	0
	Institutions	91	0	35	13	0	0	18	0	29	13	0	0
	Corporates	6,425	216	4,612	3,059	25	265	6,668	198	4,845	3,398	23	256
	Corporates - Of Which: Specialised Lending	920	47	843	583	0	49	1,151	45	1,034	736	0	51
	Corporates - Of Which: SME	2,560	144	1,893	1,095	23	156	2,493	130	1,861	1,098	22	141
	Retail	2,445	69	2,323	430	8	106	2,600	66	2,477	460	7	112
	Retail - Secured on real estate property	1,877	39	1,885	255	1	61	1,992	38	2,000	264	1	69
	Retail - Secured on real estate property - Of Which: SME	124	5	113	24	0	6	131	4	121	26	0	6
	Retail - Secured on real estate property - Of Which: non-SM	1,753	34	1,772	231	1	55	1,861	34	1,879	238	1	63
	Retail - Qualifying Revolving	136	2	102	18	0	3	130	1	98	18	0	3
	Retail - Other Retail	432	28	335	156	6	42	478	27	379	178	6	40
	Retail - Other Retail - Of Which: SME	363	20	288	145	5	34	401	18	324	165	5	31
	Retail - Other Retail - Of Which: non-SME	69	8	48	11	1	9	77	8	55	13	1	9
	Equity	2	0	2	5	0	0	2	0	2	5	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

	(mln EUR, %)	As of 31/03/2023						As of 30/06/2023					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
UNITED KINGDOM	**Central banks and central governments**	21	0	21	2	0	0	60	0	60	6	0	0
	Institutions	238	0	210	63	0	0	330	0	301	115	0	0
	Corporates	14,527	36	9,067	2,727	22	53	12,256	35	7,422	2,295	22	51
	Corporates - Of Which: Specialised Lending	391	9	378	77	1	11	392	10	370	75	1	13
	Corporates - Of Which: SME	3	1	3	1	1	1	3	1	3	3	2	1
	Retail	43	2	43	12	1	1	42	1	42	13	1	1
	Retail - Secured on real estate property	42	2	42	12	1	1	41	1	41	12	1	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SM	42	2	42	11	1	1	41	1	41	12	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	6	0	15	36	0	0	7	0	16	38	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).

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

UNICREDIT, SOCIETA' PER AZIONI

(mln EUR)

		As of 31/12/2022												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	**Country / Region**	**Total gross carrying amount of non-derivative financial assets**	**Total carrying amount of non-derivative financial assets (net of short positions)**	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	**Nominal**	**Provisions**	**Risk weighted exposure amount**
[0 - 3M [	**Austria**	322	322	0	0	0	322	1	8	0	0	2.437	0	
[3M - 1Y [		503	503	36	0	323	144	1	54	8	97	211	0	
[1Y - 2Y [		70	70	0	0	31	39	0	2	0	2	35	0	
[2Y - 3Y [		692	692	0	0	563	128	1	10	10	563	36	0	
[3Y - 5Y [		832	830	60	0	155	616	2	53	0	0	7	0	
[5Y - 10Y [		1,006	1,005	28	0	129	814	2	103	18	229	6	0	
[10Y - more		4,313	4,313	72	6	462	3,713	36	236	20	144	189	0	
Total		**7,738**	**7,735**	**196**	**6**	**1,663**	**5,776**	**44**	**466**	**55**	**1,034**	**2,920**	**0**	**220**
[0 - 3M [	**Belgium**	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		20	20	0	0	20	0	0	0	0	0	0	0	
[1Y - 2Y [		52	52	0	0	52	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		353	353	239	0	48	0	0	0	0	0	0	0	
Total		**424**	**424**	**239**	**0**	**120**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	**Bulgaria**	185	185	0	0	185	0	0	0	0	0	0	0	
[3M - 1Y [		36	36	0	0	36	0	0	0	0	0	3	0	
[1Y - 2Y [		343	343	0	0	241	102	0	0	0	0	1	0	
[2Y - 3Y [		187	187	0	0	105	82	0	0	0	0	0	0	
[3Y - 5Y [		598	598	0	0	282	317	0	0	0	0	0	0	
[5Y - 10Y [		1,040	1,040	4	0	319	717	0	0	0	0	3	0	
[10Y - more		98	98	1	0	28	70	0	0	0	0	12	0	
Total		**2,487**	**2,487**	**5**	**0**	**1,194**	**1,287**	**0**	**0**	**0**	**0**	**19**	**0**	**8**
[0 - 3M [	**Cyprus**													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	**Czech Republic**	522	522	0	0	0	522	0	9	0	10	0	0	
[3M - 1Y [		569	569	10	0	32	527	6	108	0	100	37	0	
[1Y - 2Y [		344	344	1	0	146	197	0	0	0	0	36	0	
[2Y - 3Y [		173	173	0	0	128	44	0	0	0	0	18	0	
[3Y - 5Y [		767	767	3	0	478	285	0	38	5	38	2	0	
[5Y - 10Y [		670	670	1	0	345	324	0	4	0	4	1	0	
[10Y - more		33	33	0	0	0	32	0	2	0	2	201	0	
Total		**3,076**	**3,076**	**15**	**0**	**1,130**	**1,932**	**6**	**161**	**6**	**153**	**294**	**0**	**84**
[0 - 3M [	**Denmark**	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	**Estonia**	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

UNICREDIT, SOCIETA' PER AZIONI

(mln EUR)

		As of 31/12/2022												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [	Finland	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [		46	46	0	0	0	46	0	0	0	0	0	0	
[3M - 1Y [		71	71	0	0	61	11	0	0	0	0	0	0	
[1Y - 2Y [		70	70	0	0	70	0	0	0	0	0	0	0	
[2Y - 3Y [	France	705	705	0	0	705	0	0	0	0	0	0	0	
[3Y - 5Y [		146	146	0	0	93	53	0	0	0	0	0	0	
[5Y - 10Y [		817	817	0	0	289	528	0	0	0	0	0	0	
[10Y - more		849	849	724	0	71	54	0	0	0	0	0	0	
Total		**2,704**	**2,704**	**724**	**0**	**1,289**	**691**	**0**	**0**	**0**	**0**	**0**	**0**	**10**
[0 - 3M [		1,919	1,919	23	0	13	1,424	1	730	1	18	838	0	
[3M - 1Y [		2,059	2,059	102	0	550	904	2	455	57	844	105	0	
[1Y - 2Y [		1,162	1,162	44	0	83	844	104	2.381	30	1.030	0	0	
[2Y - 3Y [	Germany	1,149	1,149	64	0	278	655	37	644	15	283	0	0	
[3Y - 5Y [		1,636	1,636	31	0	151	698	203	2.192	53	681	0	0	
[5Y - 10Y [		2,091	2,091	12	0	403	1,502	385	2.972	324	2.905	28	0	
[10Y - more		2,509	2,509	393	0	0	2,013	1.269	8.634	274	2.790	863	0	
Total		**12,525**	**12,525**	**671**	**0**	**1,477**	**8,040**	**2,000**	**18,008**	**754**	**8,551**	**1,835**	**0**	**1**
[0 - 3M [		2,320	2,315	0	0	0	2,315	0	0	0	0	26	0	
[3M - 1Y [		367	367	6	0	74	286	0	0	0	0	17	0	
[1Y - 2Y [		101	101	0	0	100	2	0	0	53	272	7	0	
[2Y - 3Y [	Croatia	163	163	0	0	140	23	0	0	79	296	6	0	
[3Y - 5Y [		234	234	0	0	41	193	0	0	0	0	0	0	
[5Y - 10Y [		865	865	2	0	262	601	0	0	0	0	0	0	
[10Y - more		72	72	1	0	7	63	0	0	0	0	11	0	
Total		**4,122**	**4,117**	**9**	**0**	**625**	**3,483**	**0**	**0**	**133**	**569**	**66**	**0**	**92**
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [	Greece	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [		10	10	7	0	2	0	36	0	0	0	3	0	
[3M - 1Y [		169	169	12	0	50	107	10	0	0	0	97	0	
[1Y - 2Y [		303	301	1	0	94	206	0	0	0	0	0	0	
[2Y - 3Y [	Hungary	322	321	3	0	32	286	15	0	0	0	1	0	
[3Y - 5Y [		562	562	8	0	166	388	0	0	0	0	0	0	
[5Y - 10Y [		569	569	13	0	85	471	73	0	0	0	81	0	
[10Y - more		8	8	2	0	0	0	0	0	0	0	1	0	
Total		**1,943**	**1,939**	**46**	**0**	**430**	**1,457**	**134**	**0**	**0**	**0**	**184**	**0**	**0**
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		257	257	0	0	0	257	0	0	0	0	0	0	
[2Y - 3Y [	Ireland	543	543	0	0	0	543	0	0	0	0	0	0	
[3Y - 5Y [		183	183	0	0	183	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**983**	**983**	**0**	**0**	**183**	**800**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [		2,611	2,607	59	0	850	1,698	0	0	0	0	1.625	2	
[3M - 1Y [		4,156	4,149	754	0	1,617	1,778	0	6	0	2	885	6	
[1Y - 2Y [		4,532	4,531	261	0	1,295	2,976	0	0	0	0	14	0	
[2Y - 3Y [	Italy	4,260	4,258	609	0	869	2,781	0	0	0	0	1	0	
[3Y - 5Y [		11,730	11,729	290	0	4,714	6,724	1	12	0	0	5	0	
[5Y - 10Y [		14,459	14,456	1,340	0	4,941	8,124	192	2.049	62	928	156	0	
[10Y - more		3,725	3,692	924	0	321	2,448	1.146	3.677	190	995	471	0	
Total		**45,472**	**45,423**	**4,236**	**0**	**14,606**	**26,529**	**1,339**	**5,744**	**251**	**1,924**	**3,155**	**8**	**680**
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		1	1	1	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**1**	**1**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

UNICREDIT, SOCIETA' PER AZIONI

		As of 31/12/2022													
		Direct exposures													
	(mln EUR)	On balance sheet						Derivatives				Off balance sheet			
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		4	4	4	0	0	0	0	0	0	0	0	0	
[10Y - more		1	1	1	0	0	0	0	0	0	0	0	0	
Total		**4**	**4**	**4**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		83	83	83	0	0	0	0	0	0	0	0	0	
Total		**83**	**83**	**83**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Malta	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Poland	164	164	1	0	141	21	0	0	0	0	0	0	
[3M - 1Y [		113	113	0	0	40	72	0	0	0	0	0	0	
[1Y - 2Y [		387	387	20	0	312	54	0	0	0	0	0	0	
[2Y - 3Y [		213	213	3	0	189	22	0	0	0	0	0	0	
[3Y - 5Y [		140	140	17	0	55	68	0	0	0	0	0	0	
[5Y - 10Y [		11	11	3	0	1	7	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**1,028**	**1,028**	**44**	**0**	**738**	**245**	**0**	**0**	**0**	**0**	**0**	**0**	**14**
[0 - 3M [	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		507	507	0	0	56	450	0	0	0	0	0	0	
[1Y - 2Y [		134	134	0	0	0	134	0	0	0	0	0	0	
[2Y - 3Y [		25	25	0	0	25	0	0	0	0	0	0	0	
[3Y - 5Y [		465	464	0	0	32	433	0	0	0	0	0	0	
[5Y - 10Y [		355	355	0	0	129	226	0	0	0	0	0	0	
[10Y - more		109	109	109	0	0	0	0	0	0	0	0	0	
Total		**1,594**	**1,594**	**109**	**0**	**243**	**1,243**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Romania	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		333	333	10	0	32	290	0	0	0	0	3	0	
[1Y - 2Y [		395	395	1	0	148	246	0	0	0	0	4	0	
[2Y - 3Y [		387	387	1	0	140	246	0	0	0	0	0	0	
[3Y - 5Y [		292	291	21	0	139	130	0	0	0	0	0	0	
[5Y - 10Y [		1,327	1,326	15	0	230	1,081	0	0	0	0	28	0	
[10Y - more		129	128	7	0	0	121	0	0	0	0	49	0	
Total		**2,863**	**2,860**	**56**	**0**	**689**	**2,115**	**0**	**0**	**0**	**0**	**83**	**0**	**62**
[0 - 3M [	Slovakia	104	104	0	0	90	13	0	0	0	0	0	0	
[3M - 1Y [		1	1	0	0	0	1	0	0	0	0	0	0	
[1Y - 2Y [		70	70	0	0	62	8	0	0	0	0	1	0	
[2Y - 3Y [		5	5	0	0	0	5	0	0	0	0	1	0	
[3Y - 5Y [		134	134	0	0	0	134	0	0	0	0	1	0	
[5Y - 10Y [		182	181	0	0	120	62	0	0	0	0	0	0	
[10Y - more		74	74	1	0	0	73	0	0	0	0	60	0	
Total		**570**	**569**	**2**	**0**	**272**	**296**	**0**	**0**	**0**	**0**	**63**	**0**	**30**
[0 - 3M [	Slovenia	41	41	0	0	17	24	0	0	0	0	1	0	
[3M - 1Y [		25	25	0	0	25	0	0	0	0	0	9	0	
[1Y - 2Y [		107	107	0	0	96	11	0	0	0	0	12	0	
[2Y - 3Y [		64	64	0	0	58	5	0	0	0	0	2	0	
[3Y - 5Y [		80	80	0	0	8	72	0	0	0	0	18	0	
[5Y - 10Y [		175	175	0	0	88	87	0	0	0	0	0	0	
[10Y - more		58	58	0	0	0	57	0	0	0	0	6	0	
Total		**550**	**549**	**1**	**0**	**291**	**258**	**0**	**0**	**0**	**0**	**47**	**0**	**53**

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

UNICREDIT, SOCIETA' PER AZIONI

(mln EUR)

Residual Maturity	Country / Region	As of 31/12/2022 – Direct exposures – On 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: of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives – Derivatives with positive fair value: Carrying amount	Notional amount	Derivatives with negative fair value: Carrying amount	Notional amount	Off balance sheet – Off-balance sheet exposures: Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Spain	742	742	0	0	110	631	0	0	0	0	0	0	
[3M - 1Y [		1,215	1,215	0	0	1,045	171	0	0	0	0	0	0	
[1Y - 2Y [		1,876	1,876	0	0	229	1,647	0	0	0	0	0	0	
[2Y - 3Y [		4,636	4,636	0	0	284	4,352	0	0	0	0	0	0	
[3Y - 5Y [		1,280	1,280	0	0	49	1,231	0	0	0	0	0	0	
[5Y - 10Y [		3,624	3,624	204	0	1,109	2,311	0	0	0	0	0	0	
[10Y - more		440	440	343	0	97	0	0	0	0	0	0	0	
Total		**13,813**	**13,813**	**548**	**0**	**2,923**	**10,343**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Sweden													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		96	96	96	0	0	0	0	0	0	0	0	0	
Total		**96**	**96**	**96**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Iceland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Liechtenstein													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Norway	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Australia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Canada	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		32	32	32	0	0	0	0	0	0	0	0	0	
Total		**33**	**33**	**33**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Hong Kong													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

UNICREDIT, SOCIETA' PER AZIONI

(mln EUR)

Residual Maturity	Country / Region	As of 31/12/2022												
		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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Japan	2,537	2,537	0	0	0	2,537	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		1,495	1,495	0	0	1,495	0	0	0	0	0	0	0	
[2Y - 3Y [		626	626	0	0	626	0	0	0	0	0	0	0	
[3Y - 5Y [		396	396	0	0	396	0	0	0	0	0	0	0	
[5Y - 10Y [		5,255	5,254	0	0	4,458	797	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**10,309**	**10,309**	**0**	**0**	**6,976**	**3,334**	**0**	**0**	**0**	**0**	**0**	**0**	**696**
[0 - 3M [	U.S.	274	274	170	0	0	104	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		596	596	0	0	596	0	0	0	0	0	0	0	
[2Y - 3Y [		1,358	1,358	0	0	1,358	0	0	0	0	0	0	0	
[3Y - 5Y [		1,656	1,656	0	0	1,650	6	0	0	0	0	3	0	
[5Y - 10Y [		44	44	0	0	44	0	0	0	0	0	0	0	
[10Y - more		2,196	2,196	669	0	76	1,451	0	0	0	0	0	0	
Total		**6,124**	**6,124**	**839**	**0**	**3,724**	**1,561**	**0**	**0**	**0**	**0**	**3**	**0**	**1**
[0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		177	177	0	0	0	177	0	0	0	0	0	0	
[2Y - 3Y [		54	54	0	0	0	54	0	0	0	0	0	0	
[3Y - 5Y [		180	180	0	0	0	180	0	0	0	0	0	0	
[5Y - 10Y [		274	274	0	0	0	274	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**685**	**685**	**0**	**0**	**0**	**685**	**0**	**0**	**0**	**0**	**0**	**0**	**122**
[0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		345	345	0	0	345	0	0	0	0	0	0	0	
[1Y - 2Y [		506	506	0	0	0	506	0	0	0	0	0	0	
[2Y - 3Y [		309	269	2	0	0	267	0	0	0	0	0	0	
[3Y - 5Y [		462	378	0	0	0	378	0	0	0	0	0	0	
[5Y - 10Y [		626	556	0	0	24	532	0	0	0	0	0	0	
[10Y - more		2	2	2	0	0	1	0	0	0	0	0	0	
Total		**2,250**	**2,056**	**5**	**0**	**369**	**1,683**	**0**	**0**	**0**	**0**	**0**	**0**	**1,304**
[0 - 3M [	Other Central and eastern Europe countries non EEA	7	7	0	0	7	1	0	0	0	0	1	0	
[3M - 1Y [		50	49	0	0	45	4	0	0	0	0	0	0	
[1Y - 2Y [		37	37	0	0	18	18	0	0	0	0	0	0	
[2Y - 3Y [		85	84	5	0	33	44	0	0	0	0	0	0	
[3Y - 5Y [		226	224	4	0	121	99	0	0	0	0	0	0	
[5Y - 10Y [		1,329	1,328	20	0	547	761	0	456	23	0	53	0	
[10Y - more		4	4	0	0	0	4	0	0	0	0	205	0	
Total		**1,737**	**1,733**	**29**	**0**	**771**	**930**	**0**	**456**	**23**	**0**	**259**	**0**	**324**
[0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	1	0	
[3M - 1Y [		111	111	0	0	0	111	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		133	133	0	0	105	28	0	0	0	0	0	0	
[3Y - 5Y [		147	147	0	0	0	147	0	0	0	0	0	0	
[5Y - 10Y [		406	406	0	0	0	406	0	0	0	0	159	0	
[10Y - more		255	255	0	0	0	255	0	0	0	0	0	0	
Total		**1,053**	**1,052**	**0**	**0**	**105**	**947**	**0**	**0**	**0**	**0**	**160**	**0**	**35**
[0 - 3M [	Latin America and the Caribbean	17	4	0	0	0	4	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		146	146	0	0	0	146	0	0	0	0	0	0	
[10Y - more		75	73	0	0	0	73	0	0	0	0	33	0	
Total		**242**	**228**	**0**	**0**	**0**	**228**	**0**	**0**	**0**	**0**	**33**	**0**	**5**

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

UNICREDIT, SOCIETA' PER AZIONI

(mln EUR)		As of 31/12/2022												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		12	12	0	0	0	12	0	0	0	0	1	0	
[1Y - 2Y [		3	3	0	0	0	3	0	0	0	0	0	0	
[2Y - 3Y [		36	35	0	0	0	35	0	0	0	0	0	0	
[3Y - 5Y [		99	97	0	0	0	97	0	0	0	0	0	0	
[5Y - 10Y [		510	509	0	0	0	509	0	0	0	0	94	0	
[10Y - more		223	220	0	0	0	220	0	0	0	0	579	0	
Total		**883**	**877**	**0**	**0**	**0**	**876**	**0**	**0**	**0**	**0**	**674**	**1**	**49**
[0 - 3M [	Others	163	163	93	0	70	0	0	0	0	0	0	0	
[3M - 1Y [		335	335	1	0	328	7	0	0	0	0	0	0	
[1Y - 2Y [		232	232	0	0	213	18	0	0	0	0	0	0	
[2Y - 3Y [		153	153	2	0	144	7	0	0	0	0	0	0	
[3Y - 5Y [		328	328	34	0	196	93	0	0	0	0	0	0	
[5Y - 10Y [		943	943	120	43	189	591	0	0	0	0	30	1	
[10Y - more		3,181	3,180	1,363	223	496	921	0	0	0	0	42	0	
Total		**5,334**	**5,333**	**1,612**	**266**	**1,636**	**1,636**	**0**	**0**	**0**	**0**	**73**	**1**	**40**

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 counterparts 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 counterparts (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 counterparts (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, The Democratic Republic Of The Congo, 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, United Republic Of Tanzania, 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

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

UNICREDIT, SOCIETA' PER AZIONI

(mln EUR)

		As of 30/06/2023												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Austria	227	226	34	0	0	192	0	74	0	41	2,060	0	
[3M - 1Y [	Austria	415	415	47	0	281	88	0	32	8	111	362	0	
[1Y - 2Y [	Austria	561	561	0	0	503	58	3	559	0	1	35	0	
[2Y - 3Y [	Austria	178	178	0	0	54	124	1	12	0	0	2,002	0	
[3Y - 5Y [	Austria	837	836	6	0	150	679	1	65	0	0	13	0	
[5Y - 10Y [	Austria	1,760	1,760	24	0	568	1,135	2	103	17	227	26	0	
[10Y - more	Austria	4,648	4,647	127	0	792	3,670	34	235	19	142	314	0	
Total	Austria	**8,626**	**8,623**	**237**	**0**	**2,349**	**5,947**	**41**	**1,079**	**44**	**522**	**4,813**	**0**	**196**
[0 - 3M [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [	Belgium	51	51	0	0	51	0	0	0	0	0	0	0	
[2Y - 3Y [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	Belgium	159	159	0	0	159	0	0	0	0	0	0	0	
[10Y - more	Belgium	343	343	228	0	49	0	0	0	0	0	0	0	
Total	Belgium	**553**	**553**	**228**	**0**	**260**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Bulgaria	56	56	0	0	35	20	0	0	0	0	2	0	
[3M - 1Y [	Bulgaria	83	83	0	0	0	83	0	0	0	0	1	0	
[1Y - 2Y [	Bulgaria	378	378	0	0	286	93	0	0	0	0	0	0	
[2Y - 3Y [	Bulgaria	316	316	0	0	85	231	0	0	0	0	0	0	
[3Y - 5Y [	Bulgaria	431	431	0	0	308	123	0	0	0	0	0	0	
[5Y - 10Y [	Bulgaria	1,008	1,008	0	0	251	757	0	0	0	0	3	0	
[10Y - more	Bulgaria	108	108	1	0	28	78	0	0	0	0	20	0	
Total	Bulgaria	**2,381**	**2,380**	**2**	**0**	**993**	**1,386**	**0**	**0**	**0**	**0**	**26**	**0**	**25**
[0 - 3M [	Cyprus													
[3M - 1Y [	Cyprus													
[1Y - 2Y [	Cyprus													
[2Y - 3Y [	Cyprus													
[3Y - 5Y [	Cyprus													
[5Y - 10Y [	Cyprus													
[10Y - more	Cyprus													
Total	Cyprus													
[0 - 3M [	Czech Republic	111	111	0	0	33	78	0	7	0	7	1	0	
[3M - 1Y [	Czech Republic	578	578	5	0	48	524	0	2	0	2	36	0	
[1Y - 2Y [	Czech Republic	399	399	0	0	180	218	0	0	0	0	45	0	
[2Y - 3Y [	Czech Republic	767	767	31	0	443	293	0	0	0	0	0	0	
[3Y - 5Y [	Czech Republic	106	106	4	0	88	14	0	36	4	36	2	0	
[5Y - 10Y [	Czech Republic	1,418	1,418	31	0	937	450	0	4	0	4	1	0	
[10Y - more	Czech Republic	83	83	1	0	49	33	0	0	0	0	216	0	
Total	Czech Republic	**3,462**	**3,462**	**74**	**0**	**1,778**	**1,610**	**0**	**48**	**4**	**48**	**300**	**0**	**188**
[0 - 3M [	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	
Total	Denmark	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	Estonia	1	1	1	0	0	0	0	0	0	0	0	0	
[10Y - more	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	
Total	Estonia	**1**	**1**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

UNICREDIT, SOCIETA' PER AZIONI

(mln EUR)

		As of 30/06/2023												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Finland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		39	39	0	0	39	0	0	0	0	0	0	0	
Total		**39**	**39**	**0**	**0**	**39**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	France	1	1	1	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		118	118	57	0	50	11	0	0	0	0	0	0	
[1Y - 2Y [		20	20	0	0	20	0	0	0	0	0	0	0	
[2Y - 3Y [		68	68	0	0	68	0	0	0	0	0	0	0	
[3Y - 5Y [		498	498	40	0	162	296	0	0	0	0	0	0	
[5Y - 10Y [		943	943	69	0	584	289	0	0	0	0	0	0	
[10Y - more		1,035	1,035	717	0	73	245	0	0	0	0	0	0	
Total		**2,682**	**2,682**	**884**	**0**	**957**	**840**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Germany	1,487	1,487	44	0	386	1,023	1	203	2	55	613	0	
[3M - 1Y [		1,178	1,178	202	0	124	787	74	2.112	35	900	179	0	
[1Y - 2Y [		1,216	1,216	44	0	278	672	48	1.003	7	403	0	0	
[2Y - 3Y [		1,193	1,193	51	0	287	441	32	320	9	140	0	0	
[3Y - 5Y [		945	945	87	0	50	610	284	3.258	61	837	35	0	
[5Y - 10Y [		2,820	2,820	288	0	412	1,961	239	1.889	326	2.782	28	0	
[10Y - more		3,596	3,596	378	0	0	3,113	1.159	7.275	241	3.866	4.333	0	
Total		**12,436**	**12,436**	**1,093**	**0**	**1,537**	**8,607**	**1,836**	**16,059**	**679**	**8,983**	**5,188**	**0**	**0**
[0 - 3M [	Croatia	2,244	2,241	0	0	0	2,241	0	0	0	21	25	0	
[3M - 1Y [		474	474	3	0	138	332	0	0	69	366	23	0	
[1Y - 2Y [		337	337	0	0	254	83	0	0	0	0	8	0	
[2Y - 3Y [		20	20	0	0	2	18	0	0	0	0	0	0	
[3Y - 5Y [		319	318	0	0	115	204	0	0	0	0	7	0	
[5Y - 10Y [		852	852	2	0	190	660	0	0	0	0	0	0	
[10Y - more		183	183	1	0	62	120	0	0	0	0	12	0	
Total		**4,428**	**4,425**	**7**	**0**	**760**	**3,658**	**0**	**0**	**69**	**387**	**75**	**0**	**91**
[0 - 3M [	Greece	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	6	0	0	0	0	
Total		**1**	**1**	**1**	**0**	**0**	**0**	**0**	**6**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Hungary	123	123	6	0	2	114	3	0	0	0	3	0	
[3M - 1Y [		51	51	12	8	23	8	2	0	0	0	45	0	
[1Y - 2Y [		245	245	4	0	22	213	11	0	0	0	50	0	
[2Y - 3Y [		368	367	9	0	28	330	0	0	0	0	6	0	
[3Y - 5Y [		578	578	4	0	145	429	57	0	0	0	0	0	
[5Y - 10Y [		672	672	5	0	106	560	24	0	0	0	87	0	
[10Y - more		5	5	5	0	0	0	0	0	0	0	1	0	
Total		**2,042**	**2,040**	**45**	**8**	**326**	**1,655**	**97**	**0**	**0**	**0**	**192**	**0**	**0**
[0 - 3M [	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		251	251	0	0	0	251	0	0	0	0	0	0	
[1Y - 2Y [		520	520	0	0	0	520	0	0	0	0	0	0	
[2Y - 3Y [		182	182	0	0	182	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**953**	**953**	**0**	**0**	**182**	**771**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Italy	2,275	2,270	542	0	888	841	0	1	0	0	83	0	
[3M - 1Y [		4,529	4,526	1,720	0	150	2,657	1	8	0	61	2.219	17	
[1Y - 2Y [		5,015	5,015	1,293	0	1,112	2,610	0	6	0	3	33	0	
[2Y - 3Y [		5,242	5,241	1,355	0	1,297	2,589	2	15	0	3	1	0	
[3Y - 5Y [		11,546	11,545	192	0	4,791	6,562	1	21	1	6	4	0	
[5Y - 10Y [		17,942	17,939	3,166	0	6,359	8,363	161	2.039	61	847	159	0	
[10Y - more		3,445	3,415	440	0	523	2,452	1.157	3.639	168	917	582	0	
Total		**49,994**	**49,952**	**8,707**	**0**	**15,120**	**26,074**	**1,323**	**5,730**	**230**	**1,838**	**3,081**	**17**	**777**
[0 - 3M [	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		1	1	1	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**1**	**1**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

UNICREDIT, SOCIETA' PER AZIONI

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2023												
		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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		10	10	10	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**11**	**11**	**11**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		81	81	81	0	0	0	0	0	0	0	0	0	
Total		**81**	**81**	**81**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Malta	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Poland	112	112	1	0	39	72	0	0	0	0	0	0	
[3M - 1Y [		164	164	2	0	152	10	0	0	0	0	0	0	
[1Y - 2Y [		315	314	5	0	235	75	0	0	0	0	0	0	
[2Y - 3Y [		101	101	3	0	84	13	0	0	0	0	0	0	
[3Y - 5Y [		128	128	6	0	67	55	0	0	0	0	0	0	
[5Y - 10Y [		205	205	37	0	0	168	0	0	0	0	0	0	
[10Y - more		21	21	3	0	0	18	0	0	0	0	0	0	
Total		**1,046**	**1,046**	**57**	**0**	**578**	**412**	**0**	**0**	**0**	**0**	**0**	**0**	**108**
[0 - 3M [	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		642	642	0	0	57	585	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		25	25	0	0	25	0	0	0	0	0	0	0	
[3Y - 5Y [		464	464	0	0	32	431	0	0	0	0	0	0	
[5Y - 10Y [		368	368	0	0	136	232	0	0	0	0	0	0	
[10Y - more		112	112	112	0	0	0	0	0	0	0	0	0	
Total		**1,612**	**1,612**	**112**	**0**	**251**	**1,249**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Romania	19	19	17	0	0	2	0	0	0	0	0	0	
[3M - 1Y [		376	376	6	0	84	286	0	0	0	0	0	0	
[1Y - 2Y [		254	254	2	0	78	173	0	0	0	0	0	0	
[2Y - 3Y [		430	430	5	0	108	316	0	0	0	0	0	0	
[3Y - 5Y [		628	628	25	0	226	377	0	0	0	0	0	0	
[5Y - 10Y [		1,010	1,009	19	0	161	830	0	0	0	0	49	0	
[10Y - more		121	121	6	0	0	115	0	0	0	0	33	0	
Total		**2,839**	**2,838**	**81**	**0**	**657**	**2,100**	**0**	**0**	**0**	**0**	**82**	**0**	**192**
[0 - 3M [	Slovakia	13	13	0	0	0	13	0	0	0	0	0	0	
[3M - 1Y [		7	7	0	0	0	7	0	0	0	0	1	0	
[1Y - 2Y [		13	13	4	0	5	4	0	0	0	0	0	0	
[2Y - 3Y [		31	31	3	0	0	28	0	0	0	0	1	0	
[3Y - 5Y [		183	183	0	0	88	95	0	0	0	0	0	0	
[5Y - 10Y [		535	535	4	0	362	169	0	0	0	0	0	0	
[10Y - more		225	225	13	0	0	211	0	0	0	0	58	0	
Total		**1,006**	**1,006**	**24**	**0**	**455**	**527**	**0**	**0**	**0**	**0**	**60**	**0**	**90**
[0 - 3M [	Slovenia	17	17	0	0	10	7	0	0	0	0	0	0	
[3M - 1Y [		82	82	0	0	75	7	0	0	0	0	24	0	
[1Y - 2Y [		38	38	0	0	35	3	0	0	0	0	8	0	
[2Y - 3Y [		65	64	0	0	58	6	0	0	0	0	6	0	
[3Y - 5Y [		143	143	0	0	66	77	0	0	0	0	14	0	
[5Y - 10Y [		191	191	0	0	96	95	0	0	0	0	0	0	
[10Y - more		52	52	0	0	0	52	0	0	0	0	6	0	
Total		**588**	**588**	**0**	**0**	**339**	**248**	**0**	**0**	**0**	**0**	**59**	**0**	**43**

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

UNICREDIT, SOCIETA' PER AZIONI

(mln EUR)

		As of 30/06/2023												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Spain	1,071	1,071	0	0	901	171	0	0	0	0	0	0	
[3M - 1Y [		811	811	116	0	328	367	0	0	0	0	0	0	
[1Y - 2Y [		4,327	4,327	0	0	229	4,097	0	0	0	0	0	0	
[2Y - 3Y [		2,373	2,373	0	0	151	2,222	0	0	0	0	0	0	
[3Y - 5Y [		997	997	8	0	0	989	0	0	0	0	0	0	
[5Y - 10Y [		4,199	4,198	209	0	1,474	2,515	0	0	0	0	0	0	
[10Y - more		848	848	501	0	268	79	0	0	0	0	0	0	
Total		**14,625**	**14,624**	**834**	**0**	**3,351**	**10,440**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Sweden													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		96	96	96	0	0	0	0	0	0	0	0	0	
Total		**96**	**96**	**96**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Iceland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Liechtenstein													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Norway	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Australia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Canada	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Hong Kong													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

UNICREDIT, SOCIETA' PER AZIONI

(mln EUR)

		As of 30/06/2023												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Japan	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		1,745	1,745	0	0	1,745	0	0	0	0	0	0	0	
[2Y - 3Y [		232	232	0	0	232	0	0	0	0	0	0	0	
[3Y - 5Y [		536	536	0	0	536	0	0	0	0	0	0	0	
[5Y - 10Y [		5,414	5,414	0	0	4,712	701	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**7,927**	**7,927**	**0**	**0**	**7,226**	**701**	**0**	**0**	**0**	**0**	**0**	**0**	**648**
[0 - 3M [	U.S.	282	282	180	0	0	101	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		411	411	0	0	411	0	0	0	0	0	0	0	
[2Y - 3Y [		707	707	0	0	707	0	0	0	0	0	0	0	
[3Y - 5Y [		1,396	1,396	0	0	1,396	0	0	0	0	0	0	0	
[5Y - 10Y [		941	941	0	0	941	0	0	0	0	0	0	0	
[10Y - more		2,989	2,989	672	0	76	2,241	0	0	0	0	0	0	
Total		**6,725**	**6,725**	**853**	**0**	**3,530**	**2,342**	**0**	**0**	**0**	**0**	**0**	**0**	**577**
[0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		174	174	0	0	0	174	0	0	0	0	0	0	
[2Y - 3Y [		55	55	0	0	0	55	0	0	0	0	0	0	
[3Y - 5Y [		180	180	0	0	0	180	0	0	0	0	0	0	
[5Y - 10Y [		279	279	0	0	0	279	0	0	0	0	0	0	
[10Y - more		1	1	0	0	0	1	0	0	0	0	0	0	
Total		**689**	**688**	**0**	**0**	**0**	**688**	**0**	**0**	**0**	**0**	**0**	**0**	**117**
[0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Other advanced economies non EEA	196	196	0	0	196	0	0	0	0	0	0	0	
[3M - 1Y [		631	631	0	0	130	500	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		282	249	2	0	0	247	0	0	0	0	0	0	
[3Y - 5Y [		353	289	0	0	4	287	0	0	0	0	0	0	
[5Y - 10Y [		530	493	0	0	0	493	0	0	0	0	0	0	
[10Y - more		5	5	1	0	0	4	0	0	0	0	0	0	
Total		**1,997**	**1,863**	**4**	**0**	**330**	**1,531**	**0**	**0**	**0**	**0**	**0**	**0**	**1,049**
[0 - 3M [	Other Central and eastern Europe countries non EEA	4	4	2	0	0	1	0	0	0	0	0	0	
[3M - 1Y [		34	34	0	0	32	2	0	0	0	0	0	0	
[1Y - 2Y [		50	49	0	0	23	26	0	0	0	0	0	0	
[2Y - 3Y [		114	114	2	0	76	33	0	0	0	0	0	0	
[3Y - 5Y [		186	184	2	0	86	95	0	0	0	0	0	0	
[5Y - 10Y [		1,276	1,272	23	0	400	849	0	29	0	0	55	0	
[10Y - more		10	10	3	0	0	7	0	0	0	0	202	0	
Total		**1,673**	**1,667**	**33**	**0**	**617**	**1,014**	**0**	**29**	**0**	**0**	**257**	**0**	**278**
[0 - 3M [	Middle East	111	111	0	0	0	111	0	0	0	0	1	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		131	131	0	0	103	28	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		130	130	0	0	0	130	0	0	0	0	0	0	
[5Y - 10Y [		572	572	0	0	0	572	0	0	0	0	121	0	
[10Y - more		162	162	0	0	0	162	0	0	0	0	0	0	
Total		**1,106**	**1,106**	**0**	**0**	**103**	**1,003**	**0**	**0**	**0**	**0**	**122**	**0**	**32**
[0 - 3M [	Latin America and the Caribbean	13	4	0	0	0	4	0	0	0	0	0	0	
[3M - 1Y [		3	3	0	0	0	3	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[5Y - 10Y [		211	211	0	0	0	211	0	0	0	0	20	0	
[10Y - more		2	0	0	0	0	0	0	0	0	0	0	0	
Total		**234**	**224**	**0**	**0**	**0**	**223**	**0**	**0**	**0**	**0**	**20**	**0**	**11**

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

UNICREDIT, SOCIETA' PER AZIONI

(mln EUR)

		As of 30/06/2023												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Africa	2	2	0	0	0	2	0	0	0	0	0	0	
[3M - 1Y [		3	3	0	0	0	3	0	0	0	0	0	0	
[1Y - 2Y [		34	33	0	0	0	33	0	0	0	0	0	0	
[2Y - 3Y [		36	35	0	0	0	35	0	0	0	0	0	0	
[3Y - 5Y [		56	56	0	0	0	56	0	0	0	0	0	0	
[5Y - 10Y [		528	528	0	0	0	527	0	0	0	0	65	0	
[10Y - more		281	276	0	0	0	276	0	0	0	0	885	3	
Total		**941**	**933**	**0**	**0**	**0**	**933**	**0**	**0**	**0**	**0**	**951**	**3**	**73**
[0 - 3M [	Others	187	187	102	0	84	1	0	0	0	0	0	0	
[3M - 1Y [		132	132	75	0	50	7	0	0	0	0	0	0	
[1Y - 2Y [		130	130	0	0	119	11	0	0	0	0	0	0	
[2Y - 3Y [		39	39	1	0	38	0	0	0	0	0	0	0	
[3Y - 5Y [		528	528	74	0	356	98	0	0	0	0	0	0	
[5Y - 10Y [		1,697	1,697	126	28	338	1,205	0	0	0	0	22	1	
[10Y - more		4,602	4,601	1,766	181	953	1,511	0	0	0	0	32	0	
Total		**7,314**	**7,312**	**2,145**	**209**	**1,937**	**2,832**	**0**	**0**	**0**	**0**	**55**	**1**	**40**

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 counterparts 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 counterparts (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 counterparts (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, The Democratic Republic Of The Congo, 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, United Republic Of Tanzania, 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

2023 EU-wide Transparency Exercise

Performing and non-performing exposures

UNICREDIT, SOCIETA' PER AZIONI

As of 30/09/2022

(mln EUR)	Gross carrying amount/ Nominal amount	Gross carrying amount/ Nominal amount: Of which performing but past due >30 days and <=90 days	Gross carrying amount/ Nominal amount: Of which non-performing[1]	Of which non-performing[1]: Of which: defaulted	Of which non-performing[1]: Of which Stage 3[5]	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4]: On performing exposures[2]	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4]: On non-performing exposures[3]	On non-performing exposures[3]: Of which Stage 3[5]	Collaterals and financial guarantees received on non-performing exposures
Cash balances at central banks and other demand deposits	**163,157**	**2**	**64**	**64**	**30**	**2**	**26**	**17**	**0**
Debt securities (including at amortised cost and fair value)	**147,593**	**0**	**90**	**90**	**4**	**167**	**65**	**4**	**0**
Central banks	4	0	0	0	0	0	0	0	0
General governments	102,584	0	5	5	0	78	5	0	0
Credit institutions	23,437	0	0	0	0	4	0	0	0
Other financial corporations	16,558	0	82	82	4	67	58	4	0
Non-financial corporations	5,010	0	3	3	0	19	2	0	0
Loans and advances(including at amortised cost and fair value)	**522,571**	**1,171**	**13,813**	**13,813**	**13,746**	**5,657**	**6,939**	**6,902**	**4,346**
Central banks	18,258	0	0	0	0	0	0	0	0
General governments	23,459	88	515	515	515	40	37	37	419
Credit institutions	29,402	88	6	6	6	22	6	6	0
Other financial corporations	60,603	20	838	838	828	187	310	300	95
Non-financial corporations	254,944	582	9,388	9,388	9,334	3,533	5,063	5,036	2,667
of which: small and medium-sized enterprises	82,379	196	4,468	4,468	4,432	1,364	2,487	2,462	1,525
of which: Loans collateralised by commercial immovable property	55,827	35	3,232	3,232	3,220	932	1,636	1,628	1,417
Households	135,905	393	3,066	3,066	3,062	1,876	1,523	1,522	1,165
of which: Loans collateralised by residential immovable property	94,010	223	1,349	1,349	1,346	993	372	371	939
of which: Credit for consumption	20,092	90	866	866	865	548	599	598	64
DEBT INSTRUMENTS other than HFT	**833,321**	**1,173**	**13,967**	**13,967**	**13,780**	**5,827**	**7,029**	**6,922**	**4,346**
OFF-BALANCE SHEET EXPOSURES	**374,331**		**2,621**	**2,621**	**2,069**	**669**	**754**	**681**	**525**

As of 31/12/2022

(mln EUR)	Gross carrying amount/ Nominal amount	Gross carrying amount/ Nominal amount: Of which performing but past due >30 days and <=90 days	Gross carrying amount/ Nominal amount: Of which non-performing[1]	Of which non-performing[1]: Of which: defaulted	Of which non-performing[1]: Of which Stage 3[5]	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4]: On performing exposures[2]	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4]: On non-performing exposures[3]	On non-performing exposures[3]: Of which Stage 3[5]	Collaterals and financial guarantees received on non-performing exposures
Cash balances at central banks and other demand deposits	**127,546**	**0**	**63**	**63**	**30**	**9**	**25**	**16**	**0**
Debt securities (including at amortised cost and fair value)	**141,286**	**0**	**91**	**91**	**3**	**289**	**67**	**2**	**0**
Central banks	0	0	0	0	0	0	0	0	0
General governments	97,004	0	5	5	0	204	5	0	0
Credit institutions	22,330	0	0	0	0	5	0	0	0
Other financial corporations	17,200	0	83	83	3	61	61	2	0
Non-financial corporations	4,752	0	3	3	0	20	2	0	0
Loans and advances(including at amortised cost and fair value)	**494,460**	**1,156**	**12,648**	**12,648**	**12,600**	**5,658**	**6,058**	**6,029**	**4,131**
Central banks	6,363	0	0	0	0	2	0	0	0
General governments	24,120	42	556	556	556	39	35	35	461
Credit institutions	20,112	5	73	73	73	50	9	9	60
Other financial corporations	63,932	3	703	703	698	239	230	225	64
Non-financial corporations	245,289	670	8,624	8,624	8,587	3,689	4,550	4,526	2,436
of which: small and medium-sized enterprises	78,169	211	3,585	3,585	3,555	1,457	1,984	1,961	1,183
of which: Loans collateralised by commercial immovable property	55,595	123	2,458	2,458	2,454	973	1,266	1,264	1,052
Households	134,644	436	2,692	2,692	2,686	1,638	1,234	1,233	1,111
of which: Loans collateralised by residential immovable property	93,612	220	1,226	1,226	1,221	919	291	290	893
of which: Credit for consumption	19,924	129	777	777	776	437	524	524	56
DEBT INSTRUMENTS other than HFT	**763,293**	**1,156**	**12,803**	**12,803**	**12,633**	**5,956**	**6,150**	**6,047**	**4,131**
OFF-BALANCE SHEET EXPOSURES	**366,996**		**2,730**	**2,730**	**2,099**	**614**	**788**	**705**	**511**

(1) For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment 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 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.

(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.

2023 EU-wide Transparency Exercise

Performing and non-performing exposures

UNICREDIT, SOCIETA' PER AZIONI

(mln EUR)	As of 31/03/2023									As of 30/06/2023								
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4]			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[4]			Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]				Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]		
				Of which: defaulted	Of which Stage 3[5]			Of which Stage 3[5]					Of which: defaulted	Of which Stage 3[5]			Of which Stage 3[5]	
Cash balances at central banks and other demand deposits	**153,869**	**0**	**63**	**63**	**30**	**3**	**25**	**16**	**0**	**98,099**	**0**	**106**	**106**	**73**	**6**	**45**	**36**	**0**
Debt securities (including at amortised cost and fair value)	**141,159**	**0**	**95**	**95**	**4**	**265**	**69**	**3**	**0**	**143,233**	**0**	**89**	**89**	**4**	**229**	**64**	**3**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	97,015	0	5	5	0	176	5	0	0	98,155	0	1	1	0	141	1	0	0
Credit institutions	22,101	0	0	0	0	5	0	0	0	22,754	0	0	0	0	8	0	0	0
Other financial corporations	17,392	0	85	85	3	61	61	2	0	17,837	0	84	84	3	64	61	2	0
Non-financial corporations	4,650	0	4	4	1	23	3	1	0	4,486	0	4	4	1	16	3	1	0
Loans and advances(including at amortised cost and fair value)	**507,454**	**966**	**12,693**	**12,693**	**12,628**	**5,539**	**6,115**	**6,077**	**3,983**	**504,355**	**1,044**	**12,215**	**12,215**	**12,163**	**5,254**	**5,812**	**5,793**	**4,063**
Central banks	18,693	0	0	0	0	2	0	0	0	14,192	0	0	0	0	1	0	0	0
General governments	24,510	57	565	565	565	40	36	36	454	24,342	85	543	543	543	37	32	32	442
Credit institutions	22,860	1	64	64	64	47	11	11	51	27,701	2	77	77	77	23	10	10	52
Other financial corporations	64,568	13	691	691	681	249	240	230	71	67,836	30	597	597	587	251	202	192	33
Non-financial corporations	243,232	508	8,711	8,711	8,662	3,620	4,599	4,571	2,464	237,036	547	8,321	8,321	8,285	3,332	4,330	4,322	2,446
of which: small and medium-sized enterprises	77,880	243	3,499	3,499	3,463	1,422	1,924	1,898	1,202	76,180	270	3,322	3,322	3,306	1,302	1,791	1,784	1,207
of which: Loans collateralised by commercial immovable property	55,309	40	2,495	2,495	2,481	928	1,320	1,315	1,054	54,813	41	2,262	2,262	2,241	795	1,166	1,160	1,001
Households	133,592	387	2,663	2,663	2,656	1,581	1,230	1,229	943	133,248	379	2,677	2,677	2,671	1,610	1,237	1,236	1,090
of which: Loans collateralised by residential immovable property	93,019	206	1,239	1,239	1,232	907	307	307	748	92,401	215	1,239	1,239	1,234	934	326	325	874
of which: Credit for consumption	20,247	102	729	729	727	403	496	495	48	20,622	100	713	713	711	402	473	473	50
DEBT INSTRUMENTS other than HFT	**802,483**	**966**	**12,851**	**12,851**	**12,662**	**5,807**	**6,209**	**6,097**	**3,984**	**745,687**	**1,044**	**12,410**	**12,410**	**12,240**	**5,489**	**5,920**	**5,832**	**4,063**
OFF-BALANCE SHEET EXPOSURES	**379,614**		**2,636**	**2,636**	**2,010**	**579**	**778**	**697**	**486**	**384,687**		**2,542**	**2,542**	**1,886**	**661**	**719**	**632**	**432**

(1) For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment 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 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.

(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.

2023 EU-wide Transparency Exercise

Forborne exposures

UNICREDIT, SOCIETA' PER AZIONI

(mln EUR)	As of 30/09/2022						As of 31/12/2022					
	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[2]		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which 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
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)	**16,433**	**6,357**	**3,955**	**3,129**	**9,202**	**2,166**	**14,747**	**5,420**	**3,448**	**2,606**	**8,219**	**1,793**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	23	18	9	9	4	0	17	15	8	8	1	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	939	588	214	199	328	54	1,001	497	166	146	471	42
Non-financial corporations	12,650	4,748	3,168	2,516	6,872	1,586	11,200	4,091	2,814	2,170	5,897	1,276
of which: small and medium-sized enterprises	6,384	2,338	1,645	1,228	3,886		5,358	1,757	1,382	942	3,296	
Households	2,820	1,003	564	405	1,998	525	2,529	816	460	282	1,850	474
DEBT INSTRUMENTS other than HFT	**16,436**	**6,360**	**3,956**	**3,131**	**9,202**		**14,750**	**5,423**	**3,450**	**2,607**	**8,219**	
Loan commitments given	**1,008**	**273**	**37**	**27**	**385**	**64**	**1,018**	**294**	**26**	**22**	**433**	**104**
QUALITY OF FORBEARANCE[2]												
Loans and advances that have been forborne more than twice[3]	1,811						1,381					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria[3]	853						666					

[(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.

2023 EU-wide Transparency Exercise

Forborne exposures

UNICREDIT, SOCIETA' PER AZIONI

(mln EUR)	As of 31/03/2023						As of 30/06/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which 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
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)	**14,317**	**5,395**	**3,465**	**2,603**	**8,038**	**1,737**	**11,833**	**5,081**	**2,870**	**2,379**	**6,261**	**1,682**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	18	16	8	8	1	0	14	12	5	5	1	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,096	497	165	147	547	42	1,120	433	143	115	535	16
Non-financial corporations	10,795	4,097	2,830	2,169	5,775	1,273	9,003	3,886	2,348	1,999	4,592	1,238
of which: small and medium-sized enterprises	5,047	1,634	1,334	872	3,141		3,620	1,388	947	723	2,281	
Households	2,409	785	462	278	1,715	422	1,696	750	374	260	1,133	429
DEBT INSTRUMENTS other than HFT	**14,320**	**5,398**	**3,467**	**2,605**	**8,038**		**11,835**	**5,084**	**2,872**	**2,381**	**6,261**	
Loan commitments given	**831**	**251**	**26**	**22**	**356**	**70**	**925**	**177**	**27**	**19**	**361**	**53**
QUALITY OF FORBEARANCE[2]												
Loans and advances that have been forborne more than twice [3]	1,457						1,179					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria [3]	535						717					

(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.

2023 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 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023					
	Gross carrying amount	Of which: non-performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]	Gross carrying amount	Of which: non-performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]	Gross carrying amount	Of which: non-performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]	Gross carrying amount	Of which: non-performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]
A Agriculture, forestry and fishing	4,091	168	168	4,091	175	0	4,009	168	168	4,009	165	0	3,987	168	168	3,987	169	0	3,962	168	168	3,962	167	0
B Mining and quarrying	3.509	26	26	3.509	561	0	2.820	19	19	2.820	553	0	2.768	19	19	2.768	541	0	2.276	16	16	2.276	499	0
C Manufacturing	66,294	2,255	2,255	66,232	2,246	0	63,685	2,020	2,020	63,630	2,286	0	63,030	2,109	2,109	62,560	2,283	0	61,358	2,131	2,131	61,353	2,262	0
D Electricity, gas, steam and air conditioning supply	13,561	149	149	13,498	205	0	12,800	239	239	12,751	284	0	13,033	222	222	12,956	265	0	12,578	196	196	12,458	245	0
E Water supply	2.404	74	74	2.404	71	0	2.412	53	53	2.412	81	0	2.287	52	52	2.287	78	0	2.263	48	48	2.263	63	0
F Construction	15,168	1,048	1,048	14,860	778	11	14,433	941	941	14,144	738	14	14,575	914	914	14,283	722	14	14,367	801	801	14,135	621	0
G Wholesale and retail trade	43.738	1.340	1.340	43.709	1.191	1	41.499	1.214	1.214	41.468	1.063	1	41.655	1.261	1.261	41.625	1.084	1	39.762	1.231	1.231	39.731	1.034	1
H Transport and storage	12,733	434	434	12,732	560	0	11,815	406	406	11,814	460	0	10,726	393	393	10,726	440	0	10,389	386	386	10,389	398	0
I Accommodation and food service activities	4,795	494	494	4,790	374	0	4,772	434	434	4,767	334	0	4,797	434	434	4,792	334	0	4,613	414	414	4,608	313	0
J Information and communication	8.980	190	190	8.956	172	0	8.766	159	159	8.668	169	1	8.269	153	153	8.180	167	1	7.513	164	164	7.424	162	1
K Financial and insurance activities	2,307	123	123	2,242	91	0	2,498	135	135	2,456	103	0	2,618	109	109	2,568	70	0	2,936	111	111	2,936	69	0
L Real estate activities	44.384	1.615	1.615	44.325	1.364	6	44.075	1.433	1.433	44.019	1.246	4	43.788	1.481	1.481	43.739	1.267	8	43.311	1.324	1.324	43.271	1.100	3
M Professional, scientific and technical activities	18,287	319	319	18,286	251	0	16,456	333	333	16,423	258	0	16,722	368	368	16,689	267	0	17,272	377	377	17,195	253	0
N Administrative and support service activities	5,576	654	654	5,576	243	0	5,435	515	515	5,435	190	0	5,461	513	513	5,461	190	0	5,232	415	415	5,232	142	0
O Public administration and defence, compulsory social security	833	1	1	833	0	0	836	1	1	836	0	0	828	0	0	828	0	0	819	0	0	819	0	0
P Education	266	3	3	266	5	0	270	2	2	270	4	0	293	3	3	293	4	0	300	3	3	300	4	0
Q Human health services and social work activities	3,924	254	254	3,924	141	0	3,994	289	289	3,993	155	0	4,154	283	283	4,113	185	0	4,047	294	294	4,047	193	0
R Arts, entertainment and recreation	1.273	72	72	1.273	66	0	1.315	65	65	1.315	63	0	1.326	61	61	1.326	62	0	1.297	72	72	1.297	61	0
S Other services	2,820	167	167	2,730	85	0	3,400	199	199	3,245	68	0	2,912	171	171	2,905	70	0	2,741	169	169	2,741	68	0
Loans and advances	254,944	9,388	9,388	254,236	8,578	18	245,289	8,624	8,624	244,478	8,219	20	243,232	8,711	8,711	242,088	8,195	24	237,036	8,321	8,321	236,436	7,657	5

(1) 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.

2023 EU-wide Transparency Exercise

Collateral valuation - loans and advances

UNICREDIT, SOCIETA' PER AZIONI

(mln EUR)	As of 30/09/2022					As of 31/12/2022				
	Loans and advances					Loans and advances				
		Performing		Non-performing			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
Gross carrying amount	522,571	508,758	1,171	13,813	8,197	494,460	481,812	1,156	12,648	7,789
Of which secured	335,495	326,813	793	8,682	5,576	319,076	311,239	770	7,837	5,056
Of which secured with immovable property	175,920	170,900	287	5,021	3,489	176,371	172,333	368	4,038	2,793
Of which instruments with LTV higher than 60% and lower or equal to 80%	38,239	37,466		773	577	38,500	37,863		637	464
Of which instruments with LTV higher than 80% and lower or equal to 100%	32,380	31,689		691	395	33,618	32,965		652	462
Of which instruments with LTV higher than 100%	34,232	32,039		2,193	1,496	31,763	30,255		1,507	864
Accumulated impairment for secured assets	6,992	3,107	52	3,885	2,117	6,483	3,198	58	3,285	1,777
Collateral										
Of which value capped at the value of exposure	226,664	223,896	299	2,769	2,069	216,984	214,642	399	2,342	1,788
Of which immovable property	150,965	148,460	255	2,505	1,859	152,284	150,225	311	2,059	1,552
Of which value above the cap	139,464	134,134	435	5,330	3,441	138,631	134,415	1,920	4,216	2,816
Of which immovable property	121,128	116,171	362	4,956	3,238	119,495	115,740	1,730	3,755	2,495
Financial guarantees received	62,718	61,141	449	1,577	1,028	64,486	62,697	301	1,789	1,148
Accumulated partial write-off	-1,091	0	0	-1,091	-255	-1,032	0	0	-1,032	-256

(mln EUR)	As of 31/03/2023					As of 30/06/2023				
	Loans and advances					Loans and advances				
		Performing		Non-performing			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
Gross carrying amount	507,454	494,761	966	12,693	7,841	504,355	492,141	1,044	12,215	7,097
Of which secured	337,558	329,481	652	8,077	5,322	335,591	327,936	708	7,655	4,596
Of which secured with immovable property	175,933	171,875	269	4,058	3,027	174,857	171,034	344	3,823	2,515
Of which instruments with LTV higher than 60% and lower or equal to 80%	38,066	37,465		601	443	38,005	37,319		686	513
Of which instruments with LTV higher than 80% and lower or equal to 100%	33,542	32,752		789	597	33,564	32,901		663	475
Of which instruments with LTV higher than 100%	31,129	29,735		1,394	934	30,418	29,250		1,168	539
Accumulated impairment for secured assets	6,538	3,114	53	3,424	1,968	6,016	2,884	62	3,133	1,548
Collateral										
Of which value capped at the value of exposure	230,938	228,762	257	2,176	1,706	232,986	230,762	358	2,224	1,629
Of which immovable property	151,929	149,996	220	1,934	1,504	151,183	149,215	279	1,968	1,419
Of which value above the cap	136,674	130,928	359	5,746	4,459	134,354	129,361	335	4,993	3,493
Of which immovable property	119,584	114,307	348	5,277	4,128	116,867	112,892	325	3,975	2,618
Financial guarantees received	64,620	62,813	321	1,807	1,097	62,437	60,598	252	1,839	1,090
Accumulated partial write-off	-972	0	0	-972	-225	-643	0	0	-643	-27

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.