Disclosures of UniCredit Bank Slovenia for the year 2024

Disclosures of UniCredit Bank Slovenia d.d. for the year 2024

Disclosures of UniCredit Bank Slovenia d.d. for the year 2024 are prepared in accordance with the requirements of Capital Requirements Regulation – CRR (Regulation (EU) no 575/2013 of the European Parliament and of the Council of 26th June 2013 on prudential requirements for credit institutions and investment firms and amending regulation (EU) no 648/2012) and CRR2 (Regulation (EU) 2019/876 of the European Parliament and of the Council of 20th May 2019).

Following the requirement on the Pillar 3 disclosures presented in Article 13 of the CRR, the UniCredit Banka Slovenia is obliged to also disclose templates EU CR7 – IRB approach, EU CCR7, EU MR2-B, EU INS1, EU INS2, CR2a, EU CQ8, EU CQ6 and EU CQ2. Templates EU CR7, EU CCR7, EU MR2-B, EU INS1 and EU INS2 are not disclosed considering the Bank's business, templates EU CR2a, EUR CQ8, EU CQ6 and EU CQ2 are not disclosed since the NPL ratio is lower than 5% which is set as a disclosure threshold.

Disclosures were approved by the Management Board of the Bank.

All amounts are in thousands of EUR, unless stated otherwise. Zero values refers to amounts lower than 500 euros.

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Template EU CC1 - Composition of regulatory own funds
CAPITAL (Article 437)
Purpose: Composition of regulatory own funds with cross reference to the balance sheet (Template EU CC2)

At the end of December 2024, the own funds of the UniCredit Bank Slovenia consisted of Common Equity Tier 1 and additional Tier 2 capital. The Common Equity Tier 1 consists of ordinary shares of the parent company UniCredit Banka Slovenije, while the additional capital consists of credit risk adjustments related to the use of the IRB approach for calculating capital requirements for credit risk.

The table below shows the reconciliation of balance sheets and regulatory balances, together with the consideration of capital items linked to the Transitional Own funds items. The basis for the calculation of own funds and capital ratios are the statements of the UniCredit Bank Slovenia. Own Funds consists mainly of elements of the capital of the statement of financial position (not all elements and not in full), and is further reduced by deductible items and credit filters.

		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	128,143	40 + 41
	of which: common shares	20,384	40
2	Retained earnings	50,193	44
3	Accumulated other comprehensive income (and other reserves)	99,925	part of 42 + 43
3a	Funds for general banking risk	-	
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	-	
5	Minority interests (amount allowed in consolidated CET1)	-	
5a	Independently reviewed interim profits net of any foreseeable charge or dividend	-	
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**	**278,261**	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	- 103	
8	Intangible assets (net of related tax liability) (negative amount)	- 4,823	part of 16
9	Transitional adjustment related to IFRS9	961	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	-	
11	Fair value reserves related to gains or losses on cash flow hedges	-	
12	Negative amounts resulting from the calculation of expected loss amounts	- 14	
13	Any increase in equity that results from securitised assets (negative amount)	-	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-	
15	Defined-benefit pension fund assets (negative amount)	-	
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	-	
17	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own finds of the institution (negative amount)	-	
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	-	
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	-	
20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	-	
21	Deferred tax assets arising from temporary differences (amount above the 10% threshold, net of related tax liability where the conditions in 38(3) are met) (negative amount)	-	
22	Amount exceeding the 17,65% threshold (negative amount)	-	
EU-25a	Losses for the current financial year (negative amount)	-	
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	-	
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)	-	
27a	Other regulatory adjustments	- 1,881	
28	**Total regulatory adjustments to Common equity Tier 1 (CET1)**	**- 5,860**	
29	**Common Equity Tier 1 (CET1) capital**	**272,401**	
Additional Tier 1 (AT1) capital: instruments			
36	**Additional Tier 1 (AT1) capital before regulatory adjustments:**	**-**	
Additional Tier 1 (AT1) capital: regulatory adjustments			
43	**Total regulatory adjustments to Additional Tier 1 (AT1) capital**	**-**	
44	**Additional Tier (AT1) capital**	**-**	
45	**Tier 1 capital (AT1 = CET1 + AT1)**	**272,401**	

Tier 2 (T2) capital: instruments and provisions			
46	Capital instruments and the related share premium accounts	-	
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2	-	
	Public sector capital injections grandfathered until 1 January 2018	-	
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	-	
49	of which: instruments issued by subsidiaries subject to phase out	-	
50	Credit risk adjustments	1,148	
51	**Tier 2 (T2) capital before regulatory adjustments**	**1,148**	
Tier 2 (T2) capital: regulatory adjustments			
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	-	
53	Holdings of T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own finds of the institution (negative amount)	-	
54	Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	-	
55	Direct and indirect holdings by the institution of the T2 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-	
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	-	
EU-56b	Other regulatory adjustments to T2 capital	- 137	
57	**Total regulatory adjustments to Tier 2 (T2) capital**	**- 137**	
58	**Tier 2 (T2) capital**	**1,011**	
59	**Total capital (TC = T1 + T2)**	**273,412**	
60	**Total Risk exposure amount**	**1,383,301**	
Capital ratios and requirements including buffers			
61	**Common Equity Tier 1 capital**	**19.69%**	
62	**Tier 1 capital**	**19.69%**	
63	**Total capital**	**19.77%**	
64	Institution CET1 overall capital requirements	8.00%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: countercyclical buffer requirement	0.52%	
67	of which: systemic risk buffer requirement	0.24%	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	0.25%	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage		
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	15.19%	
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of the capital of the financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions)	-	
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and the net of eligible short positions)	-	
75	Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38(3) are met)	-	
Applicable caps on the inclusion of the provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	-	
77	Cap on inclusion of credit risk adjustment in T2 under standardised approach	-	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	-	
79	Cap on inclusion of credit risk adjustment in T2 under internal ratings-based approach	-	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements	-	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	
82	Current cap on AT1 instruments subject to phase out arrangements	-	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	
84	Current cap on T2 instruments subject to phase out arrangements	-	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	

Template EU CC2 - Reconciliation of regulatory own funds to balance sheet in the audited financial statements

CAPITAL (Article 437)

Purpose: Accounting and Regulatory Balance Sheet reconciliation, with cross-reference to Transitional Own Funds items

The scope of accounting consolidation and scope of prudential consolidation are exactly the same for Unicredit Bank Slovenia. Because of that column (a) and (b) of this template are merged. In column (c) reference to the capital items in the template EU CC1 is made.

		Balance sheet as in published financial statements	Reference
		31.12.2024	
Assets - *Breakdown by asset clases according to the balance sheet in the published financial statements*			
1	Cash, cash balances at central banks and other demand deposits at banks	1,170,595	
2	Financial assets held for trading	52,615	
3	Non-trading financial assets mandatory at fair value through profit and loss	436	
4	Financial assets measured at fair value through other comprehensive income	317,096	
5	Financial assets measured at amortised cost	2,108,757	
6	*- Debt securities*	30,817	
7	*- Loans and advaces to banks*	159,804	
8	*- Loans and advaces to customers*	1,914,564	
9	*- Other financial assets*	3,572	
10	Derivatives - hedge accounting	57,315	
11	Fair values changes of the hedge items in portfoli hedge of interest rate risk	- 29,929	
12	Investments in subsidiaries, associates and joint ventures	-	
13	Tangible assets	11,488	
14	*- Property and Equipment*	11,488	
15	*- Investment property*	-	
16	Intangible assets	8,547	8
17	Tax assets	480	
18	*- Current tax assets*	425	
19	*- Deferred tax assets*	55	
20	Other assets	4,097	
21	Non-current assets and disposal groups classified as held for sale	-	
22	**Total assets**	**3,701,497**	
Liabilities - *Breakdown by liability clases according to the balance sheet in the published financial statements*			
23	Financial liabilities held for trading	49,323	
24	Financial liabilities designated at fair value through profit or loss		
25	Financial liabilities measured at amortised cost	3,248,494	
26	- Deposits from banks and central banks	70,547	
27	- Deposits from non-bank customers	3,132,456	
28	- Loans from banks and central banks	-	
29	- Subordinated liabilities	-	
30	- Other financial liabilities	45,491	
31	Derivatives - hedge accounting	44,459	
32	Fair value changes of the hedged items in portfolio interest rate risk	- 22,223	
33	Provisions	47,798	
34	Tax liabilities	-	
35	- Current tax liabilities	-	
36	- Deferred tax liabilities	-	
37	Other liabilities	13,338	
38	Liabilities included in disposal groups classified as held for sale	-	
39	**Total liabilities**	**3,381,188**	
Shareholders' Equity			
40	Share capital	20,384	1
41	Share premium	107,760	1
42	Accumulated other comprehensive income	886	3
43	Profit reserves	99,778	3
44	Retained earnings	50,193	2
45	Profit / loss from current year	41,308	
46	**Total shareholders' equity**	**320,308**	
47	**Total liabilities and shareholders' equity**	**3,701,497**	

Template EU CCA - Main features of regulatory own funds instruments and eligible liabilities instruments

CAPITAL (Article 437)

Purpose: Capital Instruments and Common Equity Tier 1 (According to Article 437)

Table EU CCA below discloses information regarding the own funds instruments. The table shows details of the main features of common equity instruments as well as eligible liabilites. Common shares are fully included in the common equity Tier 1 of the UniCredit Slovenia Group. The shares meet all the conditions for inclusion in the capital as stated in accordance with the relevant CRR provisions.

		Commont Equity Tier 1 (CET 1) Capital
1	Issuer	UniCredit Banka Slovenija d.d.
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	SI0021108749
2a	Public or private placement	private
3	Governing law(s) of the instrument	Slovenian Law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No
Regulatory treatment		
4	Current treatment taking into account, where applicable, transitional CRR rules	Common Equity Tier 1
5	Post-transitional CRR rules	Common Equity Tier 1
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo
7	Instrument type (types to be specified by each jurisdiction)	Common Equity Tier 1 capital
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	128.143
9	Nominal amount of instrument	20.384
EU-9a	Issue price	0,00417 EUR/per share
EU-9b	Redemption price	N/A
10	Accounting classification	Shareholders' equity
11	Original date of issuance	28.12.1999 28.02.2006 21.09.2007
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	N/A
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
Coupons / dividends		
17	Fixed or floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down features	No
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
34a	Type of subordination (only for eligible liabilities)	Statutory
EU-34b	Ranking of the instrument in normal insolvency proceedings	1
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
37a	Link to the full term and conditions of the instrument (signposting)	N/A
where question was not applicable, N/A was inserted		

Table EU OVC - ICAAP information

CAPITAL (Article 438) (1))

Purpose: Internal Capital Adequacy Assessment Process and ongoing assessment of the bank's risks, how the bank intends to mitigate those risks and how much current and future capital is necessary having considered other mitigating factors

Approach to assessing the adequacy of the internal capital:

The Bank assesses its capital adequacy on a going concern approach, ensuring that an adequate level of capital is maintained to continue business activities as usual even under severe loss events, like those caused by economic downturn.
The Internal Capital Adequacy Assessment Process performed at the consolidated level reveals an adequate framework in terms of:

1. Risk identification and mapping;
2. Risk measurement and stress testing;
3. Risk appetite setting and capital allocation;
4. Monitoring and reporting.

The result of the institution's internal capital adequacy assessment process

The Bank monitors its main risk profile with a frequency coherent with the nature of each single risk; on top of this, a quarterly reporting of integrated risks and risk appetite evolution is performed and reported to the relevant risk committees and governing bodies, in order to set and implement an efficient and effective ICAAP framework.

Capital adequacy is assessed considering the balance between the assumed risks and the available capital both in regulatory and in an economic perspective. With respect to economic perspective, capital adequacy is assessed by comparing the amount of financial resources available to absorb losses and keep the Group solvent, the so-called Available Financial Resources (AFR), with the amount of capital the Group needs to support its business activities, i.e. Internal Capital (IC). The decision to include components in AFR is based on three main criteria:

- Loss absorbency;
- Permanence;
- Flexibility of payments.

Since these criteria are the same as the ones identified by regulators to calculate regulatory own funds, the amount of regulatory own funds is the natural basis for the quantification of AFR. Under the going concern approach, the AFR are computed under the assumption that the Bank remains compliant with all the accounting and regulatory standards. The ratio between AFR and IC is the “Risk Taking Capacity” (RTC). RTC is one of the key indicators included in the Group RAF dashboard on which the Bank leverages to guide the selection of the desired risk-return profile in alignment with its business strategies.

Current capital adequacy of the UniCredit Banka Slovenija is considered adequate to cover its risk profile and the operation of its business model.

Template EU OV1 – Overview of total risk exposure amounts

CAPITAL REQUIREMENTS (Article 438)

Purpose: Provide an overview of total RWA forming the denominator of the risk-based capital requirements calculated in accordance with Article 92 of the CRR. Further breakdowns of RWAs are presented in subsequent parts of these guidelines.

The UniCredit Bank Slovenia uses the following approaches in calculating capital requirements under the Pillar I:
- credit risk - standardized and foundation IRB approach
- market risk - standardized approach
- operational risk - standardized and advanced approach.

In calculating capital ratios, risk is expressed as a risk-weighted exposure or capital requirement. The minimum capital requirement for an individual risk is 8% of the total exposure to an individual risk

		RWAs		Minimum capital requirements
		31.12.2024	**31.12.2023**	**31.12.2024**
1	Credit risk (excluding CCR)	1,257,796	1,183,374	100,624
2	Of which the standardised approach	1,076,022	1,051,914	86,082
3	Of which the Foundation IRB (F-IRB) approach	179,671	128,257	14,374
4	Of which slotting approach		-	
EU 4a	Of which equities under the simple riskweighted approach	2,103	3,203	168
5	Of which the Advanced IRB (A-IRB) approach	-	-	-
6	Counterparty credit risk - CCR	12,613	9,319	1,009
7	Of which the standardised approach	12,613	9,319	1,009
8	Of which internal model method (IMM)	-	-	-
EU 8a	Of which exposures to a CCP	-	-	-
EU 8b	Of which credit valuation adjustment - CVA	-	-	-
9	Of which other CCR	-	-	-
15	Settlement risk	-	-	-
16	Securitisation exposures in the non-trading book (after the cap)	-	-	-
17	Of which SEC-IRBA approach	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	-	-	-
EU 19a	Of which 1250% / deduction	-	-	-
20	Position, foreign exchange and commodities risks (Market risk)	6,692	4,615	535
21	Of which the standardised approach	6,692	4,615	535
22	Of which IMA	-	-	-
EU 22a	Large exposures	-	-	-
23	Operational risk	105,174	98,885	8,414
EU 23a	Of which basic indicator approach	-	-	-
EU 23b	Of which standardised approach	-	-	-
EU 23c	Of which advanced measurement approach	105,174	98,885	8,414
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	304	1,127	24
25	Other calculation elements	722	1,970	58
26	**Total**	**1,383,301**	**1,299,291**	**110,664**

Credit risk RWA increased compared to the previous year mainly due to higher RWA on IRB approach end of December 2024. The main driver for the increase was higher loan volume. Operational and Market risk RWA both increased in 4Q24, Market risk RWA mainly due to higher trading exposure. All these changes results to a final increase of total RWAs by EUR 84m.

Template EU KM1 - Key metrics template

CAPITAL (Article 438)

Purpose: Disclosure of key metrics and overview of risk-weighted exposure amounts part related to the Article 438, point (b)

		31.12.2024	31.12.2023
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)			
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	0.00%	0.00%
EU 7b	of which: to be made up of CET1 capital (percentage points)	0.00%	0.00%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	0.00%	0.00%
EU 7d	Total SREP own funds requirements (%)	8.00%	8.00%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)			
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0.00%	0.00%
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%

Template EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach

CAPITAL REQUIREMENTS (Article 438)

Purpose: Present a flow statement explaining variations in the credit RWAs of exposures for which the risk weighted amount is determined in accordance with Part Three, Title II, Chapter 3 of the CRR and the corresponding capital requirement as specified in Article 92(3)(a).

		RWA amounts	Capital requirements
1	**RWAs as at the end of the previous reporting period (31.12.2023)**	**131,460**	**10,517**
2	Asset size	43,101	3,448
3	Asset quality	2,549	204
4	Model updates	-	-
5	Methodology and policy	-	-
6	Acquisitions and disposals	-	-
7	Foreign exchange movements	-	-
8	Other	4,664	373
9	**RWAs as at the end of the reporting period (31.12.2024)**	**181,774**	**14,542**

Template EU CR10 – Specialised lending and equity exposures under the simple riskweighted approach

CAPITAL REQUIREMENTS (Article 438)

Purpose: Provide quantitative disclosures of institutions specialised lending and equity exposures using the simple riskweighted approach.

Specialised lending							
Regulatory categories	**Remaining maturity**	**On-balancesheet amount**	**Off-balancesheet amount**	**Risk weight**	**Exposure amount**	**RWAs**	**Expected losses**
Category 1	Less than 2.5 years	-	-	50%	-	-	-
	Equal to or more than 2.5 years	-	-	70%	-	-	-
Category 2	Less than 2.5 years	-	-	70%	-	-	-
	Equal to or more than 2.5 years	-	-	90%	-	-	-
Category 3	Less than 2.5 years	-	-	115%	-	-	-
	Equal to or more than 2.5 years	-	-	115%	-	-	-
Category 4	Less than 2.5 years	-	-	250%	-	-	-
	Equal to or more than 2.5 years	-	-	250%	-	-	-
Category 5	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
Total	Less than 2.5 years	-	-		-	-	-
	Equal to or more than 2.5 years	-	-		-	-	-
Equity exposures under the simple risk-weighted approach							
Categories		**On-balancesheet amount**	**Off-balancesheet amount**	**Risk weight**	**Exposure amount**	**RWAs**	**Capital requirements**
Private equity exposures		-	-	190%	-	-	-
Exchange-traded equity exposures		-	-	290%	-	-	-
Other equity exposures		568	-	370%	568	2,103	168
Total		**568**	**-**		**568**	**2,103**	**168**

Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer

CAPITAL BUFFERS (Article 440)

Purpose: Geographical distribution of credit exposures relevant for the calculation of the countercyclical capital buffer

		General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
		Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
010	Breakdown by country													
	Austria	616	4	-	-	-	620	21	-	-	21	266	0.02%	0.00%
	Belgium	-	72	-	-	-	72	21	-	-	21	268	0.02%	1.00%
	Bosnia-Hercegovina	1,636	-	-	-	-	1,636	0	-	-	0	2	0.00%	0.00%
	Brazil	30	-	-	-	-	30	1	-	-	1	11	0.00%	0.00%
	Bulgaria	45	-	-	-	-	45	3	-	-	3	34	0.00%	2.00%
	Canada	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.00%
	Cape Verde	1	-	-	-	-	1	0	-	-	0	1	0.00%	0.00%
	Croatia	222	49,894	-	-	-	50,116	306	-	-	306	3,825	0.33%	1.50%
	Cyprus	-	-	-	-	-	-	-	-	-	-	-	0.00%	1.00%
	Czech Republic	29	-	-	-	-	29	1	-	-	1	10	0.00%	1.25%
	Denmark	8	-	-	-	-	8	0	-	-	0	4	0.00%	2.50%
	Dominican Republic	2	-	-	-	-	2	0	-	-	0	2	0.00%	0.00%
	France	287	-	-	-	-	287	8	-	-	8	100	0.01%	1.00%
	Germany	3,089	0	-	-	-	3,089	123	-	-	123	1,540	0.13%	0.75%
	Greece	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.00%
	Hungary	2	-	-	-	-	2	0	-	-	0	1	0.00%	0.50%
	Italy	335	-	-	-	-	335	11	-	-	11	134	0.01%	0.00%
	Kazakhstan	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
	Kuwait	1	-	-	-	-	1	0	-	-	0	1	0.00%	0.00%
	Luxembourg	293	-	-	-	-	293	15	-	-	15	182	0.02%	0.50%
	North Macedonia	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
	Malta	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.00%
	Netherlands	9,196	-	-	-	-	9,196	736	-	-	736	9,196	0.80%	2.00%
	Other countries	89	-	-	-	-	89	7	-	-	7	89	0.01%	0.00%
	Romania	285	-	-	-	-	285	23	-	-	23	285	0.02%	1.00%
	Russian Federation	0	3	-	-	-	3	1	-	-	1	7	0.00%	0.00%
	Serbia	89	-	-	-	-	89	3	-	-	3	39	0.00%	0.00%
	Slovakia	5	-	-	-	-	5	0	-	-	0	3	0.00%	1.50%
	Slovenia	1,735,274	226,494	-	-	-	1,961,768	90,607	-	-	90,607	1,132,591	98.30%	0.50%
	Spain	56	-	-	-	-	56	2	-	-	2	20	0.00%	0.00%
	Sweden	157	-	-	-	-	157	4	-	-	4	55	0.00%	2.00%
	Switzerland	858	-	-	-	-	858	31	-	-	31	384	0.03%	0.00%
	Turkey	1	-	-	-	-	1	0	-	-	0	1	0.00%	0.00%
	United Arab Emirates	346	-	-	-	-	346	11	-	-	11	138	0.01%	0.00%
	United Kingdom excluding Guernsey, Jersey, Isle of Man	131	3,978	-	-	-	4,109	108	-	-	108	1,345	0.12%	2.00%
	United States	64	436	-	-	-	500	131	-	-	131	1,636	0.14%	0.00%
020	**Total**	**1,753,148**	**280,881**	**-**	**-**	**-**	**2,034,029**	**92,173**	**-**	**-**	**92,173**	**1,152,168**	**100.00%**	**21.00%**

Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer

CAPITAL BUFFERS (Article 440)

Purpose: Amount of institution-specific countercyclical capital buffer

		31.12.2024
010	Total risk exposure amount	1,383,301
020	Institution specific countercyclical buffer rate	0.5166%
030	Institution specific countercyclical buffer requirement	7,146

Template EU CRB: Additional disclosure related to the credit quality of assets

CREDIT RISK AND DILUTION RISK (Article 442 (1))

Purpose: Additional disclosure related to the credit quality of assets

The scope and definitions of 'past-due' and 'impaired' exposures used for accounting purposes and the differences, if any, between the definitions of past due and default for accounting and regulatory purposes as specified by the EBA Guidelines on the application of the definition of default in accordance with Article 178 CRR:

The Bank pursues the full alignment the definition of "default" for computing risk-weights or capital requirements with the definition of:

- "impairment" for accounting purposes, estimating incurred losses and their coverage by impairment allowances;
- "non-performing exposures" for supervisory reporting in determining the asset quality of the Bank

This principle allows a homogeneous approach on the loan categorization practices for supervisory and reporting purposes grouping loans categories according to a common framework required for regulatory reporting and financial statements disclosure.

A 'default' is considered to have occurred when either or both of the two following events have taken place:

- the obligor is past due more than 90 days (> 90 dpd) on any material credit obligation or / and
- the obligor is unlikely to pay at least one of his credit obligations in full without recourse actions to be taken by the Bank.

Past due calculation is based on the quantification of the credit obligation past due and the overall credit obligation at obligor level, to be compared with an absolute and a relative threshold.
In particular:

- the absolute threshold, set respectively by the European Central Bank equal to 100 € and 500€ for Retail and Non-Retail exposures , refers to the total amount of the credit obligation past due understood as the sum of all past due amounts related to the credit obligations of the borrower towards the institution , the parent undertaking or any of its subsidiaries,
- the relative threshold, set by the European Central Bank equal to 1%, is defined as a percentage of a credit obligation past due in relation to the total on-balance-sheet exposures to the obligor excluding equity exposures,

The breach of both the thresholds triggers the counting of days past due, which determines the "material past due" default classification once 90 days of consecutive past due are reached.

The extent of past-due exposures (more than 90 days) that are not considered to be impaired and the reasons for this:

There are no exceptions regarding past-due counter; as soon as client reaches 90 days past due, its' exposure is considered as impaired, regardless of type/segment of client and/or type of exposure.

Description of methods used for determining general and specific credit risk adjustments:

The Bank uses two approaches and methodologies for impairment losses – individual and portfolio approach.

Impairment allowances on financial assets representing individually significant past due exposures to legal entities are evaluated individually, based on best estimate of the present value of expected cash flows, while for private individuals' segment impairments are assessed on a portfolio basis, based on the expected loss calculation. In estimating these cash flows, the Group assesses counterparty's financial situation, past repayment discipline and repayment schedules. Monthly assessment represents a basis for the booking of impairments; the procedure is covered by the guidelines and is supported by IT solutions.

The Bank assesses specific impairments using individual approach (on a client or transaction level) by taking into consideration the following:

- When estimating these cash flows, the Bank evaluates counterparty's financial situation, past repayment discipline and repayment pattern;
- Eventual cancellation of loan contracts or conditions;
- Bankruptcy or any other legal proceedings that can result in a loss for the Bank;
- Information that might have an impact on received repayments to the Bank.

The institution's own definition of a restructured exposure used for the implementation of point (d) of Article 178(3) CRR specified by the EBA Guidelines on defaultin accordance with Article 178 CRR when different from the definition of forborne exposure defined in Annex V to Commission Implementing Regulation (EU) 680/2014:

The Bank's definition of forborne, or restructured exposure is in accordance with the definition of forborne exposure as delineated in Chapter 18 of Part 2 in Annex V to Commission Implementing Regulation (EU) 680/2014, which takes into consideration both (i) performing forborne exposure and (ii) non-performing forborne exposure. On the other hand, Point 3.d of Article 178 in Regulation (EU) No 575/2013 takes into account only non-performing forborne exposure, namely the one that is considered to have indications of unlikeliness to pay, whereby an event of default is considered to have occurred at the debtor's level on account of the distressed restructuring. However, the Bank's definition of restructured, or forborne exposure, be it performing or non-performing, is in accordance with the relevant regulations .

Template EU CR1: Performing and non-performing exposures and related provisions

CREDIT RISK AND DILUTION RISK (Article 442)
Purpose: Performing and non-performing exposures and related provisions

		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
			Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3			
005	**Cash balances at central banks and other demand deposits**	**1,162,377**	**1,159,602**	**2,775**	**-**	**-**	**-**	**-2**	**-2**	**-0**	**-**	**-**	**-**	**-**	**-**	**-**
010	**Loans and advances**	**2,082,776**	**1,899,268**	**183,508**	**30,401**	**-**	**30,401**	**-13,776**	**-5,631**	**-8,145**	**-21,432**	**-**	**-21,432**	**-**	**1,079,336**	**7,096**
020	Central banks	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-
030	General governments	192,465	192,277	187	-	-	-	-23	-22	-1	-	-	-	-	10,405	-
040	Credit institutions	160,434	159,788	647	-	-	-	-14	-14	-0	-	-	-	-	-	-
050	Other financial corporations	3,933	2,341	1,593	202	-	202	-5	-4	-1	-1	-	-1	-	0	-
060	Non-financial corporations	803,526	660,950	142,576	20,835	-	20,835	-9,322	-3,790	-5,531	-14,054	-	-14,054	-	354,562	5,601
070	*Of which SMEs*	260,049	237,795	22,255	9,232	-	9,232	-3,655	-2,889	-765	-5,406	-	-5,406	-	165,614	2,646
080	Households	922,417	883,912	38,506	9,364	-	9,364	-4,413	-1,801	-2,612	-7,377	-	-7,377	-	714,368	1,494
090	**Debt securities**	**334,966**	**334,966**	**-**	**-**	**-**	**-**	**-8**	**-8**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
100	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
110	General governments	334,966	334,966	-	-	-	-	-8	-8	-	-	-	-	-	-	-
120	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
130	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
140	Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150	**Off-balance-sheet exposures**	**1,292,367**	**1,236,600**	**55,767**	**2,151**	**-**	**2,151**	**1,554**	**794**	**760**	**1,716**	**-**	**1,716**		**172,634**	**207**
160	Central banks	-	-	-	-	-	-	-	-	-	-	-	-		-	-
170	General governments	10,642	10,642	-	-	-	-	0	0	-	-	-	-		-	-
180	Credit institutions	147,857	146,764	1,094	-	-	-	3	3	0	-	-	-		65,319	-
190	Other financial corporations	20,746	18,533	2,213	-	-	-	20	19	2	-	-	-		-	-
200	Non-financial corporations	1,067,892	1,016,332	51,560	2,103	-	2,103	1,396	652	744	1,673	-	1,673		105,313	207
210	Households	45,229	44,329	900	48	-	48	134	120	14	43	-	43		2,002	-
220	**Total**	**4,872,487**	**4,630,436**	**242,050**	**32,552**	**-**	**32,552**	**-12,232**	**-4,847**	**-7,385**	**-19,716**	**-**	**-19,716**	**-**	**1,251,969**	**7,302**

Template EU CR1-A: Maturity of exposures

CREDIT RISK AND DILUTION RISK (Article 442)

Purpose: Maturity of exposures

		Net exposure value					
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	10,353	442,820	475,301	1,149,496	-	2,077,970
2	Debt securities	-	58,379	82,017	184,010	-	324,406
3	**Total**	**10,353**	**501,199**	**557,317**	**1,333,506**	**-**	**2,402,375**

Template EU CR2: Changes in the stock of non-performing loans and advances

CREDIT RISK AND DILUTION RISK (Article 442)
Purpose: Changes in the stock of non-performing loans and advances

		Gross carrying amount
010	**Initial stock of non-performing loans and advances**	**37,893**
020	Inflows to non-performing portfolios	29,113
030	Outflows from non-performing portfolios	- 36,605
040	Outflows due to write-offs	-
050	Outflow due to other situations	- 36,605
060	**Final stock of non-performing loans and advances**	**30,401**

Template EU CQ1: Credit quality of forborne exposures

CREDIT RISK AND DILUTION RISK (Article 442)

Purpose: Performing and non-performing exposures and related provisions

		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne			On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
				Of which defaulted	Of which impaired				
005	**Cash balances at central banks and other demand deposits**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
010	**Loans and advances**	**2,622,588**	**14,536,384**	**14,536,384**	**14,536,384**	**- 138,833**	**- 10,382,623**	**4,867,539**	**3,449,686**
020	Central banks	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-
040	Credit institutions	-	-	-	-	-	-	-	-
050	Other financial corporations	-	-	-	-	-	-	-	-
060	Non-financial corporations	-	13,146,641	13,146,641	13,146,641	-	- 9,632,443	2,970,919	2,970,919
070	Households	2,622,588	1,389,743	1,389,743	1,389,743	- 138,833	- 750,180	1,896,621	478,767
080	**Debt Securities**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
090	**Loan commitments given**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
100	**Total**	**2,622,588**	**14,536,384**	**14,536,384**	**14,536,384**	**- 138,833**	**- 10,382,623**	**4,867,539**	**3,449,686**

Template EU CQ3: Credit quality of performing and non-performing exposures by past due days

CREDIT RISK AND DILUTION RISK (Article 442)

Purpose: An ageing analysis of accounting past due exposures

		Gross carrying amount/nominal amount											
		Performing exposures			Non-performing exposures								
			Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted
005	**Cash balances at central banks and other demand deposits**	**1,162,377**	**1,162,377**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
010	**Loans and advances**	**2,082,776**	**2,079,794**	**2,982**	**30,401**	**20,978**	**701**	**3,670**	**831**	**1,185**	**1,594**	**1,442**	**30,401**
020	Central banks	0	0	-	-	-	-	-	-	-	-	-	-
030	General governments	192,465	192,465	-	-	-	-	-	-	-	-	-	-
040	Credit institutions	160,434	160,434	0	-	-	-	-	-	-	-	-	-
050	Other financial corporations	3,933	3,933	0	202	202	-	-	-	-	-	-	202
060	Non-financial corporations	803,526	802,928	598	20,835	18,376	54	2,287	48	1	7	62	20,835
070	*Of which SMEs*	260,049	259,451	598	9,232	7,771	54	1,290	48	1	7	62	9,232
080	Households	922,417	920,034	2,384	9,364	2,400	648	1,383	782	1,184	1,587	1,380	9,364
090	**Debt securities**	**334,966**	**334,966**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
100	Central banks	-	-	-	-	-	-	-	-	-	-	-	-
110	General governments	334,966	334,966	-	-	-	-	-	-	-	-	-	-
120	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-
130	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-
140	Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-
150	**Off-balance-sheet exposures**	**1,292,367**			**2,151**								**2,151**
160	Central banks	-			-								-
170	General governments	10,642			-								-
180	Credit institutions	147,857			-								-
190	Other financial corporations	20,746			-								-
200	Non-financial corporations	1,067,892			2,103								2,103
210	Households	45,229			48								48
220	**Total**	**4,872,487**	**3,577,137**	**2,982**	**32,552**	**20,978**	**701**	**3,670**	**831**	**1,185**	**1,594**	**1,442**	**32,552**

Template EU CQ4: Quality of non-performing exposures by geography

CREDIT RISK AND DILUTION RISK (Article 442)

Purpose: Institution shall disclose quality of non-performing exposures by geography where non-domestic original exposures in all non-domestic countries in all exposure classes are equal to or higher than 10% of the total (domestic and non-domestic) original exposures

		Gross carrying/nominal amount				Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Of which non-performing		Of which subject to impairment			
				Of which defaulted				
010	***On-balance-sheet exposures***	**3,744,578**	**30,401**	**30,401**	**3,556,825**	**-35,218**		**-**
020	*Slovenia*	3,313,537	27,854	27,854	3,288,503	-34,429		-
030	*Italy*	235,190	-	-	112,407	-39		-
040	*Croatia*	50,641	-	-	13,429	-35		-
050	*Switzerland*	30,657	103	103	57,637	-42		-
060	*Great Britain*	25,749	-	-	19,978	-1		-
070	*Germany*	25,343	-	-	16,610	-2		-
080	*Finland*	23,341	-	-	14,114	-0		-
090	*Austria*	12,360	50	50	3,647	-57		-
100	*Netherlands*	6,566	-	-	5,686	-2		-
110	*Other countries*	21,195	2,394	2,394	24,815	-611		-
080	***Off-balance-sheet exposures***	**1,294,518**	**2,151**	**2,151**	**-**		**3,269**	
130	*Slovenia*	1,100,130	2,151	2,151			3,247	
140	*Germany*	62,721	-	-			0	
150	*Austria*	46,534	-	-			0	
160	*Italy*	20,932	-	-			0	
170	*Netherlands*	17,550	-	-			17	
180	*France*	15,115	-	-			-	
190	*Great Britain*	10,240	-	-			3	
200	*Switzerland*	8,242	-	-			0	
210	*Belgium*	8,017	-	-			0	
220	*Other countries*	5,037	-	-			1	
230	**Total**	**5,039,096**	**32,552**	**32,552**	**3,556,825**	**-35,218**	**3,269**	**-**

Template EU CQ5: Credit quality of loans and advances to non-financial corporations by industry

CREDIT RISK AND DILUTION RISK (Article 442)
Purpose: Credit quality of loans and advances to non-financial corporations by industry

		Gross carrying amount				**Accumulated impairment**	**Accumulated negative changes in fair value due to credit risk on non-performing exposures**
			Of which non-performing		**Of which loans and advances subject to impairment**		
				Of which defaulted			
010	Agriculture, forestry and fishing	347	-	-	347	- 5	-
020	Mining and quarrying	64	-	-	64	- 1	-
030	Manufacturing	284,483	11,716	11,716	284,483	- 12,747	-
040	Electricity, gas, steam and air conditioning supply	75,565	-	-	75,565	- 1,173	-
050	Water supply	5,970	-	-	5,970	- 6	-
060	Construction	31,447	892	892	31,447	- 1,098	-
070	Wholesale and retail trade	163,929	2,725	2,725	163,929	- 2,414	-
080	Transport and storage	93,207	1,597	1,597	93,207	- 1,182	-
090	Accommodation and food service activities	8,979	1,624	1,624	8,979	- 853	-
100	Information and communication	55,381	2	2	55,381	- 135	-
110	Financial and insurance actvities	263	-	-	263	- 6	-
120	Real estate activities	66,309	1	1	66,309	- 1,737	-
130	Professional, scientific and technical activities	23,361	2,249	2,249	23,361	- 1,784	-
140	Administrative and support service activities	8,815	28	28	8,815	- 184	-
150	Public administration and defense, compulsory social security	-	-	-	-	-	-
160	Education	1,027	-	-	1,027	- 7	-
170	Human health services and social work activities	4,237	1	1	4,237	- 35	-
180	Arts, entertainment and recreation	218	-	-	218	- 1	-
190	Other services	760	-	-	760	- 6	-
200	**Total**	**824,361**	**20,835**	**20,835**	**824,361**	**- 23,375**	**-**

Template EU CQ7: Collateral obtained by taking possession and execution processes

CREDIT RISK AND DILUTION RISK (Article 442)

Purpose: Collateral obtained by taking possession and execution processes

		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
010	Property, plant and equipment (PP&E)	-	-
020	Other than PP&E	-	-
030	*Residential immovable property*	-	-
040	*Commercial Immovable property*	-	-
050	*Movable property (auto, shipping, etc.)*	-	-
060	*Equity and debt instruments*	-	-
070	*Other collateral*	-	-
080	**Total**	**-**	**-**

Table EU REMA - Remuneration policy

QUALITATIVE DISCLOSURE

a) INFORMATION RELATING TO THE BODIES THAT OVERSEE REMUNERATION

1. Name, composition and mandate of the main body (management body or remuneration committee as applicable) overseeing the remuneration policy and the number of meetings held by that main body during the financial year.

In 2024 Remuneration Committee consisted of the following members: Ms. Svetlana Pančenko, Chairwoman of the Remuneration Committee and members Ms. Jasna Mandac and Ms. Zeynep Nazan Somer Ozelgin. All Remuneration Committee members were members of the Supervisory Board.

The Remuneration Committee serves as an advisory body to the Supervisory Board with regard to the remuneration topics. Tasks of Remuneration Commitee are defined in Slovene Banking Act.

In 2024 the Remuneration Committee met six times. Key activities of the Remuneration Committee included:

1. getting acquainted with the Annual audit report of the Internal Audit on remuneration policies and practices,
2. bonus pool and payout of previous years plans,
3. monitoring and analyzing the remuneration system & approval of remuneration of Identified Staff,
4. payout of Retention reward,
5. self-assessment process for Material Risk takers and confirmation of the list (so-called Identified staff),
6. compensation package of newly appointed Management Board member,
7. updating the Remuneration policies (Group Incentive System for the Identified Staff, Group Remuneration Policy)
8. getting acquainted with the goals Scorecards 2024 for CEO and Group Identified staff who report directly to the CEO.

2. External consultants whose advice has been sought, the body by which they were commissioned, and in which areas of the remuneration framework

When designing remuneration policies, the UniCredit Bank Slovenia (the Bank) acts in the framework of Remuneration policy of the UniCredit Group. The principles set in the Group Remuneration Policy provides the framework for the design of the reward programs across the Group, applicable for all employees.

The Bank has adopted and localized the remuneration policies of the UniCredit Group therefore the Bank does not use external consultants or other external persons to participate in the policy definition process. Each year the remuneration policies are updated and customized, if needed, taking into account the latest applicable international standards and regulations.

3. A description of the scope of the institution's remuneration policy (eg by regions, business lines), including the extent to which it is applicable to subsidiaries and branches located in third countries.

The principles of the Remuneration Policy of UniCredit Bank Slovenia (hereinafter also Remuneration Policy) are valid for the entire organization and are reflected in the remuneration practices applying to employee categories across businesses. The Bank does not have staff belonging to external distribution networks (for example Credit intermediaries).

Regarding Material Risk takers, the UniCredit Group defines also Rules of Group Incentive system that aims at providing an appropriate balance of variable compensation elements, aligning the interests of employees, shareholders and other stakeholders and aiming at effective compensation practices in compliance with the applicable regulatory environment. According to local regulation the Bank performs local adaptation of the Rules to be in line with local specifics.

4. A description of the staff or categories of staff whose professional activities have a material impact on institutions' risk profile.

CRD V and Commission Delegated Regulation (EU) 2021/923 set the regulatory standards concerning qualitative and quantitative criteria to identify categories of staff whose professional activities have a material impact on an institution's risk profile (so called Material Risk Takers). The Material Risk Taker identification process is performed at local level using Group guidelines regarding qualitative, quantitative and internal criteria assessed against the institution's individual risk profile and then consolidated at Group level.

The identification process is based on the Material Business Unit (MBU) definition that, for consolidation purposes at Group level, is calculated as:

- any Legal Entity with an allocated Internal Capital equal or greater than 2% of Group/Division;
- organizational units within a Legal Entity with an allocated internal capital or its proxy equal or greater than 2% of the Group's Internal Capital or its proxy;
- core business lines.

Additionally, criteria (here below simplified) are distinguished in:

- qualitative:
  – all members of the management body and senior management (i.e. those who exercise executive functions within an institution and who are responsible, and accountable to the management body, for the day-to-day management of the institution);
  – staff members with managerial responsibility over the institution's control functions (Internal Audit, Risk Management, Compliance) or material business units or for specific topics (e.g. accounting policies, finance, human resources);
  – staff members with managerial responsibilities for specific risk categories, including voting members within relevant Committees, credit risk exposures, authority on certain transactions and authority on the introduction of new products, if any;

- quantitative:
  – staff members, within a MBU, entitled to significant remuneration equal to or greater than the higher value between EUR 500,000 and the average remuneration awarded to the members of the institution's management body and senior management, having a significant impact on the MBU's risk profile (i.e. when Credit, Market or Operational RWA proxy is equal or above the 2% of the institution/Group);
  – staff member has been awarded in the preceding financial year a total remuneration that is equal to or greater than EUR 750,000;
  – staff member is within the 0.3% of staff who have been awarded the highest total remuneration in the preceding financial year within an institution with over 1,000 members of staff (for individual identification purposes at Legal Entity level only);

- internal:
  – all Group personnel GEC-1 with managerial responsibility (In case of UniCredit Banka only CEO) and above (No such population);
  – all staff granted UniCredit shares deriving from Non-Standard Compensation in the previous year of the identification;
  – all incumbent with any other additional criteria linked to managerial decision, to be supported by rationale.

b) INFORMATION RELATING TO THE DESIGN AND STRUCTURE OF THE REMUNERATION SYSTEM FOR IDENTIFIED STAFF

1. An overview of the key features and objectives of remuneration policy, and information about the decision-making process used for determining the remuneration policy and the role of the relevant stakeholders.

Group Remuneration Policy defines the principles and rules that have to be applied to ensure the setting, monitoring and controlling of the compensation systems and practices adopted by Legal Entities of the Group.

On an annual basis, the Group Remuneration Policy is drawn up by the UniCredit Group with the involvement of the different functions (People & Culture function, Risk management and other relevant functions). Once approved on the UniCredit Group level, the policy is rolled out to relevant Legal Entities across the Group. Locally, the policy is reviewed, and the Bank performs local adaptation of the Policy to be in line with local legal and regulatory requirements. After its review, the Policy is submitted to Management Board, Remuneration Commitee and Supervisory Board for approval.

2. Information on the criteria used for performance measurement and ex ante and ex post risk adjustment.

2024 Rules of Group Incentive system aim at providing an appropriate balance of variable compensation elements, aligning the interests of employees, shareholders and other stakeholders and aiming at effective compensation practices in compliance with the applicable regulatory environment.
The Rules of Group Incentive System, approved by UniCredit Board of Directors and consequently on local level by UniCredit Bank Slovenija d.d.'s Remuneration Committee and Supervisory Board, after local adaptations, provides for a 'bonus pool' approach directly linking bonuses with company results at Group / divisional and local (Country) level, ensuring a strong connection between profitability, risk and reward, combining annual goals with additional long-term conditions (the latter only for selected beneficiaries) to steer the performance management measurement towards sustainable results over time.

Specific indicators measuring annual profitability, capital and liquidity results have been set at both Group / divisional and local (Country) level as Entry Conditions. The combined evaluation of these Entry Conditions at different levels defines possible scenarios that allow the confirmation to increase, reduce or cancel the bonus pool (so called Entry Conditions Scenario). The ex ante malus condition (Zero Factor) applies in case the specific metrics are not achieved both at Group / divisional and local level. Specifically, the Zero Factor is applied to the Executives (Group Material Risk Taker population), whereas for the non-Material Risk Taker population, a significant reduction will be applied considering the provision of Internal Collective agreement and Collective agreement for banking sector.

Any grant which the Beneficiary may be eligible to receive in each year under the Rules of Group Incentive System is subject to individual malus & claw-back mechanisms. The reduction/cancellation of all or part of the variable remuneration (malus) and the return of any form of variable compensation already paid, awarded for the time period during which the breach occurred (claw-back mechanisms) might be applied, as legally enforceable.

3. Whether the management body or the remuneration committee where established reviewed the institution's remuneration policy during the past year, and if so, an overview of any changes that were made, the reasons for those changes and their impact on remuneration.

In 2024, the Management Board and Remuneration Committee reviewed the Banks' Remuneration Policy, based on the involvement of different functions that performed local adaptation.

Compared to the previous year, the main topics were confirmed with few updated topics (for example identification process for Material Risk Takers, distinguishment of the roles, responsibilities of Corporate Bodies on the level of Holding Company vs. local Corporate Bodies, usual update of the Entry Conditions, share conversion price methodology is however amended as per the Regulatory clarification, setting the price ex-post, introduction of U Share, the new Employee Share Ownership Plan (ESOP), offering to employees the possibility to invest in UniCredit ordinary shares at favorable conditions, to be launched for the Group employees and any other updates due to local legislation requirements.

4. Information of how the institution ensures that staff in internal control functions are remunerated independently of the businesses they oversee.

UniCredit Group defines and updates the KPI bluebook, that represents the framework, valid within UniCredit Bank Slovenia as well, for goal setting process and prepared supporting guidelines for goal setting process (e.g. avoid KPIs linked to economic measure, use KPIs independent of results of monitored areas to avoid conflict of interests) to ensure independence of the Control functions.

Additionally, Remuneration policy defines also "Compliance and sustainability drivers" for example: (i) design incentive systems to set minimum performance thresholds below which zero bonus will be paid. In order to maintain the adequate independence levels for Corporate Control Functions and for People & Culture provide a maximum threshold for the progressive reduction of the bonus pool, which can be phased out to zero only in presence of exceptionally negative situations with an approval process including a governance step by the Board of Directors; (ii) avoid bonuses linked to economic results for Corporate Control Functions and for People & Culture and set, for the employees in these functions, individual goals that shall reflect primarily the performance of their own function and that will be independent of the results of monitored areas, in order to avoid conflict of interest.

5. Policies and criteria applied for the award of guaranteed variable remuneration and severance payments.

The guaranteed variable remuneration is a non-standard compensation and as such, the compensation elements are considered as exceptions and limited only to specific situations (for example recruitment of new hire and limited to the first year of employment and cannot be awarded more than once to the same person). NonStandard Compensation are managed by People & Culture with the involvement of Compliance function.

With regards to severance payments, it is regulated within specific Policy "Group Termination Payments Policy" drawn up by the UniCredit Group and locally adapted to be in line with local legal and regulatory requirements. Termination payment policy sets out the principles and rules for determining the maximum limits of severance pay, criteria and payout modalities.

c) DESCRIPTION OF THE WAYS IN WHICH CURRENT AND FUTURE RISKS ARE TAKEN INTO ACCOUNT IN THE REMUNERATION PROCESSES.

The Group Incentive System is based on a bonus pool approach. In case the "Entry Conditions" are met, either at Group / Division & Country (Slovenia) levels, the Zero Factor is not activated and further adjustments are performed to revise up/downwards the size of the Bonus Pool based on the "quality of the performance", in order to ensure consistency with the Group Risk Appetite Framework.

A qualitative assessment of Group CRO, directly linked to a subset of the Risk Appetite Framework KPIs
covering all relevant risks including different risks such as credit, market, and liquidity, provides the definition of a "CRO multiplier", that can reduce (up to 50%) or increase (up to 120%) the initial size of the bonus pool. Negative and neutral multipliers (i.e. 50%, 75%, 100%) are directly applied to bonus pool. Positive CRO multipliers (I.e. 110% and 120%), are subject to managerial evaluation, considering the broader context of the company, therefore represent the upper bound of the bonus pool theoretical value.

d) THE RATIOS BETWEEN FIXED AND VARIABLE REMUNERATION SET IN ACCORDANCE WITH POINT (G) OF ARTICLE 94(1) CRD.

In compliance with applicable regulations and Group Guidelines, for the personnel belonging to the business functions - the adoption of a maximum ratio between variable and fixed remuneration of 2:1 for non identified staff and 1:1 for Identified staff according to valid Slovene Banking act.

For the rest of the staff a maximum ratio between the components of remuneration equal to 1:1 is usually adopted, except for the staff of the Corporate Control Functions (Internal Audit, Risk Management and Compliance) and for People & Culture for which it is expected that fixed remuneration is a predominant component of total remuneration and the variable remuneration is equal or lower than 80% of the fixed one. For these Functions is also foreseen that incentive mechanisms are consistent with the assigned tasks, as well as being independent of results from areas under their control.

e) DESCRIPTION OF THE WAYS IN WHICH THE INSTITUTION SEEKS TO LINK PERFORMANCE DURING A PERFORMANCE MEASUREMENT PERIOD WITH LEVELS OF REMUNERATION.

1. An overview of main performance criteria and metrics for institution, business lines and individuals.

The 2024 Group Incentive System is based on a bonus pool approach, similarly to last years and links bonuses with company results at Group and country/division level, ensuring a strong connection between profitability, risk and reward. The bonus pool is set at Group level and then cascaded down for each division following the external reporting structure.

Individual bonus are allocated managerially, considering the scorecard result, the overall individual performance appraisal, in absolute and relative terms, and the maximum total variable opportunity (considering the internal and/or external benchmarking analysis on similar roles, the seniority, the maximum ratio between variable and fixed compensation), adjusted according to the actual available bonus pool. At individual level it considers also the respect of provisions of law, Group's compliance rules, Company policies or integrity values, Code of Conduct and the application of claw-back clauses, as legally enforceable.

Moreover, each participant has to complete the mandatory trainings courses and, for impacted roles, the customer due diligence periodic review (Know Your Customer), within the predefined threshold in order to be entitled to any bonus.

Individual performance appraisal is based on overall outcome that reflects the deterministic evaluation of the financial KPIs and the qualitative assessment of non-financial goals including the behaviors adopted to achieve them. In appraising the Employee's performance (for Group Material Risk Takers), the Employee's relevant "Manager" will consider a set of goals taken from a KPI Bluebook (min 4 - max 8) with an adequate financial/non-financial mix, including both strategic and sustainability priorities, also in terms of number of objectives assigned and the weight given to each cluster (financial/non-financial), as communicated to the Employee via the dedicated online process.

In any case, the Scorecard assessment carried out by the Employee's Manager on each of the above performance goals shall consider the Employee's individual contribution to the performance achievements and the Corporate Values and behaviors considered as relevant are taken into account by the manager for the overall performance appraisal.

2. An overview of how amounts of individual variable remuneration are linked to institution-wide and individual performance.

Individual variable remuneration is driven primarily by Bank performance, in order to determine the size of the available bonus pool (the larger the profitability, the higher the available bonus pool), and secondly by individual performance considering individual Pay-for-Performance principles (the higher the individual performance rating, the higher the variable remuneration awarded to individuals).

The bonus pool may be revised up/downwards, on the basis of the overall "quality of performance", in order to ensure consistency with the Group Risk Appetite Framework and the economic sustainability of the Group's and country/division results over time. The methodology envisages the assessment performed by Group Risk Management based on specific dashboards at Group and local level.

3. Information on the criteria used to determine the balance between different types of instruments awarded including shares, equivalent ownership interest, options and other instruments.

The individual bonus for Identified Staff is composed of more than 50% in UniCredit (phantom) shares for Management Board Members and Local Senior Management and it is paid out over a period up to seven years, ensuring alignment with shareholders' interests and malus and claw-back conditions as legally enforceable; for the remaining Identified Staff individual bonus is composed of 50% cash and 50% (phantom) shares and it is paid out over a period up to five years.

4. Information of the measures the institution will implement to adjust variable remuneration in the event that performance metrics are weak, including the institution's criteria for determining "weak" performance metrics.

The methodology foresees specific "Entry Conditions" set at both Group and country/division level that impact bonus pool size. The combined evaluation of the Entry Conditions at Group /divisional and local level (also depending on weak performance metrics) defines several possible scenarios that allow the confirmation to increase, reduce or cancel the bonus pool for each cluster.

2024 Entry Conditions are the following:

	Group	CE Division	Country Slovenia
Profitability condition	Operating EVA (NOP-Cost of Capital)[A] > 0	Operating EVA (NOP-Cost of Capital)[A] > 0	Operating EVA (NOP-Cost of Capital)[A] > 0
Profitability condition	Net Profit [B] > 0	Net Profit [B] > 0	Net Profit[B] > 0
Capital condition	Own funds and Leverage ratios[C] ≥ 2024 RAF "limit"[D]		Own funds and Leverage ratios[C] ≥ 2024 RAF "limit"[D]
Liquidity condition	Liquidity Coverage Ratio[C, E] ≥ 2024 RAF "limit" (111%)		Liquidity Coverage Ratio[C, E] ≥ 2024 RAF "limit" (105 %)
Liquidity condition	Net Stable Funding Ratio[C, F] ≥ 2024 RAF "limit" (102.3%)		Net Stable Funding Ratio[C, F] ≥ 2024 RAF "limit" (101%)

Group and CE division Entry conditions details:

A. Cost of Capital defined as the average Allocated Capital multiplied by the Cost of Equity (Ke) plus the additional Tier 1 corrective factor) adjusted for AT1, excess of capital and cash charges.

B. Net profit according to market disclosure at budget FX

C. In case of issues with capital and/or liquidity requirements at Division/Country level, a zero factor scenario in the cascading phase is activated, even if the Entry Conditions at Group level are fully satisfied.

D. The Group variable remuneration policy shall comply with ECB recommendation, issued in Jan. 2020, that requires to be "consistent with a conservative, at a minimum linear, path towards fully-loaded capital requirements and outcomes of SREP", including the so-called Pillar 2 Guidance. This implies for Own Funds ratios thresholds (based on requirements expected as of 4Q24) above RAF limits: CET1 ratio Transitional ≥ 11.11%; Tier 1 ratio Transitional ≥ 12.98%; Total Capital ratio Transitional ≥ 15.48%. Leverage Ratio Transitional 2024 RAF limit is 4.06%.

E. Liquidity Coverage Ratio: it aims to ensure that the bank maintains an adequate level of not restricted "High Quality Liquid Assets" in a sufficient quantity to cover the overall 'Net Cash Outflows', over a period of thirty days, under gravely stressed conditions specified by Supervisors

F. Net Stable Funding Ratio: is defined as the amount of available stable funding relative to the amount of required stable funding and measures, under a long term perspective, the sustainability terms of maturities between asset and liabilities. In detail: the ratio between Available of Stable Funding – ASF (The amount of ASF is calculated by first assigning the carrying value of an institution's capital and liabilities; the amount assigned to each category is then multiplied by an ASF factor, and the total ASF is the sum of the weighted amounts) and Required Stable Funding – RSF (The amount of required stable funding is calculated by first assigning the carrying value of an institution's assets to the categories listed. The amount assigned to each category is then multiplied by its associated required stable funding (RSF) factor, and the total RSF is the sum of the weighted amounts added to the amount of Off Balance Sheet activity –or potential liquidity exposure- multiplied by its associated RSF factor

Country Slovenia Entry conditions details:

A. Cost of Capital defined as the average Allocated Capital multiplied by the Cost of Equity (Ke) plus the additional Tier 1 corrective factor) adjusted for AT1, excess of capital and cash charges.

B. Net profit according to market disclosure at budget FX

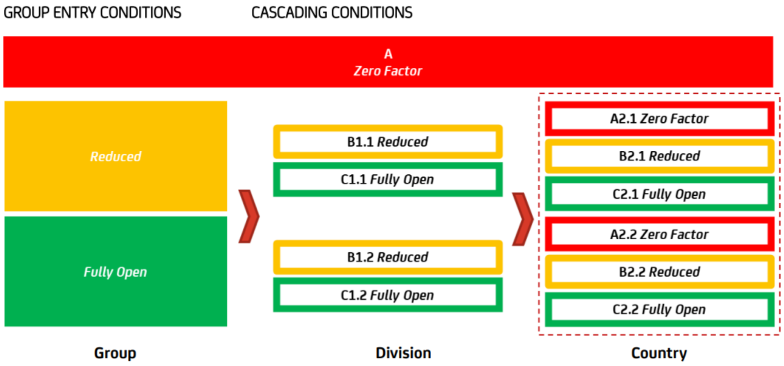
C. In case of issues with capital and/or liquidity requirements at Country level, a zero factor scenario in the cascading phase is activated, even if the Entry Conditions at Group level are fully satisfied.

D. The Group variable remuneration policy shall comply with ECB recommendation, issued in Jan. 2020, that requires to be "consistent with a conservative, at a minimum linear, path towards fully-loaded capital requirements and outcomes of SREP", including the so-called Pillar 2 Guidance. This implies for Own Funds ratios thresholds (based on requirements expected as of 4Q23) above RAF limits: CET1 ratio Transitional ≥ 8.18%; Tier 1 ratio Transitional ≥ 9.68%; Total Capital ratio Transitional ≥ 11.68%. Leverage Ratio Transitional 2024 RAF limit is 4.0%.

E. Liquidity Coverage Ratio: it aims to ensure that the bank maintains an adequate level of not restricted "High Quality Liquid Assets" in a sufficient quantity to cover the overall 'Net Cash Outflows', over a period of thirty days, under gravely stressed conditions specified by Supervisors

F. Net Stable Funding Ratio: is defined as the amount of available stable funding relative to the amount of required stable funding and measures, under a long term perspective, the sustainability terms of maturities between asset and liabilities. In detail: the ratio between Available of Stable Funding – ASF (The amount of ASF is calculated by first assigning the carrying value of an institution's capital and liabilities; the amount assigned to each category is then multiplied by an ASF factor, and the total ASF is the sum of the weighted amounts) and Required Stable Funding – RSF (The amount of required stable funding is calculated by first assigning the carrying value of an institution's assets to the categories listed. The amount assigned to each category is then multiplied by its associated required stable funding (RSF) factor, and the total RSF is the sum of the weighted amounts added to the amount of Off Balance Sheet activity –or potential liquidity exposure- multiplied by its associated RSF factor)

2024 Country Cascading Conditions Scenario



(A) In case Capital or Liquidity "entry conditions" are not met at Group level, the malus condition is activated for Group Material Risk Takers, triggering the application of Zero Factor on current year bonus automatically at local level. For the other employees, a significant reduction will be applied

(A2) In case of scenario (B1) Reduced or (C1) Fully Open at Division level and Capital or Liquidity "entry conditions" are not met at Country level, the malus condition is activated, triggering the application of Zero Factor on current year bonus for Group and Local Material Risk Takers. For the other employees, a significant reduction will be applied.

(B2) In case of scenario (B1) Reduced or (C1) Fully Open at Division level and only the Profitability Entry Conditions are not met at Country level, the gate is "partially open" and a reduced bonus pool scenario is activated triggering a possible reduction of at least 50% of pool generation for Group Material Risk Takers on current year bonus. For the other employees, a sizeable reduction will be applied.

(C2) In case of scenario (B1) Reduced or (C1) Fully Open at Division level and Entry Conditions at Country level are met, the gate is "fully open" meaning the Bonus Pool may be fully confirmed, in case of positive performance on Risk & Sustainability dashboard.

f) DESCRIPTION OF THE WAYS IN WHICH THE INSTITUTION SEEKS TO ADJUST REMUNERATION TO TAKE ACCOUNT OF LONGTERM PERFORMANCE.

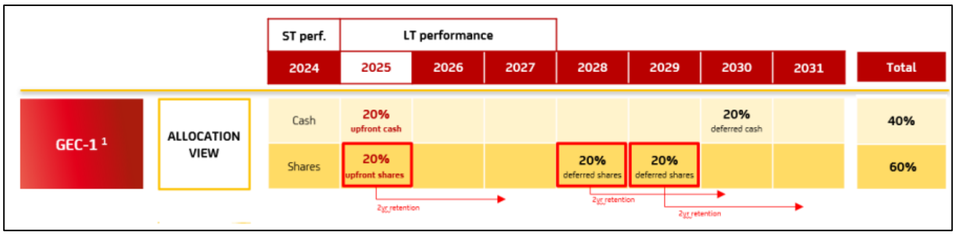
1. An overview of the institution's policy on deferral, payout in instrument, retention periods and vesting of variable remuneration including where it is different among staff or categories of staff.

UniCredit Bank defined several deferral schemes for different target population. Bonus is paid out on the basis of a deferred payouts scheme in case the bonus exceeds the pre defined threshold. Such payout is divided into phases and coincides with the corresponding risk time period, in order to ensure appropriate distribution of bonus, which is linked to results, and shall be made in cash and in UniCredit (phantom) shares, immediately or with a deferral, subject to mandatory 2 years retention period.

The Bank has 5 deferrals schemes, depending on the target population and the amount of the variable remuneration:

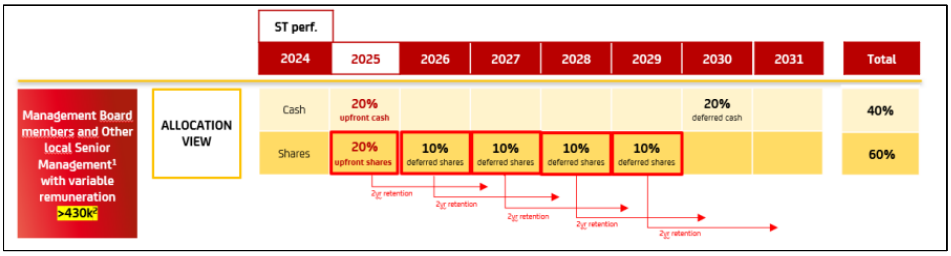
1. GEC -1 (referes to CEO of UniCredit Bank Slovenia)

- 40% of the overall bonus vests immediately after the Board of Directors approving the 2024 bonus. This upfront payment is equally split in Cash and Shares. "Upfront Shares" are subject to two years retention period and they are freely transferrable two years after the Board of Directors which approves the 2024 bonus
- Deferred instalments representing 60% of the overall bonus, are subject to the application of malus condition (i.e. in case the Entry Conditions are not met, the Zero Factor or Reduced scenario is applied) and to additional long term performance conditions. "Deferred Shares" are subject to regulatory retention period of two years.



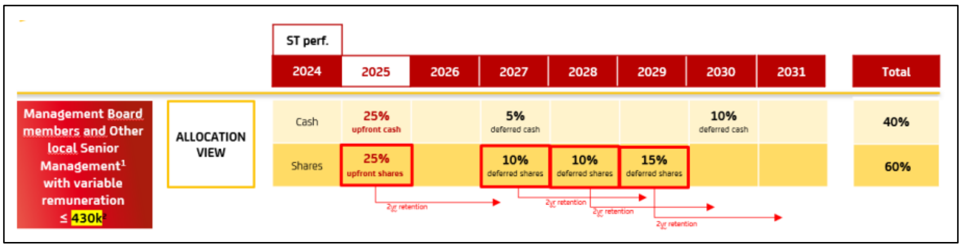
2. For Management Board Members and Local Senior Management whose variable remuneration amount exceeds 430.000 €

- 40% of the overall bonus vests immediately after the Board of Directors approving the 2024 bonus. This upfront payment is equally split in Cash and Shares. "Upfront Shares" are subject to two years retention period and they are freely transferrable two year after the Board of Directors which approves the 2024 bonus
- Deferred instalments representing 60% of the overall bonus, are subject to the application of malus condition (i.e. in case the Entry Conditions are not met, the Zero Factor or Reduced scenario is applied). "Deferred Shares" are subject to regulatory retention period of two years.



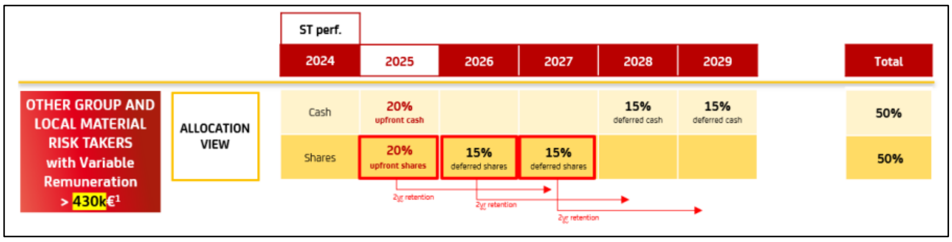
3. For Management Board Members and Other Local Senior Management whose variable remuneration amount is equal or below 430.000 €

- 40% of the overall bonus vests immediately after the Board of Directors approving the 2024 bonus. This upfront payment is equally split in Cash and Shares. "Upfront Shares" are subject to two years retention period and they are freely transferrable two years after the Board of Directors which approves the 2024 bonus
- Deferred Instalments representing 60% of the overall bonus, are subject to the application of malus condition (i.e. in case the Entry Conditions are not met, the Zero Factor or Reduced scenario is applied). "Deferred Shares" are subject to regulatory retention period of two years



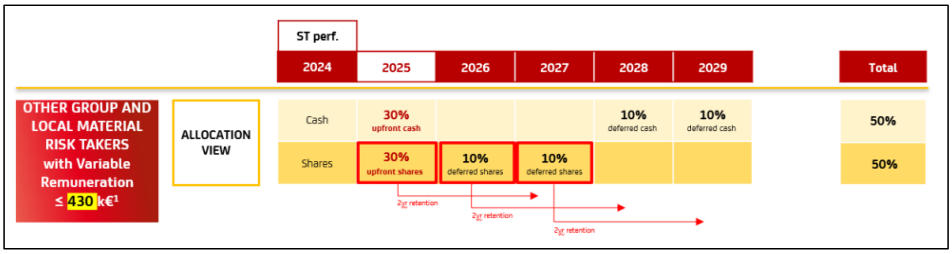
4. For Other Group and Local Material Risk Takers whose variable remuneration amount exceeds 430.000 €

- 50% of the overall bonus vests immediately after the Board of Directors approving the 2024 bonus. This upfront payment is equally split in Cash and Shares. "Upfront Shares" are subject to two years retention period and they are freely transferrable two years after the Board of Directors which approves the 2024 bonus
- Deferred instalments representing 50% of the overall bonus, are subject to the application of malus condition (i.e. in case the Entry Conditions are not met, the Zero Factor or Reduced scenario is applied). "Deferred Shares" are subject to regulatory retention period of two years.



5. For Other Group and Local Material Risk Takers whose variable remuneration amount is equal or below 430.000 €

- 50% of the overall bonus vests immediately after the Board of Directors approving the 2024 bonus. This upfront payment is equally split in Cash and Shares. "Upfront Shares" are subject to two years retention period and they are freely transferrable two years after the Board of Directors which approves the 2024 bonus
- Deferred instalments representing 50% of the overall bonus, are subject to the application of malus condition (i.e. in case the Entry Conditions are not met, the Zero Factor or Reduced scenario is applied). "Deferred Shares" are subject to regulatory retention period of two years.



2. Information of the institution' criteria for ex post adjustments (malus during deferral and clawback after vesting, if permitted by national law).

The Bank reserves the right to activate malus and claw-back mechanisms, namely the reduction/cancellation and the return respectively of any form of variable compensation.

Malus mechanism (the reduction/cancelation of all or part of the variable remuneration) can be activated to the variable remuneration to be awarded (ex-ante risk adjustment) or to the deferred components that have already been awarded and have not yet been paid out, for the year in which a breach occurred (ex-post risk adjustment). If the outstanding variable remuneration is not sufficiently large to ensure an appropriate malus mechanism, the reduction may be applied also to other variable remuneration components (i.e. deferred component from other years than the year in which the breach occurred or the variable remuneration awarded for the year and not yet paid).

Claw-back mechanism (the return of all or part of the variable remuneration) can be activated on the overall variable remuneration already paid out, awarded for the time period during which the breach occurred, for certain employees. The claw-back mechanisms can be activated up to a period of 5 years after the payment of each instalment, also after the employee's contract termination and/or the end of the appointment.

Malus and claw-back mechanisms may apply in the case of fraudulent behavior or gross negligence, engagement in misconduct and/or failed to take expected actions on these misconducts or omissions, disciplinary measures and initiatives in respect of fraudulent or grossly negligent behavior or infringed the obligations regarding the remuneration and incentive system.

3. Where applicable, shareholding requirements that may be imposed on identified staff.

Share ownership guidelines set minimum levels for company share ownership by relevant Executives on Group level, aiming to align managerial interests to those of shareholders by assuring appropriate levels of personal investment in UniCredit shares over time.

Starting from 2023, in line with the current organizational structure, the share ownership guidelines are applicable:
- 0,5 x annual base salary for GEC-1 (referes to CEO of UniCredit Bank Slovenia) with managerial responsibilities.

The established levels should be reached, as a rule, within five years from the appointment to the above indicated Executives categories within the scope of the guidelines and should be maintained until the position is held. The achievement of the share ownership levels should be accomplished through a pro-rata approach over a 5-year period, granting the minimum amount of shares each year, taking into consideration potential vested plans.

g) THE DESCRIPTION OF THE MAIN PARAMETERS AND RATIONALE FOR ANY VARIABLE COMPONENTS SCHEME AND ANY OTHER NON-CASH BENEFIT IN ACCORDANCE WITH POINT (F) OF ARTICLE 450(1) CRR.

Information on the specific performance indicators used to determine the variable components of remuneration and the criteria used to determine the balance between different types of instruments awarded, including shares, equivalent ownership interests, share-linked instruments, equivalent non cash-instruments, options and other instruments.

The variable component of remuneration is mainly determined by the Operating EVA pre bonus, as performance indicators of operative performance.

The Rules of Group Incentive System provides for a balanced structure of upfront and deferred payments, in cash and/or UniCredit (phantom) shares for Material Risk Takers. The distribution of share payments takes into account the applicable regulatory requirements regarding the application of share retention periods of 2 years.

For Material Risk Takers, a minimum threshold for applying defferals is applicable. A threshold of € 50,000 or one third of the total annual remuneration is used as the minimum level below or equal to which deferrals and payments in UniCredit (phantom) shares will not apply. Bonus is entirely paid upfront and in cash if it is below or equal to this threshold.

The individual bonus for Material Risk Takers is composed of more than 50% in UniCredit (phantom) shares for Management Board Members and Local Senior Management and of 50% cash and 50% UniCredit (phantom) shares for the remaining Identified Staff. It is paid out over a period up to seven years (upfront payment and deferral periods), whereas not Material Risk Taker population is entitled to an upfront bonus payable full in cash as one off payment.

h) UPON DEMAND FROM THE RELEVANT MEMBER STATE OR COMPETENT AUTHORITY, THE TOTAL REMUNERATION FOR EACH MEMBER OF THE MANAGEMENT BODY OR SENIOR MANAGEMENT.

Aggregate quantitative information are available in Template EU REM1 - Remuneration awarded for the financial year.

i) INFORMATION ON WHETHER THE INSTITUTION BENEFITS FROM A DEROGATION LAID DOWN IN ARTICLE 94(3) CRD IN ACCORDANCE WITH POINT (K) OF ARTICLE 450(1) CRR.

The derogation from Article 94(3) (b) of the CRD may apply to the Bank. The Bank applies the stated derogation to the principle from Article 94 (1) (l).

For the year 2024, the specified derogation was applied to 31 employees. The total remuneration for these employees amounts to EUR 3.159.565,39, of which fixed EUR 2.654.065,39 and variable EUR 505.500,00.

j) LARGE INSTITUTIONS SHALL DISCLOSE THE QUANTITATIVE INFORMATION ON THE REMUNERATION OF THEIR COLLECTIVE MANAGEMENT BODY, DIFFERENTIATING BETWEEN EXECUTIVE AND NON-EXECUTIVE MEMBERS IN ACCORDANCE WITH ARTICLE 450(2) CRR.

Aggregate quantitative information are available in Template EU REM5 - Information on remuneration of staff whose professional activities have a material impact on institutions' risk profile (identified staff).

Template EU REM1 - Remuneration awarded for the financial year

DISCLOSURE OF REMUNERATION POLICY (Article 450)

Purpose: Remuneration awarded for the financial year

			MB Supervisory function	MB Management function	Other senior management	Other identified staff
1	Fixed remuneration	Number of identified staff	5	5	23	7
2		Total fixed remuneration	11	1,057	1,774	691
3		Of which: cash-based	11	814	1,558	605
4		(Not applicable in the EU)				
EU-4a		Of which: shares or equivalent ownership interests	-	-	-	-
5		Of which: share-linked instruments or equivalent non-cash instruments	-	-	-	-
EU-5x		Of which: other instruments	-	-	-	-
6		(Not applicable in the EU)				
7		Of which: other forms[1]	-	243	216	86
8		(Not applicable in the EU)				
9	Variable remuneration	Number of identified staff	-	6	21	9
10		Total variable remuneration	-	645	400	88
11		Of which: cash-based	-	268	333	88
12		Of which: deferred	-	70	10	-
EU-13a		Of which: shares or equivalent ownership interests	-	378	66	-
EU-14a		Of which: deferred	-	378	66	-
EU-13b		Of which: share-linked instruments or equivalent non-cash instruments	-	-	-	-
EU-14b		Of which: deferred	-	-	-	-
EU-14x		Of which: other instruments	-	-	-	-
EU-14y		Of which: deferred	-	-	-	-
15		Of which: other forms	-	-	-	-
16		Of which: deferred	-	-	-	-
17	**Total remuneration (2 + 10)**		**11**	**1,702**	**2,174**	**779**

Note:

1. Number of Identified staff reported in the table refers to FTEs at 31/12/2024 (net of 3 leavers during 2024; one of them MB member)
2. The fixed payments are referred at data as of 31/12/2024 for current Identified staff employed, while for the Identified staff who left/joined the company during 2024 a pro rata approach has been applied.
3. Variable remuneration includes: bonus 2024 outcome, business success payment, One-off Share-Award, non standard compensations awarded in 2024 (if any)
4. Value related to benefits (accommodation allowance, company car, schooling, health insurance, pension fund), assigned according to Group/Local policies.
5. Values are estimated, based on the costs borne by the Company to grant the mentioned benefits; amounts are net, gross only if defined as such within the policies.
6. The Employer's Contribution to Mandatory Public Pension Scheme (e.g INPS) and the Employer's Accruals to Mandatory Deferred Remuneration Schemes (e.g TFR) are also included.
7. For new hirings and terminated employee's pro-quota values were considered.

Template EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff)

DISCLOSURE OF REMUNERATION POLICY (Article 450)

Purpose: Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff)

		MB Supervisory function	MB Management function	Other senior management	Other identified staff
	Guaranteed variable remuneration awards				
1	Guaranteed variable remuneration awards - Number of identified staff	-	-	-	-
2	Guaranteed variable remuneration awards -Total amount	-	-	-	-
3	Of which guaranteed variable remuneration awards paid during the financial year, that are not taken into account in the bonus cap	-	-	-	-
	Severance payments awarded in previous periods, that have been paid out during the financial year				
4	Severance payments awarded in previous periods, that have been paid out during the financial year - Number of identified staff	-	-	-	-
5	Severance payments awarded in previous periods, that have been paid out during the financial year - Total amount	-	-	-	-
	Severance payments awarded during the financial year				
6	Severance payments awarded during the financial year - Number of identified staff	-	-	-	-
7	Severance payments awarded during the financial year - Total amount	-	-	-	-
8	Of which paid during the financial year	-	-	-	-
9	Of which deferred	-	-	-	-
10	Of which severance payments paid during the financial year, that are not taken into account in the bonus cap	-	-	-	-
11	Of which highest payment that has been awarded to a single person	-	-	-	-

Note: Guaranteed variable remuneration awards includes Retention reward awarded pro rata, but not paid out yet

Template EU REM3 - Deferred remuneration

DISCLOSURE OF REMUNERATION POLICY (Article 450)

Purpose: Deferred remuneration

		Total amount of deferred remuneration awarded for previous performance periods[1]	Of which due to vest in the financial year	Of which vesting in subsequent financial years	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in the financial year	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in future performance years	Total amount of adjustment during the financial year due to ex post implicit adjustments (i.e.changes of value of deferred remuneration due to the changes of prices of instruments)[2]	Total amount of deferred remuneration awarded before the financial year actually paid out in the financial year[3]	Total of amount of deferred remuneration awarded for previous performance period that has vested but is subject to retention periods
1	**MB Supervisory function**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
2	Cash-based	-	-	-	-	-	-	-	-
3	Shares or equivalent ownership interests	-	-	-	-	-	-	-	-
4	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
5	Other instruments	-	-	-	-	-	-	-	-
6	Other forms	-	-	-	-	-	-	-	-
7	**MB Management function**	**1,062**	**250**	**812**	**-**	**-**	**841**	**17**	**347**
8	Cash-based	119	4	116	-	-	-	17	-
9	Shares or equivalent ownership interests	943	246	697	-	-	841	-	347
10	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
11	Other instruments	-	-	-	-	-	-	-	-
12	Other forms	-	-	-	-	-	-	-	-
13	**Other senior management**	**122**	**47**	**75**	**-**	**-**	**39**	**-**	**-**
14	Cash-based	9	-	9	-	-	-	-	-
15	Shares or equivalent ownership interests	113	47	66	-	-	39	-	-
16	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
17	Other instruments	-	-	-	-	-	-	-	-
18	Other forms	-	-	-	-	-	-	-	-
19	**Other identified staff**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
20	Cash-based	-	-	-	-	-	-	-	-
21	Shares or equivalent ownership interests	-	-	-	-	-	-	-	-
22	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
23	Other instruments	-	-	-	-	-	-	-	-
24	Other forms	-	-	-	-	-	-	-	-
25	**Total amount**	**1,184**	**297**	**887**	**-**	**-**	**880**	**17**	**347**

Note: Population in scope refers to 2024 Group Material Risk Takers and are beneficiaries to past deferrals related to performance in Slovenia

[1] For UniCredit Shares: equity-based deferral based on the average share price of the month preceding the BoD approving FY financial results (i.e. from 09.01.2025 to 09.02.2025) at 43,291 €

[2] Delta between share price at grant and share price as reported in note 1.

[3] For UniCredit Shares: equity-based deferral based on the 2024 Italian Fiscal price 2024 as average of the month preceding the shares delivery (28,343 EUR)

Template EU REM4 - Remuneration of 1 million EUR or more per year

DISCLOSURE OF REMUNERATION POLICY (Article 450)

Purpose: Remuneration of 1 million EUR or more per year

	EUR	Identified staff that are high earners as set out in Article 450(i) CRR
1	1 000 000 to below 1 500 000	-
2	1 500 000 to below 2 000 000	-
3	2 000 000 to below 2 500 000	-
4	2 500 000 to below 3 000 000	-
5	3 000 000 to below 3 500 000	-
6	3 500 000 to below 4 000 000	-
7	4 000 000 to below 4 500 000	-
8	4 500 000 to below 5 000 000	-
9	5 000 000 to below 6 000 000	-
10	6 000 000 to below 7 000 000	-
11	7 000 000 to below 8 000 000	-

Template EU REM5 - Information on remuneration of staff whose professional activities have a material impact on institutions’ risk profile (identified staff)

DISCLOSURE OF REMUNERATION POLICY (Article 450)

Purpose: Information on remuneration of staff whose professional activities have a material impact on institutions’ risk profile (identified staff)

		Management body remuneration			Business areas						
		MB Supervisory function	MB Management function	Total MB	Investment banking	Retail banking	Asset management	Corporate functions	Independent internal control functions	All other	Total
1	Total number of identified staff										**40**
2	Of which: members of the MB	5	5	10							
3	Of which: other senior management				4	1	-	6	7	3	
4	Of which: other identified staff				5	2	-	-	2	-	
5	Total remuneration of identified staff	11	1,702	1,713	766	465	-	587	874	260	
6	Of which: variable remuneration	-	645	645	92	122	-	112	129	33	
7	Of which: fixed remuneration	11	1,057	1,067	674	343	-	475	745	228	

Note: remuneration data as per REM1 table

Template EU LRA: Disclosure of LR qualitative information

LEVERAGE RATIO (Article 451)	
Purpose: Describe the main drivers for the change in the leverage ratio	

Description of the processes used to manage the risk of excessive leverage

Group Risk Appetite Framework represents the foundation for risk management within UniCredit Holding. This framework envisages comprehensive governance, processes, tools and procedures for the widespread management of risks. The leverage risk is included in the Group Risk Appetite Framework, therefore, the relevant procedures and resources are applied to this kind of risk.

The quantitative tools to assess the leverage risk are coming from Group Risk Appetite KPIs that include also the leverage ratio metric. This KPI has its own targets, triggers and limit levels that are periodically monitored within the regular reporting activity. The monitoring and the periodical reporting is submitted to the Risk Committee (on a quarterly basis) and to the Board of Directors.

The Group Risk Appetite process identifies the governance mechanism, managerial involvement and escalation process under normal and stressed operating conditions. The defined escalation process is activated at relevant organizational levels in order to ensure an adequate reaction when triggers or limits are breached. Moreover for the capital metrics, including the Leverage Ratio, the Group has defined a specific internal policy (Capital Contingency Policy) that set the processes for reacting to contingency situation which require a timely reaction in term of increase of capital or reduction of exposures

Description of the factors that had an impact on the leverage Ratio during the period to which the disclosed leverage Ratio refers

The main drivers for the drop in the leverage ratio between December 2023 and December 2024 were:

- Tier 1 capital slightly increased in December 2024,
- The increase of exposures on institutions was the main reason for lower leverage ratio in December 2024 compared to December 2023.

Template EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

LEVERAGE RATIO (Article 451)

Purpose: Summary reconciliation of accounting assets and leverage ratio exposures

The leverage ratio is calculated in accordance with the CRR and CRD. It was introduced under Basel III as a simple and transparent, risk-free complementary measure.

The purpose of the leverage ratio is to limit the size of bank balance sheets with special emphasis on exposures that are not weighted within existing capital requirements calculations. In the calculation of leverage, Tier 1 capital is used in the numerator and the total exposure of all active on-balance sheet and off-balance sheet items after adjustments, in which exposures from derivatives, exposures from securities financing transactions and other off-balance sheet items are particularly emphasized. From 1 January 2018, the leverage ratio is calculated according to the regulation of full compliance with the definition of the capital measure and has become one of the binding minimum capital requirements.

On 31 December 2024, the leverage ratio of the UniCredit Bank Slovenia amounted to 6.88% and is well above the minimum threshold of 3% set by the Basel Committee on Banking Supervision.

		31.12.2024
1	Total assets as per published financial statements	3,701,497
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	-
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	-
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	-
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	-
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustment for eligible cash pooling transactions	-
8	Adjustment for derivative financial instruments	- 65,262
9	Adjustment for securities financing transactions (SFTs)	-
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	295,358
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	-
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	-
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	-
12	Other adjustments	26,485
13	**Total exposure measure**	**3,958,078**

Template EU LR2 - LRCom: Leverage ratio common disclosure

LEVERAGE RATIO (Article 451)

Purpose: Leverage ratio common disclosure

		CRR leverage ratio exposures	
		31.12.2024	31.12.2023
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	3,622,275	3,492,548
2	Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(General credit risk adjustments to on-balance sheet items)	-	-
6	(Asset amounts deducted in determining Tier 1 capital)	- 3,979	- 3,468
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**3,618,295**	**3,489,080**
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	10,118	4,745
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	-	-
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	34,306	28,220
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	-	-
EU-9b	Exposure determined under Original Exposure Method	-	-
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	-	-
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	-	-
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	**Total derivatives exposures**	**44,424**	**32,965**
SFT exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	-	-
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	-	-
17	Agent transaction exposures	-	-
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	-	-
18	**Total securities financing transaction exposures**	**-**	**-**
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	1,294,518	1,158,488
20	(Adjustments for conversion to credit equivalent amounts)	- 997,225	- 885,717
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)	- 1,935	- 3,361
22	**Off-balance sheet exposures**	**295,358**	**269,411**
Excluded exposures			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	-	-
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))	-	-
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)	-	-
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)	-	-
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	-	-
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	-	-
EU-22g	(Excluded excess collateral deposited at triparty agents)	-	-
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	-	-
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	-	-
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	-	-
EU-22k	(Total exempted exposures)	-	-
Capital and total exposure measure			
23	**Tier 1 capital**	**272,401**	**271,375**
24	**Total exposure measure**	**3,958,078**	**3,791,456**
Leverage ratio			
25	**Leverage ratio (%)**	**6.88%**	**7.16%**
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	6.88%	7.16%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	6.88%	7.16%
26	Regulatory minimum leverage ratio requirement (%)	3.00%	3.00%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	-	-
EU-26b	of which: to be made up of CET1 capital	-	-
27	Leverage ratio buffer requirement (%)	-	-
EU-27a	**Overall leverage ratio requirement (%)**	**3.00%**	**3.00%**
Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure	Transitional	Transitional
Disclosure of mean values			
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable		
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables		
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		

Template EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

LEVERAGE (Article 451)

Purpose: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	3,622,275
EU-2	Trading book exposures	213
EU-3	Banking book exposures, of which:	3,622,061
EU-4	Covered bonds	-
EU-5	Exposures treated as sovereigns	1,480,732
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	144,104
EU-7	Institutions	201,788
EU-8	Secured by mortgages of immovable properties	681,663
EU-9	Retail exposures	392,520
EU-10	Corporate	643,178
EU-11	Exposures in default	8,812
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	69,263

Template EU LIQA - Liquidity risk management

LIQUIDITY REQUIREMENTS (Article 451a)
Purpose: Arrangements, systems, processes and strategies put in place to identify, measure, manage and monitor liquidity risk

a) Strategies and processes in the management of the liquidity risk, including policies on diversification in the sources and tenor of planned funding:

Liquidity risk is defined as the risk that the Bank may find itself unable to fulfil its expected or unexpected payment obligations (by cash or delivery), current and future, without jeopardising its day-to day operations or its financial condition.

UniCredit Banka Slovenija d.d liquidity framework is based upon the Liquidity Risk Mismatch Model which is characterised by the following fundamental principles:

- short-term liquidity risk management (operational liquidity), which considers the events that will impact upon the Bank's liquidity position from 1 day up to one year. The primary objective is to maintain the Bank's capacity to fulfil its ordinary and extraordinary payment obligations while minimising the relevant costs.
- structural liquidity risk management (structural risk), which considers the events that will impact upon the Bank's liquidity position over one year. The primary objective is to maintain an adequate ratio between medium/long term liabilities and medium to long-term assets, with a view to avoid pressures on short-term funding sources (both current and future), while in the meantime optimising the cost of funding;
- stress tests: Liquidity risk is a low probability, high impact event. Therefore, stress testing is an excellent tool to reveal potential vulnerabilities in the balance sheet. The Bank uses several scenarios ranging from general market crisis to idiosyncratic crisis, and a combination hereof.

In this context, the Bank takes into account all assets, liabilities, off-balance sheet positions and also both present and future events which generate certain or potential cash flows, thereby protecting the Bank from risks relating to the transformation of maturity.

In addition, the liquidity risk is included in the Risk Appetite Framework through specific liquidity indicators.

Short-term liquidity management aims at ensuring that the Bank remains in a position to fulfil its cash payment obligations, whether expected or unexpected, focused on the exposure for the first 12 months.

The standard measures taken for such purposes are the following:

- management of the access to payment systems (operational liquidity management);
- management of cash payments to be made and monitoring of the level of liquidity reserves and the extent of their utilisation (analysis and active management of the maturity ladder).

The *operative maturity ladder* is composed by the net contractual cash flows (in/outflows) affecting the cash position at Central Banks or "Nostro Account". Therefore, these flows impact directly the "core liquidity" of the bank, over pre-defined time buckets.

The operative maturity ladder is included in the Risk Appetite Framework, with a limit of 0 on the 3 months bucket.

The Bank also adopts the cash horizon as a synthetic indicator of the short-term liquidity risk levels. The cash horizon identifies the number of days after which the relevant entity is no longer able to meet its liquidity obligations as expressed in the operative maturity ladder, after having exhausted the available counterbalancing capacity.

The Bank's *structural liquidity management* aims at limiting refinancing exposures above one year and thus reducing refinancing needs in the shorter term. The maintenance of an adequate ratio between medium to long-term liabilities and assets aims at avoiding pressures on short-term sources, whether present or future.

The standard measures taken for such purposes are the following:

- the spreading of the maturity of funding operations in order to reduce the usage of less stable funding sources, while in the meantime optimizing the cost of funding (integrated management of strategic liquidity and tactical liquidity);
- the financing of growth through strategic funding activities, setting the most appropriate maturities (yearly funding plan);
- the balancing of medium/to long-term wholesale funding requirements with the need to minimise costs, by diversifying sources, national markets, currencies of issuance and instruments used (realisation of the yearly funding plan).

The main metric used to measure the medium/long-term position is the net stable funding ratio, as described by CRR2. The internal limit set at 101% per 2024 means that stable liabilities have to fully cover the requirements of funding generated by the assets.

Another key structural metric, aimed at measuring the funding needs originated from the commercial activity of the Bank, is the Loans to Deposits ratio. It measures the need of funding, the bank has to finance on the wholesale market. The indicator is integrated in the risk appetite framework with the aim of monitoring and managing the level of funding coverage of net loans to customers, coming from funding sources not exclusively obtained through ALM&Funding activity.

The Funding Plan is prepared on a yearly basis in order to establish the extent of the Banks funding needs in the upcoming year. A mid-year review is also performed in order to capture material changes both in the business environment and funding strategy. The Funding Plan encompasses additional funding measures needed to support business growth as well as measures aiming at replacing funding sources maturing within the next year. While being designed by the ALM & Funding unit, it is independently assessed by the Non-Financial and Financial Risk unit. The ultimate aim of the Funding plan is to ensure that the funding structure of the Bank is well diversified both in terms of maturity profiles and sources of funding. The timely execution of the Funding Plan is monitored continuously as part of the monitoring process of development of assets and liabilities.

b) Structure and organisation of the liquidity risk management function (authority, statute, other arrangements):

Two main functions are identified in the management of the liquidity: ALM & Funding function and Financial Risk function, each with different roles and responsibilities. In particular, the operational responsibilities reside in the ALM & Funding, while the Financial Risk function has responsibilities of independent controls.

ALM & Funding function is responsible for preparation of ordinary and contingency Funding Plan, aiming to efficiently ensure the stability and the sustainability of the financial structure through time, addressing assets and liabilities composition and maturities, in compliance with the limits and triggers set for liquidity and balance sheet metrics. It is also responsible for the execution of the medium long term funding strategy, exploiting market opportunities in order to reduce the costs of funding and diversify the financing sources. In addition to this, the function performs first level controls on liquidity positions managed by ALM & Funding aimed at ensuring the proper P&L and liquidity workflow of the operations and defines conditions and rules for transfer price application.

The Financial Risk function is responsible for the independent control of liquidity risk and of balance sheet interest rate and FX risk and for the liquidity stress testing. In detail:

- defining policies and methodologies for measuring and controlling the liquidity risk and developing, updating and presenting the independent internal risk reports/assessments to internal competent functions (second level controls);
- putting in place a strong and comprehensive internal limit and control framework to mitigate or limit the liquidity risk in line with the risk tolerance in order to monitor the different material drivers of liquidity risk;
- contributing to the setting of the Risk Appetite Framework;
- assessing and monitoring liquidity risk exposure trends and confronting them with the respective limits and triggers;
- performing an independent assessment of the Funding Plan and of the Contingency Funding Plan as well as monitoring their execution;
- performing the liquidity stress test, analyzing the outcome, defining new scenarios; it is also responsible of periodically calibrating the liquidity stress test parameters;
- monitoring the liquidity risk and producing regular risk reporting in alignment with ECB's guide on effective risk data aggregation and risk reporting
- developing and back testing the behavioural models for the measurement of the liquidity risk;

Within the Risk division, a dedicated unit is validating, controlling the implementation and releases independent assessments on the models to map the liquidity profile of balance sheet items (i.e. deposit stickiness, behavioral models). Centrally, at UniCredit Group level, the Risk Management function is performing internal validation activities on models for pricing financial instruments in order to check that they are conform to regulatory requirements and in-house standards;

All the relevant issues that concern the liquidity risk and management perspective of the Bank are discussed in the Financial Risks Committee.

c) A description of the degree of centralisation of liquidity management and interaction between the group's units:

At year-end 2024, UniCredit Bank Slovenia had no subsidiaries

d) Scope and nature of liquidity risk reporting and measurement systems:

Techniques for liquidity risk measurement

The different types of liquidity risk managed by the Bank are:

- short term liquidity risk refers to the risk of non-conformity between the amounts and/or the maturities of cash inflows and cash outflows in the short term (below one year);
- market liquidity risk is the risk that the bank may face a considerable (and unfavourable) price change generated by exogenous or endogenous factors and incur losses because of the sale of assets deemed to be liquid. In the worst case, the bank might not be able to liquidate such positions;
- intraday liquidity risk appears when a bank is not able to meet payment and settlement obligations on a timely manner basis under both normal and stressed conditions;
- structural liquidity risk is defined as the inability to raise the necessary funds to maintain an adequate ratio between medium to long-term (over one year) assets and liabilities at reasonable pricing level, in a stable and sustainable way, without affecting the daily operations or the financial condition of the Bank. It could have a potential impact on the cost of funding (own credit and market funding spreads), affecting future income of the institution;
- contingency risk, or stress liquidity relates to future and unexpected obligations (i. e. draw on committed facilities, deposits withdrawal, increase in collateral pledging) and could require the bank a greater amount of liquidity compared to what is considered the amount to run the ordinary business;
- funding concentration risk arises when the bank leverages on such a limited number of funding sources, that they become of such significance that the withdrawal of one or few could trigger liquidity problems;
- foreign exchange liquidity risk, generated by the current and projected liquidity mismatch between cash inflows and cash outflows in foreign currencies (refinancing risk) or related with the maturity distribution of the assets and liabilities in foreign currencies (foreign currency structural mismatch risk).

The exposure of the Bank to any of these risks is measured by associating to any of them a metric or a set of metrics; in this respect, a materiality analysis is performed in order to define the perimeter of the liquidity risk management and control.

Liquidity risk, for its particular nature, is addressed by means of gap analyses, liquidity stress testing, and complementary measures (mainly through a set of indicators, among which: loans to deposits gap, liquidity coverage ratio). In particular, gap analyses are performed within two distinct time horizons:

- liquidity imbalance mismatch approach on a daily basis, which controls the short-term liquidity risk arising from the overnight up to 12 months maturity;
- gap ratios on a monthly basis, which control the medium to long-term risk (structural liquidity) from the 1-year maturity onwards.

Monitoring and reporting

In the Bank the governance and control of liquidity risk is mainly performed through the setting and monitoring of operating restrictions managerial and regulatory aimed at preventing potential vulnerabilities in the bank's ability to meet its cash flow obligations that are embedded in risk metrics limits or warning/trigger levels.

The short-term liquidity limits are monitored and reported daily. The structural liquidity ratios and their exposure against limits are monitored and reported monthly. The survival period and the result of the liquidity stress test are reported and monitored on a monthly basis.

e) Policies for hedging and mitigating the liquidity risk and strategies and processes for monitoring the continuing effectiveness of hedges and mitigants

Liquidity risk is considered a relevant risk category for the risk appetite determination of the Bank. The practices and processes are included in the "Liquidity management & control Policy", that defines the principles that the Bank has to apply for hedging and mitigating this risk and the roles to be interpreted by the different committees and functions.

In addition to an adequate liquidity buffer to face unexpected outflows and robust and regular up-to-date stress testing performed on a regular basis, the main liquidity mitigation factors are:

- an accurate plan of short-term and medium to long-term liquidity needs, to be monitored on a monthly basis;
- an effective contingency liquidity policy with feasible and up-to-date contingency action plan to be executed in case of crisis;
- a system of early warning indicators such to anticipate any potential liquidity crisis and give enough time to the Bank to restore its safe liquidity profile.

f) An outline of the bank`s contingency funding plans:

A liquidity crisis is a high impact, low probability event. If the liquidity crisis was to occur, it is essential for the Bank to act on time to minimize potentially disruptive consequences of the crisis.

The Contingency Liquidity Management Policy has the objective of ensuring effective interventions starting from the very outset (initial hours) of the liquidity crisis, through the definition of specific guidelines on activation, meetings, decisions, actions, and communications.

This purpose is achieved through:

- a set of early warning indicators that may help to identify emerging vulnerabilities in the liquidity risk position;
- activation of extraordinary liquidity governance and operating model linked to indicators included in both the risk appetite and recovery and resolution plan framework;
- a set of available standby mitigating liquidity actions;
- consistent internal and external communication.

A fundamental part of the Contingency Liquidity Policy is the Contingency Funding Plan. The Contingency Funding Plan consists of a set of specific management actions together with a description of liquidity instruments at disposal in a crisis situation. Each contingency funding instrument contains an estimated volume, time to execute, and the impact on key liquidity indicators under stress.

g) An explanation of how stress testing is used:

Stress testing is a risk management technique used to evaluate the potential effects on the Bank's financial condition of a specific event and/or movement in a set of financial variables. As a forward-looking tool, liquidity stress testing diagnostics the Bank's liquidity risk. In particular the results of the stress tests are used to:

- determine liquidity limits both in quantitative and qualitative terms;
- plan and carry out alternative funding transactions for purposes of off-setting liquidity outflows;
- structure/modify the liquidity profile of the Bank's assets;
- provide support to the development of the liquidity contingency plan.

In order to execute stress tests that are consistent across the various geographies, UniCredit Group has a centralised approach to stress testing, requiring each local Bank to run the same scenario set under the coordination of the Group risk management.

UniCredit Banka Slovenija d.d runs liquidity scenarios and sensitivity analyses on a regular basis, the latter by assessing the impact on an institution's financial condition of a move in one particular risk factor, whereas scenario tests tend to consider the impact of simultaneous moves in a number of risk factors, based on a hypothetical, well defined and consistent stress scenario.

The following three different types of potential liquidity crisis are considered:

- market (systemic, global or sector): market downturn scenario. This scenario consists of a sudden turmoil in a monetary and capital market, which may be caused by closure (or limited access) to market/settlement system, critical political events, country crisis, credit crunch, etc.;
- specific to UniCredit Bank, or part of it (idiosyncratic): name crisis; the assumptions could be operational risk, events relating to the worsened perception of the Bank's reputational risk and a downgrade in rating;
- a combination of market and specific crisis: combined scenario.

These scenarios are expected to cause a substantial reduction in the funding coming from rating-sensitive customers and inter-bank markets. In addition, a possible usage of the undrawn portion of the committed lines is considered.

The combined scenario is defined as a general negative development in the market environment and also as a factual or market-hypothesized problem specific to the Bank.
In 2024 the Bank liquidity stress test result on the combined scenario was always positive beyond seven months.

In addition to the internal stress test, the bank adopts and also monitors the liquidity coverage ratio (LCR), calculated in accordance with the provisions of Implementing Regulation (EU) 2016/322 in force from 1 October 2016 as amended by DR (EU) 2018/1620. It is the ratio between the high-quality liquid assets (HQLA) and the net cash outflows expected over the coming 30 days, under stress test conditions. The compliance with this regulatory requirement is constantly monitored by setting, in the risk appetite framework, internal limitations above the binding minimum level of 100%.

h) A declaration approved by the management body on the adequacy of liquidity risk management arrangements of the institution providing assurance that the liquidity risk management systems put in place are adequate with regard to the institution's profile and strategy:

In the yearly process of the ILAAP, the Senior management is requested to give a judgement on the adequacy of the liquidity position and stability of funding, called Liquidity Adequacy Statement (LAS). This assessment aims at showing the main drivers that had modified the liquidity position throughout the year and provides comment also on the evolution of the main metrics that are used to steer the different aspects of the liquidity risk.

Overall ILAAP assessment as resulting from the self assessment of each single area was confirmed as Mostly Adequate, same as in 2024. The overall liquidity risk management framework proved to have effectively worked during 2024 and did not highlight inefficiencies.

The framework of measurement systems and of limits in place aims to ensure that the Bank has always an internal liquidity buffer/reserve that allows it to face expected and unexpected payments.

i) A concise liquidity risk statement approved by the management body succinctly describing the institution's overall liquidity risk profile associated with the business strategy. This statement shall include key ratios and figures (other than those already covered in the EU LIQ1 template under this ITS) providing external stakeholders with a comprehensive view of the institution's management of liquidity risk, including how the liquidity risk profile of the institution interacts with the risk tolerance set by the management body. These ratios may include:

- Concentration limits on collateral pools and sources of funding (both products and counterparties):
- Customised measurement tools or metrics that assess the structure of the bank's balance sheet or that project cash flows and future liquidity positions, taking into account off-balance sheet risks which are specific to that bank:
- Liquidity exposures and funding needs at the level of individual legal entities, foreign branches and subsidiaries, taking into account legal, regulatory and operational limitations on the transferability of liquidity:
- Balance sheet and off-balance sheet items broken down into maturity buckets and the resultant liquidity gaps:

Management Board statement
"A sound ILAAP process represents a key input factor in the annual SSM Supervisory Review and Evaluation Process (SREP) and its proper assessment and discussion are key priorities for the Management Board.

The Management Board acknowledges the comprehensiveness of the material liquidity risks identified in 2024 and shares their sound assessment and quantification.

The Bank demonstrates to have a strong liquidity position, allowing to maintain under baseline scenario an adequate managerial and regulatory liquidity buffer and in case of more severe conditions, to envisage consistent contingency actions.

The Bank is committed to continuously maintain a sound quality of ILAAP, strengthening the Liquidity Adequacy process on an ongoing basis in line with the self-identified areas of improvement and Supervisory expectations."

The Bank executed its funding strategy, designed to cover the expected funding needs deriving from the evolution of the liquidity uses, taking care of maintaining sound liquidity indicators (LCR, NSFR) and substantial buffers over minimum requirement throughout 2024, as well as of complying with Capital Regulatory Requirements (e.g. Total Capital, MREL). The adopted funding strategy has been prudent, taking advantage of more convenient funding sources and targeted to keep comfortable buffers over relevant KPIs and avoiding any concentration of risk and to achieve an adequate level of diversification.

The Banks most stable funding sources were represented by the deposits from customers. The bank strives for a diversified customer deposits base, consisting of different customers, products and maturities, providing stability and continuity for the Bank's funding operations. Additional source of funding are Deposits from Banks (including 53 mn EUR obtained through internal iMREL issuance). The Loan to Deposit ratio was within limitations set throughout 2024.

In addition to the regulatory perspective offered by the net stable funding ratio, an internal metric, the structural liquidity ratio, has been introduced to strengthen the steering of structural liquidity risk from an economic point of view, i.e. taking into account the liquidity risk stemming from different balance sheet items under the perspective of internal models. SLR is defined as the ratio between cumulated Liabilities and cumulated Assets over bucket 1 year and the ratio between cumulated Liabilities and cumulated Assets over bucket 3 year. The latter is included in the risk appetite framework (RAF) with assigned limit.

Template EU LIQB on qualitative information on LCR, which complements template EU LIQ1.

LIQUIDITY REQUIREMENTS (Article 451a)

Purpose: Qualitative information on LCR, which complements template EU LIQ1

Evolution of LCR results

UniCredit Banka Slovenija d.d. maintains a sound liquidity position, high above the defined risk-taking limits according to Risk Appetite Framework. In the period from March 31st 2024 to December 31st 2024, the LCR of UniCredit Bank fluctuated between 256% and 383% (256% as of March 31st 2024 and 383% as of December 31st 2024). The value of high-quality liquid assets (HQLA) of UniCredit Banka Slovenija was at a high level and, in the mentioned period, amounted to between EUR 1.191 million and EUR 1.408 million (EUR 1.191 million as of June 30th 2024, and EUR 1.408 milllion as of March 31st 2024). Regarding net liquidity outflows, these amounted to between EUR 366 million and EUR 550 million (EUR 366 million as of December 31st 2024, and EUR 550 million as of MArch 31st 2024).

Reason of the fluctuations of LCR in the period between March 31st 2024 and December 31st 2024 are commercial dynamics in UniCredit Banka Slovenija d.d.

High-level description of the composition of the institution's liquidity buffer

The liquidity buffer of UniCredit Banka Slovenia d.d. consists of the most liquid and available assets, which can be used in the event of stressful scenarios and conditions, within a short period of time. The liquidity buffer includes cash, balance with the Central Bank (excluding mandatory reserves) and unencumbered high-quality debt securities.

Explanations on the actual concentration of funding sources

The main financing sources of the Bank are customer deposits, providing a very stable and diverse base, where the main contributors are Corporate and Retail clients' deposits.
They are complemented by senior non-preferred bonds, which are intended to meet the minimum requirement for capital and eligible liabilities (MREL).
UniCredit Banka Slovenia d.d. is not dependent on financing via interbank market.

The Bank considers the concentration of funding per maturity in its Business strategy, ensuring a balanced portfolio and preventing the side effects of concentration.

Derivative exposures and potential collateral calls

The Bank concludes transactions with derivative financial instruments for the purpose of managing interest rate and foreign exchange risks.

Bank offers such products to its Corporate Customers for the purpose of hedging their financial risk (foreign exchange, interest rate and commodity risk).

The majority of derivative financial instruments in the portfolio consists of financial instruments for hedging interest rate positions of the Banking Book, in order to manage and be compliant with the internal limits and triggers related to interest rate risks in the banking book.

ISDA agreements and Credit Support Annex (CSA) are in place for Financial counterparties.

With regards to Corporate customers, UniCredit Banka concludes derivatives transactions on the basis of Master Agreements for derivatives. For each client there is portfolio coordination in place in compliance with European Market Infrastructure Regulation (EMIR).

From the LCR perspective, the exposure to derivative financial instruments does not have a significant impact on Net Outflows.

Currency mismatch in the LCR

The Bank actively manages its liquidity risk exposure to foreign currencies in accordance with the regulations of the UniCredit Group and the international regulations of the European Central Bank. Given the fact that the Bank's main currency is Euro, the Bank reports the LCR in Euro. Additionally to the reporting in the main currency, the Bank also reports LCR in terms of all currencies   on which it has positions.

Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile

The LCR calculation does not include any other items that are not already included in the LCR disclosure table. The operations of the Bank are mainly focused on retail and corporate clients; and its balance sheet does not include complex products. Moreover, the liquidity of the Bank is stable and the volume of unencumbered liquidity reserves is adequate.

Template EU LIQ1 - Quantitative information of LCR

LIQUIDITY REQUIREMENTS (Article 451a)

Purpose: Quantitative information of LCR, scope of consolidation: solo

		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on	**31.12.2024**	**30.09.2024**	**30.06.2024**	**31.03.2024**	**31.12.2024**	**30.09.2024**	**30.06.2024**	**31.03.2024**
EU 1b	Number of data points used in the calculation of averages								
HIGH-QUALITY LIQUID ASSETS									
1	**Total high-quality liquid assets (HQLA)**					**1,404,422**	**1,261,051**	**1,190,865**	**1,408,413**
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	1,572,840	1,551,787	1,568,811	1,553,415	93,173	96,473	100,276	101,928
3	Stable deposits	616,538	616,966	630,788	618,574	30,827	30,848	31,539	30,929
4	Less stable deposits	563,640	590,738	610,862	634,572	62,346	65,624	68,737	70,999
5	Unsecured wholesale funding	914,127	831,752	1,023,866	1,060,813	404,365	365,190	437,434	486,693
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	73	41,631	-	-	28	12,689
7	Non-operational deposits (all counterparties)	914,127	831,752	1,023,793	1,019,182	404,365	365,190	437,406	474,003
8	Unsecured debt	-	-	-	-	-	-	-	-
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	251,983	429,766	163,052	252,900	59,020	289,967	33,546	134,934
11	Outflows related to derivative exposures and other collateral requirements	29,670	269,736	16,903	115,312	29,670	269,736	16,903	115,312
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	222,313	160,030	146,149	137,588	29,350	20,232	16,644	19,623
14	Other contractual funding obligations	14,688	19,138	19,729	61,407	3,902	11,068	12,311	56,516
15	Other contingent funding obligations	862,629	889,090	852,989	866,666	39,192	43,879	42,038	42,396
16	**TOTAL CASH OUTFLOWS**					**599,652**	**806,576**	**625,606**	**822,467**
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	-	-	-	-	-	-	-	-
18	Inflows from fully performing exposures	204,617	188,479	177,479	184,477	197,368	155,748	159,450	150,568
19	Other cash inflows	63,754	309,233	51,975	151,528	35,945	277,654	23,249	122,032
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					-	-	-	-
EU-19b	(Excess inflows from a related specialised credit institution)					-	-	-	-
20	**TOTAL CASH INFLOWS**					**233,313**	**433,402**	**182,699**	**272,600**
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	268,371	497,712	229,454	336,005	233,313	433,402	182,699	272,600
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					1,404,422	1,261,051	1,190,865	1,408,413
22	TOTAL NET CASH OUTFLOWS					366,340	373,174	442,907	549,867
23	**LIQUIDITY COVERAGE RATIO**					**383%**	**338%**	**269%**	**256%**

Template EU LIQ2: Net Stable Funding Ratio

LIQUIDITY REQUIREMENTS (Article 451a)

Purpose: Net Stable Funding Ratio

31.12.2024		Unweighted value by residual maturity				Weighted value
		No maturity	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	
Available stable funding (ASF) Items						
1	Capital items and instruments	**-**	**-**	**-**	**321,320**	**321,320**
2	*Own funds*	-	-	-	278,352	278,352
3	*Other capital instruments*		-	-	42,967	42,967
4	Retail deposits		**1,403,463**	**145,547**	**20,564**	**1,450,045**
5	*Stable deposits*		676,402	31,047	6,331	678,408
6	*Less stable deposits*		727,061	114,500	14,233	771,638
7	Wholesale funding:		**1,526,030**	**948**	**402**	**728,321**
8	*Operational deposits*		-	-	-	-
9	*Other wholesale funding*		1,526,030	948	402	728,321
10	Interdependent liabilities		**-**	**-**	**-**	**-**
11	Other liabilities:	**43,961**	**113,686**	**-**	**53,185**	**53,185**
12	*NSFR derivative liabilities*	43,961				
13	*All other liabilities and capital instruments not included in the above categories*		113,686	-	53,185	53,185
14	**Total available stable funding (ASF)**					**2,552,871**
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					**18,580**
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		**-**	**-**	**-**	**-**
16	Deposits held at other financial institutions for operational purposes		**-**	**-**	**-**	**-**
17	Performing loans and securities:		**499,977**	**215,927**	**2,155,939**	**1,308,634**
18	*Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut*		-	-	-	-
19	*Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions*		202,693	100	24,336	41,118
20	*Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:*		174,067	190,239	1,401,202	1,223,690
21	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		32,540	88,677	747,427	546,436
22	*Performing residential mortgages, of which:*		22,506	25,113	690,967	-
23	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		18,424	21,760	585,480	-
24	*Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products*		100,710	474	39,434	43,827
25	Interdependent assets		**-**	**-**	**-**	**-**
26	Other assets:	**-**	**184,502**	**118,984**	**367,885**	**84,603**
27	*Physical traded commodities*				-	-
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*				445	378
29	*NSFR derivative assets*				-	-
30	*NSFR derivative liabilities before deduction of variation margin posted*				43,961	2,198
31	*All other assets not included in the above categories*		140,096	118,984	367,885	82,026
32	Off-balance sheet items		**265,302**	**74,056**	**157,441**	**38,304**
33	**Total RSF**					**1,450,120**
34	**Net Stable Funding Ratio (%)**					**176%**

30.09.2024		Unweighted value by residual maturity				Weighted value
		No maturity	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	
Available stable funding (ASF) Items						
1	Capital items and instruments	**-**	**-**	**-**	**314,448**	**314,448**
2	*Own funds*	-	-	-	277,737	277,737
3	*Other capital instruments*		-	-	36,711	36,711
4	Retail deposits		**1,380,045**	**134,680**	**34,235**	**1,432,376**
5	*Stable deposits*		662,657	35,110	9,392	672,271
6	*Less stable deposits*		717,388	99,570	24,843	760,105
7	Wholesale funding:		**1,480,535**	**23,050**	**385**	**723,739**
8	*Operational deposits*		-	-	-	-
9	*Other wholesale funding*		1,480,535	23,050	385	723,739
10	Interdependent liabilities		**-**	**-**	**-**	**-**
11	Other liabilities:	**46,530**	**104,589**	**-**	**53,106**	**53,106**
12	*NSFR derivative liabilities*	46,530				
13	*All other liabilities and capital instruments not included in the above categories*		104,589	-	53,106	53,106
14	**Total available stable funding (ASF)**					**2,523,669**
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					**18,675**
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		**-**	**-**	**-**	**-**
16	Deposits held at other financial institutions for operational purposes		**-**	**-**	**-**	**-**
17	Performing loans and securities:		**589,283**	**235,210**	**2,136,236**	**1,322,013**
18	*Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut*		-	-	-	-
19	*Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions*		240,427	18	23,944	44,481
20	*Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:*		229,680	209,590	1,386,580	1,243,283
21	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		44,914	87,455	774,724	569,755
22	*Performing residential mortgages, of which:*		22,361	25,052	697,133	-
23	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		18,831	22,275	609,742	-
24	*Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products*		96,815	551	28,579	34,249
25	Interdependent assets		**-**	**-**	**-**	**-**
26	Other assets:	**-**	**241,683**	**72,564**	**310,826**	**81,271**
27	*Physical traded commodities*				-	-
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*				445	379
29	*NSFR derivative assets*				-	-
30	*NSFR derivative liabilities before deduction of variation margin posted*				46,530	2,326
31	*All other assets not included in the above categories*		194,708	72,564	310,826	78,566
32	Off-balance sheet items		**290,079**	**84,880**	**135,250**	**40,249**
33	**Total RSF**					**1,462,208**
34	**Net Stable Funding Ratio (%)**					**173%**

30.06.2024		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	-	-	-	300,346	300,346
2	*Own funds*	-	-	-	276,221	276,221
3	*Other capital instruments*		-	-	24,124	24,124
4	Retail deposits		1,372,891	142,984	49,721	1,449,824
5	*Stable deposits*		673,064	43,247	16,590	697,085
6	*Less stable deposits*		699,827	99,737	33,131	752,739
7	Wholesale funding:		1,268,013	100,619	459	660,331
8	*Operational deposits*		60	-	-	30
9	*Other wholesale funding*		1,267,953	100,619	459	660,301
10	Interdependent liabilities		-	-	-	-
11	Other liabilities:	-	108,137	-	53,213	53,213
12	*NSFR derivative liabilities*					
13	*All other liabilities and capital instruments not included in the above categories*		108,137	-	53,213	53,213
14	**Total available stable funding (ASF)**					**2,463,714**
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					17,710
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		-	-	-	-
16	Deposits held at other financial institutions for operational purposes		-	-	-	-
17	Performing loans and securities:		579,307	147,555	2,189,813	1,305,980
18	*Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut*		-	-	-	-
19	*Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions*		247,287	17	23,910	45,194
20	*Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:*		236,555	118,334	1,430,378	1,225,380
21	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		34,933	34,843	925,612	578,081
22	*Performing residential mortgages, of which:*		19,153	16,991	710,033	-
23	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		16,675	14,596	623,852	-
24	*Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products*		76,311	12,214	25,492	35,406
25	Interdependent assets		-	-	-	-
26	Other assets:	-	257,655	73,567	270,506	83,773
27	*Physical traded commodities*				-	-
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*				442	376
29	*NSFR derivative assets*				-	-
30	*NSFR derivative liabilities before deduction of variation margin posted*				53,317	2,666
31	*All other assets not included in the above categories*		203,896	73,567	270,506	80,732
32	Off-balance sheet items		242,280	110,425	141,222	38,376
33	**Total RSF**					**1,445,839**
34	**Net Stable Funding Ratio (%)**					**170%**

31.03.2024		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	-	-	-	292,729	292,729
2	*Own funds*	-	-	-	276,893	276,893
3	*Other capital instruments*		-	-	15,836	15,836
4	Retail deposits		1,397,636	90,727	62,479	1,435,633
5	*Stable deposits*		651,941	20,622	16,686	655,621
6	*Less stable deposits*		745,695	70,104	45,792	780,012
7	Wholesale funding:		1,338,841	136,614	16,021	696,096
8	*Operational deposits*		38,589	-	-	19,295
9	*Other wholesale funding*		1,300,252	136,614	16,021	676,801
10	Interdependent liabilities		-	-	-	-
11	Other liabilities:	-	100,891	-	53,222	53,222
12	*NSFR derivative liabilities*					
13	*All other liabilities and capital instruments not included in the above categories*		100,891	-	53,222	53,222
14	**Total available stable funding (ASF)**					**2,477,680**
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					18,105
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		-	-	-	-
16	Deposits held at other financial institutions for operational purposes		-	-	-	-
17	Performing loans and securities:		501,347	183,366	2,162,853	1,288,754
18	*Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut*		-	-	-	-
19	*Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions*		168,238	1,191	23,846	37,831
20	*Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:*		248,723	151,283	1,395,642	1,215,852
21	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		46,331	35,291	938,876	592,591
22	*Performing residential mortgages, of which:*		18,345	18,551	717,133	-
23	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		16,114	16,438	630,490	-
24	*Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products*		66,041	12,340	26,232	35,071
25	Interdependent assets		-	-	-	-
26	Other assets:	-	143,301	151,137	251,159	59,693
27	*Physical traded commodities*				-	-
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*				482	410
29	*NSFR derivative assets*				-	-
30	*NSFR derivative liabilities before deduction of variation margin posted*				57,543	2,877
31	*All other assets not included in the above categories*		85,276	151,137	251,159	56,407
32	Off-balance sheet items		297,001	78,736	134,339	38,871
33	**Total RSF**					**1,405,424**
34	**Net Stable Funding Ratio (%)**					**176%**

Template EU CRC – Qualitative disclosure requirements related to CRM techniques

THE USE OF CREDIT RISK MITIGATION TECHNIQUES (Article 453 points (a) to (e))

a) A description of the core features of the policies and processes for on- and off-balance sheet netting and an indication of the extent to which institutions make use of balance sheet netting:

In general, netting agreements on balance sheet of reciprocal credit exposures between the Bank and its counterparty are considered eligible if they are legally effective and enforceable in all relevant jurisdictions, including in the event of default or bankruptcy of counterparty, and if they meet the following operational conditions:

- provide for the netting of gains and losses on transactions cleared under the master agreement so that a single net amount is owed by one party to the other;
- fulfil the minimum requirements for recognition of financial collateral (valuation requirements and monitoring).

UniCredit Bank Slovenia can make use of netting instruments, mainly for OTC derivatives transactions where the counterparties are Financial Institutions and Corporate clients.
In this regard, a special policy ("Global Policy - Counterparty Credit Risk ") has been implemented aiming at defining an efficient and comprehensive framework for collateral management to safeguard the bank from avoidable risk-taking.

b) The core features of policies and processes for eligible collateral evaluation and management:

In line with the European Union Directive CRD IV and the European Union Regulation CRR which enact Basel III as part of the EU banking legislation, the Bank is firmly committed to meeting the requirements for the recognition of Credit Risk Mitigation techniques for regulatory capital purposes, both for internal use in operations and for the purposes of calculating the credit risk capital requirement.

With specific reference to Credit Risk Mitigation, general guidelines are in force, issued at the parent group level by UniCredit S.p.A., to lay down the Group-wide rules and principles that guide, govern and standardize the credit risk mitigation management.

Following the Credit Risk Mitigation Guidelines of the parent group UniCredit, the bank has adopted internal regulations, specifying processes, strategies and procedures for collateral management. In particular, such internal regulations detail collateral eligibility, valuation and monitoring rules and ensure the soundness, legal enforceability and timely liquidation of valuable collateral in compliance with the Slovenian legal system.

According to credit policy, collaterals or guarantees can be accepted only to support loans and they cannot serve as a substitute for the borrower's ability to meet obligations. For this reason, in addition to overall analysis of the credit worthiness and of the repayment capacity of the borrower, they are subject to specific evaluation and analysis of the support role for the repayment of the exposure.

In line with the legislation, the Group implemented valuation, monitoring and reporting of the collateral in line with regulatory time frame and internal guidelines.

The management system of credit risk mitigation techniques is embedded in the credit approval process and in the credit risk monitoring process. Controls and related responsibilities are duly formalised and documented in internal rules.

Furthermore, processes are implemented to control that all the relevant information regarding the identification and evaluation of the credit protection are correctly registered in the system.
In the collateral acquisition phase, the UniCredit Group emphasises the importance of processes and controls of legal certainty requirements of the protection, as well as the assessment of the suitability of the collateral or guarantee. The valuation process is based on precautionary principles, with reference to the use of "fair market values" and to the application of adequate haircuts to ensure that, in case of liquidation, there are no unexpected losses.In case of personal guarantees, the protection provider has to be assessed in order to measure his/her credit rating and risk profile.

Monitoring processes of credit risk mitigation techniques ensure that general and specific requirements set by credit policies, internal and regulatory rules are met over the time.

c) A description of the main types of collateral taken by the institution to mitigate credit risk:

Collaterals accepted in support of credit lines granted, primarily include:

1. Immovable properties (real estate, both residential and commercial)
2. Financial Assets (only deposit)
3. Sureties and guarantees (state, bank...)

When accepting credit risk mitigation technique, the Bank emphasizes the importance of processes and controls of the legal certainty requirements of protection, as well as the assessment of the suitability of the collateral or guarantee.

According to collateral guidelines, collaterals are exposed to a regular reviewing process, either on individual or portfolio basis. Such approach gives the Group a better view of the current status and actual value of collateral.

d) For guarantees and credit derivatives used as credit protection, the main types of guarantor and credit derivative counterparty and their creditworthiness used for the purposes of reducing capital requirements, excluding those used as part of synthetic securitisation structures:

Sureties and guarantees in the bank represent a smaller part of the collaterals used for capital requirement optimization. Credit derivatives are not used in the bank for the purposes of capital requirement optimization. The main types of sureties and guarantees used by the bank for the purpose of capital requirements optimization: state guarantees, guarantees of mother companies, guarantees of the European Investment Fund, bank guarantees and other eligible guarantees. Surety and guarantee providers meet the criteria for the capital requirement optimization.

e) Information about market or credit risk concentrations within the credit mitigation taken:

For the purposes of capital requirement optimization, the Bank uses the following collaterals: Real estate (residential and commercial), financial assets (deposits) and sureties (guarantees). The majority of collateral used for capital requirements optimization is represented by residential and commercial real estate. Residential real estate is adequately diversified in terms of geographic location, creditworthiness of the collateral provider and currency (majority denominated in EUR). Commercial real estate is also adequately diversified in terms of sectoral palecement, geographic location, creditworthiness of the collateral provider and currency (majority denominated in EUR). A smaller part of the collateral used by the bank for the purpose of capital requirement optimization is represented by sureties and guarantees. Majority of them represent state guarantees (other types: guarantees of mother companies, guarantees of the European Investment Fund, bank guarantees and other eligible sureties, which meet the criteria for the purpose of capital requirements optimization. The smallest part of collateral that is taken into account for capital requirements optimization is represented by financial assets (deposits), which meet the criteria for the purpose of capital requirements optimization.

Template EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

USE OF CREDIT RISK MITIGATION TECHNIQUES (Article 453)

Purpose: Disclosure of the use of credit risk mitigation techniques

		Unsecured carrying amount	Secured carrying amount			
				Of which secured by collateral	Of which secured by financial guarantees	
						Of which secured by credit derivatives
1	Loans and advances	991,509	1,086,431	950,345	136,086	-
2	Debt securities	324,406	-	-	-	
3	**Total**	**1,315,914**	**1,086,431**	**950,345**	**136,086**	**-**
4	*Of which non-performing exposures*	1,874	7,096	4,788	2,308	-
EU-5	*Of which defaulted*	1,874	7,096			

Template EU CR4 – Standardised approach – Credit risk exposure and CRM effects

USE OF CREDIT RISK MITIGATION TECHNIQUES (Article 453)

Purpose: Illustrate the effect of all CRM techniques applied in accordance with Part Three, Title II, Chapter 4 of the CRR, including the financial collateral simple method and the financial collateral comprehensive method in the application of Article 222 and Article 223 of the same regulation on standardised approach capital requirements calculations. RWA density provides a synthetic metric on the riskiness of each portfolio.

		Exposures before CCF and CRM		Exposures post CCF and CRM		RWAs and RWA density	
	Exposure classes	On-balance-sheet amount	Off-balance-sheet amount	On-balance-sheet amount	Off-balance-sheet amount	RWAs	RWA density
1	Central governments or central banks	1,480,732	25	1,596,225	1,575	304	0.00
2	Regional government or local authorities	122,750	700	122,750	350	24,620	0.20
3	Public sector entities	21,354	9,893	21,924	2	9,048	0.41
4	Multilateral development banks	-	-	24,945	802	-	-
5	International organisations	-	-	-	-	-	-
6	Institutions	470	-	1,716	-	569	0.33
7	Corporates	477,505	614,821	384,259	102,039	466,520	0.96
8	Retail	392,520	202,986	386,099	25,635	293,879	0.71
9	Secured by mortgages on immovable property	676,114	36,234	676,114	34,620	262,138	0.37
10	Exposures in default	8,812	436	6,142	50	6,344	1.02
11	Exposures associated with particularly high risk	5,026	-	5,025	-	7,538	1.50
12	Covered bonds	-	-	-	-	-	-
13	Institutions and corporates with a short-term credit assessment	3,181	-	3,181	-	1,733	0.54
14	Collective investment undertakings	23,589	-	23,589	-	3,633	0.15
15	Equity	-	-	-	-	-	-
16	Other items	-	-	-	-	-	-
17	**Total**	**3,212,053**	**865,094**	**3,251,970**	**165,073**	**1,076,326**	**0.31**

Template EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques

USE OF CREDIT RISK MITIGATION TECHNIQUES (Article 453)

Purpose: Disclosure of the extent of the use of CRM techniques

	F-IRB	Total exposures	Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWEAs	
			Funded credit Protection (FCP)									Unfunded credit Protection (UFCP)			
			Part of exposures covered by **Financial Collaterals (%)**	Part of exposures covered by **Other eligible collaterals (%)**	Part of exposures covered by **Immovable property Collaterals (%)**	Part of exposures covered by **Receivables (%)**	Part of exposures covered by **Other physical collateral (%)**	Part of exposures covered by **Other funded credit protection (%)**	Part of exposures covered by **Cash on deposit (%)**	Part of exposures covered by **Life insurance policies (%)**	Part of exposures covered by **Instruments held by a third party (%)**	Part of exposures covered by **Guarantees (%)**	Part of exposures covered by **Credit Derivatives (%)**	**RWEA without substitution effects** (reduction effects only)	**RWEA with substitution effects** (both reduction and sustitution effects)
1	Central governments and central banks	-	0.00%	0.00%	0.00%	0	0	0	0	0	0	0.00%	0	-	-
2	Institutions	221,411	0.00%	0.00%	0.00%	0	0	0	0	0	0	0.00%	0	77,444	82,277
3	Corporates	238,808	0.00%	2.33%	2.33%	0	0	0	0	0	0	24.23%	0	78,871	74,038
3.1	*Of which Corporates – SMEs*	-	0.00%	0.00%	0.00%	0	0	0	0	0	0	0.00%	0	-	-
3.2	*Of which Corporates – Specialised lending*	-	0.00%	0.00%	0.00%	0	0	0	0	0	0	0.00%	0	-	-
3.3	*Of which Corporates – Other*	238,808	0.00%	2.33%	2.33%	0	0	0	0	0	0	24.23%	0	78,871	74,038
4	**Total**	**460,219**	**0.00%**	**1.21%**	**1.21%**	**0**	**0**	**0**	**0**	**0**	**0**	**12.57%**	**0**	**156,315**	**156,315**

Annex I —Template on the comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs, and with and without the application of the temporary treatment in accordance with Article 468 CRR

Purpose: Provide a comparison of the institutions' own funds, CET1 capital, Tier 1 capital, risk-weighted assets, CET1 capital ratio, Tier 1 capital ratio, total capital ratio and leverage ratio with and without the application of transitional arrangements for IFRS 9 or analogous ECLs.
Provide a comparison of the institutions' own funds, CET1 capital, Tier 1 capital, CET1 capital ratio, Tier 1 capital ratio, total capital ratio and leverage ratio with and without the application of the temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income in view of the COVID-19 pandemic, in accordance with Article 468 of the CRR.
Only the transitional arrangements arising from the implementation of the IFRS 9 and analogous ECLS, and the temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income in view of the COVID19 pandemic in accordance with Article 468, are considered in this template.

Following the adoption of EU Regulation 2017/2395, UniCredit Banka Slovenije d.d. decided not to apply the transitional arrangements for gradually introducing in CET1 the effects of the IFRS9 adoption. In light of the ECB recommendation issued on March 20th, 2020 for institutions that had not already implemented the transitional IFRS9 arrangements, the Bank applied the transitional adjustment according to the revised framework introduced by the amended CRR2 both for:

- the static component (i.e. first time adoption effects accounted as of January 1st, 2018) and for
- the dynamic component separately
  - the increase of LLP between January 1st, 2020 and January 1st, 2018 (element 1) and
  - the increase of LLP due to COVID-19 situation accounted after January 1st, 2020 (element 2).

The static component of the adjustment is calculated considering the entire amount of LLPs, both referred to performing and impaired assets, considering separately STD (STD = Standardized approach) and IRB (IRB = Internal ratings-based approach) exposures. The dynamic component of the adjustment includes only the amount of LLPs referred to performing assets (i.e. sum of LLPs under IFRS9 Stage1 and Stage2) in accordance withe Article 473a(3).

Treatment of IRB exposures

In case of IRB exposures, in order to determine the amount of the transitional adjustment, the Article 473a of the amended CRR2 requires (both for the static and dynamic components) to reduce the amount of LLPs by the regulatory expected losses (EL), leading to the recognition of a positive adjustment in CET1 only in case of LLPs exceeding the related EL. Therefore, by limiting the adjustment to the amount of LLPs exceeding EL, the transitional arrangements do not imply impacts on the shortfall deduction (which remains the same both under the fully-loaded and transitional Own Funds) but only require (as stated in Article 473a(7) of the amended CRR2) to re-calculate the excess of LLPs vs. EL computable in Tier 2 in order to reflect the positive adjustment in CET1.

Adjustment to risk-weighted assets on standard exposures (RWA STD)

According to 473a(7) of the amended CRR2, the transitional adjustment applied to CET1 and related to STD exposures shall are reflected in RWA when calculating the transitional RWA, in order to consider the increase in the exposure value determined in accordance with CRR Article 111(1) due to the minor amount of LLPs reducing CET1. Such correction in RWA is applied through an aggregated adjustment by applying to the transitional adjustment recognized in CET1 (thus, net of tax effects) a fix risk-weight of 100%

		31.12.2024	31.12.2023
Available capital (amounts)			
1	CET1 capital	272,401	271,375
2	CET1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	271,441	269,384
2a	CET1 capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI (other comprehensive income) in accordance with Article 468 of the CRR had not been applied	272,401	271,375
3	Tier 1 capital	272,401	271,375
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	271,441	269,384
4a	Tier 1 capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	272,401	271,375
5	Total capital	273,412	271,530
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	272,452	269,539
6a	Total capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	273,412	271,530
Risk-weighted assets (amounts)			
7	Total risk-weighted assets	1,383,301	1,299,291
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,382,579	1,298,321
Capital ratios			
9	CET1 (as a percentage of risk exposure amount)	19.69%	20.89%
10	CET1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.63%	20.75%
10a	CET1 (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	19.69%	20.89%
11	Tier 1 (as a percentage of risk exposure amount)	19.69%	20.89%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.63%	20.75%
12a	Tier 1 (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	19.69%	20.89%
13	Total capital (as a percentage of risk exposure amount)	19.77%	20.90%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.71%	20.76%
14a	Total capital (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	19.77%	20.90%
Leverage ratio			
15	Leverage ratio total exposure measure	3,958,078	3,791,456
16	Leverage ratio	6.88%	7.16%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6.86%	7.11%
17a	Leverage ratio as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	6.88%	7.16%