

# **Disclosures of UniCredit Bank Slovenia for the year 2025**

## **Disclosures of UniCredit Bank Slovenia d.d. for the year 2025**

Disclosures of UniCredit Bank Slovenia d.d. for the year 2025 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), CRR2 (Regulation (EU) 2019/876 of the European Parliament and of the Council of 20th May 2019) and CRR3 (Regulation (EU) 2024/1623 of the European Parliament and of the Council of 31 May 2024).

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.

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.

## Table of Content

<b>Section 1 - Disclosure of overview of risk management, key prudential metrics and RWA.....</b>	<b>4</b>
Template EU OV1 – Overview of total risk exposure amounts	
Template EU KM1 – Key metrics template	
Table EU OVC - ICAAP information	
<b>Section 4 - Disclosure of own funds.....</b>	<b>7</b>
Template EU CC1 - Composition of regulatory own funds	
Template EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements	
Template EU CCA: Main features of regulatory own funds instruments and eligible liabilities instruments	
<b>Section 5 - Disclosure of countercyclical capital buffers.....</b>	<b>11</b>
Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer	
Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer	
<b>Section 6 - Disclosure of leverage ratio .....</b>	<b>13</b>
Template EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures	
Template EU LR2 - LRCom: Leverage ratio common disclosure	
Template EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)	
Table EU LRA: Disclosure of LR qualitative information	
<b>Section 7 - Disclosure of liquidity requirements .....</b>	<b>17</b>
Table EU LIQA - Liquidity risk management	
Template EU LIQ1 - Quantitative information of LCR	
Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1.	
Template EU LIQ2: Net Stable Funding Ratio	
<b>Section 8 - Disclosure of credit risk quality .....</b>	<b>26</b>
Table EU CRB: Additional disclosure related to the credit quality of assets	
Template EU CR1: Performing and non-performing exposures and related provisions.	
Template EU CR1-A: Maturity of exposures	
Template EU CR2: Changes in the stock of non-performing loans and advances	
Template EU CR2a: Changes in the stock of non-performing loans and advances and related net accumulated recoveries	
Template EU CQ1: Credit quality of forborne exposures	
Template EU CQ2: Quality of forbearance	
Template EU CQ3: Credit quality of performing and non-performing exposures by past due days	
Template EU CQ4: Quality of non-performing exposures by geography	
Template EU CQ5: Credit quality of loans and advances to non-financial corporations by industry	
Template EU CQ6: Collateral valuation - loans and advances	
Template EU CQ7: Collateral obtained by taking possession and execution processes	
Template EU CQ8: Collateral obtained by taking possession and execution processes – vintage breakdown	
<b>Section 9 - Disclosure of credit risk mitigation techniques.....</b>	<b>39</b>
Table EU CRC – Qualitative disclosure requirements related to CRM techniques	
Template EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques	
<b>Section 10 - Disclosure of credit risk SA .....</b>	<b>42</b>
Template EU CR4 – standardised approach – Credit risk exposure and CRM effects	
<b>Section 11 - Disclosure of credit risk IRB .....</b>	<b>43</b>
Template EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques	
Template EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach	
<b>Section 12 - Disclosure of specialised lending and equity exposures.....</b>	<b>45</b>
Template EU CR10 – Specialised lending and equity exposures	
<b>Section 19 - Disclosure of remuneration policy .....</b>	<b>46</b>
Table EU REMA - Remuneration policy	
Template EU REM1 - Remuneration awarded for the financial year	
Template EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff)	
Template EU REM3 - Deferred remuneration	
Template EU REM4 - Remuneration of 1 million EUR or more per year	
Template EU REM5 - Information on remuneration of staff whose professional activities have a material impact on institutions' risk profile (identified staff)	

## 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 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
		31.12.2025	31.12.2024	31.12.2025
1	Credit risk (excluding CCR)	1.171.638	1.257.796	93.731
2	Of which the standardised approach	1.021.367	1.076.022	81.709
3	Of which the Foundation IRB (F-IRB) approach	149.128	179.671	11.930
4	Of which slotting approach	-	-	-
EU 4a.	Of which: equities under the simple risk weighted approach	1.143	2.103	91
5	Of which the Advanced IRB (A-IRB) approach	-	-	-
6	Counterparty credit risk - CCR	14.238	12.613	1.139
7	Of which the standardised approach	14.238	12.613	1.139
8	Of which internal model method (IMM)	-	-	-
EU 8a	Of which exposures to a CCP	-	-	-
9	Of which other CCR	-	-	-
10	Credit valuation adjustments risk - CVA risk	-	-	-
EU 10a.	Of which the standardised approach (SA)	-	-	-
EU 10b.	Of which the basic approach (F-BA and R-BA)	-	-	-
EU 10c.	Of which the simplified approach	-	-	-
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)	3.433	6.692	275
21	Of which the Alternative standardised approach (A-SA)	-	-	-
EU 21a	Of which the Simplified standardised approach (S-SA)	3.433	6.692	275
22	Of which the Alternative Internal Models Approach (A-IMA)	-	-	-
EU 22a	Large exposures			
23	Reclassifications between the trading and non-trading books			
24	Operational risk	198.540	105.174	15.883
EU 24a	Exposures to crypto-assets	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	304	-
26	Output floor applied (%)	50%	0%	
27	Floor adjustment (before application of transitional cap)	-		
28	Floor adjustment (after application of transitional cap)	-		
29	<b>Total</b>	<b>1.387.848</b>	<b>1.382.579</b>	<b>111.028</b>

Credit risk RWA increased compared to the previous year mainly due to higher OpRisk RWA end of December 2025. The main driver for the increase was calculation based on the new standardized approach according to the CRR3 Regulation. On the other hand there was positive effect coming from the new CRR3 Regulation on Credit risk RWA (mainly due to lower risk weight on mortgage loans). Market risk RWA decreased in 4Q25 due to lower trading exposure. All these changes results to a final increase of total RWAs by EUR 5m.

## 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 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)

		31.12.2025	31.12.2024
<b>Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)</b>			
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%
<b>Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)</b>			
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 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 2025, the own funds of the UniCredit Bank Slovenia consisted of Common Equity Tier 1, which is composed by ordinary shares of the parent company UniCredit Banka Slovenije.

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
<b>Common Equity Tier 1 capital: instruments and reserves</b>			
1	Capital instruments and the related share premium accounts	128.143	40 + 41
	of which: Instrument type 1	20.384	40
2	Retained earnings	50.197	44
3	Accumulated other comprehensive income (and other reserves)	103.639	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	-	
<b>6</b>	<b>Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>	<b>281.979</b>	
<b>Common Equity Tier 1 (CET1) capital: regulatory adjustments</b>			
7	Additional value adjustments (negative amount)	- 155	
8	Intangible assets (net of related tax liability) (negative amount)	- 4.422	part of 16
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	- 3.669	
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 funds 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	-	
20b	of which: qualifying holdings outside the financial sector negative amount	-	
20c	of which: securitisation positions negative amount	-	
20d	of which: free deliveries negative amount	-	
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)	-	
23	of which: direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has significant investment in those entities	-	
25	of which: deferred tax assets arising from temporary differences	-	
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	- 2.657	
<b>28</b>	<b>Total regulatory adjustments to Common equity Tier 1 (CET1)</b>	<b>- 10.902</b>	
<b>29</b>	<b>Common Equity Tier 1 (CET1) capital</b>	<b>271.077</b>	
<b>Additional Tier 1 (AT1) capital: instruments</b>			
<b>36</b>	<b>Additional Tier 1 (AT1) capital before regulatory adjustments:</b>	<b>-</b>	
<b>Additional Tier 1 (AT1) capital: regulatory adjustments</b>			
<b>43</b>	<b>Total regulatory adjustments to Additional Tier 1 (AT1) capital</b>	<b>-</b>	
<b>44</b>	<b>Additional Tier (AT1) capital</b>	<b>-</b>	
<b>45</b>	<b>Tier 1 capital (AT1 = CET1 + AT1)</b>	<b>271.077</b>	

<b>Tier 2 (T2) capital: instruments and provisions</b>			
46	Capital instruments and the related share premium accounts	-	
47	Amount of qualifying items referred to in Article 484 5 CRR and the related share premium accounts subject to phase out from T2 as described in Article 486 4 CRR	-	
EU-47a.	Amount of qualifying items referred to in Article 494a 2 CRR subject to phase out from T2	-	
EU-47b.	Amount of qualifying items referred to in Article 494b 2 CRR subject to phase out from T2	-	
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	-	
51	<b>Tier 2 (T2) capital before regulatory adjustments</b>	-	
<b>Tier 2 (T2) capital: regulatory adjustments</b>			
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	-	
53	Direct, indirect and synthetic holdings of the 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 funds of the institution negative amount	-	
54	Direct, indirect and synthetic 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 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	-	
57	<b>Total regulatory adjustments to Tier 2 (T2) capital</b>	-	
58	<b>Tier 2 (T2) capital</b>	-	
59	<b>Total capital (TC = T1 + T2)</b>	<b>271,077</b>	
60	<b>Total Risk exposure amount</b>	<b>1.387,848</b>	
<b>Capital ratios and requirements including buffers</b>			
61	<b>Common Equity Tier 1 capital</b>	<b>19,53%</b>	
62	<b>Tier 1 capital</b>	<b>19,53%</b>	
63	<b>Total capital</b>	<b>19,53%</b>	
64	Institution CET1 overall capital requirements	8,39%	
65	of which: capital conservation buffer requirement	2,50%	
66	of which: countercyclical buffer requirement	1,00%	
67	of which: systemic risk buffer requirement	0,14%	
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	0,00%	
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	15,03%	
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
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)	-	
<b>Applicable caps on the inclusion of the provisions in Tier 2</b>			
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	-	
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)</b>			
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
		31.12.2025	
<b>Assets - Breakdown by asset classes according to the balance sheet in the published financial statements</b>			
1	Cash, cash balances at central banks and other demand deposits at banks	899.358	
2	Financial assets held for trading	51.595	
3	Non-trading financial assets mandatory at fair value through profit and loss	152	
4	Financial assets measured at fair value through other comprehensive income	342.386	
5	Financial assets measured at amortised cost	2.409.571	
6	- Debt securities	36.307	
7	- Loans and advances to banks	210.016	
8	- Loans and advances to customers	2.160.987	
9	- Other financial assets	2.261	
10	Derivatives - hedge accounting	55.510	
11	Fair values changes of the hedge items in portfolio hedge of interest rate risk	- 41.098	
12	Investments in subsidiaries, associates and joint ventures	-	
13	Tangible assets	11.302	
14	- Property and Equipment	11.302	
15	- Investment property	-	
16	Intangible assets	7.472	8
17	Tax assets	7.526	
18	- Current tax assets	7.526	
19	- Deferred tax assets	-	
20	Other assets	2.334	
21	Non-current assets and disposal groups classified as held for sale	-	
22	<b>Total assets</b>	<b>3.746.109</b>	
<b>Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements</b>			
23	Financial liabilities held for trading	38.783	
24	Financial liabilities designated at fair value through profit or loss		
25	Financial liabilities measured at amortised cost	3.335.118	
26	- Deposits from banks and central banks	74.107	
27	- Deposits from non-bank customers	3.220.145	
28	- Loans from banks and central banks	-	
29	- Subordinated liabilities	-	
30	- Other financial liabilities	40.866	
31	Derivatives - hedge accounting	36.332	
32	Fair value changes of the hedged items in portfolio interest rate risk	- 26.286	
33	Provisions	55.357	
34	Tax liabilities	1.046	
35	- Current tax liabilities	-	
36	- Deferred tax liabilities	1.046	
37	Other liabilities	12.183	
38	Liabilities included in disposal groups classified as held for sale	-	
39	<b>Total liabilities</b>	<b>3.452.533</b>	
<b>Shareholders' Equity</b>			
40	Share capital	20.384	1
41	Share premium	107.760	1
42	Accumulated other comprehensive income	4.823	3
43	Profit reserves	99.778	3
44	Retained earnings	50.197	2
45	Profit / loss from current year	10.636	
46	<b>Total shareholders' equity</b>	<b>293.576</b>	
47	<b>Total liabilities and shareholders' equity</b>	<b>3.746.109</b>	

## 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 liabilities. 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.

		Common 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)	S10021108749
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
<b>Regulatory treatment</b>		
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
		28.12.1999
		28.02.2006
11	Original date of issuance	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
<b>Coupons / dividends</b>		
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
<i>where question was not applicable, N/A was inserted</i>		

**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	581	2	-	-	-	583	20	-	-	20	256	0,02%	0,00%
	Belgium	84	-	-	-	-	84	25	-	-	25	312	0,03%	1,00%
	Bosnia-Herzegovina	1.570	-	-	-	-	1.570	0	-	-	0	3	0,00%	0,00%
	Brazil	24	-	-	-	-	24	1	-	-	1	7	0,00%	0,00%
	Bulgaria	43	-	-	-	-	43	3	-	-	3	32	0,00%	2,00%
	Canada	-	-	-	-	-	-	-	-	-	-	-	0,00%	0,00%
	Cape Verde	2	-	-	-	-	2	0	-	-	0	2	0,00%	0,00%
	Croatia	223	25.161	-	-	-	25.385	373	-	-	373	4.663	0,43%	1,50%
	Cyprus	-	-	-	-	-	-	-	-	-	-	-	0,00%	1,00%
	Czech Republic	1.226	-	-	-	-	1.226	97	-	-	97	1.206	0,11%	1,25%
	Denmark	6	-	-	-	-	6	0	-	-	0	2	0,00%	2,50%
	Dominican Republic	2	-	-	-	-	2	0	-	-	0	3	0,00%	0,00%
	France	279	-	-	-	-	279	4	-	-	4	56	0,01%	1,00%
	Germany	7.616	0	-	-	-	7.616	280	-	-	280	3.502	0,32%	0,75%
	Greece	0	-	-	-	-	0	0	-	-	0	0	0,00%	0,25%
	Hungary	2	-	-	-	-	2	0	-	-	0	2	0,00%	1,00%
	Italy	317	-	-	-	-	317	9	-	-	9	118	0,01%	0,00%
	Kazakhstan	-	-	-	-	-	-	-	-	-	-	-	0,00%	0,00%
	Kuwait	2	-	-	-	-	2	0	-	-	0	1	0,00%	0,00%
	Luxembourg	290	-	-	-	-	290	20	-	-	20	255	0,02%	0,50%
	Macedonia	1	-	-	-	-	1	0	-	-	0	1	0,00%	1,75%
	Malta	1	-	-	-	-	1	0	-	-	0	0	0,00%	0,00%
	Netherlands	3.947	-	-	-	-	3.947	316	-	-	316	3.947	0,36%	2,00%
	Norway	2	-	-	-	-	2	0	-	-	0	2	0,00%	2,50%
	Pakistan	40	-	-	-	-	40	3	-	-	3	40	0,00%	0,00%
	Romania	241	-	-	-	-	241	19	-	-	19	241	0,02%	1,00%
	Russian Federation	0	-	-	-	-	0	0	-	-	0	0	0,00%	0,50%
	Serbia	6	-	-	-	-	6	0	-	-	0	5	0,00%	0,00%
	Slovakia	1.113	-	-	-	-	1.113	133	-	-	133	1.664	0,15%	1,50%
	Slovenia	1.716.639	509.935	-	-	-	2.226.574	86.252	-	-	86.252	1.078.154	98,39%	1,00%
	Spain	53	-	-	-	-	53	5	-	-	5	59	0,01%	0,50%
	Sweden	165	-	-	-	-	165	4	-	-	4	49	0,00%	2,00%
	Switzerland	854	-	-	-	-	854	21	-	-	21	263	0,02%	0,00%
	Turkey	2	-	-	-	-	2	0	-	-	0	1	0,00%	0,00%
	United Arab Emirates	291	-	-	-	-	291	9	-	-	9	115	0,01%	0,00%
	United Kingdom	110	288	-	-	-	399	6	-	-	6	79	0,01%	2,00%
	United States	223	-	-	-	-	223	54	-	-	54	675	0,06%	0,00%
	Other countries	113	-	-	-	-	113	9	-	-	9	113	0,01%	0,00%
020	<b>Total</b>	<b>1.736.067</b>	<b>535.387</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.271.454</b>	<b>87.666</b>	<b>-</b>	<b>-</b>	<b>87.666</b>	<b>1.095.830</b>	<b>100,00%</b>	

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

### CAPITAL BUFFERS (Article 440)

**Purpose:** Amount of institution-specific countercyclical capital buffer

		31.12.2025
010	Total risk exposure amount	1.387.848
020	Institution specific countercyclical buffer rate	1,0045%
030	Institution specific countercyclical buffer requirement	13.941

## 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 2025, the leverage ratio of the UniCredit Bank Slovenia amounted to 6.77% and is well above the minimum threshold of 3% set by the Basel Committee on Banking Supervision.

		<b>31.12.2025</b>
1	Total assets as per published financial statements	3.746.109
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	- 62.032
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)	285.939
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	33.139
13	<b>Total exposure measure</b>	<b>4.003.155</b>

**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)

		<b>CRR leverage ratio exposures</b>
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	3.690.626
EU-2	Trading book exposures	10.236
EU-3	Banking book exposures, of which:	3.680.390
EU-4	Covered bonds	-
EU-5	Exposures treated as sovereigns	1.222.056
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	133.751
EU-7	Institutions	252.305
EU-8	Secured by mortgages of immovable properties	904.846
EU-9	Retail exposures	307.151
EU-10	Corporate	731.119
EU-11	Exposures in default	60.458
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	68.705

**Template EU LR2 - LRCOM: Leverage ratio common disclosure**

**LEVERAGE RATIO (Article 451)**

Purpose: Leverage ratio common disclosure

		CRR Leverage ratio exposures	
		31.12.2025	31.12.2024
<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	3.690.626	3.622.275
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)	- 8.245	- 3.979
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs)</b>	<b>3.682.381</b>	<b>3.618.295</b>
<b>Derivative exposures</b>			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	7.559	10.118
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	27.276	34.306
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	<b>Total derivatives exposures</b>	<b>34.835</b>	<b>44.424</b>
<b>SFT exposures</b>			
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	<b>Total securities financing transaction exposures</b>	<b>-</b>	<b>-</b>
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposures at gross notional amount	1.329.545	1.294.518
20	(Adjustments for conversion to credit equivalent amounts)	- 1.039.794	- 997.225
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	- 3.813	- 1.935
22	<b>Off-balance sheet exposures</b>	<b>285.939</b>	<b>295.358</b>
<b>Excluded exposures</b>			
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)	-	-
<b>Capital and total exposure measure</b>			
23	<b>Tier 1 capital</b>	<b>271.077</b>	<b>272.401</b>
24	<b>Total exposure measure</b>	<b>4.003.155</b>	<b>3.958.078</b>
<b>Leverage ratio</b>			
25	<b>Leverage ratio (%)</b>	<b>6,77%</b>	<b>6,88%</b>
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	6,77%	6,88%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	6,77%	6,88%
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	<b>Overall leverage ratio requirement (%)</b>	<b>3,00%</b>	<b>3,00%</b>
<b>Choice on transitional arrangements and relevant exposures</b>			
EU-27b	Choice on transitional arrangements for the definition of the capital measure	Transitional	Transitional
<b>Disclosure of mean values</b>			
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 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 2024 and December 2025 were:

- Tier 1 capital slightly decreased in December 2025,
- The increase of exposures on institutions was the main reason for higher leverage exposure which decreased leverage ratio in December 2025 compared to December 2024.

## 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 jeopardizing 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 characterized 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 minimizing 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 optimizing 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. The Funding Plan is prepared on a yearly basis in order to establish the extent of the Bank's 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 Balance Sheet Management 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: Balance Sheet Management function and Financial Risk function, each with different roles and responsibilities. In particular, the operational responsibilities reside in the Balance Sheet Management, while the Financial Risk function has responsibilities of independent controls.

Balance Sheet Management 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 Balance Sheet Management 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 behavioral 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 2025, 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 unfavorable) 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.

##### *Short-term liquidity management*

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 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.

- 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 utilization (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.

##### *Structural liquidity management*

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 minimize costs, by diversifying sources, national markets, currencies of issuance and instruments used (realization of the yearly funding plan).

In addition to the regulatory perspective offered by the net stable funding ratio, an internal metric, named structural liquidity ratio, is adopted to steer 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.

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 Balance Sheet Management unit activity.

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

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.

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 centralized 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 several 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 as a factual or market-hypothesized problem specific to the Bank. In 2025 the Bank liquidity stress test result on the combined scenario was always positive beyond one year.

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. 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. The overall liquidity risk management framework proved to have effectively worked during 2025 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.

In the daily Treasury activity, the (managerial) liquidity reserve is represented by the Counterbalancing Capacity (CBC).

From a regulatory perspective, the liquidity reserve is represented by the amount of high-quality liquid assets (HQLA). This is the numerator of the LCR and is made of assets, which can be easily and immediately converted into cash at little or no loss of value even in periods of severe idiosyncratic and market stress. These assets are unencumbered, which means free of legal, regulatory, contractual or other restrictions on the ability of the bank to liquidate, sell, transfer, or assign them.

The adequacy of the liquidity reserve under both perspectives is monitored and controlled through the limitations set on the operative maturity ladder (managerial) and on the liquidity coverage ratio (regulatory), as described above. During 2025, the operative maturity ladder of the Bank was constantly above the Risk Appetite Trigger, defined at a level that ensures that the Bank would have enough liquidity to survive to a period of stress.

Similarly, the liquidity coverage ratio (LCR) was always well above the trigger (set above the minimum regulatory requirement of 100%), confirming that its liquidity reserve was large enough to cover one month of stress designed according to the regulatory hypothesis.

While the operative maturity ladder and the LCR restrictions ensure that the liquidity reserves are adequate, the respect of the loan to deposit ratio and other structural liquidity metrics restrictions ensure that the bank maintains an appropriate balance between assets and liabilities in the medium long term (beyond one year), preventing additional pressure on the short-term liquidity position. During 2025, the net stable funding ratio, the loans to deposit ratio and the structural liquidity ratio were above the limitations set in the risk appetite framework, thus confirming the relative stability of the funding source of the Bank.

**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 2025 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 2025, 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.

## 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	31.12.2025	30.09.2025	30.06.2025	31.03.2025	31.12.2025	30.09.2025	30.06.2025	31.03.2025
EU 1b	Number of data points used in the calculation of averages								
<b>HIGH-QUALITY LIQUID ASSETS</b>									
<b>1</b>	<b>Total high-quality liquid assets (HQLA)</b>					<b>1.144.125</b>	<b>1.121.119</b>	<b>1.049.621</b>	<b>1.333.856</b>
<b>CASH - OUTFLOWS</b>									
2	Retail deposits and deposits from small business customers, of which:	1.596.937	1.570.643	1.563.826	1.563.230	102.850	101.098	96.764	93.939
3	Stable deposits	660.921	651.718	662.950	623.624	33.046	32.586	33.147	31.181
4	Less stable deposits	628.088	615.413	562.293	569.454	69.804	68.512	63.617	62.758
5	Unsecured wholesale funding	1.093.560	1.019.819	829.150	965.408	496.676	447.718	376.706	437.016
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	14.560	3.168	-	-	5.824	1.267	-	-
7	Non-operational deposits (all counterparties)	1.079.000	1.016.651	829.150	965.408	490.852	446.451	376.706	437.016
8	Unsecured debt	-	-	-	-	-	-	-	-
9	Secured wholesale funding	-	-	-	-	-	-	-	-
10	Additional requirements	228.701	303.874	247.585	337.949	105.451	139.955	48.993	154.747
11	Outflows related to derivative exposures and other collateral requirements	86.321	118.683	21.617	129.056	86.321	118.683	21.617	129.056
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	142.380	185.191	225.968	208.893	19.131	21.272	27.375	25.691
14	Other contractual funding obligations	5.753	16.465	14.827	60.012	2.399	8.378	7.675	47.700
15	Other contingent funding obligations	960.586	867.770	869.547	806.662	44.116	34.751	35.457	32.480
<b>16</b>	<b>TOTAL CASH OUTFLOWS</b>					<b>751.494</b>	<b>731.900</b>	<b>565.596</b>	<b>765.882</b>
<b>CASH - INFLOWS</b>									
17	Secured lending (e.g. reverse repos)	-	-	-	-	-	-	-	-
18	Inflows from fully performing exposures	133.402	150.253	153.456	160.578	117.865	115.794	138.992	133.808
19	Other cash inflows	124.529	159.322	59.498	164.175	93.901	127.206	29.284	135.003
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)					-	-	-	-
<b>20</b>	<b>TOTAL CASH INFLOWS</b>					<b>211.766</b>	<b>243.000</b>	<b>168.275</b>	<b>268.811</b>
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	257.931	309.575	212.954	324.753	211.766	243.000	168.275	268.811
<b>TOTAL ADJUSTED VALUE</b>									
EU-21	LIQUIDITY BUFFER					1.144.125	1.121.119	1.049.621	1.333.856
22	TOTAL NET CASH OUTFLOWS					539.727	488.900	397.320	497.071
<b>23</b>	<b>LIQUIDITY COVERAGE RATIO</b>					<b>212%</b>	<b>229%</b>	<b>264%</b>	<b>268%</b>

## 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, 2025, to December 31st, 2025, the LCR of UniCredit Bank fluctuated between 212% and 268% (212% as of December 31st, 2025, and 268% as of March 31st, 2025). 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 1.050 million and EUR 1.334 million (EUR 1.050 million as of June 30th, 2025, and EUR 1.334 million as of March 31st, 2025). Regarding net liquidity outflows, these amounted to between EUR 397 million and EUR 540 million (EUR 397 million as of June 30st 2025, and EUR 540 million as of December 31st, 2025).

Reason of the fluctuations of LCR in the period between March 31st, 2025, and December 31st, 2025 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 LIQ2: Net Stable Funding Ratio**

**LIQUIDITY REQUIREMENTS (Article 451a)**

Purpose: Net Stable Funding Ratio

31.12.2025		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
<b>Available stable funding (ASF) Items</b>						
1	Capital items and instruments	-	-	-	293.576	293.576
2	Own funds	-	-	-	280.968	280.968
3	Other capital instruments	-	-	-	12.608	12.608
4	Retail deposits	-	1.500.845	88.624	8.236	1.475.912
5	Stable deposits	-	716.712	26.367	3.245	709.170
6	Less stable deposits	-	784.133	62.257	4.990	766.742
7	Wholesale funding:	-	1.532.014	29.796	8.387	737.993
8	Operational deposits	-	0	-	-	-
9	Other wholesale funding	-	1.532.014	29.796	8.387	737.993
10	Interdependent liabilities	-	-	-	-	-
11	Other liabilities:	39.617	112.513	18.072	65.162	74.198
12	NSFR derivative liabilities	39.617	-	-	-	-
13	All other liabilities and capital instruments not included in the above categories	-	112.513	18.072	65.162	74.198
14	<b>Total available stable funding (ASF)</b>					<b>2.581.679</b>
<b>Required stable funding (RSF) Items</b>						
15	Total high-quality liquid assets (HQLA)	-	-	-	-	42.943
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:	-	480.085	263.887	2.343.888	1.495.056
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	-	222.250	30.059	24.567	58.197
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:	-	171.463	203.579	1.617.407	1.405.452
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	32.137	51.964	784.326	551.862
22	Performing residential mortgages, of which:	-	21.505	29.402	673.094	-
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	18.652	25.660	574.884	-
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	-	64.867	847	28.820	31.407
25	Interdependent assets	-	-	-	-	-
26	Other assets:	-	261.200	89.546	407.268	161.987
27	Physical traded commodities	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	345	293
29	NSFR derivative assets	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	39.617	1.981
31	All other assets not included in the above categories	-	221.238	89.546	407.268	159.713
32	Off-balance sheet items	-	313.299	41.763	140.895	42.994
33	<b>Total RSF</b>					<b>1.742.980</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>148%</b>

30.09.2025		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
<b>Available stable funding (ASF) Items</b>						
1	Capital items and instruments	-	-	-	307.049	307.049
2	Own funds	-	-	-	279.768	279.768
3	Other capital instruments	-	-	-	27.281	27.281
4	Retail deposits	-	1.465.839	95.413	9.417	1.451.316
5	Stable deposits	-	704.669	30.767	4.115	702.779
6	Less stable deposits	-	761.170	64.646	5.302	748.537
7	Wholesale funding:	-	1.447.525	57.743	1.603	719.607
8	Operational deposits	-	0	-	-	-
9	Other wholesale funding	-	1.447.525	57.743	1.603	719.607
10	Interdependent liabilities	-	-	-	-	-
11	Other liabilities:	43.926	98.085	-	53.143	53.143
12	NSFR derivative liabilities	43.926	-	-	-	-
13	All other liabilities and capital instruments not included in the above categories	-	98.085	-	53.143	53.143
14	<b>Total available stable funding (ASF)</b>					<b>2.531.114</b>
<b>Required stable funding (RSF) Items</b>						
15	Total high-quality liquid assets (HQLA)	-	-	-	-	38.448
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:	-	689.432	214.904	2.094.080	1.322.328
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	-	336.192	50.360	24.779	79.932
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:	-	283.283	142.385	1.377.477	1.223.399
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	85.150	36.047	801.449	581.541
22	Performing residential mortgages, of which:	-	25.320	21.329	675.215	-
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	22.514	18.890	592.079	-
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	-	44.639	831	16.609	18.997
25	Interdependent assets	-	-	-	-	-
26	Other assets:	-	256.081	106.353	400.171	158.379
27	Physical traded commodities	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	373	317
29	NSFR derivative assets	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	43.926	2.196
31	All other assets not included in the above categories	-	211.782	106.353	400.171	155.865
32	Off-balance sheet items	-	251.796	86.555	98.361	33.453
33	<b>Total RSF</b>					<b>1.552.607</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>163%</b>

30.06.2025		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
<b>Available stable funding (ASF) Items</b>						
1	Capital items and instruments	-	-	-	301.308	301.308
2	Own funds	-	-	-	280.027	280.027
3	Other capital instruments	-	-	-	21.281	21.281
4	Retail deposits	-	1.415.172	135.911	10.700	1.446.114
5	Stable deposits	-	740.442	48.334	4.641	753.978
6	Less stable deposits	-	674.731	87.577	6.059	692.136
7	Wholesale funding:	-	1.354.435	33.094	132	655.223
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	1.354.435	33.094	132	655.223
10	Interdependent liabilities	-	-	-	-	-
11	Other liabilities:	-	111.569	-	53.144	53.144
12	NSFR derivative liabilities	-	-	-	-	-
13	All other liabilities and capital instruments not included in the above categories	-	111.569	-	53.144	53.144
14	<b>Total available stable funding (ASF)</b>					<b>2.455.789</b>
<b>Required stable funding (RSF) Items</b>						
15	Total high-quality liquid assets (HQLA)	-	-	-	-	38.190
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:	-	642.923	264.596	2.097.973	1.308.801
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	-	340.717	50.240	24.678	80.278
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:	-	214.210	168.985	1.373.230	1.196.682
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	39.110	42.995	884.350	565.655
22	Performing residential mortgages, of which:	-	21.309	25.579	682.093	-
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	19.069	22.979	608.549	-
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	-	66.687	19.793	17.972	31.841
25	Interdependent assets	-	-	-	-	-
26	Other assets:	-	205.073	115.503	410.377	100.876
27	Physical traded commodities	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	389	331
29	NSFR derivative assets	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	39.393	1.970
31	All other assets not included in the above categories	-	165.291	115.503	410.377	98.576
32	Off-balance sheet items	-	250.540	114.169	90.079	34.355
33	<b>Total RSF</b>					<b>1.482.222</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>166%</b>

31.03.2025		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
<b>Available stable funding (ASF) Items</b>						
1	Capital items and instruments	-	-	-	289.760	289.760
2	Own funds	-	-	-	278.199	278.199
3	Other capital instruments	-	-	-	11.561	11.561
4	Retail deposits	-	1.399.934	149.117	11.616	1.441.518
5	Stable deposits	-	678.219	36.913	4.608	683.983
6	Less stable deposits	-	721.715	112.204	7.008	757.535
7	Wholesale funding:	-	1.436.322	25.649	173	686.926
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	1.436.322	25.649	173	686.926
10	Interdependent liabilities	-	-	-	-	-
11	Other liabilities:	-	150.628	-	53.165	53.165
12	NSFR derivative liabilities	-	-	-	-	-
13	All other liabilities and capital instruments not included in the above categories	-	150.628	-	53.165	53.165
14	<b>Total available stable funding (ASF)</b>					<b>2.471.369</b>
<b>Required stable funding (RSF) Items</b>						
15	Total high-quality liquid assets (HQLA)	-	-	-	-	18.652
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:	-	511.516	270.653	2.083.080	1.324.709
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	-	121.056	50.067	24.534	58.115
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:	-	269.803	178.796	1.359.673	1.235.413
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	90.203	48.893	858.543	533.804
22	Performing residential mortgages, of which:	-	21.805	29.211	681.219	-
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	16.809	22.771	545.715	-
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	-	98.853	12.578	17.654	31.181
25	Interdependent assets	-	-	-	-	-
26	Other assets:	-	201.224	104.830	366.058	85.439
27	Physical traded commodities	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	406	345
29	NSFR derivative assets	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	43.387	2.169
31	All other assets not included in the above categories	-	157.431	104.830	366.058	82.925
32	Off-balance sheet items	-	240.774	73.250	112.963	31.693
33	<b>Total RSF</b>					<b>1.460.493</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>169%</b>

## 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 default in 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 unlikelihood 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						
<b>005</b>	<b>Cash balances at central banks and other demand deposits</b>	<b>891.260</b>	<b>890.973</b>	<b>287</b>	-	-	-	-	<b>1</b>	<b>1</b>	<b>0</b>	-	-	-	-	-	-
<b>010</b>	<b>Loans and advances</b>	<b>2.310.826</b>	<b>2.211.233</b>	<b>99.593</b>	<b>126.144</b>	-	<b>126.144</b>	<b>11.988</b>	<b>5.734</b>	<b>6.254</b>	<b>51.716</b>	-	<b>51.716</b>	-	<b>1.312.571</b>	<b>35.063</b>	
020	Central banks	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
030	General governments	169.432	169.432	0	-	-	-	35	35	0	-	-	-	-	9.776	-	-
040	Credit institutions	205.849	205.849	0	-	-	-	17	17	0	-	-	-	-	-	-	-
050	Other financial corporations	6.031	6.011	20	-	-	-	10	10	0	-	-	-	-	0	-	-
060	Non-financial corporations	1.026.301	955.241	71.060	116.159	-	116.159	9.366	4.310	5.055	44.744	-	44.744	-	597.870	32.580	
070	Of which SMEs	310.294	281.837	28.457	11.286	-	11.286	5.843	2.652	3.191	6.252	-	6.252	-	181.551	3.113	
080	Households	903.213	874.700	28.513	9.986	-	9.986	2.561	1.362	1.199	6.972	-	6.972	-	704.924	2.483	
<b>090</b>	<b>Debt securities</b>	<b>361.795</b>	<b>361.795</b>	-	-	-	-	<b>7</b>	<b>7</b>	-	-	-	-	-	-	-	-
100	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
110	General governments	361.795	361.795	-	-	-	-	7	7	-	-	-	-	-	-	-	-
120	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
130	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
140	Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>150</b>	<b>Off-balance-sheet exposures</b>	<b>1.319.276</b>	<b>1.245.703</b>	<b>73.573</b>	<b>6.469</b>	-	<b>6.469</b>	<b>2.285</b>	<b>689</b>	<b>1.597</b>	<b>2.951</b>	-	<b>2.951</b>	-	<b>144.676</b>	<b>1.019</b>	
160	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
170	General governments	13.200	13.200	-	-	-	-	0	0	-	-	-	-	-	-	-	-
180	Credit institutions	191.131	191.131	-	-	-	-	49	49	-	-	-	-	-	-	-	-
190	Other financial corporations	29.050	21.572	7.477	-	-	-	775	3	772	-	-	-	-	-	-	-
200	Non-financial corporations	1.038.402	972.996	65.407	6.431	-	6.431	1.329	519	810	2.914	-	2.914	-	141.731	1.019	
210	Households	47.493	46.804	689	38	-	38	132	117	15	38	-	38	-	2.945	-	
<b>220</b>	<b>Total</b>	<b>4.883.157</b>	<b>4.709.704</b>	<b>173.453</b>	<b>132.613</b>	-	<b>132.613</b>	<b>9.711</b>	<b>5.054</b>	<b>4.658</b>	<b>48.765</b>	-	<b>48.765</b>	-	<b>1.457.247</b>	<b>36.082</b>	

## Template EU CR1-A: Maturity of exposures

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

Purpose: Maturity of exposures

		Net exposure value					Total
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	
1	Loans and advances	5.519	490.232	447.160	1.430.355	-	2.373.266
2	Debt securities	-	16.192	174.068	174.362	-	364.621
3	<b>Total</b>	<b>5.519</b>	<b>506.424</b>	<b>621.228</b>	<b>1.604.716</b>	<b>-</b>	<b>2.737.888</b>

## 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
<b>010</b>	<b>Initial stock of non-performing loans and advances</b>	<b>30.401</b>
020	Inflows to non-performing portfolios	112.732
030	Outflows from non-performing portfolios	- 16.989
040	Outflows due to write-offs	- 99
050	Outflow due to other situations	- 16.890
<b>060</b>	<b>Final stock of non-performing loans and advances</b>	<b>126.144</b>

**Template EU CR2a: Changes in the stock of non-performing loans and advances and related net accumulated recoveries**

		Gross carrying amount	Related net cumulated recoveries
<b>10</b>	<b>Initial stock of non-performing loans and advances 31.12.2024</b>	<b>30.401</b>	
20	Inflows to non performing portfolios	112.732	
30	Outflows from non-performing portfolios	- 16.989	
40	Outflow to performing portfolio	- 4.125	
50	Outflow due to loan repayment, partial or total	- 1.229	
60	Outflow due to collateral liquidations	-	-
70	Outflow due to taking possession of collateral	-	-
80	Outflow due to sale of instruments	- 4.348	481
90	Outflow due to risk transfers	-	
100	Outflows due to write-offs	- 99	
110	Outflow due to Other Situations	- 7.188	
120	Outflow due to reclassification as held for sale	-	
<b>130</b>	<b>Final stock of non-performing loans and advances 31.12.2025</b>	<b>126.144</b>	

## 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	<b>Loans and advances</b>	<b>22.382</b>	<b>15.927</b>	<b>15.927</b>	<b>15.927</b>	- <b>1.384</b>	- <b>6.717</b>	<b>13.556</b>	<b>4.955</b>
020	Central banks	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-
040	Credit institutions	-	-	-	-	-	-	-	-
050	Other financial corporations	-	-	-	-	-	-	-	-
060	Non-financial corporations	20.237	14.644	14.644	14.644	- 1.331	- 6.022	11.986	4.542
070	Households	2.145	1.283	1.283	1.283	- 53	- 696	1.570	413
080	<b>Debt Securities</b>	-	-	-	-	-	-	-	-
090	<b>Loan commitments given</b>	-	<b>1</b>	<b>1</b>	<b>1</b>	-	<b>1</b>	-	-
100	<b>Total</b>	<b>22.382</b>	<b>15.928</b>	<b>15.928</b>	<b>15.928</b>	- <b>1.384</b>	- <b>6.717</b>	<b>13.556</b>	<b>4.955</b>

## Template EU CQ2: Quality of forbearance

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

**Purpose:** Quality of forbearance

		Gross carrying amount of forborne exposures
		31.12.2025
010	Loans and advances that have been forborne more than twice	-
020	Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	-

## 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	891.260	891.260	-	-	-	-	-	-	-	-	-	
010	Loans and advances	2.310.826	2.308.542	2.284	126.144	99.111	14.462	4.427	4.473	884	270	2.517	126.144
020	Central banks	0	0	-	-	-	-	-	-	-	-	-	-
030	General governments	169.432	169.432	-	-	-	-	-	-	-	-	-	-
040	Credit institutions	205.849	205.849	-	-	-	-	-	-	-	-	-	-
050	Other financial corporations	6.031	6.024	7	-	-	-	-	-	-	-	-	-
060	Non-financial corporations	1.026.301	1.025.420	881	116.159	96.982	13.077	2.801	3.295	3	-	0	116.159
070	<i>Of which SMEs</i>	310.294	309.412	881	11.286	4.913	272	2.801	3.295	3	-	0	11.286
080	Households	903.213	901.817	1.396	9.986	2.129	1.385	1.626	1.177	881	270	2.517	9.986
090	Debt securities	361.795	361.795	-	-	-	-	-	-	-	-	-	-
100	Central banks	-	-	-	-	-	-	-	-	-	-	-	-
110	General governments	361.795	361.795	-	-	-	-	-	-	-	-	-	-
120	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-
130	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-
140	Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-
150	Off-balance-sheet exposures	1.319.276			6.469								6.469
160	Central banks	-			-								-
170	General governments	13.200			-								-
180	Credit institutions	191.131			-								-
190	Other financial corporations	29.050			-								-
200	Non-financial corporations	1.038.402			6.431								6.431
210	Households	47.493			38								38
220	Total	4.883.157	3.561.597	2.284	132.613	99.111	14.462	4.427	4.473	884	270	2.517	132.613

## 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					
<b>010</b>	<b>On-balance-sheet exposures</b>	<b>3.821.588</b>	<b>126.144</b>	<b>126.144</b>	<b>3.690.023</b>	-	<b>63.713</b>	-	
020	<i>Slovenia</i>	3.375.677	122.932	122.932	3.337.257	-	63.116	-	
030	<i>Other countries</i>	445.911	3.213	3.213	352.766	-	597	-	
<b>040</b>	<b>Off-balance-sheet exposures</b>	<b>1.325.745</b>	<b>6.469</b>	<b>6.469</b>	-	-	<b>5.236</b>	-	
050	<i>Slovenia</i>	1.088.495	6.469	6.469	-	-	4.418	-	
060	<i>Other countries</i>	237.250	-	-	-	-	819	-	
<b>070</b>	<b>Total</b>	<b>5.147.333</b>	<b>132.613</b>	<b>132.613</b>	<b>3.690.023</b>	-	<b>63.713</b>	<b>5.236</b>	-

## 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 defaulted	Of which loans and advances subject to impairment			
010	Agriculture, forestry and fishing	742	-	-	742	- 13	-
020	Mining and quarrying	41	-	-	41	- 0	-
030	Manufacturing	302.612	87.670	87.670	302.612	- 37.231	-
040	Electricity, gas, steam and air conditioning supply	67.288	-	-	67.288	- 496	-
050	Water supply	4.879	-	-	4.879	- 6	-
060	Construction	34.891	13.725	13.725	34.891	- 7.121	-
070	Wholesale and retail trade	168.643	1.513	1.513	168.643	- 1.021	-
080	Transport and storage	265.050	464	464	265.050	- 827	-
090	Accommodation and food service activities	8.749	1.652	1.652	8.749	- 976	-
100	Information and communication	111.060	-	-	111.060	- 242	-
110	Financial and insurance activities	13.111	-	-	13.111	- 444	-
120	Real estate activities	87.027	-	-	87.027	- 684	-
130	Professional, scientific and technical activities	59.391	11.111	11.111	59.391	- 4.834	-
140	Administrative and support service activities	5.780	23	23	5.780	- 88	-
150	Public administration and defense, compulsory social security	-	-	-	-	-	-
160	Education	678	0	0	678	- 7	-
170	Human health services and social work activities	10.684	0	0	10.684	- 63	-
180	Arts, entertainment and recreation	1.027	-	-	1.027	- 48	-
190	Other services	804	0	0	804	- 7	-
<b>200</b>	<b>Total</b>	<b>1.142.460</b>	<b>116.159</b>	<b>116.159</b>	<b>1.142.460</b>	<b>- 54.110</b>	<b>-</b>



## 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	<i>Residential immovable property</i>	-	-
040	<i>Commercial Immovable property</i>	-	-
050	<i>Movable property (auto, shipping, etc.)</i>	-	-
060	<i>Equity and debt instruments</i>	-	-
070	<i>Other collateral</i>	-	-
<b>080</b>	<b>Total</b>	-	-



**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 placement, 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	1.017.466	1.355.798	988.562	367.236	-
2	Debt securities	364.621	-	-	-	-
<b>3</b>	<b>Total</b>	<b>1.382.087</b>	<b>1.355.798</b>	<b>988.562</b>	<b>367.236</b>	<b>-</b>
4	Of which non-performing exposures	39.365	35.063	12.060	23.003	-
EU-5	Of which defaulted	39.365	35.063			

## 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.

	Exposure classes	Exposures before CCF and CRM		Exposures post CCF and CRM		RWAs and RWA density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWEAs	RWEAs density %
1	Central governments or central banks	1.222.056	25	1.556.772	1.663	158	0,01%
2	Non-central government public sector entities	133.751	16.950	134.439	1.980	30.449	22,32%
EU 2a	Regional governments or local authorities	123.679	4.950	123.679	1.980	25.132	20,00%
EU 2b	Public sector entities	10.073	12.000	10.761	-	5.317	49,41%
3	Multilateral development banks	-	7.512	16.074	3.798	-	0,00%
EU 3a	International organisations	-	-	-	-	-	0,00%
4	Institutions	70	1.174	1.602	235	716	39,00%
5	Covered bonds	-	-	-	-	-	0,00%
6	Corporates	259.372	658.724	229.133	92.053	308.422	96,03%
6.1.	Of which: Specialised Lending	-	-	-	-	-	0,00%
7	Subordinated debt exposures and equity	309	-	309	-	1.143	370,00%
EU 7a	Subordinated debt exposures	-	-	-	-	-	0,00%
EU 7b	Equity	309	-	309	-	1.143	370,00%
8	Retail	307.151	202.815	301.652	31.027	236.037	70,95%
9	Secured by mortgages on immovable property and ADC exposures	902.994	100.570	901.709	46.734	405.396	42,74%
9.1	Secured by mortgages on residential immovable property - non IPRE	642.342	1.126	642.339	330	173.821	27,05%
9.2	Secured by mortgages on residential immovable property - IPRE	92	-	92	-	18	20,00%
9.3	Secured by mortgages on commercial immovable property - non IPRE	183.345	60.170	183.345	9.872	139.045	71,96%
9.4	Secured by mortgages on commercial immovable property - IPRE	64.619	35.535	63.398	35.228	72.568	73,58%
9.5	Acquisition, Development and Construction ADC	12.595	3.738	12.534	1.305	19.943	144,11%
10	Exposures in default	60.234	2.550	30.403	726	35.006	112,45%
EU 10a	Claims on institutions and corporates with a short-term credit assessment	5.187	-	5.187	-	1.230	23,71%
EU 10b	Collective investment undertakings CIU	24.164	-	24.164	-	3.953	16,36%
EU 10c	Other items	-	-	-	-	-	0,00%
11	Not applicable	-	-	-	-	-	0,00%
12	<b>Total</b>	<b>2.915.287</b>	<b>990.319</b>	<b>3.201.442</b>	<b>178.215</b>	<b>1.022.509</b>	<b>30,25%</b>

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)					RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)	
		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 (%)			
<b>F - IRB</b>															
1	Central governments and central banks	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-
2	Regional governments and local authorities	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-
3	Public sector entities	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-
4	Institutions	276.314	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	52.681	56.284
5	Corporates	494.110	0,00%	0,37%	0,37%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	62,08%	0,00%	70.212	66.608
5.1	Corporates – General	494.110	0,00%	0,37%	0,37%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	62,08%	0,00%	70.212	66.608
5.2	Corporates – Specialised lending	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-
5.3	Corporates – Purchased Receivables	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-
7	<b>Total</b>	<b>770.425</b>	<b>0,00%</b>	<b>0,24%</b>	<b>0,24%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>39,81%</b>	<b>0,00%</b>	<b>122.893</b>	<b>122.893</b>

## 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
<b>1</b>	<b>RWAs as at the end of the previous reporting period (31.12.2023)</b>	<b>181.774</b>	<b>14.542</b>
2	Asset size	27.597	2.208
3	Asset quality	- 37.081	- 2.966
4	Model updates	16.394	1.312
5	Methodology and policy	- 34.515	-
6	Acquisitions and disposals	-	-
7	Foreign exchange movements	-	-
8	Other	- 3.898	- 312
<b>9</b>	<b>RWAs as at the end of the reporting period (31.12.2024)</b>	<b>150.271</b>	<b>12.022</b>

**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 : Project finance Slotting approach**

Regulatory categories	Remaining maturity	On-balancesheet amount	Off-balancesheet amount	Risk weight	Exposure value	RWAs	Expected losse amount
Category 1	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
Category 2	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
Category 3	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
Category 4	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
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	-	-	-	-	-	-

**Specialised lending : Income-producing real estate and high volatility commercial real estate slotting approach**

Regulatory categories	Remaining maturity	On-balancesheet amount	Off-balancesheet amount	Risk weight	Exposure value	RWAs	Expected losse amount
Category 1	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
Category 2	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
Category 3	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
Category 4	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
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	-	-	-	-	-	-

**Specialised lending : Object finance Slotting approach**

Regulatory categories	Remaining maturity	On-balancesheet amount	Off-balancesheet amount	Risk weight	Exposure value	RWAs	Expected losse amount
Category 1	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
Category 2	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
Category 3	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
Category 4	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
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	-	-	-	-	-	-

**Specialised lending : Commodities finance Slotting approach**

Regulatory categories	Remaining maturity	On-balancesheet amount	Off-balancesheet amount	Risk weight	Exposure value	RWAs	Expected losse amount
Category 1	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
Category 2	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
Category 3	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
Category 4	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
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 riskweighted approach**

Categories of equity exposures	On-balancesheet amount	Off-balancesheet amount	Risk weight	Exposure value	RWAs	Expected losse amount
	-	-	-	-	-	-
	-	-	-	-	-	-

## 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 2025 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 till 13th Of January 2025 succeeded by Ms. Marijana Brcko. 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 Committee are defined in Slovene Banking Act.

In 2025 the Remuneration Committee met six times, one session was held per rollam. 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, incl. One off shares award and classification of other fixed remuneration items under VAR/FIX CAP
4. self-assessment process for Material Risk takers and confirmation of the list (so-called Identified staff),
5. compensation package of newly appointed Management Board member and head of Control function,
6. updating the Remuneration policies (Group Incentive System for the Identified Staff, Group Remuneration Policy)
7. getting acquainted with the goals Scorecards 2025 for CEO and Group Identified staff who report directly to the CEO.
8. getting acquainted with gender pay gap report

##### 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 year of granting;
  - 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 Committee and Supervisory Board for approval.

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

2025 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 2025, 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, distinction of the roles, responsibilities of Corporate Bodies on the level of Holding Company vs. local Corporate Bodies, usual update of the Entry Conditions, and other content from the Group Incentive system Rules 2025, the share conversion price methodology is confirmed (average market price of the month preceding the Board approving the 2025 results). as the granting of dividends on vested shares under retention to the beneficiaries. in the form of shares

#### **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). Non Standard 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. At local level risk & sustainability adjustment is consistent with the Group approach, while taking in the account local specifics and availability of data.

#### **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 2025 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 bonuses 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

## 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 shares for Management Board Members and more than 50% in UniCredit Shares or phantom shares (as appropriate) for other 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% shares (or phantom shares, as appropriate) 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.

2025 Entry Conditions are the following:

	Group	CE Division	Country Slovenia
<b>Profitability condition</b>	Operating EVA (NOP-Cost of Capital) <sup>A</sup> > 0	Operating EVA (NOP-Cost of Capital) <sup>A</sup> > 0	Operating EVA (NOP-Cost of Capital) <sup>A</sup> > 0
<b>Profitability condition</b>	Net Profit <sup>B</sup> > 0	Net Profit <sup>B</sup> > 0	Net Profit <sup>B</sup> > 0
<b>Capital condition</b>	Own funds and Leverage ratios <sup>C</sup> ≥ 2025 RAF “limit” <sup>D</sup>		Own funds and Leverage ratios <sup>C</sup> ≥ 2025 RAF “limit” <sup>D</sup>
<b>Liquidity condition</b>	Liquidity Coverage Ratio <sup>E</sup> ≥ 2025 RAF “limit” (109%)		Liquidity Coverage Ratio <sup>E</sup> ≥ 2024 RAF “limit” (105%)
<b>Liquidity condition</b>	Net Stable Funding Ratio <sup>F</sup> ≥ 2025 RAF “limit” (102.3%)		Net Stable Funding Ratio <sup>F</sup> ≥ 2025 RAF “limit” (102%)

### 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. Stated net profit adjusted for impacts from DTAs tax loss carry forward resulting from sustainability test

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 be consistent with the maintenance of a sound capital base, ensuring a margin above the overall capital requirements (levels relevant for the calculation of the maximum distributable amount, MDA) and outcomes of SREP, including the so-called Pillar 2 Guidance (P2G). This implies, for Own Funds ratios, thresholds (based on requirements expected as 4Q25) above RAF limits: CET1 ratio Transitional ≥ 11.46%; Tier 1 ratio Transitional ≥ 13.33%; Total Capital ratio Transitional ≥ 15.83%; Leverage Ratio Transitional ≥ 3.8%. Thresholds are calculated as max between RAF limit and MDA+P2G (where applicable).

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: it is defined as the ratio between the “available amount of stable funding” and the “required amount of stable funding” that are calculated applying defined weighting factors

### 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. Stated net profit adjusted for impacts from DTAs tax loss carry forward resulting from sustainability test.

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.

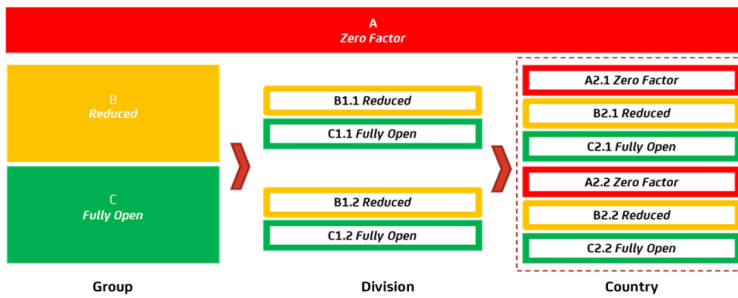
D. The Group variable remuneration policy shall comply with ECB recommendation, issued in Jan. 2020, that requires to be “consistent with a conservative, at a minimum linear, path towards fully-loaded capital requirements and outcomes of SREP”, including the so-called Pillar 2 Guidance. This implies for Own Funds ratios thresholds (based on requirements expected as of 4Q25) above RAF limits: CET1 ratio Transitional ≥ 9,06%; Tier 1 ratio Transitional ≥ 10,56%; Total Capital ratio Transitional ≥ 12,56%. Leverage Ratio Transitional 2025 RAF limit is 4,24%.

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: it is defined as the ratio between the “available amount of stable funding” and the “required amount of stable funding” that are calculated applying defined weighting factors to on and off-balance sheet items. It measures, under a long-term perspective, the balance in the distribution of assets and liabilities on the time horizon.

2025 Country Cascading Conditions Scenario

GROUP ENTRY CONDITIONS      CASCADING CONDITIONS



(A) outstanding 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 shares (or phantom shares, as appropriate), 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 (refers to CEO of UniCredit Bank Slovenia)**

- 40% of the overall bonus vests immediately after the Board of Directors approving the 2025 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 2025 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.

GEC-1 <sup>1</sup>	ALLOCATION VIEW	ST perf.		LT performance							Total
		2025	2026	2027	2028	2029	2030	2031	2032		
		Cash	20% upfront cash							20% deferred cash	
Shares	20% upfront shares				20% deferred shares	20% deferred shares			60%		

**2. For Management Board Members and Local Senior Management whose variable remuneration amount exceeds 388.000 €**

- 40% of the overall bonus vests immediately after the Board of Directors approving the 2025 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 2025 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.

Management Board members and Other Senior Management <sup>1</sup> with variable remuneration >388k <sup>2</sup>	ALLOCATION VIEW	ST perf.		LT performance							Total
		2025	2026	2027	2028	2029	2030	2031	2032		
		Cash	20% upfront cash							20% deferred cash	
Shares	20% upfront shares	10% deferred shares	10% deferred shares	10% deferred shares	10% deferred shares	10% deferred shares			60%		

### 3. For Management Board Members and Other Local Senior Management whose variable remuneration amount is equal or below 388.000 €

- 50% of the overall bonus vests immediately after the Board of Directors approving the 2025 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 2025 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.

		ST perf.							Total		
		2025	2026	2027	2028	2029	2030	2031		2032	
Management Board members and Other Senior Management <sup>1</sup> with variable remuneration ≤ 388k <sup>2</sup>	ALLOCATION VIEW	Cash	25% upfront cash		5% deferred cash				10% deferred cash		40%
	Shares	25% upfront shares		10% deferred shares	10% deferred shares	15% deferred shares					60%

Retention periods: 2yr retention for 2025 upfront shares, 2026 deferred shares, 2027 deferred shares, 2028 deferred shares, 2029 deferred shares, 2030 deferred shares, 2031 deferred cash, 2032 deferred cash.

### 4. For Other Group and Local Material Risk Takers whose variable remuneration amount exceeds 388.000 €

- 40% of the overall bonus vests immediately after the Board of Directors approving the 2025 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 2025 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.

		ST perf.						Total	
		2025	2026	2027	2028	2029	2030		
OTHER GROUP AND LOCAL RISK TAKERS with Variable Remuneration > 388k€ <sup>1</sup>	ALLOCATION VIEW	Cash	20% upfront cash				15% deferred cash	15% deferred cash	50%
	Shares	20% upfront shares		15% deferred shares	15% deferred shares				50%

Retention periods: 2yr retention for 2025 upfront shares, 2026 deferred shares, 2027 deferred shares, 2028 deferred shares, 2029 deferred cash, 2030 deferred cash.

### 5. For Other Group and Local Material Risk Takers whose variable remuneration amount is equal or below 388.000 €

- 60% of the overall bonus vests immediately after the Board of Directors approving the 2025 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 2025 bonus
- Deferred instalments representing 40% 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.

		ST perf.						Total	
		2025	2026	2027	2028	2029	2030		
OTHER GROUP AND LOCAL RISK TAKERS with Variable Remuneration ≤ 388k€ <sup>1</sup>	ALLOCATION VIEW	Cash	30% upfront cash				10% deferred cash	10% deferred cash	50%
	Shares	30% upfront shares		10% deferred shares	10% deferred shares				50%

Retention periods: 2yr retention for 2025 upfront shares, 2026 deferred shares, 2027 deferred shares, 2028 deferred shares, 2029 deferred cash, 2030 deferred cash.

## **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/cancellation 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 infringing the

## **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 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 shares (or phantom shares, as appropriate) 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 deferrals 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 shares (or phantom shares, as appropriate) 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 shares for Management Board Members and more than 50% in UniCredit Shares or phantom shares (as appropriate) for other Local Senior Management and of 50% cash and 50% UniCredit shares (or phantom shares, as

## **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 2025, the specified derogation was applied to 32 employees. The total remuneration for these employees amounts to EUR 3.052.683,07, of which fixed EUR 2.542.215,60 and variable EUR 510.467,46 EUR.

## **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	21	10
2		Total fixed remuneration	22	867	1.727	622
3		Of which: cash-based	22	751	1.627	602
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 <sup>1</sup>	-	116	99	20
8	(Not applicable in the EU)					
9	Variable remuneration	Number of identified staff	-	5	20	9
10		Total variable remuneration	-	458	304	79
11		Of which: cash-based	-	260	304	79
12		Of which: deferred	-	50	-	-
EU-13a		Of which: shares or equivalent ownership interests	-	198	-	-
EU-14a		Of which: deferred	-	198	-	-
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	<b>Total remuneration (2 + 10)</b>	<b>22</b>	<b>1.325</b>	<b>2.031</b>	<b>701</b>	

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
<b>Guaranteed variable remuneration awards</b>					
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	-	-	-	-
<b>Severance payments awarded in previous periods, that have been paid out during the financial year</b>					
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	-	-	-	-
<b>Severance payments awarded during the financial year</b>					
6	Severance payments awarded during the financial year - Number of identified staff	-	-	2	-
7	Severance payments awarded during the financial year - Total amount	-	-	243	-
8	Of which paid during the financial year	-	-	77	-
9	Of which deferred	-	-	166	-
10	Of which severance payments paid during the financial year, that are not taken into account in the bonus cap	-	-	14	-
11	Of which highest payment that has been awarded to a single person	-	-	166	-

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 <sup>1</sup>	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) <sup>2</sup>	Total amount of deferred remuneration awarded before the financial year actually paid out in the financial year <sup>3</sup>	Total of amount of deferred remuneration awarded for previous performance period that has vested but is subject to retention periods
1	<b>MB Supervisory function</b>	-	-	-	-	-	-	-	-
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	<b>MB Management function</b>	<b>1.986</b>	<b>148</b>	<b>1.838</b>	-	-	<b>1.840</b>	<b>274</b>	<b>604</b>
8	Cash-based	142	4	138	-	-	-	4	-
9	Shares or equivalent ownership interests	1.844	144	1.700	-	-	1.840	271	604
10	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
11	Other instruments	-	-	-	-	-	-	-	-
12	Other forms	-	-	-	-	-	-	-	-
13	<b>Other senior management</b>	<b>195</b>	<b>3</b>	<b>192</b>	-	-	<b>163</b>	-	<b>97</b>
14	Cash-based	19	3	16	-	-	-	-	-
15	Shares or equivalent ownership interests	176	-	176	-	-	163	-	97
16	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
17	Other instruments	-	-	-	-	-	-	-	-
18	Other forms	-	-	-	-	-	-	-	-
19	<b>Other identified staff</b>	-	-	-	-	-	-	-	-
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	<b>Total amount</b>	<b>2.181</b>	<b>151</b>	<b>2.030</b>	-	-	<b>2.003</b>	<b>274</b>	<b>701</b>

Note: Population in scope refers to 2025 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 08.01.2026 to 08.02.2026) at 72,588 €

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 2025 Italian Fiscal price 2025 as average of the month preceding the shares delivery (45,604 €)

## 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										41
2	Of which: members of the MB	5	5	10							
3	Of which: other senior management				4	1	-	9	7	-	
4	Of which: other identified staff				5	3	-	-	2	-	
5	Total remuneration of identified staff	22	1.325	1.347	659	386	-	844	842	-	
6	Of which: variable remuneration	-	458	458	95	26	-	136	126	-	
7	Of which: fixed remuneration	22	867	889	565	361	-	708	716	-	

Note: remuneration data as per REM1 table