



INFORMATIVA EMITTENTI N. 75/2016

Data: 05/12/2016

Ora: 08:10

Mittente: UniCredit S.p.A.

Oggetto: Comunicato stampa - Press release

Testo: da pagina seguente

COMUNICATO STAMPA**UniCredit: Esercizio di trasparenza nell'UE del 2016**

UniCredit prende atto degli annunci resi oggi dall'Autorità Bancaria Europea (EBA) e dalla Banca d'Italia in riferimento alle informazioni dell'esercizio di Trasparenza nell'UE del 2016, sulla base di quanto deciso dal Consiglio di Vigilanza dell'EBA.

Contesto dell'Esercizio di trasparenza nell'UE del 2016

Il Consiglio di vigilanza dell'EBA ha deciso, nella sua riunione del 20 aprile scorso, di svolgere un esercizio di trasparenza nel 2016, che verrà effettuato con frequenza annuale. Questo sarà pubblicato contemporaneamente al *Risk Assessment Report* (RAR). L'esercizio annuale di trasparenza sarà basato esclusivamente sui dati COREP/FINREP al fine di garantire un sufficiente e adeguato livello di informazione agli attori di mercato.

I modelli sono stati compilati dall'EBA e successivamente inviati per una verifica alle banche e alle autorità di vigilanza.

L'esercizio 2016 utilizza le date del 31 dicembre 2015 e del 30 giugno 2016 come riferimento.

Lista delle informazioni

Sono state divulgate le seguenti informazioni:

- i. Composizione del capitale
- ii. Composizione dei RWA per tipologia di rischio
- iii. Composizione del Conto Economico
- iv. Esposizione al rischio di mercato
- v. Esposizione al rischio di credito, in funzione dell'approccio regolamentare (A-IRB, F-IRB, STA)
- vi. Esposizione al debito sovrano (esposizioni dirette ed indirette divise per vita residua e paese)
- vii. Informazioni su esposizioni performing e non-performing
- viii. *Forborne exposures*

Milano, 2 dicembre 2016

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PRESS RELEASE**UniCredit: 2016 EU-wide Transparency Exercise**

UniCredit notes the announcements made today by the European Banking Authority and the Bank of Italy regarding the information of the EU-wide Transparency Exercise 2016 and fulfilment of the EBA Board of Supervisors' decision.

Background 2016 EU-wide Transparency Exercise

The Board of Supervisors of the EBA decided in its meeting of 20 of April 2016 to carry out a Transparency Exercise in 2016, which will be done onwards regularly with annual frequency. It will be published at the same time as the Risk Assessment Report (RAR). The annual transparency exercise will be based solely on COREP/FINREP data on the form and scope to assure a sufficient and appropriate level of information to market participants.

The templates were centrally filled in by the EBA and sent afterwards for verification by banks and supervisors.

The 2016 Transparency exercise covers two reference dates: 31 December 2015 and 30 June 2016.

List of information provided

The following set of information was collected for disclosure:

- i. Composition of capital
- ii. Composition of RWA by risk type
- iii. Composition of Profit & Loss (P&L)
- iv. Market risk exposure
- v. Credit risk exposures displayed by regulatory approach (A-IRB, F-IRB, STA)
- vi. Exposures to sovereigns (direct and indirect exposures by maturity buckets and country)
- vii. Information on performing and non-performing exposures
- viii. Forborne exposures

Milan, 2nd December 2016

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2016 EU-wide Transparency Exercise

Bank Name	UniCredit SpA
LEI Code	549300TRUWO2CD2G5692
Country Code	IT

2016 EU-wide Transparency Exercise

Capital

UniCredit SpA

		(mín EUR, %)	As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	55,579	55,960	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	41,375	41,955	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	35,522	34,524	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	9,820	12,480	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-3,977	-5,025	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	5,423	5,557	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	1,328	1,257	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-908	-833	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-5,776	-5,709	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-308	-329	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	0	-2	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-44	-48	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-173	-235	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-173	-235	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-363	-410	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	831	730	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	979	649	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-148	81	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,545	3,179	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	1,864	1,806	C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	-47	-45	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	1,728	1,418	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	44,920	45,134	C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	10,659	10,826	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	8,811	8,778	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	-738	103	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	2,585	1,945	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	390,599	399,260	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	1	0	C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	10.59%	10.51%	CA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	11.50%	11.30%	CA1 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	14.23%	14.02%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	40,545	41,225	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	10.38%	10.33%	[B.1]/[B-B.1]	-

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



2016 EU-wide Transparency Exercise

Risk exposure amounts

UniCredit SpA

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	333,598	337,609
Risk exposure amount for securitisation and re-securitisations in the banking book	2,881	2,963
Risk exposure amount for contributions to the default fund of a CCP	70	96
Risk exposure amount Other credit risk	330,648	334,550
Risk exposure amount for position, foreign exchange and commodities (Market risk)	10,964	17,887
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	13	9
Risk exposure amount for Credit Valuation Adjustment	4,881	4,209
Risk exposure amount for operational risk	41,100	39,492
Other risk exposure amounts	55	63
Total Risk Exposure Amount	390,599	399,260

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2016 EU-wide Transparency Exercise

P&L
UniCredit SpA

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	21,783	10,499
Of which debt securities income	3,294	1,556
Of which loans and advances income	15,886	7,624
Interest expenses	9,245	4,221
(Of which deposits expenses)	3,560	1,674
(Of which debt securities issued expenses)	4,369	1,837
(Expenses on share capital repayable on demand)	0	0
Dividend income	406	345
Net Fee and commission income	8,076	4,057
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	510	777
Gains or (-) losses on financial assets and liabilities held for trading, net	515	43
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-184	279
Gains or (-) losses from hedge accounting, net	-13	-45
Exchange differences [gain or (-) loss], net	763	235
Net other operating income /(expenses)	1,101	492
TOTAL OPERATING INCOME, NET	23,711	12,460
(Administrative expenses)	15,203	7,795
(Depreciation)	1,081	575
(Provisions or (-) reversal of provisions)	766	153
(Commitments and guarantees given)	1	-114
(Other provisions)	765	267
Of which pending legal issues and tax litigation ¹	239	
Of which restructuring ¹	1,555	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	4,356	1,981
(Loans and receivables)	4,289	1,929
(Held to maturity investments, AFS assets and financial assets measured at cost)	67	52
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	71	39
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	346	200
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	2	2
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,582	2,119
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,444	1,575
Profit or (-) loss after tax from discontinued operations	-400	-14
PROFIT OR (-) LOSS FOR THE YEAR	2,044	1,562
Of which attributable to owners of the parent	1,694	1,321

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

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

UniCredit SpA

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(m EUR, %)									
Consolidated data	Central governments or central banks	153,747	164,183	25,573		154,794	167,867	25,651	
	Regional governments or local authorities	43,192	42,489	1,731		43,776	43,751	1,674	
	Public sector entities	13,395	8,028	2,019		13,249	7,950	1,931	
	Multilateral Development Banks	399	792	0		549	924	0	
	International Organisations	4,901	4,901	0		1,527	1,527	0	
	Institutions	76,885	12,588	10,203		91,969	14,843	10,453	
	Corporates	104,822	74,961	70,678		104,602	73,613	70,906	
	of which: SME	29,267	19,280	18,763		25,470	20,781	20,103	
	Retail	59,057	43,054	30,241		59,974	44,281	31,138	
	of which: SME	22,172	11,947	6,966		16,103	12,329	7,223	
	Secured by mortgages on immovable property	17,992	17,656	7,718		17,689	17,469	7,625	
	of which: SME	3,805	3,746	1,714		3,674	3,617	1,651	
	Exposures in default	23,762	11,113	13,224	11,922	22,943	10,696	12,718	11,634
	Items associated with particularly high risk	1,824	1,698	2,547		2,060	1,954	2,931	
	Covered bonds	671	671	117		516	516	98	
	Claims on institutions and corporates with a ST credit assessment	1,232	1,106	1,248		1,237	719	742	
	Collective investments undertakings (CIU)	306	306	298		760	760	782	
Equity	4,039	4,034	4,037		3,584	3,579	3,582		
Securitisation	843	843	337		809	809	336		
Other exposures	20,426	20,356	15,180		19,597	19,562	15,243		
Standardised Total²	527,474	408,798	185,152	13,349	539,635	410,820	185,811	12,902	

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
ITALY	Central governments or central banks	81,824	83,851	19,308		86,581	88,948	18,967	
	Regional governments or local authorities	5,720	2,972	586		5,404	3,158	622	
	Public sector entities	4,275	2,209	1,629		4,121	2,248	1,568	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	67,782	4,201	8,262		81,424	4,781	8,387	
	Corporates	24,404	19,125	18,573		23,437	19,918	18,700	
	of which: SME	6,171	5,650	5,540		5,649	5,102	5,002	
	Retail	19,520	14,392	10,209		19,658	14,608	10,435	
	of which: SME	4,131	3,629	2,192		4,056	3,522	2,169	
	Secured by mortgages on immovable property	4,014	3,989	1,785		3,902	3,872	1,734	
	of which: SME	2,756	2,736	1,184		2,697	2,672	1,162	
	Exposures in default	12,752	6,303	7,469	6,176	12,258	6,181	7,278	5,875
	Items associated with particularly high risk	1,403	1,326	1,990		1,628	1,571	2,356	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	21	21	16		0	0	0	
	Collective investments undertakings (CIU)	17	17	16		509	509	509	
Equity	2,786	2,781	2,781		2,472	2,466	2,466		
Securitisation									
Other exposures	10,969	10,953	8,553		10,507	10,492	8,696		
Standardised Total²	10,969	10,953	8,553	6,631	10,507	10,492	8,696	6,353	

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

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
GERMANY	Central governments or central banks	8,559	9,688	0		3,581	5,941	0	
	Regional governments or local authorities	27,885	28,113	0		29,159	29,335	0	
	Public sector entities	4,674	4,949	6		4,578	4,847	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,728	2,667	286		2,669	2,444	280	
	Corporates	4,455	3,222	2,735		4,642	3,394	3,019	
	of which: SME	855	685	654		894	719	700	
	Retail	2,332	974	713		2,096	952	681	
	of which: SME	246	113	88		351	204	120	
	Secured by mortgages on immovable property	304	302	112		333	329	122	
	of which: SME	31	31	12		25	25	9	
	Exposures in default	367	80	100	118	222	70	90	121
	Items associated with particularly high risk	14	14	21		15	15	22	
	Covered bonds	75	75	7		75	75	10	
	Claims on institutions and corporates with a ST credit assessment	158	106	83		230	230	200	
	Collective investments undertakings (CIU)	13	13	26		15	15	38	
Equity	117	117	117		124	124	124		
Securitisation									
Other exposures	2,153	2,145	1,985		2,121	2,121	2,116		
Standardised Total²	139	139	139	139	131	131	131	131	

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

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
AUSTRIA	Central governments or central banks	11,625	14,820	0		11,688	14,802	0	
	Regional governments or local authorities	5,611	7,440	12		5,544	7,405	12	
	Public sector entities	2,093	264	53		2,242	282	56	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	555	845	177		201	514	110	
	Corporates	6,030	3,112	3,064		4,915	2,299	2,182	
	of which: SME	1,163	829	782		1,343	1,028	913	
	Retail	940	563	390		1,048	632	431	
	of which: SME	222	183	105		290	242	138	
	Secured by mortgages on immovable property	520	517	247		530	527	251	
	of which: SME	272	270	128		263	261	123	
	Exposures in default	289	179	230	95	273	171	222	90
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	55	55	47		45	45	37	
	Collective investments undertakings (CIU)	1	1	0		1	1	0	
Equity	445	445	445		439	439	439		
Securitisation									
Other exposures	1,996	1,996	1,656		1,937	1,936	1,642		
Standardised Total²	107	107	107	107	109	109	109	109	

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

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

UniCredit SpA

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
TURKEY	Central governments or central banks	7,288	6,788	3,394		7,257	6,921	3,461	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	75	39	39		70	34	34	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	20,532	15,441	15,340		21,991	16,370	16,260	
	of which: SME	13,310	6,746	6,645		8,852	7,232	7,122	
	Retail	14,061	8,878	5,855		14,498	9,221	6,111	
	of which: SME	12,878	4,502	2,573		6,414	4,506	2,575	
	Secured by mortgages on immovable property	1,017	1,008	353		1,007	996	349	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	870	268	278	599	1,000	278	292	716
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	53	53	53		29	29	29		
Securitisation									
Other exposures									
Standardised Total²	660	660	366	749	819	819	440	849	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
POLAND	Central governments or central banks	6,437	6,604	55		7,059	7,237	149	
	Regional governments or local authorities	2,895	2,960	592		2,638	2,705	541	
	Public sector entities	177	67	27		145	50	35	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	673	678	284		349	344	210	
	Corporates	17,387	11,395	11,300		16,785	11,069	10,900	
	of which: SME	133	79	72		172	128	113	
	Retail	10,096	8,561	6,207		9,904	8,398	6,080	
	of which: SME	1,948	1,196	683		1,942	1,223	699	
	Secured by mortgages on immovable property	5,941	5,794	3,067		6,030	5,924	3,096	
	of which: SME	289	277	240		233	227	207	
	Exposures in default	1,599	474	556	1,122	1,516	430	514	1,082
	Items associated with particularly high risk	1	1	2		1	1	2	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	42	42	42		34	34	34		
Securitisation									
Other exposures									
Standardised Total²	1,472	1,464	770	1,357	1,082	1,074	460	1,334	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
SPAIN	Central governments or central banks	14,983	15,724	0		17,043	17,926	0	
	Regional governments or local authorities	120	120	0		119	119	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	61	46	24		15	9	5	
	Corporates	118	80	80		106	61	60	
	of which: SME	9	8	8		21	16	16	
	Retail	9	5	4		22	13	8	
	of which: SME	1	0	0		14	8	5	
	Secured by mortgages on immovable property	3	3	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	27	10	10	16	25	10	11	14
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	501	501	100		440	440	88	
	Claims on institutions and corporates with a ST credit assessment	52	50	11		52	50	11	
Collective investments undertakings (CIU)	3	3	1		1	1	1		
Equity	96	96	96		86	86	86		
Securitisation									
Other exposures									
Standardised Total²	0	0	0	19	0	0	0	15	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
UNITED KINGDOM	Central governments or central banks	361	361	0		26	151	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,523	1,219	343		4,569	4,474	818	
	Corporates	3,042	2,985	823		392	365	289	
	of which: SME	321	10	10		62	57	55	
	Retail	46	37	27		55	42	29	
	of which: SME	1	1	1		20	13	7	
	Secured by mortgages on immovable property	1,089	1,077	378		918	908	319	
	of which: SME	1	1	0		3	2	1	
	Exposures in default	169	134	168	35	155	125	158	30
	Items associated with particularly high risk	2	2	3		28	28	41	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	3	3	1		23	23	20	
Collective investments undertakings (CIU)	0	0	1		1	1	0		
Equity	133	133	133		52	52	52		
Securitisation									
Other exposures									
Standardised Total²	21	14	13	48	25	15	13	41	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

UniCredit SpA

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	1,121	1,145	752		1,653	1,689	1,144	
	Regional governments or local authorities	12	10	10		2	0	0	
	Public sector entities	70	60	60		70	61	61	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	6,315	4,792	4,734		7,174	5,101	5,044	
	of which: SME	2,118	1,778	1,719		2,058	1,620	1,563	
	Retail	1,464	1,227	902		1,464	1,267	932	
	of which: SME	114	102	58		115	102	58	
	Secured by mortgages on immovable property	253	252	88		268	267	93	
	of which: SME	3	3	1		5	4	1	
	Exposures in default	598	249	293	314	740	273	310	419
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	612	539	806		783	233	343	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total²	350	350	173	357	336	336	181	463	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED STATES	Central governments or central banks	100	100	0		109	110	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	959	865	195		557	456	115	
	Corporates	2,254	1,612	1,347		2,914	1,726	1,427	
	of which: SME	183	60	60		361	130	129	
	Retail	24	13	9		37	28	18	
	of which: SME	5	3	2		16	14	8	
	Secured by mortgages on immovable property	7	7	3		7	6	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	31	17	20	10	27	11	16	9
	Items associated with particularly high risk	23	22	33		19	18	27	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	107	107	107		19	19	12	
	Collective investments undertakings (CIU)	117	117	118		115	115	115	
Equity	3	3	3		42	42	42		
Securitisation									
Other exposures									
Standardised Total²	43	43	43	16	45	45	45	15	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
CZECH REPUBLIC	Central governments or central banks	738	768	3		740	772	7	
	Regional governments or local authorities	0	0	0		1	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	59	58	12		4	2	1	
	Corporates	657	524	504		733	589	562	
	of which: SME	369	299	280		420	336	310	
	Retail	612	528	316		615	532	319	
	of which: SME	526	449	256		522	445	255	
	Secured by mortgages on immovable property	92	92	46		94	94	46	
	of which: SME	20	20	9		21	20	10	
	Exposures in default	75	41	57	30	113	70	99	31
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	10	10	10		9	9	9		
Securitisation									
Other exposures									
Standardised Total²	325	325	221	44	298	298	204	44	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
UniCredit SPA

		IRB Approach											
		As of 31/12/2015						As of 30/06/2016					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
Consolidated data	Central banks and central governments	24,385	261	23,757	987	0	115	26,488	235	24,342	1,226	0	79
	Institutions	66,274	8	56,979	7,781	1	20	63,628	6	54,119	7,103	1	38
	Corporates	395,278	39,393	246,295	101,607	3,874	20,503	405,429	37,462	255,432	105,798	3,735	20,060
	Corporates - Of Which: Specialised Lending	25,127	3,037	22,892	9,477	24	1,333	26,038	2,371	22,301	9,570	20	1,193
	Corporates - Of Which: SME	84,689	20,533	66,918	23,591	2,350	11,047	84,836	19,547	67,168	24,230	2,250	10,747
	Retail	164,022	22,608	138,940	34,002	6,156	11,592	164,082	22,647	139,279	33,459	6,241	11,751
	Retail - Secured on real estate property	95,802	11,568	95,147	21,230	4,259	4,369	96,080	11,635	95,420	20,781	4,334	4,371
	Retail - Secured on real estate property - Of Which: SME	8,159	2,032	7,952	1,762	240	717	7,995	2,070	7,701	1,633	254	729
	Retail - Secured on real estate property - Of Which: non-SME	87,642	9,536	87,194	19,467	4,019	3,653	88,185	9,565	87,719	19,148	4,081	3,642
	Retail - Qualifying Revolving	8,706	469	5,181	668	51	441	8,763	446	5,211	644	49	423
	Retail - Other Retail	59,513	10,571	38,612	12,104	1,846	6,781	59,240	10,566	38,547	12,034	1,857	6,956
	Retail - Other Retail - Of Which: SME	46,864	10,184	27,992	7,822	1,808	6,435	46,205	10,186	27,999	7,186	1,817	6,591
	Retail - Other Retail - Of Which: non-SME	12,650	387	10,620	4,282	38	347	13,034	380	10,648	4,848	40	365
	Equity	201	0	201	615	0	0	177	0	177	535	0	0
	Securitisation	19,130		18,606	2,543			0		20,688	2,627		0
Other non credit-obligation assets				841						953			
IRB Total				148,377						151,702			

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

		IRB Approach											
		As of 31/12/2015						As of 30/06/2016					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
ITALY	Central banks and central governments	20	20	341	24	0	17	17	16	435	32	0	23
	Institutions	19,828	1	18,563	2,802	0	6	15,518	1	15,016	2,160	0	25
	Corporates	137,412	30,448	81,723	35,773	3,683	15,581	140,746	29,500	83,559	36,899	3,565	15,438
	Corporates - Of Which: Specialised Lending	2,774	284	2,244	1,050	0	71	3,150	317	2,604	1,085	0	81
	Corporates - Of Which: SME	37,190	17,806	29,933	11,371	2,285	9,428	36,456	16,872	29,249	11,373	2,186	9,192
	Retail	106,231	20,946	87,990	22,123	6,060	10,284	105,657	21,085	88,011	21,799	6,148	10,480
	Retail - Secured on real estate property	62,073	10,911	62,055	15,447	4,241	4,009	62,025	11,031	62,035	15,235	4,318	4,947
	Retail - Secured on real estate property - Of Which: SME	5,627	1,884	5,533	1,449	237	646	5,358	1,934	5,277	1,316	250	671
	Retail - Secured on real estate property - Of Which: non-SME	56,445	9,027	56,522	13,999	4,004	3,362	56,667	9,097	56,758	13,919	4,067	3,376
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	44,158	10,035	25,934	6,676	1,819	6,275	43,631	10,054	25,976	6,564	1,831	6,433
	Retail - Other Retail - Of Which: SME	43,507	9,959	25,415	6,470	1,793	6,240	42,843	9,974	25,432	6,353	1,802	6,403
	Retail - Other Retail - Of Which: non-SME	652	76	520	206	26	35	788	80	543	211	29	30
	Equity	5	0	5	11	0	0	4	0	4	7	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015						As of 30/06/2016					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	5,833	0	5,269	559	0	2	4,864	0	4,311	593	0	3
	Corporates	92,168	3,009	59,008	18,334	5	1,419	97,381	2,775	62,831	17,795	5	1,420
	Corporates - Of Which: Specialised Lending	5,311	1,089	5,135	1,143	0	452	5,209	942	4,913	1,050	0	473
	Corporates - Of Which: SME	25,081	874	19,270	3,939	3	427	25,498	837	19,894	4,184	3	416
	Retail	33,616	595	28,868	5,065	3	309	33,986	563	28,985	4,950	3	296
	Retail - Secured on real estate property	21,048	300	20,500	2,980	2	92	21,018	275	20,478	2,783	2	77
	Retail - Secured on real estate property - Of Which: SME	868	19	786	112	0	6	872	21	791	118	0	6
	Retail - Secured on real estate property - Of Which: non-SME	20,181	280	19,723	2,867	2	86	20,145	255	19,687	2,665	1	71
	Retail - Qualifying Revolving	4,895	31	2,463	280	0	25	4,851	32	2,429	251	0	25
	Retail - Other Retail	7,673	264	5,896	1,806	1	192	8,117	255	6,078	1,916	1	194
	Retail - Other Retail - Of Which: SME	2,045	80	1,464	409	0	53	2,059	78	1,469	418	0	53
	Retail - Other Retail - Of Which: non-SME	5,627	184	4,432	1,397	0	139	6,058	177	4,609	1,498	0	141
	Equity	26	0	26	55	0	0	33	0	33	66	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015						As of 30/06/2016					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
AUSTRIA	Central banks and central governments	220	220	220	0	0	94	197	197	197	0	0	49
	Institutions	5,073	1	3,782	582	0	2	4,826	1	3,647	468	0	1
	Corporates	39,365	1,574	25,799	6,526	111	1,084	39,176	1,417	25,750	6,802	104	934
	Corporates - Of Which: Specialised Lending	4,066	9	3,234	220	0	5	4,352	3	3,647	330	0	6
	Corporates - Of Which: SME	9,691	717	7,687	1,704	51	463	9,585	663	7,602	1,682	48	437
	Retail	21,489	977	19,533	5,953	88	927	21,586	910	19,581	5,795	82	894
	Retail - Secured on real estate property	11,146	318	11,057	2,562	11	248	11,417	292	11,291	2,505	10	235
	Retail - Secured on real estate property - Of Which: SME	1,622	125	1,592	193	3	63	1,623	113	1,593	190	3	51
	Retail - Secured on real estate property - Of Which: non-SME	9,524	194	9,465	2,369	8	185	9,795	179	9,698	2,315	7	184
	Retail - Qualifying Revolving	3,755	419	2,664	372	51	398	3,859	396	2,732	378	48	380
	Retail - Other Retail	6,587	240	5,812	3,019	26	280	6,310	222	5,599	2,912	24	278
	Retail - Other Retail - Of Which: SME	1,201	135	1,015	348	15	131	1,170	124	978	351	14	125
	Retail - Other Retail - Of Which: non-SME	5,386	105	4,797	2,671	11	150	5,140	98	4,581	2,561	11	153
	Equity	110	0	110	397	0	0	84	0	84	336	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
UniCredit SPA

		IRB Approach										
		As of 31/12/2015					As of 30/06/2016					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
TURKEY	(m EUR, %)											
	Central banks and central governments	351	0	1	0	0	347	0	1	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	7,379	142	4,554	2,651	62	7,749	138	4,814	2,631	84	
	Corporates - Of Which: Specialised Lending	437	106	415	81	46	726	89	591	129	52	
	Corporates - Of Which: SME	40	0	40	3	0	81	19	82	45	8	
	Retail	10	0	3	1	0	3	0	3	1	0	
	Retail - Secured on real estate property	1	0	1	0	0	0	0	3	1	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	1	0	1	0	0	0	0	3	1	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	9	0	2	1	0	1	0	1	0	0	
	Retail - Other Retail - Of Which: non-SME	9	0	1	0	0	0	0	0	0	0	
	Equity	1	0	1	0	0	1	0	1	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total												

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

		IRB Approach										
		As of 31/12/2015					As of 30/06/2016					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
POLAND	(m EUR, %)											
	Central banks and central governments	480	0	480	99	0	430	0	430	91	0	0
	Institutions	47	0	32	11	0	69	0	58	15	0	0
	Corporates	1,095	24	1,040	321	2	23	1,084	20	1,033	255	2
	Corporates - Of Which: Specialised Lending	449	20	430	42	2	16	436	18	410	48	2
	Corporates - Of Which: SME	68	4	70	15	0	5	59	2	60	19	0
	Retail	1	0	1	0	0	0	25	0	25	8	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	1	0	1	0	0	0	0	1	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	24	8	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	24	7	0	
	Equity	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total												

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

		IRB Approach										
		As of 31/12/2015					As of 30/06/2016					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
SPAIN	(m EUR, %)											
	Central banks and central governments	0	0	16	3	0	0	0	14	2	0	0
	Institutions	6,778	0	5,843	217	0	1	5,802	0	4,653	149	0
	Corporates	2,655	244	1,602	640	1	56	3,021	243	1,929	904	1
	Corporates - Of Which: Specialised Lending	202	176	209	13	0	32	196	176	203	11	0
	Corporates - Of Which: SME	11	0	14	5	0	2	8	0	8	1	0
	Retail	17	1	17	3	0	1	15	1	15	2	0
	Retail - Secured on real estate property	16	0	16	3	0	0	14	0	13	2	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	1	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	15	0	15	2	0	0	13	0	13	2	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	1	1	1	0	0	1	1	1	0	0	
	Retail - Other Retail - Of Which: non-SME	1	1	1	0	0	1	1	1	0	0	
	Equity	0	0	0	1	0	0	0	0	0	1	0
Securitisation	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total												

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

		IRB Approach										
		As of 31/12/2015					As of 30/06/2016					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED KINGDOM	(m EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	8,659	1	8,258	820	0	2	7,775	1	7,409	821	0
	Corporates	8,621	13	6,175	1,690	1	21	9,537	7	7,190	2,015	1
	Corporates - Of Which: Specialised Lending	875	5	845	221	0	4	593	0	556	157	0
	Corporates - Of Which: SME	97	2	80	40	0	2	80	1	62	26	0
	Retail	63	3	62	14	1	2	62	3	59	14	1
	Retail - Secured on real estate property	55	2	55	13	1	1	53	1	52	12	1
	Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	0	3	0	3	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	52	2	52	12	1	1	50	1	50	12	1
	Retail - Other Retail	3	0	2	0	0	0	2	0	1	0	0
	Retail - Other Retail - Of Which: SME	5	1	5	2	0	1	7	1	6	1	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	0	0	0	0	
	Equity	5	1	4	2	0	1	7	1	5	1	0
Securitisation	24	0	24	72	0	5	0	5	16	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total												

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

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
UniCredit SPA

		IRB Approach													
		As of 31/12/2015					As of 30/06/2016								
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(m€ EUR, %)															
RUSSIAN FEDERATION	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	10,418	283	7,893	5,176	1	71	10,712	208	7,843	4,752	0	85		
	Corporates - Of Which: Specialised Lending	125	0	130	15	0	0	110	0	115	43	0	0		
	Corporates - Of Which: SME	347	12	318	133	0	0	764	10	583	312	0	1		
	Retail	15	0	14	5	0	0	15	0	13	4	0	0		
	Retail - Secured on real estate property	12	0	12	4	0	0	11	0	11	4	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	12	0	12	4	0	0	11	0	11	4	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	2	0	2	1	0	0	3	0	2	1	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	3	0	2	1	0	0		
	Equity	2	0	2	1	0	0	3	0	2	1	0	0		
Securitisation	1	0	1	0	0	0	2	0	2	0	0	0			
Other non credit-obligation assets															
IRB Total															

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

		IRB Approach													
		As of 31/12/2015					As of 30/06/2016								
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(m€ EUR, %)															
UNITED STATES	Central banks and central governments	2,363	0	2,380	0	0	2,100	0	2,116	0	0	0	0	0	
	Institutions	1,493	0	1,248	295	0	1	1,467	0	1,211	229	0	0	0	
	Corporates	13,515	27	6,178	2,054	0	27	13,592	18	6,477	1,868	0	19		
	Corporates - Of Which: Specialised Lending	236	0	173	54	0	1	233	0	187	67	0	0		
	Corporates - Of Which: SME	18	3	17	5	0	3	36	3	35	10	0	9		
	Retail	44	3	42	10	1	1	52	3	49	51	1	1		
	Retail - Secured on real estate property	38	2	37	8	1	0	42	2	41	8	1	0		
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	37	2	36	8	1	0	42	2	41	8	1	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	6	1	5	2	0	0	9	1	7	3	0	0		
	Retail - Other Retail - Of Which: SME	0	0	1	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	6	1	5	2	0	0	9	1	7	3	0	0		
	Equity	5	0	5	15	0	0	11	0	11	29	0	0		
Securitisation															
Other non credit-obligation assets															
IRB Total															

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

		IRB Approach													
		As of 31/12/2015					As of 30/06/2016								
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(m€ EUR, %)															
CZECH REPUBLIC	Central banks and central governments	5,025	0	5,168	236	0	5,466	0	5,619	284	0	0	0		
	Institutions	819	0	780	162	0	1,390	0	1,383	161	0	0	0		
	Corporates	9,887	318	7,825	5,116	1	223	10,261	274	8,310	5,606	1	204		
	Corporates - Of Which: Specialised Lending	2,090	128	1,978	1,292	0	62	1,989	98	1,848	1,329	0	31		
	Corporates - Of Which: SME	3,341	140	2,692	1,833	1	119	3,487	127	2,949	2,054	1	97		
	Retail	2,230	64	2,118	741	0	54	2,359	64	2,234	784	0	62		
	Retail - Secured on real estate property	1,197	23	1,191	160	0	12	1,267	22	1,268	172	0	3		
	Retail - Secured on real estate property - Of Which: SME	30	3	29	7	0	1	30	2	29	8	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	1,167	21	1,162	153	0	12	1,237	20	1,239	164	0	3		
	Retail - Qualifying Revolving	48	17	48	15	0	16	44	16	44	14	0	16		
	Retail - Other Retail	986	24	879	566	0	25	1,048	26	922	599	0	43		
	Retail - Other Retail - Of Which: SME	84	6	75	49	0	7	87	6	79	49	0	8		
	Retail - Other Retail - Of Which: non-SME	902	17	804	517	0	18	961	20	844	549	0	35		
	Equity	0	0	0	0	0	0	0	0	0	0	0	0		
Securitisation															
Other non credit-obligation assets															
IRB Total															

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

2016 EU-wide Transparency Exercise

Sovereign Exposure

UniCredit SpA

(mln EUR)

Country / Region	As of 31/12/2015																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	167,303.8	27,250.5	140,053.3	11,568.2	775.6	10,792.5	26,195.0	1,125.2	25,069.9	99,198.3	0.0	99,198.3	27,831.8	25,349.7	2,482.1	2,512.5	0.0	2,512.5
Austria	15,292.4	5,495.7	9,796.7															
Belgium	687.6	0.0	687.6															
Bulgaria	1,419.3	182.2	1,237.1															
Croatia	3,391.8	2,551.2	840.6															
Cyprus	0.0	0.0	0.0															
Czech Republic	2,388.4	12.8	2,375.6															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	26.6	0.0	26.6															
France	3,650.0	0.0	3,650.0															
Germany	28,286.2	7,976.9	20,309.3															
Greece	0.5	0.0	0.5															
Hungary	1,854.5	35.7	1,817.8															
Ireland	8.0	0.0	8.0															
Italy	68,807.2	6,607.6	62,199.5															
Latvia	3.7	0.0	3.7															
Lithuania	31.5	0.0	31.5															
Luxembourg	1,248.4	0.0	1,248.4															
Malta	1.0	0.0	1.0															
Netherlands	39.1	0.0	39.1															
Poland	8,553.3	1,461.5	7,091.9															
Portugal	107.4	0.0	107.4															
Romania	1,708.8	119.8	1,589.0															
Slovakia	1,170.9	30.7	1,140.2															
Slovenia	619.0	210.1	408.9															
Spain	15,297.3	0.0	15,297.3															
Sweden	4.2	0.0	4.2															
United Kingdom	0.0	0.0	0.0															
Iceland	15.3	0.0	15.3															
Liechtenstein	0.0	0.0	0.0															
Norway	0.3	0.0	0.3															
Switzerland	2.0	0.2	1.8															
Australia	0.0	0.0	0.0															
Canada	1.5	0.0	1.5															
China	92.6	0.0	92.6															
Hong Kong	3.6	0.0	3.6															
Japan	245.3	0.0	245.3															
U.S.	297.9	0.0	297.9															
Other advanced economies non EEA	1,163.3	86.2	1,077.1															
Other Central and eastern Europe countries non EEA	5,248.5	874.0	4,374.5															
Middle East	8.0	8.0	0.0															
Latin America and the Caribbean	315.2	310.0	5.2															
Africa	95.4	94.0	1.4															
Others	5,217.3	1,192.8	4,024.5															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations)", social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Sovereign Exposure

UniCredit SpA

(mln EUR)

Country / Region	As of 30/06/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	182,634.9	26,415.8	156,219.1	17,392.9	265.6	17,127.3	22,956.3	1,114.7	21,841.7	111,755.0	0.0	111,755.0	27,564.2	25,035.5	2,528.7	2,968.6	0.0	2,968.6
Austria	15,434.1	5,278.3	10,155.7															
Belgium	929.7	0.0	929.7															
Bulgaria	1,739.7	166.0	1,573.6															
Croatia	3,530.4	2,661.0	869.5															
Cyprus	0.0	0.0	0.0															
Czech Republic	2,472.9	16.7	2,456.2															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	31.2	0.0	31.2															
France	4,950.6	0.0	4,950.6															
Germany	29,192.8	7,667.9	21,524.9															
Greece	0.4	0.0	0.4															
Hungary	1,876.0	35.2	1,840.8															
Ireland	38.2	0.0	38.2															
Italy	77,208.2	6,418.8	70,789.4															
Latvia	6.7	0.0	6.7															
Lithuania	21.6	0.0	21.6															
Luxembourg	1,809.8	0.0	1,809.8															
Malta	1.1	0.0	1.1															
Netherlands	26.6	0.0	26.6															
Poland	10,018.0	1,281.5	8,736.4															
Portugal	105.9	0.0	105.9															
Romania	1,682.3	116.8	1,565.5															
Slovakia	1,199.6	29.0	1,170.6															
Slovenia	247.6	211.9	36.3															
Spain	17,431.9	0.0	17,431.9															
Sweden	0.7	0.0	0.7															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.5	0.0	0.5															
Switzerland	6.5	0.0	6.5															
Australia	0.0	0.0	0.0															
Canada	11.7	0.0	11.7															
China	101.9	12.2	89.7															
Hong Kong	3.5	0.0	3.5															
Japan	900.5	0.0	900.5															
U.S.	382.0	0.0	382.0															
Other advanced economies non EEA	1,523.5	91.8	1,431.7															
Other Central and eastern Europe countries non EEA	4,909.8	709.5	4,200.3															
Middle East	132.7	132.7	0.0															
Latin America and the Caribbean	322.8	316.5	6.3															
Africa	120.3	120.1	0.3															
Others	3,763.5	1,150.5	2,613.0															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Performing and non-performing exposures

UniCredit SpA

	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³			
			Of which: defaulted						Of which: defaulted					
(min EUR, %)														
Debt securities (including at amortised cost and fair value)	159,685	55	311	311	32	169	0	171,258	0	304	304	53	123	0
Central banks	352	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	129,328	0	164	164	-10	78	0	139,142	0	173	173	9	42	0
Credit institutions	16,150	0	0	0	2	0	0	17,405	0	0	0	5	0	0
Other financial corporations	10,624	55	93	93	33	54	0	11,210	0	80	80	32	44	0
Non-financial corporations	3,231	0	53	53	7	37	0	3,502	0	51	51	7	38	0
Loans and advances (including at amortised cost and fair value)	616,517	5,384	80,909	80,808	2,516	41,524	24,497	620,279	5,976	78,450	78,323	2,343	41,233	23,067
Central banks	30,911	0	0	0	0	0	0	23,356	0	0	0	0	0	0
General governments	26,657	20	482	482	72	110	21	26,319	340	318	318	69	100	37
Credit institutions	56,266	0	106	106	52	85	9	52,660	1	92	92	54	78	7
Other financial corporations	54,203	16	2,780	2,764	72	1,574	692	58,173	290	2,660	2,659	75	1,541	658
Non-financial corporations	300,602	1,665	57,911	57,834	1,419	29,816	16,022	311,800	2,098	56,122	56,007	1,385	29,860	14,863
of which: small and medium-sized enterprises at amortised cost	122,329	936	34,931	34,918	615	18,310	10,940	125,607	945	34,945	34,896	603	18,618	10,407
Households	147,879	3,683	19,630	19,623	901	9,939	7,753	147,970	3,247	19,257	19,247	760	9,655	7,503
DEBT INSTRUMENTS other than HFT	776,202	5,439	81,220	81,119	2,548	41,693	24,497	791,537	5,976	78,754	78,627	2,396	41,356	23,067
OFF-BALANCE SHEET EXPOSURES	329,349		4,618	4,546	322	502	807	331,946		4,311	4,303	249	459	718

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2016 EU-wide Transparency Exercise

Forborne exposures

UniCredit SpA

	As of 31/12/2015					As of 30/06/2016				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	11	11	2	2	0	13	13	5	5	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	3	3	3	3	0
Non-financial corporations	11	11	2	2	0	10	10	2	2	0
Loans and advances (including at amortised cost and fair value)	21,965	15,878	5,937	5,744	7,094	24,266	16,424	6,364	6,137	8,599
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	77	58	15	15	21	72	54	15	15	36
Credit institutions	96	17	8	8	1	143	4	4	4	0
Other financial corporations	731	674	332	330	219	826	638	302	297	201
Non-financial corporations	16,891	13,218	4,985	4,874	4,342	17,693	13,647	5,372	5,252	4,673
of which: small and medium-sized enterprises at amortised cost	6,340	4,970	1,805	1,751	2,151	7,062	5,413	1,965	1,898	2,532
Households	4,170	1,910	597	516	2,512	5,533	2,080	670	569	3,689
DEBT INSTRUMENTS other than HFT	21,976	15,889	5,939	5,745	7,094	24,279	16,437	6,368	6,142	8,599
Loan commitments given	1,073	553	3	2	67	1,143	516	51	50	124

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□