



## 2021 EU-wide Transparency Exercise

<b>Bank Name</b>	Nova Ljubljanska Banka d.d., Ljubljana
<b>LEI Code</b>	5493001BABFV7P27OW30
<b>Country Code</b>	SI

## 2021 EU-wide Transparency Exercise

### Key Metrics

Nova Ljubljanska Banka d.d., Ljubljana

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	CORE CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	1,619	1,753	1,734	1,879	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,619	1,753	1,734	1,879	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	1,623	1,768	1,739	1,885	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	1,623	1,768	1,739	1,885	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	1,910	2,065	2,025	2,172	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,910	2,065	2,025	2,172	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	8,863	12,421	12,615	12,756	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,863	12,421	12,615	12,756	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.26%	14.12%	13.75%	14.73%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.26%	14.12%	13.75%	14.73%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.32%	14.23%	13.79%	14.78%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.32%	14.23%	13.79%	14.78%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	21.55%	16.63%	16.06%	17.03%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.55%	16.63%	16.06%	17.03%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	17,930	22,604	22,958	21,331	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	9.05%	7.82%	7.58%	8.84%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## 2021 EU-wide Transparency Exercise

### Leverage ratio

Nova Ljubljanska Banka d.d., Ljubljana

(mln EUR, %)

		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,623	1,768	1,739	1,885	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	1,623	1,768	1,739	1,885	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	17,930	22,604	22,958	21,331	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	17,930	22,604	22,958	21,331	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.1%	7.8%	7.6%	8.8%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.1%	7.8%	7.6%	8.8%	[A.2]/[B.2]	

		(mln EUR, %)						
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	1,910	2,065	2,025	2,172	C 01.00 (0101,010)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,619	1,753	1,734	1,879	C 01.00 (0102,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,071	1,071	1,071	1,071	C 01.00 (0103,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	552	616	616	767	C 01.00 (0130,010)	Articles 36(1) point (c), 36(2) and 36 (1) point (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	5	22	18	19	C 01.00 (0180,010)	Articles 4(1)(b), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	14	14	14	14	C 01.00 (0200,010)	Articles 4(1)(b) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,010)	Articles 4(1)(b), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	26	72	54	47	C 01.00 (0230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-2	-4	-4	-4	C 01.00 (0250,010)	Articles 32 to 35 and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-37	-37	-35	-35	C 01.00 (0300,010) + C 01.00 (0340,010)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	0	0	0	0	C 01.00 (0370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,010)	Articles 36(1) point (d), 40 and 128 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0390,010)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0430,010)	Articles 4(1)(b), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (0450,010) + C 01.00 (0460,010) + C 01.00 (0470,010) + C 01.00 (0471,010) + C 01.00 (0472,010)	Articles 4(1)(b), 36(1) point (j) and 89 to 91 of CRR, Article 36(1) point (k) (i), 24(1) point (b), 24(1) point (c) and 258 of CRR, Article 36(1) point (k) (ii) and 270(1) of CRR, Article 36(1) point (k) (iii) and 133(b) of CRR and Article 36(1) point (k) (iv) and 151(c) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0460,010)	Articles 36(1) point (k) (i), 24(1) point (b), 24(1) point (c) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0480,010)	Articles 4(2), 36(1) point (l), 43 to 46, 49 (2) and (3), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0490,010)	Articles 36(1) point (c) and 38, Article 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0500,010)	Articles 4(2), 36(1) point (l), 43, 45, 47, 48(1) point (b), 48(1) (b) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (0520,010)	Article 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (0540,010)	Article 36(1) point (n) and Article 133(c) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (0550,010)	Article 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0540,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-9	0	0	0	C 01.00 (0570,010)	-
	A.1.21	Transitional adjustments	0	0	0	0	GA1 (1.1.16 + 1.1.18 + 1.1.126)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0220,010)	Articles 483(1) to (3), and 484 to 487 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	-37	0	0	0	C 01.00 (0240,010)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (0530,010)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5	15	5	6	C 01.00 (0300,010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	5	15	5	6	C 01.00 (0540,010) + C 01.00 (0470,010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0700,010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0460,010) + C 01.00 (0700,010) + C 01.00 (0710,010) + C 01.00 (0740,010) + C 01.00 (0741,010) + C 01.00 (0742,010)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0660,010) + C 01.00 (0680,010) + C 01.00 (0730,010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,623	1,768	1,739	1,885	C 01.00 (0101,010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	286	297	286	287	C 01.00 (0750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	286	297	286	287	C 01.00 (0760,010) + C 01.00 (0490,010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (0910,010) + C 01.00 (0920,010) + C 01.00 (0930,010) + C 01.00 (0940,010) + C 01.00 (0950,010) + C 01.00 (0970,010) + C 01.00 (0971,010) + C 01.00 (0972,010)		
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0880,010) + C 01.00 (0900,010) + C 01.00 (0960,010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	8,863	12,421	12,615	12,756	C 02.00 (0101,010)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (0101,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.26%	14.12%	13.75%	14.73%	GA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.32%	14.23%	13.79%	14.78%	GA3 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	21.55%	16.63%	16.66%	17.03%	GA3 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,619	1,753	1,734	1,879		
CET1 RATIO (%) Fully loaded <sup>(1)</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.26%	14.12%	13.75%	14.73%	(D1)/(B*(1))	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (0440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (0440,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (0440,010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (0440,010)	

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

## 2021 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Nova Ljubljanska Banka d.d., Ljubljana

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	7,346	10,195	10,295	10,537	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010) - C 02.00 (R460, c010)]
Of which the standardised approach	7,346	10,195	10,295	10,537	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	28	28	26	58	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)
Credit valuation adjustment - CVA	0	0	1	1	C 02.00 (R440, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	535	1,251	1,347	1,212	C 02.00 (R520, c010)
Of which the standardised approach	535	1,251	1,347	1,212	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	954	947	947	947	C 02.00 (R590, c010)
Of which basic indicator approach	954	947	947	947	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
<b>Total</b>	<b>8,863</b>	<b>12,421</b>	<b>12,615</b>	<b>12,756</b>	

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

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

## 2021 EU-wide Transparency Exercise

### P&L

Nova Ljubljanska Banka d.d., Ljubljana

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	266	355	115	233
Of which debt securities income	26	34	13	27
Of which loans and advances income	236	315	100	204
Interest expenses	41	56	17	34
Of which deposits expenses	17	23	8	16
Of which debt securities issued expenses	7	10	3	5
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	125	170	54	114
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	18	19	0	1
Gains or (-) losses on financial assets and liabilities held for trading, net	7	10	5	10
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	4	7	1	17
Gains or (-) losses from hedge accounting, net	1	1	0	0
Exchange differences (gain or (-) loss), net	0	1	0	0
Net other operating income /(expenses)	6	7	4	16
<b>TOTAL OPERATING INCOME, NET</b>	<b>386</b>	<b>514</b>	<b>160</b>	<b>356</b>
(Administrative expenses)	192	262	85	174
(Cash contributions to resolution funds and deposit guarantee schemes)	14	17	6	22
(Depreciation)	24	32	12	23
Modification gains or (-) losses, net	0	-4	0	0
(Provisions or (-) reversal of provisions)	4	9	-3	5
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	3	0	-3	-6
(Other provisions)	2	9	0	11
Of which pending legal issues and tax litigation <sup>1)</sup>	0	30	0	0
Of which restructuring <sup>2)</sup>	0	1	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2)</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	46	62	-13	-25
(Financial assets at fair value through other comprehensive income)	1	4	0	4
(Financial assets at amortised cost)	46	58	-13	-29
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	1	0	1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	138	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1	1	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	35	35	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>142</b>	<b>302</b>	<b>73</b>	<b>156</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>133</b>	<b>297</b>	<b>68</b>	<b>147</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>133</b>	<b>297</b>	<b>68</b>	<b>147</b>
Of which attributable to owners of the parent	129	294	65	140

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

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

**2021 EU-wide Transparency Exercise**  
**Total Assets: fair value and impairment distribution**

Nova Ljubljanska Banka d.d., Ljubljana

ASSETS:	As of 30/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021					References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy							
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3					
Cash, cash balances at central banks and other demand deposits	3,011				3,962				3,918				4,739				IAS 1.54 (i)				
Financial assets held for trading	17	0	16	1	85	2	82	1	75	9	66	1	14	1	12	1	IFRS 7.8(a)(i); IFRS 9, Appendix A				
Non-trading financial assets mandatorily at fair value through profit or loss	37	7	0	30	42	13	0	29	43	12	1	30	19	14	1	5	IFRS 7.8(a)(ii); IFRS 9.4.1.4				
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5				
Financial assets at fair value through other comprehensive income	2,278	1,987	290	1	3,514	2,068	1,444	2	3,452	2,058	1,393	2	3,559	2,085	1,473	2	IFRS 7.8(h); IFRS 9.4.1.2A				
Financial assets at amortised cost	9,402				11,433				11,949				12,349				IFRS 7.8(f); IFRS 9.4.1.2				
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26				
Fair value changes of the hedged items in portfolio hedge of interest rate risk	14				14				10				9				IAS 39.89A(a); IFRS 9.6.5.8				
Other assets <sup>1</sup>	387				515				511				498								
<b>TOTAL ASSETS</b>	<b>15,146</b>				<b>19,566</b>				<b>19,959</b>				<b>21,187</b>				IAS 1.9(a), IFRS 6				

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

Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References	
	Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	2,237	0	1	-5	0	-1	3,455	0	1	-9	0	-1	3,393	1	1	-9	0	-1	3,458	0	1	-12	0	-1	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	1,481	0	0	-3	0	0	1,507	0	0	-4	0	0	1,836	0	0	-4	0	0	1,903	0	0	-4	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	7,429	484	364	-67	-45	-239	9,314	561	433	-77	-41	-260	9,470	577	444	-76	-37	-260	9,747	620	394	-63	-32	-260	Annex V.Part 1.32, 44(a)

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

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

## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

Nova Ljubljanska Banka d.d., Ljubljana

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	16	15	14	11	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	13,141	17,215	17,566	18,749	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	61	61	48	44	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	89	125	118	120	IAS 37.10; IAS 1.54(l)
Tax liabilities	3	5	5	8	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	15	20	19	19	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>13,326</b>	<b>17,443</b>	<b>17,771</b>	<b>18,952</b>	<b>IAS 1.9(b);IG 6</b>
<b>TOTAL EQUITY</b>	<b>1,819</b>	<b>2,123</b>	<b>2,188</b>	<b>2,235</b>	<b>IAS 1.9(c), IG 6</b>
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>15,146</b>	<b>19,566</b>	<b>19,959</b>	<b>21,187</b>	<b>IAS 1.IG6</b>

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

## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

Nova Ljubljanska Banka d.d., Ljubljana

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		77	77	62	55	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	0	8	8	757	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	315	438	490	557	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	256	304	362	428	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	207	230	223	203	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	46	54	52	60	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	321	369	427	469	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	159	189	237	291	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	2,151	2,930	2,922	2,976	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,874	2,543	2,556	2,610	ECB/2013/33 Annex 2.Part 2.9.1
	Households	9,684	12,745	12,984	13,236	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	8,149	10,596	10,866	11,195	Annex V.Part 1.42(f), 44(c)
Debt securities issued		290	288	287	288	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		290	288	287	288	Annex V.Part 1.37
Other financial liabilities		174	207	224	264	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>13,218</b>	<b>17,292</b>	<b>17,628</b>	<b>18,804</b>	

## 2021 EU-wide Transparency Exercise

### Market Risk

Nova Ljubljanska Banka d.d., Ljubljana

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020											
Traded Debt Instruments	2	81	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	2	14	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	66	0	0	0	0						0	0	0	0							0	0	
Equities	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	532	1,170	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
<b>Total</b>	<b>535</b>	<b>1,251</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
	As of 31/03/2021	As of 30/06/2021	As of 31/03/2021										As of 30/06/2021											
Traded Debt Instruments	70	1	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	17	1	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	52	0	0	0	0	0						0	0	0	0							0	0	
Equities	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	1,277	1,211	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
<b>Total</b>	<b>1,347</b>	<b>1,212</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	5,275	5,567	679		7,200	7,561	1,692	
	Regional governments or local authorities	159	199	63		224	216	133	
	Public sector entities	149	131	102		337	285	249	
	Multilateral Development Banks	88	391	0		91	394	0	
	International Organisations	75	25	0		25	25	0	
	Institutions	873	750	236		1,041	947	312	
	Corporates	3,535	2,088	1,889		3,973	2,468	2,224	
	of which: SME	1,521	1,071	852		1,634	1,192	948	
	Retail	5,334	4,303	3,066		6,193	5,491	3,982	
	of which: SME	1,669	962	549		2,145	1,259	725	
	Secured by mortgages on immovable property	988	956	349		1,005	971	356	
	of which: SME	195	173	66		192	170	62	
	Exposures in default	362	137	157	209	437	188	231	232
	Items associated with particularly high risk	214	173	259		417	229	244	
Covered bonds	359	359	41		355	353	41		
Claims on institutions and corporates with > 3T credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with > 3T credit assessment	51	51	12		58	51	18		
Collective Investments undertakings (CIU)	13	13	25		35	35	47		
Equity	657	657	230		988	988	651		
Other exposures									
Standardised Total <sup>4</sup>	18,322	15,746	7,374	499	23,129	20,210	10,223	442	

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).  
<sup>2</sup> Exposure value Total does not include the Securitisation master entities in the scope of the 2018 exercise.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SLOVENIA	Central governments or central banks	2,799	3,397	70		2,747	3,363	77	
	Regional governments or local authorities	71	67	13		72	70	14	
	Public sector entities	39	30	15		51	37	14	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	24	11	0		0	0	0	
	Corporates	2,379	1,113	1,020		2,297	1,050	1,007	
	of which: SME	775	462	399		652	393	317	
	Retail	2,848	2,027	1,463		2,897	2,051	1,465	
	of which: SME	774	323	184		803	303	173	
	Secured by mortgages on immovable property	984	954	348		984	968	354	
	of which: SME	194	171	66		190	168	63	
	Exposures in default	152	66	77	70	173	82	96	70
	Items associated with particularly high risk	90	90	90		86	86	86	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a 3T credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a 3T credit assessment	51	51	12		52	52	13		
Collective Investments undertakings (CIU)	4	4	8		4	4	8		
Equity	4	4	19		52	52	13		
Other exposures	364	353	130		353	353	151		
Standardised Total <sup>4</sup>				128				125	

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SERBIA	Central governments or central banks	170	139	14		1,527	1,500	796	
	Regional governments or local authorities	0	0	0		48	48	48	
	Public sector entities	26	26	26		160	142	142	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	3		38	38	22	
	Corporates	172	139	109		1,489	1,462	766	
	of which: SME	112	91	70		303	234	186	
	Retail	480	388	253		1,604	1,407	972	
	of which: SME	296	208	139		844	656	384	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	25	19	10	18	62	43	62	14
	Items associated with particularly high risk	21	21	25		136	87	130	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a 3T credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a 3T credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		1	1	1		
Other exposures	64	62	61		201	201	151		
Standardised Total <sup>4</sup>				27				34	

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
MACEDONIA, THE FORMER YUGOSLAV REPUBLIC OF	Central governments or central banks	423	358	358		476	382	382	
	Regional governments or local authorities	1	1	1		1	1	1	
	Public sector entities	71	21	21		24	24	24	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8	8	5		11	11	7	
	Corporates	257	214	183		275	227	196	
	of which: SME	164	145	114		182	157	114	
	Retail	826	721	536		844	735	526	
	of which: SME	182	127	78		140	100	60	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	98	19	21	38	64	18	18	45
	Items associated with particularly high risk	48	31	46		42	30	45	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a 3T credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a 3T credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1	1	1		1	1	1		
Other exposures	90	89	47		95	92	40		
Standardised Total <sup>4</sup>				66				72	

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
BOSNIA AND HERZEGOVINA	Central governments or central banks	315	197	197		418	302	302	
	Regional governments or local authorities	46	41	41		72	68	68	
	Public sector entities	44	29	29		75	66	66	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	2		7	5	3	
	Corporates	256	225	194		339	288	254	
	of which: SME	163	145	110		202	188	124	
	Retail	640	550	392		719	617	437	
	of which: SME	172	118	66		213	142	83	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	31	10	11	20	35	10	10	21
	Items associated with particularly high risk	36	15	22		48	14	21	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a 3T credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a 3T credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	89	89	33		101	101	40		
Standardised Total <sup>4</sup>				58				78	

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Other Countries	Central governments or central banks	151	104	105		210	164	164	
	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	0	0		1	0	0	
	Corporates	242	209	188		239	205	165	
	of which: SME	226	197	155		224	193	152	
	Retail	383	328	224		387	328	225	
	of which: SME	196	174	71		119	110	68	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	15	0	0		20	0	0	
	Items associated with particularly high risk	71	42	63	13	84	45	67	17
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	37	37	14		42	15	42		
Standardised Total <sup>4</sup>				33				44	

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

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
MONTENEGRO	Central governments or central banks	111	80	87		147	122	122	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	2	1	1		3	3	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	1		2	2	2	
	Corporates	104	83	71		135	105	94	
	of which: SME	97	43	32		121	42	42	
	Retail	324	263	201		426	370	262	
	of which: SME	80	51	29		133	89	51	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	38	0	0		63	24	38	
	Items associated with particularly high risk	28	11	18	33	27	12	18	33
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	84	83	42		97	50	50		
Standardised Total <sup>4</sup>				33				62	

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

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	36	87	0		36	87	0	
	Regional governments or local authorities	22	14	0		22	14	0	
	Public sector entities	14	0	0		14	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	186	120	34		204	159	55	
	Corporates	10	6	0		6	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	28	28	5		28	28	5	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>4</sup>				0				0	

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

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	52	52	0		93	93	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	149	148	46		199	152	51	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	107	106	11		106	106	11	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>4</sup>				0				0	

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

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
AUSTRIA	Central governments or central banks	100	100	0		100	99	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	87	83	22		131	127	31	
	Corporates	0	0	0		19	18	18	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	9	9	2		6	6	1	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>4</sup>				0				0	

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

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
BELGIUM	Central governments or central banks	139	139	0		176	176	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	45	44	11		36	35	7	
	Corporates	11	11	11		14	13	13	
	of which: SME	1	1	1		4	4	4	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	14	14	14		14	14	14	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		4	4	4		
Other exposures	1	1	1		1	1	1		
Standardised Total <sup>4</sup>				0				0	

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>b</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>b</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	7,030	7,099	1,898		8,041	8,354	1,630	
	Regional governments or local authorities	244	235	122		239	233	127	
	Public sector entities	338	295	255		321	285	245	
	Multilateral Development Banks	99	402	0		96	396	0	
	International Organisations	25	32	0		25	32	0	
	Institutions	1,322	1,227	338		1,380	1,294	366	
	Corporates	2,886	2,469	2,269		4,213	2,637	2,307	
	of which: SME	1,632	1,197	963		1,870	1,340	1,070	
	Retail	7,037	5,571	3,199		7,519	5,788	4,086	
	of which: SME	2,171	1,282	733		2,295	1,399	771	
	Secured by mortgages on immovable property	1,039	1,004	366		1,055	1,030	373	
	of which: SME	186	165	64		174	158	61	
	Exposures in default	444	198	242	220	405	163	201	225
	Items associated with particularly high risk	463	241	361		457	264	366	
	Covered bonds	389	368	41		368	307	41	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a FT credit assessment	57	57	18		56	56	18		
Collective investments undertakings (CIU)	66	66	79		66	66	79		
Equity	1,061	992	862		992	951	866		
Other exposures									
Standardised Total <sup>c</sup>	23,592	26,600	16,321	435	25,634	21,965	16,995	411	

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>b</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>b</sup>
(in EUR, %)									
SLOVENIA	Central governments or central banks	2,722	3,076	77		3,632	4,219	79	
	Regional governments or local authorities	70	66	14		70	66	14	
	Public sector entities	46	37	15		46	37	15	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,307	1,101	1,023		2,468	1,191	1,103	
	Corporates	644	403	326		800	490	390	
	of which: SME	2,962	2,041	1,475		3,041	2,044	1,516	
	Retail	896	321	184		894	345	197	
	Secured by mortgages on immovable property	1,023	1,023	364		1,052	1,027	373	
	of which: SME	184	164	61		172	157	61	
	Exposures in default	168	82	95	75	136	53	60	74
	Items associated with particularly high risk	77	42	61		67	31	46	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Claims on institutions and corporates with a FT credit assessment	51	51	12		51	51	12		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	38	38	65		34	34	61		
Other exposures									
Standardised Total <sup>c</sup>				115				101	

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>b</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>b</sup>
(in EUR, %)									
SERBIA	Central governments or central banks	1,794	1,765	719		1,799	1,762	688	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	163	141	141		151	134	134	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	113	112	29		67	67	34	
	Corporates	525	413	365		566	439	377	
	of which: SME	336	258	207		403	311	248	
	Retail	1,662	1,430	989		1,765	1,493	1,031	
	Secured by mortgages on immovable property	652	669	261		702	697	261	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	67	45	63	17	67	41	56	19
	Items associated with particularly high risk	146	97	146		146	88	146	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Claims on institutions and corporates with a FT credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1	1	1		1	1	1		
Other exposures	75	75	133		73	73	135		
Standardised Total <sup>c</sup>				38				43	

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>b</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>b</sup>
(in EUR, %)									
MACEDONIA, THE FORMER YUGOSLAV REPUBLIC OF	Central governments or central banks	520	494	494		520	495	495	
	Regional governments or local authorities	1	1	1		0	0	0	
	Public sector entities	28	26	26		28	26	26	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9	9	9		9	9	9	
	Corporates	289	266	275		292	293	274	
	of which: SME	185	141	130		157	135	136	
	Retail	851	747	535		897	794	563	
	Secured by mortgages on immovable property	181	180	79		205	200	86	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	66	21	23	44	70	27	33	42
	Items associated with particularly high risk	51	40	60		60	51	76	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Claims on institutions and corporates with a FT credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1	1	1		1	1	1		
Other exposures	40	40	47		40	40	45		
Standardised Total <sup>c</sup>				72				67	

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>b</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>b</sup>
(in EUR, %)									
BOSNIA AND HERZEGOVINA	Central governments or central banks	421	207	207		467	351	351	
	Regional governments or local authorities	70	66	66		67	63	63	
	Public sector entities	80	70	70		78	66	66	
	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	329	286	282		340	294	288	
	of which: SME	181	154	150		182	164	164	
	Retail	725	629	446		750	648	461	
	Secured by mortgages on immovable property	281	140	80		204	128	79	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	40	14	16	20	35	11	11	23
	Items associated with particularly high risk	53	19	38		52	18	27	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Claims on institutions and corporates with a FT credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	100	100	43		100	100	42		
Standardised Total <sup>c</sup>				70				76	

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
(in EUR, %)									
Other Countries	Central governments or central banks	172	125	126	0	175	130	131	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1	0	0	0	1	0	0	0
	Corporates	242	204	186	0	255	211	172	0
	of which: SME	209	177	160	0	226	185	166	0
	Retail	394	339	233	0	413	362	249	0
	Secured by mortgages on immovable property	155	122	76	0	160	129	74	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	89	46	70	17	79	41	62	17
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	39	38	35	0	41	41	35	0	
<b>Standardised Total<sup>(2)</sup></b>			<b>44</b>				<b>44</b>		

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
(in EUR, %)									
MONTENEGRO	Central governments or central banks	129	92	93	0	130	103	104	0
	Regional governments or local authorities	7	7	7	0	8	7	7	0
	Public sector entities	6	4	4	0	6	4	4	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	2	2	2	0	2	2	2	0
	Corporates	129	103	91	0	129	103	90	0
	of which: SME	129	103	91	0	129	103	90	0
	Retail	428	375	266	0	439	387	275	0
	Secured by mortgages on immovable property	126	88	50	0	123	86	49	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	66	37	32	37	64	35	31	38
	Items associated with particularly high risk	27	12	17	0	25	10	15	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	59	59	52	0	57	57	51	0	
<b>Standardised Total<sup>(2)</sup></b>			<b>62</b>				<b>62</b>		

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	33	86	0	0	31	88	0	0
	Regional governments or local authorities	47	47	0	0	46	46	0	0
	Public sector entities	17	17	0	0	17	17	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	226	228	51	0	310	285	59	0
	Corporates	6	6	6	0	6	6	6	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	28	28	3	0	28	28	3	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>(2)</sup></b>			<b>1</b>				<b>0</b>		

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	189	108	0	0	104	104	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	21	21	0	0	23	23	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	171	160	46	0	174	164	50	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	186	106	11	0	106	105	11	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	11	11	11	0	12	12	12	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>(2)</sup></b>			<b>0</b>				<b>0</b>		

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
(in EUR, %)									
AUSTRIA	Central governments or central banks	105	104	0	0	105	104	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	230	223	51	0	195	193	43	0
	Corporates	19	18	18	0	19	19	19	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	1	1	1	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	6	6	1	0	6	6	1	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>(2)</sup></b>			<b>0</b>				<b>0</b>		

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
(in EUR, %)									
BELGIUM	Central governments or central banks	163	163	0	0	174	174	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	63	62	13	0	68	67	14	0
	Corporates	11	11	11	0	12	12	12	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	34	34	14	0	34	34	14	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	4	4	4	0	4	4	4	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>(2)</sup></b>			<b>0</b>				<b>0</b>		

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

## 2021 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

Nova Ljubljanska Banka d.d., Ljubljana

		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure <sup>1</sup>	Of which: defaulted	Exposure Value <sup>1</sup>	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure <sup>1</sup>	Of which: defaulted	Exposure Value <sup>1</sup>	Risk exposure amount	Of which: defaulted
(mln EUR, %)												
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	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-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets				0						0	
<b>IRB Total <sup>2</sup></b>				<b>0</b>						<b>0</b>		

<sup>(1)</sup> 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).

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

## 2021 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

Nova Ljubljanska Banka d.d., Ljubljana

		IRB Approach											
		As of 31/03/2021					As of 30/06/2021						
		Original Exposure <sup>1</sup>	Of which: defaulted	Exposure Value <sup>1</sup>	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure <sup>1</sup>	Of which: defaulted	Exposure Value <sup>1</sup>	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
(mln EUR, %)													
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets				0							0	
<b>IRB Total <sup>2</sup></b>					<b>0</b>						<b>0</b>		

<sup>(1)</sup> 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).

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.





**2021 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Nova Ljubljanska Banka d.d., Ljubljana

As of 31/12/2020

		Direct exposures												Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Nominal	Provisions			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount			Carrying amount	Notional amount	
(min EUR)														
	Lithuania	1 0 3 0 0 26 0	1 0 3 0 0 26 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	1 0 3 0 0 15 0	0 0 0 0 0 12 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
	<b>Total</b>	<b>30</b>	<b>30</b>	<b>0</b>	<b>0</b>	<b>18</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	Luxembourg	0 0 5 9 0 4 0	0 0 5 9 0 4 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 5 9 0 4 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
	<b>Total</b>	<b>18</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	Malta	0 0 0 0 0 4 0	0 0 0 0 0 4 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 4 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
	<b>Total</b>	<b>4</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	Netherlands	15 21 11 7 23 0	15 21 11 7 23 0	0 0 0 0 0 0	0 0 0 0 0 0	10 11 11 5 14 0	5 10 0 2 9 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
	<b>Total</b>	<b>77</b>	<b>77</b>	<b>0</b>	<b>0</b>	<b>51</b>	<b>27</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	Poland	10 6 4 7 8 9 0	10 6 4 7 8 9 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 3 1 3 8 2 0	10 3 2 4 0 8 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
	<b>Total</b>	<b>43</b>	<b>43</b>	<b>0</b>	<b>0</b>	<b>17</b>	<b>26</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	Portugal	0 5 0 3 25 32 0	0 5 0 3 25 32 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 13 7 0	5 0 3 12 26 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
	<b>Total</b>	<b>65</b>	<b>65</b>	<b>0</b>	<b>0</b>	<b>19</b>	<b>46</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	Romania	0 0 0 0 12 17 0	0 0 0 0 12 17 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 6 6 0	0 0 0 0 12 12 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
	<b>Total</b>	<b>29</b>	<b>29</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>24</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	Slovakia	1 0 0 18 16 22 0	1 0 0 18 16 22 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	1 0 0 13 16 6 0	0 0 0 5 0 17 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
	<b>Total</b>	<b>58</b>	<b>58</b>	<b>0</b>	<b>0</b>	<b>36</b>	<b>22</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	Slovenia	139 113 86 57 98 220 222	139 113 86 57 98 220 222	0 0 0 0 0 0 0	0 0 0 0 0 0 0	75 108 15 24 72 104 122	63 5 71 33 26 116 100	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	4 1 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	106
	<b>Total</b>	<b>934</b>	<b>934</b>	<b>0</b>	<b>0</b>	<b>520</b>	<b>414</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>112</b>	<b>118</b>	<b>0</b>	<b>106</b>





**2021 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Nova Ljubljanska Banka d.d., Ljubljana

As of 31/12/2020

Residual Maturity		Country / Region		On balance sheet				Derivatives				Off balance sheet		Risk weighted exposure amount				
				Direct exposures				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount		Nominal	Provisions		
[ 0 - 3M ]	[ 3M - 1Y ]	[ 1Y - 2Y ]	[ 2Y - 3Y ]	[ 3Y - 5Y ]	[ 5Y - 10Y ]	[ 10Y - more ]	Total	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ]	[ 3M - 1Y ]	[ 1Y - 2Y ]	[ 2Y - 3Y ]	[ 3Y - 5Y ]	[ 5Y - 10Y ]	[ 10Y - more ]	Total	7	15	7	0	0	0	0	0	0	0	
[ 0 - 3M ]	[ 3M - 1Y ]	[ 1Y - 2Y ]	[ 2Y - 3Y ]	[ 3Y - 5Y ]	[ 5Y - 10Y ]	[ 10Y - more ]	Total	15	34	15	0	0	0	0	0	0	0	
[ 0 - 3M ]	[ 3M - 1Y ]	[ 1Y - 2Y ]	[ 2Y - 3Y ]	[ 3Y - 5Y ]	[ 5Y - 10Y ]	[ 10Y - more ]	Total	34	18	34	0	0	0	0	0	0	0	
[ 0 - 3M ]	[ 3M - 1Y ]	[ 1Y - 2Y ]	[ 2Y - 3Y ]	[ 3Y - 5Y ]	[ 5Y - 10Y ]	[ 10Y - more ]	Total	18	9	18	0	0	0	0	0	0	0	
[ 0 - 3M ]	[ 3M - 1Y ]	[ 1Y - 2Y ]	[ 2Y - 3Y ]	[ 3Y - 5Y ]	[ 5Y - 10Y ]	[ 10Y - more ]	Total	9	6	9	0	0	0	0	0	0	0	
[ 0 - 3M ]	[ 3M - 1Y ]	[ 1Y - 2Y ]	[ 2Y - 3Y ]	[ 3Y - 5Y ]	[ 5Y - 10Y ]	[ 10Y - more ]	Total	6	0	6	0	0	0	0	0	0	0	
[ 0 - 3M ]	[ 3M - 1Y ]	[ 1Y - 2Y ]	[ 2Y - 3Y ]	[ 3Y - 5Y ]	[ 5Y - 10Y ]	[ 10Y - more ]	Total	0	0	0	0	0	0	0	0	0	0	
				<b>89</b>				<b>89</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>83</b>

**Notes and definitions**

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

**Regions:**

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

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

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

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

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

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

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





**2021 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Nova Ljubljanska Banka d.d., Ljubljana

As of 30/06/2021

		Direct exposures												Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet					
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Derivatives with positive fair value				Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
(min EUR)															
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		13	13	0	0	13	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		30	30	0	0	14	0	16	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		43	43	0	0	27	0	16	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		5	5	0	0	5	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		9	9	0	0	9	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		5	5	0	0	4	1	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		19	19	0	0	18	1	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		8	8	0	0	8	0	8	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		8	8	0	0	8	0	8	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		15	15	0	0	10	5	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		21	21	0	0	11	10	0	0	0	0	0	0	0	
		11	11	0	0	11	0	0	0	0	0	0	0	0	
		7	7	0	0	5	2	0	0	0	0	0	0	0	
		28	28	0	0	14	14	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		82	82	0	0	50	32	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		9	9	0	0	4	5	0	0	0	0	0	0	0	
		7	7	0	0	3	4	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		8	8	0	0	8	0	0	0	0	0	0	0	0	
		11	11	0	0	2	10	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		35	35	0	0	17	19	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		15	15	0	0	15	0	15	0	0	0	0	0	0	
		13	13	0	0	13	0	0	0	0	0	0	0	0	
		40	40	0	0	6	34	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		68	68	0	0	19	48	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		4	4	0	0	4	4	0	0	0	0	0	0	0	
		23	23	0	0	0	17	0	0	0	0	0	0	0	
		2	2	0	0	2	2	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		29	29	0	0	6	23	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		3	3	0	0	3	0	0	0	0	0	0	0	0	
		15	15	0	0	10	5	0	0	0	0	0	0	0	
		20	20	0	0	16	4	0	0	0	0	0	0	0	
		18	18	0	0	6	13	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		57	57	0	0	35	22	0	0	0	0	0	0	0	
		255	255	0	0	73	182	0	0	0	0	0	0	0	
		177	177	0	0	112	65	0	0	0	0	1	0	0	
		99	99	0	0	23	76	0	0	0	0	1	0	0	
		32	32	0	0	20	13	0	0	0	0	0	0	0	
		145	145	0	0	89	56	0	0	0	0	0	0	0	
		229	229	1	1	129	144	0	0	0	0	0	0	0	
		215	215	0	0	117	99	0	0	0	0	114	0	0	
		1,152	1,152	1	0	517	633	0	0	0	0	120	0	109	





**2021 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Nova Ljubljanska Banka d.d., Ljubljana

As of 30/06/2021

Residual Maturity		Country / Region		Direct exposures								Off balance sheet		Risk weighted exposure amount	
				On balance sheet				Derivatives				Off-balance sheet exposures			
				Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value			Nominal
Carrying amount	Notional amount	Carrying amount	Notional amount												
[ 0 - 3M ]															
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
<b>Total</b>															
		9	9	0	0	8	0	0	0	0	0	0	0	0	
		25	25	0	0	26	0	0	0	0	0	0	0	0	
		11	11	0	0	11	0	0	0	0	0	0	0	0	
		35	35	0	0	35	0	0	0	0	0	0	0	0	
		11	11	0	0	11	0	0	0	0	0	0	0	0	
		8	8	0	0	8	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		<b>100</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>92</b>

**Notes and definitions**

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

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





## 2021 EU-wide Transparency Exercise

### Forborne exposures

Nova Ljubljanska Banka d.d., Ljubljana

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	277	218	140	133	128	79	311	256	155	149	143	104
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6	6	3	3	3	3	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2	2	2	2	0	0	2	2	2	2	0	0
Non-financial corporations	236	186	127	121	103	61	262	229	142	137	114	91
of which: small and medium-sized enterprises at amortised cost	173	127	101	95	67		189	157	109	104	71	
Households	33	24	8	8	21	15	45	25	10	9	28	13
<b>DEBT INSTRUMENTS other than HFT</b>	<b>277</b>	<b>218</b>	<b>140</b>	<b>133</b>	<b>128</b>		<b>311</b>	<b>256</b>	<b>155</b>	<b>149</b>	<b>143</b>	
Loan commitments given	1	0	0	0	1	0	2	1	0	0	1	1
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice	12						16					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

<sup>(1)</sup> 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

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

## 2021 EU-wide Transparency Exercise

### Forborne exposures

Nova Ljubljanska Banka d.d., Ljubljana

	As of 31/03/2021						As of 30/06/2021						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	320	260	156	150	146	104	308	239	151	146	130	129	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	1	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2	2	2	2	0	0	2	2	2	2	0	0	0
Non-financial corporations	265	230	142	137	114	89	249	204	133	130	98	97	
of which: small and medium-sized enterprises at amortised cost	183	149	109	105	70		204	162	108	105	88		
Households	52	27	11	10	32	15	56	32	15	14	32	32	
<b>DEBT INSTRUMENTS other than HFT</b>	<b>320</b>	<b>260</b>	<b>156</b>	<b>150</b>	<b>146</b>		<b>308</b>	<b>239</b>	<b>151</b>	<b>146</b>	<b>130</b>		
Loan commitments given	1	1	0	0	1	0	1	1	0	0	1	1	
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>													
Loans and advances that have been forborne more than twice	48						46						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0						

(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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

**2021 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Nova Ljubljanska Banka d.d., Ljubljana

(m EUR)	AS OF 30/09/2020						AS OF 31/12/2020						AS OF 31/03/2021						AS OF 30/06/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
		of which: defaulted																						
A Agriculture, forestry and fishing	63	6	6	63	7	0	91	7	7	91	7	0	88	7	7	88	7	0	85	1	1	85	2	0
B Mining and quarrying	24	0	0	24	1	0	86	0	0	86	1	0	86	0	0	86	1	0	77	6	0	77	1	0
C Manufacturing	896	34	34	896	45	0	955	44	44	955	45	0	971	46	46	971	40	0	1,004	36	36	1,004	33	0
D Electricity, gas, steam and air conditioning supply	147	3	3	147	4	0	258	0	0	258	4	0	273	0	0	273	4	0	279	1	1	279	2	0
E Water supply	31	3	3	31	3	0	41	3	3	41	3	0	42	3	3	42	3	0	40	1	1	40	3	0
F Construction	274	37	37	274	32	0	362	33	33	362	28	0	361	33	33	361	28	0	379	36	36	379	31	0
G Wholesale and retail trade	752	103	103	722	72	5	879	112	112	847	76	7	901	116	116	868	76	7	884	74	74	884	72	0
H Transport and storage	539	15	15	539	16	0	570	27	27	570	17	0	569	27	27	569	17	0	567	31	31	567	18	0
I Accommodation and food service activities	111	18	18	111	9	0	134	32	32	134	13	0	136	34	34	136	12	0	134	34	34	134	12	0
J Information and communication	180	4	4	180	7	0	225	6	6	225	8	0	229	6	6	229	7	0	246	4	4	246	6	0
K Financial and insurance activities	4	0	0	4	0	0	6	0	0	6	0	0	6	0	0	6	0	0	8	0	0	8	0	0
L Real estate activities	173	11	11	173	12	0	221	15	15	221	12	0	226	15	15	226	12	0	237	15	15	237	12	0
M Professional, scientific and technical activities	113	33	33	113	28	0	167	42	42	167	38	0	186	43	43	186	40	0	214	46	46	214	39	0
N Administrative and support service activities	42	5	5	42	4	0	55	5	5	54	5	0	56	5	5	56	5	0	49	2	2	49	2	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	9	1	1	9	1	0	10	1	1	10	1	0	9	1	1	9	1	0	10	2	2	10	1	0
Q Human health services and social work activities	25	3	3	25	2	0	39	3	3	39	2	0	38	3	3	38	2	0	35	3	3	35	2	0
R Arts, entertainment and recreation	13	5	5	13	3	0	16	5	5	16	3	0	16	5	5	16	3	0	17	5	5	17	3	0
S Other services	10	1	1	10	1	0	9	1	1	9	1	0	9	1	1	9	1	0	9	2	2	9	0	0
Loans and advances	3,407	280	280	3,126	245	5	4,129	336	336	4,096	263	8	4,199	345	345	4,165	258	8	4,277	206	206	4,277	240	0

<sup>1</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

**2021 EU-wide Transparency Exercise**  
**Collateral valuation - loans and advances**  
 Nova Ljubljanska Banka d.d., Ljubljana

(m€ EUR)	As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021				
	Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing		
	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	
Gross carrying amount	8,307	7,913	85	394	163	10,341	9,875	82	466	211	10,525	10,048	74	477	216	10,806	10,369	50	437	197
Of which secured	4,732	4,437	41	295	116	5,632	5,291	37	391	154	5,810	5,463	35	347	156	5,880	5,573	21	307	134
Of which secured with immovable property	3,451	3,168	35	283	119	4,168	3,842	26	327	146	4,298	3,970	30	329	143	4,381	4,091	17	290	122
Of which instruments with LTV higher than 80% and lower or equal to 80%	940	873		67	47	1,185	1,120		65	49	1,210	1,143		68	55	1,264	1,217		46	38
Of which instruments with LTV higher than 80% and lower or equal to 100%	324	313		10	3	414	395		20	4	446	421		25	9	456	435		21	9
Of which instruments with LTV higher than 100%	634	518		115	30	653	538		115	13	638	542		116	14	661	552		110	12
Accumulated impairment for secured assets	232	61	2	171	42	247	63	1	184	52	246	63	2	184	52	223	52	1	171	49
Collateral																				
Of which value capped at the value of exposure	3,655	3,532	36	123	75	4,386	4,233	28	153	94	4,513	4,355	32	158	96	4,599	4,459	20	130	82
Of which immovable property	2,970	2,852	31	118	71	3,677	3,528	24	149	91	3,796	3,642	28	154	93	3,891	3,765	16	126	78
Of which value above the cap	4,683	4,321	55	362	161	6,545	5,917	54	628	307	6,444	5,883	59	560	304	6,531	6,007	33	524	291
Of which immovable property	3,522	3,210	48	312	147	5,181	4,673	42	508	248	5,071	4,631	54	440	228	5,181	4,776	30	406	207
Financial guarantees received	541	540	0	1	0	575	572	7	3	3	581	578	1	3	3	599	598	0	1	1
Accumulated partial write-off	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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



