



## 2021 EU-wide Transparency Exercise

Bank Name	Nova Ljubljanska Banka d.d., Ljubljana
LEI Code	5493001BABFV7P27OW30
Country Code	SI

## 2021 EU-wide Transparency Exercise

### Key Metrics

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
<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]	

(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 disclosures.

## 2021 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Nova Ljubljanska Banka d.d., Ljubljana

(mln 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 (R640, 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)
Total	8,863	12,421	12,615	12,756	

<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&amp;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
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	142	302	73	156
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	133	297	68	147
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

(mln EUR)	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	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)(i); 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 1.2.2; Annex V Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	14				14				10				9				IAS 39.89(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	387				515				511				498				
TOTAL ASSETS	15,146				19,566				19,959				21,187				IAS 1.9(a), IAS 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".

(m€ EUR)		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>			
Breakdown of financial assets by instrument and by counterparty sector <sup>1</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
TOTAL LIABILITIES	13,326	17,443	17,771	18,952	IAS 1.9(b); IG 6
TOTAL EQUITY	1,819	2,123	2,188	2,235	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	15,146	19,566	19,959	21,187	IAS 1.IG6

(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
TOTAL FINANCIAL LIABILITIES		13,218	17,292	17,628	18,804	

## 2021 EU-wide Transparency Exercise

## Market Risk

Nova Ljubljanska Banka d.d., Ljubljana

(min EUR)	SA		IM												IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				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	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					
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									
Of which: General risk	2	14	0	0	0	0								0	0	0	0									
Of which: Specific risk	0	66	0	0	0	0								0	0	0	0									
Equities	0	0	0	0	0	0								0	0	0	0									
Of which: General risk	0	0	0	0	0	0								0	0	0	0									
Of which: Specific risk	0	0	0	0	0	0								0	0	0	0									
Foreign exchange risk	532	1,170	0	0	0	0								0	0	0	0									
Commodities risk	0	0	0	0	0	0								0	0	0	0									
Total	535	1,251	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
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									
Of which: General risk	17	1	0	0	0	0								0	0	0	0									
Of which: Specific risk	52	0	0	0	0	0								0	0	0	0									
Equities	0	0	0	0	0	0								0	0	0	0									
Of which: General risk	0	0	0	0	0	0								0	0	0	0									
Of which: Specific risk	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									
Commodities risk	0	0	0	0	0	0								0	0	0	0									
Total	1,347	1,212	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			

Market risk template does not include CUI positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI 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	5,228	5,267	678		7,209	7,561	1,882	
	Regional governments or local authorities	138	139	13		224	216	218	
	Public sector entities	148	131	102		327	285	249	
	Multilateral Development Banks	88	391	0		91	394	0	
	International Organisations	75	75	0		25	25	0	
	Institutions	873	750	236		1,041	947	312	
	Corporates	3,539	2,088	1,889		3,873	2,468	2,224	
	of which: SME	1,521	1,071	852		1,634	1,192	986	
	Retail	5,314	4,303	3,056		6,012	5,491	3,882	
	of which: SME	1,689	962	549		2,145	1,289	725	
	Secured by mortgages on immovable property	988	956	349		1,005	971	356	
	of which: SME	155	173	66		151	170	65	
	Exposures in default	137	137	157	209	437	188	231	232
	Items associated with particularly high risk	171	171	259		417	229	344	
	Covered bonds	359	359	42		355	355	41	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	51	51	12		58	58	18	
	Equity	13	13	25		35	35	47	
	Other exposures	652	652	730		888	888	951	
	Standardised Total <sup>4</sup>	18,322	15,746	7,374	499	23,129	20,218	18,223	442

<sup>(1)</sup> Original exposure, unless 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, unless 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>(3)</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, %)									
SLOVENIA	Central governments or central banks	2,789	3,381	70		2,747	3,361	79	
	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	4		21	10	4	
	Corporates	2,379	1,113	1,029		2,287	1,082	1,007	
	of which: SME	775	462	389		652	393	317	
	Retail	2,484	2,027	1,463		2,397	2,025	1,465	
	of which: SME	775	462	389		652	393	317	
	Secured by mortgages on immovable property	774	323	184		803	301	173	
	of which: SME	964	952	248		1,052	964	254	
	Exposures in default	194	171	66		190	168	68	
	Items associated with particularly high risk	152	68	77	70	173	82	96	70
	Covered bonds	90	90	75		86	86	74	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	51	51	12		52	52	13	
	Equity	8	8	19		8	8	19	
	Other exposures	304	303	332		303	303	351	
	Standardised Total <sup>4</sup>	5,964	5,953	2,818	128	6,012	5,952	2,818	125

<sup>(1)</sup> Original exposure, unless 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, unless 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>(3)</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	1,506	796	
	Regional governments or local authorities	0	0	0		48	48	48	
	Public sector entities	26	26	26		189	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	1,468	796	
	of which: SME	112	91	70		303	234	186	
	Retail	480	388	253		1,694	1,407	972	
	of which: SME	295	209	139		844	697	468	
	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	30	18	62	43	62	14
	Items associated with particularly high risk	21	17	25		138	87	138	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a < 1T 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	54	52	61		201	201	156	
	Standardised Total <sup>4</sup>	1,001	801	513	27	2,901	2,501	1,556	34

<sup>(1)</sup> Original exposure, unless 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, unless 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>(3)</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	452	359	358		416	382	382	
	Regional governments or local authorities	0	0	0		1	1	1	
	Public sector entities	21	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		188	157	114	
	Retail	721	536	536		844	735	735	
	of which: SME	152	127	127		188	145	145	
	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	19	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 < 1T 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	67		95	95	60	
	Standardised Total <sup>4</sup>	1,324	1,001	1,001	66	1,324	1,001	1,001	72

<sup>(1)</sup> Original exposure, unless 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, unless 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>(3)</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	39	39		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	5	
	Corporates	256	223	194		339	288	254	
	of which: SME	163	145	110		188	158	124	
	Retail	640	550	392		719	617	437	
	of which: SME	172	115	66		213	145	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	23
	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 < 1T 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	35		101	101	45	
	Standardised Total <sup>4</sup>	1,324	1,001	1,001	58	1,324	1,001	1,001	78

<sup>(1)</sup> Original exposure, unless 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, unless 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>(3)</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	109	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	168		239	205	165	
	of which: SME	238	197	155		234	193	153	
	Retail	383	328	224		387	328	226	
	of which: SME	156	124	71		155	119	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	2	2	13	20	3	3	17
	Items associated with particularly high risk	71	42	63		84	45	67	
	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	44	
	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 (RVA) 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	86	87		147	122	122	
	Regional governments or local authorities	7	7	7		7	6	6	
	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	57	45	32		71	51	46	
	Retail	324	263	201		428	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	22	26	33	58	24	36	39
	Items associated with particularly high risk	28	12	18		27	12	18	
	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	95	62	
	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 (RVA) 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	23	7	0		23	7	0	
	Public sector entities	2	14	0		2	14	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	186	128	34		204	159	53	
	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	0	0
	Items associated with particularly high risk	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>				1				1

<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 (RVA) 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	62	62	0		63	63	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		139	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	0	0
	Items associated with particularly high risk	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 (RVA) 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	1	0		1	1	0	
	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	0	0
	Items associated with particularly high risk	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 (RVA) 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		136	136	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	9		36	35	7	
	Corporates	1	11	11		13	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	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	14	14	1		14	14	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		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 (RVA) 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>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	7,030	7,399	1,038		8,041	8,384	1,530	
	Regional governments or local authorities	244	235	132		239	238	127	
	Public sector entities	338	295	255		321	285	245	
	Multilateral Development Banks	99	402	0		96	396	0	
	International Organisations	25	25	0		25	25	0	
	Institutions	1,322	1,227	338		1,380	1,294	366	
	Corporates	2,086	2,463	2,260		4,212	2,637	2,367	
	of which: SME	1,632	1,197	953		3,870	1,340	1,070	
	Retail	7,037	5,571	3,949		7,319	5,796	4,086	
	of which: SME	2,171	1,262	733		2,255	1,340	771	
	Secured by mortgages on immovable property	1,039	1,004	966		1,055	1,030	973	
	of which: SME	185	165	64		174	158	61	
	Exposures in default	444	198	242	225	405	163	201	225
	Items associated with particularly high risk	403	261	391		457	264	365	
	Covered bonds	369	368	41		368	367	41	
	Claims on institutions and corporates with a 4Y credit assessment	0	0	18		0	0	18	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	57	57	56		56	56	56	
	Equity	66	66	79		66	66	79	
	Other exposures	1,051	997	863		991	991	856	
	Standardised Total <sup>4</sup>	23,502	26,690	10,321	435	25,634	21,965	10,995	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>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	2,722	3,740	77		3,632	4,219	78	
	Regional governments or local authorities	70	68	14		70	68	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	25	11	4		26	42	20	
	Corporates	2,307	1,303	1,023		2,468	1,193	1,103	
	of which: SME	644	403	326		800	400	390	
	Retail	2,962	2,043	1,475		3,041	2,044	1,516	
	of which: SME	896	321	184		894	345	197	
	Secured by mortgages on immovable property	1,073	1,803	264		1,052	1,627	273	
	of which: SME	184	164	63		172	157	60	
	Exposures in default	168	82	95	75	136	53	61	74
	Items associated with particularly high risk	77	42	97		67	51	103	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 4Y credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	51	51	12		51	51	12	
	Equity	28	28	28		28	28	28	
	Other exposures	318	38	165		345	345	153	
	Standardised Total <sup>4</sup>	7,115	11,518	3,115	115	7,945	11,518	3,115	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>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	1,794	1,765	719		1,799	1,762	688	
	Regional governments or local authorities	48	46	44		48	44	44	
	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		556	439	377	
	of which: SME	336	258	207		403	311	248	
	Retail	1,662	1,430	989		1,705	1,493	1,011	
	of which: SME	602	469	268		702	497	373	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	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	149	97	146		116	88	103	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 4Y credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y 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	736	70	131		712	712	175	
	Standardised Total <sup>4</sup>	4,315	4,315	1,315	38	4,315	4,315	1,315	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>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	520	434	434		520	435	435	
	Regional governments or local authorities	1	1	1		0	0	0	
	Public sector entities	26	26	26		26	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	228	226	175		252	203	174	
	of which: SME	167	141	110		157	135	105	
	Retail	851	747	535		897	794	561	
	of which: SME	181	138	80		205	150	86	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	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 4Y credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y 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	60	60	47		60	60	46	
	Standardised Total <sup>4</sup>	1,425	1,425	722	72	1,425	1,425	722	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>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	421	207	207		467	351	351	
	Regional governments or local authorities	70	66	66		67	63	63	
	Public sector entities	80	70	70		74	66	66	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	3	2		4	3	2	
	Corporates	329	286	252		340	294	258	
	of which: SME	181	154	130		192	164	138	
	Retail	725	629	446		750	648	461	
	of which: SME	281	140	80		284	134	79	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	40	14	16	20	36	11	14	23
	Items associated with particularly high risk	53	19	28		52	18	27	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 4Y credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y 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	43	
	Standardised Total <sup>4</sup>	1,020	1,020	43	79	1,020	1,020	43	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>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Other Countries	Central governments or central banks	172	125	126		176	130	131	
	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	1	0	0		0	0	0	
	Institutions	242	204	166		255	211	172	
	Corporates	209	177	140		226	185	146	
	of which: SME	394	339	233		413	362	249	
	Retail	125	122	70		160	129	74	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	20	3	17		38	1	31	
	Items associated with particularly high risk	89	46	70		79	41	62	
	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	39	38	16		41	41	15	
	Standardised Total <sup>(4)</sup>				44				44

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, 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>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
MONTENEGRO	Central governments or central banks	129	92	81		126	103	104	
	Regional governments or local authorities	7	7	7		8	7	7	
	Public sector entities	6	4	4		6	4	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	2		2	2	2	
	Corporates	129	103	91		129	103	90	
	of which: SME	72	52	46		76	45	42	
	Retail	428	379	266		439	387	275	
	Secured by mortgages on immovable property	126	88	50		123	86	49	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	66	27	37		64	25	35	
	Items associated with particularly high risk	27	12	17		25	10	15	
	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	59	59	52		57	57	51	
	Standardised Total <sup>(4)</sup>				62				62

(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>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
GERMANY	Central governments or central banks	31	86	0		31	88	0	
	Regional governments or local authorities	46	47	0		46	46	0	
	Public sector entities	0	17	0		0	17	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	229	209	31		313	285	6	
	Corporates	6	6	6		6	6	6	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	1	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	
	Covered bonds	28	28	3		28	28	3	
	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>				1				0

(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>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
FRANCE	Central governments or central banks	189	109	0		104	104	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	21	21	0		23	23	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	171	160	46		174	164	50	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	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	
	Covered bonds	106	106	11		106	105	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	11	11	11		12	12	12	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(4)</sup>				0				0

(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>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
AUSTRIA	Central governments or central banks	105	104	0		105	104	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	239	221	51		195	191	43	
	Corporates	19	18	18		19	19	19	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	6	6	1		6	6	1	
	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	0	0	0		0	0	0	
	Standardised Total <sup>(4)</sup>				0				0

(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>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
BELGIUM	Central governments or central banks	163	163	0		174	174	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	63	62	13		68	67	14	
	Corporates	11	11	11		12	12	12	
	of which: SME	1	1	1		1	1	1	
	Retail	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	
	Covered bonds	34	34	14		34	34	14	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	4	4	4		4	4	4	
	Equity	0	0	0		0	0	0	
	Other exposures	1	1	1		1	1	1	
	Standardised Total <sup>(4)</sup>				0				0

(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>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted	
Consolidated data	(mln EUR, %)												
	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												
IRB Total <sup>2</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 (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				
	(mln EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0					0		
	IRB Total <sup>2</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 (e.g. substitution effects).

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



[illegible]

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

Nova Ljubljanska Banka d.d., Ljubljana

As of 31/12/2020

		As of 31/12/2020													
		Direct exposures													
(mln EUR)		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)	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		Off-balance sheet exposures		Risk weighted exposure amount	
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
I 0 - 3M f	Finland	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		3	3	0	0	0	0	3	0	0	0	0	0	0	
I 3Y - 5Y f		26	26	0	0	15	10	0	0	0	0	0	0	0	
I 5Y - 10Y f		20	20	0	0	0	20	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		49	49	0	0	15	34	0	0	0	0	0	0	0	
I 0 - 3M f	France	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		5	5	0	0	2	3	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		2	2	0	0	2	0	0	0	0	0	0	0		
I 3Y - 5Y f		31	31	0	0	2	29	0	0	0	0	0	0		
I 5Y - 10Y f		56	56	0	0	0	56	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		93	93	0	0	6	88	0	0	0	0	0	0	0	
I 0 - 3M f	Germany	5	5	0	0	5	0	0	0	0	0	0	0		
I 3M - 1Y f		21	21	0	0	21	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		8	8	0	0	5	3	0	0	0	0	0	0		
I 3Y - 5Y f		16	16	0	0	0	16	0	0	0	0	0	0		
I 5Y - 10Y f		9	9	0	0	0	9	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		59	59	0	0	31	28	0	0	0	0	0	0	0	
I 0 - 3M f	Croatia	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 0 - 3M f	Greece	4	4	0	0	4	0	0	0	0	0	0	0		
I 3M - 1Y f		3	3	0	0	3	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		7	7	0	0	7	0	0	0	0	0	0	0	0	
I 0 - 3M f	Hungary	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		11	11	0	0	0	11	0	0	0	0	0	0		
I 5Y - 10Y f		17	17	0	0	7	10	0	0	0	0	0	0		
I 10Y - more		3	3	0	0	3	0	0	0	0	0	0	0		
Total		31	31	0	0	10	21	0	0	0	0	0	0	0	
I 0 - 3M f	Ireland	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		4	4	0	0	4	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		43	43	0	0	32	11	0	0	0	0	0	0		
I 5Y - 10Y f		35	35	0	0	4	30	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		82	82	0	0	37	46	0	0	0	0	0	0	0	
I 0 - 3M f	Italy	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		5	5	0	0	0	5	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		2	2	0	0	0	2	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		7	7	0	0	0	7	0	0	0	0	0	0	0	
I 0 - 3M f	Latvia	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		1	1	0	0	1	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		3	3	0	0	0	3	0	0	0	0	0	0		
I 5Y - 10Y f		19	19	0	0	0	19	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		23	23	0	0	1	22	0	0	0	0	0	0	0	

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

Nova Ljubljanska Banka d.d., Ljubljana

As of 31/12/2020

		As of 31/12/2020														
		Direct exposures														
(mln EUR)		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)	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		Off-balance sheet exposures		Risk weighted exposure amount		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
I 0 - 3M f	Lithuania	1	1	0	0	1	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		3	3	0	0	3	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		26	26	0	0	15	12	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		30	30	0	0	18	12	0	0	0	0	0	0	0		
I 0 - 3M f	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		5	5	0	0	5	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		9	9	0	0	9	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		4	4	0	0	4	0	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		18	18	0	0	18	0	0	0	0	0	0	0	0		
I 0 - 3M f	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		4	4	0	0	4	4	0	0	0	0	0	0	0		
Total		4	4	0	0	0	4	0	0	0	0	0	0	0		
I 0 - 3M f	Netherlands	15	15	0	0	10	0	0	0	0	0	0	0	0		
I 3M - 1Y f		21	21	0	0	11	10	0	0	0	0	0	0	0		
I 1Y - 2Y f		11	11	0	0	11	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		7	7	0	0	5	2	0	0	0	0	0	0	0		
I 3Y - 5Y f		23	23	0	0	14	9	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		77	77	0	0	51	27	0	0	0	0	0	0	0		
I 0 - 3M f	Poland	10	10	0	0	0	10	0	0	0	0	0	0	0		
I 3M - 1Y f		6	6	0	0	3	3	0	0	0	0	0	0	0		
I 1Y - 2Y f		4	4	0	0	1	2	0	0	0	0	0	0	0		
I 2Y - 3Y f		7	7	0	0	3	4	0	0	0	0	0	0	0		
I 3Y - 5Y f		8	8	0	0	8	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		9	9	0	0	2	8	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		43	43	0	0	17	26	0	0	0	0	0	0	0		
I 0 - 3M f	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		5	5	0	0	0	5	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		3	3	0	0	3	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		25	25	0	0	13	12	0	0	0	0	0	0	0		
I 5Y - 10Y f		32	32	0	0	7	26	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		65	65	0	0	19	46	0	0	0	0	0	0	0		
I 0 - 3M f	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		12	12	0	0	0	12	0	0	0	0	0	0	0		
I 5Y - 10Y f		17	17	0	0	6	12	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		29	29	0	0	6	24	0	0	0	0	0	0	0		
I 0 - 3M f	Slovakia	1	1	0	0	1	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		18	18	0	0	13	5	0	0	0	0	0	0	0		
I 3Y - 5Y f		16	16	0	0	16	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		22	22	0	0	6	17	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		58	58	0	0	36	22	0	0	0	0	0	0	0		
I 0 - 3M f	Slovenia	139	139	0	0	75	63	0	0	0	0	0	4	0		
I 3M - 1Y f		113	113	0	0	108	5	0	0	0	0	0	0	0		
I 1Y - 2Y f		86	86	0	0	15	71	0	0	0	0	0	0	0		
I 2Y - 3Y f		57	57	0	0	24	33	0	0	0	0	0	0	0		
I 3Y - 5Y f		98	98	0	0	72	26	0	0	0	0	0	0	0		
I 5Y - 10Y f		220	220	0	0	104	116	0	0	0	0	0	0	0		
I 10Y - more		222	222	0	0	122	100	0	0	0	0	0	112	118	0	
Total		934	934	0	0	520	414	0	0	0	0	0	0	0	106	

[illegible]

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
								Derivatives with positive fair value				Derivatives with negative fair value		Off-balance sheet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Japan														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	U.S.	54 20 0 9 1 3 0	54 20 0 9 1 3 0	0 0 2 0 0 0 0	0 0 0 0 0 0 0	53 16 0 3 1 3 0	2 4 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 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	China	88	88	2	0	75	10	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Switzerland														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other advanced economies non EEA	0 0 11 7 0 10 0	0 0 11 7 0 10 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 11 7 0 10 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA	107 193 426 482 461 416 45	107 193 426 482 461 416 45	15 0 45 0 0 5 1	0 0 0 0 0 0 0	50 151 356 382 355 311 44	41 43 26 100 106 100 44	0 0 0 0 0 0 0	0 0 0 100 106 100 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	4 0 0 0 1 1 2	0 0 0 0 0 0 0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean														
		2,131	2,131	66	0	1,605	459	0	0	0	0	2	10	1,294	

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

Nova Ljubljanska Banka d.d., Ljubljana

(mln EUR)		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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		Off-balance sheet exposures		
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Africa													
Total														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Others	7	7	0	0	7	0	0	0	0	0	0	0	0
Total		15	15	0	0	15	0	0	0	0	0	0	0	0
		34	34	0	0	34	0	0	0	0	0	0	0	0
		18	18	0	0	18	0	0	0	0	0	0	0	0
		9	9	0	0	9	0	0	0	0	0	0	0	0
		6	6	0	0	6	0	0	0	0	0	0	1	0
		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		89	89	0	0	89	0	0	0	0	0	1	0	83

**Notes and definitions**

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

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

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

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

**Regions:**

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, 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

(min EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
												Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions		
								Carrying amount	Notional amount	Carrying amount	Notional amount				
[ 0 - 3M ]	Austria	7	7	0	0	0	7	0	0	0	0	0	0	0	
[ 3M - 1Y ]		2	2	0	0	0	2	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		13	13	0	0	0	13	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		35	35	0	0	18	16	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		48	48	0	0	2	46	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		105	105	0	0	21	84	0	0	0	0	0	0	0	
[ 0 - 3M ]	Belgium	5	5	0	0	5	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		10	10	0	0	10	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		5	5	0	0	5	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		29	29	0	0	21	8	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		36	36	0	0	12	24	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		84	84	0	0	4	80	0	0	0	0	0	0	0	
[ 10Y - more		5	5	0	0	0	5	0	0	0	0	0	0	0	
Total		174	174	0	0	57	117	0	0	0	0	0	0	0	
[ 0 - 3M ]	Bulgaria	6	6	0	0	6	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		18	18	0	0	6	16	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	2	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		1	1	0	0	1	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		22	22	0	0	0	22	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		47	47	0	0	3	43	0	0	0	0	0	0	0	
[ 0 - 3M ]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		3	3	0	0	0	3	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		4	4	0	0	0	4	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		2	2	0	0	2	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		5	5	0	0	0	5	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		14	14	0	0	2	13	0	0	0	0	0	0	0	
[ 0 - 3M ]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		13	13	0	0	13	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		13	13	0	0	13	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Denmark														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more															
Total															
[ 0 - 3M ]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		5	5	0	0	0	5	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		5	5	0	0	0	5	0	0	0	0	0	0	0	

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

Nova Ljubljanska Banka d.d., Ljubljana

As of 30/06/2021

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
I 0 - 3M f	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		14	14	0	0	5	8	0	0	0	0	0	0	0	
I 3Y - 5Y f		23	23	0	0	10	13	0	0	0	0	0	0	0	
I 5Y - 10Y f	20	20	0	0	0	20	0	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		56	56	0	0	15	41	0	0	0	0	0	0	0	
I 0 - 3M f	France	5	5	0	0	5	0	0	0	0	0	0	0	0	
I 3M - 1Y f		5	5	0	0	2	3	0	0	0	0	0	0	0	
I 1Y - 2Y f		1	1	0	0	1	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		31	31	0	0	2	29	0	0	0	0	0	0	0	
I 5Y - 10Y f	62	62	0	0	0	62	0	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		104	104	0	0	11	94	0	0	0	0	0	0	0	
I 0 - 3M f	Germany	20	20	0	0	20	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		8	8	0	0	5	3	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		16	16	0	0	0	16	0	0	0	0	0	0	0	
I 5Y - 10Y f	30	30	0	0	8	22	0	0	0	0	0	0	0	0	
I 10Y - more	4	4	0	0	0	4	0	0	0	0	0	0	0	0	
Total		78	78	0	0	34	45	0	0	0	0	0	0	0	
I 0 - 3M f	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 0 - 3M f	Greece	14	14	0	0	14	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		14	14	0	0	14	0	0	0	0	0	0	0	0	
I 0 - 3M f	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		11	11	0	0	0	11	0	0	0	0	0	0	0	0
I 5Y - 10Y f	17	17	0	0	7	10	0	0	0	0	0	0	0	0	
I 10Y - more	3	3	0	0	0	3	0	0	0	0	0	0	0	0	
Total		31	31	0	0	10	21	0	0	0	0	0	0	0	
I 0 - 3M f	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		4	4	0	0	0	4	0	0	0	0	0	0	0	
I 2Y - 3Y f		13	13	0	0	13	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		32	32	0	0	22	11	0	0	0	0	0	0	0	0
I 5Y - 10Y f	32	32	0	0	0	32	0	0	0	0	0	0	0	0	
I 10Y - more	5	5	0	0	0	5	0	0	0	0	0	0	0	0	
Total		87	87	0	0	35	52	0	0	0	0	0	0	0	
I 0 - 3M f	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		5	5	0	0	0	5	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		11	11	0	0	0	11	0	0	0	0	0	0	0	0
I 5Y - 10Y f	7	7	0	0	0	7	0	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		24	24	0	0	0	23	0	0	0	0	0	0	0	
I 0 - 3M f	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		3	3	0	0	0	3	0	0	0	0	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f	22	22	0	0	0	22	0	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		25	25	0	0	0	25	0	0	0	0	0	0	0	



**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															
As of 30/06/2021															
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount	
		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)															
I 0 - 3M f	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		13	13	0	0	13	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		30	30	0	0	14	16	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		43	43	0	0	27	16	0	0	0	0	0	0	0	
I 0 - 3M f	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		5	5	0	0	5	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		9	9	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		5	5	0	0	4	1	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		19	19	0	0	19	1	0	0	0	0	0	0	0	
I 0 - 3M f	Malta	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		8	8	0	0	0	8	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		8	8	0	0	0	8	0	0	0	0	0	0	0	
I 0 - 3M f	Netherlands	15	15	0	0	10	5	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		21	21	0	0	11	10	0	0	0	0	0	0		
I 2Y - 3Y f		11	11	0	0	11	0	0	0	0	0	0	0		
I 3Y - 5Y f		7	7	0	0	5	2	0	0	0	0	0	0		
I 5Y - 10Y f		28	28	0	0	14	14	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		82	82	0	0	50	32	0	0	0	0	0	0	0	
I 0 - 3M f	Poland	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		9	9	0	0	4	5	0	0	0	0	0	0		
I 1Y - 2Y f		7	7	0	0	3	4	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		8	8	0	0	8	0	0	0	0	0	0	0		
I 5Y - 10Y f		11	11	0	0	2	10	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		35	35	0	0	17	19	0	0	0	0	0	0	0	
I 0 - 3M f	Portugal	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		15	15	0	0	0	15	0	0	0	0	0	0		
I 3Y - 5Y f		13	13	0	0	13	0	0	0	0	0	0	0		
I 5Y - 10Y f		40	40	0	0	34	34	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		68	68	0	0	19	48	0	0	0	0	0	0	0	
I 0 - 3M f	Romania	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		4	4	0	0	4	4	0	0	0	0	0	0		
I 3Y - 5Y f		23	23	0	0	6	17	0	0	0	0	0	0		
I 5Y - 10Y f		2	2	0	0	2	2	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		29	29	0	0	6	23	0	0	0	0	0	0	0	
I 0 - 3M f	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		3	3	0	0	3	0	0	0	0	0	0	0		
I 2Y - 3Y f		15	15	0	0	10	5	0	0	0	0	0	0		
I 3Y - 5Y f		20	20	0	0	16	4	0	0	0	0	0	0		
I 5Y - 10Y f		18	18	0	0	6	13	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		57	57	0	0	35	22	0	0	0	0	0	0	0	
I 0 - 3M f	Slovenia	255	255	0	0	73	182	0	0	0	0	3	0		
I 3M - 1Y f		177	177	0	0	112	65	0	0	0	0	1	0		
I 1Y - 2Y f		99	99	0	0	23	76	0	0	0	0	1	0		
I 2Y - 3Y f		32	32	0	0	20	13	0	0	0	0	0	0		
I 3Y - 5Y f		145	145	0	0	89	56	0	0	0	0	0	0		
I 5Y - 10Y f		225	225	1	0	129	144	0	0	0	0	0	0		
I 10Y - more		215	215	0	0	117	99	0	0	0	0	114	0		
Total		1,152	1,152	1	0	517	633	0	0	0	0	120	0	109	

[illegible]

[illegible]

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

Nova Ljubljanska Banka d.d., Ljubljana

(mln EUR)		As of 30/06/2021													
		Direct exposures											Risk weighted exposure amount		
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others	9 26 11 35 11 8 0	9 26 11 35 11 8 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	8 26 11 35 11 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	0 0 0 0 0 0 0	92	

**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 counterpart 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 counterpart (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, 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

Performing and non-performing exposures

Nova Ljubljanska Banka d.d., Ljubljana

	As of 30/09/2020										As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>					Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>				
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	2,674	0	0	0	0	1	0	0	0	0	3,455	0	0	0	0	1	0	0	0	0
Debt securities (including at amortised cost and fair value)	3,721	0	1	1	1	9	1	1	0	0	4,965	0	1	1	1	12	1	1	1	0
Central banks	28	0	0	0	0	0	0	0	0	0	28	0	0	0	0	0	0	0	0	0
General governments	2,642	0	0	0	0	8	0	0	0	0	3,867	0	0	0	0	11	0	0	0	0
Credit institutions	921	0	0	0	0	1	0	0	0	0	938	0	0	0	0	1	0	0	0	0
Other financial corporations	36	0	1	1	1	0	1	1	0	0	36	0	1	1	1	0	1	1	0	0
Non-financial corporations	94	0	0	0	0	0	0	0	0	0	97	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	8,307	85	394	394	364	113	244	239	124	0	10,341	82	466	466	433	118	268	260	156	0
Central banks	0	0	0	0	0	0	0	0	0	0	58	0	0	0	0	0	0	0	0	0
General governments	337	0	6	6	6	5	3	3	3	0	431	8	0	0	0	6	0	0	0	0
Credit institutions	123	0	0	0	0	0	0	0	0	0	175	0	0	0	0	0	0	0	0	0
Other financial corporations	121	0	2	2	2	1	2	2	0	0	176	1	3	3	3	1	3	3	0	0
Non-financial corporations	3,407	19	280	280	249	70	180	175	87	0	4,129	12	336	336	304	73	197	190	116	0
of which: small and medium-sized enterprises at amortised cost	2,119	18	208	208	208	53	146	146	53	0	2,560	12	254	254	254	54	158	158	76	0
of which: Loans collateralised by commercial immovable property at amortised cost	1,619	11	181	181	181	43	126	126	55	0	1,758	4	225	225	225	42	141	141	86	0
Households	4,320	65	106	106	106	37	59	59	34	0	5,372	61	126	126	126	38	67	67	40	0
of which: Loans collateralised by residential immovable property at amortised cost	1,531	19	40	40	40	4	11	11	29	0	2,024	17	47	47	47	5	15	15	32	0
of which: Credit for consumption at amortised cost	1,572	31	43	43	43	23	28	28	7	0	1,923	23	58	58	58	23	37	37	8	0
DEBT INSTRUMENTS other than HFT	14,703	85	395	395	364	123	245	240	124	0	18,760	82	467	467	434	131	268	261	156	0
OFF-BALANCE SHEET EXPOSURES	2,860		42	42	42	20	22	22	10	0	3,282		46	46	46	19	24	24	10	0

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29<sup>(2)</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)<sup>(3)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)<sup>(4)</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.<sup>(5)</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

## Performing and non-performing exposures

Nova Ljubljanska Banka d.d., Ljubljana

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount <sup>5</sup>					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1,5</sup>			Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>									
		Of which: defaulted	Of which Stage 3		Of which Stage 3	Of which: defaulted		Of which Stage 3			Of which Stage 3									
(mln EUR)																				
Cash balances at central banks and other demand deposits	3,381	0	0	0	0	1	0	0	0	4,197	0	0	0	0	1	0	0	0	0	
Debt securities (including at amortised cost and fair value)	5,233	0	1	1	1	13	1	1	0	5,365	0	1	1	1	17	1	1	1	0	
Central banks	29	0	0	0	0	0	0	0	0	29	0	0	0	0	0	0	0	0	0	
General governments	4,033	0	0	0	0	12	0	0	0	4,142	0	0	0	0	15	0	0	0	0	
Credit institutions	1,032	0	0	0	0	1	0	0	0	1,059	0	0	0	0	1	0	0	0	0	
Other financial corporations	42	0	1	1	1	0	1	1	0	45	0	1	1	1	0	1	1	1	0	
Non-financial corporations	96	0	0	0	0	0	0	0	0	90	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	10,525	74	477	477	444	113	268	260	161	10,806	50	437	437	394	94	262	260	131		
Central banks	27	0	0	0	0	0	0	0	0	33	0	0	0	0	0	0	0	0	0	
General governments	417	0	0	0	0	5	0	0	0	400	0	0	0	0	5	0	0	0	0	
Credit institutions	210	0	0	0	0	0	0	0	0	258	0	0	0	0	1	0	0	0	0	
Other financial corporations	192	0	3	3	3	1	3	3	0	156	0	3	3	3	0	3	3	3	0	
Non-financial corporations	4,199	15	345	345	312	69	197	189	122	4,277	6	296	296	259	60	180	179	91		
of which: small and medium-sized enterprises at amortised cost	2,610	15	250	250	250	53	157	157	80	2,786	5	245	245	222	49	152	152	81		
of which: Loans collateralised by commercial immovable property at amortised cost	1,783	9	224	224	224	41	139	139	86	1,775	2	214	214	194	34	131	129	83		
Households	5,480	59	129	129	129	38	68	68	39	5,682	44	137	137	131	28	78	77	40		
of which: Loans collateralised by residential immovable property at amortised cost	2,119	17	48	48	48	5	16	16	32	2,229	12	51	51	48	3	16	16	34		
of which: Credit for consumption at amortised cost	1,933	24	61	61	61	23	37	37	8	1,973	20	66	66	65	16	44	44	9		
DEBT INSTRUMENTS other than HFT	19,139	74	478	478	444	128	269	261	161	20,367	50	437	437	394	112	263	261	131		
OFF-BALANCE SHEET EXPOSURES	3,249		42	42	42	17	21	21	8	3,468		42	42	28	15	22	18	8		

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

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

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

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.

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

## 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
DEBT INSTRUMENTS other than HFT	277	218	140	133	128		311	256	155	149	143	
Loan commitments given	1	0	0	0	1	0	2	1	0	0	1	1
QUALITY OF FORBEARANCE <sup>2</sup>												
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
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)	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
General governments	1	0	0	0	0	0	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	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
DEBT INSTRUMENTS other than HFT	320	260	156	150	146		308	239	151	146	130	
Loan commitments given	1	1	0	0	1	0	1	1	0	0	1	1
QUALITY OF FORBEARANCE <sup>2</sup>												
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

(mn EUR)	AS OF 30/09/2020						AS OF 31/12/2020						AS OF 31/03/2021						AS OF 30/09/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	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 <sup>1</sup>	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 <sup>1</sup>	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 <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						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	89	0	0	89	1	0	89	0	0	89	1	0	77	0	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	34	34	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	587	31	31	587	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	188	4	4	188	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	8	0	0	8	0	0	8	0	0	8	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	4,185	258	8	4,277	295	296	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

(mln 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		Unlikely to pay that are not past due or past due <= 90 days	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days
	Performing	if which past due > 30days <= 90 days				Performing	if which past due > 30days <= 90 days				Performing	if which past due > 30days <= 90 days				Performing	if which past due > 30days <= 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	341	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	110	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 60% 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	658	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	4,590	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	3,893	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	238	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.



[illegible]