

Bank Name	Abanka d.d.
LEI Code	549300271OUEJT4RYD30
Country Code	SI



# 2018 EU-wide Transparency Exercise Capital

			As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
	А	(min EUR, %) OWN FUNDS	504	491	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	504	491	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	433	433	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments)  Retained earnings	24	19	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3		33	4	C 01.00 (r180.c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Accumulated other comprehensive income	47	52	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Other Reserves	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
		Funds for general banking risk				
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1	0	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR  Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a)
	A.1.8	(-) Intangible assets (including Goodwill)  (-) DTAs that rely on future profitability and do not arise from temporary differences net of	-7	-9	C 01.00 (r300,c010) + C 01.00 (r340,c010)	of CCR
	A.1.9	associated DTLs	-7	-8	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-1	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (b) (i) and 89 to 91 of CRR; Articles 36(1) point (b) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point b) (iii) and 379(3) of CRR; Articles 36(1) point b) (iv) and 153(8) of CRR and Articles 36(1) point b) (iv) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	•
	A.1.21	Transitional adjustments	-18	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-18	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	1	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	-1	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	504	491	C 01.00 (r015.c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r750,c010)	Article 71 of CRR
	<b>A.4</b> A.4.1	TIER 2 CAPITAL (net of deductions and after transitional adjustments)  Tier 2 Capital instruments	0	0	C 01.00 (r750,c010) C 01.00 (r760,c010) + C 01.00 (r890,c010)	Article 71 of CRR
				0		Article 71 of CSR
	A.4.1 A.4.2	Tier 2 Capital instruments  Other Tier 2 Capital components and deductions  Tier 2 transitional adjustments	0	0	C 01.00 (7/60,c010) + C 01.00 (4990,c010)  C 01.00 (7/60,c010) + C 01.00 (4990,c010)  C 01.00 (7/60,c010) + C 01.00 (7/60,c010)	
OWN FUNDS REQUIREMENTS	A.4.1 A.4.2 A.4.3	Tier 2 Capital instruments  Other Tier 2 Capital components and deductions  Tier 2 transitional adjustments  TOTAL RISK EXPOSURE AMOUNT	0 0 0 2,051	0 0 0 2,123	C 01.00 (7/80,c010) + C 01.00 (4990,c010)  C 01.00 (7/80,c010) + C 01.00 (4990,c010)  + C 01.00 (7/80,c010) +	Article 71 of CSR  Articles 92(1), 55, 56 and 98 of CSR
OWN FUNDS REQUIREMENTS	A.4.1 A.4.2	Tier 2 Capital instruments  Other Tier 2 Capital components and deductions  Tier 2 transitional adjustments	0	0	C 01.00 (7/60,c010) + C 01.00 (4990,c010)  C 01.00 (7/60,c010) + C 01.00 (4990,c010)  C 01.00 (7/60,c010) + C 01.00 (7/60,c010)	
REQUIREMENTS	A.4.1 A.4.2 A.4.3	Tier 2 Capital instruments  Other Tier 2 Capital components and deductions  Tier 2 transitional adjustments  TOTAL RISK EXPOSURE AMOUNT  Of which: Transitional adjustments included  COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	0 0 0 2,051	0 0 0 2,123	C01.00 (740,d10) + C01.00 (490,d10)  C01.00 (740,d10) + C01.00 (490,d10)  C01.00 (410,d10) + C01.00 (400,d10) + C01.00 (490,d10)	
	A.4.1  A.4.2  A.4.3  B  B.1	Tier 2 Capital instruments  Other Tier 2 Capital components and deductions  Tier 2 transitional adjustments  TOTAL RISK EXPOSURE AMOUNT  Of which: Transitional adjustments included	0 0 0 2,051 3	0 0 2,123	C01.00 (7700,010) + C 01.00 (6900,010)  C01.00 (6700,010) + C 01.00 (6900,010)  + C01.00 (6700,010) + C 01.00 (6200,010) + C 01.00 (6900,010)	Articles 92(1), 95, 96 and 98 of CRR
REQUIREMENTS  CAPITAL RATIOS (%)  Transitional period	A.4.1  A.4.2  A.4.3  B  B.1	Tier 2 Capital instruments  Other Tier 2 Capital components and deductions  Tier 2 transitional adjustments  TOTAL RISK EXPOSURE AMOUNT  Of which: Transitional adjustments included  COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	0 0 2,051 3 24.56%	0 0 2,123 1 23,13%	C01.00 (7/40,c010) + C 01.00 (490,c010)  C01.00 (7/40,c010) + C 01.00 (490,c010)  + C01.00 (470,c010) + C 01.00 (470,c010)  C01.00 (470,c010) - C 01.00 (470,c010)  C02.00 (470,c010)  C03.01 (470,c010)  C03.01 (470,c010)  C03.01 (470,c010)  C03.01 (470,c010)  C03.01 (470,c010)	Articles 92(3), 95, 96 and 98 of CRIL
REQUIREMENTS  CAPITAL RATIOS (%) Transitional period  CET1 Capital Fully loaded	A.4.1  A.4.2  A.4.3  B  B.1  C.1	Tier 2 Capital instruments  Other Tier 2 Capital components and deductions  Tier 2 transitional adjustments  TOTAL RISK EXPOSURE AMOUNT  Of which: Transitional adjustments included  COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)  TIER 1 CAPITAL RATIO (transitional period)	0 0 2,051 3 24.56%	0 0 2,123 1 23,13%	C01.00 (7400,c010) + C 01.00 (6900,c010)  C01.00 (6100,c010) + C 01.00 (6900,c010) + C 0	Articles 92(3), 95, 96 and 98 of CRIL
REQUIREMENTS  CAPITAL RATIOS (%) Transitional period  CET1 Capital	A.4.1  A.4.2  A.4.3  B.1  C.1  C.2  C.3	Tier 2 Capital instruments  Other Tier 2 Capital components and deductions  Tier 2 transitional adjustments  TOTAL RISK EXPOSURE AMOUNT  Of which: Transitional adjustments included  COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)  TIER 1 CAPITAL RATIO (transitional period)  TOTAL CAPITAL RATIO (transitional period)	0 0 2,051 3 24.56% 24.56%	0 0 2,123 1 23,13% 23,13% 23,13%	C01.00 (7406,0310) + C 01.00 (6806,0310)  C01.00 (6106,0310) + C 01.00 (6306,0310)  C01.00 (6106,0310) + C 01.00 (6306,0310)  C02.00 (6106,0310) + C 01.00 (6306,0310)  C03.00 (6106,0310)  C03.01 (6106,0310)  C03.01 (6106,0310)  C03.01 (6106,0310)  C03.01 (6106,0310)  C03.01 (6106,0310)  C03.01 (6106,0310)	Articles 92(3), 95, 96 and 98 of CRIL
REQUIREMENTS  CAPITAL RATIOS (%) Transitional period  CET1 Capital Fully loaded CET1 RATIO (%)	A.4.2  A.4.3  B.1  C.1  C.2  C.3	Tier 2 Capital instruments  Other Tier 2 Capital components and deductions  Tier 2 transitional adjustments  TOTAL RISK EXPOSURE AMOUNT  Of which: Transitional adjustments included  COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)  TIER 1 CAPITAL RATIO (transitional period)  TOTAL CAPITAL RATIO (transitional period)  COMMON EQUITY TIER 1 CAPITAL (fully loaded)	0 0 2,051 3 24.56% 24.56% 24.56%	0 0 2,123 1 23,13% 23,13% 23,13%	C01.00 (790c,c010) + C 01.00 (690c,c010)  C01.00 (610c,c010) + C 01.00 (690c,c010) + C 0	Articles 92(3), 95, 96 and 98 of CRR.
CAPITAL RATIOS (%) Transitional period  CET1 Capital Fully loaded  CET1 RATIO (%) Fully loaded <sup>1</sup>	A.4.1  A.4.2  A.4.3  B.1  C.1  C.2  C.3  D	Tier 2 Capital instruments  Other Tier 2 Capital components and deductions  Tier 2 transitional adjustments  TOTAL RISK EXPOSURE AMOUNT  Of which: Transitional adjustments included  COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)  TIER 1 CAPITAL RATIO (transitional period)  TOTAL CAPITAL RATIO (transitional period)  COMMON EQUITY TIER 1 CAPITAL (fully loaded)  COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	0 0 2,051 3 24.56% 24.56% 24.56%	0 0 2,123 1 23,13% 23,13% 23,13% 491 23,14%	C01.00 (7400,010) + C 01.00 (4600,010)  C01.00 (7410,010) + C 01.00 (4600,010)  C01.00 (7410,010) + C 01.00 (7400,010) + C 01.00 (7400,	Articles 92(3), 95, 96 and 98 of CRIX
REQUIREMENTS  CAPITAL RATIOS (%) Transitional period  CET1 Capital Fully loaded CET1 RATIO (%)	A.4.1  A.4.2  A.4.3  B  B.1  C.1  C.2  C.3  D  E	Tier 2 Capital instruments  Other Tier 2 Capital components and deductions  Tier 2 transitional adjustments  TOTAL RISK EXPOSURE AMOUNT  Of which: Transitional adjustments included  COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)  TIER 1 CAPITAL RATIO (transitional period)  TOTAL CAPITAL RATIO (transitional period)  COMMON EQUITY TIER 1 CAPITAL (fully loaded)  COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)  Adjustments to CET1 due to IFR5 9 transitional arrangements	0 0 2,051 3 24.56% 24.56% 24.56%	0 0 2,123 1 23,13% 23,13% 23,13% 491 23,14%	C01.00 (7406,0310) + C 01.00 (6906,0310)  C01.00 (7416,0310) + C 01.00 (7406,0310) + C 0	Articles 92(3), 95, 96 and 98 of CRIX

<sup>(1)</sup>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 ratio is differences to 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.g. in their Piller 3 disclosure



# Leverage ratio

	(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	504	491	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	523	491	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	3,917	3,993	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
В.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	3,916	3,993	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	12.9%	12.3%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	13.4%	12.3%	C 47.00 (r330,c010)	



# Risk exposure amounts

	As of 31/12/2017	as of 30/06/2018
(mln EUR) Risk exposure amounts for credit risk	1,805	1,892
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	1,805	1,892
Risk exposure amount for position, foreign exchange and commodities (Market risk)	1	1
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	0	1
Risk exposure amount for operational risk	244	230
Other risk exposure amounts	0	0
Total Risk Exposure Amount	2,051	2,123

 $<sup>^{\</sup>left(1\right)}$  May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



# P&L

Abanka d.d.

	As of 31/12/2017	As of 30/06/2018
(min EUR)	AS 01 31/12/2017	AS 01 30/00/2018
Interest income	80	33
Of which debt securities income	18	5
Of which loans and advances income	62	28
Interest expenses	7	3
(Of which deposits expenses)	4	2
(Of which debt securities issued expenses)	1	0
(Expenses on share capital repayable on demand)	0	0
Dividend income	2	1
Net Fee and commission income	41	18
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	10	14
Gains or (-) losses on financial assets and liabilities held for trading, net	2	2
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	2
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	-8	-2
TOTAL OPERATING INCOME, NET	120	65
(Administrative expenses)	68	31
(Depreciation)	9	4
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	5	-1
(Commitments and guarantees given)	-1	-2
(Other provisions)	7	1
Of which pending legal issues and tax litigation <sup>1</sup>	3	
Of which restructuring <sup>1</sup>	4	
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-5	-12
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	-12
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-4	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	-1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	47	43
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	42	39
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	42	39
Of which attributable to owners of the parent	42	39

(1) 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."



# Market Risk Abanka d.d.

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	SA					IM										IM						
	As of 31/12/2017	As of 30/06/2018				As of 31/1	2/2017						As of 30/06/2018									
			VaR (Memoran			STRESSED VaR (Memorandum item) AND MIGR				ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR (Memorandum item) STRESSED VaR (Memora		lemorandum item)			ALL PRICE RISKS CAPITAL CHARGE FOR CTP			
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	L RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOU	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		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 (SVaRavq)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0		_	_			
Of which: General risk	ŏ	l ő	ŏ	ő	ŏ	ő							ŏ	ő	ő	ŏ						i
Of which: Specific risk Equities	0	0	0	0	0	0							Ů.	0	0	0						1
Equities	0	0	0	0	0	0							0	0	0	0						1
Of which: General risk	0	0	0	0	0	0							0	0	0	0						1
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						1
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						i i
Commodities risk	U	Ų.	U	U	U	U			_				U	U	U	U		_				



Credit Risk - Standardised Approach

Abanka d.d.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		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
	(min EUR, %)								
I	Central governments or central banks	1,001	1,280	16		1,073	1,328	26	
	Regional governments or local authorities	76	68	11		75	62	10	
	Public sector entities	211	30	15		192	26	15	
	Multilateral Development Banks	18	18	0		18	18	0	
	International Organisations Institutions	58	58			55	55	0	
		91	79 716	18		111	99	22	
	Corporates of which: SME	982		701		1,105	820	806	
	or which: SME Retail	246	190	176		329	269	255	
	of which: SME	1.122 235	964	694		1.153	986	710	
C			172	100		235	173	100	
Consolidated data	Secured by mortgages on immovable property of which: SMF	300	279	118 44		232	215 78	89	
	or which: SME Exposures in default	118	103	74		91	/8 64	33	83
	Exposures in default  Items associated with particularly high risk	265 38	72 14	74 21	177	161 12	64	69 15	83
	Items associated with particularly high risk Covered bonds	38 67	67	21		12 66	10	15	
	Claims on institutions and corporates with a ST credit assessment	99	99	43		91	86	38	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	99 40	28	43		91 40	28	38	
	Equity	40 18	28 18	18		40 20	28 20	20	
	Securitisation	10	10	10		20	20	20	
	Other exposures	106	105	65		04	94	60	
	Standardised Total	4,492	3,895	1.805	247	4,498	3,978	1.892	133

(4) 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).

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	665	931	15		736	981	21	
	Regional governments or local authorities	47	40	15		/36 46	981 34	21	
	Public sector entities	195	40 14	13		46 180	34 15	14	
	Multilateral Development Banks	195	0	13		100	15	14	
	International Organisations	0	0			0	0	0	
	Institutions	27	16	2		26	14	3	
	Corporates	856	590	576		966	681	668	
	of which: SME	238	182	168		324	264	250	
	Retail	1.117	960	690		1.148	982	707	
	of which: SME	234	171	99		234	173	100	
SLOVENIA	Secured by mortgages on immovable property	299	277	117		232	214	89	
SLOVEINIA	of which: SME	118	102	44		91	78	33	
	Exposures in default	244	70	71	172	150	64	68	83
	Items associated with particularly high risk	22	12	17		12	10	15	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	8	8	12		8	8	12	
	Collective investments undertakings (CIU)	40	28	6		40	28	6	
	Equity	15	15	15		17	17	17	
	Securitisation								
	Other exposures	106	105	65		94	94	60	
	Standardised Total <sup>2</sup>				228				131

Schröderindsen (ICH)

Chiqinal 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).

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

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	34	34	0		36	36	^	
	Regional governments or local authorities		34	0		36	30	0	
	Public sector entities	0	0	0		0	11		
	Multilateral Development Banks	16	16	2		11	11	1	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0			
	Corporates	14	14	14		12	12	12	
	of which: SME	14	14	0		12	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0		0		0		0	
FRANCE	Secured by mortgages on immovable property	0	0	0		0	0	0	
TIVANCE	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	1 0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	Ů
	Covered bonds	17	17	2		16	16	2	
	Claims on institutions and corporates with a ST credit assessment	2	2	0		2	2	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation			,			-	,	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

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

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

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

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

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

\*\*Original exposure value (e.g., substitution effec

	asions per country or counterparty excludes those for securistication exposures, additional valuation adjus								
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	13	13	0		13	13	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	25	25	5		23	23	5	
	Corporates	19	19	19		22	22	22	
	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	
NETHERLANDS	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	11	11	1		10	10	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		6	6	3	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

O" Original exposure, unitie Exposure value, is reported before taking nice account any effect due to credit conversion factors or credit risk mitoation techniques (e.g., substitution effects).

Total value advantments and convisions cor counter of counterconve excludes those for securistation execuses, additional valuation advantments (AVA) and other own funds enductions related to the encourses, but includes owneral credit risk advantments.



Credit Risk - Standardised Approach

Abanka d.d.

				r barna a.a.					
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	18	0		0	18	0	
	Multilateral Development Banks International Organisations	18		0		18	18 55	0	
	Institutions	58	58	0		55	55	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0		0		0	0	0	
	of which: SME	0		0					
Other Countries	Secured by mortgages on immovable property	0	ů	0		0			
Otrici Couritries	of which: SME	0	,	0		0			
	Exposures in default	0	l ŏ	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	o o	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	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

Total subset adjustments and provisions per country of contemparty excludes those for securisticities responses, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adj

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	0	0	0		0	0	٥.	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	, and a	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		o o	0	0	
	Institutions	5	5	1		32	32	6	
	Corporates	14	14	14		27	27	27	
	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	
UNITED KINGDOM	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	7	7	1		7	7	1	
	Claims on institutions and corporates with a ST credit assessment	10	10	2		1	1	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0		0		0	0	0	
	Standardised Total <sup>2</sup> value, is reported before taking into account any effect due to credit conversion factors or credit risk n				0				0

\*\*\* Changiant Exposure value, is reported before taking in this account any effect due to credit conversion factors or reported risk implacement (ask indicated to the control conversion factors or reported risk indicated to the control conversion factors or reported risk indicated to the control conversion factors or reported risk indicated to the exposures, but includes general credit risk adjustment for Total value adjustments and provisions per country of counterparty excludes the take or securities on exposures and provisions and provisions are reported for the exposures, but includes general credit risk adjustment for Total value adjustment and provisions are recorded for the exposures, but includes general credit risk adjustment for Total value and provisions are recorded for the exposures, but includes general credit risk adjustment for Total values and provisions are recorded for the exposures, but includes general credit risk adjustment for Total values and provisions are recorded for the exposures.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	14	14	0		13	13	0	
	Public sector entities Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0		0		0	0	0	
	Institutions	0		0		15	15		
	Corporates	11	11	11		15	15	-	
	of which: SME	11	11	11		3	3	3	
	Retail	7	1 7	0		1	1	0	
	of which: SME	0	1 6	0		0		0	
GERMANY	Secured by mortgages on immovable property	0		0		0	0	0	
OLIVI IANI	of which: SME	, i	1 0	0		0	0	0	
	Exposures in default	ŏ	i ,	0	0	0	0	0	0
	Items associated with particularly high risk	0	l ŏ	0		0	0	0	
	Covered bonds	11	11	1		12	12	1	
	Claims on institutions and corporates with a ST credit assessment	5	5	2		19	19	5	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

Sandardised Total\*

\*\*Grigorial exposure, unile: Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

\*\*Total value adjustments and provisions or counter of counternarty excludes those for securistication excourses, additional valuation adjustments (AVA) and other own funds reductions related to the exocurse, but includes ceneral credit risk adjustments (AVA) and other own funds reductions related to the exocurse, but includes ceneral credit risk adjustments (AVA) and other own funds reductions related to the exocurse, but includes ceneral credit risk adjustments (AVA) and other own funds reductions related to the exocurse, but includes ceneral credit risk adjustments (AVA) and other own funds reductions related to the exocurse, but includes ceneral credit risk adjustments (AVA) and other own funds reductions related to the exocurse, but includes ceneral credit risk adjustments (AVA) and other own funds reductions related to the exocurse.

					Standardis	ed Approach			
			As of 31/1:	2/2017			As of 30/06	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustmen and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	37	37	0		36	36	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0	0	0		0	0	0	
		0	0	0		0	0	0	
BELGIUM	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
DELGIUM	of which: SMF	0	0	0		U	0	0	
	Exposures in default	0	0	0	0	0		0	0
	Exposures in default  Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		Ů,		0	
	Claims on institutions and corporates with a ST credit assessment	14	14	0		23	10	7	
	Collective investments undertakings (CIU)	14	14	1 4		23	19	,	
	Equity	0	0	0		0	0	0	
	Securitisation	U	U	U		U	U	U	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>	ů			0	, and the second			0

<sup>10</sup> Chainal exocurse. untile Exocurse value, is recorded before baking into account any effect due to credit conversion factors or gredit risk mitioation techniques (e.g. substitution effects).

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



Credit Risk - Standardised Approach

Abanka d.d.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	28	28	0		28	28	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		1	1	0	
	Corporates	12	12	12		12	12	12	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	0		0	0	0	
ALICTRIA	of which: SME	0	0	0		0	0	0	
AUSTRIA	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment		20	0		0	0	0	
	Collective investments undertakings (CIU)	20	20	10		,	/	3	
	Equity	0	0	0		0	0		
	Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>		,		0		0	,	0

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

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	11	11	0		٥	0	٥	
	Regional governments or local authorities	11	11			0	0	0	
	Public sector entities	, i	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		Ů	0	0	
	Institutions	13	13	3		2	2	1	
	Corporates	34	34	34		40	40	40	
	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	
UNITED STATES	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	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		1	1	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	3	3	3		3	3	3	
	Securitisation								
	Other exposures	0		0		0	0	0	
	Standardised Total <sup>2</sup> e value, is reported before taking into account any effect due to credit conversion factors or credit risk				0				0

Organic popular, uniform the Exposure value, pre-control control production and account any effect due to control control production values and production and production effects).

Organic appropriate purposes, uniform the Exposure values, pre-control production and account any effect due to control production values and production effects).

Organic appropriate production effects and production effects and production effects and production effects and production effects.

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	29	29	0		39	39	2	
	Regional governments or local authorities	29	29	0		39	39	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		Ů	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	7	7	7		7	7	7	
	of which: SME	0	n n	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
CZECH REPUBLIC	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	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
1	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
1	Securitisation								
I	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0



Credit Risk - IRB Approach

							IRB App	roach					
				As of 31	L/12/2017					As of 30	/06/2018		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	0	derdanca	0	0	derdance	0	0	derdared	0	0	derdanca	0
	Institutions	0		0	0		0	0		0	0		0
	Corporates	0		0	0		0	0		0	0		0
	Corporates - Of Which: Specialised Lending	0		0	0		0	0		0	0		0
	Corporates - Of Which: SME	0		0	0		0	0		0	0		0
	Retail	0		0	0		0	0		0	0		0
	Retail - Secured on real estate property	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
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0		0	0		0	0		0	0		0
	Retail - Qualifying Revolving	0		0	0		0	0		0	0		0
	Retail - Other Retail	0		0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: SME	0		0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: non-SME	0		0	0		0	0		0	0		0
	Equity Securitisation	0			0		0	0		0	0		
	Other non credit-obligation assets	U		U	0		0	U		U	0		-
	IRB Total				0						0		

<sup>(</sup>II) 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).



### Sovereign Exposure

Abanka d.d.

(mln EUR)									As of 31/	12/2017								
				Memo: brea	kdown by acco	ounting portfo	lio											
Country / Region	Financial as	sets: Carrying	Amount	Held for			Designated at fair value			Available-for-			Loans and			Held-to-		
		of which: loans and advances	of which: debt securities	trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	968.2	217.9	750.3	0.0	0.0	0.0	0.0	0.0	0.0	734.9	0.0	734.9	217.9	217.9	0.0	15.4	0.0	15.4
Austria	27.8	0.0	27.8															
Belgium	39.9	0.0	39.9															
Bulgaria	4.4	0.0	4.4															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	29.5	0.0	29.5															
Denmark	0.0	0.0	0.0															
Estonia Finland	0.0	0.0	0.0															
France	50.9	0.0	50.9															
Germany	13.9	0.0	13.9															
Greece	0.0	0.0	0.0															
Hungary	9.4	0.0	9.4															
Ireland	11.5	0.0	11.5															
Italy	26.9	0.0	26.9															
Latvia	29.6	0.0	29.6															
Lithuania	29.1	0.0	29.1															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands Poland	12.7 39.2	0.0	12.7 39.2															
Portugal	0.0	0.0	0.0															
Romania	0.0	0.0	0.0															
Slovakia	22.7	0.0	22.7															
Slovenia	583.4	217.9	365.5															
Spain	11.4	0.0	11.4															
Sweden	0.0	0.0	0.0															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia Canada	0.0	0.0	0.0															
Canada	14.8 0.0	0.0	14.8 0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	11.3	0.0	11.3															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	0.0	0.0	0.0															
Note:																		

Note:
Information disclosed in this template is sourced from FINREP templates F 20 and F 04.
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

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

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

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



		Abanka d.d.												
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	heet exposures	
								Derivatives with po	citivo fair value	Derivatives with	negative fair value			
								Denvauves with pu	sitive fall value	Delivatives with	negative ian value			
														Dick weighted
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	of which: Financial assets at						Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Austria	11 17	11 17	0	0	0	11 17	0	0	0	0	0	0	
[10Y - more		0	0 28	0	0	0	0 28	0	0	0	0	0	0	0
Total [ 0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	,
[ 1Y - 2Y [	Belgium	0 0 21 15	0 0 21	0 0 0	0 0	0	0 0 21	0 0	0 0	0 0 0	0 0	0	0 0 0	
[5Y - 10Y   [10Y - more		0	15 0 36	0	0	0 0	15 0 <b>36</b>	0	0	0 0	0 0	0	0	0
Total [ 0 - 3M [ [ 3M - 1Y [		36 0 0	0 0	0	0 0	0	0 0	0	0 0	0	0 0	0	0	0
[ 1Y - 2Y [	Bulgaria	0	0	0	0	0	0 0 5	0	0	0	0	0	0	
		0	0	0	0	0	0 0	0	0	0	0	0	0	
Total   0 - 3M     3M - 1Y		5	5	ő	0	Ö	5	ŏ	ŏ	ŏ	ŏ	Ō	ő	1
[ 1Y - 2Y [	Cyprus													
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Czech Republic	10 29	10 29	0	0	0	10 29	0	0 0	0 0 0	0	0 0 0	0 0 0	
[5Y - 10Y [   10Y - more   Total		0 0 39	0 0 39	0	0	0 0	0 0 39	0	0	0 0	0 0	0	0	,
[ 0 - 3M [ [ 3M - 1Y [		33	3,	,		,	33						, and the second	
[ 1Y - 2Y [	Denmark													
Total														
12Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Estonia													
f 10Y - more Total														



		Abanka d.d.					As of 30/06/2018							
						Dire	ct exposures							
	(min EUR)			On balance sl	neet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Diek weighted
Residual Maturil	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	Risk weighted exposure amount
[ 0 - 3M [	Finland													
[ 0 - 3M [	France	0 3 0 0 30 14 0	0 3 0 0 30 14 0	0 0 0 0 0	0 0 0 0	0 3 0 0 0	0 0 0 0 30 14 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	1
[10Y - more Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Germany	47 0 0 0 3 3 2 2 0	47 0 0 0 3 3 9 2 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	44 0 0 0 3 9 2 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total  [0 - 3M [	Croatia	15	13	Ü	U	Ü	13	Ü	0	0	U	0	0	V
[ 0 - 3M [   13M - 1Y     11Y - 2Y     2Y - 3Y     3Y - 5Y     15Y - 10Y     10Y - more	Greece													
Total   To - 3M       To - 3M       To - 1Y       To - 2Y       To - 2Y       To - 2Y	Hungary	0 5 2 0 0	0 5 2 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 5 2 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1
[10Y - more Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Ireland	7 0 0 0 0 17 0 0 0	0 0 0 0 0 17 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 4 0 0	0 0 0 0 0 12 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0



		Abanka d.d.					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Disk weighted
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	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	Risk weighted exposure amount
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [		0 18 4	0 18 4	0	0	0 8 4	0 10	0	0	0	0	0	0	
1 2Y - 3Y I	Italy	1 3 0	1 3 0	0 0	0	1 0 0	0 3 0	0	0	0	0	0	0	
		0 27 0	0 26 0	0 0 0	0 0 0	0 13 0	0 13 0	0 0	0 0	0 0 0	0 0 0	0 0	0 0	0
[ 0 - 3M [	Latvia	0 2 25 0	0 2 25 0	0	0 0 0	0 2 23 0	0 0 2 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	
		0	0 27	0	0	0 0 25	0	0 0	0	0 0 <b>0</b>	0 0	0 0 <b>0</b>	0 0 <b>0</b>	0
Total [ 0 - 3M   [ 3M - 1Y   [ 11 - 2Y   [ 12 - 3Y   [ 33 - 5Y   [ 5Y - 10Y   [ 5Y	Lithuania	0 0 4 10 11 4	0 0 4 10 11 4	0 0 0 0	0 0 0 0	0 0 4 0 0	0 0 0 10 11 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	
[10Y - more Total [ 0 - 3M [		29	29	0	0	4	0 25	0	0	0	0	0	0	0
	Luxembourg													
[ 0 - 3M [	Malta													
[10Y - more Total [ 0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Netherlands	0 0 0 2 10	0 0 0 2 10	0 0 0 0	0 0 0	0 0 0	0 0 0 2 10	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0 0	
[10Y - more		0 13 0	0 13 0	0 0 0	0 0 0	0 0 0	0 13 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     13Y - 5Y     15Y - 10Y	Poland	5 15 2 10 4	5 15 2 10 4	0 0 0 0	0 0 0	0 15 2 0	5 0 0 10 4	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	
f10Y - more Total		0 36	0 36	0	0	0 17	0 18	0	0	0	0	0	0	1



		Abanka d.d.					As of 30/06/2018							
						Dire	ct exposures	<u>'</u>						
	(mln EUR)			On balance sl	neet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
														Rick weighted
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	Risk weighted exposure amount
40.204														
[ 0 - 3M [	Portugal													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Romania													
Total  [ 0 - 3M   [ 3M - 1Y   [ 11Y - 2Y   [ 12Y - 3Y   [ 13Y - 5Y   [ 15Y - 10Y   [ 10Y - more]	Slovakia	0 0 4 0 0 20 0 25	0 0 4 0 0 20 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 4 0 0 0	0 0 0 0 0 20	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
Total  [ 0 - 3M [	Slovenia	25 26 189 189 187 69 11 602	25 28 179 80 49 186 68 11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 37 0 0 0 0 0 0 0	20 28 142 80 49 186 68 11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 20 0 0 0 1 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	38
[ 0 - 3M [	Spain	0 0 4 4 7 0	0 0 4 4 7 7 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 0 0 0 0	0 0 4 2 7 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	38
Total  [ 0 - 3M [	Sweden	15	15	0	0	2	13	0	0	0	0	0	0	U
Total	United Kingdom													



		Abanka d.d.					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	exposure amount
[ 0 - 3M [	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Liechtenstein													
13Y - 10Y - more	Norway													
Total  [ 0 - 3M	Australia													
[ 0 - 3M [	Canada	0 0 0 15 0 0	0 0 0 15 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 9 0 0	0 0 5 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	3
[ 0 - 3M [	Hong Kong													
Total	Japan													



	Abanka d.d. As of 30/06/2018													
	Direct exposures													
(min EUR)  On balance sheet									Deriva	tives		Off bala	nce sheet	
						Derivatives with negative fair value		Off-balance sheet exposures						
				Derivatives with po	sitive fair value					_				
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	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y]														
[1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	U.S.													
[ 0 - 3M [	China													
10Y - more Total [0 - 3M   [3M - 1Y   [1 Y - 2Y   [2 Y - 3Y   [3 Y - 5Y   [5 Y - 10Y   [10Y - more	Switzerland													
Total  [ 0 - 3M	Other advanced economies non EEA													
[ 0 - 3M [	Other Central and eastern Europe countries non EEA													
Total   To - 3M     To - 3M     To - 1Y     To - 2Y     To - 2Y     To - 2Y     To - 2Y	Middle East													
10Y - more	Latin America and the Caribbean													



### General governments exposures by country of the counterparty

			Abanka d.d.												
		As of 30/06/2018													
							Dire	ct exposures							
		(mln EUR)					Deriva	tives							
												Off-balance sheet exposures			
									Derivatives with po	sitive fair value	Derivatives with negative fair value				
Residual Matu	Residual Maturity	Country / Region	Total gross carrying amount of non-no	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	Risk weighted exposure amount
	[ 0 - 3M [	Africa													
	[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Others	0 0 0 1 0 2	0 0 0 1 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 2	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0	
ŀ	[10Y - more Total		3	3	0	0	3	0	0	0	0	0	0	0 <b>0</b>	0

### 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 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 records cover or view consoures to central, recording all cases are designed and case of the control of the counterparts with full or cartial coverment cuarantees.

(3) The basks disclose the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short oxidions have to the exposures to central, recording to the exposures of the exposures to the exposures to exposure t

(5) Residual countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not not recovered and Turkey.

Other CEF one TEAL Albania, Bossia and Herzeoprina, PTR Mecadonia, Mortenegro, Serbia and Turkey.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia. United Arab Emirates and Yemen.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Sudian. Middle Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool. Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Sudian. Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool. Iran. Iran. Jordan. Sant. Iran. Jordan. Sant. Jordan. Sudian. Swia. Jordan. Sant. Jordan. San



### Performing and non-performing exposures

	As of 31/12/2017								As of 30/06/2018							
	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and			
		Of which performing but past due >30	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30	Of which non	ı-performing¹	On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing exposures		
(min EUR)		days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>			days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>			
Debt securities (including at amortised cost and fair value)	1,060	0	0	0	0	0	0	1,090	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	750	0	0	0	0	0	0	782	0	0	0	0	0	0		
Credit institutions	125	0	0	0	0	0	0	136	0	0	0	0	0	0		
Other financial corporations	97	0	0	0	0	0	0	91	0	0	0	0	0	0		
Non-financial corporations	88	0	0	0	0	0	0	81	0	0	0	0	0	0		
Loans and advances(including at amortised cost and fair value)	2,643	15	269	266	39	178	80	2,570	3	141	135	43	70	64		
Central banks	296	0	0	0	0	0	0	336	0	0	0	0	0	0		
General governments	218	0	0	0	0	0	0	200	0	0	0	0	0	0		
Credit institutions	156	0	0	0	0	0	0	144	0	0	0	0	0	0		
Other financial corporations	60	0	6	6	2	5	0	57	0	1	1	1	1	0		
Non-financial corporations	981	1	235	235	32	154	72	890	1	112	111	36	52	54		
of which: small and medium-sized enterprises at amortised cost	470	1	130	130	15	97	29	422	1	43	43	20	20	21		
Households	931	13	28	25	5	19	8	944	2	28	23	6	17	10		
DEBT INSTRUMENTS other than HFT	3,703	15	269	266	39	178	80	3,661	3	141	135	43	70	64		
OFF-BALANCE SHEET EXPOSURES	632		29	29	7	22	5	689		25	25	3	15	13		

<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, subtitle 29

<sup>(2)</sup> Institutions report here collective allowances for incurrred 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>(9)</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/fiction convention, as explained in Annex V, Part 1 paragraphs 9 and 10 Regulation (EU) No 880/2014 - 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 of fibralance sheet commitments are generally reported with a positive sign.



### Forborne exposures

			As of 31/12/2017				As of 30/06/2018								
	Gross carrying amount of exposures with forbearance measures				Collateral and financial	Gross carrying amo with forbearance m		Accumulated impairme changes in fair value d provisions for exposur measures <sup>2</sup>	ue to credit risk and	Collateral and financial					
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures					
(min EUR)  Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0					
Central banks	0	0	0	0	0	0	0	•		0					
		•	U	U	-	U	U	0	0	U					
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)	233	199	138	128	66	125	95	50	41	68					
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	5	5	4	4	0	1	1	1	1	0					
Non-financial corporations	216	188	130	121	63	114	88	44	37	62					
of which: small and medium-sized enterprises at amortised cost	101	89	70	67	20	33	26	12	9	19					
Households	12	6	4	3	3	10	6	4	3	6					
DEBT INSTRUMENTS other than HFT	233	199	138	128	66	125	95	50	41	68					
Loan commitments given	3	2	2	1	1	1	0	0	0	3					

<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 🗆

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