



## 2018 EU-wide Transparency Exercise

<b>Bank Name</b>	NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA
<b>LEI Code</b>	5493001BABFV7P27OW30
<b>Country Code</b>	SI

**2018 EU-wide Transparency Exercise**  
**Capital**

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

		(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
<b>OWN FUNDS</b> <b>Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>1,362</b>	<b>1,623</b>		Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>1,362</b>	<b>1,623</b>	C 01.00 (r010,r010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,071	1,071	C 01.00 (r030,r010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	326	561	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	17	12	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	14	14	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-2	-2	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-35	-33	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	0	0	C 01.00 (r370,r010)	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,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,r010)	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,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-7	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 379(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,r010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,r010)	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,r010)	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,r010)	Articles 4(27); 36(1) point (i); 43, 45, 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	-21	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,r010)	Articles 48(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,r010)	Articles 479 and 480 of CRR
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-21	0	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR	
A.2	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	C 01.00 (r530,r010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,r010) + C 01.00 (r670,r010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	7	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	-7	0	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,362</b>	<b>1,623</b>	C 01.00 (r015,r010)	Article 52 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	C 01.00 (r750,r010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	0	0	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	8,546	8,693	C 02.00 (r010,r010)	Articles 92(1), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	33	0	C 05.01 (r010,r040)		
<b>CAPITAL RATIOS (%)</b> <b>Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>15.94%</b>	<b>18.67%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>15.94%</b>	<b>18.67%</b>	CA3 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>15.94%</b>	<b>18.67%</b>	CA3 (5)	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>1,391</b>	<b>1,623</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4-MIN(A.4+A.2.2-A.4.3,0,0))]	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>16.33%</b>	<b>18.67%</b>	[D.1]/[B-B.1]	-
<b>Memo items</b>	<b>F</b>	<b>Adjustments to CET1 due to IFRS 9 transitional arrangements</b>		0	C 05.01 (r440,r010)	
	<b>F</b>	<b>Adjustments to AT1 due to IFRS 9 transitional arrangements</b>		0	C 05.01 (r440,r020)	
	<b>F</b>	<b>Adjustments to T2 due to IFRS 9 transitional arrangements</b>		0	C 05.01 (r440,r030)	
	<b>F</b>	<b>Adjustments included in RWAs due to IFRS 9 transitional arrangements</b>		0	C 05.01 (r440,r040)	

(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.g. in their Pillar 3 disclosure

## 2018 EU-wide Transparency Exercise

### Leverage ratio

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

		(mln EUR, %)			
		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,362	1,623	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	1,391	1,623	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	14,045	14,356	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	14,045	14,356	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.7%	11.3%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.9%	11.3%	C 47.00 (r330,c010)	

## 2018 EU-wide Transparency Exercise

### Risk exposure amounts

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	7,096	7,210
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	7,096	7,210
Risk exposure amount for position, foreign exchange and commodities (Market risk)	500	527
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	1	2
Risk exposure amount for operational risk	949	953
Other risk exposure amounts	0	0
<b>Total Risk Exposure Amount</b>	<b>8,546</b>	<b>8,693</b>

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

## 2018 EU-wide Transparency Exercise

### P&L

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	363	175
Of which debt securities income	45	22
Of which loans and advances income	311	150
Interest expenses	54	23
(Of which deposits expenses)	35	15
(Of which debt securities issued expenses)	4	0
(Expenses on share capital repayable on demand)	0	0
Dividend income	0	1
Net Fee and commission income	153	79
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	14	2
Gains or (-) losses on financial assets and liabilities held for trading, net	13	4
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	-1	0
Exchange differences [gain or (-) loss], net	2	0
Net other operating income /(expenses)	-3	-8
<b>TOTAL OPERATING INCOME, NET</b>	<b>488</b>	<b>231</b>
(Administrative expenses)	256	126
(Depreciation)	28	14
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	5	-3
(Commitments and guarantees given)	-3	-4
(Other provisions)	9	1
Of which pending legal issues and tax litigation <sup>1</sup>	1	0
Of which restructuring <sup>1</sup>	9	0
(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)	-40	-12
(Financial assets at fair value through other comprehensive income)	n.a.	1
(Financial assets at amortised cost)	n.a.	-12
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	5	1
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	-2	1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-2	17
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>230</b>	<b>124</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>227</b>	<b>113</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>227</b>	<b>113</b>
Of which attributable to owners of the parent	218	109

<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."



2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
(mb EUR, %)									
Consolidated data	Central governments or central banks	3,062	3,897	1,032		3,160	3,944	994	
	Regional governments or local authorities	113	109	50		119	114	52	
	Public sector entities	92	71	54		77	58	41	
	Multilateral Development Banks	69	69	0		74	74	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,320	1,239	523		1,251	1,190	500	
	Corporates	3,251	1,787	1,743		3,253	1,867	1,820	
	of which: SME	1,117	715	671		1,080	752	745	
	Retail	4,254	3,542	2,539		4,435	3,728	2,668	
	of which: SME	894	662	379		943	723	414	
	Secured by mortgages on immovable property	716	701	264		723	717	272	
	of which: SME	117	110	48		126	122	54	
	Exposures in default	849	308	365	502	739	259	317	439
	Items associated with particularly high risk	158	71	107		158	77	116	
	Covered bonds	89	89	12		195	194	29	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	46	46	6		46	46	7	
Equity	27	27	48		25	25	44		
Securitisation	0	0	0		0	0	0		
Other exposures	624	610	372		624	622	390		
<b>Standardised Total<sup>2</sup></b>	<b>14,669</b>	<b>12,576</b>	<b>7,096</b>	<b>703</b>	<b>14,879</b>	<b>12,818</b>	<b>7,210</b>	<b>596</b>	

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
SLOVENIA	Central governments or central banks	1,348	2,141	50		1,383	2,135	55	
	Regional governments or local authorities	76	74	15		79	78	16	
	Public sector entities	18	7	3		18	7	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	23	15	6		24	13	5	
	Corporates	2,276	1,031	1,014		2,250	1,063	1,042	
	of which: SME	585	297	280		489	314	294	
	Retail	2,366	1,905	1,388		2,424	1,955	1,424	
	of which: SME	334	228	130		338	238	135	
	Secured by mortgages on immovable property	715	700	264		721	715	271	
	of which: SME	117	110	48		126	122	54	
	Exposures in default	397	168	197	193	323	142	175	143
	Items associated with particularly high risk	78	18	27		78	18	27	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	46	46	6		46	46	7	
Equity	16	16	35		17	17	35		
Securitisation	0	0	0		0	0	0		
Other exposures	291	290	147		290	290	148		
<b>Standardised Total<sup>2</sup></b>	<b>291</b>	<b>290</b>	<b>147</b>	<b>245</b>	<b>290</b>	<b>290</b>	<b>148</b>	<b>174</b>	

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

<sup>2</sup> 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 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
MACEDONIA, THE FORMER YUGOSLAV REPUBLIC OF	Central governments or central banks	257	257	257		265	264	264	
	Regional governments or local authorities	5	5	5		4	4	4	
	Public sector entities	23	22	22		7	7	7	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	11	9	5		4	4	4	
	Corporates	333	244	237		332	232	225	
	of which: SME	167	125	118		160	126	120	
	Retail	642	557	400		662	583	419	
	of which: SME	126	99	57		129	105	60	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	56	11	12	44	51	12	14	39
	Items associated with particularly high risk	8	7	10		14	12	17	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	3	3	6		1	1	1		
Securitisation	0	0	0		0	0	0		
Other exposures	86	86	42		77	77	42		
<b>Standardised Total<sup>2</sup></b>	<b>86</b>	<b>86</b>	<b>42</b>	<b>84</b>	<b>77</b>	<b>77</b>	<b>42</b>	<b>62</b>	

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

<sup>2</sup> 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 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
BOSNIA AND HERZEGOVINA	Central governments or central banks	300	300	300		291	290	290	
	Regional governments or local authorities	27	25	25		31	28	28	
	Public sector entities	31	25	25		35	28	28	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8	7	7		11	9	9	
	Corporates	233	185	177		240	196	190	
	of which: SME	171	141	134		174	147	141	
	Retail	502	439	313		530	466	332	
	of which: SME	129	94	54		137	101	58	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	91	16	17	75	83	12	13	71
	Items associated with particularly high risk	14	11	16		13	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		
Securitisation	0	0	0		0	0	0		
Other exposures	66	64	28		77	75	29		
<b>Standardised Total<sup>2</sup></b>	<b>66</b>	<b>64</b>	<b>28</b>	<b>97</b>	<b>77</b>	<b>75</b>	<b>29</b>	<b>85</b>	

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

<sup>2</sup> 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.

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		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Other Countries	Central governments or central banks	132	132	132		117	115	116	
	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	1		1	1	1	
	Corporates	185	190	145		209	175	170	
	of which: SME	99	77	72		120	97	92	
	Retail	277	233	159		300	259	176	
	of which: SME	11	7	11		13	12	17	
	Secured by mortgages on immovable property	0	90	51		0	100	57	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	17	3	3	13	16	2	2	14
	Items associated with particularly high risk	11	7	11		13	12	17	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	29	29	12	29	27	27	11		
Standardised Total <sup>2</sup>								30	

<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> 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 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
MONTENEGRO	Central governments or central banks	139	139	139		129	128	129	
	Regional governments or local authorities	5	5	5		5	5	5	
	Public sector entities	3	2	2		3	2	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	39	25	23		50	38	35	
	of which: SME	17	12	11		28	24	21	
	Retail	226	195	140		244	218	156	
	of which: SME	52	34	19		60	44	25	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	140	60	76	79	136	56	70	80
	Items associated with particularly high risk	28	11	17		26	11	16	
	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		
Securitisation	0	0	0		0	0	0		
Other exposures	66	66	48	99	71	71	48		
Standardised Total <sup>2</sup>								99	

<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> 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 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SERBIA	Central governments or central banks	97	97	97		93	93	93	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	3	1	1		1	1	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	6	4		5	5	3	
	Corporates	57	43	39		77	56	51	
	of which: SME	34	27	24		52	39	34	
	Retail	94	209	136		270	244	159	
	of which: SME	138	117	67		157	136	78	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	94	38	47	55	80	28	34	52
	Items associated with particularly high risk	9	4	6		9	4	5	
	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		
Securitisation	0	0	0		0	0	0		
Other exposures	56	56	46	65	55	55	45		
Standardised Total <sup>2</sup>								61	

<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> 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 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
GERMANY	Central governments or central banks	82	119	0		66	99	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	13	13	0		13	13	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	355	320	152		391	359	150	
	Corporates	9	9	9		9	9	9	
	of which: SME	9	9	9		9	9	9	
	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	2	2	0		15	15	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		
Securitisation	0	0	0		0	0	0		
Other exposures	1	1	1		2	2	2		
Standardised Total <sup>2</sup>				0				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 (e.g. substitution effects).

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



2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
FRANCE	Central governments or central banks	50	51	0		61	62	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		11	11	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	169	167	73		181	180	83	
	Corporates	4	4	4		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	0	0
	Covered bonds	15	15	1		48	48	7	
	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	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>	0	0	0	0	0	0	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> 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 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
AUSTRIA	Central governments or central banks	70	70	0		73	73	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	166	146	51		134	132	49	
	Corporates	1	1	1		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	5	5	1		5	5	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		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>	0	0	0	0	0	0	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> 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 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
BELGIUM	Central governments or central banks	81	81	0		90	91	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	72	71	32		83	83	31	
	Corporates	1	1	1		0	0	0	
	of which: SME	1	1	1		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	0	0
	Covered bonds	1	1	0		1	1	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	0	0		0	0	0	
Equity	1	1	1		1	1	1		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>	0	0	0	0	0	0	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> 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.

## 2018 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

		IRB Approach									
		As of 31/12/2017					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		
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)											
Consolidated data	Central banks and central governments	0		0		0		0		0	
	Institutions	0		0		0		0		0	
	Corporates	0		0		0		0		0	
	Corporates - Of Which: Specialised Lending	0		0		0		0		0	
	Corporates - Of Which: SME	0		0		0		0		0	
	Retail	0		0		0		0		0	
	Retail - Secured on real estate property	0		0		0		0		0	
	Retail - Secured on real estate property - Of Which: SME	0		0		0		0		0	
	Retail - Secured on real estate property - Of Which: non-SME	0		0		0		0		0	
	Retail - Qualifying Revolving	0		0		0		0		0	
	Retail - Other Retail	0		0		0		0		0	
	Retail - Other Retail - Of Which: SME	0		0		0		0		0	
	Retail - Other Retail - Of Which: non-SME	0		0		0		0		0	
	Equity			0				0		0	
	Securitisation	0		0		0		0		0	
	Other non credit-obligation assets			0				0		0	
	<b>IRB Total</b>			<b>0</b>				<b>0</b>		<b>0</b>	

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

2018 EU-wide Transparency Exercise

Sovereign Exposure

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

(mln EUR)

As of 31/12/2017

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	Designated at fair value through profit or loss <sup>2</sup>			Available-for-sale <sup>3</sup>	Loans and Receivables <sup>4</sup>			Held-to-maturity investments							
				of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities								
<b>TOTAL - ALL COUNTRIES</b>	<b>2,513.1</b>	<b>471.9</b>	<b>2,041.2</b>	<b>59.2</b>	<b>0.0</b>	<b>59.2</b>	<b>0.1</b>	<b>0.0</b>	<b>0.1</b>	<b>1,421.4</b>	<b>0.0</b>	<b>1,421.4</b>	<b>471.9</b>	<b>471.9</b>	<b>0.0</b>	<b>560.6</b>	<b>0.0</b>	<b>560.6</b>
Austria	69.5	0.0	69.5															
Belgium	80.7	0.0	80.7															
Bulgaria	11.0	0.0	11.0															
Croatia	11.0	0.0	11.0															
Cyprus	2.0	0.0	2.0															
Czech Republic	23.1	0.0	23.1															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	49.2	0.0	49.2															
France	49.8	0.0	49.8															
Germany	81.8	0.0	81.8															
Greece	0.0	0.0	0.0															
Hungary	22.4	0.0	22.4															
Ireland	48.6	0.0	48.6															
Italy	20.9	0.0	20.9															
Latvia	12.3	0.0	12.3															
Lithuania	19.0	0.0	19.0															
Luxembourg	39.7	0.0	39.7															
Malta	0.0	0.0	0.0															
Netherlands	71.0	0.0	71.0															
Poland	49.5	0.0	49.5															
Portugal	13.4	0.0	13.4															
Romania	21.8	0.0	21.8															
Slovakia	45.0	0.0	45.0															
Slovenia	1,258.6	357.1	901.5															
Spain	26.7	0.0	26.7															
Sweden	10.2	0.0	10.2															
United Kingdom	0.0	0.0	0.0															
Iceland	3.2	0.0	3.2															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	6.6	0.0	6.6															
Other advanced economies non EEA	4.4	0.0	4.4															
Other Central and eastern Europe countries non EEA	396.5	114.6	282.0															
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	65.0	0.2	64.8															

Notes:

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, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

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

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

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

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

<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















## 2018 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

NOVA LIJUBI JANSKA BANKA D.D. | LIJUBI JANA

As of 30/06/2018

(mln EUR)		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														
	Africa	0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	
		3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		5Y - 10Y f	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		
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	Others	0 - 3M f	2	3	0	0	3	0	0	0	0	0	0	0	
		3M - 1Y f	49	49	0	0	49	0	0	0	0	0	0	0	
		1Y - 2Y f	10	10	0	0	10	0	0	0	0	0	0	0	
		2Y - 3Y f	7	7	0	0	7	0	0	0	0	0	0	0	
		3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		5Y - 10Y f	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		
	<b>Total</b>	<b>70</b>	<b>70</b>	<b>0</b>	<b>0</b>	<b>70</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>69</b>	

#### Notes and definitions

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

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

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

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

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

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

#### Regions:

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

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

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

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

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

## 2018 EU-wide Transparency Exercise

### Performing and non-performing exposures

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

	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>1</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</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>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>			
							(mln EUR)							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>2,916</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>3,097</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>7</b>	<b>1</b>	<b>0</b>
Central banks	70	0	0	0	0	0	0	70	0	0	0	0	0	0
General governments	1,982	0	0	0	0	0	0	2,117	0	0	0	6	0	0
Credit institutions	727	0	0	0	0	0	0	793	0	0	0	1	0	0
Other financial corporations	31	0	1	1	0	1	0	17	0	1	1	0	1	0
Non-financial corporations	106	0	0	0	0	0	0	100	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>9,134</b>	<b>80</b>	<b>848</b>	<b>848</b>	<b>133</b>	<b>526</b>	<b>280</b>	<b>9,148</b>	<b>97</b>	<b>747</b>	<b>747</b>	<b>75</b>	<b>474</b>	<b>244</b>
Central banks	805	0	0	0	0	0	0	800	0	0	0	0	0	0
General governments	481	2	9	9	4	5	4	407	0	9	9	3	5	4
Credit institutions	709	0	0	0	1	0	0	701	0	0	0	0	0	0
Other financial corporations	98	0	4	4	2	4	0	106	0	4	4	0	4	0
Non-financial corporations	3,414	20	717	717	91	445	241	3,373	43	618	618	46	398	200
of which: small and medium-sized enterprises at amortised cost	1,754	12	479	479	54	319	150	1,806	30	423	423	30	297	120
Households	3,627	58	119	119	35	72	35	3,761	54	116	116	25	66	41
<b>DEBT INSTRUMENTS other than HFT</b>	<b>12,050</b>	<b>80</b>	<b>849</b>	<b>849</b>	<b>133</b>	<b>527</b>	<b>280</b>	<b>12,245</b>	<b>97</b>	<b>748</b>	<b>748</b>	<b>82</b>	<b>475</b>	<b>244</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>1,891</b>		<b>84</b>	<b>84</b>	<b>4</b>	<b>33</b>	<b>13</b>	<b>1,907</b>		<b>71</b>	<b>71</b>	<b>11</b>	<b>27</b>	<b>8</b>

<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 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.

## 2018 EU-wide Transparency Exercise

### Forborne exposures

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

	As of 31/12/2017					As of 30/06/2018					
	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 non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)											
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>607</b>	<b>529</b>	<b>327</b>	<b>318</b>	<b>195</b>	<b>539</b>	<b>440</b>	<b>277</b>	<b>269</b>	<b>162</b>	<b>162</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	8	8	4	4	4	7	7	4	4	4	4
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	3	3	3	3	0	3	3	3	3	0	0
Non-financial corporations	559	491	307	299	176	491	402	260	253	142	142
of which: small and medium-sized enterprises at amortised cost	328	298	195	191	103	293	248	173	169	78	78
Households	38	28	13	12	15	38	28	11	10	17	17
<b>DEBT INSTRUMENTS other than HFT</b>	<b>607</b>	<b>529</b>	<b>327</b>	<b>318</b>	<b>195</b>	<b>539</b>	<b>440</b>	<b>277</b>	<b>269</b>	<b>162</b>	<b>162</b>
<b>Loan commitments given</b>	<b>11</b>	<b>10</b>	<b>6</b>	<b>6</b>	<b>3</b>	<b>3</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>0</b>

<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.