

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



Key Metrics

| (mln EUR, %) | As of 30/09/2018 | As of 31/12/2018 | As of 31/03/2019 | As of 30/06/2019 | COREP CODE | REGULATION |
|--|------------------|---------------------|---------------------|---------------------|--|---|
| Available capital (amounts) | | | | | | |
| Common Equity Tier 1 (CET1) capital - transitional period | 1,458 | 1,453 | 1,460 | 1,425 | C 01.00 (r020,c010) | Article 50 of CRR |
| Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 1,458 | 1,453 | 1,460 | 1,425 | C 01.00 (r020,c010) - C 05.01 (r440,c010) | Article 50 of CRR |
| Tier 1 capital - transitional period | 1,458 | 1,453 | 1,460 | 1,425 | C 01.00 (r015,c010) | Article 25 of CRR |
| Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition | 1,458 | 1,453 | 1,460 | 1,425 | C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) | Article 25 of CRR |
| Total capital - transitional period | 1,458 | 1,453 | 1,460 | 1,470 | C 01.00 (r010,c010) | Articles 4(118) and 72 of CRR |
| Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 1,458 | 1,453 | 1,460 | 1,470 | C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) | Articles 4(118) and 72 of CRR |
| Risk-weighted assets (amounts) | | | | | | |
| Total risk-weighted assets | 8,607 | 8,678 | 8,812 | 8,935 | C 02.00 (r010,c010) | Articles 92(3), 95, 96 and 98 of CRR |
| Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 8,607 | 8,678 | 8,812 | 8,935 | C 02.00 (r010,c010) - C 05.01 (r440,c040) | Articles 92(3), 95, 96 and 98 of CRR |
| Capital ratios | | | | | | |
| Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition | 16.94% | 16.75% | 16.57% | 15.95% | CA3 {1} | - |
| Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 16.94% | 16.75% | 16.57% | 15.95% | (C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040)) | - |
| Tier 1 (as a percentage of risk exposure amount) - transitional definition | 16.94% | 16.75% | 16.57% | 15.95% | CA3 {3} | - |
| Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 16.94% | 16.75% | 16.57% | 15.95% | (C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040)) | - |
| Total capital (as a percentage of risk exposure amount) - transitional definition | 16.94% | 16.75% | 16.57% | 16.45% | CA3 {5} | - |
| Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 16.94% | 16.75% | 16.57% | 16.45% | (C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040)) | - |
| Leverage ratio | | | | | | |
| Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital | 14,690 | 14,709 | 14,943 | 15,197 | C 47.00 (r300,c010) | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |
| Leverage ratio - using a transitional definition of Tier 1 capital | 9.93% | 9.88% | 9.77% | 9.38% | C 47.00 (r340,c010) | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |



Leverage ratio

| | (mln EUR, %) | As of 30/09/2018 | As of 31/12/2018 | As of 31/03/2019 | As of 30/06/2019 | COREP CODE | REGULATION |
|-----|---|------------------|---------------------|------------------|---------------------|---------------------|---|
| A.1 | Tier 1 capital - transitional definition | 1,458 | 1,453 | 1,460 | 1,425 | C 47.00 (r320,c010) | |
| A.2 | Tier 1 capital - fully phased-in definition | 1,458 | 1,453 | 1,460 | 1,425 | C 47.00 (r310,c010) | |
| B.1 | Total leverage ratio exposures - using a transitional definition of Tier 1 capital | 14,690 | 14,709 | 14,943 | 15,197 | C 47.00 (r300,c010) | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending |
| B.2 | Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital | 14,690 | 14,709 | 14,943 | 15,197 | C 47.00 (r290,c010) | CRR |
| C.1 | Leverage ratio - using a transitional definition of Tier 1 capital | 9.9% | 9.9% | 9.8% | 9.4% | C 47.00 (r340,c010) | |
| C.2 | Leverage ratio - using a fully phased-in definition of Tier 1 capital | 9.9% | 9.9% | 9.8% | 9.4% | C 47.00 (r330,c010) | |

2019 EU-wide Transparency Exercise Capital

Nova Ljubljanska Banka d.d., Ljubljana

| | | | As of 30/09/2018 | As of 31/12/2018 | As of 31/03/2019 | As of 30/06/2019 | COREP CODE | REGULATION |
|--|----------|--|------------------|------------------|------------------|------------------|---|---|
| | A | (min EUR, %) OWN FUNDS | 1,458 | 1,453 | 1,460 | | 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 transitional | 1,458 | 1,453 | 1,460 | | C 01.00 (r020,c010) | Article 50 of CRR |
| | A.1.1 | adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital | 1,071 | 1,071 | 1,071 | | 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 | 400 | 402 | 402 | 359 | C 01.00 (r130,c010) | Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR |
| | A.1.3 | Accumulated other comprehensive income | 6 | 4 | 9 | 18 | C 01.00 (r180,c010) | Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR |
| | A.1.4 | Other Reserves | 14 | 14 | 14 | 14 | C 01.00 (r200,c010) | Articles 4(117) and 26(1) point (e) of CRR |
| | A.1.5 | Funds for general banking risk | 0 | 0 | 0 | 0 | C 01.00 (r210,c010) | Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR |
| | A.1.6 | Minority interest given recognition in CET1 capital | 0 | 0 | 0 | 0 | C 01.00 (r230,c010) | Article 84 of CRR |
| | A.1.7 | Adjustments to CET1 due to prudential filters | -2 | -2 | -2 | -2 | C 01.00 (r250,c010) | Articles 32 to 35 of and 36 (1) point (I) of CRR |
| | A.1.8 | (-) Intangible assets (including Goodwill) | -31 | -35 | -33 | -33 | C 01.00 (r300,c010) + C 01.00 (r340,c010) | Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR |
| | A.1.9 | (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs | 0 | 0 | 0 | 0 | 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 | 0 | 0 | C 01.00 (r380,c010) | Articles 36(1) point (d), 40 and 159 of CRR |
| | | (-) Defined benefit pension fund assets | 0 | 0 | 0 | 0 | C 01.00 (r390,c010) | Articles 4(109), 36(1) point (e) and 41 of CRR |
| | | (-) Reciprocal cross holdings in CET1 Capital | 0 | 0 | 0 | | C 01.00 (r430,c010) | Articles 4(122), 36(1) point (g) and 44 of CRR |
| | | (-) Excess deduction from AT1 items over AT1 Capital | 0 | 0 | 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 | 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 (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) 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 | 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.1.14.1 | (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not | 0 | 0 | 0 | | | |
| | | have a significant investment () Deductible DTAs that rely on future profitability and arise from temperary differences | 0 | 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 Articles 36(1) point (c) and 39; Articles 49(1) point (c) and 49(3) of CRR |
| | A.1.17 | (-) Deductible DTAs that rely on future profitability and arise from temporary differences(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a | 0 | 0 | 0 | | C 01.00 (r490,c010) | Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR Articles 4(27), 26(1) point (i), 42, 45, 47, 40(1) point (b), 40(1) to (2) and 70 of CRR |
| | | significant investment | 0 | 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 | | (-) Amount exceding the 17.65% threshold | 0 | 0 | 0 | | C 01.00 (r510,c010) | Article 48 of CRR |
| | A.1.19 | | 0 | 0 | 0 | | C 01.00 (r524,c010) | Article 3 CRR |
| | | CET1 capital elements or deductions - other | 0 | 0 | 0 | | C 01.00 (r529,c010) | |
| | | Transitional adjustments | 0 | 0 | 0 | | CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26} | |
| | A.1.21.1 | | 0 | 0 | 0 | | C 01.00 (r220,c010) | Articles 483(1) to (3), and 484 to 487 of CRR |
| | A.1.21.2 | | 0 | 0 | 0 | | C 01.00 (r240,c010) | Articles 479 and 480 of CRR |
| | A.1.21.3 | | 0 | 0 | 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 | 0 | | C 01.00 (r530,c010) | Article 61 of CRR |
| | | Additional Tier 1 Capital instruments | 0 | 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 | 0 | 0 | C 01.00 (r720,c010) | |
| | A.2.3 | Other Additional Tier 1 Capital components and deductions | 0 | 0 | 0 | 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 | 0 | 0 | 0 | 0 | C 01.00 (r660,c010) + C 01.00 (r680,c010) + | |
| | 7.2. 1 | Additional fiel I dansidonal dejuschens | | Ů | | Ů | C 01.00 (r730,c010) | |
| | A.3 | TIER 1 CAPITAL (net of deductions and after transitional adjustments) | 1,458 | 1,453 | 1,460 | 1,425 | C 01.00 (r015,c010) | Article 25 of CRR |
| | A.4 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | 0 | 0 | 0 | 45 | C 01.00 (r750,c010) | Article 71 of CRR |
| | A.4.1 | Tier 2 Capital instruments | 0 | 0 | 0 | 45 | C 01.00 (r760,c010) + C 01.00 (r890,c010) | |
| | | | | | | | | |
| | A.4.2 | Other Tier 2 Capital components and deductions | 0 | 0 | 0 | 0 | C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r970,c010) + C 01.00 (r970,c010) + | |
| | | | | | | | C 01.00 (r974,c010) + C 01.00 (r978,c010) | |
| | | | | | | | | |
| | A.4.3 | Tier 2 transitional adjustments | 0 | 0 | 0 | 0 | C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010) | |
| OWN FUNDS | В | TOTAL RISK EXPOSURE AMOUNT | 8,607 | 8,678 | 8,812 | 8,935 | C 02.00 (r010,c010) | Articles 92(3), 95, 96 and 98 of CRR |
| REQUIREMENTS | B.1 | Of which: Transitional adjustments included | 0 | 0 | 0 | 0 | C 05.01 (r010;c040) | |
| | C.1 | COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) | 16.94% | 16.75% | 16.57% | 15.95% | CA3 {1} | |
| CAPITAL RATIOS (%) Transitional period | C.2 | TIER 1 CAPITAL RATIO (transitional period) | 16.94% | 16.75% | 16.57% | 15.95% | CA3 {3} | - |
| | C.3 | TOTAL CAPITAL RATIO (transitional period) | 16.94% | 16.75% | 16.57% | 16.45% | CA3 {5} | - |
| CET1 Capital Fully loaded | D | COMMON EQUITY TIER 1 CAPITAL (fully loaded) | 1,458 | 1,453 | 1,460 | 1,425 | [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)] | - |
| CET1 RATIO (%) Fully loaded ¹ | E | COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) | 16.94% | 16.75% | 16.57% | 15.95% | [D.1]/[B-B.1] | - |
| | F | Adjustments to CET1 due to IFRS 9 transitional arrangements | 0 | 0 | 0 | 0 | C 05.01 (r440,c010) | |
| | F | Adjustments to AT1 due to IFRS 9 transitional arrangements | 0 | 0 | 0 | 0 | C 05.01 (r440,c020) | |
| Memo items | F | Adjustments to T2 due to IFRS 9 transitional arrangements | 0 | 0 | 0 | 0 | C 05.01 (r440,c030) | |
| | F | Adjustments included in RWAs due to IFRS 9 transitional arrangements | 0 | 0 | 0 | 0 | C 05.01 (r440,c040) | |
| | | lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a req | | I | | <u> </u> | <u> </u> | |

(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



Overview of Risk exposure amounts

| | | R | WAs | | |
|--|------------------|------------------|------------------|------------------|--|
| (mln EUR, %) | As of 30/09/2018 | As of 31/12/2018 | As of 31/03/2019 | As of 30/06/2019 | COREP CODE |
| Credit risk (excluding CCR and Securitisations) | 7,068 | 7,145 | 7,246 | 7,385 | C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, |
| Of which the standardised approach | 7,068 | 7,145 | 7,246 | 7,385 | C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)] |
| Of which the foundation IRB (FIRB) approach | 0 | 0 | 0 | 0 | C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] |
| Of which the advanced IRB (AIRB) approach | 0 | 0 | 0 | 0 | C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)] |
| Of which equity IRB | 0 | 0 | 0 | 0 | C 02.00 (R420, c010) |
| Counterparty credit risk (CCR, excluding CVA) | 33 | 35 | 39 | 44 | C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r060, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)] |
| Credit valuation adjustment - CVA | 1 | 3 | 4 | 6 | C 02.00 (R640, c010) |
| Settlement risk | 0 | 0 | 0 | 0 | C 02.00 (R490, c010) |
| Securitisation exposures in the banking book (after the cap) | 0 | 0 | 0 | 0 | C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010) |
| Position, foreign exchange and commodities risks (Market risk) | 551 | 542 | 581 | 559 | Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010) |
| Of which the standardised approach | 551 | 542 | 581 | 559 | C 02.00 (R530, c010) |
| Of which IMA | 0 | 0 | 0 | 0 | C 02.00 (R580, c010) |
| Of which securitisations and resecuritisations in the trading book | 0 | 0 | 0 | 0 | Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_090,C 24.00_010_100,C 24.00_010_090,C 24.00_010_100,C 24.00_010_090,C 24.00_010_100,C 24.00_010_090,C 24.00_010_100,C 24.00_010_090,C 24.00_010_090,C 24.00_010_100,C 24.00_010_090,C 24.00_000,C 24.00_0 |
| Large exposures in the trading book | 0 | 0 | 0 | 0 | C 02.00 (R680, c010) |
| Operational risk | 953 | 953 | 942 | 942 | C 02.00 (R590, c010) |
| Of which basic indicator approach | 953 | 953 | 942 | 942 | C 02.00 (R600, c010) |
| Of which standardised approach | 0 | 0 | 0 | 0 | C 02.00 (R610, c010) |
| Of which advanced measurement approach | 0 | 0 | 0 | 0 | C 02.00 (R620, c010) |
| Other risk exposure amounts | 0 | 0 | 0 | 0 | Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010) |
| Total | 8,607 | 8,678 | 8,812 | 8,935 | |



2019 EU-wide Transparency Exercise P&L Nova Ljubljanska Banka d.d., Ljubljana

| (mln EUR) | As of 30/09/2018 | As of 31/12/2018 | As of 31/03/2019 | As of 30/06/2019 |
|--|------------------|------------------|------------------|------------------|
| Interest income | 267 | 359 | 90 | 181 |
| Of which debt securities income | 33 | 44 | 11 | 22 |
| Of which loans and advances income | 229 | 308 | 78 | 156 |
| Interest expenses | 35 | 46 | 11 | 22 |
| (Of which deposits expenses) | 22 | 29 | 7 | 13 |
| (Of which debt securities issued expenses) | 0 | 0 | 0 | 0 |
| (Expenses on share capital repayable on demand) | 0 | 0 | 0 | 0 |
| Dividend income | 1 | 1 | 0 | 2 |
| Net Fee and commission income | 120 | 160 | 40 | 82 |
| 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 | 3 | 3 | 3 | 4 |
| Gains or (-) losses on financial assets and liabilities held for trading, net | 7 | 10 | 3 | 5 |
| Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net | 3 | 4 | 7 | 15 |
| Gains or (-) losses from hedge accounting, net | 1 | 0 | 0 | 0 |
| Exchange differences [gain or (-) loss], net | 0 | 1 | 0 | 0 |
| Net other operating income /(expenses) | -9 | -10 | 2 | -8 |
| TOTAL OPERATING INCOME, NET | 358 | 482 | 134 | 260 |
| (Administrative expenses) | 189 | 261 | 61 | 126 |
| (Depreciation) | 20 | 27 | 8 | 15 |
| Modification gains or (-) losses, net | 0 | 0 | 0 | 0 |
| (Provisions or (-) reversal of provisions) | -3 | -2 | 2 | 6 |
| (Commitments and guarantees given) | -5 | -3 | -1 | 2 |
| (Other provisions) | 2 | 2 | 3 | 4 |
| Of which pending legal issues and tax litigation ¹ | | 2 | | |
| Of which restructuring ¹ | | 0 | | |
| (Increases or (-) decreases of the fund for general banking risks, net) ² | 0 | 0 | 0 | 0 |
| (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) | -18 | -27 | -2 | -1 |
| (Financial assets at fair value through other comprehensive income) | 0 | 0 | 1 | 1 |
| (Financial assets at amortised cost) | -19 | -27 | -3 | -2 |
| (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) | 3 | 5 | 1 | 1 |
| (of which Goodwill) | 0 | 0 | 0 | 0 |
| Negative goodwill recognised in profit or loss | 0 | 0 | 0 | 0 |
| Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates | 1 | 1 | 0 | 0 |
| Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations | 20 | 20 | 0 | 0 |
| PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS | 187 | 238 | 64 | 113 |
| PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS | 171 | 216 | 59 | 98 |
| Profit or (-) loss after tax from discontinued operations | 0 | 0 | 0 | 0 |
| PROFIT OR (-) LOSS FOR THE YEAR | 171 | 216 | 59 | 98 |
| Of which attributable to owners of the parent | 164 | 208 | 57 | 94 |

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

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



Total Assets: fair value and impairment distribution

| (mln EUR) | А | s of 30/09/20 | 18 | | | As of 31/ | 12/2018 | | | As of 31/ | 03/2019 | | | As of 30/ | 06/2019 | | |
|---|-----------------|---------------|-------------------|---------|--------------------|-----------|------------------|---------|--------------------|-----------|------------------|---------|--------------------|-----------|------------------|---------|---|
| | | Fa | nir value hierard | chy | | Fa | ir value hierarc | hy | | Fa | ir value hierard | chy | | Fai | ir value hierarc | hy | |
| ASSETS: | Carrying amount | Level 1 | Level 2 | Level 3 | Carrying amount | Level 1 | Level 2 | Level 3 | Carrying amount | Level 1 | Level 2 | Level 3 | Carrying amount | Level 1 | Level 2 | Level 3 | References |
| Cash, cash balances at central banks and other demand deposits | 1,557 | | | | 1,588 | | | | 1,589 | | | | 1,461 | | | | IAS 1.54 (i) |
| Financial assets held for trading | 45 | 33 | 12 | 0 | 64 | 49 | 15 | 0 | 38 | 19 | 18 | 1 | 117 | 93 | 23 | 1 | IFRS 7.8(a)(ii);IFRS 9.Appendix A |
| Non-trading financial assets mandatorily at fair value through profit or loss | 27 | 5 | 22 | 0 | 32 | 7 | 0 | 26 | 30 | 7 | 0 | 23 | 40 | 5 | 0 | 36 | IFRS 7.8(a)(ii); IFRS 9.4.1.4 |
| Financial assets designated at fair value through profit or loss | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | IFRS 7.8(a)(i); IFRS 9.4.1.5 |
| Financial assets at fair value through other comprehensive income | 1,889 | 1,663 | 220 | 6 | 1,898 | 1,639 | 255 | 4 | 2,085 | 1,813 | 268 | 4 | 2,063 | 1,762 | 297 | 4 | IFRS 7.8(h); IFRS 9.4.1.2A |
| Financial assets at amortised cost | 8,850 | | | | 8,747 | | | | 8,890 | | | | 9,051 | | | | IFRS 7.8(f); IFRS 9.4.1.2 |
| Derivatives – Hedge accounting | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26 |
| Fair value changes of the hedged items in portfolio hedge of interest rate risk | 1 | | | | 3 | | | | 6 | | | | 10 | | | | IAS 39.89A(a); IFRS 9.6.5.8 |
| Other assets ¹ | 385 | | | | 381 | | | | 396 | | | | 391 | | | | |
| TOTAL ASSETS | 12,757 | | | | 12,714 | | | | 13,034 | | | | 13,132 | | | | IAS 1.9(a), IG 6 |

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets

| (mln | ı EUR) | | | As of 30/09/20 | 18 | | | | | As of 31 | 1/12/2018 | | | | | As of 31/ | 03/2019 | | | | | As of 30 |)/06/2019 | | | |
|---|--------------------|--|--|--------------------------------|--|------------------------|---------------------------------|--|--|--------------------------------------|--|-------------------------------|---|--|-------------------------------|--------------------------------|---|----------------------------|--|--|----------------|--|--|--|--|--------------------------|
| | | Gross carr | ying amount | | Accui | mulated impairment | : | Gros | ss carrying am | ount | Accı | umulated impair | ment | Gro | oss carrying am | ount | Accu | mulated impai | irment | Gros | ss carrying am | ount | Accui | nulated impair | ment | |
| Breakdown of financial assets by instrument and by counterparty sector ¹ | | Stage 1 Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | credit risk since Cred | tage 3 it-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | increase in credit risk since | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | increase in credit risk since | Stage 3 Credit-impaired assets | Stage 1 Assets withou significant increase in credit risk since initial recognition | increase in credit risk | Stage 3 Credit- impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | | Stage 3 Credit- impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired | Stage 3 Credit- impaired assets | References |
| Financial assets at fair | Debt securities | 1,841 | 1 | 0 1 | -4 | 0 | -1 | 1,852 | 0 | | 1 | 4 0 | -1 | 2,039 |) | 1 | 1 - | 4 | - | 1 2,017 | 7 1 | | 1 -5 | 0 | -1 | Annex V.Part 1.31, 44(b) |
| value through other comprehensive income | Loans and advances | (| 0 | 0 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | C | | O | 0 | 0 | 0 | 0 0 | 0 | | 0 0 | 0 | 0 | Annex V.Part 1.32, 44(a) |
| Financial assets at | Debt securities | 1,340 | 0 | 0 | -3 | 0 | 0 | 1,432 | 0 | | 0 -: | 3 0 | 0 | 1,479 |) | o | 0 - | 3 | 0 | 0 1,597 | 0 | | 0 -3 | 0 | 0 | Annex V.Part 1.31, 44(b) |
| amortised cost | Loans and advances | 6,751 | 1 614 | 4 675 | -39 | -38 | -451 | 6,618 | 579 | 58 | -43 | -36 | -384 | 6,750 | 559 | 9 55 | 0 -4 | -34 | -36 | 4 6,865 | 5 514 | 51 | 1 -46 | -36 | -351 | Annex V.Part 1.32, 44(a) |

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.



Market Risk

Nova Ljubljanska Banka d.d., Ljubljana

| | | | | | | | | . 1014 = 145.5 | janoka Bani | a alai, Ejabijana | | | | | | | | | | |
|--|----------------------------|----------------------------|---|--------------------------|--|-------------------------------|--------------------------------|--|-------------|----------------------------------|----------------------------------|---|--------------------------|--|-------------------------|---|-----|--------------------------------|-----------------|----------------------------------|
| | SA | | | | | I | M | | | | | | | | IM | | | | | |
| | | | VaR <i>(Memoran</i> | ndum item) | STRESSED VaR (1 | Memorandum item) | AND MIG | NTAL DEFAULT GRATION RISK FAL CHARGE | | CE RISKS CAPITAL ARGE FOR CTP | | VaR (Memora | andum item) | STRESSED VaR (M | demorandum item) | INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE | | PRICE RISKS C CHARGE FOR C | | |
| (mln EUR) | TOTAL RISK EXPOSURE AMOUNT | TOTAL RISK EXPOSURE AMOUNT | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS DAY (VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) | LATEST AVAILABLE (SVaRt-1) | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | | 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 (SVaRavg) | LATEST AVAILABLE (SVaRt | 12 WEEKS - AVERAGE MEASURE | | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | TOTAL RISK EXPOSURE AMOUNT |
| | As of 30/09/2018 | As of 31/12/2018 | | | | As of 30, | 09/2018 | | | | | | | | As of 31/1 | 2/2018 | | | | |
| Traded Debt Instruments | 6 | 7 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | |
| Of which: General risk Of which: Specific risk | 4 2 | 6 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | |
| Equities | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | |
| Of which: General risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | |
| Of which: Specific risk | 0 545 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | |
| Foreign exchange risk Commodities risk | 0 | 0 | | | 0 | 0 | | | | | | 0 | | 0 | | | | | | |
| Total | 551 | 542 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 | 0 | 0 |
| | As of 31/03/2019 | As of 30/06/2019 | | | | As of 31, | 03/2019 | | | | | | | | As of 30/0 | 6/2019 | | | | |
| Traded Debt Instruments | 7_ | 9 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | |
| Of which: General risk Of which: Specific risk | 7 | 6 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | |
| Equities | 0 | 0 | | 0 | 0 | 0 | | | | | | 0 | | 0 | | | | | | |
| Of which: General risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | |
| Of which: Specific risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | |
| Foreign exchange risk Commodities risk | 574 0 | 551 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | |
| Total | 581 | 559 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 | 0 | 0 |

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



Credit Risk - Standardised Approach

Nova Ljubljanska Banka d.d., Ljubljana

| | | | | | Standardise | d Approach | | | | | | | |
|-------------------|---|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|--|--|--|--|
| | | | As of 30/ | 09/2018 | | As of 31/12/2018 | | | | | | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions | | | | |
| | (mln EUR, %) | | | | | | | | | | | | |
| | Central governments or central banks | 3,540 | 4,306 | 1,061 | | 3,590 | 4,342 | 1,102 | | | | | |
| | Regional governments or local authorities | 119 | 114 | 54 | | 138 | 134 | 53 | | | | | |
| | Public sector entities | 73 | 54 | 37 | | 114 | 87 | 70 | | | | | |
| | Multilateral Development Banks | 91 | 91 | 0 | | 103 | 103 | 0 | | | | | |
| | International Organisations | 0 | 0 | 0 | | 27 | 27 | 0 | | | | | |
| | Institutions | 1,115 | 1,058 | 346 | | 748 | 671 | 238 | | | | | |
| | Corporates | 3,263 | 1,841 | 1,788 | | 3,384 | 1,955 | 1,902 | | | | | |
| | of which: SME | 1,093 | 782 | 729 | | 1,151 | 829 | 776 | | | | | |
| | Retail | 4,514 | 3,802 | 2,722 | | 4,604 | 3,885 | 2,783 | | | | | |
| Consolidated data | of which: SME | 958 | 733 | 420 | | 971 | 739 | 424 | | | | | |
| Consolidated data | Secured by moregages on miniovable property | 740 | 732 | | | 703 | 695 | 261 | | | | | |
| | of which: SME | 125 | 119 | | | 118 | 113 | 49 | | | | | |
| | Exposures in default | 702 | 238 | 290 | | | 218 | 269 | 370 | | | | |
| | Items associated with particularly high risk | 151 | 73 | 109 | | 127 | 62 | 93 | | | | | |
| | Covered bonds | 228 | 228 | 34 | | 285 | 284 | 31 | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | | | | | |
| | Collective investments undertakings (CIU) | 46 | 46 | 8 | | 46 | 46 | 7 | | | | | |
| | Equity | 23 | 23 | 39 | | 22 | 22 | 38 | | | | | |
| | Other exposures | 615 | 613 | 338 | | 647 | 644 | 334 | | | | | |
| | Standardised Total ² | 15,220 | 13,217 | 7,102 | 581 | 15,155 | 13,17 | 7,180 | 516 | | | | |

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

| (2) α α α α α | | | | | |
|--|--------------------|--------------------|------------------------|----------------------|-------------------------|
| (2) Standardised Total do | es not include the | e Secutarisation r | oosition unlike in th | e previous Transpare | ncv exercises' results. |
| otaniaananota notan at | co moc micraac cm | o occuranioación p | Joseph Granite are cri | e premeas manopare | ine, exercises results. |

| | | | | | Standardise | ed Approach | | | | | |
|----------|---|--------------------------------|-----------------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|--|--|
| | | | As of 30/09/2018 As of 31/12/2018 | | | | | | | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | | |
| | (mln EUR, %) | | | | | | | | | | |
| | Central governments or central banks | 1,602 | 2,333 | 57 | | 1,550 | 2,258 | 58 | | | |
| | Regional governments or local authorities | 77 | 75 | 15 | | 74 | 73 | 15 | | | |
| | Public sector entities | 17 | 6 | 3 | | 19 | 8 | 4 | | | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Institutions | 18 | 14 | 6 | | 22 | 14 | 4 | | | |
| | Corporates | 2,252 | 1,045 | 1,023 | | 2,305 | 1,098 | 1,078 | | | |
| | of which: SME | 510 | 322 | 300 | | 518 | 330 | 310 | | | |
| | Retail | 2,445 | 1,974 | 1,440 | | 2,481 | 2,008 | 1,466 | | | |
| SLOVENIA | of which: SME | 336 | 229 | 131 | | 339 | 227 | 130 | | | |
| | Secured by mortgages on immovable property of which: SME | 737 | 729 | 276 52 | | 701 | 694 113 | 260 49 | | | |
| | Exposures in default | 125 306 | 119 131 | 163 | 140 | 118 249 | 113 | 149 | 102 | | |
| | Items associated with particularly high risk | 30 | 131 | 25 | 140 | 249 | 119 | 24 | 102 | | |
| | Covered bonds | 0 | 17 N | 25 | | 25 N | U 10 | 1 0 | | | |
| | Claims on institutions and corporates with a ST credit assessment | o l | 0 | | | 0 | 0 | | | | |
| | Collective investments undertakings (CIU) | 46 | 46 | 8 | | 46 | 46 | 7 | | | |
| | Equity | 15 | 15 | 31 | | 15 | 15 | 31 | | | |
| | Other exposures | 270 | 270 | 140 | | 297 | 297 | 144 | | | |
| | Standardised Total ² | 270 | 270 | 110 | 172 | | | 211 | 134 | | |

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

| | | | | | Standardise | ed Approach | | | |
|----------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|--|
| | | | As of 30 | /09/2018 | | | | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments an provisions ² |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 294 | 292 | 292 | | 299 | 297 | 297 | |
| | Regional governments or local authorities | 4 | 4 | 4 | | 4 | 4 | 4 | |
| | Public sector entities | 3 0 | 2 | 2 | | 21 | 21 | 21 | |
| | Multilateral Development Banks International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 8 | 8 | 5 | | υ 8 | 8 | 5 | |
| | Corporates | 296 | 226 | 218 | | 316 | 246 | 239 | |
| MACEDONIA, THE | | 146 | 114 | 105 | | 158 | 124 | 116 | |
| • | Retail | 673 | 595 | 427 | | 692 | 609 | 438 | |
| FORMER | of which: SME | 130 | 107 | 61 | | 131 | 108 | 62 | |
| YUGOSLAV | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| REPUBLIC OF | Exposures in default | 50 | 12 | 14 | 37 | 60 | 16 | 18 | 4 |
| | Items associated with particularly high risk | 16 | 14 | 21 | | 6 | 5 | 8 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 1 | 1 | 1 | | 1 | 1 | 1 | |
| | Other exposures | 77 | 77 | 40 | | 93 | 93 | 40 | |
| | Standardised Total ² | | ,, | 10 | 60 | 33 | | | 6 |

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

| | | exposures, but includes gener | al credit risk adjustments. | • • | | , , | | | | |
|---------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|--|
| | | | | | Standardise | ed Approach | | | | |
| | | | As of 30/ | 09/2018 | | As of 31/12/2018 | | | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | |
| | (mln EUR, %) | | | | | | | | | |
| | Central governments or central banks | 314 | 313 | 313 | | 307 | 306 | 306 | | |
| | Regional governments or local authorities | 32 | 29 | 29 | | 32 | 30 | 30 | | |
| | Public sector entities | 36 | 29 | 29 | | 31 | 27 | 27 | | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| | Institutions | 11 | 9 | 5 | | 7 | 5 | 5 | | |
| | Corporates | 255 | 200 | 192 | | 277 | 217 | 208 | | |
| | of which: SME | 176 | 141 | 133 | | 186 | 150 | 141 | | |
| DOCNITA AND | Retail | 535 | 471 | 336 | | 541 | 477 | 341 | | |
| BOSNIA AND | of which: SME | 132 | 97 | 56 | | 132 | 97 | 56 | | |
| HERZEGOVINA | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| TIERZEGO VIIV | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| | Exposures in default | 84 | 13 | 13 | 71 | 81 | 12 | 13 | 68 | |
| | Items associated with particularly high risk | 12 | 9 | 14 | | 11 | 8 | 12 | | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| | Other exposures | 76 | 74 | 31 | | 75 | 73 | 31 | | |
| | Standardised Total ² | | | | 87 | | | | 86 | |

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



Credit Risk - Standardised Approach

Nova Ljubljanska Banka d.d., Ljubljana

| | | | | | Standardise | ed Approach | | | |
|-----------------|---|------------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | | As of 30/ | /09/2018 | | | As of 31/ | 12/2018 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (mln EUR, %) | | | | | | | | |
| • | Central governments or central banks | 127 | 126 | 126 | | 133 | 133 | 133 | |
| | 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 | 0 | 0 | |
| | Corporates | 215 | 180 | 175 | | 228 | 186 | 181 | |
| | of which: SME | 126 | 103 | 98 | | 139 | 114 | 109 | |
| | Retail | 311 | 268 | 182 | | 315 | 274 | 187 | |
| Other Countries | of which: SME | 125 | 104 | 59 | | 123 | 104 | 59 | |
| Juici Countries | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 16 | 2 | 2 | 14 | 16 | 2 | 2 | 14 |
| | Items associated with particularly high risk | 13 | 12 | 18 | | 17 | 14 | 22 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Other exposures | 24 | 24 | 11 | 2. | 30 | 30 | 11 | |
| | Standardised Total ² | (1) Original exposure, unlike Expo | | | 31 | | | | 31 |

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).

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

| | | exposures, but includes genera | ar or care now adjustments. | | Standardise | ed Approach | | | |
|--------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | | As of 30 | /09/2018 | | | As of 31 | /12/2018 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 102 | 102 | 102 | | 125 | 124 | 125 | |
| | Regional governments or local authorities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Public sector entities | 2 | 1 | 1 | | 27 | 15 | 15 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 90 | 65 | 59 | | 5 | 5 | 3 | |
| | Corporates of which: SME | 65 | 49 | 43 | | 100 78 | 71 57 | 63 49 | |
| | Retail | 294 | 264 | 172 | | 306 | 275 | 179 | |
| | of which: SME | 173 | 148 | 85 | | 179 | 153 | 88 | |
| SERBIA | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 74 | 23 | 29 | 51 | 66 | 22 | 28 | 43 |
| | Items associated with particularly high risk | 9 | 3 | 5 | | 7 | 2 | 4 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Other exposures | 58 | 58 | 45 | | 55 | 55 | 43 | |
| | Standardised Total ² | | | | 60 | | | | 52 |

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

| | | exposures, but includes general credit risk adjustments. | | | | | | | | | | |
|-------------|---|--|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|--|--|--|
| | | | | | Standardise | ed Approach | | | | | | |
| | | | As of 30 | /09/2018 | | As of 31/12/2018 | | | | | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | | | |
| | (mln EUR, %) | | | | | | | | | | | |
| | Central governments or central banks | 124 | 123 | 124 | | 131 | 130 | 131 | | | | |
| | Regional governments or local authorities | 6 | 6 | 6 | | 5 | 5 | 5 | | | | |
| | Public sector entities | 2 | 2 | 2 | | 2 | 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 | 50 | 40 | 37 | | 57 | 47 | 44 | | | | |
| | of which: SME | 28 | 23 | 20 | | 36 | 29 | 27 | | | | |
| | Retail | 252 | 226 | 161 | | 265 | 238 | 170 | | | | |
| MONTENEGRO | of which: SME | 62 | 47 | 27 | | 64 | 48 | 27 | | | | |
| MONTLINEGRO | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Exposures in default | 129 | 49 | 61 | 80 | 107 | 40 | 51 | 66 | | | |
| | Items associated with particularly high risk | 21 | 7 | 11 | | 20 | 7 | 10 | | | | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Other exposures | 85 | 85 | 46 | | 76 | 76 | 44 | | | | |
| | Standardised Total ² | | | | 96 | | | | 84 | | | |

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

| | | exposures, but includes general credit risk adjustments. | | | | | | | | | |
|-----------|---|--|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|--|--|
| | | | | | Standardise | d Approach | | | | | |
| | | | As of 30/ | 09/2018 | | | As of 31/ | 12/2018 | | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | | |
| | (mln EUR, %) | | | | | | | | | | |
| | Central governments or central banks | 83 | 84 | 0 | | 84 | 84 | 0 | | | |
| | Regional governments or local authorities | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Public sector entities | 0 | 0 | 0 | | 0 | 0 20 | 0 | | | |
| | Multilateral Development Banks International Organisations | 19 | 19 | 0 | | 20 | 20 | 0 | | | |
| | Institutions | 159 | 158 | 61 | | 99 | 98 | 44 | | | |
| | Corporates | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| ED A NICE | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| FRANCE | 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 | 65 | 65 | 9 | | 93 | 93 | 9 | | | |
| | 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 Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Standardised Total ² | U | U | U U | 0 | U | U | <u> </u> | 0 | | |

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



Credit Risk - Standardised Approach

Nova Ljubljanska Banka d.d., Ljubljana

| | | | | | Standardise | ed Approach | | | | | |
|---------|--|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|--|--|
| | | | As of 30/ | 09/2018 | | | As of 31 | /12/2018 | | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | | |
| | (min EUR, %) | 66 | 100 | 0 | | 66 | 115 | 0 | | | |
| | Central governments or central banks Regional governments or local authorities | 66 | 100 | 0 | | 66 23 | 115 23 | 0 | | | |
| | Public sector entities | 13 | 13 | ١ | | 13 | 13 | 0 | | | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | | | | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Institutions | 357 | 324 | 87 | | 165 | 115 | 37 | | | |
| | Corporates | 7 | 7 | 7 | | 0 | 0 | 0 | | | |
| | of which: SME | 7 | 7 | 7 | | 0 | 0 | 0 | | | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| GERMANY | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| GLRMANT | 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 | | | |
| | Items associated with particularly high risk | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Covered bonds | 15 | 15 | 3 | | 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 Other exposures | 1 | 1 | 1 | | 1 | 1 | 1 | | | |
| | Standardised Total ² | 1 | 1 | 1 | 0 | 1 | 1 | 1 | | | |

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

| | exposured by the included general deduction and | | | | | | | | |
|------------------|---|------------------|--|--|--|--|--|--|--|
| | ed Approach | Standardise | | | | | | | |
| As of 31/12/2018 | As of 31 | As of 30/09/2018 | | | | | | | |
| | | | | | | | | | |

| | | | As of 30/ | 09/2018 | | | As of 31, | /12/2018 | |
|------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | (mln EUR, %) | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | Central governments or central banks | 106 | 106 | 0 | | 127 | 127 | 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 | 41 | 41 | 15 | | 32 | 32 | 14 | |
| | Corporates | 0 | 0 | 0 | | 2 | 2 | 2 | |
| | of which: SME | 0 | 0 | 0 | | 2 | 2 | 2 | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| DEI CTI IM | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| BELGIUM | 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 | 4 | 4 | 0 | | 10 | 10 | 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 Other exposures | 0 0 | 0 | 0 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | | 0 | | | | 0 |

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

| | | (2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments. | | | | | | | | | |
|----------------|---|---|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|--|--|
| | | | , | | Standardise | d Approach | | | | | |
| | | | As of 30, | 09/2018 | | As of 31/12/2018 | | | | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | | |
| | (mln EUR, %) | =- | | | | | | | | | |
| | Central governments or central banks | 79 | 79 | 0 | | 79 | 79 | 0 | | | |
| | Regional governments or local authorities | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Public sector entities Multilatoral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Multilateral Development Banks International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Institutions | 46 | 45 | 16 | | 41 | 40 | 12 | | | |
| | Corporates | 0 | 13 0 | 0 | | 0 | 10 0 | 0 | | | |
| | of which: SME | 0 | 0 | | | 0 | 0 | | | | |
| | Retail | 0 | 0 | | | 0 | 0 | 0 | | | |
| NIETLIEDI ANDC | 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 | 24 | 24 | 2 | | 31 | 31 | 3 | | | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Standardised Total ² | | | | 0 | | | | 0 | | |

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



Credit Risk - Standardised Approach

Nova Ljubljanska Banka d.d., Ljubljana

| | | | | | Standardise | ed Approach | | | |
|-------------------|---|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|
| | | | As of 31, | /03/2019 | | | As of 30 | /06/2019 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 3,832 | 4,571 | 1,116 | 5 | 3,688 | 4,406 | 1,151 | |
| | Regional governments or local authorities | 135 | 131 | | | 136 | 130 | 53 | |
| | Public sector entities | 103 | 81 | | 3 | 120 | 99 | 70 | |
| | Multilateral Development Banks | 98 | 98 | | | 91 | 91 | 0 | |
| | International Organisations | 30 | 30 | | | 30 | 30 | 0 | |
| | Institutions | 761 | 670 | | | 816 | 694 | 245 | |
| | Corporates | 3,366 | 1,998 | | | 3,431 | 2,007 | 1,954 | |
| | of which: SME | 1,182 | 872 | | | 1,227 | 873 | 821 | |
| | Retail | 4,636 | 3,924 | | | 4,732 | 4,005 | 2,870 | |
| Consolidated data | of which: SME | 971 | 741 | | | 980 | 755 | 432 | |
| Consolidated data | of which: SME Secured by mortgages on immovable property | 751 | 740 | | | 748 | 741 | 281 | |
| | of which: SME | 130 | 122 | | | 128 | 121 | 53 | |
| | Exposures in default | 540 | 195 | 1 | 320 | 490 | 168 | 203 | 296 |
| | Items associated with particularly high risk | 156 | 64 | | | 216 | 109 | 164 | |
| | Covered bonds | 313 | 313 | 34 | 1 | 350 | 349 | 38 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | (| | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 50 | 50 | 12 | 2 | 49 | 49 | 10 | |
| | Equity | 18 | 18 | 34 | | 25 | 25 | 40 | |
| | Other exposures | 612 | 610 | 347 | | 648 | 648 | 349 | |
| | Standardised Total ² | 15,401 | 13,493 | 7,285 | 497 | 15,570 | 13,55 | 1 7,428 | 489 |

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

(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

| | Standardised Approach | | | | | | | | | | | |
|-----------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|--|--|--|
| | | | | | Standardise | ed Approach | | | | | | |
| | | | As of 31 | /03/2019 | | As of 30/06/2019 | | | | | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | | | |
| | (mln EUR, %) | | | | | | | | | | | |
| | Central governments or central banks | 1,727 | 2,420 | 52 | | 1,491 | 2,164 | 44 | | | | |
| | Regional governments or local authorities | 72 | 71 | 14 | | 69 | 67 | 13 | | | | |
| | Public sector entities | 17 | 7 | 3 | | 39 | 29 | 14 | | | | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Institutions | 26 | 18 | 10 | | 29 | 16 | 6 | | | | |
| | Corporates | 2,257 | 1,112 | 1,093 | | 2,275 | 1,090 | 1,071 | | | | |
| | of which: SME | 552 | 372 | 354 | | 548 | 352 | 333 | | | | |
| | Retail | 2,470 | 2,004 | 1,464 | | 2,514 | 2,031 | 1,483 | | | | |
| SLOVENIA | of which: SME | 329 | 221 | 126 | | 337 | 226 | 129 | | | | |
| SLOVLINIA | Secured by mortgages on immovable property | 746 | 736 | 278 | | 745 | 738 | 280 | | | | |
| | of which: SME | 128 | 120 | 53 | | 126 | 119 | 52 | | | | |
| | Exposures in default | 223 | 106 | 135 | 95 | 197 | 82 | 96 | 91 | | | |
| | Items associated with particularly high risk | 17 | 9 | 14 | | 38 | 25 | 37 | | | | |
| | 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) | 50 | 50 | 12 | | 49 | 49 | 10 | | | | |
| | Equity | 11 | 11 | 27 | | 17 | 17 | 33 | | | | |
| | Other exposures | 272 | 271 | 144 | | 287 | 287 | 146 | | | | |
| | Standardised Total ² | | | | 128 | | | | 130 | | | |

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

| | | | | | Standardise | ed Approach | | | |
|----------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|--|
| | | | As of 31 | /03/2019 | | | As of 30 | /06/2019 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments an provisions ² |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 318 | 316 | 316 | | 335 | 333 | 333 | |
| | Regional governments or local authorities | 3 | 3 | 3 | | 3 | 3 | 3 | |
| | Public sector entities | 7 | 7 | 7 | | 7 | 6 | 6 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations Institutions | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | | 4 | 4 | 4 | | 5 | 4 | 4 | |
| | Corporates | 309 | 239 | 232 | | 286 | 220 | 210 | |
| 1ACEDONIA, THE | of which: SME Retail | 147 686 | 119 611 | 112 440 | | 241 703 | 191 623 | 180 448 | |
| FORMER | of which: SME | 122 | 103 | 59 | | 128 | 106 | 61 | |
| | Secured by mortgages on immovable property | 122 | 103 | 0 | | 120 N | 100 | 01 | |
| YUGOSLAV | of which: SME | 0 | 0 | 0 | | 0 | 0 | | |
| REPUBLIC OF | Exposures in default | 60 | 15 | 17 | 43 | 59 | 16 | 19 | 4 |
| | Items associated with particularly high risk | 8 | 7 | 11 | | 16 | 15 | 23 | |
| | 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 | 1 | 1 | 1 | | 1 | 1 | 1 | |
| | Other exposures | 80 | 80 | 43 | | 86 | 86 | 42 | |
| | Standardised Total ² | | | | 66 | | | | |

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

| | | exposures, but includes general | | tterparty exchange those for sec | sariotisation exposares, additional | valuation adjustments (xxxxis) c | and other own range reduction | is related to the | |
|---------------|---|---------------------------------|-----------------------------|----------------------------------|---|----------------------------------|-------------------------------|----------------------|---|
| | | | | | Standardise | d Approach | | | |
| | | | As of 31 | /03/2019 | | | As of 30 | /06/2019 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 316 | 315 | 315 | | 324 | 323 | 323 | |
| | Regional governments or local authorities | 31 | 28 | 28 | | 31 | 28 | 28 | |
| | Public sector entities | 34 | 30 | 30 | | 28 | 24 | 24 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 5 | 3 | 3 | | 5 | 3 | 3 | |
| | Corporates | 271 | 219 | 212 | | 291 | 237 | 231 | |
| | of which: SME | 181 | 151 | 144 | | 107 | 91 | 85 | |
| DOCNITA AND | Retail | 553 | 486 | 347 | | 560 | 497 | 356 | |
| BOSNIA AND | of which: SME | 135 | 97 | 56 | | 128 | 96 | 55 | |
| HERZEGOVINA | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| TIERZEGG VIIV | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 56 | 8 | 8 | 48 | 47 | 5 | 6 | 41 |
| | Items associated with particularly high risk | 32 | 13 | 20 | | 37 | 17 | 25 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Other exposures | 80 | 78 | 34 | | 80 | 80 | 35 | |
| | Standardised Total ² | | | | 83 | | | | 74 |

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



Credit Risk - Standardised Approach

Nova Ljubljanska Banka d.d., Ljubljana

| | | | | | Standardise | ed Approach | | | |
|-----------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|--|
| | | | As of 31/ | 03/2019 | | | As of 30 | /06/2019 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments an provisions ² |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 127 | 126 | 127 | | 124 | 123 | 124 | |
| | 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 | | 2 | 2 | 2 | |
| | Corporates | 230 | 193 | 187 | | 232 | 190 | 184 | |
| | of which: SME | 140 | 116 | 111 | | 147 | 117 | 111 | |
| | Retail of which: SME | 329 132 | 285 | 194 63 | | 339 131 | 296 111 | 202 | |
| Other Countries | | 132 | 110 | 03 | | 131 | 111 | 04 | |
| | Secured by mortgages on immovable property of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 16 |) 1 | 0 | 14 | 15 | 1 | 0 | 1 |
| | Items associated with particularly high risk | 10 | 15 | 22 | 17 | 38 | 34 | 51 | 1 |
| | Covered bonds | 17 | U 13 | 1 | | 0 | 7 1 |)) | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | | | 0 | 0 | | |
| | Collective investments undertakings (CIU) | o l | 0 | ľ | | n | 0 | | |
| | Equity | 0 | 0 | ľ | | n | 0 | l o | |
| | Other exposures | 28 | 28 | 14 | | 28 | 28 | 14 | |
| | Standardised Total ² | 20 | | A1 | 31 | 20 | 20 | | 32 |

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

| | | (2) Total value adjustments and exposures, but includes genera | | nterparty excludes those for sec | uristisation exposures, additiona | I valuation adjustments (AVAs) a | and other own funds reduction | s related to the | |
|--------|---|--|-----------------------------|----------------------------------|---|----------------------------------|-------------------------------|----------------------|---|
| | | | | | Standardise | ed Approach | | | |
| | | | As of 31/ | 03/2019 | | | As of 30 | /06/2019 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 132 | 132 | 132 | | 136 | 135 | 136 | |
| | Regional governments or local authorities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Public sector entities | 29 | 21 | 21 | | 31 | 24 | 24 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 5 | 5 | 3 | | 2 | 2 | 2 | |
| | Corporates | 126 | 85 | 78 | | 151 | 98 | 89 | |
| | of which: SME | 93 | 62 | 55 | | 110 333 | 68 | 59 | |
| | Retail of which: SME | 318 186 | 285 159 | 186 91 | | 193 | 301 165 | 197 95 | |
| SERBIA | Secured by mortgages on immovable property | 100 | 129 | 91 | | 193 | 102 | 95 | |
| | of which: SME | ا ۵ | 0 | 0 | | o l | 0 | 0 | |
| | Exposures in default | 54 | 21 | 27 | 33 | 51 | 21 | 26 | 30 |
| | Items associated with particularly high risk | 8 | 3 | 4 | 33 | 7 | 2 | 3 | 30 |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Other exposures | 57 | 57 | 49 | | 61 | 61 | 49 | |
| | Standardised Total ² | | | | 43 | | | | 39 |

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

| | | | | | Standardise | d Approach | | | |
|-------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | | As of 31, | /03/2019 | | | As of 30 | /06/2019 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 118 | 116 | 118 | | 123 | 121 | 122 | |
| | Regional governments or local authorities | 6 | 6 | 6 | | 9 | 9 | 9 | |
| | 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 | 60 | 50 | 48 | | 60 | 51 | 48 | |
| | of which: SME | 37 | 31 | 29 | | 37 | 32 | 29 | |
| | Retail | 274 | 248 | 177 | | 277 | 252 | 180 | |
| MONTENEGRO | of which: SME | 64 | 49 | 28 | | 62 | 49 | 28 | |
| MONTLINEGRO | 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 | 38 | 49 | 53 | 90 | 38 | 49 | 52 |
| | Items associated with particularly high risk | 35 | 8 | 12 | | 36 | 10 | 15 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Other exposures | 78 | 78 | 47 | | 90 | 90 | 46 | |
| | Standardised Total ² | | | | 84 | | | | 83 |

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

| | | | | | Standardise | d Approach | | | |
|--------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|----------------------|
| | | | As of 31 | /03/2019 | | | As of 30 | /06/2019 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments ar |
| | (mln EUR, %) | | | | provisions | | | | provisions |
| | Central governments or central banks | 84 | 84 | 0 | | 94 | 94 | 0 | |
| | Regional governments or local authorities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Public sector entities | 20 | 20 | 0 | | 20 | 20 | 0 | |
| | Multilateral Development Banks International Organisations | 20 | 20 | 0 | | 20 | 20 | 0 | |
| | Institutions | 108 | 107 | 51 | | 115 | 114 | 46 | |
| | Corporates | 100 | 107 | 71 | | 0 | 0 | то О | |
| | of which: SME | o l | 0 | | | 0 | 0 | | |
| | Retail | 0 | 0 | | | o l | 0 | | |
| | of which: SME | 0 | 0 | | | 0 | 0 | 0 | |
| FRANCE | 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 | |
| | Items associated with particularly high risk | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Covered bonds | 93 | 93 | 9 | | 104 | 104 | 10 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | | o | | | | |

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



Credit Risk - Standardised Approach

Nova Ljubljanska Banka d.d., Ljubljana

| | | | | | Standardise | d Approach | | | |
|----------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | | As of 31, | /03/2019 | | | As of 30 | /06/2019 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 66 | 119 | 0 | | 66 | 120 | 0 | |
| | Regional governments or local authorities | 23 | 23 | 0 | | 23 | 23 | 0 | |
| | Public sector entities | 14 | 14 | 0 | | 14 | 14 | 0 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 176 | 123 | 41 | | 180 | 126 | 44 | |
| | Corporates | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 0 | 0 | 0 | | 1 | 0 | 0 | |
| GERMANY | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| OLIVI II II II | 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 | 22 | 22 | 0 | | 0 | 0 22 | 0 | |
| | Covered bonds | 22 | 22 | 3 | | 22 | 22 | 3 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) Equity | 0 | 0 | | | 0 | 0 | 0 | |
| | Other exposures | 1 | 1 | 1 | | 1 | 1 | 1 | |
| | Standardised Total ² | 1 | 1 | 1 | 0 | <u>.</u> | 1 | <u> </u> | 0 |

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

| | | | | | Standardise | d Approach | | | |
|---------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | | As of 31, | /03/2019 | | | As of 30 | /06/2019 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 121 | 121 | 0 | | 142 | 142 | 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 | 38 | 37 | 13 | | 41 | 39 | 15 | |
| | Corporates | 0 | 0 | 0 | | 1 | 1 | 1 | |
| | of which: SME | 0 | 0 | 0 | | 1 | 1 | 1 | |
| | Retail | 1 | 1 | 0 | | 0 | 0 | 0 | |
| BELGIUM | of which: SME | 1 | 1 | 0 | | 0 | 0 | 0 | |
| DELGION | 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 | | 12 | 12 | 1 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | | 0 | | | | 1 0 |

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

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

| | | exposures, but includes genera | ar create risk dajasementsi | | Standardise | d Approach | | | |
|--------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | | As of 31 | /03/2019 | | | As of 30/ | 06/2019 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (mln EUR, %) | | | | | | | | |
| 1 | Central governments or central banks | 76 | 76 | 0 | | 76 | 76 | 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 | 34 | 33 | 9 | | 39 | 38 | 10 | |
| | Corporates | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| NETHERLANDS | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| WETTIERE WOO | 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 | U | |
| | Covered bonds | 38 | 38 | 4 | | 49 | 49 | 5 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Other exposures | 0 | U | U | | 0 | 0 | U | |
| | Standardised Total ² | | | | 0 | | | | 0 |

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



Credit Risk - IRB ApproachNova Ljubljanska Banka d.d., Ljubljana

| | | | | | | | NOVA LJUDIJANSK | a balika u.u., Ljubij | aiia | | | | | | | | | | |
|-------------------|---|--------------------------------------|----------------------|------------------------|---|---|--|-----------------------|---|---------------------------------------|---------------------------------|---|--------------------------------------|------------------|---------------------------|---------------------------------|---|------------------------|-----------------|
| | | | | | | | | | IRB A | Approach | | | | | | | | | |
| | | | As of 30 |)/09/2018 | | | As of 3 | ./12/2018 | | | | As of 31 | /03/2019 | | | | As of 30/ | /06/2019 | |
| | | Original Exposure ¹ | Exposure | Risk exposure amount | adjustment | Original Exposur | Exposure | Risk exposure amo | aajustmen | Original Expo | osure ¹ | Exposure | Risk exposure amount | adjustment | Original Ex | kposure ¹ | Exposure | Risk exposure amount | adjustme |
| | (mln EUR, %) | Of which: defaulted | - Value ¹ | Of which: defaulted | s and provisions | Of wh defau | | Of wh | | C d | Of which: defaulted | Value ¹ | Of which: defaulted | s and provisions | | Of which: defaulted | Value ¹ | Of which: defaulted | s and provision |
| Consolidated data | Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME | 0 0 0 0 0 0 0 0 | | | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 | | |
| | IRB Total ² | | | 0 | | | | 0 | | | | | 0 | | | | | 0 | |

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.



General governments exposures by country of the counterparty

| | | Nova Ljubljanska Banka d.d., Ljubljana | | | | | | | | | | | | |
|---|------------------|--|---|--|--------------------------|-----------------------------|--|---------------------|--------------------|--------------------|---------------------|--------------------|--------------------|-------------------------------|
| | | | | | | | As of 31/12/2018 | | | | | | | |
| | | | | | | Dire | ect exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off bala | nce sheet | |
| | | | | | | | | | | | | Off-halance sl | neet exposures | |
| | | | | | | | | | | | | On-balance si | ieet exposures | |
| | | | | | | | | Derivatives with po | ositive fair value | Derivatives with | negative fair value | | | |
| | | | | | | | | | | | | | | |
| | | | Total carrying amount of | | | | | | | | | 1 | | Risk weighted exposure amount |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | non-derivative financial assets (net of short | | | | | | | | | | | |
| | | | positions) | | of which Financial conta | of which Firewaid access of | | | | | | Nominal | Provisions | |
| | | | | of which: Financial assets held for trading | acsignated at rail value | rail value through other | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | | | |
| | | | | j | through profit or loss | comprehensive income | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| [0 - 3M [[3M - 1Y [| | 2 0 | 2 0 | 0 | 0 | 0 | 2 0 | 0 | 0 | 0 0 | 0 | 0 | 0 | |
| [1Y - 2Y [[2Y - 3Y [| Austria | 0 7 | 0 7 | 0 | 0 | 0 | 0 7 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [3Y - 5Y [[5Y - 10Y [| Austria | 14 76 | 14 76 | 0 | 0 | 0 21 | 14 52 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Γ10Y - more | | 0 100 | 0 100 | 0 3 | 0 | 0 | 0 76 | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [| | 0 8 5 | 0 8 5 | 0 0 0 | 0 0 | 0 8 | 0 0 3 | 0 0 0 | 0 0 | 0 0 0 | 0 0 0 | 0 0 | 0 0 0 | |
| [2Y - 3Y [[3Y - 5Y [| Belgium | 6 22 | 6 22 | 0 | 0 | 6 | 0 8 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total [0 - 3M [| | 90 0 131 | 90 0 131 | 4 0 4 | 0 | 27 0 57 | 59 0 71 | 0 0 0 | 0 | 0 0 | 0 0 | 0 | 0 0 0 | 0 |
| [0 - 3M [[3M - 1Y [| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [| Bulgaria | 0 15 | 0 0 15 | 0 | 0 | 0 | 0 0 13 | 0 | 0 | 0 0 | 0 | 0 | 0 | |
| [0 - 3M [| | 1 0 16 | 1 0 16 | 0 | 0 0 | 1 0 3 | 0 0 13 | 0 | 0 0 | 0 0 0 | 0 | 0 0 0 | 0 0 0 | 8 |
| [0 - 3M [[3M - 1Y [| | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [1Y - 2Y [| Cyprus | 2 0 2 | 2 0 2 | 0 0 0 | 0 0 | 0 0 | 2 0 2 | 0 0 0 | 0 0 | 0 0 0 | 0 0 0 | 0 0 | 0 0 0 | |
| [0 - 3M [| | 1 0 | 1 0 | 0 | 0 | 0 | 1 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| I IOTAL | | 5 0 0 | 5 0 0 | 0 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 | 0 |
| [0 - 3M [| Czech Republic | 2 3 | 2 3 | 0 | 0 | 2 | 0 1 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [3Y - 5Y [[5Y - 10Y [[10Y - more | • | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 0 0 | 0 0 | 0 0 | 0 | 0 | 0 | |
| [10Y - more Total [0 - 3M [| | 21 | 21 | 0 | 0 | 20 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [3M - 1Y [[1Y - 2Y [[2Y - 3Y [| Denmark | | | | | | | | | | | | | |
| [3M - 1Y [| Denmark | | | | | | | | | | | | | |
| Total [0 - 3M [| | | | | | | | | | | | | | |
| [3M - 1Y [[1Y - 2Y [[2Y - 3Y [| | | | | | | | | | | | | | |
| Total [0 - 3M [| Estonia | | | | | | | | | | | | | |
| [10Y - more Total | | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | Nova Ljubljanska Banka d.d., Ljubljana | | | | | | | | | | | | |
|-------------------|------------------|--|---|--|--|--|---|---------------------------------|---------------------------------|----------------------------|----------------------------|----------------------------|----------------------------|-----------------|
| | | | | | | | As of 31/12/2018 | | | | | | | |
| | | | | | | Dire | ect exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off bala | nce sheet | |
| | | | | | | | | | | | | Off-balance s | heet exposures | |
| | | | | | | | | Derivatives with po | ositive fair value | Derivatives with | negative fair value | | | Risk 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 a 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 [| Finland | 0 0 10 0 8 43 0 | 0 0 10 0 8 43 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 |) (0) (0) (0) (0) (12) (12) (28 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 |
| [0 - 3M [| France | 0 3 5 3 5 64 4 | 0 3 5 3 5 64 4 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | () () () () () () () | 0 3 5 3 3 2 3 4 60 4 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 |
| [0 - 3M [| Germany | 0 5 23 27 8 28 0 | 0 5 23 27 8 28 0 | 0 0 0 0 0 3 0 | 0 0 0 0 0 0 0 | () () () () () () () () () | 0 5 23 0 3 3 25 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 0 0 0 0 | 0 |
| [0 - 3M [| Croatia | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | |
| [0 - 3M [| Greece | | | | | | | | | | | | | |
| [0 - 3M [| Hungary | 11 0 12 0 0 0 6 0 | 11 0 12 0 0 6 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 2 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 | 10 0 10 10 0 0 0 0 0 6 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 15 |
| [0 - 3M [| Ireland | 0 0 2 0 15 49 0 | 0 0 2 0 15 49 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | () () () () () () () () () () () () | 0 0 0 0 0 0 0 4 7 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 - 3M [| Italy | 0 6 3 0 6 9 0 | 0 6 3 0 6 9 | 0 0 0 0 0 | 0 0 0 0 0 0 | | 0 0 5 3 0 0 0 6 9 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | |
| [0 - 3M [| Latvia | 0 0 0 3 0 22 0 | 0 0 0 3 0 22 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | (i) (i) (ii) (iii) | 0 0 0 0 0 0 0 0 0 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 | |



General governments exposures by country of the counterparty

| | | | | | | Nova | Ljubljanska Banka d.d., | Ljubljana | | | | | | |
|---|------------------|-------------------------------------|-----------------------------------|----------------------------|---|--|-------------------------------|--------------------|--------------------|------------------|---------------------|---------------|----------------|-------------------------------|
| | | | | | | | As of 31/12/201 | 8 | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | ntives | | Off bala | nce sheet | |
| | (mm 29.ty | | | | | | | | | | | | | |
| | | | | | | | | | | | | Off-balance s | heet exposures | |
| | | | | | | | | Derivatives with p | ositive fair value | Derivatives with | negative fair value | | | |
| | | | | | | | | | | | | | | |
| | | | Total carrying amount of | | | | | | | | | | | Risk weighted exposure amount |
| Residual Maturity | Country / Region | Total gross carrying amount of non- | non-derivative financial | | | | | | | | | | | exposure amount |
| | | derivative financial assets | assets (net of short positions) | | | | | | | | | Nominal | Provisions | |
| | | | | of which: Financial assets | of which: Financial assets designated at fair value | of which: Financial assets at fair value through other | of which: Financial assets at | Carrying amount | Notional amount | Carrying amount | Notional amount | | | |
| | | | | held for trading | through profit or loss | comprehensive income | amortised cost | Carrying amount | Notional amount | carrying amount | Notional amount | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| [0 - 3M [| | 0 | 0 | 0 | 0 | 0 | 0 | | 0 0 | 0 | 0 | 0 | 0 | |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [| | 0 0 0 | 0 0 | 0 0 | 0 | 0 | 0 0 | | | 0 0 | 0 0 | 0 0 | 0 0 | |
| [3Y - 5Y [[5Y - 10Y [[10Y - more Total | Lithuania | 0 23 | 0 23 | 0 | 0 | 0 21 | 0 2 | | 0 0 | 0 | 0 | 0 | 0 | |
| [10Y - more Total | | 23 0 | 23 0 | 0 0 | 0 | 0 21 | 2 0 | | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 |
| [0 - 3M [| | 0 0 | 0 | 0 | 0 | 0 | 0 | | 0 0 | 0 | 0 0 | 0 | 0 | |
| [2Y - 3Y [[3Y - 5Y [[5Y - 10Y [| Luxembourg | 0 14 4 | 0 14 4 | 0 0 | 0 | 0 14 4 | 0 | | 0 0 | 0 | 0 0 | 0 | 0 0 | |
| lotai | - | 0 19 | 0 19 | 0 | 0 | 19 | 0 | | 0 0 | 0 | 0 | 0 0 | 0 | 0 |
| [0 - 3M [[3M - 1Y [| | | | | | | | | | | | | | |
| [2Y - 3Y [[3Y - 5Y [| Malta | | | | | | | | | | | | | |
| [3M - 1Y [| | | | | | | | | | | | | | |
| [0 - 3M [[3M - 1Y [| | 0 | 0 | 0 | 0 | 0 | 0 | | 0 0 | 0 | 0 | 0 | 0 | |
| [0 - 3M [| Netherlands | 0 16 36 | 0 16 36 | 0 | 0 | 0 11 26 | 0 5 | | 0 0 | 0 | 0 | 0 | 0 | |
| [5Y - 10Y [[10Y - more Total | | 27 0 | 27 0 | 0 | 0 | 15 0 | 11 0 | | | 0 | 0 | 0 | 0 | |
| Total [0 - 3M [| | 79 4 | 79 | 0 | 0 | 52 | 0 | | 0 0 | 0 | 0 | 0 | 0 | 0 |
| [1Y - 2Y [| Poland | 11 7 | 11 7 | 0 | 0 | 11 5 | 0 2 | | | 0 | 0 | 0 | 0 | |
| [0 - 3M [| Poland | 14 12 | 14 12 | 0 | 0 | 9 12 | 4 0 | | 0 0 | 0 | 0 | 0 | 0 | |
| I I Atal | | 53 0 | 53 0 | 0 0 0 | 0 | 47 0 | 6 | | 0 0 0 | 0 0 0 | 0 0 0 | 0 0 0 | 0 0 0 | 11 |
| [3M - 1Y [[1Y - 2Y [| | 3 0 | 3 0 | 0 | 0 | 0 | 3 | | 0 0 | 0 | 0 | 0 | 0 | |
| [2Y - 3Y [[3Y - 5Y [[5Y - 10Y [| Portugal | 6 13 9 | 6 13 9 | 0 0 0 | 0 | 0 4 0 | 6 10 9 | | 0 0 0 | 0 0 0 | 0 0 0 | 0 0 0 | 0 0 | |
| [0 - 3M [| | 0 31 | 0 31 | 0 | 0 | 0 | 0 27 | | 0 0 | 0 | 0 | 0 0 | 0 | 0 |
| [0 - 3M [[3M - 1Y [| | 0 5 4 | 0 5 4 | 0 | 0 | 0 | 0 5 4 | | 0 0 | 0 | 0 | 0 0 0 | 0 | |
| [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [| Romania | 0 0 | 0 0 | 0 0 | 0 | 0 | 0 0 | | 0 0 | 0 0 | 0 0 | 0 | 0 0 | |
| [5Y - 10Y [[10Y - more Total | _ | 14 0 24 | 14 0 24 | 0 | 00 | 0 0 | 14 0 24 | | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 12 |
| [0 - 3M [[3M - 1Y [| | 0 0 | 0 0 | 0 0 | 0 | 0 | 0 0 | | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 12 |
| Γ 1Y - 2Y Γ | Slovakia | 7 1 1 2 | 7 1 | 0 | 0 | 7 1 | 0 | | 0 0 | 0 | 0 | 0 | 0 0 | |
| [2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more | | 18 28 0 | 18 28 0 | 0 0 | 0 | 13 22 0 | 6 | | | 0 0 | 0 0 | 0 0 | 0 0 | |
| Total [0 - 3M [| | 54 | 125 | 27 | 0 | 43 | 11 66 | | 0 0 | 0 | 0 | 0 | 0 | 0 |
| [3M - 1Y [[1Y - 2Y [[2Y - 3Y [| | 152 146 95 | 152 146 95 | 10 0 | 0 | 85 53 | 56 93 52 | | 0 0 | 0 | 0 0 | 0 0 | 0 0 | |
| [3Y - 5Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total | Slovenia | 193 318 | 193 318 199 1,227 | 0 0 | 0 | 48 183 | 145 135 | | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | |
| [10Y - more Total | - | 199 1,227 | 199 1,227 | 0 37 | 0 | 105 | 94 640 | | 0 0 | 0 0 | 0 0 | 0 5 | 0 | 111 |



General governments exposures by country of the counterparty

| | | | | | | Nova | Ljubljanska Banka d.d., | Ljubljana | | | | | | |
|--|------------------|--|---|----------------------------|--|---|--|-----------------------|--|----------------------------|----------------------------|----------------------------|----------------------------|---|
| | | | | | | | As of 31/12/2018 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off bala | nce sheet | |
| | (······ zovy | | | | | | | | | | | Off-balance s | heet exposures | |
| | | | | | | | | Derivatives with p | ositive fair value | Derivatives with | negative fair value | | | Risk 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 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 [| Spain | 0 0 0 0 37 18 0 | 0 0 0 0 37 18 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 3 2 0 | 0 0 0 34 15 0 | | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 |
| [0 - 3M [| Sweden | 0 5 0 0 2 0 0 | 0 5 0 0 2 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 5 0 0 0 0 0 | 0 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 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 |
| [0 - 3M [| United Kingdom | 0 1 0 0 0 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 1 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 |
| [0 - 3M [| Iceland | 0 0 3 0 2 0 0 | 0 0 3 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 3 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 | 0 0 0 0 0 0 | 1 |
| [0 - 3M [| Liechtenstein | | | | | | | | | | | | | |
| [0 - 3M [| Norway | | | | | | | | | | | | | |
| [0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [| Australia | | | | | | | | | | | | | |
| [0 - 3M [| Canada | 6 0 0 0 0 0 | 6 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 6 0 0 0 0 0 0 | 0 0 0 0 0 0 | (((((| 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | |
| [0 - 3M [| Hong Kong | | | | | | | | | | V | J | | U C C C C C C C C C C C C C C C C C C C |



General governments exposures by country of the counterparty

| | | | | | Nova | Ljubljanska Banka d.d., L As of 31/12/2018 | | | | | | |
|---|--|--|---|--|--|--|--|--|--|--|---|---|
| | | | | | Dire | | | | | | | |
| (mln EUR) | | | On balance sl | heet | | | | Deriva | tives | Off balance | ce sheet | |
| | | | | | | | | | | Off-balance she | et exposures | |
| | | | | | | | Derivatives with po | sitive fair value | Derivatives with negative fair value | | | Risk weighted |
| 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 |
| Japan | | | | | | | | | | | | |
| U.S. | 8 45 1 0 0 2 2 | 8 45 1 0 0 2 0 | 0 0 0 0 0 2 0 | 0 0 0 0 0 | 8 8 0 0 0 0 | 0 37 1 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | |
| China | 30 | 30 | | U | 10 | 36 | U | U | | | U | |
| Switzerland | | | | | | | | | | | | |
| Other advanced economies non EEA | 0 0 0 | 0 0 11 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 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 | |
| Other Central and eastern Europe countries non EEA | 20 67 96 82 117 28 | 20 67 96 82 117 28 17 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 12 29 48 18 49 10 | 7 38 48 64 68 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 1 0 0 0 0 0 | 0 0 0 0 0 0 | |
| Middle East | 427 | 427 | 0 | 0 | 167 | 260 | 0 | 0 | 0 0 | 1 | 0 | 421 |
| Latin America and the Caribbean | | | | | | | | | | | | |
| | Country / Region Japan U.S. China Switzerland Other advanced economies non EEA Other Central and eastern Europe countries non EEA Middle East | Country / Region Total gross carrying amount of non-derivative financial assets U.S. Base 1 45 45 2 56 China Switzerland Other advanced economies non EEA Other Central and eastern Europe countries non EEA Middle East Latin America and the | Country / Region Total gross carrying amount of non-derivative financial assets Japan | Country / Region Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets (net of short positions) Japan U.S. 18 | Country / Region Total gross carrying amount of non-derivative financial assets Total carrying amount of som-derivative financial assets (net of short positions) Total gross carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets bedd for beding If the positions of which: Financial assets dissipated at fair value through profit or loss Total gross carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets dissipated at fair value through profit or loss If the positions of the posi | Country / Region Total gross carrying amount of non-derivative financial assets (set of short postborn) Total gross carrying amount of non-derivative financial assets (set of short postborn) Total gross carrying amount of non-derivative financial assets (set of short postborn) Total gross carrying amount of non-derivative financial assets (set of short postborn) Total gross carrying amount of non-derivative financial assets (set of short postborn) Total gross carrying amount of non-derivative financial assets (set of short postborn) Total gross carrying amount of non-derivative financial assets (set of short postborn) Total gross carrying amount of non-derivative financial assets (set of short postborn) Total carrying amount of non-derivative financial assets (set of short postborn) Total carrying amount of non-derivative financial assets (set of short postborn) Total carrying amount of non-derivative financial assets (set of short postborn) Total carrying amount of non-derivative financial assets (set of short postborn) Total carrying amount of non-derivative financial assets (set of short postborn) Total carrying amount of non-derivative financial assets (set of short postborn) Total carrying amount of non-derivative financial assets (set of short postborn) Total carrying amount of non-derivative financial assets (set of short postborn) Total carrying amount of non-derivative financial assets (set of short postborn) Total carrying amount of non-derivative financial assets (set of short postborn) Total carrying amount of non-derivative financial assets (set of short postborn) Total carrying amount of non-derivative financial assets (set of short postborn) Total carrying amount of non-derivative financial assets (set of short postborn) Total carrying amount of non-derivative financial assets (set of short postborn) Total carrying amount of non-derivative financial assets (set of short postborn) Total carrying amount of non-derivative financial assets (set of short postborn) Total carryi | Country / Region Total pross carrying amount of mon-derivative financial washs. Foreign and the financial washs. Japan U.S. Self-Country / Region Grinvelore financial washs. Grinvelore financial washs. Grinvelore financial washs. Foreign and the financial washs. Forei | Country / Region Total grous carrying amount of non-desirable francetal assets of the first far many productive francetal assets of the first far | Country / Region Country / Region Total gross carrying amount of out- Country / Region Country / Region Total gross carrying amount of out- Total gross carrying amount of out- Total carrying intended and | Country / Region Total group carrying personnel reference Country / Region Total group carrying personnel reference Country / Region Total group carrying personnel reference Country / Region Country / Regio | County Region Following and provide Following | Part Part |



General governments exposures by country of the counterparty

Nova Ljubljanska Banka d.d., Ljubljana

| | | | | | | 11014 | Ljubijurisku buriku utat, i | Ljubijana | | | | | | |
|-------------------|------------------|--|---|--|--|---|---|---|---------------------------------|----------------------------|----------------------------|---------------------------------|----------------------------|-------------------------------|
| | | | | | | | As of 31/12/2018 | 3 | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balan | ice sheet | |
| | | | | | | | | Derivatives with p | acitivo fair valuo | Dorivativos with | n negative fair value | Off-balance sh | eet exposures | |
| | | | | | | | | Delivatives with p | ositive fall value | Delivatives with | i llegative fall 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 [| Africa | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 000000000000000000000000000000000000000 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 |
| [0 - 3M [| Others | 18 25 10 7 2 1 0 | 18 25 10 7 2 1 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 18 25 10 7 2 1 | 0 0 0 0 0 0 | | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 64 |

Notes and definition

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 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 reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con
- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



General governments exposures by country of the counterparty

| | | | | | | Nova | Ljubljanska Banka d.d., l | | | | | | | |
|---|------------------|--|--------------------------|--|----------------------------|--|--|----------------------|--------------------|-----------------------|---------------------|----------------|----------------|-------------------------------|
| | | | | | | | As of 30/06/2019 |) | | | | | | |
| | | | | | | Direc | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | atives | | Off balar | nce sheet | |
| | | | | | | | | | | | | Off-balance sh | neet exposures | |
| | | | | | | | | Davis ski sa svitk s | | Davis and in a serial | | Off-Balance 3 | ieet exposures | |
| | | | | | | | | Derivatives with p | ositive fair value | Derivatives with | negative fair value | | | |
| | | | | | | | | | | | | | | D |
| | | | Total carrying amount of | | | | | | | | | | | Risk weighted exposure amount |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | assets (net of short | | | | | | | | | | | |
| | | | positions) | | of which: Financial accord | of which: Financial accords at | | | | | | Nominal | Provisions | |
| | | | | of which: Financial assets held for trading | acoignated at rail value | of which: Financial assets at fair value through other | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | | | |
| | | | | | through profit or loss | comprehensive income | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| [0 - 3M [[3M - 1Y [| | 0 | 0 | 0 | 0 | 0 | 0 | | 0 0 | 0 | 0 | 0 0 | 0 | |
| [1Y - 2Y [[2Y - 3Y [| Austria | 9 | 9 | 0 | 0 | 0 | 9 | | 0 0 | 0 | 0 | 0 0 | 0 | |
| [3Y - 5Y [[5Y - 10Y [| | 13 76 | 13 76 | 0 2 | 0 | 0 21 | 13 52 | | 0 0 | 0 | 0 | 0 0 | 0 0 | |
| [10Y - more Total | | 98 | 98 | 0 | 0 | 0 21 | 0 74 | • | 0 0 | 0 | 0 | 0 0 | 0 | 0 |
| [0 - 3M [| | 0 0 3 | 0 0 3 | 0 0 0 | 0 0 0 | 0 0 0 | 0 0 3 | | 0 0 0 0 | 0 0 | 0 0 | 0 0 0 | 0 0 0 | |
| [2Y - 3Y [[3Y - 5Y [| Belgium | 6 35 | 6 35 | 0 | 0 | 6 27 | 0 8 | | 0 0 | 0 | 0 | 0 | 0 | |
| Total [0 - 3M [| | 98 0 142 | 98 0 142 | 0 0 | 0 | 0 49 | 82 0 94 | | 0 0 | 0 | 0 | 0 0 | 0 0 | 0 |
| [0 - 3M [[3M - 1Y [| | 0 | 0 | 0 | 0 | 0 | 0 | | 0 0 0 | 0 | 0 | 0 | 0 0 | |
| [2Y - 3Y [[3Y - 5Y [| Bulgaria | 6 18 | 6 18 | 0 | 0 | 0 2 | 6 16 | | 0 0 0 | 0 | 0 0 | 0 0 | 0 | |
| [0 - 3M [| | 13 0 37 | 13 0 37 | 0 0 | 0 0 | 1 0 3 | 12 0 34 | | 0 0 0 0 | 0 0 | 0 | 0 0 | 0 0 | 19 |
| [0 - 3M [[3M - 1Y [| | 0 2 | 0 2 | 0 | 0 | 0 | 0 2 | | 0 0 0 | 0 0 | 0 | 0 | 0 0 | 19 |
| [1Y - 2Y [| Cyprus | 0 3 4 | 0 3 4 | 0 0 0 | 0 0 | 0 0 | 0 3 4 | | 0 0 0 | 0 0 | 0 0 | 0 0 | 0 0 0 | |
| [0 - 3M [| | 0 | 0 | 0 | 0 | 0 | 0 | | 0 0 | 0 | 0 | 0 | 0 | |
| Total [0 - 3M [[3M - 1Y [| | 0 2 | 10 0 2 | 0 0 0 | 0 0 | 0 0 2 | 0 0 | | 0 0 0 0 | 0 0 0 | 0 0 | 0 0 0 | 0 0 0 | 0 |
| [0 - 3M [| Czech Republic | 3 15 | 3 15 | 0 | 0 | 15 | 1 0 | | 0 0 0 | 0 | 0 | 0 0 | 0 | |
| [3Y - 5Y [[5Y - 10Y [[10Y - more | | 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 [| | 20 | 20 | 0 | 0 | 19 | 1 | | 0 0 | 0 | 0 | 0 | 0 | 0 |
| [3M - 1Y [[1Y - 2Y [[2Y - 3Y [| Denmark | | | | | | | | | | | | | |
| [0 - 3M [| Denmark | | | | | | | | | | | | | |
| I I Atal | | | | | | | | | | | | | | |
| [0 - 3M [| | | | | | | | | | | | | | |
| [3Y - 5Y [[5Y - 10Y [| Estonia | | | | | | | | | | | | | |
| [10Y - more Total | | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | Nova | Ljubljanska Banka d.d., | Ljubljana | | | | | | |
|--|---|------------------|--|---|----------------------------|--|---|--|--------------------|---|----------------------------|----------------------------|----------------------------|----------------------------|-------------------------------|
| | | | | | | | | As of 30/06/2019 | 9 | | | | | | |
| | | | | | | | Dire | ct exposures | | | | | | | |
| | | (mln EUR) | | | On balance sl | heet | | | | Deriva | atives | | Off bala | nce sheet | |
| | | | | | | | | | | | | | Off-balance s | neet exposures | |
| | | | | | | | | | Derivatives with p | ositive fair value | Derivatives with | negative fair value | | | |
| Residual | l 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 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 · [1Y · [2Y · [3Y - [5Y - [10Y - | - 3M [- 1Y [- 2Y [- 3Y [- 5Y [- 10Y [- more otal | Finland | 0 0 0 0 19 32 0 | 0 0 0 0 19 32 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 11 7 0 | 0 0 0 0 8 25 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 |
| - 0] [3M : | · 3M [- 1Y [- 2Y [- 3Y [- 5Y [- 10Y [- more | France | 0 8 0 3 5 74 4 | 0 8 0 3 5 74 4 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 2 4 | 0 8 0 3 3 70 4 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | |
| [0 - [3M - [1Y - [2Y - [3Y - [5Y - [10Y - | - 3M [- 1Y [- 2Y [- 3Y [- 5Y [- 10Y [- more | Germany | 5 23 5 22 8 25 0 | 5 23 5 22 8 25 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 5 22 5 0 0 | 5 23 0 0 3 25 0 | | 0 0 0 0 0 0 0 0 0 | 0 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 - | - 1Y [- 2Y [- 3Y [- 5Y [- 10Y [- more | Croatia | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 |
| [0 - [3M - [1Y - [2Y - [3Y - [10Y - | · 3M [- 1Y [- 2Y [- 3Y [- 5Y [- 10Y [- more | Greece | 0 6 0 0 0 0 | 0 6 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 6 0 0 0 | 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | |
| [0 - [3M - [1Y - [2Y - [3Y - [5Y - [10Y - | - 3M [- 1Y [- 2Y [- 3Y [- 5Y [- 10Y [- more otal | Hungary | 0 12 0 0 0 18 0 | 0 12 0 0 0 0 18 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 2 0 0 0 0 | 0 10 0 0 0 18 0 | | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | |
| [0 - [3M - [1Y - [2Y - [3Y - [5Y - [10Y - | - 3M [- 1Y [- 2Y [- 3Y [- 5Y [- 10Y [- more | Ireland | 0 0 0 1 28 38 0 | 0 0 0 1 28 38 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 1 24 23 0 | 0 0 0 0 4 15 | | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | |
| [0 - [3M - [1Y - [2Y - [3Y - [5Y - [10Y - | - 1Y [- 2Y [- 3Y [- 5Y [· 10Y [- more | Italy | 67 0 7 0 0 0 6 9 | 0 7 0 0 6 9 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 6 0 0 6 9 | | 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | |
| [0 - [3M - [1Y - | otal | Latvia | 21 0 0 3 3 0 9 13 0 | 0 0 3 0 9 13 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 3 0 6 3 | 0 0 0 0 3 10 | | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | |
| [10Y - | - more otal | | 0 26 | 0 26 | 0 0 | 0 | 0 12 | 0 14 | | 0 0 | 0 | 0 | 0 0 | 0 0 | |



General governments exposures by country of the counterparty

| | | | | | | INOV | a Ljubljanska Banka d.d., l As of 30/06/2019 | | | | | | | |
|---|------------------|--|---|----------------------------|--|--|--|----------------------------------|---|----------------------------|----------------------------|---------------------------------|----------------------------|-----------------|
| | | | | | | Dire | ect exposures | | | | | | | |
| | (mln EUR) | | | On balance sh | heet | | | | Deriva | tives | | Off balar | nce sheet | |
| | | | | | | | | | | | | Off-balance sl | neet exposures | |
| | | | | | | | | Derivatives with p | ositive fair value | Derivatives with | negative fair value | | | Risk 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 designated at fair value through profit or loss | of which: Financial assets a 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 [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total | Lithuania | 0 0 0 0 5 19 0 | 0 0 0 0 5 19 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 17 0 22 | 0 0 0 0 0 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 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 |
| [0 - 3M [| Luxembourg | 0 0 0 5 9 4 0 | 0 0 0 5 9 4 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | (((((((((((((((((((| 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 |
| [0 - 3M [| Malta | | | | | | | | | | | | | |
| [0 - 3M [| Netherlands | 0 0 0 16 33 27 0 | 0 0 0 16 33 27 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 11 22 16 (49 | 0 0 0 0 5 1 10 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 - 3M [| Poland | 5 10 2 7 11 15 0 | 5 10 2 7 11 15 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 10 2 5 7 13 | 0 0 0 2 0 2 4 3 3 | | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 10 |
| [0 - 3M [| Portugal | 0 0 5 0 28 11 0 | 0 0 5 0 28 11 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | | 0 0 0 0 5 0 0 28 0 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 - 3M [| Romania | 0 5 10 0 5 10 0 29 | 0 5 10 0 5 10 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | | 0 0 5 4 0 0 5 10 0 24 | | 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 15 |
| [0 - 3M [| Slovakia | 0 6 1 0 19 29 0 | 0 6 1 0 19 29 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 6 1 0 1 ² 23 | 0 0 0 0 0 5 8 6 | () () () () () | 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | |
| [0 - 3M [| Slovenia | 128 286 114 26 153 357 223 | 128 286 114 26 153 357 | 40 50 0 0 | 0 0 0 0 0 0 | 87 115 62 21 27 208 114 | 1 121 52 52 6 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 | 3 1 0 1 0 0 0 | 0 0 0 0 0 0 | 83 |



General governments exposures by country of the counterparty

| | | | | | | Nova | Ljubljanska Banka d.d., | Ljubljana | | | | | | |
|---|------------------|-------------------------------------|---------------------------------|----------------------------|--|---|-------------------------------|--------------------|--------------------|--------------------------|---------------------|----------------|------------------|-----------------|
| | | | | | | | As of 30/06/2019 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | atives | | Off bala | nce sheet | |
| | | | | | | | | | | | | Off halance of | hack owners were | |
| | | | | | | | | | | | | Off-balance s | heet exposures | |
| | | | | | | | | Derivatives with p | ositive fair value | Derivatives with | negative fair value | | | |
| | | | | | | | | | | | | | | |
| | | | Total carrying amount of | | | | | | | | | | | Risk weighted |
| Residual Maturity | Country / Region | Total gross carrying amount of non- | non-derivative financial | | | | | | | | | | | exposure amount |
| | | derivative financial assets | assets (net of short positions) | | | | | | | | | Nominal | Provisions | |
| | | | | of which: Financial assets | of which: Financial assets | of which: Financial assets at | of which: Financial assets at | Carrelina anno ann | National amount | Committee and a supplier | Nishis and a second | | | |
| | | | | 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 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [| | 0 0 | 0 | 0 | 0 | 0 | 0 | | 0 0 | 0 | 0 | 0 | 0 | |
| [3Y - 5Y [[5Y - 10Y [| Spain | 40 18 | 40 18 | 0 | 0 | 0 | 40 18 | | 0 0 | 0 | 0 | 0 | 0 | |
| [10Y - more | | 64 64 | 64 64 | 0 0 | 0 | 0 | 64 64 | C | 0 0 | 0 0 | 0 0 | 0 0 | 0 | 0 |
| [0 - 3M [| | 0 0 | 0 0 | 0 0 | 0 | 0 | 0 0 | | | 0 0 | 0 | 0 0 | 0 0 | |
| [2Y - 3Y [[3Y - 5Y [| Sweden | 0 2 | 0 2 | 0 | 0 | 0 | 0 2 | (| 0 0 | 0 | 0 | 0 | 0 | |
| [5Y - 10Y [| - | 0 | 0 0 | 0 | 0 | 0 | 0 0 | | 0 0 | 0 | 0 | 0 | 0 | 0 |
| ΓΛ - 2M Γ | | 3 0 | 3 0 | 0 | 0 | 2 0 | 1 0 | (| 0 0 | 0 | 0 | 0 | 0 | |
| [1Y - 2Y [[2Y - 3Y [| United Kingdom | 0 0 | 0 | 0 | 0 | 0 | 0 | (| 0 0 | 0 | 0 | 0 | 0 | |
| [3M - 1Y [| | 0 | 0 | 0 | 0 | 0 | 0 | (| 0 0 | 0 | 0 | 0 | 0 | |
| Total [0 - 3M [| | 3 0 | 3 | 0 | 0 | 0 | 1 | (| 0 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [| Iceland | 3 0 | 3 0 | 0 | 0 | 0 | 3 | | | 0 | 0 | 0 | 0 | |
| [3Y - 5Y [[5Y - 10Y [| Iceiand | 2 0 | 2 0 | 0 | 0 | 0 | 2 0 | (| 0 0 | 0 | 0 | 0 | 0 | |
| [10Y - more Total [0 - 3M [| | 5 | 5 | 0 | 0 | 0 | 5 | C | 0 | 0 | 0 | 0 | 0 | 1 |
| [0 - 3M [| | | | | | | | | | | | | | |
| [2Y - 3Y [[3Y - 5Y [[5Y - 10Y [| Liechtenstein | | | | | | | | | | | | | |
| I INTAL | - | | | | | | | | | | | | | |
| [0 - 3M [[3M - 1Y [[1V - 2V [| | | | | | | | | | | | | | |
| [2Y - 3Y [[3Y - 5Y [| Norway | | | | | | | | | | | | | |
| [0 - 3M [| _ | | | | | | | | | | | | | |
| I IO-3MI | | | | | | | | | | | | | | |
| [1Y - 2Y [[2Y - 3Y [| Australia | | | | | | | | | | | | | |
| [3M - 1Y [| | | | | | | | | | | | | | |
| Total | | 0 | 0 | 0 | 0 | 0 | 0 | (| 0 | 0 | 0 | 0 | 0 | |
| [3M - 1Y [[1Y - 2Y [[2Y - 3Y [| | 7 0 n | 7 0 | 0 0 | 0 | 7 0 n | 0 0 | | 0 0 | 0 0 | 0 0 | 0 0 0 | 0 0 | |
| [0 - 3M [| Canada | 0 0 | 0 | 0 0 | 0 | 0 | 0 0 | | 0 0 | 0 0 | 0 0 | 0 0 | 0 | |
| [10Y - more Total | - | 7 | 7 | 0 0 | 0 | 7 | 0 0 | | 0 0 | 0 | 0 | 0 0 | 0 | 0 |
| [0 - 3M [| | | | | | | | | | | | | | |
| [2Y - 3Y [[3Y - 5Y [| Hong Kong | | | | | | | | | | | | | |
| [31 - 101 [[10Y - more Total | - | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | 14044 | Ljubljanska Banka d.d., L As of 30/06/2019 | | | | | | |
|---|--|---|---|--|--|--|--|--|--|--|---|---|
| | | | | | Dire | | | | | | | |
| (mln EUR) | | | On balance sh | heet | | | | Deriva | tives | Off balance | ce sheet | |
| | | | | | | | | | | Off-balance she | et exposures | |
| | | | | | | | Derivatives with pos | sitive fair value | Derivatives with negative fair value | | | Risk weighted |
| 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 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 |
| Japan | | | | | | | | | | | | |
| U.S. | 18 61 6 0 4 1 | 18 61 6 0 4 1 | 0 0 0 0 0 1 0 | 0 0 0 0 0 0 | 2 3 0 0 0 0 | 16 59 6 0 4 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | |
| China | 90 | 90 | | U | 4 | 85 | U | U | | U | <u> </u> | |
| Switzerland | | | | | | | | | | | | |
| Other advanced economies non EEA | 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 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 | |
| Other Central and eastern Europe countries non EEA | 33 123 87 82 127 45 | 33 123 87 82 127 45 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 27 56 29 48 54 28 0 | 5 67 58 34 73 18 | 0 0 0 0 0 0 | 0 0 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 1 0 0 0 0 0 2 | 0 0 0 0 0 0 | |
| Middle East | 501 | 501 | Ō | Ō | 242 | 258 | 0 | 0 | 0 0 | 5 | 0 | 496 |
| Latin America and the Caribbean | | | | | | | | | | | | |
| | Country / Region Japan U.S. China Switzerland Other advanced economies non EEA Other Central and eastern Europe countries non EEA Middle East | Country / Region Total gross carrying amount of non-derivative financial assets U.S. China Switzerland Other advanced economies non EEA Other Central and eastern Europe countries non EEA Middle East Latin America and the | Country / Region Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets (set of short positions) | Country / Region | Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets held for trading Japan U.S. Other advanced canomies non EEA Other Central and seeders Europe countries went EEA Latin Assertice and the Middle East I total gross carrying amount of non-derivative financial assets from on-derivative financial assets held for trading of which: Financial assets held for which: Financial assets held for trading of which: Financial assets held for which the which held for trading of which: Financial assets held for which the which held for trading of which: Financial assets held for which the which held for trading of which: Financial assets held for which the which held for th | Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) Japan Japan M.S. Ghine Other salvanced economies Annel Coline Other contrated assets and the contrated assets and the coline assets and coline assets a | Country / Region Total gross carrying amount of mon-derivative financial exacts Pages Total gross carrying amount of mon-derivative financial exacts Pages Total gross carrying amount of mon-derivative financial exacts Pages Total gross carrying amount of mon-derivative financial exacts Pages Total gross carrying amount of mon-derivative financial exacts Pages Total gross carrying amount of mon-derivative financial exacts Pages Total gross carrying amount of mon-derivative financial exacts Pages Total gross carrying amount of mon-derivative financial exacts Pages Total gross carrying amount of mon-derivative financial exacts Pages Total gross carrying amount of mon-derivative financial exacts Pages Total gross carrying amount of mon-derivative financial exacts Total gross carrying amount of mon-derivative financial exacts Pages Total gross carrying amount of mon-derivative financial exacts Pages Total gross carrying amount of mon-derivative financial exacts Total gross carrying amo | Country / Region Country / Re | Country / Region Takes group correctly amount of new-derivative functions and the product of new derivative f | County People P | Part Part | Part Part |



General governments exposures by country of the counterparty

Nova Ljubljanska Banka d.d., Ljubljana

| | | | | | | NOVA | Ljubijaliska balika u.u., i | Сјарјана | | | | | | |
|-------------------|------------------|--|---|--|--|---|--|---|----------------------------|----------------------------|----------------------------|----------------------------|---------------------------------|-------------------------------|
| | | | | | | | As of 30/06/2019 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance sh | neet | | | | Deriva | tives | | Off bala | nce sheet | |
| | | | | | | | | Derivatives with p | ositive fair value | Derivatives with | າ negative fair value | Off-balance s | heet exposures | |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | Risk weighted exposure amount |
| [0 - 3M [| Africa | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 000000000000000000000000000000000000000 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 |
| [0 - 3M [| Others | 3 19 15 26 2 1 0 | 3 19 15 26 2 1 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 3 19 15 26 2 1 0 | 0 0 0 0 0 0 | 000000000000000000000000000000000000000 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | |

Notes and definition

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

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

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

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).

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

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



Performing and non-performing exposures

| | | | Į. | As of 30/09/201 | 8 | | | | | Į. | As of 31/12/201 | .8 | | |
|--|--------|--------------------------------------|-------------|---------------------------|--|------------------------|--|--------|--------------------------------------|------------|---------------------------|---|------------------------|--|
| | | Gross carry | ving amount | | Accumulated in accumulated control value due to control provisions 4 | hanges in fair | Collaterals and financial | | Gross carry | ing amount | | Accumulated in accumulated cl value due to cr provisions ⁴ | nanges in fair | Collaterals and financial |
| | | Of which performing but past due >30 | | n-performing ¹ | On performing exposures ² | On non- performing | guarantees received on non- performing exposures | | Of which performing but past due >30 | | n-performing ¹ | On performing exposures ² | On non- performing | guarantees received on non- performing exposures |
| (mln EUR) | | days and <=90 days | | Of which: defaulted | | exposures ³ | exposures | | days and <=90 days | | Of which: defaulted | | exposures ³ | exposures |
| Debt securities (including at amortised cost and fair value) | 3,182 | 0 | 1 | 1 | 7 | 1 | 0 | 3,287 | 0 | 1 | 1 | 7 | 1 | 0 |
| Central banks | 68 | 0 | 0 | 0 | 0 | 0 | 0 | 68 | 0 | 0 | 0 | 0 | 0 | 0 |
| General governments | 2,191 | 0 | 0 | 0 | 6 | 0 | 0 | 2,325 | 0 | 0 | 0 | 6 | 0 | 0 |
| Credit institutions | 819 | 0 | 0 | 0 | 1 | 0 | 0 | 774 | 0 | 0 | 0 | 1 | 0 | 0 |
| Other financial corporations | 8 | 0 | 1 | 1 | 0 | 1 | 0 | 29 | 0 | 1 | 1 | 0 | 1 | 0 |
| Non-financial corporations | 96 | 0 | 0 | 0 | 0 | 0 | 0 | 91 | 0 | 0 | 0 | 0 | 0 | 0 |
| Loans and advances(including at amortised cost and fair value) | 9,349 | 102 | 704 | 704 | 77 | 458 | 223 | 9,087 | 81 | 614 | 614 | 78 | 391 | 200 |
| Central banks | 1,111 | 0 | 0 | 0 | 0 | 0 | 0 | 1,075 | 0 | 0 | 0 | 0 | 0 | 0 |
| General governments | 397 | 0 | 10 | 10 | 3 | 5 | 4 | 379 | 0 | 9 | 9 | 3 | 4 | 3 |
| Credit institutions | 590 | 0 | 0 | 0 | 0 | 0 | 0 | 340 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial corporations | 92 | 0 | 4 | 4 | 0 | 4 | 0 | 104 | 0 | 3 | 3 | 0 | 3 | 0 |
| Non-financial corporations | 3,326 | 48 | 578 | 578 | 44 | 383 | 183 | 3,288 | 27 | 494 | 494 | 46 | 320 | 160 |
| of which: small and medium-sized enterprises at amortised cost | 1,776 | 25 | 400 | 400 | 27 | 287 | 109 | 1,744 | 22 | 333 | 333 | 28 | 242 | 86 |
| Households | 3,834 | 54 | 112 | 112 | 28 | 66 | 37 | 3,902 | 54 | 108 | 108 | 27 | 63 | 36 |
| DEBT INSTRUMENTS other than HFT | 12,531 | 102 | 704 | 704 | 83 | 459 | 223 | 12,374 | 81 | 615 | 615 | 85 | 392 | 200 |
| OFF-BALANCE SHEET EXPOSURES | 1,968 | | 65 | 65 | 11 | 26 | 11 | 2,036 | | 60 | 60 | 12 | 27 | 10 |

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

⁽²⁾ Insitutions 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)

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

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Performing and non-performing exposures

| | | | A | As of 31/03/201 | 9 | | | | | A | s of 30/06/201 | 9 | | |
|--|--------|--------------------------------------|------------|--------------------------|---|------------------------|---|--------|--------------------------------------|--------------|--------------------------|--|------------------------|---|
| | | Gross carry | ing amount | | Accumulated i accumulated o value due to c provisions ⁴ | hanges in fair | Collaterals and financial | | Gross carry | ing amount | | Accumulated in accumulated control value due to control provisions 4 | hanges in fair | Collaterals and financial |
| | | Of which performing but past due >30 | | -performing ¹ | On performing exposures ² | On non- performing | guarantees received on non- performing | | Of which performing but past due >30 | Of which non | -performing ¹ | On performing exposures ² | On non- performing | guarantees received on non- performing |
| | | days and <=90 days | | Of which: | exposures | exposures ³ | exposures | | days and <=90 days | | Of which: | exposures | exposures ³ | exposures |
| (mln EUR) | | | | defaulted | | | | 241 | | | defaulted | | | |
| Debt securities (including at amortised cost and fair value) | 3,522 | 0 | 1 | 1 | 8 | 1 | 0 | 3,617 | 0 | 1 | 1 | 8 | 1 | 0 |
| Central banks | 69 | 0 | 0 | 0 | 0 | 0 | 0 | 69 | 0 | 0 | 0 | 0 | 0 | 0 |
| General governments | 2,512 | 0 | 0 | 0 | 7 | 0 | 0 | 2,545 | 0 | 0 | 0 | 7 | 0 | 0 |
| Credit institutions | 813 | 0 | 0 | 0 | 1 | 0 | 0 | 878 | 0 | 0 | 0 | 1 | 0 | 0 |
| Other financial corporations | 32 | 0 | 1 | 1 | 0 | 1 | 0 | 32 | 0 | 1 | 1 | 0 | 1 | 0 |
| Non-financial corporations | 96 | 0 | 0 | 0 | 0 | 0 | 0 | 94 | 0 | 0 | 0 | 0 | 0 | 0 |
| Loans and advances(including at amortised cost and fair value) | 9,208 | 106 | 576 | 576 | 80 | 370 | 182 | 9,079 | 85 | 541 | 541 | 82 | 355 | 165 |
| Central banks | 1,133 | 0 | 0 | 0 | 0 | 0 | 0 | 975 | 0 | 0 | 0 | 0 | 0 | 0 |
| General governments | 353 | 0 | 8 | 8 | 4 | 3 | 3 | 352 | 0 | 8 | 8 | 4 | 3 | 3 |
| Credit institutions | 324 | 0 | 0 | 0 | 0 | 0 | 0 | 312 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial corporations | 103 | 0 | 3 | 3 | 0 | 3 | 0 | 125 | 0 | 3 | 3 | 0 | 3 | 0 |
| Non-financial corporations | 3,340 | 37 | 457 | 457 | 48 | 300 | 143 | 3,292 | 31 | 424 | 424 | 47 | 288 | 126 |
| of which: small and medium-sized enterprises at amortised cost | 1,783 | 22 | 304 | 304 | 31 | 223 | 75 | 1,816 | 28 | 299 | 299 | 33 | 223 | 69 |
| Households | 3,955 | 69 | 108 | 108 | 27 | 63 | 36 | 4,023 | 53 | 105 | 105 | 30 | 60 | 36 |
| DEBT INSTRUMENTS other than HFT | 12,730 | 106 | 577 | 577 | 87 | 371 | 182 | 12,696 | 85 | 541 | 541 | 90 | 355 | 165 |
| OFF-BALANCE SHEET EXPOSURES | 1,954 | | 56 | 56 | 12 | 26 | 8 | 2,120 | | 64 | 64 | 13 | 28 | 15 |

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

⁽²⁾ Insitutions 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)

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

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

| | As of 30/09/2018 | | | | | As of 31/12/2018 | | | | | |
|---|--|--|--|---|--|--|--|--|---|---|--|
| | 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 ² | | Collateral and financial guarantees | 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 ² | | Collateral and financial guarantees | |
| (mln EUR) | | Of which non- performing exposures with forbearance measures | | Of which on non- performing exposures with forbearance measures | received on exposures with forbearance measures | | Of which non- performing exposures with forbearance measures | | Of which on non- performing exposures with forbearance measures | received on exposures with forbearance measures | |
| 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 | 0 | 0 | |
| General governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Credit institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other financial corporations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Non-financial corporations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Loans and advances (including at amortised cost and fair value) | 486 | 408 | 258 | 252 | 149 | 413 | 340 | 209 | 204 | 192 | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| General governments | 7 | 7 | 4 | 4 | 4 | 7 | 7 | 4 | 4 | 3 | |
| Credit institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other financial corporations | 3 | 3 | 3 | 3 | 0 | 2 | 2 | 2 | 2 | 0 | |
| Non-financial corporations | 437 | 374 | 242 | 237 | 131 | 367 | 308 | 195 | 190 | 163 | |
| of which: small and medium-sized enterprises at amortised cost | 273 | 230 | 163 | 159 | 70 | 226 | 185 | 134 | 131 | 89 | |
| Households | 39 | 23 | 9 | 8 | 14 | 36 | 23 | 8 | 8 | 25 | |
| DEBT INSTRUMENTS other than HFT | 486 | 408 | 258 | 252 | 149 | 413 | 340 | 209 | 204 | 192 | |
| Loan commitments given | 5 | 4 | 1 | 1 | 2 | 5 | 4 | 1 | 1 | 2 | |

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

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



Forborne exposures

| | As of 31/03/2019 | | | | | As of 30/06/2019 | | | | | |
|---|--|--|--|---|---|--|--|--|---|--|--|
| | 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 ² | | Collateral and financial guarantees | 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 ² | | Collateral and financial guarantees | |
| (mln EUR) | | Of which non- performing exposures with forbearance measures | | Of which on non- performing exposures with forbearance measures | forhearance | | Of which non- performing exposures with forbearance measures | | Of which on non- performing exposures with forbearance measures | received on exposures with forbearance measures | |
| 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 | 0 | 0 | |
| General governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Credit institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other financial corporations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Non-financial corporations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Loans and advances (including at amortised cost and fair value) | 377 | 306 | 189 | 184 | 174 | 356 | 286 | 185 | 180 | 162 | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| General governments | 6 | 6 | 3 | 3 | 3 | 6 | 6 | 3 | 3 | 3 | |
| Credit institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other financial corporations | 2 | 2 | 2 | 2 | 0 | 2 | 2 | 2 | 2 | 0 | |
| Non-financial corporations | 334 | 275 | 176 | 172 | 147 | 316 | 257 | 174 | 169 | 136 | |
| of which: small and medium-sized enterprises at amortised cost | 202 | 159 | 118 | 114 | 81 | 204 | 160 | 121 | 117 | 79 | |
| Households | 35 | 23 | 8 | 7 | 24 | 32 | 22 | 7 | 6 | 23 | |
| DEBT INSTRUMENTS other than HFT | 377 | 306 | 189 | 184 | 174 | 356 | 286 | 185 | 180 | 162 | |
| Loan commitments given | 2 | 1 | 1 | 1 | 1 | 3 | 1 | 1 | 1 | 1 | |

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

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