



## 2016 EU-wide Transparency Exercise

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

## 2016 EU-wide Transparency Exercise

### Capital

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

		(mln EUR, %)		As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
<b>OWN FUNDS Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>1,283</b>	<b>1,280</b>	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR	
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>1,283</b>	<b>1,280</b>	C 01.00 (r020,d10)	Article 50 of CRR	
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,071	1,071	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR	
	A.1.2	Retained earnings	247	247	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR	
	A.1.3	Accumulated other comprehensive income	16	18	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR	
	A.1.4	Other Reserves	14	14	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR	
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR	
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,d10)	Article 84 of CRR	
	A.1.7	Adjustments to CET1 due to prudential filters	-1	0	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR	
	A.1.8	(-) Intangible assets (including Goodwill)	-39	-36	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR	
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-7	-6	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR	
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR	
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR	
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR	
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-24	-14	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR	
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.	
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR	
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR	
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR	
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR	
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR	
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR	
	A.1.20	CET1 capital elements or deductions - other	0	-3	C 01.00 (r529,d10)	-	
	A.1.21	Transitional adjustments	7	-11	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR	
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,d10)	Articles 479 and 480 of CRR	
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	7	-11	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR	
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	C 01.00 (r530,d10)	Article 61 of CRR		
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,d10) + C 01.00 (r670,d10)			
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)			
A.2.3	Other Additional Tier 1 Capital components and deductions	24	14	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)			
A.2.4	Additional Tier 1 transitional adjustments	-24	-14	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)			
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,283</b>	<b>1,280</b>	C 01.00 (r015,d10)	Article 25 of CRR		
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	C 01.00 (r750,d10)	Article 71 of CRR		
A.4.1	Tier 2 Capital instruments	0	0	C 01.00 (r760,d10) + C 01.00 (r890,d10)			
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)			
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)			
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>7,927</b>	<b>7,730</b>	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR	
	B.1	Of which: Transitional adjustments included	22	21	C 05.01 (r010,d40)		
<b>CAPITAL RATIOS (%) Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>16.19%</b>	<b>16.56%</b>	CA3 (1)	-	
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>16.19%</b>	<b>16.56%</b>	CA3 (3)	-	
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>16.19%</b>	<b>16.56%</b>	CA3 (5)	-	
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>1,300</b>	<b>1,305</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-	
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>16.45%</b>	<b>16.93%</b>	[D.1]/[B-B.1]	-	

<sup>(1)</sup> Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



## 2016 EU-wide Transparency Exercise

### Risk exposure amounts

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	6,850	6,724
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	6,850	6,724
Risk exposure amount for position, foreign exchange and commodities (Market risk)	137	113
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	9	1
Risk exposure amount for operational risk	931	893
Other risk exposure amounts	0	0
<b>Total Risk Exposure Amount</b>	<b>7,927</b>	<b>7,730</b>

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

## 2016 EU-wide Transparency Exercise

### P&L

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	447	196
Of which debt securities income	84	34
Of which loans and advances income	351	156
Interest expenses	104	38
(Of which deposits expenses)	78	26
(Of which debt securities issued expenses)	10	5
(Expenses on share capital repayable on demand)	0	0
Dividend income	1	1
Net Fee and commission income	137	66
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	10	14
Gains or (-) losses on financial assets and liabilities held for trading, net	-19	3
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	12	1
Net other operating income /(expenses)	1	2
<b>TOTAL OPERATING INCOME, NET</b>	<b>485</b>	<b>243</b>
(Administrative expenses)	267	129
(Depreciation)	32	14
(Provisions or (-) reversal of provisions)	0	-4
(Commitments and guarantees given)	-10	-8
(Other provisions)	10	3
Of which pending legal issues and tax litigation <sup>1</sup>	7	-
Of which restructuring <sup>1</sup>	0	-
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	70	25
(Loans and receivables)	66	25
(Held to maturity investments, AFS assets and financial assets measured at cost)	5	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	17	1
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1	5
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-1	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>99</b>	<b>83</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>87</b>	<b>73</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>87</b>	<b>73</b>
Of which attributable to owners of the parent	83	71

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



### 2016 EU-wide Transparency Exercise

#### Credit Risk - Standardised Approach

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		(mln EUR, %)							
Consolidated data	Central governments or central banks	2,544	3,693	857		2,585	3,717	808	
	Regional governments or local authorities	141	128	66		139	125	64	
	Public sector entities	131	63	62		115	45	45	
	Multilateral Development Banks	58	58	0		44	44	0	
	International Organisations	24	24	0		25	25	0	
	Institutions	1,331	1,165	508		1,228	1,067	467	
	Corporates	3,505	1,841	1,642		3,640	1,890	1,696	
	of which: SME	1,374	836	637		1,383	816	622	
	Retail	3,666	3,016	2,164		3,761	3,100	2,224	
	of which: SME	747	551	315		757	565	323	
	Secured by mortgages on immovable property	576	559	205		607	594	219	
	of which: SME	80	72	27		91	86	32	
	Exposures in default	2,077	713	854	1,288	1,915	584	685	1,253
	Items associated with particularly high risk	8	6	9		11	9	14	
	Covered bonds	49	49	9		60	60	10	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	45	45	3		45	45	7	
Equity	33	33	58		46	46	71		
Securitisation	0	0	0		0	0	0		
Other exposures	648	641	414		644	639	414		
<b>Standardised Total<sup>2</sup></b>	<b>14,836</b>	<b>12,033</b>	<b>6,850</b>	<b>1,479</b>	<b>14,866</b>	<b>11,991</b>	<b>6,724</b>	<b>1,429</b>	

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
		(mln EUR, %)							
SLOVENIA	Central governments or central banks	1,200	2,303	13		1,284	2,391	13	
	Regional governments or local authorities	80	78	16		78	76	15	
	Public sector entities	81	18	18		78	16	16	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	66	20	10		67	22	15	
	Corporates	2,620	1,133	1,038		2,748	1,194	1,101	
	of which: SME	827	398	304		828	394	300	
	Retail	2,165	1,730	1,263		2,175	1,727	1,261	
	of which: SME	280	191	109		278	189	108	
	Secured by mortgages on immovable property	573	556	204		604	591	218	
	of which: SME	78	69	26		88	83	31	
	Exposures in default	840	366	444	416	747	285	336	408
	Items associated with particularly high risk	4	4	6		6	5	8	
	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)	45	45	3		45	45	7	
Equity	20	20	39		37	37	58		
Securitisation	0	0	0		0	0	0		
Other exposures	325	322	193		320	317	194		
<b>Standardised Total<sup>2</sup></b>	<b>325</b>	<b>322</b>	<b>193</b>	<b>494</b>	<b>320</b>	<b>317</b>	<b>194</b>	<b>477</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
		(mln EUR, %)							
MACEDONIA, THE FORMER YUGOSLAV REPUBLIC OF	Central governments or central banks	241	241	241		215	215	215	
	Regional governments or local authorities	7	7	7		7	6	6	
	Public sector entities	15	14	14		8	7	7	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7	6	3		9	8	5	
	Corporates	329	252	216		318	240	205	
	of which: SME	197	153	117		199	148	113	
	Retail	552	473	336		569	495	353	
	of which: SME	135	106	61		126	102	58	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	96	20	24	75	87	14	17	72
	Items associated with particularly high risk	3	2	3		4	3	5	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	3	3	6		3	3	6		
Securitisation	0	0	0		0	0	0		
Other exposures	80	80	44		76	76	43		
<b>Standardised Total<sup>2</sup></b>	<b>80</b>	<b>80</b>	<b>44</b>	<b>128</b>	<b>76</b>	<b>76</b>	<b>43</b>	<b>116</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
		(mln EUR, %)							
BOSNIA AND HERZEGOVINA	Central governments or central banks	248	247	247		259	259	259	
	Regional governments or local authorities	45	36	36		45	34	34	
	Public sector entities	34	29	29		28	22	22	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	14	14	12		11	11	11	
	Corporates	203	161	133		201	160	133	
	of which: SME	143	115	88		141	114	87	
	Retail	431	372	262		458	396	279	
	of which: SME	128	95	54		98	124	55	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	232	50	50	181	228	48	48	180
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	1		0	0	1		
Securitisation	0	0	0		0	0	0		
Other exposures	65	63	33		65	65	34		
<b>Standardised Total<sup>2</sup></b>	<b>65</b>	<b>63</b>	<b>33</b>	<b>211</b>	<b>65</b>	<b>65</b>	<b>34</b>	<b>213</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

## 2016 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
MONTENEGRO	Central governments or central banks	121	132	132		140	133	133	
	Regional governments or local authorities	8	6	6		9	9	9	
	Public sector entities	0	0	0		1	0	0	
	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	58	51	42		54	44	38	
	of which: SME	44	38	29		34	29	22	
	Retail	192	168	121		194	172	124	
	of which: SME	44	32	18		41	32	18	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	242	104	129	134	233	96	118	133
	Items associated with particularly high risk	0	0	1		0	0	1	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	75	75	63		83	83	62		
<b>Standardised Total<sup>2</sup></b>				<b>140</b>				<b>138</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
SERBIA	Central governments or central banks	113	113	114		90	90	91	
	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	4	4	3		3	3	3	
	Corporates	34	27	24		38	29	25	
	of which: SME	17	14	11		20	15	12	
	Retail	104	86	57		130	112	73	
	of which: SME	55	42	24		73	59	34	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	263	84	108	167	240	60	81	160
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	49	49	41		49	49	42		
<b>Standardised Total<sup>2</sup></b>				<b>174</b>				<b>165</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
GERMANY	Central governments or central banks	86	132	0		78	111	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	42	381	162		340	303	123	
	Corporates	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	13	0	0	12	13	0	0	12
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	23	23	4		27	27	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	1	1	1		1	1	1		
<b>Standardised Total<sup>2</sup></b>				<b>12</b>				<b>12</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
Other Countries	Central governments or central banks	107	107	108		94	94	94	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	1		1	1	1	
	Corporates	164	130	114		174	141	124	
	of which: SME	89	68	52		90	70	53	
	Retail	204	169	114		224	188	127	
	of which: SME	91	70	40		97	76	44	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	17	1	1	15	17	1	1	15
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	23	23	12		21	21	12		
<b>Standardised Total<sup>2</sup></b>				<b>25</b>				<b>28</b>	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
CROATIA	Central governments or central banks	1	1	1		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	1	1		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9	8	7		9	8	5	
	Corporates	42	36	30		28	23	19	
	of which: SME	30	24	18		23	17	13	
	Retail	13	13	7		8	8	5	
	of which: SME	12	12	7		7	7	4	
	Secured by mortgages on immovable property	3	2	1		3	2	1	
	of which: SME	3	2	1		3	2	1	
	Exposures in default	258	68	75	190	243	61	65	181
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	2	2	3		2	2	3		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	26	24	24	196	26	24	24	188	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
AUSTRIA	Central governments or central banks	81	81	0		81	81	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	254	227	90		191	190	68	
	Corporates	8	6	4		7	5	4	
	of which: SME	8	6	4		7	5	4	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	1	1	3	4	1	1	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		4	4	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	0	0	0	3	0	0	0	3	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
FRANCE	Central governments or central banks	61	61	0		59	59	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	4	4	0		4	4	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	85	81	40		138	127	63	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		0	0	0	
	of which: SME	1	1	1		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures



## 2016 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0		0		0		0		0	
	Institutions	0		0		0		0		0	
	Corporates	0		0		0		0		0	
	Corporates - Of Which: Specialised Lending	0		0		0		0		0	
	Corporates - Of Which: SME	0		0		0		0		0	
	Retail	0		0		0		0		0	
	Retail - Secured on real estate property	0		0		0		0		0	
	Retail - Secured on real estate property - Of Which: SME	0		0		0		0		0	
	Retail - Secured on real estate property - Of Which: non-SME	0		0		0		0		0	
	Retail - Qualifying Revolving	0		0		0		0		0	
	Retail - Other Retail	0		0		0		0		0	
	Retail - Other Retail - Of Which: SME	0		0		0		0		0	
	Retail - Other Retail - Of Which: non-SME	0		0		0		0		0	
	Equity										
	Securitisation	0		0		0		0		0	
	Other non credit-obligation assets										
<b>IRB Total</b>			<b>0</b>				<b>0</b>				

<sup>13</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

**2016 EU-wide Transparency Exercise**  
**Sovereign Exposure**

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

(mln EUR)

Country / Region	As of 31/12/2015																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>2,710.2</b>	<b>700.9</b>	<b>2,009.2</b>	<b>85.2</b>	<b>0.0</b>	<b>85.2</b>	<b>0.1</b>	<b>0.0</b>	<b>0.1</b>	<b>1,129.9</b>	<b>0.0</b>	<b>1,129.9</b>	<b>1,010.5</b>	<b>700.9</b>	<b>309.6</b>	<b>552.2</b>	<b>0.0</b>	<b>552.2</b>
Austria	80.9	0.0	80.9															
Belgium	61.6	0.0	61.6															
Bulgaria	0.0	0.0	0.0															
Croatia	1.3	1.3	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	4.6	0.0	4.6															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	38.0	0.0	38.0															
France	60.9	0.0	60.9															
Germany	86.4	0.0	86.4															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	12.1	0.0	12.1															
Italy	22.4	0.0	22.4															
Latvia	0.0	0.0	0.0															
Lithuania	1.1	0.0	1.1															
Luxembourg	31.2	0.0	31.2															
Malta	0.0	0.0	0.0															
Netherlands	70.8	0.0	70.8															
Poland	1.1	0.0	1.1															
Portugal	0.0	0.0	0.0															
Romania	0.0	0.0	0.0															
Slovakia	21.0	0.0	21.0															
Slovenia	1,796.3	594.7	1,201.6															
Spain	14.7	0.0	14.7															
Sweden	10.3	0.0	10.3															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	4.6	0.0	4.6															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	390.7	104.9	285.9															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	0.0	0.0	0.0															

**Note:**

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

**Regions:**

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

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

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

**Latin America:** Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

**Africa:** Algeria, Egypt, Morocco, South Africa and Tunisia.

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

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

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

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

**2016 EU-wide Transparency Exercise**  
**Sovereign Exposure**

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

(mln EUR)

Country / Region	As of 30/06/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>2,730.6</b>	<b>646.2</b>	<b>2,084.4</b>	<b>102.8</b>	<b>0.0</b>	<b>102.8</b>	<b>0.1</b>	<b>0.0</b>	<b>0.1</b>	<b>1,140.9</b>	<b>0.0</b>	<b>1,140.9</b>	<b>962.6</b>	<b>646.2</b>	<b>316.4</b>	<b>524.1</b>	<b>0.0</b>	<b>524.1</b>
Austria	81.2	0.0	81.2															
Belgium	62.9	0.0	62.9															
Bulgaria	0.0	0.0	0.0															
Croatia	0.3	0.3	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	4.4	0.0	4.4															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	38.6	0.0	38.6															
France	59.1	0.0	59.1															
Germany	78.1	0.0	78.1															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	13.0	0.0	13.0															
Italy	22.4	0.0	22.4															
Latvia	0.0	0.0	0.0															
Lithuania	1.1	0.0	1.1															
Luxembourg	40.0	0.0	40.0															
Malta	0.0	0.0	0.0															
Netherlands	72.6	0.0	72.6															
Poland	3.1	0.0	3.1															
Portugal	0.0	0.0	0.0															
Romania	0.0	0.0	0.0															
Slovakia	16.6	0.0	16.6															
Slovenia	1,805.2	561.8	1,243.4															
Spain	19.9	0.0	19.9															
Sweden	10.3	0.0	10.3															
United Kingdom	0.0	0.0	0.0															
Iceland	3.3	0.0	3.3															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	0.0	0.0	0.0															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	344.6	83.8	260.8															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	53.9	0.3	53.6															

**Note:**

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

**Regions:**

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

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

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

**Latin America:** Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

**Africa:** Algeria, Egypt, Morocco, South Africa and Tunisia.

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

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

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

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

## 2016 EU-wide Transparency Exercise

### Performing and non-performing exposures

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	
				Of which: defaulted						Of which: defaulted				
(min EUR, %)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>2,620</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,619</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0</b>
Central banks	78	0	0	0	0	0	0	53	0	0	0	0	0	0
General governments	1,992	0	0	0	0	0	0	1,982	0	0	0	0	0	0
Credit institutions	449	0	0	0	0	0	0	485	0	0	0	0	0	0
Other financial corporations	9	0	0	0	0	0	0	2	0	1	1	0	1	0
Non-financial corporations	93	0	0	0	0	0	0	98	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>9,486</b>	<b>132</b>	<b>1,850</b>	<b>1,850</b>	<b>182</b>	<b>1,166</b>	<b>577</b>	<b>9,397</b>	<b>139</b>	<b>1,702</b>	<b>1,702</b>	<b>167</b>	<b>1,136</b>	<b>492</b>
Central banks	527	86	0	0	0	0	0	643	94	0	0	0	0	0
General governments	721	2	17	17	14	7	9	667	4	16	16	13	8	8
Credit institutions	859	0	0	0	1	0	0	721	0	0	0	1	0	0
Other financial corporations	140	0	40	40	15	31	7	121	1	28	28	14	26	1
Non-financial corporations	4,057	19	1,572	1,572	119	995	490	3,990	21	1,457	1,457	107	974	424
of which: small and medium-sized enterprises at amortised cost	2,167	12	1,100	1,100	68	719	346	2,154	17	1,064	1,064	60	722	315
Households	3,181	25	220	220	34	133	70	3,254	20	201	201	33	128	59
<b>DEBT INSTRUMENTS other than HFT</b>	<b>12,106</b>	<b>132</b>	<b>1,850</b>	<b>1,850</b>	<b>182</b>	<b>1,166</b>	<b>577</b>	<b>12,016</b>	<b>139</b>	<b>1,703</b>	<b>1,703</b>	<b>167</b>	<b>1,137</b>	<b>492</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>1,919</b>		<b>160</b>	<b>160</b>	<b>3</b>	<b>55</b>	<b>27</b>	<b>2,044</b>		<b>147</b>	<b>147</b>	<b>3</b>	<b>47</b>	<b>27</b>

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

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

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

## 2016 EU-wide Transparency Exercise

### Forborne exposures

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

	As of 31/12/2015					As of 30/06/2016				
	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		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>1,283</b>	<b>1,039</b>	<b>650</b>	<b>608</b>	<b>354</b>	<b>1,208</b>	<b>988</b>	<b>646</b>	<b>610</b>	<b>325</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	14	12	4	3	9	13	12	4	4	8
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	68	38	38	29	7	56	26	33	24	1
Non-financial corporations	1,153	960	594	564	321	1,092	921	593	569	300
of which: small and medium-sized enterprises at amortised cost	663	591	358	345	209	691	626	382	373	215
Households	49	29	14	11	17	48	29	15	13	16
<b>DEBT INSTRUMENTS other than HFT</b>	<b>1,283</b>	<b>1,039</b>	<b>650</b>	<b>608</b>	<b>354</b>	<b>1,208</b>	<b>988</b>	<b>646</b>	<b>610</b>	<b>325</b>
<b>Loan commitments given</b>	<b>32</b>	<b>5</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>30</b>	<b>4</b>	<b>1</b>	<b>1</b>	<b>1</b>

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