



## Spring 2020 EU-wide Transparency Exercise

<b>Bank Name</b>	Nova Ljubljanska Banka d.d., Ljubljana
<b>LEI Code</b>	5493001BABFV7P27OW30
<b>Country Code</b>	SI

## Spring 2020 EU-wide Transparency Exercise

### Key Metrics

Nova Ljubljanska Banka d.d., Ljubljana

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
<b>Available capital (amounts)</b>				
Common Equity Tier 1 (CET1) capital - transitional period	1,424	1,451	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	1,424	1,451	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	1,424	1,451	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	1,424	1,451	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	1,469	1,496	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	1,469	1,496	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
<b>Risk-weighted assets (amounts)</b>				
Total risk-weighted assets	9,126	9,186	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	9,126	9,186	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.60%	15.80%	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	15.60%	15.80%	(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	15.60%	15.80%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.60%	15.80%	(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	16.09%	16.28%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.09%	16.28%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
<b>Leverage ratio</b>				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	15,668	16,671	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	9.09%	8.70%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

Nova Ljubljanska Banka d.d., Ljubljana

(mln EUR, %)		As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,424	1,451	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	1,424	1,451	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	15,668	16,671	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	15,668	16,671	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.1%	8.7%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.1%	8.7%	C 47.00 (r330,c010)	

**Spring 2020 EU-wide Transparency Exercise**  
**Capital**

Nova Ljubljanska Banka d.d., Ljubljana

		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
<b>OWN FUNDS</b> <b>Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>1,469</b>	<b>1,496</b>	C 01.00 (r010,c010)	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>1,424</b>	<b>1,451</b>	C 01.00 (r020,c010)	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,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	359	394	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	18	14	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	14	14	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	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,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-2	-2	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-36	-40	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 CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	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	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	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	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,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	-
	A.2.3	Other Additional Tier 1 Capital components and deductions	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	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	-
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,424</b>	<b>1,451</b>	C 01.00 (r015,c010)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>45</b>	<b>45</b>	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	45	45	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-	
A.4.2	Other Tier 2 Capital components and deductions	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 (r950,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	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-	
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	9,126	9,186	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,c040)	-
<b>CAPITAL RATIOS (%)</b> <b>Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>15.60%</b>	<b>15.80%</b>	CA3 {1}	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>15.60%</b>	<b>15.80%</b>	CA3 {3}	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>16.09%</b>	<b>16.28%</b>	CA3 {5}	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>1,424</b>	<b>1,451</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>15.60%</b>	<b>15.80%</b>	[D]/[B-B.1]	-
<b>Memo items</b>	<b>F</b>	<b>Adjustments to CET1 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c010)	-
	<b>F</b>	<b>Adjustments to AT1 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c020)	-
	<b>F</b>	<b>Adjustments to T2 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c030)	-
	<b>F</b>	<b>Adjustments included in RWAs due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c040)	-

(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

## Spring 2020 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Nova Ljubljanska Banka d.d., Ljubljana

(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	7,584	7,683	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, c010)]
Of which the standardised approach	7,584	7,683	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	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	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	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	43	37	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	7	1	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	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	523	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	551	523	C 02.00 (R530, c010)
Of which IMA	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	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+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	942	942	C 02.00 (R590, c010)
Of which basic indicator approach	942	942	C 02.00 (R600, c010)
Of which standardised approach	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	9,126	9,186	

## Spring 2020 EU-wide Transparency Exercise

### P&L

Nova Ljubljanska Banka d.d., Ljubljana

(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	273	365
Of which debt securities income	33	44
Of which loans and advances income	234	314
Interest expenses	34	46
(Of which deposits expenses)	20	26
(Of which debt securities issued expenses)	1	2
(Expenses on share capital repayable on demand)	0	0
Dividend income	2	2
Net Fee and commission income	127	170
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	6	8
Gains or (-) losses on financial assets and liabilities held for trading, net	7	10
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	16	19
Gains or (-) losses from hedge accounting, net	0	-1
Exchange differences [gain or (-) loss], net	1	1
Net other operating income /(expenses)	-11	-12
<b>TOTAL OPERATING INCOME, NET</b>	<b>387</b>	<b>517</b>
(Administrative expenses)	190	270
(Depreciation)	23	31
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	7	12
(Commitments and guarantees given)	2	0
(Other provisions)	5	12
Of which pending legal issues and tax litigation <sup>1</sup>		6
Of which restructuring <sup>1</sup>		5
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-18	-14
(Financial assets at fair value through other comprehensive income)	1	1
(Financial assets at amortised cost)	-19	-15
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	3
(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	1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	-1
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>183</b>	<b>214</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>167</b>	<b>201</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>167</b>	<b>201</b>
Of which attributable to owners of the parent	161	192

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

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

## Spring 2020 EU-wide Transparency Exercise

### Total Assets: fair value and impairment distribution

Nova Ljubljanska Banka d.d., Ljubljana

(mln EUR)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	1,531				2,101				IAS 1.54 (i)	
Financial assets held for trading	88	61	26	1	24	4	19	1	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	31	6	0	25	25	8	0	18	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	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	2,066	1,770	291	4	2,141	1,848	289	4	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	9,332				9,434				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	0	0	0	0	1	0	1	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	14				9				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	389				402					
<b>TOTAL ASSETS</b>	<b>13,451</b>				<b>14,139</b>				<b>IAS 1.9(a), IG 6</b>	

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

(mln EUR)		As of 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	2,020	0	1	-5	0	-1	2,096	0	1	-5	0	-1	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	1,676	0	0	-3	0	0	1,657	0	0	-3	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	7,078	529	456	-50	-36	-316	7,282	472	355	-57	-33	-237	Annex V. Part 1.32, 44(a)

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

## Spring 2020 EU-wide Transparency Exercise

### Breakdown of liabilities

Nova Ljubljanska Banka d.d., Ljubljana

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	24	18	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	9	8	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	11,585	12,259	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	65	50	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	83	88	IAS 37.10; IAS 1.54(l)
Tax liabilities	5	5	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	14	15	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>11,785</b>	<b>12,443</b>	<b>IAS 1.9(b);IG 6</b>

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		90	67	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	Annex V.Part 1.31
Deposits	Central banks	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	297	279	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	238	220	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	282	259	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	45	32	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	288	305	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	125	135	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,770	1,857	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,528	1,599	ECB/2013/33 Annex 2.Part 2.9.1
	Households	8,745	9,235	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	6,956	7,510	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		45	165	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		45	165	Annex V.Part 1.37
Other financial liabilities		166	166	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>11,683</b>	<b>12,334</b>	



### Spring 2020 EU-wide Transparency Exercise

#### Market Risk

Nova Ljubljanska Banka d.d., Ljubljana

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
As of 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019												
Traded Debt Instruments	9	3	0	0	0	0							0	0	0	0								0
Of which: General risk	6	3	0	0	0	0							0	0	0	0								0
Of which: Specific risk	3	0	0	0	0	0							0	0	0	0								0
Equities	0	0	0	0	0	0							0	0	0	0								0
Of which: General risk	0	0	0	0	0	0							0	0	0	0								0
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								0
Foreign exchange risk	542	520	0	0	0	0							0	0	0	0								0
Commodities risk	0	0	0	0	0	0							0	0	0	0								0
<b>Total</b>	<b>551</b>	<b>523</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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>
(mln EUR, %)									
Consolidated data	Central governments or central banks	3,764	4,471	1,226		4,462	5,135	1,235	
	Regional governments or local authorities	140	135	60		136	132	59	
	Public sector entities	119	100	71		153	131	102	
	Multilateral Development Banks	87	87	0		107	107	0	
	International Organisations	30	30	0		25	25	0	
	Institutions	847	716	252		739	626	208	
	Corporates	3,302	2,014	1,985		3,534	2,076	2,045	
	of which: SME	1,401	1,022	993		1,487	1,033	1,001	
	Retail	4,991	4,054	2,882		5,156	4,121	2,934	
	of which: SME	1,338	890	509		1,427	877	501	
	Secured by mortgages on immovable property	959	946	356		978	965	364	
	of which: SME	178	167	74		171	160	71	
	Exposures in default	436	140	166	266	371	122	140	215
	Items associated with particularly high risk	257	122	184		259	136	204	
	Covered bonds	357	356	39		360	360	40	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	50	50	12		52	52	13		
Equity	25	25	42		19	19	35		
Other exposures	678	676	351		677	675	341		
<b>Standardised Total<sup>2</sup></b>	<b>16,042</b>	<b>13,924</b>	<b>7,627</b>	<b>459</b>	<b>17,029</b>	<b>14,682</b>	<b>7,720</b>	<b>382</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> Standardised Total does not include the Securitisation position.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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>
(mln EUR, %)									
SLOVENIA	Central governments or central banks	1,436	2,095	55		1,964	2,615	76	
	Regional governments or local authorities	67	64	13		64	62	12	
	Public sector entities	39	30	14		39	29	14	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	24	10	4		22	9	4	
	Corporates	2,238	1,128	1,120		2,406	1,129	1,120	
	of which: SME	728	468	460		787	441	433	
	Retail	2,527	1,942	1,409		2,605	1,953	1,421	
	of which: SME	487	263	150		549	248	142	
	Secured by mortgages on immovable property	955	942	354		976	962	363	
	of which: SME	177	165	74		171	160	71	
	Exposures in default	175	67	79	80	171	66	77	73
	Items associated with particularly high risk	66	31	47		77	38	57	
	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		52	52	13		
Equity	18	18	34		11	11	27		
Other exposures	308	307	150		303	303	140		
<b>Standardised Total<sup>2</sup></b>				<b>124</b>				<b>115</b>	

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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>
(mln EUR, %)									
MACEDONIA, THE FORMER YUGOSLAV REPUBLIC OF	Central governments or central banks	361	359	359		367	351	351	
	Regional governments or local authorities	3	3	3		2	2	2	
	Public sector entities	2	2	2		23	23	23	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	6	4		8	7	7	
	Corporates	237	195	188		270	226	222	
	of which: SME	184	161	154		159	144	140	
	Retail	767	660	472		794	685	489	
	of which: SME	183	132	76		187	138	79	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	51	16	18	35	50	15	17	35
	Items associated with particularly high risk	15	14	21		17	16	24	
	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	95	93	46		109	108	50		
<b>Standardised Total<sup>2</sup></b>				<b>59</b>				<b>61</b>	

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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>
(mln EUR, %)									
BOSNIA AND HERZEGOVINA	Central governments or central banks	329	327	327		307	306	306	
	Regional governments or local authorities	40	37	37		39	37	37	
	Public sector entities	30	27	27		44	37	37	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8	6	4		5	3	3	
	Corporates	264	223	220		259	223	218	
	of which: SME	126	111	108		161	142	137	
	Retail	619	536	379		636	545	386	
	of which: SME	177	126	72		188	128	73	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	45	5	6	40	28	5	5	22
	Items associated with particularly high risk	37	17	26		34	16	24	
	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	83	83	35		83	83	36		
<b>Standardised Total<sup>2</sup></b>				<b>75</b>				<b>57</b>	

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

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

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Nova Ljubljanska Banka d.d., Ljubljana

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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>
(mln EUR, %)									
Other Countries	Central governments or central banks	146	145	146		153	152	152	
	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	2	2	2		2	1	1	
	Corporates	226	181	177		232	197	190	
	of which: SME	202	160	155		218	186	179	
	Retail	382	322	218		385	326	222	
	of which: SME	167	129	74		164	128	73	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	14	1	1	13	12	2	2	10
	Items associated with particularly high risk	41	38	56		61	40	60	
	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	31	31	14		35	35	15		
Standardised Total <sup>2</sup>				33				31	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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>
(mln EUR, %)									
SERBIA	Central governments or central banks	148	147	148		167	166	166	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	31	26	26		31	26	26	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	2		2	2	2	
	Corporates	126	101	97		148	110	105	
	of which: SME	95	76	72		91	71	66	
	Retail	403	333	217		415	336	220	
	of which: SME	252	187	107		252	179	102	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	39	19	25	20	30	11	12	19
	Items associated with particularly high risk	22	5	7		21	9	13	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	59	59	47		62	62	45		
Standardised Total <sup>2</sup>				30				28	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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>
(mln EUR, %)									
MONTENEGRO	Central governments or central banks	121	119	120		117	114	114	
	Regional governments or local authorities	8	8	8		7	7	7	
	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	1	0	0		1	1	1	
	Corporates	63	51	49		85	70	68	
	of which: SME	33	26	24		39	29	27	
	Retail	288	257	184		310	270	193	
	of which: SME	71	51	29		80	52	30	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	80	27	34	52	55	19	22	35
	Items associated with particularly high risk	39	12	18		30	13	20	
	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	89	89	46		72	72	42		
Standardised Total <sup>2</sup>				82				55	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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>
(mln EUR, %)									
FRANCE	Central governments or central banks	100	99	0		193	193	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	20	20	0		20	20	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	122	122	52		107	106	43	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	104	104	10		107	107	11	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

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

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Nova Ljubljanska Banka d.d., Ljubljana

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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>
(mln EUR, %)									
GERMANY	Central governments or central banks	60	117	0		63	109	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	179	122	37		169	123	35	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	25	25	4		25	25	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		
Other exposures	1	1	1		0	0	0		
Standardised Total <sup>2</sup>				0				0	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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>
(mln EUR, %)									
BELGIUM	Central governments or central banks	159	159	0		163	163	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	53	52	22		41	40	16	
	Corporates	1	1	1		11	11	11	
	of which: SME	1	1	1		2	2	2	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	14	14	1		14	14	1	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		1	1	1		
Other exposures	1	1	1		1	1	1		
Standardised Total <sup>2</sup>				0				0	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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>
(mln EUR, %)									
AUSTRIA	Central governments or central banks	101	101	0		100	100	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	65	61	15		60	57	13	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	9	9	2		9	9	2	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

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

## Spring 2020 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

Nova Ljubljanska Banka d.d., Ljubljana

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		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	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets												
<b>IRB Total <sup>2</sup></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> IRB Total does not include the Securitisation position.





**Spring 2020 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Nova Ljubljanska Banka d.d., Ljubljana

As of 31/12/2019

Direct exposures															Risk weighted exposure amount		
On balance sheet																Off balance sheet	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	On balance sheet				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[ 0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y [		5	5	0	0	5	0	0	0	0	0	0	0	0			
[ 5Y - 10Y [		29	29	0	0	29	0	0	0	0	0	0	0	0			
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>34</b>	<b>34</b>	<b>0</b>	<b>0</b>	<b>25</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			
[ 0 - 3M [	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y [		5	5	0	0	5	0	0	0	0	0	0	0	0			
[ 3Y - 5Y [		9	9	0	0	9	0	0	0	0	0	0	0	0			
[ 5Y - 10Y [		4	4	0	0	4	0	0	0	0	0	0	0	0			
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>18</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>18</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>			
[ 0 - 3M [	Malta																
[ 3M - 1Y [																	
[ 1Y - 2Y [																	
[ 2Y - 3Y [																	
[ 3Y - 5Y [																	
[ 5Y - 10Y [																	
[ 10Y - more																	
<b>Total</b>																	
[ 0 - 3M [	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y [		16	16	0	0	11	5	0	0	0	0	0	0	0			
[ 2Y - 3Y [		21	21	0	0	11	10	0	0	0	0	0	0	0			
[ 3Y - 5Y [		13	13	0	0	11	2	0	0	0	0	0	0	0			
[ 5Y - 10Y [		25	25	0	0	16	9	0	0	0	0	0	0	0			
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>75</b>	<b>75</b>	<b>0</b>	<b>0</b>	<b>48</b>	<b>27</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			
[ 0 - 3M [	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3M - 1Y [		10	10	0	0	10	0	0	0	0	0	0	0	0			
[ 1Y - 2Y [		7	7	0	0	5	2	0	0	0	0	0	0	0			
[ 2Y - 3Y [		2	2	0	0	2	0	0	0	0	0	0	0	0			
[ 3Y - 5Y [		21	21	0	0	17	4	0	0	0	0	0	0	0			
[ 5Y - 10Y [		17	17	0	0	9	8	0	0	0	0	0	0	0			
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>58</b>	<b>58</b>	<b>0</b>	<b>0</b>	<b>44</b>	<b>14</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>12</b>			
[ 0 - 3M [	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y [		5	5	0	0	0	5	0	0	0	0	0	0	0			
[ 2Y - 3Y [		9	9	0	0	0	9	0	0	0	0	0	0	0			
[ 3Y - 5Y [		18	18	0	0	0	18	0	0	0	0	0	0	0			
[ 5Y - 10Y [		35	35	0	0	23	12	0	0	0	0	0	0	0			
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>68</b>	<b>68</b>	<b>0</b>	<b>0</b>	<b>23</b>	<b>45</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			
[ 0 - 3M [	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3M - 1Y [		9	9	0	0	5	4	0	0	0	0	0	0	0			
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y [		6	6	0	0	6	0	0	0	0	0	0	0	0			
[ 5Y - 10Y [		8	8	0	0	8	0	0	0	0	0	0	0	0			
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>23</b>	<b>23</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>12</b>			
[ 0 - 3M [	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3M - 1Y [		6	6	0	0	6	0	0	0	0	0	0	0	0			
[ 1Y - 2Y [		1	1	0	0	1	0	0	0	0	0	0	0	0			
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y [		35	35	0	0	30	5	0	0	0	0	0	0	0			
[ 5Y - 10Y [		12	12	0	0	6	6	0	0	0	0	0	0	0			
[ 10Y - more	11	11	0	0	6	5	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>64</b>	<b>64</b>	<b>0</b>	<b>0</b>	<b>43</b>	<b>22</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			
[ 0 - 3M [	Slovenia	127	127	1	1	55	70	0	0	0	0	3	0				
[ 3M - 1Y [		93	93	0	0	71	21	0	0	0	0	0	0				
[ 1Y - 2Y [		113	113	0	0	61	52	0	0	0	0	1	0				
[ 2Y - 3Y [		111	111	0	0	23	88	0	0	0	0	0	0				
[ 3Y - 5Y [		112	112	0	0	62	50	0	0	0	0	0	0				
[ 5Y - 10Y [		334	334	0	0	176	158	0	0	0	0	0	0				
[ 10Y - more	226	226	0	0	124	102	0	0	0	0	0	0	0				
<b>Total</b>		<b>1,115</b>	<b>1,115</b>	<b>1</b>	<b>0</b>	<b>573</b>	<b>542</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>0</b>	<b>113</b>			





**Spring 2020 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Nova Ljubljanska Banka d.d., Ljubljana

As of 31/12/2019

		Direct exposures													Risk weighted exposure amount			
		On balance sheet						Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions									
[ 0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M [	Others	8	8	0	0	8	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		6	6	0	0	6	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		22	22	0	0	22	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		30	30	0	0	30	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y [		4	4	0	0	4	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y [		1	4	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>71</b>	<b>71</b>	<b>0</b>	<b>0</b>	<b>71</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>71</b>

**Notes and definitions**

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

- Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
- The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments
- Residual countries not reported separately in the Transparency exercise

**Regions:**

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

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

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

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

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

- 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.

## Spring 2020 EU-wide Transparency Exercise

### Performing and non-performing exposures

Nova Ljubljanska Banka d.d., Ljubljana

	As of 30/09/2019							As of 31/12/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which: defaulted		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	
(mln EUR)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>3,699</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>8</b>	<b>1</b>	<b>0</b>	<b>3,756</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>8</b>	<b>1</b>	<b>0</b>
Central banks	67	0	0	0	0	0	0	66	0	0	0	0	0	0
General governments	2,622	0	0	0	7	0	0	2,732	0	0	0	7	0	0
Credit institutions	883	0	0	0	1	0	0	828	0	0	0	1	0	0
Other financial corporations	32	0	1	1	0	1	0	37	0	1	1	0	1	0
Non-financial corporations	95	0	0	0	0	0	0	94	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>9,283</b>	<b>86</b>	<b>474</b>	<b>474</b>	<b>87</b>	<b>320</b>	<b>134</b>	<b>9,888</b>	<b>67</b>	<b>373</b>	<b>373</b>	<b>91</b>	<b>240</b>	<b>112</b>
Central banks	985	0	0	0	0	0	0	1,570	0	0	0	0	0	0
General governments	337	0	8	8	4	3	3	319	0	8	8	4	3	3
Credit institutions	330	0	0	0	0	0	0	308	0	0	0	0	0	0
Other financial corporations	139	0	3	3	0	3	0	114	0	3	3	0	3	0
Non-financial corporations	3,373	32	362	362	52	256	96	3,384	17	269	269	56	184	77
of which: small and medium-sized enterprises at amortised cost	2,089	23	272	272	40	201	65	2,044	9	210	210	42	151	53
Households	4,119	54	102	102	30	58	35	4,194	50	93	93	30	51	32
<b>DEBT INSTRUMENTS other than HFT</b>	<b>12,982</b>	<b>86</b>	<b>475</b>	<b>475</b>	<b>95</b>	<b>320</b>	<b>134</b>	<b>13,644</b>	<b>67</b>	<b>374</b>	<b>374</b>	<b>99</b>	<b>241</b>	<b>112</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>2,271</b>		<b>57</b>	<b>57</b>	<b>15</b>	<b>27</b>	<b>12</b>	<b>2,584</b>		<b>59</b>	<b>59</b>	<b>15</b>	<b>24</b>	<b>16</b>

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

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

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

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

## Spring 2020 EU-wide Transparency Exercise

### Forborne exposures

Nova Ljubljanska Banka d.d., Ljubljana

	As of 30/09/2019					As of 31/12/2019					
	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 <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)											
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>337</b>	<b>256</b>	<b>173</b>	<b>167</b>	<b>154</b>	<b>282</b>	<b>217</b>	<b>144</b>	<b>139</b>	<b>131</b>	<b>131</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	6	6	3	3	3	6	6	3	3	3	3
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2	2	2	2	0	2	2	2	2	0	0
Non-financial corporations	297	226	161	156	128	241	187	133	128	105	105
of which: small and medium-sized enterprises at amortised cost	206	154	119	114	80	177	143	109	105	66	66
Households	32	22	7	6	23	33	22	7	6	23	23
<b>DEBT INSTRUMENTS other than HFT</b>	<b>337</b>	<b>256</b>	<b>173</b>	<b>167</b>	<b>154</b>	<b>282</b>	<b>217</b>	<b>144</b>	<b>139</b>	<b>131</b>	<b>131</b>
<b>Loan commitments given</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>1</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□

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

**Spring 2020 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Nova Ljubljanska Banka d.d., Ljubljana

(mln EUR)	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		
	Of which: non-performing	Of which loans and advances subject to impairment			Of which: non-performing	Of which loans and advances subject to impairment				
A Agriculture, forestry and fishing	57	9	57	7	0	61	7	61	7	0
B Mining and quarrying	19	4	19	3	0	18	2	18	2	0
C Manufacturing	852	44	852	47	0	858	39	858	43	0
D Electricity, gas, steam and air conditioning supply	151	4	151	4	0	152	4	152	4	0
E Water supply	24	0	24	0	0	26	0	26	1	0
F Construction	256	65	256	52	0	239	42	239	31	0
G Wholesale and retail trade	756	145	738	110	3	755	100	737	76	3
H Transport and storage	547	16	547	14	0	561	15	561	14	0
I Accommodation and food service activities	91	12	91	5	0	87	7	87	7	0
J Information and communication	170	2	170	4	0	185	2	185	4	0
K Financial and insurance activities	5	0	5	0	0	4	0	4	0	0
L Real estate activities	155	15	155	18	0	152	11	152	13	0
M Professional, scientific and technical activities	125	34	125	27	0	120	31	120	25	0
N Administrative and support service activities	65	4	65	4	0	65	3	64	4	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0
P Education	6	0	6	1	0	6	0	6	1	0
Q Human health services and social work activities	24	4	24	1	0	24	3	24	1	0
R Arts, entertainment and recreation	15	3	15	3	0	13	1	13	1	0
S Other services	55	1	55	3	0	58	1	58	4	0
<b>Loans and advances</b>	<b>3,373</b>	<b>362</b>	<b>3,354</b>	<b>305</b>	<b>3</b>	<b>3,384</b>	<b>269</b>	<b>3,365</b>	<b>236</b>	<b>3</b>

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.