Capital position CRD3 rules	31/12/	2012	30/06/2	2013	References to COREP reporting
Capital position CND3 rules	Million EUR	% RWA	Million EUR	% RWA	References to COREF Teporting
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government</u> support measures other than ordinary shares) (+)	691		944		COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares
Of which: adjustment to valuation differences in other AFS assets (1) (-/+)	0		0		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-42		-40		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	0		0		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	649	5.9%	904	8.5%	
Of which: ordinary shares subscribed by government	354		947		Paid up ordinary shares subscribed by government
D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	320		0		EBA/REC/2011/1
E) Other Existing government support measures (+)	0		0		
F) Core Tier 1 including other intruments eligible and existing government support measures (C+D+E)	969	8.8%	904	8.5%	
G) Hybrid instruments not subscribed by government	0		0		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
H) Tier 1 Capital (F+G)	969	8.8%	904	8.5%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	11,055		10,590		
CRR / CRDIV memo items					
Common Equity instruments under A) not eligible as CET1 (under CRR)	0	/////	0	/////	Articles 26(1) point (c) and 26(2) of CRR
Adjustments to Minority Interests	19		24		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	112		123	<i>\</i> /////	Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.21]
Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments	95		79		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	0		0		Articles 381 to 386 of CRR
Notes and definitions					

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

Explanatory footnotes

CoCo instrument, issued by NLB in 2012 in the amount of EUR 320 million, was converted into share capital in March 2013.

		LTV 0/ ** /6		Exp	osure values (as o	f 31/12/201	2) **				RWA (as of 31/1	2/2012) **				Value adjus	stments and prov	isions (as of 3	1/12/2012) **	
couterparty countries		LTV % ** (as of 31/12/2012)	F-IRI	3	A-IRB		STA		F-IRE		A-IRB		STA		F-	IRB	A-IR	В	s	TA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	ed Defaulted	Non-defaulted	Defaulted	Non-defaulted	Default
	Central banks and central governments			-	-	-	3,809	3	-	-	-	-	127	3		7 -				J
	Institutions		-	-	-	-	687	13	-	-	-	-	290	13	///		[[]]]
	Corporates		-	-	-	-	3,770	1,477	-	-	-	-	3,753	1,760	///				777	1
	Corporates - Of Which: Specialised Lending		-	-	-		-		-	-	-		-	-	///	· .				1
	Corporates - Of Which: SME	7///			-		1,516	910	-	-	-		1,503	1,087	77,					1
	Retail		-	-	-	-	3,647	301		-	-	-	2,693	321		/		-		•
	Retail - Secured on real estate property	59.2%	-	-	-	-	178	1	-	-	-	-	69	1		/			////	7
	Retail - Secured on real estate property - Of Which: SME	49.3%			-		45	1	-	-	-		22	1 .	///	/ .				1
OVA LJUBLJANSKA BANKA D.D.	Retail - Secured on real estate property - Of Which: non-SME	61.2%	-	-	-	-	133	-	-	-	-		47	-	///		<i>* / / /</i> .			J
(NLB d.d.)	Retail - Qualifying Revolving	///		-	-		-	-		-	-		-				////		<i>[[]</i>	•
	Retail - Other Retail		-	-	-	-	3,469	300	-	-	-	-	2,624	320		/ -				,
	Retail - Other Retail - Of Which: SME	1///	-	-	-		850	242		-	-		657	261	///	4 -	1///			
	Retail - Other Retail - Of Which: non-SME	///	-	-	-		2,619	58	-	-	-		1,967	59	///		////		<u> </u>	4
	Equity		-	-	-	-	120	-		-	-	-	120			/		-	<i></i>	4
	Securitisation		-	-	-	-	-	-		-	-	-	-			/ .				4
	Other non-credit obligation assets			-	-	-	1,181	7		-	-	-	522	7		/ -			777.	,
	TOTAL		0	0	0	0	13,214	1,801	0	0	0	0	7,505	2,104		- 0	-	0	-	. 2
	Securitisation and re-securitisations positions deducted from capital *		-		-										///	1 .	1777			J

Notes and definitions

Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

As explained in the Guidelines

		. =		Expo	osure values (as of 3	31/12/201	2) **				RWA (as of 31/1	12/2012) **				Value adju	stments and p	provisions (a	is of 31/12/20	12) **
rty Country (1)		LTV % ** (as of 31/12/2012)	F-IRI	В	A-IRB		STA		F-IRE	3	A-IRB		STA		F-	IRB	/	A-IRB		STA
			Non-defaulted	Defaulted	Non-defaulted De	efaulted	Non-defaulted D	efaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaul	lted Default	ted Non-de	efaulted De
	Central banks and central governments		-	-	-	-	2,518	-	-	-	-	-	19	-	///		1//,	,	·//,	//,
	Institutions			-	-	-	56	-			-	-	27	-	///	,	7//,	//	$\cdot //$	<i>77.</i>
	Corporates			-	-	-	2,610	1,009		-		-	2,567	1,204	///	7	7//,	/	$\cdot //$	
	Corporates - Of Which: Specialised Lending			-	-	-	-	-		-	-	-	-	-	///			7.	$\cdot //$	//
	Corporates - Of Which: SME		-	-	-		766	541	-	-	-		737	645			1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	7	- //	7/
	Retail		- 1	-	-	-	2,454	172	-	-	-	-	1,782	176		/] .		1		
	Retail - Secured on real estate property	59.2%	-	-	-		178	1	-	-	-	-	69	1	///	<i>,</i>	777	-	- ///	///
	Retail - Secured on real estate property - Of Which: SME	49.3%	-	-	-		45	1			-	-	22	1	///	.	777.	/.	-//	//
	Retail - Secured on real estate property - Of Which: non-SME	61.2%		-	-		133			-	-	-	47	- 2	///				- //	//
Slovenia	Retail - Qualifying Revolving		<u> </u>	-	-	-	-	-	-	-	-	-	-	٠,		/] .		/		
	Retail - Other Retail		-	-	-	-	2,276	171	-	-	-	-	1,713	175		<u> </u>		/	- [//	
	Retail - Other Retail - Of Which: SME			-	-		419	128			-	-	319	132		/		-	- 7/	///
	Retail - Other Retail - Of Which: non-SME			-	-		1,857	43	-	-	-	-	1,394	43	<u> </u>				· / /	
	Equity		-	-	-	-	116	-	-	-	-	-	116		///	"」	- Mary 100	<i>-</i>	- 1	1
	Securitisation			-	-	-	-	-		-	-	-	-					7	-//	
	Other non-credit obligation assets		-	-	-		657	-		-	-	-	289					/	-//	
	TOTAL		0	0	0	0	8,411	1,181	0	0	0	0	4,800	1,380		- 0		- 0		-
	Securitisation and re-securitisations positions deducted from capital *		-		-	-	-			-					77,	<i>r</i> .	111	7	77	77

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Ехр	osure values (as o	f 31/12/201	12) **				RWA (as of 31/	12/2012) **				Value adju	stments and pro	visions (as of	31/12/2012) **	
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IR	В	A-IRB		STA		F-IRI	3	A-IRE	3	ST.	٩.	F-	IRB	A-IF	RB	S1	TA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	ed Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
	Central banks and central governments		-	-	-	-	284	-	-	-	-	-	58	-	///,			-	////	
	Institutions			-	-	-	6			-			6	-	///,	/				
	Corporates		-	-	-	-	222	81		-	-	-	233	106	///,	/				57
	Corporates - Of Which: Specialised Lending				-		-		-		-		-	-		/ -		<i>-</i>		
	Corporates - Of Which: SME			-	-		146	81		-	-		152	106		7		ا .		40
	Retail			-	-	-	348	6		-		-	263	6		/				79
	Retail - Secured on real estate property	0.0%	-	-	-	-	-			-	-	-	-	-					////	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-			-	-		-	-	///			-	////	1
Bosnia and Herzegovina	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-		-			-	-		-	-		· .		-	////	•
Bosilia aliu Herzegovilia	Retail - Qualifying Revolving		-		-		-				-		-	-		/				
	Retail - Other Retail		4 -	-	-	-	348	6		-	-	-	263	6		/ -		4 -		79
	Retail - Other Retail - Of Which: SME		-	-	-		113	4		-	-		86	4	///	/ .		<i>d</i> -		58
	Retail - Other Retail - Of Which: non-SME			-	-		235	2	-	-	-		177	2				-	////	2
	Equity		-	-	-		-	-		-	-		-	-	////			·	////	4 .
	Securitisation		Ī -	-	-		-			-	-		-	-	///	/		4 -		
	Other non-credit obligation assets		•	-	-	-	151	-		-	-	-	46	-	///	/		4		
	TOTAL		0	0	0	0	1,011	87	0	0	0	0	606	112		- 0	-	0	-	145
	Securitisation and re-securitisations positions deducted from capital *		-		-	-	-		-	-	-		-			7				

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

		.=		Ехр	osure values (as o	of 31/12/201	2) **			RWA (as of 31	/12/2012) **			Value ad	justments and provisions (is of 31/12/2012) **
interparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IR	В	A-IRE	3	STA	F-IR	:В	A-IR	В	STA		F-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-	defaulted Defaulte	d Non-defaulted Defau	Ited Non-defaulted Default
	Central banks and central governments		-	-	-	-	233		-	-	-	8	· ///		• ////	
	Institutions			-	-	-	11		-	-	-	11	. //	///	1///	1///
	Corporates			-	-	-	238	8 -		-	-	238	8		.///	1///
	Corporates - Of Which: Specialised Lending			-	-		-		-	-	-		. //		1///	
	Corporates - Of Which: SME				-		124	7 -	-			124	7		1///	·///
	Retail			-	-	-	353	8 -	-		-	267	8			
	Retail - Secured on real estate property	0.0%	-	-	-	-	-		-	-	-	-			1///	-///
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-		-			-	-	-				
FYR Macedonia	Retail - Secured on real estate property - Of Which: non-SME	0.0%			-				-	-		-	- 1		.///	·///
FTR Macedonia	Retail - Qualifying Revolving		-	-	-		-	-	-	-	-	-	. //		·////	· ////
	Retail - Other Retail		-	-	-	-	353	8 -		-	-	267	8		•////	
	Retail - Other Retail - Of Which: SME			-	-		85	6 -	-		-	66	6		1///	-///
	Retail - Other Retail - Of Which: non-SME				-		268	2 -	-	-		201	2		$\cdot ////$	
	Equity		-		-	-	-	- -	-	-	-	-	· 1		·///	
	Securitisation		-	-	-	-	-		-	-	-	-	. //		.///	
	Other non-credit obligation assets		-	-	-	-	151		-	-	-	56	· ///		·///	
	TOTAL		0	0	0	0	986 1	6 0	0	0	0	580	16	- 0	- 0	-
	Securitisation and re-securitisations positions deducted from capital *				-	-	-		-	-	-	-		//	1///	-///

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Expo	sure values (as of 31/12/20	12) **				RWA (as of 31/12/20	012) **			Value adju	stments and provis	sions (as of 3	1/12/2012) **
unterparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRB		A-IRB	STA		F-IRE	3	A-IRB		STA		F-IRB	A-IRB		STA
			Non-defaulted [Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Def	faulted	Non-defaulted Defaulted	Non-defau	ulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defau
	Central banks and central governments		-	-		161	1	-	-	-	-	17 1		// .			
	Institutions		-	-		14		-	-	-	-	14 -		//			
	Corporates		-	-		219	63	-	-	-	-	224 74		//			
	Corporates - Of Which: Specialised Lending		-				-	-	-	-	-		77.	// -			
	Corporates - Of Which: SME	////	-	-		161	43			-	-	161 46		<i>7</i>	////		///
	Retail		-	-		100	55	-	-	-	-	80 63		7.			
	Retail - Secured on real estate property	0.0%	-	-		-		-	-	-	-			7.		ر .	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-		-	-	-	-	-	-			/		٠,	
Serbia	Retail - Secured on real estate property - Of Which: non-SME	0.0%					-	-	-	-	-		///				////
Serbia	Retail - Qualifying Revolving	1////	-	-		-		-	-	-	-			// -		. *	
	Retail - Other Retail		-	-		100	55	-	-	-	-	80 63		// ·			
	Retail - Other Retail - Of Which: SME					71	54		-	-	-	58 62	7.	/			
	Retail - Other Retail - Of Which: non-SME					29	1	-	-	-	-	22 1		/			
	Equity		-	-		-		-	-	-	-		Jan 300 30			- "	////
	Securitisation		-	-		-	-	-	-	-	-			//		. *	///
	Other non-credit obligation assets		-	-		91	-	-	-	-	-	60 -		// -			
	TOTAL		0	0	0 0	585	119	0	0	0	0	395 138	3	- 0	-	0	-
	Securitisation and re-securitisations positions deducted from capital *	1////		-		-		-	-	-	-		///	/	////		7777

		. =	Exį	oosure values (as of 31/12/20	012) **		RWA (as of 31/12/2012) **		Value adju	stments and provisions (as	of 31/12/2012) **
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted
	Central banks and central governments			-	- 77 2	-		10 2	· ////		
	Institutions			-							1///
	Corporates			-	- 148 114			154 124			. 86
	Corporates - Of Which: Specialised Lending	1///		-							
	Corporates - Of Which: SME			-	- 102 56			108 61	1///		- 40
	Retail			-	- 203 23			155 29			- 34
	Retail - Secured on real estate property	0.0%		-					///		
	Retail - Secured on real estate property - Of Which: SME	0.0%		-							////
Montenegro	Retail - Secured on real estate property - Of Which: non-SME	0.0%									
Montenegro	Retail - Qualifying Revolving			-							1///
	Retail - Other Retail			-	- 203 23			155 29			
	Retail - Other Retail - Of Which: SME	////		-	- 56 19			44 24	(///		· / / / / 15
	Retail - Other Retail - Of Which: non-SME			-	- 147 4			111 5	S A A A A A A A A A A A A A A A A A A A		·
	Equity			-	- - -						
	Securitisation			-							1///
	Other non-credit obligation assets			-	- 50 3	-		19 3			1///
	TOTAL		0 0	0 0	478 142	0 0	0 0	338 158	- 0	- 0	- 122
	Securitisation and re-securitisations positions deducted from capital *	1////		-					////	////	////

¹⁾ Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

^{*} Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

¹⁾ Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

^{*} Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

				Exp	osure values (as o	of 31/12/201	2) **			RWA (as o	of 31/12/2012) **		Value ac	justments and provisions (as of	31/12/2012) **
terparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB		A-IRE	3	STA		F-IRB		A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defau	ted Non-defau	lted Defaulted	Non-defaulted Default	ed Non-defaulted Default	d Non-defaulted Defaulted	Non-defaulted Default
	Central banks and central governments		-	-	-	-	16	-	-	-		2	• ////		
	Institutions		-		-	-	49	-	-	-		25	.///		
	Corporates		-	-	-	-	102	154	-	-		106	191	1///	
	Corporates - Of Which: Specialised Lending	- 1///	-		-		-			-			. ////		////
	Corporates - Of Which: SME	7///	-		-		57	146	-	-		60 1	180		////
	Retail		-	-	-	-	31	27	-	-		28	31		
	Retail - Secured on real estate property	0.0%	-		-	-	-	-	-	-		-	1///	////	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-		-	.///		
Croatia	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-		-	-		-	-	-		-	.///		
	Retail - Qualifying Revolving		-		-		-			-	-	-	_///		////
	Retail - Other Retail		-	-	-	-	31	27	-	-		28	31		
	Retail - Other Retail - Of Which: SME		-		-		30	22		-		27	26		
	Retail - Other Retail - Of Which: non-SME		-		-		1	5	-	-	-	1	5	.///	
	Equity		-	-	-	-	-		-	-		-	·///		
	Securitisation	1////	-	-	-	-	-	-	-	-		-	1///	1///	
	Other non-credit obligation assets		-	-	-	-	24	4	-	-		24	4	1///	
	TOTAL		0	0	0	0	222	185	0 0	0	0	185	226 - 0	- 0	-
	Securitisation and re-securitisations positions deducted from capital *	1///	-	-	-	-	-	-		-		-	1///	1///	

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

				Ехр	osure values (as of 3	31/12/201:	2) **			RWA (as of 31	12/2012) **				Value adjus	tments and pro	risions (as of	1/12/2012) **
nterparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IR	3	A-IRB		STA	F-IRI	3	A-IR	3	STA		F-IR	В	A-IR	В	STA
			Non-defaulted	Defaulted	Non-defaulted D	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted N	on-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defau
	Central banks and central governments		-	-	-	-	61 -	-	-	-	-	-	. /	///	-		-	
	Institutions			-	-	-		-	-		-	-	. /	///	-		-	
	Corporates		-	-	-	-	111 -	-	-	-		111	. /	III			-	
	Corporates - Of Which: Specialised Lending			-		-		-		-		-	- 0	///	-	11/1	-	
	Corporates - Of Which: SME				-		89 -	-		-		89	/	7//		///		
	Retail		-	-	-	-	148 -	-	-	-	-	111			-	///.		
	Retail - Secured on real estate property	0.0%	-	-	-	-		-	-			-	. /					
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-		-	-	-	-	-	. /					
Kosovo	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-		-	-	-		-						
	Retail - Qualifying Revolving	7777			-			-		-		-		///	-		-	
	Retail - Other Retail			-	-	-	148 -	-	-	-	-	111		///		////	-	
	Retail - Other Retail - Of Which: SME				-		69 -	-		-		52	. /	///	-	///	-	
	Retail - Other Retail - Of Which: non-SME		<i>-</i>	-	-	-	79 -	-	-	-	-	59	/	///				
	Equity			-	-	-		-	-	-	-	-		///	, - I			
	Securitisation			-	-	-		-	-	-	-	-						
	Other non-credit obligation assets			-	-		41 -		-	-	-	11				////	-	
	TOTAL		0	0	0	0	361 0	0	0	0	0	233	0	-	0	-	0	-
	Securitisation and re-securitisations positions deducted from capital *	7777	-	-	-	-		-		-		-		TT		7///		////

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

		1=100.000.00		Exp	osure values (as o	f 31/12/201	2) **				RWA (as of 31/1	12/2012) **				Value adjus	tments and pro	risions (as of 3	1/12/2012) **	
arty Country (1)		LTV % ** (as of 31/12/2012)	F-IR	В	A-IRB		STA		F-IRB		A-IRB		STA		F-II	RB	A-IF	В	s	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defa
	Central banks and central governments			-	-	-	-	-	-	-	-	-	-						////	
	Institutions			-	-	-	-	-	-	-		-	-		7//					
	Corporates				-	-	-	-	-	-	-	-								
	Corporates - Of Which: Specialised Lending				-		-	-	-		-	-	-			-				7
	Corporates - Of Which: SME		-		-		-	-	-		-	-	-	- ,	[[]	•		-	III	7
	Retail		•	-	-	-	-	-	-	-	-	-	-	-	////	4 -		- 1		À
	Retail - Secured on real estate property	0.0%	-		-	-	-	-	-		-	-		٠,	////					,
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-		-	///,	<i>-</i>		- '	777	7
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0.0%			-		-		-		-			-	propriet	<i>.</i>				
,,,,,,	Retail - Qualifying Revolving	///		-	-		-	-	-	-	-					- اس	<i>////</i>		<u> </u>	_
	Retail - Other Retail		<u>'</u>	-	-	-	-	-	-	-	-	-	-		///		////	-		•
	Retail - Other Retail - Of Which: SME		-		-		-	-	-	-	-								///	7
	Retail - Other Retail - Of Which: non-SME		-	-	-		-	-	-	-	-			-	<i>[]]</i>	-				
	Equity			-	-	-	-	-	-		-	-	-	- "	<i>////</i>	- ام		J		
	Securitisation				-		-	-	-		-		-		///					
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-								
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0		0		0		-
	Securitisation and re-securitisations positions deducted from capital *					-			-						777					

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

			Ехр	osure values (as of 31/12/201	2) **		RWA (as of 31/12/2012) **		Value adjus	ments and provisions (as	of 31/12/2012) **
ounterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	l Non-defaulted Defaulte
	Central banks and central governments								////	////	
	Institutions								////		1///
	Corporates								////		1///
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME								////		7///
	Retail										
	Retail - Secured on real estate property	0.0%									
	Retail - Secured on real estate property - Of Which: SME	0.0%									
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0.0%							////		
	Retail - Qualifying Revolving	1////							////		1///
	Retail - Other Retail								1///		
	Retail - Other Retail - Of Which: SME								1///		
	Retail - Other Retail - Of Which: non-SME										
	Equity										
	Securitisation								////		
	Other non-credit obligation assets										
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *								(///)		1///

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: ii) 90% of total EAD iii) top 10 countries in terms of exposure

** Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

				Exposure values (as	of 31/12/201	2) **				RWA (as of 31	12/2012) **				Value adjust	ments and provisions (as	s of 31/12/2012) **
ounterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB	A-IRI	В	STA	١	F-IRE	3	A-IR	3	STA		F-IR	В	A-IRB	STA
			Non-defaulted Defau	ited Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	ed Non-defaulted Defaul
	Central banks and central governments		-		-	-	-	-	-	-	-	-	-		-		·///
	Institutions		-		-	-	-	-	-	-	-	-	-		-		.///
	Corporates		-	-	-	-	-	-	-	-		-	-	////	-		.///
	Corporates - Of Which: Specialised Lending		-		-	-	-	-	-	-		-		////	-		•///
	Corporates - Of Which: SME		-	-		-	-	-	-	-		-			-		\cdot ////
	Retail		-	-	-	-	-	-	-	-	-	-	-		-		·///
	Retail - Secured on real estate property	0.0%	-		-	-	-	-	-	-	-	-			-		·////
	Retail - Secured on real estate property - Of Which: SME	0.0%	-		-	-	-	-	-	-		-			-		1///
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-		-	-	-	-	-	-	-	-			-		1///
#N/A	Retail - Qualifying Revolving		ا ا		-	-	-	-	-	-	-	-					.///
	Retail - Other Retail		,	-	-	-	-	-	-	-		-					·///
	Retail - Other Retail - Of Which: SME		-			-		-	-	-		-		////			.///
	Retail - Other Retail - Of Which: non-SME] -		-	-	-	-	-	-	-	-			-		·///
	Equity		-	-	-	-	-	-	-	-	-	-	-	////			• ////
	Securitisation		-		-	-	-	-	-	-	-		-		-		•///
	Other non-credit obligation assets		-		-	-	-		-			-	-				
	TOTAL		0 0	0	0	0	0	0	0	0	0	0	0	-	0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *				-	-	-	-	-	-		-	-	////			1///

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

*Refers to the part of Securifization exposure that is deducted from capital and is not included in RWA

**As explained in the Guidelines

		I TV 0/ ** /4		Exp	osure values (as o	f 30/06/201	3) **				RWA (as of 30/	06/2013) **				Value adju	stments and pro	visions (as of 1	30/06/2013) **	
couterparty countries		LTV % ** (as of 30/06/2013)	F-IR	В	A-IRB		STA		F-IRE	3	A-IRE		STA		F-	IRB	A-IF	lВ	s	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	ed Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulte
	Central banks and central governments			-	-	-	3,676	2	-	-	-	-	165	2		/		ا ا		7
	Institutions			-	-		783	13		-	-		323	13	III	/ -	I/I/		<i>777</i>	
	Corporates			-	-		3,268	1,656		-	-		3,268	1,990	III	/ -	I/I/		<i>777</i>	1,5
	Corporates - Of Which: Specialised Lending				-		-		-	-	-		-		///	, .				1
	Corporates - Of Which: SME		-		-		1,264	1,004	-	-	-		1,278	1,229	7//	-] -)	7777	7
	Retail			-	-		3,551	298	-	-			2,521	326		/] .		1 - [8
	Retail - Secured on real estate property	57.2%	-	-	-	-	418	2	-	-		-	153	1		/ .			777,	7
	Retail - Secured on real estate property - Of Which: SME	47.2%		-			45	2					22	1 .	///	/ -		/ .		7
OVA LJUBLJANSKA BANKA D.D.	Retail - Secured on real estate property - Of Which: non-SME	57.8%	-	-	-	-	373		-	-	-		131	-	///		1///	<u>.</u>	<u> </u>	<u> </u>
(NLB d.d.)	Retail - Qualifying Revolving	////		-	-			-			-		-		///	· .	////		<i>7771</i>	<i>/</i>
	Retail - Other Retail			-	-		3,133	296	-	-	-	-	2,368	325		<u> </u>		<u> </u>		8
	Retail - Other Retail - Of Which: SME	<u> </u>	<u> </u>	-	-	-	771	244	-	-	-	-	593	272	<u>///</u>	<u>.</u>	<i>Y///</i>	<u>.</u>	<u> </u>	- 6
	Retail - Other Retail - Of Which: non-SME		-	-	-		2,362	52	-	-	-	-	1,775	53	///		////	-	<u> </u>	1
	Equity			-	-	-	100	-	-	-	-	-	100			<u> </u>		1 - 1		
	Securitisation			-	-	-	-	-	-	-	-		-	٠.,		- -		- 1		ا ار
	Other non-credit obligation assets			-	-	-	1,187	8		-	-		523	8		/				7
	TOTAL		0	0	0	0	12,565	1,977	0	0	0	0	6,900	2,339		- 0		0		- 2,3
	Securitisation and re-securitisations positions deducted from capital *				-		-				-		-		///	٠ ام	1///	,	7//	

Notes and definitions
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

		. =		Expo	sure values (as of 30	/06/2013) **				RWA (as of 30/06/2013) **				Value adjus	tments and provisions	(as of 30/06/2013)	**
terparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB		STA	F-IRB		A-IRB	STA		F-	IRB	A-IRB		STA
			Non-defaulted I	Defaulted	Non-defaulted De	aulted Non-defa	Ited Defaulted	Non-defaulted Def	faulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted Defa	aulted Non-default	ted Defau
	Central banks and central governments		-	-	-	- 2	422	-	-		19	-					/]
	Institutions		-	-	-	-	64	-	-		34	-		7			7.
	Corporates		-	-	-	- 2	388 1,04		-	-	2,351	1,256					/
	Corporates - Of Which: Specialised Lending		-		-	-	-	-	-		-			, .			7
	Corporates - Of Which: SME		-	-		-	687 54	-	-		671	666	P J J ,	-		· ///	'
	Retail		-	-	-	- 2	383 17	1 -	-		1,630	183	///.	/ .			//
	Retail - Secured on real estate property	57.1%	-		-	-	418	2 -	-		153	1	///	/ .		- 7//	/,
	Retail - Secured on real estate property - Of Which: SME	47.2%	-		-	-	45	2 -	-		22	1				- / / / .	/
	Retail - Secured on real estate property - Of Which: non-SME	57.7%	-		-	-	373	-		-	131		///		////	- ///	
Slovenia	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-		<u> </u>			
	Retail - Other Retail] -	-	-	- 1	965 17	2 -	-	-	1,477	182		/] ·			_
	Retail - Other Retail - Of Which: SME		-		-		366 13	7 -	-		277	146	J J J			1 1 1 1	7,
	Retail - Other Retail - Of Which: non-SME	1///	-	-	-	- 1	599 3	5 -	-	-	1,200	36					/
	Equity	////	-	-	-	-	95	-	-		95	-	////			///	7
	Securitisation		-	-	-	-	-	-	-		-	-	///	<u> </u>		_///	~
	Other non-credit obligation assets		-	-	-	-	716	-	-		281	-				-///	
	TOTAL		0	0	0	0 8	068 1,22	0	0	0 0	4,410	1,439		- 0	-	0	-
	Securitisation and re-securitisations positions deducted from capital *		-										///	<i>r</i> .	////	. ///	- /

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Exp	osure values (as	of 30/06/201	13) **				RWA (as of 30/0	6/2013) **			Value a	ljustments and pro	visions (as of 3	30/06/2013) **
ounterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IR	В	A-IRE	3	STA		F-IR	В	A-IRB		STA		F-IRB	A-IR	В	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defa	ulted Non-de	efaulted Default	ed Non-defaulted	Defaulted	Non-defaulted
	Central banks and central governments		-	-	-	-	228	-	-	-	-	-	56	- ///	//	· ////	-	
	Institutions			-	-		6	-	-	-	-	-	6	-iII	//	•////		
	Corporates		-	-	-	-	191	107	-	-	-	-	197	135		. ////	-	
	Corporates - Of Which: Specialised Lending				-				-	-	-		-	- ///	//	1///		
	Corporates - Of Which: SME				-		139	89	-	-	-		144	113		1///		
	Retail			-	-	-	346	6	-	-	-	-	260	6				
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-		-	-	-	-			.///	-	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	. ///		· / / / /		
Bosnia and Herzegovina	Retail - Secured on real estate property - Of Which: non-SME	0.0%			-					-				· //		-///	-	
Boshia and Herzegovina	Retail - Qualifying Revolving		-	-	-		-		-	-	-		-	. //		·///		
	Retail - Other Retail		-	-	-	-	346	6	-	-	-	-	260	6				
	Retail - Other Retail - Of Which: SME	1///			-		110	4		-			83	4	//	1///		
	Retail - Other Retail - Of Which: non-SME			-	-		236	2		-	-		177	2		·////		
	Equity		-	-	-	-	-	-	-	-	-	-	-	- M	<i>~</i>	· / / / /	-	///
	Securitisation		-		-		-		-	-	-	-	-	· //		· ////		
	Other non-credit obligation assets			-	-		125	0	-	-	-	-	37	$-\cdot$		• ////		
	TOTAL		0	0	0	0	896	113	0	0	0	0	556	141	- 0		0	-
	Securitisation and re-securitisations positions deducted from capital *		-		-				-			-	-	- ///		. 1///		

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

		1=100 +100 1		Ехр	osure values (as of	30/06/201	3) **			RWA (as of 30/	06/2013) **			Value adjus	stments and provi	sions (as of 30/06/2013)	
ounterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB		STA	F-IRI	В	A-IRE	3	STA	F-I	RB	A-IRE	3	STA
			Non-defaulted	Defaulted	Non-defaulted E	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defa	ulted Non-defaulte	d Defaulted	Non-defaulted	Defaulted Non-defaul	Ited Defaulte
	Central banks and central governments		-	-	-	-	227 -	-	-	-	-	9	· //////	-			//
	Institutions		1	-	-	-	3 -	-	-	-	-	3	- ////			1///	//
	Corporates		1 .	-	-	-	203 7	-	-	-	-	203	7			1///	//
	Corporates - Of Which: Specialised Lending		4 .		-			-	-	-		-	· ///			- ///	<i>F</i> ,
	Corporates - Of Which: SME				-		110 6	-	-	-		110	6			-///	1
	Retail			-	-	-	357 8	-	-	-		270	8				
	Retail - Secured on real estate property	0.0%			-	-		-	-			-					7
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-		-	-	-		-					7
EVE March 1	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-		-				-	-		-				///	'/
FYR Macedonia	Retail - Qualifying Revolving			-	-			-	-			-	. ////			1///	<i>^</i> ,
	Retail - Other Retail		4 .	-	-	-	357 8	-	-	-	-	270	8	/ -		- ///,	/ ,
	Retail - Other Retail - Of Which: SME				-		86 6	-	-	-		66	6	, .		-///	1
	Retail - Other Retail - Of Which: non-SME		-		-		271 2	-	-	-		204	2			- ///	7
	Equity		-	-	-	-	1 -	-	-	-	-	1	-////	-			~ _/
	Securitisation				-			-		-		-	· /////	-		1///	//
	Other non-credit obligation assets		1 -	-	-	-	120 -	-	-	-	-	57		4 .		· · · ////	//
	TOTAL		0	0	0	0	911 15	0	0	0	0	543	15	- О		0	-
	Securitisation and re-securitisations positions deducted from capital *			-	-	-		-	-	-	-	-	1///		////	.///	·

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Expo	osure values (as of 30/06/20	113) **				RWA (as of 30/06/	/2013) **			Value adju	stments and provis	ions (as of 30	J/06/2013) **
interparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB	STA		F-IRI	В	A-IRB		STA		F-IRB	A-IRB		STA
			Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted D	Defaulted	Non-defaulted Defaulter	d Non-defau	Ited Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaul
	Central banks and central governments		-	-	-	162	-	-	-	-	-	15	- ////	, ,			
	Institutions		-	-		12	-	-	-	-	-	13		//			
	Corporates		-	-		159	114	-	-	-	-	185 14	0	// .		. /	///
	Corporates - Of Which: Specialised Lending		-					-	-	-		-	. ///	<i>-</i>		. /	7//
	Corporates - Of Which: SME		-			114	79	-	-	-		135	19	/		- 9	////
	Retail		-	-		. 85	52	-	-	-	-	67 6	3	/			
	Retail - Secured on real estate property	0.0%	-	-					-	-	-	-	$\cdot III$	7		. ,	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-					-	-	-	-	$\cdot III$	7		. ,	
Serbia	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-							-	-	-	-///	7			
Serbia	Retail - Qualifying Revolving		-					-	-	-	-	-	. ///		1///		
	Retail - Other Retail			-		. 85	52	-	-	-	-	67 6	3	// .		. 🗸	
	Retail - Other Retail - Of Which: SME	/////	-			- 55	51	-	-	-		44 6	2	<i>-</i>			
	Retail - Other Retail - Of Which: non-SME		-	-		30	1	-	-	-		23	1 1	/		ر -	///
	Equity		-					-	-	-	-	-		· -		- 1	
	Securitisation		-	-			-	-	-	-	-	-	. ///	7		. /	777
	Other non-credit obligation assets		4 -	-		- 98	-	-	-	-	-	66	. ///	// .			
	TOTAL		0	0	0 0	516	166	0	0	0	0	346 20	3	- 0	-	0	-
	Securitisation and re-securitisations positions deducted from capital *	1////	-					-		-			1//	7.	////		777

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

				Exposure val	ies (as of 30/06/2	013) **			RWA (as of 30/06/2013) **		Value adjus	ments and provisions (as	of 30/06/2013) **
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB	STA		F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defau	ted Non-de	aulted Defaulte	l Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted
	Central banks and central governments		-	-	-	- 87	1			9	1///		<i>Y///</i> // ·
	Institutions		-	-	-	- 23	-			23			
	Corporates		-	-	-	- 110	140			113 16	6 / / / /		86
	Corporates - Of Which: Specialised Lending			-	-								
	Corporates - Of Which: SME		-	-	-	- 66	80			69 10	6		35
	Retail		-	-	-	- 197	24			151 29	9///		30
	Retail - Secured on real estate property	0.0%	-	-	-						////		////
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-		-				////		
Montenegro	Retail - Secured on real estate property - Of Which: non-SME	0.0%			-								
Montenegro	Retail - Qualifying Revolving	1///		-	-							<u> </u>	<u> </u>
	Retail - Other Retail		-	-	-	- 197	24			151 29	9///		3
	Retail - Other Retail - Of Which: SME			-	-	- 55	18			43 23	2 .		1///
	Retail - Other Retail - Of Which: non-SME			-	-	- 142	6			108	7 -		16
	Equity		-	-	-		-						
	Securitisation		-	-	-		-				////		1///
	Other non-credit obligation assets		-	-	-	- 54	4			20	4 / / / .		
	TOTAL		0 0	0	0	471	169	0 0	0 0	316 20	0 - 0	- 0	- 121
	Securitisation and re-securitisations positions deducted from capital *		-	-	-		-				////		////

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Exp	osure values (as c	f 30/06/201	3) **			-	RWA (as of 30/06	5/2013) **				Value adjus	tments and prov	sions (as of 3	0/06/2013) **	
rparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRI	3	A-IRI	В	Sī	TA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Def	aulted	Non-defaulted	Defaulted	Non-defaulted Def	faulted Non	n-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	i Defa
	Central banks and central governments		-	-	-	-	6	-	-	-	-	-	2	· //,	///	-		. •	///,	J
	Institutions		-	-	-	-	28		-	-	-	-	14	· /.		-		. •	777.	,
	Corporates		-	-	-		54	186	-	-	-	-	56	234	///	-		. *	777.	j
	Corporates - Of Which: Specialised Lending		-		-		-		-	-	-	-	-	- 7	///	-	////		777	Ή
	Corporates - Of Which: SME	7///	-		-		29	165	-	-	-		30	204	77.		////		<i>777</i>	1
	Retail		-	-	-		25	26	-	-	-	-	22	28	TT.	-	////	-	////	7
	Retail - Secured on real estate property	0.0%	-	-	-	-	-		-	-	-	-	-	- 77	///.	-	////	-	7777	7
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-		-	-	-	-	-	. //	///	-		-	////	7
Croatia	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-		-		-		-	-	-		-	· / ,	///	-	////	-	////	7
	Retail - Qualifying Revolving		-		-				-	-	-	-	-	· •		-	////			
	Retail - Other Retail		-	-	-	-	25	26	-	-	-	-	22	28		-]
	Retail - Other Retail - Of Which: SME		-		-		24	21		-	-	-	21	23	77.	-		- 2		
	Retail - Other Retail - Of Which: non-SME		-		-		1	5	-	-	-		1	5		-		-	////	7
	Equity		-		-	-	-	-	-	-	-	-	-		///	-		- "	///	,
	Securitisation		-		-		-		-	-	-	-	-	. /	///	-				J
	Other non-credit obligation assets		-	-	-	-	34	3	-	-	-	-	34	3	///	-		. 4	777	J
	TOTAL		0	0	0	0	147	215	0	0	0	0	128	265	-	0		0	-	
	Securitisation and re-securitisations positions deducted from capital *	7///	-	-	-		-			-	-			. / /	///					_

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

		1510141		Exp	osure values (as of 3	30/06/2013	3) **			RWA (as of 30/	06/2013) **				Value adjus	tments and	provisions (a	s of 30/06/20	113) **
erparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRE	В	A-IRB		STA	F-IR	В	A-IRE	3	STA		F-II	RB		A-IRB		STA
			Non-defaulted	Defaulted	Non-defaulted De	efaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted D	Defaulted I	Non-defaulted	d Defaulted	Non-defau	ited Default	ted Non-de	efaulted Defa
	Central banks and central governments		-	-	-	-	68 -	-	-	-	-	39		///	-	///		. //	//
	Institutions		-		-	-			-			-	. /				7	. //	
	Corporates		-		-	-	110 1		-			110	1		1		7	. //	
	Corporates - Of Which: Specialised Lending		-		-	-		-		-		-	- /	<i>777</i>			7	- //	
	Corporates - Of Which: SME		-		-	-	89 1	-		-		89	1	///.	/		7/	. ///	
	Retail		-	-	-	-	150 1	-	-	-	-	113	1	///.	<i>-</i>		//	· ///	
	Retail - Secured on real estate property	0.0%	-	-	-	-		-	-		-	-		fff	/ -		//	. ///	///
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-		-	-	-	-	-			/ -			. ///	
Kosovo	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-		-	-		-	-	-	-	-		///			1	.//.	
	Retail - Qualifying Revolving	7777	-		-	-		-		-		-		///		///	/	-//	//
	Retail - Other Retail		-	-	-	-	150 1	-	-	-	-	113	1		<u> </u>				
	Retail - Other Retail - Of Which: SME		-		-		70 1			-		53	1				7	. //	//
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	80 -	-	-	-		60	- 6	'//,	<i>r</i> -				
	Equity		-		-	-		-	-	-		-					/)	$\cdot I I I$	
	Securitisation		-		-	-		-		-		-		///			1	· //	
	Other non-credit obligation assets	///		-	-	-	24 -		-	-	-	11	-	///			//	$\cdot / / /$	
	TOTAL		0	0	0	0	352 2	0	0	0	0	273	2		- 0		- 0		-
	Securitisation and re-securitisations positions deducted from capital *	7777	-		-	-		-		-		-		///	<i>.</i>	1//	7 /	. //	///

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Exp	osure values (as of	f 30/06/201	3) **				RWA (as of 30/06/2	(013) **			Value a	djustments and pro	visions (as of 3	0/06/2013) **
party Country (1)		LTV % ** (as of 30/06/2013)	F-IRE	3	A-IRB		STA		F-IRE	3	A-IRB		STA		F-IRB	A-II	В	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted De	efaulted Non-d	efaulted Defa	ulted Non-defau	ulted Defaul	ted Non-defaulted	Defaulted	Non-defaulted
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	A AMARAMA	<i>,</i>	· Market property		
	Institutions		-	-	-	-	-		-		-	-	-		/)			
	Corporates		-	-	-	-	-		-		-	-	-		/)			
	Corporates - Of Which: Specialised Lending		-		-	-	-	-	-	-		-	-		7.	1///	ر - ا	
	Corporates - Of Which: SME		-		-		-		-		-	-	-	-///		-///	- [
	Retail		-		-	-	-	-	-	-	-	-	-		' /		1 . [
	Retail - Secured on real estate property	0.0%	-		-	-	-	-	-	-	-	-	-		//			
	Retail - Secured on real estate property - Of Which: SME	0.0%	-		-	-	-	-	-	-	-	-	-	- ///		- ///		
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0.0%			-							-		. //,	//		/	
#19/A	Retail - Qualifying Revolving	_////	-		-		-		-	-	-	-	-	-7//		-////		
	Retail - Other Retail	///	-	-	-	-	-	-	-	-	-	-	-		/	-////		
	Retail - Other Retail - Of Which: SME		-	-	-					-	-	-	-	-///	7	. ///		////
	Retail - Other Retail - Of Which: non-SME		-	-	-		-		-	-	-	-	-	- 100		1///		
	Equity		-		-	-	-	-	-	-	-	-	-		<i>*</i>		M	
	Securitisation		-	-	-	-	-		-	-	-	-	-	· ///	//	-////		
	Other non-credit obligation assets		-	-	-	-	-		-	-	-	-	-					
	TOTAL		0	0	0	0	0	0	0	0	0	0	0)	- 0		0	-
	Securitisation and re-securitisations positions deducted from capital *								-			-	-	. //.	7,	1///		

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

			Ехр	osure values (as of 30/06/201	3) **		RWA (as of 30/06/2013) **		Value adjust	ments and provisions (as	of 30/06/2013) **
unterparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	l Non-defaulted Defaulte
	Central banks and central governments								////	////	
	Institutions								////		1///
	Corporates								////		
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										1///
	Retail										
	Retail - Secured on real estate property	0.0%									
	Retail - Secured on real estate property - Of Which: SME	0.0%									
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0.0%							////		
	Retail - Qualifying Revolving								////		
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
	Retail - Other Retail - Of Which: non-SME										
	Equity								////		
	Securitisation								////		
	Other non-credit obligation assets										
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *								(///)		

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: ii) 90% of total EAD iii) top 10 countries in terms of exposure

** Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

				Exp	osure values (as o	of 30/06/201	3) **			RWA (as of 30	0/06/2013) **				Value adjus	tments and provi	sions (as of 30)/06/2013) **	
unterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRE	3	A-IRB		STA		F-IRB	A-IF	B.	STA		F-IF	RB	A-IRB		STA	À
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
	Central banks and central governments		-	-	-	-	-	-		-	-	-	. 2	////			٠,	////	
	Institutions		-	-	-	-	-	-		-	-	-		////				////	
	Corporates		-	-	-	-	-			-	-	-						////	
	Corporates - Of Which: Specialised Lending		-		-		-			-	-	-	•						
	Corporates - Of Which: SME		-		-		-			-		-	- ,						
	Retail		-	-	-	-	-	-		-	-	-	-		1 -				
	Retail - Secured on real estate property	0.0%	-		-	-	-	-		-	-	-		////			- 1	////	'n
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-			-	-	-	-	///				<i>777)</i>	
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-		-		-			-		-							
#N/A	Retail - Qualifying Revolving		-	-	-	-	-	-		-	-	-		<u>///</u>			- /		
	Retail - Other Retail		-	-	-	-	-	-		-	-	-	-				- 1		ii
	Retail - Other Retail - Of Which: SME		-		-		-					-	. 2						
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-		-	-	-	-				ر -		ii
	Equity		-	-	-	-	-	-		-	-	-							
	Securitisation		-		-	-	-	-		-	-								
	Other non-credit obligation assets		-	-	-	-	-			-	-				-		- /		
	TOTAL		0	0	0	0	0	0	0 0	0	0	0	0		0	-	0	-	0
	Securitisation and re-securitisations positions deducted from capital *		-		-	-	-					-		III			. /		

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

*Refers to the part of Securifization exposure that is deducted from capital and is not included in RWA

**As explained in the Guidelines

3. SECURITISATION SUMMARY

SI057

NOVA LJUBLJANSKA BANKA D.D. (NLB d.d.)

(in million Euro)

	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	0	0
Trading Book (excl. correlation trading)	0	0
Correlation Trading Portfolio	0	0
Total	0	0

4. MARKET RISK

SI057 NOVA LJUBLJANSKA BANKA D.D. (NLB d.d.)

(in million Euro)

	31/12	/2012	30/06/2013		
	TOTAL RISK EXPOSURE AMOUNT		TOTAL RISK EXPOSURE AMOUNT		
	SA	IM	SA	IM	
Traded Debt Instruments	33	0	23	0	
TDI - General risk	23	0	11	0	
TDI - Specific risk	10	0	12	0	
Equities	37	0	37	0	
Equities - General risk	19	0	19	0	
Equities - Specific risk	19	0	19	0	
Foreign exchange risk	148	0	128	0	
Commodities risk	0	0	0	0	

(in million Euro)									
			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		15	0	15	5	0	0	0	0
[1Y - 2Y]		14	0	14	5	0	0	0	0
[2Y - 3Y]	Austria	10	0	10	6	0	0	0	0
[3Y - 5Y]	7 taotha	15	0	15	5	0	0	0	0
[5Y - 10Y]		31	0	31	25	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		84	0	84	45	0	0	0	0
[0-3M]		5 11	0	5 11	0 11	0	0	0	0
[3M - 1Y] [1Y - 2Y]		18	0	18	5	0	0	0	0
[2Y - 3Y]		6	0	6	0	0	0	0	0
[3Y - 5Y]	Belgium	11	0	11	11	0	0	0	0
[5Y - 10Y]		2	0	2	2	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		54	0	54	30	0	Ö	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Bulgaria	0	0	0	0	0	0	0	0
[3Y - 5Y]	Duiyana	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Cyprus	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y] [10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
IUlai		U	U	U	U	U	U	U	U

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		1	0	1	1	0	0	0	0
[2Y - 3Y]	Czech Republic	0	0	0	0	0	0	0	0
[3Y - 5Y]	-	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	1 0	0	0	0	0	0
[10Y - more] Total		2	0	2	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Denmark	0	0	0	0	0	0	0	0
[3Y - 5Y]	Delillark	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]	ĺ	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Estonia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]	1	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		11	0	11	11	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Finland	11	0	11	0	0	0	0	0
[3Y - 5Y]		3	0	3	3	0	0	0	0
[5Y - 10Y] [10Y - more]	1	0	0	0	0	0	0	0	0
Total		25	0	0 25	15	0	U	0	0

(in million Euro)									
Residual Maturity			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposure	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)
vesituai maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		28	0	28	0	0	0	0	0
[2Y - 3Y]	France	20	0	20	0	0	0	0	0
[3Y - 5Y]		10	0	10	0	0	0	0	0
[5Y - 10Y]		5	0	5	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		63 8	0	63 8	0 3	0	0	0	0
[3M - 1Y]		15	0	15	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	_	26	0	26	0	0	0	0	0
[3Y - 5Y]	Germany	9	0	9	0	0	0	0	0
[5Y - 10Y]		64	0	64	26	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		122	0	122	29	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Greece	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0 0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	I I	0	0	0	0	0	0	0	0
[3Y - 5Y]	Hungary	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
Residual Maturity			T LONG EXPOSURES the gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)
vesiduai maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Iceland	0	0	0	0	0	0	0	0
[3Y - 5Y]	iociaria	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0 	0	<u> </u>	0 5	0	0	0	0
[1Y - 2Y] [2Y - 3Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Ireland	5	0	5	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		10	0	10	5	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Italy	5	0	5	0	0	0	0	0
[3Y - 5Y]	italy	5	0	5	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		10	0	10	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y] [2Y - 3Y]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Latvia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
			ET LONG EXPOSURES are gross of provisions) (1)	10 1 1 07					INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity	Country / Region	of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Liechtenstein	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Lithuania	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		5	0	5	5	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Luxembourg	0	0	0	0	0	0	0	0
[3Y - 5Y]	· ·	0	0	0	0	0	0	0	0
[5Y - 10Y] [10Y - more]		0	0	0	0	0	0	0	0
Total		5	0	5	5	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Molto	0	0	0	0	0	0	0	0
[3Y - 5Y]	Malta	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
Decided Materia			ET LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	(long) net of cash short po	ECT POSITIONS sitions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)
Residual Maturity ↓	Country / Region	gion	of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		20	0	20	20	0	0	0	0
[3M - 1Y]		2	0	2	2	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Netherlands	5	0	5	0	0	0	0	0
[3Y - 5Y]		15	0	15	0	0	0	0	0
[5Y - 10Y]		5	0	5	0	0	0	0	0
[10Y - more] Total		0 48	0	0 48	0 22	0	0	0	0
[0 - 3M]		0	0	48	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Norway	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		2	0	2	2	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		3	0	3	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Poland	0	0	0	0	0	0	0	0
[31 - 51] [5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		5	0	5	2	0	Ö	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Portugal	0	0	0	0	0	0	0	0
[3Y - 5Y]	i Ortugui	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
Desiduel Meturite			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposure:	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)
Residual Maturity	Country / Region	of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Romania	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0 0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		3	0	3	0	0	0	0	0
[2Y - 3Y]	Olavialija	2	0	2	2	0	0	0	0
[3Y - 5Y]	Slovakia	2	0	2	0	0	0	0	0
[5Y - 10Y]		2	0	2	2	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		9	0	9	4	0	0	0	0
[0 - 3M]		112	22	112	90	0	0	0	0
[3M - 1Y]		341	0	341	66	0	0	0	0
[1Y - 2Y]		170 100	0	170 100	124 56	0	4 0	0	0
[2Y - 3Y] [3Y - 5Y]	Slovenia	166	0	166	102	0	0	0	0
[51 - 51] [5Y - 10Y]		511	212	511	89	0	0	0	0
[10Y - more]		103	0	103	45	0	0	0	0
Total		1,504	234	1,504	572	0	4	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Spain	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
iotai		0	U	U	0	0	U	U	U

Canada

in million Euro)									
			T LONG EXPOSURES le gross of provisions) (1)	(gross exposures	(long) net of cash short po	ECT POSITIONS sitions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Sweden	0	0	0	0	0	0	0	0
[3Y - 5Y]	Owodon	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	United Kingdom	0	0	0	0	0	0	0	0
[3Y - 5Y]	3	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Australia	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0

[0 - 3M]

[3M - 1Y]

[1Y - 2Y]

[2Y-3Y]

[3Y - 5Y] [5Y - 10Y] [10Y - more] Total

(in million Euro)									
			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)
Residual Maturity ↓	Country / Region	egion	of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Hong Kong	0	0	0	0	0	0	0	0
[3Y - 5Y]	riong Rong	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y] [2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Japan	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	U.S.	0	0	0	0	0	0	0	0
[3Y - 5Y]	0.0.	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Switzerland	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
I Utai		U	U	U	U	U	U	U	U

(in million Euro)									
Danish at Maturita			ET LONG EXPOSURES the gross of provisions) (1)	(gross exposure:	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region	Region 0	of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Other advanced	0	0	0	0	0	0	0	0
[2Y - 3Y]	economies non	0	0	0	0	0	0	0	0
[3Y - 5Y]	EEA	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0 147	0	0 147	0 146	0	0	0	0
[0 - 3M] [3M - 1Y]		81	1 6	81	75	0	0	0	0
[1Y - 2Y]	Other Central	33	2	33	31	0	0	0	0
[2Y - 3Y]	and Eastern	1	0	1	1	0	0	0	0
[3Y - 5Y]	Europe	4	3	4	1	0	0	0	0
[5Y - 10Y]	countries non	55	39	55	16	0	0	0	0
[10Y - more]	EEA	5	2	5	3	0	0	0	0
Total		326	53	326	272	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Middle East	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0 0	0	0 0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]	1	0	0	0	0	0	0	0	0
[2Y - 3Y]	Latin America	0	0	0	0	0	0	0	0
[3Y - 5Y]	and the	0	0	0	0	0	0	0	0
[5Y - 10Y]	Caribbean	0	0	0	0	0	0	0	0
[10Y - more]]	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

SI057 NOVA LJUBLJANSKA BANKA D.D. (NLB d.d.)

(in million Euro)									
			T LONG EXPOSURES te gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Africa	0	0	0	0	0	0	0	0
[3Y - 5Y]	Allica	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	•	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Others	0	0	0	0	0	0	0	0
[3Y - 5Y]	Ouleis	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

Notes and definitions

TOTAL EEA 30

1,941

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

732

1,941

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

234

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

0

(in million Euro)									
			ET LONG EXPOSURES the gross of provisions) (1)	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		21	0	21	5	0	0	0	0
[1Y - 2Y]		8	0	8	5	0	0	0	0
[2Y - 3Y]	Austria	9	0	9	5	0	0	0	0
[3Y - 5Y]	7 taotha	38	0	38	28	0	0	0	0
[5Y - 10Y]		6	0	6	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		82	0	82	44	0	0	0	0
[0-3M]		1 60	0	1 60	1 55	0	0	0	0
[3M - 1Y] [1Y - 2Y]		7	0	7	0	0	0	0	0
[2Y - 3Y]		6	0	6	0	0	0	0	0
[3Y - 5Y]	Belgium	11	0	11	11	0	0	0	0
[5Y - 10Y]		2	0	2	2	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		87	Ů	87	69	0	Ö	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Bulgaria	0	0	0	0	0	0	0	0
[3Y - 5Y]	Duiyana	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Cyprus	0	0	0	0	0	0	0	0
[3Y - 5Y]	•	0	0	0	0	0	0	0	0
[5Y - 10Y] [10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
IUlai		U	U	U	U	U	U	U	U

(in million Euro)									
Danish at Maturita			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		1	0	1	1	0	0	0	0
[2Y - 3Y]	Czech Republio	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		1 0	0	0	0	0	0	0	0
[10Y - more] Total		2	0	2	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Dan sa andi	0	0	0	0	0	0	0	0
[3Y - 5Y]	Denmark	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Estonia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]]	0	0	0	0	0	0	0	0
[1Y - 2Y]]	0	0	0	0	0	0	0	0
[2Y - 3Y]	Finland	11	0	11	0	0	0	0	0
[3Y - 5Y]		3	0	3	3	0	0	0	0
[5Y - 10Y]	[0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		14	0	14	3	0	0	0	0

(in million Euro)								NO VI LOCALO	ANSKA BANKA D.D. (NLB a.a.)
Residual Maturity		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposure	s (long) net of cash short p	EECT POSITIONS ositions of sovereign debt of a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		20	0	20	0	0	0	0	0
[1Y - 2Y]	France	22	0	22	0	0	0	0	0
[2Y - 3Y]		10	0	10	0	0	0	0	0
[3Y - 5Y]		5	0	5	0	0	0	0	0
[5Y - 10Y] [10Y - more]		5 0	0	5 0	0	0	0	0	0
Total		63	0	63	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		26	0	26	0	0	0	0	0
[2Y - 3Y]	Cormonii	9	0	9	0	0	0	0	0
[3Y - 5Y]	Germany	10	0	10	0	0	0	0	0
[5Y - 10Y]		59	0	59	32	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		103	0	103	32	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Greece	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Hungary	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0 0	0

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposure	s (long) net of cash short pe	EECT POSITIONS positions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Iceland	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		5	0	5	5	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	lualand	5	0	5	0	0	0	0	0
[3Y - 5Y]	Ireland	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		10	0	10	5	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		<u> </u>	0	<u> </u>	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Italy	5	0	5	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		10	0	10	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Latvia	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	U	0	0

	31037
NOVA LJUBLJANSKA BANKA D.D.	(NLB d.d.)

Residual Maturity			ET LONG EXPOSURES ue gross of provisions) (1)	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt is a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Liechtenstein	0	0	0	0	0	0	0	0
[3Y - 5Y]	Licentoriotom	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0 0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	1.50	0	0	0	0	0	0	0	0
[3Y - 5Y]	Lithuania	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		5	0	5	5	0	0	0	0
[1Y - 2Y] [2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Luxembourg	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		5	0	5	5	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Malta	0	0	0	0	0	0	0	0
[3Y - 5Y]	Maria	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposure	es (long) net of cash short p	RECT POSITIONS ositions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Netherlands	5	0	5	0	0	0	0	0
[3Y - 5Y]		15	0	15	0	0	0	0	0
[5Y - 10Y]		5	0	5	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
1 otal 1 0 - 3M 1		25 0	0	25 0	0	0	0 0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Norway	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		3	0	3	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Poland	0	0	0	0	0	0	0	0
[3Y - 5Y]	1 olaria	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		3	0	3	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Portugal	0	0	0	0	0	0	0	0
[3Y - 5Y]	-	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
Total		U	U	U	U	U	U	U	U

(in million Euro)									
			ET LONG EXPOSURES the gross of provisions) (1)	(gross exposure	s (long) net of cash short pe	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Romania	0	0	0	0	0	0	0	0
[3Y - 5Y]	rtomania	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		3	0	3	0	0	0	0	0
[1Y - 2Y]		2	0	2	2	0	0	0	0
[2Y - 3Y]		2	0	2	0	0	0	0	0
[3Y - 5Y]	Slovakia	0	0	0	0	0	0	0	0
[5Y - 10Y]		2	0	2	2	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		10	0	10	4	0	0	0	0
[0 - 3M]		11	11	11	0	0	0	0	0
[3M - 1Y]		183	0	183	92	0	50	0	0
[1Y - 2Y]		435	0	435	245	0	11	0	0
[2Y - 3Y]	Slovenia	104	0	104	94	0	2	0	0
[3Y - 5Y]		125 464	0 211	125 464	39 74	0	1	0	0
[5Y - 10Y] [10Y - more]		77	0	77	20	0	0	0	0
Total		1,398	222	1,398	563	0	64	0	0
1 O - 3M 1		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Spain -	0	0	0	0	0	0	0	0
[3Y - 5Y]	Spaili	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
			T LONG EXPOSURES e gross of provisions) (1)	(gross exposure	s (long) net of cash short pe	EECT POSITIONS ositions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	1	0	0	0	0	0	0	0	0
[2Y - 3Y]	Sweden	0	0	0	0	0	0	0	0
[3Y - 5Y]	Oweden	0	0	0	0	0	0	0	0
[5Y - 10Y]	'	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	United Kingdom	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Australia	0	0	0	0	0	0	0	0
[3Y - 5Y]	Australia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Canada	0	0	0	0	0	0	0	0
[3Y - 5Y]	ł	0	0	0	0	0	0	0	0
[5Y - 10Y]	1	0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
IUlai	l	U	U	U	U	U	U	U	U

(in million Euro)									
			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposure	s (long) net of cash short p	EECT POSITIONS positions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Hong Kong	0	0	0	0	0	0	0	0
[3Y - 5Y]	riong Rong	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]	ł	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Japan	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	U.S.	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Switzerland —	0	0	0	0	0	0	0	0
[3Y - 5Y]	- Title Silaila	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposure	s (long) net of cash short pe	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Other advanced	0	0	0	0	0	0	0	0
[2Y - 3Y]	economies non	0	0	0	0	0	0	0	0
[3Y - 5Y]	EEA —	0	0	0	0	0	0	0	0
[5Y - 10Y]	22/(0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		24 167	2 6	24 167	22 161	0	0	0	0
[3M - 1Y] [1Y - 2Y]	Other Central	14	0	14	14	0	0	0	0
[2Y - 3Y]	and eastern	12	0	12	12	0	0	0	0
[3Y - 5Y]	Europe	3	3	3	0	0	0	0	0
[5Y - 10Y]	countries non	55	38	55	17	0	0	0	0
[10Y - more]	EEA	3	0	3	3	0	0	0	0
Total		279	49	279	230	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Middle East	0	0	0	0	0	0	0	0
[3Y - 5Y]	Mildalo Edot	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y] [2Y - 3Y]	Latin America	0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	and the	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]	Caribbean	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	Ö	0	0
Total		V					,	· ·	<u> </u>

(in million Euro)									
			T LONG EXPOSURES e gross of provisions) ⁽¹⁾	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Africa	0	0	0	0	0	0	0	0
[3Y - 5Y]	Amca	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Others	0	0	0	0	0	0	0	0
[3Y - 5Y]	0.11010	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

Notes and definitions

TOTAL EEA 30

1,813

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

1,813

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

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

0

727

(in million Euro)

	31/12/2012	30/06/2013
RWA for credit risk	9,609	9,238
RWA Securitisation and re-securitisations	0	0
RWA Other credit risk	9,609	9,238
RWA for market risk	219	189
RWA for operational risk	1,227	1,163
RWA Transitional floors	0	0
RWA Other	0	0
Total RWA (1)	11,055	10,590