



## 2017 EU-wide Transparency Exercise

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

**2017 EU-wide Transparency Exercise**  
**Capital**

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

		(mln EUR, %)	As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
<b>OWN FUNDS</b> <b>Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>1,336</b>	<b>1,323</b>	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>1,336</b>	<b>1,323</b>	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,071	1,071	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	297	297	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	20	10	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	14	14	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-2	-2	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-34	-37	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-5	-8	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-14	-7	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	-11	-14	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-11	-14	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,d10) + C 01.00 (r570,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	14	7	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	-14	-7	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,336</b>	<b>1,323</b>	C 01.00 (r015,d10)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	0	0	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>7,862</b>	<b>8,007</b>	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	21	20	C 05.01 (r010,d40)	
<b>CAPITAL RATIOS (%)</b> <b>Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>17.00%</b>	<b>16.53%</b>	CA1 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>17.00%</b>	<b>16.53%</b>	CA1 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>17.00%</b>	<b>16.53%</b>	CA3 (5)	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>1,360</b>	<b>1,345</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>17.35%</b>	<b>16.83%</b>	[D.1]/[B-B.1]	-

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



## 2017 EU-wide Transparency Exercise

### Leverage ratio

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,336	1,323	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	1,360	1,345	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	13,805	13,809	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	13,803	13,808	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.7%	9.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.9%	9.7%	C 47.00 (r330,c010)	



## 2017 EU-wide Transparency Exercise

### Risk exposure amounts

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	6,865	6,956
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	6,865	6,956
Risk exposure amount for position, foreign exchange and commodities (Market risk)	104	100
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	0	2
Risk exposure amount for operational risk	893	949
Other risk exposure amounts	0	0
<b>Total Risk Exposure Amount</b>	<b>7,862</b>	<b>8,007</b>

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

## 2017 EU-wide Transparency Exercise

### P&L

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	389	179
Of which debt securities income	67	23
Of which loans and advances income	314	151
Interest expenses	72	30
(Of which deposits expenses)	49	18
(Of which debt securities issued expenses)	9	4
(Expenses on share capital repayable on demand)	0	0
Dividend income	1	0
Net Fee and commission income	143	75
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	16	13
Gains or (-) losses on financial assets and liabilities held for trading, net	7	6
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	-3	-1
Exchange differences [gain or (-) loss], net	2	1
Net other operating income /(expenses)	-8	-2
<b>TOTAL OPERATING INCOME, NET</b>	<b>476</b>	<b>240</b>
(Administrative expenses)	262	125
(Depreciation)	28	14
(Provisions or (-) reversal of provisions)	4	-5
(Commitments and guarantees given)	-10	-6
(Other provisions)	15	1
Of which pending legal issues and tax litigation <sup>1</sup>	4	
Of which restructuring <sup>1</sup>	11	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	44	-22
(Loans and receivables)	44	-22
(Held to maturity investments, AFS assets and financial assets measured at cost)	0	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	7	2
(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	5	-1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>134</b>	<b>126</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>119</b>	<b>118</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>119</b>	<b>118</b>
Of which attributable to owners of the parent	114	114

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



## 2017 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mth EUR, %)									
Consolidated data	Central governments or central banks	2,908	3,867	864		2,951	3,698	906	
	Regional governments or local authorities	127	117	58		113	106	50	
	Public sector entities	134	63	54		83	58	46	
	Multilateral Development Banks	41	41	0		55	55	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,335	1,252	540		1,268	1,206	501	
	Corporates	3,454	1,952	1,745		3,297	1,954	1,741	
	of which: SME	1,270	868	661		1,198	896	683	
	Retail	3,905	3,244	2,329		4,089	3,391	2,431	
	of which: SME	781	582	332		843	627	358	
	Secured by mortgages on immovable property	599	584	215		663	652	239	
	of which: SME	84	78	29		103	97	36	
	Exposures in default	1,443	471	566	901	1,147	383	466	714
	Items associated with particularly high risk	7	6	9		186	77	115	
	Covered bonds	50	50	7		55	55	7	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	45	45	6		46	46	7	
Equity	50	50	76		24	24	46		
Securitisation	0	0	0		0	0	0		
Other exposures	660	654	395		655	650	401		
<b>Standardised Total<sup>2</sup></b>	<b>14,757</b>	<b>12,395</b>	<b>6,865</b>	<b>1,060</b>	<b>14,632</b>	<b>12,353</b>	<b>6,956</b>	<b>949</b>	

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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>
(mth EUR, %)									
SLOVENIA	Central governments or central banks	1,473	2,400	9		1,418	2,121	13	
	Regional governments or local authorities	76	73	15		73	70	14	
	Public sector entities	68	6	3		19	7	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	58	17	10		18	10	6	
	Corporates	2,539	1,232	1,126		2,371	1,239	1,123	
	of which: SME	726	445	339		672	485	370	
	Retail	2,252	1,811	1,322		2,316	1,854	1,351	
	of which: SME	295	201	115		317	220	125	
	Secured by mortgages on immovable property	596	581	213		661	650	238	
	of which: SME	84	78	29		103	97	36	
	Exposures in default	515	227	282	230	444	201	252	196
	Items associated with particularly high risk	3	3	4		49	25	38	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	45	45	6		46	46	7	
Equity	40	40	61		17	17	35		
Securitisation	0	0	0		0	0	0		
Other exposures	305	302	173		310	307	177		
<b>Standardised Total<sup>2</sup></b>	<b>305</b>	<b>302</b>	<b>173</b>	<b>289</b>	<b>310</b>	<b>307</b>	<b>177</b>	<b>264</b>	

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

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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>
(mth EUR, %)									
BOSNIA AND HERZEGOVINA	Central governments or central banks	279	279	279		282	282	282	
	Regional governments or local authorities	38	31	31		28	25	25	
	Public sector entities	36	28	28		39	30	30	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	6	6		2	1	1	
	Corporates	212	170	141		219	178	146	
	of which: SME	148	124	94		161	132	101	
	Retail	463	400	284		485	423	301	
	of which: SME	125	90	52		125	91	52	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	226	43	43	182	209	33	33	176
	Items associated with particularly high risk	0	0	0		13	8	12	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	1		0	0	1		
Securitisation	0	0	0		0	0	0		
Other exposures	66	64	31		71	69	28		
<b>Standardised Total<sup>2</sup></b>	<b>66</b>	<b>64</b>	<b>31</b>	<b>213</b>	<b>71</b>	<b>69</b>	<b>28</b>	<b>201</b>	

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

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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>
(mth EUR, %)									
MACEDONIA, THE FORMER YUGOSLAV REPUBLIC OF	Central governments or central banks	228	228	228		244	244	244	
	Regional governments or local authorities	6	6	6		5	5	5	
	Public sector entities	22	22	22		10	9	9	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	11	10	8		4	4	4	
	Corporates	332	260	226		311	223	195	
	of which: SME	179	143	109		157	117	89	
	Retail	589	512	366		610	529	380	
	of which: SME	125	100	57		125	96	55	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	64	10	12	53	62	9	10	52
	Items associated with particularly high risk	3	3	4		6	5	8	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	3	3	6		3	3	6		
Securitisation	0	0	0		0	0	0		
Other exposures	87	87	42		78	78	43		
<b>Standardised Total<sup>2</sup></b>	<b>87</b>	<b>87</b>	<b>42</b>	<b>97</b>	<b>78</b>	<b>78</b>	<b>43</b>	<b>91</b>	

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

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

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Credit Risk - Standardised Approach

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
MONTENEGRO	Central governments or central banks	138	138	138		143	143	143	
	Regional governments or local authorities	7	7	7		6	6	6	
	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	0	0	0		0	0	0	
	Corporates	52	40	34		45	31	27	
	of which: SME	36	27	21		23	17	13	
	Retail	201	180	129		213	186	133	
	of which: SME	44	34	19		49	34	19	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	200	84	106	114	178	71	88	106
	Items associated with particularly high risk	0	0	1		13	9	14	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	88	88	62	119	83	83	63	114	

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

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Other Countries	Central governments or central banks	108	108	108		99	99	100	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	1	1		1	1	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	0	0		1	0	0	
	Corporates	180	144	126		185	153	132	
	of which: SME	100	77	59		109	87	66	
	Retail	233	195	133		263	221	150	
	of which: SME	96	76	43		110	88	50	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	17	1	1	16	16	1	1	15
	Items associated with particularly high risk	0	0	0		4	3	5	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	31	31	12	29	24	24	11	29	

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

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SERBIA	Central governments or central banks	83	83	83		95	95	96	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	0	0		4	2	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	6	3		3	3	3	
	Corporates	46	35	30		55	40	34	
	of which: SME	29	22	17		35	27	21	
	Retail	163	142	92		197	173	113	
	of which: SME	95	79	45		116	97	55	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	168	50	65	109	118	45	55	73
	Items associated with particularly high risk	0	0	0		3	2	3	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	56	56	47	114	56	56	46	77	

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

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
GERMANY	Central governments or central banks	83	107	0		82	120	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	5	5	0		8	8	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	351	326	149		386	348	147	
	Corporates	0	0	0		5	5	4	
	of which: SME	0	0	0		5	5	4	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	7	7	0		0	0	0	
	Covered bonds	0	0	0		5	5	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	1	1	1	0	1	1	1	0	

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

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

## 2017 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
FRANCE	Central governments or central banks	95	96	0		49	50	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	4	4	0		5	5	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	202	200	95		176	175	79	
	Corporates	0	0	0		3	3	2	
	of which: SME	0	0	0		3	3	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	0	0	0		4	4	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

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

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
AUSTRIA	Central governments or central banks	60	60	0		66	67	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	157	155	51		125	124	43	
	Corporates	7	5	3		1	1	1	
	of which: SME	7	5	3		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	4	0	0	4	3	0	0	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	5	5	1		4	4	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>4</b>				<b>3</b>	

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

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
CROATIA	Central governments or central banks	0	0	0		1	1	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	7	6	6		9	8	8	
	Corporates	11	9	8		7	6	5	
	of which: SME	5	3	2		6	5	4	
	Retail	1	1	1		2	1	1	
	of which: SME	1	1	0		1	1	0	
	Secured by mortgages on immovable property	2	2	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	168	46	48	122	57	18	20	39
	Items associated with particularly high risk	0	0	0		89	23	34	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	3	3	5		0	0	0		
Securitisation									
Other exposures	24	24	24		28	28	28		
<b>Standardised Total<sup>2</sup></b>				<b>123</b>				<b>105</b>	

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

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

## 2017 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	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	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	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	
	Equity										
	Securitisation	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets										
<b>IRB Total</b>			<b>0</b>				<b>0</b>				

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

**2017 EU-wide Transparency Exercise**  
**Sovereign Exposure**

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

(mln EUR)

Country / Region	As of 31/12/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>2,678.4</b>	<b>789.8</b>	<b>1,888.6</b>	<b>49.7</b>	<b>0.0</b>	<b>49.7</b>	<b>0.1</b>	<b>0.0</b>	<b>0.1</b>	<b>1,247.3</b>	<b>0.0</b>	<b>1,247.3</b>	<b>789.8</b>	<b>789.8</b>	<b>0.0</b>	<b>591.5</b>	<b>0.0</b>	<b>591.5</b>
Austria	59.8	0.0	59.8															
Belgium	61.5	0.0	61.5															
Bulgaria	0.0	0.0	0.0															
Croatia	0.1	0.1	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	14.0	0.0	14.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	38.4	0.0	38.4															
France	94.6	0.0	94.6															
Germany	82.7	0.0	82.7															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	35.9	0.0	35.9															
Italy	20.7	0.0	20.6															
Latvia	3.4	0.0	3.4															
Lithuania	3.2	0.0	3.2															
Luxembourg	35.9	0.0	35.9															
Malta	0.0	0.0	0.0															
Netherlands	66.0	0.0	66.0															
Poland	17.2	0.0	17.2															
Portugal	0.0	0.0	0.0															
Romania	0.0	0.0	0.0															
Slovakia	20.6	0.0	20.6															
Slovenia	1,642.7	681.2	961.6															
Spain	21.3	0.0	21.3															
Sweden	10.3	0.0	10.3															
United Kingdom	0.0	0.0	0.0															
Iceland	3.2	0.0	3.2															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	0.0	0.0	0.0															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	381.2	108.4	272.9															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	65.7	0.1	65.6															

**Note:**

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

**Regions:**

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

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

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

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

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

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

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

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

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

**2017 EU-wide Transparency Exercise**  
**Sovereign Exposure**

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

(mln EUR)

Country / Region	As of 30/06/2017																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>2,493.6</b>	<b>579.5</b>	<b>1,914.1</b>	<b>102.8</b>	<b>0.0</b>	<b>102.8</b>	<b>0.1</b>	<b>0.0</b>	<b>0.1</b>	<b>1,267.0</b>	<b>0.0</b>	<b>1,267.0</b>	<b>579.5</b>	<b>579.5</b>	<b>0.0</b>	<b>544.2</b>	<b>0.0</b>	<b>544.2</b>
Austria	66.5	0.0	66.5															
Belgium	70.8	0.0	70.8															
Bulgaria	8.6	0.0	8.6															
Croatia	1.0	0.0	1.0															
Cyprus	2.0	0.0	2.0															
Czech Republic	18.2	0.0	18.2															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	37.1	0.0	37.1															
France	48.6	0.0	48.6															
Germany	86.0	0.0	86.0															
Greece	0.0	0.0	0.0															
Hungary	7.4	0.0	7.4															
Ireland	42.0	0.0	42.0															
Italy	19.4	0.0	19.4															
Latvia	9.4	0.0	9.4															
Lithuania	14.2	0.0	14.2															
Luxembourg	40.0	0.0	40.0															
Malta	0.0	0.0	0.0															
Netherlands	73.1	0.0	73.1															
Poland	41.4	0.0	41.4															
Portugal	2.3	0.0	2.3															
Romania	10.3	0.0	10.3															
Slovakia	36.5	0.0	36.5															
Slovenia	1,395.2	476.6	918.7															
Spain	21.0	0.0	21.0															
Sweden	10.2	0.0	10.2															
United Kingdom	0.0	0.0	0.0															
Iceland	3.3	0.0	3.3															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	0.0	0.0	0.0															
Other advanced economies non EEA	4.5	0.0	4.5															
Other Central and eastern Europe countries non EEA	361.7	102.7	259.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	63.0	0.2	62.8															

**Note:**

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

**Regions:**

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

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

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

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

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

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

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

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

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

## 2017 EU-wide Transparency Exercise

### Performing and non-performing exposures

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

	As of 31/12/2016							As of 30/06/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			
		Of which: defaulted						Of which: defaulted						
(min EUR, %)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>2,693</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>2,728</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0</b>
Central banks	65	0	0	0	0	0	0	111	0	0	0	0	0	0
General governments	1,839	0	0	0	0	0	0	1,811	0	0	0	0	0	0
Credit institutions	679	0	0	0	0	0	0	674	0	0	0	0	0	0
Other financial corporations	13	0	1	1	0	1	0	31	0	1	1	0	1	0
Non-financial corporations	97	0	0	0	0	0	0	100	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>9,411</b>	<b>54</b>	<b>1,269</b>	<b>1,269</b>	<b>152</b>	<b>815</b>	<b>395</b>	<b>9,298</b>	<b>48</b>	<b>1,149</b>	<b>1,149</b>	<b>130</b>	<b>737</b>	<b>354</b>
Central banks	777	0	0	0	0	0	0	821	0	0	0	0	0	0
General governments	807	4	13	13	11	6	6	590	2	11	11	5	5	5
Credit institutions	715	0	0	0	0	0	0	678	0	0	0	0	0	0
Other financial corporations	107	0	28	28	5	27	1	113	0	28	28	2	27	1
Non-financial corporations	3,692	19	1,101	1,101	102	706	349	3,616	19	986	986	88	628	312
of which: small and medium-sized enterprises at amortised cost	1,893	12	745	745	59	494	234	1,896	12	686	686	51	455	213
Households	3,314	32	128	128	34	77	39	3,479	27	124	124	34	76	36
<b>DEBT INSTRUMENTS other than HFT</b>	<b>12,104</b>	<b>54</b>	<b>1,270</b>	<b>1,270</b>	<b>152</b>	<b>816</b>	<b>395</b>	<b>12,026</b>	<b>48</b>	<b>1,150</b>	<b>1,150</b>	<b>130</b>	<b>738</b>	<b>354</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>1,851</b>		<b>130</b>	<b>130</b>	<b>3</b>	<b>39</b>	<b>31</b>	<b>1,829</b>		<b>96</b>	<b>96</b>	<b>2</b>	<b>32</b>	<b>19</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)

## 2017 EU-wide Transparency Exercise

### Forborne exposures

NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

	As of 31/12/2016					As of 30/06/2017				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>923</b>	<b>808</b>	<b>508</b>	<b>492</b>	<b>280</b>	<b>835</b>	<b>752</b>	<b>478</b>	<b>468</b>	<b>255</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	11	9	4	3	6	10	8	4	3	5
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	31	25	25	24	1	27	25	24	24	1
Non-financial corporations	839	747	467	454	259	758	690	437	428	234
of which: small and medium-sized enterprises at amortised cost	507	459	280	273	168	476	444	283	278	156
Households	42	27	13	12	14	39	29	14	12	16
<b>DEBT INSTRUMENTS other than HFT</b>	<b>923</b>	<b>808</b>	<b>508</b>	<b>492</b>	<b>280</b>	<b>835</b>	<b>752</b>	<b>478</b>	<b>468</b>	<b>255</b>
<b>Loan commitments given</b>	<b>24</b>	<b>22</b>	<b>5</b>	<b>5</b>	<b>15</b>	<b>11</b>	<b>10</b>	<b>4</b>	<b>4</b>	<b>5</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