

| Bank Name | NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA |
|--------------|--|
| LEI Code | 5493001BABFV7P27OW30 |
| Country Code | SI |

Capital

| CRR / CRDIV DEFINITION OF CAPITAL | As of 31/12/2014 | As of 30/06/2015 | COREP CODE | REGULATION |
|--|------------------|---------------------|---|---|
| OWN FUNDS | 1,240 | 1,245 | CA1 {1} | Articles 4(118) and 72 of CRR |
| COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) | 1,240 | 1,245 | CA1 {1.1.1} | Article 50 of CRR |
| Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) | 1,071 | 1,071 | CA1 {1.1.1.1} | Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR |
| Retained earnings | 206 | 207 | CA1 {1.1.1.2} | Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR |
| Accumulated other comprehensive income | 26 | 10 | CA1 {1.1.1.3} | Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR |
| Other Reserves | 14 | 14 | CA1 {1.1.1.4} | Articles 4(117) and 26(1) point (e) of CRR |
| Funds for general banking risk | 0 | 0 | CA1 {1.1.1.5} | Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR |
| Minority interest given recognition in CET1 capital | 0 | 0 | CA1 {1.1.1.7} | Artide 84 of CRR |
| Adjustments to CET1 due to prudential filters | -1 | -1 | CA1 {1.1.1.9} | Articles 32 to 35 and 36 (1) point (I) of CRR |
| (-) Intangible assets (including Goodwill) | -43 | -37 | CA1 {1.1.1.10 + 1.1.1.11} | Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR |
| (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs | -4 | -8 | CA1 {1.1.1.12} | Articles 36(1) point (c) and 38 of CRR |
| (-) IRB shortfall of credit risk adjustments to expected losses | 0 | 0 | CA1 {1.1.1.13} | Articles 36(1) point (d), 40 and 159 of CRR |
| (-) Defined benefit pension fund assets | 0 | 0 | CA1 {1.1.1.14} | Articles 4(109), 36(1) point (e) and 41 of CRR |
| (-) Reciprocal cross holdings in CET1 Capital | 0 | 0 | CA1 {1.1.1.15} | Articles 4(122), 36(1) point (g) and 44 of CRR |
| (-) Excess deduction from AT1 items over AT1 Capital | -34 | -22 | CA1 {1.1.1.16} | Article 36(1) point (j) of CRR |
| (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight | 0 | 0 | CA1 {1.1.1.17 to 1.1.1.21} | Articles 4(26), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR. |
| Of which: from securitisation positions (-) | 0 | 0 | CA1 {1.1.1.18} | Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR |
| (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment | 0 | 0 | CA1 {1.1.1.22} | Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR |
| (-) Deductible DTAs that rely on future profitability and arise from temporary differences | 0 | 0 | CA1 {1.1.1.23} | Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR |
| (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment | 0 | 0 | CA1 {1.1.1.24} | Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR |
| (-) Amount exceding the 17.65% threshold | 0 | 0 | CA1 {1.1.1.25} | Article 470 of CRR |
| Other CET1 capital elements and deductions | 0 | 0 | CA1 {1.1.1.27} + CA1 {1.1.1.28} | - |
| Transitional adjustments | 4 | 10 | CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26} | - |
| Transitional adjustments due to grandfathered CET1 Capital instruments (+/-) | 0 | 0 | CA1 {1.1.1.6} | Articles 483(1) to (3), and 484 to 487 of CRR |
| Transitional adjustments due to additional minority interests (+/-) | 0 | 0 | CA1 {1.1.1.8} | Articles 479 and 480 of CRR |
| Other transitional adjustments to CET1 Capital (+/-) | 4 | 10 | CA1 {1.1.1.26} | Articles 469 to 472, 478 and 481 of CRR |
| ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) | 0 | 0 | CA1 {1.1.2} | Article 61 of CRR |
| Additional Tier 1 Capital instruments (including grandfathered amounts) | 0 | 0 | CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4} | |
| Other additional Tier 1 Capital components and deductions (after transitional adjustments) | 0 | 0 | CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}) | |
| TIER 1 CAPITAL (net of deductions and after transitional adjustments) | 1,240 | 1,245 | CA1 {1.1} | Article 25 of CRR |
| TIER 2 CAPITAL (net of deductions and after transitional adjustments) | 0 | 0 | CA1 {1.2} | Article 71 of CRR |
| Tier 2 Capital instruments (including grandfathered amounts) | 0 | 0 | CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4} | |
| Other Tier 2 Capital components and deductions (after transitional adjustments) | 0 | 0 | CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}) | |
| TOTAL RISK EXPOSURE AMOUNT | 7,038 | 7,833 | CA2 {1} | Articles 92(3), 95, 96 and 98 of CRR |
| Common Equity Tier 1 Capital ratio | 17.62% | 15.89% | CA3 {1} | - |
| Tier 1 Capital ratio | 17.62% | 15.89% | CA3 {3} | |
| Total Capital ratio | 17.62% | 15.89% | CA3 {5} | |



Risk exposure amounts

| (mln EUR) | as of 31/12/2014 | as of 30/06/2015 |
|---|---------------------|---------------------|
| Risk exposure amounts for credit risk | 5,875 | 6,757 |
| 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 | 5,875 | 6,757 |
| Risk exposure amount for position, foreign exchange and commodities (Market risk) | 141 | 137 |
| of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹ | 0 | 0 |
| Risk exposure amount for Credit Valuation Adjustment | 8 | 8 |
| Risk exposure amount for operational risk | 1,014 | 931 |
| Other risk exposure amounts | 0 | 0 |
| Total Risk Exposure Amount | 7,038 | 7,833 |

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



| (mln EUR) | As of 31/12/2014 | As of 30/06/2015 |
|--|---------------------|---------------------|
| Interest income | 504 | 230 |
| Of which debt securities income | 103 | 43 |
| Of which loans and advances income | 384 | 179 |
| Interest expenses | 170 | 59 |
| (Of which deposits expenses) | 143 | 44 |
| (Of which debt securities issued expenses) | 7 | 6 |
| (Expenses on share capital repayable on demand) | 0 | 0 |
| Dividend income | 2 | 1 |
| Net Fee and commission income | 138 | 68 |
| 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 | 36 | 10 |
| Gains or (-) losses on financial assets and liabilities held for trading, net | 4 | -26 |
| 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 | -1 | 0 |
| Exchange differences [gain or (-) loss], net | -1 | 15 |
| Net other operating income /(expenses) | 6 | 4 |
| TOTAL OPERATING INCOME, NET | 516 | 244 |
| (Administrative expenses) | 269 | 129 |
| (Depreciation) | 36 | 16 |
| (Provisions or (-) reversal of provisions) | -4 | -2 |
| (Commitments and guarantees given) | -2 | -5 |
| (Other provisions) | -2 | 3 |
| Of which pending legal issues and tax litigation ¹ | 2 | |
| Of which restructuring ¹ | 1 | |
| (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) | 125 | 40 |
| (Loans and receivables) | 124 | 40 |
| (Held to maturity investments, AFS assets and financial assets measured at cost) | 1 | 0 |
| (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) | 23 | 4 |
| (of which Goodwill) | 0 | 0 |
| Negative goodwill recognised in profit or loss | 0 | 0 |
| Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates | 1 | 1 |
| Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations | -3 | 0 |
| PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS | 65 | 57 |
| PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS | 61 | 52 |
| Profit or (-) loss after tax from discontinued operations | 0 | 0 |
| PROFIT OR (-) LOSS FOR THE YEAR | 61 | 52 |
| Of which attributable to owners of the parent | 58 | 50 |

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



2015 EU-wide Transparency Exercise Market Risk NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA

| | S | A | | | | | IM | | | | | | | | | | IM | | | | | | | | | |
|-------------------------|---------------------------|------------------------------|------------------|---|--------------------------|--|---------------------|--------------------------------|--------------------------|-------|--------------------------------|-----------------|----------------------------------|---|--------------------------|---|----------------------------------|--------------------------------|------------------------|-----------|---|------------------|----------------------------------|-------------------------|--|--|
| | As of 31/12/2014 | As of 30/06/2015 | | | | As of 31 | /12/2014 | | | | | | | | | As of 30 | /06/2015 | | | | | | | | | |
| | EXPOSURE E AMOUNT In EUR) | TOTAL RISK TOTAL RISK | XPOSURE EXPOSURE | TOTAL RISK TOTAL RISK | TOTAL RISK TOTAL RISK | TOTAL RISK TOTAL RISK | VaR (Memoran | dum item) | STRESSED VaR (M item) | | MIGRATI | | | RICE RISKS CHARGE FOR | | | VaR (Memoran | dum item) | STRESSED VaR (Me item) | emorandum | INCREM DEFAUL MIGRATIO CAPITAL | T AND ON RISK | | RICE RISKS HARGE FOR | | |
| (min EUR) | | EXPOSURE EXPOSU AMOUNT AMOUN | | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS DAY (VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) | LATEST AVAILABLE | 12 WEEKS AVERAGE MEASURE | MEACURE | FLOOR | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | TOTAL RISK EXPOSURE AMOUNT | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS DAY (VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) | LATEST AVAILABLE (SVaRt-1) | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | FLOOD | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | TOTAL RISK EXPOSURE AMOUNT | | | |
| Traded Debt Instruments | 27 | 33 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Of which: General risk | 11 16 | 13 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Of which: Specific risk | 16 | 19 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Of which: General risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Of which: Specific risk | 0 | Ō | 0 | 0 | 0 | Ō | | | | | | | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Foreign exchange risk | 114 | 104 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Commodities risk | 141 | 0 137 | 0 | 0 | 0 | 0 | • | | 0 | | | | 0 | 0 | 0 | 0 | | 0 | | | | | | | | |

EBA BARKING AUTHORITY

2015 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

| AUTHORITY | Credit Risk - Standardised Approach | | | | | | | | |
|-------------------|--|--------------------------------|--------------------------------|-------------------------|--|--------------------------------|--------------------------------|-------------------------|--|
| | NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA Leovernments or central banks all downments or local authorities sector entities. I sector entities sector entities sector entities sector entities sector entities. I sector entities sector entities sector entities sector entities sector entities sector entities entite entities entite entities entities entite entities entite en | | | | Standardise | d Approach | | | |
| | | | As of 31/12/2 | 1014 | | į | As of 30/06/2 | 015 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions |
| | Central governments or central banks | 2.753 | 4.277 | 18 | | 2.460 | 3.932 | 854 | |
| | Regional governments or local authorities | 137 | 127 | 63 | | 136 | 124 | 59 | |
| | Public sector entities | 138 | 65 | 56 | | 118 | 48 | 43 | |
| | Multilateral Development Banks | 55 | 55 | 0 | | 52 | 52 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 24 | 24 | 0 | |
| | Institutions | 1,172 | 972 | 402 | | 1,049 | 910 | 372 | |
| | Corporates | 4,089 | 1,876 | 1,701 | | 3,563 | 1,521 | 1,371 | |
| | of which: SME | 1,617 | 737 | 561 | | 1,462 | 631 | 480 | |
| | Retail | 3,685 | 2,987 | 2,132 | | 3,649 | 2,979 | 2,133 | |
| | of which: SME | 828 | 606 | 346 | | 774 | 569 | 325 | |
| Consolidated data | Secured by mortgages on immovable property | 637 | 604 | 227 | | 576 | 559 | 206 | |
| | of which: SME | 95 | 83 | 31 | | 73 | 65 | 24 | |
| | Exposures in default | 2,176 | 653 | 738 | 1,461 | 2,760 | 1,004 | 1,190 | 1,660 |
| | Items associated with particularly high risk | 82 | 28 | 41 | | 18 | 11 | 16 | |
| | Covered bonds | 31 | 31 | 6 | | 29 | 29 | 4 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 45 | 45 | 5 | |
| I | Equity | 53 | 53 | 75 | | 57 | 57 | 83 | |
| I | Securitisation | 0 | 0 | 0 | | 0 | 0 | 0 | |
| I | Other exposures | 623 | 613 | 417 | | 634 | 624 | 421 | |
| 1 | Standardised Total | 15,633 | 12,340 | 5,875 | 1,940 | 15,170 | 11,920 | 6,757 | 1,879 |

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

| | | | | | Standardise | ed Approach | | | |
|----------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
| | | | As of 31/12/2 | 014 | | As of 30/06/2015 | | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | Central governments or central banks | 1,374 | 2.865 | 4 | | 1.097 | 2.541 | 6 | |
| | Regional governments or local authorities | 84 | 81 | 16 | | 86 | 81 | 16 | |
| | Public sector entities | 81 | 19 | 9 | | 84 | 19 | 18 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 129 | 58 | 30 | | 63 | 26 | 14 | |
| | Corporates | 3,109 | 1,086 | 1,027 | | 2,720 | 833 | 787 | |
| | of which: SME | 1.004 | 248 | 189 | | 929 | 192 | 146 | |
| | Retail | 2,265 | 1,791 | 1,302 | | 2,196 | 1,739 | 1,267 | |
| | of which: SME | 347 | 233 | 133 | | 304 | 204 | 117 | |
| SLOVENIA | Secured by mortgages on immovable property | 637 | 604 | 227 | | 576 | 559 | 206 | |
| | of which: SME | 95 | 83 | 31 | | 73 | 65 | 24 | |
| | Exposures in default | 714 | 268 | 306 | 384 | 1,176 | 556 | 670 | 533 |
| | Items associated with particularly high risk | 41 | 15 | 23 | | 8 | 7 | 10 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 45 | 45 | 5 | |
| | Equity | 47 | 47 | 65 | | 47 | 47 | 68 | |
| | Securitisation | | | | | | | | |
| | Other exposures | 330 | 326 | 220 | | 331 | 327 | 219 | |
| | Standardised Total ² | | | | 650 | | | | 633 |

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

| | | | | | Standardise | ed Approach | | | |
|----------------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
| | | | s of 31/12/2 | 2014 | | ı | As of 30/06/: | 2015 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | Central governments or central banks | 254 | 254 | 1 | | 252 | 252 | 252 | |
| | Regional governments or local authorities | 9 | 8 | 8 | | 8 | 7 | 7 | |
| | Public sector entities | 14 | 14 | 14 | | 7 | 7 | 7 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 6 | 6 | 6 | | 7 | 7 | 7 | |
| | Corporates | 290 | 223 | 194 | | 273 | 209 | 180 | |
| MACEDONIA THE | of which: SME | 159 | 121 | 93 | | 162 | 125 | 95 | |
| MACEDONIA, THE | | 504 | 424 | 299 | | 521 | 445 | 316 | |
| FORMER | of which: SME | 136 | 110 | 63 | | 130 | 102 | 59 | |
| YUGOSLAV | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 76 | 13 | 13 | 64 | 113 | 26 | 29 | 86 |
| | Items associated with particularly high risk | 9 | 4 | 6 | | 3 | 2 | 3 | |
| | Covered bonds Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | | 0 | 0 | | | 0 | 0 | | |
| | Collective investments undertakings (CIU) Equity | 0 | 0 | 6 | | U | 0 | 0 | |
| | Securitisation | , | 3 | | | 3 | 3 | | |
| | Other exposures | 82 | 82 | 52 | | 75 | 75 | 47 | |
| | Standardised Total ² | 62 | ÜŽ. | JZ | 128 | | /3 | 7/ | 136 |

Standardised Total*

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

(2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

| | | | | | Standardise | d Approach | | | |
|--------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|--|
| | | | As of 31/12/ | 2014 | | ı | As of 30/06/ | 2015 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments an provisions ² |
| | Central governments or central banks | 222 | 222 | 2 | | 116 | 116 | 116 | |
| | Regional governments or local authorities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Public sector entities | 13 | 10 | 10 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 6 | 5 | 5 | | 6 | 6 | 6 | |
| | Corporates | 176 | 146 | 125 | | 30 | 27 | 23 | |
| | of which: SME | 109 | 86 | 66 | | 17 | 16 | 12 | |
| | Retail | 282 | 228 | 152 | | 101 | 85 | 56 | |
| | of which: SME | 138 | 106 | 61 | | 53 | 43 | 24 | |
| SERBIA | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 449 | 107 | 129 | 342 | 413 | 121 | 147 | 292 |
| | Items associated with particularly high risk | 18 | 5 | 8 | | 0 | 0 | 0 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Securitisation | | | | | | | | |
| | Other exposures | 79 | 79 | 59 | | 53 | 53 | 45 | |
| | Standardised Total ² | | | | 379 | | | | 296 |

(1) Original exposure, unlike Exposure veile, it is producted before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

| | | | | | Standardise | ed Approach | | | |
|-------------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
| | | A | s of 31/12/2 | 014 | | ı | s of 30/06/2 | 2015 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | Central governments or central banks | 237 | 233 | 0 | | 258 | 256 | 256 | |
| | Regional governments or local authorities | 38 | 33 | 33 | | 39 | 32 | 32 | |
| | Public sector entities | 26 | 21 | 21 | | 25 | 21 | 18 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 3 | 3 | 3 | | 7 | 7 | 7 | |
| | Corporates | 211 | 168 | 140 | | 210 | 167 | 138 | |
| | of which: SME | 145 | 119 350 | 91 245 | | 144 | 120 | 91 255 | |
| | Retail of which: SME | 412 133 | 350 97 | 245 55 | | 421 127 | 362 93 | 255 53 | |
| Bosnia and | Secured by mortgages on immovable property | 133 | 97 | 55 | | 12/ | 93 | 53 | |
| HERZEGOVINA | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 252 | 62 | 65 | 190 | 260 | 62 | 66 | 197 |
| | Items associated with particularly high risk | -5- | 0 | 0 | 130 | 0 | 02 | 0 | 237 |
| | Covered bonds | 0 | Ö | ŏ | | 0 | l ő | ŏ | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | ō | | 0 | l o | ō | |
| | Collective investments undertakings (CIU) | 0 | 0 | ō | | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 1 | | 0 | 0 | 1 | |
| | Securitisation | | | | | | | | |
| | Other exposures | 63 | 63 | 33 | | 67 | 67 | 38 | |
| | Standardised Total ² | | | | 226 | | | | 226 |

(1) Original exposure, unlike Exposure elube, is propried before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

| | | | | | Standardise | d Approach | | | |
|------------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
| | | , | As of 31/12/2 | 014 | | ı | As of 30/06/: | 2015 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | Central governments or central banks | 111 | 113 | 0 | | 112 | 111 | 111 | |
| | Regional governments or local authorities | 6 | 5 | 5 | | 4 | 3 | 3 | |
| | Public sector entities | 3 | 2 | 2 | | 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 | 124 | 110 | 94 | | 80 | 70 | 59 | |
| | of which: SME | 78 | 68 | 52 | | 50 | 45 | 34 | |
| | Retail | 199 | 173 | 122 | | 196 | 171 | 121 | |
| | of which: SME | 55 | 41 | 24 | | 52 | 40 | 23 | |
| MONTENEGRO | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 271 | 109 | 120 | 161 | 295 | 129 | 152 | 160 |
| | Items associated with particularly high risk | 2 | 2 | 2 | | 2 | 1 | 2 | |
| | 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 | 31 | 31 | 20 | | 46 | 46 | 26 | |
| | Standardised Total ² | | | | 174 | | | | 171 |

| (2) Total value adjustments and | provisions per country of counterparty does not include Securistisation exposures | | | | | | | | |
|---------------------------------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
| | | | | | Standardise | ed Approach | | | |
| | | | As of 31/12/2 | 1014 | | į | | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | Central governments or central banks | 111 | 145 | 0 | | 86 | 118 | 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 | 361 | 325 | 124 | | 309 | 272 | 98 | |
| | Corporates | 1 | 1 | 1 | | 1 | 1 | 1 | |
| | of which: SME | 1 | 1 | 1 | | 1 | 1 | 1 | |
| | Retail | 1 | 1 | 0 | | 1 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| GERMANY | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 15 | 1 | 1 | 14 | 15 | 1 | 1 | 14 |
| | Items associated with particularly high risk | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Covered bonds | 4 | 4 | 1 | | 9 | 9 | 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 | 1 | 1 | 1 | | 1 | 1 | 1 | |
| | | | | | | | | | |

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

| | | | | | Standardise | ed Approach | | | |
|---------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
| | | | As of 31/12/2 | 2014 | | ı | As of 30/06/: | 2015 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | Central governments or central banks | 2 | 2 | 0 | | 2 | 2 | 2 | |
| | Regional governments or local authorities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Public sector entities | 0 | 0 | 0 | | 1 | 1 | 0 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 7 | 5 | 5 | | 10 | 9 | 9 | |
| | Corporates | 78 | 64 | 52 | | 48 | 45 | 37 | |
| | of which: SME | 63 | 50 | 38 | | 35 | 32 | 24 | |
| | Retail | 16 | 15 | 9 | | 14 | 13 | 8 | |
| CDOATTA | of which: SME | 15 | 15 | 8 | | 13 | 13 | 7 | |
| CROATIA | Secured by mortgages on immovable property of which: SME | U | 0 | 0 | | U | U | 0 | |
| | or which: SME Exposures in default | 301 | 84 | 0 92 | 217 | 312 | 86 | 96 | 226 |
| | Items associated with particularly high risk | 301 | 04 | 92 | 21/ | 312 | 00 | 90 | 220 |
| | Covered bonds | 6 | 0 | | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | | 4 | 4 | 4 | |
| | Securitisation | | l v | , | | 7 | 7 | 1 | |
| | Other exposures | 36 | 29 | 29 | | 32 | 26 | 26 | |
| | Standardised Total ² | | | | 235 | - | | | 234 |

Standardised Idal

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

(2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

| | | | | | Standardise | ed Approach | | | |
|---------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
| | | | s of 31/12/2 | 014 | | į | As of 30/06/: | 2015 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | Central governments or central banks | 98 | 98 | 0 | | 97 | 97 | 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 | 207 | 198 | 61 | | 222 | 213 | 73 | |
| | Corporates | 11 | 6 | 5 | | 8 | 6 | 4 | |
| | of which: SME Retail | 11 | 6 | 5 | | 8 | 6 | 4 | |
| | of which: SME | U | 0 | 0 | | 0 | 0 | | |
| AUSTRIA | or Which: SME Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| AUSTRIA | of which: SME | ů o | 0 | 0 | | 0 | 0 | , | |
| | Exposures in default | 3 | 1 | 2 | 1 | 5 | 1 | 2 | 3 |
| | Items associated with particularly high risk | 0 | 0 | 0 | | 0 | 0 | 0 | J |
| | Covered bonds | 1 | 1 | ŏ | | o o | ő | l ŏ | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | ō | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | ō | | 0 | ō | 0 | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Securitisation | | | | | | | | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | | 4 | | | | 3 |

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

(2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

| | | | | | Standardise | d Approach | | | |
|-------------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
| | | | ls of 31/12/2 | 014 | | ı | As of 30/06/2 | 2015 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | Central governments or central banks | 31 | 31 | 0 | | 15 | 15 | 0 | |
| | Regional governments or local authorities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | 44 | 44 | 0 | | 41 | 41 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 24 | 24 | . 0 | |
| | Institutions | " | 37 | 15 | | 66 | 26 | 13 | |
| | Corporates of which: SME | 2 | 0 | 0 | | 0 | 0 | 0 | |
| | or which: SME Retail | 0 | 0 | 0 | | U | 0 | 0 | |
| | of which: SME | 1 | 1 1 | 0 | | 0 | 0 | 0 | |
| LUXEMBOURG | Secured by mortgages on immovable property | 1 | 0 | 0 | | 0 | 0 | 0 | |
| LUXLINDOUNG | of which: SME | ŏ | 0 | 0 | | 0 | 0 | ů | |
| | Exposures in default | , o | 0 | 0 | 0 | 1 | 1 | 1 | 0 |
| | Items associated with particularly high risk | o o | 0 | 0 | | 0 | 0 | ō | |
| | Covered bonds | 0 | 0 | ō | | 0 | ō | ō | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | ō | ō | 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 | |
| | Standardised Total ² | | | | 0 | | | | 0 |

Standardised Total*

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

(2) Total value adjustments and provisions per country or Counterparty does not include Securistisation exposures

| | rovisions per country or counterparty does not include Securistisation exposures | | | | | | | | |
|--------------|--|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
| | | | | | Standardise | d Approach | | | |
| | | | s of 31/12/2 | 014 | | , | As of 30/06/2 | 015 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | Central governments or central banks | 76 | 76 | 0 | | 77 | 77 | 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 | 37 | 37 | 17 | | 39 | 39 | 16 | |
| | Corporates | 2 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 2 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| NETHERI ANDC | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| NETHERLANDS | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME Exposures in default | 0 24 | 0 | 0 | 23 | 0 24 | 0 | 0 | 24 |
| | Exposures in default Items associated with particularly high risk | 24 | 1 | 1 | 23 | 24 | 0 | 0 | 24 |
| 1 | Covered bonds | 1 7 | 7 | 1 | | U | 0 | 1 | |
| I | Claims on institutions and corporates with a ST credit assessment | l ć | , | 0 | | 9 | 9 | 0 | |
| 1 | Collective investments undertakings (CIU) | l š | 0 | 0 | | 0 | 0 | 0 | |
| I | Equity | ň | 0 | 0 | | 0 | 0 | 0 | |
| I | Securitisation | ľ | Ů | | | · · | Ů | | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | - | 24 | | | - | 24 |

Standardised Total*

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

(2) Total value adjustments and provisions per country of counterparty does not include Securistication exposures



Credit Risk - IRB Approach

| | NOVA LJUBLJANSKA BANKA D.D., LJUBLJANA | | | | | | IRB Appr | roach | | | | | |
|-------------------|---|----------|------------------------|--------------------|------------|------------------------|----------------------|------------|------------------------|--------------------|------------|------------------------|----------------------|
| | | | | As of 31 | 1/12/2014 | | | | | As of 30 | /06/2015 | | |
| | | Original | Exposure ¹ | Exposure | Risk expos | ure amount | Value adjustments | Original E | xposure ¹ | Exposure | Risk expos | sure amount | Value adjustments |
| | (min EUR, %) | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions |
| | Central banks and central governments | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Institutions | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Corporates | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Corporates - Of Which: Specialised Lending Corporates - Of Which: SME | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Retail | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | , i |
| | Retail - Secured on real estate property | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | , i |
| | Retail - Secured on real estate property - Of Which: SME | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | ň |
| Consolidated data | Retail - Secured on real estate property - Of Which: non-SME | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | ő |
| consolidated data | Retail - Qualifying Revolving | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | ō |
| | Retail - Other Retail | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Retail - Other Retail - Of Which: SME | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Retail - Other Retail - Of Which: non-SME | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Equity | | | | 0 | | | | | | 0 | | |
| | Securitisation | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Other non credit-obligation assets | | | | 0 | | | | | | 0 | | 4 |
| | IRB Total | | | | 0 | | | | | | 0 | | |

Sovereign Exposure

| | (mln EUR) | | | | | | | As of | 31/12/2014 | | | | | | |
|--|------------------|------------------------------------|---------------------------------|-------------------------------|-------------------------------|---|--|--------------------|---------------------|-------------------|---------------------|------------------|---------------------|-----------------------|----------------|
| | (IIIII EOK) | GROSS DI EXPOSURES (| RECT LONG accounting value | | | | net of cash short only where there | | CT SOVEREIGN EXPO | SURES IN DERIVATI | VES (1) | INDIRECT SOVE | REIGN EXPOSURES | (3) (on and off | balance sheet) |
| | | gross of | provisions) (1) | | is a maturit | ty matching) (1) | | Derivatives with p | oositive fair value | Derivatives with | negative fair value | Derivatives with | positive fair value | Derivatives with valu | |
| 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 | of which: Financial assets held for trading (2) | Notional value | Fair-value (+) | Notional value | Fair-value (-) | Notional value | Fair-value (+) | Notional value | Fair-value (-) |
| [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more | Austria | 15 7 7 7 26 36 6 | 0 | 15 7 7 26 36 6 | 11 2 2 2 24 16 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 |
| Total Tota | Belgium | 22 14 5 32 | 0 0 0 | 22 14 5 32 | 16 14 5 32 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [| Bulgaria | | | | | | | | | | | | | | |
| Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y [5Y-10Y[[10Y-more Total | Cyprus | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [| Czech Republic | 3 | | 3 | 2 | 0 | - | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 |
| Total [0 - 3M [| Denmark | 3 | 0 | 3 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more | Estonia | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Finland | 10 3 10 25 | 0 | 10 3 10 25 | 3 10 21 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M [| France | 33 5 5 5 5 34 | 0 | 48 33 5 5 5 34 | 12 5 29 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Sovereign Exposure

| | | | | | - | | | As of | 31/12/2014 | | | | | | |
|---|------------------|-----------------------------------|---------------------------------|---------------------|-------------------------------|---|--|--------------------|---------------------|-------------------|---------------------|------------------|---------------------|------------------------|-----------------------|
| | (mln EUR) | GROSS DII | RECT LONG | NET DIRECT PO | SITIONS (gross e | exposures (long) | net of cash short only where there | | CT SOVEREIGN EXPO | SURES IN DERIVATI | VES (1) | INDIRECT SOVE | REIGN EXPOSURES | 5 (3) (on and off | balance sheet) |
| | | gross of p | provisions) | positions of sove | is a maturit | ty matching) (1) | only where there | Derivatives with p | oositive fair value | Derivatives with | negative fair value | Derivatives with | positive fair value | Derivatives wit val | h negative fair ue |
| 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 | of which: Financial assets held for trading (2) | Notional value | Fair-value (+) | Notional value | Fair-value (-) | Notional value | Fair-value (+) | Notional value | Fair-value (-) |
| [0 - 3M [| Germany | 26 9 16 61 111 | 0 | 26 9 16 61 | 34 34 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0-3M[3M-1Y[13M-1Y[11-2Y[12-3Y[13Y-5Y[15Y-10Y[10Y-more Total | Croatia | 1 0 | 1 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more | Greece | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| To - 3M | Hungary | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [| Ireland | 5 2 8 | 0 | 5 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[5Y - 10Y[[10Y - more Total | Italy | 5 5 | | 8 5 5 | | | | | | | | | | | |
| [0 - 3M [| Latvia | 10 | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | Lithuania | 1 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] | Luxembourg | 15 15 | 0 | 1 15 15 | 1 15 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Sovereign Exposure

| | | | | SKA BANKA D.D. | , | | | | | | | | | | |
|---|------------------|--|--|--|--|---|--|--------------------|---------------------|-------------------|---------------------|------------------|---------------------|------------------------|----------------|
| | (mln EUR) | | | | | | | As of | 31/12/2014 | | | | | | |
| | | EXPOSURES (| RECT LONG accounting value | NET DIRECT PO | ereign debt to oth | ner counterpaties | net of cash short only where there | DIRE | CT SOVEREIGN EXPO | SURES IN DERIVATI | VES (1) | INDIRECT SOVE | REIGN EXPOSURES | S (3) (on and off | balance sheet) |
| | | | orovisions) (1) | | is a maturi | ty matching) (1) | | Derivatives with p | oositive fair value | Derivatives with | negative fair value | Derivatives with | positive fair value | Derivatives wit val | |
| 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 | of which: Financial assets held for trading (2) | Notional value | Fair-value (+) | Notional value | Fair-value (-) | Notional value | Fair-value (+) | Notional value | Fair-value (-) |
| [0 - 3M [| Malta | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M [10 - 3M [13M - 1Y [11Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [110Y - more Total | Netherlands | 5 10 5 5 5 5 | 0 | 5 10 5 5 5 5 | 35 35 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Poland | 0 | | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M[[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] | Portugal | | | | | | | | | | | | | | |
| Total [0 - 3M [3M - 1Y [1Y - 2Y [1Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more | Romania | 0 | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[10Y - more Total | Slovakia | 2 2 5 8 | 0 | 2 2 5 8 | 5 8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [| Slovenia | 18 214 70 153 231 338 324 83 1,413 | 0 13 3 1 1 220 43 36 318 | 18 201 67 152 229 118 281 47 1,096 | 16 129 66 72 173 23 142 1 | 0 | 27 1 53 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | Spain | | | | | 0 | 81 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M [3M - 1Y [11' - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more | Sweden | 10 | 0 | 10 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 1 | 10 | 0 | 10 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Sovereign Exposure

| | | | | DANKA D.D. | | | | | | | | | | | |
|--|------------------|------------|--|------------------|-------------------------------|---|--|--------------------|---------------------|-------------------|---------------------|------------------|---------------------|----------------------|----------------|
| | (mln EUR) | | RECT LONG | NET DIRECT PO | OSITIONS (gross o | exposures (long) | net of cash short | | 31/12/2014 | SURES IN DERIVATI | /ES (1) | INDIRECT SOVE | REIGN EXPOSURES | 5 (3) (on and off | balance sheet) |
| | | gross of p | accounting value provisions) (1) | positions of sov | is a maturi | ner counterpaties ty matching) (1) | only where there | Derivatives with p | positive fair value | Derivatives with | negative fair value | Derivatives with | positive fair value | Derivatives with val | |
| 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 | of which: Financial assets held for trading (2) | Notional value | Fair-value (+) | Notional value | Fair-value (-) | Notional value | Fair-value (+) | Notional value | Fair-value (-) |
| [0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | United Kingdom | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[5Y - 10Y] [10Y - more Total | Iceland | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Liechtenstein | 0 | | | 0 | | | 0 | | | | | | 0 | 0 |
| [0 - 3M [| Norway | | | 0 | | | 0 | | 0 | 0 | 0 | 0 | 0 | | |
| Total [0 - 3M | Australia | 0 | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M[[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [10Y - more Total | Canada | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [0 - 3M [| Hong Kong | | | | | | | | | 0 | - | | | - | 0 |
| Total [0 - 3M [3M - 1Y [11 - 2Y [12 - 3Y [3Y - 5Y [5Y - 10Y [10Y - more | Japan | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M [3M - 1Y [11 - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more | U.S. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | I | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |



Sovereign Exposure

| | (min EUR) | | | | | | | As of | 31/12/2014 | | | | | | |
|---|---|--|--|---|---|---|--|--------------------|---------------------|-------------------|---------------------|------------------|---------------------|----------------------|-----------------------|
| | | GROSS DII | RECT LONG | | | | net of cash short only where there | DIRE | CT SOVEREIGN EXPO | SURES IN DERIVATI | /ES (1) | INDIRECT SOVE | REIGN EXPOSURES | (3) (on and off | balance sheet) |
| | | gross of p | | | is a maturit | y matching) 1) | | Derivatives with p | oositive fair value | Derivatives with | negative fair value | Derivatives with | positive fair value | Derivatives with val | h negative fair ue |
| 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 | of which: Financial assets held for trading (2) | Notional value | Fair-value (+) | Notional value | Fair-value (-) | Notional value | Fair-value (+) | Notional value | Fair-value (-) |
| [0 - 3M [| China | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [| Switzerland | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more | Other advanced economies non EEA | | , and the second | · · | U | | 0 | U | U | | | | | · · | U |
| Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Other Central and eastern Europe countries non EEA | 0 153 117 48 26 65 56 10 475 | 1 7 2 13 22 51 9 | 0 152 110 46 13 43 5 2 | 0 152 110 46 13 43 5 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [| Middle East | 4/3 | 0 | 3/1 | 371 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[5Y - 10Y] [10Y - more Total | Latin America and the Caribbean | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [1Y - more Total | Africa | 0 | 0 | 0 | 0 | 0 | | | | 0 | 0 | 0 | 0 | | |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [| Others | U | U | v | U | v | 0 | 0 | 0 | 0 | 0 | | v | 0 | 0 |
| [10Y - more Total | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Notes and definitions
(1) The exposures reported over 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 quarantees
(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial quarantees) booked in all the accounting portfolio (no-rif balance sheet). Irrespective of the denomination and or accounting classification of the positions
the exposures substance over the form must be used as a rotheral for the exposures to be included in this claim. This kim does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.



| | (mln EUR) | | | | | | | As of | 30/06/2015 | | | | | | |
|--|------------------|--------------------------------|---------------------------------|--------------------------------|-------------------------------|---|--|--------------------|---------------------|-------------------|---------------------|------------------|---------------------|------------------------|-----------------------|
| | | GROSS DI | RECT LONG accounting value | NET DIRECT PO | OSITIONS (gross e | exposures (long) | net of cash short only where there | DIRE | CT SOVEREIGN EXPO | SURES IN DERIVATI | VES (1) | INDIRECT SOVE | REIGN EXPOSURES | 6 (3) (on and off | balance sheet) |
| | | gross of | provisions) | positions of sov | is a maturit | ty matching) | omy where there | Derivatives with p | positive fair value | Derivatives with | negative fair value | Derivatives with | positive fair value | Derivatives wit val | h negative fair ue |
| sidual 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 | of which: Financial assets held for trading (2) | Notional value | Fair-value (+) | Notional value | Fair-value (-) | Notional value | Fair-value (+) | Notional value | Fair-value (-) |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Total | Austria | 16 9 28 2 35 6 | | 16 9 28 2 35 6 | 11 4 23 16 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [| Belgium | 22 13 5 9 30 | 0 | 22 13 5 9 30 | 16 13 5 9 30 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Tota | Bulgaria | 0 | | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 |
| [0 - 3M [| Cyprus | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [| Czech Republic | 1 2 1 | | 1 2 1 | 1 2 | | | | | | | | | | |
| Total 0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [0Y - more | Denmark | 4 | 0 | 4 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total 0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [3Y - 10Y [0Y - more | Estonia | 0 | | 0 | | | | 0 | | 0 | 0 | 0 | | 0 | |
| Total - 3M [M - 1Y [Y - 2Y [Y - 3Y [Y - 5Y [- 10Y [Y - more Total | Finland | 0 10 3 10 24 | 0 | 0 10 3 10 24 | 3 10 21 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Fotal - 3M [4 - 1Y 7 - 2Y 7 - 3Y 7 - 5Y - 10Y 7 - more Fotal | France | 48 0 17 5 15 28 | 0 | 48 0 17 5 15 28 | 34 0 7 10 28 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |



| | (mln EUR) | | | | | | | As of | 30/06/2015 | | | | | | |
|---|------------------|--------------------------|---------------------------------|---------------------|---|---|--|--------------------|--------------------|-------------------|---------------------|------------------|---------------------|----------------------|--|
| | | GROSS DIF | RECT LONG | NET DIRECT PO | OSITIONS (gross e ereign debt to oth | xposures (long) er counterpaties | net of cash short only where there | DIREC | T SOVEREIGN EXPO | SURES IN DERIVATI | VES (1) | INDIRECT SOVE | REIGN EXPOSURES | (3) (on and off | balance sheet) |
| | | gross of p | | , | is a maturit | y matching) 1) | J., | Derivatives with p | ositive fair value | Derivatives with | negative fair value | Derivatives with | positive fair value | Derivatives with val | |
| 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 | of which: Financial assets held for trading (2) | Notional value | Fair-value (+) | Notional value | Fair-value (-) | Notional value | Fair-value (+) | Notional value | Fair-value (-) |
| 「0 - 3M 「 「3M - 1Y 「 [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y []0Y - more Total | Germany | 9 11 28 39 | 0 | 9 11 28 39 | 34 34 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Croatia | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [| Greece | 0 | | 0 | 0 | 0 | | 0 | | | 0 | | | 0 | 0 |
| Total | Hungary | | 0 | | | | 0 | | 0 | 0 | | 0 | 0 | | , and the second |
| Total | Ireland | 5 2 5 | 0 | 5 2 5 | 2 5 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0-3M[[3M-1Y[[1Y-2Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y] [10Y-more Total | Italy | 12 5 2 5 | 0 | 12 5 2 5 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [| Latvia | 12 | 0 | 12 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M [| Lithuania | 1 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total 0 - 3M 13M - 117 117 - 227 227 - 337 337 - 537 557 - 107 1107 - more | Luxembourg | 15 | 0 | 1 15 | 1 15 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | | 15 | 0 | 15 | 15 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |



| | (mln EUR) | | | | | | | As of | 30/06/2015 | | | | | | |
|---|------------------|--|--|--|--|---|--|--------------------|-------------------|---------------------|------------------|---------------------|--------------------------------------|-----------------|----------------|
| | | GROSS DIF | RECT LONG | NET DIRECT PO | OSITIONS (gross e | exposures (long) | net of cash short only where there | DIREC | CT SOVEREIGN EXPO | SURES IN DERIVATI | VES (1) | INDIRECT SOVE | REIGN EXPOSURES | (3) (on and off | balance sheet) |
| | | gross of p | | is a maturity matching) (1) | | | Derivatives with p | ositive fair value | Derivatives with | negative fair value | Derivatives with | positive fair value | Derivatives with negative fair value | | |
| 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 | of which: Financial assets held for trading (2) | Notional value | Fair-value (+) | Notional value | Fair-value (-) | Notional value | Fair-value (+) | Notional value | Fair-value (-) |
| [0 - 3M [| Malta | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [| Netherlands | 5 10 5 5 5 50 | 0 | 5 10 5 5 5 5 77 | 34 34 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [] 10Y - more Total | Poland | 1 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [| Portugal | 1 | | 1 | 1 | | | | | | | | | | ū |
| Total | Romania | 0 | | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[5Y - 10Y] [10Y - more Total | Slovakia | 5 2 12 1 | 0 | 5 2 12 1 | 2 12 1 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [| Slovenia | 21 33 210 261 62 392 160 99 | 0 18 3 1 10 208 40 36 | 21 15 207 260 52 184 120 63 | 16 5 101 163 22 53 51 9 | 0 | 3 10 78 41 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M [| Spain | 1,216 | 315 | 901 | | | 129 | | 0 | 0 | | 0 | 0 | | _ |
| Total | Sweden | o 5 5 | 0 | o 5 5 | 5 5 | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | | 10 | 0 | 10 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |



| | (mln EUR) | | | | As of 30/06/2015 | | | | | | | | | | |
|--|------------------|--------------------------|---------------------------------|-----------------------------|---|---|--|---------------------|-------------------|---------------------|------------------|---|--------------------------------------|----------------|----------------|
| | | GROSS DI EXPOSURES (| RECT LONG accounting value | NET DIRECT PO | OSITIONS (gross of ereign debt to other | exposures (long) ner counterpaties | net of cash short only where there | DIREC | CT SOVEREIGN EXPO | SURES IN DERIVATI | VES (1) | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) | | | |
| | | gross of provisions) (1) | | is a maturity matching) (1) | | | Derivatives with p | oositive fair value | Derivatives with | negative fair value | Derivatives with | positive fair value | Derivatives with negative fair value | | |
| Residual Maturity | Country / Region | | of which: loans and advances | | of which: AFS banking book | of which: FVO (designated at fair value through profit&ioss) banking book | of which: Financial assets held for trading (2) | Notional value | Fair-value (+) | Notional value | Fair-value (-) | Notional value | Fair-value (+) | Notional value | Fair-value (-) |
| [0 - 3M [| United Kingdom | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more | Iceland | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [| Liechtenstein | | | | | | | | | | | | | | |
| Total | Norway | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M | Australia | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Canada | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more | Hong Kong | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M [| Japan | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | u.s. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |



| | (min EUR) | | | | | | | As of | 30/06/2015 | | | | | | |
|--|---|--|--|--|---|---|--|--------------------------------------|-------------------|--------------------------------------|----------------|------------------|---------------------|--------------------------------------|----------------|
| | | GROSS DII | RECT LONG | NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there | | | | DIRE | CT SOVEREIGN EXPO | SURES IN DERIVATI | /ES (1) | INDIRECT SOVE | REIGN EXPOSURES | 6 (3) (on and off | balance sheet) |
| | | gross of p | | | is a maturity matching) (1) | | | Derivatives with positive fair value | | Derivatives with negative fair value | | Derivatives with | positive fair value | Derivatives with negative fair value | |
| 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 | of which: Financial assets held for trading (2) | Notional value | Fair-value (+) | Notional value | Fair-value (-) | Notional value | Fair-value (+) | Notional value | Fair-value (-) |
| [0 - 3M [| China | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [| Switzerland | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more | Other advanced economies non EEA | · · | , and the second | · · | U | | 0 | U | 0 | | | | | · · | U |
| Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total | Other Central and eastern Europe countries non EEA | 0 134 123 36 62 86 51 8 | 0 6 1 11 21 47 7 | 0 134 117 35 51 65 4 0 | 0 134 117 35 51 65 4 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [| Middle East | 300 | 94 | 406 | 400 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[5Y - 10Y [10Y - more Total | Latin America and the Caribbean | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total | Africa | 0 | 0 | 0 | 0 | 0 | | | | 0 | 0 | 0 | 0 | | |
| [0 - 3M [| Others | U | U | v | U | v | 0 | 0 | 0 | 0 | 0 | | v | 0 | 0 |
| [10Y - more Total | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Notes and definitions
(1) The exposures reported over only exposures to certral, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government quarantees
(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (u.e. CDs, financial quarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions
the excounting substance over the form must be used as a criteral for the delibritation of the exposures to be include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments



Information on performing and non-performing exposures

| | As of 31/12/2014 | | | | | | | | As of 30/06/2015 | | | | | | | | |
|--|---|------|--------------------------------|------------------------|---|---|---|--------|--|--------------------------------------|------------------------|--|---|---|--|--|--|
| | Gross carrying amount | | | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions | | Collaterals and | | Gross carrying amount | | | Accumulated impair changes in fair value provisions ⁴ | ment, accumulated e due to credit risk and | Collaterals and | | | |
| | Of which performing but past due >30 days and <=90 | | performing but past due >30 | | On performing exposures ² | On non-performing exposures ³ | financial guarantees received on non- performing exposures | | Of which performing but past due >30 days and <=90 | Of which non-performing ¹ | | On performing exposures ² | On non-performing exposures ³ | financial guarantees received on non- performing exposures | | | |
| (min EUR, %) | | days | | Of which: defaulted | | | | | days | | Of which: defaulted | | | | | | |
| Debt securities (including at amortised cost and fair value) | 3,058 | 31 | 5 | 5 | 0 | 0 | 0 | 2,759 | 16 | 0 | 0 | 0 | 0 | 0 | | | |
| Central banks | 85 | 0 | 0 | 0 | 0 | 0 | 0 | 128 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| General governments | 2,477 | 22 | 0 | 0 | 0 | 0 | 0 | 2,225 | 16 | 0 | 0 | 0 | 0 | 0 | | | |
| Credit institutions | 375 | 0 | 0 | 0 | 0 | 0 | 0 | 307 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Other financial corporations | 10 | 0 | 5 | 5 | 0 | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Non-financial corporations | 111 | 8 | 0 | 0 | 0 | 0 | 0 | 91 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Loans and advances(including at amortised cost and fair value) | 9,762 | 87 | 2,562 | 2,562 | 213 | 1,552 | 804 | 9,598 | 148 | 2,480 | 2,480 | 180 | 1,547 | 816 | | | |
| Central banks | 509 | 0 | 0 | 0 | 0 | 0 | 0 | 461 | 72 | 0 | 0 | 0 | 0 | 0 | | | |
| General governments | 534 | 4 | 17 | 17 | 12 | 4 | 11 | 512 | 8 | 16 | 16 | 12 | 5 | 11 | | | |
| Credit institutions | 736 | 4 | 28 | 28 | 0 | 25 | 0 | 724 | 0 | 29 | 29 | 1 | 28 | 0 | | | |
| Other financial corporations | 142 | 0 | 46 | 46 | 6 | 33 | 8 | 144 | 0 | 59 | 59 | 6 | 31 | 18 | | | |
| Non-financial corporations | 4,738 | 53 | 2,226 | 2,226 | 160 | 1,336 | 715 | 4,595 | 47 | 2,129 | 2,129 | 127 | 1,324 | 714 | | | |
| Households | 3,104 | 25 | 246 | 246 | 34 | 154 | 71 | 3,161 | 21 | 248 | 248 | 35 | 158 | 74 | | | |
| DEBT INSTRUMENTS other than HFT | 12,820 | 118 | 2,567 | 2,567 | 213 | 1,552 | 804 | 12,357 | 164 | 2,480 | 2,480 | 180 | 1,547 | 816 | | | |
| OFF-BALANCE SHEET EXPOSURES | 2,002 | | 226 | 226 | 3 | 62 | 28 | 1,990 | | 199 | 199 | 3 | 57 | 40 | | | |

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

² 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)

¹ 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)



Forborne Exposures

| | | | As of 31/12/2014 | | | As of 30/06/2015 | | | | | | |
|---|--|---|------------------|--|-------------------------------------|---|---|-----|--|--------------------------|--|--|
| | Gross carrying amount of exposures with forbearance measures | | | | Collateral and financial | Gross carrying amount of exposures with forbearance measures | | | ment, accumulated due to credit risk and dures with forbearance | Collateral and financial | | |
| (min EUR, %) | | Of which non- performing exposures with forbearance measures | | Of which on non- performing exposures with forbearance measures | exposures with forbearance measures | | Of which non- performing exposures with forbearance measures | | Of which on non- performing exposures with forbearance measures | exposures with | | |
| Debt securities (including at amortised cost and fair value) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| General governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Credit institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Other financial corporations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Non-financial corporations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Loans and advances (including at amortised cost and fair value) | 1,673 | 1,372 | 809 | 762 | 691 | 1,656 | 1,413 | 835 | 797 | 699 | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| General governments | 16 | 15 | 3 | 3 | 10 | 15 | 13 | 4 | 3 | 10 | | |
| Credit institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Other financial corporations | 45 | 42 | 31 | 31 | 11 | 41 | 38 | 29 | 29 | 10 | | |
| Non-financial corporations | 1,560 | 1,285 | 755 | 711 | 640 | 1,537 | 1,325 | 778 | 744 | 643 | | |
| Households | 52 | 31 | 20 | 17 | 30 | 64 | 36 | 24 | 21 | 37 | | |
| DEBT INSTRUMENTS other than HFT | 1,673 | 1,372 | 809 | 762 | 691 | 1,656 | 1,413 | 835 | 797 | 699 | | |
| Loan commitments given | 36 | 32 | 9 | 9 | 5 | 24 | 23 | 5 | 5 | 16 | | |

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



Leverage ratio

| | (mln EUR, %) | As of 31/12/2014 | As of 30/06/2015 | Disclosure Template Code | REGULATION |
|---|--------------------------------|------------------|---------------------|-----------------------------|---|
| A | Tier 1 capital | 1,240 | 1,245 | LRCom {20} | |
| В | Total leverage ratio exposures | 13,618 | 13,239 | LRCom {21} | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |
| С | Leverage ratio | 9.11% | 9.40% | A/B | |



Information on collaterals: Mortgage loans

| | As of 31/12 | 2/2014 | As of 30/06/2015 | | | | | |
|--|---|--|--|--|--|--|--|--|
| | Mortgage [Loans collateralized by in | | Mortgage loans [Loans collateralized by immovable property] | | | | | |
| (mln EUR, %) | Carrying amount | Maximum amount of the collateral that can be considered ¹ | Carrying amount | Maximum amount of the collateral that can be considered ¹ | | | | |
| Loans and advances | 3,009 | 2,804 | 2,990 | 2,795 | | | | |
| of which: Other financial corporations | 6 | 5 | 12 | 7 | | | | |
| of which: Non-financial corporations | 1,691 | 1,512 | 1,654 | 1,491 | | | | |
| of which: Households | 1,264 | 1,240 | 1,282 | 1,255 | | | | |

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.