

1. CAPITAL

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

Capital position CRD3 rules	31/12/2012		30/06/2013		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government support measures other than ordinary shares</u>) (+)	691		944		COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares
Of which: adjustment to valuation differences in other AFS assets ⁽¹⁾ (-/+)	0		0		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-42		-40		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	0		0		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	649	5.9%	904	8.5%	
Of which: ordinary shares subscribed by government	354		947		Paid up ordinary shares subscribed by government
D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	320		0		EBA/REC/2011/1
E) Other Existing government support measures (+)	0		0		
F) Core Tier 1 including other instruments eligible and existing government support measures (C+D+E)	969	8.8%	904	8.5%	
G) Hybrid instruments not subscribed by government	0		0		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
H) Tier 1 Capital (F+G)	969	8.8%	904	8.5%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	11,055		10,590		
CRR / CRDIV memo items					
Common Equity instruments under A) not eligible as CET1 (under CRR)	0		0		Articles 26(1) point (c) and 26(2) of CRR
Adjustments to Minority Interests	19		24		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	112		123		Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2}]
Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments	95		79		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	0		0		Articles 381 to 386 of CRR

Notes and definitions

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

Explanatory footnotes

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

All counterparty countries	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		-	-	-	-	3,809	3	-	-	-	-	-	127	3	/	-	/	-	/	13
		-	-	-	-	687	13	-	-	-	-	-	290	13	/	-	/	-	/	16
		-	-	-	-	3,770	1,477	-	-	-	-	-	3,753	1,760	/	-	/	-	/	1,469
		-	-	-	-	-	-	-	-	-	-	-	-	-	/	-	/	-	/	-
		-	-	-	-	1,516	910	-	-	-	-	-	1,503	1,087	/	-	/	-	/	705
		-	-	-	-	3,647	301	-	-	-	-	-	2,693	321	/	-	/	-	/	748
	59.2%	-	-	-	-	178	1	-	-	-	-	-	69	1	/	-	/	-	/	2
	49.3%	-	-	-	-	45	1	-	-	-	-	-	22	1	/	-	/	-	/	1
	61.2%	-	-	-	-	133	-	-	-	-	-	-	47	-	/	-	/	-	/	1
		-	-	-	-	-	-	-	-	-	-	-	-	-	/	-	/	-	/	-
		-	-	-	-	3,469	300	-	-	-	-	-	2,624	320	/	-	/	-	/	746
		-	-	-	-	850	242	-	-	-	-	-	657	261	/	-	/	-	/	583
		-	-	-	-	2,619	58	-	-	-	-	-	1,967	59	/	-	/	-	/	163
		-	-	-	-	120	-	-	-	-	-	-	120	-	/	-	/	-	/	-
		-	-	-	-	-	-	-	-	-	-	-	-	-	/	-	/	-	/	-
		-	-	-	-	1,181	7	-	-	-	-	-	522	7	/	-	/	-	/	6
		0	0	0	0	13,214	1,801	0	0	0	0	7,505	2,104	0	0	0	0	-	2,252	
		/	/	/	/	-	-	/	/	/	/	-	-	/	/	/	/	/	-	

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

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		-	-	-	-	2,518	-	-	-	-	-	-	19	-	/	-	/	-	/	1
		-	-	-	-	56	-	-	-	-	-	-	27	-	/	-	/	-	/	-
		-	-	-	-	2,610	1,009	-	-	-	-	-	2,567	1,204	/	-	/	-	/	978
		-	-	-	-	-	-	-	-	-	-	-	-	-	/	-	/	-	/	-
		-	-	-	-	766	541	-	-	-	-	-	737	645	/	-	/	-	/	398
		-	-	-	-	2,454	172	-	-	-	-	-	1,782	176	/	-	/	-	/	344
	59.2%	-	-	-	-	178	1	-	-	-	-	-	69	1	/	-	/	-	/	2
	49.3%	-	-	-	-	45	1	-	-	-	-	-	22	1	/	-	/	-	/	1
	61.2%	-	-	-	-	133	-	-	-	-	-	-	47	-	/	-	/	-	/	1
		-	-	-	-	-	-	-	-	-	-	-	-	-	/	-	/	-	/	-
		-	-	-	-	2,276	171	-	-	-	-	-	1,713	175	/	-	/	-	/	342
		-	-	-	-	419	128	-	-	-	-	-	319	132	/	-	/	-	/	253
		-	-	-	-	1,857	43	-	-	-	-	-	1,394	43	/	-	/	-	/	89
		-	-	-	-	116	-	-	-	-	-	-	116	-	/	-	/	-	/	-
		-	-	-	-	-	-	-	-	-	-	-	-	-	/	-	/	-	/	-
		-	-	-	-	657	-	-	-	-	-	-	289	-	/	-	/	-	/	-
		0	0	0	0	8,411	1,181	0	0	0	0	4,800	1,380	0	0	0	0	-	1,323	
		/	/	/	/	-	-	/	/	/	/	-	-	/	/	/	/	/	-	

Notes and definitions
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Bosnia and Herzegovina	Central banks and central governments	/	-	-	-	-	284	-	-	-	-	-	-	58	-	/	/	/	/	9
	Institutions	/	-	-	-	-	6	-	-	-	-	-	-	6	-	/	/	/	/	-
	Corporates	/	-	-	-	-	222	81	-	-	-	-	-	233	106	/	/	/	/	57
	Corporates - Of Which: Specialised Lending	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/	-
	Corporates - Of Which: SME	/	-	-	-	-	146	81	-	-	-	-	-	152	106	/	/	/	/	40
	Retail	/	-	-	-	-	348	6	-	-	-	-	-	263	6	/	/	/	/	79
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/	-
	Retail - Qualifying Revolving	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/	-
	Retail - Other Retail	/	-	-	-	-	348	6	-	-	-	-	-	263	6	/	/	/	/	79
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	113	4	-	-	-	-	-	86	4	/	/	/	/	58
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	235	2	-	-	-	-	-	177	2	/	/	/	/	21
	Equity	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/	-
	Securitisation	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/	-
	Other non-credit obligation assets	/	-	-	-	-	151	-	-	-	-	-	-	46	-	/	/	/	/	-
TOTAL			0	0	0	0	1,011	87	0	0	0	0	606	112		0		0		145
Securitisation and re-securitisations positions deducted from capital *	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/	-	

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
FYR Macedonia	Central banks and central governments	/	-	-	-	-	233	-	-	-	-	-	-	8	-	/	/	/	/	1
	Institutions	/	-	-	-	-	11	-	-	-	-	-	-	11	-	/	/	/	/	-
	Corporates	/	-	-	-	-	238	8	-	-	-	-	-	238	8	/	/	/	/	42
	Corporates - Of Which: Specialised Lending	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/	-
	Corporates - Of Which: SME	/	-	-	-	-	124	7	-	-	-	-	-	124	7	/	/	/	/	29
	Retail	/	-	-	-	-	353	8	-	-	-	-	-	267	8	/	/	/	/	74
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/	-
	Retail - Qualifying Revolving	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/	-
	Retail - Other Retail	/	-	-	-	-	353	8	-	-	-	-	-	267	8	/	/	/	/	74
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	85	6	-	-	-	-	-	66	6	/	/	/	/	55
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	268	2	-	-	-	-	-	201	2	/	/	/	/	19
	Equity	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/	-
	Securitisation	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/	-
	Other non-credit obligation assets	/	-	-	-	-	151	-	-	-	-	-	-	56	-	/	/	/	/	-
TOTAL			0	0	0	0	986	16	0	0	0	0	580	16		0		0		117
Securitisation and re-securitisations positions deducted from capital *	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/	-	

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Serbia	Central banks and central governments	/	-	-	-	-	161	1	-	-	-	-	-	17	1	/	/	/	1
	Institutions	/	-	-	-	-	14	-	-	-	-	-	-	14	-	/	/	/	-
	Corporates	/	-	-	-	-	219	63	-	-	-	-	-	224	74	/	/	/	115
	Corporates - Of Which: Specialised Lending	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Corporates - Of Which: SME	/	-	-	-	-	161	43	-	-	-	-	-	161	46	/	/	/	48
	Retail	/	-	-	-	-	100	55	-	-	-	-	-	80	63	/	/	/	81
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Qualifying Revolving	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Other Retail	/	-	-	-	-	100	55	-	-	-	-	-	80	63	/	/	/	81
	Retail - Other Retail - Of Which: SME	/	-	-	-	-	71	54	-	-	-	-	-	58	62	/	/	/	73
	Retail - Other Retail - Of Which: non-SME	/	-	-	-	-	29	1	-	-	-	-	-	22	1	/	/	/	8
	Equity	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Securitisation	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Other non-credit obligation assets	/	-	-	-	-	91	-	-	-	-	-	-	60	-	/	/	/	-
TOTAL		0	0	0	0	585	119	0	0	0	0	395	138	0	0	0	0	197	
Securitisation and re-securitisations positions deducted from capital *	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-	

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Montenegro	Central banks and central governments	/	-	-	-	-	77	2	-	-	-	-	-	10	2	/	/	/	1
	Institutions	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Corporates	/	-	-	-	-	148	114	-	-	-	-	-	154	124	/	/	/	86
	Corporates - Of Which: Specialised Lending	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Corporates - Of Which: SME	/	-	-	-	-	102	56	-	-	-	-	-	108	61	/	/	/	40
	Retail	/	-	-	-	-	203	23	-	-	-	-	-	155	29	/	/	/	34
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Qualifying Revolving	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Other Retail	/	-	-	-	-	203	23	-	-	-	-	-	155	29	/	/	/	34
	Retail - Other Retail - Of Which: SME	/	-	-	-	-	56	19	-	-	-	-	-	44	24	/	/	/	15
	Retail - Other Retail - Of Which: non-SME	/	-	-	-	-	147	4	-	-	-	-	-	111	5	/	/	/	19
	Equity	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Securitisation	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Other non-credit obligation assets	/	-	-	-	-	50	3	-	-	-	-	-	19	3	/	/	/	1
TOTAL		0	0	0	0	478	142	0	0	0	0	338	158	0	0	0	0	122	
Securitisation and re-securitisations positions deducted from capital *	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-	

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Croatia	Central banks and central governments	/	-	-	-	-	16	-	-	-	-	-	-	2	-	/	/	/	-
	Institutions	/	-	-	-	-	49	-	-	-	-	-	-	25	-	/	/	/	-
	Corporates	/	-	-	-	-	102	154	-	-	-	-	-	106	191	/	/	/	66
	Corporates - Of Which: Specialised Lending	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Corporates - Of Which: SME	/	-	-	-	-	57	146	-	-	-	-	-	60	180	/	/	/	61
	Retail	/	-	-	-	-	31	27	-	-	-	-	-	28	31	/	/	/	65
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Qualifying Revolving	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Other Retail	/	-	-	-	-	31	27	-	-	-	-	-	28	31	/	/	/	65
	Retail - Other Retail - Of Which: SME	/	-	-	-	-	30	22	-	-	-	-	-	27	26	/	/	/	59
	Retail - Other Retail - Of Which: non-SME	/	-	-	-	-	1	5	-	-	-	-	-	1	5	/	/	/	6
	Equity	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Securitisation	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Other non-credit obligation assets	/	-	-	-	-	24	4	-	-	-	-	-	24	4	/	/	/	5
TOTAL		0	0	0	0	222	185	0	0	0	0	185	226	0	0	0	0	136	
Securitisation and re-securitisations positions deducted from capital *	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-	

Notes and definitions

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

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

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Kosovo	Central banks and central governments	/	-	-	-	-	61	-	-	-	-	-	-	-	-	/	/	/	-
	Institutions	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	1
	Corporates	/	-	-	-	-	111	-	-	-	-	-	-	111	-	/	/	/	2
	Corporates - Of Which: Specialised Lending	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Corporates - Of Which: SME	/	-	-	-	-	89	-	-	-	-	-	-	89	-	/	/	/	2
	Retail	/	-	-	-	-	148	-	-	-	-	-	-	111	-	/	/	/	20
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Qualifying Revolving	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Other Retail	/	-	-	-	-	148	-	-	-	-	-	-	111	-	/	/	/	20
	Retail - Other Retail - Of Which: SME	/	-	-	-	-	69	-	-	-	-	-	-	52	-	/	/	/	18
	Retail - Other Retail - Of Which: non-SME	/	-	-	-	-	79	-	-	-	-	-	-	59	-	/	/	/	1
	Equity	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Securitisation	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Other non-credit obligation assets	/	-	-	-	-	41	-	-	-	-	-	-	11	-	/	/	/	-
TOTAL		0	0	0	0	361	0	0	0	0	0	233	0	0	0	0	0	23	
Securitisation and re-securitisations positions deducted from capital *	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-	

Notes and definitions

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

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

** As explained in the Guidelines

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

Notes and definitions

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

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

** As explained in the Guidelines

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

Notes and definitions

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

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

** As explained in the Guidelines

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

Notes and definitions
 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
 * Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
 ** As explained in the Guidelines

All counterparty countries	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments	/	-	-	-	-	3,676	2	-	-	-	-	-	165	2	/	-	-	-	13
Institutions	/	-	-	-	-	783	13	-	-	-	-	-	323	13	/	-	-	-	15
Corporates	/	-	-	-	-	3,268	1,656	-	-	-	-	-	3,268	1,990	/	-	-	-	1,535
Corporates - Of Which: Specialised Lending	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	-	-	-	-
Corporates - Of Which: SME	/	-	-	-	-	1,264	1,004	-	-	-	-	-	1,278	1,229	/	-	-	-	717
Retail	/	-	-	-	-	3,551	298	-	-	-	-	-	2,521	326	/	-	-	-	812
Retail - Secured on real estate property	57.2%	-	-	-	-	418	2	-	-	-	-	-	153	1	/	-	-	-	4
Retail - Secured on real estate property - Of Which: SME	47.2%	-	-	-	-	45	2	-	-	-	-	-	22	1	/	-	-	-	1
Retail - Secured on real estate property - Of Which: non-SME	57.8%	-	-	-	-	373	-	-	-	-	-	-	131	-	/	-	-	-	3
Retail - Qualifying Revolving	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	-	-	-	-
Retail - Other Retail	/	-	-	-	-	3,133	296	-	-	-	-	-	2,368	325	/	-	-	-	808
Retail - Other Retail - Of Which: SME	/	-	-	-	-	771	244	-	-	-	-	-	593	272	/	-	-	-	634
Retail - Other Retail - Of Which: non-SME	/	-	-	-	-	2,362	52	-	-	-	-	-	1,775	53	/	-	-	-	174
Equity	/	-	-	-	-	100	-	-	-	-	-	-	100	-	/	-	-	-	-
Securitisation	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	-	-	-	-
Other non-credit obligation assets	/	-	-	-	-	1,187	8	-	-	-	-	-	523	8	/	-	-	-	7
TOTAL		0	0	0	0	12,565	1,977	0	0	0	0	6,900	2,339	0	0	0	0	2,382	
Securitisation and re-securitisations positions deducted from capital *	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	-	-	-	-

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

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments	/	-	-	-	-	2,422	-	-	-	-	-	-	19	-	/	-	-	-	2
Institutions	/	-	-	-	-	64	-	-	-	-	-	-	34	-	/	-	-	-	-
Corporates	/	-	-	-	-	2,388	1,049	-	-	-	-	-	2,351	1,256	/	-	-	-	1,035
Corporates - Of Which: Specialised Lending	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	-	-	-	-
Corporates - Of Which: SME	/	-	-	-	-	687	549	-	-	-	-	-	671	666	/	-	-	-	420
Retail	/	-	-	-	-	2,383	174	-	-	-	-	-	1,630	183	/	-	-	-	384
Retail - Secured on real estate property	57.1%	-	-	-	-	418	2	-	-	-	-	-	153	1	/	-	-	-	4
Retail - Secured on real estate property - Of Which: SME	47.2%	-	-	-	-	45	2	-	-	-	-	-	22	1	/	-	-	-	1
Retail - Secured on real estate property - Of Which: non-SME	57.7%	-	-	-	-	373	-	-	-	-	-	-	131	-	/	-	-	-	3
Retail - Qualifying Revolving	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	-	-	-	-
Retail - Other Retail	/	-	-	-	-	1,965	172	-	-	-	-	-	1,477	182	/	-	-	-	380
Retail - Other Retail - Of Which: SME	/	-	-	-	-	366	137	-	-	-	-	-	277	146	/	-	-	-	280
Retail - Other Retail - Of Which: non-SME	/	-	-	-	-	1,599	35	-	-	-	-	-	1,200	36	/	-	-	-	100
Equity	/	-	-	-	-	95	-	-	-	-	-	-	95	-	/	-	-	-	-
Securitisation	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	-	-	-	-
Other non-credit obligation assets	/	-	-	-	-	716	-	-	-	-	-	-	281	-	/	-	-	-	-
TOTAL		0	0	0	0	8,068	1,223	0	0	0	0	4,410	1,439	0	0	0	0	1,421	
Securitisation and re-securitisations positions deducted from capital *	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	-	-	-	-

Notes and definitions
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Bosnia and Herzegovina	Central banks and central governments	/	-	-	-	-	228	-	-	-	-	-	-	56	-	/	/	/	9
	Institutions	/	-	-	-	-	6	-	-	-	-	-	-	6	-	/	/	/	-
	Corporates	/	-	-	-	-	191	107	-	-	-	-	-	197	135	/	/	/	74
	Corporates - Of Which: Specialised Lending	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Corporates - Of Which: SME	/	-	-	-	-	139	89	-	-	-	-	-	144	113	/	/	/	50
	Retail	/	-	-	-	-	346	6	-	-	-	-	-	260	6	/	/	/	80
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Qualifying Revolving	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Other Retail	/	-	-	-	-	346	6	-	-	-	-	-	260	6	/	/	/	80
	Retail - Other Retail - Of Which: SME	/	-	-	-	-	110	4	-	-	-	-	-	83	4	/	/	/	59
	Retail - Other Retail - Of Which: non-SME	/	-	-	-	-	236	2	-	-	-	-	-	177	2	/	/	/	21
	Equity	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Securitisation	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Other non-credit obligation assets	/	-	-	-	-	125	0	-	-	-	-	-	37	-	/	/	/	-
TOTAL		0	0	0	0	896	113	0	0	0	0	556	141	0	0	0	0	163	
Securitisation and re-securitisations positions deducted from capital *	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-	

Notes and definitions

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

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Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
FYR Macedonia	Central banks and central governments	/	-	-	-	-	227	-	-	-	-	-	-	9	-	/	/	/	-
	Institutions	/	-	-	-	-	3	-	-	-	-	-	-	3	-	/	/	/	-
	Corporates	/	-	-	-	-	203	7	-	-	-	-	-	203	7	/	/	/	45
	Corporates - Of Which: Specialised Lending	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Corporates - Of Which: SME	/	-	-	-	-	110	6	-	-	-	-	-	110	6	/	/	/	29
	Retail	/	-	-	-	-	357	8	-	-	-	-	-	270	8	/	/	/	77
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Qualifying Revolving	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Other Retail	/	-	-	-	-	357	8	-	-	-	-	-	270	8	/	/	/	77
	Retail - Other Retail - Of Which: SME	/	-	-	-	-	86	6	-	-	-	-	-	66	6	/	/	/	56
	Retail - Other Retail - Of Which: non-SME	/	-	-	-	-	271	2	-	-	-	-	-	204	2	/	/	/	21
	Equity	/	-	-	-	-	1	-	-	-	-	-	-	1	-	/	/	/	-
	Securitisation	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Other non-credit obligation assets	/	-	-	-	-	120	-	-	-	-	-	-	57	-	/	/	/	-
TOTAL		0	0	0	0	911	15	0	0	0	0	543	15	0	0	0	0	122	
Securitisation and re-securitisations positions deducted from capital *	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-	

Notes and definitions

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

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Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Serbia	Central banks and central governments	/	-	-	-	-	162	-	-	-	-	-	-	15	-	/	/	/	1
	Institutions	/	-	-	-	-	12	-	-	-	-	-	-	13	-	/	/	/	-
	Corporates	/	-	-	-	-	159	114	-	-	-	-	-	185	140	/	/	/	121
	Corporates - Of Which: Specialised Lending	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Corporates - Of Which: SME	/	-	-	-	-	114	79	-	-	-	-	-	135	99	/	/	/	49
	Retail	/	-	-	-	-	85	52	-	-	-	-	-	67	63	/	/	/	93
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Qualifying Revolving	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Other Retail	/	-	-	-	-	85	52	-	-	-	-	-	67	63	/	/	/	93
	Retail - Other Retail - Of Which: SME	/	-	-	-	-	55	51	-	-	-	-	-	44	62	/	/	/	84
	Retail - Other Retail - Of Which: non-SME	/	-	-	-	-	30	1	-	-	-	-	-	23	1	/	/	/	9
	Equity	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Securitisation	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
Other non-credit obligation assets	/	-	-	-	-	98	-	-	-	-	-	-	66	-	/	/	/	-	
TOTAL		0	0	0	0	516	166	0	0	0	0	346	203	0	0	0	0	215	
Securitisation and re-securitisations positions deducted from capital *	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-	

Notes and definitions

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

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Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Montenegro	Central banks and central governments	/	-	-	-	-	87	1	-	-	-	-	-	9	1	/	/	/	-
	Institutions	/	-	-	-	-	23	-	-	-	-	-	-	23	-	/	/	/	-
	Corporates	/	-	-	-	-	110	140	-	-	-	-	-	113	166	/	/	/	88
	Corporates - Of Which: Specialised Lending	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Corporates - Of Which: SME	/	-	-	-	-	66	80	-	-	-	-	-	69	106	/	/	/	39
	Retail	/	-	-	-	-	197	24	-	-	-	-	-	151	29	/	/	/	33
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Qualifying Revolving	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Other Retail	/	-	-	-	-	197	24	-	-	-	-	-	151	29	/	/	/	33
	Retail - Other Retail - Of Which: SME	/	-	-	-	-	55	18	-	-	-	-	-	43	22	/	/	/	17
	Retail - Other Retail - Of Which: non-SME	/	-	-	-	-	142	6	-	-	-	-	-	108	7	/	/	/	16
	Equity	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Securitisation	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
Other non-credit obligation assets	/	-	-	-	-	54	4	-	-	-	-	-	20	4	/	/	/	-	
TOTAL		0	0	0	0	471	169	0	0	0	0	316	200	0	0	0	0	121	
Securitisation and re-securitisations positions deducted from capital *	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-	

Notes and definitions

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

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Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Croatia	Central banks and central governments	/	-	-	-	-	6	-	-	-	-	-	-	2	-	/	/	/	-
	Institutions	/	-	-	-	-	28	-	-	-	-	-	-	14	-	/	/	/	1
	Corporates	/	-	-	-	-	54	186	-	-	-	-	-	56	234	/	/	/	68
	Corporates - Of Which: Specialised Lending	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Corporates - Of Which: SME	/	-	-	-	-	29	165	-	-	-	-	-	30	204	/	/	/	63
	Retail	/	-	-	-	-	25	26	-	-	-	-	-	22	28	/	/	/	63
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Qualifying Revolving	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Other Retail	/	-	-	-	-	25	26	-	-	-	-	-	22	28	/	/	/	63
	Retail - Other Retail - Of Which: SME	/	-	-	-	-	24	21	-	-	-	-	-	21	23	/	/	/	57
	Retail - Other Retail - Of Which: non-SME	/	-	-	-	-	1	5	-	-	-	-	-	1	5	/	/	/	6
	Equity	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Securitisation	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Other non-credit obligation assets	/	-	-	-	-	34	3	-	-	-	-	-	34	3	/	/	/	7
TOTAL		0	0	0	0	147	215	0	0	0	0	128	265	0	0	0	0	139	
Securitisation and re-securitisations positions deducted from capital *	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-	

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Kosovo	Central banks and central governments	/	-	-	-	-	68	-	-	-	-	-	-	39	-	/	/	/	-
	Institutions	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	1
	Corporates	/	-	-	-	-	110	1	-	-	-	-	-	110	1	/	/	/	2
	Corporates - Of Which: Specialised Lending	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Corporates - Of Which: SME	/	-	-	-	-	89	1	-	-	-	-	-	89	1	/	/	/	2
	Retail	/	-	-	-	-	150	1	-	-	-	-	-	113	1	/	/	/	21
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Qualifying Revolving	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Other Retail	/	-	-	-	-	150	1	-	-	-	-	-	113	1	/	/	/	21
	Retail - Other Retail - Of Which: SME	/	-	-	-	-	70	1	-	-	-	-	-	53	1	/	/	/	19
	Retail - Other Retail - Of Which: non-SME	/	-	-	-	-	80	-	-	-	-	-	-	60	-	/	/	/	1
	Equity	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Securitisation	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Other non-credit obligation assets	/	-	-	-	-	24	-	-	-	-	-	-	11	-	/	/	/	-
TOTAL		0	0	0	0	352	2	0	0	0	0	273	2	0	0	0	0	24	
Securitisation and re-securitisations positions deducted from capital *	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-	

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation and re-securitisations positions deducted from capital *	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation and re-securitisations positions deducted from capital *	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

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

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

** As explained in the Guidelines

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

Notes and definitions
 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
 * Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
 ** As explained in the Guidelines

Explanatory footnotes

3. SECURITISATION SUMMARY

SI057

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

(in million Euro)

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

Explanatory footnotes

4. MARKET RISK

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

(in million Euro)

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

Explanatory footnotes

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SI057

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

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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

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

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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

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

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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

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

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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

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

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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SI057

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

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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SI057

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

(in million Euro)

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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SI057

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

(in million Euro)

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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

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

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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SI057

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

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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

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

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Africa	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Others	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
TOTAL EEA 30		1,941	234	1,941	732	0	4	0	0

Notes and definitions

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

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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

SI057

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

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Austria	0	0	0	0	0	0	0	0
[3M - 1Y]		21	0	21	5	0	0	0	0
[1Y - 2Y]		8	0	8	5	0	0	0	0
[2Y - 3Y]		9	0	9	5	0	0	0	0
[3Y - 5Y]		38	0	38	28	0	0	0	0
[5Y - 10Y]		6	0	6	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		82	0	82	44	0	0	0	0
[0 - 3M]	Belgium	1	0	1	1	0	0	0	0
[3M - 1Y]		60	0	60	55	0	0	0	0
[1Y - 2Y]		7	0	7	0	0	0	0	0
[2Y - 3Y]		6	0	6	0	0	0	0	0
[3Y - 5Y]		11	0	11	11	0	0	0	0
[5Y - 10Y]		2	0	2	2	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		87	0	87	69	0	0	0	0
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

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

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		1	0	1	1	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		1	0	1	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		2	0	2	1	0	0	0	0
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Finland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		11	0	11	0	0	0	0	0
[3Y - 5Y]		3	0	3	3	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		14	0	14	3	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

SI057

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

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	France	0	0	0	0	0	0	0	
[3M - 1Y]		20	0	20	0	0	0	0	
[1Y - 2Y]		22	0	22	0	0	0	0	
[2Y - 3Y]		10	0	10	0	0	0	0	
[3Y - 5Y]		5	0	5	0	0	0	0	
[5Y - 10Y]		5	0	5	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		63	0	63	0	0	0	0	
[0 - 3M]	Germany	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		26	0	26	0	0	0	0	
[2Y - 3Y]		9	0	9	0	0	0	0	
[3Y - 5Y]		10	0	10	0	0	0	0	
[5Y - 10Y]		59	0	59	32	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		103	0	103	32	0	0	0	
[0 - 3M]	Greece	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Hungary	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

SI057

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

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0
[3M - 1Y]		5	0	5	5	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		5	0	5	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		10	0	10	5	0	0	0	0
[0 - 3M]	Italy	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		5	0	5	0	0	0	0	0
[3Y - 5Y]		5	0	5	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		10	0	10	0	0	0	0	0
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

SI057

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

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0
[3M - 1Y]		5	0	5	5	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		5	0	5	5	0	0	0	0
[0 - 3M]	Malta	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

SI057

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

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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

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

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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

SI057

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

(in million Euro)

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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

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

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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

SI057

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

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Other Central and eastern Europe countries non EEA	24	2	24	22	0	0	0	0
[3M - 1Y]		167	6	167	161	0	0	0	0
[1Y - 2Y]		14	0	14	14	0	0	0	0
[2Y - 3Y]		12	0	12	12	0	0	0	0
[3Y - 5Y]		3	3	3	0	0	0	0	0
[5Y - 10Y]		55	38	55	17	0	0	0	0
[10Y - more]		3	0	3	3	0	0	0	0
Total		279	49	279	230	0	0	0	0
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

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

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Africa	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Others	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
TOTAL EEA 30		1,813	222	1,813	727	0	64	0	0

Notes and definitions

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

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

Explanatory footnotes

6. RWA

SI057

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

(in million Euro)

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

Explanatory footnotes