Capital position CRD3 rules	31.12.2	012	30.06.2	2013	References to COREP reporting
Cupital position creso raises	Million EUR	% RWA	Million EUR	% RWA	Relationate to CORET Toporting
A) Common equity before deductions (Original own funds without hybrid instruments and government support measures other than ordinary shares) (+)	229		266		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) (-)	-2		-2		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)	227	5,3%	264	6,5%	
Of which: ordinary shares subscribed by government	57		244		Paid up ordinary shares subscribed by government
D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	100		0		EBA/REC/2011/1
E) Other Existing government support measures (+)	0		0		
F) Core Tier 1 including other intruments eligible and existing government support measures (C+D+E)	327	7,6%	264	6,5%	
G) Hybrid instruments not subscribed by government	26		26		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)	353	8,2%	290	7,2%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	4.324		4.052		
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	0		0		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	0		0		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	0		0		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

Explanatory footnotes

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

		1 = 100 + 100 + 1		Exp	osure values (as	of 31/12/201	12) **				RWA (as of 31/	12/2012) **				Value adjustme	nts and provisio	ons (as of 31/12/2012) **	
outerparty countries		LTV % ** (as of 31/12/2012)	F-IR	В	A-IR	В	STA		F-IRE	3	A-IRE	3	STA		F-IRE	3	A-IRB	ş	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted N	on-defaulted D	Defaulted Non-defaulted	ed Defa
	Central banks and central governments		-	-	-	-	1.157	-	-	-	-	-	4	-		- ////		-	
	Institutions		-	-	-	-	346	-	-			-	201	-		- ////		-	
	Corporates		-	-		-	1.618	433				-	1.609	524		- ///		-	
	Corporates - Of Which: Specialised Lending		-	-	-	-	-		-	-	-	-	-			- ////		- /////////////////////////////////////	
	Corporates - Of Which: SME		-	-	-	-	849	326	-	-	-	-	845	395		- ////		- /////////////////////////////////////	
	Retail		-	-	-	-	1.344	204	-	-		-	957	241		- ///		-	
	Retail - Secured on real estate property	43,5%		-	-	-	129	6	-			-	46	6		- ////		-	
	Retail - Secured on real estate property - Of Which: SME	43,1%		-	-	-	17	2	-			-	7	2		- ////		- /////////////////////////////////////	
KREDITNA BANKA MARIBOR	Retail - Secured on real estate property - Of Which: non-SME	43,6%		-		-	112	3		-		-	39	3		- ////		- /////////////////////////////////////	
D.D. (NKBM d.d.)	Retail - Qualifying Revolving		-	-		-		-		-		-				- ////		- /////////////////////////////////////	
	Retail - Other Retail		-	-		-	1.215	199		-	-	-	911	235		- ////		- /////////////////////////////////////	
	Retail - Other Retail - Of Which: SME		-	-		-	427	178		-		-	320	211		- ////		- /////////////////////////////////////	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	788	21		-	-	-	591	24		- ////		- /////////////////////////////////////	
	Equity		-		-		53		-	-	-		53			- //		-	
	Securitisation		-	-	-		-	-		-	-	-	-			- ///		-	
	Other non-credit obligation assets		-	-	-	-	382	-	-	-		-	324	-		- ///		-	
	TOTAL		0	0	0	0	4.900	637	0	0	0	0	3.149	764		0	- 1	0	- [
	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

		1=1000000000000000000000000000000000000		Ехро	sure values (as of	31/12/2012) **				RWA (as of 31	/12/2012) **				Value adjustmer	nts and provis	sions (as of	31/12/2012) **	
nterparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRB		A-IRB		STA		F-IRB		A-IR	В	STA		F-IR	3	A-IRB	į	STA	A
			Non-defaulted De	efaulted	Non-defaulted [Defaulted	Non-defaulted	Defaulted	Non-defaulted I	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted No	on-defaulted	Defaulted	Non-defaulted	Defau
	Central banks and central governments		-	-	-	-	995	-	-	-	-	-	4	-		- ///		-		1
	Institutions		-	-	-	-	134		-	-		-	78	-		-		-		
	Corporates		-	-	-	-	1.391	388	-	-		-	1.391	469	9	-		-		
	Corporates - Of Which: Specialised Lending		-	-	-	-	-		-		-	-	-	-		- /////		-		
	Corporates - Of Which: SME		-	-		-	683	293		-		-	683	354	1	- ////		-		
	Retail		-	-	-	-	1.282	182	-	-		-	911	214	1	-		-		
	Retail - Secured on real estate property	43,5%	-	-	-	-	129	6	-		-	-	46	ε	6	- /////		-		
	Retail - Secured on real estate property - Of Which: SME	43,1%	-		-		17	2	-		-	-	7	2	2	- ////				,
	Retail - Secured on real estate property - Of Which: non-SME	43,6%	-	-	-		112	3	-			-	39	3	3	- /////		-		
Slovenia	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	Retail - Other Retail		-	-	-	-	1.152	176	-	-	-	-	864	208	3	-		-		
	Retail - Other Retail - Of Which: SME		-	-	-	-	377	158	-			-	283	187	7	- /////				
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	776	18	-	-		-	582	22	2	- ////				
	Equity		-		-	-	53		-			-	53	-		- ////				
	Securitisation		-	-	-	-			-	-		-	-			-		-		
	Other non-credit obligation assets		-	-	-	-	377	-	-	-	-	-	319			-		-		
	TOTAL		0	0	0	0	4.231	570	0	0	0	0	2.755	683	-	0	-	0	-	
	Securitisation and re-securitisations positions deducted from capital *		-													- /////				_

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

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

				Exp	osure values (as	of 31/12/201	12) **				RWA (as of 31	/12/2012) **				Value adjust	ments and provis	ions (as of 31/1	12/2012) **	
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IR	В	A-IR	В	STA	١	F-IR	В	A-IR	В	ST.	A	F-IR	В	A-IRB		STA	A.
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted No	on-defaulted	Defaulted
	Central banks and central governments		-	-	-	-	1	-	-	-	-	-	O	-		-		- ///		1
	Institutions			-	-	-	1	-		-	-	-	1	-		-		-		1
	Corporates			-	-	-	90	43		-		-	90	52		-		-		34
	Corporates - Of Which: Specialised Lending		-	-	-		-	-	-		-	-	-	-		-		- ///		
	Corporates - Of Which: SME		-	-	-	-	90	32	-	-	-	-	90	39		-		- ////		26
	Retail			-	-	-	14	19		-		-	11	23		-		- ////		18
	Retail - Secured on real estate property	0,0%		-	-	-	-	-		-		-	-	-		-		-		
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-		-		-	-	-		-		- ////		,
Croatia	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-	-	-	-	-		-		-	-	-		-		- ////		
Cioatia	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		- /////		-
	Retail - Other Retail		-	-	-	-	14	19	-	-	-	-	11	23		-		- ///		18
	Retail - Other Retail - Of Which: SME			-		-	13	17		-		-	10	21		-		- ////		16
	Retail - Other Retail - Of Which: non-SME			-	-	-	1	2		-	-	-	1	2		-		- ////		
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		- ////		
	Securitisation		-	-	-	-	-	-		-		-	-	-		-		- ////		
	Other non-credit obligation assets			-	-	-	3	-		-	-	-	3	-		-		- ////		·
	TOTAL		0	0	0	0	109	62	0	0	0	0	104	75	-	0	-	0	-	5
	Securitisation and re-securitisations positions deducted from capital *		-		-		-	-	-			-	-	-		-		- ////		

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

		15000000		Ехр	osure values (as	of 31/12/201	2) **			RWA (as of 31/12/2012) **		Value ad	ustments and provisi	ons (as of 31/12/2012) **	
unterparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IR	В	A-IR	В	STA	F-IR	В	A-IRB	STA	F-IRB	A-IRB	STA	A
		·	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defau	ited Non-defaulted Defaulte	d Non-defaulted	Defaulted Non-defaulted	Defaulted
	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%	-		-	-		-	-		-	-	-	-	
20107	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-					-		-	-	-	-	
#N/V	Retail - Qualifying Revolving		-	-				-	-			-	-	-	
	Retail - Other Retail		-	-	-	-		-	-		-	-	-	-	
	Retail - Other Retail - Of Which: SME		-	-		-			-			-	-	-	
	Retail - Other Retail - Of Which: non-SME		-	-							-	-	- (////////////////////////////////////	-	
	Equity		-		-	-		-			-	-	-	-	
	Securitisation		-	-	-			-			-	-	-	-	
	Other non-credit obligation assets		-		-	-		-	-		-	-	-	-	
	TOTAL		0	0	0	0	0 0	0	0	0 0	0 0	- 0	-	0 -	0
	Securitisation and re-securitisations positions deducted from capital *		-		-	-		-	-		-	-	-	-	

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

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

				Exp	oosure values (as	of 31/12/201	2) **				RWA (as of 31/	12/2012) **				Value adjust	ments and provi	sions (as of 31	/12/2012) **	
terparty Country (1)		LTV % ** (as of 31/12/2012)	F-IR	В	A-IR	В	STA		F-IRE	3	A-IRE	3	ST	A	F-IRE	3	A-IRE	3	STA	A
			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	Defaulte
	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%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		
#N/V	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-		-	-	-	-	-				-		-		- //		
#1W V	Retail - Qualifying Revolving				-		-		-		-		-			-		-		
	Retail - Other Retail			-	-	-			-	-		-		-		-		- //		
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-		-		-		- //		
	Retail - Other Retail - Of Which: non-SME			-	-	-	-	-	-	-		-		-		-		- ///		1
	Equity		-	-	-	-	-	-	-	-	-		-	-		- [-		
	Securitisation			-	-	-	-	-	-					-		-		-		
	Other non-credit obligation assets			-	-	-	-		-					-		-		- //		
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	0	-	0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-		-		-		-		-	-		-		- //		

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

		17100 1		Exposure values	(as of 31/12/201	2) **			RWA (as of 31	/12/2012) **				Value adjustments an	provisions (as	of 31/12/2012) **	
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB	ļ	-IRB	ST	Ά	F-IRB	A-IR	В	STA		F-IRI	В	A-IRB	ST	TA
			Non-defaulted Defau	ted Non-default	ed Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-defa	ulted Defaulte	d Non-defaulted	Defaulted
	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%	-	-		-	-			-	-	-		-		-	
#N/V	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-							-			- (////////////////////////////////////		-	
#1 U V	Retail - Qualifying Revolving		-	-		-	-			-	-			- /////////////////////////////////////		- /////////////////////////////////////	-
	Retail - Other Retail		-	-	-	-	-			-	-	-		-		-	
	Retail - Other Retail - Of Which: SME		-	-		-			-	-	-			- /////////////////////////////////////		-	-
	Retail - Other Retail - Of Which: non-SME		-	-		-	-			-	-			- (/////////		- /////////////////////////////////////	
	Equity		-	-		-	-			-	-	-		- /////////////////////////////////////		-	
	Securitisation		-	-		-	-			-	-			-		-	
	Other non-credit obligation assets		-	-	-	-	-		-	-	-	-		-		-	
	TOTAL		0 0	0	0	0	0	0 0	0	0	0	0	-	0	- 0	-	0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-		-		-	-	-	-		-		-	

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

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

** As explained in the Guidelines

				Exp	oosure values (as	of 31/12/201	2) **			RWA (as of	31/12/2012) **				Value adjustme	ents and provisions (as of 31/12/2012) **	
nterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB	3	A-IRI	3	STA		F-IRB	A-	RB	ST	Ą	F-IRE	В	A-IRB	Sī	ГА
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Default	ed Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted N	Non-defaulted Defau	ted Non-defaulted	Defaulte
	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%	-	-	-	-	-		-	-	-	-	-		- //		-	
#N/V	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-	-			-	-			-		- ///		-	
	Retail - Qualifying Revolving		-				-		-	-		-			- ///		- (////////////////////////////////////	
	Retail - Other Retail		-		-	-			-	-	-	-	-		-		-	
	Retail - Other Retail - Of Which: SME		-		-	-	-		-	-		-	-		- ///		- (////////////////////////////////////	
	Retail - Other Retail - Of Which: non-SME		-		-	-	-	-	-	-	-	-	-		- ///		- (////////////////////////////////////	
	Equity		-		-		-	-	-	-	-	-	-		-		-	
	Securitisation		-		-	-	-	-	-	-		-	-		- //		-	
	Other non-credit obligation assets		-	-	-	-	-	-	-	-		-	-		-		-	
	TOTAL		0	0	0	0	0	0	0 0	0	0	0	0	-	0	- 0	-	0
	Securitisation and re-securitisations positions deducted from capital *		-		-	-			-	-		-	-		-		-	

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

				Exp	oosure values (as	of 31/12/20	12) **			RWA (as of 31	/12/2012) **				Value adjus	tments and provis	ons (as of 31/12/201	2) **
terparty Country (1)		LTV % ** (as of 31/12/2012)	F-IR	В	A-IR	В	STA	F-IF	≀В	A-IR	В	STA		F-IRE		A-IRB		STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	d Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-defa	ulted Defaul
	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%	-		-	-	-		-	-	-	-	-		-		-	
#N/V	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	-
	Securitisation and re-securitisations positions deducted from capital *		-		-		-			-		-	-				- /////////////////////////////////////	

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

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

		1 TV 0/ ++ /6		Exp	oosure values (as	of 31/12/201	2) **				RWA (as of 31)	/12/2012) **				Value adjustm	nents and provis	ions (as of 31/1	2/2012) **
ounterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IR	В	A-IR	В	STA		F-IRE	3	A-IRI	В	STA	A	F-IRE	В	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 No	n-defaulted Defa
	Central banks and central governments		-	-	-	-	-	-	-		-	-		-		-		- ////	
	Institutions				-	-		-		-	-	-		-		-		-	
	Corporates				-	-	-	-		-	-	-		-		-		-	
	Corporates - Of Which: Specialised Lending		-		-		-		-		-		-			- //		- ////	
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	<u> </u>	-		-		-		- ////	
	Retail		-	-	-	-	-	-	-			-	-	-		-		-	
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-		-	-	-	-		- 1		- /////	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-		-		-		- /////	
#N/V	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-		-			-	-	-	-	-		- /		- /////	
	Retail - Qualifying Revolving			-	-	-	-	-		-		-		-		- 2		- /////	
	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	-
	Securitisation and re-securitisations positions deducted from capital *		-		-		-	-		-	-	-	-	-		-		-	

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

				Exposure values (a	s of 31/12/2012	*) **			R	RWA (as of 31/12	2/2012) **				Value adjustm	nents and provi	isions (as of	31/12/2012) **	
ounterparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRB	A-I	RB	ST	١	F-IRB		A-IRB		STA		F-IRE	3	A-IRE	3	STA	ΓA
			Non-defaulted Default	ed Non-defaulted	i Defaulted	Non-defaulted	Defaulted	Non-defaulted Defa	ulted N	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted I	Non-defaulted	Defaulted	Non-defaulted	Defaulted
	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%	-	-	-		-	-	-	-	-	-	-		-				
#N/V	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-		- //				
	Retail - Qualifying Revolving		-	-		-		-	-	-		-			- //				
	Retail - Other Retail		-	-		-		-	-	-		-			- //				
	Retail - Other Retail - Of Which: SME		-	-		-		-	-	-		-			- //				
	Retail - Other Retail - Of Which: non-SME		-	-		-		-	-	-		-			- //				
	Equity		-	-	- -	-	-	-	-	-	-	-	-		- //		-		
	Securitisation		-	-			-	-	-	-	-	-	-		-		-		
	Other non-credit obligation assets		-	-			-	-	-	-	-	-	-		-				
	TOTAL		0 0	0	0	0	0	0	0	0	0	0	0	-	0	-	0	-	0
	Securitisation and re-securitisations positions deducted from capital *		-												- ///				

Notes and definitions

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

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

***As explained in the Guidelines

				Exp	oosure values (as	of 31/12/20	12) **				RWA (as of 31/12/2012) **			Value adjustments and provisions (as	of 31/12/2012) **
interparty Country (1)		LTV % ** (as of 31/12/2012)	F-IF	₹B	A-IF	₹В	STA	\	F-IR	В	A-IRB	STA	F-IR	B A-IRB	STA
		01/12/2012/	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defau	ed Non-defaulted	Defaulted Non-defaulted Defaulted	d Non-defaulted Default
	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%	-	-	-		-	-	-			-	-	-	-
#N/V	Retail - Qualifying Revolving		-	-		-	-		-			-	-	-	-
	Retail - Other Retail		-		-	-	-		-	-		-	-	-	-
	Retail - Other Retail - Of Which: SME		-		-		-		-			-	-	-	- /////////////////////////////////////
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-		-	-	-	-
	Equity		-		-	-	-		-	-		-	-	-	-
	Securitisation		-	-	-	-	-	-	-	-		-	-	-	-
	Other non-credit obligation assets		-	-		-	-	-	-	-		-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0 0	0 0	-	0 - 0	- 0
	Securitisation and re-securitisations positions deducted from capital *		-		-		-		-			-	-	-	-

Notes and definitions

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

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

**As explained in the Guidelines

		LTV 0/ ++ /6		Exp	osure values (as	of 30/06/201	l3) **				RWA (as of 30	(06/2013) **				Value adjustn	nents and provisi	ions (as of 30/06	J/2013) **
outerparty countries		LTV % ** (as of 30/06/2013)	F-IRI	В	A-IR	В	STA		F-IRE		A-IR	В	STA		F-IRI	В	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 No	n-defaulted Defaul
	Central banks and central governments			-	-	-	1.317	-	-	-	-	-	4	-		-		- /////	
	Institutions			-		-	288			-		-	188	-		-		-	
	Corporates			-	-	-	1.372	484		-		-	1.352	555		-		- /////	
	Corporates - Of Which: Specialised Lending				-	-	-		-	-	-	-	-			-		-	
	Corporates - Of Which: SME		-	-	-	-	735	382	-	-	-	-	723	439		-		- //////	
	Retail		-	-	-	-	1.288	229	-	-		-	929	260		-		- /////	
	Retail - Secured on real estate property	42,5%		-	-	-	95	5	-	-	-	-	34	5		-		- /////	
	Retail - Secured on real estate property - Of Which: SME	38,5%					12	2		-			5	2		-		- //////	
VA KREDITNA BANKA MARIBOR	Retail - Secured on real estate property - Of Which: non-SME	43,5%	-	-	-	-	83	3	-	-	-	-	29	3		-		- /////	
D.D. (NKBM d.d.)	Retail - Qualifying Revolving					-		-	-	-		-	-			-		- //////	
	Retail - Other Retail		-	-	-	-	1.192	224	-	-	-	-	894	255		-		- /////	
	Retail - Other Retail - Of Which: SME		-	-	-	-	311	192	-	-	-	-	233	219		-		- //////	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	882	32	-	-	-	-	661	37		-		- //////	
	Equity		-		-	-	50	-	-	-		-	50	-		-		- /////	
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		- /////	
	Other non-credit obligation assets			-	-	-	392	-	-	-	-	-	330	-		-		-	
	TOTAL		0	0	0	0	4.707	713	0	0	0	0	2.853	815	-	0	-	0	
	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

		LTV0/ ** /6		Exposure values (as	of 30/06/2013)				R'	RWA (as of 30/06/2	2013) **				Value adjustments and pro-	visions (as	of 30/06/2013) **	
terparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB	A-IRE	В	STA		F-IRB		A-IRB		STA		F-IRE	A-IR	В	STA	.
			Non-defaulted Default	ed Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted D	efaulted N	Non-defaulted D	efaulted	Non-defaulted Def	aulted Nor	n-defaulted	Defaulted Non-defaulted	Defaulted	Non-defaulted	Defaul
	Central banks and central governments		-		-	1.122	-	-	-	-	-	4	- /////		-		-	
	Institutions		-		-	135	-	-	-	-	-	88	- /////		-		-	
	Corporates		-		-	1.183	400	-	-	-	-	1.229	459		-		-	
	Corporates - Of Which: Specialised Lending		-		-	-	-	-	-	-		-	- //////		-		- /////////////////////////////////////	
	Corporates - Of Which: SME				-	606	317	-	-	-	-	606	363		- /////////////////////////////////////		-	
	Retail		-		-	1.225	189	-	-	-	-	882	214		-		-	
	Retail - Secured on real estate property	42,5%	-		-	95	5	-	-	-		34	5		-		- /////////////////////////////////////	
	Retail - Secured on real estate property - Of Which: SME	38,5%	-			12	2	-	-	-		5	2		- /////////////////////////////////////		-	
	Retail - Secured on real estate property - Of Which: non-SME	43,5%	-		-	83	3	-	-	-		29	3		-		-	
Slovenia	Retail - Qualifying Revolving		-		-		-	-	-	-	-	-	- /////		-		-	
	Retail - Other Retail		-		-	1.130	184	-	-	-	-	847	209		-		-	
	Retail - Other Retail - Of Which: SME		-		-	261	157	-	-	-		195	179		-		-	
	Retail - Other Retail - Of Which: non-SME		-		-	869	26	-	-	-	-	652	30		-		- /////////////////////////////////////	
	Equity				-	50		-	-	-	-	50	- //////		- /////////////////////////////////////		-	
	Securitisation		-					-	-			-	-		-		-	
	Other non-credit obligation assets		-	-	-	386		-	-	-	-	325	-		-		-	
	TOTAL		0 0	0	0	4.101	589	0	0	0	0	2.578	673		0 -	0	-	
	Securitisation and re-securitisations positions deducted from capital *		-			-		-		-			- //////		- /////////////////////////////////////		- /////////////////////////////////////	

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

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

				Exp	osure values (as	of 30/06/201	13) **				RWA (as of 30	/06/2013) **				Value adjust	tments and provi	sions (as of 3	0/06/2013) **	
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IR	В	A-IR	В	STA	١	F-IR	В	A-IR	В	ST	A	F-IR	В	A-IRB		ST	A
			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		-	-	-	-	0	-	-	-	-	-	O	-		-		-		
	Institutions			-	-	-	2			-	-	-	1	-		-		-		
	Corporates		-	-	-	-	58	64		-	-	-	58	74		-		-		(
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	Corporates - Of Which: SME		-		-		58	51	-	-	-	-	58	58		-		-		4
	Retail		-	-	-	-	11	30	-	-	-	-	9	34		-		-		:
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	Retail - Secured on real estate property - Of Which: SME	0,0%	-		-	-	-	-		-		-	-	-		-		-		
Croatia	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-	-	-	-	-		-		-	-	-		-		- 1		
Cioatia	Retail - Qualifying Revolving			-		-		-		-	-	-		-		-		-		
	Retail - Other Retail		-	-	-	-	11	30	-	-	-	-	9	34		-		-		:
	Retail - Other Retail - Of Which: SME			-		-	11	25		-		-	8	29		-		- (
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	1	4	-	-	-	-	1	5		-		- (
	Equity		-		-	-	-	-		-		-	-	-		-		-		
	Securitisation		-		-	-	-	-		-		-	-	-		-		-		
	Other non-credit obligation assets		-	-	-	-	0	-		-	-	-	0	-		-		-		
	TOTAL		0	0	0	0	72	94	0	0	0	0	68	107	-	0	-	0		
	Securitisation and re-securitisations positions deducted from capital *		-		-		-		-		-	-	-	-		-		-		

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

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

		1=1/0/01/01/01	Ехр	osure values (as of 30/06/20	113) **			RWA (as of 30/06/2013		Va	alue adjustments and provision	ns (as of 30/06/2013) **
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB	A-IRB	STA		F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted De	efaulted	Non-defaulted Defaulted	Non-defaulted Defau	ed Non-defaulted Defaulted	l Non-defaulted D	Defaulted Non-defaulted D	efaulted Non-defaulted Defaulted
	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%		-		-	-	-		-	-	-
#N/V	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-				-		- /////////////////////////////////////	- /////////////////////////////////////	- /////////////////////////////////////
#14/ V	Retail - Qualifying Revolving			-	-	-		-	-	-	-	-
	Retail - Other Retail			-		-	-	-		-	-	-
	Retail - Other Retail - Of Which: SME			-			,	-	-	-	-	- /////////////////////////////////////
	Retail - Other Retail - Of Which: non-SME			-	-	-		-	-	- (////////////////////////////////////	-	-
	Equity			-		-		-	-	-	-	-
	Securitisation			-		-		-		-	-	-
	Other non-credit obligation assets			-		-		-	-	-	-	-
	TOTAL		0 0	0 0	0	0	0 0	0 0	0 0	-	0 -	0 - 0
	Securitisation and re-securitisations positions deducted from capital *			-			-	-		-	-	-

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

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

		1 = 1 0 0 0 0 0		Exp	osure values (as	of 30/06/201	3) **				RWA (as of 30	/06/2013) **				Value adjustn	ments and provis	ions (as of 30	0/06/2013) **
nterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IR	В	A-IR	В	STA		F-IRE	3	A-IR	В	ST	A	F-IRE	3	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 Defa
	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%	-	-	-	-	-	-	-	-	-	-		-		-		- 🛭	
#N/V	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-		-		-			-	-			-		- //	
	Retail - Qualifying Revolving		-	-	-	-	-		-	-	-	-	-	-		- 2		- 4	
	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	-
	Securitisation and re-securitisations positions deducted from capital *		-		-		-					-				-		- //	

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

		17100 410 4		Exposure value	s (as of 30/06/20	113) **			RWA (as of 30/	/06/2013) **				Value adjustments and p	ovisions (as o	of 30/06/2013) **	
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB	ST	Ά	F-IRB	A-IRI	В	STA		F-IRE	В А	IRB	STA	A /
			Non-defaulted Defau	ited Non-defau	ılted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted I	Defaulted	Non-defaulted	Defaulted Non-default	ed Defaulted	Non-defaulted	Defaulted
	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%	-	-	-		-		-		-	-		-	-		
#N/V	Retail - Secured on real estate property - Of Which: non-SME	0,0%												- /////////////////////////////////////	-		-
#1 U V	Retail - Qualifying Revolving		-	-			-			-	-			- (////////////////////////////////////	-		-
	Retail - Other Retail		-	-	-		-		-	-	-	-		-	-		
	Retail - Other Retail - Of Which: SME		-	-	-			-	-		-			- /////////////////////////////////////	-		
	Retail - Other Retail - Of Which: non-SME		-	-			-			-	-			- /////////////////////////////////////	-		
	Equity		-	-	-	-	-		-	-	-	-		- /////////////////////////////////////	-		
	Securitisation		-	-	-		-		-		-	-		-	-		-
	Other non-credit obligation assets		-	-	-		-		-	-	-	-		-	-		
	TOTAL		0 0	0	0	0	0	0 0	0	0	0	0	-	0	- 0		0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-		-		-		-	-		-	-		

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

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

** As explained in the Guidelines

				Exp	oosure values (as	of 30/06/201	3) **				RWA (as of 30/	(06/2013) **				Value adjust	tments and provi	sions (as of	30/06/2013) **	
erparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRE	В	A-IR	В	STA		F-IRB		A-IRI	В	STA		F-IRE	В	A-IRE	3	ST	Α
			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	Defau
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	Institutions		-		-	-	-		-	-	•	-		-		-				
	Corporates		-	-	-	-	-	-	-	-		-	-	-		-		-		
	Corporates - Of Which: Specialised Lending		-		-		-	-	-	-	-	-	-	-		-		-		4
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		1
	Retail		-	-	-	-	-	-	-	-	-	-	-	-		-				4—
	Retail - Secured on real estate property	0,0%	-		-		-	-	-	-	-	•	-			-		-		4
	Retail - Secured on real estate property - Of Which: SME	0,0%	-		-	-	-		-	-	-	-	-	-		-				4_
#N/V	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0,0%	-	-	-	-	-	- :	-	-	-	-		-		-				1
	Retail - Other Retail		-	-	-	-	-	-	-			-		-		-		-		
	Retail - Other Retail - Of Which: SME		-		-				-	-	-	-	-			-				
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		-				4—
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		-		1
	Securitisation		-	-	-	-		-	-	-		-	-	-		-		-		1
	Other non-credit obligation assets		-		-	-	-		-	-	-	-				-				4_
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	0	-	
	Securitisation and re-securitisations positions deducted from capital *		-		-	-		-	-	-		-		-		-				

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

		1500000		Exposure values (a	s of 30/06/201	3) **			RWA (as of 3)	0/06/2013) **			Value adjustments and pr	ovisions (as	of 30/06/2013) **	
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB	A -I	RB	STA	١	F-IRB	A-IF	RB	STA	F-IR	B A	IRB	STA	A
			Non-defaulted Default	ed Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	d Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted Non-defaulte	d Defaulted	Non-defaulted	Defaulted
	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%	-	-		-	-	-		-	-		-		-	
#N/V	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-		-		-		-	-		-		-	
	Retail - Qualifying Revolving		-	-	-	-		-		-	-		- /////////////////////////////////////		-	
	Retail - Other Retail		-	-		-	-	-		-	-	-	-		-	
	Retail - Other Retail - Of Which: SME		-	-		-	-	-		-		- /////////////////////////////////////	- /////////////////////////////////////		- /////////////////////////////////////	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-		- (////////////////////////////////////	-		-	
	Equity		-	-		-		-		-	-		-		-	
	Securitisation		-	-	-	-	-	-		-	-		-		-	
	Other non-credit obligation assets		-	-		-	-	-		-	-	-	-		-	
	TOTAL		0 0	0	0	0	0	0 0	0	0	0 0	-	0	- 0	-	0
	Securitisation and re-securitisations positions deducted from capital *		-	-		-	-	-		-	-	-	-		-	

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

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

		. =		Exp	osure values (as of 30/06/20	13) **				RWA (as of 30/06/2013) *			١	Value adjustr	ments and provis	sions (as of 30	0/06/2013) **
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRI	В	A-IRB	STA		F-IRE	В	A-IRB	ST	A	F-IRB		A-IRB		STA
			Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	d Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte
	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%				-	-	-	-	-			-	-		-	
#N/V	Retail - Secured on real estate property - Of Which: non-SME	0,0%				-		-		-			-	-		-	
	Retail - Qualifying Revolving		-	-		-		-	-	-			-	- (- //	
	Retail - Other Retail		-	-		-	-	-	-	-			-	-		-	
	Retail - Other Retail - Of Which: SME		-	-		-	-	-	-	-			-	- [- //	
	Retail - Other Retail - Of Which: non-SME		-	-		-	-	-	-	-			-	- [- //	
	Equity		-			-		-	-	-	-		-	-		- //	
	Securitisation		-	-		-		-	-	-	-		-	-		- //	
	Other non-credit obligation assets		-	-		-	-	-	-	-			-	-		-	
	TOTAL		0	0	0 0	0	0	0	0	0 0	0	0	-	0	-	0	- 0
	Securitisation and re-securitisations positions deducted from capital *					-		-					-	-		- //	

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

				Ехр	osure values (as	of 30/06/201	3) **				RWA (as of 30	/06/2013) **				Value adjustme	ents and provision	s (as of 30/06/2013) *	*
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB		A-IR	В	STA	4	F-IRI	В	A-IR	В	STA		F-IRE	3	A-IRB		STA
			Non-defaulted I	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted N	lon-defaulted De	faulted Non-default	ted Defaulted
	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%	-	-		-		-	-	-	-	-	-	-		-		-	
#N/V	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-		-			- ///		-	
	Retail - Qualifying Revolving		-	-	-		-		-	-	-		-	-		-		-	
	Retail - Other Retail		-	-	-	-	-	-	-		-		-	-		- ///		-	
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-		-		-	-		- //		-	
	Retail - Other Retail - Of Which: non-SME		-		-		-		-							- ////		-	
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
	Securitisation		-	-		-		-	-	-	-	-	-	-		- ////		-	
	Other non-credit obligation assets		-	-	-	-		-	-	-	-	-	-	-		-		-	
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	0	- 0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-			-	-				-			- ///		- /////////////////////////////////////	

Notes and definitions

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

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

**As explained in the Guidelines

				Exp	osure values (as	of 30/06/201	3) **			RWA (as of 3)	0/06/2013) **			٧	/alue adjustments and pro	visions (as of	30/06/2013) **
unterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IR	В	A-IR	В	STA		F-IRB	A-IF	В	ST <i>A</i>		F-IRB	A-IF	₹B	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 Default
	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%			-	-	-			-	-	-	-		- /////////////////////////////////////	-	
#N/V	Retail - Qualifying Revolving		-	-	-	-	-	-		-	-	-	-		-	-	
	Retail - Other Retail		-	-	-	-	-	-		-	-	-	-		-	-	
	Retail - Other Retail - Of Which: SME				-					-		-	-		-	-	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-		-	-	-	-		-	-	
	Equity		-	-	-	-	-				-	-	-		-	-	
	Securitisation				-	-	-	-		-	-	-	-		-	-	
	Other non-credit obligation assets			-	-	-	-			-	-	-	-		-	-	
	TOTAL		0	0	0	0	0	0	0 0	0	0	0	0	-	0 -	0	- 0
	Securitisation and re-securitisations positions deducted from capital *		-		-		-				-	-	-		-	-	

Notes and definitions

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

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

**As explained in the Guidelines

3. SECURITISATION SUMMARY

SI058

NOVA KREDITNA BANKA MARIBOR D.D. (NKBM 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

SI058 NOVA KREDITNA BANKA MARIBOR D.D. (NKBM d.d.)

(in million Euro)

	31.12	.2012	30.06.2013 TOTAL RISK EXPOSURE AMOUNT		
	TOTAL RISK AMO				
	SA	IM	SA	IM	
Traded Debt Instruments	7	0	4	0	
TDI - General risk	7	0	4	0	
TDI - Specific risk	0	0	0	0	
Equities	7	0	8	0	
Equities - General risk	3	0	4	0	
Equities - Specific risk	3	0	4	0	
Foreign exchange risk	24	0	24	0	
Commodities risk	0	0	0	0	

Explanatory footnotes

S1058

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	(long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Austria	22	0	22	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]		6	0	6	6	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		28	0	28	6	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		16	0	16	5	0	0	0	0
[2Y - 3Y]	Belgium	16	0	16	0	0	0	0	0
[3Y - 5Y]	Deigium	2	0	2	2	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		34	0	34	7	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Bulgaria	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Cyprus	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y] [10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
I Ulai		U	U	U	U	U	U	U	U

(in million Euro)									
		GROSS DIRECT LONG EXPOSURE (accounting value gross of provisions)			(long) net of cash short po	EECT POSITIONS positions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Y Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Czech Republic	0	0	0	0	0	0	0	0
[3Y - 5Y]	- OZOGIT KOPUDIIO	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	•	0	0	0	0	0	0	0	0
[3Y - 5Y]	Denmark	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Estonia	0	0	0	0	0	0	0	0
[3Y - 5Y]	20101110	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]	Finland	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]	1	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

NOVA KREDITNA BANKA MARIBOR D.D. (NKBM d.d.)

(in million Euro)									
			GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		5	0	5	5	0	0	0	0
[2Y - 3Y]	France	0	0	0	0	0	0	0	0
[3Y - 5Y]	Tance	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		5	0	5	5	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Germany	10	0	10	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	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Greece	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Hungary –	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[31 - 51] [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
IUIAI		U	U	U	U	U	U	U	U

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

NOVA KREDITNA BANKA MARIBOR D.D. (NKBM d.d.)

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

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

(in million Euro)									
Residual Maturity			T LONG EXPOSURES the gross of provisions) (1)	(gross exposure:	s (long) net of cash short po	EECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
vesituai maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Romania	0	0	0	0	0	0	0	0
[3Y - 5Y]	rtomania	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total [0 - 3M]		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		2	0	2	2	0	0	0	0
[3Y - 5Y]	Slovakia	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		2	0	2	2	0	0	0	0
[0 - 3M]		92	47	43	20	0	0	0	0
[3M - 1Y]		223	2	219	16	0	0	0	0
[1Y - 2Y]		161	2	155	57	0	0	0	0
[2Y - 3Y]	Slovenia	29	2	14	0	0	0	0	0
[3Y - 5Y]		142	3	139	134	0	0	0	0
[5Y - 10Y]		71	2	69	54	0	0	0	0
[10Y - more]		10	1	9	0	0	0	0	0
Total [0 - 3M 1		728	59	648 0	281	0	0	0	0
		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Spain	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
10.01		•		· ·			v	· ·	· ·

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

S1058

31000
NOVA KREDITNA BANKA MARIBOR D.D. (NKBM d.d.)

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

NOVA KREDITNA BANKA MARIBOR D.D. (NKBM d.d.)

(in million Euro)									
			ET LONG EXPOSURES the gross of provisions) (1)	(gross exposures	(long) net of cash short po	ECT POSITIONS ositions of sovereign debt t a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]	Other advanced economies non EEA	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] Total		0	0	0 0	0	0	0	0 0	0 0
[0 - 3M]		6	0	5	5	0	0	0	0
[3M - 1Y]		10	3	8	5	0	0	0	0
[1Y - 2Y]	Other Central	3	3	1	1	0	0	0	0
[2Y - 3Y]	and Eastern	3	2	1	1	0	0	0	0
[3Y - 5Y]	Europe countries non	1	0	1	1	0	0	0	0
[5Y - 10Y]	EEA	0	0	0	0	0	0	0	0
[10Y - more]	EEA	0	0	0	0	0	0	0	0
Total		23	8	16	13	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y] [2Y - 3Y]	1	0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Middle East	0	0	0	0	0	0	0	0
[5Y - 10Y]	1	0	0	0	0	0	0	0	0
[10Y - more]	1	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Latin America	0	0	0	0	0	0	0	0
[2Y - 3Y]	Latin America - and the	0	0	0	0	0	0	0	0
[3Y - 5Y]	Caribbean	0	0	0	0	0	0	0	0
[5Y - 10Y]	5455411	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

in million Euro)	
------------------	--

(in million Euro)										
Residual Maturity			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	(long) net of cash short po	ECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)		
kesiduai maturity	Country / Region	Country /		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	
[2Y - 3Y]	Africa	0	0	0	0	0	0	0	0	
[3Y - 5Y]	Amca	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	
[0 - 3M]		0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	
[2Y - 3Y]	Others	0	0	0	0	0	0	0	0	
[3Y - 5Y]	Outers	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	817	59	737	301	0	0	0	0	
	I I O I AL EEA 30 I	01/	39	131	301	U	U	U	U	

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.

(in million Euro)									
			ET LONG EXPOSURES the gross of provisions) (1)	(gross exposure	s (long) net of cash short p	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
↓ [0-3M]	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Austria	22	0	22	0	0	0	0	0
[3Y - 5Y]	Austria	6	0	6	6	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		28	0	28	6	0	0	0	0
[0 - 3M] [3M - 1Y]		0 10	0	0 10	0	0	0	0	0
[1Y - 2Y]		21	0	21	5	0	0	0	0
[2Y - 3Y]		2	0	2	2	0	0	0	0
[3Y - 5Y]	Belgium	2	0	2	2	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		35	0	35	9	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Bulgaria	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]	Ĭ	0	0	0	0	0	0	0	0
[5Y - 10Y] [10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Cumrun	0	0	0	0	0	0	0	0
[3Y - 5Y]	Cyprus	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									VIIII II OBOIT B.B. (III BIN d.d.)
Residual Maturity			ET LONG EXPOSURES to gross of provisions) (1)	(gross exposure:	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
vesiduai maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Czech Republic	0	0	0	0	0	0	0	0
[3Y - 5Y]	OZCON Nepublic	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Denmark	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0 0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Estonia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]]	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Finland	0	0	0	0	0	0	0	0
[3Y - 5Y]	FIIIIdHU	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

in million Euro)									
			ET LONG EXPOSURES ue gross of provisions) (1)	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
Region	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	_	5	0	5	5	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	France	5	0	5	5	0	0	0	0
[3Y - 5Y]		5	0	5	5	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		15	0	15 0	15	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		10	0	10	0	0	0	0	0
[3Y - 5Y]	Germany	10	0	10	10	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		20	0	20	10	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Crosss	0	0	0	0	0	0	0	0
[3Y - 5Y]	Greece	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Hungary	0	0	0	0	0	0	0	0
[3Y - 5Y]	Hungary	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
			ET LONG EXPOSURES are gross of provisions) ⁽¹⁾	(gross exposure	s (long) net of cash short pe	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Iceland	0	0	0	0	0	0	0	0
[3Y - 5Y]	iceiailu	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[3W - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Ireland	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Italy	0	0	0	0	0	0	0	0
[3Y - 5Y]	,	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	1 -6 2-	0	0	0	0	0	0	0	0
[3Y - 5Y]	Latvia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

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

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

(in million Euro)									
			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposure:	s (long) net of cash short p	EECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Romania	0	0	0	0	0	0	0	0
[3Y - 5Y]	rtomania	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total [0 - 3M]		0	0	0	0	0	0	0	0
[0 - 3W] [3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		2	0	2	2	0	0	0	0
[2Y - 3Y]	01 1:	0	0	0	0	0	0	0	0
[3Y - 5Y]	Slovakia	2	0	2	2	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		4	0	4	4	0	0	0	0
[0 - 3M]		62	2	57	55	0	0	0	0
[3M - 1Y]		172	3	164	96	0	0	0	0
[1Y - 2Y] [2Y - 3Y]		230 98	2 2	228 96	176 91	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Slovenia	98 76	3	73	73	0	0	0	0
[51 - 51] [5Y - 10Y]		61	2	58	43	0	0	0	0
[10Y - more]		9	0	9	0	0	0	0	0
Total		708	14	685	534	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Spain	0	0	0	0	0	0	0	0
[3Y - 5Y]	-F	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									VA MANIBON D.D. (MNBM G.G.)
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposure:	s (long) net of cash short p	EECT POSITIONS positions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Sweden	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Llaite d Kin andens	0	0	0	0	0	0	0	0
[3Y - 5Y]	United Kingdom	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Australia	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Occasion	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Canada	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

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

(in million Euro)									
	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposure	s (long) net of cash short pe	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
Residual Maturity ↓			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]	Other advanced	0	0	0	0	0	0	0	0
[2Y - 3Y]	economies non	0	0	0	0	0	0	0	0
[3Y - 5Y]	EEA	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		2	0	2	2	0	0	0	0
[3M - 1Y]	Other Central	15	2	13	12	0	0	0	0
[1Y - 2Y]	and eastern	8	3	5	5	0	0	0	0
[2Y - 3Y]	Europe countries non EEA	2	1	1	1	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		2 7	0 6	0 21	20	0	0	0	0 0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Middle East	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]	1	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	Latin America and the Caribbean	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]	Janbboan	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

S1058 NOVA KREDITNA BANKA MARIBOR D.D. (NKBM d.d.)

in million Euro)
-----------------	---

(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposure:	s (long) net of cash short pe	ECT POSITIONS ositions of sovereign debt t a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]	1	0	0	0	0	0	0	0	0
[2Y - 3Y]	Africa	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]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Others	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
lotai		0	0	0	0	0	0	0	0
	TOTAL EEA 30	821	14	798	578	0	0	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

(in million Euro)

	31.12.2012	30.06.2013
RWA for credit risk	3.913	3.669
RWA Securitisation and re-securitisations	0	0
RWA Other credit risk	3.913	3.669
RWA for market risk	38	36
RWA for operational risk	372	347
RWA Transitional floors	0	0
RWA Other	0	0
Total RWA (1)	4.324	4.052

Explanatory footnotes