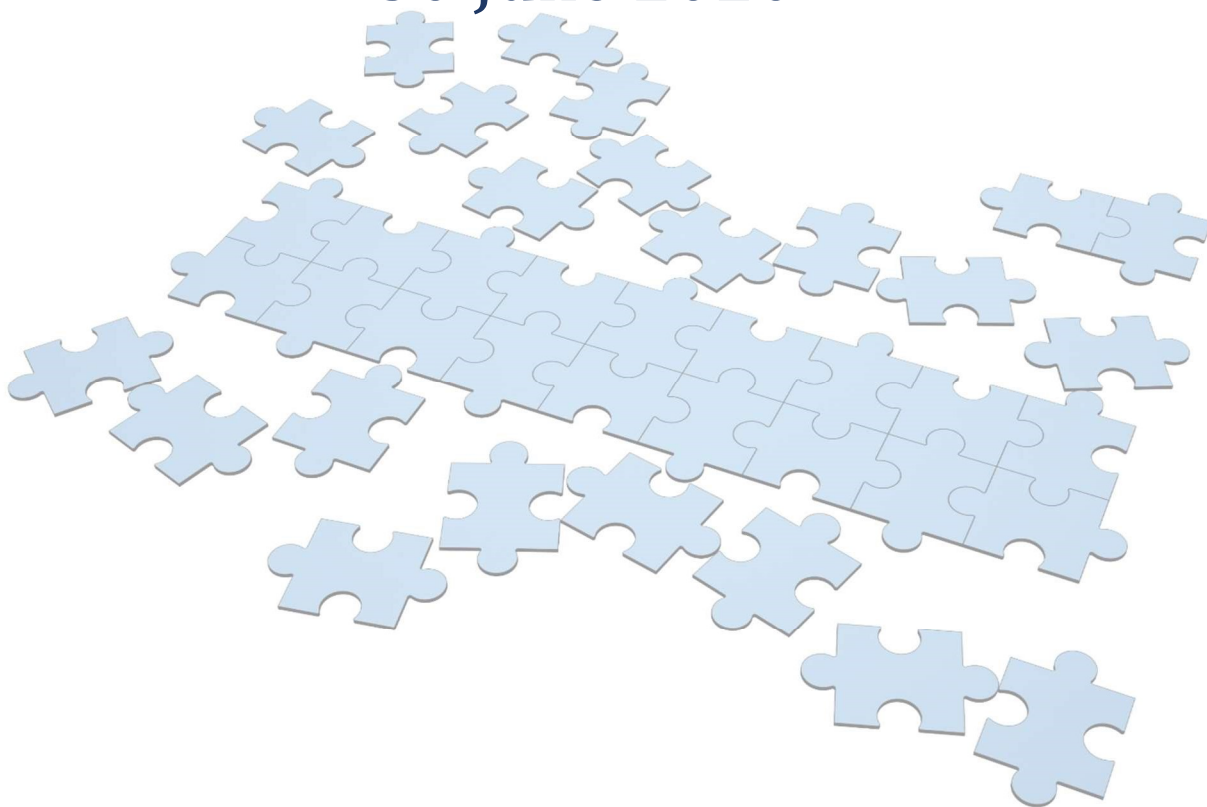


PILLAR 3
DISCLOSURES

30 June 2020



Business name: **SID – Slovenska izvozna in razvojna banka, d. d.,
Ljubljana**

Abbreviated business name: SID banka d. d., Ljubljana

Registered office: Ulica Josipine Turnograjske 6, 1000 Ljubljana

Registration number: 5665493

Tax number: 82155135

Settlement account: 0100 0000 3800 058

IBAN: SI056 0100 0000 3800 058

SWIFT: SIDRSI22

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List of abbreviations

BS	Bank of Slovenia
CCF	Credit Conversion Factor
CRM	Credit Risk Mitigation
CRR	Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012
CVA	Credit Valuation Adjustment
EAD	Exposure At Default
EBA	European Banking Authority
ECB	European Central Bank
ECP	European Cohesion Policy
EU	European Union
ICAAP	Internal Capital Adequacy Assessment Process
LCR	Liquidity Coverage Ratio
IFRS 9	International Financial Reporting Standard 9
RWA	Risk-Weighted Assets
SME	Small and medium-sized enterprise
TLTRO	Targeted Longer-term Refinancing Operations
ZDLGPE	Act Providing Additional Liquidity to the Economy to Mitigate the Consequences of the COVID-19 Epidemic
ZIUOPOK	Act Determining the Intervention Measure of Deferred Payment of Borrowers' Liabilities
ZIUZEOP	Act Determining the Intervention Measures to Contain the COVID-19 Epidemic and Mitigate its Consequences for Citizens and the Economy
ZSIRB	Slovene Export and Development Bank Act

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1 Introduction

The basis for the disclosures that follow is Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms, and the EBA Guidelines on disclosure requirements under Part Eight of Regulation (EU) No 575/2013 (EBA/GL/2016/11; hereinafter: the guidelines), namely Pillar 3 of the Basel standards.

The purpose of this document is to disclose the relevant information as at 30 June 2020 that in accordance with the guidelines is disclosed on a semi-annual basis, given that SID Bank has other systemically important institution status. The disclosures are drawn up for SID Bank on an individual basis, as the Bank is not required to meet its prudential requirements on a consolidated basis. The figures as at 30 June 2020 are not audited.

As at 30 June 2020, quantitative disclosures according to the EBA's Guidelines on disclosure of non-performing and forbore exposures (EBA/GL/2018/10) are presented for the first time in Section 20.

Quantitative disclosures according to the EBA's Guidelines on reporting and disclosure of exposures subject to measures applied in response to the COVID-19 crisis (EBA/GL/2020/07) are presented in Section 21.

In accordance with the EBA guidelines, the figures for the comparable period relate to the period set out by the guidelines with regard to disclosure frequency. Individual tables show only the rows and columns of relevance to SID Bank.

Unless stipulated otherwise, all figures below are given in EUR thousands.

More comprehensive information and the qualitative disclosures with regard to risk management that are required by the guidelines on an annual basis are presented in SID Bank's 2019 annual report, which is available online at <https://www.sid.si>.

Presented below is information regarding the impact of the COVID-19 pandemic on risk management at SID Bank during the first half of 2020:

The COVID-19 pandemic resulted in a sharp drop in economic activity in Slovenia and across the globe. Extensive packages of measures to limit the negative effects of the pandemic were adopted by individual countries, the European Central Bank, the competent supervisory authorities of individual countries and the European Commission. As Slovenia's central financial institution in the area of promotion and development, SID Bank responded immediately and drew up anti-crisis measures aimed at companies that were directly affected by the negative consequences of the pandemic, and enterprises requiring liquidity to provide their range of products and services. To that end, it is working closely with ministries and is carefully monitoring the activities of the European Commission and European Central Bank, and is adjusting its activities to the measures of the aforementioned institutions to be able to support the Slovenian economy to the greatest extent possible. With the aim of implementing intervention and countercyclical measures, SID Bank adapted certain existing financing programmes and created new financing programmes, and thus increased the scope of new loans in order to provide assistance to the economy as soon as possible. SID Bank implements financing programmes directly, indirectly via banks, in the scope of financial engineering (loan funds) in cooperation with the competent ministries, and in the scope of ECP funds.

In the scope of measures to mitigate the consequences of the COVID-19 pandemic on the Slovenian economy, the Republic of Slovenia authorised SID Bank, via the Act Providing Additional Liquidity to the Economy to Mitigate the Consequences of the COVID-19 Epidemic (ZDLGPE) and paragraph 5 of Article 65 of the Act Determining the Intervention Measures to Contain the COVID-19 Epidemic and Mitigate its Consequences for Citizens and the Economy (ZIUZEOP), to execute all transactions on behalf of and for the account of the Republic of Slovenia in connection with the redemption of guarantees, and the

monitoring and implementation of all measures necessary for the enforcement of recourse receivables, and to verify in substantive terms the fulfilment of conditions for securing a guarantee following the payment thereof.

In adjusting its operations to the changing conditions, SID Bank optimised individual internal procedures in the financing process with the aim of shortening the time required to approve a loan in the context of increased credit and operational risk that is still acceptable for SID Bank. SID Bank also formulated internal procedures that govern the deferral of the payment of liabilities based on the Act Determining the Intervention Measure of Deferred Payment of Borrowers' Liabilities (ZIUOPOK). Following the first signs of the outbreak of COVID-19 in Slovenia, SID Bank activated an emergencies group in accordance with its business continuity plan and, taking into account conditions in Slovenia and across the world, adopted the necessary preventive measures to protect its clients and employees, and thus ensured the appropriate safety conditions and continuous and undisturbed operations.

Credit risk

Following the outbreak of the COVID-19 pandemic, macroeconomic forecasts for Slovenia and the euro area deteriorated significantly. For this reason, SID Bank defined new macroeconomic scenarios and studied their impact on estimated credit parameters for assessing expected credit losses in accordance with IFRS 9. In its baseline scenario of growth in Slovenian GDP, SID Bank took into account the forecasts of the Institute of Macroeconomic Analysis and Development, and the macroeconomic forecasts of the European Commission and IMF in the forecast of GDP growth for the euro area. Together with the mitigation measures of individual countries, the aforementioned scenarios and forecasts, which are currently based on an expected U-shaped crisis, a significant deterioration in macroeconomic indicators in 2020 and moderately positive growth in 2021 and 2022, are already taken into account in credit parameters and the assessment of expected credit losses as at 30 June 2020.

In response to a sudden and sharp drop in economic activity, supervisory authorities, the European Commission and the International Accounting Standards Board (IASB) issued guidance instructing banks to take into account the flexibility and judgement permitted under IFRS 9 when assessing credit parameters for the purpose of estimating expected credit losses in situations when reasonable and supportable information regarding past events, current conditions and forecasts of future economic conditions is unreliable, and not to automatically use their own existing approaches for assessing expected credit losses in order to mitigate any unjustified effect of the COVID-19 crisis on the level of expected credit losses and thus on the profitability and capital adequacy of banks. It is recommended that banks rely on longer-term, more reliable forecasts that are based on historical data, which must be objective and representative of long-term forecasts, where both a long-term macroeconomic forecast and a forecast for a specific year should be taken into account. SID Bank took into account proposed guidelines in the calculation of expected credit losses as at 30 June 2020.

In accordance with the guidance provided by supervisory authorities, SID Bank does not deem deferrals of the payment of liabilities under the ZIUOPOK as restructuring measures and thus does not classify exposures for which the deferral of payment was approved automatically to stage 2 to which the Bank classifies exposures where there has been a significant increase in credit risk in the period between initial recognition and the date for which the Bank estimates expected credit losses. When assessing credit quality, SID Bank separates borrowers for whom the deferral of liabilities has been approved from those borrowers whose credit quality will not suffer major negative effects from the current conditions, and from those who will likely not achieve the credit quality they enjoyed prior to the crisis. SID bank regularly monitors the credit quality of all its borrowers and verifies any deterioration in credit quality and thus the increased probability of default, which results in the downgrading of borrowers and their classification to stages in accordance with IFRS 9.

Due to the drop in economic activity and the consideration of new macroeconomic forecasts in the assessment of expected credit losses, the effect of higher allowances and provisions created as at 30 June 2020 is expected, while a deterioration in the quality of the credit portfolio can also be expected in the future. In conjunction with SID Bank's intervention role, the structure of the credit portfolio is

shifting in favour of non-banking loans, while certain financing programmes have been adapted or new programmes created with the aim of helping the worst affected sectors. This, in turn, increases credit risk, which SID Bank manages in individual programmes through state participation in first loss and risk-sharing.

Leading to an increase in allowances and provisions for credit losses in the future could be the reclassification of exposures to stage 2, where allowances and provisions for credit losses are measured on the basis of the lifetime expected credit losses on an exposure and no longer on the basis of a 12-month period as in the case of classification to stage 1, the emergence of new default events and the resulting reclassification of performing exposures to non-performing exposures, and the deterioration in macroeconomic forecasts. On account of the measure to defer the payment of liabilities, there is the risk of a sudden deterioration in the quality of the credit portfolio due to delays by borrowers when that measure expires. In the past, delays by borrowers were an important indication for banks of borrowers' liquidity problems, which were reflected in downgrades. The sustained deterioration in economic conditions, major epidemiological outbreaks and the re-implementation of strict measures to prevent the spread of COVID-19 could continue to have a negative impact on credit risk.

In the scope of adaptations to its operations aimed at assisting the economy to the greatest extent possible in mitigating the negative consequences of COVID-19, SID Bank assumes greater risks. Those risks, however, remain within maximum level of risk. Assuming greater risks is facilitated by a high risk absorption capacity (high capital adequacy, liquidity and effective internal governance arrangements, in particular the reliability of risk management and implemented internal control mechanisms), and state participation in first loss and risk-sharing in individual financing programmes. SID Bank has a high leverage ratio that significantly exceeds the regulatory value. Contributing further to the assumption of greater risks is the ZDLGPE, and to a lesser extent the ZIUZEOP. Those two acts introduce a Slovenian government guarantee scheme for bank loans. The objectives of those acts are to provide the liquidity required by the Slovenian economy to mitigate the consequences of the COVID-19 pandemic and to ensure adequate coverage of the credit risk to which banks are exposed for the purpose of protecting financial stability. SID Bank implements guarantee schemes on behalf of and for the account of the Republic of Slovenia, while it is also a recipient of guarantees under both acts.

In the scope of the ICAAP, SID Bank assesses capital requirements deriving from the stress test for credit risk, where a great deal of emphasis during the first half of this year was on measuring the impact of the set of relevant macroeconomic scenarios as the consequences of the effect of the outbreak of COVID-19 on the operations of SID Bank. SID Bank's capital adequacy remains adequate even after the performance of the stress test.

Liquidity risk

SID Bank obtains funding on the domestic and foreign financial markets. The diversification of funding, particularly in terms of investor type, geography and the type of financial instrument, ensures that SID Bank has stable access to funding. The fact that SID Bank obtains long-term funding supported by Slovenian government guarantees mainly on the international financial markets and at related financial institutions increases stability in the area of borrowing. With the aim of generating new value for the target groups of final beneficiaries and to improve access to favourable long-term funding, SID Bank's credit lines comprise long-term dedicated funding from the European Investment Bank, KfW Bank, the Council of Europe Development Bank and the Ministry of Economic Development and Technology, in addition to other sources of funding.

SID Bank adapted its activities in the area of borrowing to the new circumstances. At the end of the second quarter, it successfully drew down a loan from the ECB's third series of targeted longer-term refinancing operations (TLTRO-III) and repaid an existing TLTRO-II loan early. Due to increased needs for counter-cyclical measures, the Bank issued five-year bonds at the beginning of July on the international financial markets in the amount of EUR 350 million. Funds obtained from that bond issue are expected to be used to finance the Slovenian economy with the aim of mitigating the consequences of COVID-19 pandemic.

Despite increased credit activity, SID Bank maintains the appropriate level, quality and structure of liquid assets for covering its expected and unexpected liquidity outflows.

Profitability risk

The lower economic growth that we are currently witnessing due to the COVID-19 pandemic could lead to an increase in probability of default and cause increased volatility in profits. Also leading to the volatility of profits is IFRS 9, in terms of a significant increase in allowances and provisions for credit losses in a period of deteriorating economic conditions, and a reduction in allowances and provisions for credit losses in a period of favourable economic conditions. The uncertainty of macroeconomic forecasts, which affect the level of expected credit losses, represents an additional risk. Profitability risk is rising also as the result of the assumption of greater risks with the aim mitigating the consequences of the COVID-19 pandemic on the economy. Extending the period of low or negative interest rates and the resulting placement of liquid assets at low yields, as well as pressure on interest margins, are leading to an increase in profitability risk.

Other risks

SID Bank's activities have strengthened with the outbreak of COVID-19, resulting in rising operational risk from an increase in the scope of work, the adaptation of individual processes and the upgrading of information technology. SID Bank manages additional risks through established internal control mechanisms that are defined in bylaws. In the event of the realisation of risks, SID Bank has capital reserves at its disposal.

2 Disclosure of own funds, regulatory adjustments and prudential filters

(Annex IV of the Commission Implementing Regulation (EU) No 1423/2013)

(Article 437(1)(d) (e) of the CRR Regulation)

	30 Jun 2020	31 Dec 2019
	(A)	(A)
	Amount at disclosure date	Amount at disclosure date
Common Equity Tier 1 capital: instruments and reserves		
1	299,814	299,814
	of which: Paid up capital instruments	300,000
	of which: Share premium	1,139
	of which: Own CET1 instruments	(1,324)
3	Accumulated other comprehensive income (and any other reserves)	143,889
	Common Equity Tier 1 (CET1) capital before regulatory adjustments	443,704
6	Additional value adjustments (negative amount)	(739)
7	Intangible assets (net of related tax liability) (negative amount)	(931)
8	Deduction related to specific credit risk adjustments	(4,888)
24	Losses for the current financial year (negative amount)	(808)
25a	Total regulatory adjustments to Common Equity Tier 1 (CET1)	(7,365)
28	Common Equity Tier 1 (CET1) capital	436,339
29	Tier 1 capital (T1 = CET1 + AT1)	436,339
45	Total capital (TC = T1 + T2)	436,339
59	Total risk-weighted assets	1,310,843
60	Common Equity Tier 1 (as a percentage of total risk exposure amount)	33.29 %
61	Tier 1 (as a percentage of total risk exposure amount)	34.04 %
62	Total capital (as a percentage of total risk exposure amount)	34.04 %
63	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer expressed as a percentage of total risk exposure amount)	3.008 %
64	of which: capital conservation buffer requirement	2.500 %
65	of which: countercyclical buffer requirement	0.008 %
66	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	0.500 %
67a	Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	6,634
72		6,547

The above table discloses the items of the Bank's own funds under the template from Commission Implementing Regulation (EU) No 1423/2013, which sets out the disclosure of own fund requirements for institutions in accordance with the CRR. SID Bank has no instruments of

additional Tier 1 capital or Tier 2 capital. SID Bank does not take into account retained earnings for 2019 in the calculation of regulatory capital for capital adequacy purposes until its general meeting adopts the resolution on the distribution of profit.

3 The main features of the capital instruments issued by the Bank

(Article 437 (1)(b) and (c) of the CRR Regulation)

1	Issuer	SID - Slovenska izvozna in razvojna banka, d.d., Ljubljana
2	Unique identifier	SIDR, ISIN SI0021102932
3	Governing law(s) of the instrument	Slovene
Regulatory treatment		
4	Transitional CRR rules	Common Equity Tier 1
5	Post-transitional CRR rules	Common Equity Tier 1
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated	Solo
7	Instrument type	Ordinary shares
8	Amount recognised in regulatory capital	EUR 300 million
9	Nominal amount of instrument	No nominal amount - per value shares
9a	Issue price	No nominal amount - per value shares
9b	Redemption price	N/A
10	Accounting classification	Shareholders' equity
11	Original date of issuance	20 June 1997
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates, and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
Coupons / dividends		N/A

N/A – not applicable

SID Bank has no instruments of additional Tier 1 capital or Tier 2 capital. In accordance with Article 4 of the ZSIRB, SID Bank's distributable

profit may not be used for distribution to shareholders, but is instead allocated to other profit reserves.

4 The geographical distribution of its credit exposures relevant for the calculation of its countercyclical capital buffer – breakdown by country

(Article 440(1)(a) of the CRR Regulation)

The table below indicates those credit exposures to individual sovereigns (governments) that are relevant to the calculation of countercyclical capital buffers, i.e. exposures to individual exposure classes set out in Article 112 of the CRR, excluding the

exposure classes referred to in points (a) to (f) of the aforementioned article.

The Bank uses a standardised approach for the calculation of exposure values. The Bank has no exposures included in the trading book, and no exposures to securitisation positions.

30 Jun 2020 Country code	General credit exposures	Own funds requirements		(110) Own funds requirements weights	(120) Countercyclical capital buffer rate
	(010) Exposure value under the Standardised Approach	(070) of which: general credit exposures	(100) Total		
SI	900,479	72,492	72,492	0.90	0.00%
FR	15,064	1,205	1,205	0.01	0.00%
NL	14,694	1,276	1,276	0.02	0.00%
AT	9,998	800	800	0.01	0.00%
HR	9,804	784	784	0.01	0.00%
US	8,391	671	671	0.01	0.00%
UA	7,448	596	596	0.01	0.00%
CK	6,762	541	541	0.01	0.00%
GH	5,875	470	470	0.01	0.00%
DE	4,939	395	395	0.00	0.00%
CZ	4,020	322	322	0.00	1.00%
BE	3,400	272	272	0.00	0.00%
NO	3,164	253	253	0.00	1.00%
RS	2,560	205	205	0.00	0.00%
LU	1,180	142	142	0.00	0.25%
GB	43	3	3	0.00	0.00%
IE	34	3	3	0.00	0.00%
MK	1	0	0	0.00	0.00%
Total	997,855	80,429	80,429	1.00	

31 Dec 2019	General credit exposures	Own funds requirements			(110) Own funds requirements weights	(120) Countercyclical capital buffer rate
	(010) Exposure value under the Standardised Approach	(070) of which: general credit exposures	(100) Total	(100) Total		
Country code						
SI	876,712	70,250	70,250		0.92	0.00 %
HR	12,047	964	964		0.01	0.00 %
NL	11,814	1,045	1,045		0.01	0.00 %
US	8,953	716	716		0.01	0.00 %
CK	6,675	534	534		0.01	0.00 %
UA	6,424	771	771		0.01	0.00 %
GH	5,694	456	456		0.01	0.00 %
FR	5,694	456	456		0.01	0.25 %
NO	3,249	260	260		0.00	2.50 %
IE	3,167	253	253		0.00	1.00 %
RS	2,796	224	224		0.00	0.00 %
LU	1,243	99	99		0.00	0.00 %
CZ	993	79	79		0.00	1.50 %
GB	62	5	5		0.00	1.00 %
BE	8	1	1		0.00	0.00 %
MK	2	0	0		0.00	0.00 %
DE	2	0	0		0.00	0.00 %
AE	1	0	0		0.00	0.00 %
IT	1	0	0		0.00	0.00 %
AT	1	0	0		0.00	0.00 %
BA	0	0	0		0.00	0.00 %
Total	945,538	76,113	76,113		1.00	

(Article 440(1)(b) of the CRR) – Institution-specific countercyclical capital buffer rate

An institution-specific countercyclical capital buffer rate is calculated as the weighted average of valid countercyclical buffer rates that apply in countries in which the relevant

exposures for the calculation of countercyclical buffers of the bank in question are located. The rate for the Bank stood at 0.008% as at 30 June 2020.

	30 Jun 2020	31 Dec 2019
010 Total risk exposure amount	1,310,843	1,246,847
020 Institution-specific countercyclical capital buffer rate	0.008 %	0.015 %
030 Institution-specific countercyclical capital buffer requirement	99	187

5 LCR disclosure to complement the disclosure of liquidity risk management under Article 435 of CRR Regulation

(Article 435(1)(f) of the CRR Regulation)

Quantitative information of LCR

Quarter ending on		30 Jun 2020	31 Dec 2019
Number of data points used in the calculation of averages		12	12
		Total weighted value (average)	Total weighted value (average)
		Total adjusted value	Total adjusted value
21	Liquidity buffer	277,670	245,537
22	Total net cash outflows	19,994	33,115
23	Liquidity coverage ratio (%)	1.735 %	1.019 %

6 Template 4 – EU OV1: Overview of RWAs

(Article 438(c) to (f) of the CRR)

		RWAs		Minimum capital requirements	
		31 Jun 2020	31 Mar 2020	31 Jun 2020	31 Mar 2020
1	Credit risk (excluding CCR)	1,245,363	1,209,552	99,629	96,764
Article 438(c)(d)	2 <i>Of which the standardised approach</i>	1,245,363	1,209,552	99,629	96,764
Article 438(c)(d), Article 107	6 CCR	1,235	1,270	99	102
9	<i>Of which the standardised approach</i>	160	160	13	13
Article 438(c)(d)	12 <i>Of which CVA</i>	1,075	1,110	86	89
Article 438(f)	23 Operational risk	64,245	64,245	5,140	5,140
24	<i>Of which basic indicator approach</i>	64,245	64,245	5,140	5,140
Article 437(2), Article 48 and Article 60	27 Amounts below the thresholds for deduction (subject to 250% risk weight)	3,414	6,624	273	530
29	Total	1,314,256	1,281,692	105,141	102,535

7 Template 11 – EU CR1-A: Credit quality of exposures by exposure class and instrument

(Article 442(g) and (h) of the CRR)

	a		b	c	e	f	g
	Gross carrying values		Specific credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values (a+b-c)	
	Defaulted exposures	Non-defaulted exposures					
30 Jun 2020							
16 Central governments or central banks	0	742,850	46	0	(23)	742,805	
17 Regional governments or local authorities	0	71,176	29	0	(14)	71,147	
18 Public sector entities	0	16,464	43	0	(21)	16,421	
19 Multilateral development banks	0	12,980	0	0	0	12,980	
21 Institutions	0	930,082	2,667	0	(1,221)	927,415	
22 Corporates	0	1,071,300	35,299	0	(12,094)	1,036,002	
23 <i>Of which: SMEs</i>	0	376,030	20,675	0	(8,593)	355,356	
28 Defaulted exposures	67,647	0	45,952	23,245	(3,766)	21,696	
29 Items associated with particularly high risk	0	7,807	0	0	0	7,807	
33 Equity instruments	15,616	6,634	15,616	0	18	6,634	
34 Other exposures	0	5,509	0	0	0	5,509	
35 Total standardised approach	83,264	2,864,803	99,652	23,245	(17,121)	2,848,414	
36 Total	83,264	2,864,803	99,652	23,245	(17,121)	2,848,414	
37 Of which: loans	67,647	1,673,852	81,280	23,245	(16,207)	1,660,219	
38 Of which: debt securities	0	715,264	688	0	(378)	714,577	
39 Of which: off-balance-sheet exposures	0	276,270	2,068	0	(535)	274,203	

	a		b	c	e	f	g
	Gross carrying values		Specific credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values (a+b-c)	
	Defaulted exposures	Non-defaulted exposures					
31 Dec 2019							
16 Central governments or central banks	0	594,480	22	0	(8)	594,458	
17 Regional governments or local authorities	0	67,752	16	0	26	67,736	
18 Public sector entities	0	33,724	22	0	(18)	33,702	
19 Multilateral development banks	0	15,254	0	0	0	15,254	
21 Institutions	0	935,926	1,446	0	(720)	934,480	
22 Corporates	0	952,988	23,441	0	(8,150)	929,547	
23 <i>Of which: SMEs</i>	0	333,152	12,317	0	(2,277)	320,834	
28 Defaulted exposures	68,863	0	41,506	23,245	9,599	27,357	
29 Items associated with particularly high risk	0	4,758	0	0	0	4,758	
33 Equity instruments	15,616	51,917	15,635	0	(18)	51,899	
34 Other exposures	0	5,050	0	0	0	5,050	
35 Total standardised approach	84,480	2,661,850	82,088	23,245	712	2,664,241	
36 Total	84,480	2,661,850	82,088	23,245	712	2,664,241	
37 Of which: loans	68,863	1,653,349	64,612	23,245	1,878	1,657,582	
38 Of which: debt securities	0	658,328	309	0	(54)	658,019	
39 Of which: off-balance-sheet exposures	0	259,689	1,532	0	(1,112)	258,157	

8 Template 12 – EU CR1-B: Credit quality of exposures by industry or counterparty types

(Article 442(g) of the CRR)

30 Jun 2020 Sector	a		b	c	e	f	g
	Gross carrying values		Specific credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values (a+b-c)	
Defaulted exposures	Non-defaulted exposures						
Financial and insurance activities	16,099	1,165,384	18,501	0	(1,268)	1,162,982	
Public administration and defence, compulsory social security	0	646,625	79	0	(40)	646,546	
Manufacturing	11,791	401,708	29,424	7,718	(5,720)	384,075	
Transportation and storage	6,285	155,018	3,711	0	(2,106)	157,592	
Electricity, gas, steam and air conditioning supply	0	169,635	676	0	(223)	168,959	
Other	49,089	326,432	47,261	15,527	(7,765)	328,261	
Total	83,264	2,864,803	99,652	23,245	(17,121)	2,848,414	

31 Dec 2019 Sector	a		b	c	e	f	g
	Gross carrying values		Specific credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values (a+b-c)	
Defaulted exposures	Non-defaulted exposures						
Financial and insurance activities	16,099	1,123,874	16,997	0	(408)	1,122,976	
Public administration and defence, compulsory social security	0	598,002	40	0	19	597,963	
Manufacturing	11,546	356,725	24,028	7,718	(11,012)	344,243	
Transportation and storage	6,625	150,434	1,060	0	1,538	155,999	
Electricity, gas, steam and air conditioning supply	0	139,765	453	0	363	139,312	
Other	50,209	293,050	39,511	15,527	10,213	303,748	
Total	84,480	2,661,850	82,088	23,245	712	2,664,241	

9 Template 13 – EU CR1-C: Credit quality of exposures by geography

(Article 442(h) of the CRR)

30 Jun 2020 Geographical area	a		b	c	e	f	g
	Gross carrying values		Specific credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values (a+b-c)	
Defaulted exposures	Non-defaulted exposures						
Slovenia	71,718	2,292,697	90,482	23,245	(16,366)	2,273,933	
Other EU Member States	10,934	495,747	8,071	0	(891)	498,611	
Other European countries	611	55,665	526	0	10	55,750	
Other countries	0	20,693	573	0	126	20,120	
Total	83,264	2,864,803	99,652	23,245	(17,121)	2,848,414	

	a		b	c	e	f	g
	Gross carrying values		Specific credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values (a+b-c)	
31 Dec 2019	Defaulted exposures	Non-defaulted exposures					
Geographical area							
Slovenia	72,091	2,182,436	73,907	23,245	(3,972)	2,180,619	
Other EU Member States	11,777	402,548	6,945	0	5,164	407,381	
Other European countries	611	55,830	535	0	80	55,906	
Other countries	0	21,036	701	0	(560)	20,335	
Total	84,480	2,661,850	82,088	23,245	712	2,664,241	

Templates 11, 12 and 13 illustrate on-balance sheet and off-balance sheet gross and net exposures.

The specific credit risk adjustment in the amount of EUR 99,652 thousand (31 December 2019: EUR 82,088 thousand) comprises the balance of the adjustment of an equity investment, impairments and provisions created for loans and other financial assets, which amounted to EUR 76,236 thousand as at 30 June 2020 (31 December 2019: EUR 61,110 thousand) and credit risk allowances for loans measured at fair value in the amount of EUR 23,416 thousand (31 December 2019: EUR 20,978 thousand).

Credit risk adjustment charges amounted to EUR 17,121 thousand in the first half of 2020, while income from the reversal of credit risk

adjustment charges totaled EUR 712 thousand in 2019. Allowances created due to credit risk comprise expenses in connection with the impairment of loans and other financial assets measured at amortised cost, provisions for off-balance sheet exposures in the amount of EUR 14,683 thousand (2019: EUR 11,604 thousand), as well as credit risk losses associated with loans measured at fair value in the amount of EUR 2,438 thousand (2019: income from the reversal of allowances in the amount of EUR 12,316 thousand).

Accumulated write-offs in the amount of EUR 23,245 thousand relate to the stock of claims written-off in periods prior to 30 June 2020, and for which recovery proceedings have not been completed. The Bank accounts for those claims in off-balance-sheet records.

10 Template 16 – EU CR 2-A: Changes in the stock of general and specific credit risk adjustments

(Article 442(j) of the CRR)

		30 Jun 2020	31 Dec 2019
		Accumulated specific credit risk adjustment	Accumulated specific credit risk adjustment
1	Opening balance	64,921	65,256
2	Increases due to amounts set aside for estimated loan losses during the period	27,625	14,988
3	Decreases due to amounts reversed for estimated loan losses during the period	(11,039)	(11,320)
4	Decreases due to amounts taken against accumulated credit risk adjustments	(1)	(4,008)
6	Impact of exchange rate differences	2	5
8	Other adjustments	461	0
9	Closing balance	81,968	64,921
10	Recoveries on credit risk adjustments recorded directly to the statement of profit or loss	2	129

The table shows stocks and flows in the credit risk adjustments of financial assets (loans

granted and debt securities), excluding provisions for off-balance sheet items.

11 Template 17 – EU CR2-B: Changes in the stock of defaulted and impaired loans and debt securities

30 Jun 2020		a Gross carrying value of defaulted exposures
1	Opening balance as at 1 January	68,863
2	Loans and debt securities that have defaulted or impaired since the last reporting period	1,580
3	Returned to non-defaulted status	(23)
4	Amounts written off	0
5	Other changes	(2,773)
6	Closing balance	67,647

31 Dec 2019		a Gross carrying value of defaulted exposures
1	Opening balance as at 1 January	95,576
2	Loans and debt securities that have defaulted or impaired since the last reporting period	4,757
3	Returned to non-defaulted status	(394)
4	Amounts written off	(18,858)
5	Other changes	(12,217)
6	Closing balance	68,863

12 Template 18 – EU CR3: CRM techniques – Overview

(Article 453(g) of the CRR)

Total exposures secured by financial guarantees

	30 Jun 2020			31 Dec 2019		
	Exposures unsecured – carrying amount	Exposures secured	Exposures secured by financial guarantees	Exposures unsecured – carrying amount	Exposures secured	Exposures secured by financial guarantees
Total loans	1,660,219	0	0	1,657,582	0	0
Total debt securities	714,577	0	0	658,019	0	0
Total exposures	2,374,796	0	0	2,315,601	0	0
Of which defaulted	21,696	0	0	27,357	0	0

The table above shows the carrying amount of loans and debt securities. The Bank does not take into account collateral received for credit

risk mitigation purposes in the calculation of capital requirements, for which reason the stock of secured exposures is zero in the above table.

13 Template 19 – EU CR4: Standardised approach – Credit risk exposure and CRM effects

(Article 453(f) and (g) of the CRR)

		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post CCF and CRM			
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWAs	RWA density
30 Jun 2020							
1	Central governments and central banks	722,433	20,371	722,433	20,371	7,583	1.0 %
2	Regional governments or local authorities	62,571	8,576	62,571	4,288	13,372	20.0 %
3	Public sector entities	16,421	0	16,421	0	3,284	20.0 %
4	Multilateral development banks	980	12,000	980	12,000	2,400	18.5 %
6	Institutions	915,258	12,157	915,258	6,478	213,522	23.2 %
7	Corporates	814,103	221,899	814,103	142,107	956,210	100.0 %
10	Defaulted exposures	21,696	0	21,696	0	25,299	116.6 %
11	Exposures associated with particularly high risk	7,807	0	7,807	0	11,711	150.0 %
15	Equity instruments	6,634	0	6,634	0	6,634	100.0 %
16	Other exposures	5,509	0	5,509	0	5,509	100.0 %
17	Total	2,573,412	275,003	2,573,412	185,244	1,245,523	45.1 %

		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post CCF and CRM			
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWAs	RWA density
31 Dec 2019							
1	Central governments and central banks	574,086	20,371	574,086	10,186	2,724	0.5 %
2	Regional governments or local authorities	60,900	6,836	60,900	3,418	12,886	20.0 %
3	Public sector entities	33,702	0	33,702	0	6,740	20.0 %
4	Multilateral development banks	3,254	12,000	3,254	12,000	2,400	15.7 %
6	Institutions	917,038	17,442	917,038	9,171	213,801	23.1 %
7	Corporates	727,140	202,407	727,140	129,334	859,685	100.4 %
10	Defaulted exposures	27,357	0	27,357	0	27,639	101.0 %
11	Exposures associated with particularly high risk	4,758	0	4,758	0	7,137	150.0 %
15	Equity instruments	51,899	0	51,899	0	51,899	100.0 %
16	Other exposures	5,050	0	5,050	0	5,050	100.0 %
17	Total	2,405,185	259,057	2,405,185	164,109	1,189,961	46.3 %

The table shows on-balance sheet and off-balance sheet exposures by individual class, i.e. net exposures before the application of conversion factors and before the reduction in exposures resulting from the effects of using eligible collateral, exposures after the use

thereof, the amount of risk-weighted assets and the breakdown by individual exposure class.

The Bank does not take into account collateral received to reduce its capital requirements.

14 Template 20 – EU CR5: Standardised approach – breakdown of exposures with respect to exposure class and risk weight

(Article 444(e) of the CRR)

30 Jun 2020		Risk weight						Total	Of which unrated	Deducted
Exposure class	0%	20%	50%	100%	150%	250%				
1	Central governments or central banks	720,594	20,845	0	0	0	1,365	742,805	742,805	(500)
2	Regional governments or local authorities	0	66,859	0	0	0	0	66,859	66,859	(2)
3	Public sector entities	0	16,421	0	0	0	0	16,421	16,421	0
4	Multilateral development banks	980	12,000	0	0	0	0	12,980	12,980	0
6	Institutions	0	885,268	0	36,468	0	0	921,737	921,737	(139)
7	Corporates	0	0	0	956,210	0	0	956,210	956,210	(74)
10	Defaulted exposures	0	0	0	14,489	7,206	0	21,696	21,696	(8)
11	Exposures associated with particularly high risk	0	0	0	0	7,807	0	7,807	7,807	(8)
15	Equity instruments	0	0	0	6,634	0	0	6,634	6,634	(7)
16	Other exposures	0	0	0	5,509	0	0	5,509	5,509	(931)
17	Total	721,574	1,001,393	0	1,019,310	15,014	1,365	2,758,656	2,758,656	(1,670)

31 Dec 2019		Risk weight						Total	Of which unrated	Deducted
Exposure class	0%	20%	50%	100%	150%	250%				
1	Central governments or central banks	575,823	7,999	0	0	0	450	584,272	584,272	(456)
2	Regional governments or local authorities	0	64,301	0	0	17	0	64,318	64,318	(2)
3	Public sector entities	0	33,702	0	0	0	0	33,702	33,702	(17)
4	Multilateral development banks	3,254	12,000	0	0	0	0	15,254	15,254	0
6	Institutions	0	890,510	0	35,699	0	0	926,209	926,209	(128)
7	Corporates	0	0	0	850,050	6,424	0	856,473	856,473	(55)
10	Defaulted exposures	0	0	0	26,793	564	0	27,357	27,357	(13)
11	Exposures associated with particularly high risk	0	0	0	0	4,758	0	4,758	4,758	(5)
15	Equity instruments	0	0	0	51,899	0	0	51,899	51,899	(7)
16	Other exposures	0	0	0	5,050	0	0	5,050	5,050	(980)
17	Total	579,078	1,008,512	0	969,491	11,763	450	2,569,293	2,569,293	(1,663)

15 Template 25 – EU CCR1: Analysis of CCR exposure by approach

(Article 439(e), (f) and (i) of the CRR)

30 Jun 2020		Notional amount	EAD post CRM	RWAs
2	Original exposure	15,000	800	160
11	Total	15,000	800	160

31 Dec 2019		Notional amount	EAD post CRM	RWAs
2	Original exposure	15,000	900	180
11	Total	15,000	900	180

16 Template 26 – EU CCR2: CVA capital charge

(Article 439(f) of the CRR)

	30 Jun 2020		31 Dec 2019	
	Exposure value	RWAs	Exposure value	RWAs
4 All portfolios subject to the standardised method	800	1,075	900	1,354
5 Total subject to the CVA capital charge	800	1,075	900	1,354

17 Template 32 – EU CCR5-B: Composition of collateral for exposures to CCR

	a		b		c		d
	Collateral used in derivative transactions						
	Fair value of collateral received			Fair value of posted collateral			
30 Jun 2020	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	
Deposits	0	0	0		0		919
Total	0	0	0		0		919

	a		b		c		d
	Collateral used in derivative transactions						
	Fair value of collateral received			Fair value of posted collateral			
31 Dec 2019	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	
Deposits	0	0	0		0		959
Total	0	0	0		0		959

18 Encumbered and unencumbered assets

(Article 443 of the CRR)

The template below shows the medians of consecutive quarterly mean values of the Bank's encumbered and unencumbered assets over a 12-month period using interpolation. The Bank has assets (eligible securities and loans) pledged at the central bank as collateral for a loan received from the drawdown of targeted longer-term refinancing operations (TLTRO-III) from the Bank of Slovenia and the ECB. The balance of the loan drawn in June 2020 was

EUR 336.6 million as at 30 June 2020. In previous quarters, the Bank disclosed encumbered assets in the amount of EUR 171 million for a loan drawn from a TLTRO II in 2017 and repaid in June 2020. Cash collateral used to manage mutual exposure under Credit Support Annex (CSA) agreements and the reserve requirement held at the Bank of Slovenia are also disclosed as encumbered assets.

30 Jun 2020	Encumbered assets		Unencumbered assets	
	Carrying amount	Fair value	Carrying amount	Fair value
Assets	198,576		2,253,020	
Equity instruments	0		13,911	
Debt securities	130,776	130,776	518,351	518,351
of which: issued by general governments	99,904	99,904	366,125	366,125
of which: issued by financial corporations	21,067	21,067	114,695	114,695
of which: issued by non-financial corporations	9,806	9,806	37,531	37,531
Other assets	67,799		1,720,758	

31 Dec 2019	Encumbered assets		Unencumbered assets	
	Carrying amount	Fair value	Carrying amount	Fair value
Assets	174,155		2,192,358	
Equity instruments	0		13,752	
Debt securities	108,324	108,324	512,727	512,727
of which: issued by general governments	72,351	72,351	376,091	376,091
of which: issued by financial corporations	19,226	19,226	100,794	100,794
of which: issued by non-financial corporations	16,748	16,748	35,842	35,842
Other assets	65,830		1,665,879	

19 Leverage ratio

(Article 451 of the CRR)

Summary of reconciliation of accounting assets and leverage ratio exposure measure

	30 Jun 2020	31 Dec 2019
	Fully phased in definition	Fully phased in definition
1 Total assets as per published financial statements	2,850,613	2,665,854
4 Adjustments for derivative financial instruments	(800)	(900)
6 Adjustment for off-balance-sheet items (i.e. conversion to credit equivalent amounts of off-balance-sheet exposures)	(91,826)	(96,481)
7 Other adjustments	(3,133)	(2,167)
8 Total leverage ratio exposure	2,754,854	2,566,306

Leverage ratio: common disclosure

		30 Jun 2020	31 Dec 2019
		Fully phased in definition	Fully phased in definition
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	2,573,412	2,405,185
2	(Asset amounts deducted in determining Tier 1 capital)	(3,802)	(2,987)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	2,569,610	2,402,197
Derivative exposures			
EU05a	Exposure determined under original exposure method	800	900
11	Total derivative exposures (sum of lines 4 to 10)	800	900
Other off-balance sheet exposures			
17	Off-balance sheet exposures at gross notional amount	276,270	259,689
18	(Adjustments for conversion to credit equivalent amounts)	(91,826)	(96,481)
19	Other off-balance sheet exposures (sum of lines 17 and 18)	184,444	163,209
Capital and total exposures			
20	Tier 1 capital	436,339	424,365
21	Total leverage ratio exposures (sum of lines 3, 11 and 19)	2,754,854	2,566,306
Leverage ratio			
22	Leverage ratio	15.84 %	16.54 %

Breakdown of on-balance-sheet exposures

		30 Jun 2020	31 Dec 2019
		Fully phased in definition	Fully phased in definition
EU-1	Total on-balance sheet-exposures (excluding derivatives, SFTs, and exempted exposures), of which:	2,573,412	2,405,185
EU-3	Banking book exposures, of which:	2,573,412	2,405,185
EU-5	Exposures treated as sovereigns	723,413	577,341
EU-6	Exposures to regional governments, MDBs, international organisations and PSEs not treated as sovereigns	78,992	94,602
EU-7	Institutions	915,258	917,038
EU-10	Corporates	814,103	727,140
EU-11	Defaulted exposures	21,696	27,357
EU-12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	19,950	61,707

20 Disclosure of non-performing and forborne exposures

In accordance with EBA guidelines (EBA/GL/2018/10), information regarding non-performing and forborne exposures is presented in the templates below.

The Bank did not hold collateral obtained by taking possession and execution processes as at 30 June 2020.

The NPL ratio was 3.88% as at 30 June 2020.

20.1 Template 1 – Credit quality of forborne exposures

		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
				Non-performing forborne					
30 Jun 2020		Performing forborne		Of which defaulted	Of which impaired	On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
1	Loans and advances	202	54,179	54,179	54,179	0	(33,987)	16,494	16,298
3	General governments	0	5,000	5,000	5,000	0	(5,000)	0	0
5	Other financial corporations	0	483	483	483	0	(162)	0	0
6	Non-financial corporations	202	48,687	48,687	48,687	0	(28,818)	16,494	16,298
7	Households	0	10	10	10	0	(7)	0	0
10	Total	202	54,179	54,179	54,179	0	(33,987)	16,494	16,298

20.2 Template 3 – Credit quality of performing and non-performing exposures by past due days

	a	b	c	d	e	f	g	h	i	j	k	l	
	Gross carrying amount/nominal amount												
	Performing exposures				Non-performing exposures								
30 Jun 2020		Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted	
1	Loans and advances	1,673,852	1,660,972	1,153	67,647	46,973	440	2,465	1,640	3,364	7,765	5,000	67,647
3	General governments	120,468	120,468	0	5,000	0	0	0	0	0	0	5,000	5,000
4	Credit institutions	790,204	790,204	0	0	0	0	0	0	0	0	0	0
5	Other financial corporations	13	13	0	483	483	0	0	0	0	0	0	483
6	Non-financial corporations	761,166	748,286	1,153	62,155	46,480	440	2,465	1,640	3,364	7,765	0	62,155
7	<i>Of which SMEs</i>	<i>318,988</i>	<i>318,756</i>	<i>232</i>	<i>17,548</i>	<i>10,014</i>	<i>440</i>	<i>2,465</i>	<i>1,231</i>	<i>2,319</i>	<i>1,079</i>	<i>0</i>	<i>17,548</i>
8	Households	2,001	2,001	0	10	10	0	0	0	0	0	0	10
9	Debt Securities	715,264	715,264	0	0	0	0	0	0	0	0	0	0
11	General governments	502,730	502,730	0	0	0	0	0	0	0	0	0	0
12	Credit institutions	138,378	138,378	0	0	0	0	0	0	0	0	0	0
13	Other financial corporations	8,672	8,672	0	0	0	0	0	0	0	0	0	0
14	Non-financial corporations	65,484	65,484	0	0	0	0	0	0	0	0	0	0
15	Off-balance-sheet exposures	276,270			0								0
17	General governments	28,949			0								0
18	Credit institutions	23,367			0								0
20	Non-financial corporations	223,872			0								0
21	Households	81			0								0
22	Total	2,665,387	2,376,236	1,153	67,647	46,973	440	2,465	1,640	3,364	7,765	5,000	67,647

20.3 Template 4 – Performing and non-performing exposures and related provisions

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
	Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Collateral and financial guarantees received		
	Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Accumulated partial write-off	On performing exposures	On non-performing exposures
30 Jun 2020	Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3	Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3							
1 Loans and advances	1,673,852	1,577,948	95,904	67,647	0	67,647	(35,329)	(13,934)	(21,395)	(45,952)	0	(45,952)	0	378,678	17,515
3 General governments	120,468	120,468	0	5,000	0	5,000	(75)	(75)	0	(5,000)	0	(5,000)	0	77	0
4 Credit institutions	790,204	790,204	0	0	0	0	(2,569)	(2,569)	0	0	0	0	0	31,432	0
5 Other financial corporations	13	13	0	483	0	483	0	0	0	(162)	0	(162)	0	0	0
6 Non-financial corporations	761,166	665,262	95,904	62,155	0	62,155	(32,630)	(11,235)	(21,395)	(40,783)	0	(40,783)	0	346,564	17,515
7 <i>Of which SMEs</i>	<i>318,988</i>	<i>268,315</i>	<i>50,673</i>	<i>17,548</i>	<i>0</i>	<i>17,548</i>	<i>(19,745)</i>	<i>(7,615)</i>	<i>(12,131)</i>	<i>(11,474)</i>	<i>0</i>	<i>(11,474)</i>	<i>0</i>	<i>178,465</i>	<i>4,762</i>
8 Households	2,001	2,001	0	10	0	10	(55)	(55)	0	(7)	0	(7)	0	605	0
9 Debt securities	715,264	715,264	0	0	0	0	(688)	(688)	0	0	0	0	0	0	0
11 General governments	502,730	502,730	0	0	0	0	(41)	(41)	0	0	0	0	0	0	0
12 Credit institutions	138,378	138,378	0	0	0	0	(89)	(89)	0	0	0	0	0	0	0
13 Other financial corporations	8,672	8,672	0	0	0	0	(16)	(16)	0	0	0	0	0	0	0
14 Non-financial corporations	65,484	65,484	0	0	0	0	(542)	(542)	0	0	0	0	0	0	0
15 Off-balance sheet exposures	276,270	275,750	602	0	0	0	(2,068)	(1,987)	(80)	0	0	0		59,443	0
17 General governments	28,949	28,949	0	0	0	0	(2)	(2)	0	0	0	0		0	0
18 Credit institutions	23,367	23,367	0	0	0	0	(11)	(11)	0	0	0	0		0	0
20 Non-financial corporations	223,872	223,352	520	0	0	0	(2,053)	(1,973)	(80)	0	0	0		59,443	0
21 Households	81	81	81	0	0	0	(2)	(2)	0	0	0	0		0	0
22 Total	2,665,387	2,568,962	96,506	67,647	0	67,647	(38,084)	(16,609)	(21,475)	(45,952)	0	(45,952)	0	438,121	17,515

21 Disclosure of exposures subject to measures applied in response to the COVID-19 crisis

Information according to the EBA's Guidelines on reporting and disclosure of exposures subject to measures applied in response to the COVID-19 crisis (EBA/GL/2020/07) are presented in Templates 1 and 2 below. Included are moratoria concluded in accordance with the relevant law and other moratoria

concluded as the consequence of the COVID-19 pandemic. As at 30 June 2020, loans issued by the Bank as a response to the COVID-19 crisis were not yet included in new guarantee schemes.

21.1 Template 1 – Information on loans and advances subject to legislative and non-legislative moratoria

	a	b	d	e	f	g	h	i	k	l	m	n
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk					
	Performing			Non-performing			Performing			Non-performing		
			Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)			Of which: exposures with forbearance measures		Of which: Unlikely to pay that are not past- due or past-due <= 90 days		Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: Unlikely to pay that are not past- due or past-due <= 90 days
30 Jun 2020												
1 Loans and advances subject to moratorium	120,956	113,809	44,950	7,147	6,846	7,147	(12,741)	(11,957)	(10,402)	(784)	(745)	(784)
4 of which: Non-financial corporations	120,956	113,809	44,950	7,147	6,846	7,147	(12,741)	(11,957)	(10,402)	(784)	(745)	(784)
5 of which: <i>Small and Medium-sized Enterprises</i>	33,155	31,961	5,865	1,193	893	1,193	(2,389)	(2,240)	(1,441)	(148)	(109)	(148)
6 of which: <i>Collateralised by commercial immovable property</i>	67,509	60,901	2,401	6,608	6,608	6,608	(2,744)	(2,051)	(715)	(693)	(693)	(693)

21.2 Template 2 – Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria

		a	b	c	d	e		f	g	h	i
		Gross carrying amount									
		Residual maturity of moratoria									
30 Jun 2020		Number of obligors		Of which: legislative moratoria	Of which: expired	<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year	
1	Loans and advances for which moratorium was offered	78	134,101								
2	Loans and advances subject to moratorium (granted)	73	120,956	120,956	1,920	0	6,097	12,863	99,076	1,001	
5	of which: Non-financial corporations <i>of which: Small and Medium-sized</i>		120,956	120,956	1,920	0	6,097	12,863	99,076	1,001	
6	<i>Enterprises</i>		33,155	33,155	1,920	0	5,562	875	23,797	1,001	
7	<i>of which: Collateralised by commercial immovable property</i>		67,509	67,509	1,920	0	4,607	12,863	48,119	0	