

## 2014 EU-wide Stress Test Summary Adverse Scenario

### SI - Nova Ljubljanska banka d. d.

Actual figures as of 31 December 2013	mIn EUR, %
Operating profit before impairments	-262
Impairment losses on financial and non-financial assets in the banking book	1.082
Common Equity Tier 1 capital <sup>(1)</sup>	1.061
Total Risk Exposure <sup>(1)</sup>	7.283
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>14,6%</b>

Outcome of the adverse scenario as of 31 December 2016	mIn EUR, %
3 yr cumulative operating profit before impairments	155
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	776
3 yr cumulative losses from the stress in the trading book	33
Valuation losses due to sovereign shock after tax and prudential filters	40
Common Equity Tier 1 capital <sup>(1)</sup>	369
Total Risk Exposure <sup>(1)</sup>	7.328
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>5,0%</b>

Memorandum items	mIn EUR
<b>Common EU wide CET1 Threshold (5.5%)</b>	403
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) <sup>(2)</sup>	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>(3)</sup>	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>(3)</sup>	0

<sup>(1)</sup> According to CRR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed as of first day of application: 01/01/2014.

<sup>(2)</sup> Conversions not considered for CET1 computation

<sup>(3)</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period

## 2014 EU-wide Stress Test Summary Baseline Scenario

### SI - Nova Ljubljanska banka d. d.

Actual figures as of 31 December 2013	mIn EUR, %
Operating profit before impairments	-262
Impairment losses on financial and non-financial assets in the banking book	1.082
Common Equity Tier 1 capital <sup>(1)</sup>	1.061
Total Risk Exposure <sup>(1)</sup>	7.283
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>14,6%</b>

Outcome of the baseline scenario as of 31 December 2016	mIn EUR, %
3 yr cumulative operating profit before impairments	206
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	286
3 yr cumulative losses from the stress in the trading book	9
Common Equity Tier 1 capital <sup>(1)</sup>	971
Total Risk Exposure <sup>(1)</sup>	7.592
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>12,8%</b>

Memorandum items	mIn EUR
<b>Common EU wide CET1 Threshold (8.0%)</b>	607

<sup>(1)</sup> According to CRR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed as of first day of application: 01/01/2014.