



**Disclosures
according the
EBA Guidelines
(EBA/GL/2020/07)**

According to EBA Guidelines (EBA/GL/2020/07) SKB and SKB group disclosed the information about guarantee schemes and legislative moratoria and also other (non-legislative) moratoria, concluded as a consequence of COVID-19.

Information on loans and advances subject to legislative and non-legislative moratoria

SKB Banka - 30. 6. 2020															
EUR 000	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
		Performing			Non performing				Performing			Non performing			Inflows to non-performing exposures
			Of which: exposures with forbearance measures	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: exposures with forbearance measures	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	
Loans and advances subject to moratorium	126.644	124.092	-	56.485	2.552	73	1.904	-7.665	-6.085	-	-5.610	-1.580	-40	-1.179	818
of which: Households	56.593	54.138	-	7.046	2.456	-	1.825	-2.992	-1.478	-	-1.127	-1.513	-	-1.122	769
of which: Collateralised by residential immovable property	38.384	37.088	-	4.983	1.296	-	829	-1.742	-1.058	-	-838	-685	-	-411	359
of which: Non-financial corporations	69.891	69.795	-	49.439	96	73	79	-4.672	-4.606	-	-4.483	-66	-40	-57	48
of which: Small and Medium-sized Enterprises	42.540	42.444	-	29.779	96	73	79	-3.646	-3.580	-	-3.479	-66	-40	-57	48
of which: Collateralised by commercial immovable property	40.884	40.858	-	30.796	26	26	-	-3.244	-3.244	-	-3.179	-	-1	-	-

Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria

SKB Banka - 30. 6. 2020									
EUR 000	Number of obligors	Gross carrying amount							
			Of which: legislative moratoria	Of which: expired	Residual maturity of moratoria				
					<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year
Loans and advances for which moratorium was offered	1.522	126.644							
Loans and advances subject to moratorium (granted)	1.522	126.644	126.644	-	20	17.090	7.168	102.366	-
of which: Households		56.593	56.593	-	20	15.442	6.835	34.296	-
of which: Collateralised by residential immovable property		38.384	38.384	-	15	9.482	4.286	24.601	-
of which: Non-financial corporations		69.891	69.891	-	-	1.648	173	68.070	-
of which: Small and Medium-sized Enterprises		42.540	42.540	-	-	1.648	173	40.719	-
of which: Collateralised by commercial immovable property		40.884	40.884	-	-	37	47	40.800	-

Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis

SKB Banka - 30. 6. 2020				
EUR 000	Gross carrying amount		Maximum amount of the guarantee that can be considered	Gross carrying amount
		of which: forborne	Public guarantees received	Inflows to non-performing exposures
Newly originated loans and advances subject to public guarantee schemes	-	-	-	-
of which: Households	-			-
of which: Collateralised by residential immovable property	-			-
of which: Non-financial corporations	-	-	-	-
of which: Small and Medium-sized Enterprises	-			-
of which: Collateralised by commercial immovable property	-			-

Information on loans and advances subject to legislative and non-legislative moratoria

SKB Group - 30. 6. 2020															
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		Performing			Non performing				Performing			Non performing			Inflows to non-performing exposures
			Of which: exposures with forbearance measures	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: exposures with forbearance measures	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	
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		of which: forborne	Public guarantees received	Inflows to non-performing exposures
Newly originated loans and advances subject to public guarantee schemes	-	-	-	-
of which: Households	-			-
of which: Collateralised by residential immovable property	-			-
of which: Non-financial corporations	-	-	-	-
of which: Small and Medium-sized Enterprises	-			-
of which: Collateralised by commercial immovable property	-			-



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SKB Banka d.d. Ljubljana, Ajdovščina 4, is registered with the
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