



**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. 2021																
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	25,741	25,146	-	20,974	595	390	582	-1,834	-1,385	-	-1,349	-448	-271	-441	202	
of which: Households	13,252	12,922	-	12,872	330	330	317	-1,101	-869	-	-868	-232	-232	-225		
of which: Collateralised by residential immovable property	8,669	8,503	-	8,487	166	166	166	-609	-459	-	-459	-150	-150	-150		
of which: Non-financial corporations	12,489	12,224	-	8,102	265	60	265	-733	-516	-	-480	-216	-39	-216	202	
of which: Small and Medium-sized Enterprises	12,489	12,224	-	8,102	265	60	265	-733	-516	-	-480	-216	-39	-216	202	
of which: Collateralised by commercial immovable property	2,503	2,503	-	2,503				-173	-173	-	-173					

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

SKB Banka - 30. 6. 2021									
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	1,993	138,044							
Loans and advances subject to moratorium (granted)	1,993	138,044	138,044	112,304	9,745	15,996			
of which: Households		72,196	72,196	58,944	7,588	5,664			
of which: Collateralised by residential immovable property		49,590	49,590	40,921	5,125	3,544			
of which: Non-financial corporations		65,711	65,711	53,222	2,157	10,331			
of which: Small and Medium-sized Enterprises		44,698	44,698	32,209	2,157	10,331			
of which: Collateralised by commercial immovable property		34,154	34,154	31,651	2,014	489			

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. 2021				
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	8,093	-	6,346	-
of which: Households	94			-
of which: Collateralised by residential immovable property				-
of which: Non-financial corporations	7,998	-	6,270	-
of which: Small and Medium-sized Enterprises	6,950			-
of which: Collateralised by commercial immovable property				-

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

SKB Group - 30. 6. 2021																
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SKB Banka d.d. Ljubljana, Ajdovščina 4, is registered with the
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