

Bank Name	Nova Ljubljanska Banka d.d., Ljubljana
LEI Code	5493001BABFV7P27OW30
Country Code	SI



### Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,891	1,960	1,901	2,043	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,891	1,960	1,901	2,043	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,905	1,966	1,907	2,049	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	1,905	1,966	1,907	2,049	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,201	2,252	2,194	2,336	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,201	2,252	2,194	2,336	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	12,824	12,667	13,843	14,173	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had no been applied	12,824	12,667	13,843	14,173	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.75%	15.47%	13.74%	14.42%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.75%	15.47%	13.74%	14.42%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) )/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.86%	15.52%	13.77%	14.46%	CA3 {3}	-
Tier $1$ (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.86%	15.52%	13.77%	14.46%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	•
Total capital (as a percentage of risk exposure amount) - transitional definition	17.16%	17.78%	15.85%	16.48%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.16%	17.78%	15.85%	16.48%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	19,146	19,229	20,959	23,712	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	9.95%	10.22%	9.10%	8.64%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



### Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,905	1,966	1,907	2,049	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	1,905	1,966	1,907	2,049	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	19,146	19,229	20,959	23,712	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	19,146	19,229	20,959	23,712	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.95%	10.22%	9.10%	8.64%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.95%	10.22%	9.10%	8.64%	[A.2]/[B.2]	



# EBA 2022 EU-wide Transparency Exercise Capital Nova Ljubljanska Banka d.d., Ljubljana

		(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	OWN FUNDS	2,201	2,252	2,194	2,336	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,891	1,960	1,901	2,043	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,071	1,071	1,071	1,071	C 0s.00 (r0030,c00s0)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	766	903	903	1,105	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3		16	-10	-66	-127	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	14	14	14	14	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 0s.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	62	28	26	26	C 0s.00 (r0230,c00s0)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-4	-3	-3	-3	C 01.00 (r0250,r0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-34	-43	-42	-42	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of	0	0	0	0	(10340,20010) C 01.00 (10370,20010)	CDR Articles 36(1) point (c) and 38 of CRR
	A.1.10	associated DTLs  (-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 150 of CRR
	A.1.11		0	0	0	0	C 01 00 (+0390 +0010)	
		(-) Defined benefit pension fund assets						Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 249(1) point (ii), iii), 249(1) point (ii) and 239 of CRR; Articles 36(1) point k) (iii) and 239(3) of CRR; Articles 36(1) point k) (iv) and 135(8) of CRR and Articles 36(1) point k) (iv) and 135(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 35(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CSR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,r0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), coint (n) and Article 132c(2) CRR
Transitional period	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01 00 (40515 40010)	Article 36(1), point (I) CRR
	A.1.19	(·) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	-1	0	C 01.00 (r0529,c0010)	•
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	•
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 0s.00 (r0220,c00s0)	Articles 483(1) to (3), and 494 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	14	6	5	5	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	14	6	5	5	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 0s.00 (r0720,c00s0)	
	A.2.3		0	0	0	0	C 01.00 (10690,c0010) + C 01.00 (10700,0010) + C 01.00 (10710,c0010) + C 01.00 (10740,c0010) + C 01.00 (10744,c0010) + C 01.00 (10748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,905	1,966	1,907	2,049	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	295	287	287	287	C 01.00 (r0750,c0010)	Article 71 of CSR
	A.4.1	Tier 2 Capital instruments	295	287	287	287	C 0s.00 (r0760,c00s0) + C 0s.00 (r0890,c00s0)	
	A4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 61.00 (19010,00010) + C 01.09 (19020,00010) + C 01.00 (19030,00010) + C 01.00 (19040,0010) + C 01.00 (19050,00010) + C 01.00 (19050,00010) + C 01.00 (19050,00010) + C 01.00 (19050,00010) + C 01.00 (19074,00010) + C 01.00 (19078,00010) + C 01.00 (19074,00010) + C 01.00 (19078,00010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	12,824	12,667	13,843	14,173	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.75%	15.47%	13.74%	14.42%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.86%	15.52%	13.77%	14.46%	CA3 (3)	
	С.3	TOTAL CAPITAL RATIO (transitional period)	17.16%	17.78%	15.85%	16.48%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,891	1,960	1,901	2,043	[A1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.75%	15.47%	13.74%	14.42%	A.43.010)] [D.1]/[B-B.1]	
Fully loaded <sup>1</sup>	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,r0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (10440.c0040)	
		Adjustments included in KWAS due to IFKS 9 transitional arrangements and hard on bank's unendoor reporting. Therefore, any capital instruments that are not eligible from a n			Ü	· ·		

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" —clease note that this mint lead to differences to fully loaded CET1 capital ratio exhibitation by the participation banks e.u. in their Pillar 3 disclosure



#### Overview of Risk exposure amounts

		RW	Ac.		1
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
(min EUR, %)					C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130,
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	10,614	10,176	11,328	11,558	. d320, s001) + C 88.01 (10040, d3260, s001) + C 88.01 (10050, d3260, s001) + C 08.01 (10060, d3260, s001) + C 08.01 (10040, d3260, s002) + C 02.00 (10470, d3010) + C 02.00 (10460, d3010)]
Of which the standardised approach	10,614	10,176	11,328	11,558	C 02.00 (r0060, .d010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	34	29	39	47	C 07.00 (r0090, d220, s001) + C 07.00 (r0110, d220, s001) + C 07.00 (r0130, d220, s001) + C 08.01 (r0040, d2260, s001) + C 08.01 (r0040, d2260, s001) + C 08.01 (r0040, d2260, s002) + C 08.01 (r0440, d2260, s002) + C 0
Credit valuation adjustment - CVA	0	12	29	74	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (10470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,229	1,206	1,204	1,249	C 02.00 (r0520, c0010)
Of which the standardised approach	1,229	1,206	1,204	1,249	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
					C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010, c0100))*12.5
Of which securitisations and resecuritisations in the trading book	0	0	0	0	
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	947	1,244	1,244	1,244	C 02.00 (r0590, c0010)
Of which basic indicator approach	947	1,244	1,244	1,244	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 92.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	12,824	12,667	13,843	14,173	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



# 2022 EU-wide Transparency Exercise P&L Nova Ljubljanska Banka d.d., Ljubljana

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	354	468	121	252
Of which debt securities income	41	55	13	27
Of which loans and advances income	308	414	107	223
Interest expenses	52	58	13	26
(Of which deposits expenses)	23	29	5	10
(Of which debt securities issued expenses)	8	11	3	5
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	173	237	65	134
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	2	-6	-1	-1
Gains or (-) losses on financial assets and liabilities held for trading, net	17	21	8	19
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	17	17	0	-1
Gains or (-) losses from hedge accounting, net	0	0	0	1
Exchange differences [gain or (-) loss], net	-1	0	-1	-5
Net other operating income /(expenses)	18	23	0	3
TOTAL OPERATING INCOME, NET	529	701	179	378
(Administrative expenses)	262	369	91	195
(Cash contributions to resolution funds and deposit quarantee schemes)	29	35	7	23
(Depreciation)	35	47	11	23
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	1	14	0	4
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and quarantees given)	-6	-9	-1	-2
(Other provisions)	7	23	1	6
Of which pending legal issues and tax litigation <sup>1</sup>	0	-1	0	0
Of which restructuring <sup>1</sup>	0	4	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-28	-27	5	4
(Financial assets at fair value through other comprehensive income)	3	3	1	5
(Financial assets at amortised cost)	-31	-30	4	-1
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	2	4	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	173	173
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	1	1	1	2
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	229	261	238	303
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	216	247	233	293
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	216	247	233	293
Of which attributable to owners of the parent	206	236	229	284

<sup>(2)</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



#### Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	21			As of 31	/12/2021			As of 31	/03/2022			As of 30,	/06/2022		
		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hieran	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	4,947				5,005				4,865				4,321				IAS 1.54 (i)
Financial assets held for trading	10	0	10	1	8	0	8	0	11	0	11	0	15	0	15	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	18	13	0	4	21	17	0	4	19	13	0	5	18	12	0	6	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	3,531	2,091	1,438	2	3,462	2,010	1,450	1	3,344	2,062	1,281	1	3,020	1,816	1,201	3	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	12,298				12,568				14,244				14,802				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	1	0	1	0	6	0	6	0	33	0	33	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	9				7				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	484				506				525				521				
TOTAL ASSETS	21,297				21,577				23,016				22,729				IAS 1.9(a), IG 6

<sup>(1)</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)		,	s of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30)	06/2022			
		Gross carryi	ing amount <sup>(2)</sup>		Accun	nulated impairn	nent <sup>(2)</sup>	Gross	carrying amo	unt <sup>(2)</sup>	Accun	nulated impairn	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accur	nulated impairs	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ient <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	3,432	0	1	-12	0	-1	3,396	0	1	-11	0	-1	3,305	20	1	-11	-1	-1	3,065	0	9	-10	0	-7	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	1,709	0	0	-3	0	0	1,714	7	0	-3	0	0	1,843	7	0	-4	0	0	1,863	7	0	-3	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	9,980	535	368	-61	-33	-237	10,261	533	341	-70	-34	-218	11,823	519	338	-80	-33	-221	12,310	573	339	-75	-37	-225	Annex V.Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods



#### **Breakdown of liabilities**

Nova Ljubljanska Banka d.d., Ljubljana

#### (mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	9	8	9	12	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	2	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	18,824	19,141	20,432	20,190	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	40	35	11	5	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	2	14	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	108	119	128	129	IAS 37.10; IAS 1.54(I)
Tax liabilities	9	9	10	8	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	18	49	52	54	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	19,009	19,361	20,643	20,414	IAS 1.9(b);IG 6
TOTAL EQUITY	2,288	2,215	2,372	2,315	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	21,297	21,577	23,016	22,729	IAS 1.IG6

<sup>(1)</sup> Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



### Breakdown of liabilities

Nova Ljubljanska Banka d.d., Ljubljana

(mln EUR)

			Carrying	j amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		49	43	20	17	IFRS 9.BA.7(a); CRR Annex II
Chart markhan	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	756	751	922	96	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	514	518	515	578	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	389	402	368	374	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	207	178	361	345	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	60	54	84	86	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	430	481	542	556	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	261	304	314	348	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,096	3,237	3,652	3,730	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,736	2,895	3,129	3,159	ECB/2013/33 Annex 2.Part 2.9.1
	Households	13,304	13,481	13,890	14,313	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	11,404	11,721	12,107	12,605	Annex V.Part 1.42(f), 44(c)
Debt securities issued		290	289	287	288	Annex V.Part 1.37, Part 2.98
Of which: Subordir	nated Debt securities issued	290	289	287	288	Annex V.Part 1.37
Other financial liabilities		228	207	263	286	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		18,873	19,184	20,452	20,209	



## 2022 EU-wide Transparency Exercise Market Risk

Nova Ljubljanska Banka d.d., Ljubljana

Ī	SA						м									TIN	1					_
	JA.		VaR (Memorandum item) STRESSED VaR (Memorandum i			INCREME AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memori	andum item)	STRESSED VaR (I	STRESSED VaR (Memorandum item)		MENTAL LT AND ION RISK . CHARGE	ALL PRICE	RISKS CAPITA FOR CTP			
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	E 12 WEEKS AVERAGE MEASURE	LASI	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30	/09/2021									As of 31/1	12/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk	1 1 0 0 0 0 0	1 1 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0							0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0						
Commodities risk	, 0	0	0	0	0	0							0	0	0	0						
Total	1,229 As of 31/03/2022	1,206 As of 30/06/2022	0	0	0	0 As of 31,	0/03/2022	0	_ •	0	0	0	0	0		As of 30/0	06/2022		0	0	0	0
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk Total	1 0 0 0 0 1,203	1 1 0 0 0 0 0 1,248 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0		0				0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



Nova Ljubljanska Banka d.d., Ljubljana

					Standardisc	ed Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(min EUR, %) Central governments or central banks	7.995	8.319	1.843		8.139	8,357	1.158	
	Regional governments or local authorities	241	228	126		234	214	100	
	Public sector entities	286	253	213		108	88		
	Multilateral Development Banks	93	394	0		90	485	0	
	International Organisations	25	25	0		25	25	0	
	Institutions	1,446	1,351	355		1,230	1,123	310	
	Corporates	4,151	2,596	2,312		4,610	3,054	2,750	
	of which: SME	1,918	1,411	1,127		2,079	1,518	1,214	
	Retail	7,420	5,914	4,191		7,461	5,884	4,171	
Consolidated data	of which: SME	2,303	1,370	783		2,363	1,356	775	
Corisondated data	Secured by mortgages on immovable property	1,124	1,099	397		1,284	1,256	453	
	of which: SME	171	156	60		188	170	65	
	Exposures in default	411	159	192	233	386	147	178	220
	Items associated with particularly high risk	451	296	444		434	295	443	
	Covered bonds	363	362	40		362	361	41	
	Claims on institutions and comparates with a ST credit assessment		56	18		57	57		
	Collective investments undertakings (CIU)	67	56 67	18		71	5/	19	
	Equity Other exposures	962	959	438		954	71 952	89	
		25.091	22.079	10.648	385	25,445	22,371	10.205	372
	Standardised Total <sup>2</sup>	(1) Original exposure, unlike Ex							372

\*\*Objective appears, while Eposars visus, a reported before taking the sourced are wifted on a bound convenien factors or credit risk intelligation solvingsas (e.g. substitutes effects).

(5) Southeaders of Ends on recluded the Sociational proposature within in the mostly part or to the 2320 entermine.

\*\*Only the most relevant countries are ductioned.\*\*These have been salabile under the following rule: Countries of countriespain covering up to 95% of total original appears or Top 15 countries relevant oppositions.

\*\*Only the most relevant countries are ductional.\*\*These have been salabile under the following rule: Countries of countriespain covering up to 95% of total original appears or Top 15 countries relevant or Top 15 countries relevant or Top 15 countries are sold or topical appears.

					Standardisc	ed Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	3.583	4,142	79		3,576	4,103	82	
	Central governments or central banks Regional governments or local authorities	3,363	4,142	12		3,370	4,103 74	15	
	Public sector entities	47	38	15		46	36	14	
	Multilateral Development Banks		0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	60	46	20		63	47	20	
	Corporates	2,465	1,217	1,123		2,500	1,334	1,241	
	of which: SME	796	497	403		792	491	398	
	Retail	3,030	2,135	1,539		2,978	2,063	1,488	
SLOVENIA	of which: SME	865	349	199		873	332	190	
SLOVENIA	Secured by mortgages on immovable property	1,121	1,096	396		1,281	1,253	452	
	of which: SME	171 137	156 52	60	~	188 132	170	65 50	N.
	Exposures in default Items associated with particularly high risk	137	57	30	/6	132	40	102	/0
	Covered bonds	20	27	0.0		***			
	Claims on institutions and corporates with a ST credit assessment	0	0	o o		ů	0	ů	
1	Collective investments undertakings (CIU)	51	51	12		51	51	14	
1	Equity	8	8	21		12	12	29	
	Other exposures	341	341	152		318	317	140	
1	Standardised Total <sup>2</sup>				101				102

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(refer FIR %).)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central oovernments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	1,781 45 126	1,766 43 110	653 41 110		1,821 46 2	1,590 42 2	529 40 2	
	International Organisations Institutions Corporates	0 21 593	0 21 453	0 8 387		0 6 859	0 4 655	0 4 575	
SERBIA	of which: SME Retail of which: SME Secured by mortoages on immovable property	431 1,826 734	333 1,543 515 0	267 1,066 294 0		542 1,915 792	404 1,592 533 0	323 1,099 304	
	of which: SME Exoosures in default Items associated with particularly high risk Covered honds	0 68 136	0 39 88	0 51 131	22	0 69 118	0 40 94	0 52 141	23
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0 6 1	0 6 1	0 6		0 6 1	0 6 1	0 6	
	Other exposures Standardised Total <sup>2</sup>	288	288	128	47	292	292	140	48

Opini appear, units Exposer value, is sported before lating into account any effect date to cost commence factor or cost only engineering (e.g. substitution effects).

(2) That value adjustments and provisions per costs by contempting valuedate from the section exposure, additional valuation adjustments (LRNs) and other contents adjustments.

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31	/12/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
NORTH MACEDONIA	Control devertments or control banks Regional government or robat atherities supplicated government or robat atherities supplicated the supplications Institutions Control or robations Grant or robations	534 0 0 11 0 0 6 2599 168 913 201 0 0 69 65 0	442 0 0 21 0 0 6 299 1465 802 190 0 0 26 58 0 0	442 0 0 21 10 0 4 128 114 1575 85 0 0 30 87 0 0	43	521 0 0 0 0 0 0 10 311 205 937 205 0 0 63 63 63 63	472 0 0 25 55 0 0 0 10 2515 155 827 155 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1655 0 0 255 0 0 6 215 138 593 9 9 0 0 255 78 0 0	
	Standardised Total <sup>2</sup>		~	40	67	~		40	68

		(2) Total value adjustments an exposures, but includes general		interparty excludes those for se	curtisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	is related to the	
					Standardisc	d Approach			
			As of 30;	09/2021			As of 31,	/12/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	501	384 64	384		411	428	109	
	Regional governments or local authorities Public sector entities	60	62	62		47	43	30	
	Multilateral Development Banks	0	0.0	0.00			,		
	International Organisations	ō	ō	i o		0	0		
	Institutions	3	2	1		3	2	2	
	Corporates	344	300	263		339	288	254	
	of which: SME	202	174	137		191	159	125	
BOSNIA AND	Retail	767	668	475		725	628	448	
	of which: SME	207	145	83		188	128	73	
HERZEGOVINA	Secured by mortoaces on immovable property of which: SMF	0		0		0	0	0	
	Exposures in default	33	9	11	24	26	4	4	2
	Items associated with particularly high risk	18	15	22		18	14	22	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	. 0					0	0	
	Other exposures	106	106	41		92	92	37	
	Standardised Total <sup>2</sup>				46				4:



## 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Nova Ljubljanska Banka d.d., Ljubljana

					Standardise	d Approach						
			As of 30,	09/2021			As of 31,	12/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(min EUR, %)		116	116		175	116					
	Central governments or central banks Regional governments or local authorities	162	116	116		1/5	116	117				
	Regional governments or local authorities  Public sector entities	0	0			0						
	Multilateral Development Banks	ő	ő	o o		o o	ő	ő				
	International Organisations	0	0	0		0	0	0				
	Institutions	1	0	0		1	0	0				
	Corporates	260	217	173		297	253	203				
	of which: SME	245	206	162		280	240	190				
	Retail	429	373	256		448	383	263				
Other Countries	of which: SME	168	132	75		178	133	76				
Other Countries	Secured by mortoages on immovable property	0	0	0		0		0				
	of which: SME				10	19			17			
	Exposures in default  Items associated with particularly high risk	19			19	19	20		17			
	Items associated with particularly high risk Covered bonds	/0	41	0.0		01	30	**				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	ő	i o	i o		o o	ő	i o				
	Equity	ō	0	0		ō	ō	i i				
	Other exposures	36	36	14		46	46	15				
	Standardised Total <sup>2</sup>				44				44			
		Ocional exposure, unillo: Exposure value, is reconted before takino into account any effect due to credit convenion factors or credit mix misiaation technicases (u.e., substitution effects).										

		exposures, but includes general credit mix adjustments.									
					Standardisc	d Approach					
			As of 30,	09/2021			As of 31,	/12/2021			
	(min EUR. %)	Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %) Central governments or central banks	136	114	108		137	92	93			
	Regional governments or local authorities	8	8	8		7	7	7			
	Public sector entities	5	3	3		4	3	3			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	2	. 1	1 79		. 0		0 77			
	Corporates	120 73	91	/9		117 65	86 44	34			
	of which: SME Retail	438	384	274		439	382	274			
	of which: SME	116	76	44		112	71	41			
MONTENEGRO	Secured by mortgages on immovable property	0	0	0		0		0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	69	28	35	39	60	30	39	29		
	Items associated with particularly high risk	26	12	17		21	10	16			
	Covered bonds	0		0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0		U O		U	U	0			
	Collective investments undertakings (CIU) Equity	0					0				
	Other exposures	92	91	49		92	91	51			
	Standardised Total <sup>2</sup>				62	,,,			48		

		exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30,	09/2021			As of 31,	/12/2021			
	(min FIE %).)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
FRANCE	Central occurrences or central shakes  Residual convernment or local submittes  Residual convernment to local submittes  Residual convernment tanks  Residual convernment tanks  Residual convernment tanks  Instruktions  Gerbach 196  Residual	109) 0 0 23 172 0 0 0 0 0 0 0 0 0 0 0 0 105	109 0 0 0 162 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	134 0 0 23 0 121 40 0 0 0 0 0 0 0 0 105 105	133 0 0 23 0 6 140 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 49 40 0 0 0 0 0 0 0 0 0 0 0 0 0	o		
	Standardised Total <sup>2</sup>				0				,		

					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	10	71	0		43	103	0	
	Regional governments or local authorities	48	48	0		47	47	0	
	Public sector entities Multilateral Development Banks	1/	1/	U		19	19	0	
	Multilateral Development Banks International Organisations	0		0		0	0	0	
	Institutions	298	251	55		248	200	45	
	Corporates	6	6	6		6	6	6	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	0		1	1	1	
GERMANY	of which: SME	0		U		0	U	0	
	Secured by mortgages on immovable property of which: SME			0		0	0		
	Exposures in default	o o		0	0	ů	0	0	
	Items associated with particularly high risk	o o	i i	ō	_	ō	ō	i i	
	Covered bonds	28	28	3		28	27	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	

		(2) rota valua appointments and provisions per country or consequent pocusions moves no excurrences on exposures, according valuation adjustments (AVVM) and constructions measure to the exposures, for fundade operation conditions in the exposures, for fundade operations conditions are consequently excurred to the exposures, for fundade operations conditions are consequently excurred to the exposures, for fundade operations conditions are consequently excurred to the exposures, according to the exposures, according to the excurred to the exposures of the exposure of the exposures of the exposure									
					Standardis	ed Approach					
			As of 30	/09/2021			As of 31	/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %)  Central governments or central banks  Regional governments or local authorities	169	169	0		188	188	0			
	Public sector entities	0	0	0		0	0				
	Multilateral Development Banks International Organisations	0	0	0		0	0				
	Institutions Corporates	99 12	98 12	21 12		69 17	68 17	15			
	of which: SME Retail	1 0	1 0	1 0		3	3	2 0			
BELGIUM	of which: SME Secured by mortoaces on immovable property	0	0	0		0	0				
	of which: SME Exposures in default	0	0	0	0	0	ō		,		
	Exposures in perant Items associated with particularly high risk Covered bonds			0	Ü	0					
	Claims on institutions and corporates with a ST credit assessment	0	14	0		0	14	0			
	Collective investments undertakings (CIU) Equity	4	4	4		4	4	4			
	Other exposures Standardised Total <sup>2</sup>	- 1	1	1	0	1	1	1			

© Original appears, unlike Exposers value, a reported before taking into account any effect due to credit convexion fection or credit nik milispion incliniques (a.e., substitution effects).

(2) Total value adjustments and provisions per country of contemprity excludes those for securitisation exposures, additional valuation adjustments (Alvika) and other own funds inductions related to the exposures, that values general results adjustments and provisions and provisions and provisions and provisions adjustments (Alvika) and other own funds inductions related to the exposures, that values general results adjustments and provisions are consistent and provisions and provisions are consistent and provisions are consistent and provisions are consistent and provisions are consistent and provisions and provisions are consistent and provision

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min EUR. *%)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
AUSTRIA	Comit of governments or comit al insular Regional quorements or local arthritiss Public socio artificis Public socio artificis International Consolidations Foundations Controllations Con	102 0 0 0 0 182 19 0 1 1 0 0 0 0 0	102 0 0 0 0 0 177 19 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 40 19 0 0 0 0 0 0		106 0 0 0 137 37 1 1 1 0 0 0 0 0 0	106 0 0 0 116 37 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 32 37 1 0 0 0 0 0	
	Standardised Total <sup>2</sup>				0				0



Nova Ljubljanska Banka d.d., Ljubljana

					Standardise	d Approach					
			As of 31,	03/2022			As of 30,	06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
	(min EUR, %)	8,169	8,447	1,136		7.328	7,496	1.096			
	Central governments or central banks Regional governments or local authorities	234	215	1,130		239	217	1,096			
	Public sector entities	183	90	47		223	143	49			
	Multilateral Development Banks	116	509			119	517	0			
	International Organisations	23	23	i i		23	23	ō			
	Institutions	1,025	918	270		1,063	998	288			
	Corporates	5,461	3,654	3,289		5,597	3,804	3,418			
	of which: SME	2,526	1,814	1,449		2,680	1,936	1,549			
	Retail	8,117	6,457	4,572		8,104	6,364	4,495			
Consolidated data	of which: SME	2,574	1,513	865		2,662	1,556	889			
COI ISOIIUateu uata	Secured by mortgages on immovable property	1,723	1,671	607		2,240	2,150	802			
	of which: SME	402	364	138		537	466	185			
	Exposures in default	384	156	191	218	387	150	175	223		
	Items associated with particularly high risk	556	362	543		537	392	588			
	Covered bonds	354	353	40		317	316	36			
	Claims on institutions and cornorates with a ST credit assessment			.0			0				
	Collective investments undertakinos (CIU)	69	69	17		69	69	17			
	Equity	74 991	74	92 465		74 1.004	. 74	94			
	Other exposures						1,001	449			
	Standardised Total <sup>2</sup>	(1) Original common surface E	23,985	11,367	385	27,324	23,715	11,606	389		

					Standardise	d Approach			
			As of 31)	03/2022			As of 30,	06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	3,899 86	4,487	97 15		3,187 88	3,721	96	
	Regional governments or local authorities Public sector entities	120	74	15		112	/5	15	
	Public sector entities  Multilateral Development Banks	120	37	15		112	42	17	
	Multilateral Development Banks International Organisations	0		0			0	0	
	International Organisations Institutions	59	43	20		65	40	22	
	Corporates	3,150	1,799	1,655		3,313	1,937	1,758	
	of which: SME	1,170	745	600		1,405	931	752	
	Retail	3,493	2,502	1,794		3,658	2,631	1,881	
CLOUENITA	of which: SME	1,050	460	263		1.116	517	296	
SLOVENIA	Secured by mortgages on immovable property	1,718	1,666	605		1,728	1,671	605	
	of which: SME	401	363	138		397	352	134	
	Exposures in default	146	64	76	76	140	62	71	76
	Items associated with particularly high risk	190	107	161		187	135	203	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	64	64	12		64	64	12	
	Equity	13	13	31		16	16	36	
	Other exposures	357	356	157		355	353	156	
	Standardised Total <sup>2</sup>				114				113

		exposures, but includes gener	al credit risk adjustments.						
					Standardisc	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %) Central governments or central banks	1.665	1.433	456		1.575	1,335	438	
	Regional governments or local authorities	43	40	38		48	42	39	
	Public sector entities	3	2	2		4	2	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	14	13	5		21	20	8	
	Corporates	1,019	752	673 318		999	767	698 280	
	of which: SME Retail	552 2,000	397 1,655	1,142		494 1.781	350 1.400	280 952	
	of which: SME	2,000	1,055	317		855	1,400	313	
SERBIA	Secured by mortgages on immovable property	0.00	333	317		405	376	137	
	of which: SME	ō	0	0		99	78	30	
	Exposures in default	60	35	45	23	59	32	37	23
	Items associated with particularly high risk	136	99	148		136	99	148	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	6	6	6		5	5	5	
	Equity	1 281	1 201	134		294	0 294	0 122	
	Other exposures	281	281	134	51	294	294	132	
	Standardised Total <sup>2</sup>				51				51

(1) Original exposure, unlike Exposure value, in reported before taking into account any effect doe to credit convenience or credit risk mitigation techniques (s.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the

		exposures, but includes gener							
					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments as provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	521	472	189		458	409	166	
NORTH MACEDONIA	Regional governments or local authorities  Public sector entities	20	10	20		27	16	26	
	Multilateral Development Banks	0	10				0	0	
	International Organisations	ō	ō	ō		ō	0	ō	
	Institutions	5	5	4		5	5	4	
	Corporates	311	257	219		313	256	220	
	of which: SNE	207	179	142		200	170	133	
	Retail	958	844	606		965	855	614	
	of which: SME	209	155	89		199	150	86	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME		.0	0 23			. 0		
	Exposures in default	61	19	23	40	60	18	21	
	Items associated with particularly high risk Covered bonds	/5	64	96		63	60	90	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0					0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)						0		
	Equity	1	1	1		1	1	1	
	Other exposures	89	89	47		85	85	45	
	Other exposures	0,2	- 0,	- 42		0,2	63	45	

		exposures, but includes gener	d credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central converments or central banks facional converments or local authorities shuffic sector entities shuffic sector entities shuffic sector entities facional converments and sector facional converments and facional fa	427 46 12 0 0	442 42 3 0 0 3	116 37 3 0 0		464 44 12 0 0	480 42 3 0 0	128 36 3 0 0	
BOSNIA AND	Corsorates of which: SME Retail of which: SME Secured by montrages on immovable property	352 210 751 195 0	296 176 652 132 0	259 139 465 76 0		311 185 746 196 102	258 150 637 126 98	226 118 456 72 58	
	of which: SME Exposures in default Tenns associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0 26 30 0	0 4 17 0	0 5 26 0	21	40 25 28 0	36 4 22 0	21 4 32 0	2
	Collective investments undertakings (CIU) Equily Other exposures Standardised Total <sup>2</sup>	0 0 103	0 103	0 0 38	42	0 101	0 0 101	0 37	42



## 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Nova Ljubljanska Banka d.d., Ljubljana

Compared Exposure Value	Nova Ejabijania banka d.a., Ejabijana								
Coliginal Exposure					Standardise	d Approach			
Compared Expansion   Compare			As of 31,	/03/2022			As of 30	/06/2022	
Court document are counted busines   127	(100.0)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Tomas and the full hardicularly high risk  Converse broad,  Converse broad	Could all ownerments or control a basis of Residual converments or food at Michieles Residual converment or food at Michieles Residual converment of Residual Conference Basis of Residual Con	0 0 0 1 320 304 458	0 0 0 0 275 261 403	0 0 0 0 221 207 278	18	0 0 0 1 331 315 481	0 0 0 0 0 292 227 424	0 0 0 0 234 220 292	
Standardised Total <sup>2</sup>	Standardised Total <sup>2</sup>				44				42

		exposures, but includes general	credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30	06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	133	90	91		138	91	92	
	Regional governments or local authorities	8	8	8		?	?	7	
	Public sector entities Multilateral Development Banks	0	U	0			U	0	
	Multilateral Development Banks International Organisations	0	0			ů	0	0	
	Institutions	ů	0	0		ů	0	0	
	Cornerates	126	93	81		127	92	81	
	of which: SME	75	50	39		76	51	40	
	Retail	444	391	281		461	409	294	
MONTENEGRO	of which: SME	105	68	39		111	69	39	
PIONTENEGRO	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0			0	0	0	
	Exposures in default Items associated with particularly high risk	56	26	34	29	56	25	31	3:
	Items associated with particularly high risk Covered bonds	31	18	27		32	19	29	
	Claims on institutions and corporates with a ST credit assessment	ő	ů o	l ő		ŏ	0	l ő	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	93	93	48		108	108	49	
	Standardised Total <sup>2</sup>				48				51

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit nik mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions institute to the

		exposures, but includes gener	credit risk adjustments.		· ·				
					Standardise	d Approach			
			As of 31/	03/2022			As of 30/	06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR., %)								
	Central governments or central banks	117	117			119	119	0	
	Regional governments or local authorities Public sector entities	u o				0	0	0	
	Public sector entities Multilateral Development Banks	26	26			27	27		
	International Organisations	0	0					0	
	Institutions	156	145	47		152	140	47	
	Corporates	40	40	40		40	40	40	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME	0	0	0		0	0	0	
TIONICE	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0			0	0	0	0
	Items associated with particularly high risk Covered bonds	102	102			101	101		
	Claims on institutions and corporates with a ST credit assessment	102	102	10		101	101	10	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity	11	11	11		11	11	11	
	Other exposures	0	0				0	0	
	Standardised Total <sup>2</sup>				1				0
		At Administration and the first							

(1) Original exposure, unlike Exposure value, in reported before taking into account any effect due to credit convenion factors or credit nisk mispation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		(2) Total value adjustments an exposures, but includes gener		nterparty excuces tricke for se	unsation exposures, additional	vauacon adjusements (ARAS) a	and other own runds reduction	is related to the	
					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	27	86			27 52	41	0	
	Regional governments or local authorities  Public sector entities	30	20			52	52	0	
	Multilateral Development Banks	0	0	ő		0	0	ő	
	International Organisations	ō	ō	ō		ō	ō	ō	
	Institutions	200	155	36		171	171	38	
	Corporates	6	6	6		6	6	6	
	of which: SME	0	0	0		0	0	0	
	Retail	5	2	2		6	2	1	
GERMANY	of which: SME	5	2	1		5	1	1	
OLIG BUTT	Secured by mortoaces on immovable property of which: SME	1	1			1	1	0	
	or which: SME Exposures in default	0					0	0	
	Items associated with particularly high risk	ů	0		Ü	0	0	0	
	Covered bonds	27	27	4		27	27	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0			0	0	0	
	Standardised Total <sup>2</sup>				0				0

		ecosums, but includes gener			Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(min EUR, %))	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
BELGIUM	Control occurrences or control shares  Anchold occurrences or local admirillant  Public social million  Public social million  Institution  Institut	171 0 0 0 0 53 15 1 1 0 0 0 0 0 0 0 0 0 0 14 15 16 16 16 16 16 16 16 16 16 16 16 16 16	171 0 0 0 0 0 15 1 1 0 0 0 0 0 0 0 14 1 0 0 0 0 0 0 0 0	0 0 0 0 13 15 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		168 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	168 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 2 14 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total <sup>2</sup>	(1) Original consequent studies E			0				0

		exposures, but includes gener							
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
AUSTRIA	Country agreements to comb and one of the second of the se	126 0 0 0 777 37 0 1 1 0 0 0 0 5 5	1266 0 0 0 0 767 37 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	116 0 0 0 99 37 0 1 1 0 0 0 0 5 5 5 5	116 0 0 0 0 97 37 0 1 0 0 0 0	0 0 0 0 24 37 0 1 0 0 0 0 0	
	Other exposures	0	0		0			0	



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2021					As of 31,	/12/2021		
		Origina	l Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2022					As of 30,	/06/2022		
		Origina	l Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Corisonaatea aata	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

						Ljubljanska Banka d.d.,								
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ıce sheet	
												Off-balance si	neet exposures	
			Total carrying amount of		Non-derivative financial a	ssets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Austria	0 11 13 16 27 33 0	0 11 13 16 27 39 0			0 0 10 10 10 10 10 10 10 10 10 10 10 10	0 2 13 0 25 37 0	(				0 0 0 0		
Total   Tota	Belgium	25 0 21 3 3 8 8 0	29 0 21 21 32 17 89 0			29 0 29 0 13 19 0 5 0 4 0 71	0 0 8 13 11 85				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Bulgaria	0 18 0 22 0	6 0 18 1 1 0 22 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 0 16 0 0 22 0 43			( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Total	Cyprus	3 3 3	0 3 3 1 2 5 5			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3 3 1 0 5	(		C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0
To - 3M	Czech Republic	0 13 0 0 0 0	0 13 0 0 0 0 0			0 0 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(		6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0
To - 3M	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia	0 0 0 0 5	0 0 0 0 0 5 5			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 5 5	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (		( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0



General governments exposures by country of the counterparty

		Nova Ljubljanska Banka d.d., Ljubljana												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	D	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Finland	6 2 3 11 23 20 0	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	000000000000000000000000000000000000000	000000000000000000000000000000000000000	22	0 0 3 5 5 5 13 0 0 20 0 0 1		0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	35 3 5 5 3 3 9 9	35 3 3 1 1 5 5 5 5 5 9 9 0 1 134	000000000000000000000000000000000000000	000000000000000000000000000000000000000	2	10 10 10 10 10 10 10 10 10 10	(		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0
[ 0 - 3M   [ 3M - 1Y   [ 11' - 2Y   [ 22' - 3Y   [ 32' - 5Y   [ 5Y - 10Y   [ 10Y - more Total	Germany	20 13 8 13 3 3	20 3 13 3 8 8 3 13 3 3 4 4 4 4	000000000000000000000000000000000000000	000000000000000000000000000000000000000	11	10 6 0 13 13 3 22 4	(		0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	
[ 0 - 3M	Croatia	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[ 0 - 3M [	Greece	11	11 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[ 0 - 3M [	Hungary	0 0 0 12 17 2 8	0 0 0 0 0 0 0 0 2 2 12 2 7 7 0 8	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 1 12 10 0 2 2			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[ 0 - 3M [	Ireland	10 66 13 32 37 0	10 60 0 3 13 2 32 2 32 13 153	000000000000000000000000000000000000000	000000000000000000000000000000000000000	11 5 1 1 2	0 0 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[ 0 - 3M [ ] [ 3M - 1Y [ ] [ 1Y - 2Y [ ] [ 2Y - 3Y [ ] [ 3Y - 5Y [ ] [ 5Y - 10Y [ ] [ 10Y - more ] [ 10Y - more ] [ 10Y - more ]	Italy	14 0	0 0 5 5 5 0 0 14 7 7 7 7	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 5 0 14 7 0	(		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0
[ 0 - 3M   [ 3M - 1Y   [ 11' - 2Y   [ 12' - 3Y   [ 13Y - 5Y   [ 10Y - more Total	Latvia	0 0 3 3 17 0	0 0 0 0 0 3 3 5 7 17 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0		0 0 0 0 0 0 3 3 5 5 17 0 0 2 7 7			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	



General governments exposures by country of the counterparty

		Nova Ljubljanska Banka d.d., Ljubljana												
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	(IIIII EOIV)												neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			_
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M	Lithuania	11 0 0 0 9 22 2 43	3 13 0 0 0 0 0 0 9 9 1 21 0 0			0 13 0 0 0 3 0 0 5 0 7 0 7 0 0 7	0 0 0 0 2 13		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg	5 8 9 9 9	5 0 8 8 0 0 0 0 0 0 5 5 5 5 0	(		5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Malta	0	0 0 0 0 0 0 0 0 8 8	(		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	(	0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Netherlands	11 25 10 10 11 16	13 25 0 10 10 2 2 2 16 7 17 0	(		3 15 10 10 10 10 10 10 10 10 10 10 10 10 10	10 10 0 2 2 0 14 0	(	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
Total   Total   Total   Total   Total   Total   Total	Poland	34 0 3 6 11	9 9 0 7 7 3 3 5 6 6 1 1 1 1 1 0			7 0 0 3 0 3 0 3 0 4 0 2 0 0 19	2 0 4 0 2 10		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal	3 3 11 12 40	0 0 0 3 3 3 4 11 2 2 12 0 40 0 0 0 0 0 0 1 1 1 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3 11 0 33		0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Total	Romania	67 0 0 6 21 2	67) 0 0 0 0 0 0 6 6 6 2 2 2 2 0 0			19 19 19 10 10 10 10 10 10 10 10 10 10 10 10 10	0 0 6 15 2		0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		
Total	Slovakia	29 0 18 16 4 4 18	29 0 0 0 18 18 6 16 4 4 8 18 0 0			0 0 0 13 0 15 0 16 0 0 6 0 0 6	0 0 5 0 4 4 13		0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0		
10tal   0 - 3M     3M - 1Y     1Y - 2Y     1Y - 2Y     13Y - 5Y     15Y - 10Y     10Y - more   Total	Slovenia	56 48 51 51 60 60 229 217 748	56 16 16 16 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19			35 0 11 6 22 5 71 5 8 5 8 7 11 8 7 3 6 9	4 42 28 19 40		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 3 0 2 0 0 0 126 132		0



General governments exposures by country of the counterparty

Nova Liublianska Banka d.d., Liubliana

			Nova Ljubljanska Banka d.d., Ljubljana											
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial a	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Spain	11 1 2 2 2 3 3 2 2 1 114	15 14 10 20 0 7 7 3 3 28 0 114			10 5 0 0 0 0 0 2 22 6 0 0 4 3 4 3	5 9 20 0 15 22 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[ 0 - 3M [	Sweden		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	United Kingdom													
「0-3M「 「3M-1Y「 「1Y-2Y「 「2Y-3Y「 [3Y-5Y「 [5Y-10Y「 [10Y-more Total	Iceland	1	0 2 2 2 3 0 0 0 1 2 1 1 1 1 1 0	(		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 0 0 3 1 1	000000000000000000000000000000000000000	0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
To - 3M	Liechtenstein						·					·		
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada													
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

Nova Liublianska Banka d.d., Liubliana

		Nova Ljubljanska Banka d.d., Ljubljana												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[ 0 - 3M [	u.s.	11 11 ( 12 33 3 7	11 16 7 7 7 0 3 3 13 3 1 3 9 79	000000000000000000000000000000000000000	0 0 0 0 0	11 16 3 6 13 31 6	0 0 4 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
[ 0 - 3M [	China													
To - 3M	Switzerland													
[0-3M] [3M-17] [11-2Y] [12-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA	( 11 2 ( 11	0 3 8 8 9 0 0 0 10 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 13 8 0 0 10 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	12
To - 3M	Other Central and eastern Europe countries non EEA	19; 17; 47; 23; 596 23; 4; 1,948	7 197 2 172 5 475 2 232 5 596 3 233	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	199 146 336 133 508 137 1,522	26 26 78 99 88 94	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	1 1 0 0 1 3 1	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Middle East		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 2 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	D D D D D D
Total	Latin America and the Caribbean						-	v		J				



#### General governments exposures by country of the counterparty

Nova Liublianska Banka d.d., Liubliana

							INOVa	Ljubijanska Banka d.d.,	Ljubijaria						
								As of 31/12/2021	l e						
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
						Non-derivative financial a	ssets by accounting portfolic	,	Derivatives with po	sitive fair value	Derivatives witl	h negative fair value	Off-balance s	heet exposures	
															Risk weighted
Re	sidual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivite financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
	[ 0 - 3M [	Africa	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 4 1 1 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0
	[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ ] 10Y - more	Others	13 21 18 22 25 13	13 13 13 14 15 16 16 17 17 17 17 17 17 17 17 17 17 17 17 17	(		13 21 13 21 18 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) 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 (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) 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.

(5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Vincent

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

				Nova Ljubijanska Banka d.d., Ljubijana As of 30/06/2022										
						Direc	ct exposures							
				On balance s	hoot	Direc	ct exposures		Deriva	tivos		Off halas	nce sheet	-
	(mln EUR)		T	On balance s	neet				Deriva	lives		OII Dalai	nce sneet	_
												Off-balance sl	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Austria	4 0 13 15 47 23 0	4 0 0 0 13 13 19 19 2 2 32 0 116 116 116 116 116 116 116 116 116 1			4 0 0 0 15 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 13 4 43 32 0			0 0 0 0	0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Belgium	22 22 33 37 77 0	0 5 5 8 8 8 7 7 27 70 0			0 0 5 5 20 111 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 8 27 23 70		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0
[ 0 - 3M [	Bulgaria	0 22 2 1 1 5 16 0	0 2 2 2 0 1 1 5 5 5 6 16 0 0			0 2 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 20 0 0 5 16		0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[ 0 - 3M   [ 3M - 1Y	Cyprus	0 0 1 1 7 0	0 0 4 4 4 1 7 7 7 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 4 1 1 5 0 0	(	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Czech Republic	0 0 13 0 0 0	0 0 3 13 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 13 0 0 0 0		0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Denmark													
[0 - 3M] [3M-1Y[ 11Y-2Y[ 12Y-3Y[ 12Y-3Y[ 13Y-5Y[ 15Y-10Y[ 10Y-more Total	Estonia	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 3 3 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

		Nova Ljubljanska Banka d.d., Ljubljana												
							As of 30/06/2022	2						
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
	(IIIII EUK)												neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			_
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M	Finland	0 2 13 0 26 20 20 6	2 2 2 3 13 13 0 0 26 0 0 0 0 0 61			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 8 0 17 20 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		
[ 0 - 3M [	France	0 4 2 23 33 55 51	0 4 2 2 3 3 3 3 3 5 5 1 1 1 1 1			0 0 4 0 0 2 0 0 0 0 0 0 0 0 0	0 0 2 2 2 1 3 3 5 1 1 1 1 1 1		0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Germany	13 8 16 14 22 2	13 8 1 1 5 1 6 1 7 2 2 2 2 2 2 4 4 7 8			13 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 1 16 14 16		0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Croatia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0	(	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece	111	4 11 0 0 0 0 0 0 0			0 4 11 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary	15 2 28	0 0 0 0 0 0 1 5 8 2 8 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 15 22 0	(	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		
To - 3M	Ireland	13 22 20 10 10 10 10 10 10 10 10 10 10 10 10 10	0 4 4 3 3 5 5 6 7 7 7 9 9			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 0 10 6 37		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		
0 - 3M     3M - 1Y     1 - 2Y	Italy	50 5 8 2 7 7	50 5 5 3 8 2 2 7 17 7 7 7			33 0 0 3 0 3 0 0 0 0 0 0 0 0	0 5 5 2 17 7		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
Total   Tota	Latvia	39 0 3 1 4 8 0	39 0 0 3 3 3 1 1 5 8 8 8				30 0 3 1 4 8		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

		Nova Ljubljanska Banka d.d., Ljubljana												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non devicative financial ac	anto bu noncounting woulful		Davivativas viitti va	sitivo fois valvo	Dowlanting with	, monthly fair value	Off-balance si	heet exposures	
					Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Lithuania	0 5 5 4 8 0	0 0 5 0 4 8 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Luxembourg	0 8 8 4 4	0 0 8 0 4 1 1 0	0 0 0 0 0	0 0 0 0 0	1	0 0 0 0 0 1 1	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[ 0 - 3M   [ 3M - 1Y   [ 11	Malta	0	0 0 0 0 9 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Netherlands	20 0 10 14 22 14 0	20 0 10 4 22 14 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11	10 0 0 0 4 4 4 14 0	0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
[0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more	Poland	13 0 6 9 10	0 13 0 6 9 10 0	000000000000000000000000000000000000000	0 0 0 0 0	2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	
[ 0 - 3M [	Portugal	0 0 14 0 17 33 33	0 0 14 0 17 33 0	000000000000000000000000000000000000000	0 0 0 0 0	1	0 0 14 0 0 0 33 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
[ 0 - 3M     13M - 1Y     11 - 2Y     12 - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Romania	0 0 2 3 3 6 0	0 0 4 2 31 6 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 1 2 2 26 6 0 0 3 8 8	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
Total	Slovakia	10 3 17 20 13 0 62	9 3 17 20 9 13 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11	50 0 0 7 7 5 5 4 13 0 20	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
To - 3M     3M - 1Y     11Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Slovenia	180 137 57 56 191 193 184 1,019	180 157 57 56 191	0000	0 0 0 0 0	17. 8 4. 3 13. 2 8. 593	5 1 1 77 14 9 17 4 57 164 9 95	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	3 2 1 0 0 0 127 133	000000000000000000000000000000000000000	120



General governments exposures by country of the counterparty

Nova Liublianska Banka d.d., Liubliana

		Nova Ljubljanska Banka d.d., Ljubljana												
							As of 30/06/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Spain	( ) 11 11 12 22 22 22 22 22	0 17 11 16 25 22 0	000000000000000000000000000000000000000	0 0 0 0 0	11	0 0 17 0 11 16 11 5 9 16 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Sweden		0 7 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 7 7 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	United Kingdom													
[ 0 - 3M [	Iceland	11	0 2 4 0 11 1 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 2 2 4 4 0 0 3 3 3 1 0 0 10 10 10 10 10 10 10 10 10 10 10	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	4
[ 0 - 3M [	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada													
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

						Nova	Ljubljanska Banka d.d.,							
							As of 30/06/2022	!						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ıce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portfolic	'	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan													
[ 0 - 3M [	u.s.	1 22 0 9 12 22 0	1 20 0 5 12 26 0	(		1 8 0 0 5 12 26 0 5 52	0 12 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA	0 8 8 9 9	0 0 8 8 0 9 0	(		0 0 8 8 0 0 9 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	4
0 - 3M	Other Central and eastern Europe countries non EEA	33 393 388 178 484 161 161 162 1,679	389 179 484 161	(		30 388 0 274 112 0 430 53 3 1,261	1 36 115 68 53 107	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 8 8	0	801
Total   Tota	Middle East	2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	
Total	Latin America and the Caribbean	1	2			0	2	0	0	0	0	0	U	2



#### General governments exposures by country of the counterparty

Nova Liublianska Banka d.d., Liubliana

							INOVa	Ljubijanska Banka d.d.,	Ljubijaria						
								As of 30/06/2022	2						
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
						Non-derivative financial a	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	h negative fair value	Off-balance s	heet exposures	
															Risk weighted
R	tesidual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
	[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Total	Africa	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 4 0 1				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Total	Others	11 33 11 14 2 (0	1 1 11 19 39 39 11 11 11 2 2 2 2 0 0	(		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) 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 (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) 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.
- (5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Vincent

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

### Performing and non-performing exposures Nova Ljubljanska Banka d.d., Ljubljana

Í				As of 30/09/2021								As of 31/12/2021				
		Gross o	arrying amount/ Nominal amount		Accumulated imparts of the control o	pairment, accumulated negative changes in fair fit risk and provisions <sup>4,8</sup>	Collaterals and		Gross ca	rrying amount/ Nomina	lamount		Accumulated imp	pairment, accumulated ne lit risk and provisions <sup>4,8</sup>	gative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of which non-performi	191	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	y.	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>2</sup>	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days	Of which: defaulted	Of which Stage 3		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	4,411	9 0	0	0 0	1	0	0	4,496	20	0	0		1	0	0	0
Debt securities (including at amortised cost and fair value)	5,144	4 0	1	1 1	. 15	1	. 0	5,122	. 0	1	1		15	1	1	0
Central banks	2	8 0	0	0 0				28	. 0	0	0		0	0	0	0
General governments	3,91	9 0	0	0 0	13	0	0	3,907		0	0		13	0	0	0
Credit institutions	1,05	4 0	0	0 0	1	0	0	1,034	0	0	0		1	0	0	0
Other financial corporations	5.	3 0	1	1 :		1	. 0	63	. 0	1	1			1	1	0
Non-financial corporations	8	9 0	0	0 0		0	0	91		0	0		0	0	0	0
Loans and advances(including at amortised cost and fair value)	10,924	4 48	405 4	368	93	239 23	127	11,172	47	375	375	341	103	219	218	122
Central banks	3	5 0	0	0 0		0		10	0	0	0		0	0	0	0
General governments	37	7 0	2	1	. 5	1		330	0	0	0		5	0	0	0
Credit institutions	20	6 0	0			0		164	0	0	0		0	0	0	0
Other financial corporations	15	7 0	3	3	1	3		161	. 0	3	3	3	1	3	3	0
Non-financial corporations	4,29	1 7	264 2	54 233	2 56	154 15	2 89	4,509	S	232	232	202	69	131	131	84
of which: small and medium-stred enterprises	2,85	2 7	223 2	23 194	50	125 12	78	2,880	4	195	195	180	55	114	114	77
of which: Loans collateralised by commercial immovable property	1,73	0 4	181	163	33	102 10	80	1,669	1	169	169	155	36	93	93	76
Households	5,8\$	8 41	137	133	28	82 8	. 39	5,998	43	140	140	136	29	84	84	38
of which: Loans collateralised by residential immovable property	2,32	9 9	51	51 48	3	17 1	33	2,401	12	51	51	45	3	17	17	33
of which: Credit for consumption	2,01	0 18	68	58 67	17	47 4	9	2,008	15	70	70	65	17	49	49	9
DEBT INSTRUMENTS other than HFT	20,48	7 48	406 4	16 365	109	240 23	127	20,791	67	376	376	342	119	220	219	122
OFF-BALANCE SHEET EXPOSURES	3,442	2	45	15 32	15	21 I	10	3,537		40	40	25	15	19	15	8

The transferring commons diseased by the fine of the common of the commo

Performing and non-performing exposures Nova Ljubljanska Banka d.d., Ljubljana

					As of 31/03/2022					As of 30/05/2022										
		Gross c	arrying amount/ Nomina	d amount		Accumulated imp	pairment, accumulated ne lit risk and provisions <sup>4,8</sup>	gative changes in fair	Collaterals and		Gross ca	arrying amount/ Nomina	I amount		Accumulated impa value due to credit	irment, accumulated no risk and provisions <sup>4,8</sup>	gative changes in fair	Collaterals and		
		Of which performing but past due >30 days		Of which non-performing	y <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ing exposures <sup>2</sup>	financial guarantees received on non- performing exposures		Of which performing but past due > 30 days		Of which non-performin	9*	On performing exposures <sup>2</sup>	On non-perforn	ing exposures <sup>2</sup>	financial guarantees received on non- performing exposures		
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			
Cash balances at central banks and other demand deposits	4,340	0	0	0	0	1	0	0	0	3,76	7 0	0		0	1			0		
Debt securities (including at amortised cost and fair value)	5,180	0	1	. 1	. 1	16	1	1	0	4,94	55	9		9	14	7	7	0		
Central banks	15	s 0		0	0	0	0	0	0		0 0	0		0	0	0	0			
General governments	3,966	6 0		0	0	14	0	0	0	3,80	5 55	8		8	12	6	6			
Credit institutions	1,03	3 0		0	0	1	0	0	0	98	8 0	0		0	1	0	0			
Other financial corporations	6:	1 0	1	1	. 1	0	1	1	0	5	5 0	1		1	0	1	1			
Non-financial corporations	105	5 0			0	1	0	0	0	10	0 0	0		0	0	0	0			
Loans and advances(including at amortised cost and fair value)	12,731	L 68	386	386	338	112	221	221	132	13,26	53	381	38:	339	111	222	225	130		
Central banks	3:	1 0	c	0	0	0	0	0	0	3	6 0	0		0	0	0	0	0		
General governments	36	4 0		0	0	5	0	0	0	34	0 0	1	:	1	4	0	0	0		
Credit institutions	159	9 0		0	0	1	0	0	0	18	3 0	2		2 2	0	2	2	۰		
Other financial corporations	10	2 0	3	3	3	0	3	3	0	12	6 0	3	:	3 3	0	3	3	۰		
Non-financial corporations	5,40	6 13	235	235	197	74	130	131	90	5,70	0 6	231	23	1 199	66	131	134	88		
of which: small and medium-sized enterprises	3,51:	1 8	200	202	176	59	114	113	85	3,73	8 6	196	19	5 174	53	113	113	. 80		
of which: Leans collateralised by commercial immovable property	2,03	5 9	166	169	145	39	90	91	78	2,25	6 2	173	17.	3 152	34	93	94	80		
Households	6,66	4 SS	147	147	137	32	87	87	42	6,88	5 46	143	14	3 134	41	86	85	42		
of which: Loans collateralised by residential immovable property	2,74	2 19	SZ	52	46	4	17	16	35	2,85	4 13	50	9	45	4	16	16	35		
of which: Credit for consumption	2,21	5 22	77	77	73	19	51	52	12	2,26	20	76	7	73	24	52	52	12		
DEBT INSTRUMENTS other than HFT	22,250	68	386	386	338	128	222	222	132	21,98	108	389	389	348	126	229	231	130		
OFF-BALANCE SHEET EXPOSURES	4,085		29	29	23	17	17	14	6	4,19		29	25	25	15	18	15	3		

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the security appears of the form of the contraction of the

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground a



#### Forborne exposures

			As of 30/	09/2021			As of 31/12/2021								
		ying amount of with forbearance	Accumulated i accumulated o value due to o provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated in accumulated of value due to or provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees exposures with measures			
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures			
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	0	o	0	0	0	0	o	o	o	0	0	o			
Central banks	0	0	0	0	0		0	0	0	0	0				
General governments	0	0	0	0	0		0	0	0	0	0				
Credit institutions	0	0	0	0	0		0	0	0	0	0				
Other financial corporations	0	0	0	0	0		0	0	0	0	0				
Non-financial corporations	0	0	0	0	0		0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)	276	211	121	117	129	80	239	182	106	101	109	68			
Central banks	0	0	0	0	0	0	0	0	0	0	O	0			
General governments	1	0	0	0	0	0	1	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0	o	0			
Other financial corporations	3	2	2	2	0	0	3	3	3	3	o	0			
Non-financial corporations	217	174	103	100	98	63	181	145	87	83	79	52			
of which: small and medium-sized enterprises	183	141	79	75	89		151	116	71	67	75				
Households	56	34	16	14	31	17	55	34	16	15	30	16			
DEBT INSTRUMENTS other than HFT	276	211	121	117	129		239	182	106	101	109				
Loan commitments given	1	1	0	0	1	1	1	1	0	0	0	0			
QUALITY OF FORBEARANCE <sup>2</sup>															
Loans and advances that have been forborne more than twice $^{\it 3}$	47						43								
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0								

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>&</sup>lt;sup>(2)</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(</sup>i) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.



#### Forborne exposures

Nova Ljubljanska Banka d.d., Ljubljana

			As of 31/	03/2022			As of 30/06/2022									
		ying amount of with forbearance	Accumulated i accumulated of value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	cposures with	Gross carr exposures measures	ying amount of with forbearance	Accumulated in accumulated ci value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on ex	ancial guarantees xposures with e measures				
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	o				
Debt securities (including at amortised cost and fair value)	o	0	0	0	o	0	o	o	o	0	0	o				
Central banks	0	0	0	0	0		0	0	0	0	0					
General governments	0	0	0	0	0		0	0	0	0	0					
Credit institutions	0	0	0	0	0		0	0	0	0	0					
Other financial corporations	0	0	0	0	0		0	0	0	0	0					
Non-financial corporations	0	0	0	0	0		0	0	0	0	0					
Loans and advances (including at amortised cost and fair value)	284	186	106	100	152	74	274	184	106	100	146	74				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	1	0	0	0	0	0	1	0	0	0	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	3	3	3	3	0	0	3	3	3	3	0	0				
Non-financial corporations	214	149	86	82	113	58	205	145	85	82	108	56				
of which: small and medium-sized enterprises	187	122	71	67	109		180	121	72	68	103					
Households	66	35	16	15	39	17	66	36	18	16	38	17				
DEBT INSTRUMENTS other than HFT	284	186	106	100	152		274	184	106	100	146					
Loan commitments given	1	1	0	0	1	0	1	1	0	0	1	0				
QUALITY OF FORBEARANCE <sup>2</sup>																
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0									
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0									

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(3)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.



# 2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Nova Ljubljanska Banka d.d., Ljubljana

Ī			As of 3	80/09/2021					As of 3	1/12/2021					As of 3	1/03/2022			As of 30/06/2022						
	Gross carr	ying amount	25015	,0,03,2021		Accumulated	Gross can	rying amount	25015	-1/11/1021		Accumulated	Gross carr	ying amount				Accumulated	Gross carrying amount			, 00, 1011		Accumulated	
		Of which non- performi		Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	value due to		Of which: non- performir		Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	negative changes in fair value due to		Of which: non- performin		Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	negative changes in fair value due to		Of which: non- performir		Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	negative changes in fair value due to	
(min EUR)			of which: defaulted	impairment	impairment	credit risk on non-performing exposures <sup>1</sup>			of which: defaulted	impairment	impairment	credit risk on non-performing exposures <sup>1</sup>			of which: defaulted	impairment	impairment	credit risk on non-performing exposures <sup>1</sup>			of which: defaulted	impairment	impaimeit	credit risk on non-performing exposures <sup>1</sup>	
A Agriculture, forestry and fishing	90	2	2	90	2	0	92	- 4	4	92	4	0	90	4	4	90	3	0	92	3	3	92	3	0	
B Mining and guarrying	42	0	0	42	1	0	50	0	0	50	2	0	55	0	0	55	2	0	56	0	0	56	2	0	
C Manufacturing	1,024	33	33	1,024	32	0	1,060	33	33	1,060	31	0	1,293	33	33	1,293	31	0	1,347	29	29	1,347	26	0	
D Electricity, gas, steam and air conditioning supply	283	2	2	283	3	0	318	1	1	318	2	0	476	1	1	476	3	0	451	1	1	451	5	0	
E Water supply	45	2	2	45	2	0	44	3	3	44	3	0	57	3	3	57	3	0	66	2	2	66	2	0	
F Construction	401	36	36	401	31	0	421	32	32	421	30	0	505	31	31	505	30	0	542	36	36	542	33	0	
G Wholesale and retail trade	919	76	76	919	76	0	999	57	57	999	65	0	1.126	57	57	1.126	66	0	1.199	58	58	1.199	65	0	
H Transport and storage	562	31	31	562	20	0	548	30	30	548	19	0	602	26	26	602	17	0	605	23	23	605	17	0	
I Accommodation and food service activities	132	36	36	132	13	0	148	38	38	148	15	0	212	43	43	212	16	0	211	42	42	211	16	0	
J Information and communication	233	6	6	233	6	0	244	4	4	244	6	0	248	4	4	248	6	0	341	4	4	341	5	0	
K Financial and insurance activities	12	0	0	12	0	0	28	0	0	28	0	0	40	0	0	40	0	0	73	0	0	73	0	0	
L Real estate activities	255	15	15	255	11	0	251	10	10	251	7	0	309	12	12	309	7	0	317	13	13	317	6	0	
M Professional, scientific and technical activities	174	13	13	174	8	0	170	9	9	170	7	0	237	9	9	237	9	0	234	9	9	234	8	0	
N Administrative and support service activities	49	2	2	48	2	0	67	2	2	67	2	0	71	2	2	71	2	0	80	2	2	80	2	0	
O Public administration and defence,	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P Education	10	2	2	10	1	0	10	2	2	10	1	0	10	2	2	10	1	0	10	2	2	10	1	0	
Q Human health services and social work	35	2	2	35	2	0	36	2	2	36	2	0	42	3	3	42	2	0	43	3	3	43	2	0	
R Arts, entertainment and recreation	16	5	5	16	3	0	17	5	5	17	3	0	21	5	5	21	3	0	20	5	5	20	3	0	
S Other services	9	ő	0	9	0	0	6	l ő	0	6	0	0	11	0	0	11	0	0	14	0	0	14	ő	0	
Loans and advances	4 291	264	264	4 291	213	0	4.509	232	232	4 500	200	0	5.406	235	235	5.406	204	0	5 700	231	231	5 700	197	0	

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FIRREP framework (template F 05.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2011/81. This on Supervisory reporting.



## 2022 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Nova Ljubljanska Banka d.d., Ljubljana

			As of 31/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022		
	Loans and advanc	es	AS 01 31/05/2021			Loans and advance	<b>**</b>	AS 01 31/12/2021			Loans and advance	•	AS 01 31/03/2022			Loans and advan	745	AS 01 30/00/2022		
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing	
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	10,924	10,519	48	405	200	11,172	10,797	47	375	204	0	0	0	0	0	0	0	0	0	0
Of which secured	5,892	5,618	21	274	136	5,915	5,661	4	254	140	0	0	0	0	0	0	0	0	0	0
Of which secured with immovable property	4,450	4,192	16	257	124	4,482	4,242	16	240	130	0	0	0	0	0	0	0	0	0	0
Of which instruments with LTV higher than 60% and lower or equal to 80%	1,305	1,259		46	38	1,333	1,300		33	24	0	0		0	0	0	0		0	0
Of which instruments with LTV higher than 80% and lower or equal to 100%	511	491		20	9	491	462		29	13	0	0		0	0	0	0		0	0
Of which instruments with LTV higher than 100%	617	542		75	11	626	575		51	8	0	0		0	0	0	0		0	0
Accumulated impairment for secured assets	193	49	1	144	53	185	54	0	131	55	0	0	0	0	0	0	0	0	0	0
Collateral																				
Of which value capped at the value of exposure	4,647	4,520	19	127	82	4,680	4,559	19	121	84	0	0	0	0	0	0	0	0	0	0
Of which immovable property	3,995	3,872	15	123	79	4,030	3,913	16	117	80	0	0	0	0	0	0	0	0	0	0
Of which value above the cap	6,598	6,069	25	529	272	5,760	5,270	26	490	287	0	0	0	0	0	0	0	0	0	0
Of which immovable property	5,253	4,844	19	410	224	4,506	4,105	22	402	243	0	0	0	0	0	0	0	0	0	0
Financial guarantees received	539	538	0	1	1	497	496	0	1	0	0	0	0	0	0	0	0	0	0	0
Accumulated partial write-off	0	0	0	0	0	-5	0	0	-5	0	0	0	0	0	0	0	0	0	0	0

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.