

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

The information on Collateral valuation - loans and advances 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, therefore this bank is not required to report it to the EBA.



Key Metrics

(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,193	2,510	2,519	2,523	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	2,193	2,510	2,519	2,523	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,281	2,598	2,607	2,611	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	2,281	2,598	2,607	2,611	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,791	3,109	3,199	3,158	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	2,791	3,109	3,199	3,158	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	14,919	15,337	15,428	16,017	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 not been applied	14,919	15,337	15,428	16,017	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	14.70%	16.36%	16.33%	15.75%	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	14.70%	16.36%	16.33%	15.75%	(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	15.29%	16.94%	16.90%	16.30%	CA3 {3}	
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.29%	16.94%	16.90%	16.30%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,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	18.71%	20.27%	20.74%	19.72%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.71%	20.27%	20.74%	19.72%	(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	26,326	26,928	27,029	27,647	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	8.66%	9.65%	9.65%	9.44%	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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,281	2,598	2,607	2,611	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	2,281	2,598	2,607	2,611	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	26,326	26,928	27,029	27,647	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	26,326	26,928	27,029	27,647	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.66%	9.65%	9.65%	9.44%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.66%	9.65%	9.65%	9.44%	[A.2]/[B.2]	



Ebal Burshing Burshing 2024 EU-wide Transparency Exercise Capital Nova Ljubljanska Banka d. Ljubljana

			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	2,791	3,109	3,199	3,158	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CFPR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,193	2,510	2,519	2,523	C 01.00 (40020,c0010)	Article 50 of CFR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,071	1,071	1,071	1,071	C 01.00 (r9030,c0010)	Articles 26(1) points (s) and (b), 27 to 29, 36(1) point (f) and 42 of CSR
	A.1.2	instruments) Retained earnings	1,237	1,563	1,561	1,562	C 01.00 (r0110,c0010)	Articles 26(1) point (c), 26(2) and 35 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-115	-76	-63	-59	C 01.00 (r0180,c0010)	Addicine 4(100), 26(1) point (d) and 36 (1) point (I) of CRR
	_						C 01.00 (0200,c0010)	Addiction 4(117) and 20(1) point (e) of CFR
	A1.4	Other Reserves	14	14	14	14	C 01.00 (9210,c0010)	Anticins 4(11/) and 20(1) point (4) or Live Articins 4(112), 26(1) point (8) and 36 (1) point (8) of CRR
	A1.5	Funds for general banking risk						
	A-1.6	Minority interest given recognition in CET1 capital	27	29	29	29	C 01.00 (r0230,c0010)	Article B4 of CFR
	A:1.7	Adjustments to CET1 due to prudential filters	-2	-2	-3	-3	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A-1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-39	-41	-41	-43	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) of CCR
	A.1.9	DILS	0	-47	-46	-46	C 01.00 (r0370,c0010)	Articles 30(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 35(1) point (d), 40 and 150 of CRR
	A1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (+0390,c0010)	Articles 4(109), 35(1) point (e) and 41 of CRR
	A-1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0420,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) C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) +	Article 35(1) point (j) of CRR Article 4(36), 35(1) point (k) (i) and 80 to 91 of CRR; Article 35(1) point (k) (ii), 243(1) point (b), 244(1)
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (6470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (6472,c0010)	point (b) and 258 of CRR Articles 36(1) point k) (ii) and 378(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 263(1) point (b), 246(1) point (b) and 256 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 (±0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r9490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CFR
OWN FUNDS	A1.17	(-) 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
Transitional period	A-1.18		Ō	0	0	0	C 01.00 (40510,c0010)	Article 48 of CRR
	A.1.18A		4	4	-2	-1	C 01.00 (r0513,c0010)	Article 35(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (40514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (r0515,c0010)	Article 35(1), point (I) CRR
	A.1.19		0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A1.20		0	0	-4	0	C 01.00 (r0529,c0010)	
	A1.21		0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010)	Articles 463(1) to (3), and 464 to 467 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests $(\bullet A)$	0	0	0	0	C 01.00 (40240,c0010)	Atticles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital $(+ \mathbb{A})$	0	0	0	0	C 01.00 (40520,c0010)	Articles 459 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	88	88	88	88	C 01.00 (40530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	88	88	88	88	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (+0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0600,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010)	
	A2.4	Additional Tier 1 transition at adjustments	0	0	0	0	+ C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) 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)	2,281	2,598	2,607	2,611	C 01.00 (40015,c0010)	Article 25 of CFFR
	A4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	511	511	592	547	C 01.00 (x0750,c0010)	Article 71 of CPR
	A4.1	Tier 2 Capital instruments	511	511	592	547	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
							C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0940,c0010) +	
	A4.2		0	0	0	0	C 01.00 (19550,c0010) + C 01.00 (19555,c0010) + C 01.00 (19570,c0010) + C 01.00 (19574,c0010) + C 01.00 (19578,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0900,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	14,919	15,337	15,428	16,017	C 02.00 (r0010,c0010)	Articles 92(3), 95, 95 and 98 of CRR
OWN FUNDS 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)	14.70%	16.36%	16.33%	15.75%	GA3(1)	*
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.29%	16.94%	16.90%	16.30%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.71%	20.27%	20.74%	19.72%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,193	2,510	2,519	2,523	[A.1-A.1.13-A.1.21+MN]A.2+A.1.13-A.2.2- A.2.4+MN](A.4+A.2.2-A.4.3,0],0]]	
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.70%	16.36%	16.33%	15.75%	[0.1)(8-8.1)	-
Fully loaded ⁴	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to ATI due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to BFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments to 12 due to 8 M3 9 transitional arrangements Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (10440,c0040)	
		Aquistments included in KWAS dust to IHKS 9 transistions are angelments and many members and the second of the sec				l "		

⁽¹⁾The fully loaded CETs rade is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a negalatory point of view at the reporting data are not taken into account in this calculation.
Fully loaded CETs capital radio estimation is based on the formulae stated in column "COREP CODE"—please note that this might had to differences to fully loaded CETs capital radio spublished by the participating basis e.g. in their Pillar 3 disclosure



Overview of Risk exposure amounts

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		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	11,970	12,140	12,227	12,791	C02.00 (60440, c0010) -{C07.00 (60940, c02201, 4001) - C07.00 (6110, c02201, 4001) - C07.00 (6130, c02201, 4001) - C08.01 (60040, c0260, 4001) - C08.01 (60040, c0260, 4001) - C08.01 (60040, c0260, 4001) - C08.01 (60040, 60260, 4001) - C08.01 (60040, 60260) - C08.01 (60040, 60260, 4001) - C08.01 (60040, 60260) - C08.0
Of which the standardised approach	11,970	12,140	12,227	12,791	C 02.00 (r0060, c0010)-[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) ²	57	28	28	29	C 07.00 (10090, c0220, s001) + C 07.00 (10110, c0220, s001) + C 07.00 (10130, c0220, s001) + C 08.01 (10040, c0280 s001) + C 08.01 (10050, c0280, s001) + C 08.01 (10080, c0280, s001) + C 08.01 (10040, c0280, s002) + C 08.01 (10050, c0280, s002,) + C 08.01 (10080, c0280, s002) + C 02.00 (10480, c0010)]
Credit valuation adjustment - CVA	95	14	17	20	C 02.00 (r0840, 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 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,387	1,448	1,448	1,470	C 02.00 (r0520, c0010)
Of which the standardised approach	1,387	1,448	1,448	1,470	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0590, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0801)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010,c010)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,410	1,707	1,707	1,707	C 02.00 (r0590, c0010)
Of which basic indicator approach	1,410	1,707	1,707	1,707	C 02.00 (r0000, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (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	14,919	15,337	15,428	16,017	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations

² 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.



(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	707	989	290	581
Of which debt securities income	53	76	28	63
Of which loans and advances income	554	765	214	432
Interest expenses	105	156	57	120
(Of which deposits expenses)	50	76	30	60
(Of which debt securities issued expenses)	49	72	25	52
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	206	278	71	150
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	-1	2	2	2
Gains or (-) losses on financial assets and liabilities held for trading, net	24	32	2	13
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	1	1	-1
Gains or (-) losses from hedge accounting, net	0	4	1	-1
Exchange differences [gain or (-) loss], net	-4	-3	4	1
Net other operating income /(expenses)	0	-5	2	4
TOTAL OPERATING INCOME, NET	827	1,142	316	628
(Administrative expenses)	325	453	119	248
(Cash contributions to resolution funds and deposit guarantee schemes)	32	39	18	25
(Depreciation)	35	49	13	27
Modification gains or (-) losses, net	-1	-16	0	0
(Provisions or (-) reversal of provisions)	4	20	1	-5
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-10	-5	0	-7
(Other provisions)	13	25	1	2
Of which pending legal issues and tax litigation ¹	0	2	0	0
Of which restructuring ¹	0	-8	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-17	-7	4	-5
(Financial assets at fair value through other comprehensive income)	-7	-7	0	0
(Financial assets at amortised cost)	-10	0	4	-4
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
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	6	6	0	1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	454	578	162	341
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	396	563	143	300
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	396	563	143	300
Of which attributable to owners of the parent	387	550	140	292

⁽¹⁾ Information available only as of end of the year
(2) 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

ı																	
(min EUR)		As of 30/09/2023	1			As of 31	/12/2023			As of 31/0	03/2024			As of 30/0	6/2024		
			Fair value hierarch	y			Fair value hierarchy				Fair value hierarch	ıy		1	air value hierarch	Y	
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	5,816				6,104				5,481				5,116				IAS 1.54 (I)
Financial assets held for trading	20	0	20	0	16	0	16	0	15	2	13	0	14	2	12	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	20	12	0	8	14	5	0	9	15	4	0	11	13	2	0	11	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	2,243	1,473	769	1	2,252	1,457	794	1	2,566	1,963	612	1	2,754	2,161	592	1	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	16,680				16,970				17,351				18,120				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	62	0	62	0	48	0	48	0	49	0	49	0	45	0	45	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	-26				-10				-11				-15				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	462				548				559				566				
TOTAL ASSETS	25,277				25,941				26,025				26,613				IAS 1.9(a), IG 6

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

(min i	EUR)			As of 30/09/20	123				As of 31/12/202			As of 31/12/2023				As of 31/03/2024						As of 30/06/2024						
		Gross carry	ring amount ⁽²⁾		Ac	cumulated impairme	nt ⁽²⁾	Gr	oss carrying amou	nt ⁽²⁾	Acci	umulated impairm	ent ⁽²⁾	Gro	ss carrying amount		Acc	umulated impairm	ent ⁽²⁾	Gros	ss carrying amount		Accu	mulated impairm	ent ⁽²⁾			
Breakdown of financial assets by instrument and by counterparty sector ¹		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 1 Assets without significant increase in credit risk since initial recognition			Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial		increase in credit	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	in another state at another		Credit-impaired	Stage 1 Assets without significant increase in credi risk since initial recognition	increase in credit t risk since initial	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			References		
Financial assets at fair value through other	Debt securities	2,276	0	1	-7	0	-1	2,253	0	1	-6	0	-1	2,553	0	1	-6	0	-1	2,737	0	1	-6	0	-1	Annex V.Part 1.31, 44(b)		
comprehensive income		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		2,362	14	0	-5	-1	0	2,515	12	0	-6	-1	0	2,884	12	0	-6	0	0	3,135	12	0	-6	-1	0	Annex V.Part 1.31, 44(b)		
amortised cost	Loans and advances	13,638	683	299	-87	-49	-202	13,772	703	289	-92	-45	-195	13,716	776	299	-95	-45	-202	14,060	945	299	-76	-53	-208	Annex V.Part 1.32, 44(a)		

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

^[4] 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)

(market)					•
		Carrying	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	18	13	14	11	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Frading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	4	4	5	9	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	22,272	22,766	22,675	23,241	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1	4	3	3	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	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	100	113	111	99	IAS 37.10; IAS 1.54(I)
fax liabilities	33	37	52	25	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	55	58	68	84	Annex V.Part 2.13
labilities 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 ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	22,484	22,996	22,928	23,471	IAS 1.9(b);IG 6
OTAL EQUITY	2,793	2,944	3,096	3,142	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	25,277	25,941	26,025	26,613	IAS 1.IG6

⁽¹⁾ 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	amount (1
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		19	17	17	13	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHOL POSITIONS	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	2	2	2	2	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	478	434	435	458	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	381	352	362	384	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	252	234	241	209	Annex V.Part 1.42(c),44(c)
Dancaita	of which: Current accounts / overnight deposits	96	76	73	65	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	638	581	552	520	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	336	263	260	234	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	4,134	4,393	4,080	3,968	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,484	3,716	3,444	3,307	ECB/2013/33 Annex 2.Part 2.9.1
	Households	15,134	15,424	15,508	15,851	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	13,251	13,103	12,962	13,223	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,339	1,338	1,435	1,874	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	529	509	597	559	Annex V.Part 1.37
Other financial liabilities		299	364	428	367	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		22,295	22,787	22,698	23,262	



Market Risk

Nova Ljubljanska Banka d.d., Ljubljana

									organiska ban		,											
	SA					I	М									IM	l					
			VaR (Memorano	dum item)	STRESSED VaR	(Memorandum item)	INCREMEN MIGRATION R	TAL DEFAULT AND SK CAPITAL CHARGE	ALL PRICERIS	KS CAPITAL CHA	ARGE FOR CTP		VaR (Memor	andum item)	STRESSED Var (M	femorandum item)			ALL PRICE RIS	KS CAPITAL CHA	RGE 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 (SVARAVE)	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 (SVARAVE)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30	/09/2023									As of 31/1	2/2023					
Traded Debt Instruments	14	16	0	0	0	0							0	0	0	0						
Of which: General risk	14	16	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	l o	0	0	0	0							ů	0	0	0						
Of which: Specific risk	0	0	0	ō	0	0							0	0	0	0						
Foreign exchange risk	1,354	1,431	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	1,368	1,447	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024				As of 31/	/03/2024									As of 30/0	6/2024					
Traded Debt Instruments	11	11	0	0	0	0							0	0	0	0						
Of which: General risk	11	10	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	1,437	1,455	0	0	0	0							0	0	0	0						
Commodities risk Total	0 1.448	1.466	0	0	0	0	0	0	0	0	0	_	0	0	0	0	0	0	0	0	0	0
Total	1,448	1,466	U	U		U	U	U		۰		U	U		U				U	U	v	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 OVI template.

European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Exposure ¹	Esposure Velue ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(minSUR, %) Central dovernments or central banks	9,060	2.041	840		9.622	9,536	900	
	Regional governments or local authorities	257	239	25		272	260	97	
	Public sector entities	126	105	21		115	20	19	
	Multilateral Development Banks	106	589	0		96	592	0	
	International Organisations	30	30	0		21	21	0	
	Institutions	1,215	1,161	345		1,141	1,099	370	
	Corporates	6,311	4,198	3,786		6,283	4,068	3,740	
	of which: SME	2,931	2,048	1,636		2,716	1,929	1,602	
	Retail	8,252	6,451	4,561		8,483	6,489	4,605	
Consolidated data	of which: SME	2,698	1,552	887		2,875	1,546	898	
	Secured by mortalises on immovable property	2,747 523	2,669 458	994 186		2,948 581	2,847 502	1,067 205	
	of which: SME	328	408 112	129	209	320	104	117	2
	Exposures in default Items associated with particularly high risk	724	402	703	200	700	440	672	
	Rems associated with particularly high risk Covered bonds	233	233	30		215	218	25	
	Claims on institutions and corporates with a ST credit assessment		0				0		
	Collective investments undertakings (CRII)	62	62	14		63	63	13	
	Equity	83	83	103		86	86	104	
	Other exposures	881	872	407		925	905	434	
	Standardised Total 2	30,414	26,313	12,027	377	31,283	26,835	12,168	3

					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minELR, %) Central governments or central banks	4,529	4.975	27		4,020	5.143	135	
	Regional governments or contractouries	97	85	18		102	102	20	
	Public sector entities	52	43	17		44	34	16	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	92	77	35		106	101	49	
	Corporates	3,615	2,121	1,929		3,487	1,981	1,849	
	of which: SME	1,536	985	794		1,311	869	737	
	Retail	3,884	2,818	2,015		3,887	2,748	1,981	
SLOVENIA	of which: SME	1,183	550	314		1,213	505	298	
SLUVEINIA	Secured by mortgages on immovable property	1,734	1,705	623		1,915	1,872	679	
	of which: SME	301	276	106		359	325	126	
	Exposures in default	132	52	59	77	140	52	58	84
	Items associated with particularly high risk	285	195	293		270	161	242	
	Covered bonds								
	Claims on institutions and corporates with a ST credit assessment	62	0 62	14		63	63		
	Collective investments undertakines (CRII)	62	62	14		63	63	13	
	Equity	13	13	32 145		13 325	13	31 151	
	Ofter exposures	324	323	145		335	334	151	15:
	Standardised Total ²				154				

					Standardised App	proach			
			As of 30/09/2	023				12/2023	
		Original Exposure ¹	Exposure Velue*	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(winGUR, %) Central governments or central banks	1.764	1459	247		1,973	1.617	267	
	Regional governments or local authorities	1,700	43	19		47	49	207	
	Public sector entities		1	1		**			
	Multilateral Development Banks			0			0		
	International Organisations								
	Institutions	2	2	2		15	18	5	
	Corporates	1,211	841	773		1,226	808	756	
	of which: SME	518	343	275		490	316	264	
	Retail	1,690	1,308	882		1,779	1,344	908	
SERBIA	of which: SME	882	557	318		955	576	332	
SENDIA	Secured by mortstastes on immovable property	667	626	228		680	623	233	
	of which: SME	148	112	43		145	109	42	
	Exposures in default	36	16	18	20	32	12	13	18
	Items associated with particularly high risk	230	128	192		217	132	198	
	Covered bonds						0		
	Claims on institutions and corporates with a ST credit assessment						0		
	Collective investments undertakings (CIU)						0		
	Equity	227	226	135		245	243	149	
	Other exposures	227	220	135	51	240	243	149	

				Standardised Approach									
			As of 30/09/2	023			As of 31/12/2023						
	(minSUR, Nr)	Original Exposure ¹	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	Central governments or central banks	443	367	131		455	401	135					
	Regional dovernments or local authorities	0	0	0		0	0	0					
	Public sector entities	1	1	1		1	1	1					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	4	4	3		8	8	8					
	Corporates	327 193	267 157	233 123		377 204	271 155	238 123					
	of which: SME	193 837	157	123		204 895	155 757	123					
	Retail of which: SME	148	111	529		185	117	565					
NORTH MACEDONIA	of which: SME Secured by mortifales on immovable property	161	180	67		183	181	65					
	of which: SME	16	16			25	15	7					
	Exposures in default	53	14	15	39	52	15	17	36				
	Items associated with particularly high risk	60	59	88		60	58	87					
ĺ	Covered bonds	0	0	0		0	0	0					
I	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CRI)	0	0	0		0	0	0					
ı	Equity	1	1	1		1	1	1					
	Other exposures	82	76	37		97	90	38					
	Standardised Total ³				72				70				

		(2) Total value adjustments and provisions per c	ountry of counterparty excludes th	ose for securitisation exposures but	t includes general credit risk adjust	ments.					
					Standardised Ap	proach					
			As of 30/09/2	023			As of 31/	12/2023			
		Original Exposure ¹	Original Exposure Vision Risk exposure amount Problems and Problems Original Exposure Exposure Vision Risk exposure amount Problems Proble								
	(minEUR, %)										
	Central sovernments or central banks	438	440	76		434	447	77			
	Resional sovernments or local authorities	40	38	31		42	36	30			
	Public sector entities	2	2	2		ů	2	2			
	Multilateral Development Banks International Organizations										
	International Ordanisations Institutions	, i	2	1		,	2	2			
	Corporates	339	267	231		337	267	237			
	of which: SME	210	163	127		207	162	132			
	Retail	796	681	488		824	698	501			
BOSNIA AND	of which: SME	191	127	72		207	133	77			
HERZEGOVINA	Secured by mortgages on immovable property	160	152	85		163	155	85			
TILITELOOVIIVA	of which: SME	50	54	30		59	52	30			
	Exposures in default	22	3	3	19	22	3	3	1		
	Items associated with particularly high risk	90	49	74		93	56	85			
	Covered bonds	0	0	0		0	0	0			
ı	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
ı	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity			0		٥	0				
	Other exposures	105	105	39		104	104	40			
	Standardised Total ²				45				41		

теога кранцияли выпол выстранция										
					Standardised Ap	proach				
			As of 30/09/2	023			As of 31/	12/2023		
		Original Esposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(minEUR, %)	150	102	102		150	101	102		
	Central governments or central banks	110	102	102		159	101	102		
	Regional dovernments or local authorities Public sector entities						0			
	Multilateral Development Banks			0		, a				
	International Organisations			0			0			
	Institutions	1				4	3	3		
	Corporates	379	337	276		382	342	284		
	of which: SME	334	297	236		336	301	242		
	Retail	538	472	328		560	491	341		
Other Countries	of which: SME	181	145	83		188	151	85		
Other Countries	Secured by mortstates on immovable property	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	23	2	3	20	22	. 2	3		
	Items associated with particularly high risk	44	27	40		43	26	41		
	Covered bonds						0			
	Claims on institutions and corporates with a ST credit assessment						0			
	Collective investments undertakings (CRU)						0			
	Equity							10		
	Other exposures	a.	4/	1/	42	40		10	,	
	Standardised Total ²	Criginal exposure, unlike Exposure value, is n							4	

					Standardised Ap	proach			
			As of 30/09/2	023		As of 31/12/2023			
		Original Exposure ¹	Esposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minSUR, %) Central everyments or central banks	160	117	118		183	131	111	
	Regional governments or local authorities		8	8		8	7	7	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	206	134	116		222	147	128	
	of which: SME	125 499	88 431	70 312		143 529	102 443	83 321	
	Retail of which: SME	499	431	312		519	443	321	
MONTENEGRO	of which: SME Secured by mortalists on immovable property	110	29	34		113	50	34	
	of which: SME	, a							
	Exposures in default	45	19	22	76	17	14	17	-
	Items associated with particularly high risk	13	11	17		25	12	18	
	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 (CIUI)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	85	85	26		79	79	30	
	Standardised Total ²				35				

					Standardised Ap	proach		Standardised Approach									
		As of 30/09/2023				As of 31/12/2023											
	(minSUR, N)	Original Exposure ^s	Exposure Value ¹	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²								
	Central governments or central banks	156	156	0		181	181	۰									
	Regional governments or local authorities	0		0		0	0										
	Public sector entities Multilateral Development Banks			0		24											
	Multilateral Development Banks International Organisations	24	24	0		24	24										
	Institutions	152	143	52		135	127	46									
	Corporates	41	40	40		51	50	50									
	of which: SME	0		0		0	0	0									
	Retail	1	1	1		0	0	0									
FRANCE	of which: SME	1	1	0		0	0	0									
FRANCE	Secured by mortstales 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	0								
	Items associated with particularly high risk	0	0	0		٥	0	0									
	Covered bands	76	76			74	74	7									
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0										
	Collective investments undertakings (CIU)			13													
	Equity	13	13	13		13	13	13									
	Other exposures	U		0		0											
	Standardised Total ²	(1) Original esposure, unlike Exposure value, is re															

					Standardised Ap	proach				
			As of 30/09/2	1023		As of 31/12/2023				
		Original Esposure i	Esposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	
	(minEUP, %)									
	Central governments or central banks	210	210	0		229	229			
	Regional governments or local authorities			0						
	Public sector entities			0						
	Multilateral Development Banks			0		13				
	International Organisations	12	12	22		13	13			
	Institutions	60	04	22		50	30	14		
	Corporates of which: SME		13	15			10	10		
	of which: SME Retail	â	1	1		4	4	4		
	of which: SME	o o				ů,				
BELGIUM	Secured by mortifales on immovable property	o o				ů,				
	of which: SME			0			0			
	Exposures in default			0	0		0			
	Items associated with particularly high risk	0		0		o o	0	0		
	Covered bands	5	5	0		5	5	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CRII)	0	0	0		0	0	0		
	Equity	7	7	7		7	7	7		
	Other exposures	5	5	5		6	6	6		
	Plandadised Taba ²									

		(2) rotal table augustiants and provincing in C	oursy or course party excuses as		. Includes green as conductors and and	THE STATE OF THE S					
					Standardised Ap	proach					
			As of 30/09/2023 As of 31/12/2023								
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²		
	(minEUR, %)										
	Central sovernments or central banks	74	87	0		93	105				
	Regional dovernments or local authorities	48	45	0		40	46				
	Public sector entities	60				~	62				
	Multilateral Development Banks			0				0			
	International Organisations Institutions	244	244	57		226	226				
	Corporates		5.00								
	of which: SME			0				0			
	Retail	1	1	1		1	1				
	of which: SME			0			0				
GERMANY	Secured by morbialiss on immovable property	2	2	1		2	2	1			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	29	29	5		29	29	4			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CRII)		0	0		0	0	0			
	Equity	3	3	3		3	3	3			
	Other exposures	0		0			1				
	Standardised Total ²				1						

			Standardised Approach									
			As of 30/09/2	023		As of 31/12/2023						
	(minSSR, W)	Original Esposure ¹	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
AUSTRIA	Contral commence or institutions. Annual commence or institution in institution in institutions. Annual commence or institution in institution in institution in institution.	123 0 0 122 123 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	133 0 0 0 0 117 37 37 1 1 2 0 0 0 0	0 0 0 0 20 27 1 0 1 1 0 0 1 1		1922 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	132 0 0 0 0 1 133 465 65 0 1 1 2 0 0 0 0 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 250 45 45 41 1 1 0 0 0				
	Other exposures Standardised Total ²	Ü		0	1							

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Consolidated data Cons										
Control Expenses Control Exp						Standardise	ed Approach			
Consolidated data Cons					03/2024			As of 30	/06/2024	
Read and antenness to the all antenness 100 200		(min DJF, N)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
A 10 10 10 10 10 10 10		Central sovernments or central banks	9,394	9,289	842			8,937	861	
Handward Downwards Marks 256 257 258 5		Regional governments or local authorities								
Non-control of the control of the					20				19	
Note 1.00					0				0	
Common					0				0	
April										
Mag Man Mag Man Mag Man Mag Mag										
Consolidated data										
Consolidated data Security of a security										
Value 100 10	Consolidated data									
Conserve to Market 230 321 330 224 338 351 332 335 3							2,364		1,074	
Management and perfortant from America 722 66 67 526 526 526 526 527 5	1					214				218
Convertishmen								554		-
Claims on Bibliotions and connective with \$15 credit assessment 0 0 0 0 0 0 0 0 0			210	210	27		201	201	27	
Culturities inscendental uniderlatean (CUS) 65 65 17 65 55 27 65 65 27 65 55 27 65 55 27 65 55 27 65 55 27 65 55 27 65 55 27 65 55 27 65 55 27 65 55 27 65 55 27 65 55 27 65 65 65 27 65 65 65 65 65 65 65 65 65 65 65 65 65				0	0		0		0	
Coulty 99 99 120 100 105 126			65	65	17		65	65	17	
200 837 439 213 210 454	1		22	99	120		105	105	124	
	1	Other exposures	840	837	435		913	910	454	
Standardized Total 2 31,009 25,935 12,205 398 32,036 27,553 12,430		Standardised Total 2	31,369	26,935	12,255	395	32,036	27,553	12,820	381

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	706/2024	
	(title DUR, No	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks	4.407	4.814	159		4.127	4.517	158	
	Regional governments or local authorities	97	96	19		98	95	19	
	Public sector entities	44	36	17		44	35	16	
	Multilateral Development Books	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	119	122	57		128	137	65	
	Corporates	3,460	1,948	1,819		3,552	2,065	1,934	
	of which: SME	1,372	856	727		1,304	838	708	
	Retail	3,898	2,802	2,019		3,933	2,865	2,062	
OL OVER US	of which: SME	1,167	509	300		1,139	526	306	
SLOVENIA	Secured by mortgages on immovable property	1,928	1,864	677		1,928	1,870	675	
	of which: SME	345	313	121		332	220	116	
I	Exposures in default	145	55	61	89	142	45	50	94
I	Items associated with particularly high risk	255	254	231		296	176	264	
	Covered bands	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinss (CIU)	65	65	17		65	65	17	
	Equity	13	13	34		12	12	31	
	Other exposures	311	310	152		331	330	161	
	Standardised Total ²				163				170

					Standardise	nd Approach			
			As of 31/	03/2024			As of 30	106/2024	
	(mis DJR, N)	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	Central sovernments or central banks	1,764	1,406	176		1,772	1,414	193	
	Regional governments or local authorities	45	41	37		50	43	38	
	Public sector entities		0	0		0	0	0	
	Multilateral Development Banks		0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	2		10	10	3	
	Corporates	1,184	783	737		1,288	855	796	
	of which: SME	443	293	248		532	355	298	
	Retail	1,815	1,363	923		1,936	1,453	983	
SERBIA	of which: SME	965	569	327		1,037	612	352	
SENDIA	Secured by mortsiasies on immovable property	707	653	241		661	621	226	
	of which: SME	160	119	46		139	105	40	
	Exposures in default	37	13	13	22	38	16	18	20
1	Items associated with particularly high risk	242	140	210		316	195	294	
1	Covered bands	۰	0			0			
1	Claims on institutions and corporates with a ST credit assessment	۰	0			0			
1	Collective investments undertakings (CIU)	۰	0			0		0	
1	Equity		3	3		3	3	3	
1	Other exposures	233	232	142		249	245	150	
1	Standardised Total ²				64				58

		(2) Total value adjustments and pr	visions per country of counterparts	excludes those for securitisation of	oposures but includes general cred	triskadjustments.			
					Standardise	d Approach			
			As of 31	03/2024			As of 30	/06/2024	
	(min DUR, No.)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁸	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	528	441	143		493	405	145	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multiluteral Development Banks		0	0		0		0	
	International Organisations			0				0	
	Institutions	385	296	262		390	285	250	
	Corporates of which: SME	214	250	129		215	170	135	
	Betail	805	736	534		887	700	551	
		167	107	62		174	111	54	
NORTH MACEDONIA	Secured by mortslayes on immovable property	209	207	78		212	202	79	
	of which: SME	17	15	7		16	14	7	
	Exposures in default	49	15	17	33	47	15	17	32
	Items associated with particularly high risk	58	56	85		58	57	85	
ı	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
ı	Collective investments undertakinss (CIU)	0	0	0		0	0	0	
	Equity	1	1	1		. 1	1	1	
	Other exposures	58	58	36		82	81	36	

		(2) Total value adjustments and pro	ovisions per country of counterparty	excludes those for securitisation e	aposures but includes general cred	Strisk adjustments.			
					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	06/2024	
	(minU.S. N.)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Rhk exposure amount	Value adjustments and provisions ²
BOSNIA AND HERZEGOVINA	Control description of control bank (Administration of control bank (Administration of control bank (Administration of control bank (Administration of control bank (Administration of control bank (Administration of control bank (468 43 7 0 6 6 334 208 832 209 95 95 92 22 27 7 9	481 36 2 0 0 0 2 2 270 186 6 706 132 120 48 3 3 61	73 30 0 0 2 2 200 136 500 76 60 22 21 3 3	23	429 45 7 0 0 7 7 324 220 851 229 277 46 25 25	651 37 2 0 0 0 2 278 176 730 132 167 42 3 69	55 31 2 0 0 0 2 2 265 143 524 75 92 2 3 3 100 0 0 0 2 2 2 5 2 6 7 7 7 9 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1	20
	Claims on institutions and concerniss with a ST credit assessment Codective insestments undertakins (CIU) Equity Other amosures Standardised Total ²	0 0 0 103	0 0 209	0 0 0 43	51	0 0 0 112	0 0 0 112	0 0 0 43	

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	reora Ljaugariska barika G.G., Ljaugaria								
					Standardise	ed Approach			
				03/2024			As of 30	06/2024	
	(min DUR, No.)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Other Countries	Control Association of the Control Association o	146) 0 0 0 1 1 388 547 1 1 2 2 3 3 0 0 0 0 0 0 0 1 1 1 2 2 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	85 0 0 0 0 0 0 346 355 355 35 0 0 0 0 2 2 2 3 0 0 0 0 0 0 0 0 0 0 0 0	85, 0 0 0 0 0 0 0 0 200 200 207 207 20 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20	155 0 0 0 0 1 1 356 646 646 152 26 0 0 0 0 0 0 0 1 1 2 0 0 0 0 0 1 0 0 0 0	102 0 0 0 0 0 243 122 127 127 0 0 0 3 3 4 4 4 0 0 0 0 0 0 0 0 0 0 0 0	100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22
		(1) Original exposure, unlike Expos	ure value is negotiad before taking	oto account any effect due to cred	t commercian factors or conditions in	elitation techniques (e.e. substitut	ins effects)		

		Standardised Approach												
					Standardis	ed Approach								
			As of 31	03/2024			As of 30	106/2024						
	(min DJR, No.)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	Central governments or central banks	145	300	111		142	90	91						
	Regional governments or local authorities Public sector entities	é	0	ó		ó	é	0						
	Multilateral Development Banks International Organisations	0	0	0		0	0	0						
	Institutions Consorutes	0 220	0 348	0		0 236	0 163	0 140						
	of which: SME Refail	147 546	106 465	238		158 570	118 495	95 353						
MONTENEGRO	Secured by mertiliates on immovable property	117	64	37		123	65	37						
	of which: SME		0	0		0		0						
	Exposures in default Items associated with particularly high risk	36 16	13 12	16	22	34 16	11 12	14 18	22					
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments un dertakinas (CIU) Equity	0	0	0		0	0	0						
	Other exposures	67	67	30		77	77	30						
	Standardised Total ²				35				33					

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	06/2024	
	(minDLR, N)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Control accomments or esterolations Parks seem of a planning Parks seem of the parks Parks seem of the parks International International	228 0 0 227 27 141 51 10 0 0 0 0 0 0 0 0 13 14 15 11 15 11 15 15 16 16 16 16 16 16 16 16 16 16 16 16 16	226 0 27 27 133 50 0 0 0 0 0 0 81 0 0 13 13 13 13 13 13 13 13 13 13 13 13 13	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥	278 0 57 57 236 64 0 0 0 0 7 226 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	278 0 0 0 0 77 0 75 0 75 0 75 0 75 0 75 0	0 0 0 0 47 53 30 0 0 0 0 0 7 7 7 7 8	
	Standardised Total ²	Ĭ			1		·		1

					Standardis	ed Approach			
				03/2024			As of 30	06/2024	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, 16) Central appearaments or central banks	207	207			201	201		
	Regional governments or local authorities	207	207	0		502	5	1	
	Public sector entities	ė.		0					
	Multilateral Development Banks		0	0		0	0	0	
	International Organisations	161	161	0		316	316	0	
	Institutions	38	37	12		35	34	12	
	Corporates	9	9	9		8	8	8	
	of which: SME	3	3	3		2	2	2	
	Retail	۰	0	0		0		0	
BELGIUM	of which: SME	9		0		0			
	Secured by mortstates on immovable property of which: SME	2		0		0			
	Disposures in default	, and a		0	_	0			
	Items associated with particularly high risk		0	0		ō		0	
	Covered bonds	7	7	1		7	7	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinsis (CIU)	0	0	0		0	0	0	
	Equity	9	9	9		9	9	9	
	Other exposures	5	5	5		6		6	
	Provident Table								

			Standardised Approach												
					Standardisk	ю арреолен									
			As of 31	03/2024			As of 30:	06/2024							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments as provisions ²						
	(min EUR, %) Central sovernements or central banks	94	207			61	73	n							
	Regional governments or central panks	70	70	0		68	65								
	Public sector entities	91	91	0		125	125	0							
	Multilateral Development Banks	0	0	0		0	0	0							
	International Organisations	0	0	0		0	0	0							
	Institutions	210	210	55		190	190	52							
	Corporates	6	6	6		6	6	6							
	of which: SME	۰	0	0		0		0							
	Retail	1	1	1		2	2	1							
GERMANY	of which: SME Secured by mortalisies on immovable property														
	of which: SME														
	Exposures in default			0		0									
	items associated with particularly high risk		0	0		0	0	0							
	Covered bonds	24	24	4		24	24	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	3	3	3		9	9	9							
	Other exposures		1	1		3	3	3							
	Paradaudiand Tabul ²														

					Standardis	ed Approach			
			As of 31/	03/2024			As of 30	/06/2024	
	(minDLR, N)	Original Exposure ^b	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
AUSTRIA	Control assessment or control beats Partial comments or and an informa- Partial comments or an an informa- Partial comments beats International Comments International Comments International Internat	2077 0 0 0 0 1230 423 423 423 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	207 0 0 0 0 115 49 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 27 46 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		212 0 0 0 102 49 1 1 0 0 0 0 0 0	219 0 0 0 0 0 95 6 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 24 28 0 0 1 1 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0	۰
	Standardised Total ²				1	ntigation techniques (e.e. substitutio			1



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2023					As of 31	/12/2023		
		Exposure									Risk exposure amount		Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		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
0	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 ²				0						0		

⁽¹⁾ 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).

⁽²⁾ 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	/03/2024					As of 30.	/06/2024		
		Exposure										·	
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		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
0	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 ²				0						0		

⁽¹⁾ 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).

⁽²⁾ 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

				Nova Ljubljanska Banka d.d., Ljubljana As of 31/12/2023										
					_		As of 31/12/2023		_	_			_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive 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[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria	46 17 18 18 18 18 18 18 18	40 17 18 19 38 16 5		0	31 15 2 0 2 0 0	8 2 16 19 36 16 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 0 0	0	0	0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Belgium	55 44 11 15 44 66 5	56 45 15 7 44 65		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	39 27 5 0 4 0	17 17 10 7 41 65 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 0 0 0 0 0 0 0 0	0	
[0 - 3M [Bulgaria	6 6 14 26 6	0 1 0 0 14 20 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 0 0	0 0 0 14 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	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	Сургиз	2	0 2 2 0 5 7 4	6	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 2 0 0 5 7 4 4 18	0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Czech Republic	11	0 13 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	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	000000000000000000000000000000000000000	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	Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia	(0 0 0 0 6 6	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 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	000000000000000000000000000000000000000	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

						Nov	a Ljubljanska Banka d.d., L	jubljana						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	nce sheet	
												Off-balance si	heet 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	amount
[0 - 3M[Finland	11 3. 12 11 11 11	9 19 22 32 24 12 12 12 12 12 17 17 10 0 5 105 105 105 105 105 105 105 105	0		0 10 0 27 0 9 0 0 9 0 0 0 0 0 0 0 45	8 5 5 12 12 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 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	France	33 34 11 22 21	39 5 35 3 3 3 3 13 6 36 6 25 0 0	0		29 0 15 0 0 0 0 0 0 0 0 0 0 0	10 21 33 13 66 25		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10-3M1 13M-1Y1 [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	6: 3: 1: 2: 4:4	3 63 5 35 6 6 6 11 3 23 0	0		0 44 0 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19 26 3 6 11 10 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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] 13Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		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		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Hungary	1:	0 0 0 1 1 11 14 4 26 8 8 8 8 8 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	0 0 11 4 22 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 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	Ireland	21	31 8 18 0 0 25 5 25 7 7 7 1 31	0		0 0 12 0 0 0 15 0 0 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40 0 10 4 7 31 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 13M - 1Y	Italy	2	2 2 2 2 2 2 4 14 14 9 9 9 9 9 3 3 3 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	33 2 2 2 14 7 9 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 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

				Nova Ljubljanska Banka d.d., Ljubljana										
							As of 31/12/2023		_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Derivat	ives		Off bala	nce sheet	
												Off-balance s	neet exposures	
			Total carrying amount of non-		Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive 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	derivative financial assets (net of short positions)		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 [Latvia	6	0 3 2 2 2 5 6 9 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3 2 2 2 6 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 0 0 0 0 0	0		0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Uthuania	11	2 2 2 2 2 2 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 5 0 2 2 2 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 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
10 - 3M 13M - 17	Luxembourg		0 0 0 0 0 4 4 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 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	000000000000000000000000000000000000000	000000000000000000000000000000000000000	(0)	0
[0 - 3M [Malta	11 12 22	0 0 0 0 0 8 8 9 19			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 8 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 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0
[0 - 3M [Netherlands	42 33 12 12 13 22 6	42 31 7 7 7 2 12 17 5 25 0 0			27 15 5 5 7 10 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14 16 2 2 2 14 25 0 73	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 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 [Poland	22 6	0 3 3 5 6 6 6 25 0			0 3 3 5 0 1 1 0 0 7	0 0 6 4 25 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 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
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal	10 11 10 33 36 66	10 0 1 11 10 0 31 7 7 0 9		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 11 0 5 0 5 0 0 0 0 0 0 0 0 0 0 0 0 0	10 0 0 26 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 0 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-1V] [1Y-2Y] [2Y-3Y] [3Y-5V] [5Y-10Y] [10Y-more	Romania	6 6 11 12 13	0 6 5 6 19 15 8 13			0 0 0 5 5 0 0	0 6 6 14 15 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 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		
Total		58	58		u	J 5	53					. 0		1 6



General governments exposures by country of the counterparty

				Nova Ljubljanska Banka d.d., Ljubljana As of 31/12/2023										
				_			As of 31/12/2023			_				
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Slovakia	2 2 2 2 3	0 21 5 5 4 7 7 29 16	6		0 14 0 0 0 0 0 5 0 0 0 19	0 7 5 4 4 2 2 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 0 0 0 0 0	0	0 0 0 0 0		
Total Tota	Slovenia	5. 4. 4. 6. 9. 22.	52 52 54 54 63 99 5228 228			19 39 27 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	33 18 13 44 20 202 123		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 7 0 1 1 0 0 0 0 113 122		194
10 - 3M 13M - 1Y	Spain	31	50 0 0 30 5 5 6 25 9 9	6		0 0 155 5 5 5 1 0 0 1	0 0 14 0 20 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 0 0 0 0 0 0 0 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	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom		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	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0	0 0 0 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] [11-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	1	0 4 9 11 11 1 0 0	(((((((((((((((((((0 0 0 0 8 0 0 0	0 4 0 3 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	000000000000000000000000000000000000000	0 0 0 0 0		3
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 10Y-more	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													



General governments exposures by country of the counterparty

				Nova Ljubljanska Banka d.d., Ljubljana										
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	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	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	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	U.S.	1	30 30 55 5 16 57 57 55 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	() () () () () () () () () ()		9 7 9 3 12 15 0	22 9 0 0 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
[0-3M] [3M-1V] [11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	China													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Switzerland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other advanced economies i	on EEA 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	(0 0 0 9 0	0 0 2 2 2	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 Liublianska Banka d.d., Liubliana

				Nova Ljubljanska Banka d.d., Ljubljana As of 31/12/2023										
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balan	ce sheet	
					No. desiredire firmed a	ssets by accounting portfolio		Derivatives with po	all a second	D. J. ak	h negative fair value	Off-balance sh	eet exposures	
					NON-GENVALIVE IMANCIAL A	ssets by accounting portiono		Denvauves with po	stive rair value	Denvatives wit	n negative ran value			
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	Risk weighted exposure amount
] ME - 0]		223	223	0		0 173	.49	3	0	ō	a	1		
[3M-1Y[[1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA	113 376 261 287 276	113 376 261 287 276 13	0 0 0 0		51 0 271 10 221 0 117 0 15 0 1	62 105 40 170 261 12	2 (0.5)	0 0	000000000000000000000000000000000000000		1 0 1 0 0 0 0 68		
Total [0-3M[1,549	1,549	0		0 849	700		0	0	0	73		596
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Middle East	2000	0 0	0		0 0	2	2	0	0		0		
Total 10 - 3M f		2	2	0		0 0	2	2	0	0	0	0		2
3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y	Latin America and the Caribbean	000000000000000000000000000000000000000	0	0 0 0		0 0 0 0	0		0	0				
[10Y - more Total [0 - 3M [0	0	0		0 0	0		0	0	0	0		0
[3M-1Y[[1Y-2Y[[2Y-3Y[Africa	4	0 4 0	0 0		0 0	0 4 0	4	0 0	0		0 0		
	- 1176	0	1 0 0	0		0 0 0	100		0	0	0	0 0		
1013L 10-3MI [3M-1Y]		15 10	15 10	0		0 0 15 0	0		0	0	0	0		
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Others	19 9 8	19 9 8	0		0 19 0 9			0	0	0	0		
[5Y - 10Y [[10Y - more Total		0 0 6i	0 0	0		0 0 0 0 0 61	0		0	0	0	0		59

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Andra, Bahamas, Barbados, Cayman Islands, Cuba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barbdéemy, Turls And Circos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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 Ljubljanska Banka d.d., Ljubljana As of 30/06/2024										
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Derivat	ives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria	16 44 45 45 56 57 11 21 21 21	15 44 42 43 43 45 16 16 16 16 16 16 16 16 16 16 16 16 16			13 42 23 20 18 0 0	2 20 23 36 12 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
10 - 3M [3M - 17 [17 - 27 [27 - 37 [37 - 57 [57 - 107 [107 - more	Belgium	21 8 8 9 1 1 1 2 4 4 5	25 53 53 181 181 182 2 42 42 42 58 58 522			25 26 74 63 101 10 0	0 27 7 18 82 31	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [1Y-2Y] [3Y-5Y] [3Y-5Y] [3Y-more Total	Bulgaria	22	1 0 0 5 5 9 2 2 22 20			1 0 0 0 0	0 0 5 9 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Сургиз	11	0 0 1 2 2 2 3 5 6 0 1 8 1 8 1 9 0 0 1 9 1 9 1 9 1 9 1 9 1 9 1 9 1 9			0 0 2 0 0 0	0 1 1 5 0 18 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [11-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [5Y-10Y] Total	Czech Republic		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 Total	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [5Y - 10Y] [10Y - more Total	Estonia	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 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 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 30/06/2024												
						Dire	ct exposures							
				On balance sh	nont	Dile	ct exposures	<u> </u>	Derivat	ivoe		Off halar	ice sheet	-
	(mln EUR)			On Datance si	icet				Deliva	ives		Oli Datai	ice silect	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			-
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets												amount
			of short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profit or loss	comprehensive income								
[0-3M[[3M-1Y] [1Y-2Y]		31 12 26	11 2 12 3 29			0 21 0 2 0 14	10		0	0 0	0 0	0	0	
[2Y - 3Y [[3Y - 5Y [Finland	21 26	21 26	c c		0 10 0 14	11	2	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		17 4 136	7 17 1 4 9 139			0 0	75	1	0	0	0	0	0	
[0-3M[[3M-1Y[35 55	5 35 5 55			0 35 0 26	25	9	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [France	34 55	59 59 62 62 62 62 62 62 62 62 62 62 62 62 62	0		0 15 0 18	41		0	0	0	0	0	
		26 5	3 28 5 5	c c		0 0	28	5	0	0	0	0	0	
1MC - 0.1		278	278	0		0 123 0 10	156	5	0	0	0	0	0	
[3M-1Y] [1Y-2Y] [2Y-3Y]	Germany	6	6 9			0 0	6	9	0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y] [10Y - more		24	24 23 0	0		0 21 0 7	16	5	0	0	0	0	0	
Total 10.2MI		130	130			0 63	66		0	0	0	0	0	0
[3M-1Y] [1Y-2Y] [2Y-3Y]														
[3Y - 5Y] [5Y - 10Y]	Croatia													
[10Y - more Total			0									0		
[0-3M[[3M-1Y[[1Y-2Y[0 0			0 0			0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Greece		0 0			0 0			0	0	0	0	0	
[5Y - 10Y [[10Y - more Total	1	2	0 2			0 0		2	0	0	0	0	0	0
[0-3M[[3M-1Y[0			0 0			0	0	0	0	0	
[1Y - 2Y [2Y - 3Y [3Y - 5Y	Hungary	10	15 0 7			0 0	15		0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		10	10 10			0 0	10		0	0	0	0	0	
[0-3M[[3M-1Y[1	53 0 24	53 0 0 4 24	0		0 0 0 14	48		0 0	0 0	0 0	0 0	0	13
[1Y - 2Y [[2Y - 3Y [Ireland	8	8 2 2			0 4	4	2	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more		25 7 4	7 7 7 4 4			0 0	25	7	0	0	0	0	0	
		74	74			0 18	56	2	0 0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y] [2Y - 3Y]		15	0 9 19 3	0		0 0 3	16		0	0 0	0 0	0	0	
[3Y - 5Y [[5Y - 10Y [italy	10	10 15			3 3 0	15	5	0	0	0	0	0	
[10Y - more Total		52	2 2 52	(0 0	43	2 (0	0	0	0	0	3



General governments exposures by country of the counterparty

				Nova Ljubljanska Banka d.d., Ljubljana As of 30/06/2024										
							As of 30/06/2024		_			_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure
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	amount
[0 - 3 M [1 3M - 1 Y [1 1 Y - 2 Y [2 Y - 3 Y [3 Y - 5 Y [5 Y - 1 0 Y [1 0 Y - 5 Y]]]	Latvia	r	0 0 1 1 1 2 2 2 11 6 6 2 2	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total	Lithuania	21	0 0 0 0 4 4 4 4 0 20	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 0 0 0 0 0 0 0 0 0 0 0 0 0 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 M - 2Y 1 Y - 2Y	Luxembourg		0 0 0 0 4 4 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 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		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta	22	0 0 0 0 3 8 8 23 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Netherlands	22 1: 1: 2: 2: 3:	28 0 0 11 17 17 17 18 23 30 30 4 4 113	0		0 24 0 0 7 0 12 0 4 0 0 4 0 0 4	2 6 15 33 4	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 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	Poland	33	3 3 4 4 4 5 9 5 5 6 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0		3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	((3 3 (6	3 3 3 5 5 5 6 7 7 7 7 7 7 7 7 7 7 7 7 7 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 0	0	0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	2 3 5 16	0 0 1 1 5 2 32 0 0 1 3 1 3 2	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((((((((((((((2 2 2 3 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0		
[0 - 3M[Romania	2 1 1 2 2	0 2 2 11 11 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	6 2 18 11 5 22 4	2 2 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		17



General governments exposures by country of the counterparty

				Nova Ljubijanska banka d.d., Ljubijana As of 30/06/2024										
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ice sheet	
	(mar Esty					ssets by accounting portfolio		Derivatives with po			n negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets												Risk weighted exposure amount
		maincial assets	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	
] ME-0]			0			0 0	0		0	0	0	0		
[3M - 1Y [Slovakia	25 4 8 5 5 16	29 4 5 5 2 2 2 3 53 5 16	() () () () () () () () () ()		24 0 0 0 0 0 0 0 0 0 0 0 0 0	5 4 0 2 51		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [0-3M[[3M-1Y[109	109	2		0 29	78		0	0	0	0 4 4	(0
[1Y - 2Y [[2Y - 3Y [Slovenia	166 128	5 166 3 128			0 117 0 126	49		0	0	0	0	(
[3Y - 5Y] [5Y - 10Y]	Stovenia	136 235	136 239 1 240 5 955	0		0 82 0 12	228		0	0	0	0	0	
[10Y - more Total f 0 - 3Mf		955	955			0 105 0 464	492 0		0	0	0	114 123	(199
[3M - 1Y [[1Y - 2Y [16 18	16 3 18			0 5 0 15	11		0	0	0	0	0	3
[2Y-3Y] [3Y-5Y] [5Y-10Y]	Spain	15 36	38 38			0 10 23	5 15		0	0	0	0	(
[10Y - more Total		109	0 109			0 0	0		0	0	0	0		2
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
Total [0-3M[[3M-1Y[0			0 0	0		0	0	0	0		
[3M-11Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom		0 0	0		0 0 0 0 0 0	0		0 0	0 0	0 0 0	0 0 0 0	((((
[0-3M[6			0 0	6		0	0	0	0		0
[3M - 1Y [Iceland	11 6 3	11 10 3 3 5	0		0 8 0 0 0 0 0 0	3 0 3 5		0 0	0 0	0 0 0 0	0 0 0 0		
[0 - 3M [19	19			8	11		0	0	0	0	(4
[3M - 1Y [Liechtenstein													
Total [0-3M[[3M-1Y]	1													
[39 - 191 [19 - 291 [27 - 39] [Norway													
Total														



General governments exposures by country of the counterparty

				Nova Ljubljanska Banka d.d., Ljubljana										
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-		Non-derivative financial a:	ssets by accounting portfolio		Derivatives with pos	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	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 [Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0 - 3M [u.s.	44 22 18 10 10 10 10	48 20 20 10 10 10 18 16 16 10 10 10 10 10 10 10 10 10 10 10 10 10	0 0 0 0	(16 11 16 8 9 16	32 9 3 3 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 0 0 0 0 0 0 0 0	0 0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China		150			79	36			·	0	J	v	
[0-3M [Switzerland													
Total [0-3M[13M-1Y] 13M-1Y] 11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA	6 6 13 5 5	0 0 0 13 0 9 9	0 0 0 0 0		0 0 0 9 0	0 0 4 0 9	0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
Total	1	22	22			9	13		0		I 0	0	0	3



General governments exposures by country of the counterparty

			Nova Ljubljanska Banka d.d., Ljubljana As of 30/06/2024 Direct exposures											
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	tives		Off balar	nce sheet	
					Non-derivative financial a:	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives witi	h negative fair value	Off-balance st	neet exposures	
						I								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	anion
[0 - 3M[Other Central and eastern Europe countries non EEA	20 2277 391 1300 2800 440	20 237 391 130 280 440	0 0		18 121 346 76 49 43	2 116 44 54 231 397 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 1 0 2 1 67		
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [10Y - more Total	Middle East	1,500 0 2 0 0 0 0	1,508 0 2 0 0 0	0 0 0 0 0 0		654 0 0 0 0 0 0 0	885 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	000000000000000000000000000000000000000	72 0 0 0 0 0 0		479
10-3M1 13M-1Y1 [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latin America and the Caribbean	0 0 0 0 0 0 11 2	2 0 0 0 0 0 0 0 0 11 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 0 0	2 0 0 0 0 0 0 0 0 0 0 11 2 13 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 0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa	0 0 0 1	0 4 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 4 0 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 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10tal 10 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Others	9 0 12 9 9 8 0 0	9 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 12 9 9 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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

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 least receivables". Country of treatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to botal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(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 sovereigh) on sovereigh credit ink (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 sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Andra, Bahamas, Barbados, Cayman Islands, Cuba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barbdéemy, Turls And Circos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

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



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

					As of 30/09/2023					As of \$1/12/10023													
		Gros	s carrying amount/ Nominal :	amount		Accumulated impair credit risk and provi	ment, accumulated negative ch	anges in fair value due to	Collaterals and financial		Gro	ss carrying amount/ Nominal a	mount	Accumulated impairm credit risk and provision	ent, accumulated negative cha	nges in fair value due to							
		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures		On non-performing exposures ³			Of which performing but pass due > 30 days and <= 90 days			On performing exposures ³	On non-performing exposures ³		Collaterals and financial guarantees received on no performing exposures							
(min EUR)		000 - 00 days and 1-00 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ³					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸						
Cash balances at central banks and other demand deposits	5,353	0		0 0	0	0	1 0		0 0	5,63	4 (0		0 1	0		0					
Debt securities (including at amortised cost and fair value)	4,659	68		1 1	1	1 1	2 1		1 0	4,78	7 (:	1 1		1 12	1		1					
	26	0		0 0	0	0	0 0		0	21	6 (0		0	0		0					
	3,483	68		0 0	0	0 1	0 0		0 0	3,65-	4 (0		10	0		0					
	998	0		0 0	0	0	1 0		0 0	97	7 (0		0 1	0		0					
	57	0		1 1	1	1	0 1		1 0	31	9 (:	1 1		1 0	1		1					
	96	0		0 0	0	0	1 0		0 0	9	0 0		0		0 1	0		0					
Loans and advances(including at amortised cost and fair value)	14,645	86	32	323	3 21	99 12	7 207	20	2 83	14,78	8 72	31:	311	289	9 136	204	19	5 8					
	295	0		0 0	0	0	0 0		0 0	30:	2 (0		0	0		0					
	384			1 1	1	1	3 1		1 0	43	5 1	:	1 1		1 4	1		1					
	262	0		0 0	0	0	0 0	1	0	29	7 (0		0	0		0					
	140	0		2 2	2	2	1 2		2 0	12	5 (:	2 2		2 1	2		2					
	6,015	11	17	178	11	59 5	5 113	10	9 50	5,95	7 12	16-	164	146	6 63	108	10	1 5					
	3,898	10	16	169	9 1	52 4	14 109	10	49	3,75	8 11	1 15	156	14	1 46	103	9	7 5					
	2,203		12	124	4 1:	16 2	1 77	7	5 44	2,37		111	118	10-	4 25	72	6	8 4					
	7,550		14	12 142	2 1:	37 €	8 91		1 33	7,67	2 58	14-	144	141	68	94	9	2 3					
	3,062	21	4	14 44	4	10	6 15	1	5 29	3,17		8 4	46	43	2 6	17	1	6 2					
	2,513	29	7	75 75	5	74 4	14 54	5	4 9	2,58-	4 19	71	78	77	45	55	5	5					
DEBT INSTRUMENTS other than HFT	24,657	154	32	323	3 21	99 14	1 208	26	3 83	25,20	9 72	31:	312	291	0 149	205	19	6 8					
OFF-BALANCE SHEET EXPOSURES	4,697		2	2 22	2	18 1	6 12	!	9 3	5,06	9	2:	22	11	9 20	12		9					

⁽¹⁾ For the definition of non-performing exposures please refer to Article 47at31 of Regulation (EU) No 575/2013 (CRR)

Plastitutions report have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

The found in the control of the cont

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 perior



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

									rtota Ljabijanska b	anka a.a., Ljabijana													
ĺ					As of 31/03/2024					As of 30 (00 / 20 M													
	Gross carrying amount/ Nominal amount				Accumulated impairs credit risk and provis	ment, accumulated negative ch	anges in fair value due to			Gros	s carrying amount/ Nominal a	mount	Accumulated impairs credit risk and provis	nent, accumulated negative chan	ges in fair value due to	Collaterals and financial							
		of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ²		Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days				On performing exposures ²		On non-performing exposures ³						
(min EUR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸						
Cash balances at central banks and other demand deposits	5,082	0				0	1 0		0	4,660					• :	. 0		0					
Debt securities (including at amortised cost and fair value)	5,454	237	1	1 1		1 1	3 1		1 0	5,88	280	1	. 1		1 1	1		1 0					
Central banks	26	0		0		0	0		0 0	26	0					0		0 0					
General governments	4,173	237	0	0		0 1	1 0		0 0	4,40	280				0 1:	. 0		0					
Credit institutions	1,074	0	0	0		0	1 0		0 0	1,23					0 :	. 0		0					
Other financial corporations	91	0	1	1 1		1	0 1		1 0	12	. 0	1	1		1 (1		1 0					
Non-financial corporations	90	0	0	0		0	1 0		0 0	90	0				0 :	. 0		0					
Loans and advances(including at amortised cost and fair value)	14,811	87	319	319	29	9 14	0 210	20	2 87	15,32	106	316	316	29	124	214	20	8 83					
Central banks	211	0		0		0	0		0 0	22	. 0					0		0 0					
General governments	419	2	1	1 1		1 .	4 1		1 0	41	2	1	1		1 :	1		1 0					
Creditinstitutions	282	0		0		0	0		0 0	24	0					0		0 0					
Other financial corporations	131	1	1	1 1		1	1 1		1 0	121	0				0 :	. 0		0 0					
Non-In ancial corporations	5,935	17	161	161	14	5 6	1 105	9	8 53	6,21	42	161	161	14	7 40	102	9	8 53					
of which: small and medium-sized enterprises	3,744	15	154	154	14	0 4	4 100	9	4 51	3,95	13	154	154	14	13 34	99	9	4 52					
of which: Loans collateralised by commercial immovable property	2,395	6	118	118	10	6 2	4 73	6	9 45	2,44	3	113	113	10	13 2:	69	6	5 44					
Households	7,832	96	156	156	15	2 7-	4 103	10	1 35	8,09	61	153	153	15	i0 74	111	10	9 30					
of which: Loans collateralised by residential immovable property	3,267	19	48	48	4	5	7 19	1	7 29	3,356	19	45	45	4	13 12	19	1	7 26					
of which: Credit for consumption	2,666	25	83	3 83	8	2 4	9 59	5	9 11	2,82	21	83	83	8	12 50	66	6	6 9					
DEBT INSTRUMENTS other than HFT	25,347	324	320	320	30	0 15	4 211	20	3 87	25,86	386	316	316	30	14:	. 215	20	9 83					
OFF-BALANCE SHEET EXPOSURES	5,056		23	3 23	1	9 2	1 12		9 3	5,130		21	21	1	7 14	11		9 3					

(Fig. Figs. bearing and an articut and a point of the properties o



Forborne exposures

			As of 30/	09/2023			As of 31/12/2023									
	Gross carrying amount of exposures with forbearance measures			exposures with		al guarantees received orbearance measures	Gross carryin _i exposures wit measures	g amount of th forbearance		exposures with		al guarantees received rbearance 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		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				
(mln EUR)																
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	0	0	0	0	0	0	0	0	0	0	0				
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)	262	144	88	87	93	47	246	130	89	81	92	43				
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	1	1	1	1	0	0	1	1	1	1	0	0				
Non-financial corporations	188	108	64	67	59	35	169	91	63	60	59	30				
of which: small and medium-sized enterprises	133	99	64	63	58		118	84	57	55	58					
Households	72	35	22	18	34	12	76	37	24	20	34	13				
DEBT INSTRUMENTS other than HFT	262	144	88	87	93		246	130	89	81	92					
Loan commitments given	1	1	0	0	1	1	0	0	0	0	0	0				
QUALITY OF FORBEARANCE ²																
Loans and advances that have been forborne more than twice ³	0						0									
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0									

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

^{OP}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) 2021/45-1. TS on Supervisory reporting. However, for the off-balance sheet instruments, sheet as a reasonable of the 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.

On 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 (excluding loans and advances (asclading loans and advances loads) and advances of the criteria sheet for significance and having a ratio of non-performing loans and advances (excluding loans and advances loads).



Forborne exposures

Nova Ljubljanska Banka d.d., Ljubljana

			As of 31/	03/2024			As of 30/06/2024											
	Gross carrying amount of exposures with forbearance measures			exposures with	Collateral and financi	al guarantees received orbearance measures	Gross carryin exposures wi measures	g amount of th forbearance		exposures with	Collateral and financia on exposures with fo							
		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						
(mln EUR)									•									
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	0	0	0	0	0	0	0	0	0	0	0						
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)	240	129	89	81	90	43	234	117	85	75	89	37						
Central banks	0	0	0	0	0	0	0	0	0	0	0	o						
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	1	1	1	1		0	0		0	0	0	0						
Non-financial corporations	159	200	61	58	56	200	152	70	54	40	58	07						
		82	55	56	54	30		79	19	49	57	27						
of which: small and medium-sized enterprises	112	02		54			108	/3		47								
Households	79	39	26	22	34	13	81	37	31	25	31	10						
DEBT INSTRUMENTS other than HFT	240	129	89	81	90		234	117	85	75	89							
Loan commitments given	1	1	0	0	0	0	0	0	0	0	0	0						
QUALITY OF FORBEARANCE ²																		
Loans and advances that have been forborne more than twice ³	0						0											
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria 3	0						0											

(1) 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) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



Breakdown of loans and advances to non-financial corporations other than held for trading Nova Ljubljanska Banka d.d., Ljubljana

																						0/06/2024		
			Asofa	0/09/2023			As of	31/12/2023			As of 31/03/2024 Gross carrying amount								As of 3	1/06/2024				
	Gross carry	ingamount				Accumulated	Gross carr	ing amount				Accumulated	Gross carry	nng amount				Accumulated	Gross carry	nng amount				Accumulated
	Of which: non- performing		forming sub		nces Accumulated	negative changes in fair value due to credit risk on		Of which: non- performing		Of which loans and advances subject to		negative changes in fair value due to credit risk on		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performin	8	Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on
(mln EUR)			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ²			of which: defaulted	impairment		non-performing exposures ¹
A Agriculture, forestry and fishing	105	3	3	105	3	0	108	3	3	108	4	0	106	4	4	106	4	0	107	4	4	107	3	0
B Mining and quarrying	49	0	0	49	2	0	46	0	0	46	2	0	45	0	0	45	2	0	45	0	0	45	1	0
C Manufacturing	1,521	22	22	1,521	26	0	1,488	24	24	1,488	30	0	1,500	25	25	1,500	30	0	1,577	30	30	1,577	28	
D Electricity, gas, steam and air conditioning supply	514	1	1	514	8	0	543	1	1	543	7	0	510	1	1	510	7	0	555	1	1	555	7	0
E Water supply	58	2	2	58	2	0	57	2	2	57	2	0	60	1	1	60	2	0	62	1	1	62	1	0
F Construction	572	24	24	572	26	0	536	22	22	536	24	0	531	23	23	531	24	0	642	24	24	642	24	0
G Wholesale and retail trade	1,276	38	38	1,276	43	0	1,246	34	34	1,246	42	0	1,320	33	33	1,320	41	0	1,360	31	31	1,360	32	0
H Transport and storage	614	16	16	614	8	0	593	16	16	593	15	0	580	15	15	580	15	0	577	15	15	577	12	0
I Accommodation and food service activities	204	39	39	204	18	0	187	32	32	187	14	0	177	29	29	177	12	0	177	27	27	177	13	0
J Information and communication	284	3	3	284	7	0	292	3	3	292	7	0	261	3	3	261	6	0	252	3	3	252	5	0
K Financial and insurance activities	68	0	0	68	0	0	71	0	0	71	0	0	71	0	0	71	0	0	70	0	0	70	1	0
L Real estate activities	362	12	12	362	7	0	377	9	9	377	6	0	367	10	10	367	6	0	377	10	10	377	6	0
M Professional, scientific and technical activities	197	8	8	197	8	0	226	9	9	226	8	0	214	8	8	214	8	0	218	7	7	218	7	0
N Administrative and support service activities	103	2	2	103	2	0	109	2	2	109	3	0	111	2	2	111	3	0	116	2	2	116	2	0
O Public administration and defence, compulsory social security	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0
P Education	11	2	2	11	1	0	12	1	1	12	0	0	12	0	0	12	0	0	13	0	0	13	0	0
Q Human health services and social work activities	42	1	1	42	1	0	34	1	1	34	1	0	39	1	1	39	1	0	37	0	0	37	0	0
R Arts, entertainment and recreation	18	5	5	18	4	0	15	4	4	15	3	0	15	4	4	15	3	0	16	5	5	16	3	0
S Other services	12	1	1	12	1	0	11	1	1	11	1	0	11	1	1	11	1	0	8	1	1	8	1	0
Loans and advances	6,015	178	178	6,015	168	0	5,957	164	164	5,957	170	0	5,935	161	161	5,935	166	0	6,213	161	161	6,213	149	0

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible 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 FINREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.