

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



Key Metrics

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,619	1,753	1,734	1,879	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,619	1,753	1,734	1,879	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	1,623	1,768	1,739	1,885	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	1,623	1,768	1,739	1,885	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	1,910	2,065	2,025	2,172	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,910	2,065	2,025	2,172	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	8,863	12,421	12,615	12,756	C 02.00 (r010,c010)	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	8,863	12,421	12,615	12,756	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.26%	14.12%	13.75%	14.73%	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	18.26%	14.12%	13.75%	14.73%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.32%	14.23%	13.79%	14.78%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.32%	14.23%	13.79%	14.78%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	21.55%	16.63%	16.06%	17.03%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.55%	16.63%	16.06%	17.03%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	17,930	22,604	22,958	21,331	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	9.05%	7.82%	7.58%	8.84%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,623	1,768	1,739	1,885	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,623	1,768	1,739	1,885	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	17,930	22,604	22,958	21,331	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	17,930	22,604	22,958	21,331	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.1%	7.8%	7.6%	8.8%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.1%	7.8%	7.6%	8.8%	[A.2]/[B.2]	



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							COREP CODE	REGULATION
		(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021		
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	1,910	2,065	2,025	2,172	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,619	1,753	1,734	1,879	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	instruments)	1,071	1,071	1,071	1,071	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	552	616	616	767	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	5	22	18	19	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	14	14	14	14	C 01.00 (r200,c010)	Articles 4(117) and 25(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	26	72	54	47	C 01.00 (r290,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-2	-4	-4	-4	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-37	-37	-35	-35	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r370,c010)	Articles 36(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 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	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 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(35), 38(1) point (0) (i) and 99 to 91 of CRR, Articles 36(1) point (4) (ii), 24(1) point (6), 24(1) point (6), 24(1) point (6), 24(1) point (6), 24(1) point (7), 24(1) point (8), 24(
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment.	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (It); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(·) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (rS13.c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (r514.010)	Article 36(1), point (n) and Article 132c(2) CRR
Transitional period	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (rS15,c010)	Article 36(1), point (I) CRR
	A.1.19		0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
		(-) Additional deductions of CET1 Capital due to Article 3 CRR						ALEN 3 COK
	A.1.20	CET1 capital elements or deductions - other	-9	0	0	0	C 01.00 (r529,c010)	•
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	•
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5	15	5	6	C 01.00 (rS30,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Cepital instruments	5	15	5	6	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3		0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r745,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,623	1,768	1,739	1,885	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	286	297	286	287	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	286	297	286	287	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		0	0	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r978,c010) C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	8,863	12,421	12,615	12,756	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
- REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.26%	14.12%	13.75%	14.73%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.32%	14.23%	13.79%	14.78%	CA3 (3)	•
	C.3	TOTAL CAPITAL RATIO (transitional period)	21.55%	16.63%	16.06%	17.03%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,619	1,753	1,734	1,879	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.26%	14.12%	13.75%	14.73%	[D.1]/[B-B.1]	
,	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re one on the formulae stated in ordera. YCOSE CODE: enlarge note that the sinks that are not eligible from a re-				· -	1	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



Overview of Risk exposure amounts

		RW	'As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) [†]	7,346	10,195	10,295	10,537	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r040, c260, s002) + C 08.01 (r040, c260, s002) -[C 02.00 (R450, c101)] - C
Of which the standardised approach	7,346	10,195	10,295	10,537	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	28	28	26	58	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c260, s002) + C
Credit valuation adjustment - CVA	0	0	1	1	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	535	1,251	1,347	1,212	C 02.00 (R520, c010)
Of which the standardised approach	535	1,251	1,347	1,212	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	954	947	947	947	C 02.00 (R590, c010)
Of which basic indicator approach	954	947	947	947	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	8,863	12,421	12,615	12,756	

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.



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(min EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	266	355	115	233
Of which debt securities income	26	34	13	27
Of which loans and advances income	236	315	100	204
Interest expenses	41	56	17	34
(Of which deposits expenses)	17	23	8	16
(Of which debt securities issued expenses)	7	10	3	5
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	125	170	54	114
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	18	19	0	1
Gains or (-) losses on financial assets and liabilities held for trading, net	7	10	5	10
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	4	7	1	17
Gains or (-) losses from hedge accounting, net	1	1	0	0
Exchange differences [gain or (-) loss], net	0	1	0	0
Net other operating income /(expenses)	6	7	4	16
TOTAL OPERATING INCOME, NET	386	514	160	356
(Administrative expenses)	192	262	85	174
(Cash contributions to resolution funds and deposit guarantee schemes)	14	17	6	22
(Depreciation)	24	32	12	23
Modification gains or (-) losses, net	0	-4	0	0
(Provisions or (-) reversal of provisions)	4	9	-3	5
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	3	0	-3	-6
(Other provisions)	2	9	0	11
Of which pending legal issues and tax litigation ¹	0	30	0	0
Of which restructuring ¹	0	1	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)	46	62	-13	-25
(Financial assets at fair value through other comprehensive income)	1	4	0	4
(Financial assets at amortised cost)	46	58	-13	-29
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	1	0	1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	138	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	1	1	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	35	35	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	142	302	73	156
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	133	297	68	147
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	133	297	68	147
Of which attributable to owners of the parent	129	294	65	140

Or 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

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31,	03/2021			As of 30,	06/2021		
		Fi	air value hieran	chy		Fi	air value hieran	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy	
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	3,011				3,962				3,918				4,739				IAS 1.54 (i)
Financial assets held for trading	17	0	16	1	85	2	82	1	75	9	66	1	14	1	12	1	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	37	7	0	30	42	13	0	29	43	12	1	30	19	14	1	5	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	2,278	1,987	290	1	3,514	2,068	1,444	2	3,452	2,058	1,393	2	3,559	2,085	1,473	2	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	9,402				11,433				11,949				12,349				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	14				14				10				9				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	387				515				511				498				
TOTAL ASSETS	15,146				19,566				19,959				21,187				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	EUR)		,	ls of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021					As of 30,	06/2021			
		Gross carry	ing amount		Accu	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying amo	ount	Acci	ımulated impair	ment	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated 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 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	credit risk since	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	Debt securities	2,237	0	1	-5	0	-1	3,455	0	1	-9	0	-1	3,393	1	1	-9	0	-1	3,458	0	1	-12	0	-1	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	1,481	0	0	-3	0	0	1,507	0	0	-4	0	0	1,836	0	0	-4	0	0	1,903	0	0	-4	0	0	Annex V.Part 1.31, 44(b)
amortised cost		7,429	484	364	-67	-45	-239	9,314	561	433	-77	-41	-260	9,470	577	444	-76	-37	-260	9,747	620	394	-63	-32	-260	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

Nova Ljubljanska Banka d.d., Ljubljana

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	16	15	14	11	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading 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	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	13,141	17,215	17,566	18,749	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	61	61	48	44	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	89	125	118	120	IAS 37.10; IAS 1.54(I)
Tax liabilities	3	5	5	8	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	15	20	19	19	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	13,326	17,443	17,771	18,952	IAS 1.9(b);IG 6
TOTAL EQUITY	1,819	2,123	2,188	2,235	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	15,146	19,566	19,959	21,187	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		
Breakdown of financial liabili	ies by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		77	77	62	55	IFRS 9.BA.7(a); CRR Annex II
Chart marking	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	0	8	8	757	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	315	438	490	557	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	256	304	362	428	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	207	230	223	203	Annex V.Part 1.42(c),44(c)
Describe	of which: Current accounts / overnight deposits	46	54	52	60	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	321	369	427	469	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	159	189	237	291	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	2,151	2,930	2,922	2,976	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,874	2,543	2,556	2,610	ECB/2013/33 Annex 2.Part 2.9.1
	Households	9,684	12,745	12,984	13,236	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	8,149	10,596	10,866	11,195	Annex V.Part 1.42(f), 44(c)
Debt securities issued		290	288	287	288	Annex V.Part 1.37, Part 2.98
Of which: Subo	ordinated Debt securities issued	290	288	287	288	Annex V.Part 1.37
Other financial liabilities		174	207	224	264	Annex V.Part 1.38-41
TAL FINANCIAL LIABILITIES		13,218	17,292	17,628	18,804	



2021 EU-wide Transparency Exercise Market Risk

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	SA						[M									IN						
			VaR (Memorar	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT	AL CHARGE		VaR (Memori	andum item)	STRESSED VaR (A	Memorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPIT! FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRI 1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30	/09/2020									As of 31/1	2/2020					
Traded Debt Instruments	2	81	0	0	0	0							0	0	0	0						
Of which: General risk	2	14	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities	0	66	0	0	0	0							0	0	0	0						
Of which: General risk	0		0	0	0	0							0	0	0	0						
Of which: Specific risk	ŏ	ŏ	ő	ő	ő	0							Ö	ő	ŏ	0						
Foreign exchange risk	532	1,170	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	535	1,251	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2021	As of 30/06/2021				As of 31	/03/2021									As of 30/0	6/2021					
Traded Debt Instruments	70	1	0	0	0	0							0	0	0	0						
Of which: General risk	17	1	0	0	0	0							0	0	0	0						
Of which: Specific risk	52	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	Ŏ	Ŏ	ő	ő	ŏ	ő							o o	ŏ	ő	ő						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	1,277	1,211	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	1,347	1,212	0	0	0	0	0	0	. 0	0	0	0	0	0	0	0	. 0	0	0	0	0	0

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



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Nova Ljubljanska Banka d.d., Ljubljana

					Standardise	d Approach			
			As of 30)	09/2020		As of 31	12/2020		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	5,235 150	5,567 139	878 63		7,200 224	7,561 216	1,892 135	
	Regional governments or local authorities Public sector entities	148	139	102		327	285	249	
	Public sector entities Multilateral Development Banks	198	391	102		91	394	249	
	International Organisations	25	25	0		75	25	0	
	Institutions	873	750	236		1,041	947	312	
	Corporates	3,535	2,088	1,869		3,973	2,468	2,224	
	of which: SME	1,521	1,071	852		1,634	1,192	948	
	Retail	5,514	4,303	3,056		6,953	5,491	3,892	
Consolidated data	of which: SME	1,669	962	549		2,145	1,269	725	
coi isoliuateu uata	Secured by mortoages on immovable property	988	956	349		1,005	971	356	
	of which: SME	195	173	66		192	170	65	
	Exposures in default	362	137	157	209	437	188	231	2
	Items associated with particularly high risk	314	171 359	256		417	229	344	
	Covered bonds Claims on institutions and comorates with a ST credit assessment	359	359	42		356	355	41	
	Claims on institutions and cornorates with a ST credit assessment Collective investments undertakings (CIU)	51	51	12		98		19	
	Collective investments undertaxings (CIU) Equity	13	13	25		35	35	47	
	Other exposures	667	665	330		988	986	481	
	Standardised Total ²	18.322	15.746	7,374	409	23.129	20.210	10.223	4

		Standardised Approach								
			As of 30)	09/2020			As of 31,	/12/2020		
	(min EUR. %)	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 EUK, %) Central governments or central banks	2,789	3,384	76		2,747	3,363	75		
	Regional governments or local authorities	73	67	13		72	70	14		
	Public sector entities	39	30	15		51	37	14		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations Institutions	26		0		23		0		
	Institutions	2,379	1,113	1,029		2,297	1.082	1.007		
	of which: SME	775	442	359		652	1,082	317		
	Retail	2,848	2.027	1,463		2.897	2.025	1.465		
CLOVENIA	of which: SME	774	323	184		803	303	173		
SLOVENIA	Secured by mortgages on immovable property	984	952	348		1,002	968	354		
	of which: SME	194	171	66		190	168	65		
	Exposures in default	152	68	77	70	173	82	96	75	
	Items associated with particularly high risk	90	50	75		68	36	54		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	51		12				12		
	Collective investments undertakings (CIU) Equity	31	31	19		32	32	20		
	Other exposures	304	303	139		352	352	161		
	Standardised Total ²	201	303	137	128	3.00	3,1	101	125	

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30)	09/2020			As of 31	/12/2020			
		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 an provisions ²		
	(min EUR, %)										
	Central governments or central banks Regional governments or local authorities	170	139	14		1,927	1,905	796			
	Regional governments or local authorities Public sector entities	70	26	26		160	147	142			
	Multilateral Development Banks										
	International Organisations	ō	ō	o o		ō	ō	· o			
	Institutions	4	4	3		38	38	22			
	Corporates	172	130	109		498	386	338			
	of which: SME	112	91	70		303	234	186			
	Retail	480	386	253		1,664	1,407	972			
SERBIA	of which: SME	296	208	119		644	469	268			
OLINDIN.	Secured by mortgages on immovable property		0	0		0	9	0			
	of which: SME	7	0		15	62		62			
	Exposures in default	23	,,,	10	10	136	10	130			
	Items associated with particularly high risk Covered bonds	21	17	25		130	0.7	130			
	Claims on institutions and corporates with a ST credit assessment	ů ů	0	0		0	i i	, o			
	Collective investments undertakings (CIU)	0	0	0		6	6	. 6			
	Equity	0	0	0		1	1	1			
	Other exposures	54	54	43		291	291	156			
	Standardised Total ²				27						

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30/	09/2020			As of 31,	/12/2020			
		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		
	(mh FUR. %) Central governments or central banks Resional governments or local authorities	452 1	358 1	358 1		476 1	382 1	382 1			
	Public sector entitles Multilateral Development Banks International Organisations	21 0 0	21 0 0	21 0 0		24 0 0	24 0 0	24 0 0			
MACEDONIA. THE	Institutions Corporates of which: SME	8 257 164	8 214 145	5 183 114		11 275 168	11 227 147	7 196 116			
FORMER	Retail of which: SNE Secured by mortgages on immovable property	826 182 0	721 137 0	516 78 0		844 188 0	735 140 0	526 80 0			
REPUBLIC OF	of which: SME Exposures in default Items associated with particularly high risk	0 58 48	0 19 31	0 21 46	38	0 64 42	0 18 30	0 19 45	4		
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CEU)	0	0	0		0 0 0	0	0			
	Eaultv Other exposures	1 90	1 89	1 47		1 96	1 95	1 48			

		(7) Total value adjustments and erevisions our country of counterparty excludes those for securistisation execures, additional valuation adjustments (ANNs) and other own funds reductions related to the exposures, but includes general oresit risk adjustments.								
					Standardise	d Approach				
			As of 30/	09/2020			As of 31/12/2020			
	(min EUR. %)	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	
BOSNIA AND HERZEGOVINA	Central envermenta e central basis. Rodic sector entities Rodic sector entities Rodic sector entities Salernational de reanisations Salernational de r	315 46 44 0 0 0 4 256 163 640 172 0 0	199 41 39 0 2 225 141 550 0 0 10	199 41 39 0 0 2 194 110 392 66 0 0		418 72 75 0 0 7 7 339 189 719 213 0 0	302 66 66 0 0 5 2888 158 617 145 0 0	302 66 66 0 3 3 254 124 437 83 0 0		
	Rema associated with particularly high risk Covered bonds Claims on institutions and consorates with a ST credit assessment Collective investments undertakings (CIU) Equity Other announces	36 0 0 0 0	15 0 0 0 0	22 0 0 0 0 0	20	48 0 0 0 0 0	14 0 0 0 0	21 0 0 0 0 0		
	Standardised Total ²				58				78	

The Control amounts with Economy value. It reported before taken into account also what of the closed convenience and reliable behaviors in it.i. a sheld belief or the control convenience or with all and influence in control in it.i. a sheld belief or the control convenience or with a sheld belief or the control in it.i. a sheld



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Nova Ljubljanska Banka d.d., Ljubljana

	Nova Ljabijanska barika d.a., Ljabijana	jariska barika u.u., Ljuurjaria										
					Standardise	d Approach						
			As of 30/	09/2020			As of 31	12/2020				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR. %) Central governments or central banks	151	104	105		210	164	164				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities Multilateral Development Banks											
	International Organisations	ő	ő	ő		ŏ	ŏ	i i				
	Institutions	1	0	0		1	0	0				
	Corporates	242	209	168		239	205	165				
	of which: SME	226	197	155		224	193	153 225				
	Retail	383 156	329 124	224 71		387 155	328 119	225				
Other Countries	of which: SME Secured by mortgages on immovable property	130	124	/1		133	119	00				
	of which: SME	0	0	0		0	0					
	Exposures in default	15	2	2	13	20	3	3	17			
	Items associated with particularly high risk	71	42	63		84	45	67				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0				0						
	Equity Other exposures	17	37	14		42	47	15				
	Standardised Total ²	3/	3,		39	-			44			
	Julian disea i otal	(1) Oxininal conseques unlike Ex										

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30/	09/2020			As of 31	12/2020			
		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, %)	111		87		147	177	122			
	Central governments or central banks Regional governments or local authorities	111	86 7	8/		14/	122	122			
	Public sector entities	2	í	í		3	3	3			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	1	1	1		2	2	2			
	Corporates	104	83	73		135	105	94			
	of which: SME	57 324	41	32 203		73 478	51 370	40			
	Retail of which: SME	329	283	203		426 133	3/0	262			
MONTENEGRO	Secured by mortgages on immovable property										
	of which: SME	ő	ŏ	ő		ŏ	ŏ	ů o			
	Exposures in default	58	22	26	35	63	24	30	38		
	Items associated with particularly high risk	28	12	18		27	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 (CIU)	0	0	0		0	0	0			
	Equity	0		0		0	07	0			
	Other exposures	89	83	92	59	9/	9/	50			
	Standardised Total ²				59				62		

To Casival encourse, within Emparts value is recorded before lattice the account an effect due to constitution of contract and extractive and produces of the extractive and produces or country of constitutions of contractive excludes those for excurring states and extractive and unabline additional valuation additional val

					Standardise	d Approach			
			As of 30/	09/2020			As of 31)	/12/2020	
	(min EUR. %)	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
GERMANY	Central enversaments or central subsets disculared conversaments publicated and conversaments publicated and conversaments for the c	36 23 14 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	87 23 14 0 0 120 0 0 0 0 0 0 0	0 0 0 34 0 0 0 0 0 0 0 0 0 0		36 23 14 0 0 0 0 6 6 0 1 1 0 0 0 0	87 23 14 0 0 159 1 0 0 0 0 0 0	0 0 0 0 55 1 1 0 0 0 0 0	
	Collective investments undertakinos (CIII) Eoulty Other exposures Standardised Total ²	0	0	0	1	0	0	0	1

(Civinal encourse, untile Escourse value, is recorded before takino into account any effect due to credit convenion factors or credit risk mitioation techniques (i.e., substitution effects).

(3) Total value adjustments and crevisions oer country of counterparty excluses those for securistration encourse, additional valuation adjustments (ARNs) and other com funds reductions related to the

		** Total Value deliberation del tributo per contractivo del co									
					Standardise	d Approach					
			As of 30/	09/2020			As of 31)	12/2020			
		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, %)										
	Central governments or central banks Regional governments or local authorities	92	92	0		93	93	0			
	Regional governments or local authorities Public sector entities	0						0			
	Multilateral Development Banks	20	20			20	20	0			
	International Organisations	0	0	ō		0	0	ō			
	Institutions	149	148	46		159	152	51			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
FRANCE	of which: SME	0	0	0		0	0	0			
1101102	Secured by mortgages on immovable property of which: SMF	0				0		0			
	of which: SME Exposures in default	0				0		0			
	Items associated with particularly high risk	ů	0	0		0	n n	0	Ů		
	Covered bonds	107	106	11		106	106	11			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0				
	Standardised Total ²				0				0		

Opinional encourse, unified Encourse value, is recorated before taking into account any effect due to confit convenient factors or credit risk missiation techniques (a.o., abetitation effects).

Total value administrateds and crevisions our country of countermarky excludes those for securitisation excourse additional valuation administration factors on funds reductions related to the

		exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30)	09/2020			As of 31	12/2020		
		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. %) Central governments or central banks	100	100	0		100	99	0		
	Regional governments or local authorities	0	0	ŏ		0		ő		
	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	87	83	22		131	127	31		
	Corporates of which: SME	0		0		19	18	18		
	or which: SME Retail	1	0	0		,	1	0		
	of which: SME	ô	ŏ	ŏ		ô	ô	ő		
AUSTRIA	Secured by mortgages on immovable property	1	1	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	9	9	2		6	6	1		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0				0		
	Collective investments undertakings (CIU) Equity		0			ů		0		
	Other exposures	0	0	1		0	0	0		
	Standardised Total ²	Ĭ				Ů				

¹⁰⁰ Obtained amounters unlike Extractor value is recorded before taktion in the account any effort due to constit conversion flatters or constit via entitation extraction in efforts or constitution in the constitution in

	Standardised Approach								
		As of 30	/09/2020			As of 31	/12/2020		
(min PLI) %).	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Count of economenta or control basis of section and country of the arthrothes shaded accommentation or local arthrothes shaded expenses or extract and the section of Basis of Section of Basis of Section of Basis of Section of Basis of Section	159 0 0 0 45 11 1 1 0 0 0 0 0	159 6 6 6 6 7 111 12 13 6 6 6 6 6 7 7 8 8 8 8 8 8 8 8 8 8 8 8 8	0 0 0 0 0 0 11 1 1 0 0 0 0 0	0	176 0 0 0 0 0 36 13 14 4 0 0 0 0 0 0 0 0	176 0 0 0 0 0 0 235 133 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 7 13 3 3 0 0 0 0	0	
Equity Other exposures Standardised Total ²	0	3	0	0	4 1 ors or credit risk mitigation techn	4	4	0	



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Nova Ljubljanska Banka d.d., Ljubljana

					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(min EUR. %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	7,030	7,399	1,808		8,041	8,384	1,830	
	Regional governments or local authorities	244	235	132		239	230	127	
	Public sector entities	338	295	255		321	285	245	
	Multilateral Development Banks	99	402	0		96	396	0	
	International Organisations	25	25	0		25	25	0	
	Institutions	1,322	1,227	328		1,380	1,284	366	
	Corporates	3,986	2,493	2,250		4,213	2,637	2,367	
	of which: SME	1,632	1,197	953		1,870	1,340	1,070	
	Retail	7,037	5,571	3,949		7,319	5,786	4,098	
Consolidated data	of which: SME	2,171	1,282	733		2,295	1,349	771	
CONSONAUTCU GGTG	Secured by mortgages on immovable property	1,034 186	1,004 165	366 64		1,055 174	1,030 158	373 61	
	of which: SME	186 444	165	242	229	1/4	158	201	225
	Exposures in default	450	261	391	229	457	264	396	
	Items associated with particularly high risk Covered honds	369	368	391		368	367	390	
	Claims on institutions and comorates with a ST credit assessment	309	300	41		300	307	41	
	Collective investments undertakings (CIU)	57	57	18		56	56	18	
	Equity	66	66	79		66	66	79	
	Other exposures	1.001	999	463		993	991	456	
	Character of Total 2	23.502	20.600	10.321	435	25.034	21.965	10.595	411

		Standardised Approach									
					Standardise	d Approach					
			As of 31	03/2021			As of 30	06/2021			
		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, %) Central governments or central banks	2,722	3,340	77		3.632	4,219	78			
	Regional governments or local authorities	2,722	3,340	14		3,032	4,219	14			
	Public sector entities	46	37	15		46	27	15			
	Multilateral Development Banks	0		10		-0	0	10			
	International Organisations	ō	ō	ō		ō	ō	ō			
	Institutions	25	11	4		56	42	20			
	Corporates	2,307	1,101			2,468	1,193	1,103			
	of which: SME	644	403			800	480	390			
	Retail	2,942	2,043			3,043	2,104	1,516			
SLOVENIA	of which: SME	846	321			894	345	197			
SLOVEIVIA	Secured by mortgages on immovable property	1,031	1,001	364		1,052	1,027	372			
	of which: SME	184 168	164 82	63		172 136	157 53	60	7		
	Exposures in default	100	02	93	/3	130	51	01	,		
	Items associated with particularly high risk Covered bonds	/3	41	61		9/	51	/6			
	Claims on institutions and corporates with a ST credit assessment			0		0	0	1			
	Collective investments undertakings (CIU)	51	51	12		51	51	12			
	Equity	8	8	20		8	8	21			
	Other exposures	389	389	165		342	342	158			
	Standardised Total ²				115				10:		

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31/	03/2021			As of 30/	06/2021	
		Original Exposure ^s	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, %) Central governments or central banks	1,784	1,765	719		1.799	1.782	688	
	Regional governments or local authorities	48	47	45		46	44	42	
	Public sector entities	163	141	141		151	134	134	
	Multilateral Development Banks	0	0.0	0.0		0		0	
	International Organisations	ō	ō	ō		ō	ō	ō	
	Institutions	113	112	29		67	67	34	
	Corporates	525	411	360		566	439	377	
	of which: SME	336	258	207		403	311	248	
	Retail	1,682	1,430	989		1,765	1,493	1,031	
CEDRIA	of which: SME	652	469	268		702	497	284	
SERBIA	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	67	45	63	17	67	41	56	19
	Items associated with particularly high risk	145	97	145		116	68	101	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	6	6	6		6	6	6	
	Equity	1	1	1		1	1	1	
	Other exposures	276	276	133		312	312	135	
	Standardised Total ²				38				43

		encourse, but includes agentral credit risk adjustments.											
					Standardise	d Approach							
			As of 31/	03/2021			As of 30,	/06/2021					
		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 an provisions ²				
	(min EUR. %) Central governments or central banks	528	434	434		520	425	426					
	Regional governments or local authorities	340	101	101		320	420	420					
	Public sector entities	26	26	26		26	26	26					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	9	9	5		9	9	5					
	Corporates	258	206	175		252	203	174					
MACEDONIA, THE	of which: SME	167	141	110		157	135	106					
FORMER	Retail	851	747	535		897	784	561					
	of which: SME	181	138	79		205	150	86					
YUGOSLAV	Secured by mortgages on immovable property of which: SME	0	0	0		0	U	0					
REPUBLIC OF	or which: SME Exposures in default	66	21	72	44	20	77	22					
	Items associated with particularly high risk	51	40	60		60	£/ E1	76					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	ō	ō	ō		ō	ō	ō					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	1	1	1		1	1	1					
	Other exposures	90	89	47		91	90	46					
					72								

72
(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convension factors or credit risk militages to techniques (e.g., substitution effects).

		(2) Total value adjustments and provisions per country of counterparty excludes those for securidization exposures, additional valuation adjustments (AVA) and other own funds reductions related to the excessives. but includes general credit risk adjustments.											
					Standardise	d Approach							
			As of 31,	03/2021			As of 30	/06/2021					
	(min EUR. %).	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 governments or central banks	423	307	307		467	351						
	Regional governments or local authorities	70	66	66		67	63	63					
	Public sector entities	80	70	70		74	66	66					
	Multilateral Development Banks	0	0	0		0		1					
	International Organisations	0	0	0		9	9	9					
	Institutions	329	286	252		340	294	258					
	Corporates	329 181	286 154	120		340 192	294 164	128					
	of which: SME Retail	725	629	446		750	104 648	461					
BOSNIA AND	of which: SME	201	140	80		204	136	75					
HERZEGOVINA	Secured by mortgages on immovable property							1					
HERZEGUVINA	of which: SME	0	n n	0		0		1					
	Exposures in default	40	14	16	26	35	11	14	2				
	Items associated with particularly high risk	53	19	28		52	18	27					
	Covered bonds	0	0	0		0							
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0							
	Collective investments undertakings (CIU)	0	0	0		0							
	Equity	0	0	0		0							
	Other exposures	100	100	43		102	102	42					
	Standardised Total ²				79				71				



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Nova Ljubljanska Banka d.d., Ljubljana

	Nova Ljubljanska Banka d.d., Ljubljana								
					Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
	(1) (1)	Original Exposure ^s	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 (consensation of control the Control C	172 0 0 0 0 1 1 242 249 394 155 0 0 20 89 0 0 0 0	125 0 0 0 0 0 0 204 7399 122 0 0 3 46 0 0 0	126 0 0 0 0 0 0 166 140 233 70 0 0 0 0 0		176 0 0 0 0 0 0 1 1 255 224 413 1 10 0 0 0 0 1 1 7 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	130 0 0 0 0 2111 185 362 129 0 0 1 1 41 0 0 0	131 0 0 0 0 0 1722 1466 2499 74 0 0 1 1 62 0 0 0	12
	Standardised Total ²				44				44

		exposures, but includes gene		anne party excases cross roll as	curamon exposures, source	nai rassassin augustininin (Arva	y and done deminates reads.	OIS TERRIES TO UNE	
					Standardise	d Approach			
			As of 31,	03/2021			As of 30,	06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ^t	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	119	92	93		136	109	104	
	Regional governments or local authorities Public sector entities	,	4	4		8	4	I 4	
	Multilateral Development Banks	0	0	0		0	o o	0	
	International Organisations	0	0	0		0	0	0	
	Institutions		2	2		2	103	2 90	
	Corporates of which: SME	129	103 52	91		129	201	90	
	or which: SME Retail	428	325	266		439	387	275	
MONTENECDO	of which: SME	126	88	50		123	86	49	
MONTENEGRO	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	65	27	33	37	64	25	311	38
	Items associated with particularly high risk Covered bonds	<i>D</i>	12	17		25	10	151	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	1 0	
	Collective investments undertakings (CIU)	0	0	0		0	ō	0	
	Equity	0	0	0		0	0	0	
	Other experimen	99	99	57		97	97	51	

Compared expending or control bunders Compared expending Compared			exposures, but includes gene	ral credit risk adjustments.						
Control Information						Standardise	d Approach			
Control constraints of control banks 23				As of 31/	03/2021			As of 30	/06/2021	
Control dovernments or control laskes 21			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
Other exposures 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	GERMANY	Central overmentals or central basics Bassical overmental or central attentions and a second consumers or rock at antibities shadulated a forestiment Basics behavioral or central central central central central central central central central central central central central central central central central central central central cen	31 48 17 0 275 6 6 0 0 0 0 0 2 2 2 2 2 0 0 0 0 0 0 0 0	86 47 17 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 51 51 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31 48 17 0 0 313 6 6 0 1 1 0 0 0 0 0 0 0 0 0 0	88 44 45 11 12 12 12 12 12 12 12 12 12 12 12 12	99 99 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o

1)
(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit nike mitigation techniques (e.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty exclusions then for securitisation exposures, additional valuation adjustments (PAMs) and other own funds reductions related to the

		enossures, but includes cenneral credit risk adjustments.												
					Standardise	d Approach								
			As of 31/	03/2021			As of 30	06/2021						
		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, %)													
	Central governments or central banks Regional governments or local authorities	108	108	0		104	104	0						
	Regional governments or local authorities Public sector entities	0	0	0		ő		0						
	Multilateral Development Banks	73	73	0		73	73	0						
	International Organisations	0	0	ő		0		ŏ						
	Institutions	171	160	48		174	164	50						
	Corporates	0	0	0		0	0	0						
	of which: SME	0	0	0		0	0	0						
	Retail	0	0	0		0	0	0						
RANCE	of which: SME	0	0	0		0	0	0						
- CL	Secured by mortgages on immovable property	0	0	0		9	0	0						
	of which: SME Exposures in default	0	U	0		0	U	0						
	Exposures in default Items associated with particularly high risk	0	0	0	U	ő		0						
	Covered bonds	106	106	11		106	105	11						
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	1 6						
	Collective investments undertakings (CIU)	0	ō	0		ō	0	0						
	Equity	11	11	11		12	12	12						
	Other exposures	0	0	0		0		0						
	Standardised Total ²				0				0					

			d provisions per country of co		ecuristisation exposures, additio				
					Standardisc	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min. Fig. 94.)	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
	Central governments or central banks	105	104	0		105	104	0	
	Regional governments or local authorities Public sector entities	0				0	0	0	
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0 235	231			0	0	. 0	
	Institutions Corporates	19	18	18		195	191	19	
	of which: SME	0		0		0	0	0	
	Retail	1	1	0		1	1	1	
AUSTRIA	of which: SME Secured by mortgages on immovable property	0		1				0	
	of which: SME	ô	ć	i i		o o	o o	0	
	Exposures in default	0		0	0	0	0	0	
	Items associated with particularly high risk	0		9		0	0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	6		1		6	6	1 0	
	Collective investments undertakings (CIU)	0	Ċ	ō		0	0	ō	
	Equity Other exposures	0		0		0	0	0	
	Standardised Total ²								

Central coverements or central basis Central coverements Central covereme	falue adjustments and provisions ²
Control occurrements or control banks Control Characters Control Characters Control Characters Control occurrements or control banks Control occurrements or control banks Control occurrements or control banks Control occurrements Cont	'alue adjustments and provisions ²
Central coverements or central basis Central coverements Central covereme	alue adjustments and provisions ²
Central accommentar control housis 150 151 151 151 151 152 153 154 155	
Residual deverments on food a short/lites 0 0 0 0	
##Illiturar Devolutioned Basis 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
International Oceanizations 0 0 0 0 0	
Composites 11 11 11 12 12 12 12 13 1 1 1 1 1 1 1 1	
Retail 0 0 0 0 0	
BELGIUM of which: SME	
DECO1011 Secured by mortranees on immovable property 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
of winds see:	
Items associated with particularly high risk 0 0 0	
Covered bonds 14 14 1 14 1 14 1 1 14 14 1 1 14 14 1	
Claims on institutions and corporates with a ST credit assessment 0 0 0	
Collective investments undertakines (CIU) 0 0 0	
Eaulty 4 4 4 4 4 4 1 1 1 1 1 1 1 1 1 1 1 1 1	
Owner constructs Standardised Total ² 0	



Credit Risk - IRB Approach

							IRB App	IRB Approach							
			As of 30/09/2020 As of 31/12/2020												
		Original	Exposure ¹	Exposure			Value adjustments	Original Exposure ¹		Exposure			Value adjustments		
	(min 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		
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Equity	0	0	0	0	0		0	0	0	0	0			
	Other non credit-obligation assets				0						0				
	IRB Total 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 Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach			IRB Approach											
			As of 31/03/2021 As of 30/06/2021																			
		Origina	Exposure ¹	Exposure Value ¹	Risk expos	Risk exposure amount adjustments		Original Exposure ¹		Exposure			Value adjustments									
	(min EUR, %)		Of which: defaulted	- Value		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									
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0									
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0									
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0									
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0									
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0									
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0									
	Equity	0	0	0	0	0		0	0	0	0	0										
	Other non credit-obligation assets				0						0											
	IRB Total 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 Secutarisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

						11010	Nova Ljubljanska Banka d.d., Ljubljana As of 31/12/2020							
						Direc	t exposures							
				On balance sl	heet	Direc	t exposures		Deriva	tives		Off balan	re sheet	
	(mln EUR)		1	On Dalance 3	ileet				Deliva	uves				
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair 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
[0 - 3M [Austria	0 7 2 13 29 49 0	0 7 2 13 29 49 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 19 2 0	0 7 2 13 10 47 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Belgium	17 5 0 22 44 88 0 176	17 5 0 22 44 88 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	17 5 0 14 25 4 0	0 0 0 8 19 84 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
TO - 3M	Bulgaria	0 0 6 18 1 15 0	0 0 6 18 1 1 15 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 1 0	0 0 6 16 0 15	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0
TO - 3M	Cyprus	0 0 3 3 3 5 0	0 0 3 3 3 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 2 0	0 0 3 3 3 1 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0
[0 - 3M [Czech Republic	0 4 13 0 0 0 0	0 4 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 3 13 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 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Denmark	V	1/	Ü	0	16	1	Ü	0	0	U	U	J	Ü
Total [0 - 3M [1 3M - 1 1 7]	Estonia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 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 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
			Total carrying amount of					Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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 [Finland	0 0 3 3 26 20 0	0 0 0 3 26 20 0	0 0 0 0	0 0 0 0 0	0 0 0 0 15 0	0 0 0 3 10 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total	France	0 5 0 2 31 56 0	0 5 0 2 31 56 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 2 2 2 0	0 3 0 0 29 56 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Germany	5 21 0 8 16 9 0	5 21 0 8 16 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	5 21 0 5 0 0	0 0 0 3 16 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 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Croatia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Greece	4 3 0 0 0 0	4 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	4 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 0 0 0 0 0 0 0 0 0 0 0 0	0
10Y - more	Hungary	0 0 0 0 1 11 17 3	0 0 0 0 0 11 17 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 7 3	0 0 0 0 11 10 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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	Ireland	0 0 4 0 43 35 0 0	0 0 4 0 43 35 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 32 4 0	0 0 4 0 11 30 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ų
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Italy	0 0 0 0 5 0 2 0	0 0 0 5 0 2 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 5 0 2 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total	Latvia	0 1 0 0 0 3 19 0	0 1 0 0 0 3 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 1 0 0 0 0	0 0 0 0 3 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 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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., I	_jubljana						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet	
	(mir zore)													
												Off-balance sh	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of						T					Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial											exposure amount
		derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
1 ME - 0 1		1	1	0	0	1	0	0	0	0	0	0	0	
[0 - 3M [3	0 3	0	0	3	0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Lithuania	0 26	0 26	0	0	0 15	0 12	0	0	0	0	0	0	
[10Y - more		30	30	0	0	18	0 12	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y]		0 5	0 5	0	0	0 5	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Luxembourg	9	9	0	0	9	0	0	0	0	0	0	0	
		0 18	0 18	0	0	0 18	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Malta	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		0	0 4	0	0	0	0	0	0	0	0	0	0	
Total 0 - 3M 1 3M - 1Y		0 15	0 15	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [Not of ot	21 11	21 11	0	0	11 11	10 0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Netherlands	7 23	7 23	0	0	5 14	9	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [77	77	0	0	51	27	0	0	0	0	0	0	0
[3M - 1V [6 4	6 4	0	0	3	3 2	0	0	0	0	0	0	
[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Poland	7 8	7 8	0	0	3 8	4 0	0	0	0	0	0	0	
15Y - 10Y 110Y - more Total 0 - 3M	<u> </u>	0 43	0 43	0	0	17	0 26	0	0	0	0	0	0	0
[0 - 3M [5	5	0	0	0	5	0	0	0	0	0	0	
[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Portugal	3 25	3 25	0	0	0	3 12	0	0	0	0	0	0	
		25 32 0	25 32 0	0	0	7 0	26 0	0	0	0	0	0	0	
[0 - 3M [[3M - 1V [65 0	0 0	0	0	0 0	46 0	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [Romania	0 0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [Kollialila	12 17	12 17	0	0	6	12 12	0	0	0	0	0	0	
f10Y - more Total f 0 - 3M f	1	29 1	29 1	0	0	6 1	0 24	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Slovakia	18 16 22	18 16 22	0	0	13 16 6	5 0 17	0	0	0	0	0	0	
Total		58	0 58	, o	0	36	0 22	0	0	o o	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y		139 113 86	139	0	0	75 108 15	63 5 71	0	0	0	0	1	0	
1 2Y - 3Y I 13Y - 5Y I	Slovenia	57 98 220	86 57 98 220 222	0	0	15 24 72 104 122	71 33 26 116 100	0	0	0	0	0	0	
	1	220 222 934	220 222	0	0	104 122	116 100 414	0	0	0	0	0 112	0	106
Total	1	934	934	. 0	0	520	414	0	0	0	0	118	0	106



General governments exposures by country of the counterparty

			Nova Ljubljanska Banka d.d., Ljubljana											
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								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-derivity financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain	0 0 9 20 33 35 0	0 9 20 33 35 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 17 12 0	0 0 9 20 15 22 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Sweden	0 0 0 2 2 0 0	0 0 0 2 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 f 0 - 3M [3M - 1Y [f 1Y - 2Y [f 2Y - 3Y [f 3Y - 5Y [f 5Y - 10Y [f 10Y - more	United Kingdom	2 0 0 0 0 0	2 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [1Y - 2Y [2Y - 3Y [33Y - 5Y [5Y - 10Y Total	Iceland	0 0 2 0 0 12 0	0 0 2 0 0 0 12 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 2 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Liechtenstein			J		3	3	J			v			3
Total [0 - 3M	Norway	0 1 0 0 0 0	0 1 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 0 0	0 0 0 0 0 0	0 0 0 0 0	0
10 - 3M	Australia			J				J		j	,			
[0 - 3M [3M - 1Y	Canada													
10Y - more	Hong Kong													



General governments exposures by country of the counterparty

						Nova	Ljubljanska Banka d.d., l	jubljana						
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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 [Japan													
[0 - 3M [u.s.	54 20 0 9 1 1 3 0	54 20 0 9 1 3 0	0 0 0 2 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	53 16 0 3 1 1 3 0	2 4 0 4 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA	0 0 11 7 0 10 0	0 0 111 7 0 10 0	0 0 0 0	0 0 0 0	0 0 111 7 0 10 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11
[0 - 3M [Other Central and eastern Europe countries non EEA	107 193 426 482 461 416 45 2,131	107 193 426 482 461 416 45 2,131	15 0 45 0 0 5 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	50 151 336 382 355 311 0	41 43 26 100 106 100 44	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 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 4 0 0 1 1 2	0 0 0 0 0	1,294
[0 - 3M [Middle East													
[0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

Nova Liuhlianska Banka d.d. Liuhliana

						Nova	Ljubljanska Banka d.d.,	LJUDIJana						
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ıce sheet	
	, ,											Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair 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
「0 - 3M 「3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	7 15 34 18 9 6 0	7 15 34 18 9 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	7 15 34 18 9 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 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 1	0 0 0 0 0	83

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after of setting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominicia, Dominicia, Dominician Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Halti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuque, Medinique, Penetro Rico, Saint Barthelemy, Turks And Calcos Islands, Virgin Islands (British), Virgin

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



General governments exposures by country of the counterparty

						Nova	Ljubljanska Banka d.d., l							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
	(min zore)													
												Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
						<u> </u>					l e			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)										Provisions	
			,,		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					anough pront of 1033	comprehensive meanic								
[0 - 3M [[3M - 1Y [7 2	7 2	0	0	0	7 2	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [0 13	0 13	0	0	0	0 13	0	0	0	0	0	0	
[3Y - 5Y [Austria	35	35	0	0	18	16	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		48 0	48 0	0	0	2	46 0	0	0	0	0	0	0	
Total [0 - 3M [105 5	105 5	0	0	21 5	84 0	0	0	0	0	0	0	0
[3M - 1Y [10 5 29	10 5 29	0	0	10 5 21	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Belgium	36 84	36 84	0	0	12 4	24 80	0	0	0	0	0	0	
[10Y - more		5 174	5 174	0	0	0 57	5 117	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 6 18	0 6 18	0	0	0	0 6 16	0	0	0	0	0	0	
[2Y - 3Y [Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more		22 0	22 0	0	0	0	22 0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [47 0	47 0	0	0	3 0	43	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y] [2Y - 3Y]		3 0 4	0	0	0	0	3 0 4	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Cyprus	2 5	2 5	0	0	2 0	0 5	0	0	0	0	0	0	
f 10Y - more		0 14	0 14	0	0	0	0 13	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [0 13	0 13	0	0	0 13	0	0	0	0	0	0	0	
[1Y - 2Y [Czech Republic	0	0	0	0	0	0	0 0 0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		0	0	0	0	0	0	0	0	ő	0	0	0	
Total		13	13	0	0	13	0	0	0	0	0	0	0	0
TO - 3M														
[3Y - 5Y [Denmark													
[10Y - more Total														
[0 - 3M [3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Estonia	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more		5 0	5 0	0	0	0	5 0	0	0	0	0	0	0	
Total		5	5	0	0	0	5	ō	Ō	0	Ō	Ō	0	0



General governments exposures by country of the counterparty

						Nova	Ljubljanska Banka d.d., l	jubljana						
							As of 30/06/2021			_				
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
	(Off-balance c	heet exposures	
												On-parance s	neer exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)											
			positions)		of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
1 M E - 0 1		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		0 0 14	0 0 14	0	0	0	0	0	0	0	0	0	0	
13Y - 5Y I 15Y - 10Y I	Finland	23 20 0	23 20 0	0	0	10 0	13 20 0	0	0	0	0	0	0	
[10Y - more Total		0 56	0 56	0	0 0	0 15	0 41	0	0	0	0 0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]		5	5 1	0	0	2	3 0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [France	0 31 62	0 31 62	0	0	2	0 29 62	0	0	0	0	0	0	
Total		0 104	0 104	0	0	0 11	0 94	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [20 0 8	0 8	0	0	0 5	0 3	0	0	0	0 0 0	0	0	
[1Y - 2Y [Germany	0 16 30	0 16 30	0	0	0	0 16 22	0	0	0	0	0	0	
[10V - more		4 78	4 78	0	0	0	4	0	0	0	0	0	0	0
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y		0 0 0	0 0	0 0	0 0	0 0	0 0 0	0	0	0	0 0	0	0	
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	
f 10Y - more Total		0	0	0	0	0	0	0	0	0 0	0 0	0	0	0
[0 - 3M [14 0	14 0	0	0	14 0	0	0	0	0	0	0	0	
[3Y - 5Y [Greece	0	0	0	0	0	0	0	0	0	0	0	0	
		0 0 14	0 0 14	0	0	0 0 14	0 0	0 0	0 0 0	0 0	0 0	0 0	0 0	0
[10Y - more Total [0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Hungary	0 0 11	0 11 17	0	0	0	0 0 11	0	0	0	0 0 0	0	0	
		17 3	17 3 31	0	0	7 3	10 0	0	0	0	0	0	0	0
1 M E - 0 1		0 0	0 0	0	0	0 0	0 0	0	0	0	0	0	0	
[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Ireland	4 13 32	4 13 32	0	0	0 13 22	4 0 11	0	0	0	0	0	0	
131 - 31 15Y - 10Y 10Y - more Total		32 5	32 32 5	0	0	0	32 5	0	0	0	0	0	0	
[0 - 3M [87 0 0	87 0 0	0 0	0 0	35 0 0	52 0 0	0 0 0	0 0	0 0 0	0 0	0 0	0	0
[1Y - 2Y [Italy	5 0 11	5 0 11	0	0	0	5 0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more		7 0	7 0	0	0	0 0	11 7 0	0	0 0 0	0 0	0 0 0	0	0	
		24 0	24 0	0	0	0	23 0	0	0	0	0	0	0	0
[0 - 3M [Latvia	0 0 3	0 0 3	0	0	0 0	0 0 3	0	0 0 0	0 0	0 0 0	0	0	
[2Y - 3Y [13Y - 5Y [15Y - 10Y [Latvia	0 22	0 22	0	0	0	0 22 0	0	0	0	0	0	0	
Total		25	25	0	0	0	25	0	0	0	0	0	0	0



General governments exposures by country of the counterparty

						Nova	Ljubljanska Banka d.d., l	_jubljana						
							As of 30/06/2021							
						Direc	ct exposures							
	() mm			On balance si	neet				Deriva	tives		Off bala	ıce sheet	
	(mln EUR)			On Balance 3	icct				Deliva	Lives		On bala	ice silect	
												Off-balance si	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				field for trading	through profit or loss	comprehensive income	amortised cost							
1 ME - 0 1		0 13	0	0	0	0 13	0	0	0	0	0	0	0	
[0 - 3M [0 0	13 0 0	0	0	0 0	0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Lithuania	0 30	0 30	0	0	0 14	0 16	0	0	0	0	0	0	
[10Y - more		43	0 43	0	0	27	0 16	0	0	0 0	0	0 0	0	0
[0 - 3M [5	5	0	0	5	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Luxembourg	9	9 0	0	0	9	0	0	0	0	0	0	0	
		5 0	5 0	0	0	4 0	1 0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [0 0	19 0	0	0	0 0	1 0	0	0	0	0	0	0	0
[3M - 17 [0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [Malta	0 8	0 8	0	0	0	0 8	0	0	0	0	0	0	
Total		0 8	0 8	0	0	0 0 10	0 8	0	0	0	0	0	0	0
[0 - 3M [0 21	15 0 21	0	0	0 11	0 10	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Netherlands	11 7	11 7	0	0	11 5	0 2	0	0	0	0	0	0	
		28 0 82	28 0 82	0	0	14 0 50	14 0	0	0	0	0	0	0	
[0 - 3M [[3M - 1V [0 9	0 9	0	0	0 4	0 5	0	0	0	0	0	0	0
[1Y - 2Y [Poland	7 0	7 0	0	0	3 0	4 0	0	0	0	0	0	0	
	Tolalia	8 11	8 11	0	0	8 2	0 10	0	0	0	0	0	0	
100 - more 100 - more 100 - more 100 - 3M	ļ	35 0	35 0	0 0	0 0	17 0	0 19 0	0 0	0	0 0	0 0	0	0	0
[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [13Y - 5Y [Portugal	15 13 40	15 13 40	0	0	0 13	15 0 34	0	0	0	0	0	0	
Total		0	0	0	0	0	0 48	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Romania	0 4	0 4	0	0	0	0 4	0	0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y]		23 2 0	23 2	0	0	6 0	17 2	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [[3M - 1Y]	1	29 0	29 0	0	0	6	23 0	0	0	0	0	0	0	0
[3M - 1Y [1Y - 2Y		0 3	0 3	0	0	0 3	0	0	0	0	0	0	0	
[1Y - 2Y [Slovakia	15 20 18	15 20 18	0	0	10 16	5 4 13	0	0	0	0	0	0	
Total	-	0 57	18 0 57	0	0	0 35	13 0 22	0	0	0	0	0	0	0
[0 - 3M [255 177 99	255 177	0	0	73 112	182 65	0	0	0	0	3 1	0	
[2Y - 3Y [Slovenia	99 32	99 32	0	0	23 20	76 13	0	0	0	0	1 0	0	
[3Y - 5Y [5Y - 10Y		32 145 229 215	32 145 229 215 1,152	0 1	0	20 89 84 117	56 144 99	0	0	0	0	0 0	0	
f 10Y - more Total		215 1,152	1,152	1	0	517	99	0	Ů	ľ	0	114 120	0	109



General governments exposures by country of the counterparty

						Nova	Ljubljanska Banka d.d., l	jubljana						
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)			On balance si	neet				Deriva	tives		Off balar	nce sheet	
	(min cort)													
												Off-balance sl	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
,	,,,	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets		of which: Financial assets at	of which: Financial assets at						11011310113	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
(0 - 2M (0	0	^		0		_				_	
「0 - 3M 「 「3M - 1Y 「 [1Y - 2Y [0 18	0 18	0	0	0	0 18	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Spain	11 32 34	11 32 34	0	0	0 17 12	11 15 22	0	0	0	0	0	0	
[10Y - more		0 95	34 0 95	0	0	12 0 29	0 66	0	0 0	0	0	0 0	0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Sweden	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0 0	0	0 0	0	0	0 0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y]		0 2	0 2	0	0	0	0 2	0	0	0	0	0	0	
[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Iceland	0 12	0 12	0	0	9	0 3	0	0	0	0	0	0	
Total		0 15	1 0 15	0	0	0	0 6	0	0	0	0	0	0	3
[0 - 3M [-	-			-				_		
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Liechtenstein													
107 - more 107 - more Total		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[1Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Norway	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Australia													
T10Y - more														
[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Canada													
[5Y - 5Y] [5Y - 10Y [[10Y - more														
[10Y - more Total [0 - 3M [
[0 - 3M [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Hong Kong													
l 10Y - more Total														



General governments exposures by country of the counterparty

						Nova	Ljubljanska Banka d.d., l							_
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance sl	neet .				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [u.s.	6 15 7 0 5 20 0	6 15 7 0 5 20 0	0 0 0 0 0	0 0 0 0 0	6 15 3 0 5 20 0	0 4 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [China													
[0 - 3M	Switzerland													
[0 - 3M [13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Other advanced economies non EEA	0 12 0 7 0 10 0 30	0 12 0 7 0 10 0	0 0 0 0	0 0 0 0 0	0 12 0 7 0 10 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12
[0 - 3M [Other Central and eastern Europe countries non EEA	61 446 417 313 515 264 46 2,062	61 446 417 313 515 264 46	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	36 412 377 195 429 145 2	25 34 40 119 86 119 45	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 1 0 0 1 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,250
[0 - 3M [Middle East	533												
10 - 3M 3M - 1Y 11 - 2Y 12 - 3Y 13 - 5Y 15 - 10Y 100' - more	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Nova Liuhlianska Banka d.d. Liuhliana

						NOVa	Ljubijanska вапка а.а.,	LJUDIJANA						
							As of 30/06/2021	L						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturi	ity 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
[0 - 3M 1 1 3M - 1 1 1 1 2 1 1 2 1 1	Africa													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Others	9 25 11 35 11 8	9 26 11 35 11 8	0 0 0 0 0	0 0 0 0 0	8 26 11 35 11 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	
Total		100	100	0	0	100	0	0	0	0	0	0	0	92

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after of setting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominicia, Dominicia, Dominician Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Halti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuque, Medinique, Penetro Rico, Saint Barthelemy, Turks And Calcos Islands, Virgin Islands (British), Virgin

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

(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.



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

		Gro																
	Gross carrying amount Accumulated impairment, accumulated changes in fair value due to credit risk and provisions* Of which or performing to 0 n non-performing exposures* On which non-performing to 0 n non-performing exposures*						fair value due to credit		financial		Gross o	arrying amou	int			ed impairment, a fair value due to		Collaterals and financial guarantees
	pe	Of which erforming but east due >30	Of wh	nich non-perform	ning ¹	On performing	On non-performing ex	xposures ³	received on non- performing		performing but past due >30	Of wh	nich non-perforn	ning ¹	On performing	On non-perform	ning exposures ³	received on non- performing
	da	ys and <=90 days		Of which: defaulted	Of which Stage	exposures ²		hich Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	2,674	0	0	0	0	1	0	0	0	3,455	0	0	0	0	1	0	0	0
	,721	0	1	1	1	9	1	1	0	4,965		1	1	1	12	1	1	
Central banks	28	0	0	0	0	0	0	0	0	28	0	0	0	0	0	0	0	0
General governments	2,642	0	0	0	0	8	0	0	0	3,867	0	0	0	0	11	0	0	0
Credit institutions	921	0	0	0	0	1	0	0	0	938	0	0	0	0	1	0	0	0
Other financial corporations	36	0	1	1	1	0	1	1	0	36	0	1	1	1	0	1	1	0
Non-financial corporations	94	0	0	0	0	0	0	0	0	97	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	3,307	85	394	394	364	113	244	239	124	10,341	82	466	466	433	118	268	260	156
Central banks	0	0	0	0	0	0	0	0	0	58	0	0	0	0	0	0	0	0
General governments	337	0	6	6	6	5	3	3	3	431	8	0	0	0	6	0	0	0
Credit institutions	123	0	0	0	0	0	0	0	0	175	0	0	0	0	0	0	0	0
Other financial corporations	121	0	2	2	2	1	2	2	0	176	1	3	3	3	1	3	3	0
Non-financial corporations	3,407	19	280	280	249	70	180	175	87	4,129	12	336	336	304	73	197	190	116
of which: small and medium-sized enterprises at amortised cost	2,119	18	208	208	208	53	146	146	53	2,560	12	254	254	254	54	158	158	76
of which: Loans collateralised by commercial immovable property at amortised cost	,619	11	181	181	181	43	126	126	55	1,758	4	225	225	225	42	141	141	86
	4 220											4			38			
Households	4,320	65	106	106	106	37	59	59	34	5,372	61	126	126	126	38	67	67	40
of which: Loans collateralised by residential immovable property at amortised cost	,531	19	40	40	40	4	11	11	29	2,024	17	47	47	47	5	15	15	32
of which: Credit for consumption at amortised cost	,572	31	43	43	43	23	28	28	7	1,923	23	58	58	58	23	37	37	8
DEBT INSTRUMENTS other than HFT 1	,703	85	395	395	364	123	245	240	124	18,760	82	467	467	434	131	268	261	156
OFF-BALANCE SHEET EXPOSURES	2,860		42	42	42	20	22	22	10	3,282		46	46	46	19	24	24	10

¹⁷ For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the specific and isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost provision of the provisions (instruments at fair value other than HFT)
18 Translations report here specifical isoscentific for frauncial seasity, individually and collective eliminated impairments and accumulated engagements at an extrumalized engagement and accumulated engagements and accumulated engagemen



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

ı					As of 31/03/2021	1								As of 30/06/202	1			
		Gre	ss carrying amo	unt			ed impairment, accumu fair value due to credit		Collaterals and financial		Gros	ss carrying amou	nt ⁵			ed impairment, a fair value due to 1,5		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perform	ning¹	On performing	On non-performing ex	xposures ³	guarantees received on non- performing		Of which performing but past due >30	Of wh	ich non-perfor	ming ¹	On performing	On non-perform	ming exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²	Of wi	hich Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
(min EUK) Cash balances at central banks and other demand deposits	3,381	0	0	0	0	1	0	0	0	4,197	0	0		0	1	0	0	0
Debt securities (including at amortised cost and fair value)	5,233	0	1	1	1	13	1	1	0	5,365		1		1	17	1	. 1	. 0
Central banks	29	0	0	0	0	c	0	0	0	29	0	0	(0	0	0	0	0
General governments	4,033	0	0	0	0	12	. 0	0	0	4,142	0	0	(0	15	0	0	0
Credit institutions	1,032	0	0	0	0	1	0	0	0	1,059	0	0	(0	1	0	0	0
Other financial corporations	42	0	1	1	1	0	1	1	0	45	0	1	1	1	0	1	. 1	. 0
Non-financial corporations	96	0	0	0	0	C	0	0	0	90	0	0	(0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	10,525	74	477	477	444	113	268	260	161	10,806	50	437	437	394	94	262	260	131
Central banks	27	0	0	0	0	c	0	0	0	33	0	0	(0	0	0	0	0
General governments	417	0	0	0	0	5	0	0	0	400	0	0	(0	5	c c	0	0
Credit institutions	210	0	0	0	0	C	0	0	0	258	0	0	(0	1		0	0
Other financial corporations	192	0	3	3	3	1	. 3	3	0	156	0	3	3	3	0	3	3	0
Non-financial corporations	4,199	15	345	345	312	69	197	189	122	4,277	6	296	296	5 259	60	180	179	91
of which: small and medium-sized enterprises at amortised cost	2,610	15	250	250	250	53	157	157	80	2,786	5	245	245	222	49	152	152	81
of which: Loans collateralised by commercial immovable property at amortised cost	1,783	9	224	224	224	41	139	139	86	1,775	2	214	214	194	34	131	. 129	83
Households	5,480	59	129	129	129	38	68	68	39	5,682	44	137	137	131	28	78	77	40
of which: Loans collateralised by residential immovable property at amortised cost	2,119	17	48	48	48	5	16	16	32	2,229	12	51	51	48	3	16	16	34
of which: Credit for consumption at amortised cost	1,933	24	61	61	61	23	37	37	8	1,973	20	66	66	65	16	44	44	9
DEBT INSTRUMENTS other than HFT	19,139	74	478	478	444	128	269	261	161	20,367	50	437	437	394	112	263	261	131
OFF-BALANCE SHEET EXPOSURES	3,249		42	42	42	17	21	21	8	3,468		42	42	28	15	22	. 18	8

^{1/5} for the difference of non-performing exposures please refer to COMMISSION IMPERENTING ESCLATION (EI) 2015/227 of 9 amony 2015, ANNEX V, Part 2-1 emplate related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)
(3) Institutions report here exported. Institutions for financial associal, includioally and collective, elimitated (instruments at amortised cost) and changes in fair value other questions (instruments at fair value other than HFT)
(4) For the orbalances sheet kens, accumulated impairment and accumulated repative changes in fair value due to credit risk are disclosed with a positive sign of the provisions (instruments at fair value other than HFT)
(4) For the orbalances sheet kens, accumulated impairment and accumulated repative changes in fair value due to credit risk are disclosed with the opposite sign of what is reported according to the FRREP framework (templates F 18.00 / F 19.00), which follows a sign convention. This is because, based on this sign convention, the provisions on disablance thereof consistently with the FRREP sign convention. This is because, based on this sign convention, the provisions on disablance thereof consistently with the FRREP sign convention. This is because, based on this sign convention, the provisions on disablance there conventions are conventionally and the provisions of the provisio



Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ring amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	o
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	o	0	o	0	О	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	277	218	140	133	128	79	311	256	155	149	143	104
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6	6	3	3	3	3	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2	2	2	2	0	0	2	2	2	2	0	0
Non-financial corporations	236	186	127	121	103	61	262	229	142	137	114	91
of which: small and medium-sized enterprises at amortised cost	173	127	101	95	67		189	157	109	104	71	
Households	33	24	8	8	21	15	45	25	10	9	28	
DEBT INSTRUMENTS other than HFT	277	218	140		128		311	256	155	149	143	
Loan commitments given	1	0	0	0	1	0	2	1	0	0	1	1
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	12						16					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

[©]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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

Nova Ljubljanska Banka d.d., Ljubljana

			As of 31/	03/2021					As of 30/	06/2021		
		ring amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ring amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	o	0	0	0	o	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	320	260	156	150	146	104	308	239	151	146	130	129
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	2	2	2	2	0	0	2	2	2	2	0	0
Non-financial corporations	265	230	142	137	114	89	249	204	133	130	98	97
of which: small and medium-sized enterprises at amortised cost	183	149	109	105	70		204	162	108	105	88	
Households	52	27	11	10	32	15	56	32	15	14	32	32
DEBT INSTRUMENTS other than HFT	320	260	156	150	146		308	239	151	146	130	
Loan commitments given	1	1	0	0	1	0	1	1	0	0	1	1
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	48						46					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	0						0					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Nova Ljubljanska Banka d.d., Ljubljana

Ī			AS 01 3	0/09/2020					AS 01 3	1/12/2020					AS OF 3	1/03/2021					AS OF 3U	0/06/2021		
	Gross carr	ying amount				Accumulated	Gross can	rying amount				Accumulated	Gross car	rying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ³
A Agriculture, forestry and fishing	63	6	6	63	7	0	91	7	7	91	7	0	88	7	7	88	7	0	85	1	1	85	2	0
B Mining and guarrying	24	0	0	24	1	0	80	0	0	80	1	0	80	0	0	80	1	0	77	0	0	77	1	0
C Manufacturing	896	34	34	896	45	0	955	44	44	955	45	0	971	46	46	971	40	0	1.004	36	36	1.004	33	0
D Electricity, gas, steam and air conditioning supply	147	3	3	147	4	0	258	0	0	258	4	0	273	0	0	273	4	0	279	1	1	279	2	0
E Water supply	31	3	3	31	3	0	41	3	3	41	3	0	42	3	3	42	3	0	40	3	3	40	3	0
F Construction	274	37	37	274	32	0	362	33	33	362	28	0	361	34	34	361	28	0	379	36	36	379	31	0
G Wholesale and retail trade	752	103	103	722	72	5	879	112	112	847	76	7	901	116	116	868	76	7	884	74	74	884	72	0
H Transport and storage	539	15	15	539	16	0	570	27	27	570	17	0	569	27	27	569	17	0	567	31	31	567	18	0
I Accommodation and food service activities	111	18	18	111	9	0	134	32	32	134	13	0	136	34	34	136	12	0	134	34	34	134	12	0
3 Information and communication	180	4	4	180	7	0	235	6	6	235	8	0	229	6	6	229	7	0	248	6	6	248	6	0
K Financial and insurance activities	4	0	0	4	0	0	8	0	0	8	0	0	8	0	0	8	0	0	8	0	0	8	0	0
L Real estate activities	173	11	11	173	12	0	221	15	15	221	12	0	226	15	15	226	12	0	237	15	15	237	12	0
M Professional, scientific and technical activities	113	33	33	113	28	0	167	42	42	167	38	0	186	43	43	186	40	0	214	46	46	214	39	0
N Administrative and support service activities	42	5	5	42	4	0	55	5	5	54	5	0	56	5	5	56	5	0	49	2	2	49	2	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	9	1	1	9	1	0	10	1	1	10	1	0	9	1	1	9	1	0	10	2	2	10	1	0
Q Human health services and social work activities	25	3	3	25	2	0	39	3	3	39	2	0	38	3	3	38	2	0	35	3	3	35	2	0
R Arts, entertainment and recreation	13	5	5	13	3	0	16	5	5	16	3	0	16	5	5	16	3	0	17	5	5	17	3	0
S Other services	10	1	1	10	1	0	9	1	1	9	1	0	9	1	1	9	1	ō	9	2	2	9	0	0
Loans and advances	3.407	280	280	3 376	245	5	4 129	336	336	4.096	263	8	4 199	345	345	4 165	258	8	4 277	296	296	4 277	240	1 0

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



2021 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Nova Ljubljanska Banka d.d., Ljubljana

			As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/05/2021		
	Loans and advance	P4	A3 01 31/03/1020	<u> </u>		Loans and advanc	m	A3 01 31, 11, 1010			Loans and advanc	pe	730132/03/2022			Loans and advanc	es.	A3 01 30/00/2022		
	Education and devane	Performing		Non-performing			Performing		Non-performing		Cours and dovari	Performing		Non-performing			Performing		Non-performing	
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	8,307	7,913	85	394	163	10,341	9,875	82	466	211	10,525	10,048	74	477	216	10,806	10,369	50	437	197
Of which secured	4,732	4,437	41	295	116	5,632	5,291	37	341	154	5,810	5,463	35	347	156	5,880	5,573	21	307	134
Of which secured with immovable property	3,451	3,168	35	283	110	4,168	3,842	26	327	146	4,298	3,970	30	329	143	4,381	4,091	17	290	122
Of which instruments with LTV higher than 60% and lower or equal to 80%	940	873		67	47	1,185	1,120		65	49	1,210	1,143		68	55	1,264	1,217		46	38
Of which instruments with LTV higher than 80% and lower or equal to 100%	324	313		10	3	414	395		20	4	446	421		25	9	456	435		21	9
Of which instruments with LTV higher than 100%	634	518		115	10	653	538		115	13	658	542		116	14	661	552		110	12
Accumulated impairment for secured assets	232	61	2	171	42	247	63	1	184	52	246	63	2	184	52	223	52	1	171	49
Collateral																				
Of which value capped at the value of exposure	3,655	3,532	36	123	75	4,386	4,233	28	153	94	4,513	4,355	32	158	96	4,590	4,459	20	130	82
Of which immovable property	2,970	2,852	31	118	71	3,677	3,528	24	149	91	3,796	3,642	28	154	93	3,891	3,765	16	126	78
Of which value above the cap	4,683	4,321	55	362	161	6,545	5,917	54	628	307	6,444	5,883	59	560	304	6,531	6,007	33	524	291
Of which immovable property	3,522	3,210	48	312	147	5,181	4,673	42	508	248	5,071	4,631	54	440	228	5,181	4,776	30	406	207
Financial guarantees received	541	540	0	1	0	575	572	7	3	3	581	578	1	3	3	559	558	0	1	1
Accumulated partial write-off	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 1% or above.



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Í								As of 30	/09/2020															As of 3:	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-performi			1	Performing									Performing			Non-perform				Performing			Non-perform				
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk sinos initial recognition but not credit- impained (Stage 2)		Of which: esposiares with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarintee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant mositoria	1,115	1,070	11	200	45	27	41	53	29	1	16	25	14	22	۰	7	428	391	13	162	37	17	36	27	12	1	9	15	9	15	0	18
of which: Households	571	557	2	41	15	5	11	15	9	0	3	7	1	4		1	130	121	4	47	9	3	9	6	2	0	2	4	1	4	0	4
of which: Collateralised by residential immovable property	152	146	1	15	6	4	5	2	1	0	0	1	1	1		0	64	59	2	28	5	3	5	2	۰	0		1	1	1		1
of which: Non-financial corporations	543	513	10	158	30	23	30	38	20	1	15	18	13	10		6	298	270	9	114	28	13	28	21	10	1		11		11		14
of which: Small and Medium-sized Enterprises	323	299	10	84	24	18	24	26	12	1		14	9	14		2	169	146	9	56	21		21	14	7	1	5	7	4	7	0	14
of which: Collateralised by commercial immovable property	380	355	10	112	24	18	24	25	11	1		14	9	14		4	257	235	9	105	23		23	16	9	1	7	7	5	7	0	14

								As of 30	/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Maximum amount of the guarantee that can be considered	Gross carryin amount
		Performing			Non-performi				Performing			Non-perform	ing					Performing			Non-perform	ing						Non-perform	ning			
(min EUR)			Of which: exposures wit forbeinance measures	Of which: Instruments with significant increase in oradit risk sinos initial recognition but not credit- impained (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with fortwarence measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures or forbussinos measures			Of which: exposures with forbularance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due < = 90 days	Public guarantee received in the contact of the COVID-19 crisis	performing
oans and advances with expired ESA-compliant monatoria	532	507	9	90	25	13	17	27	16	2	9	11	7	5		4	1,859	1,781	12	145	78	40	-0	50	29	1	13	30	12	16	0	17
of which: Households	234	228	1	16	7	1	3	6	3	0	2	2		1		2	1,161	1,135	6	46	27	3	13	23	10	0	1	13	1	5	0	9
	96	92	1	9	4	1	2	2	1	0	1	1		0	۰	1	410	400	5	19	10	2	6	3	1	0	1	2	0	1	0	2
of which: Non-financial corporations	277	259		24	18	12	13	20	12	1	7		7	4	۰	2	685	634	6	99	51	IJ	ж	35	19	1	10	17	11	11	0	
	255	239		п	17	12	11	19	11	1	7		7	4	۰	1	543	497	6	72	45	32	34	30	13	1	7	16	11	11	0	
of which: Collateralised by commercial immovable property	191	178		58	13	9	11	14	9	1	5	6	5	4		0	327	292	s	57	35	24	24	23	10	1	6	13	9	10	0	6

								As of 30	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposums wit forbeirance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performi	ng Of which: exposures will forbearance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days		Paulicence of chicks of delated programme and an area of the chick of the									Performing	Of which: eppsiums wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not pail-due or pail-due <= 90 days			Of which: exposumes will forbeasings measures	Of which: Instruments with significant incredit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	43	43	0		0		0		0	0	0	0			13	0	135	135	0	10	0		0	2	2	۰		0	0	0	38	
of which: Households	1	1			۰				0			0				0	19	19			0			0	۰			0				0
of which: Collateralised by residential immovable property		0			۰			۰	0			0				0	0	۰			0			0	۰			0				0
of which: Non-financial corporations	42	42	0		0		0	۰	0	0	0	0		۰	12	0	116	116	0	10	0		0	1	1	0		۰	0	0	34	0
of which: Small and Medium-sized Enterprises	40	40						۰	0			0				0	102	102			0			-	-			0				0
of which: Collateralised by commercial immovable property	4	4			0				0			0				0	7	7			0			0				0				



Information on loans and advances subject to legislative and non-legislative moratoris and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

1								As of 31	100 12021															As of 30	104 (2021							
	Gross	carrying amount	4							pairment, accumu	lated negative chi	inges in fair val	se due to credit ri	sk	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount	:							painment, accums	listed regitive cha	nges in fair valu	e due to credit ris	sk	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Parlamenta Of Articles of Arti									Performing	Of which: exposures will forbeasing measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	of which: exposures with forbanance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performi	00 Of which: exposures with forbainince measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the content of the COVID-19 crisis	Inflows to non- performing exposures
Loins and advances subject to active EBA-compliant monatoria	418	388	17	156	31	12	30	23	11	1		12	6	11	0	2	114	100	9	50	13	10	13	10	3	0	2	6	5	6		5
of which: Households	129	120		45	9	3		6	2	0	2	4	1	3	0	1	19	17	5	8	3	3	3	2	۰	0	۰	1	1	1	0	2
of which: Collaboratised by residential immovable property	60	57	4	25	4	2	4	1	0	0		1		1	0	0		7	4	5	1	1	1	0		0			0			1
of which: Non-financial corporations	289	268	9	111	22	9	22	17	9	1	7		5		0	1	95	84	3	43	10	7	10		3	0	2	5	4	s		3
of which: Small and Medium-sized Enterprises	145	130	9	52	15	4	15	10	6	1	5	4	2	4	0	1	48	42	3	22	6	4	6	6	2	0	2	3	2	3	0	1
of which: Collaboratised by commercial immovable property	257	241	9	103	16	4	16	12		1	6	4	2	4	0	1	63	75	1	40		5		6	2	0	2	4	3	4		1

								As of 31	/63/2021															As of 30	/05/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform				Performing			Non-perform	ing					Performing			Non-perform	ing			Performing			Non-performi				
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in increase in increase in intial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit raik since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit sisk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbassince measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial incognition but not credit- impained (Stage 2)		Of which: exposures with forbstrance measures	Of which: Unlikely to pay that are not past-due or past-due < = 90 days	Public guarantee received in the context of the COVID-19 crisis	
Loans and advances with expired EBA-compliant monatoria	1,723	1,636	15	124	96	51	62	60	23	1		37	17	21	0	13	1,932	1,690	25	223	113	54	77	72	23	1	12	49	20	29	0	14
of which: Households	1,070	1,037		52	34	6	15	24		0	3	35	2	6	0	10	1,079	1,030		80	49	10	27	32	7	0	3	24	4	12	0	11
of which: Collaboralised by residential immovable property	420	427	6	22	13	4	6	5	1	0	1	4		2	0	2	458	440	5	36	16	6	12	5		0		5	2	3	0	4
of which: Non-financial corporations	640	577	7	72	63	45	47	36	14	1	7	21	15	15	0	3	712	649	38	142	63	45	8	40	16	1	9	24	16	19	0	2
of which: Small and Medium-sized Enterprises	497	449	7	71	40	32	33	33	12	1	7	21	15	15	0	3	509	459	18	103	50	33	37	37	13	1		24	16	18	0	2
of which: Collaboralised by commercial immovable property	343	301	6	53	42	31	32	27	9	1	5	17	13	14	0	2	456	412	16	113	44	32	35	30	11	1	7	19	14	15	0	1

İ								As of 31	/03/2021															As of 3	0/06/2021							
	Gross	Goss carying amount Accumulated impairment, accumulated in Purknamag Northwanes Professional Purknamag Pur													Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures wit forbairance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: esposites will forbeirance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposums with forbeirance measures	Of which:		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis			Performing	Of which: exposures wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-parform	Of which: exposures with forbserance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures wi forbearance measures	Of which: Instruments with significant increase in ovedit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not pail-due or pail-due < = 90 days	Public guarantee received in the content of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	106	106	0	14	0		0	1	1	0		0		0	37	0	109	100	0	18	0	0		1	1	0		0	0	0	38	
of which: Households	7	7						0	0			0				۰	7	7			0			0	۰			0				
of which: Collateralised by residential immovable property	۰	0						0	0			0				0		0			0			0	0			0				
of which: Non-financial corporations	99	99	0	14	0		0	1	1	0	۰	0		0	35	۰	101	101	0	18	0	0		1	1	0					36	
of which: Small and Medium-sized Enterprises	77	77			۰			1	1			0				۰	89	80			0			1	1			۰				
of which: Collateralised by commercial immovable property	6	6							0								6	6			0			0	0			0				0