



2024 EU-wide Transparency Exercise

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

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Key Metrics

Nova Ljubljanska Banka d.d., Ljubljana

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,193	2,510	2,519	2,523	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,193	2,510	2,519	2,523	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,281	2,598	2,607	2,611	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	2,281	2,598	2,607	2,611	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,791	3,109	3,199	3,158	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,791	3,109	3,199	3,158	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	14,919	15,337	15,428	16,017	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14,919	15,337	15,428	16,017	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.70%	16.36%	16.33%	15.75%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.70%	16.36%	16.33%	15.75%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.29%	16.94%	16.90%	16.30%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.29%	16.94%	16.90%	16.30%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.71%	20.27%	20.74%	19.72%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.71%	20.27%	20.74%	19.72%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	26,326	26,928	27,029	27,647	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	8.66%	9.65%	9.65%	9.44%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Nova Ljubljanska Banka d.d., Ljubljana

		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,281	2,598	2,607	2,611	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	2,281	2,598	2,607	2,611	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	26,326	26,928	27,029	27,647	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	26,326	26,928	27,029	27,647	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.66%	9.65%	9.65%	9.44%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.66%	9.65%	9.65%	9.44%	[A.2]/[B.2]	

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Overview of Risk exposure amounts
Nova Ljubljanska Banka d.d., Ljubljana

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	11,970	12,140	12,227	12,791	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	11,970	12,140	12,227	12,791	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	57	28	28	29	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	95	14	17	20	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,387	1,448	1,448	1,470	C 02.00 (r0520, c0010)
Of which the standardised approach	1,387	1,448	1,448	1,470	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 - MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,410	1,707	1,707	1,707	C 02.00 (r0590, c0010)
Of which basic indicator approach	1,410	1,707	1,707	1,707	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	14,919	15,337	15,428	16,017	

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

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

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P&L

Nova Ljubljanska Banka d.d., Ljubljana

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

¹ Information available only as of end of the year

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

2024 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution
Nova Ljubljanska Banka d.d., Ljubljana

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	5,816				6,104				5,481				5,116				IAS 1.54 (f)	
Financial assets held for trading	20	0	20	0	16	0	16	0	15	-2	13	0	14	-2	12	0	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	20	12	0	8	14	5	0	9	15	4	0	11	13	2	0	11	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	2,243	1,473	769	1	2,252	1,457	794	1	2,566	1,953	612	1	2,754	2,161	592	1	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortized cost	16,680				16,970				17,351				18,120				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	62	0	62	0	48	0	48	0	49	0	49	0	45	0	45	0	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-26				-10				-11				-15				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	462				548				559				568					
TOTAL ASSETS	25,277				25,941				26,025				26,613				IAS 1.8(a), K1.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		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 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 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 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	
Financial assets at fair value through other comprehensive income	Debt securities	2,276	0	1	-7	0	-1	2,263	0	1	-6	0	-1	2,553	0	1	-6	0	-1	2,737	0	1	-6	0	-1	Annex V Part 1.31.44(b)
	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 1.31.44(a)
Financial assets at amortized cost	Debt securities	2,362	14	0	-5	-1	0	2,515	12	0	-5	-1	0	2,884	12	0	-6	0	0	3,135	12	0	-6	-1	0	Annex V Part 1.31.44(b)
	Loans and advances	13,638	683	299	-87	-49	-202	13,772	703	299	-92	-45	-195	13,716	776	299	-95	-45	-202	14,060	945	299	-76	-53	-208	Annex V Part 1.31.44(a)

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

⁽²⁾ 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.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Nova Ljubljanska Banka d.d., Ljubljana

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	18	13	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	4	4	5	9	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	22,272	22,766	22,675	23,241	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1	4	3	3	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	100	113	111	99	IAS 37.10; IAS 1.54(l)
Tax liabilities	33	37	52	25	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	55	58	68	84	Annex V.Part 2.13
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	22,484	22,996	22,928	23,471	IAS 1.9(b); IG 6
TOTAL EQUITY	2,793	2,944	3,096	3,142	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	25,277	25,941	26,025	26,613	IAS 1.IG6

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

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Breakdown of liabilities

Nova Ljubljanska Banka d.d., Ljubljana

(mln EUR)

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

2024 EU-wide Transparency Exercise
Market Risk
Nova Ljubljanska Banka d.d., Ljubljana

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (m) 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		MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (m) 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		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	14	16	0	0	0	0						0	0	0	0								
Of which: General risk	14	16	0	0	0	0						0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0								
Equities	0	0	0	0	0	0						0	0	0	0								
Of which: General risk	0	0	0	0	0	0						0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0								
Foreign exchange risk	1,354	1,431	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	1,368	1,447	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	11	11	0	0	0	0						0	0	0	0								
Of which: General risk	11	10	0	0	0	0						0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0								
Equities	0	0	0	0	0	0						0	0	0	0								
Of which: General risk	0	0	0	0	0	0						0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0								
Foreign exchange risk	1,437	1,455	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	1,448	1,466	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CUI positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) (c) and 364 (2) (a) CRD), which instead are included in the RWA OI1 template.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Consolidated data								
Central governments or central banks	9,007	9,041	840	9,027	9,330	907	9,007	
Regional governments or local authorities	257	258	91	271	261	91	257	
Public sector entities	134	136	21	135	99	19	134	
Multilateral Development Banks	108	108	0	95	102	0	108	
International Organisations	30	30	0	21	21	0	30	
Institutions	2,238	2,183	246	2,141	2,088	278	2,238	
Corporates	6,311	4,138	3,786	6,303	4,068	3,746	6,311	
of which: SME	2,991	2,048	1,698	2,778	1,929	1,602	2,991	
Retail	6,220	4,051	4,051	6,481	4,088	4,088	6,220	
Secured by mortgages on immovable property	2,699	1,552	887	2,875	1,546	899	2,699	
of which: SME	2,747	2,689	2,689	2,844	2,847	2,847	2,747	
of which: SME	523	454	454	581	502	502	523	
Exposures in default	228	122	122	228	104	104	228	
Items associated with particular high risk	724	469	703	700	448	472	724	
Covered bonds	228	228	28	228	228	28	228	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Claims on institutions and corporates with a BT credit assessment	85	85	0	85	85	0	85	
Collective investments undertakings (CIU)	63	63	0	63	63	0	63	
Equity	63	63	0	63	63	0	63	
Other exposures	351	371	371	351	355	351	351	
Standardised total ⁴	28,424	27,222	12,272	27,771	28,283	12,288	28,424	

¹ Original exposure, unless 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 Exposure value does not include the securitisation portion unless in the results prior to the 2014 revision.
³ Only the most relevant categories are disclosed. These have been selected under the following rule: Clusters of counterparties covering up to 5% of total exposures or Top 10 countries ranked by original exposure, calculated as of last quarter.
⁴ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
SLOVENIA								
Central governments or central banks	4,520	4,571	47	4,500	4,543	131	4,520	
Regional governments or local authorities	89	89	19	102	102	19	89	
Public sector entities	72	63	17	44	34	16	72	
Multilateral Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	92	77	35	106	101	39	92	
Corporates	3,612	2,222	1,829	3,582	2,489	1,849	3,612	
of which: SME	1,538	998	794	1,511	889	727	1,538	
Retail	2,084	2,024	2,024	2,089	2,148	2,089	2,084	
of which: SME	1,183	558	558	1,213	508	508	1,183	
Secured by mortgages on immovable property	1,794	1,796	613	1,915	1,875	679	1,794	
of which: SME	301	278	278	328	328	328	301	
Exposures in default	332	52	52	349	52	52	332	
Items associated with particular high risk	288	288	288	288	288	288	288	
Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Claims on institutions and corporates with a BT credit assessment	62	62	0	62	62	0	62	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	221	221	221	221	221	221	221	
Standardised total ⁴	10,242	10,272	4,242	10,242	10,283	4,242	10,242	

¹ Original exposure, unless 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 Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
SERBIA								
Central governments or central banks	1,794	1,490	247	1,971	1,617	267	1,794	
Regional governments or local authorities	46	46	26	47	46	26	46	
Public sector entities	3	1	1	1	0	0	3	
Multilateral Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	
Corporates	1,211	841	773	1,228	808	756	1,211	
of which: SME	539	361	275	499	329	264	539	
Retail	1,058	780	802	1,079	748	802	1,058	
of which: SME	882	557	318	955	576	332	882	
Secured by mortgages on immovable property	867	628	228	889	628	228	867	
of which: SME	148	112	43	148	109	43	148	
Exposures in default	238	128	128	237	132	132	238	
Items associated with particular high risk	238	128	128	237	132	132	238	
Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Claims on institutions and corporates with a BT credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	227	227	227	227	227	227	227	
Standardised total ⁴	3,278	2,722	1,278	3,441	2,813	1,278	3,278	

¹ Original exposure, unless 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 Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
NORTH MACEDONIA								
Central governments or central banks	443	367	131	443	401	131	443	
Regional governments or local authorities	0	0	0	0	0	0	0	
Public sector entities	2	2	2	2	2	2	2	
Multilateral Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	4	4	4	4	4	4	4	
Corporates	327	267	233	377	271	233	327	
of which: SME	187	127	121	204	150	121	187	
Retail	837	721	529	895	757	548	837	
of which: SME	148	112	64	165	127	68	148	
Secured by mortgages on immovable property	181	180	67	181	181	68	181	
of which: SME	38	38	38	38	38	38	38	
Exposures in default	53	14	14	52	14	14	53	
Items associated with particular high risk	53	14	14	52	14	14	53	
Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Claims on institutions and corporates with a BT credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	64	64	64	64	64	64	64	
Standardised total ⁴	1,291	1,042	421	1,321	1,194	421	1,291	

¹ Original exposure, unless 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 Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
BOSNIA AND HERZEGOVINA								
Central governments or central banks	430	440	70	431	447	77	430	
Regional governments or local authorities	46	46	21	46	46	21	46	
Public sector entities	2	2	2	2	2	2	2	
Multilateral Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	
Corporates	328	267	231	337	267	231	328	
of which: SME	230	163	127	207	162	132	230	
Retail	788	651	456	824	656	456	788	
of which: SME	191	127	72	207	133	72	191	
Secured by mortgages on immovable property	188	182	68	188	188	68	188	
of which: SME	38	34	34	38	38	38	38	
Exposures in default	20	49	79	20	58	85	20	
Items associated with particular high risk	20	49	79	20	58	85	20	
Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Claims on institutions and corporates with a BT credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	135	135	135	134	134	135	135	
Standardised total ⁴	1,001	1,001	401	1,001	1,001	401	1,001	

¹ Original exposure, unless 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 Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Other Countries	(in EUR, %)								
	Central governments or central banks	159	159	159		159	159	159	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multinational Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	0	0		4	13	13	
	Corporates	239	237	236		282	282	284	
	of which: SME	334	297	236		338	301	242	
	Retail	538	470	328		566	488	343	
	of which: SME	151	145	93		158	151	95	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	23	23	40	22	23	23	43	22
	Items associated with particularly high risk	46	46	46		46	46	46	
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		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised total ⁽⁴⁾				42				42	

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
MONTENEGRO	(in EUR, %)								
	Central governments or central banks	159	117	119		159	117	117	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multinational Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	206	134	116		222	147	126	
	of which: SME	120	81	70		143	103	83	
	Retail	498	421	312		524	441	321	
	of which: SME	110	59	34		111	59	34	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	48	48	79	23	48	48	79	23
	Items associated with particularly high risk	13	13	17		13	13	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		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised total ⁽⁴⁾				24				24	

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE	(in EUR, %)								
	Central governments or central banks	140	140	140		141	141	140	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multinational Development Banks	24	24	24		24	24	24	
	International Organisations	0	0	0		0	0	0	
	Institutions	150	143	52		139	127	46	
	Corporates	40	40	40		51	50	50	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	1	0	0	0	1
	Items associated with particularly high risk	76	76	76		74	74	74	
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	13	13	13		13	13	13		
Other exposures	0	0	0		0	0	0		
Standardised total ⁽⁴⁾				1				1	

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
BELGIUM	(in EUR, %)								
	Central governments or central banks	230	230	230		229	229	230	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multinational Development Banks	0	0	0		0	0	0	
	International Organisations	13	13	13		13	13	13	
	Institutions	65	64	27		56	56	14	
	Corporates	12	12	12		12	12	12	
	of which: SME	1	1	1		1	1	1	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	1	0	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
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		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised total ⁽⁴⁾				1				1	

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY	(in EUR, %)								
	Central governments or central banks	11	47	47		11	112	112	
	Regional governments or local authorities	48	48	48		48	48	48	
	Public sector entities	0	0	0		0	0	0	
	Multinational Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	244	244	51		226	226	54	
	Corporates	4	4	4		4	4	4	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	1	0	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	29	29	29		29	29	29		
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	0		
Standardised total ⁽⁴⁾				1				1	

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
AUSTRIA	(in EUR, %)								
	Central governments or central banks	150	150	150		150	150	150	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multinational Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	122	117	36		119	113	36	
	Corporates	3	3	3		4	4	4	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	1	0	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
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		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised total ⁽⁴⁾				1				1	

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
Consolidated data		9,364	9,269	842		9,880	9,307	861	
Central governments or central banks		295	295	295		322	322	322	
Regional governments or local authorities		143	139	139		177	177	177	
Public sector entities		104	93	93		103	93	93	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		220	220	0		405	405	0	
Institutions		1,113	1,048	2,017		1,119	1,049	2,016	
Corporates		6,236	4,853	3,729		6,468	4,291	3,948	
of which: SME		2,761	1,301	1,001		2,812	2,312	1,889	
Retail		6,561	4,617	4,659		6,812	4,976	4,889	
of which: SME		2,827	1,346	896		2,874	1,817	936	
Secured by mortgages on immovable property		3,024	2,800	1,007		3,064	2,874	1,074	
of which: SME		978	495	202		925	460	187	
Exposures in default		328	327	126	214	326	316	114	214
Items associated with particular high risk		722	480	690		852	554	830	
of which: SME		216	216	217		202	201	217	
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)		95	95	121		105	105	124	
Equity		0	0	0		0	0	0	
Other exposures		348	317	426	399	313	355	458	391
Standardised Total²		13,268	12,928	13,268		13,268	12,928	13,268	

(1) Original exposure, unless 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) Standardised Total does not include the securitisation portfolio unless the results pertain to the 2024 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SLOVENIA		4,607	4,614	159		4,177	4,151	159	
Central governments or central banks		44	44	44		44	44	44	
Regional governments or local authorities		0	0	0		0	0	0	
Public sector entities		0	0	0		0	0	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		119	122	0		128	137	85	
Institutions		3,460	3,348	13,818		3,503	3,361	13,504	
Corporates		1,372	886	727		1,364	833	708	
of which: SME		2,088	2,002	2,129		2,093	2,049	2,165	
Retail		1,957	959	300		1,339	926	306	
of which: SME		1,326	1,264	671		1,326	1,270	676	
Secured by mortgages on immovable property		148	141	111	89	141	139	109	94
of which: SME		148	141	111		141	139	109	
Exposures in default		149	149	65	89	142	142	59	94
Items associated with particular high risk		254	254	256		256	256	256	
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)		65	65	17		65	65	17	
Equity		13	13	13		13	13	13	
Other exposures		111	111	111		111	111	111	
Standardised Total²		13,268	12,928	13,268	89	13,268	12,928	13,268	94

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SERBIA		1,764	1,406	176		1,772	1,414	193	
Central governments or central banks		46	41	46		46	41	46	
Regional governments or local authorities		0	0	0		0	0	0	
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		1,164	762	727		1,208	855	796	
Corporates		462	281	246		522	301	266	
of which: SME		1,212	1,263	923		1,296	1,403	923	
Retail		996	969	327		1,077	812	352	
of which: SME		707	682	242		761	661	236	
Secured by mortgages on immovable property		195	195	49	49	199	199	79	79
of which: SME		11	11	11	22	11	11	11	20
Exposures in default		242	140	210		316	196	294	
Items associated with particular high risk		0	0	0		0	0	0	
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		1	1	1		1	1	1	
Other exposures		221	222	142	44	249	248	153	58
Standardised Total²		13,268	12,928	13,268	44	13,268	12,928	13,268	58

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
NORTH MACEDONIA		528	411	141		493	409	146	
Central governments or central banks		0	0	0		0	0	0	
Regional governments or local authorities		0	0	0		0	0	0	
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		4	4	7		7	7	7	
Corporates		388	296	260		389	289	259	
of which: SME		1,014	1,002	1,029		1,016	1,016	1,016	
Retail		869	728	524		877	760	563	
of which: SME		214	202	129		216	216	129	
Secured by mortgages on immovable property		209	207	78		209	209	79	
of which: SME		17	15	15		16	14	14	
Exposures in default		49	15	17	33	47	15	17	33
Items associated with particular high risk		58	58	88		58	57	88	
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		1	1	1		1	1	1	
Other exposures		24	24	26		24	24	26	
Standardised Total²		13,268	12,928	13,268	44	13,268	12,928	13,268	58

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
BOSNIA AND HERZEGOVINA		494	481	79		429	411	69	
Central governments or central banks		49	36	39		49	37	34	
Regional governments or local authorities		7	2	7		7	2	7	
Public sector entities		0	0	0		0	0	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		0	0	0		0	0	0	
Institutions		0	0	0		0	0	0	
Corporates		234	279	249		324	278	249	
of which: SME		209	306	136		219	179	143	
Retail		622	706	566		622	706	524	
of which: SME		312	319	76		312	312	76	
Secured by mortgages on immovable property		369	369	89		369	369	89	
of which: SME		55	48	38		48	42	34	
Exposures in default		17	15	17	33	16	14	14	33
Items associated with particular high risk		0	0	0		0	0	0	
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		0	0	0	
Other exposures		109	109	43	43	113	113	43	46
Standardised Total²		13,268	12,928	13,268	43	13,268	12,928	13,268	46

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Other Countries	Central governments or central banks	145	85	85		159	102	102	
	Regional governments or local authorities	0	0	0		0	0	0	
	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	1	0	0		1	0	0	
	Corporates	268	268	268		268	261	269	
	of which SME	365	303	259		364	309	267	
	Retail	161	155	172		151	171	166	
	of which SME	161	155	172		151	171	166	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	23	2	3	20	29	2	4	23
	Items associated with particularly high risk	0	0	0		0	0	0	
	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		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				43				46	

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
MONTENEGRO	Central governments or central banks	145	309	111		142	92	92	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	220	146	138		236	161	140	
	of which SME	147	106	106		156	116	95	
	Retail	146	146	139		170	161	152	
	of which SME	117	64	37		123	65	37	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	24	0	0	22	24	0	0	22
	Items associated with particularly high risk	0	0	0		0	0	0	
	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		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				24				22	

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	225	225	0		273	273	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	27	27	0		57	57	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	142	132	47		136	126	47	
	Corporates	51	50	50		64	53	53	
	of which SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	81	81	0		72	72	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	13	13	13		14	14	14		
Other exposures	0	0	0		0	0	0		
Standardised Total²				1				1	

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
BELGIUM	Central governments or central banks	207	207	0		201	201	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	161	161	0		135	135	0	
	Institutions	38	37	12		35	34	12	
	Corporates	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	7	7	1		7	7	1	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				0	

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	70	70	0		61	71	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	91	91	0		129	129	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	212	212	0		195	195	0	
	Corporates	6	6	6		6	6	6	
	of which SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	24	24	0		24	24	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	3	3	3		3	3	3		
Other exposures	0	0	0		0	0	0		
Standardised Total²				1				1	

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
AUSTRIA	Central governments or central banks	207	207	0		210	210	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	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	120	115	27		102	96	26	
	Corporates	48	48	48		48	48	48	
	of which SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	5	5	1		5	5	1	
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	0		
Standardised Total²				1				1	

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Nova Ljubljanska Banka d.d., Ljubljana

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		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		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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											
IRB Total ²			0					0			

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

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Nova Ljubljanska Banka d.d., Ljubljana

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		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		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets			0					0			
IRB Total ²			0					0			

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

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nova Ljubljanska Banka d.d., Ljubljana

As of 31/12/2023

(min EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions		
		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						
[0 - 3M]	Other Central and eastern Europe countries non EEA	223	223	0	0	173	48	0	0	0	0	0	0	1	0	0	
[3M - 1Y]		113	113	0	0	51	62	0	0	0	0	0	0	1	0	0	
[1Y - 2Y]		376	376	0	0	271	105	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		261	261	0	0	221	40	0	0	0	0	0	0	1	0	0	0
[3Y - 5Y]		287	287	0	0	117	170	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		276	276	0	0	10	263	0	0	0	0	0	0	66	0	0	0
[10Y - more]	13	13	0	0	1	12	0	0	0	0	0	0	1	0	0	0	
Total	1,549	1,549	0	0	849	790	0	0	0	0	0	0	73	1	0	594	
[0 - 3M]	Middle East	0	0	0	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	0	0	0	0
[1Y - 2Y]		2	2	0	0	0	2	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	2	2	0	0	0	2	0	0	0	0	0	0	0	0	0	2	
[0 - 3M]	Latin America and the Caribbean	0	0	0	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	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	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]	Africa	0	0	0	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	0	0	0	0
[1Y - 2Y]		4	4	0	0	0	4	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		1	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	5	5	0	0	0	5	0	0	0	0	0	0	0	0	0	5	
[0 - 3M]	Others	15	15	0	0	15	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		10	10	0	0	10	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		9	9	0	0	9	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		8	8	0	0	8	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	61	61	0	0	61	0	0	0	0	0	0	0	0	0	0	59	

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 counterparties with full or partial government guarantees

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

(4) The exposures reported include the positions towards counterparties (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 counterparties (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, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, 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, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nova Ljubljanska Banka d.d., Ljubljana

As of 30/06/2024

(min EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures				
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions			
		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							
[0 - 3M]	Other Central and eastern Europe countries non EEA	20	20	0	0	18	2	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		237	237	0	0	121	116	0	0	0	0	0	0	1	0	0	0	
[1Y - 2Y]		391	391	0	0	346	44	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		130	130	0	0	76	54	0	0	0	0	0	0	2	0	0	0	
[3Y - 5Y]		280	280	0	0	49	231	0	0	0	0	0	0	1	0	0	0	
[5Y - 10Y]		440	440	0	0	42	397	0	0	0	0	0	0	67	0	0	0	
[10Y - more]	11	11	0	0	0	11	0	0	0	0	0	0	1	0	0	0		
Total	1,508	1,508	0	0	654	855	0	0	0	0	0	0	72	1	0	0	479	
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		2	2	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	2	2	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	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	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		11	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	-2	-2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	13	13	0	0	0	13	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		4	4	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		1	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	5	5	0	0	0	5	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		12	12	0	0	0	12	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		9	9	0	0	9	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		9	9	0	0	9	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		8	8	0	0	8	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	38	38	0	0	0	38	0	0	0	0	0	0	0	0	0	0	0	

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

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

(4) The exposures reported include the positions towards counterparties (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 counterparties (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.

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Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, 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, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Nova Ljubljanska Banka d.d., Ljubljana

	As of 30/09/2023										As of 31/12/2023									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾			On performing exposures ³⁾	On non-performing exposures ³⁾				Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾			On performing exposures ³⁾	On non-performing exposures ³⁾					
		Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾	Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾									
mil. EUR																				
Cash balances at central banks and other demand deposits	5,353	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	4,659	88	1	1	1	12	1	1	4,787	0	1	1	1	12	1	1	1	1	1	0
Central banks	26	0	0	0	0	0	0	0	26	0	0	0	0	0	0	0	0	0	0	0
General governments	3,483	88	0	0	0	10	0	0	3,654	0	0	0	0	10	0	0	0	0	0	0
Credit institutions	998	0	0	0	0	1	0	0	977	0	0	0	0	1	0	0	0	0	0	0
Other financial corporations	57	0	0	1	1	0	1	1	39	0	1	1	1	0	1	1	1	1	1	0
Non-financial corporations	96	0	0	0	0	0	0	0	96	0	0	0	0	1	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	14,645	86	323	323	299	127	207	202	14,748	72	311	311	289	136	204	195	85	85	85	85
Central banks	293	0	0	0	0	0	0	0	302	0	0	0	0	0	0	0	0	0	0	0
General governments	284	0	1	1	1	3	1	1	433	1	1	1	1	4	1	1	1	1	1	0
Credit institutions	262	0	0	0	0	0	0	0	297	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	140	0	0	2	2	2	2	2	123	0	2	2	2	1	2	2	2	2	2	0
Non-financial corporations	6,015	11	178	178	159	55	113	109	5,957	12	164	164	146	63	108	101	52	52	52	52
of which: small and medium-sized enterprises	3,898	10	169	169	152	44	109	104	3,758	11	156	156	141	46	103	97	51	51	51	51
of which: Loans collateralized by commercial immovable property	2,263	4	124	124	118	21	77	75	2,274	4	113	113	104	21	72	68	44	44	44	44
Households	7,568	74	142	142	137	68	91	91	7,672	33	144	144	140	68	94	92	31	31	31	31
of which: Loans collateralized by residential immovable property	3,062	21	44	44	40	15	15	15	3,173	18	46	46	42	6	17	16	28	28	28	28
of which: Credit for consumption	2,513	29	75	75	76	44	54	54	2,584	19	78	78	77	45	55	55	10	10	10	10
DEBT INSTRUMENTS other than HFT	24,657	164	323	323	299	141	208	203	25,209	72	312	312	290	140	194	186	85	85	85	85
OFF-BALANCE SHEET EXPOSURES	4,897	22	22	22	14	14	12	4	5,066	22	22	22	19	20	12	4	4	4	4	4

¹⁾ For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

²⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

³⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F 18.00 / F 18.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ 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.

2024 EU-wide Transparency Exercise

Performing and non-performing exposures

Nova Ljubljanska Banka d.d., Ljubljana

	As of 31/03/2024										As of 30/06/2024										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽²⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽²⁾					
	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽¹⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽¹⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			
		Of which: defaulted	Of which Stage ⁽⁴⁾				Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾			Of which: defaulted	Of which Stage ⁽⁴⁾				Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾
(in € bn)																					
Cash balances at central banks and other demand deposits	5,082	0	0	0	0	1	0	0	0	0	4,882	0	0	0	0	1	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	6,454	237	1	1	1	13	1	1	1	0	5,886	289	1	1	1	13	1	1	1	1	0
Central banks	26	0	0	0	0	0	0	0	0	0	26	0	0	0	0	0	0	0	0	0	0
General governments	4,173	237	0	0	0	11	0	0	0	0	4,409	280	0	0	0	11	0	0	0	0	0
Credit institutions	1,074	0	0	0	0	1	0	0	0	0	1,227	0	0	0	0	1	0	0	0	0	0
Other financial corporations	91	0	1	1	1	0	1	1	1	0	121	0	1	1	1	0	1	1	1	1	0
Non-financial corporations	90	0	0	0	0	1	0	0	0	0	90	0	0	0	0	1	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	14,811	87	319	319	299	140	210	202	87	0	15,321	104	316	316	299	126	214	208	83	0	
Central banks	211	0	0	0	0	0	0	0	0	0	221	0	0	0	0	0	0	0	0	0	0
General governments	419	2	1	1	1	4	1	1	1	0	418	2	1	1	1	1	1	1	1	0	0
Credit institutions	282	0	0	0	0	0	0	0	0	0	249	0	0	0	0	0	0	0	0	0	0
Other financial corporations	131	1	1	1	1	1	1	1	1	0	123	0	0	0	0	1	0	0	0	0	0
Non-financial corporations	5,935	17	161	161	143	61	109	98	98	0	6,213	42	161	161	147	47	102	98	98	0	0
of which: small and medium-sized enterprises	3,744	15	154	154	140	44	100	94	94	0	3,950	13	154	154	143	34	99	94	94	0	0
of which: Loans collateralised by commercial immovable property	2,391	6	118	118	108	24	71	69	41	0	2,448	3	113	113	103	21	69	69	69	0	0
Households	7,832	66	156	156	150	74	103	101	36	0	8,097	61	153	153	154	76	111	109	109	0	0
of which: Loans collateralised by residential immovable property	3,267	19	48	48	49	7	19	17	29	0	3,359	19	45	45	43	12	19	17	17	0	0
of which: Credit for consumption	2,696	25	83	83	82	49	59	59	11	0	2,827	21	83	83	82	50	66	66	66	0	0
DEBT INSTRUMENTS other than HFT	26,347	324	300	300	300	164	211	203	87	0	26,889	384	316	316	300	141	215	200	83	0	0
OFF-BALANCE SHEET EXPOSURES	6,096		21	21	18	21	12	8	1	0	6,133		21	21	17	14	11	8	1	0	0

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).

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

(3) Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) 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 debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 18.01 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2017/1451 - 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 FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) 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.

2024 EU-wide Transparency Exercise

Forborne exposures

Nova Ljubljanska Banka d.d., Ljubljana

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on 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		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
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	262	144	88	87	93	47	246	130	89	81	92	43
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	1	1	1	0	0	1	1	1	1	0	0
Non-financial corporations	188	108	64	67	59	35	169	91	63	60	59	30
of which: small and medium-sized enterprises	133	99	64	63	58		118	84	57	55	58	
Households	72	35	22	18	34	12	76	37	24	20	34	13
DEBT INSTRUMENTS other than HFT	262	144	88	87	93		246	130	89	81	92	
Loan commitments given	1	1	0	0	1	1	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

⁽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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Forborne exposures

Nova Ljubljanska Banka d.d., Ljubljana

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	240	129	89	81	90	43	234	117	85	75	89	37
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	1	1	1	0	0	0	0	0	0	0	0
Non-financial corporations	159	88	61	58	56	30	152	79	54	49	58	27
of which: small and medium-sized enterprises	112	82	55	54	54	0	108	73	49	47	57	0
Households	79	39	26	22	34	13	81	37	31	25	31	10
DEBT INSTRUMENTS other than HFT	240	129	89	81	90	43	234	117	85	75	89	37
Loan commitments given	1	1	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ²	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Nova Ljubljanska Banka d.d., Ljubljana

(min EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024								
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	105	3	3	105	3	0	108	3	3	108	4	0	106	4	4	106	4	0	107	4	4	107	3	0
B Mining and quarrying	48	0	0	48	2	0	46	0	0	46	2	0	45	0	0	45	2	0	45	0	0	45	1	0
C Manufacturing	1,521	22	22	1,521	26	0	1,488	24	24	1,488	30	0	1,500	25	25	1,500	30	0	1,527	30	30	1,527	28	0
D Electricity, gas, steam and air conditioning supply	814	1	1	814	8	0	843	1	1	843	7	0	849	1	1	849	7	0	855	1	1	855	7	0
E Water supply	38	2	2	38	2	0	37	2	2	37	2	0	39	1	1	39	2	0	39	1	1	39	1	0
F Construction	572	24	24	572	26	0	536	22	22	536	24	0	531	23	23	531	24	0	642	24	24	642	24	0
G Wholesale and retail trade	1,276	38	38	1,276	43	0	1,246	34	34	1,246	42	0	1,320	33	33	1,320	41	0	1,360	31	31	1,360	32	0
H Transport and storage	614	16	16	614	6	0	593	16	16	593	15	0	590	15	15	590	15	0	577	15	15	577	12	0
I Accommodation and food service activities	204	18	18	204	15	0	187	18	18	187	14	0	177	20	20	177	15	0	177	22	22	177	13	0
J Information and communication	284	3	3	284	7	0	292	3	3	292	7	0	261	3	3	261	6	0	252	3	3	252	5	0
K Financial and insurance activities	88	0	0	88	0	0	71	0	0	71	0	0	71	0	0	71	0	0	70	0	0	70	1	0
L Real estate activities	362	12	12	362	7	0	377	9	9	377	6	0	367	10	10	367	6	0	372	10	10	372	6	0
M Professional, scientific and technical activities	197	8	8	197	8	0	226	9	9	226	8	0	214	8	8	214	8	0	218	7	7	218	7	0
N Administrative and support service activities	103	2	2	103	2	0	109	2	2	109	3	0	111	2	2	111	3	0	116	2	2	116	2	0
O Public administration and defence, compulsory social security	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0
P Education	11	2	2	11	1	0	12	1	1	12	0	0	12	0	0	12	0	0	13	0	0	13	0	0
Q Human health services and social work activities	42	1	1	42	1	0	34	1	1	34	1	0	39	1	1	39	1	0	37	0	0	37	0	0
R Arts, entertainment and recreation	18	5	5	18	4	0	15	4	4	15	3	0	15	4	4	15	3	0	16	5	5	16	3	0
S Other services	12	1	1	12	1	0	11	1	1	11	1	0	11	1	1	11	1	0	8	1	1	8	1	0
Loans and advances	6,015	178	178	6,015	168	0	5,907	164	164	5,907	170	0	5,935	161	161	5,939	168	0	6,213	161	161	6,213	149	0

¹The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRRREP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.