



## 2025 EU-wide Transparency Exercise

<b>Bank Name</b>	Nova Ljubljanska Banka d.d., Ljubljana
<b>LEI Code</b>	5493001BABFV7P27OW30
<b>Country Code</b>	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.

## 2025 EU-wide Transparency Exercise

### Leverage ratio

Nova Ljubljanska Banka d.d., Ljubljana

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,621	2,872	2,875	2,887	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	2,621	2,872			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	28,254	29,083	30,352	31,052	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	28,254	29,083			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.28%	9.88%	9.47%	9.30%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.28%	9.88%			[A.2]/[B.2]	





2025 EU-wide Transparency Exercise

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Nova Ljubljanska Banka d.d., Ljubljana

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	879	1,182	295	588
Of which debt securities income	101	140	41	85
Of which loans and advances income	660	902	235	472
Interest expenses	185	248	61	122
(Of which deposits expenses)	92	125	31	62
(Of which debt securities issued expenses)	80	107	29	60
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	232	313	80	163
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	3	3	1	4
Gains or (-) losses on financial assets and liabilities held for trading, net	21	33	3	10
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-1	0	0	0
Gains or (-) losses from hedge accounting, net	-1	-1	0	2
Exchange differences [gain or (-) loss], net	3	-4	5	10
Net other operating income / (expenses)	6	10	7	10
<b>TOTAL OPERATING INCOME, NET</b>	<b>956</b>	<b>1,288</b>	<b>330</b>	<b>665</b>
(Administrative expenses)	381	543	136	281
(Cash contributions to resolution funds and deposit guarantee schemes)	33	40	19	28
(Depreciation)	42	58	17	35
Modification gains or (-) losses, net	0	-4	0	0
(Provisions or (-) reversal of provisions)	-11	3	-1	3
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-13	-11	1	-1
(Other provisions)	2	14	-2	4
Of which pending legal issues and tax litigation <sup>(1)</sup>	0	2	0	0
Of which restructuring <sup>2</sup>	0	-2	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>(2)</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	0	31	14	-4
(Financial assets at fair value through other comprehensive income)	-1	-2	-1	-1
(Financial assets at amortised cost)	1	33	14	-3
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	3	4	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	2	3	1	1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	1	1	1
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>510</b>	<b>608</b>	<b>146</b>	<b>326</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>439</b>	<b>530</b>	<b>129</b>	<b>282</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>439</b>	<b>530</b>	<b>129</b>	<b>282</b>
Of which attributable to owners of the parent	427	514	126	274

<sup>(1)</sup> Information available only as of end of the year

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



## 2025 EU-wide Transparency Exercise

### Breakdown of liabilities

Nova Ljubljanska Banka d.d., Ljubljana

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	9	7	8	6	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>(1)</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	10	10	10	12	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	23,681	24,477	24,983	25,864	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>(1)</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	3	4	4	4	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	93	104	95	96	IAS 37.10; IAS 1.54(l)
Tax liabilities	37	36	34	31	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	103	104	118	104	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>(1)</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>23,935</b>	<b>24,741</b>	<b>25,254</b>	<b>26,117</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>3,307</b>	<b>3,294</b>	<b>3,424</b>	<b>3,453</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>27,242</b>	<b>28,035</b>	<b>28,677</b>	<b>29,571</b>	IAS 1.IG6

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

## 2025 EU-wide Transparency Exercise

### Breakdown of liabilities

Nova Ljubljanska Banka d.d., Ljubljana

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		12	11	13	10	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	1	1	1	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	426	409	429	438	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	345	341	357	363	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	246	255	297	427	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	87	118	120	181	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	551	579	651	716	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	242	212	231	248	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	4,409	4,779	4,544	4,718	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,571	3,933	3,664	3,788	ECB/2013/33 Annex 2.Part 2.9.1
	Households	16,091	16,545	16,610	17,149	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	13,416	13,772	13,818	14,341	Annex V.Part 1.42(f), 44(c)
	Debt securities issued		1,618	1,609	2,102	2,078
Of which: Subordinated Debt securities issued		583	560	2,102	2,078	Annex V.Part 1.37
Other financial liabilities		347	310	361	349	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>23,702</b>	<b>24,498</b>	<b>25,006</b>	<b>25,886</b>	

2025 EU-wide Transparency Exercise

Market Risk

Nova Ljubljanska Banka d.d., Ljubljana

TOTAL RISK EXPOSURE AMOUNT	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 (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		TOTAL RISK EXPOSURE AMOUNT		
(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024													
Traded Debt Instruments	8	10	0	0	0	0					0	0	0	0									0			
Of which: General risk	6	10	0	0	0	0					0	0	0	0									0			
Of which: Specific risk	2	0	0	0	0	0					0	0	0	0									0			
Equities	0	0	0	0	0	0					0	0	0	0									0			
Of which: General risk	0	0	0	0	0	0					0	0	0	0									0			
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0									0			
Foreign exchange risk	1,503	1,490	0	0	0	0					0	0	0	0									0			
Commodities risk	0	0	0	0	0	0					0	0	0	0									0			
<b>Total</b>	<b>1,511</b>	<b>1,500</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025													
Traded Debt Instruments	10	8	0	0	0	0					0	0	0	0									0			
Of which: General risk	10	8	0	0	0	0					0	0	0	0									0			
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0									0			
Equities	0	0	0	0	0	0					0	0	0	0									0			
Of which: General risk	0	0	0	0	0	0					0	0	0	0									0			
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0									0			
Foreign exchange risk	1,553	1,585	0	0	0	0					0	0	0	0									0			
Commodities risk	0	0	0	0	0	0					0	0	0	0									0			
<b>Total</b>	<b>1,564</b>	<b>1,593</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV2 template.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Consolidated data	Central governments or central banks	4,002	2,997	702	2,997	2,997	2,997	882	2,997
	Regional governments or local authorities	134	134	100	134	134	134	102	134
	Public sector entities	186	186	139	186	186	186	139	186
	Multilateral Development Banks	185	688	23	23	217	678	0	0
	International Organisations	846	846	0	0	551	551	0	0
	Institutions	2,222	2,222	406	406	2,266	2,266	426	426
	Corporates	6,793	4,422	4,205	2,158	2,158	4,587	4,205	4,205
	Real estate <sup>(4)</sup>	2,082	2,055	1,098	1,098	2,082	2,082	1,098	1,098
	Secured by mortgages on immovable property and AOC exposures	9,832	7,903	5,904	5,904	10,148	8,302	5,738	5,738
	Reserve for provisions	1,163	1,882	1,882	1,882	1,123	1,946	1,123	1,123
	Secured by mortgages on immovable property and AOC exposures	9,113	2,979	1,116	1,116	9,113	3,051	1,149	1,149
	Reserve for provisions	563	682	594	594	478	424	175	175
	Exposures in default	128	124	128	128	141	141	128	128
	Items associated with particularly high risk	807	636	924	924	1,029	776	1,029	1,029
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	183	183	22	22	203	203	25	25	
Claims on institutions and corporates with a ST credit assessment	66	66	17	17	66	66	19	19	
Collective Investments Undertakings (CIU)	185	185	188	188	188	188	208	208	
Equity	1,021	1,021	478	478	1,021	1,021	482	482	
Other exposures	0	0	0	0	0	0	0	0	
Standardized Total <sup>(5)</sup>	35,781	28,441	19,822	19,822	38,879	28,962	14,508	402	

<sup>(1)</sup> 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).

<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant exposures are disclosed. These have been selected under the following risk: Counterparty (at least 95% of total original measure or Top 10 countries), covered by original measure, published or of high sector.

<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
SLOVENIA	Central governments or central banks	2,982	3,371	111	3,371	2,571	2,974	117	3,371
	Regional governments or local authorities	99	99	11	99	100	100	11	99
	Public sector entities	42	35	17	35	50	41	20	35
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	135	138	65	65	128	117	54	65
	Corporates	2,795	2,212	2,015	1,015	2,266	2,266	2,015	2,015
	Real estate <sup>(4)</sup>	1,432	871	736	736	1,347	868	731	731
	Secured by mortgages on immovable property and AOC exposures	4,038	2,032	2,032	2,032	4,796	2,032	2,032	2,032
	Reserve for provisions	1,751	692	404	404	1,541	692	400	400
	Secured by mortgages on immovable property and AOC exposures	1,588	1,507	688	688	2,009	2,001	727	727
	Reserve for provisions	157	185	118	118	121	209	111	111
	Exposures in default	157	61	80	80	188	80	74	74
	Items associated with particularly high risk	288	288	288	288	288	288	288	288
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	23	23	41	41	23	23	44	44	
Other exposures	402	402	222	222	402	402	222	222	
Standardized Total <sup>(5)</sup>	188	188	188	188	222	222	222	222	

<sup>(1)</sup> 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).

<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant exposures are disclosed. These have been selected under the following risk: Counterparty (at least 95% of total original measure or Top 10 countries), covered by original measure, published or of high sector.

<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
SERBIA	Central governments or central banks	5,771	4,493	397	4,493	5,593	5,593	397	4,493
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	135	138	65	65	128	117	54	65
	Corporates	2,795	2,212	2,015	1,015	2,266	2,266	2,015	2,015
	Real estate <sup>(4)</sup>	1,432	871	736	736	1,347	868	731	731
	Secured by mortgages on immovable property and AOC exposures	4,038	2,032	2,032	2,032	4,796	2,032	2,032	2,032
	Reserve for provisions	1,751	692	404	404	1,541	692	400	400
	Secured by mortgages on immovable property and AOC exposures	1,588	1,507	688	688	2,009	2,001	727	727
	Reserve for provisions	157	185	118	118	121	209	111	111
	Exposures in default	157	61	80	80	188	80	74	74
	Items associated with particularly high risk	288	288	288	288	288	288	288	288
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	23	23	41	41	23	23	44	44	
Other exposures	402	402	222	222	402	402	222	222	
Standardized Total <sup>(5)</sup>	188	188	188	188	222	222	222	222	

<sup>(1)</sup> 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).

<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant exposures are disclosed. These have been selected under the following risk: Counterparty (at least 95% of total original measure or Top 10 countries), covered by original measure, published or of high sector.

<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
NORTH MACEDONIA	Central governments or central banks	529	437	149	437	563	474	147	437
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	135	138	65	65	128	117	54	65
	Corporates	403	287	256	129	473	351	311	311
	Real estate <sup>(4)</sup>	226	177	177	177	296	230	184	184
	Secured by mortgages on immovable property and AOC exposures	903	779	565	565	899	787	573	573
	Reserve for provisions	188	109	63	63	157	110	64	64
	Secured by mortgages on immovable property and AOC exposures	224	220	76	76	262	258	200	200
	Reserve for provisions	14	12	4	4	35	32	18	18
	Exposures in default	48	42	48	48	58	54	48	48
	Items associated with particularly high risk	68	62	93	93	73	54	80	80
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	13	13	23	23	13	13	24	24	
Other exposures	88	88	48	48	102	102	48	48	
Standardized Total <sup>(5)</sup>	188	188	188	188	222	222	222	222	

<sup>(1)</sup> 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).

<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant exposures are disclosed. These have been selected under the following risk: Counterparty (at least 95% of total original measure or Top 10 countries), covered by original measure, published or of high sector.

<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
BOSNIA AND HERZEGOVINA	Central governments or central banks	449	459	88	459	519	527	110	459
	Regional governments or local authorities	51	47	26	47	54	51	27	47
	Public sector entities	13	13	13	13	13	13	13	13
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	135	138	65	65	128	117	54	65
	Corporates	349	281	248	129	356	297	260	260
	Real estate <sup>(4)</sup>	226	177	177	177	296	230	184	184
	Secured by mortgages on immovable property and AOC exposures	903	779	565	565	899	787	573	573
	Reserve for provisions	188	109	63	63	157	110	64	64
	Secured by mortgages on immovable property and AOC exposures	224	220	76	76	262	258	200	200
	Reserve for provisions	14	12	4	4	35	32	18	18
	Exposures in default	48	42	48	48	58	54	48	48
	Items associated with particularly high risk	68	62	93	93	73	54	80	80
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	13	13	23	23	13	13	24	24	
Other exposures	88	88	48	48	102	102	48	48	
Standardized Total <sup>(5)</sup>	188	188	188	188	222	222	222	222	

<sup>(1)</sup> 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).

<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant exposures are disclosed. These have been selected under the following risk: Counterparty (at least 95% of total original measure or Top 10 countries), covered by original measure, published or of high sector.

<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
KOSOVO	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	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	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Subordinated debt exposures	0	0	0	0	0	0	0		
Crowded 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		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total <sup>(4)</sup>	0	0	0	0	0	0	0		

<sup>(1)</sup> 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).  
<sup>(2)</sup> Credit risk adjustments and provisions are reported on country-by-country basis. Those for securitisation exposures but include general credit risk adjustments.  
<sup>(3)</sup> Total value adjustments and provisions are reported on country-by-country basis. Those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
MONTENEGRO	Central governments or central banks	152	59	59	142	119	120	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	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	232	149	127	256	165	143	85	
	of which: SME	156	112	90	145	107	85	85	
	Retail	128	64	37	126	66	34	34	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	22	0	0	22	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Subordinated debt exposures	0	0	0	0	0	0	0		
Crowded 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		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total <sup>(4)</sup>	384	222	186	22	368	285	132		

<sup>(1)</sup> 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).  
<sup>(2)</sup> Credit risk adjustments and provisions are reported on country-by-country basis. Those for securitisation exposures but include general credit risk adjustments.  
<sup>(3)</sup> Total value adjustments and provisions are reported on country-by-country basis. Those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
FRANCE	Central governments or central banks	302	302	0	292	292	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	138	128	40	144	144	80	80	
	Corporates	104	94	94	124	115	115	115	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Subordinated debt exposures	81	81	8	115	114	11	11		
Crowded 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		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	10	10	10	10	10	10	10		
Other exposures	0	0	0	0	0	0	0		
Standardized Total <sup>(4)</sup>	440	412	98	412	416	101	101		

<sup>(1)</sup> 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).  
<sup>(2)</sup> Credit risk adjustments and provisions are reported on country-by-country basis. Those for securitisation exposures but include general credit risk adjustments.  
<sup>(3)</sup> Total value adjustments and provisions are reported on country-by-country basis. Those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
BELGIUM	Central governments or central banks	222	222	0	212	212	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	350	350	0	344	344	0	0	
	Corporates	42	42	11	42	34	11	11	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Subordinated debt exposures	7	7	7	7	7	7	7		
Crowded 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		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total <sup>(4)</sup>	572	572	18	564	561	18	18		

<sup>(1)</sup> 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).  
<sup>(2)</sup> Credit risk adjustments and provisions are reported on country-by-country basis. Those for securitisation exposures but include general credit risk adjustments.  
<sup>(3)</sup> Total value adjustments and provisions are reported on country-by-country basis. Those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
GERMANY	Central governments or central banks	69	69	0	63	63	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	211	211	54	206	206	78	78	
	Corporates	6	6	6	31	31	31	31	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Subordinated debt exposures	15	15	7	15	15	7	7		
Crowded 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		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total <sup>(4)</sup>	295	295	71	224	224	85	85		

<sup>(1)</sup> 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).  
<sup>(2)</sup> Credit risk adjustments and provisions are reported on country-by-country basis. Those for securitisation exposures but include general credit risk adjustments.  
<sup>(3)</sup> Total value adjustments and provisions are reported on country-by-country basis. Those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
LUXEMBOURG	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	96	96	0	117	117	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	11	11	1	1	1	1	1	
	Corporates	20	20	20	20	20	20	20	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Subordinated debt exposures	0	0	0	0	0	0	0		
Crowded 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		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total <sup>(4)</sup>	96	96	21	117	118	21	21		

<sup>(1)</sup> 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).  
<sup>(2)</sup> Credit risk adjustments and provisions are reported on country-by-country basis. Those for securitisation exposures but include general credit risk adjustments.  
<sup>(3)</sup> Total value adjustments and provisions are reported on country-by-country basis. Those for securitisation exposures but include general credit risk adjustments.

		Standardised Approach								
		As of 31/03/2025				As of 30/06/2025				
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	
Consolidated data		42,174	42,174	419	4,876	41,876	41,876	776	4,876	995
Central governments or central banks		425	425	100	460	425	425	100	460	100
Regional governments or local authorities		201	201	37	255	184	184	27	255	27
Public sector entities		188	188	0	213	188	188	0	213	0
Multilateral Development Banks		0	0	0	0	0	0	0	0	0
International Organisations		133	133	0	540	540	540	0	540	0
Institutions		1,377	1,377	394	1,478	1,378	1,378	427	1,479	427
Corporates		5,024	5,024	3,286	5,062	5,062	5,062	3,351	5,063	3,351
of which: SME		1,770	1,780	973	1,834	1,780	1,780	1,007	1,834	1,007
Retail		8,475	8,491	4,011	8,603	7,956	7,956	5,076	8,603	5,076
of which: SME		2,771	2,771	960	2,878	2,771	2,771	960	2,878	960
Secured by mortgages on immovable property and ADC exposures		7,660	6,963	4,465	7,567	7,231	7,231	4,759	7,567	4,759
of which: SME		3,048	2,512	2,077	3,062	2,500	2,500	2,111	3,062	2,111
Exposures in default		350	353	130	356	322	322	146	356	146
Items associated with particularly high risk		95	95	95	95	95	95	95	95	95
Subordinated debt exposures		233	233	24	234	234	234	24	234	24
Covered bonds		0	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		70	70	18	72	72	72	18	72	18
Collective investments undertakings (CIU)		46	46	46	46	46	46	46	46	46
Equity		179	179	0	181	181	181	0	181	0
Other exposures		0	0	0	0	0	0	0	0	0
Standardised Total <sup>(4)</sup>		34,790	30,225	16,909	418	30,943	30,943	15,939	418	995

(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 position unless in the results prior to the 2025 exercise.  
 (3) Only the most relevant countries are disclosed. Those have been selected under the following rule: Countries of counterparty covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, substitutable if tied counterparty.  
 (4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach								
		As of 31/03/2025				As of 30/06/2025				
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	
SLOVENIA		2,008	2,027	114	2,860	2,077	170	2,860	2,077	764
Central governments or central banks		110	110	23	124	110	24	124	110	24
Regional governments or local authorities		40	41	0	40	40	0	40	40	0
Public sector entities		0	0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0	0
Institutions		124	79	40	116	74	37	116	74	37
Corporates		2,480	2,390	1,460	3,532	2,912	1,513	3,532	2,912	1,513
of which: SME		823	801	392	897	818	414	897	818	414
Retail		4,256	4,449	2,468	4,635	4,100	2,123	4,635	4,100	2,123
of which: SME		1,110	666	381	1,305	685	392	1,305	685	392
Secured by mortgages on immovable property and ADC exposures		3,438	3,179	1,684	3,544	3,285	1,699	3,544	3,285	1,699
of which: SME		990	890	374	990	856	374	990	856	374
Exposures in default		186	186	72	179	163	63	179	163	63
Items associated with particularly high risk		0	0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	12	0	0	12	0	0	12
Covered bonds		0	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0	0
Equity		16	16	0	15	15	0	15	15	0
Other exposures		100	100	0	102	102	0	102	102	0
Standardised Total <sup>(4)</sup>		493	493	212	693	500	212	693	500	764

(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 excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach								
		As of 31/03/2025				As of 30/06/2025				
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	
SERBIA		2,100	1,827	181	2,060	1,559	149	2,060	1,559	395
Central governments or central banks		0	0	0	0	0	0	0	0	0
Regional governments or local authorities		1	0	0	1	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0	0
Institutions		239	179	2	221	127	71	221	127	71
Corporates		496	344	146	421	294	252	421	294	252
of which: SME		1,885	1,443	146	1,843	1,265	1,009	1,843	1,265	1,009
Retail		3,080	2,667	381	3,003	2,683	395	3,003	2,683	395
of which: SME		1,298	1,296	1,040	1,482	1,208	1,208	1,482	1,208	1,208
Secured by mortgages on immovable property and ADC exposures		705	541	444	680	525	412	680	525	412
of which: SME		34	34	10	44	20	23	44	20	23
Exposures in default		0	0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0	0
Equity		3	3	0	3	3	0	3	3	0
Other exposures		250	250	0	250	250	0	250	250	0
Standardised Total <sup>(4)</sup>		440	440	212	440	300	212	440	300	395

(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 excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach								
		As of 31/03/2025				As of 30/06/2025				
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	
NORTH MACEDONIA		500	418	119	539	452	107	539	452	107
Central governments or central banks		0	0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0	0
Institutions		214	199	177	300	224	197	300	224	197
Corporates		152	130	86	179	144	117	179	144	117
of which: SME		980	880	554	980	880	554	980	880	554
Retail		137	82	87	137	82	47	137	82	47
of which: SME		111	67	67	111	67	67	111	67	67
Secured by mortgages on immovable property and ADC exposures		111	283	190	140	283	205	140	283	205
of which: SME		17	17	17	17	17	17	17	17	17
Exposures in default		0	0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0	0
Equity		2	2	2	2	2	0	2	2	0
Other exposures		71	71	0	71	71	0	71	71	0
Standardised Total <sup>(4)</sup>		540	540	212	540	452	212	540	452	107

(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 excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach								
		As of 31/03/2025				As of 30/06/2025				
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	
BOSNIA AND HERZEGOVINA		480	487	90	485	496	76	485	496	76
Central governments or central banks		40	40	0	40	40	0	40	40	0
Regional governments or local authorities		12	6	6	18	6	6	6	18	6
Public sector entities		0	0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0	0
International Organisations		4	2	1	4	2	1	4	2	1
Institutions		250	204	180	252	202	177	252	202	177
Corporates		157	130	88	163	138	112	163	138	112
of which: SME		711	603	485	762	640	507	762	640	507
Retail		185	137	87	196	138	87	196	138	87
of which: SME		90	57	40	97	60	30	97	60	30
Secured by mortgages on immovable property and ADC exposures		276	232	195	284	238	189	284	238	189
of which: SME		2	2	2	2	2	2	2	2	2
Exposures in default		0	0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0	0
Equity		1	1	0	1	1	0	1	1	0
Other exposures		71	71	0	71	71	0	71	71	0
Standardised Total <sup>(4)</sup>		553	553	212	553	512	212	553	512	212

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
KOSOVO	Central governments or central banks	0	0	0	0	170	144	120	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures of which: SME	0	0	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	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>				0	0	0	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 counterparty excludes those for securitisation exposures but includes general credit risk adjustments.  
 (3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.  
 (4) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
MONTENEGRO	Central governments or central banks	127	124	120	0	137	144	140	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	127	66	60	0	110	66	58	0
	of which: SME	30	26	20	0	37	29	29	0
	Retail	97	39	39	0	73	37	29	0
	of which: SME	96	36	36	0	72	37	29	0
	Secured by mortgages on immovable property and ADC exposures of which: SME	42	34	33	0	43	37	37	0
	Exposures in default	146	122	117	0	145	125	122	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>				0	0	0	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 counterparty excludes those for securitisation exposures but includes general credit risk adjustments.  
 (3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.  
 (4) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
FRANCE	Central governments or central banks	300	300	0	0	300	300	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	123	116	116	0	120	113	113	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures of which: SME	0	0	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	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	119	119	11	0	118	118	11	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>				0	0	0	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 counterparty excludes those for securitisation exposures but includes general credit risk adjustments.  
 (3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.  
 (4) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
BELGIUM	Central governments or central banks	213	213	0	0	218	218	0	0
	Regional governments or local authorities	13	13	0	0	20	20	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	397	397	0	0	409	408	0	0
	Corporates	40	40	40	0	41	41	11	0
	of which: SME	11	11	11	0	11	11	11	0
	Retail	29	29	29	0	30	30	0	0
	of which: SME	1	1	1	0	1	1	1	0
	Secured by mortgages on immovable property and ADC exposures of which: SME	1	1	1	0	1	1	1	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>				0	0	0	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 counterparty excludes those for securitisation exposures but includes general credit risk adjustments.  
 (3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.  
 (4) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
GERMANY	Central governments or central banks	46	53	0	0	52	63	0	0
	Regional governments or local authorities	110	114	0	0	110	115	0	0
	Public sector entities	136	136	0	0	135	135	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	305	305	69	0	305	304	75	0
	Corporates	32	32	25	0	31	31	31	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	1	1	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures of which: SME	2	2	2	0	2	2	2	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	14	0	0	0	14	0
Covered bonds	36	36	3	0	30	30	3	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>				0	0	0	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 counterparty excludes those for securitisation exposures but includes general credit risk adjustments.  
 (3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.  
 (4) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
LUXEMBOURG	Central governments or central banks	30	30	0	0	30	30	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	110	110	0	0	114	114	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	41	37	31	0	41	34	34	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures of which: SME	0	0	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	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>				0	0	0	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 counterparty excludes those for securitisation exposures but includes general credit risk adjustments.  
 (3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.  
 (4) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

**2025 EU-wide Transparency Exercise**

**Credit Risk - IRB Approach**

Nova Ljubljanska Banka d.d., Ljubljana

		IRB Approach										
		As of 30/09/2024					As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions			
(mln EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
Consolidated data	Central banks and central governments <sup>(2)</sup>	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	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	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)											
Other non credit-obligation assets			0					0				
IRB Total <sup>(3)</sup>			0					0				

<sup>(1)</sup> 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).

<sup>(2)</sup> Incl. RGLAs and PSEs from Q1 2025

<sup>(3)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

**2025 EU-wide Transparency Exercise**

**Credit Risk - IRB Approach**

Nova Ljubljanska Banka d.d., Ljubljana

		IRB Approach													
		As of 31/03/2025					As of 30/06/2025								
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions	
			Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted		
(mln EUR, %)															
<b>Consolidated data</b>	Central banks and central governments <sup>(2)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets															
<b>IRB Total <sup>(3)</sup></b>				<b>0</b>							<b>0</b>				

<sup>(1)</sup> 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).

<sup>(2)</sup> Incl. RGLAs and PSEs from Q1 2025

<sup>(3)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.





























2025 EU-wide Transparency Exercise

Forborne exposures

Nova Ljubljanska Banka d.d., Ljubljana

	As of 30/09/2024						As of 31/12/2024						
	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 on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	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
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	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
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	196	115	85	77	84	31	221	116	90	80	98	30	30
Central banks	0	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	0
Credit institutions	0	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	0
Non-financial corporations	110	75	52	51	53	21	128	74	54	52	67	20	20
of which: small and medium-sized enterprises	105	71	51	50	51		114	71	53	51	56		20
Households	85	39	32	26	31	10	91	42	35	27	31	11	11
DEBT INSTRUMENTS other than HFT	196	115	85	77	84		221	116	90	80	98		30
Loan commitments given	0	0	0	0	0	0	1	0	0	0	1	0	0
QUALITY OF FORBEARANCE													
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.

2025 EU-wide Transparency Exercise

Forborne exposures

Nova Ljubljanska Banka d.d., Ljubljana

	As of 31/03/2025								As of 30/06/2025							
	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				
(min EUR)																
Cash balances at central banks and other demand deposits	0	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	0			
Central banks	0	0	0	0	0		0	0	0	0	0		0			
General governments	0	0	0	0	0		0	0	0	0	0		0			
Credit institutions	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			
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0			
Loans and advances (including at amortised cost and fair value)	225	114	90	78	103	32	225	122	91	76	98	40				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	2	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	0	0	0	0	0	0	0	0	0	0	0	0				
Non-financial corporations	125	68	50	47	70	21	121	76	49	46	65	29				
of which: small and medium-sized enterprises	110	65	47	46	59		106	63	45	42	54					
Households	98	45	40	31	32	11	102	45	41	29	33	11				
DEBT INSTRUMENTS other than HFT	225	114	90	78	103		225	122	91	76	98					
Loan commitments given	1	0	0	0	0	0	1	0	0	0	1	0				
<b>QUALITY OF FORBEARANCE</b>																
Loans and advances that have been forborne more than twice (1)	0						0									
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	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.

**2025 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Nova Ljubljanska Banka d.d., Ljubljana

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	122	4	4	122	4	0	132	4	4	132	4	0	131	4	4	131	4	0	128	4	4	128	4	0
B Mining and quarrying	43	0	0	43	1	0	42	0	0	42	1	0	44	0	0	44	1	0	45	0	0	45	1	0
C Manufacturing	1,692	30	30	1,692	30	0	1,721	37	37	1,721	45	0	1,776	36	36	1,776	41	0	1,804	41	41	1,804	38	0
D Electricity, gas, steam and air conditioning supply	560	1	1	560	4	0	616	1	1	616	5	0	615	1	1	615	5	0	631	0	0	631	4	0
E Water supply	66	1	1	66	1	0	66	1	1	66	2	0	66	1	1	66	1	0	72	1	1	72	1	0
F Construction	710	24	24	710	24	0	732	19	19	732	19	0	767	18	18	767	19	0	802	17	17	802	17	0
G Wholesale and retail trade	1,445	37	37	1,445	38	0	1,460	34	34	1,460	37	0	1,540	33	33	1,540	36	0	1,566	31	31	1,566	32	0
H Transport and storage	591	19	19	591	12	0	594	21	21	594	14	0	608	23	23	608	15	0	594	25	25	594	14	0
I Accommodation and food service activities	175	20	20	175	11	0	224	20	20	224	11	0	224	20	20	224	11	0	254	18	18	254	10	0
J Information and communication	207	4	4	207	8	0	232	3	3	232	8	0	242	3	3	242	9	0	220	3	3	220	6	0
K Financial and insurance activities	80	0	0	80	1	0	82	0	0	82	0	0	84	0	0	84	0	0	79	0	0	79	0	0
L Real estate activities	391	9	9	391	0	0	439	10	10	439	7	0	447	9	9	447	7	0	431	9	9	431	7	0
M Professional, scientific and technical activities	229	7	7	229	7	0	263	15	15	263	11	0	269	16	16	269	11	0	284	13	13	284	10	0
N Administrative and support service activities	141	2	2	141	2	0	146	6	6	146	3	0	147	3	3	147	3	0	170	4	4	170	2	0
O Public administration and defence, compulsory social security	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0
P Education	14	0	0	14	0	0	15	0	0	15	0	0	15	0	0	15	0	0	17	0	0	17	0	0
Q Human health services and social work activities	43	0	0	43	0	0	43	0	0	43	0	0	43	0	0	43	0	0	56	0	0	56	0	0
R Arts, entertainment and recreation	17	4	4	17	3	0	16	4	4	16	2	0	16	2	2	16	1	0	16	2	2	16	1	0
S Other services	10	2	2	10	2	0	11	1	1	11	1	0	20	1	1	20	1	0	27	1	1	27	1	0
Loans and advances	6,594	165	165	6,594	154	0	6,838	175	175	6,838	170	0	7,059	170	170	7,059	160	0	7,199	169	169	7,199	148	0

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), 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.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024\_7158)