



2023 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.

2023 EU-wide Transparency Exercise

Key Metrics

Nova Ljubljanska Banka d.d., Ljubljana

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,077	2,208	2,167	2,181	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	2,077	2,208	2,167	2,181	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,082	2,296	2,255	2,269	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	2,082	2,296	2,255	2,269	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,370	2,806	2,765	2,780	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	2,370	2,806	2,765	2,780	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	14,284	14,653	14,622	14,838	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	14,284	14,653	14,622	14,838	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	14.54%	15.07%	14.82%	14.70%	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	14.54%	15.07%	14.82%	14.70%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.58%	15.67%	15.42%	15.29%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.58%	15.67%	15.42%	15.29%	(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	16.59%	19.15%	18.91%	18.74%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.59%	19.15%	18.91%	18.74%	(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	24,510	25,241	25,106	25,778	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	8.50%	9.10%	8.98%	8.80%	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

(mln EUR, %)

		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,082	2,296	2,255	2,269	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	2,021	2,234	2,255	2,269	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	24,510	25,241	25,106	25,778	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	24,510	25,241	25,106	25,778	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.50%	9.10%	8.98%	8.80%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.25%	8.85%	8.98%	8.80%	[A.2]/[B.2]	

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Capital

Nova Ljubljanska Banka d.d., Ljubljana

		(mln EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	2,370	2,006	2,765	2,790	C 01.00 (0000,0000)	Articles 4(1)(8) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,077	2,208	2,167	2,181	C 01.00 (0000,0000)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,071	1,071	1,071	1,071	C 01.00 (0000,0000)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,116	1,243	1,241	1,239	C 01.00 (0130,0000)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-167	-160	-138	-127	C 01.00 (0100,0000)	Articles 4(1)(9), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	14	14	14	14	C 01.00 (0200,0000)	Articles 4(1)(7) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0000)	Articles 4(1)(2), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	26	27	27	28	C 01.00 (0230,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-3	-3	-3	-2	C 01.00 (0250,0000)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-41	-45	-45	-41	C 01.00 (0300,0000) + C 01.00 (0340,0000)	Articles 4(1)(3), 36(1) point (b) and 37 of CRR, Articles 4(1)(5), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)	0	0	0	0	C 01.00 (0370,0000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,0000)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0390,0000)	Articles 4(1)(8), 36(1) point (g) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0000)	Articles 4(1)(2), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0000)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (0460,0000) + C 01.00 (0462,0000) + C 01.00 (0470,0000) + C 01.00 (0472,0000)	Articles 4(36), 36(1) point (i) (1) and 89 to 91 of CRR, Article 36(1) point (i) (2), 243(1) point (b), 244(1) point (b) and 258 of CRR, Article 36(1) point (i) (3) and 270(2) of CRR, Article 36(1) point (i) (4) and 135(4) of CRR and Article 36(1) point (i) (5) and 135(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0462,0000)	Articles 36(1) point (i) (1), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0480,0000)	Articles 4(2), 36(1) point (j), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0490,0000)	Articles 36(1) point (c) and 38, Article 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0500,0000)	Articles 4(2), 36(1) point (j), 43, 45, 47, 48(1) point (b), 49(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (0520,0000)	Articles 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0000)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0000)	Article 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0524,0000)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (0529,0000)	-
	A.1.21	Transitional adjustments	61	62	0	0	GA1 (1.1.16 + 1.1.18 + 1.1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0000)	Articles 48(1) to (3), and 48 to 48(7) of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0526,0000)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	61	62	0	0	C 01.00 (0526,0000)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6	87	88	88	C 01.00 (0530,0000)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	6	87	88	88	C 01.00 (0540,0000) + C 01.00 (0670,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0570,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0580,0000) + C 01.00 (0590,0000) + C 01.00 (0710,0000) + C 01.00 (0740,0000) + C 01.00 (0750,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0580,0000) + C 01.00 (0590,0000) + C 01.00 (0730,0000)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,082	2,296	2,255	2,269	C 01.00 (0000,0000)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	287	511	511	511	C 01.00 (0700,0000)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	287	511	511	511	C 01.00 (0700,0000) + C 01.00 (0900,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (0910,0000) + C 01.00 (0920,0000) + C 01.00 (0930,0000) + C 01.00 (0940,0000) + C 01.00 (0950,0000) + C 01.00 (0960,0000) + C 01.00 (0970,0000) + C 01.00 (0980,0000) + C 01.00 (0990,0000)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0980,0000) + C 01.00 (0990,0000) + C 01.00 (0996,0000)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	14,284	14,653	14,622	14,838	C 02.00 (0000,0000)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 01.00 (0010,0000)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.54%	15.07%	14.82%	14.70%	CA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.58%	15.67%	15.42%	15.29%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.59%	19.15%	18.91%	18.74%	CA3 (5)	-
	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,016	2,147	2,167	2,181	CA3 (2)	-
MEMO ITEMS	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.11%	14.65%	14.82%	14.70%	CA3 (2)	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

2023 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Nova Ljubljanska Banka d.d., Ljubljana

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	11,663	11,739	11,701	11,916	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 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)
Of which the standardised approach	11,663	11,739	11,701	11,916	C 02.00 (r0050, 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	59	59	57	55	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 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	89	86	91	90	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,228	1,359	1,364	1,367	C 02.00 (r0520, c0010)
Of which the standardised approach	1,228	1,359	1,364	1,367	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, c0601)*12.5 + C 20.00 (r010, 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	1,244	1,410	1,410	1,410	C 02.00 (r0590, c0010)
Of which basic indicator approach	1,244	1,410	1,410	1,410	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	14,284	14,653	14,622	14,838	

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.

2023 EU-wide Transparency Exercise

P&L

Nova Ljubljanska Banka d.d., Ljubljana

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	393	562	207	440
Of which debt securities income	41	56	16	33
Of which loans and advances income	350	494	167	350
Interest expenses	40	57	28	60
(Of which deposits expenses)	16	22	13	29
(Of which debt securities issued expenses)	12	21	13	27
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	204	273	66	135
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	0	3	-2	-1
Gains or (-) losses on financial assets and liabilities held for trading, net	36	33	6	14
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	0	0	1
Gains or (-) losses from hedge accounting, net	2	2	0	0
Exchange differences (gain or (-) loss), net	-12	0	4	1
Net other operating income / (expenses)	7	14	2	3
TOTAL OPERATING INCOME, NET	590	831	255	532
(Administrative expenses)	297	413	105	217
(Cash contributions to resolution funds and deposit guarantee schemes)	30	36	18	26
(Depreciation)	35	47	12	23
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	3	9	4	5
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-2	3	-2	-7
(Other provisions)	6	6	6	12
Of which pending legal issues and tax litigation ¹	0	-2	0	0
Of which restructuring ²	0	2	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)	-5	14	-16	-23
(Financial assets at fair value through other comprehensive income)	4	4	-5	-6
(Financial assets at amortised cost)	-9	11	-11	-17
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	5	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	173	173	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1	1	0	1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	1	5	5
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	405	480	137	289
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	383	455	123	249
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	383	455	123	249
Of which attributable to owners of the parent	375	444	120	243

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."

2023 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Nova Ljubljanska Banka d.d., Ljubljana

(mli EUR)		As of 30/09/2022					As of 31/12/2022					As of 31/03/2023					As of 30/06/2023					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	4,911				5,271				5,304				5,760				IAS 1.54 (i)					
Financial assets held for trading	21	0	21	0	22	0	21	0	19	0	19	0	21	1	20	0	IFRS 7.8(a)(i); IFRS 9 Appendix A					
Non-trading financial assets mandatorily at fair value through profit or loss	18	11	0	6	19	12	0	8	19	11	0	8	20	11	0	8	IFRS 7.8(a)(ii); IFRS 9.4.1.4					
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5					
Financial assets at fair value through other comprehensive income	2,851	1,673	1,175	3	2,919	1,746	1,169	3	2,551	1,619	931	1	2,367	1,528	838	1	IFRS 7.8(h); IFRS 9.4.1.2A					
Financial assets at amortised cost	15,144				15,391				15,583				16,022				IFRS 7.8(f); IFRS 9.4.1.2					
Derivatives – Hedge accounting	56	0	56	0	59	0	59	0	55	0	55	0	56	0	56	0	IFRS 9.6.2.1; Annex V.Part 1.12; Annex V.Part 1.26					
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				-24				-22				-22				IAS 39.89A(e); IFRS 9.6.5.8					
Other assets ¹	495				501				500				476									
TOTAL ASSETS	23,497				24,159				24,011				24,701				IAS 1.9(e), ICG 6					

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

(mli EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						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	2,934	0	9	-9	0	-7	2,999	0	8	-9	0	-7	2,611	0	1	-8	0	-1	2,413	0	1	-7	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 1.32, 44(a)
Financial assets at amortised cost	Debt securities	1,871	7	0	-3	0	0	1,914	7	0	-4	0	0	1,989	7	0	-4	0	0	2,138	14	0	-4	-1	0	Annex V.Part 1.31, 44(b)
	Loans and advances	12,684	546	327	-79	-42	-212	12,851	615	309	-93	-46	-198	12,981	605	301	-93	-40	-196	13,244	633	296	-82	-40	-199	Annex V.Part 1.32, 44(a)

¹This 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.

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Nova Ljubljanska Banka d.d., Ljubljana

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	21	22	19	19	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	2	2	2	4	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	20,869	21,528	21,229	21,844	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	3	2	2	1	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	23	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	124	123	123	110	IAS 37.10; IAS 1.54(l)
Tax liabilities	12	15	19	22	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	50	49	52	59	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	21,103	21,740	21,446	22,059	IAS 1.9(b);IG 6
TOTAL EQUITY	2,393	2,419	2,564	2,642	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	23,497	24,159	24,011	24,701	IAS 1.1G6

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

2023 EU-wide Transparency Exercise

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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		23	24	22	19	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	105	65	66	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	635	535	469	414	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	461	422	345	316	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	248	240	238	235	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	70	87	86	74	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	677	605	570	598	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	393	307	291	325	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,907	4,103	3,953	3,939	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,332	3,500	3,401	3,314	ECB/2013/33 Annex 2.Part 2.9.1
	Households	14,433	14,868	14,825	15,064	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	12,772	13,163	13,179	13,396	Annex V.Part 1.42(f), 44(c)
Debt securities issued		593	816	825	1,334	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		290	509	513	520	Annex V.Part 1.37
Other financial liabilities		273	298	286	261	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		20,894	21,554	21,253	21,868	

2023 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 (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022									
Traded Debt Instruments	2	15	0	0	0	0						0	0	0	0							0
Of which: General risk	2	15	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	1,226	1,345	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	1,228	1,359	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023									
Traded Debt Instruments	7	18	0	0	0	0						0	0	0	0							0
Of which: General risk	7	18	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	1,357	1,332	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	1,364	1,351	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) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		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⁾
Consolidated data	Central governments or central banks	4,459	4,537	993		4,777	4,768	950	
	Regional governments or local authorities	253	241	99		262	243	98	
	Public sector entities	162	147	53		167	149	53	
	Multilateral Development Banks	118	510	0		116	590	0	
	International Organisations	23	23	0		23	23	0	
	Institutions	3,025	3,961	2,851		3,174	4,066	3,148	
	Corporates	6,031	3,996	3,528		6,012	4,017	3,630	
	of which: SME	2,822	1,982	1,500		2,799	1,919	1,520	
	Retail	7,972	6,203	4,389		8,167	6,319	4,464	
	of which: SME	2,613	1,473	962		2,723	1,545	983	
	Secured by mortgages on immovable property	2,788	2,701	1,012		2,831	2,744	1,035	
	of which: SME	690	528	213		690	529	213	
	Exposures in default	338	128	145	203	329	114	132	208
	Exposures associated with particularly high risk	725	460	691		740	491	737	
	Covered bonds	723	232	31		742	242	30	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	69	69	18		70	70	22	
Equity	77	77	92		80	80	98		
Other exposures	96	86	42		87	80	44		
Standardised Total⁽²⁾	29,177	25,118	11,758	376	29,815	25,783	11,972	371	

(1) Original exposures, 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) Standardised Total does not include the securitisation position unless in the results prior to the 2019 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 31/03/2023				As of 30/06/2023			
		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⁾
SLOVENIA	Central governments or central banks	4,072	4,250	17		4,467	4,369	18	
	Regional governments or local authorities	53	87	17		59	89	17	
	Public sector entities	51	41	16		52	41	17	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	46	51	21		44	70	31	
	Corporates	3,588	1,881	1,886		3,520	2,043	1,863	
	of which: SME	1,564	991	702		1,524	725	529	
	Retail	3,700	2,654	1,901		3,625	2,722	1,944	
	of which: SME	1,128	502	297		1,204	549	314	
	Secured by mortgages on immovable property	1,823	1,817	628		1,856	1,810	660	
	of which: SME	381	351	135	74	381	350	135	71
	Exposures in default	134	219	328		136	226	331	
	Exposures 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	64	64	17		64	64	17	
	Collective investments undertakings (CIU)	12	12	30		12	12	31	
Equity	314	313	441		317	318	453		
Standardised Total⁽²⁾				156				150	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		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⁾
SERBIA	Central governments or central banks	1,695	1,370	324		1,717	1,401	330	
	Regional governments or local authorities	46	42	40		50	43	40	
	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	13	13	7		23	23	8	
	Corporates	1,046	763	702		1,042	762	703	
	of which: SME	431	302	241		414	294	235	
	Retail	1,692	1,376	886		1,702	1,384	886	
	of which: SME	850	528	302		891	532	315	
	Secured by mortgages on immovable property	611	572	210		649	610	223	
	of which: SME	142	110	42		149	116	44	
	Exposures in default	37	20	23	15	40	15	17	23
	Exposures associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	208	110	154		213	124	166	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	5	5	5		5	5	5	
Equity	23	23	17		23	23	17		
Standardised Total⁽²⁾				52				53	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		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⁾
NORTH MACEDONIA	Central governments or central banks	486	417	192		409	386	163	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	30	29	29		30	30	30	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	4		4	4	3	
	Corporates	330	271	252		344	282	246	
	of which: SME	202	164	129		202	164	128	
	Retail	808	707	511		829	724	524	
	of which: SME	147	108	62		144	109	62	
	Secured by mortgages on immovable property	169	168	64		170	169	62	
	of which: SME	19	18	9		17	16	8	
	Exposures in default	54	110	161	39	55	115	167	39
	Exposures associated with particularly high risk	63	62	93		62	60	90	
	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)	1	1	1		1	1	1	
Equity	85	85	41		87	81	41		
Standardised Total⁽²⁾				71				71	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		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⁾
BOSNIA AND HERZEGOVINA	Central governments or central banks	485	499	119		423	436	76	
	Regional governments or local authorities	62	41	31		41	46	32	
	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	17	2	3		3	3	3	
	Corporates	334	263	230		344	272	234	
	of which: SME	204	158	122		213	164	128	
	Retail	773	661	472		792	676	484	
	of which: SME	199	128	78		198	130	74	
	Secured by mortgages on immovable property	147	137	79		149	139	79	
	of which: SME	27	27	13		27	27	13	
	Exposures in default	23	4	4	20	22	3	3	18
	Exposures associated with particularly high risk	77	36	51		88	47	70	
	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	4	4	0		4	4	0		
Other exposures	103	102	39		105	105	39		
Standardised Total⁽²⁾				46				43	

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

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Nova Ljubljanska Banka d.d., Ljubljana

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		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			
(mln 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	Of which: defaulted		
Consolidated data	Central banks and central governments	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
	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.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Nova Ljubljanska Banka d.d., Ljubljana

		IRB Approach										
		As of 31/03/2023					As of 30/06/2023					
		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			
(mln 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	Of which: defaulted		
Consolidated data	Central banks and central governments	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
	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.

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nova Ljubljanska Banka d.d., Ljubljana

As of 31/12/2022

Residual Maturity	Country / Region	Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
(min EUR)																
	Lithuania	0 0 5 0 4 8 0	0 0 5 0 4 8 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
	Luxembourg	0 0 0 0 4 1 0	0 0 0 0 4 1 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 4 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
	Malta	0 0 0 0 1 8 0	0 0 0 0 1 8 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
	Netherlands	14 4 7 23 10 0	14 4 7 23 10 0	0 0 0 0 0 0	0 0 0 0 0 0	14 4 5 12 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
	Poland	0 0 3 4 10 7 0	0 0 3 4 10 7 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 3 4 1 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
	Portugal	0 3 11 3 5 33 0	0 3 11 3 5 33 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
	Romania	0 0 6 6 25 6 0	0 0 6 6 25 6 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 6 6 5 6 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
	Slovakia	3 15 16 5 9 16 0	3 15 16 5 9 16 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	3 10 14 5 5 16 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
	Slovenia	83 15 110 43 140 211 191	83 15 110 43 140 211 191	0 0 0 0 0 0 0	0 0 0 0 0 0 0	48 5 78 35 91 27 82	30 10 32 8 49 184 109	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	4 0 0 1 0 0 121	0 0 0 0 0 0 0	138
	Total	793	793	0	0	366	427	0	0	0	0	0	126	0	0	138

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nova Ljubljanska Banka d.d., Ljubljana

As of 31/12/2022

		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M]	Africa	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
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		4	4	0	0	0	4	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
[5Y - 10Y]		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	
Total		5	5	0	0	0	5	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	4	4	0	0	0	4	0	0	0	0	0	0	0	0	
[3M - 1Y]		14	14	0	0	0	14	0	0	0	0	0	0	0	0	
[1Y - 2Y]		25	25	0	0	0	25	0	0	0	0	0	0	0	0	
[2Y - 3Y]		18	18	0	0	0	18	0	0	0	0	0	0	0	0	
[3Y - 5Y]		14	14	0	0	0	14	0	0	0	0	0	0	0	0	
[5Y - 10Y]		2	2	0	0	0	2	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		77	77	0	0	0	77	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.

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 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 €04.

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

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nova Ljubljanska Banka d.d., Ljubljana

As of 30/06/2023

		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Netherlands	22	22	0	0	22	0	0	0	0	0	0	0	0	0	0
	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Portugal	0	0	1	0	7	22	0	0	0	0	0	0	0	0	1
	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Slovakia	0	0	0	0	5	38	0	0	0	0	0	0	0	0	4
	Slovenia	50	50	0	0	48	2	0	0	0	0	4	0	0	0	0
Total		756	756	0	0	356	400	0	0	0	0	124	0	0	137	

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nova Ljubljanska Banka d.d., Ljubljana

As of 30/06/2023

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Japan																
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	U.S.		35	0	0	21	0	14	0	0	0	0	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	China																0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Switzerland		10	0	0	0	0	10	0	0	0	0	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Other advanced economies non EEA		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Other Central and eastern Europe countries non EEA		110	285	0	0	90	23	0	0	0	0	0	0	2	0	3
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Middle East		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Latin America and the Caribbean		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total			1,520	0	0	913	0	607	0	0	0	0	0	35	0	631	

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Nova Ljubljanska Banka d.d., Ljubljana

As of 30/06/2023

		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M]	Africa	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	
[1Y - 2Y]		4	4	0	0	0	0	4	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		1	1	0	0	0	0	1	0	0	0	0	0	0	0	
[5Y - 10Y]		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	
Total		5	5	0	0	0	0	5	0	0	0	0	0	0	5	
[0 - 3M]	Others	2	2	0	0	2	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		36	36	0	0	36	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		12	12	0	0	12	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	
[3Y - 5Y]		11	11	0	0	11	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		2	2	0	0	2	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		
Total		74	74	0	0	74	0	0	0	0	0	0	0	0	68	

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 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, Switzerland, 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 rGAP

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Nova Ljubljanska Banka d.d., Ljubljana

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				
	Of which performing best past due >30 days and <90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾			Of which performing best past due >30 days and <90 days		Of which non-performing ³⁾			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⁾			
Cash balances at central banks and other demand deposits	4,370	0	0	0	0	1	0	0	0	0	4,783	0	0	0	0	1	0	0	0	
Debt securities (including at amortised cost and fair value)	4,825	0	9	9	9	13	7	7	0	4,932	0	8	8	8	13	7	7	0	0	
Central banks	10	0	0	0	0	0	0	0	0	29	0	0	0	0	0	0	0	0	0	
Central governments	2,693	0	0	0	0	11	7	7	0	3,794	0	0	0	0	11	6	6	0	0	
Credit institutions	964	0	0	0	0	1	0	0	0	952	0	0	0	0	1	0	0	0	0	
Other financial corporations	60	0	1	1	1	0	1	1	0	60	0	1	1	1	1	1	1	1	0	
Non-financial corporations	98	0	0	0	0	0	0	0	0	97	0	0	0	0	1	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	13,597	59	363	363	327	121	208	213	127	13,807	73	337	337	309	138	196	198	113	113	
Central banks	58	0	0	0	0	0	0	0	0	113	0	0	0	0	0	0	0	0	0	
General governments	337	0	0	0	0	4	0	0	0	387	0	0	0	0	5	0	0	0	0	
Credit institutions	191	0	2	2	2	0	2	2	0	149	0	0	0	0	0	0	0	0	0	
Other financial corporations	124	0	2	2	2	1	2	2	0	142	0	2	2	2	1	2	2	2	0	
Non-financial corporations	5,814	4	217	217	189	71	117	122	89	5,840	19	196	196	174	80	100	112	76	76	
of which: small and medium-sized enterprises	3,736	4	150	150	170	52	107	108	81	3,836	19	178	178	160	59	103	102	70	70	
of which: Loans collateralised by commercial immovable property	2,231	2	166	166	146	33	86	88	80	2,200	2	144	144	128	38	76	76	68	68	
Households	7,074	55	141	141	134	45	86	86	39	7,176	53	139	139	133	52	84	84	37	37	
of which: Loans collateralised by residential immovable property	2,962	18	49	49	44	4	15	15	33	3,032	16	46	46	43	4	15	15	15	15	
of which: Credit for consumption	2,290	22	76	76	73	27	52	52	11	2,319	20	75	75	74	32	51	51	51	10	
NET INSTRUMENTS other than HFT	22,792	59	372	372	326	126	216	216	127	23,623	73	346	346	312	152	203	209	113	113	
OFF-BALANCE SHEET EXPOSURES	4,301		26	26	20	16	16	13	3	4,663		28	28	22	21	17	12	5	5	

¹⁾ For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRD).

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

³⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement 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 assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRBP framework (template 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 term (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRBP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ From June 2022, 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.

2023 EU-wide Transparency Exercise
 Performing and non-performing exposures
 Nova Ljubljanska Banka d.d., Ljubljana

	As of 31/03/2023										As of 30/06/2023									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				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*				Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾		On performing exposures ⁽²⁾		On non-performing exposures ⁽²⁾			Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾		On performing exposures ⁽²⁾		On non-performing exposures ⁽²⁾				
			Of which: defaulted	Of which Stage 3 ⁽³⁾			Of which Stage 3 ⁽³⁾				Of which: defaulted	Of which Stage 3 ⁽³⁾			Of which Stage 3 ⁽³⁾					
Cash balances at central banks and other demand deposits	4,843	0	0	0	0	1	0	0	0	5,307	20	0	0	0	1	0	0	0		
Debt securities (including at amortised cost and fair value)	4,612	38	1	1	12	1	1	0	4,568	76	1	1	1	13	1	1	1	0		
Central banks	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	3,462	38	0	0	10	0	0	0	3,416	76	0	0	0	10	0	0	0	0		
Credit institutions	940	0	0	0	1	0	0	0	1,000	0	0	0	0	1	0	0	0	0		
Other financial corporations	56	0	1	1	1	1	1	0	56	0	1	1	1	0	1	1	1	0		
Non-financial corporations	98	0	0	0	1	0	0	0	95	0	0	0	0	1	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	13,917	70	329	329	301	132	195	196	14,202	58	322	322	296	123	203	199	96	96		
Central banks	181	0	0	0	0	0	0	0	184	0	0	0	0	0	0	0	0	0		
General governments	385	0	1	1	1	4	1	1	397	0	1	1	1	3	1	1	0	0		
Credit institutions	172	0	0	0	0	0	0	0	173	0	0	0	0	0	0	0	0	0		
Other financial corporations	127	0	2	2	2	1	2	2	137	0	2	2	2	1	2	2	2	0		
Non-financial corporations	5,707	7	181	181	166	73	106	108	5,937	9	184	184	163	54	114	110	64	64		
of which: small and medium-sized enterprises	3,700	7	176	176	157	53	104	102	3,810	7	174	174	157	44	108	105	63	63		
of which: Loans collateralised by commercial immovable property	2,287	3	139	139	123	34	73	74	2,313	5	135	135	121	25	79	77	58	58		
Households	7,285	62	138	138	133	53	86	86	7,392	49	135	135	130	64	87	86	32	32		
of which: Loans collateralised by residential immovable property	3,864	20	46	46	41	5	15	15	3,102	13	42	42	38	4	15	15	15	15		
of which: Credit for consumption	2,371	24	75	75	73	33	52	52	2,438	20	73	73	72	41	52	52	52	52		
DEBT INSTRUMENTS other than HFT	23,372	108	330	330	302	145	196	197	24,077	153	323	323	297	136	204	200	96	96		
OFF-BALANCE SHEET EXPOSURES	4,740		25		22	20	15	13	4,685		21		21	14	17	14	10	2		

(1) For the definition of non-performing exposures please refer to Article 4(1)(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 decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FROPER Framework (template F 18.00 / F 18.05), 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 exposures, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROPER sign convention. This is because, based on the 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.

2023 EU-wide Transparency Exercise

Forborne exposures

Nova Ljubljanska Banka d.d., Ljubljana

	As of 30/09/2022						As of 31/12/2022						
	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		
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)	299	170	96	86	142	75	272	154	89	80	121	66	
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	2	1	1	1	0	0	2	1	1	1	0	0	0
Non-financial corporations	232	132	77	69	104	58	207	118	69	62	87	50	
of which: small and medium-sized enterprises	172	118	66	63	101		156	112	66	63	85		
Households	65	37	18	16	38	17	62	35	19	16	34	16	
DEBT INSTRUMENTS other than HFT	299	170	96	86	142		272	154	89	80	121		
Loan commitments given	1	0	0	0	0	0	1	1	0	0	1	0	0
QUALITY OF FORBEARANCE²													
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.

2023 EU-wide Transparency Exercise

Forborne exposures

Nova Ljubljanska Banka d.d., Ljubljana

	As of 31/03/2023						As of 30/06/2023						
	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 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	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)	265	151	87	78	115	62	258	144	96	86	103	53	
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	1	1	1	1	0	0	1	1	1	1	0	0	0
Non-financial corporations	201	113	66	59	82	47	194	110	74	68	72	40	
of which: small and medium-sized enterprises	151	110	65	62	81		141	104	66	64	71		
Households	62	37	20	17	33	16	61	33	20	16	31	13	
DEBT INSTRUMENTS other than HFT	265	151	87	78	115		258	144	96	86	103		
Loan commitments given	1	1	0	0	1	0	1	0	0	0	0	0	0
QUALITY OF FORBEARANCE²													
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.

2023 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 30/09/2022					AS OF 31/12/2022					AS OF 31/03/2023					AS OF 30/06/2023								
	Gross carrying amount	Of which: non-perform		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 ¹	Gross carrying amount	Of which: non-perform		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 ¹	Gross carrying amount	Of which: non-perform		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 ¹	Gross carrying amount	Of which: non-perform		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 ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	96	3	3	96	3	0	99	3	3	99	3	0	98	3	3	98	3	0	100	3	3	100	3	0
B Mining and quarrying	55	0	0	55	1	0	54	0	0	54	3	0	49	0	0	49	2	0	48	0	0	48	2	0
C Manufacturing	1,443	29	29	1,443	27	0	1,419	24	24	1,419	26	0	1,422	23	23	1,422	28	0	1,449	23	23	1,449	27	0
D Electricity, gas, steam and air conditioning supply	496	1	1	496	9	0	550	1	1	550	8	0	484	1	1	484	8	0	532	1	1	532	10	0
E Water supply	60	3	3	60	3	0	51	2	2	51	3	0	57	2	2	57	2	0	61	2	2	61	2	0
F Construction	547	35	35	547	33	0	549	26	26	549	28	0	523	25	25	523	27	0	599	23	23	599	25	0
G Wholesale and retail trade	1,252	47	47	1,252	53	0	1,234	43	43	1,234	53	0	1,262	39	39	1,262	48	0	1,298	41	41	1,298	44	0
H Transport and storage	609	19	19	609	14	0	599	17	17	599	13	0	590	16	16	590	11	0	604	17	17	604	8	0
I Accommodation and food service activities	207	42	42	207	15	0	204	45	45	204	18	0	200	44	44	200	17	0	197	42	42	197	17	0
J Information and communication	318	4	4	318	6	0	314	4	4	314	7	0	301	4	4	301	7	0	290	4	4	290	7	0
K Financial and insurance activities	73	0	0	73	0	0	113	0	0	113	1	0	73	0	0	73	0	0	69	0	0	69	0	0
L Real estate activities	301	13	13	301	6	0	312	12	12	312	8	0	299	12	12	299	7	0	317	11	11	317	7	0
M Professional, scientific and technical activities	193	10	10	193	8	0	179	8	8	179	11	0	186	8	8	186	10	0	186	8	8	186	9	0
N Administrative and support service activities	79	2	2	79	2	0	76	2	2	76	2	0	87	2	2	87	2	0	102	2	2	102	2	0
O Public administration and defence, compulsory social security	3	0	0	3	0	0	3	0	0	3	0	0	4	0	0	4	0	0	5	0	0	5	0	0
P Education	10	2	2	10	1	0	10	2	2	10	1	0	10	2	2	10	1	0	9	2	2	9	1	0
Q Human health services and social work activities	42	2	2	42	2	0	44	1	1	44	1	0	43	1	1	43	1	0	43	1	1	43	1	0
R Arts, entertainment and recreation	19	5	5	19	3	0	18	4	4	18	3	0	18	4	4	18	3	0	18	4	4	18	3	0
S Other services	12	1	1	12	1	0	12	1	1	12	1	0	11	1	1	11	1	0	12	1	1	12	1	0
Loans and advances	5,814	217	217	5,814	189	0	5,890	196	196	5,890	189	0	5,787	188	188	5,787	179	0	5,937	184	184	5,937	168	0

¹ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the 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.