

Nova Kreditna banka MariborL has an authorisation to perform banking services pursuant to Article 5 of the Banking Act (Official Gazette of the Republic of Slovenia, No. 25/15; hereinafter: the ZBan-2).

Banking services are the acceptance of deposits and other repayable funds from the public and the granting of credits for its own account. The bank has an authorisation to perform mutually recognised and additional financial services.

The bank may perform the following mutually recognised financial services, pursuant to Article 5 of the ZBan-2: 1. acceptance of deposits and other repayable funds; 2. granting of credits, including: - consumer credits, - mortgage credits, - factoring (with or without recourse), - financing of commercial transactions, including forfeiting; 3. financial leasing: giving assets in leasing where all material risks and benefits which derive from ownership rights over assets are transferred to lessee, whereby transfer of the ownership right to lessee is possible but not inevitable; 4. payment services; 5. issuance and management of other payment instruments (i.e. travellers' cheques and bankers' drafts) in the part in which this service is not included in service of previous point; 6. issuance of guarantees and other commitments; 7. trading for own account or for account of customers in: - money market instruments, - foreign exchange, including currency exchange transactions, - financial futures and options, - exchange and interest-rate instruments, - transferable securities; 8. participation in the issuance of securities and services related to such issues; 9. advice to undertakings on capital structure, industrial strategy and related questions and advice as well as services related to mergers and the purchase of undertakings; 11. portfolio management and advice; 12. safekeeping of securities and other services related to safekeeping of securities; 14. renting of safe deposit boxes; 15. investment services and operations and ancillary investment services in accordance with ZTFI.

The bank may perform the following additional financial services, pursuant to Article 6 of the ZBan-2: 1. insurance brokerage in accordance with the law governing the insurance business; 2. administration of payment systems; 6. marketing of investment funds and the sale of investment coupons or shares in investment funds, - brokerage of voluntary supplementary retirement insurance.

<https://www.bsi.si/en/banking-and-commercial-sector.asp?Mapald=1040#12411>