

Nova Kreditna banka Maribor d.d. 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, with Amendments; 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.

It may perform the following mutually recognised financial services, pursuant to Article 5 of the ZBan-2:

1. receiving deposits
2. granting of loans, including:
 - consumer loans,
 - mortgage loans,
 - purchase of receivables with or without recourse (factoring),
 - financing of commercial transactions, including export financing based on the purchase of non-current non-past-due receivables at a discount and without recourse, secured by financial instruments (forfeiting)
3. financial leasing (lease or rent) of assets, where all material risks and benefits arising from ownership of the leased asset are transferred to the lessee, and where the transfer of ownership rights to the lessee is possible but not necessarily exercised
4. payment services
5. issuance and management of other payment instruments (i.e. travellers' cheques and banker's drafts) in the part in which this service is not included in service of point 4 of this Article
6. issuing of guarantees and other commitments
7. trading for own account or for the account of clients:
 - in money-market instruments,
 - in foreign exchange, including currency exchange transactions,
 - financial futures and options,
 - exchange and interest-rate instruments,
 - in transferable securities
8. participation in securities issues and the provision of associated services
9. advice and services related to mergers and the purchase of undertakings
11. investment management and related advisory services
12. safekeeping of securities and other related services
14. leasing of safe deposit boxes
15. investment services and transactions, and ancillary investment services in accordance with the ZTFI

It may perform the following additional financial services, pursuant to Article 6 of the ZBan-2:

1. insurance agency service pursuant to the law governing the insurance industry
4. custodian and administrative services according to the law governing investment funds and management companies
6. marketing of investment funds and the sale of investment coupons or shares in investment funds,
 - o brokerage of voluntary supplementary retirement insurance.

<https://www.bsi.si/en/financial-stability/institutions-under-supervision/banks-in-slovenia/7/nova-kreditna-banka-maribor-dd>