



**PILLAR 3  
DISCLOSURES  
30 June 2021**

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Ljubljana**

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## List of abbreviations

CRR	Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (with changes and amendments)
CRD	Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC
CRR2	Regulation (EU) 2019/876 of the European Parliament and of the Council of 20 May 2019 amending Regulation (EU) No 575/2013 as regards the leverage ratio, the net stable funding ratio, requirements for own funds and eligible liabilities, counterparty credit risk, market risk, exposures to central counterparties, exposures to collective investment undertakings, large exposures, reporting and disclosure requirements, and Regulation (EU) No 648/2012
Regulation 2021/637	Commission Implementing Regulation (EU) 2021/637 laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council
CVA	Credit valuation adjustment
CET1	Common Equity Tier 1
EBA	European banking authority
ECA	Export credit agency
RWA	Risk weighted assets
RWEA	Risk weighted exposure amounts
TREA	Total risk exposure amounts
CCR	Counterparty credit risk
CCP	Central counterparty
O-SII	Other systemically important institution
GSPI	Global systemically important institution
SREP	Supervisory review and evaluation process
HQLA	High-quality liquid assets
LCR	Liquidity coverage ratio
NSFR	Net stable funding ratio
ASF	Available stable funding
RSF	Required stable funding
SFT	Securities financing transactions
CRM	Credit risk mitigation
RC	Replacement cost
PFE	Potential future exposure
CCF	Credit conversion factor
OCR	Overall capital requirements
P2G	Pillar2 guidance
NPL	Non-performing loans
EU	European Union

## 1 Introduction

The basis for disclosures under the third pillar of the Basel standards are the provisions of Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms, including all amendments (hereinafter: the CRR), the amendment to the CRR (Regulation (EU) 2019/876), and Commission Implementing Regulation (EU) No 2021/637 laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council (hereinafter: Regulation 2021/637).

In 2020, the EBA issued the Guidelines on reporting and disclosure of exposures subject to measures applied in response to the COVID-19 crisis (EBA/GL/2020/07) In accordance with those guidelines, the bank discloses additionally required data in Chapter 12.

SID Bank has the status of other systemically important institution (O-SII), which means that it is treated as a large institution in accordance with Article 4(146)(b) of the CRR. SID Bank issued bonds that have been admitted for trading on a regulated market. Accordingly, SID Bank is bound to the frequency and scope of disclosures set out in Article 433(a) of the CRR. The bank is not obliged to publish interim financial statements as at 30 June 2021.

The bank is required to disclose information using the prescribed uniform templates in

accordance with Regulation (EU) No 2021/637. The figures for the comparable period are presented in the disclosures for templates where the comparable period is required. In accordance with Article 432 of the CRR, the bank has omitted disclosures (an entire template or certain rows or columns in a specific template) that are not relevant for SID Bank. The bank did not omit any information regarded as proprietary or confidential.

The disclosures are drawn up for SID Bank on an individual basis, as the bank is not required to meet its prudential requirements on a consolidated basis.

All values in disclosures are expressed in thousands of euros, unless otherwise stated.

The figures in disclosures relate to the balance as at 30 June 2021 or to the period since the beginning of the year until 30 June 2021, unless otherwise stated. The figures as at 30 June 2021 are not audited.

A detailed overview of the frequency and scope of disclosures in accordance with the CRR, as well as the importance of disclosures for SID Bank are presented in Chapter 13. A list of templates from Regulation (EU) 2021/637 and information as to whether a template is relevant for SID Bank are presented in Chapter 14.

All disclosures, including disclosures from previous periods in accordance with rules valid at that time, are published on SID Bank's website ([www.sid.si](http://www.sid.si)).

## 2 Disclosure of key metrics and overview of risk-weighted exposure amounts

### 2.1 Template EU KM1 – Key metrics template

(Article 447(a) to (g) and article 438(b) of the CRR)

		a	b	c	d	e
		30 June 2021	31 March 2021	31 December 2020	30 September 2020	30 June 2020
	<b>Available own funds (amounts)</b>					
1	Common Equity Tier 1 (CET1) capital	465,472	466,377	457,114	458,738	436,339
2	Tier 1 capital	465,472	466,377	457,114	458,738	436,339
3	Total capital	465,472	466,377	457,114	458,738	436,339
	<b>Risk-weighted exposure amounts</b>					
4	Total risk exposure amount	1,643,620	1,644,704	1,569,690	1,413,768	1,310,843
	<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>					
5	Common Equity Tier 1 ratio (%)	28.32%	28.36%	29.12%	32.45%	33.29%
6	Tier 1 ratio (%)	28.32%	28.36%	29.12%	32.45%	33.29%
7	Total capital ratio (%)	28.32%	28.36%	29.12%	32.45%	33.29%
	<b>Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)</b>					
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.00%	2.00%	2.00%	2.00%	2.00%
EU 7b	of which: to be made up of CET1 capital (percentage points)	1.13%	1.13%	1.13%	1.13%	1.13%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	1.50%	1.50%	1.50%	1.50%	1.50%
EU 7d	Total SREP own funds requirements (%)	10.00%	10.00%	10.00%	10.00%	10.00%
	<b>Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)</b>					
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	0.02%	0.02%	0.01%	0.01%	0.01%
EU 9a	Systemic risk buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU 10a	Other Systemically Important Institution buffer (%)	0.25%	0.25%	0.50%	0.50%	0.50%
11	Combined buffer requirement (%)	2.77%	2.77%	3.01%	3.01%	3.01%
EU 11a	Overall capital requirements (%)	12.77%	12.77%	13.01%	13.01%	13.01%
12	CET1 available after meeting the total SREP own funds requirements (%)	391,509	392,365	386,478	395,118	377,351

		a	b	c	d	e
		30 June 2021	31 March 2021	31 December 2020	30 September 2020	30 June 2020
	<b>Leverage ratio</b>					
13	Total exposure measure	3,147,723	3,138,968	3,101,475	3,071,020	2,754,854
14	Leverage ratio (%)	14.79%	14.86%	14.74%	14.94%	15.84%
	<b>Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)</b>					
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	-	-	-	-
EU 14b	of which: to be made up of CET1 capital (percentage points)	0.00%	-	-	-	-
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	-	-	-	-
	<b>Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)</b>					
EU 14d	Leverage ratio buffer requirement (%)	0.00%	-	-	-	-
EU 14e	Overall leverage ratio requirement (%)	3.00%	-	-	-	-
	<b>Liquidity Coverage Ratio</b>					
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	407,251	359,109	424,164	506,899	315,299
EU 16a	Cash outflows - Total weighted value	32,083	25,493	26,877	32,168	28,085
EU 16b	Cash inflows - Total weighted value	9,533	33,290	63,925	10,482	19,419
16	Total net cash outflows (adjusted value)	22,550	6,373	6,719	21,686	8,666
17	Liquidity coverage ratio (%)	1806%	5635%	6313%	2337%	1200%
	<b>Net Stable Funding Ratio</b>					
18	Total available stable funding	2,838,011	2,814,260	2,781,327	2,822,933	2,453,658
19	Total required stable funding	2,077,592	2,100,441	2,115,008	1,951,885	1,862,350
20	NSFR ratio (%)	136.60%	133.98%	131.50%	144.63%	131.75%

The bank's total capital ratio was 28.32% as at 30 June 2021 (30 June 2020: 33.29%). The lower total capital ratio is primarily the result of new lending and thus a higher amount of RWAs. Nevertheless, the total capital ratio is still well above the overall capital requirement (OCR) which amount 12.77%. Additionally the bank is required to meet the capital requirements from Pillar 2 guidance (P2G) which amount 2,00%. Total capital requirement as at 30 June 2021 is 14.77%.

Additional capital requirements for managing the risk of excessive leverage, a leverage ratio buffer requirement and an overall leverage ratio requirement were introduced with the implementation of the CRR2. There is thus no comparable figures in the template. The leverage ratio was 14.79% as at 30 June 2021, and was considerably higher than the regulatory requirements of 3%.

## 2.2 Template EU OV1 – Overview of total risk exposure amounts

(Article 438(d) of the CRR)

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		<b>30 June 2021</b>	<b>31 March 2021</b>	<b>30 June 2021</b>
1	Credit risk (excluding CCR)	1,549,251	1,548,934	123,940
2	Of which the standardised approach	1,549,251	1,548,934	123,940
6	Counterparty credit risk - CCR	6,656	8,057	532
EU 8b	Of which credit valuation adjustment - CVA	5,305	6,527	424
9	Of which other CCR	1,351	1,530	108
23	Operational risk	87,713	87,713	7,017
EU 23a	Of which basic indicator approach	87,713	87,713	7,017
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	2,156	1,666	173
<b>29</b>	<b>Total</b>	<b>1,643,620</b>	<b>1,644,704</b>	<b>131,490</b>

### 3 Disclosure of own funds

#### 3.1 Template EU CC1 – Composition of regulatory own funds

(Article 437(a), (d), (e) and (f) of the CRR)

		(a)	(b)
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
<b>Common Equity Tier 1 (CET1) capital: instruments and reserves</b>			
1	Capital instruments and the related share premium accounts	301,139	EU CC2: Shareholders' Equity, rows 1, 2
	of which: Instrument type 1	301,139	EU CC2: Shareholders' Equity, rows 1, 2
3	Accumulated other comprehensive income (and other reserves)	167,506	EU CC2: Shareholders' Equity, rows 3, 5
<b>6</b>	<b>Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>	<b>468,645</b>	
<b>Common Equity Tier 1 (CET1) capital: regulatory adjustments</b>			
7	Additional value adjustments (negative amount)	(863)	
8	Intangible assets (net of related tax liability) (negative amount)	(985)	EU CC2: Assets, row 7
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	(1,324)	EU CC2: Shareholders' Equity, row 6
28	<b>Total regulatory adjustments to Common Equity Tier 1 (CET1)</b>	<b>(3,173)</b>	
29	<b>Common Equity Tier 1 (CET1) capital</b>	<b>465,472</b>	
<b>Additional Tier 1 (AT1) capital: regulatory adjustments</b>			
<b>45</b>	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>465,472</b>	
<b>Tier 2 (T2) capital: regulatory adjustments</b>			
<b>59</b>	<b>Total capital (TC = T1 + T2)</b>	<b>465,472</b>	
<b>60</b>	<b>Total Risk exposure amount</b>	<b>1,643,620</b>	
<b>Capital ratios and requirements including buffers</b>			
61	Common Equity Tier 1 capital	28.32%	
62	Tier 1 capital	28.32%	
63	Total capital	28.32%	
64	Institution CET1 overall capital requirements	8.40%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: countercyclical capital buffer requirement	0.02%	
67	of which: systemic risk buffer requirement	0.00%	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	0.25%	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	1.13%	
<b>68</b>	<b>Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements</b>	<b>23.82%</b>	
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	10,993	
75	Deferred tax assets arising from temporary differences (amount below 17,65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	863	

SID Bank's capital is comprised solely of the highest quality Common Equity Tier 1 capital. The bank does not hold any Additional Tier 1 capital or Tier 2 capital instruments.

Deductions from capital include deductions arising from intangible assets and from adjustments to the value of assets disclosed at fair value due to prudential valuation requirements.

Until the adoption of a resolution by SID Bank's general meeting on the distribution of profit, net profit from 2020 and net profit for the current financial year are not taken into account in the calculation of own funds for capital adequacy purposes.

The bank calculates capital requirements for credit risk according to the standardised approach. To calculate the amounts of the risk-weighted exposures for credit risk, the ratings for individual exposure classes are not used; rather the risk weights for individual exposure classes are assigned with respect to the degree of risk of a customer's country. In order to determine the level of credit quality of a central government (Article 114 of the CRR), the bank uses SID Bank's rating as a nominated ECA, as set out in Article 137 of the CRR.

The bank uses a basic indicator approach to calculate capital requirements for operational risk (Articles 315 and 316 of the CRR).

The capital requirement for credit valuation adjustment (CVA) risk is calculated using the standardised method, as set out in Article 384 of the CRR.

SID Bank does not hold any positions in the trading book and therefore does not calculate capital requirements for market risk for that purpose. In the scope of market risk, SID Bank only calculates capital requirements for foreign-exchange risk in accordance with the CRR. SID Bank's exposure to foreign-exchange risk is low and does not exceed the prescribed regulatory limit for the calculation of the capital requirement for foreign-exchange risk in accordance with Article 351 of the CRR. It is thus not required to formulate capital requirements for that purpose.

The figures that are relevant for the bank are disclosed in the template rows.

### 3.2 Template EU CC2 – Reconciliation of regulatory own funds to balance sheet in the audited financial statements

(Article 437(a), (d), (e) and (f) of the CRR)

		a	c
		Balance sheet as in published financial statements	Reference
		As at period end	
<b>Assets - Breakdown by asset classes according to the balance sheet in the published financial statements</b>			
1	Cash, cash balances at central bank and demand deposits at banks	218,313	
2	Non-trading financial assets mandatorily at fair value through profit or loss	23,861	
3	Financial assets measured at fair value through other comprehensive income	838,117	
4	Loans and receivables	1,839,364	
5	Derivatives – Hedge accounting	0	
6	Property, plant and equipment	4,146	
7	Intangible assets	985	EU CC1: row 8
8	Other assets	3,724	
9	<b>Total assets</b>	<b>2,928,511</b>	
<b>Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements</b>			
1	Financial liabilities measured at amortised cost	2,432,354	
2	Derivatives – Hedge accounting	937	
3	Provisions	4,603	
4	Other liabilities	3,125	
5	<b>Total liabilities</b>	<b>2,441,019</b>	
<b>Shareholders' Equity</b>			
1	Capital	300,000	EU CC1: row 1
2	Share premium	1,139	EU CC1: row 1
3	Accumulated other comprehensive income	10,658	EU CC1: row 3
4	Retained earnings	4,033	
5	Other reserves	156,846	EU CC1: row 3
6	(-) Treasury shares	(1,324)	EU CC1: row 16
7	Profit or loss attributable to owners of the bank	16,140	
8	<b>Total shareholders' equity</b>	<b>487,492</b>	

SID Bank is required to meet the regulatory requirements on an individual basis. The figures in the above template therefore relate to the

individual statement of financial position of the bank as at 30 June 2021, which also represents a financial statement for regulatory purposes.

## 4 Disclosure of countercyclical capital buffers

### 4.1 Template EU CCyB1 – Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer

(Article 440(a) of the CRR)

		a	f	g	j	k	l	m
		General credit exposures	Total exposure value	Own fund requirements		Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
		Exposure value under the standardised approach		Relevant credit risk exposures - Credit risk	Total			
010	<b>Breakdown by country:</b>							
	Slovenia	1,119,641	1,119,641	90,644	90,644	1,133,053	86.23%	0.00%
	Luxembourg	29,470	29,470	3,536	3,536	44,205	3.36%	0.50%
	France	26,470	26,470	2,118	2,118	26,470	2.01%	0.00%
	Netherlands	23,892	23,892	2,021	2,021	25,259	1.92%	0.00%
	Germany	18,308	18,308	1,465	1,465	18,308	1.39%	0.00%
	Other countries*	11,433	11,433	915	915	11,433	0.87%	0.00%
	Czech Republic	9,220	9,220	738	738	9,220	0.70%	0.50%
	Austria	9,036	9,036	723	723	9,036	0.69%	0.00%
	Ukraine	8,909	8,909	713	713	8,909	0.68%	0.00%
	Ghana	7,829	7,829	626	626	7,829	0.60%	0.00%
	Italy	6,350	6,350	508	508	6,350	0.48%	0.00%
	United States	5,721	5,721	458	458	5,721	0.44%	0.00%
	Belgium	3,429	3,429	274	274	3,429	0.26%	0.00%
	Norway	3,093	3,093	247	247	3,093	0.24%	1.00%
	Serbia	1,591	1,591	127	127	1,591	0.12%	0.00%
	Ireland	36	36	3	3	36	0.00%	0.00%
	United Kingdom	16	16	1	1	16	0.00%	0.00%
	Switzerland	3	3	0	0	3	0.00%	0.00%
	North Macedonia	1	1	0	0	1	0.00%	0.00%
<b>020</b>	<b>Total</b>	<b>1,284,448</b>	<b>1,284,448</b>	<b>105,117</b>	<b>105,117</b>	<b>1,313,962</b>	<b>100.00%</b>	<b>-</b>

\* exposures to supranational organizations

The countercyclical capital buffer is calculated for specific exposure classes as defined in Article 140(4) of the CRD. The calculation includes all exposure classes set out in Article 112 of the CRR, except the exposure classes defined in points (a) to (f) of the aforementioned article.

Due to their irrelevance, certain template columns have been omitted, as the bank only uses the standardised approach to calculate exposure values, and has no exposures included in the trading book or in securitisation positions.

## 4.2 Template EU CCyB2 – Amount of institution-specific countercyclical capital buffer

(Article 440(b) of the CRR)

		a
1	Total risk exposure amount	1,643,620
2	Institution specific countercyclical capital buffer rate	0.0227%
3	Institution specific countercyclical capital buffer requirement	373

An institution-specific countercyclical capital buffer rate is calculated as the weighted average of valid countercyclical buffer rates that apply in countries in which the relevant

exposures for the calculation of countercyclical buffers of the bank in question are located. The rate for the bank stood at 0.0227% as at 30 June 2021.

## 5 Disclosure of the leverage ratio

### 5.1 Template EU LR1 – LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

(Article 451(1)(a), (b), (c) and article 451(2), (3) of the CRR)

		a
		<b>Applicable amount</b>
1	Total assets as per published financial statements	2,928,511
8	Adjustment for derivative financial instruments	6,755
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	215,629
12	Other adjustments	(3,173)
13	<b>Total exposure measure</b>	<b>3,147,723</b>

## 5.2 Template EU LR2 – LRCom: Leverage ratio common disclosure

(Article 451(1)(a), (b), (c) and article 451(2), (3) of the CRR)

		CRR leverage ratio exposures	
		a	b
		30 June 2021	31 December 2020
<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	2,928,511	2,905,214
6	(Asset amounts deducted in determining Tier 1 capital)	(3,173)	(3,237)
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs)</b>	<b>2,925,338</b>	<b>2,901,977</b>
<b>Derivative exposures</b>			
EU-9b	Exposure determined under Original Exposure Method	6,755	7,750
13	<b>Total derivatives exposures</b>	<b>6,755</b>	<b>7,750</b>
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposures at gross notional amount	303,078	270,640
20	(Adjustments for conversion to credit equivalent amounts)	(87,449)	(78,892)
22	<b>Off-balance sheet exposures</b>	<b>215,629</b>	<b>191,748</b>
<b>Capital and total exposure measure</b>			
23	<b>Tier 1 capital</b>	465,472	457,114
24	<b>Total exposure measure</b>	<b>3,147,723</b>	<b>3,101,475</b>
<b>Leverage ratio</b>			
25	Leverage ratio (%)	14.79%	14.74%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	14.79%	14.74%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	14.79%	14.74%
26	Regulatory minimum leverage ratio requirement (%)	3.00%	-
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%
EU-26b	of which: to be made up of CET1 capital	0.00%	0.00%
27	Leverage ratio buffer requirement (%)	0.00%	0.00%
EU-27a	Overall leverage ratio requirement (%)	3.00%	0.00%

## 5.3 Template EU LR3 – LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

(Article 451(1)(a), (b), (c) and article 451(2), (3) of the CRR)

		a
		CRR leverage ratio exposures
<b>EU-1</b>	<b>Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:</b>	<b>2,927,526</b>
EU-3	Banking book exposures, of which:	2,927,526
EU-5	Exposures treated as sovereigns	852,932
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	120,756
EU-7	Institutions	841,209
EU-10	Corporates	1,052,784
EU-11	Exposures in default	18,958
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	40,887

## 6 Disclosure of liquidity requirements

### 6.1 Template EU LIQ1 – Quantitative information of LCR

(Article 451a(2) of the CRR)

		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on (DD Month YYY)	30 June 2021	31 March 2021	31 December 2020	30 September 2020	30 June 2021	31 March 2021	31 December 2020	30 September 2020
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
<b>HIGH-QUALITY LIQUID ASSETS</b>									
1	Total high-quality liquid assets (HQLA)					440,776	427,969	396,703	345,642
<b>CASH - OUTFLOWS</b>									
2	Retail deposits and deposits from small business customers, of which:	0	0	0	0	0	0	0	0
3	<i>Stable deposits</i>	0	0	0	0	0	0	0	0
4	<i>Less stable deposits</i>	0	0	0	0	0	0	0	0
5	Unsecured wholesale funding	4,725	6,566	7,219	12,197	4,725	6,566	7,219	12,197
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	0	0	0	0	0	0	0	0
7	<i>Non-operational deposits (all counterparties)</i>	4,442	6,319	6,972	11,950	4,442	6,319	6,972	11,950
8	<i>Unsecured debt</i>	283	247	247	247	283	247	247	247
9	<i>Secured wholesale funding</i>					0	0	0	0
10	Additional requirements	170,856	175,230	172,979	174,751	27,955	28,335	26,660	27,676
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	63	15	14	14	63	15	14	14
12	<i>Outflows related to loss of funding on debt products</i>	0	0	0	0	0	0	0	0
13	<i>Credit and liquidity facilities</i>	170,793	175,216	172,965	174,737	27,892	28,320	26,646	27,662
14	Other contractual funding obligations	3,210	3,620	3,292	2,950	333	396	424	407
15	Other contingent funding obligations	69,056	65,403	64,028	63,971	3,490	3,289	3,201	3,199
16	<b>TOTAL CASH OUTFLOWS</b>					36,504	38,586	37,504	43,478

		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on (DD Month YYY)	30 June 2021	31 March 2021	31 December 2020	30 September 2020	30 June 2021	31 March 2021	31 December 2020	30 September 2020
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
<b>CASH - INFLOWS</b>									
17	Secured lending (e.g. reverse repos)	0	0	0	0	0	0	0	0
18	Inflows from fully performing exposures	34,494	31,859	34,044	29,809	29,479	27,582	29,476	25,569
19	Other cash inflows	2,640	4,044	1,923	2,568	2,640	3,895	1,923	2,568
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					0	0	0	0
EU-19b	(Excess inflows from a related specialised credit institution)					0	0	0	0
20	<b>TOTAL CASH INFLOWS</b>	<b>37,134</b>	<b>35,903</b>	<b>35,968</b>	<b>32,377</b>	<b>32,119</b>	<b>31,477</b>	<b>31,399</b>	<b>28,136</b>
EU-20a	<i>Fully exempt inflows</i>	0	0	0	0	0	0	0	0
EU-20b	<i>Inflows subject to 90% cap</i>	0	0	0	0	0	0	0	0
EU-20c	<i>Inflows subject to 75% cap</i>	37,134	35,903	35,968	32,377	32,119	31,477	31,399	28,136
<b>TOTAL ADJUSTED VALUE</b>									
EU-21	<b>LIQUIDITY BUFFER</b>					440,776	427,969	396,703	345,642
22	<b>TOTAL NET CASH OUTFLOWS</b>					17,288	19,255	17,020	19,616
23	<b>LIQUIDITY COVERAGE RATIO</b>					3319%	2813%	2706%	1933%

## 6.2 Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1

(Article 451a(2) of the CRR)

Row number	Qualitative information - Free format	
(a)	Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time	The bank maintains high liquidity buffer. Due to its specific role as a development institution and the fact that SID Bank does not accept deposits from the public but obtains long-term funding supported by a Slovenian government guarantee, liquidity buffer is quite volatile over time. The bank obtains funding primarily on international financial markets and at related financial institutions. The liquidity buffer comprises extremely liquid assets and highly liquid assets.
(b)	Explanations on the changes in the LCR over time	
(c)	Explanations on the actual concentration of funding sources	
(d)	High-level description of the composition of the institution`s liquidity buffer.	
(e)	Derivative exposures and potential collateral calls	Exposures from derivatives are disclosed in point 10.
(f)	Currency mismatch in the LCR	The amount of assets that make up the liquidity buffer and the amount of liquidity outflows only comprise items denominated in euros. The proportion of liquidity inflows accounted for by other currencies is negligible.
(g)	Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile	-

### 6.3 Template EU LIQ2: Net Stable Funding Ratio

(Article 451a(3) of the CRR)

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
<b>Available stable funding (ASF) Items</b>						
1	Capital items and instruments	465,472	0	0	0	465,472
2	<i>Own funds</i>	465,472	0	0	0	465,472
7	Wholesale funding:		31,308	19,127	2,368,132	2,372,539
8	<i>Operational deposits</i>		0	0	0	0
9	<i>Other wholesale funding</i>		31,308	19,127	2,368,132	2,372,539
11	Other liabilities:	937	21,515	0	0	0
12	<i>NSFR derivative liabilities</i>	937				
13	<i>All other liabilities and capital instruments not included in the above categories</i>		21,515	0	0	0
<b>14</b>	<b>Total available stable funding (ASF)</b>					<b>2,838,011</b>
<b>Required stable funding (RSF) Items</b>						
15	Total high-quality liquid assets (HQLA)					298,026
17	Performing loans and securities:		136,725	149,647	1,744,766	1,704,990
19	<i>Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions</i>		76,004	78,334	546,924	593,691
20	<i>Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:</i>		44,796	43,840	1,029,924	935,687
24	<i>Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products</i>		15,925	27,473	167,918	175,612
26	Other assets:	0	5,269	3,146	32,457	40,872
27	<i>Physical traded commodities</i>				0	0
31	<i>All other assets not included in the above categories</i>		5,269	3,146	32,457	40,872
32	Off-balance sheet items		0	0	303,078	33,704
<b>33</b>	<b>Total RSF</b>					<b>2,077,592</b>
<b>34</b>	<b>Net Stable Funding Ratio (%)</b>					<b>136.60%</b>

## 7 Disclosure of credit risk quality

### 7.1 Template EU CR1: Performing and non-performing exposures and related provisions

(Article 442(c) and (f) of the CRR)

	a	b	c	d	e	f	g	h	i	j	k	l	m	n		o													
														Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received		
														Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures	
	Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3																		
<b>005</b>	<b>Cash balances at central banks and other demand deposits</b>	<b>218,313</b>	<b>218,313</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>010</b>	<b>Loans and advances</b>	<b>1,863,880</b>	<b>1,692,293</b>	<b>171,587</b>	<b>43,352</b>	<b>0</b>	<b>28,898</b>	<b>(42,517)</b>	<b>(16,447)</b>	<b>(26,069)</b>	<b>(24,394)</b>	<b>0</b>	<b>(19,844)</b>	<b>0</b>	<b>567,510</b>	<b>11,698</b>													
030	General governments	181,326	181,326	0	0	0	0	(33)	(33)	0	0	0	0	0	0	0													
040	Credit institutions	704,369	704,369	0	0	0	0	(2,398)	(2,398)	0	0	0	0	0	32,258	0													
050	Other financial corporations	273	273	0	415	0	415	(4)	(4)	0	(237)	0	(237)	0	250	0													
060	Non-financial corporations	973,939	804,111	169,828	42,937	0	32,914	(39,837)	(13,968)	(25,869)	(24,157)	0	(23,082)	0	532,618	11,698													
070	Of which SMEs	434,786	339,601	95,185	27,322	0	21,092	(27,841)	(10,088)	(17,753)	(16,849)	0	(12,216)	0	288,443	5,201													
080	Households	3,973	2,214	1,759	0	0	0	(245)	(45)	(201)	0	0	0	0	2,384	0													
<b>090</b>	<b>Debt securities</b>	<b>827,999</b>	<b>826,925</b>	<b>1,074</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(875)</b>	<b>(812)</b>	<b>(64)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>													
110	General governments	573,112	573,112	0	0	0	0	(40)	(40)	0	0	0	0	0	0	0													
120	Credit institutions	139,497	139,497	0	0	0	0	(119)	(119)	0	0	0	0	0	0	0													
130	Other financial corporations	20,621	20,621	0	0	0	0	(51)	(51)	0	0	0	0	0	0	0													
140	Non-financial corporations	94,769	93,695	1,074	0	0	0	(665)	(601)	(64)	0	0	0	0	0	0													
<b>150</b>	<b>Off-balance-sheet exposures</b>	<b>303,078</b>	<b>290,142</b>	<b>12,937</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(2,476)</b>	<b>(1,461)</b>	<b>(1,015)</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>86,326</b>	<b>0</b>													
170	General governments	5,673	5,673	0	0	0	0	(1)	(1)	0	0	0	0		0	0													
180	Credit institutions	44,640	44,640	0	0	0	0	(52)	(52)	0	0	0	0		17,359	0													

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
	Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received		
	Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures	
		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3				
190	<i>Other financial corporations</i>	35,970	35,970	0	0	0	(13)	(13)	0	0	0	0		841	0	
200	<i>Non-financial corporations</i>	215,865	202,928	12,937	0	0	(2,408)	(1,392)	(1,015)	0	0	0		68,126	0	
210	<i>Households</i>	930	930	0	0	0	(4)	(4)	0	0	0	0		0	0	
<b>220</b>	<b>Total</b>	<b>3,213,271</b>	<b>3,027,673</b>	<b>185,598</b>	<b>43,352</b>	<b>0</b>	<b>28,898</b>	<b>(45,869)</b>	<b>(18,720)</b>	<b>(27,148)</b>	<b>(24,394)</b>	<b>0</b>	<b>(19,844)</b>	<b>0</b>	<b>653,837</b>	<b>11,698</b>

Debt securities are measured at fair value through other comprehensive income. SID Bank's only non-performing exposures are amongst loans and other financial assets.

The NPL ratio stood at 2.27% as at 30 June 2021 (31 December 2020: 3.58%).

## 7.2 Template EU CR1-A: Maturity of exposures

(Article 442(g) of the CRR)

		a	b	c	d	e	f
		Net exposure value					
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	339	86,628	360,841	1,392,513	0	1,840,321
2	Debt securities	0	184,379	308,411	334,335	0	827,124
<b>3</b>	<b>Total</b>	<b>339</b>	<b>271,007</b>	<b>669,251</b>	<b>1,726,848</b>	<b>0</b>	<b>2,667,445</b>

## 7.3 Template EU CR2: Changes in the stock of non-performing loans and advances

(Article 442(f) of the CRR)

		a
		Gross carrying amount
<b>010</b>	<b>Initial stock of non-performing loans and advances</b>	<b>70,283</b>
020	Inflows to non-performing portfolios	10,763
030	Outflows from non-performing portfolios	(37,694)
040	Outflows due to write-offs	(7,394)
050	Outflow due to other situations	(30,301)
<b>060</b>	<b>Final stock of non-performing loans and advances</b>	<b>43,352</b>

Disclosed in the template are changes in non-performing loans and other financial assets during the first half of 2021. The stock of non-performing loans and other financial assets was EUR 43,352 thousand as at 30 June 2021

(31 December 2020: EUR 70,283 thousand). The decrease in NPLs due to other cases was primarily the result of the repayment of non-performing claims that the bank held in its portfolio at the beginning of the period.

## 7.4 Template EU CQ1: Credit quality of forbore exposures

(Article 442(c) of the CRR)

		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forbore exposures	
		Performing forbore	Non-performing forbore		On performing forbore exposures	On non-performing forbore exposures			Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
			Of which defaulted	Of which impaired					
010	Loans and advances	534	28,264	28,264	23,833	(35)	(12,256)	11,656	11,225
050	Other financial corporations	0	415	415	415	0	(237)	0	0
060	Non-financial corporations	534	27,849	27,849	23,418	(35)	(12,019)	11,656	11,225
<b>100</b>	<b>Total</b>	<b>534</b>	<b>28,264</b>	<b>28,264</b>	<b>23,833</b>	<b>(35)</b>	<b>(12,256)</b>	<b>11,656</b>	<b>11,225</b>

## 7.5 Template EU CQ4: Quality of non-performing exposures by geography

(Article 442(c) and (e) of the CRR)

		a	b	c	d	e	f	g
		Gross carrying/nominal amount			Of which subject to impairment	Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Of which non-performing	Of which defaulted				
<b>010</b>	<b>On-balance-sheet exposures</b>		<b>2,735,231</b>	<b>43,352</b>	<b>43,352</b>	<b>2,730,612</b>	<b>(64,312)</b>	
020	<i>Slovenia</i>	2,143,715	43,352	43,352	2,139,096	(62,558)		(3,475)
030	<i>France</i>	91,822	0	0	91,822	(71)		0
040	<i>Germany</i>	75,227	0	0	75,227	(154)		0
050	<i>Italy</i>	64,790	0	0	64,790	(87)		0
060	<i>Spain</i>	58,482	0	0	58,482	(12)		0
070	<i>Other countries</i>	301,195	0	0	301,195	(1,429)		0
<b>080</b>	<b>Off-balance-sheet exposures</b>	<b>303,078</b>	<b>0</b>	<b>0</b>			<b>(2,476)</b>	
090	<i>Slovenia</i>	248,678	0	0			(2,459)	
100	<i>Luxembourg</i>	18,886	0	0			0	
110	<i>Ghana</i>	8,145	0	0			(12)	
120	<i>Belarus</i>	7,235	0	0			(5)	
130	<i>Netherlands</i>	80	0	0			0	
140	<i>Other countries</i>	20,055	0	0			0	
<b>150</b>	<b>Total</b>	<b>3,038,309</b>	<b>43,352</b>	<b>43,352</b>	<b>2,730,612</b>	<b>(64,312)</b>	<b>(2,476)</b>	<b>(3,475)</b>

Disclosed in the template are exposures and impairments by individual country with respect to a counterparty's head office. Presented are exposures to five countries with the highest on- and off-balance-sheet exposure. Exposures to

supranational organisations are disclosed amongst other countries. On-balance-sheet exposures include the stock of loans and other financial assets, and debt securities.

## 7.6 Template EU CQ5: Credit quality of loans and advances to non-financial corporations by industry

(Article 442(c) and (e) of the CRR)

		a	b	c	d	e	f
		Gross carrying amount			Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing					
				Of which defaulted			
010	Agriculture, forestry and fishing	0	0	0	0	0	0
020	Mining and quarrying	1,438	0	0	1,438	(9)	0
030	Manufacturing	413,035	13,817	13,817	413,035	(29,555)	0
040	Electricity, gas, steam and air conditioning supply	106,553	0	0	106,553	(459)	0
050	Water supply	6,545	454	454	6,545	(485)	0
060	Construction	24,316	1,891	1,891	23,149	(2,300)	(1,167)
070	Wholesale and retail trade	120,447	6,678	6,678	120,447	(8,103)	0
080	Transport and storage	120,735	6,271	6,271	120,735	(1,984)	0
090	Accommodation and food service activities	112,708	9,431	9,431	109,443	(11,815)	(2,308)
100	Information and communication	37,790	19	19	37,790	(873)	0
110	Financial and insurance activities	0	0	0	0	0	0
120	Real estate activities	6,457	0	0	6,457	(390)	0
130	Professional, scientific and technical activities	47,580	4,373	4,373	47,580	(3,734)	0
140	Administrative and support service activities	12,209	4	4	12,209	(684)	0
150	Public administration and defense, compulsory social security	0	0	0	0	0	0
160	Education	107	0	0	107	(2)	0
170	Human health services and social work activities	6,228	0	0	6,228	(97)	0
180	Arts, entertainment and recreation	180	0	0	180	(19)	0
190	Other services	547	0	0	547	(11)	0
<b>200</b>	<b>Total</b>	<b>1,016,876</b>	<b>42,937</b>	<b>42,937</b>	<b>1,012,444</b>	<b>(60,519)</b>	<b>(3,475)</b>

## 8 Disclosure of the use of credit risk mitigation techniques

### 8.1 Template EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

(Article 453(f) of the CRR)

		Unsecured carrying amount	Secured carrying amount			
			Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives	
		a				b
1	Loans and advances	1,328,023	579,209	467,585	111,624	0
2	Debt securities	827,999	0	0	0	
3	Total	2,156,022	579,209	467,585	111,624	0
4	<i>Of which non-performing exposures</i>	31,654	11,698	4,977	6,722	0
EU-5	<i>Of which defaulted</i>	31,654	11,698			

Disclosed in the template is the carrying amount of unsecured and secured loans and debt securities. The bank does not take into account collateral received for loans and debt securities for credit risk mitigation purposes in the calculation of capital requirements. SID Bank

only reduces capital requirements for credit risk in connection with guarantees to credit institutions that are secured by a government guarantee and disclosed amongst off-balance-sheet exposures.

## 9 Disclosure of the use of the standardised approach

### 9.1 Template EU CR4 – Standardised approach – Credit risk exposure and CRM effects

(Article 453(g), (h), (i) and article 444(e) of the CRR)

	Exposure classes	Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWAs	RWAs density (%)
		a	b	c	d	e	f
1	Central governments or central banks	846,969	0	846,969	17,359	7,949	0.92%
2	Regional government or local authorities	99,998	4,672	99,998	2,336	20,467	20.00%
3	Public sector entities	20,759	1,000	20,759	500	4,252	20.00%
4	Multilateral development banks	681	20,000	681	20,000	4,000	19.34%
5	International organisations	5,281	0	5,281	0	0	0.00%
6	Institutions	841,209	24,589	841,209	3,615	198,622	23.51%
7	Corporates	1,052,784	215,200	1,052,784	136,678	1,189,462	100.00%
10	Exposures in default	18,958	0	18,958	0	19,448	102.59%
14	Collective investment undertakings	22,904	35,141	22,904	35,141	87,069	150.00%
15	Equity	10,993	0	10,993	0	10,993	100.00%
16	Other items	6,990	0	6,990	0	6,990	100.00%
<b>17</b>	<b>TOTAL</b>	<b>2,927,526</b>	<b>300,602</b>	<b>2,927,526</b>	<b>215,629</b>	<b>1,549,251</b>	<b>49.29%</b>

Only classes to which SID Bank is exposed and the associated RWAs are disclosed in template rows. Disclosed is RWA for on-balance-sheet

and off-balance-sheet exposures, without taking into account CCR.

## 9.2 Template EU CR5 – Standardised approach

(Article 444(e) of the CRR)

	Exposure classes	Risk weight					Total	Of which unrated
		0%	20%	100%	150%	250%		
		a	e	j	k	l	p	q
1	Central governments or central banks	834,503	28,962	0	0	863	<b>864,328</b>	864,328
2	Regional government or local authorities	0	102,334	0	0	0	<b>102,334</b>	102,334
3	Public sector entities	0	21,258	0	0	0	<b>21,258</b>	21,258
4	Multilateral development banks	681	20,000	0	0	0	<b>20,681</b>	20,681
5	International organisations	5,281	0	0	0	0	<b>5,281</b>	5,281
6	Institutions	0	807,752	37,072	0	0	<b>844,824</b>	844,824
7	Corporates	0	0	1,189,462	0	0	<b>1,189,462</b>	1,189,462
10	Exposures in default	0	0	17,977	981	0	<b>18,958</b>	18,958
14	Units or shares in collective investment undertakings	0	0	0	58,046	0	<b>58,046</b>	58,046
15	Equity exposures	0	0	10,993	0	0	<b>10,993</b>	10,993
16	Other items	0	0	6,990	0	0	<b>6,990</b>	6,990
<b>17</b>	<b>TOTAL</b>	<b>840,466</b>	<b>980,306</b>	<b>1,262,494</b>	<b>59,026</b>	<b>863</b>	<b>3,143,155</b>	3,143,155

Only classes to which SID Bank is exposed and the associated RWAs are disclosed in template rows. Only the risk weights that the bank applies to exposures are disclosed in individual columns. The bank has no exposures in

connection with risk weights that have been omitted. Disclosed is the value of on- and off-balance-sheet exposures, without taking into account exposure to derivatives, which is disclosed in point 10.3.

## 10 Disclosure of exposures to counterparty credit risk

### 10.1 Template EU CCR1 – Analysis of CCR exposure by approach

(Article 439(f), (g) and (k) of the CRR)

		a	b	c	d	e	f	g	h
		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
EU-1	EU - Original Exposure Method (for derivatives)	937	3,888		1.4	6,755	6,755	6,755	1,351
<b>6</b>	<b>Total</b>					<b>6,755</b>	<b>6,755</b>	<b>6,755</b>	<b>1,351</b>

The bank uses derivatives in the form of interest rate swaps due to interest risk management. The bank calculates CCR for these transactions

using the original exposure method, as set out in Article 282 of the CRR.

## 10.2 Template EU CCR2 – Transactions subject to own funds requirements for CVA risk

(Article 439(h) of the CRR)

		a	b
		Exposure value	RWEA
4	Transactions subject to the Standardised method	6,755	5,305
5	<b>Total transactions subject to own funds requirements for CVA risk</b>	<b>6,755</b>	<b>5,305</b>

The bank calculates capital requirement for CVA risk using the standardised method, as set out in Article 384 of the CRR.

## 10.3 Template EU CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights

(Article 439(l) referring to article 444(e) of the CRR)

		Risk weight	
		e	l
		20%	Total exposure value
6	Institutions	6,755	6,755
11	<b>Total exposure value</b>	<b>6,755</b>	<b>6,755</b>

Only classes to which SID Bank is exposed and calculate counterparty credit risk are disclosed in template rows.

## 10.4 Template EU CCR5 – Composition of collateral for CCR exposures

(Article 439(e) of the CRR)

		a	b	c	d
		Collateral used in derivative transactions			
		Fair value of collateral received		Fair value of posted collateral	
		Segregated	Unsegregated	Segregated	Unsegregated
1	Cash – domestic currency	0	0	0	919
9	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>919</b>

The bank has not concluded any securities financing transactions. The bank's derivative

transactions only include collateral in the form of funds in the domestic currency.

## 11 Disclosure of use of standardized approach and internal model for market risk

SID Bank does not hold any positions in the trading book and therefore does not calculate capital requirements for position risk in debt instruments and position risk in equities.

In the scope of market risk, SID Bank only calculates capital requirements for foreign-exchange risk in accordance with the CRR. SID Bank's exposure to foreign-exchange risk is low and does not exceed the prescribed regulatory

limit for the calculation of the capital requirement for foreign-exchange risk in accordance with Article 351 of the CRR. It is thus not required to formulate capital requirements for foreign-exchange risk.

RWAs for market risk amount to zero. The bank thus does not disclose template EU MR1 – Market risk under the standardised approach.

## 12 Disclosure of exposures subject to measures applied in response to the COVID-19 pandemic

Information according to the EBA's Guidelines on reporting and disclosure of exposures subject to measures applied in response to the COVID-19 pandemic (EBA/GL/2020/07) is presented in Templates 1 and 2 below. Included are moratoria concluded in accordance with the relevant law. As at 30 June 2021,

none of the loans issued by the bank as a response to the COVID-19 pandemic were included in new guarantee schemes that are the subject of disclosures in Template 3 (information regarding newly approved loans and other financial assets issued based on new public guarantee schemes implemented as a response to the COVID-19 pandemic).

### 12.1 Template 1 – Information on loans and advances subject to legislative and non-legislative moratoria

		a	b	d		e	f		g	h	i	k		l	m	n	o
		Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount	
		Performing			Non-performing				Performing			Non-performing				Inflows to non-performing exposures	
		Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Of which: exposures with forbearance measures		Of which: Unlikely to pay that are not past-due or past-due ≤ 90 days		Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Of which: exposures with forbearance measures		Of which: Unlikely to pay that are not past-due or past-due ≤ 90 days			
30 June 2021																	
1	Loans and advances subject to moratorium	38,532	33,194	17,132	5,337	5,337	5,337	(5,118)	(4,055)	(3,297)	(1,063)	(1,063)	(1,063)	(1,063)	(1,063)	(1,063)	404
4	of which: Non-financial corporations	38,532	33,194	17,132	5,337	5,337	5,337	(5,118)	(4,055)	(3,297)	(1,063)	(1,063)	(1,063)	(1,063)	(1,063)	(1,063)	404
5	<i>of which: Small and Medium-sized Enterprises</i>	29,168	25,857	17,132	3,312	3,312	3,312	(4,780)	(3,754)	(3,297)	(1,026)	(1,026)	(1,026)	(1,026)	(1,026)	(1,026)	404
6	<i>of which: Collateralised by commercial immovable property</i>	34,174	29,240	15,977	4,934	4,934	4,934	(4,553)	(3,741)	(3,148)	(812)	(812)	(812)	(812)	(812)	(812)	0

		a	b	d		e	f		g	h	i	k		l	m	n	o
		Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount	
		Performing			Non-performing				Performing			Non-performing				Inflows to non-performing exposures	
		Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Of which: exposures with forbearance measures		Of which: Unlikely to pay that are not past-due or past-due ≤ 90 days		Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Of which: exposures with forbearance measures		Of which: Unlikely to pay that are not past-due or past-due ≤ 90 days			
31 December 2020																	
1	Loans and advances subject to moratorium	143,297	129,695	66,490	13,602	13,251	13,602	(14,309)	(11,007)	(8,620)	(3,302)	(3,148)	(3,302)				44
4	of which: Non-financial corporations	143,297	129,695	66,490	13,602	13,251	13,602	(14,309)	(11,007)	(8,620)	(3,302)	(3,148)	(3,302)				44
5	<i>of which: Small and Medium-sized Enterprises</i>	53,304	45,869	26,607	7,436	7,086	7,436	(9,593)	(6,156)	(5,289)	(3,437)	(3,283)	(3,437)				44
6	<i>of which: Collateralised by commercial immovable property</i>	128,355	115,311	58,587	13,044	13,044	13,044	(13,002)	(9,965)	(7,912)	(3,037)	(3,037)	(3,037)				0

The stock of loans for which legislative moratoria apply stood at EUR 38,532 thousand as at 30 June 2021 (31 December 2020: EUR 143,297 thousand). The stock of the aforementioned loans was down by EUR 104,765 thousand

relative to the end of 2020. The majority of legislative moratoria expired during this period, as is evident from the template in point 12.2.

## 12.2 Template 2 – Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria

	a	b	c	d	e	f	g	h	i
	Number of obligors		Of which: legislative moratoria	Of which: expired	Gross carrying amount				
					Residual maturity of moratoria				
					≤ 3 months	> 3 months ≤ 6 months	> 6 months ≤ 9 months	> 9 months ≤ 12 months	> 1 year
30 June 2021									
1	98	181,692							
2	91	170,509	170,509	131,977	16,942	21,590	0	0	0
5		170,509	170,509	131,977	16,942	21,590	0	0	0
6		64,436	64,436	35,268	16,942	12,226	0	0	0
7		141,172	141,172	106,998	14,516	19,658	0	0	0

Disclosed in the template is the balance of legislative moratoria as at 30 June 2021 by residual maturity. All legislative moratoria at SID Bank have a residual

maturity of up to six months, as moratoria are only envisaged until the end of 2021 in accordance with Slovenian legislation.

		a	b	c	d	e	f	g	h	i
		Number of obligors		Gross carrying amount						
				Residual maturity of moratoria						
				Of which: legislative moratoria	Of which: expired	≤ 3 months	> 3 months ≤ 6 months	> 6 months ≤ 9 months	> 9 months ≤ 12 months	> 1 year
31 December 2020										
1	Loans and advances for which moratorium was offered	91	195,920							
2	Loans and advances subject to moratorium (granted)	84	184,737	184,737	41,440	42,360	68,440	15,838	16,659	0
5	of which: Non-financial corporations		184,737	184,737	41,440	42,360	68,440	15,838	16,659	0
6	of which: <i>Small and Medium-sized Enterprises</i>		61,538	61,538	8,234	1,617	26,534	15,838	9,314	0
7	of which: <i>Collateralised by commercial immovable property</i>		135,779	135,779	7,424	42,360	56,173	13,413	16,409	0

## 13 Frequency and scope of disclosures according to CRR

Article	Article name	Frequency of disclosure	Chapter	Page
<b>435</b>	<b>Disclosure of risk management objectives and policies</b>			
	1(a) the strategies and processes to manage those categories of risks	Annual		
	1(b) the structure and organisation of the relevant risk management function including information on the basis of its authority, its powers and accountability in accordance with the institution's incorporation and governing documents	Annual		
	1(c) the scope and nature of risk reporting and measurement systems	Annual		
	1(d) the policies for hedging and mitigating risk, and the strategies and processes for monitoring the continuing effectiveness of hedges and mitigants	Annual		
	1(e) a declaration approved by the management body on the adequacy of the risk management arrangements of the relevant institution providing assurance that the risk management systems put in place are adequate with regard to the institution's profile and strategy	Annual		
	1(f) a concise risk statement approved by the management body succinctly describing the relevant institution's overall risk profile associated with the business strategy	Annual		
	2(a) the number of directorships held by members of the management body	Annual		
	2(b) the recruitment policy for the selection of members of the management body and their actual knowledge, skills and expertise	Annual		
	2(c) the policy on diversity with regard to selection of members of the management body, its objectives and any relevant targets set out in that policy, and the extent to which those objectives and targets have been achieved	Annual		
	2(d) whether or not the institution has set up a separate risk committee and the number of times the risk committee has met	Annual		
	2(e) the description of the information flow on risk to the management body	Annual		
<b>436</b>	<b>Disclosure of the scope of application</b>			
	(a) the name of the institution to which this Regulation applies	Annual		
	(b) a reconciliation between the consolidated financial statements prepared in accordance with the applicable accounting framework and the consolidated financial statements prepared in accordance with the requirements on regulatory consolidation pursuant to Sections 2 and 3 of Title II of Part One; that reconciliation shall outline the differences between the accounting and regulatory scopes of consolidation and the legal entities included within the regulatory scope of consolidation where it differs from the accounting scope of consolidation; the outline of the legal entities included within the regulatory scope of consolidation shall describe the method of regulatory consolidation where it is different from the accounting consolidation method, whether those entities are fully or proportionally consolidated and whether the holdings in those legal entities are deducted from own funds	Annual		
	(c) a breakdown of assets and liabilities of the consolidated financial statements prepared in accordance with the requirements on regulatory consolidation pursuant to Sections 2 and 3 of Title II of Part One, broken down by type of risks as referred to under this Part	Annual		
	(d) a reconciliation identifying the main sources of differences between the carrying value amounts in the financial statements under the regulatory scope of consolidation as defined in Sections 2 and 3 of Title II of Part One, and the exposure amount used for regulatory purposes; that reconciliation shall be supplemented by qualitative information on those main sources of differences	Annual		
	(e) for exposures from the trading book and the non-trading book that are adjusted in accordance with Article 34 and Article 105, a breakdown of the amounts of the constituent elements of an institution's prudent valuation adjustment, by type of risks, and the total of constituent elements separately for the trading book and non-trading book positions	Annual		

Article	Article name	Frequency of disclosure	Chapter	Page
	(f) any current or expected material practical or legal impediment to the prompt transfer of own funds or to the repayment of liabilities between the parent undertaking and its subsidiaries	Annual		
	(g) the aggregate amount by which the actual own funds are less than required in all subsidiaries that are not included in the consolidation, and the name or names of those subsidiaries	Annual		
	(h) where applicable, the circumstances under which use is made of the derogation referred to in Article 7 or the individual consolidation method laid down in Article 9 CRR	Annual		
<b>437</b>	<b>Disclosure of own funds</b>			
	(a) a full reconciliation of Common Equity Tier 1 items, Additional Tier 1 items, Tier 2 items and the filters and deductions applied to own funds of the institution pursuant to Articles 32 to 36, 56, 66 and 79 with the balance sheet in the audited financial statements of the institution	Semi-annual	3.1 3.2	10-11 12
	(b) a description of the main features of the Common Equity Tier 1 and Additional Tier 1 instruments and Tier 2 instruments issued by the institution	Annual		
	(c) the full terms and conditions of all Common Equity Tier 1, Additional Tier 1 and Tier 2 instruments	Annual		
	(d) a separate disclosure of the nature and amounts of the following:			
	(i) each prudential filter applied pursuant to Articles 32 to 35	Annual		
	(ii) items deducted pursuant to Articles 36, 56 and 66	Annual		
	(iii) items not deducted pursuant to Articles 47, 48, 56, 66 and 79	Annual		
	(e) a description of all restrictions applied to the calculation of own funds in accordance with this Regulation and the instruments, prudential filters and deductions to which those restrictions apply	Annual		
	(f) a comprehensive explanation of the basis on which capital ratios are calculated where those capital ratios are calculated by using elements of own funds determined on a basis other than the basis laid down in this Regulation	Annual		
<b>437a</b>	<b>Disclosure of own funds and eligible liabilities</b>	Semi-annual		Not relevant for the bank
<b>438</b>	<b>Disclosure of own funds requirements and risk-weighted exposure amounts</b>			
	(a) a summary of their approach to assessing the adequacy of their internal capital to support current and future activities	Annual		
	(b) the amount of the additional own funds requirements based on the supervisory review process as referred to in point (a) of Article 104(1) of Directive 2013/36/EU and its composition in terms of Common Equity Tier 1, additional Tier 1 and Tier 2 instruments	Quarterly	2.1	7-8
	(c) upon demand from the relevant competent authority, the result of the institution's internal capital adequacy assessment process	Annual		
	(d) the total risk-weighted exposure amount and the corresponding total own funds requirement determined in accordance with Article 92, to be broken down by the different risk categories set out in Part Three and, where applicable, an explanation of the effect on the calculation of own funds and risk-weighted exposure amounts that results from applying capital floors and not deducting items from own funds	Quarterly	2.2	9
	(e) the on- and off-balance-sheet exposures, the risk-weighted exposure amounts and associated expected losses for each category of specialised lending referred to in Table 1 of Article 153(5) and the on- and off-balance-sheet exposures and risk-weighted exposure amounts for the categories of equity exposures set out in Article 155(2)	Semi-annual		Not relevant for the bank
	(f) the exposure value and the risk-weighted exposure amount of own funds instruments held in any insurance undertaking, reinsurance undertaking or insurance holding company that the institutions do not deduct from their own funds in accordance with Article 49 when calculating their capital requirements on an individual, sub-consolidated and consolidated basis	Annual		

Article	Article name	Frequency of disclosure	Chapter	Page
	(g) the supplementary own funds requirement and the capital adequacy ratio of the financial conglomerate calculated in accordance with Article 6 of Directive 2002/87/EC and Annex I to that Directive where method 1 or 2 set out in that Annex is applied	Annual		
	(h) the variations in the risk-weighted exposure amounts of the current disclosure period compared to the immediately preceding disclosure period that result from the use of internal models, including an outline of the key drivers explaining those variations	Quarterly	Not relevant for the bank	
<b>439</b>	<b>Disclosure of exposures to counterparty credit risk</b>			
	(a) a description of the methodology used to assign internal capital and credit limits for counterparty credit exposures, including the methods to assign those limits to exposures to central counterparties	Annual		
	(b) a description of policies related to guarantees and other credit risk mitigants, such as the policies for securing collateral and establishing credit reserves	Annual		
	(c) a description of policies with respect to General Wrong-Way risk and Specific Wrong-Way risk as defined in Article 291	Annual		
	(d) the amount of collateral the institution would have to provide if its credit rating was downgraded	Annual		
	(e) the amount of segregated and unsegregated collateral received and posted per type of collateral, further broken down between collateral used for derivatives and securities financing transactions	Semi-annual	10.4	28
	(f) for derivative transactions, the exposure values before and after the effect of the credit risk mitigation as determined under the methods set out in Sections 3 to 6 of Chapter 6 of Title II of Part Three, whichever method is applicable, and the associated risk exposure amounts broken down by applicable method	Semi-annual	10.1	27-28
	(g) for securities financing transactions, the exposure values before and after the effect of the credit risk mitigation as determined under the methods set out in Chapters 4 and 6 of Title II of Part Three, whichever method is used, and the associated risk exposure amounts broken down by applicable method	Semi-annual	10.1	27-28
	(h) the exposure values after credit risk mitigation effects and the associated risk exposures for credit valuation adjustment capital charge, separately for each method as set out in Title VI of Part Three	Semi-annual	10.2	28
	(i) the exposure value to central counterparties and the associated risk exposures within the scope of Section 9 of Chapter 6 of Title II of Part Three, separately for qualifying and non-qualifying central counterparties, and broken down by types of exposures	Semi-annual	Not relevant for the bank	
	(j) the notional amounts and fair value of credit derivative transactions; credit derivative transactions shall be broken down by product type; within each product type, credit derivative transactions shall be broken down further by credit protection bought and credit protection sold	Semi-annual	Not relevant for the bank	
	(k) the estimate of alpha where the institution has received the permission of the competent authorities to use its own estimate of alpha in accordance with Article 284(9)	Semi-annual	10.1	27-28
	(l) separately, the disclosures included in point (e) of Article 444 and point (g) of Article 452	Semi-annual	10.3	28
	(m) for institutions using the methods set out in Sections 4 to 5 of Chapter 6 of Title II Part Three, the size of their on- and off-balance-sheet derivative business as calculated in accordance with Article 273a(1) or (2), as applicable	Annual		
<b>440</b>	<b>Disclosure of countercyclical capital buffers</b>			
	(a) the geographical distribution of the exposure amounts and risk-weighted exposure amounts of its credit exposures used as a basis for the calculation of their countercyclical capital buffer	Semi-annual	4.1	13
	(b) the amount of their institution-specific countercyclical capital buffer	Semi-annual	4.2	14
<b>441</b>	<b>Disclosure of indicators of global systemic importance</b>	Annual		
<b>442</b>	<b>Disclosure of exposures to credit risk and dilution risk</b>			

Article	Article name	Frequency of disclosure	Chapter	Page
	(a) the scope and definitions that they use for accounting purposes of 'past due' and 'impaired' and the differences, if any, between the definitions of 'past due' and 'default' for accounting and regulatory purposes	Annual		
	(b) a description of the approaches and methods adopted for determining specific and general credit risk adjustments	Annual		
	(c) information on the amount and quality of performing, non-performing and forborne exposures for loans, debt securities and off-balance-sheet exposures, including their related accumulated impairment, provisions and negative fair value changes due to credit risk and amounts of collateral and financial guarantees received	Semi-annual	7.1 7.4 7.5 7.6	20-21 22 23 24
	(d) an ageing analysis of accounting past due exposures	Annual		
	(e) the gross carrying amounts of both defaulted and non-defaulted exposures, the accumulated specific and general credit risk adjustments, the accumulated write-offs taken against those exposures and the net carrying amounts and their distribution by geographical area and industry type and for loans, debt securities and off- balance-sheet exposures	Semi-annual	7.5 7.6	23 24
	(f) any changes in the gross amount of defaulted on- and off-balance-sheet exposures, including, as a minimum, information on the opening and closing balances of those exposures, the gross amount of any of those exposures reverted to non-defaulted status or subject to a write-off	Semi-annual	7.1 7.3	20-21 22
	(g) the breakdown of loans and debt securities by residual maturity	Semi-annual	7.2	22
<b>443</b>	<b>Disclosure of encumbered and unencumbered assets</b>	Annual		
<b>444</b>	<b>Disclosure of the use of the Standardised Approach</b>			
	(a) the names of the nominated ECAIs and ECAs and the reasons for any changes in those nominations over the disclosure period	Annual		
	(b) the exposure classes for which each ECAI or ECA is used	Annual		
	(c) a description of the process used to transfer the issuer and issue credit ratings onto items not included in the trading book	Annual		
	(d) the association of the external rating of each nominated ECAI or ECA with the risk weights that correspond to the credit quality steps as set out in Chapter 2 of Title II of Part Three, taking into account that it is not necessary to disclose that information where the institutions comply with the standard association published by EBA	Annual		
	(e) the exposure values and the exposure values after credit risk mitigation associated with each credit quality step as set out in Chapter 2 of Title II of Part Three, by exposure class, as well as the exposure values deducted from own funds	Semi-annual	9.1 9.2	26 27
<b>445</b>	<b>Disclosure of exposure to market risk</b>	Semi-annual	11	29
<b>446</b>	<b>Disclosure of operational risk management</b>			
	(a) the approaches for the assessment of own funds requirements for operation risk that the institution qualifies for	Annual		
	(b) where the institution makes use of it, a description of the methodology set out in Article 312(2), which shall include a discussion of the relevant internal and external factors being considered in the institution's advanced measurement approach	Annual		
	(c) in the case of partial use, the scope and coverage of the different methodologies used	Annual		
<b>447</b>	<b>Disclosure of key metrics</b>			
	(a) the composition of their own funds and their own funds requirements as calculated in accordance with Article 92	Quarterly	2.1	7-8
	(b) the total risk exposure amount as calculated in accordance with Article 92(3)	Quarterly	2.1	7-8

Article	Article name	Frequency of disclosure	Chapter	Page
	(c) where applicable, the amount and composition of additional own funds which the institutions are required to hold in accordance with point (a) of Article 104(1) of Directive 2013/36/EU	Quarterly	2.1	7-8
	(d) their combined buffer requirement which the institutions are required to hold in accordance with Chapter 4 of Title VII of Directive 2013/36/EU	Quarterly	2.1	7-8
	(e) their leverage ratio and the total exposure measure as calculated in accordance with Article 429	Quarterly	2.1	7-8
	(f) the following information in relation to their liquidity coverage ratio as calculated in accordance with the delegated act referred to in Article 460(1):	Quarterly	2.1	7-8
	(i) the average or averages, as applicable, of their liquidity coverage ratio based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period	Quarterly	2.1	7-8
	(ii) the average or averages, as applicable, of total liquid assets, after applying the relevant haircuts, included in the liquidity buffer pursuant to the delegated act referred to in Article 460(1), based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period	Quarterly	2.1	7-8
	(iii) the averages of their liquidity outflows, inflows and net liquidity outflows as calculated pursuant to the delegated act referred to in Article 460(1), based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period	Quarterly	2.1	7-8
	(g) the following information in relation to their net stable funding requirement as calculated in accordance with Title IV of Part Six:	Quarterly	2.1	7-8
	(i) the net stable funding ratio at the end of each quarter of the relevant disclosure period	Quarterly	2.1	7-8
	(ii) the available stable funding at the end of each quarter of the relevant disclosure period	Quarterly	2.1	7-8
	(iii) the required stable funding at the end of each quarter of the relevant disclosure period	Quarterly	2.1	7-8
	(h) their own funds and eligible liabilities ratios and their components, numerator and denominator, as calculated in accordance with Articles 92a and 92b and broken down at the level of each resolution group, where applicable	Quarterly	Not relevant for the bank	
<b>448</b>	<b>Disclosure of exposures to interest rate risk on positions not held in the trading book</b>			
	(a) the changes in the economic value of equity calculated under the six supervisory shock scenarios referred to in Article 98(5) of Directive 2013/36/EU for the current and previous disclosure periods	Annual		
	(b) the changes in the net interest income calculated under the two supervisory shock scenarios referred to in Article 98(5) of Directive 2013/36/EU for the current and previous disclosure periods	Annual		
	(c) a description of key modelling and parametric assumptions, other than those referred to in points (b) and (c) of Article 98(5a) of Directive 2013/36/EU used to calculate changes in the economic value of equity and in the net interest income required under points (a) and (b) of this paragraph	Annual		
	(d) an explanation of the significance of the risk measures disclosed under points (a) and (b) of this paragraph and of any significant variations of those risk measures since the previous disclosure reference date	Annual		
	(e) the description of how institutions define, measure, mitigate and control the interest rate risk of their non- trading book activities for the purposes of the competent authorities' review in accordance with Article 84 of Directive 2013/36/EU, including:	Annual		
	(i) a description of the specific risk measures that the institutions use to evaluate changes in their economic value of equity and in their net interest income	Annual		
	(ii) a description of the key modelling and parametric assumptions used in the institutions' internal measurement systems that would differ from the common modelling and parametric assumptions referred to in Article 98(5a) of Directive 2013/36/EU for the purpose of calculating changes to the economic value of equity and to the net interest income, including the rationale for those differences	Annual		
	(iii) a description of the interest rate shock scenarios that institutions use to estimate the interest rate risk	Annual		

Article	Article name	Frequency of disclosure	Chapter	Page
	(iv) the recognition of the effect of hedges against those interest rate risks, including internal hedges that meet the requirements laid down in Article 106(3)	Annual		
	(v) an outline of how often the evaluation of the interest rate risk occurs	Annual		
	(f) the description of the overall risk management and mitigation strategies for those risks	Annual		
	(g) average and longest repricing maturity assigned to non-maturity deposits	Annual		
<b>449</b>	<b>Disclosure of exposures to securitisation positions</b>	Semi-annual		Not relevant for the bank
<b>449a</b>	<b>Disclosure of environmental, social and governance risks (ESG risks)</b>	from 28 June 2022		
<b>450</b>	<b>Disclosure of remuneration policy</b>			
	Institutions shall disclose the following information regarding their remuneration policy and practices for those categories of staff whose professional activities have a material impact on the risk profile of the institutions:	Annual		
	(a) information concerning the decision-making process used for determining the remuneration policy, as well as the number of meetings held by the main body overseeing remuneration during the financial year, including, where applicable, information about the composition and the mandate of a remuneration committee, the external consultant whose services have been used for the determination of the remuneration policy and the role of the relevant stakeholders	Annual		
	(b) information about the link between pay of the staff and their performance	Annual		
	(c) the most important design characteristics of the remuneration system, including information on the criteria used for performance measurement and risk adjustment, deferral policy and vesting criteria	Annual		
	(d) the ratios between fixed and variable remuneration set in accordance with point (g) of Article 94(1) of Directive 2013/36/EU	Annual		
	(e) information on the performance criteria on which the entitlement to shares, options or variable components of remuneration is based	Annual		
	(f) the main parameters and rationale for any variable component scheme and any other non-cash benefits	Annual		
	(g) aggregate quantitative information on remuneration, broken down by business area	Annual		
	(h) aggregate quantitative information on remuneration, broken down by senior management and members of staff whose professional activities have a material impact on the risk profile of the institutions, indicating the following:	Annual		
	(i) the amounts of remuneration awarded for the financial year, split into fixed remuneration including a description of the fixed components, and variable remuneration, and the number of beneficiaries	Annual		
	(ii) the amounts and forms of awarded variable remuneration, split into cash, shares, share-linked instruments and other types separately for the part paid upfront and the deferred part	Annual		
	(iii) the amounts of deferred remuneration awarded for previous performance periods, split into the amount due to vest in the financial year and the amount due to vest in subsequent years	Annual		
	(iv) the amount of deferred remuneration due to vest in the financial year that is paid out during the financial year, and that is reduced through performance adjustments	Annual		
	(v) the guaranteed variable remuneration awards during the financial year, and the number of beneficiaries of those awards	Annual		
	(vi) the severance payments awarded in previous periods, that have been paid out during the financial year	Annual		
	(vii) the amounts of severance payments awarded during the financial year, split into paid upfront and deferred, the number of beneficiaries of those payments and highest payment that has been awarded to a single person	Annual		

Article	Article name	Frequency of disclosure	Chapter	Page
	(i) the number of individuals that have been remunerated EUR 1 million or more per financial year, with the remuneration between EUR 1 million and EUR 5 million broken down into pay bands of EUR 500 000 and with the remuneration of EUR 5 million and above broken down into pay bands of EUR 1 million	Annual		
	(j) upon demand from the relevant Member State or competent authority, the total remuneration for each member of the management body or senior management	Annual		
	(k) information on whether the institution benefits from a derogation laid down in Article 94(3) of Directive 2013/36/EU	Annual		
<b>451</b>	<b>Disclosure of the leverage ratio</b>			
	(a) the leverage ratio and how the institutions apply Article 499(2)	Semi-annual	5.1 5.2 5.3	14 15 15
	(b) a breakdown of the total exposure measure referred to in Article 429(4), as well as a reconciliation of the total exposure measure with the relevant information disclosed in published financial statements	Semi-annual	5.1 5.2 5.3	14 15 15
	(c) where applicable, the amount of exposures calculated in accordance with Articles 429(8) and 429a(1) and the adjusted leverage ratio calculated in accordance with Article 429a(7)	Semi-annual	5.1 5.2 5.3	14 15 15
	(d) a description of the processes used to manage the risk of excessive leverage	Annual		
	(e) a description of the factors that had an impact on the leverage ratio during the period to which the disclosed leverage ratio refers	Annual		
<b>451a</b>	<b>Disclosure of liquidity requirements</b>			
	2(a) the average or averages, as applicable, of their liquidity coverage ratio based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period	Quarterly	6.1 6.2	16-17 18
	2(b) the average or averages, as applicable, of total liquid assets, after applying the relevant haircuts, included in the liquidity buffer pursuant to the delegated act referred to in Article 460(1), based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period, and a description of the composition of that liquidity buffer	Quarterly	6.1 6.2	16-17 18
	2(c) the averages of their liquidity outflows, inflows and net liquidity outflows as calculated in accordance with the delegated act referred to in Article 460(1), based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period and the description of their composition	Quarterly	6.1 6.2	16-17 18
	3(a) quarter-end figures of their net stable funding ratio calculated in accordance with Chapter 2 of Title IV of Part Six for each quarter of the relevant disclosure period	Semi-annual	6.3	19
	3(b) an overview of the amount of available stable funding calculated in accordance with Chapter 3 of Title IV of Part Six	Semi-annual	6.3	19
	3(c) an overview of the amount of required stable funding calculated in accordance with Chapter 4 of Title IV of Part Six	Semi-annual	6.3	19
<b>452</b>	<b>Disclosure of the use of the IRB Approach to credit risk</b>	Semi-annual		Not relevant for the bank
<b>453</b>	<b>Disclosure of the use of credit risk mitigation techniques</b>			
	(a) the core features of the policies and processes for on- and off-balance-sheet netting and an indication of the extent to which institutions make use of balance sheet netting	Annual		
	(b) the core features of the policies and processes for eligible collateral evaluation and management	Annual		
	(c) a description of the main types of collateral taken by the institution to mitigate credit risk	Annual		
	(d) for guarantees and credit derivatives used as credit protection, the main types of guarantor and credit derivative counterparty and their creditworthiness used for the purpose of reducing capital requirements, excluding those used as part of synthetic securitisation structures	Annual		

Article	Article name	Frequency of disclosure	Chapter	Page
	(e) information about market or credit risk concentrations within the credit risk mitigation taken	Annual		
	(f) for institutions calculating risk-weighted exposure amounts under the Standardised Approach or the IRB Approach, the total exposure value not covered by any eligible credit protection and the total exposure value covered by eligible credit protection after applying volatility adjustments; the disclosure set out in this point shall be made separately for loans and debt securities and including a breakdown of defaulted exposures	Semi-annual	8.1	25
	(g) the corresponding conversion factor and the credit risk mitigation associated with the exposure and the incidence of credit risk mitigation techniques with and without substitution effect	Semi-annual	9.1	26
	(h) for institutions calculating risk-weighted exposure amounts under the Standardised Approach, the on- and off-balance-sheet exposure value by exposure class before and after the application of conversion factors and any associated credit risk mitigation	Semi-annual	9.1	26
	(i) for institutions calculating risk-weighted exposure amounts under the Standardised Approach, the risk-weighted exposure amount and the ratio between that risk-weighted exposure amount and the exposure value after applying the corresponding conversion factor and the credit risk mitigation associated with the exposure; the disclosure set out in this point shall be made separately for each exposure class	Semi-annual	9.1	26
	(j) for institutions calculating risk-weighted exposure amounts under the IRB Approach, the risk-weighted exposure amount before and after recognition of the credit risk mitigation impact of credit derivatives; where institutions have received permission to use own LGDs and conversion factors for the calculation of risk-weighted exposure amounts, they shall make the disclosure set out in this point separately for the exposure classes subject to that permission	Semi-annual	Not relevant for the bank	
<b>454</b>	<b>Disclosure of the use of the Advanced Measurement Approaches to operational risk</b>	Annual	Not relevant for the bank	
<b>455</b>	<b>Use of internal market risk models</b>	Semi-annual	Not relevant for the bank	

## 14 List of templates from Regulation 2021/637

Article and Annex in Regulation 2021/637	Article in CRR	Template	Reporting frequency	Chapter in disclosures
<b>Annex I: Disclosure of key metrics and overview of risk-weighted exposure amounts</b>				
1.1	article 447(a) to (g) and article 438(b)	EU KM1	Quarterly (article 447)	2.1
1.2	article 438(d)	EU OV1	Quarterly	2.2
1.3	article 438(a) and (c)	EU OVC	Annual	
1.4	article 438(f)	EU INS1	Annual	
1.4	article 438(g)	EU INS2	Annual	
<b>Annex III: Disclosure of risk management policies and objectives</b>				
2	article 435(1)	EU-OVA	Annual	
2	article 435(2)	EU-OVB	Annual	
<b>Annex V: Disclosure of the scope of application</b>				
3.1	article 436(c)	EU LI1	Annual	
3.1	article 436(b)	EU LI3	Annual	
3.2	article 436(d)	EU LI2	Annual	
3.2	article 436(b)	EU LIA	Annual	
3.3	article 436(e)	EU PV1	Annual	
3.4	article 436(f), (g) and (h)	EU LIB	Annual	
<b>Annex VII: Disclosure of own funds</b>				
4(a)	article 437(a), (d), (e) and (f)	EU CC1	Semi-annual (article 437(a))	3.1
4(a)	article 437(a)	EU CC2	Semi-annual	3.2
4(b)	article 437(b) and (c)	EU CCA	Annual	
<b>Annex IX: Disclosure of countercyclical capital buffers</b>				
5(a)	article 440(a)	EU CCyB1	Semi-annual	4.1
5(b)	article 440(b)	EU CCyB2	Semi-annual	4.2
<b>Annex XI: Disclosure of the leverage ratio</b>				
6(a)	article 451(1)(b)	EU LR1 – LRSum	Semi-annual	5.1
6(a)	article 451(1)(a), (b) and (c), article 451(2) and article 451(3)	EU LR2 – LRCom	Annual (for rows 28 to 31a); Semi-annual (till row 28)	5.2
6(a)	article 451(1)(b)	EU LR3 – LRSpl	Semi-annual	5.3
6(b)	article 451(1)(d) and (e)	EU LRA	Annual	
<b>Annex XIII: Disclosure of liquidity requirements</b>				
7(a)	article 435(1) and article 451a(4)	EU LIQA	Annual	
7(b)	article 451a(2)	EU LIQ1	Quarterly	6.1
7(b)	article 451a(2)	EU LIQB	Quarterly	6.2
7(c)	article 451a(3)	EU LIQ2	Semi-annual	6.3
<b>Annex XV: Disclosure of credit risk quality</b>				
8.1(a)	article 435(1)(a), (b), (d) and (f)	EU CRA	Annual	
8.1(b)	article 442(a) and (b)	EU CRB	Annual	
8.1(c)	article 442(c) and (d)	EU CQ3	Annual	
8.1(d)	article 442(g)	EU CR1-A	Semi-annual	7.2
8.1(e)	article 442(f)	EU CR2	Semi-annual	7.3
8.2	article 442(c) and (f)	EU CR1	Semi-annual	7.1
8.2	article 442(c)	EU CQ1	Semi-annual	7.4
8.2	article 442(c) and (e)	EU CQ4	Semi-annual	7.5
8.2	article 442(c) and (e)	EU CQ5	Semi-annual	7.6

Article and Annex in Regulation 2021/637	Article in CRR	Template	Reporting frequency	Chapter in disclosures
8.2	article 442(c)	EU CQ7	Semi-annual	Not relevant – the bank does not have any collateral obtained by taking possession and execution processes
8.3	article 442(c) and (f)	EU CR2a	Semi-annual	Not relevant – the bank does not exceed reporting threshold (5% NPL)
8.3	article 442(c)	EU CQ2	Semi-annual	7.5
8.3	article 442(c) and (e)	EU CQ4	Semi-annual	7.6
8.3	article 442(c) and (e)	EU CQ5	Semi-annual	7.6
8.3	article 442(c)	EU CQ6	Semi-annual	Not relevant – the bank does not exceed reporting threshold (5% NPL)
8.3	article 442(c)	EU CQ8	Semi-annual	Not relevant – the bank does not exceed reporting threshold (5% NPL)
<b>Annex XVII: Disclosure of the use of credit risk mitigation techniques</b>				
9(a)	article 453(a) to (e)	EU CRC	Annual	
9(b)	article 453(f)	EU CR3	Semi-annual	8.1
<b>Annex XIX: Disclosure of the use of standardised approach</b>				
10(a)	article 444(a) to (d)	EU CRD	Annual	
10(b)	article 453(g), (h) and (i) and article 444(e)	EU CR4	Semi-annual	9.1
10(c)	article 444(e)	EU CR5	Semi-annual	9.2
<b>Annex XXI: Disclosure of the use of the IRB approach to credit risk</b>				
11(a)	article 452(a) to (f)	EU CRE	Annual	
11(a)	article 452(b)	EU CR6-A	Annual	
11(b)	article 452(g)	EU CR6	Semi-annual	
11(c)	article 453(j)	EU CR7	Semi-annual	Not relevant – the bank does not use IRB approach for credit risk
11(c)	article 453(g)	EU CR7-A	Semi-annual	
11(d)	article 438(h)	EU CR8	Quarterly	
11(e)	article 452(h)	CR9	Annual	
11(e)	article 452(h) and article 180(1)(h)	CR9.1	Annual	
<b>Annex XXIII: Disclosure of specialised lending</b>				
12	article 438(e)	EU CR10	Semi-annual	Not relevant – the bank does not use IRB approach for credit risk
<b>Annex XXV: Disclosure of exposures to counterparty credit risk</b>				
13(a)	article 439(a) to (d)	EU CCRA	Annual	
13(b)	article 439(f), (g) (k) and (m)	EU CCR1	Semi-annual / Annual for point (m)	10.1
13(c)	article 439(h)	EU CCR2	Semi-annual	10.2
13(d)	article 439(l) and article 444(e)	EU CCR3	Semi-annual	10.3
13(d)	article 439(l) and article 452(g)	EU CCR4	Semi-annual	Not relevant – the bank does not use IRB approach for calculating CCR
13(e)	article 439(e)	EU CCR5	Semi-annual	10.4
13(f)	article 439(j)	EU CCR6	Semi-annual	Not relevant – the bank does not have credit derivatives exposures
13(g)	article 438(h)	EU CCR7	Quarterly	Not relevant – the bank does not use internal models for calculating CCR
13(h)	article 439(i)	EU CCR8	Semi-annual	Not relevant – the bank does not have exposures to CCP
<b>Annex XXVII: Disclosure of exposures to securitisation positions</b>				
14(a)	article 449(a) to (i)	EU-SECA	Annual	
14(b)	article 449(j)	EU-SEC1	Semi-annual	
14(b)	article 449(j)	EU-SEC2	Semi-annual	

Article and Annex in Regulation 2021/637	Article in CRR	Template	Reporting frequency	Chapter in disclosures
14(c)	article 449(k)(i)	EU-SEC3	Semi-annual	Not relevant – the bank does not have exposures to securitisation positions
14(c)	article 449(k)(ii)	EU-SEC4	Semi-annual	
14(d)	article 449(l)	EU-SEC5	Semi-annual	
<b>Annex XXIX: Disclosure of the use of standardised approach and internal model for market risk</b>				
15.1	article 445	EU MR1	Semi-annual	11
15.2(a)	article 435(1)(a) to (d)	EU MRA	Annual	
15.2(b)	article 455(a), (b), (c) and (f)	EU MRB	Annual	
15.2(c)	article 455(e)	EU MR2-A	Semi-annual	Not relevant – the bank does not use internal models for calculating market risk
15.2(d)	article 438(h)	EU MR2-B	Quarterly	
15.2(e)	article 455(d)	EU MR3	Semi-annual	
15.2 (f)	article 455(g)	EU MR4	Semi-annual	
<b>Annex XXXI: Disclosure of operational risk</b>				
16	article 435(1), article 446 and article 454	EU ORA	Annual	
16	article 446 and article 454	EU OR1	Annual	
<b>Annex XXXIII: Disclosure of remuneration policy</b>				
17(a)	article 450(1)(a), (b), (c), (d), (e), (f), (j) and (k) and article 450(2)	EU REMA	Annual	
17(b)	article 450(1)(h) (i)-(ii)	EU REM1	Annual	
17(c)	article 450(1)(h) (v)-(vii)	EU REM2	Annual	
17(d)	article 450(1)(h) (iii)-(iv)	EU REM3	Annual	
17(e)	article 450(1)(i)	EU REM4	Annual	
17(e)	article 450(1)(g)	EU REM5	Annual	
<b>Annex XXXV: Disclosure of encumbered and unencumbered assets</b>				
18	article 443	EU AE1	Annual	
18	article 443	EU AE2	Annual	
18	article 443	EU AE3	Annual	
18	article 443	EU AE4	Annual	