SID Bank Group

Disclosures under Pillar 3 of the Basel standards as at 30 September 2025

Company name:	**SID – Slovenska izvozna in razvojna banka, d.d., Ljubljana**
Abbreviated company name:	SID banka d.d., Ljubljana
Registered office:	Ulica Josipine Turnograjske 6, 1000 Ljubljana
Registration number:	5665493
Tax number:	82155135
VAT ID number:	SI82155135
IBAN:	SI56 3800 0380 0000 039
SWIFT:	SIDRSI22
GIIN:	66SI1E.99999.SL.705
LEI:	549300BZ3GKOJ13V6F87
Website:	www.sid.si
E-mail:	info@sid.si
Secure electronic mailbox:	sid@vep.si
Telephone:	+386 (1) 200 75 00
Facebook:	www.facebook.com/sid.banka/
LinkedIn:	www.linkedin.com/company/sid---slovenska-izvozna-in-razvojna-banka-d.d.-ljubljana/
YouTube:	www.youtube.com/channel/UCK_2pY_T0EiC4PGF36sZJqA

CONTENT

1 Introduction

The disclosures under Pillar 3 of the Basel standards of the SID Bank Group (hereinafter: the SID Group or the Group) have been prepared in accordance with 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 (CRR), and Commission Implementing Regulation (EU) No 2024/3172 of 29 November 2024 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: Commission Implementing Regulation 2024/3172).

SID Bank, as the controlling company of the Group, has the status of the other systemically important institution (O-SII). This means that it is treated as a large institution in accordance with Article 4(146)(b) of the CRR. SID Bank has issued bonds that have been admitted to trading on a regulated market, for which reason the SID Group is obliged to make disclosures in the extent and at the frequency set out by Article 433(a) of the CRR.

As at 30 September 2025 SID Bank was obliged to meet the regulatory requirements on the basis of its consolidated position in accordance with the CRR. The disclosures for the period ending 30 September 2025 have therefore been prepared on a consolidated basis for the SID Group.

Alongside SID Bank (SID – Slovenska izvozna in razvojna banka, d.d., Ljubljana), the SID Group includes two newly established subsidiaries that commenced operations at the end of September 2025 and the beginning of October 2025 after obtaining all necessary authorisations:

- Company name: SID Kapital d.o.o.

  Registered office: Ulica Josipine Turnograjske 6, 1000 Ljubljana

  Registration number: 9812385000

  Nominal capital: EUR 70,000,000

  Activity: Activities of holding companies - 64.210

  Established: 18 December 2024

  SID Bank's equity holding: 100%

- Company name: SID Upravljanje premoženja d.o.o.

  Registered office: Ulica Josipine Turnograjske 6, 1000 Ljubljana

  Registration number: 9909869000

  Nominal capital: EUR 1,000,000

  Activity: Other activities auxiliary to financial intermediation, except insurance and pension funding - 66.190

  Established: 23 April 2025

  The company is under the 100% ownership of SID Kapital d.o.o.

The Group discloses the required data and information in the templates prescribed by Commission Implementing Regulation 2024/3172. In accordance with Article 432 of the CRR, the Group does not disclose certain rows or columns in individual templates that are not relevant to the Group. The Group did not omit any information regarded as proprietary or confidential.

The comparative figures for previous periods relate to disclosures on an individual basis, namely for SID Bank, as presented in past reporting.

All amounts in the disclosures are in EUR thousand. The figures as at 30 September 2025 are not audited.

Disclosures for previous periods are published on SID Bank's website (www.sid.si).

2 Disclosure of key metrics and overview of risk weighted exposure

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 Sep 2025	30 June 2025	31 Mar 2025	31 Dec 2024	30 Sep 2024
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	507,797	503,883	499,600	493,100	492,742
2	Tier 1 capital	507,797	503,883	499,600	493,100	492,742
3	Total capital	507,797	503,883	499,600	493,100	492,742
	Risk-weighted exposure amounts					
4	Total risk exposure amount	1,534,160	1,554,334	1,497,967	1,606,417	1,609,531
4a	Total risk exposure pre-floor	1,534,160	1,554,334	1,497,967		
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	33.10%	32.42%	33.35%	30.70%	30.61%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	33.10%	32.42%	33.35%		
6	Tier 1 ratio (%)	33.10%	32.42%	33.35%	30.70%	30.61%
6b	Tier 1 ratio considering unfloored TREA (%)	33.10%	32.42%	33.35%		
7	Total capital ratio (%)	33.10%	32.42%	33.35%	30.70%	30.61%
7b	Total capital ratio considering unfloored TREA (%)	33.10%	32.42%	33.35%		
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)					
EU-7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.25%	2.25%	2.25%	2.25%	2.25%
EU-7e	of which: to be made up of CET1 capital (percentage points)	1.27%	1.27%	1.27%	1.27%	1.27%
EU-7f	of which: to be made up of Tier 1 capital (percentage points)	1.69%	1.69%	1.69%	1.69%	1.69%
EU-7g	Total SREP own funds requirements (%)	10.25%	10.25%	10.25%	10.25%	10.25%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)					
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 (%)	0.92%	0.92%	0.91%	0.50%	0.49%
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 (%)	0.50%	0.50%	0.50%	0.25%	0.25%
11	Combined buffer requirement (%)	3.92%	3.92%	3.91%	3.25%	3.24%
EU-11a	Overall capital requirements (%)	14.17%	14.17%	14.16%	13.50%	13.49%
12	CET1 available after meeting the total SREP own funds requirements (%)	22.85%	22.17%	23.10%	20.45%	20.36%
	Leverage ratio					
13	Total exposure measure	2,756,531	3,117,125	2,847,906	2,920,373	2,993,470
14	Leverage ratio (%)	18.42%	16.16%	17.54%	16.88%	16.46%

		a	b	c	d	e
		30 Sep 2025	30 June 2025	31 Mar 2025	31 Dec 2024	30 Sep 2024
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)					
EU-14a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-14b	of which: to be made up of CET1 capital (percentage points)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)					
EU-14d	Leverage ratio buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%	3.00%	3.00%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	462,633	780,257	534,045	546,966	600,669
EU-16a	Cash outflows - Total weighted value	32,803	380,415	24,923	22,480	19,590
EU-16b	Cash inflows - Total weighted value	34,404	11,522	36,066	9,398	10,851
16	Total net cash outflows (adjusted value)	8,201	368,893	6,231	13,083	8,739
17	Liquidity coverage ratio (%)	5,641%	212%	8,571%	4,181%	6,874%
	Net Stable Funding Ratio					
18	Total available stable funding	2,331,460	2,295,558	2,249,456	2,434,732	2,485,872
19	Total required stable funding	1,470,635	1,484,705	1,496,999	1,513,969	1,527,448
20	NSFR ratio (%)	158.53%	154.61%	150.26%	160.82%	162.75%

The Group's total capital ratio stood at 33.10% as at 30 September 2025 (30 June 2025: 32.42%). The rise in the ratio compared with 30 June was primarily attributable to an increase in the Group's regulatory capital. Retained earnings for 2024 in the amount of EUR 4,288 thousand were included in the calculation of CET1 capital on 30 September 2025, and hence in the Group's total capital, having been allocated to other reserves following confirmation at the general meeting.

In addition to meeting the overall capital requirement (OCR), which stood at 14.17% as at 30 September 2025, the Group must also meet the capital requirement under Pillar 2 guidance (P2G) in the amount of 1.75%. The aggregate capital requirement (OCR + P2G) thus amounted to 15.92% as at 30 September 2025, significantly below the Group's total capital ratio.

The leverage ratio stood at 18.42% as at 30 September 2025 (30 June 2025: 16.16%), still well above the regulatory requirement of 3%.

The liquidity coverage ratio (LCR) stood at 5,641% as at 30 September 2025 (30 June 2025: 212%). This ratio is quite volatile over time due to SID Bank's specific role as a development institution (see note in Section 3.2).

The net stable funding ratio (NSFR) stood at 158.53% as at 30 September 2025 (30 June 2025: 154.61%).

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
		30 Sep 2025	30 June 2025	30 Sep 2025
1	Credit risk (excluding CCR)	1,454,421	1,474,803	116,354
2	of which the standardised approach	1,454,421	1,474,803	116,354
6	Counterparty credit risk - CCR	8,334	8,230	667
9	of which other CCR	8,334	8,230	667
10	Credit valuation adjustments risk - CVA risk	8,334	8,230	667
EU 10c	of which the simplified approach	8,334	8,230	667
24	Operational risk	63,071	63,071	5,046
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	14,093	14,891	1,127
29	**Total (1+6+10+24)**	**1,534,160**	**1,554,334**	**122,733**

3 Disclosure of liquidity requirement

3.1 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	30 Sep 2025	30 June 2025	31 Mar 2025	31 Dec 2024	30 Sep 2025	30 June 2025	31 Mar 2025	31 Dec 2024
EU-1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					561,134	582,508	531,759	497,045
CASH OUTFLOWS									
5	Unsecured wholesale funding	42,947	40,845	17,501	17,214	41,841	40,845	17,501	17,214
7	Non-operational deposits (all counterparties)	8,696	6,595	12,774	12,486	7,591	6,595	12,774	12,486
8	Unsecured debt	34,251	34,251	4,727	4,727	34,251	34,251	4,727	4,727
10	Additional requirements	103,253	103,232	106,394	104,918	17,454	14,205	14,671	13,290
11	Outflows related to derivative exposures and other collateral requirements	852	940	1,036	1,036	852	940	1,036	1,036
13	Credit and liquidity facilities	102,401	102,292	105,358	103,882	16,602	13,265	13,635	12,254
14	Other contractual funding obligations	4,619	2,488	1,735	3,623	3,126	1,065	341	2,210
15	Other contingent funding obligations	73,650	72,668	82,355	97,509	5,091	4,384	4,601	5,201
16	TOTAL CASH OUTFLOWS					67,512	60,499	37,115	37,914
CASH INFLOWS									
18	Inflows from fully performing exposures	21,049	18,466	18,119	17,188	15,178	13,352	13,377	12,379
19	Other cash inflows	2,777	3,274	5,048	4,948	2,777	3,274	5,048	4,948
20	TOTAL CASH INFLOWS	23,826	21,740	23,168	22,136	17,955	16,625	18,425	17,327
EU-20a	Fully exempt inflows	0	0	0	0	0	0	0	0
EU-20b	Inflows subject to 90% cap	0	0	0	0	0	0	0	0
EU-20c	Inflows subject to 75% cap	23,826	21,740	23,168	22,136	17,955	16,625	18,425	17,327
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					561,134	582,508	531,759	497,045
22	TOTAL NET CASH OUTFLOWS					51,821	45,599	21,291	21,742
23	**LIQUIDITY COVERAGE RATIO**					**3,941%**	**4,743%**	**4,615%**	**4,162%**

3.2 Qualitative information on LCR

(Article 451a(2) of the CRR)

<table>
<tr><th></th><th colspan="2">Qualitative information</th></tr>
<tr><td>(a)</td><td>Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time.</td><td rowspan="4">The SID Group discloses a high LCR, with SID Bank as its core institution playing a key role in the formulation of this value. Given its specific role as a development institution, its readiness to act on an interventionist basis, and the fact that it does not take deposits from the public, but obtains long-term funding backed by government guarantee, the LCR can be highly volatile over time. SID Bank obtains funding primarily on international financial markets and at related financial institutions. Consequently the Bank and the Group as a whole usually do not record large outflows over a 30-day period (as taken into account in the calculation of the indicator), except when long-term liabilities are falling due.

The liquidity buffer consists of extremely high-quality liquid assets (EHQLA) and high-quality liquid assets (HQLA).</td></tr>
<tr><td>(b)</td><td>Explanations on the changes in the LCR over time.</td></tr>
<tr><td>(c)</td><td>Explanations on the actual concentration of funding sources.</td></tr>
<tr><td>(d)</td><td>High-level description of the composition of the institution`s liquidity buffer.</td></tr>
<tr><td>(e)</td><td>Derivative exposures and potential collateral calls.</td><td>The Group concludes swap transactions to manage interest rate risk. The Bank calculates exposure to counterparty credit risk in accordance with Article 282 of the CRR.

The Group holds collateral for its transactions in derivatives in the form of a cash deposit in domestic currency.</td></tr>
<tr><td>(f)</td><td>Currency mismatch in the LCR.</td><td>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.</td></tr>
<tr><td>(g)</td><td>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.</td><td>The Group does not include any items not included in the table of LCR disclosures in the calculation of LCR.</td></tr>
</table>

4 List of templates for quarterly reporting from Commission Implementing Regulation 2024/3172

Article and Annex title in Regulation 2024/3172	Article in CRR	Template	Reporting frequency	Chapter in disclosures
Disclosure of key metrics and overview of risk-weighted exposure amounts				
Article 1	article 447(a) to (g) and article 438(b)	EU KM1	Quarterly	2.1
Article 1	article 438(d)	EU OV1	Quarterly	2.2
Article 1	article 438(da)	EU CMS1	Quarterly	Not relevant – the SID Bank Group does not use internal models for calculating RWA
Article 1	article 438(da)	EU CMS2	Quarterly	Not relevant – the SID Bank Group does not use internal models for calculating RWA
Disclosure of liquidity requirements				
Article 8	article 451a(2)	EU LIQ1	Quarterly	3.1
Article 8	article 451a(2)	EU LIQB	Quarterly	3.2
Disclosure of the use of the IRB approach to credit risk				
Article 12	article 438(h)	EU CR8	Quarterly	Not relevant – the SID Bank Group does not use the IRB approach for credit risk
Disclosure of exposures to counterparty credit risk				
Article 14	article 438(h)	EU CCR7	Quarterly	Not relevant – the SID Bank Group does not use internal models for calculating CCR
Disclosure of the use of standardised approach and internal models for market risk				
Article 16	article 438(h)	EU MR2-B	Quarterly	Not relevant – the SID Bank Group does not use internal models for calculating market risk
Disclosure of credit valuation adjustment risk				
Article 17	article 438(d) and article 438(h)	EU CVA4	Quarterly	Not relevant – the SID Bank Group does not use the standardised approach for calculating CVA

List of abbreviations and terms

CCR	Counterparty credit risk
CET1	Common Equity Tier 1 Capital
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 amendments)
CVA	Credit Valuation Adjustment
EU	European Union
HQLA	High-quality liquid assets
IRB	Internal Ratings Based Approach
LCR	Liquidity Coverage Ratio
NSFR	Net Stable Funding Ratio
OCR	Overall capital requirement
P2G	Pillar 2 guidance
RWA	Risk Weighted Assets
SREP	Supervisory Review and Evaluation Process
TREA	Total Risk Exposure Amount