

Disclosures under Pillar 3
of the Basel standards as at
30 June 2024



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.bank/
LinkedIn: www.linkedin.com/company/sid---slovenska-izvozna-in-razvojna-banka-d.d.-ljubljana/
YouTube: www.youtube.com/channel/UCK_2pY_T0EiC4PGF36sZJqA

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1 Introduction

Disclosures under Pillar 3 of the Basel standards 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 investments firms, including all amendments (CRR), 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: Commission Implementing Regulation 2021/637).

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 has issued bonds that have been admitted for trading on a regulated market. Accordingly, the Bank is bound to the frequency and scope of disclosures set out in Article 433(a) of the CRR.

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

The Bank discloses the required data and information in the templates prescribed by Commission Implementing Regulation 2021/637. In accordance with Article 432 of the CRR, the Bank does not disclose certain rows or columns in individual templates that are not relevant to SID Bank. The Bank did not omit any information regarded as proprietary or confidential. The quantitative disclosures in specific templates are in line with the information in the reports submitted to the supervisory authority.

All amounts in the disclosures are in EUR thousand. The data as at 30 June 2024 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 June 2024	31 Mar 2024	31 Dec 2023	30 Sep 2023	30 June 2023
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	478,319	477,467	467,264	455,403	454,645
2	Tier 1 capital	478,319	477,467	467,264	455,403	454,645
3	Total capital	478,319	477,467	467,264	455,403	454,645
	Risk-weighted exposure amounts					
4	Total risk exposure amount	1,652,897	1,666,281	1,709,762	1,644,124	1,660,980
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	28.94%	28.65%	27.33%	27.70%	27.37%
6	Tier 1 ratio (%)	28.94%	28.65%	27.33%	27.70%	27.37%
7	Total capital ratio (%)	28.94%	28.65%	27.33%	27.70%	27.37%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)					
EU-7a	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-7b	of which: to be made up of CET1 capital (percentage points)	1.27%	1.27%	1.27%	1.27%	1.27%
EU-7c	of which: to be made up of Tier 1 capital (percentage points)	1.69%	1.69%	1.69%	1.69%	1.69%
EU-7d	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 (%)	0.50%	0.49%	0.48%	0.05%	0.05%
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%	0.25%	0.25%	0.25%
11	Combined buffer requirement (%)	3.25%	3.24%	3.23%	2.80%	2.80%
EU-11a	Overall capital requirements (%)	13.50%	13.49%	13.48%	13.05%	13.05%
12	CET1 available after meeting the total SREP own funds requirements (%)	18.69%	18.40%	17.08%	17.45%	17.12%

		a	b	c	d	e
		30 June 2024	31 Mar 2024	31 Dec 2023	30 Sep 2023	30 June 2023
	Leverage ratio					
13	Total exposure measure	2,950,710	2,847,156	2,869,378	2,870,739	2,834,926
14	Leverage ratio (%)	16.21%	16.77%	16.28%	15.86%	16.04%
	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 (LCR)					
15	Total high-quality liquid assets (HQLA) (weighted value-average)	511,180	408,467	402,334	528,264	446,755
EU-16a	Cash outflows – total weighted value	30,928	40,312	46,002	27,991	25,274
EU-16b	Cash inflows – total weighted value	35,562	11,866	8,361	18,021	8,612
16	Total net cash outflows (adjusted value)	7,732	28,446	37,641	9,970	16,662
17	LCR (%)	6,611%	1,436%	1,069%	5,298%	2,681%
	Net stable funding ratio (NSFR)					
18	Total available stable funding	2,636,340	2,535,430	2,508,578	2,463,359	2,457,004
19	Total required stable funding	1,595,166	1,613,771	1,652,443	1,555,386	1,581,984
20	NSFR (%)	165.27%	157.11%	151.81%	158.38%	155.31%

The Bank's total capital ratio was 28.94% as at 30 June 2024 (31 March 2024: 28.65%). The higher ratio relative to the situation as at 31 March 2024 was primarily the result of a decrease in the total risk exposure amount.

In addition to meeting the overall capital requirement (OCR), which stands at 13.50%, the Bank 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 15.25% as at 30 June 2024, still well below the Bank's total capital ratio.

The Bank's leverage ratio was 16.21% as at 30 June 2024 (31 March 2024: 16.77%) and is considerably higher than the regulatory requirement of 3% for the leverage ratio. The lower ratio relative to 31 March 2024 is mainly the result of an increase of in the total exposure measure and the resulting leverage ratio.

The liquidity coverage ratio (LCR) was 6,611% as at 30 June 2024 (31 March 2024: 1,436%). This ratio is quite volatile over time due to the Bank's specific role as a development institution (see note in section 6.2).

The net stable funding ratio (NSFR) stood at 165.27% as at 30 June 2024 (31 March 2024: 157.11%).

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 June 2024	31 Mar 2024	30 June 2024
1	Credit risk (excluding CCR)	1,564,853	1,578,803	125,188
2	of which standardised approach	1,564,853	1,578,803	125,188
6	Counterparty credit risk – CCR	23,273	22,707	1,862
EU-8b	of which credit valuation adjustment – CVA	19,807	19,758	1,585
9	of which other CCR	3,466	2,949	277
23	Operational risk	64,771	64,771	5,182
EU-23a	of which basic indicator approach	64,771	64,771	5,182
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	23,974	24,533	1,918
29	Total (1+6+23)	1,652,897	1,666,281	132,232

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)
		Balance as at 30 June 2024	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1) capital: instruments and reserves			
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)	180,414	EU CC2: Shareholders' Equity, rows 3, 5
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	481,552	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	(470)	
8	Intangible assets (net of related tax liability) (negative amount)	(1,439)	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	Total regulatory adjustments to Common Equity Tier 1 (CET1)	(3,233)	
29	Common Equity Tier 1 (CET1) capital	478,319	
Additional Tier 1 (AT1) capital: regulatory adjustments			
45	Tier 1 capital (T1 = CET1 + AT1)	478,319	
Tier 2 (T2) capital: regulatory adjustments			
59	Total capital (TC = T1 + T2)	478,319	
60	Total risk exposure amount	1,652,897	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 (CET1) capital	28.94%	
62	Tier 1 capital	28.94%	
63	Total capital	28.94%	
64	Institution CET1 overall capital requirements	9.01%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: countercyclical capital buffer requirement	0.50%	
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	1.27%	
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	18.69%	
Amounts below the thresholds for deduction (before risk weighting)			
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)	15,510	
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)	9,590	

SID Bank's capital consists solely of Common Equity Tier 1 capital. SID Bank does not hold any additional Tier 1 capital or Tier 2 capital instruments.

Regulatory adjustments to capital include a deduction for intangible assets in the amount of EUR 1,439 thousand and a deduction in the amount of EUR 470 thousand as an additional adjustment to the value of assets and liabilities disclosed at fair value due to prudential valuation requirements.

The Bank uses the standardised approach to calculate the capital requirements for credit risk and counterparty credit risk. To calculate the risk-weighted exposure amounts for credit risk, the ratings for individual exposure classes are not used; rather risk weights for specific exposure classes are assigned with regard to the risk level of the customer's country. To determine the credit quality step 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 the 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 currency risk. SID Bank's exposure to currency risk is low and does not exceed the prescribed regulatory limit for the calculation of the capital requirement for currency risk in accordance with Article 351 of the CRR. The Bank is thus not required to formulate capital requirements for that purpose.

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

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

		a	c
		Balance sheet as in financial statements	Reference
		30 June 2024	
Assets – Breakdown by asset classes according to the balance sheet in financial statements			
1	Cash, cash balances at central banks and demand deposits at banks	454,203	
2	Non-trading financial assets mandatorily at fair value through profit or loss	57,788	
3	Financial assets measured at fair value through other comprehensive income	398,276	
4	Financial assets measured at amortised cost	1,833,543	
5	Derivatives - Hedge accounting	3,126	
6	Property, plant and equipment	4,220	
7	Intangible assets	1,439	EU CC1: row 8
8	Other assets	11,369	
9	Total assets	2,763,964	
Liabilities – Breakdown by liability classes according to the balance sheet in financial statements			
1	Financial liabilities measured at amortised cost	2,254,724	
2	Derivatives - Hedge accounting	11,008	
3	Provisions	1,462	
4	Other liabilities	4,066	
5	Total liabilities	2,271,260	
Shareholders' Equity			
1	Capital	300,000	EU CC1: row 1
2	Share premium	1,139	EU CC1: row 1
3	Accumulated other comprehensive income	(20,957)	EU CC1: row 3
4	Retained earnings	7,428	
5	Other reserves	201,371	EU CC1: row 3
6	(-) Treasury shares	(1,324)	EU CC1: row 16
7	Profit or loss attributable to owners of the bank	5,049	
8	Total shareholders' equity	492,705	

SID Bank is obligated to meet regulatory requirements on an individual basis. The data in the above template therefore relates to the individual statement of financial position of SID Bank as at 30 June 2024, which also represents a financial statement for regulatory purposes.

Until the adoption of a resolution by SID Bank's general meeting on the distribution of profit, retained earnings from 2023 in the amount of EUR 7,428 thousand and net profit for the current financial year in the amount of EUR 5,049 thousand is not taken into account in the calculation of own funds for capital adequacy 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 funds requirements		Risk-weighted exposure amounts	Own funds requirements weights (%)	Countercyclical buffer rate (%)
	Exposure value under the standardised approach		Relevant credit risk exposures - credit risk	Total			
Breakdown by country:							
Slovenia	1,244,954	1,244,954	100,768	100,768	1,259,603	88.81%	0.50%
Luxembourg	31,892	31,892	3,726	3,726	46,580	3.28%	0.50%
France	16,497	16,497	1,320	1,320	16,497	1.16%	1.00%
Other countries*	15,510	15,510	1,241	1,241	15,510	1.09%	0.00%
Belarus	15,058	15,058	1,807	1,807	22,587	1.59%	0.00%
Netherlands	14,492	14,492	1,300	1,300	16,245	1.15%	2.00%
Ghana	10,146	10,146	1,217	1,217	15,219	1.07%	0.00%
Ukraine	7,840	7,840	941	941	11,759	0.83%	0.00%
Germany	4,968	4,968	397	397	4,968	0.35%	0.75%
Belgium	3,023	3,023	242	242	3,023	0.21%	0.50%
Rwanda	2,409	2,409	289	289	3,614	0.25%	0.00%
Republic of Kosovo	1,977	1,977	158	158	1,977	0.14%	0.00%
Serbia	511	511	41	41	511	0.04%	0.00%
Hungary	133	133	11	11	133	0.01%	0.00%
Ireland	43	43	3	3	43	0.00%	1.50%
United Kingdom	18	18	1	1	18	0.00%	2.00%
United States	15	15	1	1	15	0.00%	0.00%
Switzerland	3	3	0	0	3	0.00%	0.00%
United Arab Emirates	2	2	0	0	2	0.00%	0.00%
Italy	0	0	0	0	0	0.00%	0.00%
Australia	0	0	0	0	0	0.00%	1.00%
Total	1,369,490	1,369,490	113,465	113,465	1,418,306	100.00%	

* Exposure to supranational organizations

The template discloses the exposures to individual countries in which SID Bank holds credit exposures relevant to the calculation of the Bank's institution-specific countercyclical capital buffer. The relevant credit exposures include all exposure classes under Article 112 of the CRR with the exception of the exposure classes referred to in points (a) to (f) of the aforementioned article.

The Bank 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	1,652,897
2	Institution specific countercyclical capital buffer rate	0.4988%
3	Institution specific countercyclical capital buffer requirement	8,244

The Bank’s institution-specific countercyclical capital buffer rate stood at 0.4988% as at 30 June 2024, and is calculated as the weighted

average of the applicable countercyclical capital buffer rates applied in the countries in which the relevant credit exposures are located.

5 Disclosure of the leverage ratio

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

(Article 451(1)(b) of the CRR)

		a
		Applicable amount
1	Total assets as in financial statements	2,763,964
8	Adjustments for derivative financial instruments	14,202
10	Adjustment for off-balance-sheet items (i.e. conversion to credit equivalent amounts of off-balance-sheet exposures)	175,777
12	Other adjustments	(3,233)
13	Total exposure measure	2,950,710

5.2 Template EU LR2 - LRCom: Leverage ratio common disclosure

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

		CRR leverage ratio exposure	
		a	b
		30 June 2024	31 Dec 2023
On-balance-sheet exposures (excluding derivatives and SFTs)			
1	On-balance-sheet items (excluding derivatives, SFTs, but including collateral)	2,760,838	2,676,016
6	(Asset amounts deducted in determining Tier 1 capital)	(3,233)	(3,027)
7	Total on-balance-sheet exposures (excluding derivatives and SFTs)	2,757,605	2,672,989
Derivative exposures			
EU-9b	Exposure determined under Original Exposure Method	17,328	21,996
13	Total derivatives exposures	17,328	21,996
Other off-balance-sheet exposures			
19	Off-balance-sheet exposures at gross notional amount	222,514	213,794
20	(Adjustments for conversion to credit equivalent amounts)	(46,737)	(39,401)
22	Off-balance-sheet exposures	175,777	174,392
Capital and total exposure measure			
23	Tier 1 capital	478,319	467,264
24	Total exposure measure	2,950,710	2,869,378
Leverage ratio			
25	Leverage ratio (%)	16.21%	16.28%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	16.21%	16.28%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	16.21%	16.28%
26	Regulatory minimum leverage ratio requirement (%)	3.00%	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%	3.00%

When calculating the total exposure measure and the resulting leverage ratio, the Bank takes into account all exposures in accordance with the CRR.

SID Bank held no securities financing transactions (SFTs), so the template cites no rows relating to arithmetic means.

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

(Article 451(1)(b) of the CRR)

		a
		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	2,760,838
EU-3	Banking book exposures, of which:	2,760,838
EU-5	Exposures treated as sovereigns	921,809
EU-6	Exposures to regional governments, MDBs, international organisations and PSE, not treated as sovereigns	160,008
EU-7	Institutions	414,084
EU-10	Corporates	1,130,392
EU-11	Exposures in default	48,519
EU-12	Other exposures (e.g., equity, securitisations, and other non-credit obligation assets)	86,027

6 Disclosure of liquidity requirement

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	30 June 2024	31 Mar 2024	31 Dec 2023	30 Sep 2023	30 June 2024	31 Mar 2024	31 Dec 2023	30 Sep 2023
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)					454,203	488,528	505,890	488,987
CASH OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	0	0	0	0	0	0	0	0
3	Stable deposits	0	0	0	0	0	0	0	0
4	Less stable deposits	0	0	0	0	0	0	0	0
5	Unsecured wholesale funding	25,579	19,334	18,321	4,782	25,579	19,334	18,321	4,782
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	0	0	0	0	0	0	0	0
7	Non-operational deposits (all counterparties)	18,576	12,331	11,788	4,507	18,576	12,331	11,788	4,507
8	Unsecured debt	7,003	7,003	6,533	275	7,003	7,003	6,533	275
9	Secured wholesale funding					0	0	0	0
10	Additional requirements	107,554	122,264	142,795	146,505	17,353	19,144	25,583	24,426
11	Outflows related to derivative exposures and other collateral requirements	828	747	785	514	828	747	785	514
12	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
13	Credit and liquidity facilities	106,726	121,517	142,010	145,991	16,525	18,397	24,797	23,912
14	Other contractual funding obligations	3,566	3,530	1,617	1,661	2,126	2,076	217	292
15	Other contingent funding obligations	98,412	96,734	93,687	92,468	5,466	5,461	5,308	5,033
16	TOTAL CASH OUTFLOWS					50,524	46,014	49,428	34,533
CASH INFLOWS									
17	Secured lending (e.g. reverse repos)	0	0	0	0	0	0	0	0
18	Inflows from fully performing exposures	19,893	20,340	20,896	19,260	14,668	15,342	16,172	15,171
19	Other cash inflows	3,675	1,887	1,900	1,700	3,675	1,887	1,900	1,700

		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU-1a	Quarter ending on	30 June 2024	31 Mar 2024	31 Dec 2023	30 Sep 2023	30 June 2024	31 Mar 2024	31 Dec 2023	30 Sep 2023
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	TOTAL CASH INFLOWS	23,567	22,227	20,960	21,841	18,343	17,229	18,072	16,870
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	23,567	22,227	20,960	21,841	18,343	17,229	18,072	16,870
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					454,203	488,528	505,890	488,987
22	TOTAL NET CASH OUTFLOWS					33,453	29,181	32,432	18,738
23	LIQUIDITY COVERAGE RATIO					3,255%	3,444%	3,196%	3,229%

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

(Article 451a(2) of the CRR)

	Qualitative information	
(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 a high liquidity coverage ratio (LCR), which is quite volatile over time due to the Bank's specific role as a development institution and its readiness to intervene as required, and the fact that SID Bank does not accept deposits from the public but rather acquires long-term funding in the main supported by a Slovenian government guarantee. The Bank obtains funding primarily on international financial markets and at related financial institutions. Consequently the Bank does not have major outflows over the period of 30 days taken into account in the calculation of the ratio, except for maturing long-term funding.
(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.	The liquidity buffer consists of extremely high-quality liquid assets and high-quality liquid assets.
(e)	Derivative exposures and potential collateral calls.	The Bank 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 Bank holds collateral for its transactions in derivatives in the form of a cash deposit in domestic currency.
(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.	The Bank does not include any items not included in the table of LCR disclosures in the calculation of LCR.

6.3 Template EU LIQ2 – Net Stable Funding Ratio

(člen 451a(3) Uredbe CRR)

Template EU LIQ2 as at 30 June 2024:

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
Available stable funding (ASF) items						
1	Capital items and instruments:	480,228	0	0	0	480,228
2	Own funds	480,228	0	0	0	480,228
7	Wholesale funding:		88,441	27,332	2,132,947	2,156,112
9	Other wholesale funding		88,441	27,332	2,132,947	2,156,112
11	Other liabilities:	0	7,881	0	0	0
13	All other liabilities and capital instruments not included in the above categories		7,881	0	0	0
14	Total available stable funding (ASF)					2,636,340
Required stable funding (RSF) items						
15	Total high-quality liquid assets (HQLA)					10,334
17	Performing loans and securities:		151,921	104,766	1,584,165	1,497,178
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		26,994	24,079	149,427	164,166
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs		83,210	73,169	1,167,652	1,090,533
22	Performing loans, secured with residential mortgage		2,067	1,988	20,955	0
24	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		39,650	5,531	246,131	242,479
26	Other assets:	0	23,902	7,488	52,904	71,582
29	NSFR derivative assets		2,690			2,690
30	NSFR derivative liabilities before deduction of variation margin posted		11,008			550
31	All other assets not included in the above categories		10,203	7,488	52,904	68,342
32	Off-balance-sheet items		21,977	5,713	194,824	16,071
33	Total required stable funding (RSF)					1,595,166
34	Net Stable Funding Ratio (%)					165.27%

Template EU LIQ2 as at 31 March 2024:

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
Available stable funding (ASF) items						
1	Capital items and instruments:	479,463	0	0	0	479,463
2	Own funds	479,463	0	0	0	479,463
7	Wholesale funding:		55,966	74,120	1,996,817	2,055,967
9	Other wholesale funding		55,966	74,120	1,996,817	2,055,967
11	Other liabilities:	0	30,775	0	0	0
13	All other liabilities and capital instruments not included in the above categories		30,775	0	0	0
14	Total available stable funding (ASF)					2,535,430
Required stable funding (RSF) items						
15	Total high-quality liquid assets (HQLA)					11,646
17	Performing loans and securities:		128,678	111,768	1,605,604	1,508,461
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		28,755	24,067	163,270	178,179
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs		87,341	71,269	1,179,316	1,100,997
22	Performing loans, secured with residential mortgage		1,875	1,861	20,477	0
24	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		10,708	14,571	242,541	229,286
26	Other assets:	0	23,415	6,631	57,228	77,265
29	NSFR derivative assets		5,094			5,094
30	NSFR derivative liabilities before deduction of variation margin posted		10,141			507
31	All other assets not included in the above categories		8,180	6,631	57,228	71,664
32	Off-balance-sheet items		6,398	20,322	198,769	16,398
33	Total required stable funding (RSF)					1,613,771
34	Net Stable Funding Ratio (%)					157.11%

Template EU LIQ2 as at 31 December 2023:

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
Available stable funding (ASF) items						
1	Capital items and instruments:	469,042	0	0	0	469,042
2	Own funds	469,042	0	0	0	469,042
7	Wholesale funding:		117,050	69,174	1,983,093	2,039,536
9	Other wholesale funding		117,050	69,174	1,983,093	2,039,536
11	Other liabilities:	0	8,844	0	0	0
13	All other liabilities and capital instruments not included in the above categories		8,844	0	0	0
14	Total available stable funding (ASF)					2,508,578
Required stable funding (RSF) items						
15	Total high-quality liquid assets (HQLA)					17,299
17	Performing loans and securities:		111,350	126,046	1,639,314	1,537,823
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		27,460	24,760	175,816	190,942
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs		76,963	79,396	1,216,463	1,131,312
22	Performing loans, secured with residential mortgage		2,083	1,916	20,164	0
24	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		4,845	19,973	226,871	215,569
26	Other assets:	0	30,188	5,897	57,255	81,421
29	NSFR derivative assets		10,358			10,358
30	NSFR derivative liabilities before deduction of variation margin posted		12,294			615
31	All other assets not included in the above categories		7,535	5,897	57,255	70,448
32	Off-balance-sheet items		11,299	4,942	197,552	15,900
33	Total required stable funding (RSF)					1,652,443
34	Net Stable Funding Ratio (%)					151.81%

Template EU LIQ2 as at 30 September 2023:

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
Available stable funding (ASF) items						
1	Capital items and instruments:	457,228	0	0	0	457,228
2	Own funds	457,228	0	0	0	457,228
7	Wholesale funding:		184,636	21,811	1,965,293	2,006,132
9	Other wholesale funding		184,636	21,811	1,965,293	2,006,132
11	Other liabilities:	0	7,423	0	0	0
13	All other liabilities and capital instruments not included in the above categories		7,423	0	0	0
14	Total available stable funding (ASF)					2,463,359
Required stable funding (RSF) items						
15	Total high-quality liquid assets (HQLA)					16,853
17	Performing loans and securities:		124,378	113,578	1,529,688	1,444,319
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		32,071	24,717	190,446	206,012
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs		81,220	78,659	1,117,863	1,050,973
22	Performing loans, secured with residential mortgage		2,009	1,933	22,211	0
24	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		9,077	8,268	199,168	187,334
26	Other assets:	0	25,226	5,787	58,316	76,674
29	NSFR derivative assets		4,417			4,417
30	NSFR derivative liabilities before deduction of variation margin posted		12,990			649
31	All other assets not included in the above categories		7,818	5,787	58,316	71,607
32	Off-balance-sheet items		49,919	7,887	200,705	17,539
33	Total required stable funding (RSF)					1,555,386
34	Net Stable Funding Ratio (%)					158.38%

7 Disclosure of exposures to credit risk and dilution risk, and disclosure of credit 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	Collaterals 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				
005	Cash balances at central banks and other demand deposits	454,203	454,203	0	0	0	0	0	0	0	0	0	0	0	0	
010	Loans and advances	1,573,818	1,486,130	84,231	90,510	0	89,353	(9,591)	(3,704)	(8,235)	(41,407)	0	(41,001)	0	733,933	43,812
030	General governments	205,678	205,108	570	0	0	0	(92)	(16)	(76)	0	0	0	0	0	0
040	Credit institutions	214,237	214,237	0	15,862	0	15,862	(262)	(262)	0	(804)	0	(804)	0	0	15,058
050	Other financial corporations	397	0	397	0	0	0	(65)	0	(65)	0	0	0	0	333	0
060	Non-financial corporations	1,149,055	1,063,546	82,052	74,648	0	73,491	(9,000)	(3,409)	(7,940)	(40,604)	0	(40,198)	0	730,485	28,754
070	of which: SMEs	455,565	373,710	81,855	31,512	0	30,642	(9,875)	(1,939)	(7,936)	(21,628)	0	(21,418)	0	328,977	6,271
080	Households	4,450	3,239	1,211	0	0	0	(172)	(17)	(154)	0	0	0	0	3,115	0
090	Debt securities	605,387	605,387	0	0	0	0	(293)	(293)	0	0	0	0	0	0	0
110	General governments	348,767	348,767	0	0	0	0	(9)	(9)	0	0	0	0	0	0	0
120	Credit institutions	209,334	209,334	0	0	0	0	(230)	(230)	0	0	0	0	0	0	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						Collaterals 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			Accumulated partial write-off	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				
130	Other financial corporations	2,938	2,938	0	0	0	0	(3)	(3)	0	0	0	0	0	0	0
140	Non-financial corporations	44,349	44,349	0	0	0	0	(51)	(51)	0	0	0	0	0	0	0
150	Off-balance-sheet exposures	222,514	221,893	620	0	0	0	(419)	(259)	(160)	0	0	0		75,317	0
180	Credit institutions	69,833	69,833	0	0	0	0	(47)	(47)	0	0	0	0		49,786	0
190	Other financial corporations	10,657	10,657	0	0	0	0	0	0	0	0	0	0		0	0
200	Non-financial corporations	142,024	141,404	620	0	0	0	(372)	(212)	(160)	0	0	0		25,531	0
220	Total	2,855,922	2,767,614	84,851	90,510	0	89,353	(10,303)	(4,257)	(8,395)	(41,407)	0	(41,001)	0	809,250	43,812

SID Bank disclosed non-performing exposures from loans and other financial assets measured at amortised cost in the gross amount of EUR 90,510 thousand as at 30 June 2024 (of which EUR 89,353 thousand was loans classed as Stage 3, and EUR 1,157 thousand was POCI loans).

Accumulated impairments for non-performing exposures amounted to EUR 41,407 thousand.

The overall non-performing loans and other financial assets (NPL) ratio stood at 5.44% as at 30 June 2024 (31 December 2023: 4.96%).

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	1,853	13,071	462,070	1,136,336	0	1,613,329
2	Debt securities	0	75,556	450,755	78,782	0	605,094
3	Total	1,853	88,628	912,825	1,215,118	0	2,218,423

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
010	Initial stock of non-performing loans and advances	86,325
020	Inflows to non-performing portfolios	17,328
030	Outflows from non-performing portfolios	(13,144)
040	Outflows due to write-offs	0
050	Outflows due to other situations	(13,144)
060	Final stock of non-performing loans and advances	90,510

Changes in non-performing loans and other financial assets during the first half of the year 2024 are disclosed in the template. The stock of non-performing loans and other financial assets amounted to EUR 90,510 thousand as at 30 June 2024 (31 December 2023: EUR 86,325 thousand).

Outflows due to other situations refer to outflows to the performing portfolio (EUR 2,536 thousand), partial or complete repayments of non-performing loans (EUR 8,912 thousand), liquidation of collateral (EUR 1,495 thousand) and other outflows (EUR 201 thousand).

7.4 Template EU CR2a – Changes in the stock of non-performing loans and advances and related net accumulated recoveries

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

		a	b
		Gross carrying amount	Related net accumulated recoveries
010	Initial stock of non-performing loans and advances	86,325	
020	Inflows to non-performing portfolios	17,328	
030	Outflows from non-performing portfolios	(13,144)	
040	Outflow to performing portfolio	(2,536)	
050	Outflow due to loan repayment, partial or total	(8,912)	
060	Outflow due to collateral liquidations	(1,495)	(1,495)
070	Outflow due to taking possession of collateral	0	0
080	Outflow due to sale of instruments	0	0
090	Outflow due to risk transfers	0	0
100	Outflows due to write-offs	0	
110	Outflow due to other situations	(201)	
120	Outflow due to reclassification as held for sale	0	
130	Final stock of non-performing loans and advances	90,510	

7.5 Template EU CQ1 – Credit quality of forborne 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 forborne exposures	
		Performing forborne	Non-performing forborne		On performing forborne exposures	On non-performing forborne 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	27,542	51,515	51,515	51,515	(5,230)	(20,614)	43,580	26,001
030	General governments	570	0	0	0	(76)	0	0	0
060	Non-financial corporations	26,385	51,515	51,515	51,515	(5,057)	(20,614)	43,091	26,001
070	Households	587	0	0	0	(97)	0	490	0
090	Loan commitments given	620	0	0	0	(160)	0	0	0
100	Total	28,163	51,515	51,515	51,515	(5,390)	(20,614)	43,580	26,001

7.6 Template EU CQ2 – Quality of forbearance

(Article 442(c) of the CRR)

		a
		Gross carrying amount of forborne exposures
010	Loans and advances that have been forborne more than twice	17,913
020	Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	19,334

7.7 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 amount / 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				
010	On-balance-sheet exposures	2,269,715	90,510	90,510	2,267,601	(51,291)		0
020	Slovenia	1,902,322	53,405	53,405	1,900,208	(49,555)		0
030	France	69,426	0	0	69,426	(14)		0
040	Spain	39,582	0	0	39,582	(5)		0
050	Belgium	32,826	0	0	32,826	(4)		0
060	Italy	32,213	0	0	32,213	(9)		0
070	Other countries	193,344	37,104	37,104	193,344	(1,706)		0
080	Off-balance-sheet exposures	222,514	0	0			(419)	
090	Slovenia	197,152	0	0			(418)	
100	Luxembourg	5,014	0	0			0	
110	Serbia	300	0	0			(1)	
120	Netherlands	48	0	0			0	
140	Other countries	20,000	0	0			0	
150	Total	2,492,228	90,510	90,510	2,267,601	(51,291)	(419)	0

Exposures and impairments by individual country with respect to the counterparty's registered office are disclosed in the template. On-balance-sheet exposures in the template include the stock of

loans and other financial assets, and debt securities. Exposures to supranational organisations are disclosed under other countries.

7.8 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				Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing		Of which loans and advances subject to impairment			
		Of which defaulted					
020	Mining and quarrying	5,580	2,507	2,507	5,580	(98)	0
030	Manufacturing	461,714	25,754	25,754	461,714	(22,129)	0
040	Electricity, gas, steam and air conditioning supply	140,545	0	0	140,545	(523)	0
050	Water supply	22,013	10,414	10,414	22,013	(302)	0
060	Construction	21,594	1,275	1,275	21,594	(1,206)	0
070	Wholesale and retail trade	144,481	7,162	7,162	144,481	(5,585)	0
080	Transportation and storage	144,566	6,942	6,942	144,566	(4,934)	0
090	Accommodation and food service activities	130,976	771	771	128,862	(2,223)	0
100	Information and communication	80,197	9,819	9,819	80,197	(1,134)	0
120	Real estate activities	7,283	0	0	7,283	(33)	0
130	Professional, scientific and technical activities	34,606	7,401	7,401	34,606	(9,287)	0
140	Administrative and support service activities	13,589	2,604	2,604	13,589	(2,095)	0
170	Human health services and social work activities	15,203	0	0	15,203	(48)	0
180	Arts, entertainment and recreation	812	0	0	812	(4)	0
190	Other services	547	0	0	547	(3)	0
200	Total	1,223,703	74,648	74,648	1,221,590	(49,604)	0

7.9 Template EU CQ6 – Collateral valuation - loans and advances

(Article 442(c) of the CRR)

		a	b	c	d	e	f	g	h	i	j	k	l
Loans and advances													
		Performing			Non-performing								
					Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days							
					Of which past due > 30 days ≤ 90 days		Of which past due > 90 days ≤ 180 days	Of which: past due > 180 days ≤ 1 year	Of which: past due > 1 years ≤ 2 years	Of which: past due > 2 years ≤ 5 years	Of which: past due > 5 years ≤ 7 years	Of which: past due > 7 years	
010	Gross carrying amount	1,664,327	1,573,818	925	90,510	58,108	32,402	2,309	14,946	8,792	3,041	1,922	1,392
020	of which secured	882,005	822,023	925	59,982	54,592	5,390	1,115	4,275	0	0	0	0
030	of which secured with immovable property	587,196	565,463	351	21,733	19,422	2,311	947	1,364	0	0	0	0
040	of which instruments with LTV higher than 60% and lower or equal to 80%	89,815	88,981		834	756	78						
050	of which instruments with LTV higher than 80% and lower or equal to 100%	55,501	54,171		1,330	260	1,070						
060	of which instruments with LTV higher than 100%	234,888	219,888		15,000	13,836	1,164						
070	Accumulated impairment for secured assets	(50,998)	(9,591)	(40)	(41,407)	(15,810)	(25,597)	(1,496)	(8,954)	(8,791)	(3,041)	(1,922)	(1,392)
080	Collateral												
090	of which value capped at the value of exposure	618,056	609,800	885	8,256	7,351	905	264	641	0	0	0	0
100	of which immovable property	456,968	448,842	319	8,126	7,255	870	229	641	0	0	0	0
110	of which value above the cap	936,542	925,321	3,905	11,222	9,871	1,351	756	594	0	0	0	0
120	of which immovable property	510,883	500,608	426	10,275	9,311	964	370	594	0	0	0	0
130	Financial guarantees received	196,553	160,328	0	36,225	33,539	2,686	71	2,615	0	0	0	0
140	Accumulated partial write-off	0	0	0	0	0	0	0	0	0	0	0	0

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	c	d	e
1	Loans and advances	886,582	777,745	614,323	163,422	0
2	Debt securities	605,387	0	0	0	
3	Total	1,491,969	777,745	614,323	163,422	0
4	of which non-performing exposures	46,697	43,812	8,256	35,556	0
EU-5	of which defaulted	46,697	43,812			

The carrying amount of unsecured and secured loans and debt securities, taking into account all accepted collateral, is disclosed in the template.

SID Bank uses collateral to reduce capital requirements for credit risk for exposures secured by financial assets or guarantees received from EU funds and institutions. The value of collateral that SID Bank used to reduce capital requirements for credit risk amounted to EUR 111,885 thousand as at 30 June 2024, of which EUR 49,786 thousand consisted of European Cohesion Policy funds

pledged as collateral for portfolio guarantees, while the remainder of EUR 62,099 thousand consisted of guarantees from the Pan-European Guarantee Fund.

SID Bank does not use derivatives for managing capital requirements.

The low stock of collateral that SID Bank uses to reduce capital requirements for credit risk indicates a low level of concentration in terms of credit risk mitigation (CRM).

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) and (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	842,515	0	842,515	49,786	27,728	3.11%
2	Regional government or local authorities	137,589	0	137,589	0	27,518	20.00%
3	Public sector entities	22,419	0	22,419	0	4,484	20.00%
4	Multilateral development banks	1,742	20,000	63,841	20,000	4,000	4.77%
5	International organisations	15,453	0	15,453	0	0	0.00%
6	Institutions	414,084	49,786	414,084	0	82,817	20.00%
7	Corporates	1,191,907	141,652	1,130,392	95,334	1,225,726	100.00%
10	Exposures in default	49,102	0	48,519	0	66,531	137.12%
14	Collective investment undertakings	55,674	10,657	55,674	10,657	97,136	146.44%
15	Equity	23,113	0	23,113	0	23,113	100.00%
16	Other items	5,801	0	5,801	0	5,801	100.00%
17	TOTAL	2,759,400	222,095	2,759,400	175,777	1,564,853	53.31%

The template discloses exposures before CCF and CRM, exposures after CCF and CRM, RWAs and the average risk weight solely for the exposure classes in which SID Bank holds classified exposures and for which it calculates RWAs for credit risk. It

discloses the value of RWAs for on- and off-balance-sheet exposures, without taking account of exposure to derivatives for which counterparty credit risk is calculated.

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%	Others		
		a	e	j	k	l	o		
1	Central governments or central banks	863,941	18,770	0	0	9,590	0	892,301	892.301
2	Regional governments or local authorities	0	137,589	0	0	0	0	137,589	137.589
3	Public sector entities	0	22,419	0	0	0	0	22,419	22.419
4	Multilateral development banks	63,841	20,000	0	0	0	0	83,841	83.841
5	International organisations	15,453	0	0	0	0	0	15,453	15.453
6	Institutions	0	414,084	0	0	0	0	414,084	414.084
7	Corporates	0	0	1,225,726	0	0	0	1,225,726	1.225.726
10	Exposures in default	0	0	12,495	36,023	0	0	48,519	48.519
14	Collective investment undertakings	0	0	0	57,424	0	8,907	66,331	66.331
15	Equity	0	0	23,113	0	0	0	23,113	23.113
16	Other items	0	0	5,801	0	0	0	5,801	5.801
17	TOTAL	943,236	612,862	1,267,135	93,448	9,590	8,907	2,935,177	2.935.177

The template discloses the value of on- and off-balance-sheet exposures after application of CCF and after consideration of CRM with regard to the assigned risk weight. Only exposure classes in

which SID Bank holds classified exposures are disclosed. The template does not disclose exposure to derivatives for which counterparty credit risk is calculated.

10 Disclosure of exposure 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)	3,126	9,252		1.4	17,328	17,328	17,328	3,466
6	Total					17,328	17,328	17,328	3,466

SID Bank concludes swap transactions to manage interest rate risk. To calculate counterparty credit risk exposure from these transactions the Bank

uses the original exposure method in accordance with 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	17,328	19,807
5	Total transactions subject to own funds requirements for CVA risk	17,328	19,807

The Bank calculates the capital requirement for credit valuation adjustment (CVA) according to a

standardised method in accordance with 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	17,328	17,328
11	Total exposure value	17,328	17,328

SID Bank concludes transactions in derivatives solely with other institutions, for which reason only those exposure classes where counterparty credit

risk is calculated are disclosed in the template. The risk weight at which the RWAs for counterparty credit risk (CCR) are calculated is disclosed.

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			
Collateral type		Fair value of collateral received		Fair value of posted collateral	
		Segregated	Unsegregated	Segregated	Unsegregated
1	Cash – domestic currency	0	0	0	10,572
9	Total	0	0	0	10,572

SID Bank has not concluded securities financing transactions (SFTs). In its derivative transactions the Bank solely holds collateral in the form of cash

in the domestic currency to provide initial coverage.

11 Disclosure of exposure to interest rate risk on positions not included in the trading book

11.1 Template EU IRRBB1 – Interest rate risks of non-trading book activities

(Article 448(a) and (b) of the CRR)

Supervisory shock scenarios		a	b	c		d
		Changes of the economic value of equity (Δ EVE)		Changes of the net interest income (Δ NII)		
		30 June 2024	31 Dec 2023	30 June 2024	31 Dec 2023	
1	Parallel up	(23,141)	(20,078)	2,151	1,227	
2	Parallel down	10,277	8,182	(4,323)	(2,466)	
3	Steeper	542	274			
4	Flattener	(6,022)	(5,458)			
5	Short rates up	(11,966)	(10,345)			
6	Short rates down	5,757	4,761			

Exposure to interest rate risk in the banking book derives primarily from the portfolio of long-term debt securities and loans granted with a fixed interest rate on the asset side, and issued securities and loans received with a fixed interest rate on the liability side. As at 30 June 2024 the Bank held four interest rate swaps intended for the fair value hedging of liability items in the total contractual amount of EUR 440,000 thousand, and one interest rate swap intended for fair value hedging of asset items in the total contractual amount of EUR 5,000 thousand.

The results of sensitivity analysis of the economic value of equity (EVE) according to data as at 30 June 2024 indicate that the Bank would incur the most severe potential loss in EVE in the scenario of a parallel shift in interest rates of +200 basis points, in the amount of EUR 23,141 thousand, equivalent to 4.8% of Common Equity Tier 1 capital.

The increase in the loss compared with 31 December 2023 is linked primarily to purchases of debt securities measured at amortised cost. In June 2024 the Bank issued a seven-year fixed-rate bond in the amount of EUR 125 million, and concluded an interest rate swap in the same amount as a fair value hedge for the issued bonds. The resulting impact on EVE was thus immaterial.

According to sensitivity analysis for net interest income (NII) based on the data as at 30 June 2024, the Bank would suffer the largest potential decline in NII under the scenario of a parallel shift in the interest rate curve of -200 basis points, in the amount of EUR 4,323 thousand, which represents 0.9% of Common Equity Tier 1 capital. Were market interest rates to rise by 200 basis points, SID Bank's NII would increase by EUR 2,151 thousand over one year.

12 Disclosure of use of standardised 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 or position risk in equities.

In the scope of market risk, SID Bank only calculates capital requirements for currency risk. The Bank's exposure to currency risk is low and does not exceed the prescribed regulatory limit for the

calculation of the capital requirement for currency risk as set out by Article 351 of the CRR. It is thus not required to formulate capital requirements for currency risk.

The total risk exposure amount for market risk amounts to zero. The bank therefore does not disclose Template EU MR1 (Market risk under the standardised approach).

13 Disclosure of environmental, social and governance risks (ESG risks)

(Article 449(a) of the CRR)

13.1 Qualitative information on environmental risk

Business strategy and processes

SID Bank's development strategy for 2024 to 2026 addresses environmental and climate risks in two ways:

- via the effects of its financing on the sustainable development of the economy; and
- via the impact of the treatment and management of environmental and climate risks on its performance.

The environmental and climate aspects of SID Bank's operations are also integrated into all its sub-strategies:

- risk management strategy and policies,
- information technology strategy, and
- HR strategy.

The business model is defined by the ZSIRB, which limits SID Bank's operational framework to the segment of market gaps. The gap in financing the economy's transition to more sustainable forms of business models by focusing on carbon-neutral operations is particularly highlighted. The guiding principle in terms of implementing SID Bank's mandate is to ensure that its developmental role is pursued in parallel with its countercyclical role. The strategy defines environmentally sustainable financing as one of the core elements of the Bank's development role.

The key stances of the business model are:

- the green transition/decarbonisation of the economy;
- the guarantee scheme for flood recovery; and
- financing for major infrastructure projects, particularly in the construction of the energy network.

The structure of SID Bank's business model ensures long-term operational viability. As part of comprehensive risk management, the strategy provides for the further building of the system for assessing and managing climate and environmental risks (transition risks and physical risks alike). The embedding of climate and environmental risks into the ICAAP, and the

establishment of a link between key indicators of climate and environmental risks and risk appetite are envisaged at the strategy level.

Within the framework of the development strategy for 2024 to 2026, SID Bank sets short-, medium- and long-term mandated objectives in the area of operational sustainability and environmentally sustainable financing. The short term envisages an upgrade to the methodology and tools for speeding up action to assist firms in reducing their exposure to transition risks.

The medium-term envisages:

- upgrades to financing schemes with a green rules component that promotes environmentally sustainable financing and environmentally sustainable investments (e.g. via an interest rate bonus);
- co-facilitation of the green transition of the Slovenian economy, with targeting not only of green investments, but above all the vital transformation of business models in the direction of sustainability; and
- identification of opportunities to obtain grants for combination with returnable funds for the purpose of promoting the sustainability transformation of the Slovenian economy.

The long term envisages the inclusion of the green component to promote environmentally sustainable financing in all financing programmes (new and old). The business model provides for the identification and non-financing of excluded sectors.

General climate risk objectives are set as part of strategic and operational planning, and are defined as performance indicators. Two indicators have been put in place to monitor environmental and climate risks:

- as a strategic target: average ESG risk assessment of new loans; and
- as a sustainability target: reduction in SID Bank's carbon footprint by 2030. Annual upgrades and an expansion of the selection of strategic and sustainability targets relating to environmental and climate risks have been

envisaged for the upcoming strategic operational planning cycles.

SID Bank designed a new environmentally sustainable financing programme in 2023 by utilising the InvestEU guarantee via the EIF. The programme is named Financing of sustainability projects and companies (SID ZELEN), and is sized at EUR 44.3 million. SID Bank also implemented a programme of loans in 2023 for financing projects for comprehensive energy renovation of public buildings under the Fund of Funds (using European Cohesion Policy funds).

In 2024, SID Bank adopted an operational framework for the purchase of green bonds from Slovenian companies. That framework lays down the conditions under which SID Bank may participate in an investment transaction for the purchase of green bonds from Slovenian companies. Through the operational framework for the purchase of green bonds from Slovenian companies, SID Bank is striving to strengthen cooperation with Slovenian companies of all sizes (large enterprises and SMEs) in the area of market-based securities financing. By implementing its framework, SID Bank is assuming the role of an anchor investor in the green bonds of Slovenian companies, through which it can facilitate companies' access to the capital markets via its participation in primary issues in the scope of its powers. That framework will contribute to the increased supply of green bonds on the Slovenian capital market and to the improved financial literacy of the economy, in particular with regard to the capital markets and the green transition.

A green bond was previously issued in the amount of EUR 75 million to provide funding for environmentally sustainable financial schemes, and this was also used to finance environmentally sustainable projects. The possibility of issuing a new green bond or sustainability bond is likely to be explored again in the future when borrowing is being undertaken.

The Bank has adopted a sustainable financing policy that sets out the framework for a gradual transition to sustainable financing in accordance with the objectives of the Paris Agreement, and has put in place a framework for introducing other elements of ESG risk management at the transaction level. The policy also defines the excluded sectors that fail to comply with the

environmental and climate targets, and the sectors that are classed as environmentally sustainable.

Governance

At SID Bank content relating to sustainability and to environmental and climate risks is integrated into decision-making at the level of the management board and other functions. The management board approves the development strategy, the strategic policies, and the risk management strategy and policies. The management board is briefed quarterly on the achievement of sustainability objectives and environmental and climate risk targets through the quarterly strategic objective reports and the quarterly risk report. The supervisory board is also briefed on these reports.

Within the framework of its internal governance and the inclusion of climate factors in business processes and the organisational structure, the Bank has adequately defined process schemes and roles and responsibilities for integrating climate and environmental risks. The Bank will carry out a reorganisation in 2024 that, with regard to the integral management and processing of data about sustainability and ESG risks, will yield sound organisational arrangements in the area of identifying sustainable financing. A catalogue of sustainability functions and process tasks has been formulated and adopted, and will be implemented in accordance with the strategic tasks and the tasks for the implementation of the recommendations under the ECB's Guide on climate-related and environmental risks.

Until May 2023, the Bank had a sustainable development committee, which was responsible for steering the sustainable development concept at the Bank and integrating it into its actions. The powers of the sustainable development committee were transferred to the management body and to the asset-liability and risk management committee in June 2023.

The briefing of the management board, the supervisory board and the asset-liability and risk management committee is undertaken:

- via quarterly risk reports; and
- quarterly with regard to fulfilment of the ESG strategic indicators (e.g. the Bank's carbon footprint, ESG portfolio risk indicators, etc.).

Reporting on environmental and climate risks is undertaken within the framework of the risk report, which is submitted quarterly to the management board and the supervisory board for information purposes. The report also contains a section on ESG risks, with a focus on environmental risks.

For reporting on ESG transition risks, the Bank uses a methodology based on climate policy relevant sectors (CPRS), i.e. sectors that are exposed to higher transition risk in the context of environmental risks. Exposures to CPRS at SID Bank are compared in regular reports to exposures to non-financial corporations at the level of EU banks and at the level of Slovenian banks.

In its internal reporting, SID Bank has in place the integral management and processing of data in connection with environmental and climate risks. The credit committee is regularly briefed on ESG risks related to companies and new transactions entering SID Bank's portfolio. When discussing a credit proposal, the credit committee receives a report with detailed analysis of the company's ESG risks. The ESG report includes detailed analysis of the company's sector, an assessment of the exposure to climate risks (transition and physical), an assessment of the contribution of the ESG risk assessment to the strategic indicator of the target value of the ESG assessment at the portfolio level, analysis of the structure of ESG risks, analysis of the circularity of the company's business model, and detailed risk analysis by a business analyst.

The implementation of the Bank's policy and practices for awarding variable remuneration is directly or indirectly linked to the achievement of the set strategic indicators in the area of ESG and sustainability, for members of the management board (taking account of the remuneration policy for members of the management body and the methodology for determining their variable remuneration) and for all other employees (taking account of the remuneration policy, the company-level collective agreement, and the methodology for determining variable remuneration and the performance-based component of remuneration).

Risk management

SID Bank is continuing multiple activities to identify a broader set of ESG risk factors, and has already included them in:

- a) the risk appetite.

The Bank has already introduced ESG risk factors into the risk management framework.

An indicator for the control and restriction of ESG risk factors has been introduced at the level of the risk appetite framework (RAF), as a limit on exposure to the CPRS category of fossil fuel, which envisages a dynamic annual reduction in exposure to this sector (investments recognised as environmentally sustainable are excluded from the limit, even if classed under the CPRS category of fossil fuel).

Another new indicator was included in the RAF in 2024: the targeted minimum amount of green loans.

- b) internal stress test and ICAAP

Within the framework of the ICAAP, exposures to debtors that the Bank assesses as high-risk from the perspective of ESG factors are treated as high-risk exposures. These exposures are therefore treated the same as exposures associated with particularly high risk within the framework of the standardised approach (with a risk weight of 150%). The internal stress test was expanded in 2023 with the following additional scenarios:

- a scenario of an increase in probability of default for customers whose business activities include the sale and/or processing of fossil fuels;
- a scenario of an increase in probability of default for customers with high CO₂ emissions;
- a scenario of an increase in probability of default for ski resorts; and
- a scenario of the effects of severe weather events.

- c) ILAAP

Within the framework of the management of the portfolio of debt securities and liquid assets, SID Bank limits exposure to the debt securities of issuers whose principal business activity is in the fossil fuel sector. The Bank drew up analysis of the debt securities portfolio from the perspective of ESG risk factors in 2023 for the purpose of monitoring and determining the environmental risk of the countries to which it is exposed in debt securities.

The Bank comprehensively upgraded the regular internal stress testing of liquidity risk in 2023. The inclusion of ESG factors is seen via:

- a decline in inflows of new non-performing exposures, given that they are excluded from future inflows, whereby the impact of physical risks and transition risks are taken into account; and
- a decline in the banks' high-quality liquid assets, which is driving a decline in the liquidity reserves (CBC). For corporate bonds, the Bank applies a haircut on the market value of those that can be classed as CPRS under the standard classification of economic activities (SKD), where corporate bonds classed as CPRS that were issued as green bonds are not the subject of encumbrance as a result of ESG factors.

SID Bank also assessed ESG risk factors via a scenario of a rise in the price of emission allowances for large enterprises in its portfolio that are included in the EU ETS. Data was obtained for those companies with regard to their costs from the purchase of emission allowances in the last year. A sensitivity analysis was then conducted with regard to credit rating in the event of a rise in the price of emission allowances.

SID Bank has also developed its own methodology for assessing ESG risk factors. For companies with exposure above EUR 300 thousand, an ESG questionnaire is conducted and an ESG risk assessment is drawn up. In 2023, the asset-liability and risk management committee also confirmed the methodology for mapping ESG assessments onto SID Bank credit ratings. The Bank began applying the aforementioned methodology as part of the credit rating methodology in 2024. The ESG questionnaire gathers information from firms about their carbon footprint, emission allowance costs, planned investments in energy efficiency

improvements, exposure to physical climate risks and the likelihood of an impact on operating revenues. For transactions secured by real estate collateral, information on the energy performance certificate of the building pledged as collateral or its energy class is obtained from the valuation report. In the approval of investment operations SID Bank also conducts an individual ESG risk assessment for each investment operation.

A new framework for the organisational structure and the embedding of ESG functions in the Bank's entire structure and organisation were put in place at the end of 2023. In 2024, SID Bank will begin conducting direct assessments of projects' compliance with the criteria for environmentally sustainable financing according to the taxonomy or other environmental sustainability standards.

The Bank prioritises new investments in green and sustainability bonds. In 2024, SID Bank adopted an operational framework for the purchase of green bonds from Slovenian companies.

The Bank also takes into account ESG risk factors in the management of operational risk, and manages sub-classes of operational risk on the basis of best practice from the past.

The Bank has already adopted a decarbonisation plan that sets decarbonisation targets and measures at the level of Scope 1 and Scope 2 emissions by 2030.

A further expansion of the strategy in connection with adaptation and impact monitoring in the area of sustainability and financing of the transition to decarbonisation is envisaged in 2024. The introduction of indicators and monitoring of the compliance of the Bank's operations with the targets of the Paris Agreement is also envisaged.

13.2 Qualitative information on social risk

Business strategy and processes

SID Bank's business model is generally defined by the ZSIRB, which directs SID Bank's operational framework to the segment of market gaps. There is a particular focus on the gaps in the following areas of financing as gaps in connection with the social aspects of operation:

- the commercial sector, with a special emphasis on small and medium-size enterprises, entrepreneurship and venture capital, primarily with the aim of financing entrepreneurial

projects in all stages of development, introducing new financial/insurance schemes, creating possibilities for the establishment of new companies, and inclusion in tasks and programmes organised by providers from the entrepreneurial, innovative and financial environments;

- research, development and innovation, primarily with the aim of promoting competition and development in the framework of national research and

development programmes, promoting innovation and stimulating research and development activities and knowledge-sharing, and providing different types of support for the organisers of projects that involve product development, production processes and services;

- education, primarily with the aim of promoting and raising the level of education, knowledge and knowledge management, and encouraging the necessary retraining and acquisition of specific knowledge;
- employment, in part with the aim of providing incentives to companies for the employment of individuals with the specialist qualifications and skills required for growth or employee retraining;
- regional development, primarily with the aim of ensuring balanced development at the national, regional and local levels, reducing gaps in economic development and other activities, where SID Bank can link up with other entities involved in and dedicated to the achievement of public objectives in the area of regional development and rural development, through the use of various combined financial engineering instruments;
- housebuilding, primarily with the aim of ensuring adequate housing capacity, and promoting the construction, renovation and maintenance of flats and houses for certain population groups, together with the provision of an environment and circumstances that make for decent living conditions;
- commercial and public infrastructure, and municipal and regional development, primarily with the aim of improving logistics, public utilities and other infrastructure, while SID Bank additionally provides guarantee, financial and public-private partnership schemes for the construction of this infrastructure, e.g. for the rebuilding, development and renovation of cities; and
- development projects in developing countries.

The guiding principle in terms of implementing SID Bank's mandate is to ensure that its developmental role runs parallel to its countercyclical role.

In support of its sustainability activities, the Bank sets short-term social risk objectives in the context of its own operations, including objectives related to employees involved in education and training

(including mandatory training), objectives related to expenditure for the training and development of employees, and objectives related to gender diversity in management positions. The identification of exposure to social risks at the financing level is put in place as part of the investment approval process, with an assessment of customers in terms of ESG factors. The ESG questionnaire obtains data from companies about employee turnover, employee training, high-skilled workers, labour unrest, the minimum wage, lawsuits for violations of labour rights and discrimination, sick leave, and the proportion of women in management positions.

Governance

At SID Bank, sustainability management, including social risks, is embedded at the level of the management board, and in the executive management pillar, which is responsible for the area of sustainable development. The management board adopts general strategic guidelines and policies, monitors risks, and oversees the implementation of the strategy and policies. The management board is responsible for monitoring and implementing the strategy and policies in the area of social sustainability.

The management board discusses and adopts reports in the area of sustainable financing and insurance that are concerned with changing and new legislation, sustainable financing and performance.

Risk management is organised by function, with the responsibility to oversee risks, including social risks.

A report on the achievement of strategic objectives, which includes the achievement of social sustainability objectives, is submitted to the management body and supervisory board on a quarterly basis.

The implementation of the Bank's policy and practices for awarding variable remuneration is directly or indirectly linked to the achievement of the set strategic indicators in the area of ESG and social sustainability, for members of the management board (taking account of the remuneration policy for members of the management body and the methodology for determining their variable remuneration) and for all other employees (taking account of the

remuneration policy, the company-level collective agreement, and the methodology for determining variable remuneration and the performance-based component of remuneration).

Risk management

When identifying ESG factors and their associated risks, SID Bank takes account of its strategy, mandate, sustainability commitments and the relevance of the factor in terms of the materialisation of risks in the future. The Bank interprets social (S) factors within the scope of ESG factors as community relationships and accessibility, employee relationships (internships, occupational health and safety, engagement and performance of employees), customer relationships (client privacy, data protection, customer welfare), and product quality and safety.

In drawing up the set of ESG risk factors, the Bank followed the SASB and EBA standards for the interpretation of ESG factors. In the definition of ESG risks at the level of the individual transaction, the Bank has developed its own methodology for formulating an ESG risk assessment.

SID Bank initiated several activities in 2023 to identify a broader range of ESG risks that it faces,

including social risks that derive from lending, and has taken the first steps for managing those risks, including identifying exposure to social risks at the level of financing within the framework of the investment approval process with a customer assessment from the perspective of ESG factors. The ESG questionnaire obtains data from companies in the area of social factors about employee turnover, employee training, high-skilled workers, labour unrest, the minimum wage, lawsuits for violations of labour rights and discrimination, sick leave and the proportion of women in management positions.

SID Bank is a signatory to the commitment to uphold human rights in business. The commitment is based on generally accepted international human rights guidelines, which are regulated at the national level by the National Action Plan of the Republic of Slovenia on Business and Human Rights. By signing this instrument, the Bank has committed itself as a company to complying with measures in connection with respect for human rights throughout the entire business process, and avoiding and preventing potential negative impacts.

13.3 Qualitative information on governance risk

Governance and risk management

SID Bank assesses the governance of counterparties as part of its due diligence, part of its ESG risk assessment, and part of its preparation of ratings. The ESG risk assessment includes an assessment of the effectiveness of governance factors, including commitments to sustainability, circularity of business models, managerial staff expertise, and disclosures.

SID Bank initiated a number of activities in 2023 to identify a broader range of ESG risks that it faces, including the governance aspects and the quality of counterparty information.

Identification of the role of the senior management of the counterparty is verified by assessing the experience and professional competence of the management structure and the quality and transparency of the information provided by the counterparty (publication of a sustainability report). The verification is included in

the ESG questionnaire under the assessment of a company's environmental, social and governance factors.

The Bank assesses the overall performance of counterparties as part of the requirements in connection with the ESG questionnaire and the preparation of ratings. The analysis of the ESG report is part of the credit proposal, which is also discussed by the credit committee, which in turn is informed of the results of the governance assessment and the overall ESG risk assessment.

The Bank interprets governance factors (G) within the framework of ESG factors as governance and management (business ethics, systemic risks, competitive behaviour, risk management, business model and innovation), adaptation of the business model to the circular economy, and supply chain management.

13.4 Template 1 - Banking book - Climate change transition risk: Credit quality of exposures by sector, emissions and residual maturity

Sector/subsector	a	b	c	d	e	f	g	h	i	m	n	o	p	
	Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity	
		Of which exposures towards companies excluded from EU Paris-aligned Benchmarks*	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures		Of which stage 2 exposures	Of which non-performing exposures						
1	Exposures towards sectors that highly contribute to climate change	1,115,100	79,628	21,206	71,554	54,824	(37,080)	(3,266)	(30,610)	334,392	501,703	240,389	38,616	7.82
3	B - Mining and quarrying	6,570	3,073	0	0	2,507	(102)	0	(98)	4,071	2,499	0	0	3.79
6	B.07 - Mining of metal ores	2,507	0	0	0	2,507	(98)	0	(98)	2,507	0	0	0	1.16
7	B.08 - Other mining and quarrying	4,063	3,073	0	0	0	(4)	0	0	1,563	2,499	0	0	5.42
9	C - Manufacturing	482,953	351	680	31,169	25,754	(22,154)	(2,169)	(18,512)	146,671	238,403	97,878	0	7.08
10	C.10 - Manufacture of food products	20,407	0	0	930	212	(338)	(62)	(212)	11,262	9,145	0	0	5.04
11	C.11 - Manufacture of beverages	2,988	0	0	0	0	(3)	0	0	2,988	0	0	0	1.75
13	C.13 - Manufacture of textiles	3,143	0	0	0	0	(10)	0	0	1,161	1,982	0	0	6.27
14	C.14 - Manufacture of wearing apparel	245	0	0	97	0	(1)	(1)	0	245	0	0	0	2.75
16	C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	29,862	0	0	2,943	1,442	(1,754)	(222)	(1,442)	4,157	20,929	4,777	0	7.94
17	C.17 - Manufacture of pulp, paper and paperboard	14,989	0	0	636	5,061	(5,151)	(39)	(5,060)	7,510	5,075	2,403	0	6.40
18	C.18 - Printing and service activities related to printing	17,674	0	0	1,077	370	(626)	(239)	(370)	6,556	8,609	2,509	0	6.58
20	C.20 - Production of chemicals	12,876	0	0	291	366	(100)	(7)	(69)	3,119	8,760	996	0	7.05
22	C.22 - Manufacture of rubber products	50,482	0	0	5,549	0	(540)	(314)	0	9,606	40,875	0	0	6.85
24	C.24 - Manufacture of basic metals	53,672	0	0	0	1,343	(1,372)	0	(1,253)	23,513	10,292	19,867	0	7.39
25	C.25 - Manufacture of fabricated metal products, except machinery and equipment	91,912	351	680	11,234	329	(1,514)	(1,022)	(241)	18,810	52,448	20,653	0	8.05
26	C.26 - Manufacture of computer, electronic and optical products	7,046	0	0	932	0	(28)	(12)	0	1,770	5,277	0	0	5.34

Sector/subsector	a	b	c	d	e	f	g	h	i	m	n	o	p	
	Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity	
		Of which exposures towards companies excluded from EU Paris-aligned Benchmarks*	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures		Of which stage 2 exposures	Of which non-performing exposures						
27	C.27 - Manufacture of electrical equipment	39,982	0	0	11	11,650	(5,799)	(0)	(5,727)	29,544	10,438	0	0	3.92
28	C.28 - Manufacture of machinery and equipment	35,600	0	0	1,963	986	(922)	(119)	(710)	7,929	26,555	1,116	0	6.93
29	C.29 - Manufacture of motor vehicles, trailers and semi-trailers	54,073	0	0	4,696	610	(596)	(85)	(208)	3,792	7,127	43,153	0	9.44
30	C.30 - Manufacture of other transport equipment	7,519	0	0	0	581	(594)	0	(581)	581	6,938	0	0	8.14
31	C.31 - Manufacture of furniture	7,662	0	0	512	665	(714)	(33)	(634)	1,817	5,846	0	0	8.45
32	C.32 - Other manufacturing	28,155	0	0	0	2,085	(2,003)	0	(1,954)	11,630	14,123	2,403	0	5.65
33	C.33 - Repair and installation of machinery and equipment	4,665	0	0	297	52	(86)	(12)	(52)	682	3,983	0	0	6.63
34	D - Electricity, gas, steam and air conditioning supply	154,444	48,946	14,765	670	0	(542)	(88)	0	71,784	34,635	14,513	33,512	9.28
35	D35.1 - Electric power generation, transmission and distribution	130,249	48,946	4,106	0	0	(343)	0	0	71,784	10,439	14,513	33,512	9.74
36	D35.11 - Production of electricity	8,939	0	0	0	0	(3)	0	0	8,939	0	0	0	4.75
38	D35.3 - Steam and air conditioning supply	24,196	0	10,659	670	0	(199)	(88)	0	0	24,196	0	0	6.81
39	E - Water supply; sewerage, waste management and remediation activities	22,013	0	0	0	10,414	(302)	0	(268)	138	17,310	4,565	0	7.77
40	F - Construction	21,594	0	0	2,994	1,275	(1,206)	(371)	(765)	4,735	13,744	3,114	0	6.64
41	F.41 - Construction of buildings	4,970	0	0	724	14	(90)	(60)	(14)	1,530	3,440	0	0	5.71
42	F.42 - Civil engineering	3,318	0	0	1,752	0	(307)	(299)	0	687	2,631	0	0	5.61
43	F.43 - Specialised construction activities	13,306	0	0	517	1,261	(808)	(13)	(751)	2,518	7,673	3,114	0	7.25
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	144,481	27,240	523	5,990	7,162	(5,585)	(642)	(4,467)	65,600	63,167	15,714	0	6.47
45	H - Transportation and storage	144,786	18	5,239	15,820	6,942	(4,934)	1,534	(6,179)	25,921	58,811	60,054	0	8.61
46	H.49 - Land transport and transport via pipelines	66,325	18	5,239	6,730	2,892	(3,224)	(359)	(2,619)	11,989	47,075	7,261	0	6.62
48	H.51 - Air transport	502	0	0	0	0	(2)	0	0	0	502	0	0	6.45

Sector/subsector	a	b	c	d	e	f	g	h	i	m	n	o	p	
	Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity	
		Of which exposures towards companies excluded from EU Paris-aligned Benchmarks*	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures		Of which stage 2 exposures	Of which non-performing exposures						
49	H.52 - Warehousing and support activities for transportation	77,926	0	0	9,090	4,017	(1,675)	1,893	(3,528)	13,900	11,234	52,793	0	10.25
50	H.53 - Postal and courier activities	33	0	0	0	33	(33)	0	(33)	33	0	0	0	0.00
51	I - Accommodation and food service activities	130,976	0	0	14,911	771	(2,223)	(1,529)	(322)	15,471	70,568	42,897	2,041	9.44
52	L - Real estate activities	7,283	0	0	0	0	(33)	0	0	0	2,565	1,655	3,063	15.11
53	Exposures towards sectors other than those that highly contribute to climate change	152,952	0	2,065	11,841	19,824	(12,575)	(2,325)	(9,994)	49,697	84,262	10,730	8,262	7.08
55	Exposures to other sectors (NACE codes J, M - U)	152,952	0	2,065	11,841	19,824	(12,575)	(2,325)	(9,994)	49,697	84,262	10,730	8,262	7.08
56	TOTAL	1,268,052	79,628	23,272	83,395	74,648	(49,655)	(5,591)	(40,604)	384,089	585,965	251,120	46,878	7.73

* in accordance with points (d) to (g) of Article 12(1) and in accordance with Article 12(2) of Regulation (EU) 2020/1818.

Sector/subsector	i	j	k
	GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent)		GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting
		of which Scope 3 financed emissions	
1 Exposures towards sectors that highly contribute to climate change	304,038	119,830	38.30
3 B - Mining and quarrying	24,442	0	0.00
6 B.07 - Mining of metal ores	0	0	0.00
7 B.08 - Other mining and quarrying	24,442	0	0.00
9 C - Manufacturing	155,006	117,487	37.81
10 C.10 - Manufacture of food products	1,279	0	7.97
11 C.11 - Manufacture of beverages	0	0	0.00
13 C.13 - Manufacture of textiles	237	0	0.00
14 C.14 - Manufacture of wearing apparel	14	0	0.00
16 C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	1,525	0	10.01
17 C.17 - Manufacture of pulp, paper and paperboard	3,854	0	17.96
18 C.18 - Printing and service activities related to printing	1,471	0	78.39
20 C.20 - Production of chemicals	1,415	0	47.44
22 C.22 - Manufacture of rubber products	2,429	0	33.25
24 C.24 - Manufacture of basic metals	131,604	115,668	87.87
25 C.25 - Manufacture of fabricated metal products, except machinery and equipment	3,653	6	22.75
26 C.26 - Manufacture of computer, electronic and optical products	38	0	0.00
27 C.27 - Manufacture of electrical equipment	1,176	0	38.36
28 C.28 - Manufacture of machinery and equipment	3,278	1,402	46.66
29 C.29 - Manufacture of motor vehicles, trailers and semi-trailers	1,978	411	61.24
30 C.30 - Manufacture of other transport equipment	74	0	0.00
31 C.31 - Manufacture of furniture	177	0	0.00
32 C.32 - Other manufacturing	546	0	5.46
33 C.33 - Repair and installation of machinery and equipment	258	0	0.00
34 D - Electricity, gas, steam and air conditioning supply	95,894	1,936	96.23
35 D35.1 - Electric power generation, transmission and distribution	65,190	1,024	0.00
36 D35.11 - Production of electricity	16	1	96.03
38 D35.3 - Steam and air conditioning supply	30,705	912	0.00
39 E - Water supply; sewerage, waste management and remediation activities	12,524	0	39.04
40 F - Construction	2,096	0	0.00
41 F.41 - Construction of buildings	569	0	0.00

Sector/subsector	i	j	k
	GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent)		GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting
		of which Scope 3 financed emissions	
42 F.42 - Civil engineering	205	0	0.00
43 F.43 - Specialised construction activities	1,322	0	0.00
44 G - Wholesale and retail trade; repair of motor vehicles and motorcycles	2,466	0	0.00
45 H - Transportation and storage	9,690	407	59.32
46 H.49 - Land transport and transport via pipelines	8,000	135	37.92
48 H.51 - Air transport	168	0	0.00
49 H.52 - Warehousing and support activities for transportation	1,523	272	77.88
50 H.53 - Postal and courier activities	0	0	0.00
51 I - Accommodation and food service activities	1,833	0	3.21
52 L - Real estate activities	86	0	0.00
53 Exposures towards sectors other than those that highly contribute to climate change			
55 Exposures to other sectors (NACE codes J, M - U)			
56 TOTAL	309,138	120,525	40.38

SID Bank used the information obtained from ESG questionnaires to identify counterparties that have been excluded from the EU benchmarks. The ESG questionnaire included questions addressing the counterparty's revenues from the discovery, mining, extraction and distribution of coal, petroleum fuels and gaseous fuels, and the counterparty's revenues from the production of electricity with a greenhouse gas intensity above 100 g CO₂ e/kWh. All companies with exposure of more than EUR 300 thousand at the time of loan approval are included in the questionnaire. For companies in the portfolio that have not yet taken the ESG questionnaire, an assessment of the exposure's non-compliance with the targets of the Paris Agreement is not yet being conducted.

SID Bank also obtains information from the ESG questionnaire on companies' Scope 1, Scope 2 and Scope 3 emissions for the three previous years.

Financed emissions for the Group's loan portfolio are calculated using the standards laid down by the Partnership for Carbon Accounting Financials (PCAF) and additional guidelines from the GHG Protocol. Two GHG emission data sources are used to calculate financed GHG emissions. The first source comprises actual data regarding GHG emissions reported by companies, while the second source comprises generated GHG emissions calculated by companies that do not otherwise report on GHG emissions. Estimates of financed emissions are largely made based on data for 2022, while some are based on data from 2023. In this template, financed emissions are mapped to the portfolio in mid-2024 and only include financed emissions for non-financial corporations. Data regarding financed emissions in SID Bank's other reports can therefore differ from these published data. Scope 3 financed emissions are only calculated for companies that report Scope 3 GHG emissions.

13.5 Template 2 – Banking book – Climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral

Counterparty sector	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	
	Total gross carrying amount																
	Level of energy efficiency (EP score in kWh/m ² of collateral)						Level of energy efficiency (EPC label of collateral)							Without EPC label of collateral			
	0; <= 100	> 100; <= 200	> 200; <= 300	> 300; <= 400	> 400; <= 500	> 500	A	B	C	D	E	F	G	Of which level of energy efficiency (EP score in kWh/m ² of collateral) estimated			
1	Total EU area	587,196	31,419	21,177	12,429	11,607	1,230	6,365	4,934	4,057	4,862	29,828	8,588	963	0	533,964	0
2	of which Loans collateralised by commercial immovable property	569,432	29,656	20,680	10,919	11,272	1,230	6,262	4,559	3,696	4,556	28,591	7,098	929	0	520,003	0
3	of which Loans collateralised by residential immovable property	17,764	1,763	497	1,509	335	0	103	375	362	306	1,237	1,490	34	0	13,960	0
4	of which Collateral obtained by taking possession: residential and commercial immovable properties	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	of which Level of energy efficiency (EP score in kWh/m ² of collateral) estimated	0	0	0	0	0	0	0								0	0

SID Bank has no loans collateralised by mortgages on real estate outside the EU.

SID Bank assesses the level of energy efficiency of buildings pledged as collateral on the basis of information in issued energy performance certificates held in the energy certificates register. For real estate pledged as collateral that has no energy performance certificate, SID Bank does not carry out assessments of the collateral in terms of energy efficiency.

The energy performance assessment is an integral part of the valuation report. Real estate appraisers assess the energy performance of a building in the valuation report based on a standardised methodology (by entering the year of construction, information on previous renovations and energy use).

13.6 Template 3: Banking book - Climate change transition risk: Alignment metric

	a	b	c	d	e	f	g
	Sector	NACE Sectors (min.)	Portfolio gross carrying amount	Alignment metric**	Year of reference	Distance to IEA NZE2050 in % ***	Target (year of reference + 3 years)
1	Power		132,870				
2	Fossil fuel combustion		0				
3	Automotive		48,907				
4	Aviation		1,441				
5	Maritime transport		19,019				
6	Cement, clinker and lime production		4,063				
7	Iron and steel, coke, and metal ore production		96,560				
8	Chemicals		0				

***PIT distance to 2030 NZE2050 scenario in % (for each metric)

* List of NACE sectors to be considered

IEA sector	Column b - NACE Sectors (min.) - Sectors required		** Examples of metrics - non-exhaustive list. Institutions shall apply metrics defined by the IEA scenario
Sector in the template	Sector	Code	
Maritime transport	shipping	301	Average tonnes of CO2 per passenger-km Average gCO ₂ /MJ and Average share of high carbon technologies (ICE).
Maritime transport	shipping	3011	
Maritime transport	shipping	3012	
Maritime transport	shipping	3315	
Maritime transport	shipping	50	
Maritime transport	shipping	501	
Maritime transport	shipping	5010	
Maritime transport	shipping	502	
Maritime transport	shipping	5020	
Maritime transport	shipping	5222	
Maritime transport	shipping	5224	
Maritime transport	shipping	5229	
Power	power	27	Average tonnes of CO2 per MWh and Average share of high carbon technologies (oil, gas, coal).
Power	power	2712	
Power	power	3314	
Power	power	35	
Power	power	351	
Power	power	3511	
Power	power	3512	
Power	power	3513	
Power	power	3514	
Power	power	4321	
Fossil fuel combustion	oil and gas	91	Average tons pf CO2 per GJ. and Average share of high carbon technologies (ICE).
Fossil fuel combustion	oil and gas	910	
Fossil fuel combustion	oil and gas	192	
Fossil fuel combustion	oil and gas	1920	
Fossil fuel combustion	oil and gas	2014	
Fossil fuel combustion	oil and gas	352	
Fossil fuel combustion	oil and gas	3521	
Fossil fuel combustion	oil and gas	3522	
Fossil fuel combustion	oil and gas	3523	
Fossil fuel combustion	oil and gas	4612	
Fossil fuel combustion	oil and gas	4671	
Fossil fuel combustion	oil and gas	6	
Fossil fuel combustion	oil and gas	61	
Fossil fuel combustion	oil and gas	610	
Fossil fuel combustion	oil and gas	62	
Fossil fuel combustion	oil and gas	620	

<i>IEA sector</i>	Column b - NACE Sectors (min.) - Sectors required		** Examples of metrics - non-exhaustive list. Institutions shall apply metrics defined by the IEA scenario
<i>Sector in the template</i>	<i>Sector</i>	<i>Code</i>	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	<i>24</i>	Average tonnes of CO2 per tonne of output and Average share of high carbon technologies (ICE).
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	<i>241</i>	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	<i>2410</i>	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	<i>242</i>	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	<i>2420</i>	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	<i>2434</i>	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	<i>244</i>	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	<i>2442</i>	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	<i>2444</i>	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	<i>2445</i>	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	<i>245</i>	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	<i>2451</i>	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	<i>2452</i>	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	<i>25</i>	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	<i>251</i>	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	<i>2511</i>	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	<i>4672</i>	
<i>Iron and steel, coke, and metal ore production</i>	<i>coal</i>	<i>5</i>	
<i>Iron and steel, coke, and metal ore production</i>	<i>coal</i>	<i>51</i>	
<i>Iron and steel, coke, and metal ore production</i>	<i>coal</i>	<i>510</i>	
<i>Iron and steel, coke, and metal ore production</i>	<i>coal</i>	<i>52</i>	
<i>Iron and steel, coke, and metal ore production</i>	<i>coal</i>	<i>520</i>	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	<i>7</i>	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	<i>72</i>	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	<i>729</i>	
<i>Fossil fuel combustion</i>	<i>coal</i>	<i>8</i>	Average tons pf CO2 per GJ. and Average share of high carbon technologies (ICE).
<i>Fossil fuel combustion</i>	<i>coal</i>	<i>9</i>	
<i>Cement, clinker and lime production</i>	<i>cement</i>	<i>235</i>	Average tonnes of CO2 per tonne of output and Average share of high carbon technologies (ICE).
<i>Cement, clinker and lime production</i>	<i>cement</i>	<i>2351</i>	
<i>Cement, clinker and lime production</i>	<i>cement</i>	<i>2352</i>	
<i>Cement, clinker and lime production</i>	<i>cement</i>	<i>236</i>	
<i>Cement, clinker and lime production</i>	<i>cement</i>	<i>2361</i>	
<i>Cement, clinker and lime production</i>	<i>cement</i>	<i>2363</i>	
<i>Cement, clinker and lime production</i>	<i>cement</i>	<i>2364</i>	
<i>Cement, clinker and lime production</i>	<i>cement</i>	<i>811</i>	
<i>Cement, clinker and lime production</i>	<i>cement</i>	<i>89</i>	
<i>Aviation</i>	<i>aviation</i>	<i>3030</i>	Average share of sustainable aviation fuels and Average tonnes of CO2 per passenger-km
<i>Aviation</i>	<i>aviation</i>	<i>3316</i>	
<i>Aviation</i>	<i>aviation</i>	<i>511</i>	
<i>Aviation</i>	<i>aviation</i>	<i>5110</i>	
<i>Aviation</i>	<i>aviation</i>	<i>512</i>	
<i>Aviation</i>	<i>aviation</i>	<i>5121</i>	
<i>Aviation</i>	<i>aviation</i>	<i>5223</i>	
<i>Automotive</i>	<i>automotive</i>	<i>2815</i>	Average tonnes of CO2 per passenger-km and Average share of high carbon technologies (ICE).
<i>Automotive</i>	<i>automotive</i>	<i>29</i>	
<i>Automotive</i>	<i>automotive</i>	<i>291</i>	
<i>Automotive</i>	<i>automotive</i>	<i>2910</i>	
<i>Automotive</i>	<i>automotive</i>	<i>292</i>	
<i>Automotive</i>	<i>automotive</i>	<i>2920</i>	
<i>Automotive</i>	<i>automotive</i>	<i>293</i>	
<i>Automotive</i>	<i>automotive</i>	<i>2932</i>	

SID Bank does not currently have at its disposal information regarding carbon intensity within

climate-critical activities. The establishment of alignment metrics is planned for 2025.

13.7 Template 4 - Banking book - Climate change transition risk: Exposures to top 20 carbon-intensive firms

In order to identify the top 20 global carbon-intensive companies, SID Bank used a list that is published on the website <https://climateaccountability.org/carbon-majors-dataset-2020/>.

SID Bank has no exposure to any company included on this list, and therefore not disclosing Template 4.

13.8 Template 5 - Banking book - Climate change physical risk: Exposures subject to physical risk

a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
	Gross carrying amount														
	of which exposures sensitive to impact from climate change physical events														
	Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity						of which Stage 2 exposures	Of which non-performing exposures	of which Stage 2 exposures	Of which non-performing exposures	
1	A - Agriculture, forestry and fishing	0	0	0	0	0.00	0	0	0	0	0	0	0	0	
2	B - Mining and quarrying	6,570	573	2,499	0	0.00	0	3,073	0	0	0	(1)	0	0	
3	C - Manufacturing	482,953	17,058	63,086	24,202	0	7.96	0	103,385	961	4,312	0	(911)	(619)	0
4	D - Electricity, gas, steam and air conditioning supply	154,444	62,930	34,382	0	0	5.15	0	97,312	0	417	0	(420)	(56)	0
5	E - Water supply; sewerage, waste management and remediation activities	22,013	0	3,714	4,565	0	11.08	0	8,279	0	0	0	(24)	0	0
6	F - Construction	21,594	3,586	9,540	131	0	6.03	8,185	2,195	2,877	2,201	1,261	(1,130)	(328)	(751)
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	144,481	5,908	8,146	2,204	0	7.10	0	5,308	10,950	850	0	(124)	(53)	0
8	H - Transportation and storage	144,786	15,069	23,243	11,534	0	7.03	4,842	31,948	13,056	10,425	0	1,843	1,888	0
9	L - Real estate activities	7,283	0	2,565	567	3,063	14.61	6,194	0	0	0	0	(31)	0	0
10	Loans collateralised by residential immovable property	26,457	1,218	4,153	815	0	6.75	4,269	847	1,070	611	1,070	(623)	(6)	(560)
11	Loans collateralised by commercial immovable property	570,571	31,078	151,009	60,649	2,041	8.55	39,104	148,372	57,302	24,576	0	(483)	251	0
12	Repossessed collaterals	0	0	0	0	0	0.00	0	0	0	0	0	0	0	0

a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
		Gross carrying amount													
		of which exposures sensitive to impact from climate change physical events													
		Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity						of which Stage 2 exposures	Of which non-performing exposures	of which Stage 2 exposures	Of which non-performing exposures
13	Other relevant sectors (breakdown below where relevant)	187,170	13,086	67,694	40,562	2,041	9.40	41,185	36,131	46,067	9,726	282	(1,660)	(1,252)	(68)
14	I - Accommodation and food service activities	130,976	11,905	60,661	36,860	2,041	9.50	41,185	28,240	42,041	9,726	282	(1,629)	(1,252)	(68)
15	M - Professional, scientific and technical activities	42,605	1,181	3,525	694	0	7.32	0	4,382	1,017	0	0	(13)	0	0
16	N - Administrative and support service activities	13,589	0	3,508	3,009	0	9.34	0	3,508	3,009	0	0	(18)	0	0

SID Bank uses two exposure assessment approaches to identify exposures to physical climate risks.

The information obtained on counterparties' exposure to physical events that might have a material impact on their revenues is used to assess exposure to acute and chronic risks. SID Bank obtains data on its exposure to the acute impact of natural events on companies' performance from the ESG questionnaire. All companies whose loan exposure is more than EUR 300 thousand are included in gathering of data on acute climate risks. Data on exposure to physical climate events is obtained with the ESG questionnaire.

For the uncovered part of the portfolio, given the lack of data (particularly for companies where the ESG questionnaire has not yet been conducted), SID Bank

has formulated a model for assessing exposure to chronic physical climate risks. The model is based on the probability of occurrence of a major natural event by NUTS 2 region for Slovenia, and on the materiality of each event for each reporting sector from Template 5. The source of data on the probability of a particular climate event is the Global Facility for Disaster Reduction and Recovery (GFDRR), the Thinkhazard climate database for Slovenia.

The plan is to audit and verify the model for assessing exposure to chronic physical climate risks, and to adjust the input data on the probability of the occurrence of each climate-related natural event to the data sources of the Slovenian Environment Agency's climate projections and maps.

13.9 Template 6 – Summary of GAR KPIs

	KPI			% coverage (over total assets) (*)
	Climate change mitigation	Climate change adaptation	Total (Climate change mitigation + Climate change adaptation)	
GAR stock	1.28%	0.00%	1.28%	44.97%
GAR flow	0.00%	0.00%	0.00%	0.00%

(*) percentage of assets covered by the KPI over banks' total assets

In Templates 7 and 8, SID Bank discloses information on exposure, the stock of assets, the acceptability of exposure for the taxonomy, and the alignment of exposure with the taxonomy with regard to the environmental objectives of climate change mitigation and climate change adaptation. The information obtained forms the basis for calculating and disclosing GAR in Template 6. SID Bank estimates and discloses GAR by testing the alignment of the revenue of counterparties (customers and non-financial corporations) with the taxonomy for exposures whose purpose is not financing specific environmental activities (loans for general purposes). SID Bank determines the alignment of revenues with the taxonomy for customers with the status of a public sector entity with more than 500 employees who under Article 70c of the ZGD-1 are required to include a

non-financial statement in their annual report, within the framework of which they are required, as of 1 January 2023, to report the proportion of their revenues that are acceptable and aligned with the taxonomy of environmental sustainability under Article 8 of Regulation (EU) 2020/852. SID Bank has 18 companies in its portfolio who have the status of a public sector entity with more than 500 employees. It is evident from annual reports for 2023 that companies are already reporting data regarding sustainable revenue in line with the EU taxonomy.

SID Bank's GAR stood at 1.28% as at the reference date of 30 June 2024. The increase in the GAR is the result of the establishment of comprehensive reporting on sustainable revenue by those for whom sustainability reporting is mandatory.

13.10 Template 7 – Mitigating actions: Assets for the calculation of GAR

		a	b	c	e	f	g	h	j	k	l	m	o	p
		30 June 2024												
		Total gross carrying amount	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)			
			Of which transitional		Of which enabling		Of which adaptation		Of which enabling		Of which transitional / adaptation		Of which enabling	
GAR - Covered assets in both numerator and denominator														
1	Loans and advances, debt securities and equity instruments not held for trading eligible for GAR calculation	1,273,051	563,202	23,272	2,108	2,157	383,932	0	0	0	563,202	23,272	2,108	2,157
2	Financial corporations	529,568	0	0	0	0	0	0	0	0	0	0	0	0
3	Credit institutions	454,942	0	0	0	0	0	0	0	0	0	0	0	0
4	Loans and advances	230,099	0	0	0	0	0	0	0	0	0	0	0	0
5	Debt securities, including UoP	209,334	0	0	0	0	0	0	0	0	0	0	0	0
6	Equity instruments	15,510	0	0	0	0	0	0	0	0	0	0	0	0
7	Other financial corporations	74,626	0	0	0	0	0	0	0	0	0	0	0	0
8	of which investment firms	55,674	0	0	0	0	0	0	0	0	0	0	0	0
11	Equity instruments	50,934	0	0	0	0	0	0	0	0	0	0	0	0
20	Non-financial corporations (subject to NFRD disclosure obligations)	738,268	560,772	23,272	2,108	2,157	383,932	0	0	0	560,772	23,272	2,108	2,157
21	Loans and advances	693,919	540,610	21,212	49	2,157	366,799	0	0	0	540,610	21,212	49	2,157
22	Debt securities, including UoP	44,349	20,162	2,060	2,060	0	17,133	0	0	0	20,162	2,060	2,060	0
24	Households	4,450	2,430	0	0	0					2,430	0	0	0
25	of which loans collateralised by residential immovable property	399	287	0	0	0					287	0	0	0
28	Local governments financing	766	0	0	0	0	0	0	0	0	0	0	0	0
29	Housing financing	766	0	0	0	0	0	0	0	0	0	0	0	0
32	TOTAL GAR ASSETS	1,273,051	563,202	23,272	2,108	2,157	383,932	0	0	0	563,202	23,272	2,108	2,157

	a	b	c	e	f	g	h	j	k	l	m	o	p
	30 June 2024												
	Total gross carrying amount	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)			
		Of which transitional		Of which enabling		Of which adaptation		Of which enabling		Of which transitional / adaptation		Of which enabling	
Assets excluded from the numerator for GAR calculation (covered in the denominator)													
33	EU Non-financial corporations (not subject to NFRD disclosure obligations)	506,187											
34	Loans and advances	506,187											
37	Non-EU Non-financial corporations (not subject to NFRD disclosure obligations)	23,597											
38	Loans and advances	23,597											
41	Derivatives	3,126											
42	On demand interbank loans	351											
44	Other assets (e.g. Goodwill, commodities etc.)	17,028											
45	TOTAL ASSETS IN THE DENOMINATOR (GAR)	1,823,341											
Other assets excluded from both the numerator and denominator for GAR calculation													
46	Sovereigns	553,679											
47	Central banks exposure	453,852											
49	TOTAL ASSETS EXCLUDED FROM NUMERATOR AND DENOMINATOR	1,007,531											
50	TOTAL ASSETS	2,830,872											

13.11 Template 8 – GAR (%)

		a	b	d	e	f	g	i	j	k	l	n	o	p
		30 June 2024: KPIs on stock												
		Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)				
% (compared to total covered assets in the denominator)		Proportion of eligible assets funding taxonomy relevant sectors				Proportion of eligible assets funding taxonomy relevant sectors				Proportion of eligible assets funding taxonomy relevant sectors				Proportion of total assets covered
		Of which environmentally sustainable				Of which environmentally sustainable				Of which environmentally sustainable				
		Of which transitional		Of which enabling		Of which adaptation		Of which enabling		Of which transitional / adaptation		Of which enabling		
1	GAR	44.24%	1.28%	0.12%	0.12%	30.16%	0.00%	0.00%	0.00%	44.24%	1.28%	0.12%	0.12%	44.97%
2	Loans and advances, debt securities and equity instruments not held for trading eligible for GAR calculation	44.24%	1.83%	0.17%	0.17%	30.16%	0.00%	0.00%	0.00%	44.24%	1.83%	0.17%	0.17%	44.97%
3	Financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	18.71%
4	Credit institutions	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	16.07%
5	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.64%
6	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.97%
9	Non-financial corporations subject to NFRD disclosure obligations	75.96%	3.15%	0.29%	0.29%	52.00%	0.00%	0.00%	0.00%	75.96%	3.15%	0.29%	0.29%	26.08%
10	Households	54.61%	0.00%	0.00%	0.00%					54.61%	0.00%	0.00%	0.00%	0.16%
11	of which loans collateralised by residential immovable property	71.93%	0.00%	0.00%	0.00%					71.93%	0.00%	0.00%	0.00%	0.01%
14	Local government financing	0.00%	0.00%	0.00%	0.00%					0.00%	0.00%	0.00%	0.00%	0.03%
15	Housing financing	0.00%	0.00%	0.00%	0.00%					0.00%	0.00%	0.00%	0.00%	0.03%

	a	b	d	e	f	g	i	j	k	l	n	o	p
30 June 2024: KPIs on flows													
% (compared to total covered assets in the denominator)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)				Proportion of total assets covered
	Proportion of eligible assets funding taxonomy relevant sectors				Proportion of eligible assets funding taxonomy relevant sectors				Proportion of eligible assets funding taxonomy relevant sectors				
	Of which environmentally sustainable				Of which environmentally sustainable				Of which environmentally sustainable				
	Of which transitional		Of which enabling		Of which adaptation		Of which enabling		Of which transitional / adaptation		Of which enabling		
1	GAR	12.69%	0.00%	0.00%	0.00%	12.69%	0.00%	0.00%	0.00%	12.69%	0.00%	0.00%	0.00%
2	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	12.69%	0.00%	0.00%	0.00%	12.69%	0.00%	0.00%	0.00%	12.69%	0.00%	0.00%	0.00%
3	Financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Credit institutions	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Non-financial corporations subject to NFRD disclosure obligations	35.88%	0.00%	0.00%	0.00%	35.88%	0.00%	0.00%	0.00%	35.88%	0.00%	0.00%	0.00%
10	Households	0.00%	0.00%	0.00%	0.00%					0.00%	0.00%	0.00%	0.00%
11	of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%					0.00%	0.00%	0.00%	0.00%
14	Local government financing	0.00%	0.00%	0.00%	0.00%					0.00%	0.00%	0.00%	0.00%
15	Housing financing	0.00%	0.00%	0.00%	0.00%					0.00%	0.00%	0.00%	0.00%

13.12 Template 10 - Other climate change mitigating actions that are not covered in Regulation (EU) 2020/852

	a	b	c	d	e
	Type of financial instrument	Type of counterparty	Gross carrying amount	Type of risk mitigated (Climate change transition risk)	Type of risk mitigated (Climate change physical risk)
2	Bonds (e.g. green, sustainable, sustainability-linked under standards other than the EU standards)	Non-financial corporations	24,851	YES	NO
4		Other counterparties	55,215	YES	NO
6	Loans (e.g. green, sustainable, sustainability-linked under standards other than the EU standards)	Non-financial corporations	23,692	YES	NO
7		of which Loans collateralised by commercial immovable property	18,640	YES	NO
11		Other counterparties	37,484	YES	NO

Qualitative information on the nature of the mitigating actions

SID Bank used funding from the green bond to finance the following actions: renewable sources of energy, energy efficiency, prevention of pollution, sustainable management of living and natural resources, aquatic and terrestrial biodiversity, clean transport, sustainable management of water resources, adaptation to climate change, and environmentally efficient products, technologies and processes. All the financed actions and investments contribute to the objective of climate change mitigation. However, the implemented actions and investments that were funded from the green bond and other green loans fail to comply with the requirements under Article 11 of Regulation (EU) 2020/852, as SID Bank's green bond was issued under the requirements for compliance with the "Green Bond Principle", i.e. at a time when

Regulation (EU) 2020/852 and the EU taxonomy for determining environmentally sustainable financing of activities under pre-defined assessment criteria had yet to take effect.

Loans related to sustainability include also loans for environmentally sustainable financing approved within the programme SID ZELEN. The programme is designed on the basis of utilising the InvestEU guarantee via the EIF. The standards for assessing the environmental sustainability of projects and companies eligible for environmentally sustainable financing under this programme are based on the environmental sustainability standards developed by the EIF and are not covered by Regulation (EU) 2020/852.

The bonds of non-financial corporations include purchases of green bonds in the scope of SID Bank's operational framework for the purchase of green bonds from Slovenian companies.

14 Frequency and scope of disclosures according to CRR

Article	Article name	Frequency of disclosure	Chapter	Page
435	Disclosure of risk management objectives and policies			
	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		
436	Disclosure of the scope of application			
	(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		
437	Disclosure of own funds			
	(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	9-10 11
	(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		
437a	Disclosure of own funds and eligible liabilities	Semi-annual		Not relevant for the bank
438	Disclosure of own funds requirements and risk-weighted exposure amounts			
	(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	6-7
	(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	8
	(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	
439	Disclosure of exposures to counterparty credit risk			
	(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	35
	(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	34
	(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	34
	(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	34
	(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	Not relevant for the bank	
	(l) separately, the disclosures included in point (e) of Article 444 and point (g) of Article 452	Semi-annual	10.3	34
	(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		
440	Disclosure of countercyclical capital buffers			
	(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	12
	(b) the amount of their institution-specific countercyclical capital buffer	Semi-annual	4.2	13

Article	Article name	Frequency of disclosure	Chapter	Page
441	Disclosure of indicators of global systemic importance	Annual		
442	Disclosure of exposures to credit risk and dilution risk			
	(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		7.1	23-24
			7.4	26
			7.5	27
		Semi-annual	7.6	27
			7.7	28
			7.8	29
			7.9	30
	(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	7.7	28
			7.8	29
	(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	23-24
			7.3	25
			7.4	26
	(g) the breakdown of loans and debt securities by residual maturity	Semi-annual	7.2	25
443	Disclosure of encumbered and unencumbered assets	Annual		
444	Disclosure of the use of the Standardised Approach			
	(a) the names of the nominated ECAs 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	32
			9.2	33
			10.3	34
445	Disclosure of exposure to market risk	Semi-annual	12	37
446	Disclosure of operational risk management			
	(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		

Article	Article name	Frequency of disclosure	Chapter	Page
447	Disclosure of key metrics			
	(a) the composition of their own funds and their own funds requirements as calculated in accordance with Article 92	Quarterly	2.1	6-7
	(b) the total risk exposure amount as calculated in accordance with Article 92(3)	Quarterly	2.1	6-7
	(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	6-7
	(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	6-7
	(e) their leverage ratio and the total exposure measure as calculated in accordance with Article 429	Quarterly	2.1	6-7
	(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	6-7
	(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	6-7
	(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	6-7
	(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	6-7
	(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	6-7
	(i) the net stable funding ratio at the end of each quarter of the relevant disclosure period	Quarterly	2.1	6-7
	(ii) the available stable funding at the end of each quarter of the relevant disclosure period	Quarterly	2.1	6-7
	(iii) the required stable funding at the end of each quarter of the relevant disclosure period	Quarterly	2.1	6-7
	(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	
448	Disclosure of exposures to interest rate risk on positions not held in the trading book			
	(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	Semi-annual	11.1	36
	(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	Semi-annual	11.1	36
	(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	Annual		

Article	Article name	Frequency of disclosure	Chapter	Page
	economic value of equity and to the net interest income, including the rationale for those differences			
	(iii) a description of the interest rate shock scenarios that institutions use to estimate the interest rate risk	Annual		
	(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		
449	Disclosure of exposures to securitisation positions	Semi-annual		Not relevant for the bank
449a	Disclosure of environmental, social and governance risks (ESG risks)	Semi-annual	13	38-60
450	Disclosure of remuneration policy			
	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		

Article	Article name	Frequency of disclosure	Chapter	Page
	(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		
	(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		
451	Disclosure of the leverage ratio			
	(a) the leverage ratio and how the institutions apply Article 499(2)	Semi-annual	5.2	14
	(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 14 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	5.2	14
	(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		
451a	Disclosure of liquidity requirements			
	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	19-22
	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	19-22
	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	19-22
452	Disclosure of the use of the IRB Approach to credit risk	Semi-annual		Not relevant for the bank
453	Disclosure of the use of credit risk mitigation techniques			
	(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		

Article	Article name	Frequency of disclosure	Chapter	Page
	(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		
	(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	31
	(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	32
	(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	32
	(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	32
	(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	
454	Disclosure of the use of the Advanced Measurement Approaches to operational risk	Annual		
455	Use of internal market risk models	Semi-annual	Not relevant for the bank	

15 List of templates from regulation (EU) No 2021/637

Article and Annex in Regulation 2021/637	Article in CRR	Template	Reporting frequency	Chapter in disclosures
Annex I: Disclosure of key metrics and overview of risk-weighted exposure amounts				
1.1	article 447(a) to (g) and article 438(b)	EU KM1	Quarterly	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	
Annex III: Disclosure of risk management policies and objectives				
2	article 435(1)	EU-OVA	Annual	
2	article 435(2)	EU-OVB	Annual	
Annex V: Disclosure of the scope of application				
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	
Annex VII: Disclosure of own funds				
4(a)	article 437(a), (d), (e) and (f)	EU CC1	Semi-annual	3.1
4(a)	article 437(a)	EU CC2	Semi-annual	3.2
4(b)	article 437(b) and (c)	EU CCA	Annual	
Annex IX: Disclosure of countercyclical capital buffers				
5(a)	article 440(a)	EU CCyB1	Semi-annual	4.1
5(b)	article 440(b)	EU CCyB2	Semi-annual	4.2
Annex XI: Disclosure of the leverage ratio				
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	Semi-annual	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	
Annex XIII: Disclosure of liquidity requirements				
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
Annex XV: Disclosure of exposures to credit risk and dilution risk, and disclosure of credit quality				
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	7.5
8.2	article 442(c) and (e)	EU CQ4	Semi-annual	7.7
8.2	article 442(c) and (e)	EU CQ5	Semi-annual	7.8

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	7.4
8.3	article 442(c)	EU CQ2	Semi-annual	7.6
8.3	article 442(c) and (e)	EU CQ4	Semi-annual	7.7
8.3	article 442(c) and (e)	EU CQ5	Semi-annual	7.8
8.3	article 442(c)	EU CQ6	Semi-annual	7.9
8.3	article 442(c)	EU CQ8	Semi-annual	Not relevant – the bank does not have any collateral obtained by taking possession and execution processes
Annex XVII: Disclosure of the use of credit risk mitigation techniques				
9(a)	article 453(a) to (e)	EU CRC	Annual	
9(b)	article 453(f)	EU CR3	Semi-annual	8.1
Annex XIX: Disclosure of the use of standardised approach				
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
Annex XXI: Disclosure of the use of the IRB approach to credit risk				
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	
Annex XXIII: Disclosure of specialised lending				
12	article 438(e)	EU CR10	Semi-annual	Not relevant – the bank does not use IRB approach for credit risk
Annex XXV: Disclosure of exposures to counterparty credit risk				
13(a)	article 439(a) to (d)	EU CCRA	Annual	
13(b)	article 439(f), (g) (k) and (m)	EU CCR1	Semi-annual	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 central counterparties
Annex XXVII: Disclosure of exposures to securitisation positions				
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	
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	
Annex XXIX: Disclosure of the use of standardised approach and internal model for market risk				
15.1	article 445	EU MR1	Semi-annual	12
15.2(a)	article 435(1)(a) to (d)	EU MRA	Annual	

Article and Annex in Regulation 2021/637	Article in CRR	Template	Reporting frequency	Chapter in disclosures
15.2(b)	article 455(a), (b), (c) and (f)	EU MRB	Annual	Not relevant – the bank does not use internal models for calculating market risk
15.2(c)	article 455(e)	EU MR2-A	Semi-annual	
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	
Annex XXXI: Disclosure of operational risk				
16	article 435(1), article 446 and article 454	EU ORA	Annual	
16	article 446 and article 454	EU OR1	Annual	
Annex XXXVII: Disclosure of exposure to interest rate risk for positions not held in the trading book				
16a	article 448(a) and (b)	EU IRRBB1	Semi-annual	11.1
16a	article 448(c) to (g)	EU IRRBBA	Annual	
Annex XXXIII: Disclosure of remuneration policy				
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	
Annex XXXV: Disclosure of encumbered and unencumbered assets				
18	article 443	EU AE1	Annual	
18	article 443	EU AE2	Annual	
18	article 443	EU AE3	Annual	
18	article 443	EU AE4	Annual	
Annex XXXIX: Disclosure of ESG risks				
18a	article 449a	Table 1	Semi-annual	13.1
18a	article 449a	Table 2	Semi-annual	13.2
18a	article 449a	Table 3	Semi-annual	13.3
18a	article 449a	Template 1	Semi-annual	13.4
18a	article 449a	Template 2	Semi-annual	13.5
18a	article 449a	Template 3	Semi-annual	13.6
18a	article 449a	Template 4	Semi-annual	13.7
18a	article 449a	Template 5	Semi-annual	13.8
18a	article 449a	Template 6	Semi-annual	13.9
18a	article 449a	Template 7	Semi-annual	13.10
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LIST OF ABBREVIATIONS AND TERMS

CC	Central counterparty
CCF	Credit Conversion Factor
CCR	Counterparty Credit Risk
CET1	Common Equity Tier 1 Capital
CPRS	Climate policy relevant sectors
CRM	Credit Risk Mitigation
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
EBA	European Banking Authority
ECA	Export Credit Agency
ECB	European Central Bank
EIF	European Investment Fund
EPC	Energy Performance Certificate
ESG	Environmental, Social and Governance Factors
ETS	Emissions Trading System
EU	European Union
EVE	Economic Value of Equity
GAR	Green Asset Ratio
GHG	Greenhouse gases
HQLA	High-quality liquid assets
ICAAP	Internal Capital Adequacy Assessment Process
IEA	International Energy Agency
ILAAP	Internal Liquidity Adequacy Assessment Process
IRB	Internal Ratings Based Approach
KPI	Key Performance Indicator
LCR	Liquidity Coverage Ratio
MDB	Multilateral Development Bank
NACE	Nomenclature of Economic Activities
NFRD	Non-financial Reporting Directive
NII	Net Interest Income
NSFR	Net Stable Funding Ratio
NUTS	Nomenclature of Territorial Units for Statistics
NZE	Net Zero Emissions
OCR	Overall capital requirement
P2G	Pillar 2 guidance
POCI	Purchased or Originated Credit-Impaired assets
PSE	Public Sector Entity
RAF	Risk Appetite Framework
RWA	Risk-weighted assets
RWEA	Risk-weighted exposure amount
SASB	Sustainability Accounting Standards Board
SFT	Securities financing transactions
SMEs	Small and Medium Sized Enterprises
ZGD-1	Companies Act
ZSIRB	Slovene Export and Development Bank Act