SID BANK GROUP

DISCLOSURES UNDER PILLAR 3 OF THE BASEL STANDARDS AS AT 30 JUNE 2026

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
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1 Introduction

The disclosures under Pillar 3 of the Basel standards of the SID Bank Group (hereinafter: the SID Group or the Group) have been prepared in accordance with the provisions of Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms, including all amendments (CRR), and Commission Implementing Regulation (EU) No 2024/3172 of 29 November 2024 laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council (hereinafter: Commission Implementing Regulation 2024/3172).

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

As of 30 September 2025 SID Bank has been obliged to meet the regulatory requirements on the basis of its consolidated position in accordance with the CRR. The comparative figures for periods before 30 September 2025 relate to disclosures on an individual basis, namely for SID Bank, as presented in past reporting. Alongside SID Bank, the SID Group includes two subsidiaries SID Kapital d.o.o. and SID Upravljanje premoženja d.o.o..

The Group discloses the required data and information in the templates prescribed by Commission Implementing Regulation 2024/3172. In accordance with Article 432 of the CRR, certain rows or columns in individual templates that are not relevant to the Group are not disclosed. The Group 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 figures as at 30 June 2026 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 amounts

2.1 Template EU KM1 – Key metrics template

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

		a	b	c	d	e
		30 June 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 June 2025
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	510,156	508,821	497,203	507,797	503,883
2	Tier 1 capital	510,156	508,821	497,203	507,797	503,883
3	Total capital	510,156	508,821	497,203	507,797	503,883
	Risk-weighted exposure amounts					
4	Total risk exposure amount	1,490,651	1,508,384	1,522,390	1,534,160	1,554,334
4a	Total risk exposure pre-floor	1,490,651	1,508,384	1,522,390	1,534,160	1,554,334
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	34.22%	33.73%	32.66%	33.10%	32.42%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	34.22%	33.73%	32.66%	33.10%	32.42%
6	Tier 1 ratio (%)	34.22%	33.73%	32.66%	33.10%	32.42%
6b	Tier 1 ratio considering unfloored TREA (%)	34.22%	33.73%	32.66%	33.10%	32.42%
7	Total capital ratio (%)	34.22%	33.73%	32.66%	33.10%	32.42%
7b	Total capital ratio considering unfloored TREA (%)	34.22%	33.73%	32.66%	33.10%	32.42%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)					
EU-7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.25%	2.25%	2.25%	2.25%	2.25%
EU-7e	of which: to be made up of CET1 capital (percentage points)	1.27%	1.27%	1.27%	1.27%	1.27%
EU-7f	of which: to be made up of Tier 1 capital (percentage points)	1.69%	1.69%	1.69%	1.69%	1.69%
EU-7g	Total SREP own funds requirements (%)	10.25%	10.25%	10.25%	10.25%	10.25%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)					
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
EU-8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	0.89%	0.91%	0.92%	0.92%	0.92%
EU-9a	Systemic risk buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-10a	Other Systemically Important Institution buffer (%)	0.50%	0.50%	0.50%	0.50%	0.50%
11	Combined buffer requirement (%)	3.89%	3.91%	3.92%	3.92%	3.92%
EU-11a	Overall capital requirements (%)	14.14%	14.16%	14.17%	14.17%	14.17%

		a	b	c	d	e
		30 June 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 June 2025
12	CET1 available after meeting the total SREP own funds requirements (%)	23.97%	23.48%	22.41%	22.85%	22.17%
	Leverage ratio					
13	Total exposure measure	2,657,049	2,760,661	2,709,687	2,756,531	3,117,125
14	Leverage ratio (%)	19.20%	18.43%	18.35%	18.42%	16.16%
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)					
EU-14a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-14b	of which: to be made up of CET1 capital (percentage points)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)					
EU-14d	Leverage ratio buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%	3.00%	3.00%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	541,299	606,300	542,769	462,633	780,257
EU-16a	Cash outflows - Total weighted value	39,223	35,878	29,412	32,803	380,415
EU-16b	Cash inflows - Total weighted value	10,681	22,929	56,803	34,404	11,522
16	Total net cash outflows (adjusted value)	28,542	12,950	7,353	8,201	368,893
17	Liquidity coverage ratio (%)	1,897%	4,682%	7,382%	5,641%	212%
	Net Stable Funding Ratio					
18	Total available stable funding	2,381,280	2,289,181	2,176,145	2,331,460	2,295,558
19	Total required stable funding	1,400,976	1,419,438	1,437,735	1,470,635	1,484,705
20	NSFR ratio (%)	169.97%	161.27%	151.36%	158.53%	154.61%

The total capital ratio stood at 34.22% as at 30 June 2026, an increase of 0.49 percentage points compared with 31 March 2026, largely due to higher available capital. The increase in capital was mainly attributable to a positive change in the fair value of debt instruments measured at fair value through other comprehensive income.

In addition to meeting the overall capital requirement (OCR), which stood at 14.14% as at 30 June 2026, the Group must also meet the capital requirement under Pillar 2 guidance (P2G) in the amount of 1.75%. The aggregate capital requirement (OCR + P2G) thus amounted to 15.89%, well below the total capital ratio.

The leverage ratio stood at 19.20% as at 30 June 2026, still well above the regulatory requirement of 3%.

The liquidity coverage ratio (LCR) stood at 1,897% as at 30 June 2026 and is quite volatile over time due to SID Bank’s specific role as a development institution (see note in Section 6.2).

The net stable funding ratio (NSFR) as at 30 June 2026 amounts to 169.97% and exceeds the regulatory minimum requirement of 100%.

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 2026	31 Mar 2026	30 June 2026
1	Credit risk (excluding CCR)	1,394,806	1,415,002	111,585
2	of which the standardised approach	1,394,806	1,415,002	111,585
6	Counterparty credit risk - CCR	6,939	5,708	555
9	of which other CCR	6,939	5,708	555
10	Credit valuation adjustments risk - CVA risk	6,939	5,708	555
EU 10c	of which the simplified approach	6,939	5,708	555
24	Operational risk	81,966	81,966	6,557
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	12,894	15,237	1,032
29	**Total (1+6+10+24)**	**1,490,651**	**1,508,384**	**119,252**

The Group calculates capital requirements for credit risk and counterparty credit risk using the standardised approach, in accordance with the provisions of Part Three, Title II, Chapter 2 of the CRR.

The capital requirements for operational risk are calculated in accordance with Articles 312 to 314 of the CRR.

The stock of on-balance-sheet and off-balance-sheet derivative business does not exceed 10% of the total assets or EUR 300 million, whereby the conditions under Article 273(a) of the CRR for using the simplified approach for calculating the capital requirement for credit valuation adjustment (CVA) risk as stated in Article 385 of the CRR are met.

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 2026	**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)	217,593	EU CC2: Shareholders' Equity, rows 3, 5
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**	**518,732**	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	(461)	
8	Intangible assets (net of related tax liability) (negative amount)	(3,010)	EU CC2: Assets, row 7
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	(480)	
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	(1,324)	EU CC2: Shareholders' Equity, row 6
27a	Other regulatory adjustments	(3,300)	
28	**Total regulatory adjustments to Common Equity Tier 1 (CET1)**	**(8,576)**	
29	**Common Equity Tier 1 (CET1) capital**	**510,156**	
Additional Tier 1 (AT1) capital: regulatory adjustments			
45	**Tier 1 capital (T1 = CET1 + AT1)**	**510,156**	
Tier 2 (T2) capital: regulatory adjustments			
59	**Total capital (TC = T1 + T2)**	**510,156**	
60	**Total Risk exposure amount**	**1,490,651**	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	34.22%	
62	Tier 1 capital	34.22%	
63	Total capital	34.22%	
64	Institution CET1 overall capital requirements	9.66%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: countercyclical capital buffer requirement	0.89%	
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	0.50%	
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**	**23.97%**	
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)	24,921	
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)	5,158	

The SID Bank Group's capital is comprised solely of Common Equity Tier 1 capital items. It does not hold any Additional Tier 1 capital or Tier 2 capital instruments.

Among other regulatory capital adjustments, deductions comprise EUR 1,226 thousand relating to expenses arising from impairment losses and provisions recognised during the current year, and EUR 2,074 thousand relating to insufficient coverage of non-performing exposures (NPEs). Additional value adjustments amounting to EUR 461 thousand relate to valuation adjustments of assets and liabilities measured at fair value, in accordance with prudent valuation requirements.

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

(Article 437(a) of the CRR)

		a	c
		Balance sheet as in financial statements	**Reference**
		30 June 2026	
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	335,262	
2	Non-trading financial assets mandatorily at fair value through profit or loss	56,415	
3	Financial assets measured at fair value through other comprehensive income	398,460	
4	Financial assets measured at amortised cost	1,625,573	
5	Derivatives - Hedge accounting	3,945	
6	Property, plant and equipment	4,478	
7	Intangible assets	3,010	EU CC1: row 8
8	Other assets	8,020	
9	**Total assets**	**2,435,162**	
Liabilities – *Breakdown by liability classes according to the balance sheet in financial statements*			
1	Financial liabilities measured at amortised cost	1,903,598	
2	Derivatives – Hedge accounting	2,471	
3	Provisions	1,826	
4	Other liabities	3,078	
5	**Total liabilities**	**1,910,974**	
Shareholders' Equity			
1	Capital	300,000	EU CC1: row 1
2	Share premium	1,139	EU CC1: row 1
3	Accumulated other comprehensive income	(2,998)	EU CC1: row 3
4	Other reserves	220,591	EU CC1: row 3
5	(-) Treasury shares	(1,324)	EU CC1: row 16
6	Retained earnings (including net profit for the financial year)	6,780	
7	**Total shareholders' equity**	**524,188**	

SID Bank is obliged to meet regulatory requirements on a consolidated basis. The data in the above template therefore relates to the statement of financial position of the SID Bank Group as at 30 June 2026, which also constitutes a financial statement for regulatory purposes.

The SID Bank Group's net profit for the current financial year amounting to EUR 5,841 thousand is not included in the calculation of own funds for capital adequacy purposes. In addition, retained earnings from 2025 in the amount of EUR 939 thousand are not included in the calculation until SID Bank's General Meeting adopts a resolution on the distribution of profit.

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		Own funds requirements				
	Exposure value under the standardised approach	Total exposure value	Relevant credit risk exposures - credit risk	Total	Risk-weighted exposure amounts	Own funds requirements weights (%)	Countercyclical buffer rate (%)
Breakdown by country:							
Slovenia	1,193,705	1,193,705	87,182	87,182	1,089,781	90.50%	1.00%
Luxembourg	47,367	47,367	4,950	4,950	61,875	5.14%	0.50%
Other countries*	38,621	38,621	2,225	2,225	27,813	2.31%	0.00%
Ghana	7,685	7,685	922	922	11,527	0.96%	0.00%
Ukraine	4,668	4,668	560	560	7,002	0.58%	0.00%
France	3,008	3,008	241	241	3,008	0.25%	1.00%
Rwanda	1,029	1,029	124	124	1,544	0.13%	0.00%
Kenya	1,012	1,012	81	81	1,012	0.08%	0.00%
Hungary	183	183	15	15	183	0.02%	1.00%
Serbia	153	153	12	12	153	0.01%	0.00%
United Kingdom	65	65	5	5	65	0.01%	2.00%
Belgium	52	52	4	4	52	0.00%	1.00%
Ireland	50	50	4	4	50	0.00%	1.50%
Croatia	46	46	4	4	46	0.00%	1.50%
Belarus	36	36	4	4	54	0.00%	0.00%
United States	29	29	2	2	29	0.00%	0.00%
Italy	1	1	0	0	1	0.00%	0.00%
Total	**1,297,711**	**1,297,711**	**96,336**	**96,336**	**1,204,196**	**100.00%**	

* Exposures to supranational organizations and to Republic of Kosovo

The template discloses the exposures to individual countries in which the Group holds credit exposures relevant to the calculation of the 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 Group 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(a) of the CRR)

		a
1	Total risk exposure amount	1,490,651
2	Institution specific countercyclical capital buffer rate	0.8915%
3	Institution specific countercyclical capital buffer requirement	13,290

The Group's institution-specific countercyclical capital buffer rate stood at 0.8915% as at 30 June 2026, and is calculated as the weighted average of the applicable countercyclical capital buffer rates applied in the countries in which its 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	2,435,162
8	Adjustments for derivative financial instruments	18,924
10	Adjustment for off-balance-sheet items (i.e. conversion to credit equivalent amounts of off-balance-sheet exposures)	208,239
12	Other adjustments	(5,276)
13	**Total exposure measure**	**2,657,049**

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 exposures	
		a	b
		30 June 2026	31 Dec 2025
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	2,431,218	2,489,131
6	(Asset amounts deducted in determining Tier 1 capital)	(5,276)	(4,645)
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**2,425,942**	**2,484,485**
Derivative exposures			
EU-9b	Exposure determined under Original Exposure Method	22,868	26,514
13	**Total derivatives exposures**	**22,868**	**26,514**
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	277,577	263,939
20	(Adjustments for conversion to credit equivalent amounts)	(69,338)	(65,252)
22	**Off-balance sheet exposures**	**208,239**	**198,687**
Capital and total exposure measure			
23	**Tier 1 capital**	510,156	497,203
24	**Total exposure measure**	**2,657,049**	**2,709,687**
Leverage ratio			
25	Leverage ratio (%)	19.20%	18.35%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	19.20%	18.35%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	19.20%	18.35%
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 Group takes account of all exposures in accordance with the CRR.

The SID Bank Group 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:**	**2,431,218**
EU-3	Banking book exposures, of which:	2,431,218
EU-5	Exposures treated as sovereigns	826,419
EU-6	Exposures to regional governments, MDBs, international organisations and PSE, not treated as sovereigns	164,252
EU-7	Institutions	299,785
EU-8	Secured by mortgages of immovable properties	527,482
EU-10	Corporates	456,415
EU-11	Exposures in default	69,867
EU-12	Other exposures (e.g., equity, securitisations, and other non-credit obligation assets)	86,999

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 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 June 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025
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)					581,175	585,382	546,751	561,134
CASH OUTFLOWS									
5	Unsecured wholesale funding	40,510	50,293	41,065	42,947	32,158	41,941	38,370	41,841
7	Non-operational deposits (all counterparties)	22,770	20,242	11,014	8,696	14,419	11,891	8,320	7,591
8	Unsecured debt	17,740	30,051	30,051	34,251	17,740	30,051	30,051	34,251
10	Additional requirements	107,277	97,489	93,843	103,253	25,452	20,440	18,269	17,454
11	Outflows related to derivative exposures and other collateral requirements	8,628	5,551	2,798	852	8,628	5,551	2,798	852
13	Credit and liquidity facilities	98,649	91,938	91,045	102,401	16,824	14,889	15,471	16,602
14	Other contractual funding obligations	3,939	4,717	4,731	4,619	2,266	3,066	3,097	3,126
15	Other contingent funding obligations	96,199	88,334	75,172	73,650	8,357	7,285	5,980	5,091
16	TOTAL CASH OUTFLOWS					68,233	72,733	65,717	67,512
CASH INFLOWS									
18	Inflows from fully performing exposures	29,318	28,713	29,305	21,049	18,125	17,991	19,252	15,178
19	Other cash inflows	7,327	4,370	4,703	2,777	7,327	4,370	4,703	2,777
20	TOTAL CASH INFLOWS	36,645	33,083	34,008	23,826	25,452	22,361	23,956	17,955
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	36,645	33,083	34,008	23,826	25,452	22,361	23,956	17,955
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					581,175	585,382	546,751	561,134
22	TOTAL NET CASH OUTFLOWS					48,352	55,944	48,781	51,821
23	**LIQUIDITY COVERAGE RATIO**					**3,095%**	**3,520%**	**4,363%**	**3,941%**

6.2 Qualitative information on LCR

(Article 451a(2) of the CRR)

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

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

The Group holds collateral for its transactions in derivatives in the form of a cash deposit in domestic currency.</td></tr>
<tr><td>(f)</td><td>Currency mismatch in the LCR</td><td>The amount of assets that make up the liquidity buffer and the amount of liquidity outflows solely comprise items denominated in euros. The proportion of liquidity inflows accounted for by other currencies is negligible.</td></tr>
<tr><td>(g)</td><td>Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile</td><td>The Group does not include any items not included in the table of LCR disclosures in the calculation of LCR.</td></tr>
</table>

6.3 Template EU LIQ2 – Net Stable Funding Ratio

(Article 451a(3) of the CRR)

Template EU LIQ2 as at 30 June 2026:

		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:	517,408	0	0	0	517,408
2	Own funds	517,408	0	0	0	517,408
7	Wholesale funding:		29,851	21,349	1,843,876	1,863,872
9	Other wholesale funding		29,851	21,349	1,843,876	1,863,872
11	Other liabilities:	0	8,869	0	0	0
13	All other liabilities and capital instruments not included in the above categories		8,869	0	0	0
14	**Total available stable funding (ASF)**					**2,381,280**
Required stable funding (RSF) items						
15	Total high-quality liquid assets (HQLA)					0
17	Performing loans and securities:		129,154	94,528	1,366,372	1,286,540
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		16,800	13,430	62,255	70,650
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs		89,202	78,077	1,012,772	959,091
22	Performing loans, secured with residential mortgage		1,555	1,819	15,186	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		21,597	1,202	276,159	256,800
26	Other assets:	0	20,596	4,982	72,967	94,793
29	NSFR derivative assets		3,587			3,587
30	NSFR derivative liabilities before deduction of variation margin posted		2,471			124
31	All other assets not included in the above categories		14,538	4,982	72,967	91,082
32	Off-balance-sheet items		22,664	56,023	198,890	19,643
33	**Total required stable funding (RSF)**					**1,400,976**
34	**Net Stable Funding Ratio (%)**					**169.97%**

Template EU LIQ2 as at 31 March 2026:

		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:	513,915	0	0	0	513,915
2	Own funds	513,915	0	0	0	513,915
7	Wholesale funding:		236,211	24,752	1,753,563	1,775,266
9	Other wholesale funding		236,211	24,752	1,753,563	1,775,266
11	Other liabilities:	0	12,339	0	0	0
13	All other liabilities and capital instruments not included in the above categories		12,339	0	0	0
14	**Total available stable funding (ASF)**					**2,289,181**
Required stable funding (RSF) items						
15	Total high-quality liquid assets (HQLA)					4,256
17	Performing loans and securities:		135,627	109,463	1,368,752	1,298,366
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		23,349	14,169	71,255	80,674
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs		90,954	77,888	1,012,239	960,628
22	Performing loans, secured with residential mortgage		1,730	1,729	16,557	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		19,594	15,677	268,701	257,064
26	Other assets:	0	20,864	4,658	76,028	98,554
29	NSFR derivative assets		4,244			4,244
30	NSFR derivative liabilities before deduction of variation margin posted		2,266			113
31	All other assets not included in the above categories		14,355	4,658	76,028	94,197
32	Off-balance-sheet items		22,990	7,979	231,573	18,262
33	**Total required stable funding (RSF)**					**1,419,438**
34	**Net Stable Funding Ratio (%)**					**161.27%**

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**	**335,262**	**335,262**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
010	**Loans and advances**	**1,302,051**	**1,137,991**	**160,958**	**143,467**	**0**	**123,089**	**(8,483)**	**(2,092)**	**(6,437)**	**(71,941)**	**0**	**(72,164)**	**0**	**623,325**	**66,605**
030	General governments	199,081	199,081	0	0	0	0	(1)	(1)	0	0	0	0	0	0	0
040	Credit institutions	92,724	91,950	774	36	0	36	(112)	(110)	(2)	0	0	0	0	736	35
050	Other financial corporations	437	19	418	0	0	0	(15)	0	(15)	0	0	0	0	385	0
060	Non-financial corporations	1,004,805	842,852	158,851	142,893	0	122,514	(8,243)	(1,972)	(6,317)	(71,798)	0	(72,021)	0	618,320	66,278
070	of which: SMEs	492,181	391,759	97,320	30,676	0	30,263	(5,633)	(1,358)	(4,321)	(11,032)	0	(10,911)	0	329,755	17,941
080	Households	5,005	4,090	915	538	0	538	(112)	(9)	(103)	(143)	0	(143)	0	3,883	292
090	**Debt securities**	**652,080**	**652,080**	**0**	**3,758**	**0**	**0**	**(498)**	**(498)**	**0**	**(214)**	**0**	**0**	**0**	**0**	**3,544**
110	General governments	420,038	420,038	0	0	0	0	(5)	(5)	0	0	0	0	0	0	0
120	Credit institutions	214,270	214,270	0	0	0	0	(442)	(442)	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						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			
140	Non-financial corporations	17,772	17,772	0	3,758	0	0	(51)	(51)	0	(214)	0	0	0	0	3,544
150	**Off-balance-sheet exposures**	**276,093**	**269,093**	**7,000**	**1,484**	**0**	**1,484**	**(355)**	**(175)**	**(181)**	**(327)**	**0**	**(327)**		**32,933**	**862**
170	General governments	390	390	0	0	0	0	0	0	0	0	0	0		0	0
180	Credit institutions	67,648	67,648	0	0	0	0	(4)	(4)	0	0	0	0		27,644	0
190	Other financial corporations	35,233	35,233	0	0	0	0	0	0	0	0	0	0		0	0
200	Non-financial corporations	172,522	165,522	7,000	1,484	0	1,484	(351)	(170)	(181)	(327)	0	(327)		4,990	862
210	Households	300	300	0	0	0	0	0	0	0	0	0	0		300	0
220	**Total**	**2,565,486**	**2,394,426**	**167,958**	**148,710**	**0**	**124,573**	**(9,337)**	**(2,765)**	**(6,618)**	**(72,482)**	**0**	**(72,491)**	**0**	**656,258**	**71,010**

The SID Bank Group disclosed non-performing exposures (NPEs) in the amount of EUR 148,710 thousand as at 30 June 2026. The largest portion, EUR 143,467 thousand, was from loans and other financial assets (of which EUR 123,089 thousand was loans classified as Stage 3, while EUR 20,378 thousand was POCI loans). Non-performing debt securities classified as POCI amounted to EUR 3,758 thousand, while the remaining NPEs comprised non-performing off-balance-sheet exposures amounting to EUR 1,484 thousand.

As of 30 June 2026, the ratio of non-performing loans and other financial assets (NPLs) stood at 9.92% (31 December 2025: 9.92%). Accumulated impairments for NPLs amounted to EUR 71,941 thousand, which entailed 50.14% coverage of NPLs by impairments.

The NPE ratio stood at 5.50% as at 30 June 2026 (31 December 2025: 5.70%). Accumulated impairments and provisions for NPEs amounted to EUR 72,482 thousand, which entailed 48.74% coverage of NPEs by impairments and provisions. The NPE ratio is calculated in accordance with the Regulation on the books of account and annual reports of banks and savings banks, and the Guidelines for calculating the performance indicators of banks and savings banks.

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	4,829	19,517	447,105	893,643	0	1,365,094
2	Debt securities	0	114,687	376,359	164,080	0	655,126
3	**Total**	**4,829**	**134,204**	**823,465**	**1,057,723**	**0**	**2,020,220**

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**	**148,452**
020	Inflows to non-performing portfolios	17,817
030	Outflows from non-performing portfolios	(22,801)
040	Outflows due to write-offs	(298)
050	Outflows due to other situations	(22,503)
060	**Final stock of non-performing loans and advances**	**143,467**

Changes in non-performing loans and other financial assets during the first half of the year 2026 are disclosed in the template. The stock of non-performing loans and other financial assets amounted to EUR 143,467 thousand as at 30 June 2026 (31 December 2025: EUR 148,452 thousand).

Outflows due to other situations refer to outflows to the performing portfolio (EUR 46 thousand), partial or complete repayments of non-performing loans (EUR 6,587 thousand), liquidation of collateral (EUR 4,287 thousand) and other outflows associated with the recognition of POCI adjustments for exposures that were already credit-impaired upon initial recognition (EUR 11,583 thousand).

7.4 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	12,238	112,297	112,297	112,297	(794)	(53,103)	61,318	55,607
060	Non-financial corporations	12,238	112,297	112,297	112,297	(794)	(53,103)	61,318	55,607
080	Debt Securities	0	3,758	3,758	3,758	0	(214)	3,544	3,544
100	**Total**	**12,238**	**116,055**	**116,055**	**116,055**	**(794)**	**(53,317)**	**64,862**	**59,151**

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

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

		a	b	c	d	e	f	g
		Gross carrying amount / nominal amount				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 subject to impairment			
				Of which defaulted				
010	**On-balance-sheet exposures**	**2,101,357**	**147,225**	**147,225**	**2,098,739**	**(81,137)**		**0**
020	Slovenia	1,818,373	133,371	133,371	1,815,754	(80,681)		0
030	France	46,433	0	0	46,433	(1)		0
040	Spain	48,354	0	0	48,354	(1)		0
050	Belgium	41,494	0	0	41,494	0		0
060	Hungary	29,903	0	0	29,903	(3)		0
070	Other countries	116,800	13,854	13,854	116,800	(450)		0
080	**Off-balance-sheet exposures**	**277,577**	**1,484**	**1,484**			**(682)**	
090	Slovenia	225,495	1,484	1,484			(682)	
100	Luxembourg	12,005	0	0			0	
110	Kenya	77	0	0			0	
140	Other countries	40,000	0	0			0	
150	**Total**	**2,378,934**	**148,710**	**148,710**	**2,098,739**	**(81,137)**	**(682)**	**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.

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

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

		a	b	c	d	e	f
		Gross carrying amount				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			
010	Agriculture, forestry and fishing	1,103	0	0	1,103	(5)	0
020	Mining and quarrying	3,409	1,184	1,184	3,409	(156)	0
030	Manufacturing	432,440	102,217	102,217	432,440	(54,759)	0
040	Electricity, gas, steam and air conditioning supply	70,832	0	0	70,832	(117)	0
050	Water supply	26,160	7,794	7,794	26,160	(1,323)	0
060	Construction	23,044	2,130	2,130	23,044	(867)	0
070	Wholesale and retail trade	117,525	7,056	7,056	117,525	(6,177)	0
080	Transport and storage	152,621	8,353	8,353	152,621	(8,120)	0
090	Accommodation and food service activities	158,173	325	325	155,555	(1,067)	0
100	Information and communication	81,022	5,574	5,574	81,022	(670)	0
120	Real estate activities	5,950	0	0	5,950	(81)	0
130	Professional, scientific and technical activities	41,320	6,528	6,528	41,320	(5,037)	0
140	Administrative and support service activities	15,429	1,732	1,732	15,429	(1,609)	0
160	Education	585	0	0	585	(1)	0
170	Human health services and social work activities	15,081	0	0	15,081	(17)	0
180	Arts, entertainment and recreation	555	0	0	555	(24)	0
190	Other services	2,448	0	0	2,448	(10)	0
200	**Total**	**1,147,697**	**142,893**	**142,893**	**1,145,079**	**(80,041)**	**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	675,165	689,930	588,073	101,857	0
2	Debt securities	651,582	3,544	3,544	0	
3	Total	1,326,747	693,473	591,617	101,857	0
4	of which non-performing exposures	77,077	70,149	52,131	18,018	0
EU-5	of which defaulted	77,077	70,149			

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

The SID Bank Group reduces capital requirements for credit risk for exposures secured by European Cohesion Policy funds pledged at SID Bank (portfolio guarantees), and by guarantee from the Pan-European Guarantee Fund or the European Investment Fund, with support from the InvestEU fund for innovation and digitalisation, and for sustainable financing. The value of collateral that the Group used to reduce capital requirements for credit risk amounted to EUR 69,619 thousand as at 30 June 2026, of which EUR 27,644 thousand consisted of European Cohesion Policy funds pledged as collateral for portfolio guarantees, and EUR 37,239 thousand consisted of guarantees from the Pan-European Guarantee Fund, while the remainder of EUR 4,737 thousand related to guarantees from the European Investment Fund with support from the InvestEU fund for innovation and digitalisation, and for sustainable financing.

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		RWEAs and RWEAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWEAs	RWEAs density (%)
		a	b	c	d	e	f
1	Central governments or central banks	767,966	0	767,966	27,644	15,284	1.92%
2	Non-central government public sector entities	164,252	390	164,252	156	32,882	20.00%
EU 2a	Regional governments or local authorities	122,973	390	122,973	156	24,626	20.00%
EU 2b	Public sector entities	41,279	0	41,279	0	8,256	20.00%
3	Multilateral development banks	0	20,000	41,976	20,000	4,000	6.45%
EU 3a	International organisations	16,477	0	16,477	0	0	0.00%
4	Institutions	299,785	27,644	299,785	0	138,444	46.18%
5	Covered bonds	0	0	0	0	0	0.00%
6	Corporates	492,142	152,074	456,415	96,469	514,914	93.13%
6.1	Of which: Specialised Lending	0	0	0	0	0	0.00%
7	Subordinated debt exposures and equity	24,913	0	24,913	0	33,908	136.11%
EU 7a	Subordinated debt exposures	7,607	0	7,607	0	11,410	150.00%
EU 7b	Equity	17,306	0	17,306	0	22,498	130.00%
8	Retail	0	0	0	0	0	0.00%
9	Secured by mortgages on immovable property and ADC exposures	528,527	20,396	527,482	8,159	467,076	87.20%
9.1	Secured by mortgages on residential immovable property - non IPRE	12,280	0	12,280	0	9,428	76.77%
9.2	Secured by mortgages on residential immovable property - IPRE	0	300	0	120	137	114.29%
9.3	Secured by mortgages on commercial immovable property - non IPRE	507,149	11,439	506,104	4,576	441,643	86.48%
9.4	Secured by mortgages on commercial immovable property - IPRE	8,585	395	8,585	158	10,141	115.99%
9.5	Acquisition, Development and Construction (ADC)	514	8,263	514	3,305	5,728	150.00%
10	Exposures in default	75,070	1,158	69,867	579	83,530	118.57%
EU 10a	Claims on institutions and corporates with a short-term credit assessment	0	0	0	0	0	0.00%
EU 10b	Collective investment undertakings (CIU)	53,796	55,233	53,796	55,233	99,968	91.69%
EU 10c	Other items	4,800	0	4,800	0	4,800	100.00%
12	**TOTAL**	**2,427,727**	**276,895**	**2,427,727**	**208,239**	**1,394,806**	**52.91%**

The template discloses exposures before CCF and before CRM, exposures post CCF and post CRM, RWEAs and the average risk weights for on-balance-sheet and off-balance-sheet exposures, excluding exposures 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%	30%	40%	75%	100%	150%	250%	Others		
		a	e	f	h	m	p	t	u	y	z	aa
1	Central governments or central banks	778,499	11,953	0	0	0	0	0	5,158	0	795,609	795,609
2	Non-central government public sector entities	0	164,408	0	0	0	0	0	0	0	164,408	164,408
EU 2a	Regional governments or local authorities	0	123,129	0	0	0	0	0	0	0	123,129	123,129
EU 2b	Public sector entities	0	41,279	0	0	0	0	0	0	0	41,279	41,279
3	Multilateral development banks	41,976	20,000	0	0	0	0	0	0	0	61,976	61,976
EU 3a	International organisations	16,477	0	0	0	0	0	0	0	0	16,477	16,477
4	Institutions	0	1,682	176,532	18,883	101,916	0	772	0	0	299,785	299,785
6	Corporates	0	0	0	0	0	552,884	0	0	0	552,884	552,884
6.1	Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
7	Subordinated debt exposures and equity	0	0	0	0	0	0	7,607	0	17,306	24,913	24,913
EU 7a	Subordinated debt exposures	0	0	0	0	0	0	7,607	0	0	7,607	7,607
EU 7b	Equity	0	0	0	0	0	0	0	0	17,306	17,306	17,306
9	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	522,959	12,681	0	0	535,641	535,641
9.1	Secured by mortgages on residential immovable property - non IPRE	0	0	0	0	0	12,280	0	0	0	12,280	12,280
9.1.1	no loan splitting applied	0	0	0	0	0	12,280	0	0	0	12,280	12,280
9.1.2	loan splitting applied (secured)	0	0	0	0	0	0	0	0	0	0	0
9.1.3	loan splitting applied (unsecured)	0	0	0	0	0	0	0	0	0	0	0
9.2	Secured by mortgages on residential immovable property - IPRE	0	0	0	0	0	0	120	0	0	120	120
9.3	Secured by mortgages on commercial immovable property - non IPRE	0	0	0	0	0	510,679	0	0	0	510,679	510,679
9.3.1	no loan splitting applied	0	0	0	0	0	510,679	0	0	0	510,679	510,679
9.3.2	loan splitting applied (secured)	0	0	0	0	0	0	0	0	0	0	0
9.3.3	loan splitting applied (unsecured)	0	0	0	0	0	0	0	0	0	0	0
9.4	Secured by mortgages on commercial immovable property - IPRE	0	0	0	0	0	0	8,743	0	0	8,743	8,743
9.5	Acquisition, Development and Construction (ADC)	0	0	0	0	0	0	3,819	0	0	3,819	3,819
10	Exposures in default	0	0	0	0	0	44,276	26,169	0	0	70,445	70,445
EU 10b	Collective investment undertakings (CIU)	0	20,000	0	0	0	0	50,955	0	38,074	109,029	109,029
EU 10c	Other items	0	0	0	0	0	4,800	0	0	0	4,800	4,800
EU 11c	**TOTAL**	**836,952**	**218,043**	**176,532**	**18,883**	**101,916**	**1,124,919**	**98,184**	**5,158**	**55,380**	**2,635,966**	**2,635,966**

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. 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), (k) and (m) of the CRR)

		a	b	c	d	e	f	g	h
		Replace-ment 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)	3,945	12,390		1.4	22,868	22,868	22,868	6,939
6	**Total**					**22,868**	**22,868**	**22,868**	**6,939**

The SID Bank Group 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 CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights

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

	Exposure classes	Risk weight	
		k	l
		Others	Total exposure value
6	Institutions	22,868	22,868
11	**Total exposure value**	**22,868**	**22,868**

The SID Bank Group enters into derivative transactions solely with customers classified under the institutions exposure class. These transactions have a specific risk weight of 30% and 40%, which are presented under other risk weights in the prescribed template.

10.3 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	2,114
9	**Total**	**0**	**0**	**0**	**2,114**

The SID Bank Group has not concluded securities financing transactions (SFTs). In derivative transactions collateral is solely held in the form of cash in the domestic currency to provide initial coverage.

11 Disclosure of use of standardised approach and internal model for market risk

(Article 445 of the CRR)

The SID Bank Group 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.

Within the framework of market risk, only the capital requirement for currency risk is calculated. The Group'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. There is thus no need to formulate capital requirements for currency risk.

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

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

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

(Article 448(1)(a) and (b) of the CRR)

Supervisory shock scenarios		a	b	c	d
		Changes of the economic value of equity (ΔEVE)		Changes of the net interest income (ΔNII)	
		30 June 2026	31 Dec 2025	30 June 2026	31 Dec 2025
1	Parallel up	(26,198)	(29,632)	322	142
2	Parallel down	13,332	15,932	(645)	(308)
3	Steepener	720	1,144		
4	Flattener	(6,746)	(7,464)		
5	Short rates up	(13,883)	(15,765)		
6	Short rates down	6,783	8,105		

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 2026, the Group had six outstanding interest rate swaps designated as fair value hedges of liability items, with a total contractual amount of EUR 565,000 thousand.

The results of the economic value of equity (EVE) sensitivity analysis based on data as at 30 June 2026 show that the Group would suffer the highest potential EVE loss under the scenario of a parallel upward shift in interest rates by +200 basis points, in the amount of EUR 26,198 thousand, or 5.1% of CET1 capital. The decrease in the loss compared with 31 December 2025 was mainly attributable to an increase in interest rate-sensitive, long-term fixed-rate funding with a longer residual maturity. In the first half of 2026, the Bank issued EUR 100 million of promissory notes and a five-year fixed-rate bond amounting to EUR 125 million. To hedge the fair value of the issued bond and a portion of the issued promissory notes, the Bank concluded interest rate swaps with a total nominal amount of EUR 200 million. As a result of the hedging arrangements, the impact of these instruments on EVE is immaterial.

According to sensitivity analysis for net interest income (NII) based on the data as at 30 June 2026, the Group would suffer a potential decrease in NII of EUR 645 thousand under the scenario of a parallel downward shift in interest rates by -200 basis points, which represents 0.1% of CET1 capital. If market interest rates were to increase by 200 basis points, the Group's NII over a one-year period would increase by EUR 322 thousand, after applying a factor of 0.5 in accordance with the applicable EBA Guidelines.

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 the period of 2026 to 2028 addresses environmental and climate risks via the impact of its financing on the sustainable development of the economy, and through the treatment and management of environmental and climate risks on its performance.

The environmental and climate aspects of its actions are also included in:

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

The business model is defined by the ZSIRB, which limits the 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 the mandate is to ensure that the developmental role is pursued in parallel with the countercyclical role. The strategy defines environmentally sustainable financing as one of the core elements of the developmental role.

The key guidelines of the business model in the area of sustainability are:

- supporting the sustainable transformation and decarbonisation of the economy, including financing for green technologies, innovation and moving firms in the direction of climate neutrality;
- strengthening the resilience of the economy to climate risks and other risks, including financing the economy's adaptation to climate change and responsiveness in the event of natural disasters;
- promoting the development of the capital markets as a source of long-term development financing;
- financing social and strategic infrastructure, most notably social housing;
- financing major infrastructure projects, particularly the construction of energy infrastructure.

The structure of the 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 strategy envisages building climate and environmental risks into the ICAAP, and establishing a link between key indicators of climate and environmental risks and risk appetite.

The development strategy for 2026 to 2028 sets out short-, medium- and long-term mandated objectives in the area of sustainability and environmentally sustainable financing.

The following are envisaged in the short term:

- upgrading the methodology and tools with the aim of speeding up action to support firms in reducing their exposure to transition risks;
- ensuring inclusion in the new financial framework of ECP;
- implementing and following up the implementation of the transition plan in accordance with the requirements of the EBA guidelines on the management of ESG risks and the ZGD-1;
- adapting the existing approach to collecting ESG data and changing over to a new framework for collecting ESG data via the ESG SISBIZ system;
- making further adjustments to software and data support for managing customers' physical climate risks.

The following are envisaged in the medium term:

- upgrading financing schemes with a green rules component and contractual

commitments to promote environmentally sustainable financing and environmentally sustainable investments (e.g. via an interest rate bonus);
- promoting the green transition of the Slovenian economy, by focusing not merely on financing green investments, but also on the systemic transformation of business models in the direction of sustainability; and
- identifying opportunities to obtain grants for combination with repayable funds for the purpose of promoting the sustainability transformation of the Slovenian economy.

The following are envisaged in the long term:
- incorporating a green component that speeds up the green transition in all products and programmes.

The business model provides for the identification and non-financing of excluded sectors:
- maintaining a range of specific green programmes with appropriate substantive conditioning and stimulus;
- investing in technology, data and human resources to increase knowledge capital in the area of sustainable financing;
- issuing green or sustainability bonds, where there are suitable opportunities on the market.

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

- ESG factor portfolio quality (mandated objective): customers are assessed against ESG factors, with the aim of maintaining the ESG quality of the credit portfolio;
- decarbonisation of the economy (mandated objective): the carbon footprint of the credit portfolio is measured per EUR million of exposure, with the aim of helping to decarbonise firms in the Bank's own portfolio via financing;
- carbon footprint (strategic objective): decarbonisation targets have been set through the gradual reduction of operational emissions.

The framework put in place for purchasing corporate bonds sets out the conditions for cooperating and purchasing green, social and sustainability bonds and sustainability-linked corporate bonds. The aim of putting the framework in place is to strengthen cooperation with Slovenian firms of all sizes (large enterprises and SMEs) in the area of market-based securities financing. The implementation of the framework is strengthening the Bank's role as an anchor investor in green, social and sustainability bonds and sustainability-linked bonds of Slovenian corporates, through which it can facilitate firms' access to the capital markets via its participation in primary issues. The framework will help to increase the supply of green bonds on the Slovenian capital market, and to improve the financial literacy of the economy, particularly in connection with capital market, the green transition and sustainable development.

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 or sustainability bond or sustainability-linked bond is likely to be explored again in the future when borrowing is being undertaken.

A sustainability policy is currently being developed to establish a coherent and comprehensive framework for integrating ESG considerations into the Bank's strategy, governance, risk management, financing activities, decision-making processes and reporting. As it also incorporates the principles and requirements of sustainable finance, the policy will replace the existing sustainable finance policy and provide a more integrated and comprehensive framework for sustainability management across SID Bank.

In 2026, SID Bank adopted a transition plan in accordance with the requirements of the EBA Guidelines on the management of ESG risks. The transition plan establishes a framework for the decarbonisation of the Bank's operations and financing activities, enhances the business model and development strategy, and supports the transition to a sustainable economy within the global warming limits set by the Paris agreement and the objective of achieving climate neutrality by 2045. The Transition plan provides clear strategic directions, targets, milestones and measures for reducing emissions and managing climate-related and other ESG risks, while further strengthening the alignment of the Bank's operations with long-term European and national climate objectives.

Governance

Content relating to sustainability and to environmental and climate risks is integrated into decision-making at the level of the management board and at the level of other functions. The management board approves the development strategy, the strategic policies, the risk management strategy and the corresponding 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.

The internal governance arrangements and the inclusion of climate factors in business processes and the organisational structure all ensure the proper definition of process schemes and the roles and responsibilities for integrating climate and environmental risks. The organisational arrangements allow for the integral management and processing of data about sustainability and ESG risks. A catalogue of sustainability functions and process tasks has been formulated and adopted, and is being implemented in accordance with the strategic tasks and the tasks for the implementation of the EBA Guidelines on the management of ESG risks. The catalogue of sustainability functions is reviewed and updated on a regular basis.

The management body and the asset-liability and risk management committee are responsible for managing and implementing the concept of sustainable development and management of ESG risks.

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 (carbon footprint, portfolio carbon intensity indicator, ESG portfolio risk indicator).

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 are compared in regular reports to exposures to non-financial corporations at the level of EU banks and at the level of Slovenian banks.

The internal reporting has put 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 the 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 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 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). Two environment-related strategic indicators are included in the remuneration policy for members of the management board: ESG factor portfolio quality and carbon footprint.

Risk management

Activities to identify a broader set of ESG risk factors are being continued:

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 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).

b) the internal stress test and the 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, with a risk weight of 150%.

c) the ILAAP

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

ESG factors are being included in the regular internal stress testing of liquidity risk via:

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

The Bank has developed its own methodology for assessing ESG risk factors. Internal ESG risk scores are also included in the credit rating methodology.

An internal ESG questionnaire gathers information from companies on their carbon footprint, the cost of emission allowances, planned investments in energy efficiency improvements, exposure to physical climate risks and the likelihood of 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. When an investment operation is being evaluated for approval, an individual ESG risk assessment is also conducted for the operation.

The framework of the organisational structure and the positioning of ESG functions in the complete structure and organisation have been put in place, whereby the organisational structure has been tailored as appropriate to the management of ESG risk factors, having regard for the risk profile and the three lines of defence concept. A direct assessment is carried out to determine whether projects meet the criteria for environmentally sustainable financing according to the taxonomy or other environmental sustainability standards.

ESG risk factors are also taken into account in the management of operational risk, and in the management of sub-classes of operational risk on the basis of best practice from the past.

In 2026 the indicator of exposure to companies excluded from the EU Paris-aligned benchmarks is also being included in the RAF. This indicator measures the portfolio exposure to companies excluded from the EU Paris-aligned benchmarks for failing to meet the sustainability criteria (e.g. sectors not aligned with the objectives of the Paris Agreement). The purpose is to ensure oversight of the portfolio's compliance with the EU environmental objectives, and to mitigate the risks in connection with climate change and regulatory requirements.

13.2 Qualitative information on social risk

Business strategy and processes

The business model is defined by the ZSIRB, which limits the operational framework to the segment of market gaps. There is a particular focus on the gaps in the following areas of financing as being relevant to the social aspects of operation:

- the commercial sector, with a special emphasis on SMEs, 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 start-ups, and inclusion in tasks and programmes organised by providers from the entrepreneurial, innovation and financial environments;
- research, development and innovation, primarily with the aim of promoting competition and development within the framework of national research and development programmes, promoting innovation and driving 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 firms 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 liaise 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 the mandate is to ensure that the developmental role is pursued in parallel with the countercyclical role.

On the basis of the Act on the Financing and Promotion of the Construction of Public Rental Housing (ZFSGJNS), a start was made in 2025 on the development of a new product aimed at providing favourable financing conditions for the construction, purchase and renovation of public rental housing and sheltered public rental housing. The product targets the national public housing fund, the municipal and inter-municipal public housing funds, local government and non-profit housing associations in the form of 30-year loans with a fixed interest rate of 1%, for which EUR 25 million of public funding will be available each year to subsidise the interest rate. The marketing of the product commenced in 2026.

In support of sustainability activities, short-term social risk objectives are set within the framework of the Bank's own operations, including:

- objectives related to employees involved in education and training;
- objectives related to expenditure for 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 undertaken as part of the investment approval process, and is based on an assessment of the customer in terms of ESG factors.

Governance

Sustainability management, including social risks, is embedded at the level of the management board, and in the executive management pillar 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 also 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 across functions 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).

One social-related strategic indicator is included in the remuneration policy for members of the management body:

- a non-discriminatory gender ratio at senior management level.

Risk management

The definition of ESG factors and their associated risks takes account of the strategy, mandate, sustainability commitments, and the relevance of the factor in terms of the materialisation of risks in the future. Social (S) factors within the scope of ESG factors are interpreted 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.

The formulation of the set of ESG risk factors follows the international standards and the 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 ESG risk scores.

Various activities are carried out to identify the broader set of ESG risks posed by lending, including social risks. The first steps to managing these risks have been taken, including determining exposure to social risks in financing investment operations and assessing customers with regard to ESG factors. The ESG questionnaire obtains data from firms 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. Signing this instrument entails a commitment 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

The governance of counterparties is assessed as part of due diligence, part of the ESG risk assessment, and part of the 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.

Several activities are carried out to identify a broader range of ESG risks, including the governance aspects and the quality of information provided by counterparties.

Determination 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 the company’s environmental, social and governance factors.

The overall performance of counterparties is assessed 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 is informed of the results of the governance assessment and the overall ESG risk assessment.

Governance factors (G) within the framework of ESG factors are interpreted 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	l	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 environmen-tally 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**	**1,007,464**	**24,635**	**23,920**	**154,761**	**129,059**	**(72,712)**	**(5,982)**	**(65,007)**	**321,664**	**424,923**	**209,337**	**51,541**	**8.10**
2	A - Agriculture, forestry and fishing	1,103	0	0	0	0	(5)	0	0	0	1,103	0	0	9.10
3	B - Mining and quarrying	4,430	2,226	0	0	1,184	(159)	0	(154)	4,430	0	0	0	3.26
6	B.07 - Mining of metal ores	1,184	0	0	0	1,184	(154)	0	(154)	1,184	0	0	0	0.00
7	B.08 - Other mining and quarrying	3,246	2,226	0	0	0	(5)	0	0	3,246	0	0	0	3.26
9	C - Manufacturing	435,936	633	14,510	76,589	102,217	(54,764)	(3,047)	(50,878)	127,789	269,811	38,336	0	6.25
10	C.10 - Manufacture of food products	22,663	0	0	1,537	2,106	(1,292)	(87)	(1,165)	11,779	9,455	1,429	0	5.25
11	C.11 - Manufacture of beverages	1,283	0	0	931	0	(57)	(51)	0	0	931	351	0	7.85
13	C.13 - Manufacture of textiles	3,639	0	0	0	0	(11)	0	0	789	2,850	0	0	5.11
14	C.14 - Manufacture of wearing apparel	67	0	0	39	0	(1)	(1)	0	67	0	0	0	0.89
16	C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	28,444	0	0	14,834	2,080	(2,296)	(470)	(1,787)	5,359	19,636	3,449	0	7.54
17	C.17 - Manufacture of pulp, paper and paperboard	23,137	0	0	5,681	5,954	(6,316)	(260)	(5,954)	10,154	8,815	4,168	0	6.32

	Sector/subsector	a	b	c	d	e	f	g	h	l	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					
18	C.18 - Printing and service activities related to printing	25,954	0	0	1,325	0	(51)	(34)	0	5,579	6,771	13,604	0	7.93
20	C.20 - Production of chemicals	12,658	633	0	0	443	(246)	0	(207)	2,372	6,659	3,626	0	8.32
22	C.22 - Manufacture of rubber products	48,174	0	0	11,130	3,978	(1,199)	(427)	(665)	11,569	35,482	1,122	0	5.98
24	C.24 - Manufacture of basic metals	47,538	0	14,086	12,365	16,725	(1,362)	(847)	(487)	18,014	29,524	0	0	5.55
25	C.25 - Manufacture of fabricated metal products, except machinery and equipment	74,846	0	424	4,227	17,958	(11,215)	(145)	(10,915)	15,501	54,045	5,300	0	6.66
26	C.26 - Manufacture of computer, electronic and optical products	3,108	0	0	1,677	197	(156)	(108)	(43)	2,912	0	197	0	3.93
27	C.27 - Manufacture of electrical equipment	18,327	0	0	149	8,055	327	(16)	356	13,371	4,956	0	0	1.89
28	C.28 - Manufacture of machinery and equipment	51,839	0	0	15,132	1,489	(1,103)	(301)	(599)	14,599	33,737	3,503	0	6.32
29	C.29 - Manufacture of motor vehicles, trailers and semi-trailers	48,038	0	0	6,097	41,329	(28,556)	(238)	(28,316)	5,926	42,112	0	0	7.00
30	C.30 - Manufacture of other transport equipment	7,580	0	0	0	743	(255)	0	(245)	2,257	5,324	0	0	5.73
31	C.31 - Manufacture of furniture	8,190	0	0	395	1,109	(849)	(22)	(799)	1,884	5,357	949	0	7.95
32	C.32 - Other manufacturing	6,505	0	0	0	0	(23)	0	0	3,528	2,616	360	0	5.81
33	C.33 - Repair and installation of machinery and equipment	3,945	0	0	1,069	51	(103)	(41)	(51)	2,130	1,540	276	0	5.47

	Sector/subsector	a	b	c	d	e	f	g	h	l	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					
34	D - Electricity, gas, steam and air conditioning supply	78,886	0	4,098	523	0	(127)	(60)	0	36,978	523	41,385	0	10.87
35	D35.1 - Electric power generation, transmission and distribution	61,378	0	4,098	0	0	(23)	0	0	19,993	0	41,385	0	12.54
36	D35.11 - Production of electricity	5,248	0	0	0	0	(1)	0	0	5,248	0	0	0	0.00
38	D35.3 - Steam and air conditioning supply	17,508	0	0	523	0	(105)	(60)	0	16,985	523	0	0	5.16
39	E - Water supply; sewerage, waste management and remediation activities	27,794	0	0	11,755	7,794	(1,332)	(1,198)	(109)	12,097	2,388	13,310	0	9.72
40	F - Construction	22,844	0	0	4,342	2,130	(866)	(140)	(665)	12,182	9,550	1,112	0	6.09
41	F.41 - Construction of buildings	7,504	0	0	720	411	(151)	(14)	(112)	4,885	2,268	351	0	5.76
42	F.42 - Civil engineering	7,119	0	0	2,153	0	(95)	(76)	0	1,750	5,368	0	0	6.25
43	F.43 - Specialised construction activities	8,222	0	0	1,469	1,719	(621)	(50)	(553)	5,546	1,914	761	0	5.35
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	119,527	21,509	0	12,005	7,056	(6,190)	(446)	(5,473)	58,291	42,089	19,146	0	8.05
45	H - Transportation and storage	152,621	267	5,312	9,814	8,353	(8,120)	(306)	(7,580)	61,028	32,777	58,816	0	7.60
46	H.49 - Land transport and transport via pipelines	78,708	267	0	9,495	1,328	(1,673)	(298)	(1,202)	45,127	27,327	6,253	0	6.04
48	H.51 - Air transport	10,898	0	5,231	0	0	(12)	0	0	0	0	10,898	0	12.77
49	H.52 - Warehousing and support activities for transportation	63,015	0	81	319	7,025	(6,436)	(7)	(6,378)	15,901	5,450	41,665	0	8.67
51	I - Accommodation and food service activities	158,173	0	0	38,220	325	(1,067)	(707)	(148)	8,832	65,359	32,451	51,532	13.18

	Sector/subsector	a	b	c	d	e	f	g	h	l	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 environmen-tally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures		Of which stage 2 exposures	Of which non-performing exposures					
52	L - Real estate activities	6,150	0	0	1,514	0	(82)	(79)	0	38	1,322	4,781	9	13.54
53	**Exposures towards sectors other than those that highly contribute to climate change**	**161,588**	**0**	**3,321**	**4,573**	**17,592**	**(7,593)**	**(289)**	**(7,005)**	**99,717**	**31,392**	**19,405**	**11,074**	**6.95**
55	Exposures to other sectors (NACE codes J, M - U)	161,588	0	3,321	4,573	17,592	(7,593)	(289)	(7,005)	99,717	31,392	19,405	11,074	6.95
56	**TOTAL**	**1,169,052**	**24,635**	**27,241**	**159,334**	**146,651**	**(80,305)**	**(6,271)**	**(72,012)**	**421,381**	**456,315**	**228,742**	**62,614**	**7.94**

* In accordance with points (d) to (g) of Article 12(1) and in accordance with Article 12(2) of Commission Delegated Regulation 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**	**365,908**	**283,793**	**45.94**
2	A - Agriculture, forestry and fishing	110	0	0.00
3	B - Mining and quarrying	3,173	1,747	31.44
6	B.07 - Mining of metal ores	0	0	0.00
7	B.08 - Other mining and quarrying	3,173	1,747	31.44
9	C - Manufacturing	171,775	136,051	43.46
10	C.10 - Manufacture of food products	2,667	32	43.17
11	C.11 - Manufacture of beverages	28	0	0.00
13	C.13 - Manufacture of textiles	185	0	0.00
14	C.14 - Manufacture of wearing apparel	3	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	1,564	0	31.77
17	C.17 - Manufacture of pulp, paper and paperboard	5,362	0	17.71
18	C.18 - Printing and service activities related to printing	440	0	0.00
20	C.20 - Production of chemicals	1,048	0	75.70
22	C.22 - Manufacture of rubber products	2,151	560	31.70
24	C.24 - Manufacture of basic metals	75,291	58,607	97.19
25	C.25 - Manufacture of fabricated metal products, except machinery and equipment	12,912	10,464	31.76
26	C.26 - Manufacture of computer, electronic and optical products	29	15	16.02
27	C.27 - Manufacture of electrical equipment	66,056	65,867	21.65
28	C.28 - Manufacture of machinery and equipment	1,354	0	46.57
29	C.29 - Manufacture of motor vehicles, trailers and semi-trailers	2,293	505	76.30
30	C.30 - Manufacture of other transport equipment	29	0	70.23
31	C.31 - Manufacture of furniture	137	0	0.00
32	C.32 - Other manufacturing	109	0	0.00
33	C.33 - Repair and installation of machinery and equipment	118	0	0.00
34	D - Electricity, gas, steam and air conditioning supply	32,956	10,453	96.07
35	D35.1 - Electric power generation, transmission and distribution	8,107	958	95.78
36	D35.11 - Production of electricity	3	1	95.78
38	D35.3 - Steam and air conditioning supply	24,849	9,496	97.01
39	E - Water supply; sewerage, waste management and remediation activities	3,629	0	29.33
40	F - Construction	1,893	0	8.36
41	F.41 - Construction of buildings	835	0	0.00
42	F.42 - Civil engineering	635	0	26.12
43	F.43 - Specialised construction activities	422	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	
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	109,635	106,953	21.97
45	H - Transportation and storage	31,098	22,208	53.11
46	H.49 - Land transport and transport via pipelines	12,798	4,643	24.42
48	H.51 - Air transport	44	0	100.00
49	H.52 - Warehousing and support activities for transportation	18,256	17,565	81.66
51	I - Accommodation and food service activities	11,600	6,382	49.15
52	L - Real estate activities	39	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**	**375,584**	**289,662**	**42.93**

Information obtained from ESG questionnaires has been used 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 CO_2 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.

Information on companies' Scope 1, Scope 2 and Scope 3 emissions for the three previous years is also obtained from the ESG questionnaire.

Financed emissions for the loan portfolio are calculated by applying the standards set out by the Partnership for Carbon Accounting Financials (PCAF) and the additional guidelines under the GHG protocol. Two GHG emissions data sources are used to calculate financed GHG emissions. The first source is actual data for reported GHG emissions by companies and data obtained through the ESG questionnaire, while the second data source is statistics on GHG emissions, and is used to estimate GHG emissions by companies who do not report data on GHG emissions. The estimates of financed emissions derived from the statistics are made using data on GHG emissions for 2024, or for 2025 for companies who report data on GHG emissions. The financed emissions calculated in this template merely represent the financed emissions for non-financial corporations. Data on financed emissions in the SID Bank Group's other reports (e.g. carbon footprint) can therefore differ from this published data. Scope 3 financed emissions (column (j)) are drawn up solely for companies that report Scope 3 GHG emissions, or are submitted directly by the companies via the GHG questionnaire.

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

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Counterparty sector	Total gross carrying amount															
			Level of energy efficiency (EP score in kWh/m² 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/m² of collateral) estimated
1	**Total EU area**	**610,632**	**32,087**	**24,707**	**11,048**	**5,302**	**7,778**	**15,264**	**3,560**	**4,369**	**6,484**	**13,611**	**1,850**	**7,198**	**1,549**	**572,011**	**0**
2	of which Loans collateralised by commercial immovable property	591,944	29,958	23,318	10,757	4,945	7,738	14,970	3,560	3,170	5,429	12,056	1,615	6,841	1,449	557,824	0
3	of which Loans collateralised by residential immovable property	18,688	2,129	1,389	292	357	41	295	0	1,199	1,055	1,555	235	357	100	14,187	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/m² of collateral) estimated	0	0	0	0	0	0	0								0	0

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

Data on the level of energy efficiency of buildings pledged as collateral is assessed 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, no assessment is made of the collateral in terms of energy efficiency.

The energy performance assessment is an integral part of the valuation report. Real estate appraisers can 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		63,767				
2	Fossil fuel combustion		0				
3	Automotive		44,598				
4	Aviation		11,114				
5	Maritime transport		15,016				
6	Cement, clinker and lime production		3,246				
7	Iron and steel, coke, and metal ore production		87,292				
8	Chemicals		0				

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

The SID Bank Group currently does not have sufficient information on the carbon intensity of companies engaged in climate-critical activities. It has tried to obtain information from companies committed to sustainability reporting about the carbon intensity of their activities. Given the shortage of information about companies' carbon intensity compliance for 2026, it has not yet been possible to calculate a financing compliance metric. The situation and information at companies with regard to establishing measurement of compliance metrics are regularly monitored.

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

The identification of the top 20 global carbon-intensive companies used a list that is published on the website https://climateaccountability.org/carbon-majors-dataset-2020/.

The Group has no exposure to any company included on this list, and thus is not required to disclose 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 exposu-res	of which non-perfor-ming exposu-res	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
1	A - Agriculture, forestry and fishing	1,103	0	1,103	0	0	9.10	0	0	1,103	0	0	(5)	0	0
2	B - Mining and quarrying	4,430	2,226	0	0	0	4.28	0	2,226	0	0	0	(2)	0	0
3	C - Manufacturing	435,936	22,366	67,520	8,953	0	6.96	0	87,912	10,927	31,079	13,125	(10,697)	(1,619)	(8,854)
4	D - Electricity, gas, steam and air conditioning supply	78,886	11,939	325	0	0	3.35	0	12,263	0	325	0	(42)	(38)	0
5	E - Water supply; sewerage, waste management and remediation activities	27,794	779	753	0	0	6.01	0	1,533	0	0	0	(4)	0	0
6	F - Construction	22,844	9,622	7,696	761	0	5.72	8,881	1,930	7,269	3,845	1,744	(693)	(115)	(529)
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	119,527	5,899	2,009	10,602	0	8.20	0	7,633	10,876	0	0	(48)	0	0
8	H - Transportation and storage	152,621	28,742	6,774	4,246	0	5.49	0	25,245	14,517	4,246	0	(144)	(86)	0
9	L - Real estate activities	6,150	0	453	3,274	9	17.00	3,736	0	0	267	0	(6)	(4)	0
10	Loans collateralised by residential immovable property	49,085	3,911	4,606	0	0	5.73	1,911	4,315	2,291	3,028	1,236	(354)	(81)	(256)
11	Loans collateralised by commercial immovable property	593,216	26,515	109,746	44,933	27,465	9.92	40,776	91,158	76,726	59,416	13,125	(11,070)	(1,884)	(8,854)

	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
12	Repossessed collaterals	0	0	0	0	0	0.00	0	0	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	301,242	9,626	62,711	27,184	27,456	11.14	39,268	39,694	48,014	36,249	325	(954)	(651)	(148)
14	I -Accommodation and food service activities	158,173	7,468	56,021	20,371	27,456	11.53	39,268	27,194	44,855	36,249	325	(907)	(651)	(148)
15	J - Information and communication	81,022	188	146	6,813	0	10.72	0	7,001	146	0	0	(29)	0	0
16	M - Professional, scientific and technical activities	44,197	1,970	3,985	0	0	5.46	0	5,500	455	0	0	(18)	0	0
17	N - Administrative and support service activities	17,849	0	2,558	0	0	8.54	0	0	2,558	0	0	0	0	0

Two exposure assessment approaches are applied to identify exposures to physical climate risks. Information 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. Information on exposure to the acute impact of natural events on companies' performance is obtained from the ESG questionnaire. All companies whose loan exposure is more than EUR 300 thousand at the time of loan approval are included in gathering of data on acute climate risks. Data on exposure to physical climate events is also obtained from the ESG questionnaire. For the uncovered part of the portfolio, given the lack of data, the Group 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.

14 Frequency and scope of disclosures according to CRR

Article	Name of article	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		

Article	Name of article	Frequency of disclosure	Chapter	Page
	(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		
	(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	5-6 7
	(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 Group	
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 Article 104(1), point (a), of Directive 2013/36/EU to address risks other than the risk of excessive leverage and its composition	Quarterly	2.1	2-3
	(c) upon demand from the relevant competent authority, the result of the institution's internal capital adequacy assessment process	Annual		

Article	Name of article	Frequency of disclosure	Chapter	Page
	(d) the total risk exposure amount as calculated in accordance with Article 92(3) and the corresponding own funds requirements as determined in accordance with Article 92(2), to be broken down by the different risk categories or risk exposure classes, as applicable, set out in Part Three and, where applicable, an explanation of the effect on the calculation of the own funds and risk-weighted exposure amounts that results from applying capital floors and not deducting items from own funds	Quarterly	2.2	4
	(da) where required to calculate the un-floored total risk exposure amount as calculated in accordance with Article 92(4), and the standardised total risk exposure amount as calculated in accordance with Article 92(5), to be broken down by the different risk categories or risk exposure classes, as applicable, 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	Not relevant for the Group	
	(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 Article 153(5), Table 1, and the on- and off-balance-sheet exposures and risk-weighted exposure amounts for the categories of equity exposures set out in Article 133(3) to (6), and Article 495a(3)	Semi-annual	Not relevant for the Group	
	(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		
	(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 Group	
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	10.3	25
	(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	25
	(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	25
	(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		

Article	Name of article	Frequency of disclosure	Chapter	Page
	(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 Group	
	(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 Group	
	(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 Group	
	(l) separately, the disclosures included in point (e) of Article 444 and point (g) of Article 452	Semi-annual	10.2	25
	(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	8
	(b) the amount of their institution-specific countercyclical capital buffer	Semi-annual	4.2	9
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	Semi-annual	7.1 7.4 7.5 7.6	16-17 19 20 21
	(d) an ageing analysis of accounting past due exposures	Annual		
	(e) the gross carrying amounts of both defaulted and non-defaulted exposures, the accumulated specific and general credit risk adjustments, the accumulated write-offs taken against those exposures and the net carrying amounts and their distribution by geographical area and industry type and for loans, debt securities and off- balance-sheet exposures	Semi-annual	7.5 7.6	20 21
	(f) any changes in the gross amount of defaulted on- and off-balance-sheet exposures, including, as a minimum, information on the opening and closing balances of those exposures, the gross amount of any of those exposures reverted to non-defaulted status or subject to a write-off	Semi-annual	7.1 7.3	16-17 18
	(g) the breakdown of loans and debt securities by residual maturity	Semi-annual	7.2	18
443	**Disclosure of encumbered and unencumbered assets**	Annual		
444	**Disclosure of the use of the Standardised Approach**			
	(a) the names of the nominated ECAIs and ECAs and the reasons for any changes in those nominations over the disclosure period	Annual		
	(b) the exposure classes for which each ECAI or ECA is used	Annual		
	(c) a description of the process used to transfer the issuer and issue credit ratings onto items not included in the trading book	Annual		

Article	Name of article	Frequency of disclosure	Chapter	Page
	(d) the association of the external rating of each nominated ECAI or ECA with the risk weights that correspond to the credit quality steps as set out in Chapter 2 of Title II of Part Three, taking into account that it is not necessary to disclose that information where the institutions comply with the standard association published by EBA	Annual		
	(e) the exposure values and the exposure values after credit risk mitigation associated with each credit quality step as set out in Chapter 2 of Title II of Part Three, by exposure class, as well as the exposure values deducted from own funds	Semi-annual	9.1 9.2 10.2	23 24 25
445	**Disclosure of exposure to market risk**	Semi-annual	11	26
445a	**Disclosure of CVA risk**			
	1(a) an overview of their processes to identify, measure, hedge and monitor their CVA risk	Annual		
	1(b) whether institutions meet all of the conditions set out in Article 273a(2); where those conditions are met, whether institutions have chosen to calculate the own funds requirements for CVA risk using the simplified approach set out in Article 385; where institutions have chosen to calculate the own funds requirements for CVA risk using the simplified approach, the own funds requirements for CVA risk in accordance with that approach	Annual		
	1(c) the total number of counterparties for which the standardised approach is used, with a breakdown by counterparty types	Annual		
	2(a) the structure and the organisation of their internal CVA risk management function and governance	Annual		
	2(b) their total own funds requirements for CVA risk under the standardised approach with a breakdown by risk class	Annual		
	2(c) an overview of the eligible hedges used in that calculation, with a breakdown by type of instruments set out in Article 386(2)	Annual		
	3(a their total own funds requirements for CVA risk under the basic approach, and the components $BACVA^{total}$ and $BACVA^{csr\text{-}hedged}$	Annual		
	3(b) an overview of the eligible hedges used in that calculation, with a breakdown by type of instruments set out in Article 386(3)	Annual		
446	**Disclosure of operational risk management**			
	1(a) the main characteristics and elements of their operational risk management framework	Annual		
	1(b) their own funds requirement for operational risk equal to the business indicator component calculated in accordance with Article 313	Annual		
	1(c) the business indicator, calculated in accordance with Article 314(1), and the amounts of each of the business indicator components and their sub-components for each of the three years relevant for the calculation of the business indicator	Annual		
	1(d) the amount of the reduction of the business indicator for each exclusion from the business indicator in accordance with Article 315(2), as well as the corresponding justifications for such exclusions	Annual		
	2(a) their annual operational risk losses for each of the last 10 financial years, calculated in accordance with Article 316(1)	Annual		
	2(b) the number of exceptional operational risk events and the amounts of the corresponding aggregated net operational risk losses that were excluded from the calculation of the annual operational risk loss in accordance with Article 320(1), for each of the last 10 financial years, and the corresponding justifications for those exclusions	Annual		
447	**Disclosure of key metrics**			
	(a) the composition of their own funds and their risk-based capital ratios as calculated in accordance with Article 92(2)	Quarterly	2.1	2-3
	(aa) where applicable, the risk-based capital ratios as calculated in accordance with Article 92(2), by using the un-floored total risk exposure amount instead of the total risk exposure amount	Quarterly	2.1	2-3

Article	Name of article	Frequency of disclosure	Chapter	Page
	(b) the total risk exposure amount as calculated in accordance with Article 92(3) and, where applicable, the un-floored total risk exposure amount as calculated in accordance with Article 92(4)	Quarterly	2.1	2-3
	(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	2-3
	(d) the 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	2-3
	(e) their leverage ratio and the total exposure measure as calculated in accordance with Article 429	Quarterly	2.1	2-3
	(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	2-3
	(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	2-3
	(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	2-3
	(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	2-3
	(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	2-3
	(i) the net stable funding ratio at the end of each quarter of the relevant disclosure period	Quarterly	2.1	2-3
	(ii) the available stable funding at the end of each quarter of the relevant disclosure period	Quarterly	2.1	2-3
	(iii) the required stable funding at the end of each quarter of the relevant disclosure period	Quarterly	2.1	2-3
	(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 Group	
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	12.1	27
	(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	12.1	27
	(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		

Article	Name of article	Frequency of disclosure	Chapter	Page
	(ii) a description of the key modelling and parametric assumptions used in the institutions' internal measurement systems that would differ from the common modelling and parametric assumptions referred to in Article 98(5a) of Directive 2013/36/EU for the purpose of calculating changes to the economic value of equity and to the net interest income, including the rationale for those differences	Annual		
	(iii) a description of the interest rate shock scenarios that institutions use to estimate the interest rate risk	Annual		
	(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 Group	
449a	**Disclosure of environmental, social and governance risks (ESG risks)**	Semi-annual	13	28-44
449b	**Disclosure of aggregate exposure to shadow banking entities**	Semi-annual	The Group does not have any exposures to such entities.	
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		

Article	Name of article	Frequency of disclosure	Chapter	Page
	(iii) the amounts of deferred remuneration awarded for previous performance periods, split into the amount due to vest in the financial year and the amount due to vest in subsequent years	Annual		
	(iv) the amount of deferred remuneration due to vest in the financial year that is paid out during the financial year, and that is reduced through performance adjustments	Annual		
	(v) the guaranteed variable remuneration awards during the financial year, and the number of beneficiaries of those awards	Annual		
	(vi) the severance payments awarded in previous periods, that have been paid out during the financial year	Annual		
	(vii) the amounts of severance payments awarded during the financial year, split into paid upfront and deferred, the number of beneficiaries of those payments and highest payment that has been awarded to a single person	Annual		
	(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	10
	(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	10 10 11
	(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	10
	(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		
	(f) the amount of the additional own funds requirements based on the supervisory review process as referred to in Article 104(1), point (a), of Directive 2013/36/EU to address the risk of excessive leverage and its composition	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	12 13
	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	12 13
	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	12 13
	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	14-15

Article	Name of article	Frequency of disclosure	Chapter	Page
	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	14-15
	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	14-15
451b	**Disclosure of crypto-asset exposures and related activities**	Annual		
452	**Disclosure of the use of the IRB Approach to credit risk**	Semi-annual	Not relevant for the Group	
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		
	(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	22
	(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	23
	(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	23
	(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	23
	(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 Group	
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 Group	

15 List of reporting templates from Commission Implementing Regulation (EU) 2024/3172

Article and Article title in Regulation 2024/3172	Article in CRR	Template	Reporting frequency	Chapter in disclosures
Article 1: Disclosure of key metrics and overview of risk-weighted exposure amounts				
	article 447(a) to (g) and article 438(b)	EU KM1	Quarterly	2.1
	article 438(d)	EU OV1	Quarterly	2.2
	article 438(a) and (c)	EU OVC	Annual	
	article 438(f)	EU INS1	Annual	
	article 438(g)	EU INS2	Annual	
	article 438(da)	EU CMS1	Quarterly	Not relevant – the Group does not use internal models for calculating RWA
	article 438(da)	EU CMS2	Quarterly	Not relevant – the Group does not use internal models for calculating RWA
Article 2: Disclosure of risk management objectives and policies				
	article 435(1)	EU-OVA	Annual	
	article 435(2)	EU-OVB	Annual	
Article 3: Disclosure of the scope of application				
	article 436(c)	EU LI1	Annual	
	article 436(b)	EU LI3	Annual	
	article 436(d)	EU LI2	Annual	
	article 436(b)	EU LIA	Annual	
	article 436(e)	EU PV1	Annual	
	article 436(f), (g) and (h)	EU LIB	Annual	
Article 4: Disclosure of own funds				
	article 437(a), (d), (e) and (f)	EU CC1	Semi-annual	3.1
	article 437(a)	EU CC2	Semi-annual	3.2
	article 437(b) and (c)	EU CCA	Annual	
Article 5: Disclosure of countercyclical buffers				
	article 440(a)	EU CCyB1	Semi-annual	4.1
	article 440(b)	EU CCyB2	Semi-annual	4.2
Article 6: Disclosure of the leverage ratio				
	article 451(1)(b)	EU LR1 – LRSum	Semi-annual	5.1
	article 451(1)(a), (b) and (c), article 451(2) and article 451(3)	EU LR2 – LRCom	Semi-annual	5.2
	article 451(1)(b)	EU LR3 – LRSpl	Semi-annual	5.3
	article 451(1)(d) and (e)	EU LRA	Annual	
Article 7: Disclosure of indicators of global systemic importance				
	article 441		Annual	
Article 8: Disclosure of liquidity requirements				
	article 435(1) and article 451a(4)	EU LIQA	Annual	
	article 451a(2)	EU LIQ1	Quarterly	6.1
	article 451a(2)	EU LIQB	Quarterly	6.2
	article 451a(3)	EU LIQ2	Semi-annual	6.3

Article and Article title in Regulation 2024/3172	Article in CRR	Template	Reporting frequency	Chapter in disclosures
Article 9: Disclosure of exposures to credit risk, dilution risk and credit quality				
	article 435(1)(a), (b), (d) and (f)	EU CRA	Annual	
	article 442(a) and (b)	EU CRB	Annual	
	article 442(d)	EU CQ3	Annual	
	article 442(g)	EU CR1-A	Semi-annual	7.2
	article 442(f)	EU CR2	Semi-annual	7.3
	article 442(c) and (f)	EU CR1	Semi-annual	7.1
	article 442(c)	EU CQ1	Semi-annual	7.4
	article 442(c) and (e)	EU CQ4	Semi-annual	7.5
	article 442(c) and (e)	EU CQ5	Semi-annual	7.6
	article 442(c)	EU CQ7	Semi-annual	Not relevant – the Group does not have any collateral obtained by taking possession and execution processes
	article 442(c) and (f)	EU CR2a	Annual	
	article 442(c)	EU CQ2	Annual	
	article 442(c)	EU CQ6	Annual	
	article 442(c)	EU CQ8	Annual	
Article 10: Disclosure of the use of credit risk mitigation techniques				
	article 453(a) to (e)	EU CRC	Annual	
	article 453(f)	EU CR3	Semi-annual	8.1
Article 11: Disclosure of the use of the Standardised Approach				
	article 444(a) to (d)	EU CRD	Annual	
	article 453(g), (h) and (i) and article 444(e)	EU CR4	Semi-annual	9.1
	article 444(e)	EU CR5	Semi-annual	9.2
Article 12: Disclosure of the use of the IRB Approach to credit risk				
	article 452(a) to (f)	EU CRE	Annual	
	article 452(b)	EU CR6-A	Annual	
	article 452(g)	EU CR6	Semi-annual	Not relevant – the Group does not use the IRB approach for credit risk
	article 453(j)	EU CR7	Semi-annual	
	article 453(g)	EU CR7-A	Semi-annual	
	article 438(h)	EU CR8	Quarterly	
	article 452(h)	CR9	Annual	
	article 452(h)	CR9.1	Annual	
Article 13: Disclosure of specialised lending and equity exposures				
	article 438(e)	EU CR10	Semi-annual	Not relevant – the Group does not use the IRB approach for credit risk
Article 14: Disclosure of exposures to counterparty credit risk				
	article 439(a) to (d)	EU CCRA	Annual	
	article 439(f), (g) (k) and (m)	EU CCR1	Semi-annual	10.1
	article 439(l) and article 444(e)	EU CCR3	Semi-annual	10.2
	article 439(l) and article 452(g)	EU CCR4	Semi-annual	Not relevant – the Group does not use the IRB approach for credit risk
	article 439(e)	EU CCR5	Semi-annual	10.3

Article and Article title in Regulation 2024/3172	Article in CRR	Template	Reporting frequency	Chapter in disclosures
	article 439(j)	EU CCR6	Semi-annual	Not relevant – the Group does not have credit derivatives exposures
	article 438(h)	EU CCR7	Quarterly	Not relevant – the Group does not use internal models for calculating CCR
	article 439(i)	EU CCR8	Semi-annual	Not relevant – the Group does not have exposures to central counterparties
Article 15: Disclosure of exposures to securitisation positions				
	article 449(a) to (i)	EU-SECA	Annual	
	article 449(j)	EU-SEC1	Semi-annual	Not relevant – the Group does not have exposures to securitisation positions
	article 449(j)	EU-SEC2	Semi-annual	
	article 449(k)(i)	EU-SEC3	Semi-annual	
	article 449(k)(ii)	EU-SEC4	Semi-annual	
	article 449(l)	EU-SEC5	Semi-annual	
Article 16: Disclosure of the use of the standardised approach and of the alternative internal models for market risk				
	article 445	EU MR1	Semi-annual	11
	article 435(1)(a) to (d)	EU MRA	Annual	
	article 455(a), (b), (c) and (f)	EU MRB	Annual	
	article 455(e)	EU MR2-A	Semi-annual	Not relevant – the Group does not use internal models for calculating market risk
	article 438(h)	EU MR2-B	Quarterly	
	article 455(d)	EU MR3	Semi-annual	
	article 455(g)	EU MR4	Semi-annual	
Article 17: Disclosure of credit valuation adjustment risk				
	article 445a(1)(a) and (b)	EU CVAA	Annual	
	article 445a(3)(a)	EU CVA1	Annual	
	article 445a(2)(a)	EU CVAB	Annual	
	article 445a(3)(a) and (b)	EU CVA2	Annual	
	article 445a(1)(c) and article 445a(2)(b) and (c)	EU CVA3	Annual	
	article 438(d) and (h)	EU CVA4	Quarterly	Not relevant – the Group does not use the standardised approach for calculating CVA
Article 18: Disclosure of operational risk				
	article 435(1) and article 446(1)(a)	EU ORA	Annual	
	article 446(2)(a) and (b)	EU OR1	Annual	
	article 446(1)(c) and (d)	EU OR2	Annual	
	article 446(1)(b)	EU OR3	Annual	
Article 19: Disclosure of exposures to interest rate risk on positions not held in the trading book				
	article 448(1)(a) and (b)	EU IRRBB1	Semi-annual	12.1
	article 448(1)(c) to (g)	EU IRRBBA	Annual	
Article 20: Disclosure of remuneration policy				
	article 450(1)(a), (b), (c), (d), (e), (f), (j) and (k) and article 450(2)	EU REMA	Annual	
	article 450(1)(h) (i)-(ii)	EU REM1	Annual	
	article 450(1)(h) (v)-(vii)	EU REM2	Annual	
	article 450(1)(h) (iii)-(iv)	EU REM3	Annual	

Article and Article title in Regulation 2024/3172	Article in CRR	Template	Reporting frequency	Chapter in disclosures
	article 450(1)(i)	EU REM4	Annual	
	article 450(1)(g)	EU REM5	Annual	
Article 21: Disclosure of encumbered and unencumbered assets				
	article 443	EU AE1	Annual	
	article 443	EU AE2	Annual	
	article 443	EU AE3	Annual	
	article 443	EU AE4	Annual	
Article 22: Disclosure of environmental, social and governance risks (ESG risks)				
	article 449a	Table 1	Semi-annual	13.1
	article 449a	Table 2	Semi-annual	13.2
	article 449a	Table 3	Semi-annual	13.3
	article 449a	Template 1	Semi-annual	13.4
	article 449a	Template 2	Semi-annual	13.5
	article 449a	Template 3	Semi-annual	13.6
	article 449a	Template 4	Semi-annual	13.7
	article 449a	Template 5	Semi-annual	13.8
Article 23: Disclosure of crypto assets				
	article 501d(2)	EU CAE1	Annual	

List of abbreviations and terms

ADC	Land Acquisition, Development and Construction
ASF	Available Stable Funding
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
ECP	EU Cohesion Policy
EEPE	Effective Expected Positive Exposure
EGF	European Guarantee Fund
EHQLA	Extremely High-quality Liquid Assets
EIF	European Investment Fund
EPC	Energy Performance Certificate
ESG	Environmental, Social and Governance Factors
EU	European Union
EVE	Economic Value of Equity
GHG	Greenhouse gases
HQLA	High-quality Liquid Assets
ICAAP	Internal Capital Adequacy Assessment Process
IEA	International Energy Agency
ILAAP	Internal Liquidity Adequacy Assessment Process
IPRE	Income Producing Real Estate
IRB	Internal Ratings Based Approach
LCR	Liquidity Coverage Ratio
LGD	Loss Given Default
MDB	Multilateral Development Bank
NACE	Nomenclature des Activités Économiques dans la Communauté Européenne
NII	Net Interest Income
NPEs	Non-performing Exposures
NPLs	Non-performing Loans
NSFR	Net Stable Funding Ratio
NUTS	Nomenclature of Territorial Units for Statistics
NZE	Net Zero Emissions
OCR	Overall Capital Requirement
O-SII	Other Systemically Important institution
P2G	Pillar 2 Guidance
POCI	Purchased or Originated Credit-Impaired Assets
PSE	Public Sector Entity
RAF	Risk Appetite Framework
RSF	Required Stable Funding
RWA	Risk-Weighted Assets
RWEA	Risk-Weighted Exposure Amount
SFT	Securities Financing Transactions
SME	Small and Medium sized Enterprises
SREP	Supervisory Review and Evaluation Process
TREA	Total Risk Exposure Amount