

 Banka

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



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1 Introduction

SID – Slovenska izvozna in razvojna banka, d.d., Ljubljana (hereinafter: SID Bank) has prepared its disclosures under Pillar 3 of the Basel standards 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) 2024/3172 of 29 November 2024 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to public disclosures by institutions of the information referred to in Part Eight, Titles II and III, of that Regulation (hereinafter: Commission Implementing Regulation 2024/3172).

SID Bank has the status of other systemically important institution (O-SII), which means that it is treated as a large institution in accordance with Article 4(146)(b) of the CRR. SID Bank has issued bonds that have been admitted for trading on a

regulated market. Accordingly, the Bank is bound to the frequency and scope of disclosures set out in Article 433(a) of the CRR.

The disclosures have been drawn up on an individual basis for SID Bank, given that none of the subsidiaries meets the conditions for inclusion in prudential consolidation in accordance with the CRR.

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

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

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

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

2.1 Template EU KM1 – Key metrics template

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

		a	b	c	d	e
		30 June 2025	31 Mar 2025	31 Dec 2024	30 Sep 2024	30 June 2024
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	503,883	499,600	493,100	492,742	478,319
2	Tier 1 capital	503,883	499,600	493,100	492,742	478,319
3	Total capital	503,883	499,600	493,100	492,742	478,319
	Risk-weighted exposure amounts					
4	Total risk exposure amount	1,554,334	1,497,967	1,606,417	1,609,531	1,652,897
4a	Total risk exposure pre-floor	1,554,334	1,497,967			
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	32.42%	33.35%	30.70%	30.61%	28.94%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	32.42%	33.35%			
6	Tier 1 ratio (%)	32.42%	33.35%	30.70%	30.61%	28.94%
6b	Tier 1 ratio considering unfloored TREA (%)	32.42%	33.35%			
7	Total capital ratio (%)	32.42%	33.35%	30.70%	30.61%	28.94%
7b	Total capital ratio considering unfloored TREA (%)	32.42%	33.35%			
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)					
EU-7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.25%	2.25%	2.25%	2.25%	2.25%
EU-7e	of which: to be made up of CET1 capital (percentage points)	1.27%	1.27%	1.27%	1.27%	1.27%
EU-7f	of which: to be made up of Tier 1 capital (percentage points)	1.69%	1.69%	1.69%	1.69%	1.69%
EU-7g	Total SREP own funds requirements (%)	10.25%	10.25%	10.25%	10.25%	10.25%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)					
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
EU-8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	0.92%	0.91%	0.50%	0.49%	0.50%
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%	0.25%	0.25%	0.25%
11	Combined buffer requirement (%)	3.92%	3.91%	3.25%	3.24%	3.25%
EU-11a	Overall capital requirements (%)	14.17%	14.16%	13.50%	13.49%	13.50%
12	CET1 available after meeting the total SREP own funds requirements (%)	22.17%	23.10%	20.45%	20.36%	18.69%
	Leverage ratio					
13	Total exposure measure	3,117,125	2,847,906	2,920,373	2,993,470	2,950,710
14	Leverage ratio (%)	16.16%	17.54%	16.88%	16.46%	16.21%

		a	b	c	d	e
		30 June 2025	31 Mar 2025	31 Dec 2024	30 Sep 2024	30 June 2024
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)					
EU-14a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-14b	of which: to be made up of CET1 capital (percentage points)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)					
EU-14d	Leverage ratio buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%	3.00%	3.00%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	780,257	534,045	546,966	600,669	511,180
EU-16a	Cash outflows - Total weighted value	380,415	24,923	22,480	19,590	30,928
EU-16b	Cash inflows - Total weighted value	11,522	36,066	9,398	10,851	35,562
16	Total net cash outflows (adjusted value)	368,893	6,231	13,083	8,739	7,732
17	Liquidity coverage ratio (%)	212%	8,571%	4,181%	6,874%	6,611%
	Net Stable Funding Ratio					
18	Total available stable funding	2,295,558	2,249,456	2,434,732	2,485,872	2,636,340
19	Total required stable funding	1,484,705	1,496,999	1,513,969	1,527,448	1,595,166
20	NSFR ratio (%)	154.61%	150.26%	160.82%	162.75%	165.27%

The Bank's total capital ratio stood at 32.42% as at 30 June 2025 (31 March 2025: 33.35%), having declined by 0.93 percentage points as a result of an increase in the total risk exposure amount (REA).

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

The leverage ratio stood at 16.16% as at 30 June 2025 (31 March 2025: 17.54%), still well above the regulatory requirement of 3%.

The liquidity coverage ratio (LCR) stood at 212% as at 30 June 2025 (31 March 2025: 8,571%). The main factor in the decline in the LCR was an increase in net cash outflows, which included outflows in the amount of EUR 350 million for issued SID Bank bonds that matured in July 2025. This ratio is quite volatile over time due to the Bank's specific role as a development institution (see note in Section 6.2).

The net stable funding ratio (NSFR) stood at 154.61% as at 30 June 2025 (31 March 2025: 150.26%).

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 2025	31 Mar 2025	30 June 2025
1	Credit risk (excluding CCR)	1,474,803	1,420,116	117,984
2	of which the standardised approach	1,474,803	1,420,116	117,984
6	Counterparty credit risk - CCR	8,230	7,390	658
9	of which other CCR	8,230	7,390	658
10	Credit valuation adjustments risk - CVA risk	8,230	7,390	658
EU 10c	of which the simplified approach	8,230	7,390	658
24	Operational risk	63,071	63,071	5,046
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	14,891	17,603	1,191
29	Total (1+6+10+24)	1,554,334	1,497,967	124,347

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 2025	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)	206,849	EU CC2: Shareholders' Equity, rows 3, 5
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	507,988	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	(465)	
8	Intangible assets (net of related tax liability) (negative amount)	(2,263)	EU CC2: Assets, row 7
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	(1,324)	EU CC2: Shareholders' Equity, row 6
27a	Other regulatory adjustments	(52)	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	(4,105)	
29	Common Equity Tier 1 (CET1) capital	503,883	
Additional Tier 1 (AT1) capital: regulatory adjustments			
45	Tier 1 capital (T1 = CET1 + AT1)	503,883	
Tier 2 (T2) capital: regulatory adjustments			
59	Total capital (TC = T1 + T2)	503,883	
60	Total Risk exposure amount	1,554,334	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	32.42%	
62	Tier 1 capital	32.42%	
63	Total capital	32.42%	
64	Institution CET1 overall capital requirements	9.69%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: countercyclical capital buffer requirement	0.92%	
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	22.17%	
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)	24,032	
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)	5,957	

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

Regulatory adjustments to capital include a deduction for intangible assets in the amount of EUR 2,263 thousand, a deduction for insufficient coverage of non-performing exposures in the amount of EUR 52 thousand, and a deduction in the amount of EUR 465 thousand as an additional adjustment to the value of assets and liabilities disclosed at fair value due to prudential valuation requirements.

The Bank 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. In order to determine the credit quality step of a central government (Article 114 of the CRR), the Bank uses its own rating as a nominated ECA, as set out in Article 137 of the CRR.

The Bank calculates its capital requirements for operational risk in accordance with Articles 312 to 314 of the CRR.

The Bank uses a simplified approach as cited in Article 385 of the CRR to calculate the capital requirement for credit valuation adjustment (CVA) risk.

SID Bank does not hold any positions in the trading book, and therefore does not calculate capital requirements for market risk for that purpose. In the scope of market risk, the Bank only calculates capital requirements for currency risk in accordance with Articles 351 to 354 of the CRR. Those requirements are calculated when the sum of the overall net foreign exchange position exceeds 2% of the total capital for capital adequacy purposes. SID Bank's exposure to currency risk is low and does not exceed the prescribed regulatory limit for the calculation of the capital requirement for currency risk in accordance with Article 351 of the CRR. The Bank is thus not required to formulate capital requirements for that purpose.

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

(Article 437(a) of the CRR)

		a	c
		Balance sheet as in financial statements	Reference
		30 June 2025	
Assets - Breakdown by asset classes according to the balance sheet in financial statements			
1	Cash, cash balances at central bank and demand deposits at banks	706,538	
2	Non-trading financial assets mandatorily at fair value through profit or loss	50,292	
3	Financial assets measured at fair value through other comprehensive income	401,532	
4	Loans and receivables	1,724,600	
5	Derivatives – Hedge accounting	10,069	
6	Investments in subsidiaries, associates and joint ventures	50	
7	Property, plant and equipment	4,495	
8	Intangible assets	2,263	EU CC1: row 8
9	Other assets	7,907	
10	Total assets	2,907,745	
Liabilities - Breakdown by liability classes according to the balance sheet in financial statements			
1	Financial liabilities measured at amortised cost	2,379,336	
2	Derivatives – Hedge accounting	3,292	
3	Provisions	1,291	
4	Other liabilities	5,047	
5	Total liabilities	2,388,966	
Shareholders' Equity			
1	Capital	300,000	EU CC1: row 1
2	Share premium	1,139	EU CC1: row 1
3	Accumulated other comprehensive income	(6,688)	EU CC1: row 3
4	Retained earnings	4,288	
5	Other reserves	213,538	EU CC1: row 3
6	(-) Treasury shares	(1,324)	EU CC1: row 16
7	Profit or loss attributable to owners of the bank	7,827	
8	Total shareholders' equity	518,779	

SID Bank is obligated to meet regulatory requirements on an individual basis. The data in the above template therefore relates to the individual statement of financial position of SID Bank as at 30 June 2025, which also represents a financial statement for regulatory purposes.

Until the adoption of a resolution by SID Bank's general meeting on the distribution of profit, retained earnings from 2024 in the amount of EUR 4,288 thousand and net profit from the current financial year in the amount of EUR 7,827 thousand are not taken into account in the calculation of own funds for capital adequacy purposes.

4 Disclosure of countercyclical capital buffers

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

(Article 440(a) of the CRR)

	a	f	g	j	k	l	m
	General credit exposures	Total exposure value	Own funds requirements		Risk-weighted exposure amounts	Own funds requirements weights (%)	Countercyclical buffer rate (%)
	Exposure value under the standardised approach		Relevant credit risk exposures - credit risk	Total			
Breakdown by country:							
Slovenia	1,239,773	1,239,773	92,486	92,486	1,156,074	89.97%	1.00%
Luxembourg	44,869	44,869	4,198	4,198	52,474	4.08%	0.50%
Other countries*	16,416	16,416	1,313	1,313	16,416	1.28%	0.00%
France	14,915	14,915	1,193	1,193	14,915	1.16%	1.00%
Netherlands	11,389	11,389	911	911	11,393	0.89%	2.00%
Ghana	9,452	9,452	756	756	9,452	0.74%	0.00%
Ukraine	6,567	6,567	788	788	9,845	0.77%	0.00%
Belarus	5,013	5,013	602	602	7,520	0.59%	0.00%
Belgium	3,077	3,077	246	246	3,077	0.24%	1.00%
Republic of Kosovo	1,649	1,649	132	132	1,649	0.13%	2.00%
Rwanda	1,024	1,024	123	123	1,537	0.12%	0.00%
Serbia	252	252	20	20	252	0.02%	0.00%
Hungary	151	151	12	12	151	0.01%	0.50%
United Kingdom	86	86	7	7	86	0.01%	2.00%
Ireland	57	57	5	5	57	0.00%	1.50%
United States	39	39	3	3	39	0.00%	0.00%
Croatia	2	2	0	0	2	0.00%	1.50%
Total	1,354,733	1,354,733	102,795	102,795	1,284,940	100.00%	

* Exposure to supranational organizations.

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

The Bank uses the standardised approach to calculate exposure values, and has no exposures included in the trading book or in securitisation positions.

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

(Article 440(b) of the CRR)

		a
1	Total risk exposure amount	1,554,334
2	Institution specific countercyclical capital buffer rate	0.9244%
3	Institution specific countercyclical capital buffer requirement	14,368

The Bank's institution-specific countercyclical capital buffer rate stood at 0.9244% as at 30 June 2025, and is calculated as the weighted

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

5 Disclosure of the leverage ratio

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

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

		a
		Applicable amount
1	Total assets as in financial statements	2,907,745
8	Adjustments for derivative financial instruments	17,360
10	Adjustment for off-balance-sheet items (i.e. conversion to credit equivalent amounts of off-balance-sheet exposures)	196,073
12	Other adjustments	(4,053)
13	Total exposure measure	3,117,125

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 2025	31 Dec 2024
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	2,897,676	2,711,710
6	(Asset amounts deducted in determining Tier 1 capital)	(4,053)	(4,115)
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	2,893,623	2,707,594
Derivative exposures			
EU-9b	Exposure determined under Original Exposure Method	27,429	32,439
13	Total derivatives exposures	27,429	32,439
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	258,499	230,357
20	(Adjustments for conversion to credit equivalent amounts)	(62,426)	(50,017)
22	Off-balance sheet exposures	196,073	180,340
Capital and total exposure measure			
23	Tier 1 capital	503,883	493,100
24	Total exposure measure	3,117,125	2,920,373
Leverage ratio			
25	Leverage ratio (%)	16.16%	16.88%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	16.16%	16.88%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	16.16%	16.88%
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%

The leverage ratio stood at 16.88% as at 30 June 2025, down 0.72 percentage points on 31 December 2024. The decline in the leverage ratio was primarily attributable to an increase in the total exposure measure. When calculating the total exposure measure and the resulting leverage ratio, the Bank takes account of all exposures in accordance with the CRR.

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

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

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

		a
		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	2,897,676
EU-3	Banking book exposures, of which:	2,897,676
EU-5	Exposures treated as sovereigns	1,197,395
EU-6	Exposures to regional governments, MDBs, international organisations and PSE, not treated as sovereigns	146,308
EU-7	Institutions	334,131
EU-8	Secured by mortgages of immovable properties	563,524
EU-10	Corporates	549,076
EU-11	Exposures in default	28,406
EU-12	Other exposures (e.g., equity, securitisations, and other non-credit obligation assets)	78,837

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 2025	31 Mar 2025	31 Dec 2024	30 Sep 2024	30 June 2025	31 Mar 2025	31 Dec 2024	30 Sep 2024
EU-1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					582,508	531,759	497,045	471,775
CASH - OUTFLOWS									
5	Unsecured wholesale funding	40,845	17,501	17,214	25,907	40,845	17,501	17,214	25,907
7	Non-operational deposits (all counterparties)	6,595	12,774	12,486	18,904	6,595	12,774	12,486	18,904
8	Unsecured debt	34,251	4,727	4,727	7,003	34,251	4,727	4,727	7,003
10	Additional requirements	103,232	106,394	104,918	99,213	14,205	14,671	13,290	15,342
11	Outflows related to derivative exposures and other collateral requirements	940	1,036	1,036	854	940	1,036	1,036	854
13	Credit and liquidity facilities	102,292	105,358	103,882	98,360	13,265	13,635	12,254	14,489
14	Other contractual funding obligations	2,488	1,735	3,623	3,625	1,065	341	2,210	2,166
15	Other contingent funding obligations	72,668	82,355	97,509	99,424	4,384	4,601	5,201	5,672
16	TOTAL CASH OUTFLOWS					60,499	37,115	37,914	49,088
CASH - INFLOWS									
18	Inflows from fully performing exposures	18,466	18,119	17,188	18,284	13,352	13,377	12,379	13,157
19	Other cash inflows	3,274	5,048	4,948	3,847	3,274	5,048	4,948	3,847
20	TOTAL CASH INFLOWS	21,740	23,168	22,136	22,132	16,625	18,425	17,327	17,004
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	21,740	23,168	22,136	22,132	16,625	18,425	17,327	17,004
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					582,508	531,759	497,045	471,775
22	TOTAL NET CASH OUTFLOWS					45,599	21,291	21,742	33,238
23	LIQUIDITY COVERAGE RATIO					4,743%	4,615%	4,162%	3,546%

6.2 Qualitative information on LCR

(Article 451a(2) of the CRR)

Qualitative information	
(a)	<p>Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time.</p> <p>The Bank maintains a high liquidity coverage ratio (LCR), which is quite volatile over time due to the Bank's specific role as a development institution and its readiness to intervene as required, and the fact that SID Bank does not accept deposits from the public but rather acquires long-term funding in the main supported by a Slovenian government guarantee. The Bank obtains funding primarily on international financial markets and at related financial institutions. Consequently the Bank does not have major outflows over the period of 30 days taken into account in the calculation of the ratio, except for maturing long-term funding.</p>
(b)	<p>Explanations on the changes in the LCR over time.</p>
(c)	<p>Explanations on the actual concentration of funding sources.</p>
(d)	<p>High-level description of the composition of the institution's liquidity buffer.</p> <p>The liquidity buffer consists of extremely high-quality liquid assets and high-quality liquid assets.</p>
(e)	<p>Derivative exposures and potential collateral calls.</p> <p>The Bank concludes swap transactions to manage interest rate risk. The Bank calculates exposure to counterparty credit risk in accordance with Article 282 of the CRR.</p> <p>The Bank holds collateral for its transactions in derivatives in the form of a cash deposit in domestic currency.</p>
(f)	<p>Currency mismatch in the LCR.</p> <p>The amount of assets that make up the liquidity buffer and the amount of liquidity outflows only comprise items denominated in euros. The proportion of liquidity inflows accounted for by other currencies is negligible.</p>
(g)	<p>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.</p> <p>The Bank does not include any items not included in the table of LCR disclosures in the calculation of LCR.</p>

6.3 Template EU LIQ2 – Net Stable Funding Ratio

(Article 451a(3) of the CRR)

Template EU LIQ2 as at 30 June 2025:

		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:	506,663	0	0	0	506,663
2	Own funds	506,663	0	0	0	506,663
7	Wholesale funding:		466,325	305,872	1,584,248	1,788,895
9	Other wholesale funding		466,325	305,872	1,584,248	1,788,895
11	Other liabilities:	0	18,758	0	0	0
13	All other liabilities and capital instruments not included in the above categories		18,758	0	0	0
14	Total available stable funding (ASF)					2,295,558
Required stable funding (RSF) items						
15	Total high-quality liquid assets (HQLA)					8,152
17	Performing loans and securities:		122,828	118,919	1,486,243	1,399,116
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		20,455	19,865	90,016	101,994
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs		94,443	83,203	1,102,541	1,045,938
22	Performing loans, secured with residential mortgage		2,068	1,790	21,207	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		5,863	14,060	272,479	251,184
26	Other assets:	0	22,871	4,498	36,754	59,787
29	NSFR derivative assets		9,881			9,881
30	NSFR derivative liabilities before deduction of variation margin posted		3,292			165
31	All other assets not included in the above categories		9,697	4,498	36,754	49,741
32	Off-balance-sheet items		57,093	46,316	146,765	17,650
33	Total required stable funding (RSF)					1,484,705
34	Net Stable Funding Ratio (%)					154.61%

Template EU LIQ2 as at 31 March 2025:

		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:	502,950	0	0	0	502,950
2	Own funds	502,950	0	0	0	502,950
7	Wholesale funding:		385,832	86,946	1,693,773	1,746,506
9	Other wholesale funding		385,832	86,946	1,693,773	1,746,506
11	Other liabilities:	0	13,471	0	0	0
13	All other liabilities and capital instruments not included in the above categories		13,471	0	0	0
14	Total available stable funding (ASF)					2,249,456
Required stable funding (RSF) items						
15	Total high-quality liquid assets (HQLA)					8,107
17	Performing loans and securities:		143,838	105,471	1,508,657	1,416,375
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		39,196	19,298	104,242	117,810
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs		89,678	76,381	1,106,982	1,043,559
22	Performing loans, secured with residential mortgage		5,112	1,869	18,947	0
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		9,853	7,924	278,486	255,005
26	Other assets:	0	22,797	4,283	37,481	60,724
29	NSFR derivative assets		9,953			9,953
30	NSFR derivative liabilities before deduction of variation margin posted		2,834			142
31	All other assets not included in the above categories		10,010	4,283	37,481	50,629
32	Off-balance-sheet items		41,576	78,625	73,995	11,793
33	Total required stable funding (RSF)					1,496,999
34	Net Stable Funding Ratio (%)					150.26%

Template EU LIQ2 as at 31 December 2024:

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
Available stable funding (ASF) items						
1	Capital items and instruments:	497,224	0	0	0	497,224
2	Own funds	497,224	0	0	0	497,224
7	Wholesale funding:		39,993	436,108	1,710,117	1,937,508
9	Other wholesale funding		39,993	436,108	1,710,117	1,937,508
11	Other liabilities:	0	12,494	0	0	0
13	All other liabilities and capital instruments not included in the above categories		12,494	0	0	0
14	Total available stable funding (ASF)					2,434,732
Required stable funding (RSF) items						
15	Total high-quality liquid assets (HQLA)					8,062
17	Performing loans and securities:		113,766	111,588	1,518,203	1,421,110
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		26,034	22,559	127,058	140,941
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs		76,982	83,632	1,117,628	1,049,459
22	Performing loans, secured with residential mortgage		1,864	1,906	20,332	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		8,885	3,491	253,184	230,711
26	Other assets:	0	32,271	4,470	40,103	69,996
29	NSFR derivative assets		15,019			15,019
30	NSFR derivative liabilities before deduction of variation margin posted		6,069			303
31	All other assets not included in the above categories		11,183	4,470	40,103	54,673
32	Off-balance-sheet items		10,729	138,705	80,924	14,801
33	Total required stable funding (RSF)					1,513,969
34	Net Stable Funding Ratio (%)					160.82%

Template EU LIQ2 as at 30 September 2024:

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
Available stable funding (ASF) items						
1	Capital items and instruments:	495,312	0	0	0	495,312
2	Own funds	495,312	0	0	0	495,312
7	Wholesale funding:		83,181	366,183	1,797,918	1,990,560
9	Other wholesale funding		83,181	366,183	1,797,918	1,990,560
11	Other liabilities:	0	10,624	0	0	0
13	All other liabilities and capital instruments not included in the above categories		10,624	0	0	0
14	Total available stable funding (ASF)					2,485,872
Required stable funding (RSF) items						
15	Total high-quality liquid assets (HQLA)					8,001
17	Performing loans and securities:		124,449	113,464	1,511,450	1,423,449
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		26,708	22,500	140,650	154,571
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs		78,007	82,060	1,111,384	1,045,310
22	Performing loans, secured with residential mortgage		2,893	2,077	21,313	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		16,841	6,826	238,104	223,568
26	Other assets:	0	30,939	5,696	49,283	79,629
29	NSFR derivative assets		13,762			13,762
30	NSFR derivative liabilities before deduction of variation margin posted		6,077			304
31	All other assets not included in the above categories		11,100	5,696	49,283	65,564
32	Off-balance-sheet items		26,330	56,480	172,997	16,368
33	Total required stable funding (RSF)					1,527,448
34	Net Stable Funding Ratio (%)					162.75%

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	706,538	706,538	0	0	0	0	0	0	0	0	0	0	0	0	
010	Loans and advances	1,462,767	1,266,299	191,472	58,344	0	54,860	(17,074)	(2,380)	(15,583)	(29,311)	0	(29,751)	0	713,401	25,887
030	General governments	188,362	187,843	518	0	0	0	(73)	(15)	(58)	0	0	0	0	0	
040	Credit institutions	137,848	137,848	0	5,065	0	5,065	(149)	(149)	0	(51)	0	(51)	0	0	4,825
050	Other financial corporations	398	0	398	0	0	0	(54)	0	(54)	0	0	0	0	344	0
060	Non-financial corporations	1,130,433	935,817	189,620	53,280	0	49,795	(16,648)	(2,194)	(15,343)	(29,259)	0	(29,700)	0	708,550	21,062
070	of which: SMEs	443,774	343,463	97,099	23,665	0	23,202	(5,934)	(1,309)	(4,637)	(13,119)	0	(13,003)	0	314,427	8,912
080	Households	5,726	4,790	936	0	0	0	(150)	(23)	(127)	0	0	0	0	4,507	0
090	Debt securities	654,183	648,223	5,960	0	0	0	(1,972)	(354)	(1,618)	0	0	0	0	0	0
110	General governments	395,057	395,057	0	0	0	0	(11)	(11)	0	0	0	0	0	0	0
120	Credit institutions	210,147	210,147	0	0	0	0	(269)	(269)	0	0	0	0	0	0	0
130	Other financial corporations	3,037	3,037	0	0	0	0	(2)	(2)	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	45,942	39,982	5,960	0	0	0	(1,689)	(71)	(1,618)	0	0	0	0	0	0
150	Off-balance-sheet exposures	250,174	250,174	0	0	0	0	(128)	(128)	0	0	0	0		83,499	0
170	General governments	300	300	0	0	0	0	(0)	(0)	0	0	0	0		0	0
180	Credit institutions	58,832	58,832	0	0	0	0	(33)	(33)	0	0	0	0		38,799	0
190	Other financial corporations	44,261	44,261	0	0	0	0	0	0	0	0	0	0		0	0
200	Non-financial corporations	146,781	146,781	0	0	0	0	(95)	(95)	0	0	0	0		44,700	0
220	Total	3,073,662	2,871,234	197,432	58,344	0	54,860	(19,174)	(2,863)	(17,201)	(29,311)	0	(29,751)	0	796,900	25,887

SID Bank disclosed non-performing exposures from loans and other financial assets measured at amortised cost in the gross amount of EUR 58,344 thousand as at 30 June 2025 (of which EUR 54,860 thousand was loans and other financial assets classed as Stage 3 and EUR 3,484 thousand was POCI loans).

Accumulated impairments for non-performing exposures amounted to EUR 29,311 thousand, which entailed 50.24% coverage of non-performing loans and other financial assets by impairments.

The overall ratio for non-performing loans and other financial assets (NPL) stood at 3.84% as at 30 June 2025 (31 December 2024: 4.34%).

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	4,823	23,132	438,018	1,008,754	0	1,474,727
2	Debt securities	0	68,866	487,226	81,551	0	637,643
3	Total	4,823	91,998	925,244	1,090,306	0	2,112,370

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	68,266
020	Inflows to non-performing portfolios	4,071
030	Outflows from non-performing portfolios	(13,993)
040	Outflows due to write-offs	(1,921)
050	Outflows due to other situations	(12,071)
060	Final stock of non-performing loans and advances	58,344

Changes in non-performing loans and other financial assets during the first half of the year 2025 are disclosed in the template. The stock of non-performing loans and other financial assets amounted to EUR 58,344 thousand as at 30 June 2025 (31 December 2024: EUR 68,266 thousand). Outflows due to other situations refer

to outflows to the performing portfolio (EUR 356 thousand), partial or complete repayments of non-performing loans (EUR 6,560 thousand), liquidation of collateral (1,343 thousand), sale of non-performing loans (EUR 2,300 thousand) and other outflows (EUR 1,512 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	71,673	31,638	31,638	31,638	(9,828)	(14,044)	44,720	15,703
030	General governments	518	0	0	0	(58)	0	0	0
060	Non-financial corporations	71,155	31,638	31,638	31,638	(9,770)	(14,044)	44,720	15,703
100	Total	71,673	31,638	31,638	31,638	(9,828)	(14,044)	44,720	15,703

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	2,175,294	58,344	58,344	2,172,640	(48,356)	0
020	Slovenia	1,837,802	45,474	45,474	1,835,148	(47,936)	0
030	France	64,583	0	0	64,583	(18)	0
040	Belgium	47,428	0	0	47,428	(5)	0
050	Spain	43,161	0	0	43,161	(3)	0
060	Hungary	30,322	0	0	30,322	(4)	0
070	Other countries	151,998	12,871	12,871	151,998	(392)	0
080	Off-balance-sheet exposures	250,174	0	0		(128)	
090	Slovenia	222,368	0	0		(128)	
100	Luxembourg	16,124	0	0		0	
110	Netherlands	8	0	0		0	
140	Other countries	11,675	0	0		0	
150	Total	2,425,468	58,344	58,344	2,172,640	(48,356)	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			Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Of which non-performing	Of which defaulted			
020	Mining and quarrying	3,900	1,130	1,130	3,900	(106)	0
030	Manufacturing	455,579	24,565	24,565	455,579	(26,949)	0
040	Electricity, gas, steam and air conditioning supply	119,166	0	0	119,166	(182)	0
050	Water supply	28,626	0	0	28,626	(901)	0
060	Construction	23,872	1,607	1,607	23,872	(925)	0
070	Wholesale and retail trade	125,385	5,224	5,224	125,385	(4,102)	0
080	Transport and storage	161,635	4,732	4,732	161,635	(4,136)	0
090	Accommodation and food service activities	125,602	324	324	122,947	(1,044)	0
100	Information and communication	80,128	7,784	7,784	80,128	(554)	0
120	Real estate activities	7,291	0	0	7,291	(123)	0
130	Professional, scientific and technical activities	25,777	6,199	6,199	25,777	(5,494)	0
140	Administrative and support service activities	13,185	1,593	1,593	13,185	(1,229)	0
170	Human health services and social work activities	12,486	0	0	12,486	(22)	0
180	Arts, entertainment and recreation	609	0	0	609	(18)	0
190	Other services	471	122	122	471	(123)	0
200	Total	1,183,713	53,280	53,280	1,181,058	(45,907)	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	735,439	739,288	610,434	128,854	0
2	Debt securities	652,211	0	0	0	
3	Total	1,387,650	739,288	610,434	128,854	0
4	of which non-performing exposures	32,457	25,887	13,030	12,857	0
EU-5	of which defaulted	32,457	25,887			

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

SID Bank uses collateral to reduce capital requirements for credit risk for exposures secured by financial assets or guarantees received from EU funds and institutions. The value of collateral that SID Bank used to reduce capital requirements for credit risk amounted to EUR 94,948 thousand as at 30 June 2025, of which EUR 38,799 thousand consisted of European Cohesion Policy funds

pledged as collateral for portfolio guarantees, while the remainder of EUR 56,149 thousand consisted of guarantees from the Pan-European Guarantee Fund.

SID Bank does not use derivatives for managing capital requirements.

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

9 Disclosure of the use of the standardised approach

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

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

	Exposure classes	Exposures before CCF and before CRM		Exposures post CCF and post CRM		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	1,120,156	0	1,120,156	38,799	18,215	1.57%
2	Non-central government public sector entities	146,308	300	146,308	120	29,286	20.00%
EU 2a	Regional governments or local authorities	129,222	300	129,222	120	25,868	20.00%
EU 2b	Public sector entities	17,086	0	17,086	0	3,417	20.00%
3	Multilateral development banks	4,853	20,000	61,002	20,000	4,000	4.94%
EU 3a	International organisations	16,238	0	16,238	0	0	0.00%
4	Institutions	334,131	38,799	334,131	0	138,362	41.41%
5	Covered bonds	0	0	0	0	0	0.00%
6	Corporates	600,387	114,693	549,076	84,266	601,276	94.94%
6.1	Of which: Specialised Lending	0	0	0	0	0	0.00%
7	Subordinated debt exposures and equity	24,069	0	24,069	0	27,896	115.90%
EU 7a	Subordinated debt exposures	7,603	0	7,603	0	11,405	150.00%
EU 7b	Equity	16,466	0	16,466	0	16,491	100.15%
8	Retail	0	0	0	0	0	0.00%
9	Secured by mortgages on immovable property and ADC exposures	567,733	52,817	563,524	21,127	514,760	88.05%
9.1	Secured by mortgages on residential immovable property - non IPRE	17,221	0	17,221	0	13,335	77.43%
9.2	Secured by mortgages on residential immovable property - IPRE	0	0	0	0	0	0.00%
9.3	Secured by mortgages on commercial immovable property - non IPRE	545,904	52,817	541,694	21,127	494,878	87.93%
9.4	Secured by mortgages on commercial immovable property - IPRE	1,025	0	1,025	0	1,172	114.28%
9.5	Acquisition, Development and Construction (ADC)	3,583	0	3,583	0	5,375	150.00%
10	Exposures in default	29,034	0	28,406	0	38,124	134.21%
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)	47,638	31,761	47,638	31,761	98,018	123.45%
EU 10c	Other items	4,867	0	4,867	0	4,867	100.00%
12	TOTAL	2,895,413	258,371	2,895,413	196,073	1,474,803	47.71%

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		
1	Central governments or central banks	1,136,378	16,620	0	0	0	0	0	5,957	0	1,158,955	1,158,955
2	Non-central government public sector entities	0	146,428	0	0	0	0	0	0	0	146,428	146,428
EU 2a	Regional governments or local authorities	0	129,342	0	0	0	0	0	0	0	129,342	129,342
EU 2b	Public sector entities	0	17,086	0	0	0	0	0	0	0	17,086	17,086
3	Multilateral development banks	61,002	20,000	0	0	0	0	0	0	0	81,002	81,002
EU 3a	International organisations	16,238	0	0	0	0	0	0	0	0	16,238	16,238
4	Institutions	0	250	235,852	17,043	80,986	0	0	0	0	334,131	334,131
6	Corporates	0	0	0	0	0	633,342	0	0	0	633,342	633,342
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	16,416	7,653	0	0	24,069	24,069
EU 7a	Subordinated debt exposures	0	0	0	0	0	0	7,603	0	0	7,603	7,603
EU 7b	Equity	0	0	0	0	0	16,416	50	0	0	16,466	16,466
9	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	580,043	4,608	0	0	584,651	584,651
9.1	Secured by mortgages on residential immovable property - non IPRE	0	0	0	0	0	17,221	0	0	0	17,221	17,221
9.1.1	no loan splitting applied	0	0	0	0	0	17,221	0	0	0	17,221	17,221
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	0	0	0	0	0
9.3	Secured by mortgages on commercial immovable property - non IPRE	0	0	0	0	0	562,821	0	0	0	562,821	562,821
9.3.1	no loan splitting applied	0	0	0	0	0	562,821	0	0	0	562,821	562,821
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	1,025	0	0	1,025	1,025
9.5	Acquisition, Development and Construction (ADC)	0	0	0	0	0	0	3,583	0	0	3,583	3,583
10	Exposures in default	0	0	0	0	0	8,969	19,436	0	0	28,406	28,406
EU 10b	Collective investment undertakings (CIU)	0	0	0	0	0	12,500	50,775	0	16,124	79,399	79,399
EU 10c	Other items	0	0	0	0	0	4,867	0	0	0	4,867	4,867
EU 11c	TOTAL	1,213,617	183,298	235,852	17,043	80,986	1,256,137	82,473	5,957	16,124	3,091,486	3,091,486

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)	10,069	9,523		1.4	27,429	27,429	27,429	8,230
6	Total					27,429	27,429	27,429	8,230

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

uses the original exposure method in accordance with Article 282 of the CRR.

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

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

		Risk weight	
		k	l
		Others	Total exposure value
6	Institutions	27,429	27,429
11	Total exposure value	27,429	27,429

SID Bank enters into transactions in derivatives solely with customers classed as exposures to institutions. These transactions have a risk weight

of 30% or 40%, which are classed as other risk weights in the 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			
		Fair value of collateral received		Fair value of posted collateral	
		Segregated	Unsegregated	Segregated	Unsegregated
1	Cash – domestic currency	0	0	0	3,105
9	Total	0	0	0	3,105

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

coverage, and in so doing exchanges collateral in accordance with the CSAs.

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

(Article 445 of the CRR)

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

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

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

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

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 (Δ EVE)		Changes of the net interest income (Δ NII)	
	30 June 2025	31 Dec 2024	30 June 2025	31 Dec 2024
1 Parallel up	(24,350)	(26,715)	1,969	1,704
2 Parallel down	13,058	12,420	(3,787)	(3,400)
3 Steepener	1,873	1,352		
4 Flattener	(7,846)	(8,070)		
5 Short rates up	(14,491)	(15,009)		
6 Short rates down	7,748	7,506		

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 2025 the Bank held five interest rate swaps as fair value hedges of liability items, with a total contractual value of EUR 540,000 thousand.

According to sensitivity analysis for the economic value of equity (EVE) based on data as at 30 June 2025, the Bank would suffer the largest potential loss in the EVE under the scenario of a parallel upward shift in interest rates of 200 basis points, in the amount of EUR 24,350 thousand, equivalent to 4.8% of Common Equity Tier 1 capital. The decline in loss compared with 31 December 2024 relates primarily to the increase in fixed-rate funding and

the shortening of the residual maturity of existing interest-sensitive assets with a fixed interest rate. In June 2025 the Bank issued a fixed-rate five-year bond in the amount of EUR 100 million, and concluded an interest rate swap in the same amount as a fair value hedge for the issued bonds. The resulting impact on EVE was thus immaterial.

According to sensitivity analysis for net interest income (NII) based on the data as at 30 June 2025, the Bank would suffer a potential decline in NII under the scenario of a parallel downward shift in the interest rate curve of 200 basis points, in the amount of EUR 3,787 thousand, which represents 0.8% of Common Equity Tier 1 capital. Were market interest rates to rise by 200 basis points, SID Bank's NII would increase by EUR 1,969 thousand over one year, after taking account of 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 2025 to 2027 addresses environmental and climate risks in two ways:

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

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

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

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

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

- pursuing the green transition / decarbonisation of the economy;
- adapting activities and financing in the direction of the green transition of the economy;
- contributing to the development of the capital markets;
- responding in the event of natural disasters;
- financing the construction of social housing;
- financing major infrastructure projects, particularly in the construction of the energy network.

The structure of SID Bank's business model ensures long-term operational viability. As part of

comprehensive risk management, the strategy provides for the further building of the system for assessing and managing climate and environmental risks (transition risks and physical risks alike). The 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.

Within the framework of the development strategy for 2025 to 2027 SID Bank sets short-, medium- and long-term mandated objectives in the area of sustainable business and environmentally sustainable financing.

The following are envisaged in the short term:

- an upgrade to the methodology and tools for speeding up action to assist firms in reducing their exposure to transition risks;
- inclusion in the new financial framework of ECP;
- establishment of a framework for the actions of SID Bank in purchasing bonds of Slovenian corporates to meet its mandate objectives of sustainable development and financing of housing.

The following are envisaged in the medium term:

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

The following are envisaged in the long term:

- the incorporation of 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;

- the maintenance of a range of specific green programmes with appropriate substantive conditioning and stimulus;
- investment in technology, data and human resources to increase knowledge capital in the area of sustainable financing;
- issuance of 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. Two indicators have been put in place to monitor environmental and climate risks:

- as a strategic target: average ESG risk assessment of new loans;
- as a sustainability target: reduction in SID Bank's carbon footprint by 2030.

Annual upgrades and an expansion of the selection of strategic and sustainable objectives relating to environmental and climate risks have been envisaged for the upcoming strategic operational planning cycles.

SID Bank carried out an environmentally sustainable financing programme in 2025 by utilising the InvestEU guarantee via the EIF. The programme is named Financing of sustainability projects and companies (SID ZELEN), and is sized at EUR 44.3 million. SID Bank implemented a loan programme for financing projects for comprehensive energy renovation of public buildings from the Fund of Funds in 2025 (using ECP funding).

In 2024 SID Bank put in place a framework for purchasing green, social and sustainability bonds and sustainability-linked bonds of Slovenian corporates. The framework lays down the conditions under which SID Bank may participate in an investment operation for the purchase of green bonds of Slovenian corporates. By putting the framework in place, SID Bank is striving to strengthen cooperation with Slovenian firms of all sizes (large enterprises and SMEs) in the area of market-based securities financing. In implementing its framework SID Bank is assuming the role of 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 within the framework of its mandate. 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.

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

Governance

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

Within the framework of its internal governance and the inclusion of climate factors in business processes and the organisational structure, SID Bank has adequately defined process schemes and the roles and responsibilities for integrating climate and environmental risks. It carried out a reorganisation in 2024 that with regard to the integral management and processing of data about sustainability and ESG risks yields sound organisational arrangements in the area of identification of sustainable financing. A catalogue of sustainability functions and process tasks has been formulated and adopted, and will be

implemented in accordance with the strategic tasks and the tasks for the implementation of the recommendations under the ECB's Guide on climate-related and environmental risks.

The management body and the asset-liability and risk management committee are responsible for managing and implementing the concept of sustainable development and 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 (e.g. the Bank's carbon footprint, ESG portfolio risk indicators).

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

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

In its internal reporting SID Bank has 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 SID Bank's portfolio. When discussing a credit proposal, the credit committee receives a report with detailed analysis of the company's ESG risks. The ESG report includes detailed analysis of the company's sector, an assessment of the exposure to climate risks (transition and physical), an assessment of the contribution of the ESG risk assessment to the strategic indicator of the target value of the ESG assessment at portfolio level, analysis of the structure of ESG risks, analysis of the circularity of the company's business model, and detailed risk analysis by a business analyst.

The implementation of the Bank's policy and practices for awarding variable remuneration is

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

Risk management

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

a) the risk appetite

The Bank has already introduced ESG risk factors into the risk management framework. An indicator for the control and restriction of ESG risk factors has been introduced at the level of the 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. These exposures are therefore treated the same as exposures associated with particularly high risk within the framework of the standardised approach (with a risk weight of 150%).

c) the ILAAP

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

The Bank has comprehensively upgraded the regular internal stress testing of liquidity risk. The inclusion of ESG factors is seen 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 CPRS under the standard classification of economic activities (SKD), where corporate bonds classed as CPRS that were issued as green bonds are not the subject of encumbrance as a result of ESG factors.

SID Bank has also developed its own methodology for assessing ESG risk factors which was incorporated into the internal ratings methodology.

The ESG questionnaire gathers information from companies on their carbon footprint, emission allowance costs, planned investments in energy efficiency improvements, exposure to physical climate risks and the likelihood of impact on operating revenues. When approving an investment operation, SID Bank also conducts an individual ESG risk assessment for the operation.

13.2 Qualitative information on social risk

Business strategy and processes

SID Bank's business model is generally defined by the ZSIRB, which steers SID Bank's operational framework to the segment of market gaps. There is a particular focus on the gaps in the following areas of financing as 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;

The framework of the organisational structure and the positioning of ESG functions in the Bank's complete structure and organisation have been put in place. Already in 2024 SID Bank began conducting direct assessments of projects' compliance with the criteria for environmentally sustainable financing according to the taxonomy or other environmental sustainability standards.

In 2024 SID Bank put in place a framework for purchasing green, social and sustainability bonds and sustainability-linked bonds of Slovenian corporates.

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

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

A further expansion of the strategy in connection with adaptation and impact monitoring in the area of sustainability and financing of the transition to decarbonisation is envisaged in 2025. The introduction of indicators and monitoring of the compliance of the Bank's operations with the targets of the Paris Agreement is also envisaged.

- 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 SID Bank's mandate is to ensure that its developmental role runs parallel to its countercyclical role.

In support of its sustainability activities, SID Bank sets short-term social risk objectives in the context of its own operations, including objectives related to employees involved in education and training (including mandatory training), objectives related to expenditure for training and development of employees, and objectives related to gender diversity in management positions. Identifying exposure to social risks at the financing level is put in place as part of the investment approval process, with an assessment of the customer in terms of ESG factors.

Governance

At SID Bank sustainability management, including social risks, is embedded at the level of the

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

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

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

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

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

Risk management

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

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

SID Bank carries out various activities to identify the broader set of ESG risks posed by lending, including social risks. It took the first steps to managing these risks, 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. By signing this instrument SID Bank has committed itself as an institution to complying with measures in connection with respect for human rights throughout the entire business process, and avoiding and preventing potential negative impacts.

13.3 Qualitative information on governance risk

Governance and risk management

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

SID Bank continued with several activities in 2025 to identify a broader range of ESG risks that it faces, including the governance aspects and the quality of counterparty information.

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

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

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

Sector/subsector	a	b	c	d	e	f	g	h	i	m	n	o	p	
	Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity	
		Of which exposures towards companies excluded from EU Paris-aligned Benchmarks*	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures		Of which stage 2 exposures	Of which non-performing exposures						
1	Exposures towards sectors that highly contribute to climate change	1,090,603	95,356	22,010	188,414	37,581	(38,538)	(14,338)	(22,078)	378,432	497,243	170,992	43,936	7.42
3	B - Mining and quarrying	4,924	2,770	0	0	1,130	(109)	0	(105)	2,599	2,325	0	0	3.41
6	B.07 - Mining of metal ores	1,130	0	0	0	1,130	(105)	0	(105)	1,130	0	0	0	0.16
7	B.08 - Other mining and quarrying	3,794	2,770	0	0	0	(4)	0	0	1,470	2,325	0	0	4.37
9	C - Manufacturing	480,067	351	5,156	132,586	24,565	(26,994)	(12,758)	(13,335)	162,664	276,204	41,198	0	6.76
10	C.10 - Manufacture of food products	25,911	0	0	18	230	(312)	(1)	(230)	13,625	10,857	1,429	0	5.84
11	C.11 - Manufacture of beverages	4,037	0	0	0	0	(10)	0	0	3,034	1,003	0	0	2.42
13	C.13 - Manufacture of textiles	2,741	0	0	0	0	(6)	0	0	929	1,812	0	0	5.77
14	C.14 - Manufacture of wearing apparel	154	0	0	65	0	(1)	(1)	0	154	0	0	0	1.77
16	C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	28,363	0	0	10,848	1,934	(2,101)	(352)	(1,685)	5,263	20,128	2,973	0	7.44
17	C.17 - Manufacture of pulp, paper and paperboard	14,966	0	0	372	5,485	(5,529)	(8)	(5,485)	9,015	3,622	2,329	0	5.49
18	C.18 - Printing and service activities related to printing	20,241	0	0	869	0	(41)	(29)	0	7,844	7,724	4,673	0	7.13
20	C.20 - Production of chemicals	10,914	0	0	0	436	(196)	0	(177)	2,473	7,446	995	0	6.26
22	C.22 - Manufacture of rubber products	49,199	0	0	14,689	0	(888)	(778)	0	11,960	37,240	0	0	6.48
24	C.24 - Manufacture of basic metals	59,263	0	4,740	34,901	0	(5,382)	(5,319)	0	27,627	16,724	14,913	0	6.18
25	C.25 - Manufacture of fabricated metal products, except machinery and equipment	84,630	351	417	29,763	2,450	(5,934)	(4,178)	(1,609)	17,098	54,034	13,497	0	7.25

Sector/subsector	a	b	c	d	e	f	g	h	i	m	n	o	p	
	Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity	
		Of which exposures towards companies excluded from EU Paris-aligned Benchmarks*	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures		Of which stage 2 exposures	Of which non-performing exposures						
26	C.26 - Manufacture of computer, electronic and optical products	6,445	0	0	2,185	1,611	(1,675)	(59)	(1,611)	4,726	1,719	0	0	4.67
27	C.27 - Manufacture of electrical equipment	33,659	0	0	0	8,753	(594)	0	(565)	26,714	6,946	0	0	3.18
28	C.28 - Manufacture of machinery and equipment	40,314	0	0	802	1,783	(1,038)	(52)	(879)	10,608	29,706	0	0	6.23
29	C.29 - Manufacture of motor vehicles, trailers and semi-trailers	54,526	0	0	36,047	0	(1,906)	(1,794)	0	4,046	50,480	0	0	8.44
30	C.30 - Manufacture of other transport equipment	8,169	0	0	0	697	(239)	0	(232)	2,037	6,132	0	0	6.92
31	C.31 - Manufacture of furniture	6,848	0	0	407	1,135	(875)	(22)	(822)	1,882	4,966	0	0	7.68
32	C.32 - Other manufacturing	25,215	0	0	1,563	0	(212)	(164)	0	10,932	13,893	390	0	4.57
33	C.33 - Repair and installation of machinery and equipment	4,471	0	0	57	50	(54)	(0)	(40)	2,699	1,772	0	0	5.69
34	D - Electricity, gas, steam and air conditioning supply	131,200	38,618	16,462	463	0	(191)	(50)	0	63,140	24,218	25,203	18,638	8.73
35	D35.1 - Electric power generation, transmission and distribution	110,045	38,618	7,148	0	0	(60)	0	0	63,140	3,063	25,203	18,638	9.29
36	D35.11 - Production of electricity	6,993	0	0	0	0	(1)	0	0	6,993	0	0	0	3.83
38	D35.3 - Steam and air conditioning supply	21,155	0	9,314	463	0	(131)	(50)	0	0	21,155	0	0	5.80
39	E - Water supply; sewerage, waste management and remediation activities	28,626	0	0	15,594	0	(901)	(840)	0	10,772	4,821	6,986	6,047	10.39
40	F - Construction	23,872	0	0	3,629	1,607	(925)	(107)	(740)	11,679	9,454	2,739	0	6.15
41	F.41 - Construction of buildings	7,510	0	0	703	390	(152)	(22)	(113)	5,131	2,028	351	0	5.12
42	F.42 - Civil engineering	4,329	0	0	1,144	0	(43)	(15)	0	746	3,583	0	0	6.18
43	F.43 - Specialised construction activities	12,033	0	0	1,782	1,217	(731)	(70)	(626)	5,802	3,843	2,387	0	6.64
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	127,387	25,885	0	4,296	5,224	(4,115)	(175)	(3,570)	64,103	51,000	12,284	0	8.79
45	H - Transportation and storage	161,635	27,732	221	14,215	4,732	(4,136)	354	(4,209)	51,432	60,004	50,199	0	10.04

Sector/subsector	a	b	c	d	e	f	g	h	i	m	n	o	p	
	Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity	
		Of which exposures towards companies excluded from EU Paris-aligned Benchmarks*	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures		Of which stage 2 exposures	Of which non-performing exposures						
46	H.49 - Land transport and transport via pipelines	89,444	19,456	0	8,551	1,599	(1,985)	(332)	(1,415)	39,235	45,214	4,996	0	8.28
48	H.51 - Air transport	408	0	196	0	0	(0)	0	0	0	0	408	0	0.47
49	H.52 - Warehousing and support activities for transportation	71,783	8,275	25	5,664	3,133	(2,151)	686	(2,793)	12,197	14,791	44,795	0	9.42
51	I - Accommodation and food service activities	125,602	0	171	14,816	324	(1,044)	(649)	(120)	11,972	67,060	27,318	19,251	11.24
52	L - Real estate activities	7,291	0	0	2,814	0	(123)	(113)	0	69	2,157	5,066	0	14.19
53	Exposures towards sectors other than those that highly contribute to climate change	138,667	0	0	9,507	15,699	(9,058)	(1,734)	(7,181)	35,909	91,621	3,107	8,030	6.54
55	Exposures to other sectors (NACE codes J, M - U)	138,667	0	0	9,507	15,699	(9,058)	(1,734)	(7,181)	35,909	91,621	3,107	8,030	6.54
56	TOTAL	1,229,270	95,356	22,010	197,921	53,280	(47,597)	(16,072)	(29,259)	414,340	588,864	174,100	51,966	13.86

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

Sector/subsector	i	j	k
	GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent)	of which Scope 3 financed emissions	GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting
1 Exposures towards sectors that highly contribute to climate change	293,579	49,236	44.50
3 B - Mining and quarrying	3,478	1,753	26.99
6 B.07 - Mining of metal ores	0	0	0.00
7 B.08 - Other mining and quarrying	3,478	1,753	26.99
9 C - Manufacturing	150,429	16,598	45.98
10 C.10 - Manufacture of food products	2,516	214	45.96
11 C.11 - Manufacture of beverages	29	0	0.00
13 C.13 - Manufacture of textiles	189	0	0.00
14 C.14 - Manufacture of wearing apparel	10	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	1,684	0	38.43
17 C.17 - Manufacture of pulp, paper and paperboard	3,344	0	21.01
18 C.18 - Printing and service activities related to printing	1,008	0	87.07
20 C.20 - Production of chemicals	995	0	48.62
22 C.22 - Manufacture of rubber products	1,683	84	29.51
24 C.24 - Manufacture of basic metals	126,392	12,078	97.46
25 C.25 - Manufacture of fabricated metal products, except machinery and equipment	5,661	2,632	23.21
26 C.26 - Manufacture of computer, electronic and optical products	36	0	0.00
27 C.27 - Manufacture of electrical equipment	796	0	35.26
28 C.28 - Manufacture of machinery and equipment	2,982	1,138	65.22
29 C.29 - Manufacture of motor vehicles, trailers and semi-trailers	2,123	453	63.68
30 C.30 - Manufacture of other transport equipment	245	0	0.00
31 C.31 - Manufacture of furniture	127	0	0.00
32 C.32 - Other manufacturing	406	0	0.00
33 C.33 - Repair and installation of machinery and equipment	204	0	0.00
34 D - Electricity, gas, steam and air conditioning supply	98,273	9,975	97.05
35 D35.1 - Electric power generation, transmission and distribution	72,207	1,164	97.03
36 D35.11 - Production of electricity	2	0	97.03
38 D35.3 - Steam and air conditioning supply	26,066	8,811	97.17
39 E - Water supply; sewerage, waste management and remediation activities	1,153	0	36.62
40 F - Construction	2,363	0	0.00
41 F.41 - Construction of buildings	1,147	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 CO ₂ equivalent)		GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	
		of which Scope 3 financed emissions		
42	F.42 - Civil engineering	365	0	0.00
43	F.43 - Specialised construction activities	851	0	0.00
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	1,926	0	0.00
45	H - Transportation and storage	33,512	20,738	60.15
46	H.49 - Land transport and transport via pipelines	13,376	1,415	46.57
48	H.51 - Air transport	25	0	100.00
49	H.52 - Warehousing and support activities for transportation	20,111	19,323	76.70
51	I - Accommodation and food service activities	2,381	173	23.92
52	L - Real estate activities	65	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	300,890	51,861	46.10

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

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

Financed emissions for the 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 2023, or for 2024 for companies who report data on GHG emissions. The financed emissions calculated in this template merely reflect the financed emissions for non-financial corporations. Data on financed emissions in SID Bank's other reports (e.g. SID Bank's 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/m ² of collateral)						Level of energy efficiency (EPC label of collateral)							Without EPC label of collateral		
		0; <= 100	> 100; <= 200	> 200; <= 300	> 300; <= 400	> 400; <= 500	> 500	A	B	C	D	E	F	G			
1	Total EU area	594,634	19,784	13,446	8,048	8,618	916	1,711	9,343	4,317	5,707	12,288	10,551	599	390	551,438	0
2	of which Loans collateralised by commercial immovable property	574,261	18,513	13,060	6,611	8,302	863	1,707	9,027	3,520	5,020	11,564	9,312	595	390	534,832	0
3	of which Loans collateralised by residential immovable property	20,372	1,271	386	1,437	316	52	4	316	797	687	724	1,239	4	0	16,605	0
4	of which Collateral obtained by taking possession: residential and commercial immovable properties	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	of which Level of energy efficiency (EP score in kWh/m ² of collateral) estimated	0	0	0	0	0	0	0								0	0

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

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

The energy performance assessment is an integral part of the valuation report. Real estate appraisers 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		112,164				
2	Fossil fuel combustion		0				
3	Automotive		50,183				
4	Aviation		622				
5	Maritime transport		15,827				
6	Cement, clinker and lime production		3,794				
7	Iron and steel, coke, and metal ore production		97,130				
8	Chemicals		0				

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

SID Bank currently does not have information at its disposal about the carbon intensity of companies engaged in climate-critical activities. The Bank 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 2025, it has not yet been possible to calculate a financing compliance metric. The establishment of compliance metrics has been postponed to 2026.

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

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

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

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

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
	Gross carrying amount														
	of which exposures sensitive to impact from climate change physical events														
	Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity						of which Stage 2 exposures	Of which non-performing exposures	of which Stage 2 exposures	Of which non-performing exposures	
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0,00	0	0	0	0	0	0	0	0
2	B - Mining and quarrying	4,924	446	2,325	0	0	5,24	0	2,770	0	0	0	(1)	0	0
3	C - Manufacturing	480,067	33,081	71,641	20,388	0	7,03	0	104,987	20,123	31,436	1,744	(5,921)	(4,244)	(1,401)
4	D - Electricity, gas, steam and air conditioning supply	131,200	56,151	23,990	0	0	4,19	0	80,141	0	371	0	(157)	(29)	0
5	E - Water supply; sewerage, waste management and remediation activities	28,626	0	852	0	0	8,53	0	852	0	0	0	(1)	0	0
6	F - Construction	23,872	8,028	8,731	2,387	0	6,19	10,824	4,897	3,425	2,867	1,592	(856)	(59)	(725)
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	127,387	5,924	7,688	2,042	0	6,21	0	5,724	9,931	292	0	(62)	(17)	0
8	H - Transportation and storage	161,635	13,955	17,362	4,539	0	6,71	0	28,920	6,936	10,451	0	448	492	0
9	L - Real estate activities	7,291	0	2,157	3,451	0	14,03	5,607	0	0	2,157	0	(76)	(68)	0
10	Loans collateralised by residential immovable property	31,545	4,335	6,364	747	0	5,94	5,598	5,153	696	2,351	1,527	(700)	(61)	(579)
11	Loans collateralised by commercial immovable property	572,933	37,322	159,975	51,985	15,234	8,59	45,419	142,098	76,999	54,939	368	(4,948)	(4,284)	(145)
12	Repossessed collaterals	0	0	0	0	0	0,00	0	0	0	0	0	0	0	0

a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
		Gross carrying amount													
		of which exposures sensitive to impact from climate change physical events													
		Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity							of which Stage 2 exposures	Of which non-performing exposures	
13	Other relevant sectors (breakdown below where relevant)	250,702	12,870	122,609	24,374	15,234	8,65	40,223	94,321	40,541	11,694	324	(848)	(527)	(120)
14	I - Accommodation and food service activities	125,602	9,296	57,875	23,732	15,234	10,43	40,223	28,791	37,123	11,694	324	(805)	(527)	(120)
15	J - Information and communication	80,128	1,202	54,981	0	0	5,61	0	56,183	0	0	0	(19)	0	0
16	M - Professional, scientific and technical activities	31,787	2,371	3,391	642	0	6,32	0	5,842	562	0	0	(14)	0	0
17	N - Administrative and support service activities	13,185	0	6,362	0	0	8,31	0	3,505	2,857	0	0	(10)	0	0

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

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

For the uncovered part of the portfolio, given the lack of data, SID Bank has formulated a model for assessing exposure to chronic physical climate risks. The model is based on the probability of occurrence of a major natural event by NUTS2 region for Slovenia, and on the materiality of each event for each reporting sector from Template 5. The source of data on the probability of a particular climate event is the Global Facility for Disaster Reduction and Recovery (GFDRR), the Thinkhazard climate database for Slovenia.

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

13.9 Template 6 – Summary of GAR KPIs

	KPI			% coverage (over total assets) (*)
	Climate change mitigation	Climate change adaptation	Total (Climate change mitigation + Climate change adaptation)	
GAR stock	1.28%	0.00%	1.28%	39.72%
GAR flow	0.00%	0.00%	0.00%	57.50%

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

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

of their revenues that are acceptable and aligned with the EU taxonomy under Article 8 of Regulation (EU) 2020/852. On the disclosure date SID Bank had 19 companies in its portfolio whose status required them to draw up a sustainability report. It is evident from annual reports for 2024 that most companies committed to sustainability reporting are already reporting data regarding sustainable revenue in line with the EU taxonomy.

SID Bank's GAR stock stood at 1.28% as at the reference date of 30 June 2025.

The decline in GAR relative to the reporting reference date of 31 December 2024 is attributable to a decline in the reported values of revenue aligned with the EU taxonomy from companies subject to requirements in connection with sustainability reporting in annual reports for 2024 with regard to the reported values for the 2023 financial year.

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

		a	b	c	e	f	g	h	j	k	l	m	o	p	
		30 June 2025													
		Total gross carrying amount	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
			Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				
			Of which transitional		Of which enabling		Of which adaptation		Of which enabling		Of which transitional / adaptation		Of which enabling		
GAR - Covered assets in both numerator and denominator															
1	Loans and advances, debt securities and equity instruments not held for trading eligible for GAR calculation	1,180,289	530,203	21,643	4,694	5,457	387,130	0	0	0	530,203	21,643	4,694	5,457	
2	Financial corporations	434,796	0	0	0	0	0	0	0	0	0	0	0	0	
3	Credit institutions	368,129	0	0	0	0	0	0	0	0	0	0	0	0	
4	Loans and advances	142,913	0	0	0	0	0	0	0	0	0	0	0	0	
5	Debt securities, including UoP	208,800	0	0	0	0	0	0	0	0	0	0	0	0	
6	Equity instruments	16,416	0	0	0	0	0	0	0	0	0	0	0	0	
7	Other financial corporations	66,667	0	0	0	0	0	0	0	0	0	0	0	0	
8	of which investment firms	47,638	0	0	0	0	0	0	0	0	0	0	0	0	
11	Equity instruments	46,621	0	0	0	0	0	0	0	0	0	0	0	0	
20	Non-financial corporations (subject to NFRD disclosure obligations)	739,091	525,509	21,643	4,694	5,457	387,130	0	0	0	525,509	21,643	4,694	5,457	
21	Loans and advances	693,583	510,141	21,643	4,694	5,457	371,762	0	0	0	510,141	21,643	4,694	5,457	
22	Debt securities, including UoP	45,508	15,367	0	0	0	15,367	0	0	0	15,367	0	0	0	
24	Households	5,726	4,694	0	0	0					4,694	0	0	0	
25	of which loans collateralised by residential immovable property	361	270	0	0	0					270	0	0	0	
28	Local governments financing	676	0	0	0	0	0	0	0	0	0	0	0	0	
29	Housing financing	676	0	0	0	0	0	0	0	0	0	0	0	0	
32	TOTAL GAR ASSETS	1,180,289	530,203	21,643	4,694	5,457	387,130	0	0	0	530,203	21,643	4,694	5,457	
Assets excluded from the numerator for GAR calculation (covered in the denominator)															
33	EU Non-financial corporations (not subject to NFRD disclosure obligations)	470,920													
34	Loans and advances	470,870													
36	Equity instruments	50													

	a	b	c	e	f	g	h	j	k	l	m	o	p
30 June 2025													
	Total gross carrying amount	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)			
		Of which transitional		Of which enabling		Of which adaptation		Of which enabling		Of which transitional / adaptation		Of which enabling	
37	Non-EU Non-financial corporations (not subject to NFRD disclosure obligations)	19,259											
38	Loans and advances	19,259											
41	Derivatives	10,069											
42	On demand interbank loans	250											
44	Other assets (e.g. Goodwill, commodities etc.)	14,664											
45	TOTAL ASSETS IN THE DENOMINATOR (GAR)	1,695,451											
Other assets excluded from both the numerator and denominator for GAR calculation													
46	Sovereigns	569,979											
47	Central banks exposure	706,288											
49	TOTAL ASSETS EXCLUDED FROM NUMERATOR AND DENOMINATOR	1,276,267											
50	TOTAL ASSETS	2,971,718											

13.11 Template 8 – GAR (%)

		a	b	d	e	f	g	i	j	k	l	n	o	p	
		30 June 2025: KPIs on stock													
		Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)					
% (compared to total covered assets in the denominator)		Proportion of eligible assets funding taxonomy relevant sectors				Proportion of eligible assets funding taxonomy relevant sectors				Proportion of eligible assets funding taxonomy relevant sectors					Proportion of total assets covered
		Of which environmentally sustainable				Of which environmentally sustainable				Of which environmentally sustainable					
				Of which transitional	Of which enabling			Of which adaptation	Of which enabling				Of which transitional / adaptation	Of which enabling	
1	GAR	44.92%	1.28%	0.28%	0.32%	32.80%	0.00%	0.00%	0.00%	44.92%	1.28%	0.28%	0.32%	39.72%	
2	Loans and advances, debt securities and equity instruments not held for trading eligible for GAR calculation	44.92%	1.83%	0.40%	0.46%	32.80%	0.00%	0.00%	0.00%	44.92%	1.83%	0.40%	0.46%	39.72%	
3	Financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	14.63%	
4	Credit institutions	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	12.39%	
5	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.24%	
6	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.60%	
9	Non-financial corporations subject to NFRD disclosure obligations	71.10%	2.93%	0.64%	0.74%	52.38%	0.00%	0.00%	0.00%	71.10%	2.93%	0.64%	0.74%	24.87%	
10	Households	81.97%	0.00%	0.00%	0.00%					81.97%	0.00%	0.00%	0.00%	0.19%	
11	of which loans collateralised by residential immovable property	74.66%	0.00%	0.00%	0.00%					74.66%	0.00%	0.00%	0.00%	0.01%	
14	Local government financing	0.00%	0.00%	0.00%	0.00%					0.00%	0.00%	0.00%	0.00%	0.02%	
15	Housing financing	0.00%	0.00%	0.00%	0.00%					0.00%	0.00%	0.00%	0.00%	0.02%	

	a	b	d	e	f	g	i	j	k	l	n	o	p	
30 June 2025: KPIs on flows														
% (compared to total covered assets in the denominator)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)				Proportion of total assets covered	
	Proportion of eligible assets funding taxonomy relevant sectors				Proportion of eligible assets funding taxonomy relevant sectors				Proportion of eligible assets funding taxonomy relevant sectors					
	Of which environmentally sustainable				Of which environmentally sustainable				Of which environmentally sustainable					
	Of which transitional		Of which enabling		Of which adaptation		Of which enabling		Of which transitional / adaptation		Of which enabling			
1	GAR	25.21%	0.00%	0.00%	0.00%	12.16%	0.00%	0.00%	0.00%	25.21%	0.00%	0.00%	0.00%	57.50%
2	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	25.21%	0.00%	0.00%	0.00%	12.16%	0.00%	0.00%	0.00%	25.21%	0.00%	0.00%	0.00%	57.50%
3	Financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	37.98%
4	Credit institutions	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	36.19%
5	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.79%
6	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.79%
9	Non-financial corporations subject to NFRD disclosure obligations	71.89%	0.00%	0.00%	0.00%	39.33%	0.00%	0.00%	0.00%	71.89%	0.00%	0.00%	0.00%	17.78%
10	Households	98.37%	0.00%	0.00%	0.00%					98.37%	0.00%	0.00%	0.00%	1.74%
11	of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%					0.00%	0.00%	0.00%	0.00%	0.00%
14	Local government financing	0.00%	0.00%	0.00%	0.00%					0.00%	0.00%	0.00%	0.00%	0.00%
15	Housing financing	0.00%	0.00%	0.00%	0.00%					0.00%	0.00%	0.00%	0.00%	0.00%

13.12 Template 9 – Mitigating actions: BTAR

Mitigating actions: Assets for the calculation of BTAR

		a	b	c	e	f	g	h	j	k	l	m	o	p	
		30 June 2025													
		Total gross carrying amount	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
			Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				
			Of which transitional	Of which enabling	Of which transitional	Of which enabling	Of which transitional / adaptation	Of which enabling	Of which transitional / adaptation	Of which enabling					
1	Total GAR Assets	1,180,289	530,203	21,643	4,694	5,457	387,130	0	0	0	530,203	21,643	4,694	5,457	
Assets excluded from the numerator for GAR calculation (covered in the denominator) but included in the numerator and denominator of the BTAR															
2	EU Non-financial corporations (not subject to NFRD disclosure obligations)	470,920	289,794	196	0	0	266,031	0	0	0	293,763	196	0	0	
3	Loans and advances	470,870	289,794	196	0	0	266,031	0	0	0	293,763	196	0	0	
4	of which loans collateralised by commercial immovable property	263,866	150,965	0	0	0					152,081	0	0	0	
7	Equity instruments	50	0	0	0	0	0	0	0	0	0	0	0	0	
8	Non-EU Non-financial corporations (not subject to NFRD disclosure obligations)	19,259	17,877	0	0	0	9,548	0	0	0	17,877	0	0	0	
9	Loans and advances	19,259	17,877	0	0	0	9,548	0	0	0	17,877	0	0	0	
12	TOTAL BTAR ASSETS	1,670,468	837,874	21,839	4,694	5,457	662,708	0	0	0	841,843	21,839	4,694	5,457	
Assets excluded from the numerator of BTAR (covered in the denominator)															
13	Derivatives	10,069													
14	On demand interbank loans	250													
16	Other assets (e.g. Goodwill, commodities etc.)	14,664													
17	TOTAL ASSETS IN THE DENOMINATOR	1,695,451													

		a	b	c	e	f	g	h	j	k	l	m	o	p
		30 June 2025												
		Total gross carrying amount	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)		Of which towards taxonomy relevant sectors (Taxonomy-eligible)		Of which towards taxonomy relevant sectors (Taxonomy-eligible)		Of which towards taxonomy relevant sectors (Taxonomy-eligible)		Of which towards taxonomy relevant sectors (Taxonomy-eligible)		Of which towards taxonomy relevant sectors (Taxonomy-eligible)	
			Of which environmentally sustainable (Taxonomy-aligned)		Of which environmentally sustainable (Taxonomy-aligned)		Of which environmentally sustainable (Taxonomy-aligned)		Of which environmentally sustainable (Taxonomy-aligned)		Of which environmentally sustainable (Taxonomy-aligned)		Of which environmentally sustainable (Taxonomy-aligned)	
			Of which transitional	Of which enabling	Of which adaptation	Of which enabling	Of which transitional / adaptation	Of which enabling						
		Other assets excluded from both the numerator and denominator for BTAR calculation												
18	TOTAL ASSETS EXCLUDED FROM NUMERATOR AND DENOMINATOR	1,276,267												
19	TOTAL ASSETS	2,971,718												

BTAR %

	a	b	d	e	f	g	i	j	k	l	n	o	p	
	30 June 2025: KPIs on stock													
	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)					
% (compared to total covered assets in the denominator)	Proportion of eligible assets funding taxonomy relevant sectors				Proportion of eligible assets funding taxonomy relevant sectors				Proportion of eligible assets funding taxonomy relevant sectors					Proportion of total assets covered
	Of which environmentally sustainable				Of which environmentally sustainable				Of which environmentally sustainable					
		Of which transitional	Of which enabling			Of which adaptation	Of which enabling			Of which transitional / adaptation	Of which enabling			
1 BTAR	50.16%	1.29%	0.28%	0.32%	39.09%	0.00%	0.00%	0.00%	49.65%	1.29%	0.28%	0.32%	56.21%	
2 GAR	44.92%	1.28%	0.28%	0.32%	22.83%	0.00%	0.00%	0.00%	31.27%	1.28%	0.28%	0.32%	39.72%	
3 EU Non-financial corporations not subject to NFRD disclosure obligations	61.54%	0.04%	0.00%	0.00%	56.49%	0.00%	0.00%	0.00%	62.38%	0.04%	0.00%	0.00%	15.85%	
4 of which loans collateralised by commercial immovable property	57.21%	0.00%	0.00%	0.00%					57.64%	0.00%	0.00%	0.00%	8.88%	
6 Non-EU country counterparties not subject to NFRD disclosure obligations	92.83%	0.00%	0.00%	0.00%	49.58%	0.00%	0.00%	0.00%	92.83%	0.00%	0.00%	0.00%	0.65%	

	a	b	d	e	f	g	i	j	k	l	n	o	p	
% (compared to total covered assets in the denominator)	30 June 2025: KPIs on flow													
	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)					
	Proportion of eligible assets funding taxonomy relevant sectors				Proportion of eligible assets funding taxonomy relevant sectors				Proportion of eligible assets funding taxonomy relevant sectors					Proportion of total assets covered
	Of which environmentally sustainable				Of which environmentally sustainable				Of which environmentally sustainable					
Of which transitional		Of which enabling		Of which adaptation		Of which enabling		Of which transitional / adaptation		Of which enabling				
1	BTAR	38.96%	0.16%	0.00%	0.00%	29.03%	0.00%	0.00%	0.00%	38.96%	0.16%	0.00%	0.00%	83.84%
2	GAR	25.21%	0.00%	0.00%	0.00%	8.34%	0.00%	0.00%	0.00%	17.29%	0.00%	0.00%	0.00%	57.50%
3	EU Non-financial corporations not subject to NFRD disclosure obligations	68.96%	0.51%	0.00%	0.00%	65.84%	0.00%	0.00%	0.00%	68.97%	0.51%	0.00%	0.00%	26.34%
4	of which loans collateralised by commercial immovable property	51.00%	0.00%	0.00%	0.00%					51.00%	0.00%	0.00%	0.00%	7.70%
6	Non-EU country counterparties not subject to NFRD disclosure obligations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Summary table - BTAR %

	KPI			% coverage (over total assets)*
	Climate change mitigation (CCM)	Climate change adaptation (CCA)	Total (CCM + CCA)	
BTAR stock	1.29%	0.00%	1.29%	56.21%
BTAR flow	0.16%	0.00%	0.16%	83.84%

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

In 2024 SID Bank began conducting assessments of the alignment of its financing of projects/investments with the EU taxonomy. A methodology was formulated for conducting a complex assessment of the environmental sustainability of financing, which puts in place a framework for the assessment of the alignment of the project/investment that is the subject of financing based on the criteria of the EU taxonomy and that SID Bank deems to be environmentally sustainable. A complex assessment of

environmental sustainability is conducted in the financing of projects and investments in non-current assets executed in Slovenia, where the investment in non-current assets must be no less than EUR 2 million. Exposures where alignment of the financed project/investment with the EU taxonomy is identified at companies not subject to sustainability reporting requirements are reported and taken into account in the calculation of the BTAR, which at the reference date of 30 June 2025 stood at 1.29% (BTAR stock) and 0.16% (BTAR flow).

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

	a	b	c	d	e
	Type of financial instrument	Type of counterparty	Gross carrying amount	Type of risk mitigated (Climate change transition risk)	Type of risk mitigated (Climate change physical risk)
2	Bonds (e.g. green, sustainable, sustainability-linked under standards other than the EU standards)	Non-financial corporations	26,372	YES	NO
4		Other counterparties	58,813	YES	NO
6	Loans (e.g. green, sustainable, sustainability-linked under standards other than the EU standards)	Non-financial corporations	22,859	YES	NO
7		of which loans collateralised by commercial immovable property	16,758	YES	NO
11		Other counterparties	32,429	YES	NO

Qualitative information on the nature of mitigating actions

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

Sustainability-related loans also include environmentally sustainable financing approved within the framework of the SID ZELEN programme. The programme is designed on the basis of utilising EIF funding backed by the InvestEU sustainability guarantee. The standards for assessing the environmental sustainability of projects and companies eligible for environmentally sustainable financing under this programme are based on the EIF's environmental sustainability standards, and are not covered by Regulation (EU) 2020/852.

The bonds of non-financial corporations include purchases of green, social and sustainability bonds and sustainability-linked bonds within SID Bank's operational framework for purchasing green, social and sustainability bonds and sustainability-linked bonds of Slovenian corporates.

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		
	(e) for exposures from the trading book and the non-trading book that are adjusted in accordance with Article 34 and Article 105, a breakdown of the amounts of the constituent elements of an institution's prudent valuation adjustment, by type of risks, and the total of constituent elements separately for the trading book and non-trading book positions	Annual		

Article	Name of article	Frequency of disclosure	Chapter	Page
	(f) any current or expected material practical or legal impediment to the prompt transfer of own funds or to the repayment of liabilities between the parent undertaking and its subsidiaries	Annual		
	(g) the aggregate amount by which the actual own funds are less than required in all subsidiaries that are not included in the consolidation, and the name or names of those subsidiaries	Annual		
	(h) where applicable, the circumstances under which use is made of the derogation referred to in Article 7 or the individual consolidation method laid down in Article 9 CRR	Annual		
437	Disclosure of own funds			
	(a) a full reconciliation of Common Equity Tier 1 items, Additional Tier 1 items, Tier 2 items and the filters and deductions applied to own funds of the institution pursuant to Articles 32 to 36, 56, 66 and 79 with the balance sheet in the audited financial statements of the institution	Semi-annual	3.1 3.2	9-10 11
	(b) a description of the main features of the Common Equity Tier 1 and Additional Tier 1 instruments and Tier 2 instruments issued by the institution	Annual		
	(c) the full terms and conditions of all Common Equity Tier 1, Additional Tier 1 and Tier 2 instruments	Annual		
	(d) a separate disclosure of the nature and amounts of the following:			
	(i) each prudential filter applied pursuant to Articles 32 to 35	Annual		
	(ii) items deducted pursuant to Articles 36, 56 and 66	Annual		
	(iii) items not deducted pursuant to Articles 47, 48, 56, 66 and 79	Annual		
	(e) a description of all restrictions applied to the calculation of own funds in accordance with this Regulation and the instruments, prudential filters and deductions to which those restrictions apply	Annual		
	(f) a comprehensive explanation of the basis on which capital ratios are calculated where those capital ratios are calculated by using elements of own funds determined on a basis other than the basis laid down in this Regulation	Annual		
437a	Disclosure of own funds and eligible liabilities	Semi-annual		Not relevant for the bank
438	Disclosure of own funds requirements and risk-weighted exposure amounts			
	(a) a summary of their approach to assessing the adequacy of their internal capital to support current and future activities	Annual		
	(b) the amount of the additional own funds requirements based on the supervisory review process as referred to in 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	6-7
	(c) upon demand from the relevant competent authority, the result of the institution's internal capital adequacy assessment process	Annual		
	(d) the total risk 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	8
	(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 bank

Article	Name of article	Frequency of disclosure	Chapter	Page
	(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 bank	
	(f) the exposure value and the risk-weighted exposure amount of own funds instruments held in any insurance undertaking, reinsurance undertaking or insurance holding company that the institutions do not deduct from their own funds in accordance with Article 49 when calculating their capital requirements on an individual, sub-consolidated and consolidated basis	Annual		
	(g) the supplementary own funds requirement and the capital adequacy ratio of the financial conglomerate calculated in accordance with Article 6 of Directive 2002/87/EC and Annex I to that Directive where method 1 or 2 set out in that Annex is applied	Annual		
	(h) the variations in the risk-weighted exposure amounts of the current disclosure period compared to the immediately preceding disclosure period that result from the use of internal models, including an outline of the key drivers explaining those variations	Quarterly	Not relevant for the bank	
439	Disclosure of exposures to counterparty credit risk			
	(a) a description of the methodology used to assign internal capital and credit limits for counterparty credit exposures, including the methods to assign those limits to exposures to central counterparties	Annual		
	(b) a description of policies related to guarantees and other credit risk mitigants, such as the policies for securing collateral and establishing credit reserves	Annual		
	(c) a description of policies with respect to General Wrong-Way risk and Specific Wrong-Way risk as defined in Article 291	Annual		
	(d) the amount of collateral the institution would have to provide if its credit rating was downgraded	Annual		
	(e) the amount of segregated and unsegregated collateral received and posted per type of collateral, further broken down between collateral used for derivatives and securities financing transactions	Semi-annual	10.3	31
	(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	31
	(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	31
	(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		
	(i) the exposure value to central counterparties and the associated risk exposures within the scope of Section 9 of Chapter 6 of Title II of Part Three, separately for qualifying and non-qualifying central counterparties, and broken down by types of exposures	Semi-annual	Not relevant for the bank	
	(j) the notional amounts and fair value of credit derivative transactions; credit derivative transactions shall be broken down by product type; within each product type, credit derivative transactions shall be broken down further by credit protection bought and credit protection sold	Semi-annual	Not relevant for the bank	
	(k) the estimate of alpha where the institution has received the permission of the competent authorities to use its own estimate of alpha in accordance with Article 284(9)	Semi-annual	Not relevant for the bank	
	(l) separately, the disclosures included in point (e) of Article 444 and point (g) of Article 452	Semi-annual	10.2	31
	(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		

Article	Name of article	Frequency of disclosure	Chapter	Page
440	Disclosure of countercyclical capital buffers			
	(a) the geographical distribution of the exposure amounts and risk-weighted exposure amounts of its credit exposures used as a basis for the calculation of their countercyclical capital buffer	Semi-annual	4.1	12
	(b) the amount of their institution-specific countercyclical capital buffer	Semi-annual	4.2	13
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	22-23 25 26 27
	(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	26 27
	(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	22-23 24
	(g) the breakdown of loans and debt securities by residual maturity	Semi-annual	7.2	24
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		
	(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	29 30 31
445	Disclosure of exposure to market risk	Semi-annual	11	32
445a	Disclosure of CVA risk			
	1(a) an overview of their processes to identify, measure, hedge and monitor their CVA risk	Annual		

Article	Name of article	Frequency of disclosure	Chapter	Page
	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-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	6-7
	(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	6-7
	(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	6-7
	(c) where applicable, the amount and composition of additional own funds which the institutions are required to hold in accordance with point (a) of Article 104(1) of Directive 2013/36/EU	Quarterly	2.1	6-7
	(d) 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	6-7
	(e) their leverage ratio and the total exposure measure as calculated in accordance with Article 429	Quarterly	2.1	6-7
	(f) the following information in relation to their liquidity coverage ratio as calculated in accordance with the delegated act referred to in Article 460(1):	Quarterly	2.1	6-7
	(i) the average or averages, as applicable, of their liquidity coverage ratio based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period	Quarterly	2.1	6-7
	(ii) the average or averages, as applicable, of total liquid assets, after applying the relevant haircuts, included in the liquidity buffer pursuant to the delegated act referred to in Article 460(1), based on end-of-the- month	Quarterly	2.1	6-7

Article	Name of article	Frequency of disclosure	Chapter	Page
	observations over the preceding 12 months for each quarter of the relevant disclosure period			
	(iii) the averages of their liquidity outflows, inflows and net liquidity outflows as calculated pursuant to the delegated act referred to in Article 460(1), based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period	Quarterly	2.1	6-7
	(g) the following information in relation to their net stable funding requirement as calculated in accordance with Title IV of Part Six:	Quarterly	2.1	6-7
	(i) the net stable funding ratio at the end of each quarter of the relevant disclosure period	Quarterly	2.1	6-7
	(ii) the available stable funding at the end of each quarter of the relevant disclosure period	Quarterly	2.1	6-7
	(iii) the required stable funding at the end of each quarter of the relevant disclosure period	Quarterly	2.1	6-7
	(h) their own funds and eligible liabilities ratios and their components, numerator and denominator, as calculated in accordance with Articles 92a and 92b and broken down at the level of each resolution group, where applicable	Quarterly	Not relevant for the bank	
448	Disclosure of exposures to interest rate risk on positions not held in the trading book			
	(a) the changes in the economic value of equity calculated under the six supervisory shock scenarios referred to in Article 98(5) of Directive 2013/36/EU for the current and previous disclosure periods	Semi-annual	12.1	33
	(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	33
	(c) a description of key modelling and parametric assumptions, other than those referred to in points (b) and (c) of Article 98(5a) of Directive 2013/36/EU used to calculate changes in the economic value of equity and in the net interest income required under points (a) and (b) of this paragraph	Annual		
	(d) an explanation of the significance of the risk measures disclosed under points (a) and (b) of this paragraph and of any significant variations of those risk measures since the previous disclosure reference date	Annual		
	(e) the description of how institutions define, measure, mitigate and control the interest rate risk of their non- trading book activities for the purposes of the competent authorities' review in accordance with Article 84 of Directive 2013/36/EU, including:	Annual		
	(i) a description of the specific risk measures that the institutions use to evaluate changes in their economic value of equity and in their net interest income	Annual		
	(ii) a description of the key modelling and parametric assumptions used in the institutions' internal measurement systems that would differ from the common modelling and parametric assumptions referred to in Article 98(5a) of Directive 2013/36/EU for the purpose of calculating changes to the economic value of equity and to the net interest income, including the rationale for those differences	Annual		
	(iii) a description of the interest rate shock scenarios that institutions use to estimate the interest rate risk	Annual		
	(iv) the recognition of the effect of hedges against those interest rate risks, including internal hedges that meet the requirements laid down in Article 106(3)	Annual		
	(v) an outline of how often the evaluation of the interest rate risk occurs	Annual		
	(f) the description of the overall risk management and mitigation strategies for those risks	Annual		
	(g) average and longest repricing maturity assigned to non-maturity deposits	Annual		
449	Disclosure of exposures to securitisation positions	Semi-annual	Not relevant for the bank	
449a	Disclosure of environmental, social and governance risks (ESG risks)	Semi-annual	13	34-59

Article	Name of article	Frequency of disclosure	Chapter	Page
449b	Disclosure of aggregate exposure to shadow banking entities	Semi-annual	The bank does not have exposures to shadow banking 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		
	(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		

Article	Name of article	Frequency of disclosure	Chapter	Page
451	Disclosure of the leverage ratio			
	(a) the leverage ratio and how the institutions apply Article 499(2)	Semi-annual	5.2	14
	(b) a breakdown of the total exposure measure referred to in Article 429(4), as well as a reconciliation of the total exposure measure with the relevant information disclosed in published financial statements	Semi-annual	5.1 5.2 5.3	14 14 15
	(c) where applicable, the amount of exposures calculated in accordance with Articles 429(8) and 429a(1) and the adjusted leverage ratio calculated in accordance with Article 429a(7)	Semi-annual	5.2	14
	(d) a description of the processes used to manage the risk of excessive leverage	Annual		
	(e) a description of the factors that had an impact on the leverage ratio during the period to which the disclosed leverage ratio refers	Annual		
	(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	16 17
	2(b) the average or averages, as applicable, of total liquid assets, after applying the relevant haircuts, included in the liquidity buffer pursuant to the delegated act referred to in Article 460(1), based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period, and a description of the composition of that liquidity buffer	Quarterly	6.1 6.2	16 17
	2(c) the averages of their liquidity outflows, inflows and net liquidity outflows as calculated in accordance with the delegated act referred to in Article 460(1), based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period and the description of their composition	Quarterly	6.1 6.2	16 17
	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	18-21
	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	18-21
	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	18-21
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 bank	
453	Disclosure of the use of credit risk mitigation techniques			
	(a) the core features of the policies and processes for on- and off-balance-sheet netting and an indication of the extent to which institutions make use of balance sheet netting	Annual		
	(b) the core features of the policies and processes for eligible collateral evaluation and management	Annual		
	(c) a description of the main types of collateral taken by the institution to mitigate credit risk	Annual		
	(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		

Article	Name of article	Frequency of disclosure	Chapter	Page
	(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	28
	(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	29
	(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	29
	(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	29
	(j) for institutions calculating risk-weighted exposure amounts under the IRB Approach, the risk-weighted exposure amount before and after recognition of the credit risk mitigation impact of credit derivatives; where institutions have received permission to use own LGDs and conversion factors for the calculation of risk-weighted exposure amounts, they shall make the disclosure set out in this point separately for the exposure classes subject to that permission	Semi-annual	Not relevant for the bank	
454	Disclosure of the use of the Advanced Measurement Approaches to operational risk	Annual		
455	Use of internal market risk models	Semi-annual	Not relevant for the bank	

15 List of 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 bank does not use internal models for calculating RWA
	article 438(da)	EU CMS2	Quarterly	Not relevant – the bank 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 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 and Article title in Regulation 2024/3172	Article in CRR	Template	Reporting frequency	Chapter in disclosures
	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 bank 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	
	article 453(j)	EU CR7	Semi-annual	Not relevant – the bank does not use IRB approach for credit risk
	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 bank does not use 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 bank does not use IRB approach for calculating CCR
	article 439(e)	EU CCR5	Semi-annual	10.3
	article 439(j)	EU CCR6	Semi-annual	Not relevant – the bank does not have credit derivatives exposures
	article 438(h)	EU CCR7	Quarterly	Not relevant – the bank does not use internal models for calculating CCR
	article 439(i)	EU CCR8	Semi-annual	Not relevant – the bank does not have exposures to central counterparties

Article and Article title in Regulation 2024/3172	Article in CRR	Template	Reporting frequency	Chapter in disclosures
Article 15: Disclosure of exposures to securitisation positions				
	article 449(a) to (i)	EU-SECA	Annual	
	article 449(j)	EU-SEC1	Semi-annual	
	article 449(j)	EU-SEC2	Semi-annual	Not relevant – the bank does not have exposures to securitisation positions
	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 bank 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 bank 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 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 and Article title in Regulation 2024/3172	Article in CRR	Template	Reporting frequency	Chapter in disclosures
	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 449a	Template 6	Semi-annual	13.9
	article 449a	Template 7	Semi-annual	13.10
	article 449a	Template 8	Semi-annual	13.11
	article 449a	Template 9	Semi-annual	13.12
	article 449a	Template 10	Semi-annual	13.13
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
BTAR	Banking Book Taxonomy Alignment Ratio
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
CSA	Credit Support Annex
EBA	European Banking Authority
ECA	Export Credit Agency
ECB	European Central Bank
ECP	EU Cohesion Policy
EEPE	Effective Expected Positive Exposure
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
GAR	Green Asset Ratio
GHG	Greenhouse gases
HQLA	High-quality Liquid Assets
ICAAP	Internal Capital Adequacy Assessment Process
IEA	International Energy Agency
ILAAP	Internal Liquidity Adequacy Assessment Process
InvestEU	EU investment programme to promote growth of Europe's economy. Combines a number of EU financial instrument that are currently available to support investments, innovations and job creation in Europe.
IPRE	Income Producing Real Estate
IRB	Internal Ratings Based Approach
KPI	Key Performance Indicator
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
NPE	Non-performing Exposures
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
SASB	Sustainability Accounting Standards Board
SFT	Securities Financing Transactions
SID ZELEN	Financing of sustainable projects and enterprises
SMEs	Small and Medium sized Enterprises
SREP	Supervisory Review and Evaluation Process
SREP	Supervisory Review and Evaluation Process
ZGD-1	Companies Act
TREA	Total Risk Exposure Amount