SID Banka

SID BANK GROUP

DISCLOSURES UNDER PILLAR 3 OF THE BASEL STANDARDS AS AT 31 MARCH 2026

Company name:	**SID – Slovenska izvozna in razvojna banka, d.d., Ljubljana**
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1 Introduction

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

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

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

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

All amounts in the disclosures are in EUR thousand. The figures as at 31 March 2026 are not audited

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

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

2.1 Template EU KM1 – Key metrics template

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

		a	b	c	d	e
		31 Mar 2026	31 Dec 2025	30 Sep 2025	30 June 2025	31 Mar 2025
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	508,821	497,203	507,797	503,883	499,600
2	Tier 1 capital	508,821	497,203	507,797	503,883	499,600
3	Total capital	508,821	497,203	507,797	503,883	499,600
	Risk-weighted exposure amounts					
4	Total risk exposure amount	1,508,384	1,522,390	1,534,160	1,554,334	1,497,967
4a	Total risk exposure pre-floor	1,508,384	1,522,390	1,534,160	1,554,334	1,497,967
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	33.73%	32.66%	33.10%	32.42%	33.35%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	33.73%	32.66%	33.10%	32.42%	33.35%
6	Tier 1 ratio (%)	33.73%	32.66%	33.10%	32.42%	33.35%
6b	Tier 1 ratio considering unfloored TREA (%)	33.73%	32.66%	33.10%	32.42%	33.35%
7	Total capital ratio (%)	33.73%	32.66%	33.10%	32.42%	33.35%
7b	Total capital ratio considering unfloored TREA (%)	33.73%	32.66%	33.10%	32.42%	33.35%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)					
EU-7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.25%	2.25%	2.25%	2.25%	2.25%
EU-7e	of which: to be made up of CET1 capital (percentage points)	1.27%	1.27%	1.27%	1.27%	1.27%
EU-7f	of which: to be made up of Tier 1 capital (percentage points)	1.69%	1.69%	1.69%	1.69%	1.69%
EU-7g	Total SREP own funds requirements (%)	10.25%	10.25%	10.25%	10.25%	10.25%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)					
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
EU-8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	0.91%	0.92%	0.92%	0.92%	0.91%
EU-9a	Systemic risk buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-10a	Other Systemically Important Institution buffer (%)	0.50%	0.50%	0.50%	0.50%	0.50%
11	Combined buffer requirement (%)	3.91%	3.92%	3.92%	3.92%	3.91%

		a	b	c	d	e
		31 Mar 2026	31 Dec 2025	30 Sep 2025	30 June 2025	31 Mar 2025
EU-11a	Overall capital requirements (%)	14.16%	14.17%	14.17%	14.17%	14.16%
12	CET1 available after meeting the total SREP own funds requirements (%)	23.48%	22.41%	22.85%	22.17%	23.10%
	Leverage ratio					
13	Total exposure measure	2,760,661	2,709,687	2,756,531	3,117,125	2,847,906
14	Leverage ratio (%)	18.43%	18.35%	18.42%	16.16%	17.54%
	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)	606,300	542,769	462,633	780,257	534,045
EU-16a	Cash outflows - Total weighted value	35,878	29,412	32,803	380,415	24,923
EU-16b	Cash inflows - Total weighted value	22,929	56,803	34,404	11,522	36,066
16	Total net cash outflows (adjusted value)	12,950	7,353	8,201	368,893	6,231
17	Liquidity coverage ratio (%)	4,682%	7,382%	5,641%	212%	8,571%
	Net Stable Funding Ratio					
18	Total available stable funding	2,289,181	2,176,145	2,331,460	2,295,558	2,249,456
19	Total required stable funding	1,419,438	1,437,735	1,470,635	1,484,705	1,496,999
20	NSFR ratio (%)	161.27%	151.36%	158.53%	154.61%	150.26%

The total capital ratio stood at 33.73% as at 31 March 2026, an increase of 1.07 percentage points compared with 31 December 2025, largely due to higher available capital. The increase in capital was primarily attributable to the recognition in available own funds of part of the already allocated profit from the previous year.

In addition to meeting the overall capital requirement (OCR), which stood at 14.16% as at 31 March 2026, the Group must also meet the capital requirement under Pillar 2 guidance (P2G) in the amount of 1.75%. The aggregate capital requirement (OCR + P2G) thus amounted to 15.91%, well below the total capital ratio.

The leverage ratio stood at 18.43% as at 31 March 2026, still well above the regulatory requirement of 3%.

The liquidity coverage ratio (LCR) stood at 4,682% as at 31 March 2026 and is quite volatile over time due to SID Bank's specific role as a development institution (see note in Section 3.2).

The net stable funding ratio (NSFR) as at 31 March 2026 amounts to 161.27% and exceeds the regulatory minimum requirement of 100%.

2.2 Template EU OV1 – Overview of total risk exposure amounts

(Article 438(d) of the CRR)

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		31 Mar 2026	31 Dec 2025	31 Mar 2026
1	Credit risk (excluding CCR)	1,415,002	1,424,516	113,200
2	of which the standardised approach	1,415,002	1,424,516	113,200
6	Counterparty credit risk - CCR	5,708	7,954	457
9	of which other CCR	5,708	7,954	457
10	Credit valuation adjustments risk - CVA risk	5,708	7,954	457
EU 10c	of which the simplified approach	5,708	7,954	457
24	Operational risk	81,966	81,966	6,557
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	15,237	13,846	1,219
29	**Total (1+6+10+24)**	**1,508,384**	**1,522,390**	**120,671**

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

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

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

3 Disclosure of liquidity requirement

3.1 Template EU LIQ1 – Quantitative information of LCR

(Article 451a(2) of the CRR)

		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU-1a	Quarter ending on	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 June 2025	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 June 2025
EU-1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					585,382	546,751	561,134	582,508
CASH OUTFLOWS									
5	Unsecured wholesale funding	50,293	41,065	42,947	40,845	41,941	38,370	41,841	40,845
7	Non-operational deposits (all counterparties)	20,242	11,014	8,696	6,595	11,891	8,320	7,591	6,595
8	Unsecured debt	30,051	30,051	34,251	34,251	30,051	30,051	34,251	34,251
10	Additional requirements	97,489	93,843	103,253	103,232	20,440	18,269	17,454	14,205
11	Outflows related to derivative exposures and other collateral requirements	5,551	2,798	852	940	5,551	2,798	852	940
13	Credit and liquidity facilities	91,938	91,045	102,401	102,292	14,889	15,471	16,602	13,265
14	Other contractual funding obligations	4,717	4,731	4,619	2,488	3,066	3,097	3,126	1,065
15	Other contingent funding obligations	88,334	75,172	73,650	72,668	7,285	5,980	5,091	4,384
16	TOTAL CASH OUTFLOWS					72,733	65,717	67,512	60,499
CASH INFLOWS									
18	Inflows from fully performing exposures	28,713	29,305	21,049	18,466	17,991	19,252	15,178	13,352
19	Other cash inflows	4,370	4,703	2,777	3,274	4,370	4,703	2,777	3,274
20	TOTAL CASH INFLOWS	33,083	34,008	23,826	21,740	22,361	23,956	17,955	16,625
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	33,083	34,008	23,826	21,740	22,361	23,956	17,955	16,625
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					585,382	546,751	561,134	582,508
22	TOTAL NET CASH OUTFLOWS					55,944	48,781	51,821	45,599
23	**LIQUIDITY COVERAGE RATIO**					**3,520%**	**4,363%**	**3,941%**	**4,743%**

3.2 Qualitative information on LCR

(Article 451a(2) of the CRR)

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

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

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

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

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

List of abbreviations and terms

CCR	Counterparty Credit Risk
CET1	Common Equity Tier 1 Capital
CRR	Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (with amendments)
CVA	Credit Valuation Adjustment
EU	European Union
HQLA	High-quality Liquid Assets
IRB	Internal Ratings Based Approach
IRRBB	Interest Rate Risk in the Banking Book
LCR	Liquidity Coverage Ratio
NSFR	Net Stable Funding Ratio
OCR	Overall Capital Requirement
P2G	Pillar 2 Guidance
RWA	Risk-Weighted Assets
SREP	Supervisory Review and Evaluation Process
TREA	Total Risk Exposure Amount