SID Banka

SID BANK GROUP

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



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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.

For the purposes of prudential consolidation, in addition to SID bank, the SID Group includes the subsidiaries SID Kapital d. o. o. and SID Upravljanje premoženja d. o. o.

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

All amounts in the disclosures are in EUR thousand. The figures as at 30 September 2026 are not audited.

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

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

2.1 Template EU KM1 – Key metrics template

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

		a	b	c	d	e
		30 Sep 2026	30 June 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	507,596	510,156	508,821	497,203	507,797
2	Tier 1 capital	507,596	510,156	508,821	497,203	507,797
3	Total capital	507,596	510,156	508,821	497,203	507,797
	Risk-weighted exposure amounts					
4	Total risk exposure amount	1,581,228	1,490,651	1,508,384	1,522,390	1,534,160
4a	Total risk exposure pre-floor	1,581,228	1,490,651	1,508,384	1,522,390	1,534,160
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	32.10%	34.22%	33.73%	32.66%	33.10%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	32.10%	34.22%	33.73%	32.66%	33.10%
6	Tier 1 ratio (%)	32.10%	34.22%	33.73%	32.66%	33.10%
6b	Tier 1 ratio considering unfloored TREA (%)	32.10%	34.22%	33.73%	32.66%	33.10%
7	Total capital ratio (%)	32.10%	34.22%	33.73%	32.66%	33.10%
7b	Total capital ratio considering unfloored TREA (%)	32.10%	34.22%	33.73%	32.66%	33.10%
	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 (%)	0.85%	0.89%	0.91%	0.92%	0.92%
EU-9a	Systemic risk buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-10a	Other Systemically Important Institution buffer (%)	0.50%	0.50%	0.50%	0.50%	0.50%
11	Combined buffer requirement (%)	3.85%	3.89%	3.91%	3.92%	3.92%
EU-11a	Overall capital requirements (%)	14.10%	14.14%	14.16%	14.17%	14.17%

		a	b	c	d	e
		30 Sep 2026	30 June 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025
12	CET1 available after meeting the total SREP own funds requirements (%)	21.85%	23.97%	23.48%	22.41%	22.85%
	Leverage ratio					
13	Total exposure measure	2,613,973	2,657,049	2,760,661	2,709,687	2,756,531
14	Leverage ratio (%)	19.42%	19.20%	18.43%	18.35%	18.42%
	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)	481,867	541,299	606,300	542,769	462,633
EU-16a	Cash outflows - Total weighted value	44,918	39,223	35,878	29,412	32,803
EU-16b	Cash inflows - Total weighted value	30,925	10,681	22,929	56,803	34,404
16	Total net cash outflows (adjusted value)	13,993	28,542	12,950	7,353	8,201
17	Liquidity coverage ratio (%)	3,444 %	1,897%	4,682%	7,382%	5,641%
	Net Stable Funding Ratio					
18	Total available stable funding	2,266,243	2,381,280	2,289,181	2,176,145	2,331,460
19	Total required stable funding	1,418,954	1,400,976	1,419,438	1,437,735	1,470,635
20	NSFR ratio (%)	159.71%	169.97%	161.27%	151.36%	158.53%

The total capital ratio stood at 32.10% as at 30 September 2026, representing a decrease of 2.10 percentage points compared with 30 June 2026. The decrease resulted from lower available capital and an increase in the total risk exposure amount. The reduction in capital was mainly attributable to a negative change in the fair value of debt instruments measured at fair value through other comprehensive income.

In addition to meeting the overall capital requirement (OCR), 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 15.85%, well below the total capital ratio.

The leverage ratio stood at 19.42% as at 30 September 2026, still well above the regulatory requirement of 3%.

The liquidity coverage ratio (LCR) stood at 3,444% as at 30 September 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 30 September amounts to 159.71% and exceeds the regulatory minimum requirement of 100%.

2.2 Template EU OV1 – Overview of total risk exposure amounts

(Article 438(d) of the CRR)

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		30 Sep 2026	30 June 2026	30 Sep 2026
1	Credit risk (excluding CCR)	1,470,280	1,394,806	117,622
2	of which the standardised approach	1,470,280	1,394,806	117,622
6	Counterparty credit risk - CCR	5,720	6,939	458
9	of which other CCR	5,720	6,939	458
10	Credit valuation adjustments risk - CVA risk	5,720	6,939	458
EU 10c	of which the simplified approach	5,720	6,939	458
20	Position, foreign exchange and commodities risks (Market risk)	17,542	0	1,403
EU 21a	of which the Simplified standardised approach (S-SA)	17,542	0	1,403
24	Operational risk	81,966	81,966	6,557
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	16,643	12,894	1,331
29	**Total (1+6+10+20+24)**	**1,581,228**	**1,490,651**	**126,498**

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.

Within the framework of market risk, the Group calculates only the own funds requirement for foreign exchange risk, with the foreign exchange exposure arising almost entirely from investments in collective investment undertakings (CIUs). When determining the foreign exchange exposure, the actual foreign currency positions of the CIUs are taken into account. The own funds requirement is calculated in accordance with Articles 351 to 354 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	30 Sep 2026	30 June 2026	31 Mar 2026	31 Dec 2025	30 Sep 2026	30 June 2026	31 Mar 2026	31 Dec 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)					591,035	581,175	585,382	546,751
CASH OUTFLOWS									
5	Unsecured wholesale funding	43,710	40,510	50,293	41,065	36,461	32,158	41,941	38,370
7	Non-operational deposits (all counterparties)	25,971	22,770	20,242	11,014	18,721	14,419	11,891	8,320
8	Unsecured debt	17,740	17,740	30,051	30,051	17,740	17,740	30,051	30,051
10	Additional requirements	113,263	107,277	97,489	93,843	27,881	25,452	20,440	18,269
11	Outflows related to derivative exposures and other collateral requirements	11,914	8,628	5,551	2,798	11,914	8,628	5,551	2,798
13	Credit and liquidity facilities	101,349	98,649	91,938	91,045	15,967	16,824	14,889	15,471
14	Other contractual funding obligations	1,770	3,939	4,717	4,731	136	2,266	3,066	3,097
15	Other contingent funding obligations	92,810	96,199	88,334	75,172	8,191	8,357	7,285	5,980
16	TOTAL CASH OUTFLOWS					72,669	68,233	72,733	65,717
CASH INFLOWS									
18	Inflows from fully performing exposures	26,492	29,318	28,713	29,305	15,819	18,125	17,991	19,252
19	Other cash inflows	8,882	7,327	4,370	4,703	8,882	7,327	4,370	4,703
20	TOTAL CASH INFLOWS	35,374	36,645	33,083	34,008	24,701	25,452	22,361	23,956
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	35,374	36,645	33,083	34,008	24,701	25,452	22,361	23,956
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					591,035	581,175	585,382	546,751
22	TOTAL NET CASH OUTFLOWS					52,722	48,352	55,944	48,781
23	**LIQUIDITY COVERAGE RATIO**					**2,758 %**	**3,095%**	**3,520%**	**4,363%**

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 reporting templates from Commission Implementing Regulation (EU) 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
CIUs	Collective Investment Undertakings
CRR	Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (with amendments)
CVA	Credit Valuation Adjustment
EU	European Union
HQLA	High-quality Liquid Assets
IRB	Internal Ratings Based approach
LCR	Liquidity Coverage Ratio
NSFR	Net Stable Funding Ratio
OCR	Overall Capital Requirement
P2G	Pillar 2 Guidance
RWA	Risk-Weighted Assets
SREP	Supervisory Review and Evaluation Process
TREA	Total Risk Exposure Amount