PILLAR 3 DISCLOSURES 30. 9. 2019

Business name:	**SID – Slovenska izvozna in razvojna banka, d. d., Ljubljana**
Abbreviated business name:	SID banka d.d., Ljubljana
Registered office:	Ulica Josipine Turnograjske 6, 1000 Ljubljana
Registration number:	5665493
Tax number:	82155135
Settlement account:	0100 0000 3800 058
IBAN:	SI056 0100 0000 3800 058
SWIFT:	SIDRSI22
LEI:	549300BZ3GKOJ13V6F87
Website:	www.sid.si
E-mail:	info@sid.si
Tel.:	+ 386 (1) 200 75 00

List of abbreviations

CVA	Credit Valuation Adjustment
EBA	European Banking Authority
RWA	Risk-Weighted Assets

Introduction

The basis for the disclosures that follow is 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, and the EBA Guidelines on disclosure requirements under Part Eight of Regulation (EU) No 575/2013 (EBA/GL/2016/11; hereinafter: the guidelines), namely Pillar 3 of the Basel standards.

The purpose of this document is to disclose the relevant information as at 30 September 2019 that the Bank has designated as being disclosed on a quarterly basis, given that SID Bank has other systemically important institution status. The disclosures are drawn up for SID Bank on an individual basis, as the Bank is not required to meet its prudential requirements on a consolidated basis. The figures as at 30 September 2019 are not audited.

More comprehensive information and the qualitative disclosures with regard to risk management that are required by the guidelines on an annual basis are presented in SID Bank's 2018 annual report, which is available online at https://www.sid.si.

Template 4 - EU OV1 - Overview of RWAs

in EUR thousand			RWAs		Minimal capital requirements	
			30 Sep 2019	30 Jun 2019	30 Sep 2019	30 Jun 2019
	1	Credit risk (excluding CCR)	1,163,197	1,107,124	93,056	88,570
Article 438(c)(d)	2	*Of which the standardised approach*	*1,163,197*	*1,107,124*	*93,056*	*88,570*
Article 438(c)(d), Article 107	6	CCR	1,408	12,318	113	985
Article 438(c)(d)	12	*Of which CVA*	*1,408*	*12,318*	*113*	*985*
Article 438(f)	23	Operational risk	55,532	55,532	4,443	4,443
	24	*Of which basic indicator approach*	*55,532*	*55,532*	*4,443*	*4,443*
Article 437(2), Article 48 and Article 60	27	Amounts below the thresholds for deduction (subject to 250% risk weight)	0	1,452	0	116
	29	Total	1,220,137	1,176,425	97,611	94,114