PILLAR 3 DISCLOSURES

31. 3. 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 31 March 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 31 March 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	
			31 Mar 2019	31 Dec 2018	31 Mar 2019	31 Dec 2018
	1	Credit risk (excluding CCR)	1,110,151	1,119,749	88,812	89,580
Article 438(c)(d)	2	*Of which the standardised approach*	*1,110,151*	*1,119,749*	*88,812*	*89,580*
Article 438(c)(d), Article 107	6	CCR	12,624	13,127	1,010	1,050
Article 438(c)(d)	12	*Of which CVA*	*12,624*	*13,127*	*1,010*	*1,050*
Article 438(f)	23	Operational risk	55,532	55,106	4,443	4,409
	24	*Of which basic indicator approach*	*55,532*	*55,106*	*4,443*	*4,409*
Article 437(2), Article 48 and Article 60	27	Amounts below the thresholds for deduction (subject to 250% risk weight)	24,840	26,708	1,987	2,137
	29	Total	1,203,147	1,214,690	96,252	97,176