

PILLAR 3
DISCLOSURES
30 June 2022

• S)D Banka



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1 INTRODUCTION

The basis for disclosures under the third pillar of the Basel standards as at 30 June 2022 are 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 (hereinafter: the CRR), Commission Implementing Regulation (EU) No 2021/637 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: Regulation (EU) No 2021/637) and Commission Implementing Regulation (EU) No 2022/631 of 13 April 2022 amending the implementing technical standards from Commission Implementing Regulation (EU) No 2021/637 as regards the disclosure of exposures to interest rate risk on positions not held in the trading book.

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 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 Bank discloses the required data and information in this section in the templates prescribed by Regulation (EU) No 2021/637. That regulation prescribes for each individual template which past comparative periods are disclosed. In accordance with Article 432 of the CRR, a specific template only displays the rows or columns that are relevant for SID Bank. The Bank 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 sent to the regulator.

A detailed overview of the frequency and scope of reporting disclosures in accordance with the CRR, as well as the importance of individual disclosures for SID Bank are indicated on a list in Chapter 14. A list of templates from Regulation (EU) 2021/637 and information as to whether a template is relevant for SID Bank are presented in Chapter 15.

All amounts in the disclosures are in EUR thousand. The data as at 30 June 2022 are not audited.

All disclosures, including disclosures from previous periods in accordance with rules valid at that time, are published on SID Bank's website (www.sid.si).

2 MANAGEMENT BODY'S STATEMENT ON APPROPRIATE INTERNAL PROCEDURES AND CONTROLS

In accordance with Article 431(3) of Regulation (EU) No 575/2013 of the European Parliament and of the Council on prudential requirements for credit institutions and investment firms (CRR), the management body, represented by

Damijan Dolinar, President of the Management Board and Stanka Šarc Majdič, Member of the Management Board;

by signing this statement confirms that SID Bank has the appropriate formal policies and internal procedures and controls in place, which ensures that the data from the disclosures are appropriate.

Ljubljana, 6 September 2022



Stanka Šarc Majdič, MSc
Member of the Management Board



Damijan Dolinar, MSc
President of the Management Board

3 DISCLOSURE OF KEY METRICS AND OVERVIEW OF RISK-WEIGHTED EXPOSURE AMOUNTS

3.1 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 2022	31 March 2022	31 December 2021	30 September 2021	30 June 2021
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	439,940	457,990	465,841	468,230	465,472
2	Tier 1 capital	439,940	457,990	465,841	468,230	465,472
3	Total capital	439,940	457,990	465,841	468,230	465,472
	Risk-weighted exposure amounts					
4	Total risk exposure amount	1,642,665	1,660,094	1,617,730	1,627,880	1,643,620
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	26.78%	27.59%	28.80%	28.76%	28.32%
6	Tier 1 ratio (%)	26.78%	27.59%	28.80%	28.76%	28.32%
7	Total capital ratio (%)	26.78%	27.59%	28.80%	28.76%	28.32%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)					
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.25%	2.25%	2.00%	2.00%	2.00%
EU 7b	of which: to be made up of CET1 capital (percentage points)	1.27%	1.27%	1.13%	1.13%	1.13%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	1.69%	1.69%	1.50%	1.50%	1.50%
EU 7d	Total SREP own funds requirements (%)	10.25%	10.25%	10.00%	10.00%	10.00%
	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 (%)	0.01%	0.02%	0.02%	0.02%	0.02%
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 (%)	0.25%	0.25%	0.25%	0.25%	0.25%
11	Combined buffer requirement (%)	2.76%	2.77%	2.77%	2.77%	2.77%
EU 11a	Overall capital requirements (%)	13.01%	13.02%	12.77%	12.77%	12.77%
12	CET1 available after meeting the total SREP own funds requirements (%)	16.53%	17.34%	18.80%	18.76%	18.32%

		a	b	c	d	e
		30 June 2022	31 March 2022	31 December 2021	30 September 2021	30 June 2021
	Leverage ratio					
13	Total exposure measure	2,946,465	2,963,582	3,012,186	3,108,740	3,147,723
14	Leverage ratio (%)	14.93%	15.45%	15.47%	15.06%	14.79%
	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)	374,954	308,873	353,567	349,588	407,251
EU 16a	Cash outflows - Total weighted value	20,498	18,483	39,626	48,839	32,083
EU 16b	Cash inflows - Total weighted value	16,286	31,589	24,481	63,603	9,533
16	Total net cash outflows (adjusted value)	4,211	3,080	15,146	8,140	22,550
17	Liquidity coverage ratio (%)	8904%	10027%	2334%	4295%	1806%
	Net Stable Funding Ratio					
18	Total available stable funding	2,530,476	2,732,002	2,767,431	2,838,242	2,838,011
19	Total required stable funding	1,672,430	1,928,454	1,948,436	1,986,843	2,077,592
20	NSFR ratio (%)	151.31%	141.67%	142.03%	142.85%	136.60%

The bank's total capital ratio was 26.78% as at 30 June 2022 (31 March 2022: 27.59%) and is still well above the overall capital requirement (OCR), which is 13.01%. In addition, the Bank must fulfil the capital requirement from Pillar 2 guidance (P2G) in the amount of 1.50%. The overall capital requirement stood at 14.51% as at 30 June 2022.

The leverage ratio was 14.93% as at 30 June 2022, and was considerably higher than the regulatory requirement for the overall leverage ratio of 3%.

3.2 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 2022	31 March 2022	30 June 2022
1	Credit risk (excluding CCR)	1,533,333	1,557,331	122,667
2	Of which the standardised approach	1,533,333	1,557,331	122,667
6	Counterparty credit risk - CCR	19,001	12,433	1,520
EU 8b	Of which credit valuation adjustment - CVA	14,533	9,620	1,163
9	Of which other CCR	4,468	2,812	357
23	Operational risk	90,330	90,330	7,226
EU 23a	Of which basic indicator approach	90,330	90,330	7,226
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	26,340	15,859	2,107
29	Total (1+6+23)	1,642,665	1,660,094	131,413

4 DISCLOSURE OF OWN FUNDS

4.1 Template EU CC1 – Composition of regulatory own funds

(Article 437(a), (d), (e) and (f) of the CRR)

		(a)	(b)
		Amounts	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)	142,620	EU CC2: Shareholders' Equity, rows 3, 5
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	443,758	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	(620)	
8	Intangible assets (net of related tax liability) (negative amount)	(1,069)	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	(805)	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	(3,818)	
29	Common Equity Tier 1 (CET1) capital	439,940	
Additional Tier 1 (AT1) capital: regulatory adjustments			
45	Tier 1 capital (T1 = CET1 + AT1)	439,940	
Tier 2 (T2) capital: regulatory adjustments			
59	Total capital (TC = T1 + T2)	439,940	
60	Total Risk exposure amount	1,642,665	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	26.78%	
62	Tier 1 capital	26.78%	
63	Total capital	26.78%	
64	Institution CET1 overall capital requirements	8.53%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: countercyclical capital buffer requirement	0.01%	
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	0.25%	
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	22.28%	
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)	13,558	
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)	10,536	

SID Bank's capital is comprised solely of the highest quality Common Equity Tier 1 capital. SID Bank does not hold any Additional Tier 1 capital or Tier 2 capital instruments.

Deductions from capital include deductions arising from intangible assets, deductions for expenses from created impairments and provisions in the current year and from adjustments to the value of assets disclosed at fair value due to prudential valuation requirements.

Until the adoption of a resolution by SID Bank's general meeting on the distribution of profit, net profit from 2021 and net profit for the current financial year are not taken into account in the calculation of own funds for capital adequacy purposes.

The Bank calculates capital requirements for credit risk according to the standardised approach. To calculate the amounts of risk-weighted exposures for credit risk, the ratings for individual exposure classes are not used; rather risk weights for individual exposure classes are assigned with respect to the degree of risk of a customer's country. In order to determine the level of credit quality of a central government (Article 114 of the

CRR), the Bank uses SID Bank's rating as a nominated ECA, as set out in Article 137 of the CRR.

The Bank uses the basic indicator approach to calculate capital requirements for operational risk (Articles 315 and 316 of the CRR).

The capital requirement for credit valuation adjustment (CVA) risk is calculated using the standardised method, as set out in Article 384 of the CRR.

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, SID Bank only calculates capital requirements for currency risk. 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.

Data that are relevant for the Bank are disclosed in the template rows.

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

(Article 437(a), (d), (e) and (f) of the CRR)

		a	c
		Balance sheet as in financial statements	Reference
		As at period end	
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	409,659	
2	Non-trading financial assets mandatorily at fair value through profit or loss	32,389	
3	Financial assets measured at fair value through other comprehensive income	576,007	
4	Loans and receivables	1,711,930	
5	Derivatives – Hedge accounting	448	
6	Property, plant and equipment	3,849	
7	Intangible assets	1,069	EU CC1: row 8
8	Other assets	13,105	
9	Total assets	2,748,456	
Liabilities - Breakdown by liability classes according to the balance sheet in financial statements			
1	Financial liabilities measured at amortised cost	2,276,569	
2	Derivatives – Hedge accounting	10,894	
3	Provisions	2,263	
4	Other liabilities	1,279	
5	Total liabilities	2,291,005	
Shareholders' Equity			
1	Capital	300,000	EU CC1: row 1
2	Share premium	1,139	EU CC1: row 1
3	Accumulated other comprehensive income	(30,876)	EU CC1: row 3
4	Retained earnings	11,414	
5	Other reserves	173,495	EU CC1: row 3
6	(-) Treasury shares	(1,324)	EU CC1: row 16
7	Profit or loss attributable to owners of the bank	3,602	
8	Total shareholders' equity	457,451	

SID Bank is obliged to fulfil regulatory requirements on an individual basis. The data in the above template therefore relate to the

individual statement of financial position of SID Bank as at 30 June 2022, which also represents a financial statement for regulatory purposes.

5 DISCLOSURE OF COUNTERCYCLICAL CAPITAL BUFFERS

5.1 Template EU CCyB1 – Geographical distribution of credit exposures relevant for the calculation of the countercyclical bufferr

(Article 440(a) of the CRR)

		a	f	g	j	k	l	m
		General credit exposures	Total exposure value	Own fund requirements		Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
		Exposure value under the standardised approach		Relevant credit risk exposures - Credit risk	Total			
010	Breakdown by country:							
	Slovenia	1,153,110	1,153,110	93,002	93,002	1,162,529	87.73%	0.00%
	Luxembourg	28,881	28,881	2,132	2,132	26,654	2.01%	0.50%
	Netherlands	26,147	26,147	2,200	2,200	27,496	2.08%	0.00%
	France	24,703	24,703	1,976	1,976	24,703	1.86%	0.00%
	Germany	17,474	17,474	1,398	1,398	17,474	1.32%	0.00%
	Other countries*	13,558	13,558	1,085	1,085	13,558	1.02%	0.00%
	Ghana	11,922	11,922	954	954	11,922	0.90%	0.00%
	Ukraine	11,889	11,889	966	966	12,079	0.91%	0.00%
	Austria	8,893	8,893	711	711	8,893	0.67%	0.00%
	Czech Republic	8,440	8,440	675	675	8,440	0.64%	0.50%
	Italy	5,745	5,745	460	460	5,745	0.43%	0.00%
	Belgium	3,078	3,078	246	246	3,078	0.23%	0.00%
	Serbia	1,219	1,219	98	98	1,219	0.09%	0.00%
	Rwanda	1,153	1,153	92	92	1,153	0.09%	0.00%
	United States	61	61	5	5	61	0.00%	0.00%
	United Kingdom	48	48	4	4	48	0.00%	0.00%
	Ireland	36	36	3	3	36	0.00%	0.00%
	Switzerland	3	3	0	0	3	0.00%	0.00%
020	Total	1,316,361	1,316,361	106,007	106,007	1,325,091	100.00%	

* exposures to supranational organizations

The countercyclical capital buffer is calculated for specific exposure classes as defined in Article 140(4) of the CRD. The calculation includes all exposure classes set out in Article 112 of the CRR, except the exposure classes defined in points (a) to (f) of the aforementioned article.

Due to their irrelevance, certain template columns have been omitted, as the Bank only uses the standardised approach to calculate exposure values, and has no exposures included in the trading book or in securitisation positions.

5.2 Template EU CCyB2 – Amount of institution-specific countercyclical capital bufferr

(Article 440(b) of the CRR)

		a
1	Total risk exposure amount	1,642,665
2	Institution specific countercyclical capital buffer rate	0.0132%
3	Institution specific countercyclical capital buffer requirement	218

The Bank’s institution-specific countercyclical capital buffer rate is calculated as the weighted average of valid countercyclical buffer rates that apply in countries in which the relevant exposures

for the calculation of countercyclical buffers of the Bank in question are located. The rate for the Bank stood at 0.0132% as at 30 June 2022.

6 DISCLOSURE OF THE LEVERAGE RATIO

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

(Article 451(1)(a), (b), (c) and article 451(2), (3) of the CRR)

		a
		Applicable amount
1	Total assets as per published financial statements	2,748,456
8	Adjustment for derivative financial instruments	21,892
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	179,130
12	Other adjustments	(3,013)
13	Total exposure measure	2,946,465

6.2 Template EU LR2 – LRCom: Leverage ratio common disclosure

(Article 451(1)(a), (b), (c) and article 451(2), (3) of the CRR)

		CRR leverage ratio exposures	
		a	b
		30 June 2022	31 December 2021
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	2,748,008	2,834,032
6	(Asset amounts deducted in determining Tier 1 capital)	(3,013)	(3,219)
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	2,744,995	2,830,813
Derivative exposures			
EU-9b	Exposure determined under Original Exposure Method	22,340	7,467
13	Total derivatives exposures	22,340	7,467
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	228,091	221,421
20	(Adjustments for conversion to credit equivalent amounts)	(48,962)	(47,515)
22	Off-balance sheet exposures	179,130	173,906
Capital and total exposure measure			
23	Tier 1 capital	439,940	465,841
24	Total exposure measure	2,946,465	3,012,186
Leverage ratio			
25	Leverage ratio (%)	14.93%	15.47%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	14.93%	15.47%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	14.93%	15.47%
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%

SID Bank concluded no securities financing transactions (SFTs), so the template indicates no rows relating to arithmetic means, as the total exposure measure remained unchanged.

When calculating the total exposure measure and the resulting leverage ratio SID Bank takes into account all exposures in accordance with the CRR.

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

(Article 451(1)(a), (b), (c) and article 451(2), (3) of the CRR)

		a
		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	2,748,008
EU-3	Banking book exposures, of which:	2,748,008
EU-5	Exposures treated as sovereigns	906,933
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	121,730
EU-7	Institutions	526,202
EU-10	Corporates	1,129,447
EU-11	Exposures in default	13,160
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	50,535

7 DISCLOSURE OF LIQUIDITY REQUIREMENTS

7.1 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 2022	31 March 2022	31 December 2021	30 September 2021	30 June 2022	31 March 2022	31 December 2021	30 September 2021
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)					340,294	350,991	373,193	400,249
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	0	0	0	0	0	0	0	0
3	Stable deposits	0	0	0	0	0	0	0	0
4	Less stable deposits	0	0	0	0	0	0	0	0
5	Unsecured wholesale funding	15,400	16,038	15,829	4,920	15,400	16,038	15,829	4,920
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	0	0	0	0	0	0	0	0
7	Non-operational deposits (all counterparties)	15,128	15,763	15,554	4,637	15,128	15,763	15,554	4,637
8	Unsecured debt	272	275	275	283	272	275	275	283
9	Secured wholesale funding					0	0	0	0
10	Additional requirements	105,557	125,955	148,039	163,589	18,727	21,554	25,731	27,862
11	Outflows related to derivative exposures and other collateral requirements	25	64	64	64	25	64	64	64
12	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
13	Credit and liquidity facilities	105,532	125,891	147,975	163,525	18,701	21,489	25,668	27,798
14	Other contractual funding obligations	2,301	1,883	1,913	1,575	1,026	566	581	251
15	Other contingent funding obligations	81,297	79,920	77,550	73,606	4,285	4,097	3,958	3,737
16	TOTAL CASH OUTFLOWS					39,438	42,253	46,099	36,768

		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on	30 June 2022	31 March 2022	31 December 2021	30 September 2021	30 June 2022	31 March 2022	31 December 2021	30 September 2021
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	0	0	0	0	0	0	0	0
18	Inflows from fully performing exposures	44,558	38,996	39,219	42,298	39,482	34,385	34,524	36,471
19	Other cash inflows	2,565	3,164	2,548	2,630	2,565	3,164	2,548	2,630
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					0	0	0	0
EU-19b	(Excess inflows from a related specialised credit institution)					0	0	0	0
20	TOTAL CASH INFLOWS	47,123	42,160	41,767	44,928	42,046	37,550	37,071	39,101
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	47,123	42,160	41,767	44,928	42,046	37,550	37,071	39,101
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					340,294	350,991	373,193	400,249
22	TOTAL NET CASH OUTFLOWS					10,567	12,598	16,751	13,418
23	LIQUIDITY COVERAGE RATIO					5214%	4472%	3618%	4002%

7.2 Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1

(Article 451a(2) of the CRR)

Row number	Qualitative information - Free format	
(a)	Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time	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 primarily long-term funding supported by a Slovenian government guarantee. The Bank obtains funding primarily on international financial markets and at related financial institutions. As a result, the Bank does not have a high stock of outflows in the period of 30 days, which are taken into account in the calculation of the ratio, except for the maturities of long-term funding. The liquidity buffer comprises extremely liquid assets and highly liquid assets.
(b)	Explanations on the changes in the LCR over time	
(c)	Explanations on the actual concentration of funding sources	
(d)	High-level description of the composition of the institution's liquidity buffer	
(e)	Derivative exposures and potential collateral calls	Exposures from derivatives are disclosed in point 11.
(f)	Currency mismatch in the LCR	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.
(g)	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	-

7.3 Template EU LIQ2 – Net Stable Funding Ratio

(Article 451a(3) of the CRR)

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	430,940	0	0	0	430,940
2	<i>Own funds</i>	430,940	0	0	0	430,940
7	Wholesale funding:		17,873	345,710	1,910,728	2,090,535
9	<i>Other wholesale funding</i>		17,873	345,710	1,910,728	2,090,535
11	Other liabilities:	50	5,229	0	0	0
12	<i>NSFR derivative liabilities</i>	50				
13	<i>All other liabilities and capital instruments not included in the above categories</i>		5,229	0	0	0
14	Total available stable funding (ASF)					2,530,476
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					135,086
17	Performing loans and securities:		154,620	141,825	1,538,951	1,488,374
19	<i>Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions</i>		60,266	51,079	293,361	324,927
20	<i>Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs</i>		67,733	54,045	1,081,467	1,007,595
22	<i>Performing loans collateralised by residential real estate</i>		1,048	1,458	24,401	0
24	<i>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</i>		25,573	35,243	139,723	155,852
26	Other assets:	0	14,322	869	28,559	33,392
30	<i>NSFR derivative liabilities before deduction of variation margin posted</i>		10,894			545
31	<i>All other assets not included in the above categories</i>		3,428	869	28,559	32,848
32	Off-balance sheet items		2,167	0	225,925	15,578
33	Total RSF					1,672,430
34	Net Stable Funding Ratio (%)					151.31%

8 DISCLOSURE OF CREDIT RISK QUALITY

8.1 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	Collateral 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	409,659	409,659	0	0	0	0	0	0	0	0	0	0	0	0	0
010	Loans and advances	1,672,478	1,458,646	208,163	46,408	0	40,514	(25,219)	(8,986)	(19,861)	(32,734)	0	(28,694)	0	714,906	9,159
030	<i>General governments</i>	176,840	176,840	0	0	0	0	(54)	(54)	0	0	0	0	0	0	0
040	<i>Credit institutions</i>	416,580	385,166	31,415	0	0	0	(1,122)	(839)	(283)	0	0	0	0	30,212	0
050	<i>Other financial corporations</i>	1,102	19	1,083	298	0	298	(128)	0	(128)	(40)	0	(40)	0	955	0
060	<i>Non-financial corporations</i>	1,072,519	891,885	174,964	46,110	0	43,991	(23,792)	(8,027)	(19,394)	(32,694)	0	(31,015)	0	679,985	9,159
070	<i>Of which SMEs</i>	469,118	356,240	112,878	25,378	0	22,978	(20,682)	(5,428)	(15,254)	(16,914)	0	(14,519)	0	330,505	4,962
080	<i>Households</i>	5,437	4,736	701	0	0	0	(123)	(66)	(57)	0	0	0	0	3,754	0
090	Debt securities	615,238	615,238	0	0	0	0	(378)	(378)	0	0	0	0	0	0	0
110	<i>General governments</i>	395,622	395,622	0	0	0	0	(14)	(14)	0	0	0	0	0	0	0
120	<i>Credit institutions</i>	111,107	111,107	0	0	0	0	(48)	(48)	0	0	0	0	0	0	0
130	<i>Other financial corporations</i>	19,502	19,502	0	0	0	0	(21)	(21)	0	0	0	0	0	0	0
140	<i>Non-financial corporations</i>	89,007	89,007	0	0	0	0	(295)	(295)	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	Collateral 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					
150	Off-balance-sheet exposures	228,091	226,402	1,689	0	0	0	(709)	(690)	(19)	0	0	0		69,964	0
170	General governments	11,829	11,829	0	0	0	0	(1)	(1)	0	0	0	0		0	0
180	Credit institutions	50,522	48,832	1,689	0	0	0	(64)	(46)	(19)	0	0	0		27,401	0
190	Other financial corporations	28,840	28,840	0	0	0	0	0	0	0	0	0	0		0	0
200	Non-financial corporations	136,428	136,428	0	0	0	0	(642)	(642)	0	0	0	0		42,291	0
210	Households	473	473	0	0	0	0	(1)	(1)	0	0	0	0		272	0
220	Total	2,925,466	2,709,944	209,852	46,408	0	40,514	(26,306)	(10,054)	(19,880)	(32,734)	0	(28,694)	0	784,869	9,159

SID Bank's non-performing exposures are amongst loans (EUR 46,408 thousand).

The NPL ratio and other financial assets together were 2.70% as at 30 June 2022 (31 December 2021: 2.32%).

8.2 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	3,989	63,690	310,348	1,282,906	0	1,660,933
2	Debt securities	0	92,131	311,295	211,434	0	614,860
3	Total	3,989	155,821	621,642	1,494,341	0	2,275,793

8.3 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	42,356
020	Inflows to non-performing portfolios	4,877
030	Outflows from non-performing portfolios	(826)
040	Outflows due to write-offs	(130)
050	Outflow due to other situations	(696)
060	Final stock of non-performing loans and advances	46,408

Disclosed in the template are changes in non-performing loans and other financial assets during the first half of 2022. The stock of non-performing

loans and other financial assets was EUR 46,408 thousand as at 30 June 2022 (31 December 2021: EUR 42,356 thousand).

8.4 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	18,472	20,216	20,216	16,441	3,335	(14,418)	26,146	4,739
050	Other financial corporations	0	298	298	298	0	(40)	0	0
060	Non-financial corporations	18,472	19,918	19,918	16,144	3,335	(14,378)	26,146	4,739
100	Total	18,472	20,216	20,216	16,441	3,335	(14,418)	26,146	4,739

8.5 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/nominal amount			Of which subject to impairment	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 defaulted				
010	On-balance-sheet exposures	2,334,124	46,408	46,408	2,330,349	(55,971)		(2,361)
020	<i>Slovenia</i>	1,761,662	46,012	46,012	1,757,887	(55,195)		(2,361)
030	<i>France</i>	92,879	0	0	92,879	(32)		0
040	<i>Germany</i>	66,243	0	0	66,243	(43)		0
050	<i>Italy</i>	59,816	0	0	59,816	(67)		0
060	<i>Spain</i>	56,931	0	0	56,931	(4)		0
070	<i>Other countries</i>	296,593	396	396	296,593	(629)		0
080	Off-balance-sheet exposures	228,091	0	0			(709)	
090	<i>Slovenia</i>	184,938	0	0			(643)	
100	<i>Luxembourg</i>	17,686	0	0			0	
110	<i>Ghana</i>	2,343	0	0			(45)	
120	<i>Belarus</i>	1,689	0	0			(19)	
130	<i>Netherlands</i>	1,388	0	0			(2)	
140	<i>Other countries</i>	20,048	0	0			0	
150	Total	2,562,215	46,408	46,408	2,330,349	(55,971)	(709)	(2,361)

Disclosed in the template are exposures and impairments by individual country with respect to a counterparty's head office. Presented are exposures to five countries with the highest on- and off-balance-sheet exposure.

Exposures to supranational organisations are disclosed amongst other countries. On-balance-sheet exposures in the template include the stock of loans and other financial assets, and debt securities.

8.6 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				
010	Agriculture, forestry and fishing	0	0	0	0	0	0
020	Mining and quarrying	3,139	0	0	3,139	(8)	0
030	Manufacturing	408,095	21,606	21,606	408,095	(25,638)	0
040	Electricity, gas, steam and air conditioning supply	125,689	0	0	125,689	(488)	0
050	Water supply	14,654	481	481	14,654	(532)	0
060	Construction	24,140	1,332	1,332	23,473	(1,377)	(667)
070	Wholesale and retail trade	170,258	7,648	7,648	170,258	(7,936)	0
080	Transport and storage	148,962	714	714	148,962	1,554	0
090	Accommodation and food service activities	127,599	8,962	8,962	124,492	(14,415)	(1,694)
100	Information and communication	36,254	21	21	36,254	(434)	0
110	Financial and insurance activities	0	0	0	0	0	0
120	Real estate activities	3,951	0	0	3,951	(15)	0
130	Professional, scientific and technical activities	33,689	5,342	5,342	33,689	(3,941)	0
140	Administrative and support service activities	13,413	4	4	13,413	(757)	0
150	Public administration and defence, compulsory social security	0	0	0	0	0	0
160	Education	1	1	1	1	(1)	0
170	Human health services and social work activities	7,859	0	0	7,859	(93)	0
180	Arts, entertainment and recreation	180	0	0	180	(13)	0
190	Other services	746	0	0	746	(29)	0
200	Total	1,118,629	46,110	46,110	1,114,855	(54,126)	(2,361)

9 DISCLOSURE OF THE USE OF CREDIT RISK MITIGATION TECHNIQUES

9.1 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	994,821	724,065	577,155	146,909	0
2	Debt securities	615,238	0	0	0	
3	Total	1,610,059	724,065	577,155	146,909	0
4	Of which non-performing exposures	37,249	9,159	8,138	1,021	0
EU-5	Of which defaulted	37,249	9,159			

Disclosed in the template is the carrying amount of unsecured and secured loans and debt securities, taking into account all accepted collateral. SID Bank uses collateral to reduce capital requirements

for credit risk for exposures secured by assets or guarantees received from EU funds and institutions.

10 DISCLOSURE OF THE USE OF THE STANDARDISED APPROACH

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

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

	Exposure classes	Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWAs	RWAs density (%)
		a	b	c	d	e	f
1	Central governments or central banks	856,487	0	856,487	27,401	31,609	3.58%
2	Regional government or local authorities	97,003	11,828	97,003	5,914	20,583	20.00%
3	Public sector entities	24,726	0	24,726	0	4,945	20.00%
4	Multilateral development banks	466	20,000	34,741	20,000	4,000	7.31%
5	International organisations	15,705	0	15,705	0	0	0.00%
6	Institutions	526,202	30,457	526,202	1,528	147,103	27.87%
7	Corporates	1,163,208	136,258	1,129,447	95,447	1,224,894	100.00%
10	Exposures in default	13,674	0	13,160	0	14,361	109.13%
14	Collective investment undertakings	30,975	28,840	30,975	28,840	67,345	112.59%
15	Equity	13,558	0	13,558	0	13,558	100.00%
16	Other items	4,933	0	4,933	0	4,933	100.00%
17	TOTAL	2,746,939	227,383	2,746,939	179,130	1,533,333	52.40%

Only classes to which SID Bank is exposed and the associated RWAs calculated for credit risk are disclosed in template rows. Disclosed is the value

of RWAs for on-balance-sheet and off-balance-sheet exposures, without taking into account CCR.

10.2 Template EU CR5 – Standardised approach

(Article 444(e) of the CRR)

	Exposure classes	Risk weight					Total	Of which unrated	
		0 %	20 %	100 %	150 %	250 %			Others
		a	e	j	k	l			o
1	Central governments or central banks	847,004	26,347	0	0	10,536	0	883,888	883,888
2	Regional government or local authorities	0	102,917	0	0	0	0	102,917	102,917
3	Public sector entities	0	24,726	0	0	0	0	24,726	24,726
4	Multilateral development banks	34,741	20,000	0	0	0	0	54,741	54,741
5	International organisations	15,705	0	0	0	0	0	15,705	15,705
6	Institutions	0	495,764	0	31,967	0	0	527,731	527,731
7	Corporates	0	0	1,224,894	0	0	0	1,224,894	1,224,894
10	Exposures in default	0	0	10,758	2,402	0	0	13,160	13,160
14	Units or shares in collective investment undertakings	0	0	0	30,975	0	28,840	59,815	59,815
15	Equity exposures	0	0	13,558	0	0	0	13,558	13,558
16	Other items	0	0	4,933	0	0	0	4,933	4,933
17	TOTAL	897,450	669,754	1,254,144	65,344	10,536	28,840	2,926,069	2,926,069

Classes to which SID Bank is exposed and the RWAs calculated in that regard are disclosed in template rows. The risk weights used by the Bank to calculate RWA for credit risk are disclosed in individual columns. Disclosed is the value of on-

and off-balance-sheet exposures, without taking into account exposure to derivatives, for which counterparty credit risk is calculated and disclosed in Chapter 11.

11 DISCLOSURE OF EXPOSURES TO COUNTERPARTY CREDIT RISK

11.1 Template EU CCR1 – Analysis of CCR exposure by approach

(Article 439(f), (g) and (k) of the CRR)

		a	b	c	d	e	f	g	h
		Replacement 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)	11,342	4,497		1.4	22,340	22,340	22,340	4,468
6	Total					22,340	22,340	22,340	4,468

In order to manage interest rate risk the Bank concludes interest rate swap transactions. In order to calculate counterparty credit risk exposure from

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

11.2 Template EU CCR2 – Transactions subject to own funds requirements for CVA risk

(Article 439(h) of the CRR)

		a	b
		Exposure value	RWEA
4	Transactions subject to the Standardised method	22,340	14,533
5	Total transactions subject to own funds requirements for CVA risk	22,340	14,533

The Bank calculates the capital requirement for CVA according to a standardised method in accordance with Article 384 of the CRR.

11.3 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)

	Exposure classes	Risk weight	
		e	l
		20%	Total exposure value
6	Institutions	22,340	22,340
11	Total exposure value	22,340	22,340

Only classes to which SID Bank is exposed and the calculation of counterparty credit risk are disclosed in template rows. Only the risk weight under which

the RWA for counterparty credit risk (CCR) is calculated is disclosed.

11.4 Template EU CCR5 – Composition of collateral for CCR exposures

(Article 439(e) of the CRR)

		a	b	c	d
		Collateral used in derivative transactions			
Collateral type		Fair value of collateral received		Fair value of posted collateral	
		Segregated	Unsegregated	Segregated	Unsegregated
1	Cash – domestic currency	0	0	0	11,392
9	Total	0	0	0	11,392

The Bank has not concluded transactions for financing using securities. The Bank's derivative

transactions only include collateral in the form of funds in the domestic currency.

12 DISCLOSURE OF EXPOSURES TO INTEREST RATE RISK ON POSITIONS NOT HELD IN THE TRADING BOOK

12.1 Template EU IRRBB1 – Interest rate risks of non-trading book activities

(Article 448(a) and (b) of the CRR)

Supervisory shock scenarios		a	b	c	d
		Changes of the economic value of equity		Changes of the net interest income	
		30 June 2022	31 December 2021	30 June 2022	31 December 2021
1	Parallel up	(15,236)	(18,434)	3,020	2,402
2	Parallel down	15,744	6,611	(1,297)	224
3	Steeper	(472)	4,698		
4	Flattener	(2,997)	(9,794)		
5	Short rates up	(7,119)	(13,522)		
6	Short rates down	6,493	8,646		

The results of an analysis of the sensitivity of the economic value of equity according to data from 30 June 2022 indicate that the Bank would incur the most severe potential decrease (loss) in the economic value of equity in the scenario of a parallel shift in interest rates by +200 basis points, in the amount of EUR 15,236 thousand, which is equal to 3.5% of the total capital for the purpose of capital adequacy. The sensitivity of the economic value of equity in the scenario of a parallel shift by +200 basis points decreased by EUR 3,198 thousand on 30 June 2022 relative to 31 December 2021, which is primarily a result of a contraction in the scope of the portfolio of debt securities and of entering into interest rate swaps for protecting

bonds in the portfolio of debt securities measured at fair value through other comprehensive income.

If market interest rates rose by 200 basis points, SID Bank's net interest income would increase by EUR 3,020 thousand in one year according to data on 30 June 2022, and reduce by EUR 1,297 thousand if the rates declined by 200 basis points.

The results of the analysis of the sensitivity of net interest income and the economic value of equity to an upward and downward interest rate shock were disproportionate, as downward interest rate shocks using the prescribed interest rate floor, which depends on maturity, were limited and unlike upward shocks.

13 DISCLOSURE OF USE OF STANDARDIZED APPROACH AND INTERNAL MODEL FOR MARKET RISK

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

In the scope of market risk, SID Bank only calculates capital requirements for currency risk in accordance with the CRR. 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 in accordance with Article 351 of the CRR. It is thus not required to formulate capital requirements for currency risk.

RWAs for market risk also amount to zero. The Bank thus does not disclose template EU MR1 – Market risk under the standardised approach.

14 FREQUENCY AND SCOPE OF DISCLOSURES ACCORDING TO CRR

Article	Article name	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	Article name	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	4.1 4.2	10-11 12
	(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 point (a) of Article 104(1) of Directive 2013/36/EU and its composition in terms of Common Equity Tier 1, additional Tier 1 and Tier 2 instruments	Quarterly	3.1	7-8
	(c) upon demand from the relevant competent authority, the result of the institution's internal capital adequacy assessment process	Annual		
	(d) the total risk-weighted exposure amount and the corresponding total own funds requirement determined in accordance with Article 92, to be broken down by the different risk categories 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	3.2	9
	(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 Table 1 of Article 153(5) and the on- and off-balance-sheet exposures and risk-weighted exposure amounts for the categories of equity exposures set out in Article 155(2)	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		

Article	Article name	Frequency of disclosure	Chapter	Page
	(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	11.4	30
	(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	11.1	29
	(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	11.1	29
	(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	11.2	29
	(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	11.3	29
	(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		
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	5.1	13
	(b) the amount of their institution-specific countercyclical capital buffer	Semi-annual	5.2	14
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		

Article	Article name	Frequency of disclosure	Chapter	Page
	(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	8.1 8.4 8.5 8.6	21-22 23 24 25
	(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	8.5 8.6	24 25
	(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	8.1 8.3	21-22 23
	(g) the breakdown of loans and debt securities by residual maturity	Semi-annual	8.2	23
443	Disclosure of encumbered and unencumbered assets	Annual		
444	Disclosure of the use of the Standardised Approach			
	(a) the names of the nominated ECALs 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	10.1 10.2	27 28
445	Disclosure of exposure to market risk	Semi-annual	13	32
446	Disclosure of operational risk management			
	(a) the approaches for the assessment of own funds requirements for operation risk that the institution qualifies for	Annual		
	(b) where the institution makes use of it, a description of the methodology set out in Article 312(2), which shall include a discussion of the relevant internal and external factors being considered in the institution's advanced measurement approach	Annual		
	(c) in the case of partial use, the scope and coverage of the different methodologies used	Annual		
447	Disclosure of key metrics			
	(a) the composition of their own funds and their own funds requirements as calculated in accordance with Article 92	Quarterly	2.1	7-8
	(b) the total risk exposure amount as calculated in accordance with Article 92(3)	Quarterly	2.1	7-8
	(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	7-8
	(d) their 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	7-8

Article	Article name	Frequency of disclosure	Chapter	Page
	(e) their leverage ratio and the total exposure measure as calculated in accordance with Article 429	Quarterly	2.1	7-8
	(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	7-8
	(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	7-8
	(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 observations over the preceding 12 months for each quarter of the relevant disclosure period	Quarterly	2.1	7-8
	(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	7-8
	(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	7-8
	(i) the net stable funding ratio at the end of each quarter of the relevant disclosure period	Quarterly	2.1	7-8
	(ii) the available stable funding at the end of each quarter of the relevant disclosure period	Quarterly	2.1	7-8
	(iii) the required stable funding at the end of each quarter of the relevant disclosure period	Quarterly	2.1	7-8
	(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	31
	(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	31
	(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		

Article	Article name	Frequency of disclosure	Chapter	Page
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		First disclosure as of 31 December 2022
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	Article name	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	6.1 6.2 6.3	15 15 16
	(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	6.1 6.2 6.3	15 15 16
	(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	6.1 6.2 6.3	15 15 16
	(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		
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	7.1 7.2	17-18 19
	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	7.1 7.2	17-18 19
	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	7.1 7.2	17-18 19
	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	7.3	20
	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	7.3	20
	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	7.3	20
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		
	(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	9.1	26

Article	Article name	Frequency of disclosure	Chapter	Page
	(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	10.1	27
	(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	10.1	27
	(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	10.1	27
	(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 TEMPLATES FROM REGULATION (EU) NO 2021/637

Article and Annex in Regulation (EU) No 2021/637	Article in CRR	Template	Reporting frequency	Chapter in disclosures
Annex I: Disclosure of key metrics and overview of risk-weighted exposure amounts				
1.1	article 447(a) to (g) and article 438(b)	EU KM1	Quarterly	3.1
1.2	article 438(d)	EU OV1	Quarterly	3.2
1.3	article 438(a) and (c)	EU OVC	Annual	
1.4	article 438(f)	EU INS1	Annual	
1.4	article 438(g)	EU INS2	Annual	
Annex III: Disclosure of risk management policies and objectives				
2	article 435(1)	EU-OVA	Annual	
2	article 435(2)	EU-OVB	Annual	
Annex V: Disclosure of the scope of application				
3.1	article 436(c)	EU LI1	Annual	
3.1	article 436(b)	EU LI3	Annual	
3.2	article 436(d)	EU LI2	Annual	
3.2	article 436(b)	EU LIA	Annual	
3.3	article 436(e)	EU PV1	Annual	
3.4	article 436(f), (g) and (h)	EU LIB	Annual	
Annex VII: Disclosure of own funds				
4(a)	article 437(a), (d), (e) and (f)	EU CC1	Semi-annual	4.1
4(a)	article 437(a)	EU CC2	Semi-annual	4.2
4(b)	article 437(b) and (c)	EU CCA	Annual	
Annex IX: Disclosure of countercyclical capital buffers				
5(a)	article 440(a)	EU CCyB1	Semi-annual	5.1
5(b)	article 440(b)	EU CCyB2	Semi-annual	5.2
Annex XI: Disclosure of the leverage ratio				
6(a)	article 451(1)(b)	EU LR1 – LRSum	Semi-annual	6.1
6(a)	article 451(1)(a), (b) and (c), article 451(2) and article 451(3)	EU LR2 – LRCom	Semi-annual	6.2
6(a)	article 451(1)(b)	EU LR3 – LRSpl	Semi-annual	6.3
6(b)	article 451(1)(d) and (e)	EU LRA	Annual	
Annex XIII: Disclosure of liquidity requirements				
7(a)	article 435(1) and article 451a(4)	EU LIQA	Annual	
7(b)	article 451a(2)	EU LIQ1	Quarterly	6.1
7(b)	article 451a(2)	EU LIQB	Quarterly	6.2
7(c)	article 451a(3)	EU LIQ2	Semi-annual	6.3
Annex XV: Disclosure of credit risk quality				
8.1(a)	article 435(1)(a), (b), (d) and (f)	EU CRA	Annual	
8.1(b)	article 442(a) and (b)	EU CRB	Annual	
8.1(c)	article 442(c) and (d)	EU CQ3	Annual	
8.1(d)	article 442(g)	EU CR1-A	Semi-annual	8.2
8.1(e)	article 442(f)	EU CR2	Semi-annual	8.3
8.2	article 442(c) and (f)	EU CR1	Semi-annual	8.1
8.2	article 442(c)	EU CQ1	Semi-annual	8.4

Article and Annex in Regulation (EU) No 2021/637	Article in CRR	Template	Reporting frequency	Chapter in disclosures
8.2	article 442(c) and (e)	EU CQ4	Semi-annual	8.5
8.2	article 442(c) and (e)	EU CQ5	Semi-annual	8.6
8.2	article 442(c)	EU CQ7	Semi-annual	Not relevant – the bank does not have any collateral obtained by taking possession and execution processes
8.3	article 442(c) and (f)	EU CR2a	Semi-annual	Not relevant – the bank does not exceed reporting threshold (5% NPL)
8.3	article 442(c)	EU CQ2	Semi-annual	
8.3	article 442(c) and (e)	EU CQ4	Semi-annual	8.5
8.3	article 442(c) and (e)	EU CQ5	Semi-annual	8.6
8.3	article 442(c)	EU CQ6	Semi-annual	Not relevant – the bank does not exceed reporting threshold (5% NPL)
8.3	article 442(c)	EU CQ8	Semi-annual	
Annex XVII: Disclosure of the use of credit risk mitigation techniques				
9(a)	article 453(a) to (e)	EU CRC	Annual	
9(b)	article 453(f)	EU CR3	Semi-annual	9.1
Annex XIX: Disclosure of the use of standardised approach				
10(a)	article 444(a) to (d)	EU CRD	Annual	
10(b)	article 453(g), (h) and (i) and article 444(e)	EU CR4	Semi-annual	10.1
10(c)	article 444(e)	EU CR5	Semi-annual	10.2
Annex XXI: Disclosure of the use of the IRB approach to credit risk				
11(a)	article 452(a) to (f)	EU CRE	Annual	
11(a)	article 452(b)	EU CR6-A	Annual	
11(b)	article 452(g)	EU CR6	Semi-annual	
11(c)	article 453(j)	EU CR7	Semi-annual	Not relevant – the bank does not use IRB approach for credit risk
11(c)	article 453(g)	EU CR7-A	Semi-annual	
11(d)	article 438(h)	EU CR8	Quarterly	
11(e)	article 452(h)	CR9	Annual	
11(e)	article 452(h) and article 180(1)(h)	CR9.1	Annual	
Annex XXIII: Disclosure of specialised lending				
12	article 438(e)	EU CR10	Semi-annual	Not relevant – the bank does not use IRB approach for credit risk
Annex XXV: Disclosure of exposures to counterparty credit risk				
13(a)	article 439(a) to (d)	EU CCRA	Annual	
13(b)	article 439(f), (g) (k) and (m)	EU CCR1	Semi-annual	11.1
13(c)	article 439(h)	EU CCR2	Semi-annual	11.2
13(d)	article 439(l) and article 444(e)	EU CCR3	Semi-annual	11.3
13(d)	article 439(l) and article 452(g)	EU CCR4	Semi-annual	Not relevant – the bank does not use IRB approach for calculating CCR
13(e)	article 439(e)	EU CCR5	Semi-annual	11.4
13(f)	article 439(j)	EU CCR6	Semi-annual	Not relevant – the bank does not have credit derivatives exposures
13(g)	article 438(h)	EU CCR7	Quarterly	Not relevant – the bank does not use internal models for calculating CCR
13(h)	article 439(i)	EU CCR8	Semi-annual	Not relevant – the bank does not have exposures to central counterparties
Annex XXVII: Disclosure of exposures to securitisation positions				
14(a)	article 449(a) to (i)	EU-SECA	Annual	

Article and Annex in Regulation (EU) No 2021/637	Article in CRR	Template	Reporting frequency	Chapter in disclosures
14(b)	article 449(j)	EU-SEC1	Semi-annual	Not relevant – the bank does not have exposures to securitisation positions
14(b)	article 449(j)	EU-SEC2	Semi-annual	
14(c)	article 449(k)(i)	EU-SEC3	Semi-annual	
14(c)	article 449(k)(ii)	EU-SEC4	Semi-annual	
14(d)	article 449(l)	EU-SEC5	Semi-annual	
Annex XXIX: Disclosure of the use of standardised approach and internal model for market risk				
15.1	article 445	EU MR1	Semi-annual	13
15.2(a)	article 435(1)(a) to (d)	EU MRA	Annual	
15.2(b)	article 455(a), (b), (c) and (f)	EU MRB	Annual	
15.2(c)	article 455(e)	EU MR2-A	Semi-annual	Not relevant – the bank does not use internal models for calculating market risk
15.2(d)	article 438(h)	EU MR2-B	Quarterly	
15.2(e)	article 455(d)	EU MR3	Semi-annual	
15.2 (f)	article 455(g)	EU MR4	Semi-annual	
Annex XXXI: Disclosure of operational risk				
16	article 435(1), article 446 and article 454	EU ORA	Annual	
16	article 446 and article 454	EU OR1	Annual	
Annex XXXVII: Disclosure of exposure to interest rate risk for positions not held in the trading book				
16a	article 448(a) and (b)	EU IRRBB1	Semi-annual	12.1
16a	article 448(c) to (g)	EU IRRBBA	Annual	
Annex XXXIII: Disclosure of remuneration policy				
17(a)	article 450(1)(a), (b), (c), (d), (e), (f), (j) and (k) and article 450(2)	EU REMA	Annual	
17(b)	article 450(1)(h) (i)-(ii)	EU REM1	Annual	
17(c)	article 450(1)(h) (v)-(vii)	EU REM2	Annual	
17(d)	article 450(1)(h) (iii)-(iv)	EU REM3	Annual	
17(e)	article 450(1)(i)	EU REM4	Annual	
17(e)	article 450(1)(g)	EU REM5	Annual	
Annex XXXV: Disclosure of encumbered and unencumbered assets				
18	article 443	EU AE1	Annual	
18	article 443	EU AE2	Annual	
18	article 443	EU AE3	Annual	
18	article 443	EU AE4	Annual	

LIST OF ABBREVIATIONS AND TERMS

ASF	Available stable funding
CCF	Credit conversion factor
CCR	Counterparty credit risk
CET1	Common Equity Tier 1 Capital
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)
CRD	Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC
CVA	Credit Valuation Adjustment
EBA	European Banking Authority
ECA	Export Credit Agency
EEPE	Effective expected positive exposure
EU	European Union
GSIs	Global systemically important institutions
HQLA	High-quality liquid assets
LCR	Liquidity Coverage Ratio
NPLs	Non-performing loans
NSFR	Net Stable Funding Ratio
OCR	Overall capital requirement
O-SIIs	Other systemically important institutions
P2G	Pillar 2 guidance
PFE	Potential future exposure
RC	Replacement costs
RSF	Total required stable funding
RWAs	Risk-weighted assets
RWEA	Risk-weighted exposure amount
SFTs	Securities financing transactions
SMEs	Small and Medium Sized Enterprises
SREP	Supervisory Review and Evaluation Process
TREA	Total risk exposure amount