



**PILLAR 3  
DISCLOSURES  
30 September 2021**

Business name: **SID – Slovenska izvozna in razvojna banka, d.d.,  
Ljubljana**

Abbreviated business name: SID banka d.d., Ljubljana

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# Content

- List of abbreviations ..... 4
- 1 Introduction ..... 5
- 2 Disclosure of key metrics and overview of risk-weighted exposure amounts ..... 6
  - 2.1 Template EU KM1 – Key metrics template ..... 6
  - 2.2 Template EU OV1 – Overview of total risk exposure amounts ..... 8
- 3 Disclosure of liquidity requirements ..... 9
  - 3.1 Template EU LIQ1 – Quantitative information of LCR ..... 9
  - 3.2 Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1 ..... 11
- 4 List of templates from Regulation 2021/637 ..... 12

## List of abbreviations

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 changes and amendments)
CVA	Credit valuation adjustment
CET1	Common Equity Tier 1
TREA	Total risk exposure amounts
CCR	Counterparty credit risk
SREP	Supervisory review and evaluation process
HQLA	High-quality liquid assets
LCR	Liquidity coverage ratio
NSFR	Net stable funding ratio
OCR	Overall capital requirements
P2G	Pillar2 guidance
EU	European Union

## 1 Introduction

The basis for disclosures under the third pillar of the Basel standards 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 investments firms, including all changes and amendments (hereinafter: the CRR), and 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 2021/637).

SID Bank has the status of other systemically important institution, which means that it is treated as a large institution in accordance with Article 4(146)(b) of the CRR. SID Bank issued bonds that have been admitted for trading on a regulated market. Accordingly, SID Bank is bound to the frequency and scope of disclosures set out in Article 433(a) of the CRR. The bank is not obliged to publish interim financial statements.

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 is required to disclose information using the prescribed uniform templates in accordance with Regulation (EU) No 2021/637. Regulation prescribes which comparable period should be disclosed on individual template. In accordance with Article 432 of the CRR, the bank has omitted disclosures (an entire template or certain rows or columns in a specific template) that are not relevant for SID Bank. The bank did not omit any information regarded as proprietary or confidential.

All figures in disclosures are expressed in thousands of euros. The figures as at 30 September 2021 are not audited.

All disclosures for previous periods are published on SID Bank's website ([www.sid.si](http://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 September 2021	30 June 2021	31 March 2021	31 December 2020	30 September 2020
	<b>Available own funds (amounts)</b>					
1	Common Equity Tier 1 (CET1) capital	468,230	465,472	466,377	457,114	458,738
2	Tier 1 capital	468,230	465,472	466,377	457,114	458,738
3	Total capital	468,230	465,472	466,377	457,114	458,738
	<b>Risk-weighted exposure amounts</b>					
4	Total risk exposure amount	1,627,880	1,643,620	1,644,704	1,569,690	1,413,768
	<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>					
5	Common Equity Tier 1 ratio (%)	28.76%	28.32%	28.36%	29.12%	32.45%
6	Tier 1 ratio (%)	28.76%	28.32%	28.36%	29.12%	32.45%
7	Total capital ratio (%)	28.76%	28.32%	28.36%	29.12%	32.45%
	<b>Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)</b>					
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.00%	2.00%	2.00%	2.00%	2.00%
EU 7b	of which: to be made up of CET1 capital (percentage points)	1.13%	1.13%	1.13%	1.13%	1.13%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	1.50%	1.50%	1.50%	1.50%	1.50%
EU 7d	Total SREP own funds requirements (%)	10.00%	10.00%	10.00%	10.00%	10.00%
	<b>Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)</b>					
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 (%)	0.02%	0.02%	0.02%	0.01%	0.01%
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%	0.50%	0.50%
11	Combined buffer requirement (%)	2.77%	2.77%	2.77%	3.01%	3.01%
EU 11a	Overall capital requirements (%)	12.77%	12.77%	12.77%	13.01%	13.01%
12	CET1 available after meeting the total SREP own funds requirements (%)	394,976	391,509	392,365	386,478	395,118

		a	b	c	d	e
		30 September 2021	30 June 2021	31 March 2021	31 December 2020	30 September 2020
	<b>Leverage ratio</b>					
13	Total exposure measure	3,108,740	3,147,723	3,138,968	3,101,475	3,071,020
14	Leverage ratio (%)	15.06%	14.79%	14.86%	14.74%	14.94%
	<b>Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)</b>					
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%	-	-	-
EU 14b	of which: to be made up of CET1 capital (percentage points)	0.00%	0.00%	-	-	-
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	-	-	-
	<b>Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)</b>					
EU 14d	Leverage ratio buffer requirement (%)	0.00%	0.00%	-	-	-
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%	-	-	-
	<b>Liquidity Coverage Ratio</b>					
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	349,588	407,251	359,109	424,164	506,899
EU 16a	Cash outflows - Total weighted value	48,839	32,083	25,493	26,877	32,168
EU 16b	Cash inflows - Total weighted value	63,603	9,533	33,290	63,925	10,482
16	Total net cash outflows (adjusted value)	8,140	22,550	6,373	6,719	21,686
17	Liquidity coverage ratio (%)	4295%	1806%	5635%	6313%	2337%
	<b>Net Stable Funding Ratio</b>					
18	Total available stable funding	2,838,242	2,838,011	2,814,260	2,781,327	2,822,933
19	Total required stable funding	1,986,843	2,077,592	2,100,441	2,115,008	1,951,885
20	NSFR ratio (%)	142.85%	136.60%	133.98%	131.50%	144.63%

The bank's total capital ratio amounts 28.76% as at 30 September 2021 (30 June 2021: 28.32%). Overall capital requirement (OCR) amounts 12.77%. Additionally the bank is required to meet the capital requirements from Pillar 2 guidance (P2G) which amount 2.00%. Total capital requirement (OCR+P2G) as at 30 September 2021 is 14.77%.

The leverage ratio amounts 14.79% as at 30 September 2021, and is considerably higher than the regulatory overall leverage ratio requirements of 3%.

Liquidity coverage ratio amounts 4295% as at 30 September 2021 (minimal regulatory requirement is 100%), net stable funding ratio amounts 142.85% (minimal regulatory requirement is 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
		<b>30 September 2021</b>	<b>30 June 2021</b>	<b>30 September 2021</b>
1	Credit risk (excluding CCR)	1,534,104	1,549,251	122,728
2	Of which the standardised approach	1,534,104	1,549,251	122,728
6	Counterparty credit risk - CCR	6,062	6,656	485
EU 8b	Of which credit valuation adjustment - CVA	4,781	5,305	383
9	Of which other CCR	1,281	1,351	102
23	Operational risk	87,713	87,713	7,017
EU 23a	Of which basic indicator approach	87,713	87,713	7,017
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	2,876	2,156	230
<b>29</b>	<b>Total (1+6+23)</b>	<b>1,627,880</b>	<b>1,643,620</b>	<b>130,230</b>



### 3 Disclosure of liquidity requirements

#### 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 September 2021	30 June 2021	31 March 2021	31 December 2020	30 September 2021	30 June 2021	31 March 2021	31 December 2020
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
<b>HIGH-QUALITY LIQUID ASSETS</b>									
1	Total high-quality liquid assets (HQLA)					400,249	440,776	427,969	396,703
<b>CASH - OUTFLOWS</b>									
2	Retail deposits and deposits from small business customers, of which:	0	0	0	0	0	0	0	0
3	<i>Stable deposits</i>	0	0	0	0	0	0	0	0
4	<i>Less stable deposits</i>	0	0	0	0	0	0	0	0
5	Unsecured wholesale funding	4,920	4,725	6,566	7,219	4,920	4,725	6,566	7,219
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	0	0	0	0	0	0	0	0
7	<i>Non-operational deposits (all counterparties)</i>	4,637	4,442	6,319	6,972	4,637	4,442	6,319	6,972
8	<i>Unsecured debt</i>	283	283	247	247	283	283	247	247
9	<i>Secured wholesale funding</i>					0	0	0	0
10	Additional requirements	163,589	170,856	175,230	172,979	27,862	27,955	28,335	26,660
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	64	63	15	14	64	63	15	14
12	<i>Outflows related to loss of funding on debt products</i>	0	0	0	0	0	0	0	0
13	<i>Credit and liquidity facilities</i>	163,525	170,793	175,216	172,965	27,798	27,892	28,320	26,646
14	Other contractual funding obligations	1,575	3,210	3,620	3,292	251	333	396	424
15	Other contingent funding obligations	73,606	69,056	65,403	64,028	3,737	3,490	3,289	3,201
16	<b>TOTAL CASH OUTFLOWS</b>					36,768	36,504	38,586	37,504

		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on	30 September 2021	30 June 2021	31 March 2021	31 December 2020	30 September 2021	30 June 2021	31 March 2021	31 December 2020
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
<b>CASH - INFLOWS</b>									
17	Secured lending (e.g. reverse repos)	0	0	0	0	0	0	0	0
18	Inflows from fully performing exposures	42,298	34,494	31,859	34,044	36,471	29,479	27,582	29,476
19	Other cash inflows	2,630	2,640	4,044	1,923	2,630	2,640	3,895	1,923
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	<b>TOTAL CASH INFLOWS</b>	<b>44,928</b>	<b>37,134</b>	<b>35,903</b>	<b>35,968</b>	<b>39,101</b>	<b>32,119</b>	<b>31,477</b>	<b>31,399</b>
EU-20a	<i>Fully exempt inflows</i>	0	0	0	0	0	0	0	0
EU-20b	<i>Inflows subject to 90% cap</i>	0	0	0	0	0	0	0	0
EU-20c	<i>Inflows subject to 75% cap</i>	44,928	37,134	35,903	35,968	39,101	32,119	31,477	31,399
<b>TOTAL ADJUSTED VALUE</b>									
EU-21	<b>LIQUIDITY BUFFER</b>					400,249	440,776	427,969	396,703
22	<b>TOTAL NET CASH OUTFLOWS</b>					13,418	17,288	19,255	17,020
23	<b>LIQUIDITY COVERAGE RATIO</b>					4002%	3319%	2813%	2706%

### 3.2 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 high liquidity buffer. Due to its specific role as a development institution and the fact that SID Bank does not accept deposits from the public but obtains long-term funding supported by a Slovenian government guarantee, liquidity buffer is quite volatile over time. The bank obtains funding primarily on international financial markets and at related financial institutions. 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	The bank uses derivatives in the form of interest rate swaps due to interest risk management. The bank calculates CCR for these transactions using the original exposure method, as set out in Article 282 of the CRR.
(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	-

## 4 List of templates from Regulation 2021/637

Article and Annex in Regulation 2021/637	Article in CRR	Template	Reporting frequency	Chapter in disclosures
<b>Annex I: Disclosure of key metrics and overview of risk-weighted exposure amounts</b>				
1.1	article 447(a) to (g) and article 438(b)	EU KM1	Quarterly (article 447)	2.1
1.2	article 438(d)	EU OV1	Quarterly	2.2
<b>Annex XIII: Disclosure of liquidity requirements</b>				
7(b)	article 451a(2)	EU LIQ1	Quarterly	3.1
7(b)	article 451a(2)	EU LIQB	Quarterly	3.2
<b>Annex XXI: Disclosure of the use of the IRB approach to credit risk</b>				
11(d)	article 438(h)	EU CR8	Quarterly	Not relevant – the bank does not use the IRB approach for credit risk
<b>Annex XXV: Disclosure of exposures to counterparty credit risk</b>				
13(g)	article 438(h)	EU CCR7	Quarterly	Not relevant – the bank does not use internal models for calculating CCR
<b>Annex XXIX: Disclosure of the use of standardised approach and internal model for market risk</b>				
15.2(d)	article 438(h)	EU MR2-B	Quarterly	Not relevant – the bank does not use internal models for calculating market risk