

SKB BANK'S STATEMENT REGARDING DISCLOSURES RELATED TO SUSTAINABILITY IN THE FINANCIAL SERVICES SECTOR

Ljubljana, 10 March 2021

SKB is the bank which performs the investment advisory services (the so-called dependent investment advisory) and in this context it offers the clients also a financial product Undertakings for Collective Investment in Transferable Securities or the so called UCITS funds. In this limited scope, the Bank is obliged to the rules set in the EU Directive on sustainability-related disclosures in the financial services sector (the so called SFDR), which apply to financial advisers.

SKB has been continuously striving for adjustment of its rules and operations to the principles of social responsibility and sustainable development.

- With regard to the policy of including sustainability risks in investment advisory, the Bank hereby declares that it will adopt that policy as anticipated by the end of this year, as part of the Bank's comprehensive policy regarding sustainable financing.
- With regard to adverse impacts on sustainability factors when conducting investment advisory at the level of the Bank as the subject, the Bank hereby declares that for now it does not comprehensively consider the latter, also because the Bank does not conduct the so-called independent investment advisory and according to relative importance of derivative investment advisory in the Bank's overall offer of banking and financial services.
- With regard to the Remuneration policy when conducting investment advisory, the Bank hereby declares that it will harmonize the aforementioned policy by including sustainability risks in line with the timetable, directions and principles of the parent bank's remuneration policy.
- With regard to the pre-contractual disclosures on including sustainability risks when performing investment advisory,
 the Bank hereby declares that as for now in the Bank's opinion the subject risks are not relevant, since the Bank does
 not perform the so-called independent investment advisory and according to relative importance of derivative
 investment advisory in the Bank's overall offer of banking and financial services.