

## Green Bond Fact Sheet

SID Banka		Date: 14-Dec-2018	
Issue date: 05-Dec-2018 Maturity date: 12-Dec-2023 Tenor: 5			
Issuer Name	SID Banka	Amount Issued	EUR75m (USD85.1m)
Country of risk	Slovenia	CBI Database	Included
Issuer Type <sup>1</sup>	Development Bank	Bond Type	Private placement
Green Bond Framework	<a href="#">Link to Framework</a>	Second party opinion	<a href="#">Sustainalytics</a>
Certification Standard	Not certified	Assurance report	N/A
Certification Verifier	N/A	Green bond rating	N/A
Use of Proceeds			
<input checked="" type="checkbox"/> Energy	<input checked="" type="checkbox"/> Solar <input checked="" type="checkbox"/> Onshore wind <input type="checkbox"/> Offshore wind <input checked="" type="checkbox"/> Geothermal <input checked="" type="checkbox"/> Hydro	<input type="checkbox"/> Tidal <input type="checkbox"/> Biofuels <input checked="" type="checkbox"/> Bioenergy <input type="checkbox"/> District heating <input type="checkbox"/> Electricity grid	<input type="checkbox"/> Energy storage <input type="checkbox"/> Energy performance <input type="checkbox"/> Infrastructure <input type="checkbox"/> Industry: components <input type="checkbox"/> Adaptation & resilience
<input checked="" type="checkbox"/> Buildings	<input type="checkbox"/> Certified Buildings <input type="checkbox"/> HVAC systems <input checked="" type="checkbox"/> Energy performance	<input type="checkbox"/> Water performance <input type="checkbox"/> Energy storage/meters <input type="checkbox"/> Other energy related	<input type="checkbox"/> Industry: components <input type="checkbox"/> Adaptation & resilience
<input checked="" type="checkbox"/> Transport	<input checked="" type="checkbox"/> Electric vehicles <input type="checkbox"/> Low emission vehicles <input type="checkbox"/> Bus rapid transit <input checked="" type="checkbox"/> Passenger trains <input type="checkbox"/> Urban rail	<input checked="" type="checkbox"/> Freight rolling stock <input checked="" type="checkbox"/> Coach / public bus <input checked="" type="checkbox"/> Bicycle infrastructure <input type="checkbox"/> Energy performance	<input type="checkbox"/> Transport logistics <input type="checkbox"/> Infrastructure <input type="checkbox"/> Industry: components <input type="checkbox"/> Adaptation & resilience
<input checked="" type="checkbox"/> Water & wastewater	<input type="checkbox"/> Water distribution <input checked="" type="checkbox"/> Water treatment <input checked="" type="checkbox"/> Wastewater treatment <input type="checkbox"/> Water storage	<input checked="" type="checkbox"/> Storm water mgmt <input type="checkbox"/> Desalination plants <input type="checkbox"/> Erosion control <input type="checkbox"/> Energy performance	<input type="checkbox"/> Infrastructure <input type="checkbox"/> Industry: components <input type="checkbox"/> Adaptation & resilience
<input checked="" type="checkbox"/> Waste management	<input checked="" type="checkbox"/> Recycling <input type="checkbox"/> Waste prevention <input checked="" type="checkbox"/> Pollution control	<input type="checkbox"/> Landfill, energy capture <input type="checkbox"/> Energy performance <input type="checkbox"/> Infrastructure	<input checked="" type="checkbox"/> Waste to energy <input type="checkbox"/> Industry: components <input type="checkbox"/> Adaptation & resilience

<input checked="" type="checkbox"/> Land use & agriculture	<input checked="" type="checkbox"/> Afforestation/parks <input type="checkbox"/> Land remediation <input checked="" type="checkbox"/> Sustainable agriculture <input checked="" type="checkbox"/> FSC/PEFC Forestry <input type="checkbox"/> Energy/water efficiency <input type="checkbox"/> Adaptation & resilience <input type="checkbox"/> FSC Cellulose & paper
<input type="checkbox"/> Other	<input type="checkbox"/> Adaptation & resilience <input type="checkbox"/> ICT <input checked="" type="checkbox"/> Industry: process
<b>Issue details</b>	
<b>Reporting</b>	SID Bank will start reporting to investors after one year from the date of a Green Bond issuance and annually thereafter, until the proceeds from the Green Bond issuance have been fully allocated, in the form of a Green Bond Report, which will include information regarding the allocation and the expected impact.
<b>Company information</b>	SID Bank is a promotional development and export bank, 100% owned by the Republic of Slovenia.
<b>Firsts, records and certifications</b>	Second Slovenian green bond issuer and first from the financial sector.
<b>Proceeds description</b>	<p>The <a href="#">Green Bond Framework</a> includes a wide range of sectors – renewable energy, buildings, transport, water, waste, land use and industry – and all fossil fuel-based assets are explicitly excluded.</p> <p>Eligible projects under the transport category include electrified light aircraft for passenger transport. Geothermal power plants must meet an emissions threshold of 100gCO<sub>2</sub>/kWh at most. Cogeneration power plants are eligible only if they run on biomass sourced from waste products. Afforestation and reforestation of PEFC/FSC certified forests, certified organic agriculture, biological crop protection and drip irrigation are eligible land use project types.</p> <p>Commercial buildings need to be within the top 15% of the country’s energy efficient non-residential properties, while residential buildings must have a maximum energy consumption of 35 kWh/m<sup>2</sup> per annum. According to Sustainalytics, this energy performance threshold is significantly lower than the average energy use for heating in Slovenian buildings of 122.81 kWh/m<sup>2</sup>.</p>
<b>Climate Bonds view</b>	The eligibility criteria for each project type are clearly set out, with stringent targets for several categories. This is the first time we see electrified light aircrafts being included in the eligibility projects. As aviation accounts for 2% of GHG globally, developing low carbon solutions within the sector will be an essential component of meeting emissions reductions at both a country and global level.
<b>Underwriters</b>	Unicredit
<b>Deal comments</b>	
<b>Credit Rating</b>	
<b>Pricing summary</b>	
<b>Investors summary</b>	

<sup>1</sup> Issuer categories: ABS, development bank, financial corporate, government-backed entity, loan, local government, non-financial corporate, sovereign