



# REPORT

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**on Disclosure of Data and Information of  
Komercijalna banka A.D. Beograd as of June 30<sup>th</sup> 2015**

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## 1. INTRODUCTION

- Komercijalna banka Banking Group (hereinafter: Group) in accordance with the Law on Banks and the Decision on Disclosure of Data and Information by Banks, further below publishes the Report with balance as of June 30<sup>th</sup>, 2015, which, pursuant to the relevant regulations, contains the quantitative data about:
  - Capital;
  - Capital Adequacy;
  - Mitigation Techniques.
- The Report shall be publicized on the Bank's internet domain ([www.kombank.com](http://www.kombank.com)).

### THE EXECUTIVE BOARD OF THE BANK

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Andrijana Milanović

**Member of the Executive Board**

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Dragan Santovac

**Deputy President of the  
Executive Board**

## 2. BANK'S CAPITAL

- Quantitative data on the Bank capital include:
  - Amount of core capital and supplementary capital;
  - Overview of individual elements of capital;
  - Capital deductibles;
  - Amount of total capital.

### Capital structure

RSD 000

Name	30.06.2015.	31.12.2014.
<b>CORE CAPITAL</b>	<b>37.309.780</b>	<b>33.286.532</b>
Nominal value of paid up shares, except for cumulative preferred shares,	17.191.466	17.191.466
Paid up ordinary shares	16.817.956	16.817.956
Paid up non-cumulative preferred shares	373.510	373.510
Issue premium	22.843.084	22.843.084
Reserves from the profit	24.935.440	20.635.440
Profit of current year	-	-
Deductible items from core capital	27.660.210	27.383.458
Intangible investments	300.596	405.774
Amount of bank shares taken in pledge, except for cumulative preferred shares	357.233	357.233
Non-realized losses arising from securities available/held for sale	354.446	270.737
Required reserves from profit for estimated losses under balance sheet assets and off-balance sheet items of the bank	26.647.935	26.349.714
<b>SUPPLEMENTARY CAPITAL</b>	<b>4.819.324</b>	<b>4.593.961</b>
Part of revaluation reserves of the bank	2.407.240	2.174.795
Subordinated liabilities	2.412.084	2.419.166
<b>DEDUCTIONS FROM CAPITAL</b>	<b>5.555.355</b>	<b>5.555.355</b>
Direct and indirect investment in banks and other entities in the financial sector in an amount higher than 10% of the capital of such	5.555.355	5.555.355
<b>TOTAL CORE CAPITAL</b>	<b>34.532.103</b>	<b>30.508.855</b>
<b>TOTAL SUPPLEMENTARY CAPITAL</b>	<b>2.041.647</b>	<b>1.816.284</b>
<b>TOTAL REGULATORY CAPITAL</b>	<b>36.573.749</b>	<b>32.325.138</b>

### 3. CAPITAL ADEQUACY

- The Bank calculates capital adequacy ratio and capital requirements in accordance with the regulations from the National Bank of Serbia, using standardized approach for the following risks:
  - Credit risk;
  - Market risk;
  - Operational risk.

	RSD 000	
Capital Requirements	30.06.2015.	31.12.2014.
<b>CAPITAL</b>	<b>36.573.749</b>	<b>32.325.138</b>
Core capital	34.532.103	30.508.855
Supplementary capital	2.041.647	1.816.284
<b>Credit risk, counterparty risk and settlement/ delivery risk based on free deliveries</b>	<b>18.356.042</b>	<b>19.550.391</b>
Exposures to states and central banks	-	-
Exposures to territorial autonomies and local government units	141.174	116.949
Exposures to public administrative bodies	-	25
Exposures to banks	15	34
Exposures to companies	947.927	976.189
Exposures to private individuals	9.485.439	10.643.288
Exposures secured by mortgages on real property	3.353.520	3.382.567
Due outstanding receivables	2.884.463	2.789.559
Other exposures	232.487	158.936
Exposures to banks	1.311.016	1.482.844
<b>Market Risks</b>	<b>270.978</b>	<b>112.670</b>
Capital requirement for price risk based on debt securities	-	-
Capital requirement for price risk based on equity securities	-	-
Capital requirement for foreign exchange risk	270.978	112.670
Capital requirement for commodity risk	-	-
<b>Operational Risks</b>	<b>2.481.578</b>	<b>2.291.166</b>
Exposure to operational risk	2.481.578	2.291.166
<b>Total capital requirements</b>	<b>21.108.592</b>	<b>21.954.227</b>
<b>Capital adequacy ratio (minimum 12%)</b>	<b>20,79%</b>	<b>17,67%</b>

- The Bank includes items from the trading book into calculation of capital requirement for credit risk, given that the value and the share of the trading book in total operations do not oblige the Bank to allocate special capital requirement for market risk.
- Bank does not have capital requirement for fx risk. According the decision of National Bank of Serbia banks do not have obligation to calculate capital requirement for fx risk if the fx risk ratio is lower than 2%.

Structure of allocated funds for capital requirement for operational risk

RSD 000

Business Line	Exposure ratio			Capital requirement rate	Capital requirement
	2012.	2013.	2014.		
1. Lending to economic entities	7.532	6.144	5.666	18%	2.481.578
2. Trade and sale	(5.389.994)	1.020.003	(1.864.071)	18%	
3. Brokerage operations with physical persons	3.655	5.032	5.722	12%	
4. Banking operations with legal entities	16.456.859	9.159.526	13.281.412	15%	
5. Banking operations with physical persons	2.870.257	6.346.415	4.910.253	12%	
6. Payment transactions	1.703.366	1.782.950	1.837.468	18%	
7. Agency services	30.568	29.231	39.081	15%	
8. Asset management	213.069	75.166	200.436	12%	

#### 4. MITIGATION TECHNIQUES

- The Bank discloses quantitative data about mitigation techniques that cover the total amount of exposure secured by:
  - Material credit protection instruments, after applying the volatility factor by class of exposure;
  - Non-material credit protection instruments by class of exposure.

RSD 000

Exposure to credit risk	Amount of exposures secured by material credit protection instruments		Amount of exposures secured by non-material credit protection instruments	
	31.12.2015.	31.12.2014.	31.12.2015.	31.12.2014.
States and central banks	-	-	-	-
Territorial autonomies and local government	-	-	-	-
International development banks	-	-	-	-
Banks	807	-	-	-
Companies	685.100	891.683	6.248.513	7.629.355
Private individuals	653.534	682.992	9.237	-
Exposures secured by mortgages on real	11.875	8.960	-	-
Due outstanding receivables	2.804	-	-	-
Other exposures	-	-	-	-
<b>Total</b>	<b>1.354.120</b>	<b>1.583.635</b>	<b>6.257.750</b>	<b>7.629.355</b>

*\*Note: exposure presented after application of the conversion factor and volatility factor*

## 5. ENCLOSURES

In accordance with the Decision on Disclosure of Data and Information by Banks, the Bank is required to disclose the data and information on capital on the following forms.

### 5.1. Enclosure 1 - Data on Bank's capital position (PKAP)

No.	Item	Amount
<b>I</b>	<b>TOTAL CORE CAPITAL</b>	<b>37.309.780</b>
<b>1.</b>	<b>CORE CAPITAL BEFORE DEDUCTIONS</b>	<b>64.969.990</b>
1.1.	Par value of paid-in shares, except cumulative preferential shares	17.191.466
1.2.	Share premium	22.843.084
1.3.	Reserves from profit	24.935.440
1.4.	Retained earnings from previous years	-
1.5.	Profit of the current year	-
1.6.	Minority participations in subordinate companies	-
1.7.	Other positive consolidated reserves	-
<b>2.</b>	<b>DEDUCTIBLES FROM CORE CAPITAL</b>	<b>27.660.210</b>
2.1.	Losses from previous years	-
2.2.	Loss of the current year	-
2.3.	Intangible assets	300.596
2.4.	Acquired own shares, except cumulative preferential shares	-
2.5.	Amount of shares received in pledge, except cumulative preferential shares	357.233
2.6.	Regulatory value adjustments:	27.002.381
2.6.1.	Unrealised losses on securities available for sale	354.446
2.6.2.	Other net negative revaluation reserves	-
2.6.3.	Gains on bank liabilities measured at fair value due to the change in bank's credit rating	-
2.6.4.	Required reserve from profit for estimated losses on balance-sheet assets and off-balance sheet items of the bank	26.647.935
2.7.	Other negative consolidated reserves	-
<b>II</b>	<b>TOTAL SUPPLEMENTARY CAPITAL</b>	<b>4.819.324</b>
<b>1.</b>	<b>SUPPLEMENTARY CAPITAL BEFORE DEDUCTIONS</b>	<b>4.819.324</b>
1.1.	Par value of paid in cumulative preferential shares	-
1.2.	Share premium on cumulative preferential shares	-
1.3.	Part of revaluation reserves of the bank	2.407.240
1.4.	Hybrid instruments	-
1.5.	Subordinated liabilities	2.412.084
1.6.	Overallocation of impairment allowances, provisions and required reserves from profit relative to expected losses	-
<b>2.</b>	<b>DEDUCTIBLES FROM SUPPLEMENTARY CAPITAL</b>	<b>-</b>
2.1.	Acquired own cumulative preferential shares	-
2.2.	Receivables in respect of balance-sheet assets and off-balance sheet items of the bank secured by a hybrid instrument or subordinated liability	-
2.3.	Amount of cumulative preferential shares received in pledge	-
2.4.	Amount of capital in excess of limitations on supplementary capital	-
<b>III</b>	<b>TOTAL CAPITAL</b>	<b>36.573.749</b>
<b>1.</b>	<b>TOTAL CAPITAL BEFORE DEDUCTIONS</b>	<b>42.129.104</b>
<b>2.</b>	<b>DEDUCTIBLES FROM CAPITAL</b>	<b>5.555.355</b>
	Of which reduction in core capital	2.777.678
	Of which reduction in supplementary capital	2.777.678
2.1.	Direct or indirect investment in banks and other financial sector persons that exceed 10% of the capital of such banks and/or other financial sector persons	5.555.355
2.2.	Investment in hybrid instruments and subordinated liabilities of other banks and financial sector persons in which the bank has direct or indirect investment that exceeds 10% of the capital of such persons	-
2.3.	Total amount of direct and indirect investment in banks and other financial sector persons in the amount of up to 10% of their capital, as well as investment in their hybrid instruments and subordinated liabilities that exceeds 10% of the sum of core and supplementary capital of the bank for which the calculation of capital is made	-
2.4.	The amount by which qualified participation in non-financial sector persons has been exceeded	-
2.5.	Underallocation of impairment allowances, provisions and required reserves from profit relative to expected losses	-
2.6.	The amount of exposure to free deliveries if the counterparty failed to fulfil its obligation within four working days	-
2.7.	Receivables from and potential liabilities toward persons related to a bank or employees in the bank which the bank has negotiated under the terms that are more favourable than the terms negotiated with other parties	-
<b>IV</b>	<b>NOTES</b>	<b>-</b>
	Positive/negative difference between total impairment allowances for balance sheet assets, provisions for losses on off-balance sheet	-
	items and required reserves from profit on the one hand, and total estimated losses under IRB approach on the other	-
	Amount of impairment allowances, provisions and required reserves from bank's profit	-
	Of which on a group basis	-
	Of which on an individual basis	-
	Amount of expected losses under IRB approach	-
	<b>Gross amount of subordinated liabilities</b>	<b>6.030.210</b>

In addition to the financial instruments disclosed within the form PI-FIKAP (Enclosure 2), the capital calculation includes also the following elements:

- **Reserves from profit** – This element of the core capital comprises all types of reserves that are formed chargeable to profit after its taxation, in line with the Decisions of the General Meeting of Bank's Shareholders.
- **Intangible assets** – Investments in licenses, software and similar rights, net of calculated depreciation, represent a deductible from core capital.
- **Amount of Bank's shares received in pledge, except cumulative preferential shares** – The Bank received in pledge own ordinary shares from certain number of its clients. By comparing the value of receivable secured by pledged shares and nominal value of received shares increased by accompanying issue premium, for each client separately, we get the amount which represents a deductible from the core capital.
- **Unrealized losses on securities available for sale** – The stated losses represent a deductible from core capital and are a result of negative fluctuations of prices of relevant instruments in relation to their initial value.
- **Required reserve from profit for estimated losses on balance-sheet assets and off-balance sheet items of the bank** – The stated reserve is calculated in line with the Decision on Classification of Balance Sheet Assets and Off-Balance Sheet Items and represents a deductible from core capital.
- **Part of revaluation reserves of the bank** – Increase in value of fixed assets which has been determined by the assessment performed by the independent appraiser, and positive effects of changes in fair value of securities available for sale affected the establishment of positive revaluation reserves. The stated reserves are reduced by the effects of the potential tax liabilities and as such are included in Bank's supplementary capital.
- **Subordinated liabilities** – In accordance with the regulations of the National Bank of Serbia, the Bank in December 2011 strengthened the capital base by taking the subordinated loan in the amount of EUR 50 million from International Finance Corporation. Maturity is 6 years and the Bank, in line with the Decision on Capital Adequacy rendered by the National Bank of Serbia, at the end of second quarter of 2015. includes in supplementary capital 40% of the received subordinated loan.
- **Direct or indirect investment in banks and other financial sector persons that exceed 10% of the capital of such banks and/or other financial sector persons** – The Bank has equity stake with the following subsidiaries: Kombank invest ad Beograd, Komercijalna banka ad Banja Luka and Komercijalna banka ad Budva. Total investments in subsidiaries as at 30.06.2015. amount to RSD 5.480,9 milion. In addition to the mentioned investments, the Bank also has equity stake with Euroaxis bank ad Moskva, which exceeds 10% of that legal entity's capital.



## 5.2. Enclosure 2 – Data on Basic Characteristics of Financial Instruments Included in Calculation of Bank's Capital (PI-FIKAP)

No.	Characteristics of instrument	Description –ordinary share	Description – preferential share
1.	Issuer	Komercijalna banka AD, Beograd	Komercijalna banka AD, Beograd
2.	Treatment in compliance with as per legislation		
2.1.	Treatment in compliance with as per the Decision on Capital Adequacy of Banks	Instrument of core capital	Instrument of core capital
2.2.	Individual/group/individual and group level of inclusion of instrument in capital at on a group level	-	-
2.3.	Type of instrument	Ordinary shares	Non-cumulative preferential shares
3.	Amount recognised for the purpose of calculating regulatory capital (in RSD thousand, as at the last reporting date)	39.661.040	373.510
4.	Nominal value of instrument	In total 16.817.956 of ordinary shares were issued, whereby nominal value of a single share amounts to RSD 1.000.	In total 373.510 of non-cumulative preferential shares were issued, whereby nominal value of a single share amounts to RSD 1.000
5.	Accounting classification	Share capital	Share capital
6.	Initial date of issuance of instrument - Date of initial issuance	May 6, 1992	May 6, 1992
7.	Instrument with or without with no maturity date.	No maturity data	No maturity data
7.1.	Original maturity	No maturity data	No maturity data
8.	Does the issuer have call option With or with no issuer call option	No	No
8.1.	First day of activating call option right First date of call option activation	-	-
8.2.	Subsequent dates of activating call option activation (if applicable)	-	-
9.	Coupons/dividends	-	-
9.1.	Fixed or variable dividends/coupons	Variable	Variable
9.2.	Full, partial or no discretion regarding the time of payment of dividends/coupons	Full discretion	Full discretion
9.3.	Full, partial or no discretion regarding the amount of dividends/coupons	Partial discretion	Partial discretion
9.4.	Step up option	No	No
9.5.	Non-cumulative or cumulative dividends/coupons	Non-cumulative	Non-cumulative
10.	Convertible or non-convertible instrument	Non-cumulative	Non-cumulative
10.1.	If convertible, terms under which conversion may take place terms of conversion	-	-
10.2.	If not it is convertible, specify if it is partially or fully convertible	-	-
10.3.	If it is convertible, rate of conversion.	-	-
10.4.	If it is convertible, mandatory or voluntary conversion	-	-
10.5.	If it is convertible, specify instrument to which it is converted.	-	-
10.6.	If it is convertible, the issuer of the instrument to which it is converted.	-	-
11.	Write-off option	No	No
11.1.	If there is write-off option, specify terms of the write-off under which the write-off may take place.	-	-
11.2.	If there is write-off option, specify if partial or full partial or full write-off.	-	-
11.3.	If there is write-off option, specify if temporary or permanent write-off	-	-
11.4.	If it is a temporary write-off, terms under which it is recognised again If the write-off is temporary,specify terms of re-recognition	-	-
12.	Type of an instrument which will be paid off directly before the said instrument during liquidation	Non-cumulative preferential shares	Subordinated debt

### 5.3. Enclosure 3 – Data on Connecting the Capital Positions from Balance Sheet with the Positions from the Form (PI-UPK)

#### 5.3.1. Itemizing of elements in Balance Sheet – 30.06.2015

Designation	Item	Balance sheet	References
<b>A</b>	<b>ASSETS</b>		
A.I	Cash and assets with the central bank	68.102.145	
A.II	Pledged financial assets	–	
A.III	Financial assets recognised at fair value through income statement and held for trading	129.537	
A.IV	Financial assets initially recognised at fair value through income statement	–	
A.V	Financial assets available for sale	103.456.744	
A.VI	Financial assets held to maturity	136.675	
A.VII	Loans and receivables from banks and other financial organisations	22.313.830	
A.VIII	Loans and receivables from clients	173.688.747	
A.IX	Changes in fair value of hedged items	–	
A.X	Receivables arising from financial derivatives intended for hedging	–	
A.XI	Investments in associated companies and joint ventures	–	
A.XII	Of which direct or indirect investments in banks and other financial sector person persons	5.480.888	
	Investments into subsidiaries	5.480.888	<b>z</b>
A.XIII	Of which direct or indirect investments in banks and other financial sector persons	300.596	<b>g</b>
A.XIV	Intangible assets	6.200.408	
A.XV	Property, plant and equipment	2.814.408	
A.XVI	Investment property	76.258	
A.XVII	Current tax assets	127.530	
A.XVIII	Deferred tax assets	65.000	
A.XIX	Non-current assets held for sale and discontinued operations	6.981.134	
	Other assets	74.467	<b>i</b>
<b>A.XX</b>	<b>TOTAL ASSETS (ADP items from 0001 to 0019 in the consolidated balance sheet)</b>	<b>389.873.900</b>	
<b>R</b>	<b>LIABILITIES</b>		
<b>RO</b>	<b>LIABILITIES</b>		
RO.I	Financial liabilities recognised at fair value through income statement and held for trading	–	
RO.II	Financial liabilities initially recognised at fair value through income statement	–	
RO.III	Liabilities arising from financial derivatives intended for hedging	–	
RO.IV	Deposits and other liabilities to banks, other financial organisations and central bank	18.890.194	
RO.V	Deposits and other liabilities to other clients	288.662.985	
RO.VI	Changes in fair value of hedged items	–	
RO.VII	Own securities issued and other borrowings	–	
RO.VIII	Subordinated liabilities	6.021.978	
	Of which subordinated liabilities included in bank's supplementary capital	2.412.084	<b>ž</b>
RO.IX	Provisions	1.781.325	
RO.X	Liabilities under assets held for sale and discontinued operations	–	
RO.XI	Current tax liabilities	–	
RO.XII	Deferred tax liabilities	277.936	
RO.XIII	Other liabilities	6.110.264	
<b>RO.XIV</b>	<b>TOTAL LIABILITIES (ADP items from 0401 to 0413 in the consolidated balance sheet)</b>	<b>321.744.682</b>	
	<b>CAPITAL</b>		
RO.XV	TOTAL LIABILITIES (ADP items from 0401 to 0413 in the consolidated balance sheet)	40.034.550	
	<b>CAPITAL</b>	17.191.466	<b>a</b>
	Share capital	22.843.084	<b>b</b>
RO.XVI	Of which par value of paid-in shares, except for cumulative preferential shares	–	
RO.XVII	Of which share premium on share capital, except for cumulative preferential shares	848.514	
RO.XVIII	Of which par value of cumulative preferential shares	–	
RO.XIX	Of which share premium on cumulative preferential shares	27.246.154	
	Own shares	24.935.440	<b>v</b>
	Of which acquired own shares, except for cumulative preferential shares	354.446	<b>d</b>
	Of which acquired own cumulative preferential shares	166.887	
	Profit	2.832.047	<b>e</b>
RO.XX	Of which retained earnings from previous years	–	
RO.XXI	Of which profit of the current year	–	
RO.XXII	Loss	68.129.218	
RO.XXIII	Of which losses from previous years	–	
RO.XXIV	Of which loss in the current year	389.873.900	
<b>V.P.</b>	<b>OFF-BALANCE SHEET ITEMS</b>		
V.P.A.	Off-balance sheet assets	537.353.664	
	Of which amount of shares received in pledge, except for cumulative preferential shares	357.233	<b>d</b>
V.P.P.	Off-balance sheet liabilities	–	

## 5.4. Connecting positions in Itemized Balance Sheet with the Positions in the Form – 30.06.2015.

No.	Item	Amount	Data source in accordance with references from step 2
<b>I</b>	<b>TOTAL CORE CAPITAL</b>	37.309.780	
1.	<b>CORE CAPITAL BEFORE DEDUCTIONS</b>	64.969.990	
1.1.	Par value of paid-in shares, except for cumulative preferential shares	17.191.466	<b>a</b>
1.2.	Share premium	22.843.084	<b>b</b>
1.3.	Reserves from profit	24.935.440	<b>v</b>
1.4.	Retained earnings from previous years	–	
1.5.	Profit of the current year	–	
1.6.	Minority participations in subordinate companies	–	
1.7.	Other positive consolidates reserves	–	
2.	<b>DEDUCTIBLES FROM CORE CAPITAL</b>	27.660.210	
2.1.	Losses from previous years	–	
2.2.	Loss of the current year	–	
2.3.	Intangible assets	300.596	<b>g</b>
2.4.	Acquired own shares, except for cumulative preferential shares	–	
2.5.	Amount of shares received in pledge, except for cumulative preferential shares	357.233	<b>d</b>
2.6.	Regulatory value adjustments:	27.002.381	
2.6.1.	Unrealised losses on securities available for sale	354.446	<b>d</b>
2.6.2.	Other net negative revaluation reserves	–	
2.6.3.	Gains on bank liabilities measured at fair value due to the change in bank's credit rating	–	
2.6.4.	Required reserve from profit for estimated losses on balance-sheet assets and off-balance sheet items of the bank	26.647.935	
2.7.	Other negative consolidates reserves	–	
<b>II</b>	<b>TOTAL SUPPLEMENTARY CAPITAL</b>	4.819.324	
1.	<b>SUPPLEMENTARY CAPITAL BEFORE DEDUCTIONS</b>	4.819.324	
1.1.	Par value of paid in cumulative preferential shares	–	
1.2.	Share premium on cumulative preferential shares	–	
1.3.	Part of revaluation reserves of the bank	2.407.240	<b>e*85%</b>
1.4.	Hybrid instruments	–	
1.5.	Subordinated liabilities	2.412.084	<b>ž</b>
1.6.	Overallocation of impairment allowances, provisions and required reserves from profit relative to expected losses	–	
2.	<b>DEDUCTIBLES FROM SUPPLEMENTARY CAPITAL</b>	–	
2.1.	Acquired own cumulative preferential shares	–	
2.2.	Receivables in respect of balance-sheet assets and off-balance sheet items of the bank secured by a hybrid instrument or subordinated liability	–	
2.3.	Amount of cumulative preferential shares received in pledge	–	
2.4.	Amount of capital in excess of restrictions on supplementary capital	–	
<b>III</b>	<b>TOTAL CAPITAL</b>	36.573.749	
1.	<b>TOTAL CAPITAL BEFORE DEDUCTIONS</b>	42.129.104	
2.	<b>DEDUCTIBLES FROM CAPITAL</b>	5.555.355	
	Of which reduction in core capital	2.777.678	
	Of which reduction in supplementary capital	2.777.678	
2.1.	Direct or indirect investment in banks and other financial sector persons that exceed 10% of the capital of such banks and/or other financial sector persons	5.555.355	<b>(z+i)</b>
2.2.	Investment in hybrid instruments and subordinated liabilities of other banks and financial sector persons in which the bank has direct or indirect investment that exceeds 10% of the capital of such persons	–	
2.3.	Total amount of direct and indirect investment in banks and other financial sector persons in the amount of up to 10% of their capital, as well as investment in their hybrid instruments and subordinated liabilities that exceeds 10% of the sum of core and supplementary capital of the bank for which the calculation of capital is made	–	
2.4.	The amount by which qualified participation in non-financial sector persons has been exceeded	–	
2.5.	Underallocation of impairment allowances, provisions and required reserves from profit relative to expected losses	–	
2.6.	The amount of exposure to free deliveries if the counterparty failed to fulfill its obligation within four working days	–	
2.7.	Receivables and potential liabilities towards persons related to a bank or employees in the bank which the bank has negotiated under the terms that are more favourable than the terms negotiated with other parties	–	
<b>IV</b>	<b>NOTES</b>	–	
	Positive/negative difference between total impairment allowances for balance sheet assets, provisions for losses on off-balance sheet items and required reserves from profit on the one hand and total estimated losses under IRB approach on the other hand	–	
	Amount of impairment allowances, provisions and required reserves from bank's profit	–	
	Of which on a group basis	–	
	Of which on an individual basis	–	
	Amount of expected losses under IRB approach	–	
	Gross amount of subordinated liabilities	6.030.210	

## 5.5. Enclosure 4 - Data on Total Capital Requirements and Capital Adequacy Ratio (PI-AKB)

No.	Item	Amount	Coverage by core capital	Coverage by supplementary capital
		1	2	3
I	<b>CAPITAL</b>	36.573.749		
1.	TOTAL CORE CAPITAL	34.532.103		
2.	TOTAL SUPPLEMENTARY CAPITAL	2.041.647		
II	<b>CAPITAL REQUIREMENTS</b>	21.108.598		
1.	CAPITAL REQUIREMENTS FOR CREDIT RISK, COUNTERPARTY RISK AND SETTLEMENT/DELIVERY RISK IN CASE OF FREE DELIVERIES	18.356.042	18.356.042	-
1.1.	Standardised approach (SA)	152.967.015		
1.1.1.	Exposures to central governments and central banks	-		
1.1.2.	Exposures to territorial autonomies and local self-government units	11.764.477		
1.1.3.	Exposures to public administrative bodies	-		
1.1.4.	Exposures to multilateral development banks	1.270		
1.1.5.	Exposures to international organisations	-		
1.1.6.	Exposures to banks	78.993.930		
1.1.7.	Exposures to corporates	790.453.259		
1.1.8.	Retail exposures	279.459.962		
1.1.9.	Exposures secured by real estate collateral	240.371.942		
1.1.10.	Past due items	19.373.956		
1.1.11.	High-risk exposures	-		
1.1.12.	Exposures in the form of covered bonds	-		
1.1.13.	Exposures in the form of open-end investment funds	-		
1.1.14.	Other exposures	109.251.354		
1.2.	Internal Ratings Based Approach (IRB)	-		
1.2.1.	Exposures to central governments and central banks	-		
1.2.2.	Exposures to banks	-		
1.2.3.	Exposures to corporates	-		
1.2.4.	Retail exposures	-		
1.2.4.1.	Retail exposures secured by real estate collateral	-		
1.2.4.2.	Qualifying revolving retail exposures	-		
1.2.4.3.	Other retail exposures	-		
1.2.5.	Equity exposures	-		
1.2.5.1.	<b>Approach applied:</b>	-		
1.2.5.1.1.	Simple Risk Weight Approach	-		
1.2.5.1.2.	PD/LGD Approach	-		
1.2.5.1.3.	Internal Models Approach	-		
1.2.5.2.	<b>Types of equity exposures</b>	-		
1.2.5.2.1.	Exchange traded equity exposures	-		
1.2.5.2.2.	Non-exchange traded equity exposures in sufficiently diversified portfolios	-		
1.2.5.2.3.	Other equity exposures	-		
1.2.5.2.4.	Equity exposures to which a bank applied Standardised Approach to credit risk	-		
1.2.6.	<b>Exposures to other assets</b>	-		
2	<b>CAPITAL REQUIREMENTS FOR SETTLEMENT/DELIVERY RISK ARISING FROM UNSETTLED TRANSACTIONS</b>	-	-	-
3	CAPITAL REQUIREMENTS FOR MARKET RISKS	270.978	270.978	-
3.1.	Capital requirements for price, foreign exchange and commodity risks calculated under standardised approaches	270.978	270.978	-
3.1.1.	Capital requirements for price risk arising from debt securities	-	-	-
3.1.2.	Capital requirements for price risk arising from equity securities	-	-	-
3.1.3.	Capital requirements for foreign exchange risk	270.978	270.97	-
3.1.4.	Capital requirements for commodity risk	-	-	-
3.2.	Capital requirements for price, foreign exchange and commodity risks calculated under the Internal Models Approach	-	-	-
4	CAPITAL REQUIREMENTS FOR OPERATIONAL RISK	2.481.578	2.481.578	-
4.1.	Capital requirements for operational risk calculated under the Basic Indicator Approach	-	-	-
4.2.	Capital requirements for operational risk calculated under the Standardised Approach	2.481.578		-
4.3.	Capital requirements for operational risk calculated under the Advanced Approach	-	-	-
5	COVERAGE OF CAPITAL REQUIREMENTS	21.108.598	21.108.598	-
III	<b>CAPITAL ADEQUACY RATIO (%)</b>	20,79%		