



REPORT

on Disclosure of Data and Information of Komercijalna banka A.D. Beograd as of June 30th 2016

Report Number

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EXECUTIVE BOARD

Number: 11903 / IO

Date: Beograd, 27.09.2016.

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 30th, 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).

THE EXECUTIVE BOARD OF THE BANK

Jelena Djurovic

Member of the Executive Board

Sladjana Jelic

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

Naziv	30.06.2016.	31.12.2015.
CORE CAPITAL	40.657.196	40.078.298
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	18.791.828	24.935.440
Profit of current year	-	-
Deductible items from core capital	2.645.550	6.299.631
Intangible investments	15.523.632	18.592.061
Amount of bank shares taken in pledge, except for cumulative preferred shares	359.948	216.830
Non-realized losses arising from securities available/held for sale	357.233	357.233
Required reserves from profit for estimated losses under balance sheet assets and off-balance sheet items of the bank	876.460	268.169
Deductible items from core capital	13.929.991	17.749.829
SUPPLEMENTARY CAPITAL	4.199.833	3.909.144
Part of revaluation reserves of the bank	2.966.718	2.692.883
Subordinated liabilities	1.233.115	1.216.261
DEDUCTIONS FROM CAPITAL	5.480.888	5.555.355
Direct and indirect investment in banks and other entities in the financial sector in an amount higher than 10% of the capital of such banks or other entities	5.480.888	5.555.355
TOTAL CORE CAPITAL	37.916.752	37.300.621
TOTAL SUPPLEMENTARY CAPITAL	1.459.389	1.131.467
TOTAL REGULATORY CAPITAL	39.376.142	38.432.087

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	
Kapitalni zahtevi	30.06.2016.	31.12.2015.
CAPITAL	39.376.142	38.432.087
Total core capital	37.916.752	37.300.621
Total supplementary capital	1.459.389	1.131.467
Credit risk, counterparty risk and settlement/ delivery risk based on free deliveries	17.750.089	17.343.799
Exposures to states and central banks	-	-
Exposures to territorial autonomies and local government units	133.905	146.235
Exposures to public administrative bodies	-	-
Exposures to international development banks	15	34
Exposures to banks	776.597	632.626
Exposures to companies	9.061.902	9.231.319
Exposures to private individuals	3.511.021	3.356.841
Exposures secured by mortgages on real property	2.923.035	2.530.474
Due outstanding receivables	72.914	112.863
Exposures to investment funds	104.202	-
Other exposures	1.166.497	1.333.407
Market Risks	150.065	488.748
Capital requirement for price risk based on debt securities	-	-
Capital requirement for price risk based on equity securities	-	-
Capital requirement for foreign exchange risk	150.065	488.748
Capital requirement for commodity risk	-	-
Operational Risks	2.605.239	2.481.578
Exposure to operational risk	2.605.239	2.481.578
Total capital requirements		20.314.125
Capital adequacy ratio (minimum 12%)	23,04%	22,70%

- The Bank includes the trading book positions in calculation of capital requirements for credit risk, taking into consideration that value and share of trading book in total operations do not obligate the Bank to allocate special capital requirements for market risks

Structure of calculation of capital requirement for operational risk

RSD 000

Business line	Exposure indicator			Capital requirement rate	Capital requirement
	2013.	2014.	2015.		
1. Corporate financing	6.144	5.666	5.440	18%	2.605.239
2. Trade and sales	1.020.003	(1.864.071)	(375.418)	18%	
3. Retail broker-dealer operations	5.032	5.722	6.200	12%	
4. Corporate banking operations	9.200.142	13.305.319	6.620.493	15%	
5. Retail banking operations	6.305.799	4.886.347	10.485.897	12%	
6. Payment transactions	1.782.950	1.837.468	1.868.917	18%	
7. Agency services	29.231	39.081	47.716	15%	
8. Property management	75.166	200.436	177.245	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		Iznos izloženosti obezbeđenih instrumentima nematerijalne kreditne zaštite	
	30.06.2016.	31.12.2015.	30.06.2016.	31.12.2015.
States and central banks	-	-	-	-
Territorial autonomies and local government units	-	-	-	-
International development banks	-	-	-	-
Banks		814	-	-
Companies	995.682	951.345	3.629.775	4.925.297
Private individuals	890.080	749.656	-	-
Exposures secured by mortgages on real property	53.865	43.701	-	-
Due outstanding receivables	5.218	2.492	-	-
Other exposures	-	-	-	-
Total	2.638	2.634	-	-
States and central banks	1.947.483	1.750.642	3.629.775	4.925.297

*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 (PI-KAP)

Rednji br.	Naziv pozicije	Iznos
I	TOTAL CORE CAPITAL	40.657.196
1.	CORE CAPITAL BEFORE DEDUCTIONS	58.826.378
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	18.791.828
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	
2.	DEDUCTIBLES FROM CORE CAPITAL	18.169.182
2.1.	Losses from previous years	
2.2.	Loss of the current year	2.645.550
2.3.	Intangible assets	359.948
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:	14.806.451
2.6.1.	Unrealised losses on securities available for sale	876.460
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	13.929.991
2.7.	Other negative consolidated reserves	
II	TOTAL SUPPLEMENTARY CAPITAL	4.199.833
1.	SUPPLEMENTARY CAPITAL BEFORE DEDUCTIONS	4.199.833
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	2.966.718
1.4.	Hybrid instruments	
1.5.	Subordinated liabilities	1.233.115
1.6.	Overallocation of impairment allowances, provisions and required reserves from profit relative to expected losses	
2.	DEDUCTIBLES FROM SUPPLEMENTARY CAPITAL	0
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	
III	TOTAL CAPITAL	39.376.142
1.	TOTAL CAPITAL BEFORE DEDUCTIONS	44.857.029
2.	DEDUCTIBLES FROM CAPITAL	5.480.888
	Of which reduction in core capital	2.740.444
	Of which reduction in supplementary capital	2.740.444
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	5.480.888
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	
IV	NOTES	
	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	
	<i>Of which on a group basis</i>	
	<i>Of which on an individual basis</i>	
	Amount of expected losses under IRB approach	
	Gross amount of subordinated liabilities	6.165.575

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.
- **Current year loss** - The loss is deductible item from capital in accordance with the Decision on capital adequacy of banks
- **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 first half of 2016 includes in supplementary capital 20% 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 30.06.2016 amount to RSD 5.480,9 million. 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 date a	No maturity date a
7.1.	Original maturity	No maturity date a	No maturity date a
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-convertible	Non-convertible
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 – 30.06.2016.

Designation	Item	Balance sheet	References
A	ASSETS		
A.I	Cash and assets with the central bank	62.001.833	
A.II	Pledged financial assets	–	
A.III	Financial assets recognised at fair value through income statement and held for trading	873.259	
A.IV	Financial assets initially recognised at fair value through income statement	–	
A.V	Financial assets available for sale	141.765.031	
A.VI	Financial assets held to maturity	–	
A.VII	Loans and receivables from banks and other financial organisations	26.487.270	
A.VIII	Loans and receivables from clients	158.089.978	
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	<i>Of which direct or indirect investments in banks and other financial sector person persons</i>	5.480.888	
	Investments into subsidiaries	5.480.888	и
A.XIII	<i>Of which direct or indirect investments in banks and other financial sector persons</i>	359.948	д
A.XIV	Intangible assets	6.000.108	
A.XV	Property, plant and equipment	2.717.557	
A.XVI	Investment property	–	
A.XVII	Current tax assets	212.833	
A.XVIII	Deferred tax assets	69.317	
A.XIX	Non-current assets held for sale and discontinued operations	5.895.464	
A.XX	<i>Of which direct or indirect investment in banks and other financial sector persons that exceed 10% of the capital of</i>	409.953.486	
R	TOTAL ASSETS (ADP items from 0001 to 0019 in the consolidated balance sheet)		
RO	LIABILITIES		
RO.I	LIABILITIES	–	
RO.II	Financial liabilities recognised at fair value through income statement and held for trading	–	
RO.III	Financial liabilities initially recognised at fair value through income statement	–	
RO.IV	Liabilities arising from financial derivatives intended for hedging	17.304.634	
RO.V	Deposits and other liabilities to banks, other financial organisations and central bank	319.842.828	
RO.VI	Deposits and other liabilities to other clients	–	
RO.VII	Changes in fair value of hedged items	–	
RO.VIII	Own securities issued and other borrowings	6.165.502	
	<i>Of which liabilities arising from hybrid instruments</i>	1.233.115	з
RO.IX	Subordinated liabilities	2.127.130	
RO.X	<i>Of which subordinated liabilities included in bank's supplementary capital</i>	–	
RO.XI	Provisions	–	
RO.XII	Liabilities under assets held for sale and discontinued operations	334.416	
RO.XIII	Current tax liabilities	5.671.494	
RO.XIV	Deferred tax liabilities	351.446.004	
	Other liabilities	–	
RO.XV	TOTAL LIABILITIES (ADP items from 0401 to 0413 in the consolidated balance sheet)	40.034.550	
	CAPITAL	17.191.466	а
	Share capital	22.843.084	б
RO.XVI	<i>Of which par value of paid-in shares, except for cumulative preferential shares</i>	–	
RO.XVII	<i>Of which share premium on share capital, except for cumulative preferential shares</i>	5.962	
RO.XVIII	<i>Of which par value of cumulative preferential shares</i>	2.645.550	г
RO.XIX	<i>Of which share premium on cumulative preferential shares</i>	21.112.520	
	Own shares	18.791.828	в
	<i>Of which acquired own shares, except for cumulative preferential shares</i>	876.460	е
	<i>Of which acquired own cumulative preferential shares</i>	293.104	
	Profit	3.490.257	ж
RO.XX	<i>Of which retained earnings from previous years</i>	–	
RO.XXI	<i>Of which profit of the current year</i>	–	
RO.XXII	Loss	58.507.482	
RO.XXIII	<i>Of which losses from previous years</i>	–	
RO.XXIV	<i>Of which loss in the current year</i>	409.953.486	
V.P.	Reserves		
V.P.A.	<i>Of which reserves from profit which represent element of core capital</i>	580.186.744	
	<i>Of which other positive consolidated reserves</i>	357.233	ђ
V.P.P.	<i>Of which other negative consolidated reserves</i>	580.186.744	

5.3.2. Connecting positions in Itemized Balance Sheet with the Positions in the Form – 30.06.2016.

No	Item	Amount	Data source in accordance with references from step 2
I	TOTAL CORE CAPITAL	40.657.196	
1.	CORE CAPITAL BEFORE DEDUCTIONS	58.826.378	
1.1.	Par value of paid-in shares, except for cumulative preferential shares	17.191.466	a
1.2.	Share premium	22.843.084	б
1.3.	Reserves from profit	18.791.828	в
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.	DEDUCTIBLES FROM CORE CAPITAL	18.169.182	
2.1.	Losses from previous years	–	
2.2.	Loss of the current year	2.645.550	г
2.3.	Intangible assets	359.948	д
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	ђ
2.6.	Regulatory value adjustments:	14.806.451	
2.6.1.	Unrealised losses on securities available for sale	876.460	e
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	13.929.991	
2.7.	Other negative consolidates reserves	–	
II	TOTAL SUPPLEMENTARY CAPITAL	4.199.833	
1.	SUPPLEMENTARY CAPITAL BEFORE DEDUCTIONS	4.199.833	
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	2.966.718	ж*0,85
1.4.	Hybrid instruments	–	
1.5.	Subordinated liabilities	1.233.115	з
1.6.	Overallocation of impairment allowances, provisions and required reserves from profit relative to expected losses	–	
2.	DEDUCTIBLES FROM SUPPLEMENTARY CAPITAL	–	
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	–	
III	TOTAL CAPITAL	39.376.142	
1.	TOTAL CAPITAL BEFORE DEDUCTIONS	44.857.029	
2.	DEDUCTIBLES FROM CAPITAL	5.480.888	
	Of which reduction in core capital	2.740.444	
	Of which reduction in supplementary capital	2.740.444	
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	5.480.888	и
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	–	
IV	NOTES	–	
	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	6.165.575	

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

No	Name	Amount	Coverage by core capital	Coverage by supplementary capital
		1	2	3
I	CAPITAL	39.376.142		
1.	TOTAL CORE CAPITAL	37.916.752		
2.	TOTAL SUPPLEMENTARY CAPITAL	1.459.389		
II	CAPITAL REQUIREMENTS	20.505.393		
1.	CAPITAL REQUIREMENTS FOR CREDIT RISK, COUNTERPARTY RISK AND SETTLEMENT/DELIVERY RISK IN CASE OF FREE DELIVERIES	17.750.089	17.750.089	-
1.1.	Standardised approach (SA)	147.917.410		
1.1.1.	Exposures to central governments and central banks	-		
1.1.2.	Exposures to territorial autonomies and local self-government units	1.115.871		
1.1.3.	Exposures to public administrative bodies	-		
1.1.4.	Exposures to multilateral development banks	127		
1.1.5.	Exposures to international organisations	-		
1.1.6.	Exposures to banks	6.471.641		
1.1.7.	Exposures to corporates	75.515.851		
1.1.8.	Retail exposures	29.258.509		
1.1.9.	Exposures secured by real estate collateral	24.358.629		
1.1.10.	Past due items	607.616		
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	868.354		
1.1.14.	Other exposures	9.720.812		
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.	Approach applied:	-		
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.	Types of equity exposures	-		
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.	Exposures to other assets	-		
2	CAPITAL REQUIREMENTS FOR SETTLEMENT/DELIVERY RISK ARISING FROM UNSETTLED TRANSACTIONS	-	-	-
3	CAPITAL REQUIREMENTS FOR MARKET RISKS	150.065	150.065	-
3.1.	Capital requirements for price, foreign exchange and commodity risks calculated under standardised approaches	150.065	150.065	-
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	150.065	150.06	-
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	2.605.239	2.605.239	-
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	2.605.239	2.605.239	-
4.3.	Capital requirements for operational risk calculated under the Advanced Approach	-	-	-
5	COVERAGE OF CAPITAL REQUIREMENTS	20.505.393	20.505.393	-
III	CAPITAL ADEQUACY RATIO (%)	23,04%		