

REPORT

on disclosure of data and information of
Komercijalna banka AD Beograd as of June 30, 2019

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EXECUTIVE BOARD OF THE BANK

No. 647/EB

Date: Belgrade, September 25, 2019

1. INTRODUCTION

- Komercijalna banka AD Beograd (hereinafter: the Bank) in accordance with the Law on Banks and the Decision on Disclosure of Data and Information by banks, further below publishes the Report as of June 30, 2019, which in accordance with the above mentioned regulation contains quantitative information regarding the Bank's:
 - Capital;
 - Capital requirements and capital adequacy;
 - Credit risk mitigation techniques;
 - Leverage ratio.
- The Report shall be publicized on the Bank's Internet domain (www.kombank.com).

THE EXECUTIVE BOARD OF THE BANK

Pavao Marjanović

Member of the Executive Board

Vladimir Medan, PhD

President of the Executive Board

2. THE BANK'S CAPITAL

Quantitative data and information regarding the Bank's capital include the following:

- Amount of Tier 1 and Tier 2 capital;
- Preview of individual elements of capital;
- Deductibles;
- Amount of total capital.

Data on main features of financial instruments included in calculation of the Bank's capital is given in Annex 2 PI-FIKAP.

Capital structure

RSD 000

Description	30.06.2019.	31.12.2018.
TIER 1 CAPITAL	62,148,748	57,039,683
COMMON EQUITY TIER 1 CAPITAL	61,775,238	56,666,173
Paid-up amount of CET1 instruments	16,817,956	16,817,956
Share premium with CET1 Capital instruments	22,843,084	22,843,084
Reserves from profit, other reserves and reserves for general banking risks	18,565,207	14,223,535
Revaluation reserves and other unrealized gains/losses	5,164,306	4,254,737
Revaluation reserves and other unrealized gains	5,167,534	4,282,417
(-) Unrealized losses	(3,228)	(27,680)
Regulatory adjustment of the value of Common Equity Tier 1 capital elements, Additional value adjustments (-)	(662)	(657)
(-) Adjustments to CET1 due to prudential filters, except for unrealized losses on AFS securities	(1,614,654)	(1,472,482)
(-) Other intangible assets before reduction for deferred tax liabilities	(690,342)	(557,051)
(-) Deferred tax assets that rely on future profitability, except for those that arise from temporary differences, net of associated deferred tax liabilities	(878,000)	(840,967)
(-) Amount of required reserve for estimated losses under balance sheet assets and off-balance sheet items deducted from CET1 Capital	-	(74,464)
(-) Gross amount of receivables from the borrower – natural person (other than a farmer or an entrepreneur) arising from extended consumer, cash or other loans disclosed in accounts 102, 107 and 108 in accordance with the decision prescribing the Chart of Accounts and contents of accounts in the Chart of Accounts for Banks where the level of the borrower's debt-to-income ratio before loan approval was higher than the percentage defined in accordance with the decision governing the classification of bank balance sheet assets and off-balance sheet items or where this percentage will be higher due to loan approval. This deductible shall be applied regardless of whether following the loan approval the level of the borrower's debt-to-income ratio has dropped below the said percentage	(3,450)	-
(-) Gross amount of receivables from the borrower – natural person (other than a farmer or an entrepreneur) arising from extended consumer, cash or other loans, other than the loans disclosed under item 1.1.1.27 of this Form, disclosed in accounts 102, 107 and 108 in accordance with the decision prescribing the Chart of Accounts and contents of accounts in the Chart of Accounts for Banks, which under the criterion agreed maturity qualify for the deduction from Common Equity Tier 1 prescribed by the decision governing bank capital adequacy*	(42,862)	-
ADDITIONAL TIER 1 CAPITAL	373,510	373,510
Paid-up amount of AT1 instruments	373,510	373,510
TIER 2 CAPITAL		
Capital instruments and subordinated loans eligible as T2 Capital and share premium	-	-
of which: paid-in share capital which qualified for inclusion in core capital until 30 June 2017, which the bank shall include into core capital until 31 December 2022 in line with transitional provisions of the Decision on Capital Adequacy of Banks	-	-
Note: Capital instruments which ceased to qualify for inclusion in Common Equity Tier 1 capital	-	-
REGULATORY CAPITAL	62,148,748	57,039,683

* Consumer, cash or other loans, which at the same time qualify for the application of this deductible from Common Equity Tier 1 and deductibles from Common Equity Tier 1 disclosed under item above of this Form shall be disclosed only under this item.

3. CAPITAL REQUIREMENTS AND CAPITAL ADEQUACY

- The Bank calculates the capital adequacy ratios (CET1, T1 and T2) and capital requirements in accordance with the regulations of the National bank of Serbia by using the standardized approach for risk weighted exposures for:
 - credit, counterparty and dilution risks and free deliveries risk;
 - settlement/delivery risk (except for free deliveries);
 - market risks;
 - operational risk;
 - credit valuation adjustment risk;
 - risk exposure amount related to exposure limit excesses in the trading book.
- Regulatory prescribed minimum capital adequacy ratio is 8% plus combined capital buffer requirement which consists of capital conservation buffer (2.5%), systemically important bank buffer (2%) and systemic risk buffer (1.7%) – while as of June 30, 2019 the Bank didn't calculate countercyclical capital buffer.
- The Bank calculates three capital adequacy ratios:
 - CAR of total Bank's capital (min 8% + combined capital buffer requirement 6.2pp)
 - CAR of Tier 1 Bank's capital (min 6% + combined capital buffer requirement 6.2pp)
 - CAR of Common Equity Tier 1 Bank's capital (min 4.5% + combined capital buffer requirement 6.2pp)

Capital requirements	30.06.2019.	31.12.2018.
CAPITAL	62,148,748	57,039,683
Tier 1 capital	62,148,748	57,039,683
Common Equity Tier 1 Capital	61,775,238	56,666,173
Additional Tier 1 Capital	373,510	373,510
Credit, counterparty and dilution risks and free deliveries risk	13,468,462	12,946,262
Central governments and central banks exposures	268,563	292,333
Territorial autonomies and local government units exposures	95,287	89,389
Public administrative bodies exposures	4	4
Banks exposures	504,081	338,742
Companies exposures	4,148,162	4,194,104
Retail exposures	5,251,675	5,154,132
Secured by mortgages on immovable property exposures	598,783	620,852
Exposures in default	568,703	573,920
Equity exposures	982,659	768,685
Other items	1,050,545	914,101
Market risks	435,794	182,498
Capital requirement for position risk for debt securities	73,678	35,431
Capital requirement for position risk for equity	163,836	147,067
Capital requirement for foreign exchange risk	198,281	-
Operational risk	2,621,460	2,510,337
Operational risk exposure	2,621,460	2,510,337
Total capital requirements	16,525,716	15,639,097
CET1 capital adequacy ratio (minimum 4.5%+ combined capital buffer requirement)	29.91%	28.99%
T1 capital adequacy ratio (minimum 6%+ combined capital buffer requirement)	30.09%	29.18%
Capital adequacy ratio (minimum 8%+ combined capital buffer requirement)	30.09%	29.18%

- As of June 30, 2019 the Bank doesn't have capital requirements for settlement/delivery risk (except for free deliveries), for credit valuation adjustment risk, nor for exposure limit excesses in the trading book.
- Overview of capital requirements is given in Annex 4 – Data on Total Capital Requirements and Capital Adequacy Ratio (PI-AKB).

- The Bank calculates capital requirements for position risk since the volume and trading book activities of the Bank are above the regulatory prescribed limits.
- Capital requirement for foreign exchange risk is calculated since the Bank's foreign exchange risk ratio was above 2% of the Bank's capital.

Structure of calculation of capital requirement for operational risk

RSD 000

Business line	Exposure indicator			Capital requirement rate	Capital requirement
	2016	2017	2018		
1. Corporate financing	3,773	2,963	4,256	18%	2,621,460
2. Trading and sales	923,107	2,161,149	4,058,744	18%	
3. Retail brokerage activities	3,312	7,467	10,579	12%	
4. Corporate banking activities	5,451,653	(3,625,715)	3,000,208	15%	
5. Retail banking activities	10,099,273	18,019,677	10,262,124	12%	
6. Payment operations	2,017,202	2,380,971	2,378,849	18%	
7. Services for the account of clients	41,711	25,911	22,097	15%	
8. Asset management	(232,992)	191,943	133,773	12%	

4. CREDIT RISK MITIGATION TECHNIQUES

- The Bank discloses the quantitative data in credit risk mitigation techniques which refer to total amount of exposures secured with:
 - funded credit protection instruments;
 - unfunded credit protection instruments per exposure classes.

Exposures secured by credit protection instruments per classes of assets

RSD 000

Credit risk exposures	Amount of exposures secured by funded credit protection instruments		Amount of exposures secured by other eligible credit protection instruments	
	30.06.2019.	31.12.2018.	30.06.2019.	31.12.2018.
Central governments and central banks	-	-	-	-
Territorial autonomies and local government units	-	-	-	-
Banks	973	973	-	-
Companies	133,401	378,310	6,997,554	1,580,848
Retail	1,595,228	1,821,061	-	-
Secured by mortgages on immovable property	-	-	-	-
Exposures in default	290,109	226,412	146,673	290,715
Equity	-	-	-	-
Other items	14,030	7,189	-	-
Total	2,033,740	2,433,944	7,144,227	1,871,563

*Note: exposure presented after application of the volatility factors and credit conversion factors.

5. LEVERAGE RATIO

- The Bank discloses the leverage ratio, which represents the ratio between the Bank's Tier 1 capital and total amount of exposures which are defined for leverage ratio calculation and is expressed as percentage.

No.	Description	30.06.2019.	31.12.2018.
I	Leverage ratio	14.83%	13.96%

6. ANNEXES

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:

6.1. Annex 1 – Data on Bank Capital (PI-KAP) as of June 30, 2019

in RSD 000			
No	Item	Amount	DCA reference*
Common Equity Tier 1: elements			
1	CET1 capital instruments and the related share premium accounts	39,661,040	
1.1.	<i>of which: shares and other capital instruments which fulfil the requirements as laid out in Section 8 of the DCA</i>	16,817,956	Section 7, paragraph 1, item 1) and Section 8
1.2.	<i>of which: relevant share premium with the instruments referred to in item 1.1, i.e. the amount paid above par value of those instruments</i>	22,843,084	Section 7, paragraph 1, item 2)
2	Profit from preceding years free of any future liabilities, to be allocated to CET 1 capital according to the decision of the bank's assembly	-	Section 10, paragraph 1
3	Profit of the current year or profit from the preceding year which the bank's assembly still has not decided to allocate in CET 1 capital which fulfil the requirements as laid out in Section 10, paras 2 and 3 on inclusion into CET 1 capital	-	Section 10, paras 2 and 3
4	Revaluation reserves and other unrealised losses	5,167,534	Section 7, paragraph 1, item 4)
5	Reserves from profit and other bank reserves, except for reserves for general banking risks	18,565,207	Section 7, paragraph 1, item 5)
6	Reserves for general banking risks	-	Section 7, paragraph 1, paragraph 6)
7	Non-controlling participations (minority interests) allowed in CET1**	-	
8	Common Equity Tier 1 capital before regulatory adjustments and deductibles (sum of rows from 1 to 7)	63,393,782	
Common Equity Tier 1 capital: regulatory adjustments and deductibles			
9	Additional value adjustments (-)	(662)	Section 12, paragraph 5
10	Intangible assets, including goodwill (net of deferred tax liabilities) (-)	(690,342)	Section 13, paragraph 1, item 2)
11	Deferred tax assets that rely on future profitability of the bank, excluding those arising from temporary differences (net of related deferred tax liability where the conditions referred to in Section 14, paragraph 1 of the DCA are met)	(878,000)	Section 13, paragraph 1, item 3)
12	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value, including projected cash flows	-	Section 12, paragraph 1, item 1)
13	IRB Approach: Negative amount of difference resulting from the calculation in accordance with Section 134 of the DCA (-)	-	Section 13, paragraph 1, item 4)
14	Any increase in equity that results from securitisation exposures (-)	-	Section 11
15	Gains or losses on bank's liabilities valued at fair value resulting from changes in own credit standing	-	Section 12, paragraph 1, item 2)
16	Defined benefit pension fund assets on the balance sheet of the bank (-)	-	Section 13, paragraph 1, item 5)
17	Direct, indirect and synthetic holdings by a bank of own Common Equity Tier 1 instruments, including own CET 1 instruments that a bank is under an actual or contingent obligation to purchase by virtue of an existing contractual obligation (-)	-	Section 13, paragraph 1, item 6)
18	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have a reciprocal cross holding with the bank, designed to inflate artificially the capital of the bank (-)	-	Section 13, paragraph 1, item 7)
19	Applicable amount of direct, indirect and synthetic holdings by the bank of the CET1 instruments of financial sector entities where the bank does not have a significant investment in those entities (-)	-	Section 13, paragraph 1, item 8)
20	Applicable amount of direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the bank has a significant investment in those entities (-)	-	Section 13, paragraph 1, item 9)
21	Exposure amount of the following items which qualify for a risk weight of 1.250%, where the bank deducts that exposure amount from the amount of CET1 items as an alternative to applying a risk weight of 1.250%	-	Section 13, paragraph 1, item 11)

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21.1.	<i>of which: holdings in entities outside the financial sector in the amount of over 10% of capital of those entities, i.e. holdings that allow exerting a significant impact on managing of a legal entity or on the business policy of that legal entity (-)</i>	-	Section 13, paragraph 1, item 11), indent one
21.2.	<i>of which: securitisation positions (-)</i>	-	Section 13, paragraph 1, item 11), indent two
21.3.	<i>of which: free deliveries (-)</i>	-	Section 13, paragraph 1, item 11), indent three
22	Deferred tax assets that rely on the bank's future profitability arising from temporary differences (amount above 10% of bank's CET1 capital referred to in Section 21, paragraph 2, reduced by the amount of related tax liabilities where the requirements referred to in Section 14, paragraph 1 of the DCA are met (-)	-	Section 21, paragraph 1, item 1)
23	Sum of deferred tax assets and holdings of financial sector entities where the bank has a significant investment referred to in Section 21, paragraph 1 of the DCA in such entities, which exceeds the threshold referred to in Section 21, paragraph 3 of the DCA (-)	-	Section 21, paragraph 1
23.1.	<i>of which: Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the bank has a significant investment in those entities</i>	-	Section 21, paragraph 1, item 2)
23.2.	<i>of which: Deferred tax assets arising from temporary differences</i>	-	Section 21, paragraph 1, item 1)
24	Losses for the current and previous years, and unrealised losses (-)	(3,228)	Section 13, paragraph 1, item 1)
25	Any tax charge relating to CET1 elements foreseeable at the moment of its calculation, except where the bank suitably adjusts the amount of CET1 elements insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (-)	-	Section 13, paragraph 1, item 12)
26	Amount of items required to be deducted from the bank's Additional Tier 1 items that exceeds Additional Tier 1 capital of the bank (-)	-	Section 13, paragraph 1, item 10)
27	Amount of required reserve for estimated losses on balance-sheet assets and off-balance sheet items of the bank	-	Section 13, paragraph 1, item 13)
28	Total regulatory adjustments and deductibles from CET1 capital (sum of rows from 9 to 27)	(1,618,544)	
29	Common Equity Tier 1 capital (difference between 8 and 28)	61,775,238	
Additional Tier 1 capital: elements			
30	Shares and other capital instruments which fulfil the requirements as laid out in Section 23 of the DCA and related share premium	373,510	Section 22, paragraph 1, items 1) and 2)
31	Capital instruments issued by subsidiaries, which are recognised as Additional Tier 1 capital**	-	
32	Additional Tier 1 capital before deductibles (30+31)	373,510	
Additional Tier 1 capital: deductibles			
33	Direct, indirect and synthetic holdings by a bank of own Additional Tier 1 instruments, including the instruments that a bank is obliged to purchase as a result of existing contractual obligations (-)	-	Section 26, paragraph 1, item 1)
34	Direct, indirect and synthetic holdings by a bank of the Additional Tier 1 instruments of financial sector entities with which the bank has reciprocal cross holdings, designed to inflate artificially the capital of the bank (-)	-	Section 26, paragraph 1, item 2)
35	Applicable amount of direct, indirect and synthetic holdings by a bank of the Additional Tier 1 instruments of financial sector entities where the bank does not have a significant investment in those entities (-)	-	Section 26, paragraph 1, item 3)
36	Direct, indirect and synthetic holdings by a bank of the Additional Tier 1 instruments of financial sector entities where the bank has a significant investment in those entities, excluding underwriting positions held for five working days or fewer (-)	-	Section 26, paragraph 1, item 4)
37	Amount of items required to be deducted from Tier 2 items that exceed the Tier 2 capital of the bank (-)	-	Section 26, paragraph 1, item 5)
38	Total deductibles from Additional Tier 1 capital (sum of rows from 33 to 37)	-	
39	Additional Tier 1 capital (difference between 32 and 38)	373,510	
40	Tier 1 capital (sum of rows 29 and 39)	62,148,748	
Tier 2: elements			
41	Shares and other Tier 2 capital instruments and subordinated liabilities which fulfil the requirements as laid out in Section 28 of the DCA and related share premium accounts related to instruments	-	Section 27, paragraph 1, items 1) and 2)
42	Capital instruments issued by subsidiaries, which are recognised as Tier 2 capital**	-	
43	Credit risk adjustments that meet the requirements for the inclusion in Tier 2 capital	-	Section 27, paragraph 1, items 3) and 4)
44	Tier 2 capital before deductibles (sum of rows from 41 to 43)	-	

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Tier 2 capital: deductibles			
45	Direct, indirect and synthetic holdings by a bank of own Tier 2 instruments and subordinated liabilities, including instruments that the bank is obliged to purchase as a result of existing contractual obligations (-)	-	Section 30, paragraph 1, item 1)
46	Direct, indirect and synthetic holdings of the Tier 2 instruments and subordinated liabilities of financial sector entities with which the bank has reciprocal cross holdings, designed to inflate artificially the capital of the bank (-)	-	Section 30, paragraph 1, item 2)
47	Applicable amount of direct, indirect and synthetic holdings of the Tier 2 instruments and subordinated liabilities of financial sector entities where a bank does not have a significant investment in those entities (-)	-	Section 30, paragraph 1, item 3)
48	Direct, indirect and synthetic holdings by the bank of the Tier 2 instruments and subordinated liabilities of financial sector entities where the bank has a significant investment in those entities, excluding underwriting positions held for fewer than five working days (-)	-	Section 30, paragraph 1, item 4)
49	Total deductibles from Tier 2 capital (sum of rows from 45 to 48)	-	
50	Tier 2 capital (difference between 44 and 49)	-	
51	Total capital (sum of rows 40 and 50)	62,148,748	
52	Total risk-weighted assets	206,571,453	Section 3, paragraph 2
Capital adequacy ratios and capital buffers			
53	Common Equity Tier 1 capital ratio (%)	29.91%	Section 3, paragraph 1, item 1)
54	Tier 1 capital ratio (%)	30.09%	Section 3, paragraph 1, item 2)
55	Total capital ratio (%)	30.09%	Section 3, paragraph 1, item 3)
56	Total requirements for capital buffers (%)***	6.20%	Section 433
57	Common Equity Tier 1 capital available for capital buffers coverage (%)****	21.91%	

* DCA - Decision on Capital Adequacy of Banks

** To be completed by the ultimate parent company, obliged to calculate the banking group's capital based on the data from the consolidated financial statements, in accordance with the decision on consolidated supervision of a banking group.

*** As a percentage of risk-weighted assets.

**** Calculated as Common Equity Tier 1 capital of the bank (expressed as percentage of risk-weighted assets), less Common Equity Tier 1 capital of the bank used to maintain the Common Equity Tier 1 capital ratio referred to in Section 3, paragraph 3, item 1) of the DCA, the Tier 1 capital ratio referred to in Section 3, paragraph 3, item 2) of the DCA and the total capital ratio referred to in Section 3, paragraph 3, item 3) of the DCA.

NOTE: In amount under no 28 which refers to total regulatory adjustments and deductibles from CET1 capital, the total amount of RSD (1,618,544) thousand, along with the amounts disclosed under positions from 9 to 27, also includes additional amounts, which refer to deductibles prescribed by section 13. paragraph 1. items from 13) to 15) of Decision on Capital Adequacy of Banks, specifically:

1) Gross amount of receivables from the borrower – natural person (other than a farmer or an entrepreneur) arising from extended consumer, cash or other loans disclosed in accounts 102, 107 and 108 in accordance with the decision prescribing the Chart of Accounts and contents of accounts in the Chart of Accounts for Banks where the level of the borrower's debt-to-income ratio before loan approval was higher than the percentage defined in accordance with the decision governing the classification of bank balance sheet assets and off-balance sheet items and where this percentage will be higher due to loan approval. This deductible shall be applied regardless of whether following the loan approval the level of the borrower's debt-to-income ratio has dropped below the said percentage, in amount of RSD (3,450) thousand and

2) Gross amount of receivables from the borrower – natural person (other than a farmer or an entrepreneur) arising from extended consumer, cash or other loans, other than the loans disclosed under item 1.1.1.27 of KAP Form, disclosed in accounts 102, 107 and 108 in accordance with the decision prescribing the Chart of Accounts and contents of accounts in the Chart of Accounts for Banks, which under the criterion agreed maturity qualify for the deduction from Common Equity Tier 1 prescribed by the decision governing bank capital adequacy, in amount of RSD (42,862) thousand.

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

- **Reserves from profit** – This element of the CET1 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 and National bank of Serbia regulations. In accordance with the Decision on Capital Adequacy of Banks, the Bank is obliged to – after the adoption of the relevant decision by General Meeting of Bank's Shareholders – inform NBS at the latest 30 days before the day of inclusion of reserves from profit in the calculation of capital, accompanied with the relevant documentation;
- **Losses from previous years and current period loss** – loss is deductible item from the Bank's CET 1 capital;
- **Unrealized losses on securities measured at fair value through other comprehensive income** – The stated losses represent a deductible from CET 1 capital and are a result of negative fluctuations of prices of relevant instruments in relation to their initial value;
- **Intangible assets, including goodwill** – Intangible assets include investments in R&D, patents, licenses, software and similar rights, net of calculated depreciation and deferred tax liabilities associated to other intangible assets which would cease to exist in case of impairment or cessation of recognition of such intangible assets in accordance with the IFRS/IAS, represent a deductible item from CET 1 capital;
- **The amount of reserve for estimated losses calculated in accordance with NBS regulations (if these regulations stipulate the obligation to allocate this reserve)** – The applicable regulations of the National Bank of Serbia have not established the obligation to

allocate this reserve;

- ✦ **Revaluation reserves and other unrealized gains** – The increase in the value of intangible assets and fixed assets, the positive effects of the change in the fair value of securities measured at fair value through other comprehensive income and actuarial gains booked on the basis of defined benefit plans have influenced the creation of revaluation reserves. These reserves are reduced by the effects of potential tax liabilities and as such are included in the Bank's CET 1 capital;
- ✦ **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 share in equity in the following dependent persons: KomBank Invest ad Beograd, Komercijalna banka ad Banja Luka and Komercijalna banka ad Podgorica. Total investment in dependent companies as of June 30, 2019 amounted to RSD 5,480.9 million, i.e. RSD 3,298.6 million net of impairment of equity investments in dependent persons abroad. In addition to these investments, the Bank has share in equity in Euroaxis bank AD Moscow, which exceeds 10% of capital of that legal entity, which was fully corrected – corrective account of share in equity of banks abroad, on the expense side. These investments are included in the Bank's risk weighted assets with the risk weight of 250% in accordance with the Decision on Capital Adequacy of Banks and starting from June 30, 2017 are no longer deductible item from capital.

6.2. Annex 2 – Data on Main Features of Financial Instruments Included in Calculation of Bank's Capital (PI- FIKAP) as of June 30, 2019

No	Instrument features	Description	Description
1.	Issuer	Komercijalna banka AD Beograd	Komercijalna banka AD Beograd
1.1.	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	RSKOBBE16946	RSKOBBE19692
	<i>Regulatory treatment</i>	-	-
2.	Treatment in accordance with the Decision on Capital Adequacy of Banks	CET 1 instrument	Additional Tier 1 Capital instrument
3.	Eligible at solo/(sub-)consolidated/ solo&(sub-) consolidated	Solo	Solo
4.	Instrument type	Ordinary shares	Non-cumulative preferential shares
5.	Amount recognised in regulatory capital (in RSD thousand, as of most recent reporting date)	RSD 39,661,040	RSD 373,510
6.	Nominal amount 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
6.1.	Issue price	<p>Share issues that had issue prices are:</p> <p>XIX share issue had the issue price of RSD 28,679.54</p> <p>Number of issued shares 212,078 regular – ordinary shares with nominal value of RSD 10,000.00.</p> <p>XX issue had the issue price of RSD 112,000.00, Number of issued shares was 34,679 with individual nominal value of RSD 10,000.00.</p> <p>XXVII issue of ordinary shares referred to conversion of preferential exchangeable shares into ordinary shares.</p> <p>Total number of issued and converted shares was 8,108,646 with individual nominal value of RSD 1,000.00</p>	<p>Share issues that had issue prices are:</p> <p>XXI issue of preferential exchangeable shares had the issue price of RSD 23,759.00.</p> <p>Number of issued shares 479,819 preferential exchangeable shares with nominal value of RSD 10,000.00.</p> <p>XXVI issue of preferential exchangeable shares had the issue price of RSD 3,495.59.</p> <p>Number of issued shares 3,310,456 with nominal value of RSD 1,000.00</p>
6.2.	Redemption price	The redemption price, in case of acquiring own shares, is determined by a special decision of the Bank's General Meeting of shareholders.	The redemption price, in case of acquiring own shares, is determined by a special decision of the Bank's General Meeting of shareholders.
7.	Accounting classification	Share capital	Share capital
8.	Original date of issuance	Original date of instrument issuance was May 6, 1992. On March 8, 2004 the Bank carried out the homogenization of ordinary shares, which replaced all previous share issues with a new issue of shares.	Original date of instrument issuance was May 6, 1992. On March 8, 2004 the Bank carried out the homogenization of ordinary shares, which replaced all previous share issues with a new issue of shares.
9.	Perpetual or dated	No maturity date	No maturity date
9.1.	Original maturity date	No maturity date	No maturity date
10.	Issuer call subject to prior supervisory approval	No	No
10.1.	Optional call date, contingent call dates and redemption amount	-	-
10.2.	Subsequent call dates, if applicable	-	-
	<i>Coupons / dividends</i>	-	-
11.	Fixed or floating dividend/coupon	Floating dividend	Floating dividend
12.	Coupon rate and any related index	-	-
13.	Existence of a dividend stopper	Doesn't exist	Doesn't exist
14.1.	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary
14.2.	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Partially discretionary	Partially discretionary
15.	Existence of step up or other incentive to redeem	No	No
16.	Noncumulative or cumulative dividend/coupon	Non-cumulative	Non-cumulative
17.	Convertible or non-convertible	Non-convertible	Non-convertible
18.	If convertible, conversion trigger(s)	-	-
19.	If convertible, fully or partially	-	-

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20.	If convertible, conversion rate	-	-
21.	If convertible, mandatory or optional conversion	-	-
22.	If convertible, specify instrument type convertible into	-	-
23.	If convertible, specify issuer of instrument it converts into	-	-
24.	Write-down features	-	-
25.	If write-down, write-down trigger(s)	-	-
26.	If write-down, full or partial	-	-
27.	If write-down, permanent or temporary	-	-
28.	If temporary write-down, description of write-up mechanism	-	-
29.	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-cumulative preferential shares	-
30.	Non-compliant transitioned features	No	No
31.	If yes, specify non-compliant features	-	-

6.3. Annex 3 – Reconciliation of Capital Items in the Balance Sheet with Capital Items referred to in Annex 1 (PI-UPK) as of June 30, 2019

6.3.1. Itemizing of elements in Balance Sheet – June 30, 2019

in RSD 000

Designation	Item	Balance sheet	References
A	ASSETS		
A.I	Cash and assets held with the central bank	64,074,823	
A.II	Pledged financial assets	-	
A.III	Receivables arising from derivatives	-	
A.IV	Securities	132,061,405	
A.V	Loans and receivables from banks and other financial organisations	22,713,795	
A.VI	Loans and receivables from clients	172,494,006	
A.VII	Change in the fair value of hedged items	-	
A.VIII	Receivables arising from hedging derivatives	-	
A.IX	Investments in associated companies and joint ventures	-	
A.X	Investments into subsidiaries	3,438,573	
A.XI	Intangible assets	690,342	
	<i>Intangible assets, including goodwill (net of deferred tax liabilities) (-)</i>	(690,342)	Section 13, paragraph 1, item 2) (No.10. PI-KAP)
A.XII	Property, plant and equipment	6,613,419	
A.XIII	Investment property	1,877,137	
A.XIV	Current tax assets	-	
A.XV	Deferred tax assets	1,433,502	
	<i>Deferred tax assets that rely on future profitability of the bank, excluding those arising from temporary differences, net of related deferred tax liability where the conditions referred to in Section 14, paragraph 1 of the DCA are met (-)</i>	(878,000)	Section 13, paragraph 1, item 3) (No.11. PI-KAP)
A.XVI	Non-current assets held for sale and discontinued operations	227,630	
A.XVII	Other assets	6,650,427	
	<i>Of which direct or indirect investments in banks and other financial sector entities in amount above 10% of capital of those entities</i>	-	
A.XX	TOTAL ASSETS (AOP items from 0001 to 0017 in the balance sheet)	412,275,059	
P	LIABILITIES		
PO	LIABILITIES		
PO.I	Liabilities arising from derivatives	-	
PO.II	Deposits and other financial liabilities to banks, other financial organisations and central bank	4,340,011	
PO.III	Deposits and other financial liabilities to other clients	321,757,210	
PO.IV	Liabilities arising from hedging derivatives	-	
PO.V	Change in the fair value of hedged items	-	
PO.VI	Liabilities under securities	-	
PO.VII	Subordinated liabilities	-	
	<i>Shares and other Tier 2 capital instruments and subordinated liabilities which fulfil the requirements as laid out in Section 28 of the DCA and related share premium accounts related to instruments</i>	-	Section 27, paragraph 1, items 1) and 2) (No.41. PI-KAP)
PO.VIII	Provisions	2,344,530	
PO.IX	Liabilities assets held for sale and discontinued operations	-	
PO.X	Current tax liabilities	-	
PO.XI	Deferred tax liabilities	752,901	
PO.XII	Other liabilities	14,059,042	
PO.XIII	TOTAL LIABILITIES (AOP items from 0401 to 0412 in the balance sheet)	343,253,694	
	CAPITAL		

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PK.XIV	Share capital	40,034,550	
	<i>of which: shares and other capital instruments which fulfil the requirements as laid out in Section 8 of the DCA</i>	16,817,956	Section 7, paragraph 1, item 1) and section 8. (No.1.1. PI-KAP)
	<i>of which: relevant share premium with the instruments referred to in item 1.1, i.e. the amount paid above par value of those instruments</i>	22,843,084	Section 7, paragraph 1, item 1) and section 8 (No.1.2. PI-KAP)
	<i>Shares and other capital instruments which fulfil the requirements as laid out in Section 23 of the DCA and related share premium</i>	373,510	Section 22, paragraph 1, items 1) and 2) (No.30. PI-KAP)
PK.XV	Own shares	-	
PK.XVI	Profit	5,257,301	
PK.XVII	Loss	-	
PK.XVIII	Reserves	23,729,514	
	<i>Revaluation reserves and other unrealized gains</i>	5,167,534	Section 7, paragraph 1, item 4) (No.4. PI-KAP)
	<i>Reserves from profit and other bank reserves, except for reserves for general banking risks</i>	18,565,207	Section 7, paragraph 1, item 5) (No.5. PI-KAP)
	<i>Losses for the current and previous years, and unrealised losses (-)</i>	(3,228)	Section 13, paragraph 1, item 1) (No.24 PI-KAP)
PK.XIX	Unrealised losses	-	
PK.XX	TOTAL CAPITAL (result of adding up and subtracting the following AOP items in the balance sheet: 0414 - 0415 + 0416 - 0417 + 0418 - 0419) ≥ 0	69,021,365	
PO.XXI	TOTAL CAPITAL SHORTFALL (result of adding up and subtracting the following AOP items in the balance sheet: 0414 - 0415 + 0416 - 0417 + 0418 - 0419) < 0	-	
PO.XXII	TOTAL LIABILITIES (result of adding up and subtracting the following AOP items in the balance sheet: 0413 + 0421 - 0422)	412,275,059	
V.P.	OFF-BALANCE SHEET ITEMS		
V.P.A.	Off-balance-sheet assets	444,423,385	
V.P.P.	Off-balance-sheet liabilities	444,423,385	

6.3.2 Reconciliation of Capital Items in the Balance Sheet with Capital Items referred to in Annex 1 – June 30, 2019

u 000 RSD

No	Item	Amount	Balance sheet references
Common Equity Tier 1: elements			
1	CET1 capital instruments and the related share premium accounts	39,661,040	-
1.1.	<i>of which: shares and other capital instruments which fulfil the requirements as laid out in Section 8 of the DCA</i>	16,817,956	PK.XIV
1.2.	<i>of which: relevant share premium with the instruments referred to in item 1.1, i.e. the amount paid above par value of those instruments</i>	22,843,084	PK.XIV
2	Profit from preceding years free of any future liabilities, to be allocated to CET 1 capital according to the decision of the bank's assembly	-	-
3	Profit of the current year or profit from the preceding year which the bank's assembly still has not decided to allocate in CET 1 capital which fulfil the requirements as laid out in Section 10, paras 2 and 3 on inclusion into CET 1 capital	-	-
4	Revaluation reserves and other unrealised losses	5,167,534	PK.XVIII
5	Reserves from profit and other bank reserves, except for reserves for general banking risks	18,565,207	PK.XVIII
6	Reserves for general banking risks	-	-
7	Non-controlling participations (minority interests) allowed in CET1	-	-
8	Common Equity Tier 1 capital before regulatory adjustments and deductibles (sum of rows from 1 to 7)	63,393,782	
Common Equity Tier 1 capital: regulatory adjustments and deductibles			
9	Additional value adjustments (-)	(662)	-
10	Intangible assets, including goodwill (net of deferred tax liabilities) (-)	(690,342)	A,XI
11	Deferred tax assets that rely on future profitability of the bank, excluding those arising from temporary differences (net of related deferred tax liability where the conditions referred to in Section 14, paragraph 1 of the DCA are met)	(878,000)	A,XV
12	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value, including projected cash flows	-	-
13	IRB Approach: Negative amount of difference resulting from the calculation in accordance with Section 134 of the DCA (-)	-	-
14	Any increase in equity that results from securitisation exposures (-)	-	-
15	Gains or losses on bank's liabilities valued at fair value resulting from changes in own credit standing	-	-
16	Defined benefit pension fund assets on the balance sheet of the bank(-)	-	-
17	Direct, indirect and synthetic holdings by a bank of own Common Equity Tier 1 instruments, including own CET 1 instruments that a bank is under an actual or contingent obligation to purchase by virtue of an existing contractual obligation (-)	-	-
18	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have a reciprocal cross holding with the bank, designed to inflate artificially the capital of the bank (-)	-	-
19	Applicable amount of direct, indirect and synthetic holdings by the bank of the CET1 instruments of financial sector entities where the bank does not have a significant investment in those entities (-)	-	-
20	Applicable amount of direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the bank has a significant investment in those entities (-)	-	-
21	Exposure amount of the following items which qualify for a risk weight of 1.250%, where the bank deducts that exposure amount from the amount of CET1 items as an alternative to applying a risk weight of 1.250%	-	-
21.1.	<i>of which: holdings in entities outside the financial sector in the amount of over 10% of capital of those entities, i.e. holdings that allow exerting a significant impact on managing of a legal entity or on the business policy of that legal entity (-)</i>	-	-
21.2.	<i>of which: securitisation positions (-)</i>	-	-
21.3.	<i>of which: free deliveries (-)</i>	-	-
22	Deferred tax assets that rely on the bank's future profitability arising from temporary differences (amount above 10% of bank's CET1 capital referred to in Section 21, paragraph 2, reduced by the amount of related tax liabilities where the requirements referred to in Section 14, paragraph 1 of the DCA are met (-)	-	-
23	Sum of deferred tax assets and holdings of financial sector entities where the bank has a significant investment referred to in Section 21, paragraph 1 of the DCA in such entities, which exceeds the threshold referred to in Section 21, paragraph 3 of the DCA (-)	-	-
23.1.	<i>of which: Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the bank has a significant investment in those entities</i>	-	-
23.2.	<i>of which: Deferred tax assets arising from temporary differences</i>	-	-
24	Losses for the current and previous years, and unrealised losses (-)	(3,228)	PK.XVIII

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25	Any tax charge relating to CET1 elements foreseeable at the moment of its calculation, except where the bank suitably adjusts the amount of CET1 elements insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (-)	-	-
26	Amount of items required to be deducted from the bank's Additional Tier 1 items that exceeds Additional Tier 1 capital of the bank (-)	-	-
27	Amount of required reserve for estimated losses on balance-sheet assets and off-balance sheet items of the bank	-	-
28	Total regulatory adjustments and deductibles from CET1 capital (sum of rows from 9 to 27)	(1,618,544)	-
29	Common Equity Tier 1 capital (difference between 8 and 28)	61,775,238	-
Additional Tier 1 capital: elements			
30	Shares and other capital instruments which fulfil the requirements as laid out in Section 23 of the DCA and related share premium	373,510	PK.XIV
31	Capital instruments issued by subsidiaries, which are recognised as Additional Tier 1 capital	-	-
32	Additional Tier 1 capital before deductibles (30+31)	373,510	-
Additional Tier 1 capital: deductibles			
33	Direct, indirect and synthetic holdings by a bank of own Additional Tier 1 instruments, including the instruments that a bank is obliged to purchase as a result of existing contractual obligations (-)	-	-
34	Direct, indirect and synthetic holdings by a bank of the Additional Tier 1 instruments of financial sector entities with which the bank has reciprocal cross holdings, designed to inflate artificially the capital of the bank (-)	-	-
35	Applicable amount of direct, indirect and synthetic holdings by a bank of the Additional Tier 1 instruments of financial sector entities where the bank does not have a significant investment in those entities (-)	-	-
36	Direct, indirect and synthetic holdings by a bank of the Additional Tier 1 instruments of financial sector entities where the bank has a significant investment in those entities, excluding underwriting positions held for five working days or fewer (-)	-	-
37	Amount of items required to be deducted from Tier 2 items that exceed the Tier 2 capital of the bank (-)	-	-
38	Total deductibles from Additional Tier 1 capital (sum of rows from 33 to 37)	-	-
39	Additional Tier 1 capital (difference between 32 and 38)	373,510	-
40	Tier 1 capital (sum of rows 29 and 39)	62,148,748	-
Tier 2: elements			
41	Shares and other Tier 2 capital instruments and subordinated liabilities which fulfil the requirements as laid out in Section 28 of the DCA and related share premium accounts related to instruments	-	-
42	Capital instruments issued by subsidiaries, which are recognised as Tier 2 capital	-	-
43	Credit risk adjustments that meet the requirements for the inclusion in Tier 2 capital	-	-
44	Tier 2 capital before deductibles (sum of rows from 41 to 43)	-	-
Tier 2 capital: deductibles			
45	Direct, indirect and synthetic holdings by a bank of own Tier 2 instruments and subordinated liabilities, including instruments that the bank is obliged to purchase as a result of existing contractual obligations (-)	-	-
46	Direct, indirect and synthetic holdings of the Tier 2 instruments and subordinated liabilities of financial sector entities with which the bank has reciprocal cross holdings, designed to inflate artificially the capital of the bank (-)	-	-
47	Applicable amount of direct, indirect and synthetic holdings of the Tier 2 instruments and subordinated liabilities of financial sector entities where a bank does not have a significant investment in those entities (-)	-	-
48	Direct, indirect and synthetic holdings by the bank of the Tier 2 instruments and subordinated liabilities of financial sector entities where the bank has a significant investment in those entities, excluding underwriting positions held for fewer than five working days (-)	-	-
49	Total deductibles from Tier 2 capital (sum of rows from 45 to 48)	-	-
50	Tier 2 capital (difference between 44 and 49)	-	-
51	Total capital (sum of rows 40 and 50)	62,148,748	-

NOTE: In amount under no 28 which refers to total regulatory adjustments and deductibles from CET1 capital, the total amount of RSD (1,618,544) thousand, along with the amounts disclosed under positions from 9 to 27, also includes additional amounts, which refer to deductibles prescribed by section 13. paragraph 1. items from 13) to 15) of Decision on Capital Adequacy of Banks, specifically:

- 1) Gross amount of receivables from the borrower – natural person (other than a farmer or an entrepreneur) arising from extended consumer, cash or other loans disclosed in accounts 102, 107 and 108 in accordance with the decision prescribing the Chart of Accounts and contents of accounts in the Chart of Accounts for Banks where the level of the borrower's debt-to-income ratio before loan approval was higher than the percentage defined in accordance with the decision governing the classification of bank balance sheet assets and off-balance sheet items and where this percentage will be higher due to loan approval. This deductible shall be applied regardless of whether following the loan approval the level of the borrower's debt-to-income ratio has dropped below the said percentage, in amount of RSD (3,450) thousand and
- 2) Gross amount of receivables from the borrower – natural person (other than a farmer or an entrepreneur) arising from extended consumer, cash or other loans, other than the loans disclosed under item 1.1.1.27 of KAP Form, disclosed in accounts 102, 107 and 108 in accordance with the decision prescribing the Chart of Accounts and contents of accounts in the Chart of Accounts for Banks, which under the criterion agreed maturity qualify for the deduction from Common Equity Tier 1 prescribed by the decision governing bank capital adequacy, in amount of RSD (42,862) thousand.

6.4. Annex 4 – Data on Total Capital Requirements and Capital Adequacy Ratio (PI-AKB)

in RSD 000

No.	Name	Amount
I	CAPITAL	62,148,748
1.	TOTAL COMMON EQUITY TIER 1 CAPITAL	61,775,238
2.	TOTAL ADDITIONAL TIER 1 CAPITAL	373,510
3.	TOTAL TIER 2 CAPITAL	-
II	CAPITAL REQUIREMENTS	16,525,716
1.	CAPITAL REQUIREMENT FOR CREDIT RISK, COUNTERPARTY RISK, DILUTION RISK AND SETTLEMENT/DELIVERY RISK TO FREE DELIVERIES	13,468,462
1.1.	Standardised Approach (SA)	168,355,775
1.1.1.	Exposures to central governments and central banks	3,357,037
1.1.2.	Exposures to territorial autonomies or local government units	1,191,083
1.1.3.	Exposures to public administrative bodies	52
1.1.4.	Exposures to multilateral development banks	-
1.1.5.	Exposures to international organisations	-
1.1.6.	Exposures to banks	6,301,013
1.1.7.	Exposures to companies	51,852,030
1.1.8.	Retail exposures	65,645,940
1.1.9.	Exposures secured by mortgages on immovable property	7,484,787
1.1.10.	Exposures in default	7,108,782
1.1.11.	Exposures associated with particularly high risk	-
1.1.12.	Exposures in the form of covered bonds	-
1.1.13.	Exposures in the form of securitisation positions	-
1.1.14.	Exposures to banks and companies with a short-term credit assessment	-
1.1.15.	Exposures in the form of units in open-ended investment funds	-
1.1.16.	Equity exposures	12,283,242
1.1.17.	Other items	13,131,809
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 companies	-
1.2.4.	Retail exposures	-
1.2.4.1.	of which: Exposures secured by mortgages on immovable property	-
1.2.4.2.	of which: Qualifying revolving retail exposures	-
1.2.4.3.	of which: Exposures to small and medium-sized enterprises classified as 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 applies the Standardised Approach	-
1.2.6.	Exposures in the form of securitisation positions	-
1.2.7.	Exposures arising from other assets	-
2	CAPITAL REQUIREMENT FOR SETTLEMENT/DELIVERY RISK IN RESPECT OF UNSETTLED TRANSACTIONS	-
3	CAPITAL REQUIREMENT FOR MARKET RISKS	435,794
3.1.	Capital requirements for position, foreign exchange risk and commodities risk calculated under the Standardised Approach	435,794
3.1.1.	Capital requirement for position risk of debt securities	73,678
	of which capital requirement for position risk in respect of securitisation items	-
3.1.2.	Capital requirements for position risk arising from equity securities	163,836
3.1.3.	Additional capital requirement for large exposures from the trading book	-
3.1.4.	Capital requirement for foreign exchange risk	198,281
3.1.5.	Capital requirement for commodities risk	-
3.2.	Capital requirements for position, foreign exchange and commodities risk calculated under the internal models approach	-
4	CAPITAL REQUIREMENTS FOR OPERATIONAL RISK	2,621,460
4.1.	Capital requirement for operational risk calculated under the Basic Indicator Approach	-
4.2.	Capital requirement for operational risk calculated under the Standardised Approach/Alternative Standardised Approach	2,621,460
4.3.	Capital requirement for operational risk calculated under the Advanced Approach	-
III	COMMON EQUITY TIER 1 CAPITAL ADEQUACY RATIO (%)	29.91%
IV	TIER 1 CAPITAL ADEQUACY RATIO (%)	30.09%
V	TOTAL CAPITAL ADEQUACY RATIO (%)	30.09%