

Data on Bank Capital

(RSD thousand)

No	Item	Amount
Common Equity Tier 1: elements		
1	CET1 capital instruments and the related share premium accounts	3,065,958
1.1.	<i>of which: shares and other capital instruments which fulfil the requirements as laid out in Section 8 of the DCA</i>	3,065,958
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>	
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	667,129
4	Revaluation reserves and other unrealised losses	332,045
5	Reserves from profit and other bank reserves, except for reserves for general banking risks	2,054,225
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)	5,452,228
Common Equity Tier 1 capital: regulatory adjustments and deductibles		
9	Additional value adjustments (-)	-6,692
10	Intangible assets, including goodwill (net of deferred tax liabilities) (-)	-161,715
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)	
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 (-)	-220,684

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)	-409,622
29	Common Equity Tier 1 capital (difference between 8 and 28)	5,042,606
	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	
31	Capital instruments issued by subsidiaries, which are recognised as Additional Tier 1 capital**	
32	Additional Tier 1 capital before deductibles (30+31)	
	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)	
40	Tier 1 capital (sum of rows 29 and 39)	5,042,606
	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)	5,042,606
52	Total risk-weighted assets	21,321,238
	Capital adequacy ratios and capital buffers	
53	Common Equity Tier 1 capital ratio (%)	23.65
54	Tier 1 capital ratio (%)	23.65
55	Total capital ratio (%)	23.65
56	Total requirements for capital buffers (%)***	3.38
57	Common Equity Tier 1 capital available for capital buffers coverage (%)****	15.65

* 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.

Annex 2		PI-FIKAP
Data on Main Features of Financial Instruments Included in Calculation of Bank's Capital		
No	Instrument features	Description
1.	Issuer	1. Centrobanka a.d. Beograd 6. Laiki banka.d. Beograd 2. Centrobanka a.d. Beograd 7. Marfin bank a.d. Beograd 3. Centrobanka a.d. Beograd 8. Marfin bank a.d. Beograd 4. Centrobanka a.d. Beograd 9. Marfin bank a.d. Beograd 5. Laiki banka.d. Beograd 10. Expobank a.d. Beograd 11. Adriatic bank ad Beograd
1.1.	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN RSCEBAE 31481
	Regulatory treatment	
2.	Treatment in accordance with the Decision on Capital Adequacy of Banks	CET1 capital instruments
3.	Eligible at solo/(sub-)consolidated/ solo&(sub-) consolidated	
4.	Instrument type	Common shares
5.	Amount recognised in regulatory capital (in RSD thousand, as of most recent reporting date)	3.065.958
6.	Nominal amount of instrument	270,29 RSD
6.1.	Issue price	1. RSD 629.095.500 6. RSD 768.524.000 2. RSD 140.000.000 7. RSD 1.110.000.000 3. RSD 150.000.000 8. RSD 1.163.375.000 4. RSD 29.630.000 9. RSD 1.241.875.000 5. RSD 316.056.000 10. RSD 123.052.500 11. RSD 2.877.486.670,74
6.2.	Redemption price	NP
7.	Accounting classification	Equity tier 1 capital
8.	Original date of issuance	1. 11.06.2004. 6. 07.05.2007. 2. 18.05.2004. 7. 28.11.2008. 3. 06.12.2004. 8. 01.09.2009. 4. 26.05.2005. 9. 22.03.2010. 5. 27.07.2006. 10. 06.11.2017. 11. 26.02.2024.
9.	Perpetual or dated	Without maturity date
9.1.	Original maturity date	Without maturity date
10.	Issuer call subject to prior supervisory approval	No
10.1.	Optional call date, contingent call dates and redemption amount	NP
10.2.	Subsequent call dates, if applicable	NP
	Coupons / dividends	
11.	Fixed or floating dividend/coupon	NP
12.	Coupon rate and any related index	NP
13.	Existence of a dividend stopper	NP
14.1.	Fully discretionary, partially discretionary or mandatory (in terms of timing)	NP
14.2.	Fully discretionary, partially discretionary or mandatory (in terms of amount)	NP
15.	Existence of step up or other incentive to redeem	No
16.	Noncumulative or cumulative dividend/coupon	NP
17.	Convertible or non-convertible	Non-convertible
18.	If convertible, conversion trigger(s)	NP
19.	If convertible, fully or partially	NP
20.	If convertible, conversion rate	NP
21.	If convertible, mandatory or optional conversion	NP
22.	If convertible, specify instrument type convertible into	NP
23.	If convertible, specify issuer of instrument it converts into	NP
24.	Write-down features	NP
25.	If write-down, write-down trigger(s)	NP
26.	If write-down, full or partial	NP
27.	If write-down, permanent or temporary	NP
28.	If temporary write-down, description of write-up mechanism	NP
29.	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	NP
30.	Non-compliant transitioned features	No
31.	If yes, specify non-compliant features	NP

Annex 3

PI-UPK

Data on connecting capital positions from the balance sheet positions from the form PI-KAP

1. Paring elements in the balance sheet

Position	Title position	Balance Sheet
A	ASSETS	33,589,505
A.I	Cash and assets held with the central bank	7,133,408
A.II	Pledged financial assets	0
A.III	Financial assets recognised at fair value through income statement and held for trading	0
A.IV	Financial assets available for sale	6,691,649
A.V	Loans and receivables from banks and other financial organisations	5,440,347
A.VI	Loans and receivables from clients	12,563,697
A.VII	Change in fair value of hedged items	0
A.VIII	Receivables arising from hedging derivatives	0
A.IX	Investments in associated companies and joint ventures	0
	<i>From which direct or indirect investments in banks and other financial sector entities</i>	0
A.X	Investments into subsidiaries	0
	<i>From which direct or indirect investments in banks and other financial sector entities</i>	0
A.XI	Intangible investments	161,715
A.XII	<i>Property, plant and equipment</i>	1,045,085
A.XIII	Investment property	195,190
A.XIV	Current tax assets	66,118
A.XV	Deferred tax assets	0
A.XVI	Non-current assets held for sale and discontinued operations	0
A.XVII	Other assets	292,296
	<i>From which direct or indirect investments in banks and other financial sector entities in the amount exceeding 10% of the capital of those banks, respectively</i>	0
A.XVIII	TOTAL ASSETS (positions under AOP labels from 0001 to 0019 in Consolidated balance sheet)	33,589,505
P	LIABILITIES	
PO	LIABILITIES	27,679,758
PO.I	Financial liabilities recognised at fair value through income statement and held for trading	0
PO.II	Deposits and other liabilities to banks, other financial organisations and central bank	460,597
PO.III	Deposits and other liabilities to other clients	26,365,757
PO.IV	Change in fair value of hedged items	0
PO.V	Liabilities arising from hedging derivatives	0
	<i>From what is the basis of the hybrid instruments</i>	0
PO.VI	Liabilities based on securities	0
PO.VII	Subordinated liabilities	0
	<i>Of which Subordinirane liabilities that are included in the supplementary capital of the bank</i>	0
PO.VIII	<i>Provisions</i>	158,457
PO.IX	Liabilities under assets held for sale and discontinued operations	0
PO.X	<i>Current tax liabilities</i>	0
PO.XI	Deferred tax liabilities	31,102
PO.XII	Other liabilities	663,845
PO.XIII	TOTAL LIABILITIES (positions under AOP labels from 0401 to 0413 in the Consolidated balance sheet)	27,679,758
	CAPITAL	5,042,606
PO.XIV	Share capital	5,042,606
	<i>Of which the nominal value of the shares paid, except the preferential cumulative</i>	3,065,958
	<i>From which emission is a premium based on equity capital, except for preferential cumulative shares</i>	0
	<i>From what nominal value of preferential shares</i>	0
	<i>From which emission is a premium based on preferential cumulative shares</i>	0
PO.XV	<i>Own shares</i>	0
	<i>Of which the bank's own shares have been acquired, except for preferential cumulative actions</i>	0
	<i>From what is acquired its own apreferential cumulative action</i>	0
PO.XVI	Profit	0
	<i>Of which unallocated profits from previous years</i>	0
	<i>Of which the profit from the current year</i>	667,129
PO.XVII	Loss	0
	<i>From what losses from previous years</i>	0
	<i>The loss of the current year</i>	0
PO.XVIII	Reserves	0
	<i>From what reserves from the profit that constitute the base capital element</i>	2,054,225
	<i>What other positive consolidated reserves</i>	0
	<i>From which other negative consolidated reserves</i>	0
	<i>From which other net negative revaluation reserves</i>	0

	<i>From what is gained from the bank's obligations valued at fair value achieved due to a change in the bank's credit rating</i>	0
	<i>The positive revaluation reserves arising from the effects of changes in fair value of fixed assets, securities and other funds, in accordance with IFRS/IAS, are expressed in favour of these reserves</i>	332,045
PO.XIX	Unrealized losses	-220,684
	<i>Of which unrealized losses on securities available for sale</i>	0
PO.XX	Participation without the right of control	0
	From which minority participation in child societies	0
PO.XXI	TOTAL CAPITAL	5,042,606
PO.XXII	TOTAL CAPITAL DEFICIENCY	0
PO.XXIII	TOTAL PASIVA	33,589,505
V.P.	NON-BALANCING POSITIONS	
V.P.A.	Off-Balance assets	34,127,381
	From which the amount of shares taken in collateral, except preferential cumulative actions	0
	From which the amount of preferential cumulative shares taken in the pledge	0
V.P.P.	Non-Bilene pasives	34,127,381
	<i>From which the amount of shares taken in collateral, except preferential cumulative actions</i>	0
	<i>From which the amount of preferential cumulative shares taken in the pledge</i>	0

2. Connecting positions in the balance sheet of State and position in the PI-PAK form

No	Item	Amount
Basic share capital: elements		
1	Basic share capital instruments and the corresponding emission premium	3,065,958
1.1.	of which: Shares and other capital instruments that meet the conditions under the 8. OAK	3,065,958
1.2.	of which: the relevant emission premium with the instruments from point 1.1. That is. Amount is deposited above the nominal value of these instruments.	
2	Gains from previous years that are not burdened by any future obligations, and for which the Bank's Assembly decided to be deployed in basic equity capital	
3	Profit of the current year or profit from the previous year for which the bank's Assembly has not yet decided that it will be deployed in the basic equity capital that meets the requirements of point 10. St. 2. and three. For inclusion in basic equity capital	667,129
4	Revaluation reserves and other unrealized gains	332,045
5	Reserves from the profit and other bank reserves, except reserves for general banking risks	2,054,225
6	Reserves for general banking risks	
7	Participation without the right of control (minority participation) that are recognized in the basic equity capital * *	
8	Basic share capital before regulatory adjustments and unimportant items (the sum of 1 to 7)	5,452,228
Basic share capital: regulatory adjustments and deductible items		
9	Additional value customizations (-)	-6,692
10	Intangible investments, including goodwill (minus the amount of deferred tax liabilities) (-)	-161,715
11	Deferred tax assets that depend on future profitability of the bank, except those arising from temporary differences, reduced to related deferred tax liabilities if the conditions are met in point 14. Paragraph 1. Oak	
12	Fair value of reserves related to gains or losses on the basis of protection instruments of cash flow for financial instruments which are not valued at fair value, including the projected cash flows	
13	IRB approach: Negative amount of the difference obtained by the calculation according to point 134. OAK (-)	
14	Capital increase resulting from securitization of exposure (-)	
15	Gains or losses on bank's liabilities valued at fair value resulting from changes in the bank's credit capacity	
16	Property in the pension fund with defined fees in the balance sheet of the bank (-)	
17	Direct, indirect and synthetic investment of the bank in its own instruments of basic equity capital, including its own instruments of basic equity capital that the bank is obliged to purchase, or may be obliged to buy on the basis of contractual obligations (-)	
18	"Direct, indirect and synthetic investments in the instruments of the basic equity equity of financial sector entities that have mutual investments in the bank, which have been carried out for the greater amount of capital of the Bank (-)	

19	Applicable amount of direct, indirect and synthetic investments of the bank in the instruments of the basic equity equity of persons in the financial sector where the bank does not have a significant investment (-) Applicable amount of direct, indirect and synthetic investments of the bank in the instruments of the financial sector entities where the bank has a significant investment (-)	
20		
21	The amount of exposure that meets the conditions for the risk ratio of 1,250%, which the bank decides to reject from the basic equity capital instead of applying that weight of which: participation in persons who are not entities in the financial sector in the amount of over 10% of the capital of these persons, i.e. participation that enable effective performance of a significant impact on the management of legal entities or the business policy of that legal entity (-) of which: securitized positions (-) of which: free shipments (-)	
21.1.	of which: participation in persons who are not entities in the financial sector in the amount of over 10% of the capital of these persons, i.e. participation that enable effective performance of a significant impact on the management of legal entities or the business policy of that legal entity (-)	
21.2.	of which: securitized positions (-)	
21.3.	of which: free shipments (-)	
22	Deferred tax assets that are dependent on future profitability of the bank and arising from temporary differences (amount above 10% of the bank's basic equity capital from the point 21 paragraph 2, reduced to the amount of related tax liabilities if the conditions in point 14 are fulfilled. Paragraph 1. OAK) (-)	
23	The sum of deferred tax assets and investments in financial sector entities where the bank has a significant investment in point 21. Paragraph 1. The KIA, which exceeds the limit in point 21. Paragraph 3. OAK (-)	
23.1.	of which: direct, indirect and synthetic investments in the instruments of the basic equity equity entities in which the bank has a significant investment	
23.2.	of which: deferred tax assets arising from temporary differences	
24	Loss of current and previous years, as with unrealized losses (-)	-220,684
25	The amount of tax related to the elements of the basic equity capital that can be predicted at the time of capital calculation, unless the bank has previously adjusted the amount of the fixed equity assets in the amount in which these taxes reduce the amount to which the elements The basic equity capital may be used to cover risk or losses (-)	
26	The amount for which the relevant entries from the additional base capital of the bank exceed the amount of the additional base capital of the Bank (-)	
27	Amount of the necessary reserves for estimated losses on balancing assets and off-balance bank items	
28	Total regulatory customizations and deductible entries from basic equity capital (total from 9 to 27)	-409,622
29	Basic equity capital (the difference between 8 and 28)	5,042,606
	Additional Basic capital: elements	
30	Shares and other capital instruments that meet the requirements of the 23. OAK and related emission premium	-
31	Basic capital instruments issued by child societies that are recognized in the additional basic capital * *	-
32	Additional basic capital before items (30 + 31)	-
	Additional basic capital: deductible items	
33	Direct, indirect and synthetic investments of the bank in its own instruments of additional basic capital, including instruments that the Bank is obliged to purchase on the basis of an existing contractual obligation (-)	-
34	Direct, indirect and synthetic investments in the instruments of additional basic capital of entities in the financial sector that have mutual investments in the bank that have been carried out for the greater amount of capital of the Bank (-)	-
35	Applicable amount of direct, indirect and synthetic investments in the instruments of additional basic capital of financial sector entities where the bank does not have a significant investment (-)	-
36	Direct, indirect and synthetic investments of the bank in the instruments of additional basic capital of financial sector entities where the bank has a significant investment, excluding positions on the basis of the patronage of the securities, which is held by five Working days or shorter (-)	-
37	The amount for deductible items from supplementary capital of the bank exceeds the amount of the bank's supplementary capital (-)	
38	Total deductible entries from additional base capital (total from 33 to 37)	
39	Additional basic capital (difference between 32 and 38)	
40	Basic capital (total 29 and 39)	5,042,606
	Supplementary equity: Elements	
41	Shares and other instruments of supplementary capital and Subotic obligations, which meet the requirements of the point 28. The KIA and the relevant emission premium with instruments	-
42	Capital instruments issued by subordinates which are recognized in the supplementary capital	-
43	Customizations for the credit risk that meet the conditions for inclusion in supplementary capital	-

44	Supplementary capital before item (total from 41 to 43)	-
	Supplementary Capital: Deductible items	
45	Direct, indirect and synthetic investments of the bank in its own instruments of supplementary capital and subordinated obligations, including instruments that the Bank is obliged to purchase on the basis of an existing contractual obligation (-)	-
46	Direct, indirect and synthetic investments in supplementary capital instruments and subordinated liabilities of financial sector entities that have mutual investments in the bank that have been carried out for the greater amount of capital of the Bank (-)	-
47	Applicable amount of direct, indirect and synthetic investments in supplementary capital instruments and subordinated liabilities of financial sector entities where the bank does not have a significant investment (-)	-
48	Direct, indirect and synthetic investments of the bank in the instruments of additional basic capital and subordinated liabilities of financial sector entities where the bank has a significant investment, excluding positions on the basis of the patronage of the securities emissions. Values that are held for five working days or a shorter	-
49	Total deductible items from supplementary capital (sum from 45 to 48)	-
50	Supplementary capital (difference between 44 and 49)	-
51	Total capital (sum 40 and 50)	5,042,606
52	Total risk assets	21,321,238
	Capital adequacy indicators and capital buffers	
53	The bank's basic Action Capital adequacy indicator (%)	23.65
54	The bank's core capital adequacy indicator (%)	23.65
55	Bank capital Adequacy indicator (%)	23.65
56	Total requirements for capital buffers (%) * * *	3.38
57	Basic action capital available to cover protective layers (%) * * * *	15.65

Data on Total Capital Requirements and Capital Adequacy Ratio

(RSD thousand)

No	Name	Amount 1
I	CAPITAL	5,042,606
1.	TOTAL COMMON EQUITY TIER 1 CAPITAL	5,042,606
2.	TOTAL ADDITIONAL TIER 1 CAPITAL	0
3.	TOTAL TIER 2 CAPITAL	0
II	CAPITAL REQUIREMENTS	1,705,699
1.	CAPITAL REQUIREMENT FOR CREDIT RISK, COUNTERPARTY RISK, DILUTION RISK AND SETTLEMENT/DELIVERY RISK TO FREE DELIVERIES	1,212,320
1.1.	Standardised Approach (SA)	15,154,000
1.1.1.	Exposures to central governments and central banks	0
1.1.2.	Exposures to territorial autonomies or local government units	0
1.1.3.	Exposures to public administrative bodies	0
1.1.4.	Exposures to multilateral development banks	0
1.1.5.	Exposures to international organisations	0
1.1.6.	Exposures to banks	1,621,176
1.1.7.	Exposures to companies	5,347,099
1.1.8.	Retail exposures	651,786
1.1.9.	Exposures secured by mortgages on immovable property	5,897,208
1.1.10.	Exposures in default	220,749
1.1.11.	Exposures associated with particularly high risk	0
1.1.12.	Exposures in the form of covered bonds	0
1.1.13.	Exposures in the form of securitisation positions	0
1.1.14.	Exposures to banks and companies with a short-term credit assessment	0
1.1.15.	Exposures in the form of units in open-ended investment funds	0
1.1.16.	Equity exposures	372
1.1.17.	Other items	1,415,610
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	0
3	CAPITAL REQUIREMENT FOR MARKET RISKS	15,756
3.1.	Capital requirements for position, foreign exchange risk and commodities risk calculated under the Standardised Approach	15,756
3.1.1.	Capital requirement for position risk of debt securities	0
	of which capital requirement for position risk in respect of securitisation items	0
3.1.2.	Capital requirements for position risk arising from equity securities	0
3.1.3.	Additional capital requirement for large exposures from the trading book	0
3.1.4.	Capital requirement for foreign exchange risk	15,756
3.1.5.	Capital requirement for commodities risk	0
3.2.	Capital requirements for position, foreign exchange and commodities risk calculated under the internal models approach	-
4	CAPITAL REQUIREMENTS FOR OPERATIONAL RISK	477,623
4.1.	Capital requirement for operational risk calculated under the Basic Indicator Approach	477,623
4.2.	Capital requirement for operational risk calculated under the Standardised Approach/Alternative Standardised Approach	-
4.3.	Capital requirement for operational risk calculated under the Advanced Approach	-
III	COMMON EQUITY TIER 1 CAPITAL RATIO (%)	23.65
IV	TIER 1 CAPITAL RATIO (%)	23.65
V	TOTAL CAPITAL RATIO (%)	23.65