

APPENDIX PI-KAP
Data on bank's capital position

(in RSD thousands)

No	Item	Amount
I	TOTAL CORE CAPITAL	407.439
1.	CORE CAPITAL BEFORE DEDUCTIONS	8.700.768
1.1.	Par value of paid-in shares, except cumulative preferential shares	5.671.609
1.2.	Share premium	2.877.487
1.3.	Reserves from profit	151.673
1.4.	Retained earnings from previous years	0
1.5.	Profit of the current year	0
1.6.	Minority participations in subordinate companies	0
1.7.	Other positive consolidated reserves	0
2.	DEDUCTIBLES FROM CORE CAPITAL	8.293.329
2.1.	Losses from previous years	5.047.450
2.2.	Loss of the current year	837.332
2.3.	Intangible assets	128.213
2.4.	Acquired own shares, except cumulative preferential shares	0
2.5.	Amount of shares received in pledge, except cumulative preferential shares	0
2.6.	Regulatory value adjustments:	2.280.334
2.6.1.	Unrealised losses on securities available for sale	229
2.6.2.	Other net negative revaluation reserves	2.324
2.6.3.	Gains on bank liabilities measured at fair value due to the change in bank's credit rating	0
2.6.4.	Required reserve from profit for estimated losses on balance-sheet assets and off-balance sheet items of the bank	2.277.782
2.7.	Other negative consolidated reserves	0
II	TOTAL SUPPLEMENTARY CAPITAL	407.439
1.	SUPPLEMENTARY CAPITAL BEFORE DEDUCTIONS	432.088
1.1.	Par value of paid in cumulative preferential shares	0
1.2.	Share premium on cumulative preferential shares	0
1.3.	Part of revaluation reserves of the bank	228.369
1.4.	Hybrid instruments	0
1.5.	Subordinated liabilities	203.719
1.6.	Overallocation of impairment allowances, provisions and required reserves from profit relative to expected losses	0
2.	DEDUCTIBLES FROM SUPPLEMENTARY CAPITAL	24.650
2.1.	Acquired own cumulative preferential shares	0
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	0
2.3.	Amount of cumulative preferential shares received in pledge	0
2.4.	Amount of capital in excess of limitations on supplementary capital	24.650
III	TOTAL CAPITAL	814.877
1.	TOTAL CAPITAL BEFORE DEDUCTIONS	814.877
2.	DEDUCTIBLES FROM CAPITAL	24.650
	Of which reduction in core capital	0
	Of which reduction in supplementary capital	24.650
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	0
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	0
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	0
2.4.	The amount by which qualified participation in non-financial sector persons has been exceeded	0
2.5.	Underallocation of impairment allowances, provisions and required reserves from profit relative to expected losses	0
2.6.	The amount of exposure to free deliveries if the counterparty failed to fulfil its obligation within four working days	0
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	0
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	0
	Amount of impairment allowances, provisions and required reserves from bank's profit	0
	Of which on a group basis	0
	Of which on an individual basis	0
	Amount of expected losses under IRB approach	0
	Gross amount of subordinated liabilities	608.131

APPENDIX PI-FIKAP

Data on main features of financial instruments included in calculation of bank's capital

No	Instrument features	Ordinary shares	Preferred non-cumulative shares
1.	Issuer	1. Centrobanka a.d. Belgrade, RSD 629.095.5, 11.06.2004. 2. Centrobanka a.d. Belgrade, RSD 140.000, 18.05.2004. 3. Centrobanka a.d. Belgrade, RSD 150.000, 06.12.2004. 4. Centrobanka a.d. Belgrade, RSD 29.630, 26.05.2005. 5. Laki bank a.d Belgrade, RSD 316.056, 27.07.2006. 6. Laki bank a.d Belgrade, RSD 768.524,5, 07.05.2007. 7. Marfin bank a.d. Belgrade, RSD 1.110.000, 28.11.2008. 8. Marfin bank a.d. Belgrade, RSD 1.163.375, 01.09.2009. 9. Marfin bank a.d. Belgrade, RSD 1.241.875, 22.03.2010.	1. Centrobanka a.d. Belgrade, RSD 119.357, 11.06.2004. 2. Centrobanka a.d. Belgrade, RSD 3.948,5, 26.05.2005. 3. Marfin bank a.d. Belgrade, reduction of capital by canceling 500 own shares in amount RSD 253, 25.03.2009.
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	Preferred non-cumulative shares
3.	Amount recognised for the purpose of calculating regulatory capital (in RSD thousand, as at the last reporting date)	5.548.556	123.053
4.	Nominal value of instrument	500 rsd	500 rsd
5.	Accounting classification	equity	equity
6.	Initial date of issuance of instrument - Date of initial issuance	listed in position 1. by issuers	listed in position 1. by issuers
7.	Instrument with or without with no maturity date.	without the due date	without the due date
7.1.	Original maturity	without the due date	without the due date
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.	<i>Coupons/dividends</i>		
9.1.	Fixed or variable dividends/coupons	-	Fixed dividends
9.2.	Full, partial or no discretion regarding the time of payment of dividends/coupons	-	Without discretion, given that the right to dividends is specified in the contract on the sale of preferred shares. If the bank has the profit, there is no discretion to cancel the payment.
9.3.	Full, partial or no discretion regarding the amount of dividends/coupons	-	Without discretion, given that the right to dividends is specified in the contract on the sale of preferred shares. If the bank has the profit, there is no discretion to cancel the payment.
9.4.	Step up option	NO	NO
9.5.	Non-cumulative or cumulative dividends/coupons	-	Non-cumulative
10.	Convertible or non-convertible instrument	Inconvertible	Inconvertible
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	-	-
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	Preferred non-cumulative shares	Preferred non-cumulative shares

APPENDIX PI-UPK

Data on matching capital positions from the balance sheet with items from the PI-KAP form

1. Differences between reports compiled for the needs of supervision of a banking group on a consolidated basis and consolidated financial reports of the banking group compiled in compliance with the International Accounting Standards and/or International Financial Reporting Standards:

Designation of item	Item	Consolidated balance sheet as disclosed in financial reports	Consolidated balance sheet under regulatory method and scope of consolidation
A	ASSETS		
A.I	Cash and assets with the central bank		
A.II	Pledged financial assets		
A.III	Financial assets recognised at fair value through income statement and held for trading		
A.IV	Financial assets initially recognised at fair value through income statement		
A.V	Financial assets available for sale		
A.VI	Financial assets held to maturity		
A.VII	Loans and receivables from banks and other financial organisations		
A.VIII	Loans and receivables from clients		
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	Investments into subsidiaries		
A.XIII	Intangible assets		
A.XIV	Property, plant and equipment		
A.XV	Investment property		
A.XVI	Current tax assets		
A.XVII	Deferred tax assets		
A.XVIII	Non-current assets held for sale and discontinued operations		
A.XIX	Other assets		
A.XX	TOTAL ASSETS (ADP items from 0001 to 0019 in the consolidated balance sheet)		
P	LIABILITIES		
PO	LIABILITIES		
PO.I	Financial liabilities recognised at fair value through income statement and held for trading		
PO.II	Financial liabilities initially recognised at fair value through income statement		
PO.III	Liabilities arising from financial derivatives intended for hedging		
PO.IV	Deposits and other liabilities to banks, other financial organisations and central bank		
PO.V	Deposits and other liabilities to other clients		
PO.VI	Changes in fair value of hedged items		
PO.VII	Own securities issued and other borrowings		
PO.VIII	Subordinated liabilities		
PO.IX	Provisions		
PO.X	Liabilities under assets held for sale and discontinued operations		
PO.XI	Current tax liabilities		
PO.XII	Deferred tax liabilities		
PO.XIII	Other liabilities		
PO.XIV	TOTAL LIABILITIES (ADP items from 0401 to 0413 in the consolidated balance sheet)		
	CAPITAL		
PO.XV	Share capital		
PO.XVI	Own shares		
PO.XVII	Profit		
PO.XVIII	Loss		
PO.XIX	Reserves		
PO.XX	Unrealised gains		
PO.XXI	Non-controlling participation		
PO.XXII	TOTAL CAPITAL (result of adding up and/or subtracting the following ADP items from the consolidated balance sheet: 0415 - 0416 + 0417 - 0418 + 0419 - 0420 + 0421) ≥ 0		
PO.XXIII	TOTAL CAPITAL SHORTFALL (result of adding up and/or subtracting the following ADP items from the consolidated balance sheet: 0415 - 0416 + 0417 - 0418 + 0419 - 0420 + 0421) < 0		
PO.XXIV	TOTAL LIABILITIES (result of adding up and/or subtracting the following ADP items from the consolidated balance sheet: 0414 + 0422 - 0423)		
V.P.	OFF-BALANCE SHEET ITEMS		
V.P.A.	Off-balance sheet assets		
V.P.P.	Off-balance sheet liabilities		

APPENDIX PI-UPK
Data on matching capital positions from the balance sheet with items from the PI-KAP form

2. Breakdown of elements in the balance sheet

Designation of item	Item	Balance sheet	References
A	ASSETS	22.432.206	
A.I	Cash and assets with the central bank	3.720.883	
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 initially recognised at fair value through income statement	0	
A.V	Financial assets available for sale	0	
A.VI	Financial assets held to maturity	0	
A.VII	Loans and receivables from banks and other financial organisations	2.619.789	
A.VIII	Loans and receivables from clients	13.508.023	
A.IX	Changes in fair value of hedged items	0	
A.X	Receivables arising from financial derivatives intended for hedging	0	
A.XI	Investments in associated companies and joint ventures	0	
	<i>Of which direct or indirect investments in banks and other financial sector person persons</i>	0	u
A.XII	Investments into subsidiaries	0	
	<i>Of which direct or indirect investments in banks and other financial sector persons</i>	0	f
A.XIII	Intangible assets	128.213	i
A.XIV	Property, plant and equipment	523.852	
A.XV	Investment property	1.039.983	
A.XVI	Current tax assets	1.325	
A.XVII	Deferred tax assets	0	
A.XVIII	Non-current assets held for sale and discontinued operations	0	
A.XIX	Other assets	890.138	
	<i>Of which 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</i>	0	h
A.XX	TOTAL ASSETS (ADP items from 0001 to 0019 in the consolidated balance sheet)	22.432.206	
P	LIABILITIES	22.432.206	
PO	LIABILITIES	19.473.156	
PO.I	Financial liabilities recognised at fair value through income statement and held for trading	0	
PO.II	Financial liabilities initially recognised at fair value through income statement	0	
PO.III	Liabilities arising from financial derivatives intended for hedging	0	
PO.IV	Deposits and other liabilities to banks, other financial organisations and central bank	8.349.107	
PO.V	Deposits and other liabilities to other clients	10.129.503	
PO.VI	Changes in fair value of hedged items	0	
PO.VII	Own securities issued and other borrowings	123.053	a
	<i>Of which liabilities arising from hybrid instruments</i>	0	r
PO.VIII	Subordinated liabilities	612.033	
	<i>Of which subordinated liabilities included in bank's supplementary capital</i>	203.719	s
PO.IX	Provisions	40.569	
PO.X	Liabilities under assets held for sale and discontinued operations	0	
PO.XI	Current tax liabilities	0	
PO.XII	Deferred tax liabilities	27.085	
PO.XIII	Other liabilities	191.806	
PO.XIV	TOTAL LIABILITIES (ADP items from 0401 to 0413 in the consolidated balance sheet)	19.473.156	
	CAPITAL	2.959.050	
PO.XV	Share capital	8.426.043	
	<i>Of which par value of paid-in shares, except for cumulative preferential shares</i>	5.548.556	a
	<i>Of which share premium on share capital, except for cumulative preferential shares</i>	2.877.487	b
	<i>Of which par value of cumulative preferential shares</i>	0	nj
	<i>Of which share premium on cumulative preferential shares</i>	0	o
PO.XVI	Own shares	0	
	<i>Of which acquired own shares, except for cumulative preferential shares</i>	0	j
	<i>Of which acquired own cumulative preferential shares</i>	0	t
PO.XVII	Profit	0	
	<i>Of which retained earnings from previous years</i>	0	g
	<i>Of which profit of the current year</i>	0	d
PO.XVIII	Loss	5.884.782	
	<i>Of which losses from previous years</i>	5.047.450	ž
	<i>Of which loss in the current year</i>	837.332	z
PO.XIX	Reserves	417.789	
	<i>Of which reserves from profit which represent element of core capital</i>	151.673	v
	<i>Of which other positive consolidated reserves</i>	0	e
	<i>Of which other negative consolidated reserves</i>	0	n
	<i>Of which other net negative revaluation reserves</i>	2.553	lj + l
	<i>Of which gains on bank liabilities measured at fair value due to the change in bank's credit rating</i>	0	m
	<i>Of which positive revaluation reserves created on the basis of effects of changes in fair value of fixed assets, securities and other assets which are, in accordance with IFRS/IAS, credited to these reserves</i>	268.669	p
PO.XX	Unrealised losses	0	
	<i>Of which unrealised losses based on securities available for sale</i>	0	
PO.XXI	Non-controlling participation	0	
	<i>Of which minority participation in subordinated companies</i>	0	đ
PO.XXII	TOTAL CAPITAL (result of adding up and/or subtracting the following ADP items from the consolidated balance sheet: 0415 - 0416 + 0417 - 0418 + 0419 - 0420 + 0421) ≥ 0	2.959.050	
PO.XXIII	TOTAL CAPITAL SHORTFALL (result of adding up and/or subtracting the following ADP items from the consolidated balance sheet: 0415 - 0416 + 0417 - 0418 + 0419 - 0420 + 0421) < 0	0	
PO.XXIV	TOTAL LIABILITIES (result of adding up and/or subtracting the following ADP items from the consolidated balance sheet: 0414 + 0422 - 0423)	22.432.206	
V.P.	OFF-BALANCE SHEET ITEMS		
V.P.A.	Off-balance sheet assets	0	
	<i>Of which amount of shares received in pledge, except for cumulative preferential shares</i>	0	k
	<i>Of which amount of cumulative preferential shares received in pledge</i>	0	ć
V.P.P.	Off-balance sheet liabilities	0	

APPENDIX PI-UPK
Data on matching capital positions from the balance sheet with items from the PI-KAP form

3. Matching items in the decomposed balance sheet and items in PI-KAP Form

No	Item	Amount	Data source in accordance with references from step 2
I	TOTAL CORE CAPITAL	407.439	
1.	CORE CAPITAL BEFORE DEDUCTIONS	8.700.768	
1.1.	Par value of paid-in shares, except for cumulative preferential shares	5.671.609	a
1.2.	Share premium	2.877.487	b
1.3.	Reserves from profit	151.673	v
1.4.	Retained earnings from previous years	0	g
1.5.	Profit of the current year	0	d
1.6.	Minority participations in subordinate companies	0	đ
1.7.	Other positive consolidates reserves	0	e
2.	DEDUCTIBLES FROM CORE CAPITAL	8.293.329	
2.1.	Losses from previous years	5.047.450	ž
2.2.	Loss of the current year	837.332	z
2.3.	Intangible assets	128.213	i
2.4.	Acquired own shares, except for cumulative preferential shares	0	j
2.5.	Amount of shares received in pledge, except for cumulative preferential shares	0	k
2.6.	Regulatory value adjustments:	2.280.334	
2.6.1.	Unrealised losses on securities available for sale	229	l
2.6.2.	Other net negative revaluation reserves	2.324	lj
2.6.3.	Gains on bank liabilities measured at fair value due to the change in bank's credit rating	0	m
2.6.4.	Required reserve from profit for estimated losses on balance-sheet assets and off-balance sheet items of the bank	2.277.782	
2.7.	Other negative consolidates reserves	0	n
II	TOTAL SUPPLEMENTARY CAPITAL	407.439	
1.	SUPPLEMENTARY CAPITAL BEFORE DEDUCTIONS	432.088	
1.1.	Par value of paid in cumulative preferential shares	0	nj
1.2.	Share premium on cumulative preferential shares	0	o
1.3.	Part of revaluation reserves of the bank	228.369	p
1.4.	Hybrid instruments	0	r
1.5.	Subordinated liabilities	203.719	s
1.6.	Overallocation of impairment allowances, provisions and required reserves from profit relative to expected losses	0	
2.	DEDUCTIBLES FROM SUPPLEMENTARY CAPITAL	24.650	
2.1.	Acquired own cumulative preferential shares	0	t
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	0	
2.3.	Amount of cumulative preferential shares received in pledge	0	ć
2.4.	Amount of capital in excess of restrictions on supplementary capital	24.650	
III	TOTAL CAPITAL	814.877	
1.	TOTAL CAPITAL BEFORE DEDUCTIONS	814.877	
2.	DEDUCTIBLES FROM CAPITAL	24.650	
	Of which reduction in core capital	0	
	Of which reduction in supplementary capital	24.650	
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	0	(u+f+h)
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	0	
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	0	
2.4.	The amount by which qualified participation in non-financial sector persons has been exceeded	0	
2.5.	Underallocation of impairment allowances, provisions and required reserves from profit relative to expected losses	0	
2.6.	The amount of exposure to free deliveries if the counterparty failed to fulfill its obligation within four working days	0	
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	0	
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	0	
	Amount of impairment allowances, provisions and required reserves from bank's profit	0	
	Of which on a group basis	0	
	Of which on an individual basis	0	
	Amount of expected losses under IRB approach	0	
	Gross amount of subordinated liabilities	608.131	

APPENDIX PI-AKB
Data on total capital requirements and capital adequacy ratio

(in RSD thousands)

No	Name	Amount	Coverage by core capital	Coverage by supplement ary capital
		1	2	3
I	CAPITAL	814.877		
1.	Total core capital	407.439		
2.	Total supplementary capital	407.438		
II	CAPITAL REQUIREMENTS	1.421.867		
1.	CAPITAL REQUIREMENTS FOR CREDIT RISK, COUNTERPARTY RISK AND SETTLEMENT/DELIVERY RISK IN CASE OF FREE DELIVERIES	1.243.638	407.439	407.438
1.1.	Standardised approach (SA)	10.363.650		
1.1.1.	Exposures to central governments and central banks	0		
1.1.2.	Exposures to territorial autonomies and local self-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	59.743		
1.1.7.	Exposures to corporates	4.408.794		
1.1.8.	Retail exposures	2.551.705		
1.1.9.	Exposures secured by real estate collateral	1.033.495		
1.1.10.	Past due items	592.863		
1.1.11.	High-risk exposures	0		
1.1.12.	Exposures in the form of covered bonds	0		
1.1.13.	Exposures in the form of open-end investment funds	0		
1.1.14.	Other exposures	1.717.050		
1.2.	Internal Ratings Based Approach (IRB)	0		
1.2.1.	Exposures to central governments and central banks	0		
1.2.2.	Exposures to banks	0		
1.2.3.	Exposures to corporates	0		
1.2.4.	Retail exposures	0		
1.2.4.1.	Retail exposures secured by real estate collateral	0		
1.2.4.2.	Qualifying revolving retail exposures	0		
1.2.4.3.	Other retail exposures	0		
1.2.5.	Equity exposures	0		
1.2.5.1.	Approach applied:	0		
1.2.5.1.1.	Simple Risk Weight Approach	0		
1.2.5.1.2.	PD/LGD Approach	0		
1.2.5.1.3.	Internal Models Approach	0		
1.2.5.2.	Types of equity exposures	0		
1.2.5.2.1.	Exchange traded equity exposures	0		
1.2.5.2.2.	Non-exchange traded equity exposures in sufficiently diversified portfolios	0		
1.2.5.2.3.	Other equity exposures	0		
1.2.5.2.4.	Equity exposures to which a bank applied Standardised Approach to credit risk	0		
1.2.6.	Exposures to other assets	0		
2.	CAPITAL REQUIREMENTS FOR SETTLEMENT/DELIVERY RISK ARISING FROM UNSETTLED TRANSACTIONS	0	0	0
3.	CAPITAL REQUIREMENTS FOR MARKET RISKS	17.024	0	0
3.1.	Capital requirements for price, foreign exchange and commodity risks calculated under standardised approaches	17.024	0	0
3.1.1.	Capital requirements for price risk arising from debt securities	0	0	0
3.1.2.	Capital requirements for price risk arising from equity securities	0	0	0
3.1.3.	Capital requirements for foreign exchange risk	17.024	0	0
3.1.4.	Capital requirements for commodity risk	0	0	0
3.2.	Capital requirements for price, foreign exchange and commodity risks calculated under the Internal Models Approach	0	0	0
4.	CAPITAL REQUIREMENTS FOR OPERATIONAL RISK	161.205	0	0
4.1.	Capital requirements for operational risk calculated under the Basic Indicator Approach	161.205	0	0
4.2.	Capital requirements for operational risk calculated under the Standardised Approach	0	0	0
4.3.	Capital requirements for operational risk calculated under the Advanced Approach	0	0	0
5.	COVERAGE OF CAPITAL REQUIREMENTS	814.877	407.439	407.438
III	CAPITAL ADEQUACY RATIO (%)	6,88%		