

Data on basic characteristics of financial instruments included in the calculation of bank's capital

No	Characteristics of instrument	(in 000 rsd)	
		Ordinary shares	Preferred non-cumulative shares
1.	Issuer	1) Centrobanka a.d. Belgrade, 11.06.2004., 629.096 rsd 2) Centrobanka a.d. Belgrade, 18.05.2004., 140.000 rsd 3) Centrobanka a.d. Belgrade, 06.12.2004., 150.000 rsd 4) Centrobanka a.d. Belgrade, 26.05.2005., 29.630 rsd 5) Laiki bank a.d Belgrade, 27.07.2006., 316.056 rsd 6) Laiki bank a.d Belgrade, 07.05.2007., 768.525 rsd 7) Marfin bank a.d. Belgrade, 28.11.2008., 1.110.000 rsd 8) Marfin bank a.d. Belgrade, 01.09.2009., 1.163.375 rsd 9) Marfin bank a.d. Belgrade, 22.03.2010., 1.241.875 rsd	1) Centrobanka a.d. Belgrade, 11.06.2004., 119.357 rsd 2) Centrobanka a.d. Belgrade, 26.05.2005., 3.949 rsd 3) Marfin banka a.d. Belgrade, 25.03.2009., reduction of capital by canceling 506 own shares in the amount 253 rsd
2.	Treatment in accordance with the regulations		
2.1.	Treatment in accordance with the Decision on capital adequacy	Instrument of core capital	Instrument of core capital
2.2.	Individual / group / individual and group level of participation of instrument in the capital at the group level		
2.3.	Type of instrument	Ordinary shares	Preferred non-cumulative shares
3.	The amount recognized for the purposes of calculating regulatory capital (in thousands of dinars, as of the last reporting date)	5.548.556	123.053
4.	The nominal value of the instrument	500 rsd	500 rsd
5.	Accounting classification	equity	equity
6.	The initial date of issuing of instrument	listed in position 1. by issuers	listed in position 1. by issuers
7.	The instrument with the date of maturity or instrument without the due date	without the due date	without the due date
7.1.	The original maturity date	without the due date	without the due date
8.	Is there a right of early redemption (call option) to the issuer	no	no
8.1.	First date of activation of the right of early redemption		
8.2.	Subsequent dates of activation of early redemption rights (if applicable)		
9.	Coupons/dividends		
9.1.	Fixed or variable dividends/coupons		Fixed dividends
9.2.	Fully discretion, partly discretion, or no discretion regarding the timing 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.	Fully discretion, partly discretion, 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.	The possibility of increasing yields (step up)	no	no
9.5.	Non-cumulative or cumulative dividends/coupons		Non-cumulative
10.	Convertible or inconvertible instrument	Inconvertible	Inconvertible
10.1.	If the convertible, the conditions under which there may be a conversion		
10.2.	If the convertible, partially or fully convertible		
10.3.	If the convertible, conversion rate		
10.4.	If the convertible, mandatory or voluntary conversion		
10.5.	If it is a convertible, in which the instrument is converted to		
10.6.	If the convertible, the issuer of the instrument to be converted into		
11.	The possibility of write-off		
11.1.	If there is a write-off, the conditions under which there may be a write-off		
11.2.	If there is a write-off, partial write-off or write-off full		
11.3.	If there is a write-off, temporary or permanent write-off		
11.4.	If the write-off is temporary, the conditions of re-recognition		
12.	Type of instrument that will be in charge in liquidation just before the listed instrument	Preferred non-cumulative shares	Preferred non-cumulative shares