

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.	Coupons/dividends		
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