

Data on Bank Capital

(RSD thousand)

No	Item	Amount
Common Equity Tier 1: elements		
1	CET1 capital instruments and the related share premium accounts	8.426.042
1.1.	<i>of which: shares and other capital instruments which fulfil the requirements as laid out in Section 8 of the DCA</i>	5.548.556
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>	2.877.486
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	0
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	1.500.000
4	Revaluation reserves and other unrealised losses	263.650
5	Reserves from profit and other bank reserves, except for reserves for general banking risks	151.672
6	Reserves for general banking risks	0
7	Non-controlling participations (minority interests) allowed in CET1**	0
8	Common Equity Tier 1 capital before regulatory adjustments and deductibles (sum of rows from 1 to 7)	10.341.364
Common Equity Tier 1 capital: regulatory adjustments and deductibles		
9	Additional value adjustments (-)	-2.360
10	Intangible assets, including goodwill (net of deferred tax liabilities) (-)	-71.021
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)	0
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	0
13	IRB Approach: Negative amount of difference resulting from the calculation in accordance with Section 134 of the DCA (-)	0
14	Any increase in equity that results from securitisation exposures (-)	0
15	Gains or losses on bank's liabilities valued at fair value resulting from changes in own credit standing	0
16	Defined benefit pension fund assets on the balance sheet of the bank(-)	0
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 (-)	0
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 (-)	0
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 (-)	0
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 (-)	0
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%	0
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>	0
21.2.	<i>of which: securitisation positions (-)</i>	0
21.3.	<i>of which: free deliveries (-)</i>	0
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 (-)	0
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 (-)	0
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>	0
23.2.	<i>of which: Deferred tax assets arising from temporary differences</i>	0
24	Losses for the current and previous years, and unrealised losses (-)	-6.840.368
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 (-)	0
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 (-)	0
27	Amount of required reserve for estimated losses on balance-sheet assets and off-balance sheet items of the bank	-556.973
28	Total regulatory adjustments and deductibles from CET1 capital (sum of rows from 9 to 27)	-7.470.722
29	Common Equity Tier 1 capital (difference between 8 and 28)	2.870.642
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	0
31	Capital instruments issued by subsidiaries, which are recognised as Additional Tier 1 capital**	0
32	Additional Tier 1 capital before deductibles (30+31)	0
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 (-)	0
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 (-)	0
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 (-)	0

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 (-)	0
37	Amount of items required to be deducted from Tier 2 items that exceed the Tier 2 capital of the bank (-)	0
38	Total deductibles from Additional Tier 1 capital (sum of rows from 33 to 37)	0

39	Additional Tier 1 capital (difference between 32 and 38)	0
40	Tier 1 capital (sum of rows 29 and 39)	2.870.642
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	123.052
42	Capital instruments issued by subsidiaries, which are recognised as Tier 2 capital**	0
43	Credit risk adjustments that meet the requirements for the inclusion in Tier 2 capital	0
44	Tier 2 capital before deductibles (sum of rows from 41 to 43)	123.052
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 (-)	0
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 (-)	0
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 (-)	0
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 (-)	0
49	Total deductibles from Tier 2 capital (sum of rows from 45 to 48)	0
50	Tier 2 capital (difference between 44 and 49)	123.052
51	Total capital (sum of rows 40 and 50)	2.993.694
52	Total risk-weighted assets	8.285.590
Capital adequacy ratios and capital buffers		
53	Common Equity Tier 1 capital ratio (%)	34,65
54	Tier 1 capital ratio (%)	34,65
55	Total capital ratio (%)	36,13
56	Total requirements for capital buffers (%)***	4,80
57	Common Equity Tier 1 capital available for capital buffers coverage (%)****	28,14

* 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.

Data on Main Features of Financial Instruments Included in Calculation of Bank's Capital

No	Instrument features	Description	Description
1.	Issuer	1. Centrobanka a.d. Belgrade, 2. Centrobanka a.d. Belgrade, 3. Centrobanka a.d. Belgrade, 4. Centrobanka a.d. Belgrade, 5. Laiki bank a.d Belgrade, 6. Laiki bank a.d Belgrade, 7. Marfin bank a.d. Belgrade, 8. Marfin bank a.d. Belgrade, 9. Marfin bank a.d. Belgrade	1. Centrobanka a.d. Belgrade, 2. Centrobanka a.d. Belgrade, 3. Marfin bank a.d. Belgrade, reduction of capital by canceling 506 own shares
1.1.	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN	ISIN
	<i>Regulatory treatment</i>		
2.	Treatment in accordance with the Decision on Capital Adequacy of Banks	<i>Common Equity Tier 1 instrument</i>	<i>Tier 2 instrument</i>
3.	Eligible at solo/(sub-)consolidated/ solo&(sub-) consolidated	N/A	N/A
4.	Instrument type	<i>Ordinary shares</i>	<i>Non-cumulative preferential shares</i>
5.	Amount recognised in regulatory capital (in RSD thousand, as of most recent reporting date)	5.548.556,00	123.052,00
6.	Nominal amount of instrument	500 rsd	500 rsd
6.1.	Issue price	1. RSD 629.095.500 2. RSD 140.000.000 3. RSD 150.000.000 4. RSD 29.630.000 5. RSD 316.056.000 6. RSD 768.524.000 7. RSD 1.110.000.000 8. RSD 1.163.375.000 9. RSD 1.241.875.000	1. PCĐ 119.357.000 2. PCĐ 3.948.000 3. PCĐ - 253.000
6.2.	Redemption price	N/A	N/A
7.	Accounting classification	<i>Shareholders' equity</i>	<i>Shareholders' equity</i>
8.	Original date of issuance	1. 11.06.2004. 2. 18.05.2004. 3. 06.12.2004. 4. 26.05.2005. 5. 27.07.2006. 6. 07.05.2007. 7. 28.11.2008. 8. 01.09.2009. 9. 22.03.2010.	1. 11.06.2004. 2. 26.05.2005. 3. 25.03.2009.
9.	Perpetual or dated	<i>Everyone without a maturity date</i>	<i>Everyone without a maturity date</i>
9.1.	Original maturity date	<i>Without a maturity date</i>	<i>Without a maturity date</i>
10.	Issuer call subject to prior supervisory approval	Yes	Yes
10.1.	Optional call date, contingent call dates and redemption amount	N/A	N/A
10.2.	Subsequent call dates, if applicable	N/A	N/A
	<i>Coupons / dividends</i>		
11.	Fixed or floating dividend/coupon	N/A	<i>Fixed dividends</i>
12.	Coupon rate and any related index	N/A	N/A
13.	Existence of a dividend stopper	N/A	N/A

14.1.	Fully discretionary, partially discretionary or mandatory (in terms of timing)	N/A	Mandatory
14.2.	Fully discretionary, partially discretionary or mandatory (in terms of amount)	N/A	Mandatory
15.	Existence of step up or other incentive to redeem	No	No
16.	Noncumulative or cumulative dividend/coupon	N/A	Noncumulative
17.	Convertible or non-convertible	Nonconvertible.	Nonconvertible.
18.	If convertible, conversion trigger(s)	N/A	N/A
19.	If convertible, fully or partially	N/A	N/A
20.	If convertible, conversion rate	N/A	N/A
21.	If convertible, mandatory or optional conversion	N/A	N/A
22.	If convertible, specify instrument type convertible into	N/A	N/A
23.	If convertible, specify issuer of instrument it converts into	N/A	N/A
24.	Write-down features	N/A	No
25.	If write-down, write-down trigger(s)	N/A	N/A
26.	If write-down, full or partial	N/A	N/A
27.	If write-down, permanent or temporary	N/A	N/A
28.	If temporary write-down, description of write-up mechanism	N/A	N/A
29.	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-cumulative preferential shares	Non-cumulative preferential shares
30.	Non-compliant transitioned features	No	No
31.	If yes, specify non-compliant features	N/A	N/A

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
A	ASSETS	15.124.414	
A.I	Cash and assets with the central bank	2.063.941	
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	2.344.832	
A.VI	Financial assets held to maturity	0	
A.VII	Loans and receivables from banks and other financial organisations	1.239.821	
A.VIII	Loans and receivables from clients	8.220.907	
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	
A.XII	Investments into subsidiaries	0	
	<i>Of which direct or indirect investments in banks and other financial sector persons</i>	0	
A.XIII	Intangible assets	71.021	e
A.XIV	Property, plant and equipment	374.813	
A.XV	Investment property	468.844	
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	338.910	
	<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	
A.XX	TOTAL ASSETS (ADP items from 0001 to 0019 in the consolidated balance sheet)	15.124.414	
P	LIABILITIES	15.124.414	
PO	LIABILITIES	11.383.154	
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	3.642.593	
PO.V	Deposits and other liabilities to other clients	7.413.057	
PO.VI	Changes in fair value of hedged items	0	
PO.VII	Own securities issued and other borrowings	123.053	i
	<i>Of which liabilities arising from hybrid instruments</i>	0	
PO.VIII	Subordinated liabilities	0	
	<i>Of which subordinated liabilities included in bank's supplementary capital</i>	0	
PO.IX	Provisions	22.368	
PO.X	Liabilities under assets held for sale and discontinued operations	0	
PO.XI	Current tax liabilities	0	
PO.XII	Deferred tax liabilities	24.055	
PO.XIII	Other liabilities	158.028	

PO.XIV	TOTAL LIABILITIES (ADP items from 0401 to 0413 in the consolidated balance sheet)	11.383.154	
	CAPITAL	3.741.260	
PO.XV	Share capital	8.426.042	
	<i>Of which par value of paid-in shares, except for cumulative preferential shares</i>	5.548.555	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	
	<i>Of which share premium on cumulative preferential shares</i>	0	
PO.XVI	Own shares	0	
	<i>Of which acquired own shares, except for cumulative preferential shares</i>	0	
	<i>Of which acquired own cumulative preferential shares</i>	0	
PO.XVII	Profit	1.733.722	
	<i>Of which retained earnings from previous years</i>	0	
	<i>Of which profit of the current year</i>	1.733.722	v
PO.XVIII	Loss	6.840.368	
	<i>Of which losses from previous years</i>	6.840.368	ž
	<i>Of which loss in the current year</i>	0	
PO.XIX	Reserves	421.864	
	<i>Of which reserves from profit which represent element of core capital</i>	151.673	d
	<i>Of which other positive consolidated reserves</i>	0	
	<i>Of which other negative consolidated reserves</i>	0	
	<i>Of which other net negative revaluation reserves</i>	2.879	g
	<i>Of which gains on bank liabilities measured at fair value due to the change in bank's credit rating</i>	0	
	<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>	273.070	g
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	
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	3.741.260	
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)	15.124.414	
V.P.	OFF-BALANCE SHEET ITEMS		
V.P.A.	Off-balance sheet assets	26.304.744	
	<i>Of which amount of shares received in pledge, except for cumulative preferential shares</i>	0	
	<i>Of which amount of cumulative preferential shares received in pledge</i>	0	
V.P.P.	Off-balance sheet liabilities	26.304.744	

Data on Total Capital Requirements and Capital Adequacy Ratio

(RSD thousand)

No	Name	Amount
		1
I	CAPITAL	2.993.694,00
1.	TOTAL COMMON EQUITY TIER 1 CAPITAL	2.870.642,00
2.	TOTAL ADDITIONAL TIER 1 CAPITAL	0,00
3.	TOTAL TIER 2 CAPITAL	123.052,00
II	CAPITAL REQUIREMENTS	662.847,12
1.	CAPITAL REQUIREMENT FOR CREDIT RISK, COUNTERPARTY RISK, DILUTION RISK AND SETTLEMENT/DELIVERY RISK TO FREE DELIVERIES	527.140,80
1.1.	Standardised Approach (SA)	6.589.260,00
1.1.1.	Exposures to central governments and central banks	0,00
1.1.2.	Exposures to territorial autonomies or local government units	0,00
1.1.3.	Exposures to public administrative bodies	2.297,00
1.1.4.	Exposures to multilateral development banks	0,00
1.1.5.	Exposures to international organisations	0,00
1.1.6.	Exposures to banks	69.735,00
1.1.7.	Exposures to companies	504.508,00
1.1.8.	Retail exposures	1.510.214,00
1.1.9.	Exposures secured by mortgages on immovable property	3.161.661,00
1.1.10.	Exposures in default	477.098,00
1.1.11.	Exposures associated with particularly high risk	0,00
1.1.12.	Exposures in the form of covered bonds	0,00
1.1.13.	Exposures in the form of securitisation positions	0,00
1.1.14.	Exposures to banks and companies with a short-term credit assessment	0,00
1.1.15.	Exposures in the form of units in open-ended investment funds	0,00
1.1.16.	Equity exposures	0,00
1.1.17.	Other items	863.747,00
1.2.	Internal Ratings Based Approach (IRB)	0,00
1.2.1.	Exposures to central governments and central banks	0,00
1.2.2.	Exposures to banks	0,00
1.2.3.	Exposures to companies	0,00
1.2.4.	Retail exposures	0,00
1.2.4.1.	of which: Exposures secured by mortgages on immovable property	0,00
1.2.4.2.	of which: Qualifying revolving retail exposures	0,00
1.2.4.3.	of which: Exposures to small and medium-sized enterprises classified as retail exposures	0,00
1.2.5.	Equity exposures	0,00
1.2.5.1.	Approach applied:	0,00
1.2.5.1.1.	Simple Risk-Weight Approach	0,00
1.2.5.1.2.	PD/LGD Approach	0,00
1.2.5.1.3.	Internal models approach	0,00
1.2.5.2.	Types of equity exposures	0,00
1.2.5.2.1.	Exchange traded equity exposures	0,00
1.2.5.2.2.	Non-exchange traded equity exposures in sufficiently diversified portfolios	0,00
1.2.5.2.3.	Other equity exposures	0,00
1.2.5.2.4.	Equity exposures to which a bank applies the Standardised Approach	0,00
1.2.6.	Exposures in the form of securitisation positions	0,00
1.2.7.	Exposures arising from other assets	0,00
2	CAPITAL REQUIREMENT FOR SETTLEMENT/DELIVERY RISK IN RESPECT OF UNSETTLED TRANSACTIONS	0,00
3	CAPITAL REQUIREMENT FOR MARKET RISKS	0,00
3.1.	Capital requirements for position, foreign exchange risk and commodities risk calculated under the Standardised Approach	0,00
3.1.1.	Capital requirement for position risk of debt securities	0,00
	of which capital requirement for position risk in respect of securitisation items	0,00
3.1.2.	Capital requirements for position risk arising from equity securities	0,00
3.1.3.	Additional capital requirement for large exposures from the trading book	0,00
3.1.4.	Capital requirement for foreign exchange risk	0,00
3.1.5.	Capital requirement for commodities risk	0,00

3.2.	Capital requirements for position, foreign exchange and commodities risk calculated under the internal models approach	0,00
4	CAPITAL REQUIREMENTS FOR OPERATIONAL RISK	135.706,32
4.1.	Capital requirement for operational risk calculated under the Basic Indicator Approach	135.706,32
4.2.	Capital requirement for operational risk calculated under the Standardised Approach/Alternative Standardised Approach	0,00
4.3.	Capital requirement for operational risk calculated under the Advanced Approach	0,00
III	COMMON EQUITY TIER 1 CAPITAL RATIO (%)	34,65
IV	TIER 1 CAPITAL RATIO (%)	34,65
V	TOTAL CAPITAL RATIO (%)	36,13