BANK OF CHINA SRBIJA A.D. BEOGRAD

Disclosure document as of 30.06. 2024

CONTENT

General information

Bank of China Serbia a.d. Belgrade (hereinafter: "the Bank") was established on December 22, 2016. year. At 30.06.2024, the owner of 100% of the capital is Bank of China Europe S.A .

In accordance with the decision of the National Bank of Serbia dated December 20, 2016 and Founding act the Bank is registered to perform the following tasks:

- Deposit jobs
- Credit business
- Foreign exchange, foreign exchange and currency exchange operations
- Payment operations
- Issue of payment cards
- Securities transactions
- Issuance of guarantees, guarantees, loans and other forms of guarantees
- Purchase, sale and collection of receivables (factoring, forfeiting, etc.)
- The work for which is authorized by law
- Providing other financial services.

The Bank is located at Bulevar Zorana Djindjica 2a, 11070 Novi Beograd. The registration number is 21251640, and the tax identification number is 109837136.

On 30.06.2024. The Bank did not have branches or branches in its composition.

The bank is obliged to harmonize the scope and structure of its operations and risky placements with the business indicators prescribed by the Law on Banks and relevant decisions of the National Bank of Serbia adopted on the basis of the said Law. On 30.06.2024 the Bank have harmonized all business indicators with the prescribed values.

Realized indicators of the Bank's operations as at 30.06.2024. were as follows

Business indicators	Prescribed	achived
1. Capital	EUR 10 milion	**TRSD 3.800.911**
2.1. CET 1	4.5%	40,79%
2.2. Tier 1	6%	40,79%
2.3. CAR	8%	40,79%
3. Investment ratio	Max 60%	4,68%
4. LE ratio	25%	2,56%
5 LE ratio toward persons conected to the Bank	25%	2,56%
6. Sum of large exposure	400%	2,56%
7. FX ratio	20%	1,02%

In accordance with the regulations defined by the Decision on Risk Management, the Bank conducts the process of internal capital adequacy assessment. The Bank's internal capital adequacy ratio as at 30 June 2024, calculated on the basis of the methodology for internal capital adequacy assessment by including capital requirements for all material risks to which the Bank is exposed, is 33.25%.

Capital of the Bank

Capital

The National Bank of Serbia Decision on the capital adequacy of the bank (hereinafter NBS Decision) stipulates that the capital of the bank constitutes the sum of the Common Tier 1 and Tier 2 (additional capital), where the Tier 1 capital represent the sum of common equity Tier 1 capital and additional Tier 1 capital.

NBS Decision stipulates the conditions that capital elements must fulfill in order to be included in the basic or supplementary capital.

The basic share capital of the Bank consists of the following elements:

- Share capital paid (excluding preferential cumulative shares)
- Emission premium
- Profit of the Bank, Reserves from profit
- Revaluation reserves and reserves for general banking risks

The criteria for inclusion of certain elements in the CET 1 capital are: they are subscribed and paid, without maturity and withdrawal options, without the obligation to pay dividends that they can serve to cover losses from regular business, etc.

Additional Tier 1 capital consists of shares and other instruments and their respective emission premiums that meet the following criteria of the NBS Decision: they are entered and paid, without maturity and with the possibility of withdrawal only with the consent of the supervisor, without the obligation to pay dividends, subordinated in relation to all depositors and creditors, etc.

Tier 2 capital consists of the following elements:

- Paid share capital based on preferential cumulative shares
- Hybrid capital instruments
- Subordinated obligations

Tier 2 capital instruments must be subscribed and paid in full, that they may be subject to capital write-off or conversion, that they can absorb losses before depositors and other creditors of the bank, etc.

On 30.06.2024. capital data are following:

Capital data	*amount (000 RSD)*
Common Equity Tier 1 capital before regulatory adjustments and deductibles	3,810,641
Nominal amount of shares, except preferencial cumulative shares	1,843,887
Issue price	
Reserves from profit	
Undistibuted profit from previous years	1,966,754
Gain from current year	590,670
Non-controlling participations (minority interests) allowed in CET1**	
Other reserve	
Deductibles from CET 1 capital	(9,730)
Loss from previous/current year	-
Other intangible assets, deferred tax liablities	(9,730)
Additional capital	-
CAPITAL – total	3,800,911

The Bank adheres to the restrictions that are prescribed for certain elements of the capital by the Decision on the capital adequacy of the bank.

On 30.06.2024, 100% of the amount of regulatory capital of the Bank consisted of common Tier 1 capital.

Capital requirement

The regulatory capital adequacy ratio is defined as the ratio of regulatory capital on the one hand, and the sum of capital requirements for credit risk, for settlement / delivery risk, for market risks and for operational risk multiplied by the reciprocal value of the prescribed minimum capital adequacy ratio on the other.

The Bank is obligated to maintain the regulatory capital adequacy ratio at a level prescribed by the NBS, which is not lower than 8%.

For the calculation of capital requirements for credit and market risks, the Bank uses a standardized approach, while for the operational risk the basic indicator approach is applied.

On 30.06.2024. total risk weigt assets of the Bank was 9,318,135 TRSD.

Capital requirement for credit risk:

The following table shows a comparative overview of capital requirements for credit risk as of 30.06.2024, by exposure classes, in 000 RSD.

Class of exposure	Amount	Capital requirement
Exposures to central governments and central banks	-	-
Exposures to territorial autonomies and local self-government units	-	-
Exposures to public administrative bodies	-	-
Exposures to multilateral development banks	-	-
Exposures to international organizations	-	-
Exposures to banks	6,657,344	532,588
Exposures to corporates	13,183	1,055
Retail exposures	2,240	179
Exposures secured by real estate collateral	-	-
Past due items	-	-
High-risk exposures	-	-
Exposures in the form of covered bonds	-	-
Exposures in the form of open-end investment funds	-	-
Other exposures	228,680	18,294
Total	6,901,447	552,116

Total capital requirement for credit risk as of 30.06.2024 are 552,116TRSD. Since it had no exposure based on the settlement / delivery risk, the capital requirements for this risk are zero.

Capital requirement for market risk

The Bank calculates the capital requirement for market risks using a standardized approach, in accordance with the NBS Decision on Capital Adequacy, as a sum:

1) capital requirement for foreign exchange risk for all business activities - by multiplying the sum of the total net open foreign exchange position of the Bank and the absolute value of the net open position in gold from 8%.

2) other capital requirements for price and commodity risk.

As of 30.06.2024, the Bank was not exposed to FX risk, and net open position represents 38,736 TRSD which is 1.02% of the regulatory capital, and in accordance with the NBS Decision on the capital adequacy of banks, the Bank did not calculated the capital requirement for foreign exchange risk.

On 30.06.2024, the Bank was not exposed to price and commodity risk and therefore did not calculate the regulatory capital requirements for these risks.

Description	Amount (000 RSD)
Capital requirement for foreign exchange risk	-
Capital requirement for position risk of debt securities	-
Capital requirements for position risk arising from equity securities	-
Capital requirement for commodities	-
Total capital requirement for market risk	0

Capital requirement for operational risk

The Bank calculates the minimum capital requirement for operational risk by applying the basic indicator approach, in accordance with the Decision on capital adequacy of the NBS. The capital requirement for operational risk amounts to 193,335 TRSD and is calculated on the basis of a three-year average of the exposure indicator multiplied by the capital requirement rate of 15%.

Description	Amount (000 RSD)
Capital requirement for operational risk	193,335
Total	193,335

Total Capital requirement

Having in mind above data, total capital requirements as of 30.06.2024 are amounted to 745,451 TRSD.

Description	Amount (000 RSD)
Capital requirement for credit risk	552,116
Capital requirement for settlement risk due to unsettled transactions	0
Capital requirement for market risk	0
Capital requirement for operational risk	193,335
Total Capital requirement	745,451

Capital adequacy indicators are expressed in percentages and represent the ratio between equity and risk weighted assets of the bank. Considering that the risk weighted asset of the Bank as of 30.06.2024 amount to RSD 9,318,135 thousand, the capital adequacy ratios are shown in the table below.

Capital adequacy ratios	%
CET 1	40,79
Tier 1	40,79
CAR	40,79

Leverage indicator

The leverage indicator represents the ratio of the Tier 1 capital, which is obtained as the sum of the basic common equity capital and additional common capital in accordance with the Decision regulating the adequacy of the bank's capital , to the amount of exposure of the bank and is expressed as a percentage. As of June 30, 2024, the leverage indicator is 5.94%.

Credit risk mitigation techniques

In order to mitigate credit risk, the Bank uses the instruments of material and non-material credit protection, as defined in the Decision on Capital Adequacy prescribed by the National Bank of Serbia, such as cash and cash equivalents deposited within the Bank, guarantees from banks, state and central banks, mortgages, and other assets.

The Bank constantly perform monitoring of the value of a particular credit protection instrument and the process of managing them is defined through internal documents of the Bank related to collateral valuation rules.

As at 30 June 2024, the Bank used cash deposits in its portfolio, which represent a means of securing off-balance sheet items and as such are used as a technique to mitigate credit exposure.

An overview of exposures class and credit risk mitigation techniques which has been used is provided in the table below

Class of exposure	Gross exposure	Specific credit risk adjustments	Net exposure	Intangible credit protection instruments	Material credit protection instruments	Credit protection effects	Net exposure after application of credit protection with replacement of risk weights
Exposures to central governments and central banks	18,066,147	0	18,066,147	0	0	0	18,066,147
Exposures to banks	44,988,462	133,068	44,855,394	0	0	0	44,855,394
Exposures to corporates	741,283	0	741,283	0	-728,100	-728,100	13,183
Retail exposures	2987	0	2,987	0	0	0	2,987
Other exposures	575,387	346,707	228,680		728,100	728,100	956,780
Total	**64,374,266**	**479,775**	**63,894,491**	**0**	**0**	**0**	**63,894,491**

The Bank did not use other risk mitigation techniques.

Capital buffers

Capital buffers represent additional share capital that the Bank is obliged to maintain above the prescribed regulatory minimum, ie they cannot be used to maintain the minimum prescribed capital adequacy ratios of the Bank.

In accordance with the Decision of the National Bank of Serbia on the rate of the countercyclical capital buffer for the Republic of Serbia, amounts to 0% of the bank's risk assets.

The bank is not obliged to maintain a capital buffer for systemically important banks. The bank maintains a capital buffer for the preservation of capital in the amount of 2.71% of its risk assets, which consists of elements of basic share capital and a protective layer of capital for structural systemic risk in the amount of 3% of the total foreign currency and foreign currency indexed placements of the bank approved to the economy and the population in the Republic Serbia.

The bank maintained high buffers in capital indicators, which exceeded prudential requirements.

Banking group

Bank of China Serbia a.d. Belgrade has no subsidiary companies, so it does not publish data related to the banking group and the relationship between the parent company and its subsidiaries.

Attachements

In line with NBS decision on disclosure of data and information by banks, the Bank is obligated to disclose the data given in below attachements.

Attachement 1. Data on bank capital (PI-KAP)

	Item	Amount (000 RSD)	Matching	DCA reference*
	Common Equity Tier 1: elements			
1	CET1 capital instruments and the related share premium accounts	1,843,887	-	
1.1.	*of which: shares and other capital instruments which fulfil the requirements as laid out in Section 8 of the DCA*	1,843,887	a	Section 7, paragraph 1, item 1) and Section 8
1.2.	*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*	-	-	Section 7, paragraph 1, item 2)
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	1,966,754	б	Section 10, paragraph 1
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	-	в	Section 10, paras 2 and 3
4	Revaluation reserves and other unrealised losses	-	-	Section 7, paragraph 1, item 4)
5	Reserves from profit and other bank reserves, except for reserves for general banking risks	-	-	Section 7, paragraph 1, item 5)
6	Reserves for general banking risks	-	-	Section 7, paragraph 1, paragraph 6)
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)	3,810,641	-	
	Common Equity Tier 1 capital: regulatory adjustments and deductibles			
9	Additional value adjustments (-)	-	-	Section 12, paragraph 5
10	Intangible assets, including goodwill (net of deferred tax liabilities) (-)	9,730	г	Section 13, paragraph 1, item 2)
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)	-	-	Section 13, paragraph 1, item 3)

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	-	-	Section 12, paragraph 1, item 1)
13	IRB Approach: Negative amount of difference resulting from the calculation in accordance with Section 134 of the DCA (-)	-	-	Section 13, paragraph 1, item 4)
14	Any increase in equity that results from securitisation exposures (-)	-	-	Section 11
15	Gains or losses on bank's liabilities valued at fair value resulting from changes in own credit standing	-	-	Section 12, paragraph 1, item 2)
16	Defined benefit pension fund assets on the balance sheet of the bank(-)	-	-	Section 13, paragraph 1, item 5)
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 (-)	-	-	Section 13, paragraph 1, item 6)
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 (-)	-	-	Section 13, paragraph 1, item 7)
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 (-)	-	-	Section 13, paragraph 1, item 8)
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 (-)	-	-	Section 13, paragraph 1, item 9)
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%	-	-	Section 13, paragraph 1, item 11)
21.1.	*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 (-)*	-	-	Section 13, paragraph 1, item 11), indent one
21.2.	*of which: securitisation positions (-)*	-	-	Section 13, paragraph 1, item 11), indent two
21.3.	*of which: free deliveries (-)*	-	-	Section 13, paragraph 1, item 11), indent three
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 (-)	-	-	Section 21, paragraph 1, item 1)
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 (-)	-	-	Section 21, paragraph 1
23.1.	*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*	-	-	Section 21, paragraph 1, item 2)
23.2.	*of which: Deferred tax assets arising from temporary differences*	-	-	Section 21, paragraph 1, item 1)
24	Losses for the current and previous years, and unrealised losses (-)	-	-	Section 13, paragraph 1, item 1)
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 (-)	-	-	Section 13, paragraph 1, item 12)
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 (-)	-	-	Section 13, paragraph 1, item 10)
27	Amount of required reserve for estimated losses on balance-sheet assets and off-balance sheet items of the bank	-	-	Section 13, paragraph 1, item 13)
28	**Total regulatory adjustments and deductibles from CET1 capital** (sum of rows from 9 to 27)	9,730	r	

29	**Common Equity Tier 1 capital** (difference between 8 and 28)	3,800,911	-	
	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	-	-	Section 22, paragraph 1, items 1) and 2)
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 (-)	-	-	Section 26, paragraph 1, item 1)
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 (-)	-	-	Section 26, paragraph 1, item 2)
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 (-)	-	-	Section 26, paragraph 1, item 3)
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 (-)	-	-	Section 26, paragraph 1, item 4)
37	Amount of items required to be deducted from Tier 2 items that exceed the Tier 2 capital of the bank (-)	-	-	Section 26, paragraph 1, item 5)
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)	3,800,911	-	
	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	-	-	Section 27, paragraph 1, items 1) and 2)
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	-	-	Section 27, paragraph 1, items 3) and 4)
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 (-)	-	-	Section 30, paragraph 1, item 1)
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 (-)	-	-	Section 30, paragraph 1, item 2)
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 (-)	-	-	Section 30, paragraph 1, item 3)

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 (-)	-	-	Section 30, paragraph 1, item 4)
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)	3,800,911	-	
52	**Total risk-weighted assets**	9,318,135	-	Section 3, paragraph 2,
	Capital adequacy ratios and capital buffers			
53	Common Equity Tier 1 capital ratio (%)	40.79%		Section 3, paragraph 1, item 1)
54	Tier 1 capital ratio (%)	40.79%		Section 3, paragraph 1, item 2)
55	Total capital ratio (%)	40.79%		Section 3, paragraph 1, item 3)
56	Total requirements for capital buffers (%)***	2.71%		Section 433
57	Common Equity Tier 1 capital available for capital buffers coverage (%)****	32.79%		

* 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.

Attachement 2. Data on Main Features of Financial Instruments Included in Calculation of Bank's Capital (PI-FIKAP)

No	Instrument features	Description
1.	Issuer	Bank of China (Luxembourg) S.A.
1.1.	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN
	Regulatory treatment	yes
2.	Treatment in accordance with the Decision on Capital Adequacy of Banks	Common Equity Tier 1 instrument
3.	Eligible at solo/(sub-)consolidated/ solo&(sub-) consolidated	Solo
4.	Instrument type	Ordinary shares
5.	Amount recognised in regulatory capital (in RSD thousand, as of most recent reporting date)	1843887
6.	Nominal amount of instrument	18438870

6.1.	Issue price	RSD 18438870
6.2.	Redemption price	RSD 18438870
7.	Accounting classification	Shareholders' equity
8.	Original date of issuance	28.12.2016
9.	Perpetual or dated	Perpetual
9.1.	Original maturity date	Perpetual
10.	Issuer call subject to prior supervisory approval	NP
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	Floating
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)	Partially discretionary
14.2.	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Partially discretionary
15.	Existence of step up or other incentive to redeem	NP
16.	Noncumulative or cumulative divident/coupon	Noncumulative
17.	Convertible or non-convertible	Nonconvertible
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	NP
31.	If yes, specify non-compliant features	NP

Attachement 3 Breakdown of elements in the balance sheet in thousends RSD

Designation of item	Item	Amount (000 RSD)	Reference s
A	ASSETS		
A.I	Cash and assets held with the central bank	18,056,910	-

A.II	Pledged financial assets	0	-
A.III	Receivables under derivatives	0	-
A.IV	Securities	0	-
A.V	Loans and receivables from banks and other financial organisations	28,559,043	-
A.VI	Loans and receivables from clients	8,528	-
A.VII	Change in fair value of hedged items	0	-
A.VIII	Receivables under hedging derivatives	0	-
A.IX	Investments in associated companies and joint ventures	0	-
	Of which direct or indirect investments in banks and other persons in the financial sector	0	-
A.X	Investments into subsidiaries	0	-
	Of which direct or indirect investments in banks and other persons in the financial sector	0	-
A.XI	Intangible investments	9,730	r
A.XII	Property, plant and equipment	177,906	-
A.XIII	Investment property	0	-
A.XIV	Current tax assets	42,247	-
A.XV	Deferred tax assets	4,647	-
A.XVI	Non-current assets held for sale and discontinued operations	0	-
A.XVII	Other assets	25,470	-
	Of which direct or indirect investments in banks and other persons in the financial sector more than 10%of the capital of those banks	0	-
A.XX	TOTAL ASSETS	46,884,481	-
П			-
ПО.I	Liabilities under derivatives	0	-
ПО.II	Deposits and other liabilities to banks, other financial organisations and central bank	20,174	-
ПО.III	Deposits and other financial liabilities to clients	39,460,251	-
ПО.IV	Liabilities under hedging derivatives	0	-
ПО.V	Change in fair value of hedged items	0	-
	Of which hybrid instruments liabilities	0	-
ПО.VI	Subordinated liabilities	0	-
	Of which subordinated liabilities are included in the supplementary capital of the bank	0	-
ПО.VII	Provisions	45,263	-
ПО.VIII	Liabilities under assets held for sale and discontinued operations	0	-
ПО.IX	Current tax liabilities	263,688	-
ПО.X	Deferred tax liabilities	0	-
ПО.XI	Other liabilities	2,693,794	-
ПО.XIV	TOTAL LIABILITIES	42,483,170	-
		0	-

ПО.XV	Share capital	1,843,887	-
	Of which the nominal value of paid shares, except for preferential cumulative shares	1,843,887	a
	Of which issue premium based on share capital, except for preferential cumulative shares	0	-
	Of which the nominal value of preferential cumulative shares	0	-
	Of which the issue premium based on preferential cumulative shares	0	-
ПО.XVI	Own shares	0	-
	What are the bank's own shares acquired from, except for preferential cumulative shares	0	-
	From what acquired own preferential cumulative shares	0	-
ПО.XVII	Profit	2,557,424	-
	Of which retained earnings from previous years	1,966,754	б
	Of which the profit from the current year	590,670	в
ПО.XVIII	Loss	0	-
	Of which losses from previous years	0	-
	Of which the current year's loss	0	-
ПО.XIX	Reserves	0	-
	Of which are reserves from profits, which represent an element of basic capital	0	-
	Of which the remaining positive consolidated reserves	0	-
	Of which other negative consolidated reserves	0	-
	Of which the rest are net negative revaluation reserves	0	-
	Of which the profit based on the bank's liabilities valued according to the fair value that was realized due to the change in the bank's credit rating	0	-
	Of which the positive revaluation reserves arising from the effects of changes in the fair value of fixed assets, securities and other assets which, in accordance with IFRS/IAS, are reported in favor of these reserves	0	-
ПО.XX	Unrealized losses	0	-
	Of which unrealized losses based on available-for-sale securities	0	-
ПО.XXI	Non-controlling participation	0	-
	Of which minority participation in subordinated companies	0	-
ПО.XXII	TOTAL CAPITAL (0414 - 0415 + 0416 -0417 + 0418 - 0419 ≥ 0	4,401,311	-
ПО.XXIII	TOTAL CAPITAL SHORT FALL (0414 - 0415 + 0416 -0417 + 0418 - 0419) < 0	0	-
ПО.XXIV	TOTAL LIABILITIES (0413+0421-0422)	46,884,481	-
В.П.			-
В.П.А.	Off-balance sheet assets	16,867,889	-
	Of which the amount of bank shares taken as a pledge, except for preferential cumulative shares		-
	From the check, the amount of preferred cumulative shares pledged		-
В.П.П.	Off-balance sheet liabilities	16,867,889	-

Attachement 4 Data on Total Capital Requirements and Capital Adequacy Ratio (PI- AKB)

No	Name	Amount (000 RSD)
I	CAPITAL	*3,800,911*
1.	TOTAL COMMON EQUITY TIER 1 CAPITAL	3,800,911
2.	TOTAL ADDITIONAL TIER 1 CAPITAL	-
3.	TOTAL TIER 2 CAPITAL	-
II	CAPITAL REQUIREMENTS	*745,451*
1.	CAPITAL REQUIREMENT FOR CREDIT RISK, COUNTERPARTY RISK, DILUTION RISK AND SETTLEMENT/DELIVERY RISK TO FREE DELIVERIES	*552,116*
1.1.	Standardised Approach (SA)	6,901,447
1.1.1.	*Exposures to central governments and central banks*	-
1.1.2.	*Exposures to territorial autonomies or local government units*	-
1.1.3.	*Exposures to public administrative bodies*	-
1.1.4.	*Exposures to multilateral development banks*	-
1.1.5.	*Exposures to international organisations*	-
1.1.6.	*Exposures to banks*	*6,657,344*
1.1.7.	*Exposures to companies*	*13,183*
1.1.8.	*Retail exposures*	*2,240*
1.1.9.	*Exposures secured by mortgages on immovable property*	-
1.1.10.	*Exposures in default*	-
1.1.11.	*Exposures associated with particularly high risk*	-
1.1.12.	*Exposures in the form of covered bonds*	-
1.1.13.	*Exposures in the form of securitisation positions*	-
1.1.14.	*Exposures to banks and companies with a short-term credit assessment*	-
1.1.15.	*Exposures in the form of units in open-ended investment funds*	-
1.1.16.	*Equity exposures*	-
1.1.17.	*Other items*	*228,680*
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	-
3	CAPITAL REQUIREMENT FOR MARKET RISKS	-
3.1.	Capital requirements for position, foreign exchange risk and commodities risk calculated under the Standardised Approach	-
3.1.1.	*Capital requirement for position risk of debt securities*	-
	of which capital requirement for position risk in respect of securitisation items	-
3.1.2.	*Capital requirements for position risk arising from equity securities*	-
3.1.3.	*Additional capital requirement for large exposures from the trading book*	-
3.1.4.	*Capital requirement for foreign exchange risk*	-
3.1.5.	*Capital requirement for commodities risk*	-
3.2.	Capital requirements for position, foreign exchange and commodities risk calculated under the internal models approach	-
4	CAPITAL REQUIREMENTS FOR OPERATIONAL RISK	*193,335*
4.1.	Capital requirement for operational risk calculated under the Basic Indicator Approach	193,335
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 (%)	*40.79%*
IV	TIER 1 CAPITAL RATIO (%)	*40.79%*
V	TOTAL CAPITAL RATIO (%)	*40.79%*