



OTP banka Srbija a.d. Novi Sad

DISCLOSURE OF DATA AND INFORMATION

April 30, 2021

Novi Sad, June 2021



OTP banka Srbija a.d. Novi Sad

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1. INTRODUCTION

Pursuant to Article 51a of the Law on Banks and Article 24. of the Decision on Disclosure of Data and Information by Banks (hereinafter: the Decision), OTP Banka Srbija a.d. Novi Sad (hereinafter: the Bank) hereby discloses the following data and information, as at April 30, 2021, related to the following:

- Business name and head office,
- Bank's capital,
- Capital requirements and capital adequacy
- Credit risk mitigation techniques
- Leverage ratio
- Banking Group and Relation Between the Parent Company and Subsidiaries

Pursuant to Article 22. of the Decision, the Bank, as an ultimate parent company discloses the information and data on Capital, Capital Requirement and Capital Adequacy and Leverage Ratio on the stand-alone and consolidated level.

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2. BUSINESS NAME AND HEAD OFFICE

By the decision of the Business Registers Agency of April 29, 2021, the following data was changed:

Change of **business name** of Vojvodjanska banka a.d. Novi Sad into OTP banka Srbija a.d. Novi Sad.

Head office remained unchanged: Trg Slobode 5, 21000 Novi Sad.

3. BANK'S CAPITAL
Structure of the total capital as at April 30, 2021:
Form PI-KAP
(thousands of RSD)

No	Item	Bank	Banking group	
	Common Equity Tier 1: elements			
1	CET1 capital instruments and the related share premium accounts	57,895,644	57,895,644	
1.1.	<i>of which: shares and other capital instruments which fulfil the requirements as laid out in Section 8 of the DCA</i>	55,330,780	55,330,780	Section 7, paragraph 1, item 1) and Section 8
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>	2,564,864	2,564,864	Section 7, paragraph 1, item 2)
4.	Revaluations reserve and other unrealized gains	2,243,716	2,243,716	Section 7, paragraph 1, item 4
5	Reserves from profit and other bank reserves, except for reserves for general banking risks	24,043,492	24,043,492	Section 7, paragraph 1, item 5)
8	Common Equity Tier 1 capital before regulatory adjustments and deductibles (sum of rows from 1 to 7)	84,182,852	84,182,852	
	Common Equity Tier 1 capital: regulatory adjustments and deductibles			
9	Additional value adjustments (-)	54,856	54,856	Section 12, paragraph 5
10	Intangible assets, including goodwill (net of deferred tax liabilities) (-)	1,272,321	1,371,354	Section 13, paragraph 1, item 2)
24	Losses for the current and previous years, and unrealised losses (-)	4,063,426	4,146,510	Section 13, paragraph 1, item 1)
25	Gross amount of receivables from the borrower – natural person (other than a farmer or an entrepreneur) arising from extended consumer, cash or other loans disclosed in accounts 102, 107 and 108 in accordance with the decision prescribing the Chart of Accounts and contents of accounts in the Chart of Accounts for Banks where the level of the borrower's debt-to-income ratio before loan approval was higher than the percentage defined in accordance with the decision governing the classification of bank balance sheet assets and off-balance sheet items or where this percentage will be higher due to loan approval. This deductible shall be applied regardless of whether following the loan approval the level of the borrower's debt-to-income ratio has dropped below the said percentage (-)	77,854	77,854	Section 13, paragraph 1, item 13)
26	Gross amount of receivables from the borrower – natural person (other than a farmer or an entrepreneur) arising from extended consumer, cash or other loans, other than the loans disclosed under item 1.1.1.27 of this Form, disclosed in accounts 102, 107 and 108 in accordance with the decision prescribing the Chart of Accounts and contents of accounts in the Chart of Accounts for Banks, which under the criterion agreed maturity qualify for the deduction from Common Equity Tier 1 prescribed by the decision governing bank capital adequacy (-)	217,996	217,996	Section 13, paragraph 1, item 14)
28	Total regulatory adjustments and deductibles from CET1 capital (sum of rows from 9 to 27)	5,686,453	5,868,570	

29	Common Equity Tier 1 capital (difference between 8 and 28)	78,496,399	78,314,282	
	Additional Tier 1 capital: elements			
32	Additional Tier 1 capital before deductibles (30+31)	0	0	
	Additional Tier 1 capital: deductibles			
38	Total deductibles from Additional Tier 1 capital (sum of rows from 33 to 37)	0	0	
39	Additional Tier 1 capital (difference between 32 and 38)	0	0	
40	Tier 1 capital (sum of rows 29 and 39)	78,496,399	78,314,282	
	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	11,406,103	11,406,103	Section 27. paragraph 1. item 1) and 2)
44	Tier 2 capital before deductibles (sum of rows from 41 to 43)	11,406,103	11,406,103	
	Tier 2 capital: deductibles			
49	Total deductibles from Tier 2 capital (sum of rows from 45 to 48)	0	0	
50	Tier 2 capital (difference between 44 and 49)	11,406,103	11,406,103	
51	Total capital (sum of rows 40 and 50)	89,902,502	89,720,385	
52	Total risk-weighted assets	441,485,061	466,388,773	Section 3, paragraph 2
	Capital adequacy ratios and capital buffers			
53	Common Equity Tier 1 capital ratio (%)	17.78	16.79	Section 3, paragraph 1, item 1)
54	Tier 1 capital ratio (%)	17.78	16.79	Section 3, paragraph 1, item 2)
55	Total capital ratio (%)	20.36	19.25	Section 3, paragraph 1, item 3)
56	Total requirements for capital buffers (%)	5.50	5.56	Section 433
57	Common Equity Tier 1 capital available for capital buffers coverage (%)	5.69	4.70	

* DCA - Decision on Capital Adequacy of Banks.

Profit from previous year that is not burdened with any future liabilities, and for which the Bank's Assembly reached the decision to be allocated into CET1 in the amount of 2,353,062 thousand dinars is not included in the calculation of CET1 as of April 30, 2021 in accordance with article 31. of the Decision on bank's capital adequacy.

In following table, additional value adjustments and deductibles from capital by type and amount included in capital calculation are presented:

	Bank	Banking group
Common Equity Tier 1 capital		
Additional value adjustments of Common Equity Tier 1Capital	54,856	54,856
(-) Additional value adjustments	54,856	54,856
Deductibles from Common Equity Tier 1 Capital	5,631,597	5,813,714
(-) Unrealized losses	368,769	368,769
(-) Intangible assets, including goodwill (net of deferred tax liabilities) (-)	1,272,321	1,277,589

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(-)Goodwill included in the measurement of significant investment	0	93,765
(-)Losses from the previous years	3,694,657	3,777,741
(-)Losses from the current period	0	0
(-) Gross amount of receivables from the borrower – natural person (other than a farmer or an entrepreneur) arising from extended consumer, cash or other loans disclosed in accounts 102, 107 and 108 in accordance with the decision prescribing the Chart of Accounts and contents of accounts in the Chart of Accounts for Banks where the level of the borrower's debt-to-income ratio before loan approval was higher than the percentage defined in accordance with the decision governing the classification of bank balance sheet assets and off-balance sheet items or where this percentage will be higher due to loan approval. This deductible shall be applied regardless of whether following the loan approval the level of the borrower's debt-to-income ratio has dropped below the said percentage	77,854	77,854
(-)Gross amount of receivables from the borrower – natural person (other than a farmer or an entrepreneur) arising from extended consumer, cash or other loans, other than the loans disclosed under item 1.1.1.27 of this Form, disclosed in accounts 102, 107 and 108 in accordance with the decision prescribing the Chart of Accounts and contents of accounts in the Chart of Accounts for Banks, which under the criterion agreed maturity qualify for the deduction from Common Equity Tier 1 prescribed by the decision governing bank capital adequacy	217,996	217,996
Additional Tier 1 capital		
Deductibles from Additional Tier 1 capital	-	-
Tier 2 capital		
Deductibles from Tier 2 capital	-	-

In accordance to Decision on Bank's capital adequacy, as of April 30, 2021 Common Equity Tier 1 Capital was reduced for additional value adjustments that relates to additional adjustment of assets measured at fair value in accordance to articles from 315 to 318. of Decision on Bank's capital adequacy in amount of 54,856 thousand dinars on both standalone and consolidated basis.

Total amount of investments in the CET1 instruments in financial sector entities in which the Bank, in accordance to Decision on bank's capital adequacy, does not has a significant investment in those entities amounted to 248,759 thousand dinars are not deductibles from capital considering that amount of these investments are below prescribed limit of 10% of adjusted Common Equity Tier 1 capital amounted to 7,849,640 thousand dinars on standalone base, and 7,831,428 thousand dinars on consolidated base, as of April 30, 2021.

Total amount of investments in CET1 instruments in financial sector entities in which the Bank has a significant investment is 937,879 thousand dinars on standalone bases and 149,650 thousand dinars on consolidated basis, and amount of total deferred tax assets depending on future profitability and arising from temporary differences is equalling zero as of April 30, 2021. Those items don't represent a deductible item from Common Equity Tier 1 Capital because they don't exceed the prescribed limit of 10% of the adjusted Common Equity Tier 1 Capital of the Bank, amounted to 7,849,640 thousand dinars on individual base and 7,831,428 thousand dinars, as of April 30, 2021.

The sum of the total investments in the CET1 instruments in financial sector entities in which the Bank, in accordance to Decision on Bank's capital adequacy, has a significant investment in those entities and total deferred tax assets depending od future profitability and arising from temporary difference as of April 30, 2021 amounted to 937,879 thousand dinars on standalone baxis and 149,650 thousand dinars on consolidated basis are not deductibles from capital considering that this amount are below prescribed limit of 17.65% of adjusted Common Equity Tier 1 capital amounted to 13,689,079 thousand dinars on individual base, and 13,784,073 thousand dinars on consolidated base, as of April 30, 2021.

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Description of the basic characteristics of all the elements to be included in the calculation of capital:

No	Instrument features	Description	Description
1.	Issuer	OTP banka AD Novi Sad	OTP Financing Malta Company LTD, Malta
1.1.	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	RSKULBE40207	
	<i>Regulatory treatment</i>		
2.	Treatment in accordance with the Decision on Capital Adequacy of Banks	Core capital instrument	Supplementary capital instrument
3.	Eligible at solo/(sub-)consolidated/ solo&(sub-) consolidated	Individual and group level	Individual and group level
4.	Instrument type	Common shares	Subordinated debt issued in the form of financial instruments
5.	Amount recognised in regulatory capital (in RSD thousand, as of most recent reporting date)	55,330,780	11,406,103
6.	Nominal amount of instrument	49,540	12,346,500
6.1.	Issue price	At the 25th issue, by decision of the Bank's Assembly from 12.12.2011. the emission price was set at RSD 168,960	/
6.2.	Redemption price	At the 25th issue – RSD 168,960	/
7.	Accounting classification	Share capital	Liabilities – amortised value
8.	Original date of issuance	27.04.2007. 10.12.2010. 29.09.2011. 12.12.2011. 13.03.2012. 15.01.2014. 21.12.2016. 14.12.2017. 26.03.2019. 29.04.2021.	23.12.2009. 24.10.2018. 28.12.2018. 18.12.2020. 12.03.2021.
9.	Perpetual or dated	without maturity date	with maturity date
9.1.	Original maturity date	without maturity date	23.12.2027. 31.10.2028. 30.12.2024. 18.12.2030. 12.03.2031.
10.	Issuer call subject to prior supervisory approval	No	No
10.1.	Optional call date, contingent call dates and redemption amount	/	/
10.2.	Subsequent call dates, if applicable	/	/
	<i>Coupons / dividends</i>		
11.	Fixed or floating dividend/coupon	Variable	
12.	Coupon rate and any related index	/	/
13.	Existence of a dividend stopper	/	/

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14.1.	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretion right by Bank's assembly	/
14.2.	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretion right by Bank's assembly	/
15.	Existence of step up or other incentive to redeem	No	/
16.	Noncumulative or cumulative dividend/coupon	Non-cumulative	/
17.	Convertible or non-convertible	Inconvertible	/
18.	If convertible, conversion trigger(s)	/	/
19.	If convertible, fully or partially	/	/
20.	If convertible, conversion rate	/	/
21.	If convertible, mandatory or optional conversion	/	/
22.	If convertible, specify instrument type convertible into	/	/
23.	If convertible, specify issuer of instrument it converts into	/	/
24.	Write-down features	No, according to Issue decision	/
25.	If write-down, write-down trigger(s)	/	/
26.	If write-down, full or partial	/	/
27.	If write-down, permanent or temporary	/	/
28.	If temporary write-down, description of write-up mechanism	/	/
29.	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated debt issued in the form of financial instrument	/
30.	Non-compliant transitioned features	No	No
31.	If yes, specify non-compliant features	/	/

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Information on connecting capital position from the Balance sheet positions with the positions from the form PI-KAP:

Form PI-UPK

The breakdown of the elements in the Balance sheet				(in thousands rsd)
Position mark	Position name	Bank	Banking group	Ref
	ASSETS			
A.I	Cash and assets held with the central bank	78,741,297	78,741,297	
A.II	Pledged financial assets	2,626,140	2,626,140	
A.III	Receivables under derivatives	158,602	158,602	
A.IV	Securities	52,336,366	52,336,366	
A.V	Loans and receivables from banks and other financial organisations	11,068,662	9,104,686	
A.VI	Loans and receivables from clients	454,540,585	473,760,372	
A.IX	Investments in associated companies and joint ventures	149,650	367,307	
A.X	Investments into subsidiaries	755,514	40	
A.XI	Intangible investments	1,272,321	1,371,354	d
A.XII	Property, plant and equipment	13,039,768	13,102,841	
A.XIII	Investment property	184,338	200,670	
A.XIV	Current tax assets	564,882	564,882	
A.XV	Deferred tax assets	0	1,654	
A.XVI	Non-current assets held for sale and discontinued operations	6,164	105,333	
A.XVII	Other assets	2,765,990	9,603,642	
A	TOTAL ASSETS	618,210,279	642,045,186	
	LIABILITIES			
	LIABILITIES			
PO.I	Liabilities under derivatives	190,587	190,587	
PO.II	Deposits and other liabilities to banks, other financial organisations and central bank	154,128,166	176,536,621	
PO.III	Deposits and other financial liabilities to clients	356,323,142	356,323,142	
PO.VII	Subordinated liabilities	12,424,226	12,424,226	
	Out of that: Subordinated liabilities which is included to CET 2	11,406,103	11,406,103	
PO.VIII	Provisions	3,360,726	3,357,793	
PO.X	Current tax liabilities		21,622	
PO.XI	Deferred tax liabilities	256,930	258,389	
PO.XII	Other liabilities	5,963,348	6,369,552	
PO	TOTAL LIABILITIES	532,647,125	555,481,932	
	CAPITAL			
PO.XIV	Share capital	57,895,644	57,895,644	
	<i>Out of that: face value of paid-in shares, excluding cumulative preference shares</i>	55,330,780	55,330,780	a
	<i>Out of that: share premium</i>	2,564,864	2,564,864	b
PO.XVI	Profit	2,731,569	3,398,228	
	<i>Out of that: profit from previous years</i>	2,242,835	2,896,447	
	<i>Out of that: profit from current year</i>	488,734	501,781	
PO.XVII	Loss	3,694,657	3,777,742	
	<i>Out of that: loss from previous years</i>	3,694,657	3,777,742	e
	<i>Out of that: loss from current year</i>	-	-	
PO.XVIII	Reserves	28,630,598	28,853,898	
	<i>Of which reserves from profit which represent element of core capital</i>	24,043,492	24,043,492	g
	<i>Of which other positive consolidated reserves</i>	2,353,062	2,353,062	h
	<i>Out of that: revaluations reserve and other unrealized gains</i>	2,243,716	2,243,716	f
	<i>Out of that: unrealized losses</i>	368,769	368,769	e
PO.XX	Participation without the right of control	0	193,227	
PO.XXI	TOTAL CAPITAL	85,563,154	86,563,255	

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PO.XXII	TOTAL CAPITAL SHORTFALL	0	0	
P	TOTAL LIABILITIES	618,210,279	642,045,187	
V.P.	OFF BALANCE POSITIONS			
V.P.A.	Off-balance assets	454,008,870	460,355,416	
V.P.P.	Off-balance liabilities	454,008,870	460,355,416	

Connecting positions articulated in the balance sheet and position in the PI-KAP form
(in thousands RSD)

Serial No.	Name	Bank	Banking group	Ref
	Common Equity Tier 1: elements			
1	CET1 capital instruments and the related share premium accounts	57,895,644	57,895,644	
1.1.	<i>of which: shares and other capital instruments which fulfil the requirements as laid out in Section 8 of the DCA</i>	55,330,780	55,330,780	a
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>	2,564,864	2,564,864	b
4.	Revaluation reserves and other unrealised gains	2,243,716	2,243,716	f
5	Reserves from profit and other bank reserves, except for reserves for general banking risks	24,043,492	24,043,492	g
8	Common Equity Tier 1 capital before regulatory adjustments and deductibles (sum of rows from 1 to 7)	84,182,852	84,182,852	
	Common Equity Tier 1 capital: regulatory adjustments and deductibles			
9	Additional value adjustments (-)	54,856	54,856	
10	Intangible assets, including goodwill (net of deferred tax liabilities) (-)	1,272,321	1,371,354	d
24	Losses for the current and previous years, and unrealised losses (-)	4,063,426	4,146,510	e
25	Gross amount of receivables from the borrower – natural person (other than a farmer or an entrepreneur) arising from extended consumer, cash or other loans disclosed in accounts 102, 107 and 108 in accordance with the decision prescribing the Chart of Accounts and contents of accounts in the Chart of Accounts for Banks where the level of the borrower's debt-to-income ratio before loan approval was higher than the percentage defined in accordance with the decision governing the classification of bank balance sheet assets and off-balance sheet items or where this percentage will be higher due to loan approval. This deductible shall be applied regardless of whether following the loan approval the level of the borrower's debt-to-income ratio has dropped below the said percentage (-)	77,854	77,854	
26	Gross amount of receivables from the borrower – natural person (other than a farmer or an entrepreneur) arising from extended consumer, cash or other loans, other than the loans disclosed under item 1.1.1.27 of this Form, disclosed in accounts 102, 107 and 108 in accordance with the decision prescribing the Chart of Accounts and contents of accounts in the Chart of Accounts for Banks, which under the criterion agreed maturity qualify for the deduction from Common Equity Tier 1 prescribed by the decision governing bank capital adequacy (-)	217,996	217,996	
28	Total regulatory adjustments and deductibles from CET1 capital (sum of rows from 9 to 27)	5,686,453	5,868,570	
29	Common Equity Tier 1 capital (difference between 8 and 28)	78,496,399	78,314,282	
	Additional Tier 1 capital: elements			
32	Additional Tier 1 capital before deductibles (30+31)	0	0	
	Additional Tier 1 capital: deductibles			
38	Total deductibles from Additional Tier 1 capital (sum of rows from 33 to 37)	0	0	
39	Additional Tier 1 capital (difference between 32 and 38)	0	0	
40	Tier 1 capital (sum of rows 29 and 39)	78,496,399	78,314,282	

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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	11,406,103	11,406,103	
44	Tier 2 capital before deductibles (sum of rows from 41 to 43)	11,406,103	11,406,103	
Tier 2 capital: deductibles				
49	Total deductibles from Tier 2 capital (sum of rows from 45 to 48)	0	0	
50	Tier 2 capital (difference between 44 and 49)	11,406,103	11,406,103	
51	Total capital (sum of rows 40 and 50)	89,902,502	89,720,385	
52	Total risk-weighted assets	441,485,061	466,388,773	
Capital adequacy ratios and capital buffers				
53	Common Equity Tier 1 capital ratio (%)	17.78	16.79	
54	Tier 1 capital ratio (%)	17.78	16.79	
55	Total capital ratio (%)	20.36	19.24	
56	Total requirements for capital buffers (%)	5.50	5.56	
57	Common Equity Tier 1 capital available for capital buffers coverage (%)	5.69	4.70	

Differences between items in the balance sheet compiled for the needs of supervision on a consolidated basis of the banking group and items in the consolidated balance sheet compiled in accordance with the International Financial Reporting Standards are shown in following table:

(in thousands rsd)

Position mark	Position name	Consolidated Balance sheet of the Banking group	Consolidated Balance sheet
A	ASSETS		
A.I	Cash and assets at central bank	78,741,297	78,741,297
A.II	Pledged financial assets	2,626,140	2,626,140
A.III	Receivables under derivatives	158,602	158,602
A.IV	Securities	52,336,366	52,336,366
A.V	Loans and receivables from banks and other financial organisations	9,104,686	9,104,762
A.VI	Loans and receivables from clients	473,760,372	473,760,372
A.IX	Investments in associated companies and joint ventures	367,307	367,307
A.X	Investments into subsidiaries	40	0
A.XI	Intangible investments	1,371,354	1,277,589
A.XII	Property, plant and equipment	13,102,841	15,576,327
A.XIII	Investment property	200,670	200,670
A.XIV	Current tax assets	564,882	564,882
A.XV	Deferred tax assets	1,654	1,654
A.XVI	Permanent assets intended to sale and assets of operation which is to be terminated	105,333	105,333
A.XVII	Other assets	9,603,642	9,790,548
A.XX	TOTAL ASSETS	642,045,186	644,611,849
P	LIABILITIES		
PO	LIABILITIES		
PO.I	Liabilities under derivatives	190,587	190,587
PO.II	Deposits and other liabilities to banks, other financial organisations and central bank	176,536,621	178,324,703
PO.III	Deposits and other financial liabilities to clients	356,323,142	356,137,797
PO.VII	Subordinirane obaveze	12,424,226	12,424,226
PO.VIII	Provisions	3,357,793	3,358,494
PO.X	Current tax assets	21,622	21,622
PO.XI	Deferred tax liabilities	258,389	347,856
PO.XII	Other liabilities	6,369,552	7,083,954
PO.XIII	TOTAL LIABILITIES	555,481,932	557,889,239
	CAPITAL		
PO.XIV	Equity capital	57,895,644	57,895,644

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PO.XVI	Profit	3,398,228	3,591,069
PO.XVII	Loss	3,777,742	3,945,369
PO.XVIII	Reserves	28,853,898	28,853,898
PO.XIX	Unrealised losses	0	0
PO.XX	Participation without the right of control	193,227	327,368
PO.XXI	TOTAL CAPITAL	86,563,255	86,722,609
PO.XXIII	TOTAL LIABILITIES	642,045,187	644,611,848
V.P.	OFF BALANCE POSITIONS		
V.P.A.	Off-balance assets	460,355,416	460,355,416
V.P.P.	Off-balance liabilities	460,355,416	460,355,416

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4. CAPITAL ADEQUACY OF BANKS

Quantitative information on the amounts of capital requirements are presented in the table below:

(thousands of RSD)

Form PI-AKB

No	Name	Bank	Banking group
I	CAPITAL	89,902,502	89,720,385
1.	TOTAL COMMON EQUITY TIER 1 CAPITAL	78,496,399	78,314,282
3.	TOTAL TIER 2 CAPITAL	11,406,103	11,406,103
II	CAPITAL REQUIREMENTS	35,318,806	37,311,103
1.	CAPITAL REQUIREMENT FOR CREDIT RISK, COUNTERPARTY RISK, DILUTION RISK AND SETTLEMENT/DELIVERY RISK TO FREE DELIVERIES	31,311,574	33,145,888
1.1.	Standardised Approach (SA)	31,311,574	33,145,888
1.1.2.	<i>Exposures to territorial autonomies or local government units</i>	103,946	103,946
1.1.3.	<i>Exposures to public administrative bodies</i>	11,940	11,940
1.1.6.	<i>Exposures to banks</i>	223,031	223,031
1.1.7.	<i>Exposures to companies</i>	13,559,825	15,501,732
1.1.8.	<i>Retail exposures</i>	11,973,436	11,973,436
1.1.9.	<i>Exposures secured by mortgages on immovable property</i>	3,583,139	3,583,139
1.1.10.	<i>Exposures in default</i>	589,747	589,747
1.1.16.	<i>Equity exposures</i>	184,583	76,990
1.1.17.	<i>Other items</i>	1,081,928	1,081,928
3	CAPITAL REQUIREMENT FOR MARKET RISKS	28,314	48,696
3.1.	Capital requirements for position, foreign exchange risk and commodities risk calculated under the Standardised Approach	28,314	48,696
3.1.1.	<i>Capital requirement for position risk of debt securities</i>	28,314	28,314
3.1.4.	<i>Capital requirement for foreign exchange risk</i>		20,382
4	CAPITAL REQUIREMENTS FOR OPERATIONAL RISK	3,969,695	4,107,296
4.1.	Capital requirement for operational risk calculated under the Basic Indicator Approach	3,969,695	4,107,296
5.	CAPITAL REQUIREMENTS FOR CVA RISK	9,223	9,223
5.1.	Advanced method	9,223	9,223
III	COMMON EQUITY TIER 1 CAPITAL RATIO (%)	17.78%	16.79%
IV	TIER 1 CAPITAL RATIO (%)	17.78%	16.79%
V	TOTAL CAPITAL RATIO (%)	20.36%	19.24%

5. CREDIT RISK MITIGATION TECHNIQUES

	Gross exposure	Impairments and required reserves	Net exposure	Non-material credit protection instruments	Material credit protection instruments	Net exposure after applying credit protection	Capital requirement
Exposure to states and central banks	126,209,589	0	126,209,589	0	0	126,209,589	0
Exposure to territorial autonomies and local-self-government units	4,645,649	80,909	4,564,740	0	0	4,564,740	103,946
Exposures to public administrative bodies	746,364	108	746,256	0	0	746,256	11,940
Exposures to the International Development Bank	3,527,541	0	3,527,541	0	0	3,527,541	0
Exposure to banks	35,355,416	28,474	35,326,942	870,705	1,929	34,454,308	223,031
Exposure to enterprises	301,261,005	2,691,915	298,569,090	14,420,411	2,626,055	281,522,624	13,559,825
Exposure to private individuals	232,533,045	3,512,508	229,020,537	3,945,880	1,384,169	223,690,487	11,973,436
Exposure secured by mortgages over immovable	92,176,727	761,626	91,415,102	904,000	152,547	90,358,555	3,583,139
Due outstanding receivables	33,026,529	16,061,314	16,965,215	21,494	0	16,943,721	589,747
High risk exposures	1	1	0	0	0	0	0
Exposure to equity investments	1,098,544	149,008	949,536	0	0	949,536	184,583
Other exposures	239,839,443	12,054,309	227,785,134	0	0	227,785,134	1,081,928
Total	1,070,419,853	35,340,171	1,035,079,682	20,162,491	4,164,700	1,010,752,491	31,311,574

6. LEVERAGE RATIO

Name	Bank	Banking group
Current derivative exposures in case the bank uses the current exposure method in accordance with the decision regulating the capital adequacy of the bank	158,602	158,602
Potential derivative exposures in case the bank uses the current exposure method in accordance with the decision regulating the capital adequacy of the bank	332,884	332,884
Off-balance exposures classified as low risk (with a conversion factor of 10%)	9,238,840	8,282,865
Off-balance exposures classified as moderate risk (with a conversion factor of 20%)	1,987,674	1,987,674
Off-balance exposures classified as medium risk (with a conversion factor of 50%)	13,204,757	13,204,757
Off-balance exposures classified in the high risk category (with a conversion factor of 100%)	12,731,838	12,731,838
Other exposures	622,231,124	645,966,998
Exposures that represent a deductible item from the basic share capital or additional share capital in accordance with the decision regulating the capital adequacy of the bank	-6,023,354	-6,122,387
Total amount of exposure for the calculation of the leverage indicator	653,862,365	676,543,231
Share capital in accordance with the decision regulating the capital adequacy of the bank	78,496,399	78,314,283
Leverage ratio	12.01	11.58

7. INFORMATION ON BANKING GROUP AND RELATION BETWEEN THE PARENT COMPANY AND SUBSIDIARIES

Group is preparing **Consolidated financial Statements** in accordance to Law on accounting (Official Gazette RS No. 73/2019) and in accordance to International Financial Reporting Standards, as well the **Consolidated Financial Statements of a Banking group** in accordance to Decision on control of a banking group on consolidated level (Official Gazette RS No. 45/2011, 58/2017 and 54/2018) for the purpose of reporting to the National Bank of Serbia on the performance of the Banking group.

The Bank as the ultimate parent company applies the same consolidation methods both for the control of the banking group on a consolidated basis as well as for drafting of the consolidated financial statements in line with the International Financial Reporting Standards and differences are in scope of entities included in consolidation as of April 30, 2021 as it is presented in table below:

Company name	Registered office and address	Activity	Company identification No.	Ownership share	Consolidation method	Scope of consolidation for preparation of Consolidated Financial Statements of a Banking Group	Scope of consolidation for preparation of Consolidated Financial Statements
Vojvođanska Banka a.d. Novi Sad	Novi Sad, Trg slobode 5	6419	08074313	100%	Full consolidation method	X	X
OTP Investments d.o.o., Novi Sad	Novi Sad, Bulevar Oslobođenja 80	6499	20124156	100%	Full consolidation method	X	X
OTP Lizing d.o.o. Beograd	Beograd, Bulevar Mihajla Pupina 115E	6419	17519492	60%	Full consolidation method	X	X
OTP Factoring Serbia d.o.o. Novi Sad	Novi Sad, Trg Slobode 7	6499	20661429	100%	Full consolidation method	X	X
OTP Services d.o.o. Beograd	Beograd, Bulevar Mihajla Pupina 115E	7711	20326042	100%	Full consolidation method		X
OTP Leasing Srbija d.o.o. Beograd	Beograd, Bulevar Zorana Đinđića 50A/B	6491	20116161	100%	Full consolidation method	X	X
OTP Osiguranje ADO Beograd	Beograd, Bulevar Zorana Đinđića 50A/B	6511	20561211	49%	Equity consolidation method	X	X