



OTP banka Srbija a.d. Novi Sad

DISCLOSURE OF DATA AND INFORMATION

June 30, 2021

Novi Sad, September 2021



OTP banka Srbija a.d. Novi Sad

CONTENTS:

CONTENTS:	2
1. INTRODUCTION	3
2. BANK'S CAPITAL	3
3. CAPITAL ADEQUACY OF BANKS	11
4. CREDIT RISK MITIGATION TECHNIQUES	12
5. LEVERAGE RATIO	13

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 June 30, 2021, related to the following:

- Bank's capital,
- Capital requirements and capital adequacy
- Credit risk mitigation techniques
- Leverage ratio

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.

This document is published on the official web site of the Bank www.otpbanka.rs.

2. BANK'S CAPITAL

Structure of the total capital as at June 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	1,804,113	1,804,113	Section 7, paragraph 1, item 4
5	Reserves from profit and other bank reserves, except for reserves for general banking risks	26,396,554	26,396,554	Section 7, paragraph 1, item 5)
8	Common Equity Tier 1 capital before regulatory adjustments and deductibles (sum of rows from 1 to 7)	86,096,311	86,096,311	
	Common Equity Tier 1 capital: regulatory adjustments and deductibles			
9	Additional value adjustments (-)	54,320	54,320	Section 12, paragraph 5
10	Intangible assets, including goodwill (net of deferred tax liabilities) (-)	1,223,902	1,323,307	Section 13, paragraph 1, item 2)

OTP banka Srbija a.d. Novi Sad

11	Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated deferred tax liabilities, if the conditions of section 14.paragraph 1 of the OAK are met	87,543	87,543	Section 13, paragraph 1, item 3)
24	Losses for the current and previous years, and unrealised losses (-)	3,739,079	3,822,163	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 (-)	77,675	77,675	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 (-)	207,460	207,460	Section 13, paragraph 1, item 14)
28	Total regulatory adjustments and deductibles from CET1 capital (sum of rows from 9 to 27)	5,389,979	5,572,468	
29	Common Equity Tier 1 capital (difference between 8 and 28)	80,706,332	80,523,843	
	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)	80,706,332	80,523,843	
	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	11,286,529	11,286,529	Section 27, paragraph 1, item 1) and 2)
44	Tier 2 capital before deductibles (sum of rows from 41 to 43)	11,286,529	11,286,529	
	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)	11,286,529	11,286,529	
51	Total capital (sum of rows 40 and 50)	91,992,861	91,810,372	
52	Total risk-weighted assets	444,691,199	467,619,197	Section 3, paragraph 2
	Capital adequacy ratios and capital buffers			
53	Common Equity Tier 1 capital ratio (%)	18.15%	17.22%	Section 3, paragraph 1, item 1)
54	Tier 1 capital ratio (%)	18.15%	17.22%	Section 3, paragraph 1, item 2)
55	Total capital ratio (%)	20.69%	19.63%	Section 3, paragraph 1, item 3)
56	Total requirements for capital buffers (%)	6.46%	6.53%	Section 433
57	Common Equity Tier 1 capital available for capital buffers coverage (%)	6.06%	5.13%	

* DCA - Decision on Capital Adequacy of Banks.

OTP banka Srbija a.d. Novi Sad

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 1 Capital	54,320	54,320
(-) Additional value adjustments	54,320	54,320
Deductibles from Common Equity Tier 1 Capital	5,335,659	5,518,148
(-) Unrealized losses	44,422	44,422
(-) Intangible assets, including goodwill (net of deferred tax liabilities) (-)	1,223,902	1,229,542
(-) Goodwill included in the measurement of significant investment	0	93,765
(-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated deferred tax liabilities, if the conditions from item 14 paragraph 1 are met	87,543	87,543
(-) 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	77,675	77,675
(-) 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	207,460	207,460
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 June 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 54,320 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 261,396 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 8,070,633 thousand dinars on standalone base, and 8,052,384 thousand dinars on consolidated base, as of June 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

OTP banka Srbija a.d. Novi Sad

future profitability and arising from temporary differences is equalling zero as of June 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 8,070,633 thousand dinars on individual base and 8,052,384 thousand dinars, as of June 30, 2021. Deferred tax assets that depend on future profitability and do not arise from temporary differences in the amount of RSD 87,543 thousand on an individual and consolidated basis represent a deduction from CET 1.

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 on future profitability and arising from temporary difference as of June 30, 2021 amounted to 937,879 thousand dinars on standalone basis 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 14,079,132 thousand dinars on individual base, and 14,186,045 thousand dinars on consolidated base, as of June 30, 2021.

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	11,286,529
6.	Nominal amount of instrument	49,540	12,344,430
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.

OTP banka Srbija a.d. Novi Sad

			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	/	/
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	/	/

OTP banka Srbija a.d. Novi Sad
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	87,017,570	87,017,570	
A.II	Pledged financial assets	4,686,643	4,686,643	
A.III	Receivables under derivatives	149,669	149,669	
A.IV	Securities	49,771,938	49,771,938	
A.V	Loans and receivables from banks and other financial organisations	12,072,602	8,104,284	
A.VI	Loans and receivables from clients	454,544,669	475,465,077	
A.IX	Investments in associated companies and joint ventures	149,650	386,723	
A.X	Investments into subsidiaries	755,514	0	
A.XI	Intangible investments	1,223,902	1,323,307	d
A.XII	Property, plant and equipment	12,909,519	12,976,185	
A.XIII	Investment property	143,885	160,217	
A.XIV	Current tax assets	568,560	568,560	
A.XV	Deferred tax assets	605,491	607,145	
	<i>Of which: Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated deferred tax liabilities</i>	87,543	87,543	m
A.XVI	Non-current assets held for sale and discontinued operations	6,164	100,813	
A.XVII	Other assets	2,098,334	8,470,659	
A	TOTAL ASSETS	626,704,110	649,788,790	
	LIABILITIES			
	LIABILITIES			
PO.I	Liabilities under derivatives	158,118	158,118	
PO.II	Deposits and other liabilities to banks, other financial organisations and central bank	157,027,227	178,456,461	
PO.III	Deposits and other financial liabilities to clients	360,543,648	360,543,648	
PO.VII	Subordinated liabilities	12,368,475	12,368,475	
	<i>Out of that: Subordinated liabilities which is included to CET 2</i>	11,286,529	11,286,529	
PO.VIII	Provisions	3,931,215	3,934,932	
PO.X	Current tax liabilities	0	5,587	
PO.XI	Deferred tax liabilities	708,750	710,209	
PO.XII	Other liabilities	5,582,122	6,002,987	
PO	TOTAL LIABILITIES	540,319,555	562,180,417	
	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	3,684,356	4,527,403	
	<i>Out of that: profit from previous years</i>	2,242,835	2,849,112	
	<i>Out of that: profit from current year</i>	1,441,520	1,678,291	
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
PO.XVIII	Reserves	28,499,212	28,722,957	
	<i>Of which reserves from profit which represent element of core capital</i>	26,396,554	26,396,554	g
	<i>Of which other positive consolidated reserves</i>	1,804,113	1,804,113	f
	<i>Out of that: unrealized losses</i>	44,422	44,422	e
PO.XIX	Unrealized losses		445	
PO.XX	Participation without the right of control	0	240,556	
PO.XXI	TOTAL CAPITAL	86,384,555	87,608,373	

OTP banka Srbija a.d. Novi Sad

PO.XXII	TOTAL CAPITAL SHORTFALL	0	0	
P	TOTAL LIABILITIES	626,704,110	649,788,791	
V.P.	OFF BALANCE POSITIONS			
V.P.A.	Off-balance assets	455,422,503	460,491,900	
V.P.P.	Off-balance liabilities	455,422,503	460,491,900	

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	1,804,113	1,804,113	f
5	Reserves from profit and other bank reserves, except for reserves for general banking risks	26,396,554	26,396,554	g
8	Common Equity Tier 1 capital before regulatory adjustments and deductibles (sum of rows from 1 to 7)	86,096,311	86,096,311	
	Common Equity Tier 1 capital: regulatory adjustments and deductibles			
9	Additional value adjustments (-)	54,320	54,320	
10	Intangible assets, including goodwill (net of deferred tax liabilities) (-)	1,223,902	1,323,307	d
11	Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated deferred tax liabilities, if the conditions of section 14.paragraph 1 of the OAK are met	87,543	87,543	m
24	Losses for the current and previous years, and unrealised losses (-)	3,739,079	3,822,163	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 (-)	77,675	77,675	
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 (-)	207,460	207,460	
28	Total regulatory adjustments and deductibles from CET1 capital (sum of rows from 9 to 27)	5,389,979	5,572,468	
29	Common Equity Tier 1 capital (difference between 8 and 28)	80,706,332	80,523,843	
	Additional Tier 1 capital: elements			
32	Additional Tier 1 capital before deductibles (30+31)	0	0	

OTP banka Srbija a.d. Novi Sad

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)	80,706,332	80,523,843
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	11,286,529	11,286,529
44	Tier 2 capital before deductibles (sum of rows from 41 to 43)	11,286,529	11,286,529
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)	11,286,529	11,286,529
51	Total capital (sum of rows 40 and 50)	91,992,861	91,810,372
52	Total risk-weighted assets	444,691,199	467,619,197
Capital adequacy ratios and capital buffers			
53	Common Equity Tier 1 capital ratio (%)	18.15%	17.22%
54	Tier 1 capital ratio (%)	18.15%	17.22%
55	Total capital ratio (%)	20.69%	19.63%
56	Total requirements for capital buffers (%)	6.46%	6.53%
57	Common Equity Tier 1 capital available for capital buffers coverage (%)	6.06%	5.13%

Banks applies as ultimate parent company applies the same consolidation method and scope of consolidation in consolidated balance sheet prepared both for regulatory reporting purposes as well as for drafting of the consolidated financial statements in line with the International Accounting Standards and/or the International Financial Reporting Standards. In line with the above, there are no differences between balance sheets prepared 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 Accounting Standards and/or the International Financial Reporting Standard.

3. 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	91,992,861	91,810,372
1.	TOTAL COMMON EQUITY TIER 1 CAPITAL	80,706,332	80,523,843
3.	TOTAL TIER 2 CAPITAL	11,286,529	11,286,529
II	CAPITAL REQUIREMENTS	35,575,296	37,409,536
1.	CAPITAL REQUIREMENT FOR CREDIT RISK, COUNTERPARTY RISK, DILUTION RISK AND SETTLEMENT/DELIVERY RISK TO FREE DELIVERIES	31,549,495	33,215,242
1.1.	Standardised Approach (SA)	31,549,495	33,215,242
1.1.2.	<i>Exposures to territorial autonomies or local government units</i>	113,473	113,473
1.1.3.	<i>Exposures to public administrative bodies</i>	4,826	4,826
1.1.6.	<i>Exposures to banks</i>	221,026	221,026
1.1.7.	<i>Exposures to companies</i>	13,590,258	14,942,507
1.1.8.	<i>Retail exposures</i>	12,150,112	12,482,660
1.1.9.	<i>Exposures secured by mortgages on immovable property</i>	3,473,901	3,473,901
1.1.10.	<i>Exposures in default</i>	648,373	706,990
1.1.16.	<i>Equity exposures</i>	185,358	81,649
1.1.17.	<i>Other items</i>	1,162,166	1,188,210
3	CAPITAL REQUIREMENT FOR MARKET RISKS	47,717	78,609
3.1.	Capital requirements for position, foreign exchange risk and commodities risk calculated under the Standardised Approach	47,717	78,609
3.1.1.	<i>Capital requirement for position risk of debt securities</i>	47,717	47,717
3.1.4.	<i>Capital requirement for foreign exchange risk</i>		30,892
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	8,389	8,389
5.1.	Advanced method	8,389	8,389
III	COMMON EQUITY TIER 1 CAPITAL RATIO (%)	18.15%	17.22%
IV	TIER 1 CAPITAL RATIO (%)	18.15%	17.22%
V	TOTAL CAPITAL RATIO (%)	20.69%	19.63%

OTP banka Srbija a.d. Novi Sad
4. 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	140,394,924	0	140,394,924	0	0	140,394,924	0
Exposure to territorial autonomies and local-self-government units	4,584,922	96,604	4,488,317	0	0	4,488,317	113,473
Exposures to public administrative bodies	301,665	0	301,665	0	0	301,665	4,826
Exposures to the International Development Bank	3,526,980	0	3,526,980	0	0	3,526,980	0
Exposure to banks	45,439,970	12,838	45,427,132	578,119	1,231	44,847,783	221,026
Exposure to enterprises	296,592,839	2,651,374	293,941,465	14,148,332	1,447,385	278,345,748	13,590,258
Exposure to private individuals	234,507,216	3,315,628	231,191,588	4,022,055	1,371,054	225,798,478	12,150,112
Exposure secured by mortgages over immovable	87,382,310	700,150	86,682,160	676,636	310,062	85,695,462	3,473,901
Due outstanding receivables	34,022,936	16,147,891	17,875,045	47,111	0	17,827,934	648,373
High risk exposures	1	1	0	0	0	0	0
Exposure to equity investments	991,947	32,715	959,232	0	0	959,232	185,358
Other exposures	232,284,342	12,184,514	220,099,828	0	0	220,099,828	1,162,166
Total	1,080,030,053	35,141,716	1,044,888,337	19,472,253	3,129,733	1,022,286,351	31,549,495

5. 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	149,669	149,669
Potential derivative exposures in case the bank uses the current exposure method in accordance with the decision regulating the capital adequacy of the bank	359,659	359,659
Off-balance exposures classified as low risk (with a conversion factor of 10%)	8,389,415	8,382,971
Off-balance exposures classified as moderate risk (with a conversion factor of 20%)	2,291,005	2,291,005
Off-balance exposures classified as medium risk (with a conversion factor of 50%)	13,078,883	13,078,883
Off-balance exposures classified in the high risk category (with a conversion factor of 100%)	11,928,247	11,928,247
Other exposures	630,805,137	653,790,412
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	-6,111,671	-6,111,671
Total amount of exposure for the calculation of the leverage indicator	660,890,344	683,869,175
Share capital in accordance with the decision regulating the capital adequacy of the bank	80,706,332	80,523,843
Leverage ratio	12.21	11.77