



OTP banka Srbija a.d. Novi Sad

DISCLOSURE OF DATA AND INFORMATION

June 30, 2022

Novi Sad, September 2022



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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 June 30, 2022, 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, 2022:

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	59,395,644	59,395,644	
1.1.	<i>of which: shares and other capital instruments which fulfil the requirements as laid out in Section 8 of the DCA</i>	56,830,752	56,830,752	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>	2,564,892	2,564,892	Section 7, paragraph 1, item 2)
4.	Revaluations reserve and other unrealized gains	193,827	193,827	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)	85,986,025	85,986,025	
	Common Equity Tier 1 capital: regulatory adjustments and deductibles			
9	Additional value adjustments (-)	40,961	40,961	Section 12, paragraph 5
10	Intangible assets, including goodwill (net of deferred tax liabilities) (-)	1,151,567	1,291,903	Section 13, paragraph 1, item 2)

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24	Losses for the current and previous years, and unrealised losses (-)	1,345,803	1,346,383	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 (-)	69,943	69,943	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 (-)	174,013	174,013	Section 13, paragraph 1, item 14)
28	Total regulatory adjustments and deductibles from CET1 capital (sum of rows from 9 to 27)	2,782,287	2,923,203	
29	Common Equity Tier 1 capital (difference between 8 and 28)	83,203,738	83,062,822	
	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)	83,203,738	83,062,822	
	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	14,675,688	14,675,688	Section 27. paragraph 1. item 1) and 2)
44	Tier 2 capital before deductibles (sum of rows from 41 to 43)	14,675,688	14,675,688	
	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)	14,675,688	14,675,688	
51	Total capital (sum of rows 40 and 50)	97,879,426	97,738,510	
52	Total risk-weighted assets	492,523,824	512,468,061	Section 3, paragraph 2
	Capital adequacy ratios and capital buffers			
53	Common Equity Tier 1 capital ratio (%)	16.89 %	16.21%	Section 3, paragraph 1, item 1)
54	Tier 1 capital ratio (%)	16.89 %	16.21%	Section 3, paragraph 1, item 2)
55	Total capital ratio (%)	19.87 %	19.07%	Section 3, paragraph 1, item 3)
56	Total requirements for capital buffers (%)	6.60%	6.67%	Section 433
57	Common Equity Tier 1 capital available for capital buffers coverage (%)	8.89%	8.21%	

* DCA - Decision on Capital Adequacy of Banks.

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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	40,961	40,961
(-) Additional value adjustments	40,961	40,961
Deductibles from Common Equity Tier 1 Capital	2,741,326	2,882,242
(-) Unrealized losses	1,345,803	1,346,383
(-) Intangible assets, including goodwill (net of deferred tax liabilities) (-)	1,151,567	1,198,138
(-) Goodwill included in the measurement of significant investment	0	93,765
(-) 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	69,943	69,943
(-) 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	174,013	174,013
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, 2022 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 40,961 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 263,133 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 8,320,374 thousand dinars on standalone base, and 8,306,282 thousand dinars on consolidated base, as of June 30, 2022.

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 as of June 30, 2022. are not 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 8,320,374 thousand dinars on individual base and 8,306,282 thousand dinars, as of June 30, 2022.

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

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in those entities and total deferred tax assets depending on future profitability and arising from temporary difference as of June 30, 2022 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 14,519,924 thousand dinars on individual base, and 14,634,175 thousand dinars on consolidated base, as of June 30, 2022.

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)	56,830,752	14,675,688
6.	Nominal amount of instrument	49,540	14,675,688
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. 14.09.2021.	23.12.2009. 31.10.2018. 28.12.2018. 18.12.2020. 12.03.2021. 20.12.2021.
9.	Perpetual or dated	without maturity date	with maturity date
9.1.	Original maturity date	without maturity date	23.12.2027. 31.10.2028. 30.04.2032. 18.12.2030. 12.03.2031. 20.12.2031.
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>		

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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	/	/

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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	92,841,512	92,841,513	
A.II	Pledged financial assets	490,849	490,849	
A.III	Receivables under derivatives	353,683	353,683	
A.IV	Securities	40,387,923	40,387,923	
A.V	Loans and receivables from banks and other financial organisations	14,222,735	12,139,269	
A.VI	Loans and receivables from clients	534,112,067	560,687,828	
A.IX	Investments in associated companies and joint ventures	149,650	369,100	
A.X	Investments into subsidiaries	755,514	0	
A.XI	Intangible investments	1,151,566	1,291,903	d
A.XII	Property, plant and equipment	11,796,897	11,837,191	
A.XIII	Investment property	108,010	105,312	
A.XIV	Current tax assets	190,978	190,978	
A.XV	Deferred tax assets	585,134	586,876	
A.XVI	Non-current assets held for sale and discontinued operations	26,265	64,495	
A.XVII	Other assets	2,502,737	2,341,505	
A	TOTAL ASSETS	699,675,520	723,688,425	
	LIABILITIES			
	LIABILITIES			
PO.I	Liabilities under derivatives	219,592	219,592	
PO.II	Deposits and other liabilities to banks, other financial organisations and central bank	194,051,960	216,361,316	
PO.III	Deposits and other financial liabilities to clients	385,401,226	385,401,226	
PO.VII	Subordinated liabilities	14,723,007	14,723,007	
	Out of that: Subordinated liabilities which is included to CET 2	14,675,688	14,675,688	h
PO.VIII	Provisions	3,008,260	2,993,932	
PO.X	Current tax liabilities	0	7,808	
PO.XI	Deferred tax liabilities	360,273	361,788	
PO.XII	Other liabilities	5,050,295	5,443,132	
PO	TOTAL LIABILITIES	602,814,613	625,511,801	
	CAPITAL			
PO.XIV	Share capital	59,395,644	59,395,644	
	Out of that: face value of paid-in shares, excluding cumulative preference shares	56,830,752	56,830,752	a
	Out of that: share premium	2,564,892	2,564,892	b
PO.XVI	Profit	7,659,285	8,529,369	
	Out of that: profit from previous years	0	1,091,503	
	Out of that: profit from current year	7,659,285	7,437,866	
PO.XVII	Loss	0	0	
PO.XVIII	Reserves	29,805,978	30,003,493	
	Of which reserves from profit which represent element of core capital	26,396,554	26,396,554	g
	Of which other positive consolidated reserves	193,827	193,827	f
	Out of that: unrealized losses	(1,345,803)	(1,346,383)	e
PO.XX	Participation without the right of control	0	248,117	
PO.XXI	TOTAL CAPITAL	96,860,907	98,176,624	

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PO.XXII	TOTAL CAPITAL SHORTFALL	0	0	
P	TOTAL LIABILITIES	699,675,520	723,688,425	
V.P.	OFF BALANCE POSITIONS			
V.P.A.	Off-balance assets	481,987,038	485,295,739	
V.P.P.	Off-balance liabilities	481,987,038	485,295,739	

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	59,395,644	59,395,644	
1.1.	<i>of which: shares and other capital instruments which fulfil the requirements as laid out in Section 8 of the DCA</i>	56,830,752	56,830,752	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>	2,564,892	2,564,892	b
4.	Revaluation reserves and other unrealised gains	193,827	193,827	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)	85,986,025	85,986,025	
	Common Equity Tier 1 capital: regulatory adjustments and deductibles			
9	Additional value adjustments (-)	40,961	40,961	
10	Intangible assets, including goodwill (net of deferred tax liabilities) (-)	1,151,567	1,291,903	d
24	Losses for the current and previous years, and unrealised losses (-)	1,345,803	1,346,383	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 (-)	69,943	69,943	
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 (-)	174,013	174,013	
28	Total regulatory adjustments and deductibles from CET1 capital (sum of rows from 9 to 27)	2,782,287	2,923,203	
29	Common Equity Tier 1 capital (difference between 8 and 28)	83,203,738	83,062,822	
	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)	83,203,738	83,062,822	
	Tier 2: elements			

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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	14,675,688	14,675,688	h
44	Tier 2 capital before deductibles (sum of rows from 41 to 43)	14,675,688	14,675,688	
	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)	14,675,688	14,675,688	
51	Total capital (sum of rows 40 and 50)	97,879,426	97,738,510	
52	Total risk-weighted assets	492,523,824	512,468,061	
	Capital adequacy ratios and capital buffers			
53	Common Equity Tier 1 capital ratio (%)	16.89 %	16.21%	
54	Tier 1 capital ratio (%)	16.89 %	16.21%	
55	Total capital ratio (%)	19.87 %	19.07%	
56	Total requirements for capital buffers (%)	6.60 %	6.67%	
57	Common Equity Tier 1 capital available for capital buffers coverage (%)	8.89 %	8.21%	

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.

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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	97,879,426	97,738,510
1.	TOTAL COMMON EQUITY TIER 1 CAPITAL	83,203,738	83,062,822
3.	TOTAL TIER 2 CAPITAL	14,675,688	14,675,688
II	CAPITAL REQUIREMENTS	39,401,907	40,998,445
1.	CAPITAL REQUIREMENT FOR CREDIT RISK, COUNTERPARTY RISK, DILUTION RISK AND SETTLEMENT/DELIVERY RISK TO FREE DELIVERIES		
		35,380,075	36,774,125
1.1.	Standardised Approach (SA)	35,380,075	36,774,125
1.1.2.	<i>Exposures to territorial autonomies or local government units</i>	165,634	168,250
1.1.3.	<i>Exposures to public administrative bodies</i>	8,245	8,245
1.1.6.	<i>Exposures to banks</i>	258,094	258,333
1.1.7.	<i>Exposures to companies</i>	15,273,178	15,480,816
1.1.8.	<i>Retail exposures</i>	13,284,787	14,502,036
1.1.9.	<i>Exposures secured by mortgages on immovable property</i>	4,565,764	4,565,764
1.1.10.	<i>Exposures in default</i>	568,506	630,273
1.1.16.	<i>Equity exposures</i>	185,506	78,272
1.1.17.	<i>Other items</i>	1,070,361	1,082,137
3	CAPITAL REQUIREMENT FOR MARKET RISKS	16,907	63,905
3.1.	Capital requirements for position, foreign exchange risk and commodities risk calculated under the Standardised Approach	16,907	63,905
3.1.1.	<i>Capital requirement for position risk of debt securities</i>	16,907	16,907
3.1.4.	<i>Capital requirement for foreign exchange risk</i>	0	46,998
4	CAPITAL REQUIREMENTS FOR OPERATIONAL RISK	4,000,509	4,154,999
4.1.	Capital requirement for operational risk calculated under the Basic Indicator Approach	4,000,509	4,154,999
5.	CAPITAL REQUIREMENTS FOR CVA RISK	4,416	4,416
5.1.	Advanced method	4,416	4,416
III	COMMON EQUITY TIER 1 CAPITAL RATIO (%)	16.89%	16.21%
IV	TIER 1 CAPITAL RATIO (%)	16.89%	16.21%
V	TOTAL CAPITAL RATIO (%)	19.87%	19.07%

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4. CREDIT RISK MITIGATION TECHNIQUES

(thousands of RSD)

	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	139,824,291	170,015	139,654,276	-	-	163,683,267	-
Exposure to territorial autonomies and local-government units	5,300,200	32,460	5,267,740	-	-	5,267,740	165,634
Exposures to public administrative bodies	515,327	-	515,327	-	-	515,327	8,245
Exposures to the International Development Bank	3,522,167	-	3,522,167	-	-	3,522,167	-
Exposure to banks	41,567,274	87,733	41,479,541	-	588,365	42,009,562	258,094
Exposure to enterprises	343,590,105	2,212,257	341,377,848	1,849,167	20,524,336	319,004,345	15,273,178
Exposure to private individuals	253,489,358	2,354,541	251,134,817	1,090,147	3,356,145	246,688,526	13,284,787
Exposure secured by mortgages over immovable	113,454,614	691,072	112,763,542	789,893	647,167	111,326,481	4,565,764
Due outstanding receivables	28,986,996	14,964,919	14,022,077	-	31,364	13,990,712	568,506
High risk exposures	125,710	60	125,650	-	-	125,650	-
Exposure to equity investments	993,793	32,715	961,078	-	-	961,078	185,506
Other exposures	239,265,317	11,929,012	227,336,305	-	-	231,065,513	1,070,361
Total	1,170,635,152	32,474,784	1,138,160,368	3,729,207	25,147,377	1,138,160,368	35,380,075

5. LEVERAGE RATIO

(thousands of RSD)

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	353,588	353,588
Potential derivative exposures in case the bank uses the current exposure method in accordance with the decision regulating the capital adequacy of the bank	408,682	408,682
Off-balance exposures classified as low risk (with a conversion factor of 10%)	9,312,950	9,236,220
Off-balance exposures classified as moderate risk (with a conversion factor of 20%)	5,250,800	5,250,800
Off-balance exposures classified as medium risk (with a conversion factor of 50%)	17,305,326	16,718,299
Off-balance exposures classified in the high risk category (with a conversion factor of 100%)	573,329	573,329
Other exposures	703,842,572	727,855,477
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	(5,893,422)	(6,033,759)
Total amount of exposure for the calculation of the leverage indicator	731,153,825	754,362,636
Share capital in accordance with the decision regulating the capital adequacy of the bank	83,203,738	83,062,822
Leverage ratio	11.38%	11.01%