



OTP BANKA SRBIJA A.D. NOVI SAD

DISCLOSURE OF DATA AND INFORMATION

June 30, 2023

Novi Sad, September 2023

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1. INTRODUCTION

Pursuant to Article 51a of the Law on Banks, 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, 2023, related to the following:

- Bank's Capital
- Bank's 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 requirements and Capital Adequacy, Credit risk mitigation techniques 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

Bank discloses following data related to structure of the total capital as of June 30, 2023 on Bank (on individual base) and on Banking group (on consolidated base) level:

Form PI-KAP

(in RSD thousands)

No	Item	Amount on individual base	Amount on consolidated base	
	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	Revaluation reserves and other unrealized gains	79,724	79,208	Section 7, paragraph 1, item 4)
5	Profit reserves and other reserves of the bank, except reserves for general banking risks	30,701,394	30,701,394	Section 7, paragraph 1, item 5)
8	Common Equity Tier 1 capital before regulatory adjustments and deductibles (sum of rows from 1 to 7)	90,176,762	90,176,246	
	Common Equity Tier 1 capital: regulatory adjustments and deductibles			
9	Additional value adjustments (-)	37,397	37,397	Section 12, paragraph 5
10	Intangible assets, including goodwill (net of deferred tax liabilities) (-)	1,210,846	1,352,075	Section 13, paragraph 1, item 2)
24	Losses for the current and previous years, and unrealised losses (-)	175,297	175,297	Section 13, paragraph 1, item 1)

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No	Item	Amount on individual base	Amount on consolidated base	
25	Gross amount of receivables from debtors-individuals (except farmers and entrepreneurs) on the basis of approved consumer loans, cash loans or other loans shown on accounts 102, 107, and 108 in accordance with the decision prescribing the chart of accounts and the contents of the accounts framework for banks where the degree of credit indebtedness of that debtor before the loan was approved was higher than the percentage determined in accordance with the decision regulating the classification of balance sheet assets and off-balance sheet items of the bank or this percentage will be higher due to loan approval (-)	39,785	39,785	Section 13, paragraph 1, item 13)
26	Gross amount of receivables from debtors-individuals (except farmers and entrepreneurs) on the basis of approved consumer loans, cash loans or other loans, which are shown on accounts 102,107 and 108 in accordance with the decision prescribing the Chart of Accounts and the contents of accounts in the Chart of Accounts for banks, which on the basis of the agreed maturity criteria meet the condition for the application of the deductible item from the share capital prescribed by the decision determining the capital adequacy of the bank (-)	271,768	271,768	Section 13, paragraph 1, item 14)
28	Total regulatory adjustments and deductibles from CET1 capital (sum of rows from 9 to 27)	1,735,093	1,876,322	
29	Common Equity Tier 1 capital (difference between 8 and 28)	88,441,669	88,299,924	
	Additional Tier 1 capital: elements			
32	Additional Tier 1 capital before deductibles (30+31)	-	-	
	Additional Tier 1 capital: deductibles			
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)	88,441,669	88,299,924	
	Tier 2: elements			
41	Shares and other instruments of Tier 2 and subordinated liabilities, which met the conditions from section 28 OAK and related share premium with the instruments	14,653,763	14,653,763	Section 27, paragraph 1, item 1 and 2
44	Tier 2 capital before deductibles (sum of rows from 41 to 43)	14,653,763	14,653,763	
	Tier 2 capital: deductibles			
49	Total deductibles from Tier 2 capital (sum of rows from 45 to 48)	-	-	
50	Tier 2 capital (difference between 44 and 49)	14,653,763	14,653,763	
51	Total capital (sum of rows 40 and 50)	103,095,432	102,953,687	
52	Total risk-weighted assets	469,488,040	488,710,789	Section 3, paragraph 2
	Capital adequacy ratios and capital buffers			
53	Common Equity Tier 1 capital ratio (%)	18.84%	18.07%	Section 3, paragraph 1, item 1)
54	Tier 1 capital ratio (%)	18.84%	18.07%	Section 3, paragraph 1, item 2)
55	Total capital ratio (%)	21.96%	21.07%	Section 3, paragraph 1, item 3)
56	Total requirements for capital buffers (%)	6.71%	6.79%	Section 433
57	Common Equity Tier 1 capital available for capital buffers coverage (%)	8.00%	7.23%	

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

	Amount on individual base	Amount on consolidated base
Common Equity Tier 1 capital		
Additional value adjustments of Common Equity Tier 1Capital	37,397	37,397
(-) Additional value adjustments	37,397	37,397
Deductibles from Common Equity Tier 1 Capital	1,697,696	1,838,925
(-) Unrealized losses	175,297	175,297
(-) Intangible assets, including goodwill (net of deferred tax liabilities)	1,210,846	1,258,310

	Amount on individual base	Amount on consolidated base
(-)		
(-) Goodwill included in the measurement of significant investment	-	93,765
(-) Gross amount of receivables from debtors-individuals (except farmers and entrepreneurs) on the basis of approved consumer loans, cash loans or other loans shown on accounts 102, 107, and 108 in accordance with the decision prescribing the chart of accounts and the contents of the accounts framework for banks where the degree of credit indebtedness of that debtor before the loan was approved was higher than the percentage determined in accordance with the decision regulating the classification of balance sheet assets and off-balance sheet items of the bank or this percentage will be higher due to loan approval (-)	39,785	39,785
(-) Gross amount of receivables from debtors-individuals (except farmers and entrepreneurs) on the basis of approved consumer loans, cash loans or other loans, which are shown on accounts 102,107 and 108 in accordance with the decision prescribing the Chart of Accounts and the contents of accounts in the Chart of Accounts for banks, which on the basis of the agreed maturity criteria meet the condition for the application of the deductible item from the share capital prescribed by the decision determining the capital adequacy of the bank (-)	271,768	271,768
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, 2023 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 37.397 thousand dinars on both standalone and consolidated basis.

Total amount of investments in the CET1 instruments in financial sector entities in which the Bank and the Banking group, in accordance to Decision on Bank's capital adequacy, does not has a significant investment in those entities amounted to 241.587 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 8.844.167 thousand dinars on standalone base, and 8.829.992 thousand dinars on consolidated base, as of June 30, 2023.

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 individual base and 149.650 thousand dinars on consolidated base 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 8.844.167 thousand dinars on individual base and 8.829.992 thousand dinars on consolidated base, as of June 30, 2023.

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 of future profitability and arising from temporary difference as of June 30, 2023 amounted to 937.879 thousand dinars on individual base and 149.650 thousand dinars on consolidated base are not deductibles items from capital considering that this amount are below prescribed limit of 17.65% of adjusted Common Equity Tier 1 capital amounted to 15.444.419 thousand dinars on individual base, and 15.558.523 thousand dinars on consolidated base as of June 30, 2023.

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

No	Instrument features	Description	Description	Description
1.	Issuer	OTP banka Srbija AD Novi Sad	OTP Financing Malta Company Ltd	OTP BANK PLC Budapest
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	CET1 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument
3.	Eligible at solo/(sub-)consolidated/ solo&(sub-) consolidated	Individual and group level	Individual and group level	Individual and group level
4.	Instrument type	Common shares	Subordinated debt issued in the form of a financial instrument	Subordinated debt issued in the form of a financial instrument
5.	Amount recognised in regulatory capital (in RSD thousand, as of most recent reporting date)	56,830,752	11,723,010	2,930,753
6.	Nominal amount of instrument	49,540	11,723,010	2,930,753
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	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.	31.10.2018. 28.12.2018. 18.12.2020. 12.03.2021. 20.12.2021.	23.12.2009.

9.	Perpetual or dated	without maturity date	with maturity date	with maturity date
9.1.	Original maturity date	without maturity date	31.10.2028. 30.04.2032. 18.12.2030. 12.03.2031. 20.12.2031.	23.12.2032.
10.	Issuer call subject to prior supervisory approval	No	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 liabilities	/	/
30.	Non-compliant transitioned features	No	No	No
31.	If yes, specify non-compliant features	/	/	/

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 RSD thousands)

Position mark	Position name	Amount on individual base	Amount on consolidated base	Reference
A	ASSETS			
A.I	Cash and assets at central bank	134,318,351	134,318,351	
A.II	Pledged financial assets	528,122	528,122	
A.III	Receivables under derivatives	1,430,767	1,430,767	
A.IV	Securities	35,604,784	35,604,784	
A.V	Loans and receivables from banks and other financial organisations	51,430,667	49,157,159	
A.VI	Loans and receivables from clients	520,822,175	547,554,608	
A.IX	Investments in associated companies and joint ventures	149,650	464,582	
A.X	Investments into subsidiaries	755,514	-	
A.XI	Intangible investments	1,210,846	1,352,075	k
A.XII	Property, plant and equipment	11,901,293	11,918,588	
A.XIII	Investment property	240,059	257,883	
		638,730	638,730	
A.XV	Deferred tax assets	276,795	278,370	
A.XVI	Permanent assets intended to sale and assets of operation which is to be terminated	6,248	25,895	
A.XVII	Other assets	3,849,912	4,067,124	
A.XX	TOTAL ASSETS	763,163,913	787,597,038	
P	LIABILITIES			
PO	LIABILITIES			
PO.I	Liabilities under derivatives	361,085	361,085	
PO.II	Deposits and other liabilities to banks, other financial organisations and central bank	168,818,268	190,868,710	
PO.III	Deposits and other financial liabilities to clients	470,204,440	470,204,440	
PO.VII	Subordinates liabilities	14,758,549	14,758,549	
	<i>Of which subordinated liabilities that are included in Tier 2 capital</i>	14,653,763	14,653,763	j
PO.VIII	Provisions	3,088,546	3,035,710	
PO.X	Current tax liabilities	37,274	45,787	
		372,258	374,012	
PO.XII	Other liabilities	4,888,252	5,230,196	
PO.XIII	TOTAL LIABILITIES	662,528,672	684,878,489	
	CAPITAL			
PO.XIV	Equity capital	59,395,644	59,395,644	
	<i>Out of that: paid-in shares, excluding cumulative preference shares</i>	56,830,752	56,830,752	a
	<i>Out of that: share premium</i>	2,564,892	2,564,892	b
PO.XVI	Profit	10,813,703	12,309,211	
	<i>Out of that: profit from previous years</i>	1,091,689	2,218,267	
	<i>Out of that: profit from current year</i>	9,722,014	10,090,944	
PO.XVII	Loss	-	-	
PO.XVIII	Reserves	30,425,894	30,705,880	
	<i>Out of that: profit reserves that are an element of CET1</i>	30,701,394	30,701,394	f
	<i>Out of that: revaluations reserve and other unrealized gains that are an element of share CET1 capital</i>	79,724	79,208	h
	<i>Out of that: unrealized losses that are an deductible item of CET1 capital</i>	(175,297)	(175,297)	e
PO.XX	Participation without the right of control	-	307,814	
PO.XXI	TOTAL CAPITAL	100,635,241	102,718,549	
PO.XXII	TOTAL CAPITAL SHORTFALL	-	-	
P.	TOTAL LIABILITIES	763,163,913	787,597,038	
V.P.	OFF BALANCE POSITIONS			
V.P.A.	Off-balance assets	572,119,604	573,864,354	
V.P.P.	Off-balance liabilities	572,119,604	573,864,354	

Form PI-KAP

Connecting positions articulated in the balance sheet and position in the PI-KAP form

(in RSD thousands)

Serial No.	Name	Amount on individual base	Amount on consolidated base	Data source in accordance to references
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	79,724	79,208	h
5.	Profit reserves and other reserves of the bank, except reserves for general banking risks	30,701,394	30,701,394	f
8	Common Equity Tier 1 capital before regulatory adjustments and deductibles (sum of rows from 1 to 7)	90,176,762	90,176,246	
Common Equity Tier 1 capital: regulatory adjustments and deductibles				
9	Additional value adjustments (-)	37,397	37,397	
10	Intangible assets, including goodwill (net of deferred tax liabilities) (-)	1,210,846	1,352,075	k
24	Losses for the current and previous years, and unrealised losses (-)	175,297	175,297	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 (-)	39,785	39,785	
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 (-)	271,768	271,768	
28	Total regulatory adjustments and deductibles from CET1 capital (sum of rows from 9 to 27)	1,735,093	1,876,322	
29	Common Equity Tier 1 capital (difference between 8 and 28)	88,441,669	88,299,924	

	Additional Tier 1 capital: elements			
32	Additional Tier 1 capital before deductibles (30+31)	-	-	
	Additional Tier 1 capital: deductibles			
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)	88,441,669	88,299,924	
	Tier 2: elements			
41	Shares and other instruments of Tier 2 and subordinated liabilities, which met the conditions from section 28 OAK and related share premium with the instruments	14,653,763	14,653,763	j
44	Tier 2 capital before deductibles (sum of rows from 41 to 43)	14,653,763	14,653,763	
	Tier 2 capital: deductibles			
49	Total deductibles from Tier 2 capital (sum of rows from 45 to 48)	-	-	
50	Tier 2 capital (difference between 44 and 49)	14,653,763	14,653,763	
51	Total capital (sum of rows 40 and 50)	103,095,432	102,953,687	
52	Total risk-weighted assets	469,488,040	488,710,789	
	Capital adequacy ratios and capital buffers			
53	Common Equity Tier 1 capital ratio (%)	18.84%	18.07%	
54	Tier 1 capital ratio (%)	18.84%	18.07%	
55	Total capital ratio (%)	21.96%	21.07%	
56	Total requirements for capital buffers (%)	6.71%	6.79%	
57	Common Equity Tier 1 capital available for capital buffers coverage (%)	8.00%	7.23%	

The Bank, as the ultimate parent company, applies the same method and scope of consolidation in the consolidated balance sheet made both for the control of the banking group on a consolidated basis and in accordance with International Accounting Standards and International Financial Reporting Standards. Accordingly, there are no differences between the consolidated balance sheet prepared for the purposes of control of the Banking Group on a consolidated basis and the position of the balance sheet prepared in accordance with International Accounting Standards and International Financial Reporting Standards.

3. CAPITAL ADEQUACY

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

(in RSD thousands)

No	Name	Amount on individual base	Amount on consolidated base
I	CAPITAL	103,095,432	102,953,687
1.	TOTAL COMMON EQUITY TIER 1 CAPITAL	88,441,669	88,299,924
3.	TIER 2 CAPITAL	14,653,763	14,653,763
II	CAPITAL REQUIREMENTS	37,559,043	39,096,863
1.	CAPITAL REQUIREMENT FOR CREDIT RISK, COUNTERPARTY RISK, DILUTION RISK AND SETTLEMENT/DELIVERY RISK TO FREE DELIVERIES	33,269,723	34,549,458
1.1.	Standardised Approach (SA)	33,269,723	34,549,458
1.1.2.	<i>Exposures to territorial autonomies or local government units</i>	155,435	160,241
1.1.3.	<i>Exposure to public administrative bodies</i>	16,760	16,760
1.1.6.	<i>Exposures to banks</i>	220,707	220,707
1.1.7.	<i>Exposures to companies</i>	14,159,115	14,327,439
1.1.8.	<i>Retail exposures</i>	11,906,915	13,035,303
1.1.9.	<i>Exposures secured by mortgages on immovable property</i>	5,143,504	5,143,504
1.1.10.	<i>Exposures in default</i>	454,852	498,246
1.1.16.	<i>Equity exposures</i>	183,860	95,722
1.1.17.	<i>Other items</i>	1,028,575	1,051,535
3	CAPITAL REQUIREMENT FOR MARKET RISKS	32,650	136,816
3.1.	Capital requirements for position, foreign exchange risk and commodities risk calculated under the Standardised Approach	32,650	136,816
3.1.1.	<i>Capital requirement for position risk of debt securities</i>	32,650	32,650
3.1.4.	<i>Capital requirement for foreign exchange risk</i>	-	104,166
4	CAPITAL REQUIREMENTS FOR OPERATIONAL RISK	4,233,816	4,387,736
4.1.	Capital requirement for operational risk calculated under the Basic Indicator Approach	4,233,816	4,387,736
5.	CAPITAL REQUIREMENTS FOR CVA RISK	22,854	22,854
5.1	Capital requirements for CVA risk	22,854	22,854
III	COMMON EQUITY TIER 1 CAPITAL RATIO (%)	18.84%	18.07%
IV	TIER 1 CAPITAL RATIO (%)	18.84%	18.07%
V	TOTAL CAPITAL RATIO (%)	21.96%	21.07%

4. CREDIT RISK MITIGATION TECHNIQUES

(thousands of RSD)

Exposure classes	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	202,109,764	100,552	202,009,212	-	-	227,630,968	-
Exposure to territorial autonomies and local-self-government units	4,237,357	28,548	4,208,809	-	-	4,208,809	155,435
Exposures to public administrative bodies	1,047,687	170	1,047,517	-	-	1,047,517	16,760
Exposures to the International Development Bank	3,516,908	-	3,516,908	-	-	3,516,908	-
Exposure to banks	39,281,069	44,832	39,236,237	155,362	-	39,861,215	220,707
Exposure to enterprises	373,308,615	6,269,328	367,039,286	24,728,988	2,846,034	339,464,265	14,159,115
Exposure to private individuals	230,638,069	3,431,516	227,206,553	1,305,121	955,577	224,945,856	11,906,915
Exposure secured by mortgages over immovable	141,551,600	1,312,343	140,239,257	199,046	314,769	139,725,441	5,143,504
Due outstanding receivables	24,879,905	13,344,742	11,535,163	13,579	-	11,521,584	454,852
High risk exposures	-	-	-	-	-	-	-
Exposure to equity investments	973,220	32,715	940,505	-	-	940,505	183,860
Other exposures	257,623,372	11,917,916	245,705,456	-	-	249,821,835	1,028,575
Total	1,279,167,566	36,482,662	1,242,684,903	26,402,096	4,116,380	1,242,684,903	33,269,723

5. LEVERAGE RATIO

Name	Bank	Banking group
Exposures based on repo and reverse repo transactions, securities trade lending transactions, securities or goods borrowing and lending agreements and transactions with a long settlement period	4,749,911	4,749,911
Current derivative exposures in case the bank uses the current exposure method in accordance with the decision regulating the capital adequacy of the bank	430,630	430,630
Potential derivative exposures in case the bank uses the current exposure method in accordance with the decision regulating the capital adequacy of the bank	495,227	495,227
Off-balance exposures classified as low risk (with a conversion factor of 10%)	10,773,710	10,716,857
Off-balance exposures classified as moderate risk (with a conversion factor of 20%)	8,322,471	8,322,471
Off-balance exposures classified as medium risk (with a conversion factor of 50%)	18,108,243	15,177,491
Off-balance exposures classified in the high risk category (with a conversion factor of 100%)	778,198	778,198
Other exposures	721,423,160	745,856,451
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	(6,254,583)	(6,395,812)
Total amount of exposure for the calculation of the leverage indicator	758,826,967	780,131,423
Share capital in accordance with the decision regulating the capital adequacy of the bank	88,441,669	88,299,924
Leverage ratio	11.66%	11.32%