

**DISCLOSURE OF INFORMATION AND BANK'S DATA
on 30th of June 2015**

Capital, Capital Adequacy and Credit Risk

Mitigation Techniques

Belgrade, September 2015

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1. Introduction

In accordance with the Banking Law and the Decision on the publication of data and information of banks, Mirabank a.d. (Hereinafter: the Bank), announces quantitative data and information on the 30.06.2015. Report contains quantitative data in line with regulation relating to:

- Capital,
- Capital adequacy and
- Techniques for mitigating credit risk.

General information about the Bank

Business name of the Bank: Mirabank shareholding company Belgrade-Novı Beograd

Abbreviated business name of the Bank: Mirabank a.d.

The Bank's headquarter: Spanskih boraca 1, Belgrade-Novı Beograd

Bank identification number: 21080608

Tax identification number: 108851504

The Bank has no subsidiaries and does not constitute consolidated financial statements.

2. The Bank's Capital

Bank's total capital consists of share capital, reduced by deductible items. Share capital consists of:

- The nominal value of paid shares.

Deductions from base capital consists of:

- Loss for the current year and
- Intangibles.

The capital structure of the Bank at 30th of June 2015 is shown in the following table:

No	CAPITAL STRUCTURE on 30.06.2015.	In thousands RSD
	CAPITAL	1.734.920.00
1.	SHARE CAPITAL	1.790.700.00
	The nominal value of paid-in shares (excluding cumulative preference shares)	1.790.700.00
	Share premium	0
	Reserves from profit	0
	Retained earnings from previous years	0
	Losses from previous years	0
	Loss from the current year	-48.529
	Intangible assets	-7.251
	Regulatory value adjustments - unrealized losses	0
	Required reserves for estimated losses on balance sheet and off-balance sheet items of banks	0
2.	ADDITIONAL CAPITAL	0
	Part of revaluation reserves of the bank	0
3.	DEDUCTIONS FROM CAPITAL	0
3.1	Of which: impairment of share capital	0
3.2	Of which: impairment of supplementary capital	0
	The amount by which they exceeded qualified participation in non financial sector entities	0
	Required reserves for estimated losses on balance sheet and off-balance sheet items of the Bank in accordance with Article 427, paragraph 1. The decision that regulates the adequacy of bank capital	0
4.	TOTAL CAPITAL	1.734.920.00
5.	TOTAL ADDITIONAL CAPITAL	0

3. The quantitative information on Bank's capital adequacy

In accordance with the Decision on capital adequacy, the Bank calculates the capital requirements for the following risks:

- Credit risk - using the standardized approach
- Market risk - using the standardized approach
- Operational risk - the application of the basic indicator approach

Overview of the structure of capital requirements of the Bank in accordance with the Decision on capital adequacy on 30th of June 2015 is shown in the following table:

No.	CAPITAL REQUIREMENTS on 30.06.2015	In thousands RSD
1.	Credit risk; counterparty risk; settlement / delivery risk based on free deliveries	0
1.1.	Exposure to states and central banks	0
1.2.	Exposures to territorial autonomies and local self-government	0
1.3.	Exposure to public administrative bodies	0
1.4.	Exposure to international development banks	0
1.5.	Exposure to international organizations	0
1.6.	Exposure to banks	0
1.7.	Exposures to corporates	0
1.8.	Exposure to individuals	0
1.9.	Exposures secured by mortgages on real estate	0
1.10.	Past due receivables	0
1.11.	High risk exposures	0
1.12.	Exposure based on covered bonds	0
1.13.	The exposure from investments in open-end investment funds	0
1.14.	Other exposures	0
2.	Settlement / delivery risk arising from unsettled transactions	0
3.	Market risk	0
3.1.	Price risk on debt securities	0
3.2.	Price risk on equity securities	0
3.3.	Foreign exchange risk	0
3.4.	Commodity risk	0
4.	Operational risk	0
	TOTAL CAPITAL REQUIREMENTS	0

The structure of risk weighted assets:

No.	Structure of RWA on 30.06.2015.	In thousands RSD
1.	<i>Credit Risk</i>	0
2.	<i>Sellement risk/delivery risk arising from unsettled transactions</i>	0
3.	<i>Market risk</i>	0
4.	<i>Operational risk</i>	0
Total RISK WEIGTED ASSETS		0

Given that the Bank did not begin with the lending operations and capital amount is deposited on Bank's account, by the end of the second quarter the Bank did not have the capital adequacy ratio as such.

In order to ensure stable and secure operations, the Bank is required to maintain capital adequacy ratio at a level not less than 12%, in accordance with the NBS Decision on capital adequacy of banks.

4. Quantitative and qualitative information on the application of credit risk mitigation techniques

In accordance with the Decision on capital adequacy the Bank will use credit risk mitigation techniques that are acceptable in the application of standardized approaches for determining capital for credit risk.