

DISCLOSURE OF DATA AND INFORMATION
Mirabank a.d. Beograd
as at 30 June 2023

Content

1. INTRODUCTION AND BASIC INFORMATION ABOUT THE BANK	3
2. QUANTITATIVE INFORMATION	5
2.1. BANK CAPITAL.....	5
2.2. CAPITAL REQUIREMENTS AND THE CAPITAL ADEQUACY RATIO.....	10
2.3. LEVERAGE RATIO	12
2.4. APPLICATION OF CREDIT RISK MITIGATION TECHNIQUES	12

1. INTRODUCTION AND BASIC INFORMATION ABOUT THE BANK

The founder of Mirabank a.d. Beograd (hereinafter: the Bank) is Duingraaf Financial Investments B.V., Hoogoorddreef 15, 1101BA Amsterdam, Holland (hereinafter: the Founder), obtained preliminary approval for the establishment of the Bank in line with EB Decision No. 32, issued by the Executive Board of the National Bank of Serbia on 18 August 2014.

With NBS EB Decision No. 58 of 16 December 2014, the National Bank of Serbia gave its consent to the Bank to commence operations.

Upon receiving approval of the National Bank of Serbia on the Bank's Founding Assembly Act (Decision on the Appointment of the President and Members of the Board of Directors, Decision on the Appointment of the President and Members of the Executive Board of the Bank, Decision on the Adoption of the Statute of the Bank, Decision on the Issue of the First Shares of the Bank, Decision on the Adoption of the Bank Strategy and Business Policy), the Bank was thereby registered in the Business Entities Register - Companies in line with Decision BD 8779/2015 of 5 February 2015, issued by the Business Registers Agency.

Neither the Bank's Founder nor the Bank are part of a banking group. The Bank's founding capital amounts to EUR 15 million in the RSD equivalent and the conversion of capital was performed on 6 April 2015 when an account belonging to the Bank was opened with the National Bank of Serbia, upon which the Bank began operations via said account and began to complete payment operations. At the same time, the Bank began to engage in the reporting process with the National Bank of Serbia.

On 11 May 2016, upon registering with the Central Securities Depository and Clearing House, an increase of the Bank's capital was executed through the issuance of II issues in the amount of 1,840,500 ordinary shares with a nominal value of RSD 1,000 per share, upon which the Bank's total share capital (with the founding issue in the amount of RSD 1,790,700 thousand) amounted to a total of RSD 3,631,200 thousand. In 2021, the bank increased its share capital by the amount of 587,797 thousand RSD, based on the conversion of a subordinated line in the value of 5 million EUR. The Bank received the consent of the National Bank of Serbia in February 2022 for the inclusion of this amount of share capital in the calculation of basic share capital, so that on the reporting date of 30 June 2022 this amount of share capital is included in the calculation of basic share capital.

In September 2022 the Bank further increased its share capital by RSD 587,299, based on the conversion of a subordinated line in the amount of EUR 5 million, upon which the Bank's total share capital amounts to RSD 4,806,296 thousand. In October 2022, the Bank received the consent of the National Bank of Serbia to include this amount of share capital, in the calculation of basic share capital.

The Bank is seated in Belgrade, at ul. Španskih boraca br. 1, Novi Beograd (in English: 1 Španskih boraca Street, New Belgrade), and the Bank conducts its business via one branch located within the territory of the Republic of Serbia at the same address.

The Bank's Identification No. is 21080608. The Bank's Tax Identification No. is 108851504.

In accordance with Article 51a of the Law on Banks ("Official Gazette of the RS", no. 107/2005, 91/2010 and 14/2015) and the Decision on the publication of bank data and information ("Official Gazette of the RS" no. 103/ 2016), the Bank publishes below a report that contains all the data and information prescribed by the regulations with the balance as of June 30, 2023.

The Report herein has been published on the Bank's website (<https://www.mirabankserbia.com/>).

Disclosure relates solely to the Bank's data.

Marijana Trifković
Member of the Executive Committee

Nikola Mihailović
President of the Executive Committee

2. QUANTITATIVE INFORMATION

2.1. BANK CAPITAL

The National Bank of Serbia, by the Decision on the adequacy of the capital of the bank ("Official Gazette of RS" No. 51/2014, 85/2016 and 103/2016 and 103/2018, 88/2019, 67/2020, 98/2020, 137/2020, 59/2021, 67/2022, 137/2022 and 48/2023) prescribed that the bank's capital is the sum of Tier 1 capital and Tier 2 capital, whereby the bank's Tier 1 capital is the sum of the basic share capital and additional basic capital. In order to be included in Tier 1 or Tier 2 capital, capital elements must meet the conditions prescribed by the Decision of the National Bank of Serbia on the adequacy of the bank's capital.

The total capital of the Bank consists of **Tier 1 capital**.

The Bank's **Tier 1 Capital** consists of the basic share capital based on ordinary shares in the amount of 4,806,296 thousand dinars less the loss from previous years in the amount of 2,375,207 thousand dinars, the loss of the current year in the amount of 40,828 thousand dinars, 30% of unrealized losses based on securities valued at fair value through other results in the amount of 25,553 thousand dinars and intangible investments in the amount of 63,331 thousand dinars. The bank has no items to include in the additional basic capital.

The bank had no additional capital elements, or any deductible items from it.

Table 1a below provides data and information on matching the Bank's capital positions from the balance sheet with the Bank's capital positions from the Capital Report drafted in accordance with the decision which governs reporting on the Bank's capital adequacy, as at 30 June 2023.

Table 1a

PI-UPK

Data on matching the capital positions from the balance sheet with items from the PI-KAP form
Breakdown of elements in the balance sheet

(in RSD 000)

Item Designation	Position Title	Balance Sheet	Reference
A	ASSETS		
A.I	Cash and balances with the Central Bank	1.022.506	
A.II	Pledged financial assets	-	
A.III	Receivables under derivatives	-	
A.IV	Securities	2.085.292	
A.V	Loans and receivables from banks and other financial institutions	787.622	
A.VI	Loans and receivables from clients	2.106.178	
A.VII	Change in fair value of hedged items	-	
A.VIII	Receivables arising from risk hedging derivatives	-	
A.IX	Investments in associated companies and joint ventures	-	
A.X	Investments in subsidiaries	-	
A.XI	Intangible assets	63.331	b
A.XII	Property, plant and equipment	22.008	
A.XIII	Investment property	-	
A.XIV	Current tax assets	-	
A.XV	Deferred tax assets	-	
A.XVI	Non-current assets held for sale and discontinued operations	-	
A.XVII	Other assets	11.730	
A.XVIII	TOTAL ASSETS (balance sheet positions from A.I to A.XVII)	6.098.667	

Item Designation	Position Title	Balance Sheet	Reference
P	LIABILITIES		
PO	LIABILITIES		
PO.I	Obligations under derivatives	-	
PO.II	Deposits and other financial liabilities to banks, other financial institutions and the Central Bank	287.601	
PO.III	Deposits and other financial liabilities to other clients	3.387.728	
PO.IV	Liabilities arising from risk hedging derivatives	-	
PO.V	Change in fair value of hedged items	-	
PO.VI	Liabilities on securities	-	
PO.VII	Subordinate liabilities	-	
	Of which: subordinated liabilities included in the bank's Tier 2 Capital	-	d
PO.VIII	Provisions	39.379	
PO.IX	Liabilities under assets held for sale and discontinued operations	-	
PO.X	Current tax liabilities	-	
PO.XI	Deferred tax liabilities	-	
PO.XII	Other liabilities	41.699	
PO.XIII	TOTAL LIABILITIES (balance sheet positions from PO.I to PO.XIII)	3.756.407	
	CAPITAL		
PO.XIV	Share Capital	4.806.296	
	Of which: shares and other capital instruments which fulfil the terms of Point 8 of the OAK	4.806.296	a
PO.XV	Own shares	-	
PO.XVI	Profit	-	
PO.XVII	Loss	2.416.035	
	Of which: losses from previous years	2.375.207	c
	Of which: losses from the current year	40.828	c
PO.XVIII	Reserves	-	
	Of which: positive revaluation reserves created on the basis of effects of changes in fair value of fixed assets, securities and other assets which are, in accordance with IFRS/IAS, credited to these reserves	-	
PO.XIX	Unrealised losses	48.001	
	Of which: unrealised losses on securities available for sale	25.553	c
PO.XX	TOTAL CAPITAL (adding and/or subtracting the following balance sheet positions: PO.XIV - PO.XV + PO.XVI - PO.XVII + PO.XVIII - PO.XIX) ≥ 0	2.342.260	
PO.XXI	TOTAL CAPITAL SHORTFALL (adding and/or subtracting the following balance sheet positions: PO.XIV - PO.XV + PO.XVI - PO.XVII + PO.XVIII - PO.XIX) ≥ 0	-	
PO.XXII	TOTAL LIABILITIES (adding and/or subtracting the following balance sheet positions: PO.XIII + PO.XX - PO.XXI)	6.098.667	
V.P.	OFF-BALANCE SHEET ITEMS		
V.P.A.	Off-balance sheet assets	7.443.834	
V.P.P.	Off-balance sheet liabilities	7.443.834	

Table 1 b
PI-KAP

Data re Bank Capital
Matching the items in the decomposed balance sheet and items in the PI-KAP form

(in RSD 000)

Item No.	Position Title	Amount	Data source in accordance with references from step 2
	Common Equity Tier 1 Capital (CET 1): elements		
1	CET1 instruments and related share premiums	4.806.296	
1.1.	<i>of which: shares and other capital instruments which fulfil the terms of item 8 of the DCA</i>	4.806.296	a
1.2.	<i>of which: related share premiums for instruments in item 1.1., i.e. amount paid-in above the nominal value of these instruments</i>	-	
2	Profit from previous years free of any future liabilities, to be allocated to CET1 according to the decision of the Bank's General Assembly	-	
3	Profit from the current year or profit from the previous year which the Bank's General Assembly has not yet taken a decision to allocate to CET1 which fulfils the conditions in item 10, paragraphs 2 and 3 for inclusion in CET 1	-	
4	Revaluation reserves and other unrealised gains	-	
5	Reserves from profit and other Bank reserves, excluding reserves for general banking risks	-	
6	Reserves for general banking risks	-	
7	Non-controlling participation (minority participation) recognised in CET1**	-	
8	CET1 prior to regulatory adjustment and deductible items (sum of 1 to 7)	4.806.296	
	CET1: regulatory adjustment and deductible items		
9	Additional value adjustments (-)	-	
10	Intangible assets, including goodwill (reduced by the amount of deferred tax liabilities) (-)	(63.331)	b
11	Deferred tax assets dependent on the future profitability of the bank, with the exception of those which arise from temporary differences reduced by related tax liabilities if all of the conditions in item 14, paragraph 1 of the DCA have been met (-)	-	
12	Fair value reserves in relation to gains and losses based on protection instruments for cash flow risk for financial instruments not measured at fair value, including projected cash flows	-	
13	IRB approach: negative amount of the difference in calculation in line with item 134 of the DCA (-)	-	
14	Increase of capital which is the result of exposure securitisation (-)	-	
15	Gains or loss on bank liabilities measured at fair value due to changes to the bank's credit rating	-	
16	Assets in a defined benefit pension fund in the bank's balance sheet (-)	-	
17	Direct, indirect and synthetic investments of the bank in its CET1 instruments, including its CET1 instruments the bank is obliged or may be obliged to repurchase on the basis of contractual obligations (-)	-	
18	Direct, indirect and synthetic investments in the CET1 instruments of entities in the financial sector which have mutual investments in the bank, made in order to show a higher amount of bank capital (-)	-	
19	Applicable amount of direct, indirect and synthetic investments of the bank in the CET1 instruments of entities in the financial sector in which the bank does not have significant investments (-)	-	
20	Applicable amount of direct, indirect and synthetic investments of the bank in the CET1 instruments of entities in the financial sector in which the bank has significant investments (-)	-	
21	Exposure amount which fulfils conditions for the application of a risk weight of 1.250%, the bank decides to deduct from the CET1 instead of applying this weight	-	
21.1.	<i>of which: participation in entities not part of the financial sector in amounts over 10% of the capital of said entities, i.e. participation which allows for the ability to effectively exercise influence over the management of a legal entity or over the business policy of such a legal entity (-)</i>	-	
21.2.	<i>of which: securitisation positions (-)</i>	-	
21.3.	<i>of which: free deliveries (-)</i>	-	
22	Deferred tax assets dependent on the future profitability of the bank which arise from temporary differences (amounts over 10% of the CET1 of the bank from item 21, paragraph 2, reduced by the amount of related tax liabilities if all of the conditions of item 14, paragraph 1 of the DCA have been met (-)	-	
23	Aggregate deferred tax assets and investments in entities from the financial sector in which the bank has significant investments from item 21, paragraph 1 of the DCA, which exceeds the limit in item 21, paragraph 3 of the DCA (-)	-	
23.1.	<i>of which: Direct, indirect and synthetic investments in the CET1 instruments of entities from the financial sector in which the bank has significant investments</i>	-	
23.2.	<i>of which: Deferred tax assets which arise from temporary differences</i>	-	
24	Loss in the current and previous years, as well as unrealised losses (-)	(2.441.588)	c

Table 1 b (continued)

Item No.	Position Title	Amount	Data source in accordance with references from step 2
25	Amount of tax in relation to CET1 elements which may be foreseen during the calculation of capital, unless the bank had previously adjusted the amount of CET1 elements to an amount in which these taxes reduce the amount to which the CET1 elements may be used to cover risks or losses (-)	-	
26	The amount by which the deductible items of the Additional Tier 1 Capital of the bank exceed the amount of Additional Tier 1 Capital of the bank (-)	-	
27	Amount of required reserve for estimated losses on balance sheet assets and off-balance sheet items of the bank	-	
28	Total regulatory adjustment and deductible items from CET1 (sum of 9 to 27)	(2.504.919)	
29	Common Equity Tier 1 Capital (difference between 8 and 28)	2.301.377	
	Additional Tier 1 Capital: elements		
30	Shares and other capital instruments which fulfil the terms of Point 23 in the OAK and related share premiums	-	
31	Tier 1 Capital instruments issued by subsidiaries which are recognised in Additional Tier 1 Capital**	-	
32	Additional Tier 1 Capital before deductible items (30+31)	-	
	Additional Tier 1 Capital: deductible items		
33	Direct, indirect and synthetic investments of the bank in its Additional Tier 1 Capital instruments, including instruments that the bank is obliged to repurchase on the basis of existing contractual obligations (-)	-	
34	Direct, indirect and synthetic investments in the Additional Tier 1 Capital instruments of entities within the financial sector which have mutual investments in the bank, which are made in order to show a higher amount of bank capital (-)	-	
35	Applicable amount of direct, indirect and synthetic investments in the Additional Tier 1 Capital instruments of entities in the financial sector in which the bank does not have significant investments (-)	-	
36	Direct, indirect and synthetic investments of the bank in the Additional Tier 1 Capital instruments of entities in the financial sector in which the bank does not have significant investments, excluding positions based on underwriting held for five business days or less (-)	-	
37	The amount by which the deductible items of the Tier 2 Capital of the bank exceed the amount of Tier 2 Capital of the bank (-)	-	
38	Total deductible items from Tier 2 Capital (sum of 33 to 37)	-	
39	Additional Tier 1 Capital (difference between 32 and 38)	-	
40	Tier 1 Capital (sum of 29 and 39)	2.301.377	
	Tier 2 Capital: elements		
41	Shares and other Tier 2 Capital instruments and subordinate liabilities, which fulfil the terms of Point 28 of the OAK and related share premiums with instruments	-	d
42	Capital instruments issued by subsidiaries which are recognised in Tier 2 Capital **	-	
43	Credit risk adjustments which fulfil the conditions for inclusion in Tier 2 Capital	-	
44	Tier 2 Capital before deductible items (sum of 41 to 43)	-	
	Tier 2 Capital: deductible items		
45	Direct, indirect and synthetic investments of the bank in its Tier 2 Capital instruments and subordinated liabilities, including instruments the bank is obliged to repurchase on the basis of existing contractual obligations (-)	-	
46	Direct, indirect and synthetic investments in the Tier 2 Capital instruments of entities in the financial sector which have mutual investments in the bank, made in order to show a higher amount of bank capital (-)	-	
47	Applicable amount of direct, indirect and synthetic investments in the Tier 2 Capital instruments and subordinated liabilities of entities in the financial sector in which the bank does not have significant investments (-)	-	
48	Direct, indirect and synthetic investments of the bank in the Additional Tier 1 Capital instruments and subordinated liabilities of entities in the financial sector in which the bank has significant investments, excluding positions based on underwriting held for five business days or less (-)	-	
49	Total deductible items from Tier 2 Capital (sum of 45 to 48)	-	
50	Tier 2 Capital (difference between 44 and 49)	-	
51	Total Capital (sum of 40 and 50)	2.301.377	
52	Total Risk-Weighted Assets	3.142.124	
	Capital Adequacy Ratio and Buffer Capital		
53	Common Equity Tier 1 Capital Adequacy Ratio of the Bank (%)	73,24%	
54	Tier 1 Capital Adequacy Ratio of the Bank (%)	73,24%	
55	Capital Adequacy Ratio of the Bank (%)	73,24%	
56	Total requirements for capital buffers (%)***	4,22%	
57	CET1 available to cover capital buffers (%)****	66,58%	

*OAK - Decision on the Capital Adequacy of Banks (*Odluka o adekvatnosti kapitala*)

** to be filled in by the ultimate parent which is obliged to calculate the capital of the banking group based on the data available in the consolidated financial reports, in accordance with the decision governing the control/supervision of the banking group on a consolatory basis.

***percentage of risk-weighted assets

****calculated as the bank's CET1 (expressed as a percentage of the risk-weighted assets) reduced by the bank's CET 1 which is used to sustain the bank's CET1 adequacy ratio as referred to in Point 3, paragraph 3 of the OAK under item 1, the bank's Tier 1 CAR referred to in Point 3, paragraph 3 of the OAK under item 2 and the bank's CAR referred to in Point 3, paragraph 3 of the OAK under item 2.

Additional note: the amount from the line item 28, from the previous table, consists entirely of the items already shown and their amounts, listed under the numbers: 10 and 24.

Table 2 below shows the basic features of all the elements included in the calculation of Bank's Capital as at 30 June 2023.

Table 2

PI-FIKAP

Data on the main features of financial instruments included in the calculation of the Bank's Capital




Item No.	Instrument Features	Description
1.	Issuer	Duingraaf Financial Investments B.V., Hoogoorddreef 15, 1101BA Amsterdam, Holland
1.1.	Unique Identifier (e.g. CUSIP, ISIN or Bloomberg ID for private placements)	ISIN: RSMIRAE27626
	<i>Treatment in line with regulations</i>	-
2.	Treatment in line with the Decision on the Capital Adequacy of Banks	Common Equity Tier 1 Capital Instruments
3.	Individual / (Sub)Consolidated / Individual and (Sub)Consolidated level of the inclusion of the instrument in the Capital at the Group level	Individually determined
4.	Type of Instrument	Ordinary Shares
5.	Amount recognised for the purpose of calculating regulatory capital (in RSD thousands, as at the last reporting date)	4,806,296
6.	Nominal Value of the Instrument	The total nominal value of shares amounts to RSD 4,806,296,000 ((1,790,700+1,840,500+1,175,096)*1,000 = RSD 4, 806,296,000)
6.1.	Issue Price	-
6.2.	Repurchase Price	-
7.	Accounting Classification	Share Capital
8.	Initial Date of Issuance	<p>The founding capital of the Bank amounts to EUR 15,000,000 in the RSD equivalent and the conversion of capital was performed on 6 April 2015 when an account belonging to the Bank was opened with the National Bank of Serbia.</p> <p>-----</p> <p>On 11 May 2016, upon registering with the Central Securities Depository and Clearing House, an increase of the Bank's capital was executed through the issuance of II issues in the amount of 1,840,500 ordinary shares with a nominal value of RSD 1,000 per share, upon which the Bank's total share capital (with the founding issue in the amount of RSD 1,790,700 thousand) amounted to a total of RSD 3,631,200 thousand.</p> <p>-----</p> <p>On 03 December 2021, the Bank performed the III issue of shares by registering in the Central Securities Depository and Clearing House, and on 10 December 2021 the capital increase was registered at the Serbian Business Register Agency and the Bank converted five million euros of subordinated debt into share capital. By the decision of the NBS dated 14 February 2022, consent was obtained for the inclusion of that capital in the regulatory capital, the total amount of the basic share capital amounts to 4,218,997 thousand rsd.</p> <p>-----</p> <p>On 15 September 2022, the Bank performed the IV issue of shares by registering in the Central Securities Depository and Clearing House, and on 21 September 2022, the Bank additionally converted five million euros of subordinated debt into share capital and by the Decision of the NBS dated 10 October 2022, consent was obtained for the inclusion of that capital in the regulatory capital, after which the total amount of the basic share capital amounts to 4,806,296 thousand rsd.</p>
9.	Perpetual or Dated Instrument	No maturity
9.1.	Original Maturity	No maturity

Table 2 (continued)

Item No.	Instrument Features	Description
10.	Repurchasing option on behalf of the issuer with the prior consent of the competent body	No
10.1.	First date of call option activation, conditional date of call option activation and repurchasing value	-
10.2.	Subsequent dates of call option activation (if applicable)	-
	Coupons/dividends	-
11.	Fixed or variable dividends/coupons	-
12.	Coupon rate and any related index	-
13.	Existence of a dividend stopper	-
14.1.	Full, partial or no discretion regarding the time of payment of dividends/coupons	Full discretionary right
14.2.	Full, partial or no discretion regarding the amount of dividends/coupons	Full discretionary right
15.	Step up option or other incentive to repurchase	No
16.	Non-cumulative or cumulative dividends/coupons	Non-cumulative
17.	Convertible or non-convertible instrument	Non-convertible
18.	If convertible, terms under which conversion may take place	-
19.	If it is convertible, specify if it is partially or fully convertible	-
20.	If it is convertible, rate of conversion	-
21.	If it is convertible, mandatory or voluntary conversion	-
22.	If it is convertible, specify instrument to which it is converted	-
23.	If it is convertible, the issuer of the instrument to which it is converted	-
24.	Possible write down	No
25.	If there is a write down option, specify terms under which the write-down may take place	-
26.	If there is a write down option, specify if it is partial or full	-
27.	If there is a write down option, is it permanent or temporary	-
28.	If the write down is temporary, specify terms of re-recognition	-
29.	Type of an instrument which will be paid off directly before bankruptcy, i.e. liquidation of said instrument	Subordinated loans
30.	Noncompliant transitioned features	-
31.	If yes, specify noncompliant features	-

2.2. CAPITAL REQUIREMENTS AND THE CAPITAL ADEQUACY RATIO

In accordance with the Decision on the Capital Adequacy of Banks, the Bank calculates the minimal capital requirements for the following risks:

-  Credit risk - by applying the standardised approach;
-  FX risk - by applying the standardised approach;
-  operational risk - by applying the basic indicator approach;

and maintains capital adequacy in accordance with the regulatory requirements at a level not lower than:

- 6.66% for the Common Equity Tier 1 Capital ratio,
- 8.90% for the Tier 1 Capital ratio and
- 11.86% for the Capital ratio

Table 3 below shows data on total capital requirements and the capital adequacy ratio of the Bank as at 30 June 2023.

Table 3

PI-AKB

Data on total capital requirements and the capital adequacy ratio

(in RSD 000)

Item No.	Title	Amount
I	CAPITAL	2.301.377
1.	TOTAL COMMON EQUITY TIER 1 CAPITAL	2.301.377
2.	TOTAL ADDITIONAL TIER 1 CAPITAL	-
3.	TOTAL TIER 2 CAPITAL	-
II	CAPITAL REQUIREMENTS	
1.	CAPITAL REQUIREMENT FOR CREDIT RISK, COUNTERPARTY RISK, RISK OF PURCHASED RETAIL RECEIVABLES AND SETTLEMENT/DELIVERY RISK ON THE BASIS OF FREE DELIVERIES	222.907
1.1.	Standardised Approach (SA)	2.786.335
1.1.1.	Exposures to governments and central banks	77
1.1.2.	Exposures towards territorial autonomies, and units of local government	-
1.1.3.	Exposures towards public administrative bodies	-
1.1.4.	Exposures towards international development banks	-
1.1.5.	Exposures towards international organisations	-
1.1.6.	Exposures towards banks	65.733
1.1.7.	Exposures towards corporates	1.995.837
1.1.8.	Retail exposures	4.103
1.1.9.	Exposures secured on real estate collateral	654.803
1.1.10.	Exposures already in default	37.149
1.1.11.	High-risk exposures	-
1.1.12.	Exposures in the form of covered bonds	-
1.1.13.	Exposures in the form of securitisation positions	-
1.1.14.	Exposures to banks and corporates with short term credit ratings	-
1.1.15.	Exposures in the form of open-end investment funds	-
1.1.16.	Equity exposures	-
1.1.17.	Other exposures	26.634
1.2.	Internal Ratings Based Approach (IRB)	
1.2.1.	Exposures to governments and central banks	-
1.2.2.	Exposures towards banks	-
1.2.3.	Exposures towards corporates	-
1.2.4.	Retail exposures	-
1.2.4.1.	of which: Retail exposures secured by real estate collateral	-
1.2.4.2.	of which: Qualifying revolving retail exposures	-
1.2.4.3.	of which: Exposures to SMEs belonging to this exposure class	-
1.2.5.	Equity exposures	-
1.2.5.1.	Applied approach:	-
1.2.5.1.1.	Simple Risk Weight Approach	-
1.2.5.1.2.	PD/LGD Approach	-
1.2.5.1.3.	Internal Models Approach	-
1.2.5.2.	Types of equity exposures	-
1.2.5.2.1.	Exchange traded equity exposures	-
1.2.5.2.2.	Non-exchange traded equity exposures in sufficiently diversified portfolios	-
1.2.5.2.3.	Other equity exposures	-
1.2.5.2.4.	Equity exposures to which the bank applies the Standardised Approach to credit risk	-
1.2.6.	Exposures in the form of securitisation positions	-
1.2.7.	Exposures to other assets	-

Table 3 (continued)

Item No.	Title	Amount
2	CAPITAL REQUIREMENT FOR SETTLEMENT/DELIVERY RISK ON THE BASIS OF UNSETTLED TRANSACTIONS	-
3	CAPITAL REQUIREMENT FOR MARKET RISKS	-
3.1.	Capital requirements for price, foreign exchange and commodity risks calculated under standardised approaches	-
3.1.1.	<i>Capital requirements for price risk arising from debt securities</i>	-
	<i>capital requirements for price risk arising from securitisation positions</i>	-
3.1.2.	<i>Capital requirements for price risk arising from equity securities</i>	-
3.1.3.	<i>Additional capital requirements for large exposures from the trading book</i>	-
3.1.4.	<i>Capital requirement for foreign exchange risk</i>	-
3.1.5.	<i>Capital requirements for commodity risk</i>	-
3.2.	Capital requirements for price, foreign exchange and commodity risks calculated under the Internal Models Approach	-
4	CAPITAL REQUIREMENTS FOR OPERATIONAL RISK	28.463
4.1.	Capital requirements for operational risk calculated under the Basic Indicator Approach	28.463
4.2.	Capital requirements for operational risk calculated under the Standardised/Alternative Standardised Approach	-
4.3.	Capital requirements for operational risk calculated under the Advanced Approach	-
5.	CAPITAL REQUIREMENT FOR RISK ON THE BASIS OF EXPOSURE TO CREDIT EXPOSURE ADJUSTMENT RISK	-
III	COMMON EQUITY TIER 1 CAPITAL ADEQUACY RATIO (%)	73,24%
IV	TIER 1 CAPITAL ADEQUACY RATIO (%)	73,24%
V	CAPITAL ADEQUACY RATIO (%)	73,24%

2.3. LEVERAGE RATIO

In line with the Drafting the Leverage Ratio Report Methodology, the Bank calculates this ratio as a Tier 1 Capital ratio, which is calculated as the sum of the CET1 and Additional Tier 1 Capital, and the amount of exposure of the Bank and is expressed as a percentage. The leverage ratio appears for the first time in the Bank with the introduction of the Basel III Standard as an additional indicator of the Bank's operations which is not based on the level of risk assets.

As at 30 June 2023, the leverage ratio amounted to 32.78%.

Table 4 shows the leverage ratio, as well as the total exposure and amount of the Tier 1 Capital as at 30 June 2023.

Table 4 – Leverage Ratio

(in RSD 000)

Total amount of exposure for the needs of calculating the leverage ratio	7,019,755
Tier 1 Capital in accordance with the decision which governs the capital adequacy of banks	2,301,377
Leverage Ratio	32.78%

2.4. APPLICATION OF CREDIT RISK MITIGATION TECHNIQUES

The Decision on Capital Adequacy defines what constitutes as an eligible credit protection instruments, and are: cash, securities and commodities purchased, borrowed or received as collateral for repo transactions and borrowing-and-lending transactions with securities or commodities.

The following table presents exposures covered by credit risk mitigation instruments per exposure class as at 30 June 2023:

Table 5 - Exposures covered by credit risk mitigation instruments per exposure class

(in RSD 000)

Exposure Class	Funded Credit Protection		Unfunded credit protection
	amount of exposure covered by financial assets	amount of exposure covered by other material protection instruments	
Governments and central banks	-	-	-
Territorial autonomies and units of local government	-	-	-
Public administrative bodies	-	-	-
International development banks	-	-	-
International organisations	-	-	-
Banks	-	-	-
Companies	76.078	-	20.945
Private individuals	570	-	2.840
Exposures secured on real estate collateral	-	-	-
Exposures already in default	15.491	-	-
High-risk exposures	-	-	-
Covered bonds	-	-	-
Exposures to corporates with short term credit ratings	-	-	-
Investments in open investment funds	-	-	-
Equity exposures	-	-	-
Other investments	-	-	-
Total	92.139	-	23.785