

REPORT
on the own funds
as of 30.06.2017

in 000 of denars

Ref. No.	Description	Amount
1	2	3
1.	Own funds	10,427,414
2.	Tier 1 capital	10,336,436
3.	Common Equity Tier 1 capital (CET1)	10,336,436
3.1.	Positions in CET1	10,336,436
3.1.1.	Capital instruments of CET1	3,511,242
3.1.2.	Premium on the capital instruments of CET1	
3.1.3.	Mandatory general reserve (general reserve fund)	831,373
3.1.4.	Retained undistributed profit	5,925,651
3.1.5.	(-) Accumulated loss from previous years	
3.1.6.	Current profit or year-end profit	
3.1.7.	Accumulated other comprehensive income	68,170
3.2.	(-) Deductions of CET1	
3.2.1.	(-) Loss at the year-end or current loss	
3.2.2.	(-) Intangible assets	
3.2.3.	(-) Deferred tax assets that rely on bank's future profitability	
3.2.4.	(-) Investments in own capital instruments of CET1	
3.2.4.1.	(-) Direct investments in own capital instruments of CET1	
3.2.4.2.	(-) Indirect investments in own capital instruments of CET1	
3.2.4.3.	(-) Synthetic investments in own capital instruments of CET1	
3.2.4.4.	(-) Investments in own capital instruments of CET1 that the bank is contractually required to purchase	
3.2.5.	(-) Direct, indirect and synthetic investments in capital instruments of CET1 of the financial sector entities, where such entities have investments in the bank	
3.2.6.	(-) Direct, indirect and synthetic investments in capital instruments of CET1 of the financial sector entities in which the	
3.2.7.	(-) Direct, indirect and synthetic investments in capital instruments of CET1 of the financial sector entities in which the	
3.2.8.	(-) Amount of deductions from AT1 which exceeds the total	
3.2.9.	(-) Amount of excess of limits on investments in non-financial institutions	
3.2.10.	(-) Tax costs	
3.2.11.	(-) Difference between the amount of required and actual impairment/special reserve	
3.3.	Regulatory adjustments of CET1	
3.3.1.	(-) Increase in CET1 which stems from securitization positions	
3.3.2.	(-) Gains or (+) losses from protection against cash flow risk	
3.3.3.	(-) Gains or (+) losses on bank's liabilities measured at fair value	
3.3.4.	(-) Gains or (+) losses related to liabilities arising from derivatives measured at fair value	
3.4.	Positions as a result of consolidation	
3.4.1.	Minority interest recognized in CET1 on a consolidated basis	
3.4.2.	Other	
3.5.	Other positions of CET1	
4.	Additional Tier 1 capital (AT1)	0
4.1.	Positions in AT1	
4.1.1.	Capital instruments of AT1	
4.1.2.	Premium on the capital instruments of AT1	
4.2.	(-) Deductions of AT1	
4.2.1.	(-) Investments in own capital instruments of AT1	
4.2.1.1.	(-) Direct investments in own capital instruments of AT1	
4.2.1.2.	(-) Indirect investments in own capital instruments of AT1	

Ref. No.	Description	Amount
1	2	3
4.2.1.3.	(-) Synthetic investments in own capital instruments of AT1	
4.2.1.4.	(-) Investments in own capital instruments of AT1 that the bank is contractually required to purchase	
4.2.2.	(-) Direct, indirect and synthetic investments in capital instruments of AT1 of the financial sector entities, where such entities have investments in the bank	
4.2.3.	(-) Direct, indirect and synthetic investments in capital instruments of AT1 of the financial sector entities in which the	
4.2.4.	(-) Direct, indirect and synthetic investments in capital instruments of AT1 of the financial sector entities in which the	
4.2.5.	(-) Amount of deductions from T2 which exceeds the total amount	
4.2.6.	(-) Tax costs	
4.3.	Regulatory adjustments of AT1	
4.3.1.	(-) Increase in AT1 which stems from securitization positions	
4.3.2.	(-) Gains or (+) losses from protection against cash flow risk	
4.3.3.	(-) Gains or (+) losses on bank's liabilities measured at fair value	
4.3.4.	(-) Gains or (+) losses related to liabilities arising from derivatives measured at fair value	
4.4.	Positions as a result of consolidation	
4.4.1.	Qualifying Additional Tier 1 capital recognized in AT1 on a consolidated basis	
4.4.2.	Other	
4.5.	Other positions of AT1	
5.	Tier 2 capital (T2)	90,978
5.1.	Positions in T2	90,978
5.1.1.	Capital instruments of T2	90,978
5.1.2.	Subordinated loans	
5.1.3.	Premium on the capital instruments of T2	
5.2.	(-) Deductions of T2	
5.2.1.	(-) Investments in own capital instruments of T2	
5.2.1.1.	(-) Direct investments in own capital instruments of T2	
5.2.1.2.	(-) Indirect investments in own capital instruments of T2	
5.2.1.3.	(-) Synthetic investments in own capital instruments of T2	
5.2.1.4.	(-) Investments in own capital instruments of T2 that the bank is contractually required to purchase	
5.2.2.	the financial sector entities, where such entities have investments in the bank	
5.2.3.	(-) direct, indirect and synthetic investments in positions of T2 of the financial sector entities in which the bank has no significant investment	
5.2.4.	(-) direct, indirect and synthetic investments in positions of T2 of the financial sector entities in which the bank has a significant investment	
5.3.	Regulatory adjustments of T2	
5.3.1.	(-) Increase in T2 which stems from securitization positions	
5.3.2.	(-) Gains or (+) losses from protection against cash flow risk	
5.3.3.	(-) Gains or (+) losses on bank's liabilities measured at fair value	
5.3.4.	(-) Gains or (+) losses related to liabilities arising from derivatives measured at fair value	
5.4.	Positions as a result of consolidation	
5.4.1.	Qualifying Tier 2 capital recognized in T2 on a consolidated basis	
5.4.2.	Other	
5.5.	Other positions of T2	