

REPORT
on the own funds
as of 30.06.2020

in 000 of denars

Ref. No.	Description	Amount
1	2	3
1.	Own funds	13,765,752
2.	Tier 1 capital	13,674,774
3.	Common Equity Tier 1 capital (CET1)	13,674,774
3.1.	Positions in CET1	<i>13,674,774</i>
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	9,308,291
3.1.5.	(-) Accumulated loss from previous years	
3.1.6.	Current profit or year-end profit	0
3.1.7.	Accumulated other comprehensive income	23,868
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 bank has no significant investment	
3.2.7.	(-) Direct, indirect and synthetic investments in capital instruments of CET1 of the financial sector entities in which the bank has a significant investment	
3.2.8.	(-) Amount of deductions from AT1 which exceeds the total amount of AT1	
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	

Ref. No.	Description	Amount
1	2	3
4.2.1.2.	(-) Indirect investments in own capital instruments of AT1	
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 bank has no significant investment	
4.2.4.	(-) Direct, indirect and synthetic investments in capital instruments of AT1 of the financial sector entities in which the bank has a significant investment	
4.2.5.	(-) Amount of deductions from T2 which exceeds the total amount of T2	
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.	(-) direct, indirect and synthetic investments in positions of T2 of 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	