

**REPORT**  
**on the own funds**  
as of 30.06.2021

in 000 of denars

| Ref. No.  | Description  | Amount            |
|-----------|--|-------------------|
| 1         | 2  | 3                 |
| <b>1.</b> | <b>Own funds</b>   | <b>14,950,356</b> |
| <b>2.</b> | <b>Tier 1 capital</b>  | <b>14,859,378</b> |
| <b>3.</b> | <b>Common Equity Tier 1 capital (CET1)</b>   | <b>14,859,378</b> |
| 3.1.      | Positions in CET1  | 14,859,378        |
| 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  | 10,353,791        |
| 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   | 162,972           |
| 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  |                   |
| <b>4.</b> | <b>Additional Tier 1 capital (AT1)</b>   | <b>0</b>          |
| 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   |                   |

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|-----------|---|---------------|
| 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 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  |               |
| <b>5.</b> | <b>Tier 2 capital (T2)</b>  | <b>90,978</b> |
| 5.1.      | Positions in T2   | <b>90,978</b> |
| 5.1.1.    | Capital instruments of T2   | <b>90,978</b> |
| 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   |               |