

**Eurobank EFG a.d. Beograd**

**QUANTITATIVE DATA AND  
INFORMATION**

As at 30 June 2012

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**EUROBANK EFG A.D. BEOGRAD****Bank's data and information as at 31 December 2011**

All amounts are expressed in 000 RSD unless stated otherwise

Pursuant to the Article 51a of the Law on Banks ("The Official Gazette", No 107/2005 and 91/2010) and the Decision on the disclosure of data and information by banks" ("The Official Gazette", No 45/2011)

EUROBANK EFG A.D. Beograd discloses the following:

## **DATA AND INFORMATION**

as at 30. 06. 2012

### **1. Bank's equity**

#### **1.1. The amount of base capital and additional capital, with a breakdown of individual elements and all deductibles**

The Bank's equity as at 30. 06. 2012 had the following structure:

<b>Position</b>	<b>Amount</b>
<b>Elements included in Tier I capital</b>	<b>41.032.734</b>
The nominal value of paid-in shares, other than cumulative preference shares	25.422.400
Share premium	6.051.999
Reserves	9.558.335
Retained earnings from previous years	0
<b>The elements that reduce capital</b>	<b>21.580.230</b>
Intangible assets	1.560.457
The amount of action taken in the Bank's lien, other than cumulative preference shares	0
Unrealized losses on securities available for sale	0
Required reserves for estimated losses on balance sheet assets and off balance sheet items of the Bank	20.019.773
<b>Elements to be included in additional capital</b>	<b>38.874</b>
The nominal value of the cumulative preference shares paid	4.800
Part of the revaluation reserves of the Bank	34.074
<b>Deduction from capital</b>	<b>20.479</b>
of which: reduction of share capital	10.239
of which: impairment of additional capital	10.239
<b>Total tier I capital</b>	<b>19.442.265</b>
<b>Total additional capital</b>	<b>28.635</b>
<b>Total equity</b>	<b>19.470.900</b>

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## 2. Capital requirements and internal capital adequacy assessment process

### 2.1. Capital adequacy ratio

As at 30.06.2012, the capital adequacy ratio stood at 19,63%.

Risk weighted assets	84.795.021
Market risk exposure	752.559
Operational risk exposure	13.616.891
Total risk weighted assets	99.164.470
Capital adequacy ratio	19,63%

### 2.2. Regulatory capital requirements

The table presents capital requirements in accordance with the Decision on capital adequacy as at 30.06.2012:

Capital requirements	Amount
Class of exposure	
<b>Capital requirement for credit risk</b>	<b>10.117.389</b>
Exposures to the governments and central banks	0
Exposures to territorial autonomy and local self-government	46
Exposures to public administrative bodies	0
Exposure to international development banks	0
Exposures to international organizations	0
Exposures to banks	242.448
Exposures to the companies (excluding overdue unpaid claims and exposures secured by mortgages on real estate)	4.243.091
Exposures to physical persons (excluding overdue unpaid claims and exposures secured by mortgages on real estate)	2.080.186
Exposures secured by mortgages on real estate	2.746.858
Overdue unpaid claims	142.177
Highrisk exposures	0
Exposure based on covered bonds	0
Exposure on the basis of covered investments in open-end investment funds	0
Other exposures (excluding overdue unpaid claims and exposures secured by mortgages on real estate)	662.583
<b>Capital requirement for counterparty risk</b>	<b>58.013</b>
<b>Capital requirement for settlement risk / delivery based on unsettled transactions</b>	<b>0</b>

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The total amount of capital requirements for credit risk, counterparty risk and the risk of settlement / delivery of outstanding transactions on the basis of a standardized approach (12% of the credit risk-weighted exposures)	<b>10.175.402</b>
<b>Market risk</b>	<b>90.307</b>
The capital requirement for the price risk on debt securities	87.631
<i>specific</i>	
<i>general</i>	87.631
The capital requirement for the price risk on the basis of equity securities	2.676
<i>specific</i>	
<i>general</i>	2.676
Capital requirement for foreign exchange risk	
The capital requirement for commodities risk	0
<b>Operational risk</b>	<b>1.634.027</b>
Capital requirement for operational risk calculated using the basic indicator approach	<b>1.634.027</b>

### 3. Risk mitigation techniques and methods used by the Bank to ensure and monitor the efficiency of risk mitigation

The Bank undertakes measures to mitigate credit risk in accordance with the section of the NBS Decision on capital adequacy related to credit risk mitigation techniques.

#### 3.1. Exposure before and after the use of credit hedging for every level of credit quality, including exposures representih deductibles from capital

Level of credit quality	The weight of risk %	Exposures before use of credit hedging	Exposures after use of credit hedging
1	0%	56.070.843	79.541.477
	10%	0	0
2	20%	8.948.236	9.244.124
	35%	3.744.322	3.733.484
3	50%	7.819	7.819
4	75%	26.359.857	25.651.871
5	100%	332.039.888	326.365.237
6	150%	17.980.098	607.053
<b>Other weight of risk</b>			
<b>Deductibles from capital</b>		1.580.936	1.580.936

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### 3.2. Exposures after netting secured by instruments of material and by non material credit hedging, by classes of exposure

Risk class	Amount of exposure secured by instruments of material credit hedging	Amount of exposures secured by instruments of non material credit hedging
Exposures to the companies (excluding overdue unpaid claims and exposures secured by mortgages on real estate)	5.591.982	-
Exposures to physical persons (excluding overdue unpaid claims and exposures secured by mortgages on real estate)	707.987	-
Exposures secured by mortgages on real estate	70.557	-
Overdue unpaid claims	19.560	-
Other (excluding overdue unpaid claims and exposures secured by mortgages on real estate)	3.391	-
<b>Total</b>	<b>6.393.477</b>	<b>-</b>

\*Table presents net exposures after decrease for the amount of allowance for impairment and necessary statutory provision in accordance with Decision on capital adequacy.

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