

Special Diagnostic Studies – Bank Level Results

(% of CAR)

Bank:	CAR data as of 31/03/2015 (before SDS adjustments)	Net ¹ adjustments from three key work-blocks (individual file review analysis, projection of findings of individual file review and collective provisioning assessment)				Other SDS adjustments	Overall SDS adjustments	Adjusted CAR data as of 31/03/2015 (after SDS adjustments)
		Credit file review adjustments	Projection of findings adjustments	Collective provisioning adjustments	Total adjustments for three key work-blocks			
	(1)	(2)	(3)	(4)	(5)=(2)+(3)+(4)	(6)	(7)=(5)+(6)	(8)=(1)+(7)
1. Agroindustrijska komercijalna banka "AIK banka" A.D. Niš	35.97%	-0.33%	-0.54%	-0.38%	-1.24%	-0.12% ¹⁾	-1.37%	34.60%
2. Alpha Bank Srbija A.D. Beograd	20.68%	-3.37%	0.00%	-0.54%	-3.92%	-1.96% ²⁾	-5.88%	14.80%
3. Erste Bank A.D. Novi Sad	21.30%	-0.22%	-0.18%	-1.21%	-1.61%	--	-1.61%	19.69%
4. Eurobank A.D. Beograd	15.70%	-0.18%	-0.22%	-0.66%	-1.06%	--	-1.06%	14.64%
5. Hypo Alpe-Adria-Bank A.D. Beograd	20.87%	-1.50%	-0.42%	-1.11%	-3.03%	-1.40% ²⁾	-4.44%	16.43%
6. Banca Intesa A.D. Beograd	19.70%	-0.33%	-0.28%	-0.06%	-0.66%	--	-0.66%	19.04%
7. Komercijalna banka A.D. Beograd	17.38%	-1.39%	-0.37%	-0.33%	-2.08%	--	-2.08%	15.30%
8. Vojvođanska banka A.D. Novi Sad	16.96%	-0.36%	-0.19%	-0.64%	-1.19%	--	-1.19%	15.77%
9. Piraeus Bank A.D. Beograd	21.43%	-1.00%	-0.09%	-2.89%	-3.97%	--	-3.97%	17.46%
10. Banka Poštanska štedionica A.D. Beograd	26.16%	-7.64%	-0.33%	-1.50%	-9.47%	-0.27% ³⁾	-9.74%	16.42%
11. Raiffeisen Banka A.D. Beograd	21.43%	0.12% ⁴⁾	-- ⁵⁾	-0.29%	-0.17%	--	-0.17%	21.26%
12. Sberbanka Srbija A.D. Beograd	17.46%	-0.55%	-1.03%	-0.49%	-2.07%	--	-2.07%	15.40%
13. Societe Generale banka Srbija A.D. Beograd	16.50%	-0.06%	-0.27%	-0.11%	-0.43%	--	-0.43%	16.07%
14. Unicredit Bank Srbija A.D. Beograd	19.51%	-0.97%	-0.18%	-0.54%	-1.69%	--	-1.69%	17.82%
Total – all 14 SDS in-scope banks	20.21%	-0.86%	-0.28%	-0.49%	-1.63%	-0.14%	-1.76%	18.45%

Note: 1) Impact from revaluation adjustments on portfolio of foreclosed assets; 2) Impact of an additional decrease of Tier 2 capital due to capital structure where the share of this type of capital is material; 3) Impact of adjustments on initial value of regulatory capital due to non-recognition of certain portion of undistributed earnings; 4) Positive net adjustments in the CFR work-block due to a larger net decrease in required reserve for estimated losses in comparison to additional impairments identified; 5) No projection of findings was conducted on the rest of the corporate portfolio due to non-materiality of CFR adjustments.

¹ Total SDS adjustments impact (impairments), determined in line with SDS criteria, is shown net of prudential loan loss reserve offset.