



**2022/04/11 Public Disclosure of Data for Q3 2022**  
Version 1.0.

<b>Date of adoption:</b>	04/11/2022
<b>Valid from:</b>	04/11/2022
<b>Approved by:</b>	Management Board
<b>Owner:</b>	Accounting and Reporting Directorate / Reporting Department
<b>Applied to:</b>	All employees of the Bank
<b>Confidentiality:</b>	Public document



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## INTRODUCTION

- (1) Pursuant to the Decision on Public Disclosure of Data by Credit Institutions (Official Gazette of Montenegro No. 128/20), Crnogorska komercijalna Banka AD Podgorica (hereinafter: “the Bank” or “CKB”) herein discloses the information relating to:
- a. the total amount of risk weighted exposures and the corresponding total capital requirements determined by different risk categories, as well as, if applicable, an explanation of the effect of applying ceilings and non-deduction of regulatory capital items on the calculation of regulatory capital and risk weighted exposure amounts;
  - b. data on key indicators:
    - the composition of regulatory capital and capital requirements are calculated in accordance with Article 101 of the Decision on Capital Adequacy;
    - the total amount of risk exposure calculated in accordance with Article 101 paragraph 3 of the Capital Adequacy Decision;
    - a requirement for a combined buffer that the credit institution must maintain in accordance with the Law;
    - financial leverage ratio and measure of total exposure calculated in accordance with Article 496 of the Capital Adequacy Decision;
    - the following data on the liquidity coverage ratio calculated in accordance with the regulation governing liquidity risk management, as follows:
      - average of the liquidity coverage ratio based on end-of-month parameters over the previous 12 months for each quarter of the relevant disclosure period;
      - average of total liquid assets, after application of relevant corrective factors, included in the liquidity buffer, based on end-of-month parameters during the previous 12 months for each quarter of the relevant disclosure period;
      - average of liquidity outflows, inflows and net liquidity outflows, based on end-of-month parameters during the previous 12 months for each quarter of the relevant disclosure period.
- (2) The Bank does not publish monitoring of indicators related to the requirement for net stable sources of financing, because their preparation, for now, is not required by the regulator.
- (3) In accordance with the provisions of the Law on Accounting and due to the acquisition of a qualifying holding in OTP Debt Collection doo Podgorica, the Bank is obliged to prepare and publish consolidated financial statements. In accordance with Article 313 of the Law on Credit Institutions, and based on the approval of the CBM, this company is excluded from consolidation for the purposes of supervision on a consolidated basis.
- (4) In accordance with the Decision on Public Disclosure of Data, the Bank is obliged to publish data published in accordance with the Decision once a year, no later than May 31 of the current year, for the previous year. Also, the Bank is obliged to publish data in accordance with this Decision semi-annually, i.e. quarterly, no later than 40 days from the end of the semester, i.e. quarter, to which these data refer.

## I. RISK WEIGHTED EXPOSURE REPORT ON CREDIT RISK

(1) When calculating the amount of risk-weighted credit risk exposures for the purpose of calculating the total amount of risk exposure, the Bank shall apply the standardized approach referred to in Section 2 of the Capital Adequacy Decision (Articles 128-160 of the Decision).

30.09.2022  
(000 EUR)

RED. BR.	POSITION DESCRIPTION	GROSS EXPOSURE	VALUE ADJUSTMENTS (IMPAIRMENTS / PROVISIONS / AVA / MISSING COVERAGE OR CORRECTIONS)	EXPOSURE REDUCED FOR CORRECTIONS / PROVISIONS	AMOUNT OF RISK WEIGHTED EXPOSURE AFTER APPLICATION OF ADDITIONAL WEIGHT FOR SMES AND INFRASTRUCTURE PROJECTS
1.	total exposure to central governments and central banks	207,994	2,938	205,056	0
2.	total exposure to regional or local government units	9,110	110	9,000	497
3.	total exposure to institutions	180,722	904	179,817	36,054
4.	total exposure to companies	347,783	14,355	333,428	290,858
5.	total retail exposure	413,064	4,420	408,644	298,394
6.	total exposures secured by residential real estate	97,281	850	96,431	34,978
7.	total exposures provided by commercial real estate	10,044	395	9,649	5,701
8.	exposures with default status	30,033	19,380	10,653	10,651
9.	total high-risk exposures	31,104	1,671	29,433	35,999
10.	equity investments	3,749	570	3,179	3,469
11.	total exposure to other asset items	329,552	30,086	299,466	34,905
<b>I</b>	<b>TOTAL BALANCE SHEET EXPOSURES</b>	<b>1,660,436</b>	<b>75,679</b>	<b>1,584,756</b>	<b>751,504</b>
1.	total exposure to central governments and central banks	148	2	146	0
2.	total exposure to regional or local government units	262	3	259	26

3.	total exposure to public sector entities	102	1	101	51
4.	total exposure to institutions	8,294	89	8,205	2,257
5.	total exposure to companies	180,605	3,132	177,473	85,347
6.	total retail exposure	76,324	1,281	75,043	24,113
7.	total exposures secured by residential real estate	2,236	51	2,185	594
8.	total exposures secured by commercial real estate	2,025	50	1,975	628
9.	exposures with default status	766	311	455	259
10.	total high-risk exposures	1,602	30	1,572	1,162
11.	total exposure to other asset items	268	4	264	134
<b>II</b>	<b>TOTAL OFFBALANCE SHEET EXPOSURES</b>	<b>272,632</b>	<b>4,954</b>	<b>267,678</b>	<b>114,569</b>
<b>III</b>	<b>TOTAL EXPOSURES</b>	<b>1,933,068</b>	<b>80,633</b>	<b>1,852,434</b>	<b>866,073</b>

## II. REGULATORY CAPITAL

### CREDIT INSTITUTION'S REGULATORY CAPITAL REPORT

 30.09.2022  
 (000 EUR)

POSITION DESCRIPTION	AMOUNT
<b>REGULATORY CAPITAL</b>	<b>191.878</b>
<b>SHARE CAPITAL (Tier 1)</b>	<b>191.878</b>
<b>COMMON EQUITY TIER (CET 1)</b>	<b>191.878</b>
Equity instruments recognized as ordinary share capital	181.875
paid-in capital instruments	181.875
Retained earnings	23.573
Retained earnings from previous years	23.573
profit or loss attributable to owners of the parent company (item 22 from Income Statement)	19,201
(-) the amount of profit realized during the current year or profit realized at the end of the current year that does not meet the conditions for recognition	19,201

Accumulated other comprehensive income (total other result) - FVOCI	911
Gains or losses arising from the revaluation of available-for-sale instruments determined in accordance with IFRS 9	911
Other reserves	995
Adjustments of common equity tier 1 due to prudential filters	-3
(-) valuation adjustments due to prudential valuation requirements (AVA)	3
(-) valuation adjustments calculated according to a simple approach	3
(-) Other intangible assets	5,963
(-) other intangible assets before deduction of deferred tax liabilities	5,963
(-) Positive difference between the amount of accrued provisions for potential losses and the sum of the amount of impairment for balance sheet assets and provisions for off-balance sheet items classified as good assets	2,643
(-) Positive difference between the amount of accrued provisions for potential losses and the sum of the amount of impairment for balance sheet assets and provisions for off-balance sheet items classified as non-performing exposures not subject to deduction from regular core capital from Article 18 item 13 credit institutions (created before the application of this decision)	7,061
Other elements or deductions from ordinary share capital	194
ADDITIONAL TIER (AT1)	0
SUPPLEMENTARY CAPITAL (Tier 2)	0

### III. CREDIT INSTITUTION CAPITAL ADEQUACY

#### REGULATORY CAPITAL STRUCTURE

 30.09.2022  
 (000 EUR)

POSITION DESCRIPTION	Amount
<b>REGULATORY CAPITAL</b>	<b>191,878</b>
<b>SHARE CAPITAL (Tier 1)</b>	<b>191,878</b>
<b>COMMON EQUITY TIER (CET 1)</b>	<b>191,878</b>
<b>ADDITIONAL TIER (AT1)</b>	<b>0</b>
<b>SUPPLEMENTARY CAPITAL (Tier 2)</b>	<b>0</b>

**CAPITAL ADEQUACY COEFFICIENTS**

30.09.2022

POSITION DESCRIPTION	Amount
<b>Regular core capital ratio (CET1) - min 4.5%</b>	<b>19.82%</b>
Surplus (+) / deficit (-) of regular share capital	148,315
Surplus (+) / deficit (-) of regular share capital including buffer	127,743
Surplus (+) / deficit (-) of OCR of regular share capital	127,743
<b>Share capital ratio (Tier 1) - min 6%</b>	<b>19.82%</b>
Surplus (+) / deficit (-) of share capital	133,794
<b>Total capital ratio (TCR) - min 8%</b>	<b>113.222</b>
Surplus (+) / deficit (-) of total capital	19,82%
Surplus (+) / deficit (-) of OCR total capital	114.432

**OTHER MINIMUM CAPITAL REQUIREMENTS**

30.09.2022.

<b>Min ratio of the total capital requirement within the SREP (TSCR ratio)</b>	<b>8.00%</b>
Min Total SREP Capital Requirement (TSCR): consisting of Common Equity Tier 1 capital	4.50%
Min Total SREP Capital Requirement (TSCR): consisting of core capital	6.00%
<b>Min Ratio of Total Capital Requirement (OCR)</b>	<b>10.13%</b>
Min total capital requirement (OCR): consisting of regular core capital	6.63%
Min Total Capital Requirement (OCR): consisting of core capital	8.13%
<b>Min Total Capital Requirement (OCR) and Pillar 2 Requirements (P2G)</b>	<b>10.13%</b>
Min Total Capital Requirement (OCR) and Pillar 2 Requirement (P2G): consisting of Common Equity Tier 1 capital	6.63%
Min Total Capital Requirement (OCR) and Pillar 2 Requirement (P2G): consisting of core capital	8.13%
<b>Min ratio of the total capital requirement within the SREP (TSCR ratio)</b>	<b>8.00%</b>

**CAPITAL BUFFERS**

30.09.2022

POSITION DESCRIPTION	Amount in %
capital preservation buffer	0.63%
countercyclical capital buffer (specific rate)	0.01%
structural systemic risk buffer	1.50%
buffer for a globally systemically important (GSV) credit institution	0.00%
buffer for other systemically important (OSV) credit institutions	1.00%

POSITION DESCRIPTION	Amount in %
combined buffer for a <b>non-OSV</b> credit institution	2.14%
combined buffer for a credit institution that <b>is OSV</b>	2.14%
combined buffer for a credit institution that <b>is OSV</b> if the structural systemic risk buffer is applied to all exposures in Montenegro to address macroprudential risk issues in Montenegro, but does not apply to exposures outside Montenegro	3.14%
combined buffer for a <b>non-OSV</b> CI, that is <b>part of a group</b> to which CI belongs which is GSV or OSV	2.14%
a combined buffer for <b>non-OSV</b> CI, and <b>part of a group</b> belonging to which CI belongs which is GSV or OSV if the structural systemic risk buffer applies to all exposures in Montenegro to address macroprudential risk issues in Montenegro but does not apply to exposures outside Montenegro	3.14%
<b>combined buffer applied to a credit institution</b>	<b>2.13%</b>

**DETERMINED AMOUNT OF REGULAR SHARE CAPITAL NECESSARY FOR BUFFER MAINTENANCE**

31.03.2022

POSITION DESCRIPTION	Amount
the amount of regular core capital required to maintain a <b>capital preservation buffer</b>	6,050
the amount of regular core capital required to maintain <b>the countercyclical buffer</b>	138
the amount of regular core capital required to maintain a <b>buffer for structural systemic risk</b>	14,521
the amount of regular core capital required to maintain <b>the buffer for the GSV credit institution</b>	0
the amount of regular core capital required to maintain the <b>buffer for the OSV credit institution</b>	9,681
the amount of regular core capital required to maintain <b>the combined capital buffer</b>	<b>20,572</b>

**RISK EXPOSURE BY TYPE OF RISK**

30.09.2022

POSITION DESCRIPTION	Amount
<b>TOTAL AMOUNT OF RISK EXPOSURE</b>	<b>968,074</b>
<b>AMOUNTS OF RISK WEIGHTED EXPOSURE TO CREDIT RISK, CREDIT RISK OF THE OTHER CONTRACTING PARTY AND FREE DELIVERY</b>	<b>866,073</b>
Standardized approach	866,073
<b>TOTAL AMOUNT OF OPERATIONAL RISK EXPOSURE</b>	<b>101,807</b>
Simple approach to operational risk	101,807
<b>OTHER EXPOSURE AMOUNT</b>	<b>194</b>



#### IV. FINANCIAL LEVERAGE REPORT

30.09.2022.

<b>TOTAL EXPOSURE</b>	<b>1,729,627</b>
Tier 1 capital	191,878
<b><u>FINANCIAL LEVERAGE RATIO</u></b>	<b><u>11.09%</u></b>

#### V. LIQUIDITY COVERAGE RATIO

(000 EUR)

	<b>average as of 30.09.2022</b>
Liquidity buffer	336,723
Total outflows	309,666
Reduction for inflows to which the 75% ceiling applies	196,558
Net liquid outflows	113,108
Liquidity coverage ratio (%)	<b>298%</b>

#### VI. CLOSING PROVISIONS

- (1) Public Disclosure of Data for Q3 2022 shall come into effect on the day of its adoption by the Management Board.