

PURSUANT TO

Item 9 of the Decision on the Methodology for Managing Leverage Risk (Official Gazette of the Republic of Macedonia No. 26/17) and Item 12 of the Instructions for implementation of the Decision on the Methodology for Managing Leverage Risk (Official Gazette of the Republic of Macedonia No. 64/17), **KOMERCIJALNA BANKA AD SKOPJE**

announces the following data

as at 30.06.2020
on 31.07.2020

		Statement as at 30.06.2020
		in 000 MKD
Item 12, line 1		
1	Tier 1 Capital	11,957,463
1.1	Common Equity Tier 1 Capital	11,957,463
1.2	Additional Tier 1 Capital	0
Item 12, line 2		in 000 MKD
2.1	Total balance sheet exposure used in the calculation of the leverage rate	125,998,236
2.2	Total off-balance sheet exposure used in the calculation of the leverage rate	5,303,128
Item 12, line 3		
3.1	Leverage rate as at 30.06.2020 (average)	9.10%
3.2	Leverage rate for the previous six months (as at 31.12.2019)	9.12%
Item 12, line 4		in 000 MKD
4.1	Total balance sheet claims of the Bank according to the latest financial statements	125,774,628
4.2	Total off-balance sheet claims of the Bank according to the latest financial statements	18,449,188
Explanation on the differences in the amounts presented in line 2 versus line 4		
1	The difference in the total balance sheet exposure included in the calculation of the leverage ratio in regards to the total balance sheet claims, according to the latest financial statements is due to:	<i>in 000 MKD</i>
1.1	<i>Accumulated depreciation</i>	<i>164,886</i>
1.2	<i>Netting on the loans on the basis of received advances</i>	<i>88,386</i>
1.3	<i>Netting of the deductible items from the own funds</i>	<i>29,664</i>
2	The difference in the off-balance sheet items included in the calculation of the leverage ratio and off-balance sheet claims, according the latest financial statements, is due to the fact that in the calculation of the leverage ratio, off-balance sheet items are included converted using conversion factors in accordance with the Decision on the Methodology for Managing Leverage Risk.	