

REPORT
on the capital adequacy ratio
as of 31.12.2019

in 000 of denars

Ref. no.	Description	Amount
1	2	3
I	CREDIT RISK-WEIGHTED ASSETS	
1	Credit risk-weighted assets under the standardized approach	70,039,706
2	Capital requirement for credit risk	5,603,177
II	CURRENCY RISK-WEIGHTED ASSETS	
3	Aggregate foreign exchange position	991,585
4	Net-position in gold	0
5	Capital requirement for currency risk	79,327
6	Currency risk weighted assets	991,585
III	Operational risk weighted assets	
7	Capital requirement for operational risk under the basic indicator approach	0
8	Capital requirement for operational risk under the standardized approach	635,586
9	Operational risk weighted assets	7,944,830
IV	OTHER RISK-WEIGHTED ASSETS	
10	Capital requirement for commodity risks	0
11	Capital requirement for market risks (11.1+11.2+11.3+11.4+11.5)	0
11.1	Capital requirement for position risk (11.1.1+11.1.2+11.1.3+11.1.4)	0
11.1.1.	Capital requirement for specific risk of investments in debt instruments	0
11.1.2.	Capital requirement for general risk of investments in debt instruments	0
11.1.3.	Capital requirement for specific risk of investments in equities	0
11.1.4.	Capital requirement for general risk of investments in equities	0
11.2	Capital requirement for settlement/delivery risk	0
11.3	Capital requirement for counterparty risk	0
11.4	Capital requirement for exceeding of exposure limits	0
11.5	Capital requirement for market risks arising from option positions	0
12	Capital requirement for other risks (10+11)	0
13	Other risk weighted assets	0
V	RISK-WEIGHTED ASSETS	78,976,121
14	Capital requirement for risks	6,318,090
VI	OWN FUNDS	12,843,936
VII	CAPITAL ADEQUACY (VI/V)	16.26%