REPORT
on the capital adequacy ratio
as of 30.06.2020

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	71,310,073
2	Capital requirement for credit risk	5,704,806
II	**CURRENCY RISK-WEIGHTED ASSETS**	
3	Aggregate foreing exchange position	1,928,341
4	Net-position in gold	0
5	Capital requirement for currency risk	154,267
6	Currency risk weighted assets	**1,928,341**
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**	**81,183,244**
14	Capital requirement for risks	6,494,660
VI	**OWN FUNDS**	**13,765,752**
VII	**CAPITAL ADEQUACY (VI/V)**	**16.96%**