

**REPORT**  
on the capital adequacy ratio  
as of 31.12.2020

in 000 of denars

Ref. no.	Description	Amount
1	2	3
<b>I</b>	<b>CREDIT RISK-WEIGHTED ASSETS</b>	
1	Credit risk-weighted assets under the standardized approach	74,433,416
2	Capital requirement for credit risk	5,954,673
<b>II</b>	<b>CURRENCY RISK-WEIGHTED ASSETS</b>	
3	Aggregate foreign exchange position	349,931
4	Net-position in gold	0
5	Capital requirement for currency risk	27,994
6	Currency risk weighted assets	<b>349,931</b>
<b>III</b>	<b>Operational risk weighted assets</b>	
7	Capital requirement for operational risk under the basic indicator approach	<b>0</b>
8	Capital requirement for operational risk under the standardized approach	<b>622,561</b>
9	Operational risk weighted assets	<b>7,782,018</b>
<b>IV</b>	<b>OTHER RISK-WEIGHTED ASSETS</b>	
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
<b>V</b>	<b>RISK-WEIGHTED ASSETS</b>	<b>82,565,365</b>
14	Capital requirement for risks	6,605,229
<b>VI</b>	<b>OWN FUNDS</b>	<b>13,907,739</b>
<b>VII</b>	<b>CAPITAL ADEQUACY (VI/V)</b>	<b>16.84%</b>