

REPORT
on the capital adequacy ratio
as of 30.06.2023

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	95,211,554
2	Capital requirement for credit risk	7,616,924
II	CURRENCY RISK-WEIGHTED ASSETS	
3	Aggregate foreign exchange position	2,950,654
4	Net-position in gold	0
5	Capital requirement for currency risk	236,052
6	Currency risk weighted assets	2,950,654
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	626,753
9	Operational risk weighted assets	7,834,414
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	105,996,622
14	Capital requirement for risks	8,479,730
VI	OWN FUNDS	18,331,684
VII	CAPITAL ADEQUACY (VI/V)	17.29%