

**REPORT**  
on the capital adequacy ratio  
as of 30.06.2024

in 000 of denars

Ref. no.	Description	Amount
1	2	3
<b>I CREDIT RISK-WEIGHTED ASSETS</b>		
1	Credit risk-weighted assets under the standardized approach	97,856,678
2	Capital requirement for credit risk	7,828,534
<b>II CURRENCY RISK-WEIGHTED ASSETS</b>		
3	Aggregate foreign exchange position	3,312,563
4	Net-position in gold	0
5	Capital requirement for currency risk	265,005
6	Currency risk weighted assets	<b>3,312,563</b>
<b>III 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>716,241</b>
9	Operational risk weighted assets	<b>8,953,009</b>
<b>IV 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 RISK-WEIGHTED ASSETS</b>		<b>110,122,250</b>
14	Capital requirement for risks	8,809,780
<b>VI OWN FUNDS</b>		<b>20,820,094</b>
<b>VII CAPITAL ADEQUACY (VI/V)</b>		<b>18.91%</b>