

OWN FUND REQUIREMENTS

at 31.12.2025

according to REGULATION (EU) No 2033/2019 OF THE EUROPEAN PARLIAMENT

	<i>lei</i>
OWN FUNDS	111,167,402.08
Own funds - tier I (T1)	111,167,402.08
Own funds - common equity tier I (CET1)	111,167,402.08
<u>CAPITAL REQUIREMENTS</u>	14,540,964.65
Permanent minimum capital requirement (PMR)	3,823,875.00
Fixed overhead requirement (FOR)	4,952,484.43
K-Factor requirement	14,540,964.65
Risk-To-Client ('RtC')	13,652,203.83
Risk-to-Market ('RtM')	888,757.67
Risk-to-Firm ('RtF')	3.14
<u>Capital ratio</u>	
CET1 Capital ratio	764.51%
Surplus(+)/Deficit(-) of CET1 capital	103,024,461.88
T1 Capital ratio	764.51%
Surplus(+)/Deficit(-) of T1 capital	100,261,678.59
Total capital ratio	764.51%
Surplus(+)/Deficit(-) of total capital	96,626,437.43
<u>Liquidity requirements</u>	
one third of the fixed overhead requirement	1,650,828.14
<u>liquidity ratio</u>	
liquid assets / liquidity requirements	64.82