The attached documents are as follows:

- Ordinance 8 on Capital adequacy of credit institutions:
    - Article 7 and Article 22 stipulate the minimum capital requirements that banks are required to hold, which are already very stringent - T1 capital adequacy ratio is set at 6% and our overall capital adequacy ratio is set at 12%. These requirements are relevant for all type of credit regardless of its currency denomination.
    - Chapter 12 stipulates the Capital Requirements for Foreign Exchange Risk
- Ordinance 11 on Bank Liquidity Management and Supervision:
    - Article 3 stipulates that credit institutions are required to specify both a “going concern” scenario and contingency plans under a “liquidity crisis scenario”, which is subject to regulatory review via on-site inspections
    - Article 6 outlines that the banks need to report and monitor the incoming and outgoing cash flows based on a maturity ladder and the ratio in each time band is recommended to be above one. Banks evaluate the cash flows based on historical experience, however in addition they need to provide a conservative estimation.
- Ordinance 9 on the Evaluation and Classification of Risk Exposures of Banks and the Allocation of Specific Provisions for Credit Risk
- In addition, several regulatory letters are provided, which issued binding recommendation in terms of liquidity and capital requirements, as well as guidelines on liquidity buffers and recommendations on FX lending in line with the ones provided by the ESRB:
- Recommendation on FX lending, following the recommendation issued by the ESRB
- Recommendations for the development of information and precautions to be taken to improve the management of liquidity risk contingency, following the EBA issued recommendations to Member States on measures for the adequate monitoring and management of liquidity risk in banks (November 2011)
- Regulatory letter to credit institutions concerning Guidelines of the BNB regarding liquidity buffers and survival periods
- Regulatory letter to credit institutions on recommended levels of capital, liquidity and dividend policy, issued in 2009, 2012 and 2013 (no translation is currently available on the 2013 letters)