INFORMATION on compliance with the economic ratios as of 1 December 2025

Capital adequacy ratio (K2.1) Capital adequacy ratio (K2.1) Total capital adequacy ratio (K2.1) Tier 1 capital adequacy ratio (K2.2) Tier 1 capital adequacy ratio (K2.3) Leverage (K2.4) Liquidity ratio (K3) The short-term liquidity ratio (K3.1) The short-term liquidity ratio (K3.2) The limit of the long/short open currency balance sheet/off-balance sheet/off-balance sheet/off-balance sheet/off-balance sheet position in each currency (K4.1) Number of the violation days according to the total value of the short open currency positions (K4.2) Number of the violation days according to the total value of the short open currency positions (K4.2) Additional capital stock of the bank ("buffer capital" index) Additional capital stock of the bank ("buffer capital" index) Maximum risk exposure on the unsecured loans Total amount of the investments to the immovable property (fixed assets) Total amount of the investments to the son-government debt securities 9,00% 10,00% 10,00% 10 less than 14% 8,3% 117,57% no less than 8% 9,6% 12,44% 10 less than 9,5% 8,9% 10 less than 9,5% 8,9% 10 less than 14% 8,3% 10 less than 9,5% 10 less than 14% 10 less than 9,5% 1	Economic ratios and maintenance of the additional capital stock in the bank ("buffer capital" index) Maximum risk exposure per one borrower or a group of related borrowers	Maximum risk exposure per one borrower or a group of related borrowers not related to the bank (K1.1) Maximum risk exposure per one borrower or a group of related borrowers related to the bank (K1.2) Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3) Maximum risk exposure on the interbank placements with the bank related to the	Actual value of the ratio and the additional capital stock of the bank 7,04% 10,66% 3,81%	Set value of the ratio and the additional capital stock of the bank no less than 20% no less than 20% no less than 30%	Deviation from the set ratio and the additional capital stock of the bank 13,0% 9,3% 26,2%
Tier 1 capital adequacy ratio (K2.3) Leverage (K2.4) 17.57% 18.1,57% 19.60% 10 less than 6% 3.6% 3.6% 11.57% 10 less than 6% 3.6% 3.6% 10 less than 6% 3.6% 3.6% 10 lower than 45% 3.5,1% 11.57% 12.4% 10 lower than 35% 10 lower than 35% 11.57% 11.57% 12.4% 10 lower than 15% of NTC 11.57% 11.57% 11.57% 11.57% 12.4% 11.57% 12.4% 12.4% 12.5% 13.1% 13.1% 13.1% 13.1% 14.5% 15.5% 16.5% 17.6% 17.6% 18.1%		Total capital adequacy ratio (K2.1)		no less than 14%	
Leverage (K2.4) Liquidity ratio of the bank (K3.1) Liquidity ratio of the bank (K3.1) The short-term liquidity ratio (K3.2) The limit of the long/short open currency balance sheet/off-balance sheet position in each currency (K4.1) Number of the violation days according to the total value of the long open currency positions (K4.2) Number of the violation days according to the total value of the short open currency positions (K4.2) Number of the violation days according to the total value of the short open currency positions (K4.2) Number of the violation days according to the total value of the short open currency positions (K4.3) Additional capital stock of the bank ("buffer capital" index) Additional capital stock of the bank ("buffer capital" index) Asximum risk exposure on the unsecured loans 37,57% no more than 20% of NTC 12,4% Maximum risk exposure on the operations with affiliates and bank-related parties 23,55% no more than 50% of NTC Maximum amount of total investments by a non-banking organization Additional capital stock of the bank of the investments to the immovable property (fixed assets) 2,08% no more than 100% of the paid-in authorized capital of the bank Total amount of the investments to the securities of the Governments and the Central banks of other states rocyzapera Total amount of the bank's investments to the non-government debt securities 9,00% The total size of the bank is major risks	Capital adequacy ratio (K2)				
Liquidity ratio (K3) Liquidity ratio of the bank (K3.1) The short-term liquidity ratio (K3.2) The short-term liquidity ratio (K3.2) The limit of the long/short open currency balance sheet/off-balance sheet position in each currency (K4.1) Number of the violation days according to the total value of the long open currency positions (K4.2) Number of the violation days according to the total value of the short open currency positions (K4.3) Additional capital stock of the bank ("buffer capital" index) Maximum risk exposure on the unsecured loans Maximum risk exposure on the operations with affiliates and bank-related parties Maximum amount of total investments by a non-banking organization Maximum amount of the investments to the immovable property (fixed assets) Total amount of the bank's investments to the non-government debt securities Total amount of the bank's investments to the non-government debt securities Total amount of the bank's investments to the non-government debt securities Total amount of the bank's investments to the non-government debt securities Total amount of the bank's investments to the non-government debt securities Total amount of the bank is major risks Liquidity ratio (K3.2) 81,26% no lower than 45% no more than 20% of NTC 100,0% NTC 100,0% NTC 100,0% NTC 100,0% NTC 100,0%					
Liquidity ratio (K3) The short-term liquidity ratio (K3.2) The limit of the long/short open currency balance sheet/off-balance sheet position in each currency (K4.1) Number of the violation days according to the total value of the long open currency positions (K4.2) Number of the violation days according to the total value of the short open currency positions (K4.2) Additional capital stock of the bank ("buffer capital" index) Maximum risk exposure on the unsecured loans Maximum risk exposure on the operations with affiliates and bank-related parties Maximum amount of total investments by a non-banking organization Maximum amount of the investments to the immovable property (fixed assets) Total amount of the investments to the securities of the Government debt securities Total amount of the bank's investments to the non-government debt securities The total size of the bank is major risks To no more than 50% of NTC 13,1% 13,1% 14,24% 15,24% 16,38% 10,88% 10,88% 10,88% 10,00% 11,24% 11,14% 10	Liquidity ratio (K3)				·
balance sheet/off-balance sheet position in each currency (K4.1) Number of the violation days according to the total value of the long open currency positions (K4.2) Number of the violation days according to the total value of the short open currency positions (K4.2) Number of the violation days according to the total value of the short open currency positions (K4.2) Number of the violation days according to the total value of the short open currency positions (K4.3) Additional capital stock of the bank ("buffer capital" index) Maximum risk exposure on the unsecured loans Maximum risk exposure on the operations with affiliates and bank-related parties Maximum amount of total investments by a non-banking organization Maximum amount of the investments by a non-banking organization Maximum amount of the investments to the immovable property (fixed assets) Total amount of the investments to the securities of the Governments and the Central banks of other states rocygapctb Total amount of the bank's investments to the non-government debt securities 7,00% The total size of the bank is major risks 13,1% 10,14% no more than 20% of NTC 12,4% NTC 10,0% 10,0% 10,0% 10,0% 100,0% 100,0% 100,0% 100,0%					
Open Currency Position Limit (K4) the total value of the long open currency positions (K4.2) Number of the violation days according to the total value of the short open currency positions (K4.3) Additional capital stock of the bank ("buffer capital" index) Maximum risk exposure on the unsecured loans Maximum risk exposure on the operations with affiliates and bank-related parties Maximum amount of total investments by a non-banking organization Maximum amount of the investments to the immovable property (fixed assets) Total amount of the investments to the securities of the Government and the Central banks of other states rocygaperm Total amount of the bank's investments to the non-government debt securities Total amount of the bank's investments to the non-government debt securities Total amount of the bank's investments to the non-government debt securities Total amount of the bank's investments to the non-government debt securities Total amount of the bank's investments to the non-government debt securities Total amount of the bank's investments to the non-government debt securities Total amount of the bank's investments to the non-government debt securities Total amount of the bank is major risks 9,08% In o more than 100% of NTC 100,0% NTC 100,0% The total size of the bank is major risks	Open Currency Position Limit (K4)	balance sheet/off-balance sheet position in	-1,24%	A CONTRACTOR OF THE PROPERTY O	13,1%
the total value of the short open currency positions (K4.3) Additional capital stock of the bank ("buffer capital" index) Additional capital stock of the bank ("buffer capital" index) Maximum risk exposure on the unsecured loans 37,57% Maximum risk exposure on the operations with affiliates and bank-related parties Maximum risk exposure on the operations with affiliates and bank-related parties Maximum amount of total investments by a non-banking organization Maximum amount of the investments to the immovable property (fixed assets) 2,08% Total amount of the investments to the securities of the Governments and the Central banks of other states rocy, papers Total amount of the bank's investments to the non-government debt securities 0,00% no more than 100% of NTC 100,0% The total size of the bank is major risks 9,08% five times the size of 90,9%		the total value of the long open currency	0,88%		19,1%
Maximum risk exposure on the unsecured loans 37,57% no more than 50% of NTC Maximum risk exposure on the operations with affiliates and bank-related parties no more than 60% of NTC 36,4% Maximum amount of total investments by a non-banking organization 0,14% no more than 60% of the bank's own (regulatory) capital no more than 100% of the paid-in authorized capital of the bank 70 tal amount of the investments to the securities of the Governments and the Central banks of other states rocygapctb Total amount of the bank's investments to the non-government debt securities 0,00% no more than 100% of NTC 100,0% The total size of the bank is major risks 9,08% five times the size of 90,9%		the total value of the short open currency	-1,24%		18,1%
Maximum risk exposure on the operations with affiliates and bank-related parties 37,57% NTC 12,4% Maximum risk exposure on the operations with affiliates and bank-related parties 23,55% no more than 60% of the bank's own (regulatory) capital 36,4% Maximum amount of total investments by a non-banking organization 0,14% no more than 60% of the bank's own (regulatory) capital 59,9% Maximum amount of the investments to the immovable property (fixed assets) 2,08% no more than 100% of the paid-in authorized capital of the bank 97,9% Total amount of the investments to the securities of the Governments and the Central banks of other states rocygapctb no more than 100% of NTC 100,0% Total amount of the bank's investments to the non-government debt securities 0,00% no more than 50% of NTC 50,0% The total size of the bank is major risks 9,08% five times the size of five times the size of five times the size of size of the size of size of size of size times the size of size of the size of size of size of size of size times the size of size of size of size of size of size of size times the size of	Additional capital stock of the bank ("buffer capital" index)		24,72%	no less than 20%	4,7%
Maximum risk exposure on the operations with affiliates and bank-related parties 23,55% no more than 60% of NTC 36,4% Maximum amount of total investments by a non-banking organization 0,14% no more than 60% of the bank's own (regulatory) capital Maximum amount of the investments to the immovable property (fixed assets) 2,08% no more than 100% of the paid-in authorized capital of the bank Total amount of the investments to the securities of the Governments and the Central banks of other states государств 0,00% no more than 100% of NTC 100,0% Total amount of the bank's investments to the non-government debt securities 0,00% no more than 50% of NTC 50,0% The total size of the bank is major risks 9,08% five times the size of five times the size of 90,9%	Maximum risk exposure on the unsecured loans		37,57%		12,4%
Maximum amount of total investments by a non-banking organization 0,14% no more than 60% of the bank's own (regulatory) capital Maximum amount of the investments to the immovable property (fixed assets) 2,08% no more than 100% of the paid-in authorized capital of the bank Total amount of the investments to the securities of the Governments and the Central banks of other states государств 0,00% no more than 100% of NTC Total amount of the bank's investments to the non-government debt securities 0,00% no more than 50% of NTC 50,0% The total size of the bank is major risks 9,08% five times the size of five times the size of 90,9%			23,55%	no more than 60% of	36,4%
Maximum amount of the investments to the immovable property (fixed assets) 2,08% the paid-in authorized capital of the bank 97,9% Total amount of the investments to the securities of the Governments and the Central banks of other states государств 0,00% no more than 100% of NTC 100,0% Total amount of the bank's investments to the non-government debt securities 0,00% no more than 50% of NTC 50,0% The total size of the bank is major risks 9,08% five times the size of five times the size of 90,9%	Maximum amount of total investments by a non-banking organization		0,14%	the bank's own	59,9%
Central banks of other states государств 0,00% NTC 100,0% Total amount of the bank's investments to the non-government debt securities 0,00% no more than 50% of NTC 50,0% The total size of the bank is major risks 9,08% five times the size of five times the size of 90,9%	Maximum amount of the investments to the immovable property (fixed assets)		2,08%	the paid-in authorized	97,9%
The total size of the bank is major risks 0,00% NTC 1000 NTC NTC 1000 N			0,00%		100,0%
The total size of the bank is major risks 9,08% five times the size of 90,9%	Total amount of the bank's investments to the non-government debt securities		0,00%	PERSON PROPERTY CONTRACTOR PROPERTY CAN PROPERTY (1995)	50,0%
NTC NTC	The total size of the bank is major risl	9,08%		90,9%	

Chairman of the Management Board

Chief Accountant

T. Alimdzhanov

A.Sadralieva