

**INFORMATION on compliance with the economic ratios as of 1 October 2021**

<b>Economic ratios and maintenance of the additional capital stock in the bank ("buffer capital" index)</b>	<b>Designation</b>	<b>Actual value of the ratio and the additional capital stock of the bank ("buffer capital" index)</b>	<b>Set value of the ratio and the additional capital stock of the bank ("buffer capital" index)</b>	<b>Deviation from the set ratio and the additional capital stock of the bank ("buffer capital" index)</b>
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)	<b>10,25%</b>	no less than 20%	9,8%
	Maximum risk exposure per one borrower or a group of related borrowers related to the bank (K1.2)	<b>0,12%</b>	no less than 15%	14,9%
	Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	<b>14,54%</b>	no less than 30%	15,5%
	Maximum risk exposure on the interbank placements with the bank related to the bank (K1.4)	<b>0,00%</b>	no less than 15%	15,0%
Capital adequacy ratio (K2)	Total capital adequacy ratio (K2.1)	<b>19,32%</b>	no less than 12%	7,3%
	Tier 1 capital adequacy ratio (K2.2)	<b>17,89%</b>	no less than 6%	11,9%
	Tier 1 capital adequacy ratio (K2.3)	<b>14,06%</b>	no less than 4,5%	9,6%
	Leverage (K2.4)	<b>13,65%</b>	no less than 8%	5,7%
Liquidity ratio (K3)	Liquidity ratio of the bank (K3.1)	<b>58,47%</b>	no lower than 45%	13,5%
	The short-term liquidity ratio (K3.2)	<b>62,00%</b>	no lower than 35%	27,0%
Open Currency Position Limit (K4)	The limit of the long/short open currency balance sheet/off-balance sheet position in each currency (K4.1)	<b>-1,21%</b>	no more than 15% of NTC	-16,2%
	Number of the violation days according to the total value of the long open currency positions (K4.2)	<b>0,23%</b>	no more than 20% of NTC	19,8%
	Number of the violation days according to the total value of the short open currency positions (K4.3)	<b>-1,44%</b>	no more than 20% of NTC	-21,4%
Additional capital stock of the bank ("buffer capital" index)		<b>19,32%</b>	no less than 20%	-0,7%
Maximum risk exposure on the unsecured loans		<b>36,05%</b>	no more than 50% of NTC	13,9%
Maximum risk exposure on the operations with affiliates and bank-related parties		<b>0,33%</b>	no more than 60% of NTC	59,7%
Maximum amount of any investments to each non-banking organization		<b>0,00%</b>	no more than 60% of the bank's own (regulatory) capital	60,0%
Maximum amount of the investments to the immovable property (fixed assets)		<b>5,02%</b>	no more than 100% of the paid-in authorized capital of the bank	95,0%
Total amount of the investments to the securities of the Governments and the Central banks of other states государств		<b>0,00%</b>	no more than 100% of NTC	100,0%
Total amount of the bank's investments to the non-government debt securities		<b>0,00%</b>	no more than 50% of NTC	50,0%





