

**INFORMATION on compliance with the economic ratios as of 1 october 2022**

<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)	4,42%	no less than 20%	15,6%
	Maximum risk exposure per one borrower or a group of related borrowers related to the bank (K1.2)	0,07%	no less than 15%	14,9%
	Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	0,13%	no less than 30%	29,9%
	Maximum risk exposure on the interbank placements with the bank related to the bank (K1.4)	0,00%	no less than 15%	15,0%
Capital adequacy ratio (K2)	Total capital adequacy ratio (K2.1)	29,22%	no less than 12%	17,2%
	Tier 1 capital adequacy ratio (K2.2)	23,40%	no less than 6%	17,4%
	Tier 1 capital adequacy ratio (K2.3)	20,33%	no less than 4,5%	15,8%
	Leverage (K2.4)	14,01%	no less than 6%	8,0%
Liquidity ratio (K3)	Liquidity ratio of the bank (K3.1)	94,64%	no lower than 45%	49,6%
	The short-term liquidity ratio (K3.2)	75,39%	no lower than 35%	40,4%
Open Currency Position Limit (K4)	The limit of the long/short open currency balance sheet/off-balance sheet position in each currency (K4.1)	1,07%	no more than 15% of NTC	-13,9%
	Number of the violation days according to the total value of the long open currency positions (K4.2)	1,39%	no more than 20% of NTC	18,6%
	Number of the violation days according to the total value of the short open currency positions (K4.3)	-0,32%	no more than 20% of NTC	-20,3%
Additional capital stock of the bank ("buffer capital" index)		33,09%	no less than 25%	8,1%
Maximum risk exposure on the unsecured loans		25,31%	no more than 50% of NTC	24,7%
Maximum risk exposure on the operations with affiliates and bank-related parties		0,13%	no more than 60% of NTC	59,9%
Maximum amount of any investments to each non-banking organization		0,00%	no more than 60% of the bank's own (regulatory) capital	60,0%
Maximum amount of the investments to the immovable property (fixed assets)		2,66%	no more than 100% of the paid-in authorized capital of the bank	97,3%
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%

Chairman of the Board

Chief Accountant



M. Erjanov

A. Kazakova