

**Information on R-Bank JSC adherence to safe operation regulations, stipulated by the National Bank of the Republic of Belarus as of 01.01.2022**

No	Rate	Regulatory value	Actual execution as of 01.01.2022
1.	Minimal regulatory capital	<b>66,66 mln.Bel.rubles</b>	<b>67,03 mln.Bel.rubles</b>
2.	Capital adequacy requirements		
2.1.	<b>Regulatory capital adequacy</b> Requirement as to regulatory capital adequacy, considering conservation buffer	<b>at least 10,0%</b> <b>at least 12,0%</b>	<b>32,847%</b>
2.2.	<b>Tier 1 core capital adequacy</b> Requirement as to Tier 1 core capital adequacy, considering conservation buffer	<b>at least 4,5%</b> <b>at least 6,5%</b>	<b>15,028%</b>
2.3.	<b>Tier 1 capital adequacy</b>	<b>at least 6,5%</b>	<b>16,309%</b>
3.	Capital leverage requirement	<b>at least 3%</b>	<b>14,6%</b>
4.	Liquidity requirements		
4.1.	<b>Liquidity coverage ratio</b> <i>minimal value in the reporting month</i> <i>maximal value in the reporting month</i>	<b>at least 90%</b>	<b>262,4%</b> <b>192,9%</b> <b>287,4%</b>
4.2.	<b>Net Stable Funding Ratio</b> <i>minimal value in the reporting month</i> <i>maximal value in the reporting month</i>	<b>at least 100%</b>	<b>134,1%</b> <b>132,6%</b> <b>138,1%</b>
5.	Risks concentrations		
5.1.	<b>Major risks total</b> <i>minimal value in the reporting month</i> <i>maximal value in the reporting month</i>	<b>up to 6-fold RC</b>	<b>0,6</b> <b>0,3</b> <b>0,7</b>
5.2.	<b>Insider risks total - legal entities</b> <i>minimal value in the reporting month</i> <i>maximal value in the reporting month</i>	<b>up to 50% RC</b>	<b>18,7%</b> <b>18,2%</b> <b>18,7 %</b>
5.3.	<b>Insider risks total - individuals</b>	<b>up to 5% RC</b>	<b>0,0%</b>
6.	Special reserve for potential losses on assets and transactions, not reported on the balance sheet (th.Bel.rub.)	<b>requested 5 385,4</b>	<b>Actual established 5 385,4</b>