

**Information on R-Bank JSC adherence to safe operation regulations, stipulated by the National Bank of the Republic of Belarus as of 01.05.2022**

| No   | Rate  | Regulatory value                 | Actual execution as of 01.05.2022     |
|------|---|----------------------------------|---------------------------------------|
| 1.   | Minimal regulatory capital  | <b>66,66<br/>mln.Bel.rubles</b>  | <b>69,07<br/>mln.Bel.rubles</b>       |
| 2.   | Capital adequacy requirements   |                                  |                                       |
| 2.1. | <b>Regulatory capital adequacy</b><br>Requirement as to regulatory capital adequacy, considering conservation buffer                      | at least 10,0%<br>at least 12,0% | 36,,031%                              |
| 2.2. | <b>Tier 1 core capital adequacy</b><br>Requirement as to Tier 1 core capital adequacy, considering conservation buffer                    | at least 4,5%<br>at least 6,5%   | 15,480%                               |
| 2.3. | <b>Tier 1 capital adequacy</b>  | at least 6,5%                    | 17,079%                               |
| 3.   | Capital leverage requirement  | at least 3%                      | 16,1%                                 |
| 4.   | Liquidity requirements  |                                  |                                       |
| 4.1. | <b>Liquidity coverage ratio</b>   | at least 90%                     | 222,2%                                |
| 4.2. | <b>Net Stable Funding Ratio</b>   | at least 100%                    | 141,0%                                |
| 5.   | Risks sconcentrations   |                                  |                                       |
| 5.1. | <b>Major risks total</b><br><i>minimal value in the reporting month</i><br><i>maximal value in the reporting month</i>                    | up to 6-fold RC                  | 0,4<br>0,2<br>0,7                     |
| 5.2. | <b>Insider risks total - legal entities</b><br><i>minimal value in the reporting month</i><br><i>maximal value in the reporting month</i> | up to 50% RC                     | 19,1%<br>14,0%<br>18,9 %              |
| 5.3. | <b>Insider risks total - individuals</b>  | up to 5% RC                      | 0,0%                                  |
| 6.   | Special reserve for potential losses on assets and transactions, not reported on the balance sheet (th.Bel.rub.)                          | <b>requested<br/>6 953,3</b>     | <b>Actual established<br/>6 953,3</b> |