BANK RESHENIE

FOR BUSINESS AND LIFE!

# Information on R-Bank JSC adherence to safe operation regulations, stipulated by the National Bank of the Republic of Belarus as of 01.07.2025

| No | Rate | Regulatory value | Actual execution as of 01.07.2025 |
|---|---|---|---|
| 1. | Minimal regulatory capital | **60,00 mln.Bel.rubles** | **94,30 mln.Bel.rubles** |
| 2. | Capital adequacy requirements | | |
| **2.1.** | **Regulatory capital adequacy** | **at least 10,0%** | **20,777%** |
| | **Requirement as to regulatory capital adequacy, considering conservation buffer** | **at least 12,5%** | |
| **2.2.** | **Tier 1 core capital adequacy** | **at least 4,5%** | |
| | **Requirement as to Tier 1 core capital adequacy, considering conservation buffer** | **at least 7,0%** | **10,972%** |
| | **Requirement as to Tier 1 core capital adequacy, considering conservation buffer and the countercyclical buffer** | **at least 7,0%** | |
| **2.3.** | **Tier 1 capital adequacy** | **at least 7,0%** | **11,696%** |
| 3. | Capital leverage requirement | **at least 3%** | **15,1%** |
| 4. | Liquidity requirements | | |
| **4.1.** | **Liquidity coverage ratio** | **at least 100%** | **135,1%** |
| | ***minimal value in the reporting month*** | | ***135,1%*** |
| | ***maximal value in the reporting month*** | | ***225,5%*** |
| **4.2.** | **Net Stable Funding Ratio** | **at least 100%** | **117,6%** |
| | ***minimal value in the reporting month*** | | **112,8%** |
| | ***maximal value in the reporting month*** | | **118,2%** |
| 5. | Risks sconcentrations | | |
| **5.1.** | **Major risks total** | **up to 6-fold RC** | **0,6** |
| | ***minimal value in the reporting month*** | | ***0,6*** |
| | ***maximal value in the reporting month*** | | ***1,1*** |
| **5.2.** | **Insider risks total - legal entities** | **up to 50% RC** | **0,1%** |
| | ***minimal value in the reporting month*** | | ***0,1%*** |
| | ***maximal value in the reporting month*** | | ***0,1%*** |
| **5.3.** | **Insider risks total - individuals** | **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.) | **requested 17 667,1** | **Actual established 17 667,1** |