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 01.10.2025

No	Rate	Regulatory value	Actual execution as of 01.10.2025
1.	Minimal regulatory capital	**60,00 mln.Bel.rubles**	**96,53 mln.Bel.rubles**
2.	Capital adequacy requirements		
2.1.	**Regulatory capital adequacy**	**at least 10,0%**	**22,450%**
	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%**	**11,614%**
	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%**	**12,419%**
3.	Capital leverage requirement	**at least 3%**	**14,2%**
4.	Liquidity requirements		
4.1.	**Liquidity coverage ratio**	**at least 100%**	**131,0%**
	minimal value in the reporting month		***131,0%***
	maximal value in the reporting month		***250,2%***
4.2.	**Net Stable Funding Ratio**	**at least 100%**	**127,7%**
	minimal value in the reporting month		**125,8%**
	maximal value in the reporting month		**129,0%**
5.	Risks sconcentrations		
5.1.	**Major risks total**	**up to 6-fold RC**	**0,8**
	minimal value in the reporting month		***0,5***
	maximal value in the reporting month		***1,0***
5.2.	**Insider risks total - legal entities**	**up to 50% RC**	**0,0%**
	minimal value in the reporting month		***0,0%***
	maximal value in the reporting month		***0,0%***
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 19 327,1**	**Actual established 19 327,1**