INFORMATION on compliance with the economic ratios as of 1 Jule 2026

Economic ratios and maintenance of the additional capital stock in the bank ("buffer capital" index)	Designation	Actual value of the ratio and the additional capital stock of the bank	Set value of the ratio and the additional capital stock of the bank	Deviation from the set ratio and the additional capital stock of the bank
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)	**2,22%**	no less than 20%	17,8%
	Maximum risk exposure per one borrower or a group of related borrowers related to the bank (K1.2)	**2,73%**	no less than 20%	17,3%
	Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	**1,14%**	no less than 30%	28,9%
	Maximum risk exposure on the interbank placements with the bank related to the bank (K1.4)	**0,00%**	no less than 20%	20,0%
Capital adequacy ratio (K2)	Total capital adequacy ratio (K2.1)	**51,52%**	no less than 14%	37,5%
	Tier 1 capital adequacy ratio (K2.2)	**53,04%**	no less than 9,5%	43,5%
	Tier 1 capital adequacy ratio (K2.3)	**52,44%**	no less than 8%	44,4%
	Leverage (K2.4)	**27,40%**	no less than 6%	21,4%
Liquidity ratio (K3)	Liquidity ratio of the bank (K3.1)	**112,16%**	no lower than 45%	67,2%
	The short-term liquidity ratio (K3.2)	**61,01%**	no lower than 35%	26,0%
Open Currency Position Limit (K4)	The limit of the long/short open currency balance sheet/off-balance sheet position in each currency (K4.1)	**-1,99%**	no more than 15% of NTC	13,0%
	Number of the violation days according to the total value of the long open currency positions (K4.2)	**0,33%**	no more than 20% of NTC	19,7%
	Number of the violation days according to the total value of the short open currency positions (K4.3)	**-1,99%**	no more than 20% of NTC	18,0%
Additional capital stock of the bank ("buffer capital" index)		**55,70%**	no less than 20%	35,7%
Maximum risk exposure on the unsecured loans		**17,54%**	no more than 50% of NTC	32,5%
Maximum risk exposure on the operations with affiliates and bank-related parties		**6,15%**	no more than 60% of NTC	53,8%
Maximum amount of total investments by a non-banking organization		**0,06%**	no more than 60% of the bank's own (regulatory) capital	59,9%
Maximum amount of the investments to the immovable property (fixed assets)		**0,64%**	no more than 100% of the paid-in authorized capital of the bank	99,4%
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%
The total size of the bank is major risks		**3,22%**	no more than 100% of five times the size of NTC	96,8%

Chairman of the Management Board **T. Alimdzhanov**

Chief Accountant **K.Mamatbekova**