

Banking Statements		
Code of territory by OKATO	by OKPO	Code of credit institution (branch)
45	09318941	1978

STATEMENT OF MANDATORY RATIOS, LEVERAGE
RATIO AND SHORT-TERM LIQUIDITY RATIO
(PUBLISHED FORM)
AS OF 01.01.2019

OKUD Form Code
0409813

Section 1. Mandatory ratios

Quarterly (Annual)

No	Item	note number	Regulatory value	Actual value as the reporting date, %	Actual value as at the beginning of the year, %
1	Base capital adequacy ratio (N1.1), banking group (N20.1)	"7" regulatory information disclosure	4,5	8,1	8,2
2	Core capital adequacy ratio (N1.2), banking group (N20.2)		6	11,6	11,4
3	Capital adequacy ratio (N1.1), banking group (N20.0)		8	20,1	20
4	Capital adequacy ratio of non-bank settlement credit institution which can make money transfers without opening bank accounts, and related banking transactions (N1.3)				
5	Leverage ratio (N1.4), banking group (N20.4)		3	5,7	
6	Instant liquidity ratio (N2)		15	101,7	121
7	Current liquidity ratio (N3)		50	197,6	205,2
8	Long term liquidity ratio (N4)		120	37,1	44,2
9	Maximum exposure to single borrower or a group of related borrowers (N6)			Max 21,6	Max 20,5
				Number of violations	Number of violations
				Period	Period
10	Maximum amount of major credit risks (N7), banking group (N22)		800	234,3	215,2

No	Item	note number	Regulatory value	Actual value as the reporting date	Actual value as at the beginning of the year
11	Maximum amount of loans, bank guarantees and sureties extended by the bank to its participants (shareholders) (N9.1)		50	0	0
12	Aggregate exposure to the bank's insiders (N10.1)		3	0,7	0,2
13	Ratio of equity interests held by the bank (to its equity (capital) (N12), ratio of equity interests held by the banking group to its equity (capital) (N23)		25	1,1	0,5
14	Ratio of total liquid assets with terms of the nearest 30 calendar days to total liabilities of non-bank settlement credit institution (N15)				
15	Liquidity ratio of non-bank settlement credit institutions which can make money transfers without opening bank accounts, and related banking transactions (N15.1)				
16	Ratio of maximum aggregate amount of loans to customers-participants of settlements for completion of settlements (N16)				
17	Ratio of provision of loans by settlement non-bank credit institution on its behalf and at its expense to borrowers, other than customers-participants of settlements (N16.1)				
18	Minimum ratio of the amount of the mortgage coverage to the amount of issued mortgage-backed bonds (N18)				
19	Maximum exposure to single borrower or a group of related borrowers for banking group (N21)			Max	Max
				Number of violations	Number of violations
				Period	Period
20	Maximum permitted exposure to a related party (group of related parties) (N25)		20	Max 8,9	Max 9,3
				Number of violations	Number of violations
				Period	Period

Section 2 Sub-section 2.1 Calculation of balance sheet assets and off-balance sheet commitments

No	Item	note number	Amount, RUB thousand
1	Assets according to balance sheet (published form), total	"7" regulatory information disclosure	2135246124
2	Adjustment for equity investments in credit, financial, insurance or other organisations consolidated in the banking group's financial statements, but ignored in calculation of equity (capital), mandatory ratios and open currency positions (limits)		non-applicable for accountancy of credit institution as being legal entity
3	Adjustment for fiduciary assets booked according to accounting rules but not included in leverage ratio calculation		0
4	Adjustment for derivatives		1966559
5	Adjustment for securities lending transactions		49008429
6	Loan equivalent adjustment of credit-related commitments		126290387
7	Other adjustments		14546350
8	Balance sheet assets and off-balance sheet commitments at risk as adjusted for leverage ratio calculation, total:		2297965149

Section 2 Sub-section 2.2 Leverage ratio calculation

No	Item	note number	Amount, RUB thousand
Balance sheet assets at risk			
1	Balance sheet assets, total:	"7" regulatory information disclosure	922642975
2	Adjustment by deduction of items reducing core capital sources		285154
3	Balance sheet assets at risk as adjusted for (line 1 minus line 2), total:		922357821
Derivatives transactions risk			
4	Current credit risk of derivatives transactions (net of received variable margin), total:		2405828
5	Counterparty risk under derivatives transactions, total:		4226006
6	Adjustment for nominal value of provided under derivatives transactions to be written-off of balance sheet according to accounting rules		non-applicable according to Russian accounting rules
7	Adjustment by deduction of remitted variable margin in certain cases		0
8	Adjustment for customer transactions due to be executed by central counterparty (applicable to clearing members)		0
9	Adjustment for credit risk related to underlying assets under issued credit derivatives		0
10	Adjustment by deduction of issued credit derivatives		0
11	Adjusted derivatives risk (sum of lines 4, 5, 9 minus lines 7, 8, 10), total:		6631834

No	Item	note number	Amount
Securities lending transactions risk			
12	Receivables under securities lending transactions (netted), total:		1643711232
13	Adjustment for cash netting (receivables and obligations) under securities lending transactions		12295499
14	Counterparty risk under securities lending transactions		61303928
15	Risk under guarantee securities lending transactions		0
16	Adjusted receivables under securities lending transactions (sum of lines 12, 14, 15 minus line 13), total:		1692719661
Credit-related commitments risk (CRV)			
17	Nominal value of credit-related commitments risk (CRV'), total:		188340053
18	Adjustment for loan equivalent ratios		62049666
19	Adjusted risk under credit-related commitments (CRV') (difference of lines 17 and 18), total:		126290387
Risk capital			
20	Core capital		156608467
21	Balance sheet assets and off-balance sheet commitments at risk for leverage ratio calculation (sum of lines 3, 11, 16, 19), total:	17	2747999703
Leverage ratio			
22	Basel III leverage ratio (line 20/ line 21), percent	17	5,7

Chairman of the Management Board [s] Chubar V.A.

Chief Accountant [s] Sass S.V.

8 February 2019 seal