

**Published Statement  
on prudential banking standards**

As at 30.09.2018

**ARARATBANK OJSC**

19 Pushkin St., Yerevan

*thous. AMD*

Standards	Actual magnitute of standard for the bank	Magnitute required by the CBA	Number of breaches during the reporting period
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
The minimum size of charter capital	8,803,655	50,000	No breaches
The minimum size of total capital	33,628,943	30,000,000	No breaches
N1 Minimum ratio of total capital and risk weighted assets	15.43%	min12%	No breaches
N <sub>2</sub> <sup>1</sup> Minimum ratio of highly liquid assets and	29.58%	min15%	No breaches
N <sub>2</sub> <sup>11</sup> Minimum ratio of highly liquid assets in first category currency and total assets in first category	11.29%	min4%	No breaches
N <sub>2</sub> <sup>2</sup> Minimum ratio of highly liquid assets and	155.09%	min60%	No breaches
N <sub>2</sub> <sup>21</sup> Minimum ratio of highly liquid assets in first category currency and demand liabilities in first	78.74%	min10%	No breaches
N <sub>3</sub> <sup>1</sup> Maximum exposure per borrower	15.87%	max20%	No breaches
N <sub>3</sub> <sup>2</sup> Maximum exposure per large borrower	139.21%	max500%	No breaches
N <sub>4</sub> <sup>1</sup> Maximum exposure per person affiliated with the Bank	2.92%	max5%	No breaches
N <sub>4</sub> <sup>2</sup> Maximum exposure for all persons affiliated with the Bank	10.17%	max20%	No breaches
Minimum size of required reserve in CBA in AMD	2.28%	min2%	No breaches
In USD	18.00%	min18%	No breaches
In EUR	18.00%	min18%	No breaches
Maximum ratio of total currency position and total capital	0.72%	max10%	No breaches
Ratio of Currency position and total capital in USD	0.00%	max7%	No breaches
in EUR	0.02%	max7%	No breaches
in RUR	0.00%	max7%	No breaches
Other currencies	0.71%	max7%	No breaches

