

**Published Statement
on prudential banking standards**

As at 31.03.2015

ARARATBANK OJSC

19 Pushkin St., Yerevan

thous. AMD

Standards	Actual magnitude of standard for the bank	Magnitude 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	6,387,505	50,000	No breaches
The minimum size of total capital	21,591,471	5,000,000	No breaches
N ₁ Minimum ratio of total capital and risk weighted assets	18.65%	min12%	No breaches
N ₂ ¹ Minimum ratio of highly liquid assets and total assets of the Bank	33.77%	min15%	No breaches
N ₂ ¹¹ Minimum ratio of highly liquid assets in first category currency and total assets in first category currency of the Bank	28.84%	min4%	No breaches
N ₂ ² Minimum ratio of highly liquid assets and demand liabilities	183.19%	min60%	No breaches
N ₂ ²¹ Minimum ratio of highly liquid assets in first category currency and demand liabilities in first category currency	152.97%	min10%	No breaches
N ₃ ¹ Maximum exposure per borrower	11.19%	max20%	No breaches
N ₃ ² Maximum exposure per large borrower	74.83%	max500%	No breaches
N ₄ ¹ Maximum exposure per person affiliated with the Bank	0.95%	max5%	No breaches
N ₄ ² Maximum exposure for all persons affiliated with the Bank	6.53%	max20%	No breaches
Minimum size of required reserve in CBA in AMD	5.57%	min2%	No breaches
In USD	20.00%	min20%	No breaches
In EUR	20.00%	min20%	No breaches
Maximum ratio of total currency position and total capital	0.65%	max10%	No breaches
Ratio of Currency position and total capital in USD	0.38%	max7%	No breaches
in EUR	0.01%	max7%	No breaches
in RUR	0.01%	max7%	No breaches
Other currencies	0.25%	max7%	No breaches

