

Published Statement
on prudential banking standards

As at 31.03.2018

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 | 8,803,655 | 50,000 | No breaches |
| The minimum size of total capital | 32,409,542 | 30,000,000 | No breaches |
| N ₁ Minimum ratio of total capital and risk weighted assets | 15.26% | min12% | No breaches |
| N ₂ ¹ Minimum ratio of highly liquid assets and total assets of the Bank | 30.77% | 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 | 11.55% | min4% | No breaches |
| N ₂ ² Minimum ratio of highly liquid assets and demand liabilities | 144.17% | min60% | No breaches |
| N ₂ ²¹ Minimum ratio of highly liquid assets in first category currency and demand liabilities in first category currency | 68.39% | min10% | No breaches |
| N ₃ ¹ Maximum exposure per borrower | 17.08% | max20% | No breaches |
| N ₃ ² Maximum exposure per large borrower | 107.87% | max500% | No breaches |
| N ₄ ¹ Maximum exposure per person affiliated with the Bank | 1.17% | max5% | No breaches |
| N ₄ ² Maximum exposure for all persons affiliated with the Bank | 6.59% | max20% | No breaches |
| Minimum size of required reserve in CBA AMD | in 2.16% | 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 | 0.88% | max10% | No breaches |
| Ratio of Currency position and total capital in USD | 0.00% | max7% | No breaches |
| in EUR | 0.01% | max7% | No breaches |
| in RUR | 0.00% | max7% | No breaches |
| Other currencies | 0.87% | max7% | No breaches |

