

**Published Statement
on prudential banking standards**

As at 31.03.2017

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 | 30,891,943 | 30,000,000 | No breaches |
| N1 Minimum ratio of total capital and risk weighted assets | 17.27% | min12% | No breaches |
| N ₂ ¹ Minimum ratio of highly liquid assets and total | 38.68% | min15% | No breaches |
| N ₂ ¹¹ Minimum ratio of highly liquid assets in first category currency and total assets in first category | 25.88% | min4% | No breaches |
| N ₂ ² Minimum ratio of highly liquid assets and | 169.43% | min60% | No breaches |
| N ₂ ²¹ Minimum ratio of highly liquid assets in first category currency and demand liabilities in first | 121.96% | min10% | No breaches |
| N ₃ ¹ Maximum exposure per borrower | 13.79% | max20% | No breaches |
| N ₃ ² Maximum exposure per large borrower | 69.30% | max500% | No breaches |
| N ₄ ¹ Maximum exposure per person affiliated with the Bank | 0.77% | max5% | No breaches |
| N ₄ ² Maximum exposure for all persons affiliated with the Bank | 4.84% | max20% | No breaches |
| Minimum size of required reserve in CBA in AMD | 3.80% | min2% | No breaches |
| In USD | 20.00% | min18% | No breaches |
| In EUR | 20.00% | 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 | 0.30% | max7% | No breaches |
| in EUR | 0.00% | max7% | No breaches |
| in RUR | 0.00% | max7% | No breaches |
| Other currencies | 0.42% | max7% | No breaches |

