

Published Statement
on prudential banking standards

As at 30.09.2017

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	32,372,835	30,000,000	No breaches
N1 Minimum ratio of total capital and risk weighted assets	16.34%	min12%	No breaches
N ₂ ¹ Minimum ratio of highly liquid assets and total assets of the Bank	34.00%	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	15.51%	min4%	No breaches
N ₂ ² Minimum ratio of highly liquid assets and demand liabilities	137.53%	min60%	No breaches
N ₂ ²¹ Minimum ratio of highly liquid assets in first category currency and demand liabilities in first category currency	68.24%	min10%	No breaches
N ₃ ¹ Maximum exposure per borrower	16.71%	max20%	No breaches
N ₃ ² Maximum exposure per large borrower	103.61%	max500%	No breaches
N ₄ ¹ Maximum exposure per person affiliated with the Bank	3.88%	max5%	No breaches
N ₄ ² Maximum exposure for all persons affiliated with the Bank	8.99%	max20%	No breaches
Minimum size of required reserve in CBA AMD	in 2.57%	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	5.75%	max10%	No breaches
Ratio of Currency position and total capital in USD	4.75%	max7%	No breaches
in EUR	0.00%	max7%	No breaches
in RUR	0.00%	max7%	No breaches
Other currencies	0.00%	max7%	No breaches

