Published Statement on prudential banking standards As at 30.09.2016 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
1	<u>2</u>	3	4
The minimum size of charter capital	6,387,505	50,000	No breaches
The minimum size of total capital	23,021,697	5,000,000	No breaches
N1 Minimum ratio of total capital and risk weighted assets	19.19%	min12%	No breaches
N ₂ ¹ Minimum ratio of highly liquid assets and total assets of the	46.94%	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	28.23%	min4%	No breaches
N ₂ ² Minimum ratio of highly liquid assets and demand liabilities	222.46%	min60%	No breaches
N2 ²¹ Minimum ratio of highly liquid assets in first category			
currency and demand liabilities in first category currency	171.75%	min10%	No breaches
N ₃ ¹ Maximum exposure per borrower	16.09%	max20%	No breaches
N ₃ ² Maximum exposure per large borrower	89.33%	max500%	No breaches
N ₄ ¹ Maximum exposure per person affiliated with the Bank	0.86%	max5%	No breaches
${\sf N_4}^2$ Maximum exposure for all persons affiliated with the Bank	4.64%	max20%	No breaches
Minimum size of required reserve in CBA in AMD	2.12%	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	2.37%	max10%	No breaches
Ratio of Currency position and total capital in USD	2.20%	$m c \sqrt{70}$	No broostee
in EUR	0.01%	max7% max7%	No breaches No breaches
in RUR	0.35%	max7%	No breaches
Other currencies	0.25%	max7%	No breaches

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