

Published Statement
on prudential banking standards

As at 31.12.2014
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	21,450,189	5,000,000	No breaches
N ¹ Minimum ratio of total capital and risk weighted assets	18.25%	min12%	No breaches
N ₂ ¹ Minimum ratio of highly liquid assets and total assets of the	41.32%	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	27.36%	min4%	No breaches
N ₂ ² Minimum ratio of highly liquid assets and demand liabilities	168.01%	min60%	No breaches
N ₂ ²¹ Minimum ratio of highly liquid assets in first category currency and demand liabilities in first category currency	146.41%	min10%	No breaches
N ₃ ¹ Maximum exposure per borrower	10.77%	max20%	No breaches
N ₃ ² Maximum exposure per large borrower	73.66%	max500%	No breaches
N ₄ ¹ Maximum exposure per person affiliated with the Bank	4.57%	max5%	No breaches
N ₄ ² Maximum exposure for all persons affiliated with the Bank	9.81%	max20%	No breaches
Minimum size of required reserve in CBA in AMD	3.34%	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	8.97%	max10%	No breaches
Ratio of Currency position and total capital in USD	4.55%	max7%	No breaches
in EUR	0.03%	max7%	No breaches
in RUR	0.08%	max7%	No breaches
Other currencies	4.25%	max7%	No breaches

