

**Published Statement**  
on prudential banking standards

As at 31.12.2018

**ARARATBANK OJSC**

19 Pushkin St., Yerevan

*thous. AMD*

<b>Standards</b>	<b>Actual magnitute of standard for the bank</b>	<b>Magnitute required by the CBA</b>	<b>Number of breaches during the reporting period</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
The minimum size of charter capital	8,803,655	50,000	No breaches
The minimum size of total capital	34,916,743	30,000,000	No breaches
N1 Minimum ratio of total capital and risk weighted assets	16.21%	min12%	No breaches
N <sub>2</sub> <sup>1</sup> Minimum ratio of highly liquid assets and total	29.83%	min15%	No breaches
N <sub>2</sub> <sup>11</sup> Minimum ratio of highly liquid assets in first category currency and total assets in first category	16.84%	min4%	No breaches
N <sub>2</sub> <sup>2</sup> Minimum ratio of highly liquid assets and	147.62%	min60%	No breaches
N <sub>2</sub> <sup>21</sup> Minimum ratio of highly liquid assets in first category currency and demand liabilities in first	108.33%	min10%	No breaches
N <sub>3</sub> <sup>1</sup> Maximum exposure per borrower	14.77%	max20%	No breaches
N <sub>3</sub> <sup>2</sup> Maximum exposure per large borrower	106.64%	max500%	No breaches
N <sub>4</sub> <sup>1</sup> Maximum exposure per person affiliated with the Bank	3.66%	max5%	No breaches
N <sub>4</sub> <sup>2</sup> Maximum exposure for all persons affiliated with the Bank	8.21%	max20%	No breaches
Minimum size of required reserve in CBA in AMD	4.48%	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	2.40%	max10%	No breaches
Ratio of Currency position and total capital in USD	2.24%	max7%	No breaches
in EUR	0.00%	max7%	No breaches
in RUR	0.00%	max7%	No breaches
Other currencies	0.15%	max7%	No breaches

