

Published Statement
on prudential banking standards

As at 31.03.2019

ARARATBANK OJSC

19 Pushkin St., Yerevan

thous. AMD

Standards	Actual magnitude of standard for the bank	Magnitute required by the CBA	Number of breaches during the reporting period
1	2	3	4
The minimum size of charter capital	8,803,655	50,000	No breaches
The minimum size of total capital	33,489,867	30,000,000	No breaches
N ¹ Minimum ratio of total capital and risk weighted assets	15.34%	min12%	No breaches
N ₂ ¹ Minimum ratio of highly liquid	26.20%	min15%	No breaches
N ₂ ¹¹ Minimum ratio of highly liquid assets in first category	12.05%	min4%	No breaches
N ₂ ² Minimum ratio of highly	140.10%	min60%	No breaches
N ₂ ²¹ Minimum ratio of highly liquid assets in first category	81.46%	min10%	No breaches
N ₃ ¹ Maximum exposure per borrower	15.25%	max20%	No breaches
N ₃ ² Maximum exposure per	129.63%	max500%	No breaches
N ₄ ¹ Maximum exposure per person affiliated with the Bank	3.64%	max5%	No breaches
N ₄ ² Maximum exposure for all persons affiliated with the Bank	8.64%	max20%	No breaches
Minimum size of required reserve in CBA			No breaches
in AMD	2.62%	min2%	No breaches
In USD	18.00%	min18%	No breaches
In EUR	18.00%	min18%	No breaches
Maximum ratio of total currency	0.76%	max10%	No breaches
Ratio of Currency position and total capital			
in USD	0.32%	max7%	No breaches
in EUR	0.02%	max7%	No breaches
in RUR	0.00%	max7%	No breaches
Other currencies	0.42%	max7%	No breaches

