

**Published Statement
on prudential banking standards**

As at 30.09.2019

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 |
|---|--|--|---|
| 1 | 2 | 3 | 4 |
| The minimum size of charter capital | 8,803,655 | 50,000 | No breaches |
| The minimum size of total capital | 35,601,721 | 30,000,000 | No breaches |
| N1 Minimum ratio of total capital and risk weighted assets | 15.79% | min12% | No breaches |
| N ₂ ¹ Minimum ratio of highly liquid assets and total | 26.24% | min15% | No breaches |
| N ₂ ¹¹ Minimum ratio of highly liquid assets in first category currency and total assets in first category | 11.68% | min4% | No breaches |
| N ₂ ² Minimum ratio of highly liquid assets and | 126.79% | min60% | No breaches |
| N ₂ ²¹ Minimum ratio of highly liquid assets in first category currency and demand liabilities in first category currency | 71.89% | min10% | No breaches |
| N ₃ ¹ Maximum exposure per borrower | 13.17% | max20% | No breaches |
| N ₃ ² Maximum exposure per large borrower | 120.75% | max500% | No breaches |
| N ₄ ¹ Maximum exposure per person affiliated with the Bank | 4.32% | max5% | No breaches |
| N ₄ ² Maximum exposure for all persons affiliated with the Bank | 8.65% | max20% | No breaches |
| Minimum size of required reserve in CBA in AMD | X | min2% | No breaches |
| in USD | X | min 16% in AMD, in USD | No breaches |
| in EUR | X | AMD, min 2% in EUR | No breaches |
| Other currencies | X | min 16% in AMD, min 2% in USD | No breaches |
| Maximum ratio of total currency position and total capital | 0.32% | max10% | No breaches |
| Ratio of Currency position and total capital in USD | 0.00% | max7% | No breaches |
| in EUR | 0.00% | max7% | No breaches |
| in RUR | 0.00% | max7% | No breaches |
| Other currencies | 0.13% | max7% | No breaches |

