

Published Statement
on prudential banking standards

As at 31.12.2019

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
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
The minimum size of charter capital	8,803,655	50,000	No breaches
The minimum size of total capital	36,356,120	30,000,000	No breaches
N1 Minimum ratio of total capital and risk weighted assets	15.16%	min12%	No breaches
N ₂ ¹ Minimum ratio of highly liquid	25.91%	min15%	No breaches
N ₂ ¹¹ Minimum ratio of highly liquid assets in first category currency and	10.62%	min4%	No breaches
N ₂ ² Minimum ratio of highly liquid	135.26%	min60%	No breaches
N ₂ ²¹ Minimum ratio of highly liquid assets in first category currency and	91.69%	min10%	No breaches
N ₃ ¹ Maximum exposure per borrower	12.44%	max20%	No breaches
N ₃ ² Maximum exposure per large borrower	113.38%	max500%	No breaches
N ₄ ¹ Maximum exposure per person affiliated with the Bank	3.39%	max5%	No breaches
N ₄ ² Maximum exposure for all persons affiliated with the Bank	8.28%	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	min 16% ՀՀ in 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	3.82%	max10%	No breaches
Ratio of Currency position and total capital	3.53%	max7%	No breaches
in EUR	0.01%	max7%	No breaches
in RUR	0.01%	max7%	No breaches
Other currencies	0.28%	max7%	No breaches

