

**Published Statement**  
**on prudential banking standards**  
**As at 31.03.2020**  
**ARARATBANK OJSC**  
87 Buzand str., Yerevan RA

Standards	Actual magnitude of standard for the bank
<i>1</i>	<i>2</i>
The minimum size of charter capital	8,803,655
The minimum size of total capital	36,083,689
N1 Minimum ratio of total capital and risk weighted assets	15.24%
N <sub>2</sub> <sup>1</sup> Minimum ratio of highly liquid assets and total assets of the Bank	26.05%
N <sub>2</sub> <sup>11</sup> Minimum ratio of highly liquid assets in first category currency and total assets in first category currency of the Bank	13.90%
N <sub>2</sub> <sup>2</sup> Minimum ratio of highly liquid assets and demand liabilities	145.68%
N <sub>2</sub> <sup>21</sup> Minimum ratio of highly liquid assets in first category currency and demand liabilities in first category currency	120.27%
N <sub>3</sub> <sup>1</sup> Maximum exposure per borrower	12.73%
N <sub>3</sub> <sup>2</sup> Maximum exposure per large borrower	95.89%
N <sub>4</sub> <sup>1</sup> Maximum exposure per person affiliated with the Bank	1.78%
N <sub>4</sub> <sup>2</sup> Maximum exposure for all persons affiliated with the Bank	8.14%
Minimum size of required reserve in CBA in AMD	X
in USD	X
in EUR	X
Other currencies	X
Maximum ratio of total currency position and total capital	0.56%
Ratio of Currency position and total capital in USD	3.12%
in EUR	0.01%
in RUR	0.00%
Other currencies	0.29%

  
Chairman of the Executive Board Mher Ananyan  
  
Chief Accountant Galstyan  


*thous. AMD*

Magnitude required by the CBA	Number of breaches during the reporting period
<b>3</b>	<b>4</b>
50,000	No breaches
30,000,000	No breaches
min12%	No breaches
min15%	No breaches
min4%	No breaches
min60%	No breaches
min10%	No breaches
max20%	No breaches
max500%	No breaches
max5%	No breaches
max20%	No breaches
min2%	No breaches
AMD,	No breaches
min 4% in EUR	No breaches
AMD,	No breaches
min 4% in EUR	No breaches
AMD,	No breaches
min 4% in EUR	No breaches
max10%	No breaches
max7%	No breaches
max7%	No breaches
max7%	No breaches
max7%	No breaches