

Published Statement  
on prudential banking standards  
As at 31.12.2020  
**ARARATBANK OJSC**  
87 Buzand str., Yerevan RA

*thous. AMD*

Standards	Actual magnitude of standard for the bank	Magnitute 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	37,892,329	30,000,000	No breaches
N1 <sup>1</sup> Minimum ratio of tier capital and risk weighted assets	14.35%	min12%	No breaches
N1 <sup>2</sup> Minimum ratio of total capital and risk weighted assets	15.09%		
N <sub>2</sub> <sup>1</sup> Minimum ratio of highly liquid assets and total assets of the Bank	24.56%	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 currency of the Bank	13.45%	min4%	No breaches
N <sub>2</sub> <sup>2</sup> Minimum ratio of highly liquid assets and demand liabilities	125.36%	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 category currency	102.24%	min10%	No breaches
N <sub>3</sub> <sup>1</sup> Maximum exposure per borrower	12.61%	max20%	No breaches
N <sub>3</sub> <sup>2</sup> Maximum exposure per large borrower	116.83%	max500%	No breaches
N <sub>4</sub> <sup>1</sup> Maximum exposure per person affiliated with the Bank	3.07%	max5%	No breaches
N <sub>4</sub> <sup>2</sup> Maximum exposure for all persons affiliated with the Bank	7.05%	max20%	No breaches
Minimum size of required reserve in CBA	X	min2%	No breaches
in USD	X	min 10% ՀՀ in AMD, min 8% in EUR	No breaches
in EUR	X	min 10% ՀՀ in AMD, min 8% in EUR	No breaches
Other currencies	X	min 10% ՀՀ in AMD, min 8% in EUR	No breaches
Maximum ratio of total currency position and total capital	0.13%	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

Chairman of the Executive Board *Mher Ananyan*

Chief Accountant *Tigran Galst'yan*

