

Published Statement
on prudential banking standards
As at 30.09.2021
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
1	2	3	4
The minimum size of charter capital	8,803,655	50,000	No breaches
The minimum size of total capital	38,109,382	30,000,000	No breaches
N1 ¹ Minimum ratio of tier 1 capital and risk weighted assets	15.21%	min9%	No breaches
N1 ² Minimum ratio of total capital and risk weighted assets	15.44%	min12%	
N ₂ ¹ Minimum ratio of highly liquid assets and total assets of the Bank	29.05%	min15%	No breaches
N ₂ ¹¹ Minimum ratio of highly liquid assets in first category currency and total assets in first category currency of the Bank	24.02%	min4%	No breaches
N ₂ ² Minimum ratio of highly liquid assets and demand liabilities	131.65%	min60%	No breaches
N ₂ ²¹ Minimum ratio of highly liquid assets in first category currency and demand liabilities in first category currency	139.11%	min10%	No breaches
N ₂ ³ Minimum ratio of all currencies highly liquid assets divided by net cash outflow	179.55%	min 100%	No breaches
N ₂ ^{3(FX)} Minimum ratio of essential first category currencies highly liquid assets divided by net cash outflow	128.00%	min 60%	No breaches
N ₂ ⁴ Minimum ratio of all currencies available stable funding divided by required stable funding	136.89%	min 100%	No breaches
N ₂ ^{4 (FX)} Minimum ratio of essential first category currencies available stable funding divided by required stable funding	113.67%	min 60%	No breaches
N ₃ ¹ Maximum exposure per borrower	10.93%	max20%	No breaches
N ₃ ² Maximum exposure per large borrower	96.66%	max500%	No breaches
N ₄ ¹ Maximum exposure per person affiliated with the Bank	1.72%	max5%	No breaches
N ₄ ² Maximum exposure for all persons affiliated with the Bank	7.61%	max20%	No breaches
Minimum size of required reserve in CBA	in AMD	X	min4%
in USD	X	min 10% ֆֆ in AMD,	No breaches
in EUR	X	min 8% in EUR	No breaches
Other currencies	X	min 10% ֆֆ in AMD,	No breaches
	X	min 8% in EUR	No breaches
Maximum ratio of total currency position and total capital	0.55%	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	0.55%	max7%	No breaches

