

**Published Statement**  
on prudential banking standards

As at 30.06.2021  
**ARARATBANK OJSC**  
87 Buzand str., Yerevan RA

*thous. AMD*

<b>Standards</b>	<b>Actual magnitude of standard for the bank</b>	<b>Magnitude required by the CBA</b>	<b>Number of breaches during the reporting period</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
The minimum size of charter capital	8,803,655	50,000	No breaches
The minimum size of total capital	37,461,144	30,000,000	No breaches
N1 <sup>1</sup> Minimum ratio of tier 1 capital and risk weighted assets	14.67%	min9%	No breaches
N1 <sup>2</sup> Minimum ratio of total capital and risk weighted assets	15.16%	min12%	No breaches
N <sub>2</sub> <sup>1</sup> Minimum ratio of highly liquid assets and total assets of the Bank	33.09%	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	30.80%	min4%	No breaches
N <sub>2</sub> <sup>2</sup> Minimum ratio of highly liquid assets and demand liabilities	146.26%	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	163.01%	min10%	No breaches
N <sub>2</sub> <sup>3</sup> Minimum ratio of all currencies highly liquid assets divided by net cash outflow	246.45%	min 100%	No breaches
N <sub>2</sub> <sup>3(FX)</sup> Minimum ratio of essential first category currencies highly liquid assets divided by net cash outflow	263.92%	min 60%	No breaches
N <sub>2</sub> <sup>4</sup> Minimum ratio of all currencies available stable funding divided by required stable funding	134.16%	min 100%	No breaches
N <sub>2</sub> <sup>4 (FX)</sup> Minimum ratio of essential first category currencies available stable funding divided by required stable funding	113.86%	min 60%	No breaches
N <sub>3</sub> <sup>1</sup> Maximum exposure per borrower	11.58%	max20%	No breaches
N <sub>3</sub> <sup>2</sup> Maximum exposure per large borrower	110.17%	max500%	No breaches
N <sub>4</sub> <sup>1</sup> Maximum exposure per person affiliated with the Bank	2.60%	max5%	No breaches
N <sub>4</sub> <sup>2</sup> Maximum exposure for all persons affiliated with the Bank	7.75%	max20%	No breaches
Minimum size of required reserve in CBA	in AMD	X	min2%
in USD	X	min 10% ՀՀ in AMD,	No breaches
		min 8% in EUR	No breaches
in EUR	X	min 10% ՀՀ in AMD,	No breaches
		min 8% in EUR	No breaches
Other currencies	X	min 10% ՀՀ in AMD,	No breaches
		min 8% in EUR	No breaches
Maximum ratio of total currency position and total capital	0.19%	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	0.25%	max7%	No breaches

