Published Statement

on prudential banking standards

As at 31.12.2021

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	37,679,476	30,000,000	No breaches
$N1^{1}$ Minimum ratio of tier 1 capital and risk weighted assets	14.56%	min9%	No breaches
$N1^{2}$ Minimum ratio of total capital and risk weighted assets	14.80%	min12%	
N_2^{1} Minimum ratio of highly liquid assets and total assets of the Bank	27.28%	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	19.09%	min4%	No breaches
N_2^{2} Minimum ratio of highly liquid assets and demand liabilities	125.42%	min60%	No breaches
N_2^{21} Minimum ratio of highly liquid assets in first category currency and demand liabilities in first category currency	117.54%	min10%	No breaches
N_2^{3} Minimum ratio of all currencies highly liquid assets devided by net cash outflow	196.23%	min 100%	No breaches
$N_2^{3(FX)}$ Minimum ratio of essencial first category currencies highly liquid assets devided by net cash outflow	205.70%	min 60%	No breaches
N_2^{4} Minimum ratio of all currencies available stable funding devided by required stable funding	150.72%	min 100%	No breaches
$N_2^{4\ (FX)}$ Minimum ratio of essencial first category currencies available stable funding devided by required stable funding	129.22%	min 60%	No breaches
N_3^{1} Maximum exposure per borrower	10.65%	max20%	No breaches
N_3^{2} Maximum exposure per large borrower	105.42%	max500%	No breaches
N_4^{1} Maximum exposure per person affiliated with the Bank	0.51%	max5%	No breaches
N_4^{2} Maximum exposure for all persons affiliated with the Bank	5.35%	max20%	No breaches
Minimum size of required reserve in CBA in AMD	X	min4%	No breaches
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	0.59%	max10%	No breaches
Ratio of Currency position and total capital in USD	1.94%	max7%	No breaches
in EUR	0.00%	max7%	No breaches
in RUR	0.00%	max7%	No breaches
Other currencies	0.38%	max7%	No breaches