

Published Statement
on prudential banking standards

As at 30.06.2022
ARARATBANK OJSC
87 Buzand str., Yerevan RA

thous. AMD

Standards	Actual magnitude of standard for the bank	Magnitude 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	41,832,579	30,000,000	No breaches
N ₁ ¹ Minimum ratio of tier 1 capital and risk weighted assets	16.05%	min9%	No breaches
N ₁ ² Minimum ratio of total capital and risk weighted assets	15.83%	min12%	
N ₂ ¹ Minimum ratio of highly liquid assets and total assets of the Bank	33.59%	min15%	No breaches
N ₂ ² Minimum ratio of highly liquid assets and demand liabilities	101.61%	min60%	No breaches
N ₂ ³ Minimum ratio of all currencies highly liquid assets divided by net cash outflow	176.90%	min 100%	No breaches
N ₂ ^{3(FX)} Minimum ratio of essential first category currencies highly liquid assets divided by net cash outflow	214.10%	min 60%	No breaches
N ₂ ⁴ Minimum ratio of all currencies available stable funding divided by required stable funding	141.40%	min 100%	No breaches
N ₂ ^{4 (FX)} Minimum ratio of essential first category currencies available stable funding divided by required stable funding	126.50%	min 60%	No breaches
N ₃ ¹ Maximum exposure per borrower	12.23%	max20%	No breaches
N ₃ ² Maximum exposure per large borrower	91.13%	max500%	No breaches
N ₄ ¹ Maximum exposure per person affiliated with the Bank	3.06%	max5%	No breaches
N ₄ ² Maximum exposure for all persons affiliated with the Bank	11.44%	max20%	No breaches
U51 Maximum ratio of breach of demand and collateral values correlation (in AMD)	2.36%	max10%	No breaches
U52 Maximum ratio of breach of demand and collateral values correlation (in currency)	1.35%	max5%	No breaches
Minimum size of required reserve in CBA			
in AMD	X	min4%	No breaches
in USD		min 10% ՀՀ in AMD,	No breaches
	X	min 8% in EUR	No breaches
in EUR		min 10% ՀՀ in AMD,	No breaches
	X	min 8% in EUR	No breaches
Other currencies		min 10% ՀՀ in AMD,	No breaches
	X	min 8% in EUR	No breaches
Maximum ratio of total currency position and total capital	1.81%	max10%	No breaches
Ratio of Currency position and total capital			
in USD	1.44%	max7%	No breaches
in EUR	0.00%	max7%	No breaches
in RUR	0.00%	max7%	No breaches
Other currencies	0.37%	max7%	No breaches

