

Published Statement
on prudential banking standards

As at 30.09.2022
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	41,338,746	30,000,000	No breaches
N1 ¹ Minimum ratio of tier 1 capital and risk weighted assets	15.69%	min9%	No breaches
N1 ² Minimum ratio of total capital and risk weighted assets	15.38%	min12%	No breaches
N ₂ ¹ Minimum ratio of highly liquid assets and total assets of the Bank	35.47%	min15%	No breaches
N ₂ ² Minimum ratio of highly liquid assets and demand liabilities	101.05%	min60%	No breaches
N ₂ ³ Minimum ratio of all currencies highly liquid assets divided by net cash outflow	177.40%	min 100%	No breaches
N ₂ ^{3(FX)} Minimum ratio of essential first category currencies highly liquid assets divided by net cash outflow	248.80%	min 60%	No breaches
N ₂ ⁴ Minimum ratio of all currencies available stable funding divided by required stable funding	155.90%	min 100%	No breaches
N ₂ ^{4 (FX)} Minimum ratio of essential first category currencies available stable funding divided by required stable funding	151.24%	min 60%	No breaches
N ₃ ¹ Maximum exposure per borrower	10.63%	max20%	No breaches
N ₃ ² Maximum exposure per large borrower	98.56%	max500%	No breaches
N ₄ ¹ Maximum exposure per person affiliated with the Bank	3.35%	max5%	No breaches
N ₄ ² Maximum exposure for all persons affiliated with the Bank	13.01%	max20%	No breaches
U51 Maximum ratio of breach of demand and collateral values correlation (in AMD)	0.00%	max10%	No breaches
U52 Maximum ratio of breach of demand and collateral values correlation (in currency)	3.52%	max5%	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
in EUR	X	min 8% in EUR	No breaches
Other currencies	X	min 10% ՀՀ in AMD,	No breaches
	X	min 8% in EUR	No breaches
Maximum ratio of total currency position and total capital	1.69%	max10%	No breaches
Ratio of Currency position and total capital			
in USD	1.51%	max7%	No breaches
in EUR	0.01%	max7%	No breaches
in RUR	0.00%	max7%	No breaches
Other currencies	0.16%	max7%	No breaches

