

Published Statement
on prudential banking standards
As at 31.03.2023
ARARATBANK OJSC
87 Buzand str., Yerevan RA

thous. AMD

Standards	Actual magnitute of standard for the bank	Magnitute required by the CBA	Number of breaches during the reporting period
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
The minimum size of charter capital	9,366,725	1,000,000	No breaches
The minimum size of total capital	49,653,203	30,000,000	No breaches
N1 ¹ Minimum ratio of tier 1 capital and risk weighted assets	17.21%	min9%	No breaches
N1 ² Minimum ratio of total capital and risk weighted assets	16.87%	min12%	No breaches
N ₂ ¹ Minimum ratio of highly liquid assets and total assets of the Bank	40.21%	min15%	No breaches
N ₂ ² Minimum ratio of highly liquid assets and demand liabilities	96.63%	min60%	No breaches
N ₂ ³ Minimum ratio of all currencies highly liquid assets devided by net cash outflow	168.96%	min 100%	No breaches
N ₂ ^{3(FX)} Minimum ratio of essencial first category currencies highly liquid assets devided by net cash outflow	182.31%	min 100%	No breaches
N ₂ ⁴ Minimum ratio of all currencies available stable funding devided by required stable funding	164.07%	min 100%	No breaches
N ₂ ^{4 (FX)} Minimum ratio of essencial first category currencies available stable funding devided by required stable funding	151.86%	min 100%	No breaches
N ₃ ¹ Maximum exposure per borrower	10.60%	max20%	No breaches
N ₃ ² Maximum exposure per large borrower	93.55%	max500%	No breaches
N ₄ ¹ Maximum exposure per person affiliated with the Bank	3.36%	max5%	No breaches
N ₄ ² Maximum exposure for all persons affiliated with the Bank	16.54%	max20%	No breaches
Մ51 Maximum ratio of breach of demand and colateral values correlation (in AMD)	0.00%	max10%	No breaches
Մ52 Maximum ratio of breach of demand and colateral values correlation (in currency)	2.42%	max5%	No breaches
Minimum size of required reserve in CBA AMD	X	min4%	No breaches
in USD	X	min 6% ՀՀ in AMD, min 12% in EUR	No breaches
in EUR	X	min 6% ՀՀ in AMD, min 12% in EUR	No breaches
Other currencies	X	min 6% ՀՀ in AMD, min 12% in EUR	No breaches
Maximum ratio of total currency position and total capital	1.05%	max10%	No breaches
Ratio of Currency position and total capital in USD	0.38%	max7%	No breaches
in EUR	0.00%	max7%	No breaches
in RUR	0.00%	max7%	No breaches
Other currencies	0.42%	max7%	No breaches

