

Published Statement  
on prudential banking standards

As at 30.09.2023

**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	9,366,725	1,000,000	No breaches
The minimum size of total capital	55,788,971	30,000,000	No breaches
N1 <sup>1</sup> Minimum ratio of first level tier 1 capital and risk weighted assets	16.48%	min6.2%	No breaches
N1 <sup>2</sup> Minimum ratio of first level capital and risk weighted assets	16.48%	min8.3%	No breaches
N1 Minimum ratio of total capital and risk weighted assets	17.32%	min11%	No breaches
N2 <sup>1</sup> Minimum ratio of highly liquid assets and total assets of the Bank	37.37%	min15%	No breaches
N2 <sup>2</sup> Minimum ratio of highly liquid assets and demand liabilities	88.96%	min60%	No breaches
N2 <sup>3</sup> Minimum ratio of all currencies highly liquid assets divided by net cash outflow	222.18%	min 100%	No breaches
N2 <sup>3(FX)</sup> Minimum ratio of essential first category currencies highly liquid assets divided by net cash outflow	346.20%	min 100%	No breaches
N2 <sup>3(FX)</sup> Minimum ratio of essential second category currencies highly liquid assets divided by net cash outflow	115.90%	min 100%	No breaches
N2 <sup>4</sup> Minimum ratio of all currencies available stable funding divided by required stable funding	157.88%	min 100%	No breaches
N2 <sup>4 (FX)</sup> Minimum ratio of essential first category currencies available stable	150.99%	min 100%	No breaches
N2 <sup>4 (FX)</sup> Minimum ratio of essential second category currencies available stable	815.00%	min 100%	No breaches
N3 <sup>1</sup> Maximum exposure per borrower	8.15%	max20%	No breaches
N3 <sup>2</sup> Maximum exposure per large borrower	69.98%	max500%	No breaches
N4 <sup>1</sup> Maximum exposure per person affiliated with the Bank	2.20%	max5%	No breaches
N4 <sup>2</sup> Maximum exposure for all persons affiliated with the Bank	12.29%	max20%	No breaches
U51 Maximum ratio of breach of demand and collateral values correlation (in AMD)	0.43%	max10%	No breaches
U52 Maximum ratio of breach of demand and collateral values correlation (in currency)	0.53%	max5%	No breaches
Minimum size of required reserve in CBA in AMD	X	min4%	No breaches
in USD	X	min 6% ՀՀ in AMD,	No breaches
in EUR	X	min 12% in USD	No breaches
	X	min 6% ՀՀ in AMD,	No breaches
	X	min 12% in EUR	No breaches
Maximum ratio of total currency position and total capital	1.32%	max10%	No breaches
Ratio of Currency position and total capital in USD	1.16%	max7%	No breaches
in EUR	0.08%	max7%	No breaches
in RUR	0.04%	max7%	No breaches
Other currencies	0.15%	max7%	No breaches

Chairman of the Executive Board

Chief Accountant

