

Published Statement
on prudential banking standards

As at 31.12.2023

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	58,604,475	30,000,000	No breaches
N ¹ Minimum ratio of first level tier 1 capital and risk weighted assets	16.70%	min6.2%	No breaches
N ^{1 2} Minimum ratio of first level capital and risk weighted assets	16.70%	min8.3%	No breaches
N ¹ Minimum ratio of total capital and risk weighted assets	17.54%	min11%	No breaches
N ^{2 1} Minimum ratio of highly liquid assets and total assets of the Bank	35.35%	min15%	No breaches
N ^{2 2} Minimum ratio of highly liquid assets and demand liabilities	80.04%	min60%	No breaches
N ³ Minimum ratio of all currencies highly liquid assets divided by net cash outflow	271.74%	min 100%	No breaches
N ^{2 3(FX)} Minimum ratio of essential first category currencies highly liquid assets divided by net cash outflow	332.56%	min 100%	No breaches
N ^{2 3(FX)} Minimum ratio of essential second category currencies highly liquid assets divided by net cash outflow	0.00%	min 100%	No breaches
N ⁴ Minimum ratio of all currencies available stable funding divided by required stable funding	162.48%	min 100%	No breaches
N ^{4 (FX)} Minimum ratio of essential first category currencies available stable	166.47%	min 100%	No breaches
N ^{4 (FX)} Minimum ratio of essential second category currencies available stable	385.86%	min 100%	No breaches
N ^{3 1} Maximum exposure per borrower	9.56%	max20%	No breaches
N ^{3 2} Maximum exposure per large borrower	76.72%	max500%	No breaches
N ^{4 1} Maximum exposure per person affiliated with the Bank	2.21%	max5%	No breaches
N ^{4 2} Maximum exposure for all persons affiliated with the Bank	12.81%	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)	0.33%	max5%	No breaches
Minimum size of required reserve in CBA	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	1.68%	max10%	No breaches
Ratio of Currency position and total capital in USD	1.52%	max7%	No breaches
in EUR	0.01%	max7%	No breaches
in RUR	0.06%	max7%	No breaches
Other currencies	0.04%	max7%	No breaches

Chairman of the Executive Board

Chief Accountant

