

Published Statement  
on prudential banking standards

As at 31.03.2024

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	52,999,619	30,000,000	No breaches
N1 <sup>1</sup> Minimum ratio of first level tier 1 capital and risk weighted assets	15.25%	min6.2%	No breaches
N1 <sup>2</sup> Minimum ratio of first level capital and risk weighted assets	15.25%	min8.3%	No breaches
N1 Minimum ratio of total capital and risk weighted assets	16.11%	min11%	No breaches
N <sub>2</sub> <sup>1</sup> Minimum ratio of highly liquid assets and total assets of the Bank	37.28%	min15%	No breaches
N <sub>2</sub> <sup>2</sup> Minimum ratio of highly liquid assets and demand liabilities	96.70%	min60%	No breaches
N <sub>2</sub> <sup>3</sup> Minimum ratio of all currencies highly liquid assets divided by net cash outflow	191.64%	min 100%	No breaches
N <sub>2</sub> <sup>3(FX)</sup> Minimum ratio of essential first category currencies highly liquid assets divided by net cash outflow	387.10%	min 100%	No breaches
N <sub>2</sub> <sup>3(FX)</sup> Minimum ratio of essential second category currencies highly liquid assets divided by net cash outflow	0.00%	min 100%	No breaches
N <sub>2</sub> <sup>4</sup> Minimum ratio of all currencies available stable funding divided by required stable funding	156.67%	min 100%	No breaches
N <sub>2</sub> <sup>4 (FX)</sup> Minimum ratio of essential first category currencies available stable	154.83%	min 100%	No breaches
N <sub>2</sub> <sup>4 (FX)</sup> Minimum ratio of essential second category currencies available stable	0.00%	min 100%	No breaches
N <sub>3</sub> <sup>1</sup> Maximum exposure per borrower	14.46%	max20%	No breaches
N <sub>3</sub> <sup>2</sup> Maximum exposure per large borrower	65.98%	max500%	No breaches
N <sub>4</sub> <sup>1</sup> Maximum exposure per person affiliated with the Bank	2.51%	max5%	No breaches
N <sub>4</sub> <sup>2</sup> Maximum exposure for all persons affiliated with the Bank	15.59%	max20%	No breaches
U51 Maximum ratio of breach of demand and collateral values correlation (in AMD)	0.57%	max10%	No breaches
U52 Maximum ratio of breach of demand and collateral values correlation (in currency)	0.00%	max5%	No breaches
Minimum size of required reserve in CBA		min4%	No breaches
in USD	X	min 6% ՀՀ in AMD,	No breaches
		min 12% in USD	No breaches
in EUR		min 6% ՀՀ in AMD,	No breaches
	X	min 12% in EUR	No breaches
Maximum ratio of total currency position and total capital	1.74%	max10%	No breaches
Ratio of Currency position and total capital			
in USD		max7%	No breaches
in EUR	1.15%	max7%	No breaches
in RUR			
Other currencies	0.07%	max7%	No breaches

0.003116635

