

Published Statement  
on prudential banking standards

As at 31.03.2025

**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	64,622,418	30,000,000	No breaches
N1 <sup>1</sup> Minimum ratio of first level tier 1 capital and risk weighted assets	17.62%	min6.2%	No breaches
N1 <sup>2</sup> Minimum ratio of first level capital and risk weighted assets	17.62%	min8.3%	No breaches
N1 Minimum ratio of total capital and risk weighted assets	18.33%	min11%	No breaches
N <sub>2</sub> <sup>1</sup> Minimum ratio of highly liquid assets and total assets of the Bank	36.79%	min15%	No breaches
N <sub>2</sub> <sup>2</sup> Minimum ratio of highly liquid assets and demand liabilities	105.84%	min60%	No breaches
N <sub>2</sub> <sup>3</sup> Minimum ratio of all currencies highly liquid assets divided by net cash outflow	215.77%	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	435.66%	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	157.30%	min 100%	No breaches
N <sub>2</sub> <sup>4 (FX)</sup> Minimum ratio of essential first category currencies available stable	156.19%	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	12.09%	max20%	No breaches
N <sub>3</sub> <sup>2</sup> Maximum exposure per large borrower	64.79%	max500%	No breaches
N <sub>4</sub> <sup>1</sup> Maximum exposure per person affiliated with the Bank	2.54%	max5%	No breaches
N <sub>4</sub> <sup>2</sup> Maximum exposure for all persons affiliated with the Bank	13.02%	max20%	No breaches
U51 Maximum ratio of breach of demand and collateral values correlation (in AMD)	0.28%	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 in AMD	X	min4%	No breaches
in USD	X	min 6% in AMD, min 12% in USD	No breaches
in EUR	X	min 6% in AMD, min 12% in EUR	No breaches
Maximum ratio of total currency position and total capital	1.19%	max10%	No breaches
Ratio of Currency position and total capital in USD	1.06%	max7%	No breaches
in EUR	0.01%	max7%	No breaches
in RUR	0.17%	max7%	No breaches
Other currencies	0.13%	max7%	No breaches

