

Published Statement
on prudential banking standards

As at 31.12.2025

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	74,300,725	30,000,000	No breaches
N1 ¹ Minimum ratio of first level tier 1 capital and risk weighted assets	20.03%	min6.2%	No breaches
N1 ² Minimum ratio of first level capital and risk weighted assets	20.03%	min8.3%	No breaches
N1 Minimum ratio of total capital and risk weighted assets	20.77%	min11%	No breaches
N2 ¹ Minimum ratio of highly liquid assets and total assets of the Bank	34.14%	min15%	No breaches
N2 ² Minimum ratio of highly liquid assets and demand liabilities	96.86%	min60%	No breaches
N2 ³ Minimum ratio of all currencies highly liquid assets divided by net cash outflow	251.77%	min 100%	No breaches
N2 ^{3(FX)} Minimum ratio of essential first category currencies highly liquid assets divided by net cash outflow	475.76%	min 100%	No breaches
N2 ^{3(FX)} Minimum ratio of essential second category currencies highly liquid assets divided by net cash outflow	0.00%	min 100%	No breaches
N2 ⁴ Minimum ratio of all currencies available stable funding divided by required stable funding	149.43%	min 100%	No breaches
N2 ^{4 (FX)} Minimum ratio of essential first category currencies available stable	167.76%	min 100%	No breaches
N2 ^{4 (FX)} Minimum ratio of essential second category currencies available stable	0.00%	min 100%	No breaches
N3 ¹ Maximum exposure per borrower	9.99%	max20%	No breaches
N3 ² Maximum exposure per large borrower	51.82%	max500%	No breaches
N4 ¹ Maximum exposure per person affiliated with the Bank	2.21%	max5%	No breaches
N4 ² Maximum exposure for all persons affiliated with the Bank	10.80%	max20%	No breaches
U51 Maximum ratio of breach of demand and collateral values correlation (in AMD)	0.63%	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 15% in USD	No breaches
in EUR	X	min 15% in EUR	No breaches
Maximum ratio of total currency position and total capital	1.30%	max10%	No breaches
Ratio of Currency position and total capital in USD	1.16%	max7%	No breaches
in EUR	0.00%	max7%	No breaches
in RUR	0.17%	max7%	No breaches
Other currencies	0.09%	max7%	No breaches

