

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 |
| N ₂ ¹ Minimum ratio of highly liquid assets and total assets of the Bank | 34.14% | min15% | No breaches |
| N ₂ ² Minimum ratio of highly liquid assets and demand liabilities | 96.86% | min60% | No breaches |
| N ₂ ³ Minimum ratio of all currencies highly liquid assets devided by net cash outflow | 251.77% | min 100% | No breaches |
| N ₂ ^{3(FX)} Minimum ratio of essencial first category currencies highly liquid assets devided by net cash outflow | 475.76% | min 100% | No breaches |
| N ₂ ^{4(FX)} Minimum ratio of essencial second category currencies highly liquid assets devided by net cash outflow | 0.00% | min 100% | No breaches |
| N ₂ ⁴ Minimum ratio of all currencies available stable funding devided by required stable funding | 149.43% | min 100% | No breaches |
| N ₂ ^{4 (FX)} Minimum ratio of essencial first category currencies available stable | 167.76% | min 100% | No breaches |
| N ₂ ^{4 (FX)} Minimum ratio of essencial second category currencies available stable | 0.00% | min 100% | No breaches |
| N ₃ ¹ Maximum exposure per borrower | 9.99% | max20% | No breaches |
| N ₃ ² Maximum exposure per large borrower | 51.82% | 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 | 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 USD | X | min4% | No breaches |
| in EUR | X | min 15% in USD | 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 |

