

Published Statement
on prudential banking standards

As at 30.06.2026

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	75,156,492	30,000,000	No breaches
N1 ¹ Minimum ratio of first level tier 1 capital and risk weighted assets	20.18%	min6.2%	No breaches
N1 ² Minimum ratio of first level capital and risk weighted assets	20.18%	min8.3%	No breaches
N1 Minimum ratio of total capital and risk weighted assets	20.96%	min11%	No breaches
N2 ³ Minimum ratio of all currencies highly liquid assets divided by net cash outflow	118.62%	min 100%	No breaches
N2 ^{3(FX)} Minimum ratio of essential first category currencies highly liquid assets divided by net cash outflow	149.78%	min 100%	No breaches
N2 ^{3(FX)} Minimum ratio of essential first and second category currencies highly liquid assets divided by net cash outflow	149.78%	min 100%	No breaches
N2 ⁴ Minimum ratio of all currencies available stable funding divided by required stable funding	131.01%	min 100%	No breaches
N2 ^{4 (FX)} Minimum ratio of essential first category currencies available stable	144.17%	min 100%	No breaches
N2 ^{4 (FX)} Minimum ratio of essential first and second category currencies available stable funding divided by required stable funding	144.17%	min 100%	No breaches
N3 ¹ Maximum exposure per borrower	7.57%	max20%	No breaches
N3 ² Maximum exposure per large borrower	67.82%	max500%	No breaches
N4 ¹ Maximum exposure per person affiliated with the Bank	2.22%	max5%	No breaches
N4 ² Maximum exposure for all persons affiliated with the Bank	11.59%	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)	0.00%	max5%	No breaches
Minimum size of required reserve in CBA	X	min4%	No breaches
in USD	X	min 15% USD	No breaches
in USD	X	min 15% EUR	No breaches
Maximum ratio of total currency position and total capital	0.73%	max10%	No breaches
Ratio of Currency position and total capital			
in USD	0.51%	max7%	No breaches
in EUR	0.00%	max7%	No breaches
in RUR	0.09%	max7%	No breaches
Other currencies	0.15%	max7%	No breaches


 Chairman of the Executive Board _____ Vakhitang Abrahamyan
 Chief Accountant _____ Anahit Vardanyan