

Published Statement  
on prudential banking standards

As at 31.12.2015

**ARARATBANK OJSC**  
19 Pushkin St., Yerevan

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	6,387,505	50,000	No breaches
The minimum size of total capital	21,232,260	5,000,000	No breaches
N <sub>1</sub> Minimum ratio of total capital and risk weighted assets	19.86%	min12%	No breaches
N <sub>2</sub> <sup>1</sup> Minimum ratio of highly liquid assets and total assets of the Bank	41.45%	min15%	No breaches
N <sub>2</sub> <sup>11</sup> Minimum ratio of highly liquid assets in first category currency and total assets in first category currency of the Bank	30.56%	min4%	No breaches
N <sub>2</sub> <sup>2</sup> Minimum ratio of highly liquid assets and demand liabilities	166.51%	min60%	No breaches
N <sub>2</sub> <sup>21</sup> Minimum ratio of highly liquid assets in first category currency and demand liabilities in first category currency	137.29%	min10%	No breaches
N <sub>3</sub> <sup>1</sup> Maximum exposure per borrower	17.90%	max20%	No breaches
N <sub>3</sub> <sup>2</sup> Maximum exposure per large borrower	77.23%	max500%	No breaches
N <sub>4</sub> <sup>1</sup> Maximum exposure per person affiliated with the Bank	1.41%	max5%	No breaches
N <sub>4</sub> <sup>2</sup> Maximum exposure for all persons affiliated with the Bank	6.02%	max20%	No breaches
Minimum size of required reserve in CBA in AMD	2.40%	min2%	No breaches
In USD	20.00%	min20%	No breaches
In EUR	20.00%	min20%	No breaches
Maximum ratio of total currency position and total capital	1.89%	max10%	No breaches
Ratio of Currency position and total capital in USD	1.00%	max7%	No breaches
in EUR	0.00%	max7%	No breaches
in RUR	0.30%	max7%	No breaches
Other currencies	1.89%	max7%	No breaches

A. Osinyan  
Chairman of the Executive Board



T. Galstyan  
Chief accountant