

Published Statement
on prudential banking standards

As at 30.09.2024

ARARATBANK OJSC
87 Buzand str., Yerevan RA

thous. AMD

Standards	Actual magnitude of standard for the bank	Magnitute 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	58,273,650	30,000,000	No breaches
N1 ¹ Minimum ratio of first level tier 1 capital and risk weighted assets	16.90%	min6.2%	No breaches
N1 ² Minimum ratio of first level capital and risk weighted assets	16.90%	min8.3%	No breaches
N1 Minimum ratio of total capital and risk weighted assets	17.66%	min11%	No breaches
N ₂ ¹ Minimum ratio of highly liquid assets and total assets of the Bank	38.81%	min15%	No breaches
N ₂ ² Minimum ratio of highly liquid assets and demand liabilities	112.63%	min60%	No breaches
N ₂ ³ Minimum ratio of all currencies highly liquid assets devided by net cash outflow	187.22%	min 100%	No breaches
N ₂ ^{3(FX)} Minimum ratio of essencial first category currencies highly liquid assets devided by net cash outflow	337.83%	min 100%	No breaches
N ₂ ^{3(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	163.43%	min 100%	No breaches
N ₂ ^{4 (FX)} Minimum ratio of essencial first category currencies available stable	159.62%	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	12.47%	max20%	No breaches
N ₃ ² Maximum exposure per large borrower	58.47%	max500%	No breaches
N ₄ ¹ Maximum exposure per person affiliated with the Bank	2.08%	max5%	No breaches
N ₄ ² Maximum exposure for all persons affiliated with the Bank	12.98%	max20%	No breaches
U51 Maximum ratio of breach of demand and colateral values correlation (in AMD)	0.00%	max10%	No breaches
U52 Maximum ratio of breach of demand and colateral values correlation (in currency)	0.62%	max5%	No breaches
Minimum size of required reserve in CBA	X	min4%	No breaches
in USD	X	min 6% in AMD,	No breaches
in EUR	X	min 12% in USD,	No breaches
	X	min 6% in AMD,	No breaches
	X	min 12% in EUR	No breaches
Maximum ratio of total currency position and total capital	0.91%	max10%	No breaches
Ratio of Currency position and total capital			
in USD	1.35%	max7%	No breaches
in EUR	0.07%	max7%	No breaches
in RUR			
Other currencies	0.01%	max7%	No breaches
	0.04%	max7%	No breaches

