

Published Statement
on prudential banking standards

As at 30.06.2024

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	55,926,666	30,000,000	No breaches
N ₁ ¹ Minimum ratio of first level tier 1 capital and risk weighted assets	15.86%	min6.2%	No breaches
N ₁ ² Minimum ratio of first level capital and risk weighted assets	15.86%	min8.3%	No breaches
N ₁ Minimum ratio of total capital and risk weighted assets	16.66%	min11%	No breaches
N ₂ ¹ Minimum ratio of highly liquid assets and total assets of the Bank	38.50%	min15%	No breaches
N ₂ ² Minimum ratio of highly liquid assets and demand liabilities	99.82%	min60%	No breaches
N ₂ ³ Minimum ratio of all currencies highly liquid assets divided by net cash outflow	186.52%	min 100%	No breaches
N ₂ ^{3(FX)} Minimum ratio of essential first category currencies highly liquid assets divided by net cash outflow	349.09%	min 100%	No breaches
N ₂ ^{3(FX)} Minimum ratio of essential second category currencies highly liquid assets divided by net cash outflow	0.00%	min 100%	No breaches
N ₂ ⁴ Minimum ratio of all currencies available stable funding divided by required stable funding	160.55%	min 100%	No breaches
N ₂ ^{4 (FX)} Minimum ratio of essential first category currencies available stable	156.09%	min 100%	No breaches
N ₂ ^{4 (FX)} Minimum ratio of essential second category currencies available stable	0.00%	min 100%	No breaches
N ₃ ¹ Maximum exposure per borrower	12.74%	max20%	No breaches
N ₃ ² Maximum exposure per large borrower	74.10%	max500%	No breaches
N ₄ ¹ Maximum exposure per person affiliated with the Bank	2.17%	max5%	No breaches
N ₄ ² Maximum exposure for all persons affiliated with the Bank	12.82%	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)	2.84%	max5%	No breaches
Minimum size of required reserve in CBA in AMD	X	min4%	No breaches
in USD	X	min 6% in AMD, min 12% in USD	No breaches
in EUR	X	min 6% in AMD, min 12% in EUR	No breaches
Maximum ratio of total currency position and total capital	0.19%	max10%	No breaches
Ratio of Currency position and total capital in USD	0.07%	max7%	No breaches
in EUR	0.00%	max7%	No breaches
in RUR	0.05%	max7%	No breaches
Other currencies	0.07%	max7%	No breaches


 Acting Executive Director  K. Sargsyan
 Chief accountant  A. Vardanyan