

Prudential standards

Name of the bank **Ameriabank CJSC**
 Address of the bank **G. Lusavorich 9, Yerevan, Armenia. Tel: 56 11 11**
 Date **01/10/12- 31/12/12**

(thous. drams)

ITEM	Actual	CBA requirement	Number of violations during quarter
1	2	3	4
Minimum statutory fund of the bank	25,447,640	50,000	No violation
Minimum total capital of the bank	34,275,899	5,000,000	No violation
N1 Total capital/ Risk weighted assets	14.01%	12%	No violation
N2.1 High liquid assets/ Total assets	26.63%	15%	No violation
N2.2 High liquid assets/ Demand liabilities	144.86%	60%	No violation
Maximum risk on a single borrower	19.11%	20%	No violation
Maximum risk on large-scale borrowers	316.26%	500%	No violation
Maximum risk on bank related person	4.43%	5%	No violation
Maximum risk on all bank related persons	9.74%	20%	No violation
Minimum requirement for obligatory reserves allocated with RA CBA:			
AMD		8%	
USD		12%	
EUR	X	12%	No violation
Maximum risk of currency position/ total capital of the bank	2.56%	10%	No violation
Maximum risk of separate currency positions/ total capital of the bank:			
USD			
EUR			
RUB			
other	X	X	No violation

General Director/Chairman of the Management Board

Chief Accountant



Artak Hanesyan

Gohar Khachatryan