

Prudential standards

Name of the bank **Ameriabank CJSC**
 Address of the bank **V. Sargsyan 2, Yerevan, Armenia. Tel: 56 11 11**
 Date **01/01/2023-31/03/2023**

(thous. drams)

ITEM	Actual	CBA requirement	Number of violations during quarter
1	2	3	4
Minimum statutory fund of the bank	54,414,765	1,000,000	No violation
Minimum total capital of the bank	179,510,050	30,000,000	No violation
N1.1 Core capital/ Risk weighted assets	14.24%	9%	No violation
N1.2 Total capital/ Risk weighted assets *	16.18%	12%	No violation
N2.1 High liquid assets/ Total assets	36.64%	15%	No violation
N2.1.1. High liquid assets of first group of currency / Total assets of first group of currency	45.64%	4%	No violation
N2.2 High liquid assets/ Demand liabilities	87.04%	60%	No violation
N2.2.1. High liquid assets of first group of currency/ Demand liabilities of first group of currency	104.86%	10%	No violation
N2.3. High liquid assets/ Net cash outflow (all currency)	310.39%	100%	No violation
N2.3. (FX)High liquid assets/ Net cash outflow(first group of currency)	401.18%	100%	No violation
N2.4. Available funds /required (all currency)	148.24%	100%	No violation
N2.4. Available funds /required (first group of currency)	166.57%	100%	No violation
N3.1. Maximum risk on a single borrower	18.16%	20%	No violation
N3.2. Maximum risk on large-scale borrowers	111.25%	500%	No violation
N4.1. Maximum risk on bank related person	2.48%	5%	No violation
N4.2. Maximum risk on all bank related persons	11.11%	20%	No violation
N5.1. Maximum deviation of loan to value ratio (AMD)	1.08%	10%	No violation
N5.2. Maximum deviation of loan to value ratio (Foreign currency)	1.21%	5%	No violation
Minimum requirement for obligatory reserves allocated with RA CBA:			
AMD		4%	
Currency	X	18%	No violation
Maximum risk of currency position/ total capital of the bank	0.23%	10%	No violation
Maximum risk of separate currency positions/ total capital of the bank:			
USD	X	7%	No violation
EUR	X	7%	No violation
RUB	0.02%	7%	No violation
Other	X	7%	No violation

Validation date 18.04.23

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General Director-Chairman of the Management Board

Artak Hanesyan

Deputy Chief Accountant

Mher Kandalyan

