

Prudential standards

Name of the bank **Ameriabank CJSC**
 Address of the bank **V. Sargsyan 2, Yerevan, Armenia. Tel: 56 11 11**
 Date **01/01/2022-30/09/2022**

(thous. drams)

ITEM	Actual	CBA requirement	Number of violations during quarter
1	2	3	4
Minimum statutory fund of the bank	54,414,765	50,000	No violation
Minimum total capital of the bank	161,406,296	30,000,000	No violation
N1.1 Core capital/ Risk weighted assets	13.89%	9%	No violation
N1.2 Total capital/ Risk weighted assets *	16.20%	12%	No violation
N2.1 High liquid assets/ Total assets	32.26%	15%	No violation
N2.1.1. High liquid assets of first group of currency / Total assets of first group of currency	35.89%	4%	No violation
N2.2 High liquid assets/ Demand liabilities	86.14%	60%	No violation
N2.2.1. High liquid assets of first group of currency/ Demand liabilities of first group of currency	94.54%	10%	No violation
N2.3. High liquid assets/ Net cash outflow (all currency)	308.78%	100%	No violation
N2.3. (FX)High liquid assets/ Net cash outflow(first group of currency)	395.01%	100%	No violation
N2.4. Available funds /required (all currency)	141.20%	100%	No violation
N2.4. Available funds /required (first group of currency)	143.81%	100%	No violation
N3.1. Maximum risk on a single borrower	12.64%	20%	No violation
N3.2. Maximum risk on large-scale borrowers	109.48%	500%	No violation
N4.1. Maximum risk on bank related person	1.84%	5%	No violation
N4.2. Maximum risk on all bank related persons	8.23%	20%	No violation
N5.1. Maximum deviation of loan to value ratio (AMD)	0.77%	10%	No violation
N5.2. Maximum deviation of loan to value ratio (Foreign currency)	2.27%	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	0.03%	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	X	7%	No violation
Other	X	7%	No violation

Validation date 20.10.22

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General Director-Chairman of the Management Board



Artak Hanesyan

Chief Accountant

Gohar Khachatryan