

Prudential standards

Name of the bank Ameriabank CJSC
 Address of the bank V. Sargsyan 2, Yerevan, Armenia. Tel: 56 11 11
 Date 01/10/2020-31/12/2020

(thous. drams)

| ITEM | Actual | CBA requirement | Number of violations during quarter |
|--|-------------|-----------------|-------------------------------------|
| 1 | 2 | 3 | 4 |
| Minimum statutory fund of the bank | 37,386,880 | 50,000 | No violation |
| Minimum total capital of the bank | 129,123,968 | 30,000,000 | No violation |
| N1.1 Core capital/ Risk weighted assets | 11.53% | 9% | No violation |
| N1.2 Total capital/ Risk weighted assets * | 13.57% | 12% | No violation |
| N2.1 High liquid assets/ Total assets | 22.53% | 15% | No violation |
| N2.1.1. High liquid assets of first group of currency / Total assets of first group of currency | 17.87% | 4% | No violation |
| N2.2 High liquid assets/ Demand liabilities | 85.32% | 60% | No violation |
| N2.2.1. High liquid assets of first group of currency/ Demand liabilities of first group of currency | 80.73% | 10% | No violation |
| N3.1. Maximum risk on a single borrower | 14.63% | 20% | No violation |
| N3.2. Maximum risk on large-scale borrowers | 227.24% | 500% | No violation |
| N4.1. Maximum risk on bank related person | 1.15% | 5% | No violation |
| N4.2. Maximum risk on all bank related persons | 7.33% | 20% | No violation |
| Minimum requirement for obligatory reserves allocated with RA CBA: | | | |
| AMD | | 2% | |
| Currency | X | 18% | No violation |
| Maximum risk of currency position/ total capital of the bank | 0.05% | 10% | No violation |
| Maximum risk of separate currency positions/ total capital of the bank: | | | |
| USD | -3.84% | 7% | No violation |
| EUR | -1.06% | 7% | No violation |
| RUB | 0.00% | 7% | No violation |
| Other | X | 7% | No violation |

*As at 30.09.20 the Bank includes subordinate debt attracted by the end of 3rd quarter of 2020 in calculation of total normative capital, before receiving CBA's formal approval to do so. As a result the adjusted N12 normative as at 30.09.20 will be 13.22% instead of 13.57%. As a result the N12 normative not inclusion of mentioned subordinate debt in calculation of total normative capital will have immaterial effect on other normatives too. The bank got CBA formal approval to include the subordinate debt in calculation of total normative capital on 29.12.20.

Validation date 15.01.21

General Director-Chairman of the Management Board

Artak Hanesyan

Chief Accountant

Gohar Khachatryan

