

Prudential standards

Name of the bank **Ameriabank CJSC**
 Address of the bank **V. Sargsyan 2, Yerevan, Armenia. Tel: 56 11 11**
 Date **01/10/2022-31/12/2022**

(thous. drams)

ITEM	Actual	CBA requirement	Number of violations during quarter
1	2	3	4
Minimum statutory fund of the bank	54,414,765	1,000,000	No violation
Minimum total capital of the bank	183,483,587	30,000,000	No violation
N1.1 Core capital/ Risk weighted assets	15.19%	9%	No violation
N1.2 Total capital/ Risk weighted assets	17.40%	12%	No violation
N2.1 High liquid assets/ Total assets	30.42%	15%	No violation
N2.1.1. High liquid assets of first group of currency / Total assets of first group of currency	30.91%	4%	No violation
N2.2 High liquid assets/ Demand liabilities	75.48%	60%	No violation
N2.2.1. High liquid assets of first group of currency/ Demand liabilities of first group of currency	74.41%	10%	No violation
N2.3. High liquid assets/ Net cash outflow (all currency)	291.35%	100%	No violation
N2.3. (FX)High liquid assets/ Net cash outflow(first group of currency)	315.85%	100%	No violation
N2.4. Available funds /required (all currency)	152.27%	100%	No violation
N2.4. Available funds /required (first group of currency)	162.21%	100%	No violation
N3.1. Maximum risk on a single borrower	17.36%	20%	No violation
N3.2. Maximum risk on large-scale borrowers	95.47%	500%	No violation
N4.1. Maximum risk on bank related person	1.62%	5%	No violation
N4.2. Maximum risk on all bank related persons	8.25%	20%	No violation
N5.1. Maximum deviation of loan to value ratio (AMD)	1.77%	10%	No violation
N5.2. Maximum deviation of loan to value ratio (Foreign currency)	0.86%	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	2.58%	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 18.01.23

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General Director-Chairman of the Management Board

Deputy Chief Accountant




 Artak Hanesyan

 Armer Kandalyan