

## Prudential standards

Name of the bank **Ameriabank CJSC**  
 Address of the bank **V. Sargsyan 2, Yerevan, Armenia. Tel: 56 11 11**  
 Date 01/01/2022-30/06/2022

(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	157,605,822	30,000,000	No violation
N1.1 Core capital/ Risk weighted assets	13.86%	9%	No violation
N1.2 Total capital/ Risk weighted assets *	16.20%	12%	No violation
N2.1 High liquid assets/ Total assets	33.17%	15%	No violation
N2.1.1. High liquid assets of first group of currency / Total assets of first group of currency	37.00%	4%	No violation
N2.2 High liquid assets/ Demand liabilities	90.82%	60%	No violation
N2.2.1. High liquid assets of first group of currency/ Demand liabilities of first group of currency	98.73%	10%	No violation
N2.3. High liquid assets/ Net cash outflow (all currency)	305.58%	100%	No violation
N2.3. (FX)High liquid assets/ Net cash outflow(first group of currency)	273.94%	100%	No violation
U2.4. Available funds /required (all currency)	143.35%	100%	No violation
U2.4. Available funds /required (first group of currency)	143.99%	100%	No violation
N3.1. Maximum risk on a single borrower	15.23%	20%	No violation
N3.2. Maximum risk on large-scale borrowers	124.11%	500%	No violation
N4.1. Maximum risk on bank related person	3.05%	5%	No violation
N4.2. Maximum risk on all bank related persons	9.37%	20%	No violation
N5.1. Maximum deviation of loan to value ratio (AMD)	6.22%	10%	No violation
N5.2. Maximum deviation of loan to value ratio (Foreign currency)	4.09%	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	0.07%	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	0.03%	7%	No violation
Other	X	7%	No violation

Validation date 19.07.22

seal  
 General Director-Chairman of the Management Board



Artak Hancsyan

Chief Accountant

Gohar Khachatryan