

Fast Bank CJSC, 32/6 G. Hovsepyan str., Nork-Marash, Yerevan 0047, RA

Interim financial statements

Compliance with the mandatory ratios set by the central bank of the RA

01/07/2023 - 30/09/2023

(thousands of Armenian Drams)

No	Ratios	Actual	Limitations established by Central bank	The number of breaches for the period
	Minimum statutory fund of the bank	30,100,000	1,000,000	No Breach
	Minimum total capital of the bank	42,175,162	30,000,000	No Breach
N11	Minimum ratio of the Tier 1 core capital to the risk-weighted assets	41.6%	6.2%	No Breach
N12	Minimum ratio of the Tier 1 capital to the risk-weighted assets	41.6%	8.3%	No Breach
N1	Minimum ratio of the total capital to the risk-weighted assets	42.5%	11.0%	No Breach
N21	Minimum ratio of the highly liquid assets to the total assets	20.0%	15.0%	No Breach
N211	Minimum ratio of the highly liquid assets in the first group of currency to the total assets in the first group of currency	39.1%	4.0%	No Breach
N22	Minimum ratio of the highly liquid assets to the callable liabilities	209.9%	60.0%	No Breach
N221	Minimum ratio of the highly liquid assets in the first group of currency to the callable liabilities in the first group of currency	760.3%	10.0%	No Breach
N23	Minimum ratio of highly liquid assets to total net cash outflow (all currencies)	156.1%	100.0%	No Breach
N23 (FX)	Minimum ratio of highly liquid assets to total net cash outflow in the first group of currencies	195.0%	100.0%	No Breach
N23 (FX)	Minimum ratio of highly liquid assets to total net cash outflow in the second group of currencies	Not applicable	100.0%	
N24	Minimum ratio of total available stable funding to total required stable funding (all currencies)	111.9%	100.0%	No Breach
N24 (FX)	Minimum ratio of total available stable funding to total required stable funding in the first group of currencies	123.1%	100.0%	No Breach
N24 (FX)	Minimum ratio of total available stable funding to total required stable funding in the second group of currencies	Not applicable	100.0%	
N31	Maximum risk on a single borrower	4.7%	20.0%	No Breach
N32	Maximum risk on large-scale borrowers	Not applicable	500.0%	No Breach
N41	Maximum risk on bank related person	2.1%	5.0%	No Breach
N42	Maximum risk on bank related all persons	2.4%	20.0%	No Breach
	Minimum requirement for obligatory reserves allocated with the CBA			
	For AMD	X	4.0%	No Breach
	For USD	X	6% in AMD	No Breach
		X	12% in USD	No Breach
	For EUR	X	6% in AMD	No Breach
		X	12% in EUR	No Breach
	For other currencies	X	6% in AMD	No Breach
		X	12% in USD	No Breach
	Maximum ratio of total foreign currency position to total capital of the Bank	6.0%	10.0%	No Breach
	Maximum ratio of each foreign currency position to total capital of the Bank			
	USD	0.7%	7.0%	No Breach
	EUR	1.7%	7.0%	No Breach
	RUB	3.4%	7.0%	No Breach
	Other	0.2%	7.0%	No Breach
	Maximum deviation of loan to value ratio			
N51	For AMD	0.0%	10.0%	No Breach
N52	For USD	0.0%	5.0%	No Breach

Executive Director

Garegin Dirbinyan

Chief Accountant

Tatul Tamarazyan

