

Interim financial statements

Compliance with the mandatory ratios set by the Central Bank of the RA
01/07/2024 - 30/09/2024

(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 | 40,100,200 | 1,000,000 | No Breach |
| | Minimum total capital of the bank | 61,018,620 | 30,000,000 | No Breach |
| N11 | Minimum ratio of the Tier 1 core capital to the risk-weighted assets | 29.4% | 6.2% | No Breach |
| N12 | Minimum ratio of the Tier 1 capital to the risk-weighted assets | 29.4% | 8.3% | No Breach |
| N1 | Minimum ratio of the total capital to the risk-weighted assets | 30.4% | 11.0% | No Breach |
| N21 | Minimum ratio of the highly liquid assets to the total assets | 19.0% | 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 | 18.0% | 4.0% | No Breach |
| N22 | Minimum ratio of the highly liquid assets to the callable liabilities | 188.9% | 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 | 235.5% | 10.0% | No Breach |
| N23 | Minimum ratio of highly liquid assets to total net cash outflow (all currencies) | 178.4% | 100.0% | No Breach |
| N23 (AMD) | Minimum ratio of highly liquid assets to total net cash outflow (for AMD) | 183.1% | 100.0% | No Breach |
| N23 (FX) | Minimum ratio of highly liquid assets to total net cash outflow in the first group of currencies | 154.2% | 100.0% | No Breach |
| N23 (FX) | Minimum ratio of highly liquid assets to total net cash outflow in the second group of currencies | 0.0% | 100.0% | No Breach |
| N24 | Minimum ratio of total available stable funding to total required stable funding (all currencies) | 126.9% | 100.0% | No Breach |
| N24 (AMD) | Minimum ratio of total available stable funding to total required stable funding (for AMD) | 127.2% | 100.0% | No Breach |
| N24 (FX) | Minimum ratio of total available stable funding to total required stable funding in the first group of currencies | 124.8% | 100.0% | No Breach |
| N24 (FX) | Minimum ratio of total available stable funding to total required stable funding in the second group of currencies | 0.0% | 100.0% | No Breach |
| N31 | Maximum risk on a single borrower | 10.6% | 20.0% | No Breach |
| N32 | Maximum risk on large-scale borrowers | 24.6% | 500.0% | No Breach |
| N41 | Maximum risk on bank related person | 1.9% | 5.0% | No Breach |
| N42 | Maximum risk on bank related all persons | 5.0% | 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 | 5.1% | 10.0% | No Breach |
| | Maximum ratio of each foreign currency position to total capital of the Bank | | | |
| | USD | 1.2% | 7.0% | No Breach |
| | EUR | 2.6% | 7.0% | No Breach |
| | RUB | 0.3% | 7.0% | No Breach |
| | Other | 1.0% | 7.0% | No Breach |
| | Maximum deviation of loan to value ratio | 0.00% | 0.00% | |
| N51 | For AMD | 0.5% | 10.0% | No Breach |
| N52 | For USD | 0.0% | 5.0% | No Breach |

Executive Director

Garegin Dirbinyan

Chief Accountant

Tatul Tamarazyan

