

Approved by
number 74-N resolution of 8
May 2020
of the Board of the
Central Bank
“Appendix 2”
of the Appendix of number 166-N resolution of
the Central Bank of RA

PUBLISHED REPORT
ARMECONOMBANK OJSC, 23/1 Amiryan Str., Yerevan
30 September 2023

(thous. AMD)

Standards	Actual value of standard calculated for the bank	Permissible value of standard set by RA CB	Number of non-compliances in accounting quarter
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
Minimum size of chartered capital	27,186,784	1,000,000	none
Minimum size of total (owned) security	60,355,619	30,000,000	none
N ¹ ₁ The minimum ratio between the Tier 1 capital and amounts of Risk-weighted assets	10.57%	6.20%	none
N ¹ ₂ The minimum ratio between Tier 1 capital and amounts of Risk-weighted assets	12.19%	8.30%	none
N ₁ The minimum ratio between Total capital and amounts of Risk-weighted assets	15.41%	11.00%	none
N ² ₁ Minimum correlation between high liquid assets and amounts of total assets	23.12%	15%	none
N ² ₂ Minimum correlation between high liquid assets and demand liabilities	106.71%	60%	none
N ₂₂ The minimum ratio between high liquid assets and net cash outflow (in all currencies)	214.86%	100%	none
N ₂₃ (FX) The minimum ratio between the high liquid assets of the bank and net cash outflow (for each significant currency of the first group)	391.86%	100%	none
N ₂₃ (FX) The minimum ratio between the high liquid assets of the bank and net cash outflow (for each significant currency of the second group)	-	100%	none
Note. The FX in this line is the ISO (ISO) 4217 code for that currency. In case of liquidity ratio calculation for several major currencies of the currency group II , the bank should add a new line in this table			
N ₂₄ The minimum ratio of available and required stable funding for the Bank (in all currencies)	137.68%	100%	none
N ₂₄ (FX) Ratio of Available Stable Funding divided by the amount of Required Stable Funding for the bank (for each significant currency of the first group)	165.74%	100%	none
N ₂₄ (FX) ¹ Ratio of Available Stable Funding divided by the amount of Required Stable Funding for the Bank (on each significant currency of the second group)	-	100%	none
Note. The FX in this line is the ISO (ISO) 4217 code for that currency. In case of liquidity ratio calculation for several major currencies of the currency group II , the bank should add a new line in this table			
N ³ ₁ Maximum exposure to single borrower	17.60%	20%	none
N ³ ₂ Maximum exposure to major borrowers	150.66%	500%	none
N ⁴ ₁ Maximum exposure to single related party	3.83%	5%	none
N ⁴ ₂ Maximum exposure to all related parties	16.72%	20%	none
N ⁵ ₁ Deviation of the standard in the amount of the marginal ratio of demand and collateral value	8.82%	10%	none

N ^{5,2} Deviation of the standard in the amount of the marginal ratio of demand and collateral value	0.00%	5%	none
Minimum amount of mandatory provisions placed with the Central Bank of RA	X	4%	none
AMD		6% in AMD, 12% in USD	none
USD		6% in AMD, 12% in EUR	none
EUR		6% in AMD, 12% in USD	none
Other currency			none
Maximum correlation between foreign currency position and total capital of the bank	0.11%	10%	none
Maximum correlation between each foreign currency position and total capital of the bank per individual currencies			
USD	0.00%	7%	none
EUR	X	7%	none
RUB	X	7%	none
Other currency	X	7%	none