Report
on Main Economic Standards
30/09/2025

ARMECONOMBANK OJSC 23/1 Amiryan Str., 0002 Yerevan

Thous. AMD

Standards	**Actual value of standards calculated for the Bank**	**Permissible value of standards set by CB RA**	**Number of non-compliances in accounting quarter**
1	2	3	4
Minimum size of chartered capital	31,578,015	1,000,000	none
Minimum size of total (owned) equity	79,500,652	30,000,000	none
N_1^1 The minimum ratio between Core capital and Risk-weighted assets	14.23%	6.20%	none
N_1^2 The minimum ratio between Tier 1 capital and Risk-weighted assets	15.65%	8.30%	none
N_1 The minimum ratio between Total capital and Risk-weighted assets	17.78%	11.00%	none
N_2^1 Minimum correlation between high liquid assets and total assets	17.85%	15%	none
N_2^2 Minimum correlation between high liquid assets and demand liabilities	108.43%	60%	none
N_2^3 The minimum ratio between the bank's highly liquid assets and net cash outflow (in all currencies)	154.13%	100%	none
N_2^3(FX) The minimum ratio between the bank's highly liquid assets and net cash outflow (for the group of significant currencies included in the first group)	191.93%	100%	none
N_2^3(FX) The minimum ratio between the bank's highly liquid assets and net cash outflow (for each significant currency of the second group)			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.	-	100%	
N_2^4 Ratio of Available Stable Funding divided by the amount of Required Stable Funding for the Bank (in all currencies), not less than	119.16%	100%	none
N_2^4(FX) Ratio of Available Stable Funding divided by the amount of Required Stable Funding for the Bank (on all major currencies included in the currency group I), not less than	128.36%	100%	none
N_2^4(FX) Ratio of Available Stable Funding divided by the amount of Required Stable Funding for the Bank (on each major currency included in the currency group II), not less than			none
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.	-	100%	
N_3^1 Maximum exposure to single borrower	18.00%	20%	none
N_3^2 Maximum exposure to major borrowers	99.21%	500%	none
N_4^1 Maximum exposure to single related party	2.47%	5%	none
N_4^2 Maximum exposure to all related parties	15.18%	20%	none
Deviation from the norm of the maximum size of the marginal ratio of the N_5^1 claim and the value of the collateral	1.08%	10%	none
Deviation from the norm of the maximum size of the marginal ratio of the N_5^2 claim and the value of the collateral	0.00%	5%	none
Minimum size of mandatory provisions placed with the Central Bank of Armenia			
AMD		4%	
USD		6% AMD,12% USD	
EURO		6% AMD,12% EURO	
Other currency	X	6% AMD,12% USD	none
Maximum correlation between foreign currency position and total equity	1.18%	10%	none
Maximum correlation between each foreign currency position and total equity per individual currencies:			
USD	0.77%	7%	none
EUR	X	7%	none
RUB	X	7%	none
Other currency	X	7%	none

Chief Executive Officer (CEO) **A. Arakelyan**

Chief Accountant **N. Galstyan**