

Regulation 8/03 on "Information release by banks, credit organisations, insurance companies, insurance brokers, investment companies, Central depository, payment-and-settlement organisations effecting money transfers" approved by Board of Central bank of the Republic of Armenia resolution N 166 on June 02, 2009

(quarterly)

RELEASED REPORT on key prudential standards

Bank name ARMBUSINESSBANK CJSC

Date 1/10/2019

31/12/19

(thous. drams)

| Standards | Actual value calculated for the Bank | Mandatory value set by the Central Bank of Armenia | Number of violations during the reporting quarter |
|---|--------------------------------------|--|---|
| 1 | 2 | 3 | 4 |
| Minimum statutory capital of the Bank | 40,010,409 | 50,000 | No violation |
| Minimum total (own) capital | 45,343,892 | 30,000,000 | No violation |
| N ₁ Minimum ratio of total capital / risk-weighted assets | 13.30% | 12.0% | No violation |
| N ₂ ¹ Minimum ratio of high liquid assets / total assets of the Bank | 15.12% | 15.0% | No violation |
| N ₂ ² Minimum ratio of high liquid assets / demand liabilities of the Bank | 61.66% | 60.0% | No violation |
| N ₃ ¹ Maximum risk on a single borrower | 19.54% | 20.0% | No violation |
| N ₃ ² Maximum risk on major borrowers | 493.43% | 500.0% | No violation |
| N ₄ ¹ Maximum risk on a single bank-related party | 3.07% | 5.0% | No violation |
| N ₄ ² Maximum risk on all Bank-related parties | 14.41% | 20.0% | No violation |
| Minimum requirement for obligatory reserves allocated with the Central Bank of Armenia | | | No violation |
| AMD | | 2.0% | |
| USD | | 18.0% | |
| EUR | X | 12% 6% | |
| Maximum ratio of foreign currency position to total capital of the Bank | 4.02% | 10.0% | No violation |
| Maximum ratio of each foreign currency position by separate types of currencies to total capital of the Bank: | | | No violation |
| USD | 2.19% | 7.0% | |
| EUR | 0.72% | 7.0% | No violation |
| RUB | 0.28% | 7.0% | No violation |
| Other | X | X | No violation |
| Date of approval 15.01.20 | | | |

Seal

Chairman of the Executive Board

Chief accountant

Artavazd Sargsyan

Narine Sargsyan