

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 1/07/2019

9/30/2019

(thous. drams)

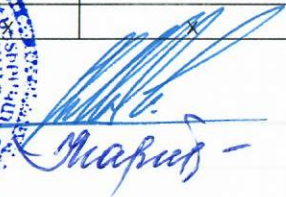
| Standards   | Actual value calculated for the Bank | Mandatory value set by the Central Bank of Armenia | Number of violations during the reporting quarter |
|---|--------------------------------------|--|---|
| 1   | 2                                    | 3  | 4   |
| Minimum statutory capital of the Bank   | 40,010,409                           | 50,000   | No violation                                      |
| Minimum total (own) capital   | 45,783,106                           | 30,000,000   | No violation                                      |
| N <sub>1</sub> Minimum ratio of total capital / risk-weighted assets  | 12.95%                               | 12.0%  | No violation                                      |
| N <sub>2</sub> <sup>1</sup> Minimum ratio of high liquid assets / total assets of the Bank                    | 21.46%                               | 15.0%  | No violation                                      |
| N <sub>2</sub> <sup>2</sup> Minimum ratio of high liquid assets / demand liabilities of the Bank              | 60.50%                               | 60.0%  | No violation                                      |
| N <sub>3</sub> <sup>1</sup> Maximum risk on a single borrower   | 19.42%                               | 20.0%  | No violation                                      |
| N <sub>3</sub> <sup>2</sup> Maximum risk on major borrowers   | 466.66%                              | 500.0%   | No violation                                      |
| N <sub>4</sub> <sup>1</sup> Maximum risk on a single bank-related party                                       | 3.09%                                | 5.0%   | No violation                                      |
| N <sub>4</sub> <sup>2</sup> Maximum risk on all Bank-related parties  | 12.33%                               | 20.0%  | No violation                                      |
| Minimum requirement for obligatory reserves allocated with the Central Bank of Armenia                        |                                      |  | No violation                                      |
| AMD   |                                      | 4.0%   |   |
| USD   |                                      | 16.0%  |   |
| EUR   | X                                    |  |   |
| Maximum ratio of foreign currency position to total capital of the Bank                                       | 4.20%                                | 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   | 3.38%                                | 7.0%   |   |
| EUR   | 3.35%                                | 7.0%   | No violation                                      |
| RUB   |                                      | 7.0%   | No violation                                      |
| Other   |                                      |  | No violation                                      |
| Date of approval 15.10.19   |                                      |  |   |

Seal

Chairman of the Executive Board



Chief accountant



Artavazd Sargsyan

Narine Sargsyan