ABB
ARMBUSINESSBANK

(quarterly)

RELEASED REPORT
on key prudential standards

Bank name ARMBUSINESSBANK CJSC
Date 1/01/2023 31/03/23

(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	170,092,515	50,000	No violation
Minimum total (own) capital	114,206,485	30,000,000	No violation
N_{11} Minimum ratio of core capital / risk-weighted assets	17.80%	9.0%	
N_{12} Minimum ratio of total capital / risk-weighted assets	18.36%	12.0%	No violation
$N_2{}^1$ Minimum ratio of high liquid assets / total assets of the Bank	28.41%	15.0%	No violation
$N_2{}^2$ Minimum ratio of high liquid assets / demand liabilities of the Bank	117.11%	60.0%	No violation
$N_3{}^1$ Maximum risk on a single borrower	19.41%	20.0%	No violation
$N_3{}^2$ Maximum risk on major borrowers	145.99%	500.0%	No violation
$N_4{}^1$ Maximum risk on a single bank-related party	0.35%	5.0%	No violation
$N_4{}^2$ Maximum risk on all Bank-related parties	2.42%	20.0%	No violation
N5.1. Maximum deviation of loan to value ratio (AMD)	7.18%	10%	No violation
N5.2. Maximum deviation of loan to value ratio (Foreign currency)	X	5%	No violation
Minimum requirement for obligatory reserves allocated with the Central Bank of Armenia 1. AMD 2 Foreign currency, from which in AMD in foreign currency	X	4.0% 18.0%, 6% 12%	No violation
Maximum ratio of foreign currency position to total capital of the Bank	2.26%	10.0%	No violation
Maximum ratio of each foreign currency position by separate types of curriencies to total capital of the Bank: USD	1.18%	7.0%	No violation
EUR	0.75%	7.0%	No violation
RUB	0.09%	7.0%	No violation
Other	X	X	No violation
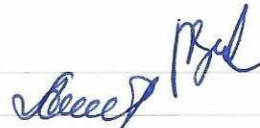
Date of approval 14.04.23

Seal

Chairman of the Executive Board — Gevorg Tarumyan

Chief accountant — Narine Margaryan