

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 1/10/2022

31/12/22

(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	116,150,777	30,000,000	No violation
N ₁₁ Minimum ratio of core capital / risk-weighted assets	18.65%	9.0%	
N ₁₂ Minimum ratio of total capital / risk-weighted assets	18.25%	12.0%	No violation
N ₂ ¹ Minimum ratio of high liquid assets / total assets of the Bank	23.32%	15.0%	No violation
N ₂ ² Minimum ratio of high liquid assets / demand liabilities of the Bank	103.97%	60.0%	No violation
N ₃ ¹ Maximum risk on a single borrower	19.79%	20.0%	No violation
N ₃ ² Maximum risk on major borrowers	152.66%	500.0%	No violation
N ₄ ¹ Maximum risk on a single bank-related party	0.36%	5.0%	No violation
N ₄ ² Maximum risk on all Bank-related parties	2.67%	20.0%	No violation
N5.1. Maximum deviation of loan to value ratio (AMD)	5.18%	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 AMD foreign currency	X	4.0% 18.0%, 6% 12%	No violation
Maximum ratio of foreign currency position to total capital of the Bank	1.47%	10.0%	No violation
Maximum ratio of each foreign currency position by separate types of currencies to total capital of the Bank:	1.34%	7.0%	No violation
EUR	0.64%	7.0%	No violation
RUB	0.18%	7.0%	No violation
Other	X	X	No violation

Date of approval 15.01.23

Seal



Chairman of the Executive Board
Financial director - chief accountant

Artavazd Sargsyan

Davit Yedigaryan