



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 AMIO BANK CJSC
Date 1/10/2023

12/31/2023

(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	1,000,000	No violation
Minimum total (own) capital	103,095,348	30,000,000	No violation
N ₁₁ Minimum ratio of first level core capital / risk-weighted assets	16.22%	6.2%	No violation
N ₁₂ Minimum ratio of first level capital / risk-weighted assets	16.22%	8.3%	No violation
N ₁ Minimum ratio of total capital / risk-weighted assets	17.04%	11.0%	No violation
N ₂ ¹ Minimum ratio of high liquid assets / total assets of the Bank	22.91%	15.0%	No violation
N ₂ ² Minimum ratio of high liquid assets / demand liabilities of the Bank	90.63%	60.0%	No violation
N ₃ ¹ Maximum risk on a single borrower	19.95%	20.0%	No violation
N ₃ ² Maximum risk on major borrowers	169.62%	500.0%	No violation
N ₄ ¹ Maximum risk on a single bank-related party	0.33%	5.0%	No violation
N ₄ ² Maximum risk on all Bank-related parties	2.30%	20.0%	No violation
N5.1. Maximum deviation of loan to value ratio (AMD)	9.04%	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	in X	4.0% 18.0%, 12%	No violation
Maximum ratio of foreign currency position to total capital of the Bank	1.84%	10.0%	No violation
Maximum ratio of each foreign currency position by separate types of currencies to total capital of the Bank:		7.0%	No violation
EUR	1.30%	7.0%	No violation
RUB	0.03%	7.0%	No violation
Other	X	X	No violation
Date of approval 12.01.24			

Seal

Chairman of the Executive Board

Gevorg Tarumyan

Deputy chief accountant

Kristine Selimyan

