

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 1/07/2023

9/30/2023

(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	116,019,351	30,000,000	No violation
N ₁₁ Minimum ratio of first level core capital / risk-weighted assets	17.79%	6.2%	No violation
N ₁₂ Minimum ratio of first level capital / risk-weighted assets	17.79%	8.3%	No violation
N ₁ Minimum ratio of total capital / risk-weighted assets	18.46%	11.0%	No violation
N ₂ ¹ Minimum ratio of high liquid assets / total assets of the Bank	24.28%	15.0%	No violation
N ₂ ² Minimum ratio of high liquid assets / demand liabilities of the Bank	96.27%	60.0%	No violation
N ₃ ¹ Maximum risk on a single borrower	19.97%	20.0%	No violation
N ₃ ² Maximum risk on major borrowers	139.69%	500.0%	No violation
N ₄ ¹ Maximum risk on a single bank-related party	0.30%	5.0%	No violation
N ₄ ² Maximum risk on all Bank-related parties	2.19%	20.0%	No violation
N5.1. Maximum deviation of loan to value ratio (AMD)	7.44%	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		4.0%	
2 Foreign currency, from which in AMD	in	18.0%,	
in AMD		6%	12%
foreign currency	X		No violation
Maximum ratio of foreign currency position to total capital of the Bank	7.70%	10.0%	No violation
Maximum ratio of each foreign currency position by separate types of currencies to total capital of the Bank:	2.20%	7.0%	No violation
USD	0.47%	7.0%	No violation
EUR	0.01%	7.0%	No violation
RUB			No violation
Other		X	No violation
Date of approval 13.10.23			



Seal

Chairman of the Executive Board

Gevorg Tarumyan

Deputy chief accountant

Kristine Selimyan