

Report
on Main Economic Standards
31 December 2022

ARMECONOMBANK OJSC 23/1 Amiryar Str., 0002 Yerevan

Thous. AMD

| Standards | Actual value of standards calculated for the Bank | Permissible value of standards set by CB RA | Number of non-compliances in accounting quarter |
|--|---|---|---|
| 1 | 2 | 3 | 4 |
| Minimum size of chartered capital | 26,652,067 | 50,000 | none |
| Minimum size of total (owned) equity | 50,958,402 | 30,000,000 | none |
| N ₁ ¹ Minimum correlation between main equity and risk-weighted assets | 12.80% | 9% | none |
| N ₁ ² Minimum correlation between total equity and risk-weighted assets | 14.39% | 12% | none |
| N ₂ ¹ Minimum correlation between high liquid assets and total assets | 22.39% | 15% | none |
| N ₂ ² Minimum correlation between high liquid assets and demand liabilities | 89.59% | 60% | none |
| N ₂₃ Minimum correlation between high liquid assets and net cash flows (in all currencies) | 201.44% | 100% | none |
| N ₂₃ (FX) Minimum correlation between high liquid assets and net cash flows (on all major currencies included in the currency group I) | 325.60% | 100% | none |
| N ₂₃ (FX) Minimum correlation between high liquid assets and net cash flows (on each major currency included in the currency group II) | - | 100% | none |
| <i>Note. The FX in this line is the ISO (ISO) 4217 code for that currency. In case of liquidity ratio calculation for several major currencies of the currency group II, the bank should add a new line in this table.</i> | | | |
| N ₂₄ Ratio of Available Stable Funding divided by the amount of Required Stable Funding for the Bank (in all currencies), not less than | 172.07% | 100% | none |
| N ₂₄ (FX) Ratio of Available Stable Funding divided by the amount of Required Stable Funding for the Bank (on all major currencies included in the currency group I), not less than | 194.86% | 100% | none |
| N ₂₄ (FX) Ratio of Available Stable Funding divided by the amount of Required Stable Funding for the Bank (on each major currency included in the currency group II), not less than | - | 100% | none |
| <i>Note. The FX in this line is the ISO (ISO) 4217 code for that currency. In case of liquidity ratio calculation for several major currencies of the currency group II, the bank should add a new line in this table.</i> | | | |
| N ₃ ¹ Maximum exposure to single borrower | 16.44% | 20% | none |
| N ₃ ² Maximum exposure to major borrowers | 181.17% | 500% | none |
| N ₄ ¹ Maximum exposure to single related party | 4.60% | 5% | none |
| N ₄ ² Maximum exposure to all related parties | 19.00% | 20% | none |
| Minimum size of mandatory provisions placed with the Central Bank of Armenia | | | none |
| AMD | X | 4% | |
| USD | | 6% AMD, 12% USD | |
| EURO | | 6% AMD, 12% EURO | |
| Other currency | | 6% AMD, 12% USD | |
| Maximum correlation between foreign currency position and total equity | 0.17% | 10% | none |
| Maximum correlation between each foreign currency position and total equity per individual currencies: | | | |
| USD | X | 7% | none |
| EUR | X | 7% | none |
| RUB | X | 7% | none |
| Other currency | X | 7% | none |

Chairman of the Executive Board(CEO)

A. Khachatryan

Financial Director- Chief Accountant

M.Poghosyan