

Report
on Main Economic Standards
30-Jun

ARMECONOMBANK OJSC 23/1 Amiryan 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 | 27,186,784 | 1,000,000 | none |
| Minimum size of total (owned) equity | 55,812,143 | 30,000,000 | none |
| N ₁ ¹ The minimum ratio between Core capital and Risk-weighted assets | 10.45% | 6.20% | none |
| N ₁ ² The minimum ratio between Tier 1 capital and Risk-weighted assets | 12.14% | 8.30% | none |
| N1 The minimum ratio between Total capital and Risk-weighted assets | 14.80% | 11.00% | none |
| N ₂ ¹ Minimum correlation between high liquid assets and total assets | 19.86% | 15.00% | none |
| N ₂ ² Minimum correlation between high liquid assets and demand liabilities | 88.28% | 60% | none |
| N22 The minimum ratio between the bank's highly liquid assets and net cash outflow (in all currencies) | 174.94% | 100% | none |
| N23(FX) The minimum ratio between the bank's highly liquid assets and net cash outflow (for the group of significant currencies included in the first group) | 167.88% | 100% | none |
| N23(FX) The minimum ratio between the bank's highly liquid assets and net cash outflow (for each significant currency of the second group) | - | 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 | 138.47% | 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 | 157.18% | 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 | 18.27% | 20% | none |
| N ₃ ² Maximum exposure to major borrowers | 158.20% | 500% | none |
| N ₄ ¹ Maximum exposure to single related party | 4.13% | 5% | none |
| N ₄ ² Maximum exposure to all related parties | 17.48% | 20% | none |
| Deviation from the norm of the maximum size of the marginal ratio of the N51 claim and the value of the collateral | 2.23% | 10% | none |
| Deviation from the norm of the maximum size of the marginal ratio of the N52 claim and the value of the collateral | 0.00% | 5% | 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 | 0.46% | 10% | none |
| Maximum correlation between each foreign currency position and total equity per individual currencies: | | | |
| USD | 0.32% | 7% | none |
| EUR | X | 7% | none |
| RUB | X | 7% | none |
| Other currency | X | 7% | none |

Chairman of the Executive Board (Acting CEO)

A. Arakelyan

Acting Chief Accountant

N. Galstyan