

PUBLISHING REPORT
on main prudential standards
«ARMSWISSBANK» CJSC, 10 V. Sargsyan str., Yerevan.0010, Republic of Armenia
01.07.24-30.09.24

Standard	Actual value	Standard value allowed by the CBA	Number of breaches in the reporting quarter
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
The minimum statutory capital of the Bank	16,205,748	1,000,000	no breach
The minimum total (equity) capital	97,640,520	30,000,000	no breach
S ₁ ¹ The minimum ratio of tier 1 core capital to risk weighted assets	15.86%	6.2%	no breach
S ₁ ² The minimum ratio of tier 1 capital to risk weighted assets	15.86%	8.3%	no breach
S ₁ The minimum ratio of total capital to risk weighted assets	21.92%	11.0%	no breach
S ₂ ¹ The minimum ratio of high liquid asset to total assets of the Bank	38.88%	15.0%	no breach
S ₂ ² The minimum ratio of high liquid assets to demand liabilities	248.89%	60.0%	no breach
S ₂ ³ The minimum ratio of high quality liquid assets to net cash outflow (in all currencies)	579.77%	100.0%	no breach
S ₂ ³ (FX) The minimum ratio of high quality liquid assets to net cash outflow (for the group of significant currencies included in the first group)	256.32%	100.0%	no breach
S ₂ ⁴ The minimum ratio of available stable funding to required stable funding (in all currencies)	135.73%	100.0%	no breach
S ₂ ⁴ (FX) The minimum ratio of available stable funding to required stable funding (for the group of significant currencies included in the first group)	114.93%	100.0%	no breach
S ₃ ¹ The maximum risk on single borrower	13.65%	20.0%	no breach
S ₃ ² The maximum risk on major borrowers	58.50%	500.0%	no breach
S ₄ ¹ The maximum risk on one Bank related party	4.51%	5.0%	no breach
S ₄ ² The maximum risk on all Bank related parties	16.39%	20.0%	no breach
S ₅ ¹ The maximum deviation of loan to value ratio (AMD)	0.00%	10.0%	no breach
S ₅ ² The maximum deviation of loan to value ratio (foreign currencies)	0.00%	5.0%	no breach
The minimum reserve requirement with the CBA		4%, 18%	no breach
The maximum of open position by separate foreign currencies			no breach
USD	1.67%	7.00%	no breach
EUR	1.12%	7.00%	no breach
RUB	-0.08%	7.00%	no breach
Other	X	X	no breach

Report approval date 15.10.2024

Management Board Chairman
(Executive Director)

G. Machanyan

Chief Accountant

S. Baghdasaryan