

PUBLISHING REPORT  
on main prudential standards  
«ARMSWISSBANK» CJSC, 10 V. Sargsyan str., Yerevan.0010, Republic of Armenia  
01.10.21-31.12.21pp.

Standard	Actual value	Standard value allowed by the CBA	Number of breaches in the reporting quarter
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
The minimum statutory capital of the Bank	16,205,748	50,000	no breach
The minimum total (equity) capital	70,910,352	30,000,000	no breach
S <sub>1</sub> <sup>1</sup> The minimum ratio of core capital to risk weighted assets	15.24%	9.0%	no breach
S <sub>1</sub> <sup>2</sup> The minimum ratio of total capital to risk weighted assets	18.00%	12.0%	no breach
S <sub>2</sub> <sup>1</sup> The minimum ratio of high liquid asset to total assets of the Bank	56.97%	15.0%	no breach
S <sub>2</sub> <sup>2</sup> The minimum ratio of high liquid assets to demand liabilities	577.56%	60.0%	no breach
S <sub>2</sub> <sup>3</sup> The minimum ratio of high quality liquid assets to net cash outflow (in all currencies)	2089.90%	100.0%	no breach
S <sub>2</sub> <sup>3</sup> (FX) The minimum ratio of high quality liquid assets to net cash outflow (for the group of significant currencies included in the first group)	595.70%	80.0%	no breach
S <sub>2</sub> <sup>4</sup> The minimum ratio of available stable funding to required stable funding (in all currencies)	193.20%	100.0%	no breach
S <sub>2</sub> <sup>4</sup> (FX) The minimum ratio of available stable funding to required stable funding (for the group of significant currencies included in the first group)	127.70%	80.0%	no breach
S <sub>3</sub> <sup>1</sup> The maximum risk on single borrower	13.42%	20.0%	no breach
S <sub>3</sub> <sup>2</sup> The maximum risk on major borrowers	42.49%	500.0%	no breach
S <sub>4</sub> <sup>1</sup> The maximum risk on one Bank related party	2.44%	5.0%	no breach
S <sub>4</sub> <sup>2</sup> The maximum risk on all Bank related parties	10.64%	20.0%	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	1.27%	7.00%	no breach
EUR	-0.01%	7.00%	no breach
RUB	0.07%	7.00%	no breach
Other	X	X	no breach

Report approval date 14.01.2022

Management Board Chairman  
(Executive Director)

G. Machanyan

Chief Accountant

S. Baghdasaryan

