

PUBLISHING REPORT
on main prudential standards
«ARMSWISSBANK» CJSC, 10 V. Sargsyan str., Yerevan.0010, Republic of Armenia
01.07.23-30.09.23

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	93,814,209	30,000,000	no breach
S ₁ ¹ The minimum ratio of tier 1 core capital to risk weighted assets	15.52%	6.2%	no breach
S ₁ ² The minimum ratio of tier 1 capital to risk weighted assets	15.52%	8.3%	no breach
S ₁ The minimum ratio of total capital to risk weighted assets	23.02%	11.0%	no breach
S ₂ ¹ The minimum ratio of high liquid asset to total assets of the Bank	51.97%	15.0%	no breach
S ₂ ² The minimum ratio of high liquid assets to demand liabilities	371.41%	60.0%	no breach
S ₂ ³ The minimum ratio of high quality liquid assets to net cash outflow (in all currencies)	550.21%	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)	318.11%	100.0%	no breach
S ₂ ⁴ The minimum ratio of available stable funding to required stable funding (in all currencies)	166.09%	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)	129.53%	100.0%	no breach
S ₃ ¹ The maximum risk on single borrower	8.86%	20.0%	no breach
S ₃ ² The maximum risk on major borrowers	39.51%	500.0%	no breach
S ₄ ¹ The maximum risk on one Bank related party	2.89%	5.0%	no breach
S ₄ ² The maximum risk on all Bank related parties	11.75%	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	0.30%	7.00%	no breach
EUR	0.05%	7.00%	no breach
RUB	0.06%	7.00%	no breach
Other	X	X	no breach

Report approval date 13.10.2023

Management Board Chairman
(Executive Director)

G. Machanyan

Chief Accountant

S. Baghdasaryan