

PUBLISHING REPORT  
on main prudential standards  
«ARMSWISSBANK» CJSC, 10 V. Sargsyan str., Yerevan.0010, Republic of Armenia  
01.10.25-31.12.25

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	1,000,000	no breach
The minimum total (equity) capital	110,111,744	30,000,000	no breach
S <sub>1</sub> <sup>1</sup> The minimum ratio of tier 1 core capital to risk weighted assets	19.05%	6.2%	no breach
S <sub>1</sub> <sup>2</sup> The minimum ratio of tier 1 capital to risk weighted assets	19.05%	8.3%	no breach
S <sub>1</sub> The minimum ratio of total capital to risk weighted assets	23.43%	11.0%	no breach
S <sub>2</sub> <sup>1</sup> The minimum ratio of high liquid asset to total assets of the Bank	39.30%	15.0%	no breach
S <sub>2</sub> <sup>2</sup> The minimum ratio of high liquid assets to demand liabilities	183.04%	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)	406.95%	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)	288.77%	100.0%	no breach
S <sub>2</sub> <sup>4</sup> The minimum ratio of available stable funding to required stable funding (in all currencies)	150.56%	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)	139.72%	100.0%	no breach
S <sub>3</sub> <sup>1</sup> The maximum risk on single borrower	13.33%	20.0%	no breach
S <sub>3</sub> <sup>2</sup> The maximum risk on major borrowers	62.28%	500.0%	no breach
S <sub>4</sub> <sup>1</sup> The maximum risk on one Bank related party	2.97%	5.0%	no breach
S <sub>4</sub> <sup>2</sup> The maximum risk on all Bank related parties	12.00%	20.0%	no breach
S <sub>5</sub> <sup>1</sup> The maximum deviation of loan to value ratio ( AMD )	0.25%	10.0%	no breach
S <sub>5</sub> <sup>2</sup> The maximum deviation of loan to value ratio (foreign currencies)	0.00%	5.0%	no breach
The minimum reserve requirement with the CBA`		4%,15%	no breach
The maximum of open position by separate foreign currencies			no breach
USD	-0.15%	7.00%	no breach
EUR	0.06%	7.00%	no breach
RUB	-0.04%	7.00%	no breach
Other	X	X	no breach

Report approval date 15.01.2026

Management Board Chairman  
(Executive Director)

G. Machanyan

CFO - Chief Accountant

S. Baghdasaryan