

PUBLISHING REPORT  
on main prudential standards  
«ARMSWISSBANK» CJSC, 10 V. Sargsyan str., Yerevan.0010, Republic of Armenia  
01.01.25-31.03.25

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	98,988,447	30,000,000	no breach
S <sub>1</sub> <sup>1</sup> The minimum ratio of tier 1 core capital to risk weighted assets	16.34%	6.2%	no breach
S <sub>1</sub> <sup>2</sup> The minimum ratio of tier 1 capital to risk weighted assets	16.34%	8.3%	no breach
S <sub>1</sub> The minimum ratio of total capital to risk weighted assets	21.82%	11.0%	no breach
S <sub>2</sub> <sup>1</sup> The minimum ratio of high liquid asset to total assets of the Bank	39.31%	15.0%	no breach
S <sub>2</sub> <sup>2</sup> The minimum ratio of high liquid assets to demand liabilities	191.58%	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)	513.62%	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)	354.94%	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)	140.11%	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)	129.66%	100.0%	no breach
S <sub>3</sub> <sup>1</sup> The maximum risk on single borrower	14.07%	20.0%	no breach
S <sub>3</sub> <sup>2</sup> The maximum risk on major borrowers	55.53%	500.0%	no breach
S <sub>4</sub> <sup>1</sup> The maximum risk on one Bank related party	3.23%	5.0%	no breach
S <sub>4</sub> <sup>2</sup> The maximum risk on all Bank related parties	12.93%	20.0%	no breach
S <sub>5</sub> <sup>1</sup> The maximum deviation of loan to value ratio ( AMD )	0.61%	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%, 18%	no breach
The maximum of open position by separate foreign currencies			no breach
USD	-4.44%	7.00%	no breach
EUR	-1.09%	7.00%	no breach
RUB	0.05%	7.00%	no breach
Other	X	X	no breach

Report approval date 15.04.2025

Management Board Chairman  
(Executive Director)

G. Machanyan

Chief Accountant

S. Baghdasaryan