

PUBLISHING REPORT
on main prudential standards
«ARMSWISSBANK» CJSC, 10 V. Sargsyan str., Yerevan.0010, Republic of Armenia
01.01.24-31.03.24

Standard	Actual value	Standard value allowed by the CBA	Number of breaches in the reporting quarter
1	2	3	4
The minimum statutory capital of the Bank	16,205,748	1,000,000	no breach
The minimum total (equity) capital	94,688,650	30,000,000	no breach
S ₁ ¹ The minimum ratio of tier 1 core capital to risk weighted assets	15.03%	6.2%	no breach
S ₁ ² The minimum ratio of tier 1 capital to risk weighted assets	15.03%	8.3%	no breach
S ₁ The minimum ratio of total capital to risk weighted assets	21.78%	11.0%	no breach
S ₂ ¹ The minimum ratio of high liquid asset to total assets of the Bank	42.07%	15.0%	no breach
S ₂ ² The minimum ratio of high liquid assets to demand liabilities	239.42%	60.0%	no breach
S ₂ ³ The minimum ratio of high quality liquid assets to net cash outflow (in all currencies)	483.76%	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)	222.90%	100.0%	no breach
S ₂ ⁴ The minimum ratio of available stable funding to required stable funding (in all currencies)	138.52%	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)	111.58%	100.0%	no breach
S ₃ ¹ The maximum risk on single borrower	13.41%	20.0%	no breach
S ₃ ² The maximum risk on major borrowers	47.93%	500.0%	no breach
S ₄ ¹ The maximum risk on one Bank related party	4.27%	5.0%	no breach
S ₄ ² The maximum risk on all Bank related parties	15.73%	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	1.59%	7.00%	no breach
EUR	1.04%	7.00%	no breach
RUB	0.06%	7.00%	no breach
Other	X	X	no breach

Report approval date 15.04.2024

Management Board Chairman
(Executive Director)

G. Machanyan

Chief Accountant

S. Baghdasaryan