

Published Report
on main economic standards
ARMECONOMBANK OJSC 23/1 Amiryan str., Yerevan

Date 01/04/2013 30/06/2013

Thousand AMD

Standards	Actual size calculated for the bank	Permissible value of standard set by CB RA	Number of non-compliances in accounting quarter
1	2	3	4
Minimum size of chartered capital	2,333,338	50,000	none
Minimum size of total (owned) capital	7,937,473	5,000,000	none
N ₁ Minimum correlation between amounts of total capital and risk-weighted assets	14.44%	12%	none
N ₂ ¹ Minimum correlation between amounts of liquid assets and total assets	30.34%	15%	none
N ₂ ² Minimum correlation between amounts of liquid assets and on-demand liabilities	91.08%	60%	none
N ₃ ¹ Maximum exposure to single borrower	15.58%	20%	none
N ₃ ² Maximum exposure to major borrowers	93.73%	500%	none
N ₄ ¹ Maximum exposure to single related party	2.85%	5%	none
N ₄ ² Maximum exposure to all related parties	14.74%	20%	none
Minimum size of mandatory provisions placed with the Central Bank of Armenia:			
AMD, foreign currency	X	4%, 12%	none
Maximum correlation between foreign exchange position and total capital	6.89%	10%	none
Per individual currency, maximum correlation between the position of each foreign currency and total capital:			
USD	3.38%	7%	none
EUR	0.11%	7%	none
RUR	1.13%	7%	none
Other	X	X	none

CEO

A. Naljyan

Chief Accountant

D. Azatyan