

PUBLISHED STATEMENT
On key prudential ratios

Bank name "Ardshinbank" OJSC

Date from 01/01/2026 to 31/03/2026
(AMD '000)

Normatives	Actual indicators	CBA requirement	Number of breaches during the quarter
1	2	3	4
Minimum statutory capital	200,000,000	1,000,000	Was not breached
Minimum total capital	422,394,469	30,000,000	Was not breached
N1 Minimum ratio of total capital to risk-weighted assets	22.52%	11%	Was not breached
N11 Minimum ratio of Common Equity Tier 1 (CET1) capital to risk-weighted asset	18.81%	6.2%	Was not breached
N12 Minimum ratio of Tier 1 capital to risk-weighted asset	21.48%	8.3%	Was not breached
N ₂ ¹ Minimum ratio of high liquid assets to total assets	40.51%	15%	Was not breached
N ₂ ¹¹ Minimum ratio of banks highly liquid assets expressed in first group currencies to total assets of Group I currencies	42.80%	4%	Was not breached
N ₂ ² Minimum ratio of high liquid assets to demand liabilities	107.17%	60%	Was not breached
N ₂ ²¹ Minimum ratio of banks highly liquid assets expressed in Group I currencies to demand liabilities expressed in Group I currencies	93.12%	10%	Was not breached
N23 Liquidity Coverage Ratio (All currencies)	355.77%	100%	Was not breached
N23 Liquidity Coverage Ratio (Significant currencies from first group)	578.93%	100%	Was not breached
N24 Net Stable Funding Ratio (All currencies)	148.58%	100%	Was not breached
N24 Net Stable Funding Ratio (Significant currencies from first group)	166.07%	100%	Was not breached
N ₃ ¹ Maximum exposure to any single borrower	11.86%	20%	Was not breached
N ₃ ² Maximum exposure to large borrowers	98.88%	500%	Was not breached
N ₄ ¹ Maximum exposure to single related party	0.24%	5%	Was not breached
N ₄ ² Maximum exposure to all related parties	2.13%	20%	Was not breached
N ₅ ¹ Maximum deviation of loan to value ratio (AMD)	0.70%	10%	Was not breached
N ₅ ² Maximum deviation of loan to value ratio (Foreign currency)	X	5%	Was not breached
Minimum reserve requirement with the CBA:			Was not breached
AMD	X	4%	Was not breached
Currency	X	15%	Was not breached
Maximum ratio of foreign currency position to total capital	2.07%	10%	Was not breached
Maximum ratio of each foreign currency to total capital:			Was not breached
USD	1.88%	7%	Was not breached
EUR	X	7%	Was not breached
RUR	X	7%	Was not breached



Chairman of Management Board
(Chief Executive Officer)  Arak Ananyan

Chief Accountant  Armine Khachatryan