

**PUBLISHED STATEMENT
On key prudential ratios**

Bank name "Ardshinbank" OJSC

Date from 01/04/2026 to 30/06/2026
(AMD '000)

Normatives	Actual indicators	CBA requirement	Number of breaches during the quarter
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
Minimum statutory capital	200,000,000	1,000,000	Was not breached
Minimum total capital	384,624,629	30,000,000	Was not breached
N1 ¹ Minimum ratio of Common Equity Tier 1 (CET1) capital to risk-weighted asset	15.63%	6.2%	Was not breached
N1 ² Minimum ratio of Tier 1 capital to risk-weighted asset	18.12%	8.3%	Was not breached
N1 Minimum ratio of total capital to risk-weighted assets	19.16%	11%	Was not breached
N2 ³ Liquidity Coverage Ratio (All currencies)	189.38%	100%	Was not breached
N2 ³¹ Liquidity Coverage Ratio (AMD)	261.62%	100%	Was not breached
N2 ³² Liquidity Coverage Ratio (Significant currencies from first group)	168.68%	100%	Was not breached
N2 ³³ Liquidity Coverage Ratio (Significant currencies from first and second group)	168.68%	100%	Was not breached
N2 ⁴ Net Stable Funding Ratio (All currencies)	127.46%	100%	Was not breached
N2 ⁴¹ Net Stable Funding Ratio (AMD)	124.22%	100%	Was not breached
N2 ⁴² Net Stable Funding Ratio (Significant currencies from first group)	127.84%	100%	Was not breached
N2 ⁴³ Net Stable Funding Ratio (Significant currencies from first and second group)	127.84%	100%	Was not breached
N ₃ ¹ Maximum exposure to any single borrower	15.30%	20%	Was not breached
N ₃ ² Maximum exposure to large borrowers	123.24%	500%	Was not breached
N ₄ ¹ Maximum exposure to single related party	0.36%	5%	Was not breached
N ₄ ² Maximum exposure to all related parties	2.48%	20%	Was not breached
N ₅ ¹ Maximum deviation of loan to value ratio (AMD)	1.07%	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
USD	X	15%	Was not breached
EUR	X	15%	Was not breached
Maximum ratio of foreign currency position to total capital	0.78%	10%	Was not breached
Maximum ratio of each foreign currency to total capital:			Was not breached
USD	0.71%	7%	Was not breached
EUR	X	7%	Was not breached
RUR	X	7%	Was not breached
Other	X	7%	Was not breached

Chairman of Management Board
(Chief Executive Officer)

Chief Accountant

