PUBLISHED STATEMENT
On key prudential ratios

Bank name"Ardshinbank" OJSC

Date 01/07/2026 թ-ից 30/09/2026թ.

(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	378,920,735	30,000,000	Was not breached
$N1^1$ Minimum ratio of Common Equity Tier 1 (CET1) capital to risk-weighted asset	15.45%	6.2%	Was not breached
$N1^2$ Minimum ratio of Tier 1 capital to risk-weighted asset	17.96%	8.3%	Was not breached
N1 Minimum ratio of total capital to risk-weighted assets	18.98%	11%	Was not breached
$N2^3$ Liquidity Coverage Ratio (All currencies)	165.89%	100%	Was not breached
$N2^{31}$ Liquidity Coverage Ratio (AMD)	257.11%	100%	Was not breached
$N2^{32}$ Liquidity Coverage Ratio (Significant currencies from first group)	135.38%	100%	Was not breached
$N2^{33}$ Liquidity Coverage Ratio (Significant currencies from first and second group)	135.38%	100%	Was not breached
$N2^4$ Net Stable Funding Ratio (All currencies)	124.53%	100%	Was not breached
$N2^{41}$ Net Stable Funding Ratio (AMD)	126.57%	100%	Was not breached
$N2^{42}$ Net Stable Funding Ratio (Significant currencies from first group)	119.92%	100%	Was not breached
$N2^{43}$ Net Stable Funding Ratio (Significant currencies from first and second group)	119.92%	100%	Was not breached
N_3^1 Maximum exposure to any single borrower	16.20%	20%	Was not breached
N_3^2 Maximum exposure to large borrowers	145.56%	500%	Was not breached
N_4^1 Maximum exposure to single related party	1.92%	5%	Was not breached
N_4^2 Maximum exposure to all related parties	4.13%	20%	Was not breached
Ns^1 Maximum deviation of loan to value ratio (AMD)	1.05%	10%	Was not breached
Ns^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	2.45%	10%	Was not breached
Maximum ratio of each foreign currency to total capital:			Was not breached
USD	2.33%	7%	Was not breached
EUR	X	7%	Was not breached
RUR	X	7%	Was not breached
Other	X	7%	Was not breached

Acting Chairman of Management Board (Chief Executive Officer) _____ David Sargsyan

Chief Accountant _____ Armine Khachatryan