

**"ACBA-BANK" OJSC Financial Ratios
(consolidated)**

01/01/21-31/03/21

The values are presented in thousand drams

Ratios	The value of ratios calculated for Bank	The value of ratios calculated for Consolidated Reports Of Bank	The allowed value of ratios determined by CBA of RA	The number of breaches for according interim
1	2	3	4	5
Share capital	30,000,000	30,000,000	50,000	No Breach
Total capital	70,346,892	76,455,115	30,000,000	No Breach
Core capital /Risk weighted assets	11.79%	12.09%	9.00%	No Breach
Total capital /Risk weighted assets	15.32%	15.41%	12%	No Breach
High liquid assets / Total assets	27.58%	26.24%	15%	No Breach
High liquid assets / Demand liabilities	133.83%	131.96%	60%	No Breach
Liquidity Coverage Ratio (All currencies)	161.23%	161.23%	100%	No Breach
Liquidity Coverage Ratio (Significant currencies from first group)	284.87%	284.87%	100%	No Breach
Liquidity Coverage Ratio (Significant currencies from second group)	-	-	100%	No Breach
Net Stable Funding Ratio (All currencies)	123.14%	123.14%	100%	No Breach
Net Stable Funding Ratio (Significant currencies from first group)	162.70%	162.70%	100%	No Breach
Net Stable Funding Ratio (Significant currencies from second group)	-	-		No Breach
Exposure to the biggest borrower /Total capital	5.04%	4.64%	20%	No Breach
Exposure to the biggest borrowers /Total capital	5.04%	4.64%	500%	No Breach
Exposure to the biggest borrower related with bank /Total capital	0.26%	0.24%	5%	No Breach
Exposure to the biggest borrowers related with bank /Total capital	4.73%	4.35%	20%	No Breach
Compulsory store in AMD, Compulsory store in USD, EUR			2% 18%	No Breach
Currency position/Total capital	0.12%	0.11%	10%	No Breach
By separate currency each currency position /Total capital				
USD	-	-	7%	No Breach
EUR	-	-	7%	No Breach
RUB	-	-	7%	No Breach
Other	x	x	x	No Breach



The number of employees as of 31/03/21 is 1546.

Chief Executive Officer

Chief Accountant



H. Andriasyan

A. Hakobyan