

**PUBLISHED REPORT  
On Main Prudential Standards**

Name of the insurance company: «EFES» ICJSC  
From **01/10/2023 to 31/12/2023**

(In thousand AMD)

Standards	The actual size of the standard calculated for the insurance company	Limits, defined for standards by The Central Bank	The number of violations during reporting quarter
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
1. S1.1 standard on the minimum amount of statutory capital of Company	1,820,286	1,500,000	No violation
2. S1.2 capital adequacy ratio	1.56	1	No violation
2.1. for non-life insurance	1.56	1	No violation
2.2. for life insurance	X	X	No violation
2.3. for life and non-life insurance	1.56	1	No violation
3. S2 liquidity ratio	11.44	1	No violation
4. S3 ratio on the maximum size of a single insurance risk underwritten	2.75%	10%	No violation
4.1 S3 ratio on the maximum size of a single insurance risk underwritten In case of earthquake risk	1.29%	10%	No violation
5. S4 ratio on all and individual assets equal to technical reserves of Company	100%	100%	No violation
5.1. with one subject	X	X	
5.2. with all subjects	X	X	
6. S5 ratio on maximum risk on a single borrower	18.47%	20%	No violation
7. S6.1 foreign currency position standard	72,642	168,262	No violation
8. S6.2 foreign currency position standard by types of foreign currencies	X	X	
in US dollars	44,095	117,783	No violation
In Euro	28,547	117,783	No violation
In Russian rubles	–	117,783	No violation

Chief Executive Officer **Arevshat Meliksetyan**  
Chief Accountant **Knarik Petrosyan**