

"Byblos Bank Armenia" cjsc

Report on prudential ratios

as at 30 September 2015

| | Actual value of the ratio | Threshold, set by the CBA | Breaches during the quarter |
|---|------------------------------|------------------------------|--------------------------------|
| | | | <i>in '000 Drams</i> |
| Minimum share capital | 8,125,100 | 50,000 | No breaches |
| Minimum total equity | 8,103,158 | 5,000,000 | No breaches |
| N ¹ - Minimum ratio of total equity to risk-weighted assets | 22.81% | 12.00% | No breaches |
| N2 ¹ - Minimum ratio of high-liquid assets to total assets | 32.14% | 15.00% | No breaches |
| N2 ² - Minimum ratio of high-liquid assets to demand liabilities | 288.53% | 60.00% | No breaches |
| N2 ¹¹ – General liquidity ratio calculated for 1 st basket currencies | 28.25% | 4.00% | No breaches |
| N2 ¹² – General liquidity ratio calculated for USD, EUR and a 2 nd basket currency | n/a | 4.00% | No breaches |
| N2 ²¹ – Current liquidity ratio calculated for 1 st basket currencies | 197.35% | 10.00% | No breaches |
| N2 ²² – Current liquidity ratio calculated for USD, EUR and a 2 nd basket currency | n/a | 10.00% | No breaches |
| N3 ¹ - Maximum exposure per one borrower | 23.29% | 20.00% | Breached |
| N3 ² - Maximum exposure per all large borrowers | 134.82% | 500.00% | No breaches |
| N4 ¹ - Maximum exposure per one bank-related party | 3.13% | 5.00% | No breaches |
| N4 ² - Maximum exposure per all bank-related parties | 6.99% | 20.00% | No breaches |
| Required reservation in the Central Bank of Armenia | | | No breaches |
| in AMD | - | 2.00% | No breaches |
| in USD | - | 20.00% | No breaches |
| in EUR | - | 20.00% | No breaches |
| in other currencies | - | 20.00% | No breaches |
| Maximum ratio of long position in each foreign currency and total equity | | | |
| in USD | - | 7.00% | No breaches |
| in EUR | - | 7.00% | No breaches |
| in RUB | 0.04% | 7.00% | No breaches |
| in other currencies | - | 7.00% | No breaches |
| Maximum ratio of aggregate long positions in all foreign currencies and total equity | 0.06% | 10.00% | No breaches |