

"Byblos Bank Armenia" CJSC

Report on prudential ratios

as at 30 June 2021

	Actual value of the ratio	Threshold, set by the CBA	Breaches during the quarter
	<i>in '000 Drams</i>		
Minimum share capital	26,249,100	50,000	No breaches
Minimum total equity	34,730,664	30,000,000	No breaches
N ¹¹ - Minimum ratio of total equity to risk-weighted assets	32.97%	9.00%	No breaches
N ¹² - Minimum ratio of total equity to risk-weighted assets	41.63%	12.00%	No breaches
N2 ¹ - Minimum ratio of high-liquid assets to total assets	44.99%	15.00%	No breaches
N2 ² - Minimum ratio of high-liquid assets to demand liabilities	309.27%	60.00%	No breaches
N2 ¹¹ – General liquidity ratio calculated for 1 st basket currencies	36.58%	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	208.28%	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
N2 ³ – Liquidity coverage ratio (LCR)	243.00%	100.00%	No breaches
N2 ³ (AMD) – Liquidity coverage ratio (LCR)	371.50%	60.00%	No breaches
N2 ³ (1st basket significant currencies) – Liquidity coverage ratio (LCR)	157.70%	60.00%	No breaches
N2 ⁴ – Net stable funding ratio (NSFR)	178.10%	100.00%	No breaches
N2 ⁴ (AMD) – Net stable funding ratio (NSFR)	206.10%	60%	No breaches
N2 ⁴ (1st basket significant currencies) – Net stable funding ratio (NSFR)	154.90%	60.00%	No breaches
N3 ¹ - Maximum exposure per one borrower	16.58%	20.00%	No breaches
N3 ² - Maximum exposure per all large borrowers	83.34%	500.00%	No breaches
N4 ¹ - Maximum exposure per one bank-related party	4.49%	5.00%	No breaches
N4 ² - Maximum exposure per all bank-related parties	10.49%	20.00%	No breaches
Required reservation in the Central Bank of Armenia			No breaches
in AMD	-	4.00%	No breaches
in USD	-	18.00%	No breaches
in EUR	-	18.00%	No breaches
in other currencies	-	18.00%	No breaches
Maximum ratio of long position in each foreign currency and total equity			
in USD	0.00%	7.00%	No breaches
in EUR	0.00%	7.00%	No breaches
in RUB	0.01%	7.00%	No breaches
in other currencies	0.02%	7.00%	No breaches
Maximum ratio of aggregate long positions in all foreign currencies and total equity	0.03%	10.00%	No breaches