

"Byblos Bank Armenia" cjsc

Report on prudential ratios

as at 30 June 2013

	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	8,843,515	5,000,000	No breaches
N ¹ - Minimum ratio of total equity to risk-weighted assets	20.91%	12.00%	No breaches
N2 ¹ - Minimum ratio of high-liquid assets to total assets	21.34%	15.00%	No breaches
N2 ² - Minimum ratio of high-liquid assets to demand liabilities	212.57%	60.00%	No breaches
N2 ¹¹ – General liquidity ratio (N2 ¹) calculated for 1 st basket currencies	8.61%	4.00%	No breaches
N2 ¹² – General liquidity ratio (N2 ¹) calculated for USD, EUR and a 2 nd basket currency	n/a	4.00%	No breaches
N2 ²¹ – Current liquidity ratio (N2 ²) calculated for 1 st basket currencies	72.60%	10.00%	No breaches
N2 ²² – Current liquidity ratio (N2 ²) calculated for USD, EUR and a 2 nd basket currency	n/a	10.00%	No breaches
N3 ¹ - Maximum exposure per one borrower	18.48%	20.00%	No breaches
N3 ² - Maximum exposure per all large borrowers	203.49%	500.00%	No breaches
N4 ¹ - Maximum exposure per one bank-related party	3.60%	5.00%	No breaches
N4 ² - Maximum exposure per all bank-related parties	9.33%	20.00%	No breaches
Required reservation in the Central Bank of Armenia			No breaches
in AMD	-	4.00%	No breaches
in USD	-	12.00%	No breaches
in EUR	-	12.00%	No breaches
in other currencies	-	12.00%	No breaches
Maximum ratio of open position in each foreign currency and total equity			
in USD	-0.24%	7.00%	No breaches
in EUR	0.00%	7.00%	No breaches
in RUB	0.12%	7.00%	No breaches
in other currencies	0.01%	7.00%	No breaches
Maximum ratio of aggregate position in all foreign currencies and total equity	0.38%	10.00%	No breaches