

"Byblos Bank Armenia" cjsc

Report on prudential ratios

as at 30 June 2016

	Actual value of the ratio	Threshold, set by the CBA	Breaches during the quarter
			<i>in '000 Drams</i>
Minimum share capital	23,825,100	50,000	No breaches
Minimum total equity	11,919,983	5,000,000	No breaches
N ¹ - Minimum ratio of total equity to risk-weighted assets	39.06%	12.00%	No breaches
N ² ¹ - Minimum ratio of high-liquid assets to total assets	39.97%	15.00%	No breaches
N ² ² - Minimum ratio of high-liquid assets to demand liabilities	422.00%	60.00%	No breaches
N ² ¹¹ – General liquidity ratio calculated for 1 st basket currencies	26.10%	4.00%	No breaches
N ² ¹² – General liquidity ratio calculated for USD, EUR and a 2 nd basket currency	n/a	4.00%	No breaches
N ² ²¹ – Current liquidity ratio calculated for 1 st basket currencies	170.21%	10.00%	No breaches
N ² ²² – Current liquidity ratio calculated for USD, EUR and a 2 nd basket currency	n/a	10.00%	No breaches
N ³ ¹ - Maximum exposure per one borrower	15.44%	20.00%	No breaches
N ³ ² - Maximum exposure per all large borrowers	51.62%	500.00%	No breaches
N ⁴ ¹ - Maximum exposure per one bank-related party	1.88%	5.00%	No breaches
N ⁴ ² - Maximum exposure per all bank-related parties	4.14%	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	0.02%	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	0.05%	10.00%	No breaches