

## "Byblos Bank Armenia" cjsc

### Report on prudential ratios

as at 31 December 2014

	<i>in '000 Drams</i>		
	Actual value of the ratio	Threshold, set by the CBA	Breaches during the quarter
Minimum share capital	8,125,100	50,000	No breaches
Minimum total equity	7,062,528	5,000,000	No breaches
N <sup>1</sup> - Minimum ratio of total equity to risk-weighted assets	17.79%	12.00%	No breaches
N <sup>2</sup> <sup>1</sup> - Minimum ratio of high-liquid assets to total assets	24.92%	15.00%	No breaches
N <sup>2</sup> <sup>2</sup> - Minimum ratio of high-liquid assets to demand liabilities	252.53%	60.00%	No breaches
N <sup>2</sup> <sup>11</sup> – General liquidity ratio calculated for 1 <sup>st</sup> basket currencies	16.11%	4.00%	No breaches
N <sup>2</sup> <sup>12</sup> – General liquidity ratio calculated for USD, EUR and a 2 <sup>nd</sup> basket currency	ĩ/ã¿	4.00%	No breaches
N <sup>2</sup> <sup>21</sup> – Current liquidity ratio calculated for 1 <sup>st</sup> basket currencies	139.66%	10.00%	No breaches
N <sup>2</sup> <sup>22</sup> – Current liquidity ratio calculated for USD, EUR and a 2 <sup>nd</sup> basket currency	ĩ/ã¿	10.00%	No breaches
N <sup>3</sup> <sup>1</sup> - Maximum exposure per one borrower	26.78%	20.00%	Breached
N <sup>3</sup> <sup>2</sup> - Maximum exposure per all large borrowers	245.50%	500.00%	No breaches
N <sup>4</sup> <sup>1</sup> - Maximum exposure per one bank-related party	3.79%	5.00%	No breaches
N <sup>4</sup> <sup>2</sup> - Maximum exposure per all bank-related parties	10.09%	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	-8.16%	7.00%	No breaches
in EUR	-0.03%	7.00%	No breaches
in RUB	0.05%	7.00%	No breaches
in other currencies	0.03%	7.00%	No breaches
Maximum ratio of aggregate position in all foreign currencies and total equity	0.08%	10.00%	No breaches