

"Byblos Bank Armenia" cjsc

Report on prudential ratios

as at 31 December 2017

	<i>in '000 Drams</i>		
	Actual value of the ratio	Threshold, set by the CBA	Breaches during the quarter
Minimum share capital	23,825,100	50,000	No breaches
Minimum total equity	32,699,594	30,000,000	No breaches
N ¹ - Minimum ratio of total equity to risk-weighted assets	43.32%	12.00%	No breaches
N ² ¹ - Minimum ratio of high-liquid assets to total assets	47.34%	15.00%	No breaches
N ² ² - Minimum ratio of high-liquid assets to demand liabilities	591.58%	60.00%	No breaches
N ² ¹¹ – General liquidity ratio calculated for 1 st basket currencies	12.99%	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	129.53%	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	17.25%	20.00%	No breaches
N ³ ² - Maximum exposure per all large borrowers	54.04%	500.00%	No breaches
N ⁴ ¹ - Maximum exposure per one bank-related party	2.82%	5.00%	No breaches
N ⁴ ² - Maximum exposure per all bank-related parties	4.50%	20.00%	No breaches
Required reservation in the Central Bank of Armenia			No breaches
in AMD	-	2.00%	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	0.13%	7.00%	No breaches
in EUR	0.00%	7.00%	No breaches
in RUB	0.01%	7.00%	No breaches
in other currencies	0.01%	7.00%	No breaches
Maximum ratio of aggregate long positions in all foreign currencies and total equity	0.15%	10.00%	No breaches