

"Byblos Bank Armenia" cjsc

Report on prudential ratios

as at 30 September 2016

	<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	23,572,473	5,000,000	No breaches
N ¹ - Minimum ratio of total equity to risk-weighted assets	59.60%	12.00%	No breaches
N2 ¹ - Minimum ratio of high-liquid assets to total assets	58.74%	15.00%	No breaches
N2 ² - Minimum ratio of high-liquid assets to demand liabilities	700.72%	60.00%	No breaches
N2 ¹¹ – General liquidity ratio calculated for 1 st basket currencies	37.29%	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	244.53%	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
N3 ¹ - Maximum exposure per one borrower	13.12%	20.00%	No breaches
N3 ² - Maximum exposure per all large borrowers	32.29%	500.00%	No breaches
N4 ¹ - Maximum exposure per one bank-related party	1.01%	5.00%	No breaches
N4 ² - Maximum exposure per all bank-related parties	2.19%	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	0.01%	7.00%	No breaches
in other currencies	0.04%	7.00%	No breaches
Maximum ratio of aggregate long positions in all foreign currencies and total equity	0.04%	10.00%	No breaches