

"Byblos Bank Armenia" cjsc

Report on prudential ratios

as at 30 June 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 | 8,144,013 | 5,000,000 | No breaches |
| N ¹ - Minimum ratio of total equity to risk-weighted assets | 22.41% | 12.00% | No breaches |
| N ² ¹ - Minimum ratio of high-liquid assets to total assets | 35.04% | 15.00% | No breaches |
| N ² ² - Minimum ratio of high-liquid assets to demand liabilities | 356.20% | 60.00% | No breaches |
| N ² ¹¹ – General liquidity ratio calculated for 1 st basket currencies | 30.85% | 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 | 262.76% | 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 | 20.08% | 20.00% | Breached |
| N ³ ² - Maximum exposure per all large borrowers | 157.08% | 500.00% | No breaches |
| N ⁴ ¹ - Maximum exposure per one bank-related party | 3.63% | 5.00% | No breaches |
| N ⁴ ² - Maximum exposure per all bank-related parties | 11.07% | 20.00% | No breaches |
| Required reservation in the Central Bank of Armenia | | | No breaches |
| in AMD | - | 2.00% | 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 | -4.01% | 7.00% | No breaches |
| in EUR | -0.48% | 7.00% | No breaches |
| in RUB | 0.20% | 7.00% | No breaches |
| in other currencies | 0.10% | 7.00% | No breaches |
| Maximum ratio of aggregate position in all foreign currencies and total equity | 4.79% | 10.00% | No breaches |