

## "Byblos Bank Armenia" cjsc

### Report on prudential ratios

as at 31 March 2017

	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	31,661,347	30,000,000	No breaches
N <sup>1</sup> - Minimum ratio of total equity to risk-weighted assets	57.43%	12.00%	No breaches
N2 <sup>1</sup> - Minimum ratio of high-liquid assets to total assets	56.76%	15.00%	No breaches
N2 <sup>2</sup> - Minimum ratio of high-liquid assets to demand liabilities	776.98%	60.00%	No breaches
N2 <sup>11</sup> – General liquidity ratio calculated for 1 <sup>st</sup> basket currencies	35.13%	4.00%	No breaches
N2 <sup>12</sup> – General liquidity ratio calculated for USD, EUR and a 2 <sup>nd</sup> basket currency	n/a	4.00%	No breaches
N2 <sup>21</sup> – Current liquidity ratio calculated for 1 <sup>st</sup> basket currencies	310.15%	10.00%	No breaches
N2 <sup>22</sup> – Current liquidity ratio calculated for USD, EUR and a 2 <sup>nd</sup> basket currency	n/a	10.00%	No breaches
N3 <sup>1</sup> - Maximum exposure per one borrower	15.85%	20.00%	No breaches
N3 <sup>2</sup> - Maximum exposure per all large borrowers	36.33%	500.00%	No breaches
N4 <sup>1</sup> - Maximum exposure per one bank-related party	0.41%	5.00%	No breaches
N4 <sup>2</sup> - Maximum exposure per all bank-related parties	1.45%	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	0.51%	7.00%	No breaches
in EUR	0.12%	7.00%	No breaches
in RUB	0.03%	7.00%	No breaches
in other currencies	0.03%	7.00%	No breaches
Maximum ratio of aggregate long positions in all foreign currencies and total equity	0.58%	10.00%	No breaches

*in '000 Drams*