

"Byblos Bank Armenia" CJSC

Report on prudential ratios

as at 31 March 2021

	Actual value of the ratio	Threshold, set by the CBA	<i>in '000 Drams</i> Breaches during the quarter
Minimum share capital	26,249,100	50,000	No breaches
Minimum total equity	33,850,833	30,000,000	No breaches
N ¹¹ - Minimum ratio of total equity to risk-weighted assets	31.52%	9.00%	No breaches
N ¹² - Minimum ratio of total equity to risk-weighted assets	40.59%	12.00%	No breaches
N2 ¹ - Minimum ratio of high-liquid assets to total assets	46.39%	15.00%	No breaches
N2 ² - Minimum ratio of high-liquid assets to demand liabilities	349.73%	60.00%	No breaches
N2 ¹¹ – General liquidity ratio calculated for 1 st basket currencies	26.64%	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	163.64%	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
N2 ³ – Liquidity coverage ratio (LCR)	246.60%	100.00%	No breaches
N2 ³ (AMD) – Liquidity coverage ratio (LCR)	404.00%	60.00%	No breaches
N2 ³ (1st basket significant currencies) – Liquidity coverage ratio (LCR)	116.50%	60.00%	No breaches
N2 ⁴ – Net stable funding ratio (NSFR)	184.80%	100.00%	No breaches
N2 ⁴ (AMD) – Net stable funding ratio (NSFR)	227.90%	60%	No breaches
N2 ⁴ (1st basket significant currencies) – Net stable funding ratio (NSFR)	152.40%	60.00%	No breaches
N3 ¹ - Maximum exposure per one borrower	18.23%	20.00%	No breaches
N3 ² - Maximum exposure per all large borrowers	72.26%	500.00%	No breaches
N4 ¹ - Maximum exposure per one bank-related party	4.36%	5.00%	No breaches
N4 ² - Maximum exposure per all bank-related parties	9.76%	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	0.02%	7.00%	No breaches
in RUB	0.02%	7.00%	No breaches
in other currencies	0.02%	7.00%	No breaches
Maximum ratio of aggregate long positions in all foreign currencies and total equity	0.19%	10.00%	No breaches