

"Byblos Bank Armenia" cjsc

Report on prudential ratios

as at 31 March 2020

	Actual value of the ratio	Threshold, set by the CBA	Breaches during the quarter
			<i>in '000 Drams</i>
Minimum share capital	26,249,100	50,000	No breaches
Minimum total equity	31,727,719	30,000,000	No breaches
N ¹¹ - Minimum ratio of total equity to risk-weighted assets	26.36%	10.00%	No breaches
N ¹² - Minimum ratio of total equity to risk-weighted assets	31.64%	12.00%	No breaches
N ²¹ - Minimum ratio of high-liquid assets to total assets	46.76%	15.00%	No breaches
N ²² - Minimum ratio of high-liquid assets to demand liabilities	449.38%	60.00%	No breaches
N ²¹¹ – General liquidity ratio calculated for 1 st basket currencies	16.93%	4.00%	No breaches
N ²¹² – General liquidity ratio calculated for USD, EUR and a 2 nd basket currency	4/չտ	4.00%	No breaches
N ²²¹ – Current liquidity ratio calculated for 1 st basket currencies	112.22%	10.00%	No breaches
N ²²² – Current liquidity ratio calculated for USD, EUR and a 2 nd basket currency	4/չտ	10.00%	No breaches
N ³¹ - Maximum exposure per one borrower	19.96%	20.00%	No breaches
N ³² - Maximum exposure per all large borrowers	85.50%	500.00%	No breaches
N ⁴¹ - Maximum exposure per one bank-related party	4.31%	5.00%	No breaches
N ⁴² - Maximum exposure per all bank-related parties	9.77%	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	0.47%	7.00%	No breaches
in EUR	0.05%	7.00%	No breaches
in RUB	0.03%	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	0.49%	10.00%	No breaches