

## "Byblos Bank Armenia" cjsc

### Report on prudential ratios

as at 30 September 2019

	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	34,293,371	30,000,000	No breaches
N <sup>1</sup> - Minimum ratio of total equity to risk-weighted assets	38.61%	12.00%	No breaches
N2 <sup>1</sup> - Minimum ratio of high-liquid assets to total assets	51.87%	15.00%	No breaches
N2 <sup>2</sup> - Minimum ratio of high-liquid assets to demand liabilities	401.67%	60.00%	No breaches
N2 <sup>11</sup> – General liquidity ratio calculated for 1 <sup>st</sup> basket currencies	19.38%	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	126.15%	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	17.21%	20.00%	No breaches
N3 <sup>2</sup> - Maximum exposure per all large borrowers	56.95%	500.00%	No breaches
N4 <sup>1</sup> - Maximum exposure per one bank-related party	4.40%	5.00%	No breaches
N4 <sup>2</sup> - Maximum exposure per all bank-related parties	7.79%	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	3.18%	7.00%	No breaches
in EUR	0.05%	7.00%	No breaches
in RUB	0.04%	7.00%	No breaches
in other currencies	0.07%	7.00%	No breaches
Maximum ratio of aggregate long positions in all foreign currencies and total equity	3.28%	10.00%	No breaches