

"Byblos Bank Armenia" cjsc

Report on prudential ratios

as at 30 September 2017

	Actual value of the ratio	Threshold, set by the CBA	<i>in '000 Drams</i> Breaches during the quarter
Minimum share capital	23,825,100	50,000	No breaches
Minimum total equity	33,241,418	30,000,000	No breaches
N ¹ - Minimum ratio of total equity to risk-weighted assets	45.30%	12.00%	No breaches
N2 ¹ - Minimum ratio of high-liquid assets to total assets	47.85%	15.00%	No breaches
N2 ² - Minimum ratio of high-liquid assets to demand liabilities	649.54%	60.00%	No breaches
N2 ¹¹ – General liquidity ratio calculated for 1 st basket currencies	16.96%	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	149.29%	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
N3 ¹ - Maximum exposure per one borrower	16.52%	20.00%	No breaches
N3 ² - Maximum exposure per all large borrowers	61.62%	500.00%	No breaches
N4 ¹ - Maximum exposure per one bank-related party	2.90%	5.00%	No breaches
N4 ² - Maximum exposure per all bank-related parties	4.33%	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	0.45%	7.00%	No breaches
in EUR	0.09%	7.00%	No breaches
in RUB	0.01%	7.00%	No breaches
in other currencies	-	7.00%	No breaches
Maximum ratio of aggregate long positions in all foreign currencies and total equity	0.56%	10.00%	No breaches