

"Byblos Bank Armenia" cjsc

Report on prudential ratios

as at 31 March 2014

	<i>in '000 Drams</i>		
	Actual value of the ratio	Threshold, set by the CBA	Breaches during the quarter
Minimum share capital	8,125,100	50,000	No breaches
Minimum total equity	8,241,089	5,000,000	No breaches
N ¹ - Minimum ratio of total equity to risk-weighted assets	20.56%	12.00%	No breaches
N ² ¹ - Minimum ratio of high-liquid assets to total assets	24.23%	15.00%	No breaches
N ² ² - Minimum ratio of high-liquid assets to demand liabilities	261.51%	60.00%	No breaches
N ² ¹¹ – General liquidity ratio calculated for 1 st basket currencies	14.37%	4.00%	No breaches
N ² ¹² – General liquidity ratio calculated for USD, EUR and a 2 nd basket currency	n/a	4.00%	No breaches
N ² ²¹ – Current liquidity ratio calculated for 1 st basket currencies	129.55%	10.00%	No breaches
N ² ²² – Current liquidity ratio calculated for USD, EUR and a 2 nd basket currency	n/a	10.00%	No breaches
N ³ ¹ - Maximum exposure per one borrower	19.95%	20.00%	No breaches
N ³ ² - Maximum exposure per all large borrowers	186.82%	500.00%	No breaches
N ⁴ ¹ - Maximum exposure per one bank-related party	3.45%	5.00%	No breaches
N ⁴ ² - Maximum exposure per all bank-related parties	10.32%	20.00%	No breaches
Required reservation in the Central Bank of Armenia			No breaches
in AMD	-	2.00%	No breaches
in USD	-	12.00%	No breaches
in EUR	-	12.00%	No breaches
in other currencies	-	12.00%	No breaches
Maximum ratio of open position in each foreign currency and total equity			
in USD	-3.60%	7.00%	No breaches
in EUR	-0.13%	7.00%	No breaches
in RUB	0.02%	7.00%	No breaches
in other currencies	0.07%	7.00%	No breaches
Maximum ratio of aggregate position in all foreign currencies and total equity	3.82%	10.00%	No breaches