

"Byblos Bank Armenia" cjsc

Report on prudential ratios

as at 30 September 2019

	Actual value of the ratio	Threshold, set by the CBA	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 ¹ - Minimum ratio of total equity to risk-weighted assets	38.61%	12.00%	No breaches
N2 ¹ - Minimum ratio of high-liquid assets to total assets	51.87%	15.00%	No breaches
N2 ² - Minimum ratio of high-liquid assets to demand liabilities	401.67%	60.00%	No breaches
N2 ¹¹ – General liquidity ratio calculated for 1 st basket currencies	19.38%	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	126.15%	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	17.21%	20.00%	No breaches
N3 ² - Maximum exposure per all large borrowers	56.95%	500.00%	No breaches
N4 ¹ - Maximum exposure per one bank-related party	4.40%	5.00%	No breaches
N4 ² - 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

in '000 Drams