

## "Byblos Bank Armenia" cjsc

### Report on prudential ratios

as at 30 September 2014

	Actual value of the ratio	Threshold, set by the CBA	<i>in '000 Drams</i> Breaches during the quarter
Minimum share capital	8,125,100	50,000	No breaches
Minimum total equity	7,788,657	5,000,000	No breaches
N <sup>1</sup> - Minimum ratio of total equity to risk-weighted assets	22.08%	12.00%	No breaches
N <sup>2</sup> <sup>1</sup> - Minimum ratio of high-liquid assets to total assets	34.34%	15.00%	No breaches
N <sup>2</sup> <sup>2</sup> - Minimum ratio of high-liquid assets to demand liabilities	367.07%	60.00%	No breaches
N <sup>2</sup> <sup>11</sup> – General liquidity ratio calculated for 1 <sup>st</sup> basket currencies	28.55%	4.00%	No breaches
N <sup>2</sup> <sup>12</sup> – General liquidity ratio calculated for USD, EUR and a 2 <sup>nd</sup> basket currency	n/a	4.00%	No breaches
N <sup>2</sup> <sup>21</sup> – Current liquidity ratio calculated for 1 <sup>st</sup> basket currencies	259.71%	10.00%	No breaches
N <sup>2</sup> <sup>22</sup> – Current liquidity ratio calculated for USD, EUR and a 2 <sup>nd</sup> basket currency	n/a	10.00%	No breaches
N <sup>3</sup> <sup>1</sup> - Maximum exposure per one borrower	21.06%	20.00%	Breached
N <sup>3</sup> <sup>2</sup> - Maximum exposure per all large borrowers	172.96%	500.00%	No breaches
N <sup>4</sup> <sup>1</sup> - Maximum exposure per one bank-related party	4.01%	5.00%	No breaches
N <sup>4</sup> <sup>2</sup> - Maximum exposure per all bank-related parties	10.77%	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	-1.50%	7.00%	No breaches
in EUR	-0.02%	7.00%	No breaches
in RUB	0.05%	7.00%	No breaches
in other currencies	0.12%	7.00%	No breaches
Maximum ratio of aggregate position in all foreign currencies and total equity	1.70%	10.00%	No breaches