

"Byblos Bank Armenia" cjsc

Report on prudential ratios

as at 31 December 2020

	Actual value of the ratio	Threshold, set by the CBA	Breaches during the quarter
			<i>in '000 Drams</i>
Minimum share capital	26,249,100	50,000	No breaches
Minimum total equity	34,227,538	30,000,000	No breaches
N ¹¹ - Minimum ratio of total equity to risk-weighted assets	30.20%	9.00%	No breaches
N ¹² - Minimum ratio of total equity to risk-weighted assets	39.26%	12.00%	No breaches
N ²¹ - Minimum ratio of high-liquid assets to total assets	45.03%	15.00%	No breaches
N ²² - Minimum ratio of high-liquid assets to demand liabilities	350.35%	60.00%	No breaches
N ²¹¹ – General liquidity ratio calculated for 1 st basket currencies	23.50%	4.00%	No breaches
N ²¹² – General liquidity ratio calculated for USD, EUR and a 2 nd basket currency	n/a	4.00%	No breaches
N ²²¹ – Current liquidity ratio calculated for 1 st basket currencies	147.89%	10.00%	No breaches
N ²²² – Current liquidity ratio calculated for USD, EUR and a 2 nd basket currency	n/a	10.00%	No breaches
N ³¹ - Maximum exposure per one borrower	17.74%	20.00%	No breaches
N ³² - Maximum exposure per all large borrowers	73.41%	500.00%	No breaches
N ⁴¹ - Maximum exposure per one bank-related party	3.67%	5.00%	No breaches
N ⁴² - Maximum exposure per all bank-related parties	8.22%	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	-	7.00%	No breaches
in EUR	-	7.00%	No breaches
in RUB	0.01%	7.00%	No breaches
in other currencies	0.02%	7.00%	No breaches
Maximum ratio of aggregate long positions in all foreign currencies and total equity	0.03%	10.00%	No breaches