

## "Byblos Bank Armenia" CJSC

### Report on prudential ratios

as at 30 September 2021

	Actual value of the ratio	Threshold, set by the CBA	<i>in '000 Drams</i> Breaches during the quarter
Minimum share capital	26,249,100	50,000	No breaches
Minimum total equity	34,506,513	30,000,000	No breaches
N <sup>11</sup> - Minimum ratio of total equity to risk-weighted assets	34.43%	9.00%	No breaches
N <sup>12</sup> - Minimum ratio of total equity to risk-weighted assets	42.13%	12.00%	No breaches
N <sup>21</sup> - Minimum ratio of high-liquid assets to total assets	44.82%	15.00%	No breaches
N <sup>22</sup> - Minimum ratio of high-liquid assets to demand liabilities	303.71%	60.00%	No breaches
N <sup>211</sup> – General liquidity ratio calculated for 1 <sup>st</sup> basket currencies	39.97%	4.00%	No breaches
N <sup>212</sup> – General liquidity ratio calculated for USD, EUR and a 2 <sup>nd</sup> basket currency	¼/½	4.00%	No breaches
N <sup>221</sup> – Current liquidity ratio calculated for 1 <sup>st</sup> basket currencies	256.77%	10.00%	No breaches
N <sup>222</sup> – Current liquidity ratio calculated for USD, EUR and a 2 <sup>nd</sup> basket currency	¼/½	10.00%	No breaches
N <sup>23</sup> – Liquidity coverage ratio (LCR)	231.02%	100.00%	No breaches
N <sup>23</sup> (AMD) – Liquidity coverage ratio (LCR)	343.27%	80.00%	No breaches
N <sup>23</sup> (1st basket significant currencies) – Liquidity coverage ratio (LCR)	156.89%	80.00%	No breaches
N <sup>24</sup> – Net stable funding ratio (NSFR)	194.68%	100.00%	No breaches
N <sup>24</sup> (AMD) – Net stable funding ratio (NSFR)	202.08%	80%	No breaches
N <sup>24</sup> (1st basket significant currencies) – Net stable funding ratio (NSFR)	187.00%	80.00%	No breaches
N <sup>31</sup> - Maximum exposure per one borrower	15.30%	20.00%	No breaches
N <sup>32</sup> - Maximum exposure per all large borrowers	75.06%	500.00%	No breaches
N <sup>41</sup> - Maximum exposure per one bank-related party	4.42%	5.00%	No breaches
N <sup>42</sup> - Maximum exposure per all bank-related parties	10.42%	20.00%	No breaches
Required reservation in the Central Bank of Armenia			No breaches
in AMD	-	4.00%	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	0.15%	7.00%	No breaches
in EUR	0.00%	7.00%	No breaches
in RUB	0.02%	7.00%	No breaches
in other currencies	0.01%	7.00%	No breaches
Maximum ratio of aggregate long positions in all foreign currencies and total equity	0.18%	10.00%	No breaches