

## "Byblos Bank Armenia" CJSC

### Report on prudential ratios

as at 31 Dec 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	34,438,102	30,000,000	No breaches
N <sup>11</sup> - Minimum ratio of total equity to risk-weighted assets	33.63%	9.00%	No breaches
N <sup>12</sup> - Minimum ratio of total equity to risk-weighted assets	40.79%	12.00%	No breaches
N2 <sup>1</sup> - Minimum ratio of high-liquid assets to total assets	43.06%	15.00%	No breaches
N2 <sup>2</sup> - Minimum ratio of high-liquid assets to demand liabilities	284.75%	60.00%	No breaches
N2 <sup>11</sup> – General liquidity ratio calculated for 1 <sup>st</sup> basket currencies	38.28%	4.00%	No breaches
N2 <sup>12</sup> – General liquidity ratio calculated for USD, EUR and a 2 <sup>nd</sup> basket currency	¼/½t	4.00%	No breaches
N2 <sup>21</sup> – Current liquidity ratio calculated for 1 <sup>st</sup> basket currencies	259.22%	10.00%	No breaches
N2 <sup>22</sup> – Current liquidity ratio calculated for USD, EUR and a 2 <sup>nd</sup> basket currency	¼/½t	10.00%	No breaches
N2 <sup>3</sup> – Liquidity coverage ratio (LCR)	231.08%	100.00%	No breaches
N2 <sup>3</sup> (AMD) – Liquidity coverage ratio (LCR)	357.12%	60.00%	No breaches
N2 <sup>3</sup> (1st basket significant currencies) – Liquidity coverage ratio (LCR)	152.49%	60.00%	No breaches
N2 <sup>4</sup> – Net stable funding ratio (NSFR)	194.48%	100.00%	No breaches
N2 <sup>4</sup> (AMD) – Net stable funding ratio (NSFR)	196.10%	60%	No breaches
N2 <sup>4</sup> (1st basket significant currencies) – Net stable funding ratio (NSFR)	192.56%	60.00%	No breaches
N3 <sup>1</sup> - Maximum exposure per one borrower	18.36%	20.00%	No breaches
N3 <sup>2</sup> - Maximum exposure per all large borrowers	72.18%	500.00%	No breaches
N4 <sup>1</sup> - Maximum exposure per one bank-related party	4.43%	5.00%	No breaches
N4 <sup>2</sup> - Maximum exposure per all bank-related parties	10.48%	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	0.33%	7.00%	No breaches
in EUR	0.04%	7.00%	No breaches
in RUB	0.01%	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	0.39%	10.00%	No breaches