

## "Byblos Bank Armenia" CJSC

### Report on prudential ratios

as at 30 September 2024

	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	1,000,000	No breaches
Minimum total equity	36,234,328	30,000,000	No breaches
N <sup>11</sup> - Minimum ratio of tier 1 core capital to risk-weighted assets	30.33%	6.20%	No breaches
N <sup>12</sup> - Minimum ratio of tier 1 capital to risk-weighted assets	30.33%	8.30%	No breaches
N <sup>1</sup> - Minimum ratio of total equity to risk-weighted assets	33.15%	11.00%	No breaches
N2 <sup>1</sup> - Minimum ratio of high-liquid assets to total assets	45.57%	15.00%	No breaches
N2 <sup>2</sup> - Minimum ratio of high-liquid assets to demand liabilities	278.10%	60.00%	No breaches
N2 <sup>11</sup> – General liquidity ratio calculated for 1 <sup>st</sup> basket currencies	36.83%	4.00%	No breaches
N2 <sup>12</sup> – General liquidity ratio calculated for USD, EUR and a 2 <sup>nd</sup> basket currency	n/a	4.00%	No breaches
N2 <sup>21</sup> – Current liquidity ratio calculated for 1 <sup>st</sup> basket currencies	214.82%	10.00%	No breaches
N2 <sup>22</sup> – Current liquidity ratio calculated for USD, EUR and a 2 <sup>nd</sup> basket currency	n/a	10.00%	No breaches
N2 <sup>3</sup> – Liquidity coverage ratio (LCR)	198.73%	100.00%	No breaches
N2 <sup>3</sup> (AMD) – Liquidity coverage ratio (LCR)	253.12%	100.00%	No breaches
N2 <sup>3</sup> (1st basket significant currencies) – Liquidity coverage ratio (LCR)	123.08%	100.00%	No breaches
N2 <sup>4</sup> – Net stable funding ratio (NSFR)	157.80%	100.00%	No breaches
N2 <sup>4</sup> (AMD) – Net stable funding ratio (NSFR)	175.38%	100.00%	No breaches
N2 <sup>4</sup> (1st basket significant currencies) – Net stable funding ratio (NSFR)	129.35%	100.00%	No breaches
N3 <sup>1</sup> - Maximum exposure per one borrower	17.49%	20.00%	No breaches
N3 <sup>2</sup> - Maximum exposure per all large borrowers	59.66%	500.00%	No breaches
N4 <sup>1</sup> - Maximum exposure per one bank-related party	4.28%	5.00%	No breaches
N4 <sup>2</sup> - Maximum exposure per all bank-related parties	8.86%	20.00%	No breaches
N5 <sup>1</sup> - Loan to collateral value	-	10.00%	No breaches
N5 <sup>2</sup> - Loan to collateral value	-	5.00%	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 position in each foreign currency and total equity			
in USD	0.00%	7.00%	No breaches
in EUR	0.04%	7.00%	No breaches
in RUB	0.01%	7.00%	No breaches
in CHF	0.03%	7.00%	No breaches
in GBP	0.00%	7.00%	No breaches
Maximum ratio of aggregate positions in all foreign currencies and total equity	0.05%	10.00%	No breaches