

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