

"Byblos Bank Armenia" CJSC

Report on prudential ratios

as at 31 December 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	36,225,848	30,000,000	No breaches
N ¹¹ - Minimum ratio of tier 1 core capital to risk-weighted assets	31.28%	6.20%	No breaches
N ¹² - Minimum ratio of tier 1 capital to risk-weighted assets	31.28%	8.30%	No breaches
N ¹ - Minimum ratio of total equity to risk-weighted assets	33.94%	11.00%	No breaches
N2 ¹ - Minimum ratio of high-liquid assets to total assets	38.54%	15.00%	No breaches
N2 ² - Minimum ratio of high-liquid assets to demand liabilities	238.33%	60.00%	No breaches
N2 ¹¹ – General liquidity ratio calculated for 1 st basket currencies	28.71%	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	190.50%	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)	184.91%	100.00%	No breaches
N2 ³ (AMD) – Liquidity coverage ratio (LCR)	199.02%	100.00%	No breaches
N2 ³ (1st basket significant currencies) – Liquidity coverage ratio (LCR)	157.12%	100.00%	No breaches
N2 ⁴ – Net stable funding ratio (NSFR)	142.61%	100.00%	No breaches
N2 ⁴ (AMD) – Net stable funding ratio (NSFR)	154.70%	100.00%	No breaches
N2 ⁴ (1st basket significant currencies) – Net stable funding ratio (NSFR)	121.02%	100.00%	No breaches
N3 ¹ - Maximum exposure per one borrower	17.68%	20.00%	No breaches
N3 ² - Maximum exposure per all large borrowers	47.95%	500.00%	No breaches
N4 ¹ - Maximum exposure per one bank-related party	2.03%	5.00%	No breaches
N4 ² - Maximum exposure per all bank-related parties	5.19%	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	0.22%	7.00%	No breaches
in EUR	0.01%	7.00%	No breaches
in RUB	0.02%	7.00%	No breaches
in CHF	0.05%	7.00%	No breaches
in GBP	0.00%	7.00%	No breaches
Maximum ratio of aggregate positions in all foreign currencies and total equity	0.24%	10.00%	No breaches