

"Byblos Bank Armenia" CJSC

Report on prudential ratios as at 30 June 2026

in '000 Drams

	Actual value of the ratio	Threshold, set by the CBA	Breaches during the quarter
Minimum share capital	26,249,100	1,000,000	No breaches
Minimum total equity	37,204,132	30,000,000	No breaches
N ₁ ¹ - Minimum ratio of tier 1 core capital to risk-weighted assets	30.13%	6.20%	No breaches
N ₁ ² - Minimum ratio of tier 1 capital to risk-weighted assets	30.13%	8.30%	No breaches
N ₁ ¹ - Minimum ratio of total equity to risk-weighted assets	31.03%	11.00%	No breaches
N ₂ ³ – Liquidity coverage ratio (LCR)	241.36%	100.00%	No breaches
N ₂ ³¹ (AMD) – Liquidity coverage ratio (LCR)	251.56%	100.00%	No breaches
N ₂ ³² (1st basket significant currencies) – Liquidity coverage ratio (LCR)	222.44%	100.00%	No breaches
N ₂ ³³ (1st & 2nd basket significant currencies) – Liquidity coverage ratio (LCR)	-	100.00%	No breaches
N ₂ ⁴ – Net stable funding ratio (NSFR)	148.44%	100.00%	No breaches
N ₂ ⁴¹ (AMD) – Net stable funding ratio (NSFR)	164.86%	100.00%	No breaches
N ₂ ⁴² (1st basket significant currencies) – Net stable funding ratio (NSFR)	112.42%	100.00%	No breaches
N ₂ ⁴³ (1st & 2nd basket significant currencies) – Net stable funding ratio (NSFR)	-	100.00%	No breaches
N ₃ ¹ - Maximum exposure per one borrower	15.12%	20.00%	No breaches
N ₃ ² - Maximum exposure per all large borrowers	34.67%	500.00%	No breaches
N ₄ ¹ - Maximum exposure per one bank-related party	1.59%	5.00%	No breaches
N ₄ ² - Maximum exposure per all bank-related parties	4.37%	20.00%	No breaches
N ₅ ¹ - Loan to collateral value	4.06%	10.00%	No breaches
N ₅ 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	-	15.00%	No breaches
in EUR	-	15.00%	No breaches
Maximum ratio of aggregate positions in all foreign currencies and total equity	0.20%	10.00%	No breaches
Maximum ratio of position in each foreign currency and total equity			
in USD	0.20%	7.00%	No breaches
in EUR	0.06%	7.00%	No breaches
in RUB	0.00%	7.00%	No breaches
in CHF	0.01%	7.00%	No breaches
in GBP	0.02%	7.00%	No breaches