

"Byblos Bank Armenia" cjsc

Report on prudential ratios

As of June 30, 2009

	Actual value of the ratio	Threshold, set by the CBA	<i>in '000 Drams</i> Breaches during the quarter
Minimum share capital	8,125,100	50,000	No breaches
Minimum total equity	8,203,658	5,000,000	No breaches
N1 - Minimum ratio of total equity to risk-weighted assets	67.73%	12%	No breaches
N21 - Minimum ratio of high-liquid assets to total assets	34.19%	15%	No breaches
N21 - Minimum ratio of high-liquid assets to demand liabilities	340.90%	60%	No breaches
N31 - Maximum exposure per one borrower	17.86%	20%	No breaches
N32 - Maximum exposure per all large borrowers	80.72%	500%	No breaches
N41 - Maximum exposure per one bank-related party	2.92%	5%	No breaches
N42 - Maximum exposure per all bank-related parties	8.52%	20%	No breaches
Required reservation in the Central Bank of Armenia			No breaches
in AMD	-	8.00%	No breaches
in USD	-	12.00%	No breaches
in Euro	-	12.00%	No breaches

Chief Executive Officer

G. Sfeir

Chief Accountant

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