

"Byblos Bank Armenia" cjsc

Report on prudential ratios

As of December 31, 2010

	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	8,276,904	5,000,000	No breaches
N1 - Minimum ratio of total equity to risk-weighted assets	30.50%	12%	No breaches
N21 - Minimum ratio of high-liquid assets to total assets	20.70%	15%	No breaches
N21 - Minimum ratio of high-liquid assets to demand liabilities	205.67%	60%	No breaches
N31 - Maximum exposure per one borrower	19.38%	20%	No breaches
N32 - Maximum exposure per all large borrowers	182.47%	500%	No breaches
N41 - Maximum exposure per one bank-related party	3.41%	5%	No breaches
N42 - Maximum exposure per all bank-related parties	8.03%	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
Maximum ratio of open position in each foreign currency and total equity			
in USD	3.69%	7.00%	No breaches
in Euro	0.39%	7.00%	No breaches
in Rubles	0.40%	7.00%	No breaches
in other currencies		7.00%	No breaches
Maximum ratio of aggregate position in all foreign currencies and total equity	4.52%	10.00%	No breaches

Chief Executive Officer

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Chief Accountant

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