

"Byblos Bank Armenia" cjsc

Report on prudential ratios

as at 30 September 2012

	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	9,071,477	5,000,000	No breaches
N1 - Minimum ratio of total equity to risk-weighted assets	20.57%	12.00%	No breaches
N21 - Minimum ratio of high-liquid assets to total assets	22.47%	15.00%	No breaches
N22 - Minimum ratio of high-liquid assets to demand liabilities	215.53%	60.00%	No breaches
N31 - Maximum exposure per one borrower	17.80%	20.00%	No breaches
N32 - Maximum exposure per all large borrowers	243.60%	500.00%	No breaches
N41 - Maximum exposure per one bank-related party	4.29%	5.00%	No breaches
N42 - Maximum exposure per all bank-related parties	9.12%	20.00%	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 EUR	-	12.00%	No breaches
in other currencies	-	12.00%	No breaches
Maximum ratio of open position in each foreign currency and total equity			
in USD	0.35%	7.00%	No breaches
in EUR	-0.46%	7.00%	No breaches
in RUB	0.12%	7.00%	No breaches
in other currencies	0.03%	7.00%	No breaches
Maximum ratio of aggregate position in all foreign currencies and total equity	0.97%	10.00%	No breaches