

## **"Byblos Bank Armenia" cjsc**

### **Report on prudential ratios**

As of December 31, 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	8,085,718	5,000,000	No breaches
N1 - Minimum ratio of total equity to risk-weighted assets	53.71%	12%	No breaches
N21 - Minimum ratio of high-liquid assets to total assets	25.04%	15%	No breaches
N21 - Minimum ratio of high-liquid assets to demand liabilities	523.68%	60%	No breaches
N31 - Maximum exposure per one borrower	18.51%	20%	No breaches
N32 - Maximum exposure per all large borrowers	115.97%	500%	No breaches
N41 - Maximum exposure per one bank-related party	4.00%	5%	No breaches
N42 - Maximum exposure per all bank-related parties	8.38%	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