

"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 |