

"Byblos Bank Armenia" cjsc

Report on prudential ratios

As at December 31, 2011

	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	8,746,096	5,000,000	No breaches
N1 - Minimum ratio of total equity to risk-weighted assets	24.85%	12.00%	No breaches
N21 - Minimum ratio of high-liquid assets to total assets	18.85%	15.00%	No breaches
N21 - Minimum ratio of high-liquid assets to demand liabilities	224.25%	60.00%	No breaches
N31 - Maximum exposure per one borrower	17.47%	20.00%	No breaches
N32 - Maximum exposure per all large borrowers	204.44%	500.00%	No breaches
N41 - Maximum exposure per one bank-related party	4.00%	5.00%	No breaches
N42 - Maximum exposure per all bank-related parties	8.47%	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 Euro	-	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	0.17%	7.00%	No breaches
in Euro	-0.15%	7.00%	No breaches
in Rubles	0.13%	7.00%	No breaches
in other currencies	0.01%	7.00%	No breaches
Maximum ratio of aggregate position in all foreign currencies and total equity	0.47%	10.00%	No breaches

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