

"Byblos Bank Armenia" cjsc

Report on prudential ratios

As of September 30, 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	8,284,541	5,000,000	No breaches
N1 - Minimum ratio of total equity to risk-weighted assets	38.54%	12%	No breaches
N21 - Minimum ratio of high-liquid assets to total assets	22.67%	15%	No breaches
N21 - Minimum ratio of high-liquid assets to demand liabilities	150.26%	60%	No breaches
N31 - Maximum exposure per one borrower	17.89%	20%	No breaches
N32 - Maximum exposure per all large borrowers	155.04%	500%	No breaches
N41 - Maximum exposure per one bank-related party	2.44%	5%	No breaches
N42 - Maximum exposure per all bank-related parties	7.87%	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

Chief Executive Officer

_____ A. Ghukasyan

Chief Accountant

_____ K. Melkonyan

*18/3, Amiryan st., Yerevan, Armenia
www.byblosbankarmenia.am*