

"Byblos Bank Armenia" cjsc

Report on prudential ratios

As of March 31, 2009

in '000 Drams

	Actual value of the ratio	Threshold, set by the CBA	Breaches during the quarter
Minimum share capital	8,125,100	50,000	No breaches
Minimum total equity	8,153,037	5,000,000	No breaches
N1 - Minimum ratio of total equity to risk-weighted assets	68.01%	12%	No breaches
N21 - Minimum ratio of high-liquid assets to total assets	31.29%	15%	No breaches
N21 - Minimum ratio of high-liquid assets to demand liabilities	509.72%	60%	No breaches
N31 - Maximum exposure per one borrower	18.52%	20%	No breaches
N32 - Maximum exposure per all large borrowers	69.64%	500%	No breaches
N41 - Maximum exposure per one bank-related party	2.48%	5%	No breaches
N42 - Maximum exposure per all bank-related parties	7.71%	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

G. Sfeir

Chief Accountant

K. Melkonyan

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