

## "Byblos Bank Armenia" cjsc

### Report on prudential ratios

As at September 30, 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	8,702,853	5,000,000	No breaches
N1 - Minimum ratio of total equity to risk-weighted assets	26.11%	12%	No breaches
N21 - Minimum ratio of high-liquid assets to total assets	22.08%	15%	No breaches
N21 - Minimum ratio of high-liquid assets to demand liabilities	362.08%	60%	No breaches
N31 - Maximum exposure per one borrower	17.27%	20%	No breaches
N32 - Maximum exposure per all large borrowers	205.16%	500%	No breaches
N41 - Maximum exposure per one bank-related party	4.21%	5%	No breaches
N42 - Maximum exposure per all bank-related parties	9.19%	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
in other currencies	-	12.00%	No breaches
Maximum ratio of open position in each foreign currency and total equity			
in USD	1.47%	7.00%	No breaches
in Euro	-0.01%	7.00%	No breaches
in Rubles	0.20%	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	1.70%	10.00%	No breaches

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