

## "Byblos Bank Armenia" cjsc

### Report on prudential ratios

As of March 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	8,371,177	5,000,000	No breaches
N1 - Minimum ratio of total equity to risk-weighted assets	29.77%	12%	No breaches
N21 - Minimum ratio of high-liquid assets to total assets	28.21%	15%	No breaches
N21 - Minimum ratio of high-liquid assets to demand liabilities	471.94%	60%	No breaches
N31 - Maximum exposure per one borrower	18.95%	20%	No breaches
N32 - Maximum exposure per all large borrowers	180.05%	500%	No breaches
N41 - Maximum exposure per one bank-related party	3.35%	5%	No breaches
N42 - Maximum exposure per all bank-related parties	8.34%	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
Maximum ratio of open position in each foreign currency and total equity			
in USD	0.58%	7.00%	No breaches
in Euro	0.01%	7.00%	No breaches
in Rubles	0.14%	7.00%	No breaches
in other currencies	0.03%	7.00%	No breaches
Maximum ratio of aggregate position in all foreign currencies and total equity	0.77%	10.00%	No breaches

Chief Executive Officer

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A. Ghukasyan

Chief Accountant

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K. Melkonyan

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