

To Regulation 8/03 on "Information release by banks, credit organisations, insurance companies, insurance brokers, investment companies, Central depository, payment-and-settlement organisations effecting money transfers" approved by Board of Central bank of the Republic of Armenia resolution N 166 on June 02, 2009

(quarterly)

REPORT
on major economic normals

Bank title ARMBUSINESSBANK CJSC
Date 10/1/2012 to 31/12/2012 yy.

in K' AMD

Normals	Actual Standard estimated for the Bank	Allowable standard enacted by CBA ՀՀ	Irregularities during the accounting quarter
1	2	3	4
Minimum standard for Bank authorized fund	17,500,000	50000	Breach N/A
Minimum standard for total (own) capital	17,402,889	5000000	Breach N/A
N ₁ Minimum ratio of Bank total capital to risk-weighted assets	12.03%	12.0%	Breach N/A
N ₂ ¹ Minimum ratio of Bank high liquid to total assets minimum ratio	18.99%	15.0%	Breach N/A
N ₂ ² Minimum ratio of Bank high liquid assets to demand liabilities	64.10%	60.0%	Breach N/A
N ₃ ¹ Maximum risk exposure for a single borrower	19.29%	20.0%	Breach N/A
N ₃ ² Maximum risk exposure for major borrowers	314.82%	500.0%	Breach N/A
N ₄ ¹ Maximum risk exposure for bank related party	2.82%	5.0%	Breach N/A
N ₄ ² Maximum risk exposure for bank related parties	17.61%	20.0%	Breach N/A
Minimum mandatory reserves placements with Central Bank of the Republic of Armenia in: Armenian drams, US dollars, Euro.	X		Breach N/A
Date of approval 14.01.2013			

Chairman of Executive Board of the Bank _____ Ara Kirakosyan

Chief accountant _____ Ruzan Khachatryan