

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 C.JSC  
Date 01/07/2012 to 30/09/2012 yy.

in K' AMD

<b>Normals</b>	Actual Standard estimated for the Bank	Allowable standard enacted by CBA ՀՀ	Irregularities during the accounting quarter
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
Minimum standard for Bank authorized fund	17,500,000	50000	Breach N/A
Minimum standard for total (own) capital	17,178,977	5000000	Breach N/A
N <sub>1</sub> Minimum ratio of Bank total capital to risk-weighted assets	12.36%	12.0%	Breach N/A
N <sub>2</sub> <sup>1</sup> Minimum ratio of Bank high liquid to total assets minimum ratio	19.89%	15.0%	Breach N/A
N <sub>2</sub> <sup>2</sup> Minimum ratio of Bank high liquid assets to demand liabilities	68.56%	60.0%	Breach N/A
N <sub>3</sub> <sup>1</sup> Maximum risk exposure for a single borrower	19.58%	20.0%	Breach N/A
N <sub>3</sub> <sup>2</sup> Maximum risk exposure for major borrowers	336.26%	500.0%	Breach N/A
N <sub>4</sub> <sup>1</sup> Maximum risk exposure for bank related party	3.06%	5.0%	Breach N/A
N <sub>4</sub> <sup>2</sup> Maximum risk exposure for bank related parties	18.80%	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 12.10.12			

Chairman of Executive Board of the Bank \_\_\_\_\_ Ara Kirakosyan

Chief accountant \_\_\_\_\_ Ruzan Khachatryan