

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)

RELEASED REPORT on key prudential standards

Bank name ARMBUSINESSBANK CJSC
Date 1/10/2015

31/12/2015.

(thous. drams)

| Standards | Actual value calculated for the Bank | Mandatory value set by the Central Bank of Armenia | Number of violations during the reporting quarter |
|--|---|---|--|
| 1 | 2 | 3 | 4 |
| Minimum statutory capital of the Bank | 22,907,500 | 50000 | No violation |
| Minimum total (own) capital | 26,275,111 | 5000000 | No violation |
| N ₁ Minimum ratio of total capital / risk-weighted assets | 12.16% | 12.0% | No violation |
| N ₂ ¹ Minimum ratio of high liquid assets / total assets of the Bank | 16.01% | 15.0% | No violation |
| N ₂ ² Minimum ratio of high liquid assets / demand liabilities of the Bank | 76.98% | 60.0% | No violation |
| N ₃ ¹ Maximum risk on a single borrower | 19.90% | 20.0% | No violation |
| N ₃ ² Maximum risk on major borrowers | 405.66% | 500.0% | No violation |
| N ₄ ¹ Maximum risk on a single bank-related party | 3.48% | 5.0% | No violation |
| N ₄ ² Maximum risk on all Bank-related parties | 8.69% | 20.0% | No violation |
| Minimum requirement for obligatory reserves allocated with the Central Bank of Armenia | | | No violation |
| AMD | | 2.0% | |
| USD | | 20.0% | |
| EUR | X | | |
| Maximum ratio of foreign currency position to total capital of the Bank | 1.36% | 10.0% | No violation |
| Maximum ratio of each foreign currency position by separate types of curriencies to total capital of the Bank: | | 7.0% | No violation |
| USD | | | |
| EUR | 0.11% | 7.0% | No violation |
| RUB | | 7.0% | No violation |
| Other | X | X | No violation |
| Date of approval 14.01.16 | | | |

Seal

Chairman of the Executive Board _____ Arsen Mikayelyan

Chief accountant _____ Narine Sargsyan