

## Announced accounting

Form number 27

## About main economic standards

(quarterly)

Name of the bank: "ARDSHININVESTBANK" CJSC

Date: From 4/1/2006

To 6/30/2006

(thousand drams)

|   |              |  | (thousand drams)                       |
|---|--------------|--|--|
| Standards   | Actual value | Allowable value of<br>standards fixed by the<br>Central Bank of the<br>Republic of Armenia | Number of failures in reporting period |
| 1   | 2            | 3  | 4                                      |
| The minimum statutory capital of the bank                             | 7,367,982    | 50,000   | No failures                            |
| The minimum total (equity) capital                                    | 6,978,220    | 2,400,000  | No failures                            |
| S <sub>1</sub> <sup>1</sup> The minimum ratio of total capital to     |              |  | No failures                            |
| risk weighted assets  | 05.00/       | 40.00/   |  |
| S <sub>1</sub> <sup>2</sup> The minimum ratio of core capital to      | 25.8%        | 12.0%  | No failures                            |
| risk weighted assets  |              |  | ino fallures                           |
| risk weighted assets  | 21.3%        | 8.0%   |  |
| S <sub>2</sub> <sup>1</sup> The minimum ratio of high liquid assets   |              |  | No failures                            |
| to total assets   |              |  |  |
| 2   | 43.8%        | 20.0%  |  |
| S <sub>2</sub> <sup>2</sup> The minimum ratio of high liquid assets   |              |  | No failures                            |
| to demand liabilities   | 93.1%        | 80.0%  |  |
| S <sub>3</sub> <sup>1</sup> The maximum risk on single borrower       | 33.170       | 35.370   | No failures                            |
|   | 14.9%        | 20.0%  |  |
| S <sub>3</sub> <sup>2</sup> The maximum risk on principal             |              |  | No failures                            |
| borrowers   | 135.6%       | 500.0%   | N. 6 11                                |
| S <sub>4</sub> <sup>1</sup> The maximum risk on one related party     | 2.1%         | 5.0%   | No failures                            |
| S <sub>4</sub> <sup>2</sup> The maximum risk on all related           | 4.2%         | 20.0%  | No failures                            |
| parties  The minimum reserve requirement with the                     | 4.2%         | 20.0%  | No failures                            |
| Central Bank of the Republic of Armenia                               |              |  | ino fallures                           |
| ·   | 19.2%        | 8.0%   |  |
| The maximum gross foreign currency                                    |              |  | No failures                            |
| position for Group I foreign currencies                               | 2.9%         | 15.0%  | N. 6 "                                 |
| The maximum net foreign currency position                             | 0.70/        | F 00/  | No failures                            |
| for Group II foreign currencies                                       | 0.7%         | 5.0%   | No failures                            |
| The maximum open foreign currency position for every foreign currency | v            |  | ino iailures                           |
| position for every loreign currency                                   | X            | Х  |  |

| Chairman of the Board $\_$ | A. Andreasyar |
|----------------------------|---------------|
| (Director General)         |               |
| Chief Accountant           | M. Sahakyan   |