

Statement on Main Economic Standards "ARDSHININVESTBANK" CJSC

13 Grigor Lusavorich, 0015 Yerevan RA

(quarterly)

01/10/2011-31/12/2011

			(ths drams)
Ratio	Actual indicators	Allowed figures set by the CBA	Number of breaches during the reporting period
1	2	3	4
Minimal amount of the chartered capital	15,513,583	50,000	No breach
Minimal amount of the total capital	29,620,274	5,000,000	No breach
N 1 1 Minimal ratio of the total capital to the risk-weighted assets	23.17%	12.0%	No breach
N 2 1 Minimal ratio of highly liquid assets to the total asset	31.51%	15.0%	No breach
N 2 2 Minimal ratio of highly liquid assets to the demand deposits	144.22%	60.0%	No breach
N 3 1 Maximal ratio of one borrower's	18.14%	20.0%	No breach
N 3 2 Maximal ratio of all big borrowers' risk	120.98%	500.0%	No breach
N 4 1 Maximal ratio of one borrower's risk considered to be bank related party	4.51%	5.0%	No breach
N 4 2 Maximal ratio of all borrowers' risk considered to be bank related parties	12.48%	20.0%	No breach
Minimal ratio of obligatory reserves held with the CBA to the bank overall deposits	X	8% in AMD 12 % in foreign currency	No breach

Chairman of the Management Board	
(Chief Executive Officer)	M. Grigoryan
Chief Accountant	M. Sahakyan