

"ACBA-CREDIT AGRICOLE BANK" CJSC Financial Ratios  
(consolidated)

01/07/16-30/09/16

The values are presented in thousand drams

Ratios	The value of ratios calculated for Bank	The value of ratios calculated for Consolidated Reports Of Bank	The allowed value of ratios determined by CBA of RA	The number of breaches for according interim
1	2	3	4	5
Share capital	30,000,000	30,000,000	50,000	No Breach
Total capital	47,007,477	50,189,083	5,000,000	No Breach
Total capital /Risk weighted assets	17.96%	18.37%	12%	No Breach
High liquid assets / Total assets	28.01%	27.21%	15%	No Breach
High liquid assets / Demand liabilities	213.62%	211.87%	60%	No Breach
Exposure to the biggest borrower /Total capital	8.02%	7.51%	20%	No Breach
Exposure to the biggest borrowers /Total capital	8.02%	7.51%	500%	No Breach
Exposure to the biggest borrower related with bank /Total capital	0.64%	0.60%	5%	No Breach
Exposure to the biggest borrowers related with bank /Total capital	7.28%	6.82%	20%	No Breach
Compulsory store in AMD, Compulsory store in USD, EUR			2% 18%	No Breach
Currency position/Total capital	0.18%	0.32%	10%	No Breach
By separate currency each currency position /Total capital				
USD	0.17%	0.31%	7%	No Breach
EUR	-	-	7%	No Breach
RUB	-	-	7%	No Breach
Other	x	x	x	No Breach

The number of employees as of 30/09/16 is 1309.

Chief Executive Officer

Chief Accountant



*H. Andreyan*  
*A. Hakobyan*

H. Andreyan

A. Hakobyan