

PUBLISHABLE REPORT
of main economic normatives

“CONVERSE BANK” CJSC, 26 V. Sargsyan, Yerevan
Date: from October 1, 2004
till December 31, 2004

(AMD thous.)

Normatives	Actual amount	Acceptable amount of normative established by the RA CB	Number of violations during the accounting quarter
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
Minimal amount of paid-in fund of the Bank	1,296,366	50,000	No violations
Minimal amount of overall (equity) capital	4,473,835	1,132,000	No violations
N11 Minimal ratio between overall capital and risk-weighted assets	26.52%	12%	No violations
N12 Minimal ratio between core capital and risk-weighted assets	24.93%	8%	No violations
N21 Minimal ratio between highly liquid assets and overall assets	51.63%	20%	No violations
N22 Minimal ratio between highly liquid assets and demand liabilities	91.84%	80%	No violations
Maximal risk in relation to one borrower	18.15%	20%	No violations
Maximal risk in relation to Bank-related persons	1.07%	50%	No violations
Maximal risk in relation to one Bank-related person	0.53%	5%	No violations
Minimal amount of mandatory provisions allocated in the RA CB	2,748,032	1,816,829	No violations
Maximal value of gross currency position	5.85%	25%	No violations
Maximal value of open currency position in relation to second group currencies	0.00%	5%	No violations

Director General: S. Nasibyan

Chief Accountant: A. Karakhanyan