

Public Statement
of main economic norms

Name of credit organization "Global credit" UCO CJSC
Date 10/1/2011 -31/12/11

(thousand dram)

Norms	Factual size	Permissive size of the norme defined by the Central bank of Armenia	Number of breaches during the accounting quarter
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Minimum size of chartered capital of the credit company	450,703	150,000	No breaches
Minimum size of total (owned) capital	552,993	150,000	No breaches
Minimum size of N1 total capital to risk weighed assets marginal ratio			
Maximum size of risk for a single borrower			

"Global Credit" UCO CJSC gives business, consumer and mortgage loans to individuals and legal entities at the rate of 12-24% annually according to its loan policy. Loans are given either by AMD or currency starting from 50 000 AMD to 150 000 000 AMD, 1-240 months of maturity.

"Global Credit" UCO CJSC does not engage funds by public offer according to its statut, so it maintains only "Minimum size of chartered capital of the credit company" and " Minimum size of total (owned) capital " norms. Tther are no breaches duing the reporting quarter.

"Global Credit" UCO CJSC employees' average quarter number is 20 people.

Statement validation date 13 January 2012

Executive director

L. Igraryan

Chief accountant

S. Khachatryan

The website of "Global Credit" UCO CJSC is www.globalcredit.am, where you can find all financial statements including the notes.