

Bank: JSC CARTU BANK

Date: 30/09/2010

sheet N4

## Economic Ratios

		Reporting Period	Respective period of the previous year
	<b>CAPITAL</b>		
1	Tier 1 Capital Ratio $\geq$ 8%	<b>17.60%</b>	<b>17.36%</b>
2	Regulatory Capital Ratio $\geq$ 12%	<b>28.95%</b>	<b>28.30%</b>
3	Risk Weighted Assets/Total Assets	122.49%	119.78%
4	Cash Dividend/Net Income	0.00%	0.00%
	<b>Income</b>		
5	Total Interest Income /Average Annual Assets	11.18%	11.01%
6	Total Interest Expense / Average Annual Assets	5.50%	4.85%
7	Earnings from Operations / Average Annual Assets	6.07%	6.99%
8	Net Interest Margin	5.68%	6.17%
9	Return on Average Assets (ROA)	2.60%	1.92%
10	Return on Average Equity (ROE)	10.45%	8.66%
	<b>ASSET QUALITY</b>		
11	Non Performed Loans / Total Loans	36.18%	31.10%
12	LLR/Total Loans	14.66%	13.83%
13	FX Loans/Total Loans	75.41%	73.63%
14	FX Assets/Total Assets	63.26%	64.66%
15	Loan Growth-YTD	11.86%	8.22%
	<b>LIQUIDITY</b>		
16	Liquid Assets/Total Assets	18.69%	15.74%
17	FX Liabilities/Total Liabilities	92.37%	90.88%
18	Current & Demand Deposits/Total Assets	12.65%	17.36%

General Director

Chief Accountant