

Bank: JSC CARTU BANK

Date: 30/06/2009

sheet N4

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio \geq 8%	15.07%	15.59%
2	Regulatory Capital Ratio \geq 12%	24.39%	26.43%
3	Risk Weighted Assets/Total Assets	147.07%	144.56%
4	Cash Dividend/Net Income	0.00%	0.00%
	Income		
5	Total Interest Income /Average Annual Assets	10.66%	11.81%
6	Total Interest Expense / Average Annual Assets	4.67%	3.90%
7	Earnings from Operations / Average Annual Assets	7.08%	7.04%
8	Net Interest Margin	5.99%	7.90%
9	Return on Average Assets (ROA)	2.11%	5.06%
10	Return on Average Equity (ROE)	9.74%	18.82%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	30.54%	2.76%
12	LLR/Total Loans	12.48%	3.92%
13	FX Loans/Total Loans	75.97%	65.20%
14	FX Assets/Total Assets	67.34%	63.48%
15	Loan Growth-YTD	5.44%	-1.10%
	LIQUIDITY		
16	Liquid Assets/Total Assets	11.24%	18.79%
17	FX Liabilities/Total Liabilities	94.55%	90.76%
18	Current & Demand Deposits/Total Assets	13.72%	12.40%

General Director

Chief Accountant