

Bank: JSC CARTU BANK

Date: 9/30/2009

sheet N4

**Economic Ratios**

		Reporting Period	Respective period of the previous year
	<b>CAPITAL</b>		
1	Tier 1 Capital Ratio $\geq$ 8%	<b>17.36%</b>	<b>18.39%</b>
2	Regulatory Capital Ratio $\geq$ 12%	<b>28.30%</b>	<b>29.48%</b>
3	Risk Weighted Assets/Total Assets	119.78%	131.63%
4	Cash Dividend/Net Income	0.00%	0.00%
	<b>Income</b>		
5	Total Interest Income /Average Annual Assets	11.01%	11.75%
6	Total Interest Expense / Average Annual Assets	4.85%	4.23%
7	Earnings from Operations / Average Annual Assets	6.99%	6.45%
8	Net Interest Margin	6.17%	7.51%
9	Return on Average Assets (ROA)	1.92%	1.28%
10	Return on Average Equity (ROE)	8.66%	4.73%
	<b>ASSET QUALITY</b>		
11	Non Performed Loans / Total Loans	31.10%	11.23%
12	LLR/Total Loans	13.83%	7.68%
13	FX Loans/Total Loans	73.63%	63.88%
14	FX Assets/Total Assets	64.66%	61.24%
15	Loan Growth-YTD	8.22%	-1.65%
	<b>LIQUIDITY</b>		
16	Liquid Assets/Total Assets	15.74%	15.29%
17	FX Liabilities/Total Liabilities	90.88%	90.17%
18	Current & Demand Deposits/Total Assets	17.36%	15.85%

General Director

Chief Accountant