

Bank: JSC CARTU BANK

Date: 3/31/2010

sheet N4

**Economic Ratios**

		Reporting Period	Respective period of the previous year
	<b>CAPITAL</b>		
1	Tier 1 Capital Ratio $\geq$ 8%	<b>20.60%</b>	<b>15.49%</b>
2	Regulatory Capital Ratio $\geq$ 12%	<b>32.35%</b>	<b>25.03%</b>
3	Risk Weighted Assets/Total Assets	118.27%	125.69%
4	Cash Dividend/Net Income	0.00%	0.00%
	<b>Income</b>		
5	Total Interest Income /Average Annual Assets	10.12%	8.59%
6	Total Interest Expense / Average Annual Assets	5.35%	4.15%
7	Earnings from Operations / Average Annual Assets	3.98%	4.60%
8	Net Interest Margin	4.77%	4.45%
9	Return on Average Assets (ROA)	1.77%	3.80%
10	Return on Average Equity (ROE)	7.14%	20.19%
	<b>ASSET QUALITY</b>		
11	Non Performed Loans / Total Loans	29.79%	19.70%
12	LLR/Total Loans	13.65%	10.30%
13	FX Loans/Total Loans	72.97%	72.53%
14	FX Assets/Total Assets	65.11%	73.73%
15	Loan Growth-YTD	1.84%	0.68%
	<b>LIQUIDITY</b>		
16	Liquid Assets/Total Assets	14.45%	24.43%
17	FX Liabilities/Total Liabilities	92.05%	95.32%
18	Current & Demand Deposits/Total Assets	11.26%	24.85%

General Director

Chief Accountant