

Bank: JSC CARTU BANK

Date: 6/30/2010

sheet N4

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio \geq 8%	19.08%	15.07%
2	Regulatory Capital Ratio \geq 12%	30.77%	24.39%
3	Risk Weighted Assets/Total Assets	120.12%	147.07%
4	Cash Dividend/Net Income	0.00%	0.00%
	Income		
5	Total Interest Income /Average Annual Assets	10.32%	10.66%
6	Total Interest Expense / Average Annual Assets	5.46%	4.67%
7	Earnings from Operations / Average Annual Assets	5.61%	7.08%
8	Net Interest Margin	4.85%	5.99%
9	Return on Average Assets (ROA)	2.49%	2.11%
10	Return on Average Equity (ROE)	9.88%	9.74%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	34.24%	30.54%
12	LLR/Total Loans	13.97%	12.48%
13	FX Loans/Total Loans	75.76%	75.97%
14	FX Assets/Total Assets	65.99%	67.34%
15	Loan Growth-YTD	9.85%	5.44%
	LIQUIDITY		
16	Liquid Assets/Total Assets	14.55%	11.24%
17	FX Liabilities/Total Liabilities	94.20%	94.55%
18	Current & Demand Deposits/Total Assets	10.82%	13.72%

General Director

Chief Accountant