

Bank: JSC CARTU BANK

Date: 31/03/2012

sheet N4

## Economic Ratios

		Reporting Period	Respective period of the previous year
	<b>CAPITAL</b>		
1	Tier 1 Capital Ratio $\geq$ 8%	<b>43.13%</b>	<b>17.12%</b>
2	Regulatory Capital Ratio $\geq$ 12%	<b>60.47%</b>	<b>33.49%</b>
3	Risk Weighted Assets/Total Assets	122.20%	136.76%
4	Cash Dividend/Net Income	0.00%	0.00%
	<b>Income</b>		
5	Total Interest Income /Average Annual Assets	5.10%	10.52%
6	Total Interest Expense / Average Annual Assets	2.49%	5.00%
7	Earnings from Operations / Average Annual Assets	-1.92%	5.16%
8	Net Interest Margin	2.61%	5.52%
9	Return on Average Assets (ROA)	-81.63%	4.45%
10	Return on Average Equity (ROE)	-230.24%	17.99%
	<b>ASSET QUALITY</b>		
11	Non Performed Loans / Total Loans	19.05%	30.14%
12	LLR/Total Loans	9.18%	13.47%
13	FX Loans/Total Loans	55.39%	82.52%
14	FX Assets/Total Assets	52.47%	65.42%
15	Loan Growth-YTD	-32.46%	2.24%
	<b>LIQUIDITY</b>		
16	Liquid Assets/Total Assets	17.33%	23.04%
17	FX Liabilities/Total Liabilities	91.27%	92.43%
18	Current & Demand Deposits/Total Assets	11.54%	10.81%

General Director

Chief Accountant