

Bank: JSC CARTU BANK

Date: 3/31/2009

sheet N4

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio \geq 8%	15.49%	15.46%
2	Regulatory Capital Ratio \geq 12%	25.03%	29.19%
3	Risk Weighted Assets/Total Assets	125.69%	150.39%
4	Cash Dividend/Net Income	0.00%	0.00%
	Income		
5	Total Interest Income /Average Annual Assets	8.59%	11.58%
6	Total Interest Expense / Average Annual Assets	4.15%	3.69%
7	Earnings from Operations / Average Annual Assets	4.60%	6.38%
8	Net Interest Margin	4.45%	7.89%
9	Return on Average Assets (ROA)	3.80%	4.81%
10	Return on Average Equity (ROE)	20.19%	17.94%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	19.70%	2.05%
12	LLR/Total Loans	10.30%	3.25%
13	FX Loans/Total Loans	72.53%	65.24%
14	FX Assets/Total Assets	73.73%	66.63%
15	Loan Growth-YTD	0.68%	0.73%
	LIQUIDITY		
16	Liquid Assets/Total Assets	24.43%	13.56%
17	FX Liabilities/Total Liabilities	95.32%	90.47%
18	Current & Demand Deposits/Total Assets	24.85%	11.71%