

Bank: JSC CARTU BANK

Date: 30/09/2015

sheet N4

### Economic Ratios

		Reporting Period	Respective period of the previous year
	<b>CAPITAL</b>		
1	Tier 1 Capital Ratio $\geq$ 7.6%	17.21%	27.48%
2	Regulatory Capital Ratio $\geq$ 11.4%	32.67%	47.66%
3	Risk Weighted Assets/Total Assets	126.55%	106.26%
4	Cash Dividend/Net Income	0%	0%
	<b>Income</b>		
5	Total Interest Income /Average Annual Assets	11.06%	8.27%
6	Total Interest Expense / Average Annual Assets	2.88%	2.14%
7	Earnings from Operations / Average Annual Assets	9.18%	5.45%
8	Net Interest Margin	8.18%	6.13%
9	Return on Average Assets (ROA)	4.21%	5.44%
10	Return on Average Equity (ROE)	16.58%	15.86%
	<b>ASSET QUALITY</b>		
11	Non Performed Loans / Total Loans	17.27%	12.54%
12	LLR/Total Loans	8.94%	9.00%
13	FX Loans/Total Loans	74.70%	61.05%
14	FX Assets/Total Assets	64.16%	53.56%
15	Loan Growth-YTD	46.50%	12.39%
	<b>LIQUIDITY</b>		
16	Liquid Assets/Total Assets	15.93%	18.47%
17	FX Liabilities/Total Liabilities	90.24%	88.47%
18	Current & Demand Deposits/Total Assets	23.13%	29.00%