

Bank: JSC CARTU BANK

Date: 30-06-13

sheet N4

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio \geq 8%	25.08%	41.19%
2	Regulatory Capital Ratio \geq 12%	49.05%	57.06%
3	Risk Weighted Assets/Total Assets	126.14%	135.37%
4	Cash Dividend/Net Income	0.00%	0.00%
	Income		
5	Total Interest Income /Average Annual Assets	11.67%	5.99%
6	Total Interest Expense / Average Annual Assets	1.79%	2.46%
7	Earnings from Operations / Average Annual Assets	7.15%	-0.68%
8	Net Interest Margin	9.88%	3.53%
9	Return on Average Assets (ROA)	14.55%	-43.79%
10	Return on Average Equity (ROE)	38.84%	-127.26%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	12.42%	17.56%
12	LLR/Total Loans	7.10%	8.64%
13	FX Loans/Total Loans	61.74%	62.38%
14	FX Assets/Total Assets	61.20%	56.92%
15	Loan Growth-YTD	22.01%	-28.55%
	LIQUIDITY		
16	Liquid Assets/Total Assets	12.26%	7.24%
17	FX Liabilities/Total Liabilities	88.27%	90.04%
18	Current & Demand Deposits/Total Assets	14.95%	11.31%

General Director

Chief Accountant