

Bank: JSC CARTU BANK

Date: 30-09-13

sheet N4

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio \geq 8%	23.20%	43.54%
2	Regulatory Capital Ratio \geq 12%	45.36%	60.84%
3	Risk Weighted Assets/Total Assets	118.43%	135.29%
4	Cash Dividend/Net Income	0.00%	0.00%
	Income		
5	Total Interest Income /Average Annual Assets	10.56%	7.22%
6	Total Interest Expense / Average Annual Assets	1.90%	2.40%
7	Earnings from Operations / Average Annual Assets	6.21%	0.41%
8	Net Interest Margin	8.66%	4.82%
9	Return on Average Assets (ROA)	15.45%	-29.75%
10	Return on Average Equity (ROE)	41.12%	-85.60%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	11.65%	18.74%
12	LLR/Total Loans	6.97%	9.02%
13	FX Loans/Total Loans	63.52%	63.99%
14	FX Assets/Total Assets	60.77%	58.17%
15	Loan Growth-YTD	24.90%	-31.61%
	LIQUIDITY		
16	Liquid Assets/Total Assets	19.86%	6.22%
17	FX Liabilities/Total Liabilities	89.05%	91.33%
18	Current & Demand Deposits/Total Assets	12.74%	8.40%

General Director

Chief Accountant