

Bank: JSC CARTU BANK

Date: 30/06/2015

sheet N4

**Economic Ratios**

		Reporting Period	Respective period of the previous year
	<b>CAPITAL</b>		
1	Tier 1 Capital Ratio $\geq$ 7.6%	19.26%	27.66%
2	Regulatory Capital Ratio $\geq$ 11.4%	35.10%	47.95%
3	Risk Weighted Assets/Total Assets	122.65%	108.13%
4	Cash Dividend/Net Income	0%	0%
	<b>Income</b>		
5	Total Interest Income /Average Annual Assets	10.36%	8.97%
6	Total Interest Expense / Average Annual Assets	2.72%	2.02%
7	Earnings from Operations / Average Annual Assets	9.87%	6.64%
8	Net Interest Margin	7.64%	6.95%
9	Return on Average Assets (ROA)	8.82%	8.06%
10	Return on Average Equity (ROE)	33.37%	23.76%
	<b>ASSET QUALITY</b>		
11	Non Performed Loans / Total Loans	18.39%	15.00%
12	LLR/Total Loans	9.09%	10.39%
13	FX Loans/Total Loans	73.66%	58.86%
14	FX Assets/Total Assets	66.08%	54.38%
15	Loan Growth-YTD	30.31%	12.73%
	<b>LIQUIDITY</b>		
16	Liquid Assets/Total Assets	22.79%	23.62%
17	FX Liabilities/Total Liabilities	90.59%	86.84%
18	Current & Demand Deposits/Total Assets	22.95%	24.63%