

Bank: JSC CARTU BANK

Date: 30/09/2011

sheet N4

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio \geq 8%	18.12%	17.60%
2	Regulatory Capital Ratio \geq 12%	35.44%	28.95%
3	Risk Weighted Assets/Total Assets	132.49%	122.49%
4	Cash Dividend/Net Income	0.00%	0.00%
	Income		
5	Total Interest Income /Average Annual Assets	11.03%	11.18%
6	Total Interest Expense / Average Annual Assets	5.07%	5.50%
7	Earnings from Operations / Average Annual Assets	4.99%	6.07%
8	Net Interest Margin	5.96%	5.68%
9	Return on Average Assets (ROA)	3.53%	2.60%
10	Return on Average Equity (ROE)	13.28%	10.45%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	30.06%	36.18%
12	LLR/Total Loans	13.23%	14.66%
13	FX Loans/Total Loans	73.92%	75.41%
14	FX Assets/Total Assets	62.40%	63.26%
15	Loan Growth-YTD	1.62%	11.86%
	LIQUIDITY		
16	Liquid Assets/Total Assets	17.62%	18.69%
17	FX Liabilities/Total Liabilities	89.87%	92.37%
18	Current & Demand Deposits/Total Assets	14.83%	12.65%

General Director

Chief Accountant