

Bank: JSC CARTU BANK

Date: 31-03-13

sheet N4

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio \geq 8%	27.03%	43.13%
2	Regulatory Capital Ratio \geq 12%	52.85%	60.47%
3	Risk Weighted Assets/Total Assets	121.95%	122.20%
4	Cash Dividend/Net Income	0.00%	0.00%
	Income		
5	Total Interest Income /Average Annual Assets	7.35%	5.10%
6	Total Interest Expense / Average Annual Assets	1.80%	2.49%
7	Earnings from Operations / Average Annual Assets	1.99%	-1.92%
8	Net Interest Margin	5.55%	2.61%
9	Return on Average Assets (ROA)	2.00%	-81.63%
10	Return on Average Equity (ROE)	5.79%	-230.24%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	17.13%	19.05%
12	LLR/Total Loans	8.47%	9.18%
13	FX Loans/Total Loans	67.08%	55.39%
14	FX Assets/Total Assets	63.60%	52.47%
15	Loan Growth-YTD	8.29%	-32.46%
	LIQUIDITY		
16	Liquid Assets/Total Assets	20.89%	17.33%
17	FX Liabilities/Total Liabilities	89.05%	91.27%
18	Current & Demand Deposits/Total Assets	23.22%	11.54%

General Director

Chief Accountant