

Bank: JSC CARTU BANK

Date: 31/03/2014

sheet N4

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio \geq 8%	30.20%	27.03%
2	Regulatory Capital Ratio \geq 12%	48.94%	52.85%
3	Risk Weighted Assets/Total Assets	115.64%	121.95%
4	Cash Dividend/Net Income	0.00%	0.00%
	Income		
5	Total Interest Income /Average Annual Assets	8.51%	7.35%
6	Total Interest Expense / Average Annual Assets	2.13%	1.80%
7	Earnings from Operations / Average Annual Assets	4.64%	1.99%
8	Net Interest Margin	6.39%	5.55%
9	Return on Average Assets (ROA)	0.46%	2.00%
10	Return on Average Equity (ROE)	1.27%	5.79%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	18.89%	17.13%
12	LLR/Total Loans	11.70%	8.47%
13	FX Loans/Total Loans	58.53%	67.08%
14	FX Assets/Total Assets	49.51%	63.60%
15	Loan Growth-YTD	6.05%	8.29%
	LIQUIDITY		
16	Liquid Assets/Total Assets	16.80%	20.89%
17	FX Liabilities/Total Liabilities	86.44%	89.05%
18	Current & Demand Deposits/Total Assets	15.50%	23.22%

General Director

Chief Accountant