

Bank: JSC CARTU BANK

Date: 30/09/2014

sheet N4

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio \geq 8%	27.48%	23.20%
2	Regulatory Capital Ratio \geq 12%	47.66%	45.36%
3	Risk Weighted Assets/Total Assets	106.26%	118.43%
4	Cash Dividend/Net Income	0.00%	0.00%
	Income		
5	Total Interest Income /Average Annual Assets	8.27%	10.56%
6	Total Interest Expense / Average Annual Assets	2.14%	1.90%
7	Earnings from Operations / Average Annual Assets	5.45%	6.21%
8	Net Interest Margin	6.13%	8.66%
9	Return on Average Assets (ROA)	5.44%	15.45%
10	Return on Average Equity (ROE)	15.86%	41.12%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	12.54%	11.65%
12	LLR/Total Loans	9.00%	6.97%
13	FX Loans/Total Loans	61.05%	63.52%
14	FX Assets/Total Assets	53.56%	60.77%
15	Loan Growth-YTD	12.39%	24.90%
	LIQUIDITY		
16	Liquid Assets/Total Assets	18.46%	19.35%
17	FX Liabilities/Total Liabilities	88.47%	89.05%
18	Current & Demand Deposits/Total Assets	29.00%	12.74%

General Director

Chief Accountant