

Bank: JSC CARTU BANK

Date: 31/03/2015

sheet N4

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio \geq 7.6%	20.69%	30.20%
2	Regulatory Capital Ratio \geq 11.4%	35.40%	48.94%
3	Risk Weighted Assets/Total Assets	123.91%	115.64%
4	Cash Dividend/Net Income	0%	0%
	Income		
5	Total Interest Income /Average Annual Assets	9.31%	8.51%
6	Total Interest Expense / Average Annual Assets	2.45%	2.13%
7	Earnings from Operations / Average Annual Assets	6.93%	4.64%
8	Net Interest Margin	6.86%	6.39%
9	Return on Average Assets (ROA)	5.26%	0.46%
10	Return on Average Equity (ROE)	19.04%	1.27%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	17.19%	18.89%
12	LLR/Total Loans	8.80%	11.70%
13	FX Loans/Total Loans	72.42%	58.53%
14	FX Assets/Total Assets	67.05%	49.51%
15	Loan Growth-YTD	25.74%	6.05%
	LIQUIDITY		
16	Liquid Assets/Total Assets	18.44%	16.80%
17	FX Liabilities/Total Liabilities	91.77%	86.44%
18	Current & Demand Deposits/Total Assets	24.83%	15.50%