

Bank: JSC CARTU BANK

Date: 30/06/2014

sheet N4

**Economic Ratios**

		Reporting Period	Respective period of the previous year
	<b>CAPITAL</b>		
1	Tier 1 Capital Ratio $\geq$ 8%	<b>27.66%</b>	<b>25.08%</b>
2	Regulatory Capital Ratio $\geq$ 12%	<b>47.95%</b>	<b>49.05%</b>
3	Risk Weighted Assets/Total Assets	108.13%	126.14%
4	Cash Dividend/Net Income	0.00%	0.00%
	<b>Income</b>		
5	Total Interest Income /Average Annual Assets	8.97%	11.67%
6	Total Interest Expense / Average Annual Assets	2.02%	1.79%
7	Earnings from Operations / Average Annual Assets	6.64%	7.15%
8	Net Interest Margin	6.95%	9.88%
9	Return on Average Assets (ROA)	8.06%	14.55%
10	Return on Average Equity (ROE)	23.76%	38.84%
	<b>ASSET QUALITY</b>		
11	Non Performed Loans / Total Loans	15.00%	12.42%
12	LLR/Total Loans	10.39%	7.10%
13	FX Loans/Total Loans	58.86%	61.74%
14	FX Assets/Total Assets	54.38%	61.20%
15	Loan Growth-YTD	12.73%	22.01%
	<b>LIQUIDITY</b>		
16	Liquid Assets/Total Assets	23.50%	12.26%
17	FX Liabilities/Total Liabilities	86.84%	88.27%
18	Current & Demand Deposits/Total Assets	24.63%	14.95%

General Director

Chief Accountant