

Bank: JSC CARTU BANK

Date: 31/03/2016

sheet N4

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio \geq 7.6%	15.37%	20.69%
2	Regulatory Capital Ratio \geq 11.4%	29.83%	35.40%
3	Risk Weighted Assets/Total Assets	115.32%	123.91%
4	Cash Dividend/Net Income	0%	0%
	Income		
5	Total Interest Income /Average Annual Assets	7.75%	9.31%
6	Total Interest Expense / Average Annual Assets	3.09%	2.45%
7	Earnings from Operations / Average Annual Assets	4.32%	6.93%
8	Net Interest Margin	4.66%	6.86%
9	Return on Average Assets (ROA)	2.09%	5.26%
10	Return on Average Equity (ROE)	11.58%	19.04%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	15.26%	17.19%
12	LLR/Total Loans	8.96%	8.80%
13	FX Loans/Total Loans	71.61%	72.42%
14	FX Assets/Total Assets	71.05%	67.05%
15	Loan Growth-YTD	6.13%	25.74%
	LIQUIDITY		
16	Liquid Assets/Total Assets	14.47%	18.44%
17	FX Liabilities/Total Liabilities	93.40%	91.77%
18	Current & Demand Deposits/Total Assets	28.21%	24.83%