

Bank: JSC CARTU BANK

Date: 30-06-16

sheet N4

**Economic Ratios**

		Reporting Period	Respective period of the previous year
	<b>CAPITAL</b>		
1	Tier 1 Capital Ratio $\geq$ 7.6%	<b>14.72%</b>	<b>19.26%</b>
2	Regulatory Capital Ratio $\geq$ 11.4%	<b>29.14%</b>	<b>35.10%</b>
3	Risk Weighted Assets/Total Assets	115.09%	122.65%
4	Cash Dividend/Net Income	0%	0%
	<b>Income</b>		
5	Total Interest Income /Average Annual Assets	7.65%	10.36%
6	Total Interest Expense / Average Annual Assets	2.77%	2.72%
7	Earnings from Operations / Average Annual Assets	4.45%	9.87%
8	Net Interest Margin	4.88%	7.64%
9	Return on Average Assets (ROA)	2.70%	8.82%
10	Return on Average Equity (ROE)	14.82%	33.37%
	<b>ASSET QUALITY</b>		
11	Non Performed Loans / Total Loans	15.84%	18.39%
12	LLR/Total Loans	9.15%	9.09%
13	FX Loans/Total Loans	66.24%	73.66%
14	FX Assets/Total Assets	65.76%	66.08%
15	Loan Growth-YTD	12.34%	30.31%
	<b>LIQUIDITY</b>		
16	Liquid Assets/Total Assets	20.10%	22.79%
17	FX Liabilities/Total Liabilities	85.68%	90.59%
18	Current & Demand Deposits/Total Assets	28.33%	22.95%