

Bank: JSC CARTU BANK

Date: 30/06/2012

sheet N4

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio \geq 8%	41.19%	17.74%
2	Regulatory Capital Ratio \geq 12%	57.06%	34.69%
3	Risk Weighted Assets/Total Assets	135.37%	138.61%
4	Cash Dividend/Net Income	0.00%	0.00%
	Income		
5	Total Interest Income /Average Annual Assets	5.99%	10.34%
6	Total Interest Expense / Average Annual Assets	2.46%	5.08%
7	Earnings from Operations / Average Annual Assets	-0.68%	4.55%
8	Net Interest Margin	3.53%	5.26%
9	Return on Average Assets (ROA)	-43.79%	4.13%
10	Return on Average Equity (ROE)	-127.26%	15.91%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	17.56%	29.50%
12	LLR/Total Loans	8.64%	13.16%
13	FX Loans/Total Loans	62.38%	77.36%
14	FX Assets/Total Assets	56.92%	63.77%
15	Loan Growth-YTD	-28.55%	2.39%
	LIQUIDITY		
16	Liquid Assets/Total Assets	7.24%	17.84%
17	FX Liabilities/Total Liabilities	90.04%	91.51%
18	Current & Demand Deposits/Total Assets	11.31%	12.58%

General Director

Chief Accountant