

Bank: JSC CARTU BANK

Date: 30/09/2012

sheet N4

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio \geq 8%	43.54%	18.12%
2	Regulatory Capital Ratio \geq 12%	60.84%	35.44%
3	Risk Weighted Assets/Total Assets	135.29%	132.49%
4	Cash Dividend/Net Income	0.00%	0.00%
	Income		
5	Total Interest Income /Average Annual Assets	7.22%	11.03%
6	Total Interest Expense / Average Annual Assets	2.40%	5.07%
7	Earnings from Operations / Average Annual Assets	0.41%	4.99%
8	Net Interest Margin	4.82%	5.96%
9	Return on Average Assets (ROA)	-29.75%	3.53%
10	Return on Average Equity (ROE)	-85.60%	13.28%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	18.74%	30.06%
12	LLR/Total Loans	9.02%	13.23%
13	FX Loans/Total Loans	63.99%	73.92%
14	FX Assets/Total Assets	58.17%	62.40%
15	Loan Growth-YTD	-31.61%	1.62%
	LIQUIDITY		
16	Liquid Assets/Total Assets	6.22%	17.62%
17	FX Liabilities/Total Liabilities	91.33%	89.87%
18	Current & Demand Deposits/Total Assets	8.40%	14.83%