

Bank JSC CARTU BANK

Date 06/30/07

sheet N4

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio @ 8%	15.44%	17.95%
2	Regulatory Capital Ratio @ 12%	30.65%	35.55%
3	Risk Weighted Assets/Total Assets	150.96%	147.85%
4	Cash Dividend/Net Income	0.00%	0.00%
	Income		
5	Total Interest Income /Average Annual Assets	11.37%	9.94%
6	Total Interest Expense / Average Annual Assets	2.61%	1.10%
7	Earnings from Operations / Average Annual Assets	8.07%	8.92%
8	Net Interest Margin	8.75%	8.85%
9	Return on Average Assets (ROA)	3.41%	4.36%
10	Return on Average Equity (ROE)	11.35%	13.42%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	2.75%	2.25%
12	LLR/Total Loans	3.77%	2.79%
13	FX Loans/Total Loans	73.62%	85.21%
14	FX Assets/Total Assets	66.09%	75.09%
15	Loan Growth-YTD	21.17%	7.63%
	LIQUIDITY		
16	Liquid Assets/Total Assets	14.32%	15.00%
17	FX Liabilities/Total Liabilities	84.96%	85.82%
18	Current & Demand Deposits/Total Assets	20.53%	21.27%

General Director

Chief Accountant