

Bank JSC CARTU BANK

Date 09/30/07

sheet N4

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio @ 8%	13.89%	16.07%
2	Regulatory Capital Ratio @ 12%	27.57%	31.84%
3	Risk Weighted Assets/Total Assets	154.64%	158.44%
4	Cash Dividend/Net Income	0.00%	0.00%
	Income		
5	Total Interest Income /Average Annual Assets	11.49%	9.91%
6	Total Interest Expense / Average Annual Assets	2.83%	1.09%
7	Earnings from Operations / Average Annual Assets	8.10%	8.93%
8	Net Interest Margin	8.67%	8.82%
9	Return on Average Assets (ROA)	4.03%	4.41%
10	Return on Average Equity (ROE)	13.93%	13.35%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	2.39%	1.87%
12	LLR/Total Loans	3.52%	2.65%
13	FX Loans/Total Loans	67.17%	83.79%
14	FX Assets/Total Assets	62.53%	75.00%
15	Loan Growth-YTD	37.29%	21.42%
	LIQUIDITY		
16	Liquid Assets/Total Assets	11.43%	11.46%
17	FX Liabilities/Total Liabilities	87.49%	86.23%
18	Current & Demand Deposits/Total Assets	16.92%	26.66%

General Director

Chief Accountant