

Bank JSC CARTU BANK

Date 03/31/07

sheet N4

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL	3/31/2007	3/31/2006
1	Tier 1 Capital Ratio @ 8%	16.37%	17.13%
2	Regulatory Capital Ratio @ 12%	32.48%	33.93%
3	Risk Weighted Assets/Total Assets	156.99%	156.56%
4	Cash Dividend/Net Income	0.00%	0.00%
	Income		
5	Total Interest Income /Average Annual Assets	10.34%	9.40%
6	Total Interest Expense / Average Annual Assets	2.52%	1.08%
7	Earnings from Operations / Average Annual Assets	7.17%	7.84%
8	Net Interest Margin	7.82%	8.32%
9	Return on Average Assets (ROA)	3.56%	4.87%
10	Return on Average Equity (ROE)	11.55%	14.46%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	3.03%	0.41%
12	LLR/Total Loans	3.02%	2.40%
13	FX Loans/Total Loans	73.10%	92.46%
14	FX Assets/Total Assets	66.90%	79.25%
15	Loan Growth-YTD	14.28%	8.25%
	LIQUIDITY		
16	Liquid Assets/Total Assets	9.93%	13.71%
17	FX Liabilities/Total Liabilities	86.38%	85.35%
18	Current & Demand Deposits/Total Assets	18.31%	20.53%

General Director

Chief Accountant