





1. (ROA) —
2. (ROE) —
3. / ROA, — ( )
4. / — « »
5. / —
6. / —
7. / —
8. 8-10% / —

9. —
10. — ) , , (
11. — , , -
12. / , — ,
13. / / —
14. / —
15. / — / ,
16. / — , —
17. / — — ,
18. — -
19. / — ,
20. / — -

01.01.2009 68% 4 18 « »

1

					ROA	
1		13,57%	62,61%	104,01%	0,98%	1,81%
8		12,71%	66,51%	97,23%	0,77%	1,77%
10	-	14,95%	71,02%	87,67%	0,06%	1,74%
15		14,33%	55,52%	99,60%	0,12%	1,70%
9		4,36%	54,79%	109,50%	-11,31%	1,57%
12		6,91%	37,09%	103,79%	2,02%	1,50%
2		25,77%	40,26%	83,39%	0,12%	1,50%
13		15,75%	37,17%	88,94%	2,55%	1,44%
16		17,02%	51,81%	93,18%	-19,90%	1,42%
4		13,91%	26,49%	96,47%	0,06%	1,37%
11		16,15%	29,46%	91,03%	0,01%	1,37%
5		18,48%	22,77%	93,99%	0,04%	1,35%
6	-	14,73%	24,43%	95,87%	0,08%	1,35%
7		11,91%	20,27%	96,88%	1,57%	1,31%
17		13,88%	21,22%	92,21%	1,52%	1,29%
14		8,60%	20,48%	97,79%	-0,36%	1,27%
3		25,01%	20,89%	79,82%	0,72%	1,26%

70

				-
1				1,81%
14				1,27%
13				1,44%
4				1,37%
7				1,31%
11				1,37%
5				1,35%
6				1,35%
2				1,50%
17				1,29%
3				1,26%
9				1,57%
16				1,42%
15				1,70%
8				1,77%
10				1,74%
12				1,50%

1.  
2.

2.

1 2

1. / . . . . . , . . . . . — : , 2007. — 198 . : . . . . . , 2006. —
2. 463 . — ( . . . . . ).
3. // . . . . . — 2011. — 1 — . 57-60.