

Bank: JSC CARTU BANK

Date: 30/09/2016

sheet N4

**Economic Ratios \***

		Reporting Period	Respective period of the previous year
	<b>CAPITAL</b>		
1	Tier 1 Capital Ratio $\geq$ 7.2%	10.83%	17.21%
2	Regulatory Capital Ratio $\geq$ 10.8%	21.34%	32.67%
3	Risk Weighted Assets/Total Assets	119.17%	126.55%
4	Cash Dividend/Net Income	67.50%	22.36%
	<b>Income</b>		
5	Total Interest Income /Average Annual Assets	7.93%	11.06%
6	Total Interest Expense / Average Annual Assets	3.01%	2.88%
7	Earnings from Operations / Average Annual Assets	4.37%	9.18%
8	Net Interest Margin	4.91%	8.18%
9	Return on Average Assets (ROA)	3.62%	4.21%
10	Return on Average Equity (ROE)	19.59%	16.58%
	<b>ASSET QUALITY</b>		
11	Non Performed Loans / Total Loans	16.64%	17.27%
12	LLR/Total Loans	9.98%	8.94%
13	FX Loans/Total Loans	67.62%	74.70%
14	FX Assets/Total Assets	67.70%	64.16%
15	Loan Growth-YTD	5.82%	46.50%
	<b>LIQUIDITY</b>		
16	Liquid Assets/Total Assets	24.16%	15.93%
17	FX Liabilities/Total Liabilities	86.39%	90.24%
18	Current & Demand Deposits/Total Assets	34.45%	23.13%

\* Non-audited data presented in accordance of the regulations of NBG