

**Bank:** JSC CARTU BANK

**Date:** 31/03/2017

sheet N4

**Economic Ratios \***

		Reportin g Period	Respective period of the previous year
	<b>CAPITAL</b>		
1	Tier 1 Capital Ratio $\geq$ 6.4%	14.43%	15.37%
2	Regulatory Capital Ratio $\geq$ 9.6%	28.33%	29.83%
3	Risk Weighted Assets/Total Assets	110.50%	115.32%
4	Cash Dividend/Net Income	0.00%	0.00%
	<b>Income</b>		
5	Total Interest Income /Average Annual Assets	7.09%	7.75%
6	Total Interest Expense / Average Annual Assets	2.83%	3.09%
7	Earnings from Operations / Average Annual Assets	4.55%	4.32%
8	Net Interest Margin	4.26%	4.66%
9	Return on Average Assets (ROA)	1.77%	2.09%
10	Return on Average Equity (ROE)	11.20%	11.58%
	<b>ASSET QUALITY</b>		
11	Non Performed Loans / Total Loans	29.29%	15.26%
12	LLR/Total Loans	13.18%	8.96%
13	FX Loans/Total Loans	74.99%	71.61%
14	FX Assets/Total Assets	72.81%	71.05%
15	Loan Growth-YTD	-7.93%	6.13%
	<b>LIQUIDITY</b>		
16	Liquid Assets/Total Assets	28.96%	14.47%
17	FX Liabilities/Total Liabilities	93.52%	93.40%
18	Current & Demand Deposits/Total Assets	27.70%	28.21%

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