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* Lagh2007@yahoo.fr

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1979

(Camels)

1998 3

1988

1998

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1998

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Pratective Countrol

Preventive Control

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Supervisory Bank Pating System

1979

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1998

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Management - Assest Quality
.Sensitivity

- Capital Adequacy -
- Liquidity - Earnings -

(Camels)

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: Capital Adequacy

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: Assets Quality

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: Management

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: Earnings -3

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: Liquidity -4

: Sensitivity of Market Risk -5

VAR

BADR

Camels

.III

: BADR

:1.III

1982¹³ 13 106 -82

2000 1988 1.000.000 2200 22
 33000 33
 1990/04/14

(Camels)

7000

300

14

(Camels)

2.III

: Capital Adequacy () -1

Peergroup

((2)): ¹⁵

EXAMINER ORIENTATION

() : Well Capitalized -

. %5 %5 (Tier1) %10

%8 () : Adequately Capitalized -

. %4 %4 (Tier1)

) : Under Capitalized -

. %4 %4 %8 (

) : Significantly Under Capitalized -

.%3 %3 %6 (

: Critically Under Capitalized -

.%2

(1)

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Camels

: Assets Quality -2

-:

.(3))

Substandard Assets ()

%20

%50

Doubt Ful Assets

Loss ()

%100

(Benchmarks)

.(4)

(3)

-:

: Management

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-:

: Earnings

-4

Return on average assets)

.(5)) -:

("RoAA"

3.3

1.5

(1)

-:

()

: Liquidity

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.(Camels)

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: (1)

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.62 2001

(Camels)

2009 BADR : (2)

Peer		(2009)	
4,9	% 4	%11.38	33.9
			297,7
12,8	% 4	% 22.49	33.9
			150,7
13,1	% 8	% 22.49	33.9
			150,7

2009 BADR :

2009-2008 BADR : (3)

2008/12/31	2008/12/31	Weighted Classification		(TC) Total Classification	Classification
0.14	%20×0.7	0.16	% 20	0.8	
0.30	%50×0.6	0.35	% 50	0.7	
10.7	%100×10.7	14.3	% 100	14.3	
<u>11.14</u>	<u>12.0</u>	<u>14.81</u>		<u>15.8</u>	

2009-2008 BADR :

2009- 2008 BADR : (4)

	2008		2009	
% 33	11,14	% 30.72	14.81	<u>WC</u> Tier1 + LLR
	22.8+10.7		33.9+14.3	
% 36	2008	% 32.78	2009	<u>TC</u> Tier1 + LLR*
	12.0		15.8	
	22,8+10.7		33.9+14.3	

() LLR*
2009-2008 BADR :

: (5)

(TCR) Total Classification Ratio	(WCR) Weighted Classification Ratio		
%20	%5		1
%50 -20	%15 -5		2
%80 -50	%35 -15		3
%100 -80	%60 -35		4
%100	%60		5

Examiner orientation, Bank rating system op.cit. :

2009-2008 BADR : (6)

2008		Peer group RoAA	2009		
RoAA			RoAA		
0.51	1.1	0.69	0.84	2.5	

2009-2008 BADR :

2009 -2008 BADR : (7)

Peer Banks	2008		2009		
79.2	% 87.7	224.4	% 83.5	278.7	
		255.9		333.5	
23.4	% 25.1	64.3	% 26.5	88.3	
		255.90		333.5	
76.6	% 74.9	191.6	% 73.5	245.2	
		255.9		333.5	

2009-2008 BADR :

:

.68	2009	20	"	"	1
.85	2003		" ()	"	2
		.775-774	2005	"	3
.110	2001		"	"	4
.3-1	2005	35	"	CAEL CAMEL	5

