

Bank:

JSC " Halyk Bank Georgia"

Date:

31-Mar-17

sheet N4

Economic Ratios *

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio \geq 7.2%	10.72%	12.82%
2	Regulatory Capital Ratio \geq 10.8%	17.99%	20.52%
3	Risk Weighted Assets/Total Assets	128.71%	130.35%
4	Cash Dividend/Net Income	0%	0%
	Income		
5	Total Interest Income /Average Annual Assets	8.47%	9.95%
6	Total Interest Expense / Average Annual Assets	2.27%	3.42%
7	Earnings from Operations / Average Annual Assets	5.06%	4.18%
8	Net Interest Margin	6.21%	6.53%
9	Return on Average Assets (ROA)	4.21%	1.21%
10	Return on Average Equity (ROE)	28.71%	6.96%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	5.50%	5.35%
12	LLR/Total Loans	5.56%	4.49%
13	FX Loans/Total Loans	85.03%	79.33%
14	FX Assets/Total Assets	75.34%	69.40%
15	Loan Growth-YTD	-8.27%	2.70%
	LIQUIDITY		
16	Liquid Assets/Total Assets	22.96%	16.73%
17	FX Liabilities/Total Liabilities	92.89%	88.59%
18	Current & Demand Deposits/Total Assets	9.43%	8.66%

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