

Bank:

JSC " Halyk Bank Georgia"

Date:

31-Mar-16

sheet N4

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio \geq 7.2%	12.82%	17.57%
2	Regulatory Capital Ratio \geq 10.8%	20.52%	27.78%
3	Risk Weighted Assets/Total Assets	130.35%	128.49%
4	Cash Dividend/Net Income	0%	0%
	Income		
5	Total Interest Income /Average Annual Assets	9.95%	9.34%
6	Total Interest Expense / Average Annual Assets	3.42%	3.22%
7	Earnings from Operations / Average Annual Assets	4.18%	3.33%
8	Net Interest Margin	6.53%	6.13%
9	Return on Average Assets (ROA)	1.21%	1.92%
10	Return on Average Equity (ROE)	6.96%	8.04%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	5.35%	0.90%
12	LLR/Total Loans	4.49%	3.17%
13	FX Loans/Total Loans	79.33%	82.89%
14	FX Assets/Total Assets	69.40%	66.41%
15	Loan Growth-YTD	2.70%	7.87%
	LIQUIDITY		
16	Liquid Assets/Total Assets	16.73%	22.33%
17	FX Liabilities/Total Liabilities	88.59%	90.63%
18	Current & Demand Deposits/Total Assets	8.66%	7.51%