

Bank:

JSC " Halyk Bank Georgia"

Date:**30-Jun-16**

sheet N4

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio \geq 7.2%	11.89%	16.13%
2	Regulatory Capital Ratio \geq 10.8%	19.53%	25.76%
3	Risk Weighted Assets/Total Assets	121.08%	128.86%
4	Cash Dividend/Net Income	0%	0%
	Income		
5	Total Interest Income /Average Annual Assets	9.67%	9.33%
6	Total Interest Expense / Average Annual Assets	3.23%	3.16%
7	Earnings from Operations / Average Annual Assets	4.14%	3.13%
8	Net Interest Margin	6.44%	6.17%
9	Return on Average Assets (ROA)	1.91%	1.31%
10	Return on Average Equity (ROE)	10.86%	5.74%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	5.71%	2.28%
12	LLR/Total Loans	4.70%	3.56%
13	FX Loans/Total Loans	80.33%	80.19%
14	FX Assets/Total Assets	71.78%	66.91%
15	Loan Growth-YTD	5.72%	19.80%
	LIQUIDITY		
16	Liquid Assets/Total Assets	21.39%	17.21%
17	FX Liabilities/Total Liabilities	89.52%	89.15%
18	Current & Demand Deposits/Total Assets	6.40%	12.21%