

Bank:

JSC Terabank

Date:

30-Sep-16

sheet N4

**Economic Ratios**

		Reporting Period	Respective period of the previous year
	<b>CAPITAL</b>		
1	Tier 1 Capital Ratio $\geq 7.2\%$	10.21%	9.60%
2	Regulatory Capital Ratio $\geq 10.8\%$	13.58%	16.69%
3	Risk Weighted Assets/Total Assets	103.14%	104.71%
4	Cash Dividend/Net Income		
	<b>Income</b>		
5	Total Interest Income /Average Annual Assets	9.11%	9.01%
6	Total Interest Expense / Average Annual Assets	5.65%	4.71%
7	Earnings from Operations / Average Annual Assets	1.43%	2.06%
8	Net Interest Margin	3.46%	4.30%
9	Return on Average Assets (ROA)	-3.13%	1.57%
10	Return on Average Equity (ROE)	-22.99%	10.81%
	<b>ASSET QUALITY</b>		
11	Non Performed Loans / Total Loans	11.62%	4.88%
12	LLR/Total Loans	8.14%	4.44%
13	FX Loans/Total Loans	61.58%	56.96%
14	FX Assets/Total Assets	56.16%	51.59%
15	Loan Growth-YTD	2.01%	41.33%
	<b>LIQUIDITY</b>		
16	Liquid Assets/Total Assets	21.13%	21.56%
17	FX Liabilities/Total Liabilities	62.04%	60.82%
18	Current & Demand Deposits/Total Assets	47.75%	32.94%