

Bank:

JSC "Terabank"

Date:

31-Mar-17

sheet N4

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio \geq 6.4%	10.52%	9.94%
2	Regulatory Capital Ratio \geq 9.6%	16.74%	15.81%
3	Risk Weighted Assets/Total Assets	100.41%	106.17%
4	Cash Dividend/Net Income		
	Income		
5	Total Interest Income /Average Annual Assets	8.29%	9.51%
6	Total Interest Expense / Average Annual Assets	4.24%	5.72%
7	Earnings from Operations / Average Annual Assets	1.99%	1.81%
8	Net Interest Margin	4.05%	3.79%
9	Return on Average Assets (ROA)	3.20%	0.74%
10	Return on Average Equity (ROE)	21.23%	4.95%
	ASSET QUALITY		0.00%
11	Non Performed Loans / Total Loans	11.27%	4.93%
12	LLR/Total Loans	8.33%	4.65%
13	FX Loans/Total Loans	62.05%	60.02%
14	FX Assets/Total Assets	58.08%	54.81%
15	Loan Growth-YTD	-6.80%	0.84%
	LIQUIDITY		
16	Liquid Assets/Total Assets	18.92%	22.72%
17	FX Liabilities/Total Liabilities	63.50%	63.49%
18	Current & Demand Deposits/Total Assets	40.68%	33.72%