

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio \geq 8%	8.07%	11.56%
2	Regulatory Capital Ratio \geq 12%	13.23%	14.26%
3	Risk Weighted Assets/Total Assets	101.42%	107.13%
4	Cash Dividend/Net Income		
	Income		
5	Total Interest Income /Average Annual Assets	8.94%	8.79%
6	Total Interest Expense / Average Annual Assets	4.42%	4.44%
7	Earnings from Operations / Average Annual Assets	2.19%	1.31%
8	Net Interest Margin	4.52%	4.35%
9	Return on Average Assets (ROA)	0.41%	0.84%
10	Return on Average Equity (ROE)	2.99%	4.35%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	9.51%	2.70%
12	LLR/Total Loans	7.09%	4.34%
13	FX Loans/Total Loans	68.52%	77.85%
14	FX Assets/Total Assets	51.35%	53.09%
15	Loan Growth-YTD	22.16%	2.94%
	LIQUIDITY		
16	Liquid Assets/Total Assets	19.78%	21.04%
17	FX Liabilities/Total Liabilities	62.74%	67.34%
18	Current & Demand Deposits/Total Assets	27.83%	33.15%

General Director

Chief Accountant