

**Economic Ratios**

		Reporting Period	Respective period of the previous year
	<b>CAPITAL</b>		
1	Tier 1 Capital Ratio $\geq$ 8%	12.15%	10.97%
2	Regulatory Capital Ratio $\geq$ 12%	15.20%	13.93%
3	Risk Weighted Assets/Total Assets	111.48%	107.12%
4	Cash Dividend/Net Income		
	<b>Income</b>		
5	Total Interest Income /Average Annual Assets	10.54%	10.92%
6	Total Interest Expense / Average Annual Assets	5.42%	5.35%
7	Earnings from Operations / Average Annual Assets	1.34%	2.22%
8	Net Interest Margin	5.11%	5.56%
9	Return on Average Assets (ROA)	1.62%	0.95%
10	Return on Average Equity (ROE)	7.49%	4.65%
	<b>ASSET QUALITY</b>		
11	Non Performed Loans / Total Loans	6.51%	5.72%
12	LLR/Total Loans	5.87%	4.53%
13	FX Loans/Total Loans	81.03%	81.29%
14	FX Assets/Total Assets	55.21%	48.14%
15	Loan Growth-YTD	4.01%	5.01%
	<b>LIQUIDITY</b>		
16	Liquid Assets/Total Assets	31.88%	36.71%
17	FX Liabilities/Total Liabilities	73.17%	62.70%
18	Current & Demand Deposits/Total Assets	30.17%	34.44%

General Director

Chief Accountant