

Economic Ratios

| | | Reporting Period | Respective period of the previous year |
|----|--|------------------|--|
| | CAPITAL | | |
| 1 | Tier 1 Capital Ratio \geq 8% | 11.56% | 12.15% |
| 2 | Regulatory Capital Ratio \geq 12% | 14.26% | 15.20% |
| 3 | Risk Weighted Assets/Total Assets | 107.13% | 111.48% |
| 4 | Cash Dividend/Net Income | | |
| | Income | | |
| 5 | Total Interest Income /Average Annual Assets | 8.79% | 10.54% |
| 6 | Total Interest Expense / Average Annual Assets | 4.44% | 5.42% |
| 7 | Earnings from Operations / Average Annual Assets | 1.31% | 1.34% |
| 8 | Net Interest Margin | 4.35% | 5.11% |
| 9 | Return on Average Assets (ROA) | 0.84% | 1.62% |
| 10 | Return on Average Equity (ROE) | 4.35% | 7.49% |
| | ASSET QUALITY | | |
| 11 | Non Performed Loans / Total Loans | 2.70% | 6.51% |
| 12 | LLR/Total Loans | 4.34% | 5.87% |
| 13 | FX Loans/Total Loans | 77.85% | 81.03% |
| 14 | FX Assets/Total Assets | 53.09% | 55.21% |
| 15 | Loan Growth-YTD | 2.94% | 4.01% |
| | LIQUIDITY | | |
| 16 | Liquid Assets/Total Assets | 21.04% | 31.88% |
| 17 | FX Liabilities/Total Liabilities | 67.34% | 73.17% |
| 18 | Current & Demand Deposits/Total Assets | 33.15% | 30.17% |