

**Economic Ratios**

		Reporting Period	Respective period of the previous year
	<b>CAPITAL</b>		
1	Tier 1 Capital Ratio $\geq$ 8%	11.31%	11.61%
2	Regulatory Capital Ratio $\geq$ 12%	12.65%	14.99%
3	Risk Weighted Assets/Total Assets	103.65%	109.69%
4	Cash Dividend/Net Income		
	<b>Income</b>		
5	Total Interest Income /Average Annual Assets	8.43%	10.13%
6	Total Interest Expense / Average Annual Assets	4.48%	5.34%
7	Earnings from Operations / Average Annual Assets	0.98%	1.49%
8	Net Interest Margin	3.95%	4.79%
9	Return on Average Assets (ROA)	-2.68%	1.72%
10	Return on Average Equity (ROE)	-14.73%	8.06%
	<b>ASSET QUALITY</b>		
11	Non Performed Loans / Total Loans	6.79%	4.34%
12	LLR/Total Loans	7.04%	5.31%
13	FX Loans/Total Loans	77.75%	78.86%
14	FX Assets/Total Assets	51.12%	54.39%
15	Loan Growth-YTD	7.77%	7.45%
	<b>LIQUIDITY</b>		
16	Liquid Assets/Total Assets	24.31%	33.07%
17	FX Liabilities/Total Liabilities	64.47%	71.33%
18	Current & Demand Deposits/Total Assets	34.61%	31.02%

General Director

Chief Accountant