

**Economic Ratios**

		Reporting Period	Respective period of the previous year
	<b>CAPITAL</b>		
1	Tier 1 Capital Ratio $\geq$ 8%	11.36%	10.92%
2	Regulatory Capital Ratio $\geq$ 12%	12.28%	14.54%
3	Risk Weighted Assets/Total Assets	97.00%	108.22%
4	Cash Dividend/Net Income		
	<b>Income</b>		
5	Total Interest Income /Average Annual Assets	8.44%	9.93%
6	Total Interest Expense / Average Annual Assets	4.52%	5.12%
7	Earnings from Operations / Average Annual Assets	1.18%	1.69%
8	Net Interest Margin	3.91%	4.81%
9	Return on Average Assets (ROA)	-2.29%	1.73%
10	Return on Average Equity (ROE)	-13.16%	8.20%
	<b>ASSET QUALITY</b>		
11	Non Performed Loans / Total Loans	10.75%	3.96%
12	LLR/Total Loans	7.62%	5.15%
13	FX Loans/Total Loans	75.70%	78.23%
14	FX Assets/Total Assets	51.14%	53.85%
15	Loan Growth-YTD	12.28%	14.85%
	<b>LIQUIDITY</b>		
16	Liquid Assets/Total Assets	28.66%	34.56%
17	FX Liabilities/Total Liabilities	63.58%	69.53%
18	Current & Demand Deposits/Total Assets	33.18%	32.08%

General Director

Chief Accountant