

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio \geq 7.6%	9.60%	11.36%
2	Regulatory Capital Ratio \geq 11.4%	16.69%	12.28%
3	Risk Weighted Assets/Total Assets	104.71%	97.00%
4	Cash Dividend/Net Income		
	Income		
5	Total Interest Income /Average Annual Assets	9.01%	8.44%
6	Total Interest Expense / Average Annual Assets	4.71%	4.52%
7	Earnings from Operations / Average Annual Assets	2.06%	1.18%
8	Net Interest Margin	4.30%	3.91%
9	Return on Average Assets (ROA)	1.57%	-2.29%
10	Return on Average Equity (ROE)	10.81%	-13.16%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	4.88%	10.75%
12	LLR/Total Loans	4.44%	7.62%
13	FX Loans/Total Loans	56.96%	75.70%
14	FX Assets/Total Assets	51.59%	51.14%
15	Loan Growth-YTD	41.33%	12.28%
	LIQUIDITY		
16	Liquid Assets/Total Assets	21.56%	28.66%
17	FX Liabilities/Total Liabilities	60.82%	63.58%
18	Current & Demand Deposits/Total Assets	32.94%	33.18%

General Director

Chief Accountant