

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio \geq 7.2%	9.94%	8.07%
2	Regulatory Capital Ratio \geq 10.8%	15.81%	13.23%
3	Risk Weighted Assets/Total Assets	106.17%	101.42%
4	Cash Dividend/Net Income		
	Income		
5	Total Interest Income / Average Annual Assets	9.51%	8.94%
6	Total Interest Expense / Average Annual Assets	5.72%	4.42%
7	Earnings from Operations / Average Annual Assets	1.81%	2.19%
8	Net Interest Margin	3.79%	4.52%
9	Return on Average Assets (ROA)	0.74%	0.41%
10	Return on Average Equity (ROE)	4.95%	2.99%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	4.93%	9.51%
12	LLR/Total Loans	4.65%	7.09%
13	FX Loans/Total Loans	60.02%	68.52%
14	FX Assets/Total Assets	54.81%	51.35%
15	Loan Growth-YTD	0.84%	22.16%
	LIQUIDITY		
16	Liquid Assets/Total Assets	22.72%	19.78%
17	FX Liabilities/Total Liabilities	63.49%	62.74%
18	Current & Demand Deposits/Total Assets	33.72%	27.83%