

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio \geq 7.6%	9.20%	11.31%
2	Regulatory Capital Ratio \geq 11.4%	15.52%	12.65%
3	Risk Weighted Assets/Total Assets	101.81%	103.65%
4	Cash Dividend/Net Income		
	Income		
5	Total Interest Income /Average Annual Assets	8.83%	8.43%
6	Total Interest Expense / Average Annual Assets	4.56%	4.48%
7	Earnings from Operations / Average Annual Assets	2.08%	0.98%
8	Net Interest Margin	4.27%	3.95%
9	Return on Average Assets (ROA)	1.28%	-2.68%
10	Return on Average Equity (ROE)	9.23%	-14.73%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	6.79%	6.79%
12	LLR/Total Loans	5.61%	7.04%
13	FX Loans/Total Loans	60.99%	77.75%
14	FX Assets/Total Assets	50.35%	51.12%
15	Loan Growth-YTD	32.74%	7.77%
	LIQUIDITY		
16	Liquid Assets/Total Assets	21.95%	24.31%
17	FX Liabilities/Total Liabilities	61.46%	64.47%
18	Current & Demand Deposits/Total Assets	34.74%	34.61%