

**Economic Ratios**

		Reporting Period	Respective period of the previous year
	<b>CAPITAL</b>		
1	Tier 1 Capital Ratio $\geq$ 8%	10.89%	11.86%
2	Regulatory Capital Ratio $\geq$ 12%	14.46%	15.46%
3	Risk Weighted Assets/Total Assets	109.05%	100.47%
4	Cash Dividend/Net Income		
	<b>Income</b>		
5	Total Interest Income /Average Annual Assets	11.80%	11.17%
6	Total Interest Expense / Average Annual Assets	5.42%	5.02%
7	Earnings from Operations / Average Annual Assets	2.52%	1.67%
8	Net Interest Margin	6.37%	6.15%
9	Return on Average Assets (ROA)	1.25%	0.97%
10	Return on Average Equity (ROE)	5.98%	4.86%
	<b>ASSET QUALITY</b>		
11	Non Performed Loans / Total Loans	5.57%	6.68%
12	LLR/Total Loans	5.20%	6.19%
13	FX Loans/Total Loans	79.38%	84.91%
14	FX Assets/Total Assets	52.65%	49.89%
15	Loan Growth-YTD	13.28%	6.55%
	<b>LIQUIDITY</b>		
16	Liquid Assets/Total Assets	33.48%	41.26%
17	FX Liabilities/Total Liabilities	69.01%	66.80%
18	Current & Demand Deposits/Total Assets	33.36%	33.74%

General Director

Chief Accountant