

**Economic Ratios**

		Reporting Period	Respective period of the previous year
	<b>CAPITAL</b>		
1	Tier 1 Capital Ratio $\geq$ 8%	10.92%	10.89%
2	Regulatory Capital Ratio $\geq$ 12%	14.54%	14.46%
3	Risk Weighted Assets/Total Assets	108.22%	109.05%
4	Cash Dividend/Net Income		
	<b>Income</b>		
5	Total Interest Income /Average Annual Assets	9.93%	11.80%
6	Total Interest Expense / Average Annual Assets	5.12%	5.42%
7	Earnings from Operations / Average Annual Assets	1.69%	2.52%
8	Net Interest Margin	4.81%	6.37%
9	Return on Average Assets (ROA)	1.73%	1.25%
10	Return on Average Equity (ROE)	8.20%	5.98%
	<b>ASSET QUALITY</b>		
11	Non Performed Loans / Total Loans	3.96%	5.57%
12	LLR/Total Loans	5.15%	5.20%
13	FX Loans/Total Loans	78.23%	79.38%
14	FX Assets/Total Assets	53.85%	52.65%
15	Loan Growth-YTD	14.85%	13.28%
	<b>LIQUIDITY</b>		
16	Liquid Assets/Total Assets	34.56%	33.48%
17	FX Liabilities/Total Liabilities	69.53%	69.01%
18	Current & Demand Deposits/Total Assets	32.08%	33.36%