

**Economic Ratios**

		Reporting Period	Respective period of the previous year
	<b>CAPITAL</b>		
1	Tier 1 Capital Ratio $\geq$ 8%	11.25%	9.33%
2	Regulatory Capital Ratio $\geq$ 12%	14.63%	13.02%
3	Risk Weighted Assets/Total Assets	107.11%	103.06%
4	Cash Dividend/Net Income		
	<b>Income</b>		
5	Total Interest Income /Average Annual Assets	11.75%	11.62%
6	Total Interest Expense / Average Annual Assets	5.32%	4.98%
7	Earnings from Operations / Average Annual Assets	2.32%	1.80%
8	Net Interest Margin	6.43%	6.64%
9	Return on Average Assets (ROA)	1.29%	1.01%
10	Return on Average Equity (ROE)	6.19%	5.38%
	<b>ASSET QUALITY</b>		
11	Non Performed Loans / Total Loans	5.24%	7.81%
12	LLR/Total Loans	4.96%	6.79%
13	FX Loans/Total Loans	78.74%	86.17%
14	FX Assets/Total Assets	50.10%	51.26%
15	Loan Growth-YTD	7.45%	-2.65%
	<b>LIQUIDITY</b>		
16	Liquid Assets/Total Assets	34.67%	37.15%
17	FX Liabilities/Total Liabilities	65.89%	68.17%
18	Current & Demand Deposits/Total Assets	34.56%	31.71%

General Director

Chief Accountant