

**Economic Ratios**

		Reporting Period	Respective period of the previous year
	<b>CAPITAL</b>		
1	Tier 1 Capital Ratio $\geq$ 8%	11.61%	11.25%
2	Regulatory Capital Ratio $\geq$ 12%	14.99%	14.63%
3	Risk Weighted Assets/Total Assets	109.69%	107.11%
4	Cash Dividend/Net Income		
	<b>Income</b>		
5	Total Interest Income /Average Annual Assets	10.13%	11.75%
6	Total Interest Expense / Average Annual Assets	5.34%	5.32%
7	Earnings from Operations / Average Annual Assets	1.49%	2.32%
8	Net Interest Margin	4.79%	6.43%
9	Return on Average Assets (ROA)	1.72%	1.29%
10	Return on Average Equity (ROE)	8.06%	6.19%
	<b>ASSET QUALITY</b>		
11	Non Performed Loans / Total Loans	4.34%	5.24%
12	LLR/Total Loans	5.31%	4.96%
13	FX Loans/Total Loans	78.86%	78.74%
14	FX Assets/Total Assets	54.39%	50.10%
15	Loan Growth-YTD	7.45%	7.45%
	<b>LIQUIDITY</b>		
16	Liquid Assets/Total Assets	33.07%	34.67%
17	FX Liabilities/Total Liabilities	71.33%	65.89%
18	Current & Demand Deposits/Total Assets	31.02%	34.56%

General Director

Chief Accountant