

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio \geq 8%	10.97%	5.61%
2	Regulatory Capital Ratio \geq 12%	13.93%	9.11%
3	Risk Weighted Assets/Total Assets	107.12%	105.46%
4	Cash Dividend/Net Income		
	Income		
5	Total Interest Income /Average Annual Assets	10.92%	11.14%
6	Total Interest Expense / Average Annual Assets	5.35%	4.97%
7	Earnings from Operations / Average Annual Assets	2.22%	0.82%
8	Net Interest Margin	5.56%	6.17%
9	Return on Average Assets (ROA)	0.95%	0.45%
10	Return on Average Equity (ROE)	4.65%	2.53%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	5.72%	6.31%
12	LLR/Total Loans	4.53%	6.32%
13	FX Loans/Total Loans	81.29%	85.53%
14	FX Assets/Total Assets	48.14%	55.91%
15	Loan Growth-YTD	5.01%	-1.59%
	LIQUIDITY		
16	Liquid Assets/Total Assets	36.71%	32.95%
17	FX Liabilities/Total Liabilities	62.70%	71.23%
18	Current & Demand Deposits/Total Assets	34.44%	38.92%

General Director

Chief Accountant