

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio @ 8%	15.59%	15.44%
2	Regulatory Capital Ratio @ 12%	26.43%	30.65%
3	Risk Weighted Assets/Total Assets	144.56%	150.96%
4	Cash Dividend/Net Income	0.00%	0.00%
	Income		
5	Total Interest Income /Average Annual Assets	11.81%	11.37%
6	Total Interest Expense / Average Annual Assets	3.90%	2.61%
7	Earnings from Operations / Average Annual Assets	7.04%	8.07%
8	Net Interest Margin	7.90%	8.75%
9	Return on Average Assets (ROA)	5.06%	3.41%
10	Return on Average Equity (ROE)	18.82%	11.35%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	2.76%	2.75%
12	LLR/Total Loans	3.92%	3.77%
13	FX Loans/Total Loans	65.20%	73.62%
14	FX Assets/Total Assets	63.48%	66.09%
15	Loan Growth-YTD	-1.10%	21.17%
	LIQUIDITY		
16	Liquid Assets/Total Assets	18.79%	14.32%
17	FX Liabilities/Total Liabilities	90.76%	84.96%
18	Current & Demand Deposits/Total Assets	12.40%	20.53%

General Director

Chief Accountant