

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio @ 8%	15.46%	16.37%
2	Regulatory Capital Ratio @ 12%	29.19%	32.48%
3	Risk Weighted Assets/Total Assets	150.39%	156.99%
4	Cash Dividend/Net Income	0.00%	0.00%
	Income		
5	Total Interest Income /Average Annual Assets	11.58%	10.34%
6	Total Interest Expense / Average Annual Assets	3.69%	2.52%
7	Earnings from Operations / Average Annual Assets	6.38%	7.17%
8	Net Interest Margin	7.89%	7.82%
9	Return on Average Assets (ROA)	4.81%	3.56%
10	Return on Average Equity (ROE)	17.94%	11.55%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	2.05%	3.03%
12	LLR/Total Loans	3.25%	3.02%
13	FX Loans/Total Loans	65.24%	73.10%
14	FX Assets/Total Assets	66.63%	66.90%
15	Loan Growth-YTD	0.73%	14.28%
	LIQUIDITY		
16	Liquid Assets/Total Assets	13.56%	9.93%
17	FX Liabilities/Total Liabilities	90.47%	86.38%
18	Current & Demand Deposits/Total Assets	11.71%	18.31%

General Director

Chief Accountant