

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio @ 8%	18.39%	13.89%
2	Regulatory Capital Ratio @ 12%	29.48%	27.57%
3	Risk Weighted Assets/Total Assets	131.63%	154.64%
4	Cash Dividend/Net Income	0.00%	0.00%
	Income		
5	Total Interest Income /Average Annual Assets	11.75%	11.49%
6	Total Interest Expense / Average Annual Assets	4.23%	2.83%
7	Earnings from Operations / Average Annual Assets	6.45%	8.10%
8	Net Interest Margin	7.51%	8.67%
9	Return on Average Assets (ROA)	1.28%	4.03%
10	Return on Average Equity (ROE)	4.73%	13.93%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	11.23%	2.39%
12	LLR/Total Loans	7.68%	3.52%
13	FX Loans/Total Loans	63.88%	67.17%
14	FX Assets/Total Assets	61.24%	62.53%
15	Loan Growth-YTD	-1.65%	37.29%
	LIQUIDITY		
16	Liquid Assets/Total Assets	15.29%	11.43%
17	FX Liabilities/Total Liabilities	90.17%	87.49%
18	Current & Demand Deposits/Total Assets	15.85%	16.92%

General Director

Chief Accountant