

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio \geq 8%	28.90%	34.52%
2	Regulatory Capital Ratio \geq 12%	42.65%	51.63%
3	Risk Weighted Assets/Total Assets	125.52%	99.43%
4	Cash Dividend/Net Income	0%	0%
	Income		
5	Total Interest Income /Average Annual Assets	9.33%	9.98%
6	Total Interest Expense / Average Annual Assets	3.42%	3.95%
7	Earnings from Operations / Average Annual Assets	1.66%	-0.35%
8	Net Interest Margin	5.91%	6.03%
9	Return on Average Assets (ROA)	0.69%	-1.99%
10	Return on Average Equity (ROE)	1.93%	-4.83%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	1.11%	1.14%
12	LLR/Total Loans	2.74%	2.70%
13	FX Loans/Total Loans	87.98%	80.18%
14	FX Assets/Total Assets	57.39%	57.10%
15	Loan Growth-YTD	49.36%	102.65%
	LIQUIDITY		
16	Liquid Assets/Total Assets	25.88%	25.82%
17	FX Liabilities/Total Liabilities	95.74%	90.52%
18	Current & Demand Deposits/Total Assets	4.15%	8.33%

General Director

Chief Accountant