

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio \geq 8%	31.92%	53.66%
2	Regulatory Capital Ratio \geq 12%	46.56%	53.36%
3	Risk Weighted Assets/Total Assets	116.90%	77.28%
4	Cash Dividend/Net Income	0%	0%
	Income		
5	Total Interest Income /Average Annual Assets	9.35%	9.70%
6	Total Interest Expense / Average Annual Assets	3.72%	3.64%
7	Earnings from Operations / Average Annual Assets	1.05%	-1.17%
8	Net Interest Margin	5.63%	6.06%
9	Return on Average Assets (ROA)	0.20%	-2.30%
10	Return on Average Equity (ROE)	0.60%	-4.97%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	0.53%	2.12%
12	LLR/Total Loans	2.61%	3.23%
13	FX Loans/Total Loans	87.92%	71.05%
14	FX Assets/Total Assets	57.41%	39.79%
15	Loan Growth-YTD	31.40%	31.56%
	LIQUIDITY		
16	Liquid Assets/Total Assets	34.05%	24.51%
17	FX Liabilities/Total Liabilities	96.14%	72.27%
18	Current & Demand Deposits/Total Assets	7.56%	5.78%

General Director

Chief Accountant