

## MAJOR FINANCIAL INDICATORS AND RATIOS 2015 & 2014

Amounts in thousands USD

	2015	2014
<b>Major Operating Results</b>		
Net interest and commission	144,160	142,726
Gross income	180,395	175,041
Income before taxes	79,644	88,709
Income for the year-Bank Shareholders	54,384	65,649
Earnings per share-Bank Shareholders	0.544	0.656
<b>Major Balance Sheet Items</b>		
Total assets	4,012,315	3,680,839
Direct Credit facilities - net	1,936,230	1,842,397
Customers deposits and cash margins	2,803,678	2,471,843
Total equity-Bank shareholders	632,692	609,005
Off-Balance Sheet Items	632,307	761,332
<b>Major Financial Ratios</b>		
Return on average assets	1.45%	1.81%
Return on average Owners' equity	8.84%	11.05%
Capital adequacy ratio	18.23%	16.68%
Financial leverage ratio	15.97%	16.74%
<b>Efficiency Indicators</b>		
Gen. & Admin. expenses / Net interest and commission	45.80%	44.40%
Gen. & Admin. expenses / Gross earnings	36.60%	36.20%
<b>Assets Quality Indicators</b>		
Non - performing loans / Gross credit facilities	8.67%	7.83%
Non - performing loans Coverage	45.33%	57.12%