

MAJOR FINANCIAL INDICATORS AND RATIOS 2011 & 2010
Amounts in thousands US\$

	2011	2010
Major Operating Results		
Net interest and commission	133,754	134,344
Gross income	153,803	159,004
Income before taxes	78,451	104,185
Income for the year-Bank Shareholders	56,319	73,261
Earnings per share-Bank Shareholders	0.563	0.732
Major Balance Sheet Items		
Total assets	3,206,840	2,939,303
Direct Credit facilities – net	1,761,212	1,650,879
Customers deposits and cash margins	2,121,722	2,011,231
Total equity-Bank shareholders	488,918	457,767
Off-Balance Sheet Items	518,276	575,144
Major Financial Ratios		
	2011	Standard Ratio
Return on average assets	2.55%	>=1%
Return on average Owners' equity	16.29%	>=15%
Capital adequacy ratio	16.33%	>=12%
Financial leverage ratio	15.48%	>=6%
Efficiency Indicators		
Gen. & Admin. expenses / Net interest and commission	30.35%	<=60%
Gen. & Admin. expenses / Gross earnings	20.11%	<=25%
Assets Quality Indicators		
Non – performing loans / Gross credit facilities	9.69%	<=10%
Non – performing loans Coverage	44.75%	>=40%