

MAJOR FINANCIAL INDICATORS AND RATIOS 2014 & 2013

Amounts in thousands US\$

	2014	2013
Major Operating Results		
Net interest and commission	142,726	151,197
Gross income	175,041	173,502
Income before taxes	88,709	93,137
Income for the year-Bank Shareholders	65,649	66,990
Earnings per share-Bank Shareholders	0.656	0.670
Major Balance Sheet Items		
Total assets	3,680,839	3,600,093
Direct Credit facilities - net	1,842,397	1,873,326
Customers deposits and cash margins	2,471,843	2,355,325
Total equity-Bank shareholders	609,005	570,559
Off-Balance Sheet Items	761,332	592,990
Major Financial Ratios		
Return on average assets	1.81%	1.91%
Return on average Owners' equity	11.05%	12.03%
Capital adequacy ratio	16.65%	16.43%
Financial leverage ratio	16.74%	16.04%
Efficiency Indicators		
Gen. & Admin. expenses / Net interest and commission	44.40%	37.71%
Gen. & Admin. expenses / Gross earnings	36.20%	32.86%
Assets Quality Indicators		
Non - performing loans / Gross credit facilities	7.83%	7.41%
Non - performing loans Coverage	55.68%	56.97%