

MAJOR FINANCIAL INDICATORS AND RATIOS 2012 & 2011
Amounts in thousands US\$

	2012	2011
Major Operating Results		
Net interest and commission	141,115	133,754
Gross income	165,831	157,750
Income before taxes	89,345	78,451
Income for the year-Bank Shareholders	65,382	56,319
Earnings per share-Bank Shareholders	0.654	0.563
Major Balance Sheet Items		
Total assets	3,398,642	3,208,024
Direct Credit facilities – net	1,997,545	1,761,213
Customers deposits and cash margins	2,138,826	2,121,722
Total equity-Bank shareholders	527,624	488,918
Off-Balance Sheet Items	541,830	518,276
Major Financial Ratios		
Return on average assets	1.99%	1.82%
Return on average Owners' equity	12.75%	11.63%
Capital adequacy ratio	16.31%	16.33%
Financial leverage ratio	15.73%	15.48%
Efficiency Indicators		
Gen. & Admin. expenses / Net interest and commission	36.04%	34.38%
Gen. & Admin. expenses / Gross earnings	30.67%	29.15%
Assets Quality Indicators		
Non – performing loans / Gross credit facilities	9.82%	10.29%
Non – performing loans Coverage	48.18%	44.75%