

## MAJOR FINANCIAL INDICATORS AND RATIOS 2013 & 2012

	Amounts in thousands US\$	
	2013	2012
<b>Major Operating Results</b>		
Net interest and commission	151,197	141,114
Gross income	173,502	165,831
Income before taxes	93,137	89,345
Income for the year-Bank Shareholders	66,990	65,382
Earnings per share-Bank Shareholders	0.670	0.654
<b>Major Balance Sheet Items</b>		
Total assets	3,600,093	3,398,642
Direct Credit facilities – net	1,873,326	1,997,545
Customers deposits and cash margins	2,355,325	2,138,826
Total equity-Bank shareholders	570,559	527,624
Off-Balance Sheet Items	592,990	541,830
<b>Major Financial Ratios</b>		
Return on average assets	1.91%	1.99%
Return on average Owners' equity	12.03%	12.75%
Capital adequacy ratio	16.43%	16.31%
Financial leverage ratio	16.04%	15.73%
<b>Efficiency Indicators</b>		
Gen. & Admin. expenses / Net interest and commission	37.71%	36.04%
Gen. & Admin. expenses / Gross earnings	32.86%	30.67%
<b>Assets Quality Indicators</b>		
Non – performing loans / Gross credit facilities	7.41%	9.82%
Non – performing loans Coverage	54.37%	48.18%