

MAJOR FINANCIAL MINDICATORS AND RATIOS 2009 & 2008

Amounts in thousands US\$

	2009	2008	Change
Major Operating Results			
Net interest and commission	132,054	134,911	-2.1%
Income before taxes	85,252	96,381	-11.5%
Income for the year-Bank Shareholders	61,849	65,501	-5.6%
Gross income	166,249	164,536	1.0%
Earnings per share-Bank Shareholders	0.619	0.655	-5.4%
Major Balance Sheet Items			
Total assets	3,016,728	2,909,437	3.7%
Direct Credit facilities – net	1,536,176	1,745,268	-12.0%
Customers deposits and cash margins	1,916,137	1,846,798	3.8%
Total equity-Bank shareholders	404,192	337,656	19.7%
Major Financial Ratios			
Operating assets / Total assets	94.80%	90.20%	
Return on average assets	2.88%	3.35%	
Return on average Owners' equity	22.27%	28.72%	
Capital adequacy ratio	17.76%	14.99%	
Financial leverage ratio	13.69%	12.13%	
Efficiency Indicators			
Gen. & Admin. expenses / Average assets	1.40%	1.59%	
Gen. & Admin. expenses / Average earnings	17.15%	18.00%	
Non – performing loans / Gross credit facilities	3.00%	0.50%	
Non – performing loans Coverage	115.3%	253.1%	
Off - Balance sheet items	486,274	537,711	-9.57%