



Main Consolidated Financial Indicators as at End of December 2013

A Stable and Sustainable Growth

116 branches : The largest local branch network

7.97% : Growth rate in Total Assets

8.08% : Growth rate in Customers' Deposits

9.27% : Among the highest growth rates in Net Customers' Loans

Net Profits	USD 160.740 million with a growth rate of 0.23% as compared to 2012
Total Assets	USD 17.013 billion with a growth rate of 7.97% as compared to end of December 2012
Customers' Deposits	USD 14.121 billion with a growth rate of 8.08% as compared to end of December 2012
Net Customers' Loans	USD 5.288 billion with a growth rate of 9.27% as compared to end of December 2012
Shareholders' Equity	USD 1.655 billion with a growth rate of 11.18% as compared to end of December 2012
Non-Performing Loans Coverage Ratio (excluding Collective Provisions) (96.57% including Collective Provisions and Real Guarantees)	74.49%
Capital Adequacy Ratio (as per Basel III requirements)	14.73%
Cost to Income Ratio	52.54%
Return on Average Assets (ROAA)	0.98%
Return on Average Common Equity (ROACE)	11.39%
Primary Liquidity to Total Customers' Deposits	50.80%