

Main Consolidated Financial Indicators as at End of December 2012

A Stable and Sustainable Growth

115 branches : The largest local branch network

3.25% : Growth rate In Net Profits

9.33% : Among the highest growth rates In Loans & Advances to Customers

— Net Profits	USD 160.369 million with a growth rate of 3.25% as compared to 2011
— Total Assets	USD 15.757 billion with a growth rate of 9.09% as compared to end of December 2011
— Customers' Deposits	USD 13.065 billion with a growth rate of 11.22% as compared to end of December 2011
— Net Loans & Advances to Customers	USD 4.839 billion with a growth rate of 9.33% as compared to end of December 2011
— Shareholders' Equity	USD 1.489 billion with a growth rate of 14.90% as compared to end of December 2011
— Non-Performing Loans Coverage Ratio (excluding Collective Provisions)	85.46% (110.49% including Collective Provisions and Real Guarantees)
— Capital Adequacy Ratio (as per Basel III requirements)	12.44%
— Cost to Income Ratio	50.76%
— Return on Average Assets (ROAA)	1.06%
— Return on Average Common Equity (ROACE)	13.20%
— Primary Liquidity to Total Customers' Deposits	53.23%