



## Consolidated Growth by the End of June 2011

July 2011

Fransabank featured by the first half of 2011 a continued solid and sustained growth that was reflected through its key financial indicators.

**108 branches : The largest network of local branches**

**15.8% : Growth rate in terms of Net Profits**

**48% : Among the highest growth rates in terms of Claims to the Private Sector**

Main Financial Indicators for the First Half of 2011:

- Net Profits: USD 80.28 million with a growth rate of 15.8%
- Total Assets: USD 13.58 billion with a growth rate of 17.8%
- Customers' Deposits: USD 11.26 billion with a growth rate of 21%
- Loans and Advances to Customers Net: USD 4.04 billion with a growth rate of 48%
- Shareholders' Equity: USD 1.18 billion
- Coverage ratio of the Non-Performing Loans by the Provisions (excluding collective provisions): 84.21%
- Solvency Ratio (Basle II): 10.80%
- Primary Liquidity to Customers' Deposits Ratio: 49.83%