



Main Consolidated Financial Indicators as at End of December 2018

A Stable and Sustainable Growth

126 branches : The largest local branch network

+7.04% : Growth rate in Total Assets

Net Profits	USD 174.349 million
Total Assets	USD 23.609 billion
Customers' Deposits	USD 17.023 billion
Net Customers' Loans	USD 6.739 billion
Shareholders' Equity	USD 2.186 billion
Non-Performing Loans Coverage Ratio (109.61% including Real Guarantees)	67.45%
Capital Adequacy Ratio (as per Basel III requirements)	16.30%
Cost to Income Ratio	54.97%
Return on Average Assets (ROAA)	0.83%
Return on Average Common Equity (ROACE)	8.53%
Primary Liquidity to Total Customers' Deposits	64.17%