



Main Consolidated Financial Indicators as at End of December 2011

A Stable and Sustainable Growth

108 branches : The largest local branch network

6.57% : Growth rate in Net Profits

40.88% : Among the highest growth rates in Loans & Advances to Customers

– Net Profits	USD 155.32 million with a growth rate of 6.57% as compared to 2010 (12 months)
– Total Assets	USD 14.44 billion with a growth rate of 18% as compared to end of December 2010
– Customers' Deposits	USD 11.74 billion with a growth rate of 16.45% as compared to end of December 2010
– Net Loans & Advances to Customers:	USD 4.43 billion with a growth rate of 40.88% as compared to end of December 2010
– Shareholders' Equity:	USD 1.30 billion
– Non-Performing Loans Coverage Ratio (excluding Collective Provisions) (111.83% including Collective Provisions and Real Guarantees)	85.86%
– Capital Adequacy Ratio (as per Basel III requirements)	10.69%
– Cost to Income Ratio	49.85%
– Return on Average Assets (ROAA)	1.16%
– Return on Average Common Equity (ROACE)	13.25%
– Primary Liquidity to Total Customers' Deposits	52.27%