



Main Consolidated Financial Indicators as at End of December 2014

A Stable and Sustainable Growth

124 branches : The largest local branch network

11.66% : Growth rate in Total Assets

8.68% : Growth rate in Customers' Deposits

10.60% : Among the highest growth rates in Net Customers' Loans

Net Profits	USD 166.979 million with a growth rate of 3.88% as compared to 2013
Total Assets	USD 18.942 billion with a growth rate of 11.66% as compared to end of December 2013
Customers' Deposits	USD 15.346 billion with a growth rate of 8.68% as compared to end of December 2013
Net Customers' Loans	USD 5.854 billion with a growth rate of 10.60% as compared to end of December 2013
Shareholders' Equity	USD 1.866 billion with a growth rate of 12.75% as compared to end of December 2013
Non-Performing Loans Coverage Ratio (excluding Collective Provisions) (106.73% including Collective Provisions and Real Guarantees)	73.38%
Capital Adequacy Ratio (as per Basel III requirements)	15.07%
Cost to Income Ratio	50.75%
Return on Average Assets (ROAA)	0.93%
Return on Average Common Equity (ROACE)	10.65%
Primary Liquidity to Total Customers' Deposits	51.63%