



Main Consolidated Financial Indicators as at End of December 2015

A Stable and Sustainable Growth

123 branches : The largest local branch network

5.55% : Growth rate in Total Assets

6.26% : Growth rate in Customers' Deposits

8.07% : Among the highest growth rates in Net Customers' Loans

Net Profits	USD 179.620 million with a growth rate of 7.57% as compared to 2014
Total Assets	USD 19.994 billion with a growth rate of 5.55% as compared to end of December 2014
Customers' Deposits	USD 16.307 billion with a growth rate of 6.26% as compared to end of December 2014
Net Customers' Loans	USD 6.289 billion with a growth rate of 8.07% as compared to end of December 2014
Shareholders' Equity	USD 1.956 billion with a growth rate of 4.86% as compared to end of December 2014
Non-Performing Loans Coverage Ratio (excluding Collective Provisions) (104% including Collective Provisions and Real Guarantees)	70.22%
Capital Adequacy Ratio (as per Basel III requirements)	14.74%
Cost to Income Ratio	50.37%
Return on Average Assets (ROAA)	0.92%
Return on Average Common Equity (ROACE)	10.96%
Primary Liquidity to Total Customers' Deposits	50.16%