

## Main Consolidated Financial Indicators as at End of December 2017

## A Stable and Sustainable Growth

125 branches: The largest local branch network

5.77%: Growth rate in Total Assets

| Net Profits  | USD 179.331 million |
|--|---------------------|
| Total Assets   | USD 22.058 billion  |
| Customers' Deposits  | USD 16.595 billion  |
| Net Customers' Loans   | USD 6.485 billion   |
| Shareholders' Equity   | USD 2.152 billion   |
| Non-Performing Loans Coverage Ratio<br>(110.78% including Real Guarantees) | 70.90%              |
| Capital Adequacy Ratio (as per Basel III requirements)                     | 15.40%              |
| Cost to Income Ratio   | 52.59%              |
| Return on Average Assets (ROAA)  | 0.84%               |
| Return on Average Common Equity (ROACE)                                    | 9.47%               |
| Primary Liquidity to Total Customers' Deposits                             | 55.88%              |