



Main Consolidated Financial Indicators as at End of December 2016

A Stable and Sustainable Growth

124 branches : The largest local branch network

4.31% : Growth rate in Total Assets

4.29% : Growth rate in Customers' Deposits

3.89% : Growth rate in Net Customers' Loan

Net Profits	USD 200.953 million with a growth rate of 11.88% as compared to 2015
Total Assets	USD 20.855 billion with a growth rate of 4.31% as compared to end of December 2015
Customers' Deposits	USD 17.007 billion with a growth rate of 4.29% as compared to end of December 2015
Net Customers' Loans	USD 6.533 billion with a growth rate of 3.89% as compared to end of December 2015
Shareholders' Equity	USD 2.127 billion with a growth rate of 8.73% as compared to end of December 2015
Non-Performing Loans Coverage Ratio (excluding Collective Provisions) (98% including Collective Provisions and Real Guarantees)	69.61%
Capital Adequacy Ratio (as per Basel III requirements)	15.37%
Cost to Income Ratio	51.90%
Return on Average Assets (ROAA)	0.98%
Return on Average Common Equity (ROACE)	11.21%
Primary Liquidity to Total Customers' Deposits	52.39%