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Lending to Connected Parties 1 2. Lending to Connected Parties 1 2.1 Related party loans/ Gross Ioans 2.2 Related party loans/capital base 2.3 Director exposure/related party exposure 110 3.1 Low income mortgage loans/Gross Ioans 3.1 Low income mortgage loans/Gross Ioans 3.2 Real estate mortgage /Gross Ioans 3.3 Staff loans/Gross Ioans 3.4 Households Ioans/Gross Ioans 3.5 Staff loans/Gross Ioans 3.6 Top twenty borrowers exposure/capital base 1.7 Top 20 borrowers exposure/capital base 1.8 Top twenty borrowers exposure/capital base 1.9 Asset Quality 4.1 Nonperforming loans/total assets 4.2 Nonperforming loans/total assets 4.3 Nopperforming loans/total assets 4.4 Nonperforming loans/capital and reserves 4.5 Provision for Ioan Iosses/capital and reserves 4.6 Total on balance sheet assets/capital and reserves 4.7 Gross Ioans/total assets 4.9 Risk-weighted assets/total assets 4.1 Contingent liabilities/chal assets 4.1 Contingent liabilities/chal assets 4.2 Reserve for Loan Iosses/gross Ioans 5.2 Return on equity 5.3 Net Interest income/operating income 5.4 Return on assets 5.5 Operating expenses/operating income 5.6 Foreign exchange gain/operating income 5.7 Interest expense/nerses income 5.8 Non-interest income/operating income 5.9 Personnel expenses/operating expenses 5.1 Interest income/operating expenses 5.1 Interest income/operating expenses 5.2 Return on equity 5.3 Not interest income/operating expenses 5.4 Liquid assets/otal assets 6.5 Deposits/earning assets 6.6 Liquidity 6.7 Interest expense/enverage earnings assets 6.6 Liquid assets/crobal demand and time liabilities 1.1 Interest income/operating assets 6.6 Deposits/earning assets 6.7 Deposits/earning assets 6.8 Deposits/earning assets 6.9 Deposits/earning assets 6.9 Deposits/earning assets 6.0 Deposits/earning assets 6.1 Deposits/earning assets 6.2 Deposits/earning assets 6.3 Liquid assets/cross assets 6.4 Deposits/earning assets	1.2	Tier I capital/ Risk-weighted assets	26.54	
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3.8 Top twenty borrowers exposure/capital base 4 Asset Quality 4.1 Nonperforming loans/total assets 4.2 Nonperforming loans net of reserve for loans/capital and reserves 4.3 Nonperforming loans net of reserve for loans/capital and reserves 4.4 Nonperforming loans net of reserve for loans/capital and reserves 4.5 Provision for loan losses/nonperforming loans 4.6 Total on balance sheet assets/capital and reserves 54/4.7 Gross loans/deposits 7.7 4.8 Gross loans/deposits 7.7 4.9 Risk-weighted assets/total assets 66/4.9 Risk-weighted assets/total assets 66/4.1 Contingent liabilities/total assets 4.1 Contingent liabilities/total assets 4.1.1 Large exposure/capital base 4.1.2 Reserve for Loan losses/gross loans 5 Earnings and Profitability 5.1 Return on assets 5.2 Return on sests 5.3 Net interest income/operating income 5.4 Non-interest income/operating income 66/5.5 Operating expenses/operating income 67/5.7 Interest expense/interest income 68/5.8 Non-interest income/operating expenses 68/5.9 Personnel expenses/operating expenses 68/5.10 Earning assets/average total assets 68/5.11 Non-interest expenses/operating expenses 68/5.12 Personnel expenses/operating expenses 68/5.13 Not operating income 69/5.14 Operating expenses/operating expenses 69/5.15 Uperating expenses/operating expenses 60/5.16 Liquidity 60/5.17 Note operating income 61/5.17 Note operating income/experage total assets 61/5.18 Note operating income/experage total assets 61/5.19 Personnel expenses/operating expenses 61/5.10 Liquidity 61/5.10 Liquidity 61/5.10 Deposits/call demand and time liabilities 61/5.10 Deposits/call demand and time liabilities 61/5.10 Deposits/call assets/call demand and time liabilities 61/5.10 Deposits/call cans 61/5.10 Deposits/call cans 61/5.10 Deposits/call cans 61/5.10 Deposits/call cans	3.4	Households loans/Gross loans	N/A	
4. Asset Quality 4.1 Nonperforming loans/total loans 4.2 Nonperforming loans/total assets 5.2 Nonperforming loans/capital and reserves 6.3 Nonperforming loans/capital and reserves 7.4 Nonperforming loans/capital and reserves 7.5 Provision for loan losses/nonperforming loans 7.6 Forum of loan polance sheet assets/capital and reserves 7.7 Gross loans/deposits 7.7 Gross loans/deposits 7.8 Gross loans/deposits 7.9 Risk-weighted assets/total assets 7.0 Risk-weighted assets/total assets 7.1 Large exposure/capital base 7.1 Large exposure/capital base 7.1 Large exposure/capital base 7.1 Return on assets 7.1 Return on assets 7.2 Return on equity 7.3 Net interest income/operating income 7.4 Non-interest income/operating income 7.5 Operating expenses/operating income 7.5 Operating expenses/operating income 7.5 Return on equity 7.5 Personnel expenses/operating income 7.5 Personnel expenses/operating expenses 7.6 Poreign exchange gain/operating expenses 7.7 Interest expenses/operating expenses 7.8 Non-interest income/operating expenses 7.9 Personnel expenses/operating expenses 7.1 Non-interest expenses/operating expenses 7.1 Non-interest expenses/operating expenses 7.2 Return on equity 7.1 Return on equity 7.2 Return on equity 7.3 Return on equity 7.4 Return on equity 7.5 Return on equity 7.6 Return on equity 7.7 Return on equity 7.8 Return on equity 7.9 Return on equity 7.0 Return on equity 7.0 Return on expenses/operating income 8.0 Return on equity 8.0 Return on equity 8.0 Return on eq	3.7	Top 20 borrowers exposure/ total Exposure	29.99	
4.1 Nonperforming loans/total loans 4.2 Nonperforming loans/total assets 4.3 Nonperforming loans net of reserve for loans/capital and reserves 4.4 Nonperforming loans net of reserve for loans/capital and reserves 4.5 Provision for loan losses/nonperforming loans 4.6 Protal on balance sheet assets/capital and reserves 4.7 Gross loans/deposits 7.7 Gross loans/deposits 7.8 Gross loans/deposits 7.9 Gross loans/deposits 7.0 Contingent liabilities/total assets 6.1 Contingent liabilities/total assets 4.1 Contingent liabilities/total assets 4.1.1 Large exposure/capital base 4.1.2 Reserve for Loan losses/gross loans 5 Earnings and Profitability 5.1 Return on assets 5.2 Return on equity 5.3 Net interest income/operating income 5.4 Non-interest income/operating income 5.5 Operating expenses/operating income 5.6 Foreign exchange gain/operating income 5.7 Interest expenses/interest income 5.8 Non-interest income/operating expenses 5.10 Earning assets/average total assets 5.11 Non-interest expenses/operating expenses 5.12 Personnel expenses/operating expenses 5.13 Net operating income/average total assets 5.14 Operating expenses/operating income 5.12 Personnel expenses/operating income 5.12 Personnel expenses/operating income 5.12 Personnel expenses/operating income 5.12 Personnel expenses/operating income 5.13 Net operating income/average total assets 5.14 Operating expenses/average total assets 5.15 Interest expenses/average total assets 5.16 Liquidity 6.1 Interest expenses/average earnings assets 6.2 Net interest income/average earnings assets 6.3 Liquid assets/foras assets 6.4 Liquid assets/foras assets 6.5 Deposits/total demand and time liabilities 6.5 Deposits/total loans 7.3 Secondary assets 7.4 Secondary assets 7.5 Deposits/total demand and time liabilities 7.5 Deposits/total demand and time liabilities 7.6 Deposits/total opens	3.8	Top twenty borrowers exposure/capital base	155.04	
4.1 Nonperforming loans/total loans 4.2 Nonperforming loans/total assets 4.3 Nonperforming loans net of reserve for loans/capital and reserves 4.4 Nonperforming loans net of reserves 3.4 Provision for loan losses/nonperforming loans 4.5 Provision for loan losses/nonperforming loans 4.6 Total on balance sheet assets/capital and reserves 5.4 Provisions/deposits 7.7 Cross loans/deposits 7.7 Loans loans/deposits 7.7 Cross loans/deposits 7.7 Loans loans/deposits 7.7 Loans/deposits/dep		Appat Quality		
4.2 Nonperforming loans/total assets 4.3 Nonperforming loans net of reserve for loans/capital and reserves 2.4 A Nonperforming loans and of reserve for loans/capital and reserves 3.3 A Fortion for loan losses/nonperforming loans 3.3 Fortion for loan losses/nonperforming loans 4.6 Total on balance sheet assets/capital and reserves 5.4 Fortion for loan losses/nonperforming loans 5.4 Gross loans/deposits 7.4 Gross loans/deposits 7.5 Fortingent liabilities/total assets 6.6 Fortingent liabilities/total assets 6.7 Fortingent liabilities/total assets 7.8 Fortingent liabilities/total assets 7.9 Fortingent liabilities/total assets 7.9 Fortingent liabilities/total assets 7.0 Fortingent liabilities/total assets 7.1 Fortingent liabilities/total assets 7.1 Fortingent liabilities/total assets 7.2 Fortingent liability 7.3 Fortingent liability 7.4 Fortingent liability 7.5 Fortingent liability 7.6 Fortingent liability 7.7 Fortingent liability 7.7 Fortingent liability 7.8 Fortingent liability 7.9 Fortingent liability 7.0 Fo			44.05	
4.3 Nonperforming loans net of reserve for loans/capital and reserves 4.4 Nonperforming loans/capital and reserves 3.6 Provision for loan losses/nonperforming loans 4.6 Total on balance sheet assets/capital and reserves 5.7 Gross loans/deposits 7.7 Gross loans/deposits 7.8 Gross loans/fotal assets 6.9 Risk-weighted assets/total assets 6.1 Contingent liabilities/total assets 6.1 Contingent liabilities/total assets 7.1 Contingent liabilities/total assets 7.2 Reserve for Loan losses/gross loans 7.3 Return on assets 7.4 Contingent liabilities/total assets 7.5 Earnings and Profitability 7.5 Return on equity 7.5 Return on equity 7.5 Coperating expenses/operating income 7.5 Operating expenses/operating income 7.5 Operating expenses/operating income 7.5 Operating expenses/operating income 7.5 Interest expense/interest income/operating expenses 7.5 Non-interest income/operating expenses 7.5 Non-interest income/operating expenses 7.5 Earning assets/average total assets 7.5 Earning assets/average total assets 7.5 Personnel expenses/operating income 7.5 Earning assets/average total assets 7.5 Coperating expenses/operating income 7.6 Liquidity 7.7 Coperating expenses/average total assets 7.7 Coperating expenses/average earnings assets 7.8 Liquid assets/coperating assets 7.9 Liquid assets/coperating assets 7.0 Eposits/total loans 7.1 Coperating expenses assets 7.1 Expense assets 7.1 Coperating expenses/average earnings assets 7.1 Coperatin			11.85	
4.4 Nonperforming loans/capital and reserves 3.3 4.5 Provision for loan losses/nonperforming loans 3.6 Total on balance sheet assets/capital and reserves 5.7 4.7 Gross loans/deposits 7.7 4.8 Gross loans/deposits 6.9 Risk-weighted assets/total assets 6.1 Contingent liabilities/total assets 6.2 Reserve for Loan losses/gross loans 5.2 Return on assets 6.3 Return on assets 6.4 Non-interest income/operating income 6.5 Operating expenses/operating expenses 6.5 Non-interest income/operating expenses 6.5 Non-interest income/operating expenses 6.5 Non-interest income/operating expenses 6.5 Non-interest expenses/operating expenses 6.5 Non-interest income/operating expenses 6.5 Non-interest expenses/operating expenses 6.5 Non-interest expenses/operating expenses 6.6 Non-interest expenses/operating expenses 6.7 Non-interest expenses/operating expenses 6.8 Liquid assets/oreas assets 6.9 Liquid assets/oreas assets 6.0 Liquid assets/oreas assets 6.1 Non-interest expenses/oreas assets 6.2 Net interest income/average earnings assets 6.3 Liquid assets/oreas assets 6.4 Liquid assets/oreas assets 6.5 Deposits/total loans 6.6 Deposits/total loans 7.7 Non-interest income/average earnings assets 7.8 Deposits/total loans 7.9 Deposits/total loans 7.9 Deposits/total loans 7.9 Deposits/t			7.11	
4.5 Provision for loan losses/nonperforming loans 4.6 Total on balance sheet assets/capital and reserves 5.4 4.7 Gross loans/deposits 7.4 4.8 Gross loans/deposits 6.9 Risk-weighted assets/total assets 6.1 Contingent liabilities/total assets 6.1 Liquid assets/total assets 6.2 Reserve for Loan losses/gross loans 7.5 Earnings and Profitability 7.5 Return on assets 7.6 Return on assets 7.7 Return on assets 7.8 Return on equity 7.9 Risk-weighted assets/total assets 7.9 Return on equity 7.0 Return on assets 7.0 Persting expenses/operating income 7.0 Return on equity 7.0 Persign exchange gain/operating income 7.0 Foreign exchange gain/operating income 7.0 Foreign exchange gain/operating income 7.0 Return on expenses/operating expenses 7.0 Personnel expenses/operating expenses 7.0 Earning assets/average total assets 7.0 Earning assets/average total assets 7.0 Earning assets/average total assets 7.0 Personnel expenses/operating income 7.0 Earning assets/average total assets 7.0 Return on expenses/average total assets 7.0 Return on expenses/average total assets 7.0 Return on equity 7.0 Return on assets 7.0 Return on equity 7.0 Return on equity 7.0 Earning assets/average total assets 7.0 Return on equity 7.0 Return on equity 7.0 Return on equity 7.0 Reserve for Loan lossesses 7.0 Return on expenses/average earnings assets 7.0 Return on equity 8.1 Return on assets 8.2 Return on equity 8.3 Return on expenses/average earnings assets 8.4 Liquid assets/foros assets 8.5 Return on expenses/foreit aliasets 8.6 Liquid assets/foros assets 8.7 Return on expenses/foreit aliasets 8.7 Return on ex	4.3	Nonperforming loans net of reserve for loans/capital and reserves	29.98	
4.6 Total on balance sheet assets/capital and reserves 4.7 Gross loans/deposits 7.4 4.8 Gross loans/total assets 6.9 Risk-weighted assets/total assets 4.1 Contingent liabilities/total assets 4.1.1 Large exposure/capital base 4.1.2 Reserve for Loan losses/gross loans 5.2 Earnings and Profitability 5.1 Return on assets 5.2 Return on equity 5.3 Net interest income/operating income 5.4 Non-interest income/operating income 5.5 Operating expenses/operating income 5.6 Foreign exchange gain/operating income 5.7 Interest expense/interest income 5.8 Non-interest income/operating expenses 5.9 Personnel expenses/operating expenses 5.10 Earning assets/average total assets 5.11 Non-interest expenses/noninterest expenses 5.12 Personnel expenses/noninterest expenses 5.13 Net operating income/average total assets 6.14 Operating expenses/average total assets 6.15 Liquidity 6.1 Interest expenses/average total assets 6.2 Net interest income/average earnings assets 6.3 Liquid assets/Gross assets 6.4 Liquid assets/Gross assets 6.5 Deposits/total loans 6.6 Deposits/earning assets 9.6	4.4	Nonperforming loans/capital and reserves	38.52	
4.7 Gross loans/doposits 77 4.8 Gross loans/dotal assets 60 4.9 Risk-weighted assets/total assets 67 4.1 Contingent liabilities/total assets 155 4.11 Large exposure/capital base 155 4.12 Reserve for Loan losses/gross loans 3 5 Earnings and Profitability 51 5.1 Return on assets 60 5.2 Return on equity 61 5.3 Net interest income/operating income 61 5.4 Non-interest income/operating income 10 5.5 Operating expenses/operating income 77 5.6 Foreign exchange gain/operating income 6 5.7 Interest expense/interest income 20 5.8 Non-interest income/operating expenses 1 5.9 Personnel expenses/operating expenses 4 5.10 Earning assets/average total assets 8 5.11 Non-interest expenses/operating income 5 5.12 Personnel expenses/operating income 5 5.12 Personnel expenses/operating income </td <td>4.5</td> <td>Provision for loan losses/nonperforming loans</td> <td>31.66</td>	4.5	Provision for loan losses/nonperforming loans	31.66	
4.8 Gross loans/total assets 4.9 Risk-weighted assets/total assets 4.1 Contingent liabilities/total assets 4.11 Large exposure/capital base 4.12 Reserve for Loan losses/gross loans 5 Earnings and Profitability 5.1 Return on assets 5.2 Return on equity 5.3 Net interest income/operating income 5.4 Non-interest income/operating income 5.5 Operating expenses/operating income 5.6 Foreign exchange gain/operating income 5.7 Interest expense/interest income 5.8 Non-interest income/operating expenses 5.9 Personnel expenses/operating expenses 5.10 Earning assets/average total assets 5.11 Non-interest expenses/noninterest expenses 5.12 Personnel expenses/operating income 5.13 Net operating expenses/operating income 5.14 Operating expenses/operating syeneses 5.15 Personnel expenses/operating income 5.16 Liquidity 6.1 Interest expenses/average total assets 6.2 Net interest income/average earnings assets 6.3 Liquid assets/foros assets 6.4 Liquid assets/foros assets 6.5 Deposits/total loans 6.6 Deposits/earning assets	4.6	Total on balance sheet assets/capital and reserves	541.49	
4.9 Risk-weighted assets/total assets 4.1 Contingent liabilities/total assets 4.11 Large exposure/capital base 4.12 Reserve for Loan losses/gross loans 5 Earnings and Profitability 5.1 Return on assets 5.2 Return on equity 5.3 Net interest income/operating income 6 Non-interest income/operating income 7.6 Foreign exchange gain/operating income 7.7 Interest expenses/interest income 7.8 Non-interest income/operating expenses 7.9 Personnel expenses/operating expenses 7.0 Earning assets/average total assets 7.1 Non-interest expenses/income 7.2 Interest expenses/operating income 7.3 Non-interest expenses/operating expenses 7.4 Non-interest expenses/operating expenses 7.5 Personnel expenses/operating expenses 7.5 Non-interest expenses/operating income 7.5 Interest expenses/operating expenses 7.5 Personnel expenses/operating expenses 7.5 Non-interest expenses/operating income 7.5 Interest expenses/operating income 7.5 Interest expenses/operating expenses 7.5 Personnel expenses/operating income 7.5 Interest expenses/operating income 7.6 Interest expenses/operating income 7.6 Liquidity 7.6 Interest expense/average earnings assets 7.7 Interest expense/average earnings assets 7.6 Liquid assets/forsa assets 7.7 Interest expense/average earnings assets 7.8 Liquid assets/forsa assets 7.9 Deposits/total loans 7.0 Deposits/total loans 7.1 Deposits/total loans 7.1 Deposits/total loans 7.1 Deposits/total loans 7.2 Deposits/total loans 7.3 Deposits/total loans 7.4 Deposits/earning assets	4.7	Gross loans/deposits	74.86	
4.1 Contingent liabilities/total assets 4.11 Large exposure/capital base 155 4.12 Reserve for Loan losses/gross loans 3 5 Earnings and Profitability 5.1 Return on assets 6 5.2 Return on equity 5.3 Net interest income/operating income 6 5.4 Non-interest income/operating income 7 5.5 Operating expenses/operating income 7 5.6 Foreign exchange gain/operating income 7 5.7 Interest expense/interest income 5.8 Non-interest income/operating expenses 14 5.9 Personnel expenses/operating expenses 14 5.10 Earning assets/average total assets 8 5.11 Non-interest expenses/operating income 5 5.12 Personnel expenses/operating income 5 5.14 Operating expenses/operating income 5 5.15 Operating expenses/operating expenses 7 5.16 Liquidity 6 6.1 Interest expenses/average total assets 7 6.2 Net interest expenses/average earnings assets 7 6.3 Liquid assets/Gross assets 7 6.4 Liquid assets/Gross assets 7 6.5 Deposits/total loans 13 6.6 Deposits/earning assets	4.8	Gross loans/total assets	60.03	
4.11 Large exposure/capital base 4.12 Reserve for Loan losses/gross loans 5 Earnings and Profitability 5.1 Return on assets 6.2 Return on equity 5.3 Net interest income/operating income 5.4 Non-interest income/operating income 5.5 Operating expenses/operating income 5.6 Foreign exchange gain/operating income 5.7 Interest expense/interest income 5.8 Non-interest income/operating expenses 5.9 Personnel expenses/operating expenses 5.10 Earning assets/average total assets 5.11 Non-interest expenses/operating income 5.12 Personnel expenses/operating income 5.13 Net operating income/average total assets 5.14 Operating expenses/average total assets 6.15 Interest expenses/average total assets 6.16 Liquidity 6.1 Interest expenses/average earnings assets 6.2 Net interest income/average earnings assets 6.3 Liquid assets/Gross assets 6.4 Liquid assets/foros assets 6.5 Deposits/total loans 6.6 Deposits/total loans 7.5	4.9	Risk-weighted assets/total assets	61.10	
4.12 Reserve for Loan losses/gross loans 5 Earnings and Profitability 5.1 Return on assets 6.2 Return on equity 5.3 Net interest income/operating income 5.4 Non-interest income/operating income 5.5 Operating expenses/operating income 5.6 Foreign exchange gain/operating income 5.7 Interest expense/interest income 5.8 Non-interest income/operating expenses 5.9 Personnel expenses/operating expenses 5.10 Earning assets/average total assets 5.11 Non-interest expenses/operating income 5.12 Personnel expenses/operating income 5.13 Non-interest expenses/operating income 5.14 Operating expenses/operating income 5.15 Personnel expenses/operating income 5.16 Personnel expenses/operating income 5.17 Interest expenses/operating income 5.18 Non-interest expenses/operating income 5.19 Personnel expenses/operating income 5.10 Interest expenses/operating income 5.11 Non-interest expenses/operating income 5.12 Personnel expenses/average total assets 6.1 Interest expenses/average earnings assets 6.2 Net interest income/average earnings assets 6.3 Liquid assets/Gross assets 6.4 Liquid assets/forss assets 6.5 Deposits/total loans 6.6 Deposits/earning assets	4.1	Contingent liabilities/total assets		
4.12 Reserve for Loan losses/gross loans 5 Earnings and Profitability 5.1 Return on assets 6.2 Return on equity 5.3 Net interest income/operating income 5.4 Non-interest income/operating income 5.5 Operating expenses/operating income 5.6 Foreign exchange gain/operating income 6.7 Interest expense/interest income 5.7 Interest expense/interest income 5.8 Non-interest income/operating expenses 5.9 Personnel expenses/operating expenses 5.10 Earning assets/average total assets 5.11 Non-interest expenses/operating income 5.12 Personnel expenses/operating income 5.13 Net operating income/average total assets 5.14 Operating expenses/average total assets 6 Liquidity 6.1 Interest expense/average total assets 6.2 Net interest income/average earnings assets 6.3 Liquid assets/Gross assets 6.4 Liquid assets/fors assets 6.5 Deposits/total loans 6.6 Deposits/total loans 133 6.6 Deposits/earning assets	4.11	Large exposure/capital base	155.04	
5.1 Return on assets (5.2 Return on equity 6 5.3 Net interest income/operating income 6 5.4 Non-interest income/operating income 10 5.5 Operating expenses/operating income 7 5.6 Foreign exchange gain/operating income 2 5.7 Interest expense/interest income 2 5.8 Non-interest income/operating expenses 1 5.9 Personnel expenses/operating expenses 4 5.10 Earning assets/average total assets 8 5.11 Non-interest expenses/operating income 5 5.12 Personnel expenses/noninterest expenses 3 5.13 Net operating income/average total assets 6 6 Liquidity 6 6.1 Interest expense/average earnings assets 6 6.2 Net interest income/average earnings assets 6 6.3 Liquid assets/fors assets 8 6.4 Liquid assets/fotal demand and time liabilities 1 6.5 Deposits/total loans 13 6.6 Deposits/earning assets 9			3.75	
5.1 Return on assets (5.2 Return on equity 6 5.3 Net interest income/operating income 6 5.4 Non-interest income/operating income 10 5.5 Operating expenses/operating income 7 5.6 Foreign exchange gain/operating income 2 5.7 Interest expense/interest income 2 5.8 Non-interest income/operating expenses 1 5.9 Personnel expenses/operating expenses 4 5.10 Earning assets/average total assets 8 5.11 Non-interest expenses/operating income 5 5.12 Personnel expenses/noninterest expenses 3 5.13 Net operating income/average total assets 6 6 Liquidity 6 6.1 Interest expense/average earnings assets 6 6.2 Net interest income/average earnings assets 6 6.3 Liquid assets/fors assets 8 6.4 Liquid assets/fotal demand and time liabilities 1 6.5 Deposits/total loans 13 6.6 Deposits/earning assets 9	5	Earnings and Profitability		
5.2 Return on equity 5.3 Net interest income/operating income 5.4 Non-interest income/operating income 5.5 Operating expenses/operating income 5.6 Foreign exchange gain/operating income 5.7 Interest expense/interest income 5.8 Non-interest income/operating expenses 5.9 Personnel expenses/operating expenses 5.10 Earning assets/average total assets 5.11 Non-interest expenses/operating income 5.12 Personnel expenses/operating income 5.13 Net operating income/average total assets 6 Liquidity 6.1 Interest expenses/average total assets 6.2 Net interest income/average earnings assets 6.3 Liquid assets/Gross assets 6.4 Liquid assets/foross assets 6.5 Deposits/total loans 6.6 Deposits/earning assets 91			0.32	
5.3 Net interest income/operating income 5.4 Non-interest income/operating income 5.5 Operating expenses/operating income 5.6 Foreign exchange gain/operating income 5.7 Interest expense/interest income 5.8 Non-interest income/operating expenses 5.9 Personnel expenses/operating expenses 5.10 Earning assets/average total assets 5.11 Non-interest expenses/operating income 5.12 Personnel expenses/operating income 5.13 Net operating income/average total assets 6 Liquidity 6.1 Interest expenses/average earnings assets 6.2 Net interest income/average earnings assets 6.3 Liquid assets/Gross assets 6.4 Liquid assets/fotal demand and time liabilities 6.5 Deposits/total loans 6.6 Deposits/earning assets 91			1.77	
5.4 Non-interest income/operating income 5.5 Operating expenses/operating income 5.6 Foreign exchange gain/operating income 5.7 Interest expense/interest income 5.8 Non-interest income/operating expenses 5.9 Personnel expenses/operating expenses 5.10 Earning assets/average total assets 5.11 Non-interest expenses/operating income 5.12 Personnel expenses/operating income 5.13 Net operating income/average total assets 5.14 Operating expenses/average total assets 6 Liquidity 6.1 Interest expense/average earnings assets 6.2 Net interest income/average earnings assets 6.3 Liquid assets/Gross assets 6.4 Liquid assets/fotal demand and time liabilities 6 Deposits/total loans 133 6.6 Deposits/earning assets			65.82	
5.5 Operating expenses/operating income 5.6 Foreign exchange gain/operating income 5.7 Interest expense/interest income 5.8 Non-interest income/operating expenses 5.9 Personnel expenses/operating expenses 4.9 5.10 Earning assets/average total assets 5.11 Non-interest expenses/operating income 5.12 Personnel expenses/noninterest expenses 5.13 Net operating income/average total assets 5.14 Operating expenses/average total assets 6.1 Interest expenses/average total assets 6.2 Net interest income/average earnings assets 6.3 Liquid assets/Gross assets 6.4 Liquid assets/total demand and time liabilities 1.1 Liquid assets/total loans 6.5 Deposits/total loans 1.3 Service of the proper of the proper of the property o			10.92	
5.6 Foreign exchange gain/operating income 5.7 Interest expense/interest income 5.8 Non-interest income/operating expenses 5.9 Personnel expenses/operating expenses 5.10 Earning assets/average total assets 5.11 Non-interest expenses/operating income 5.12 Personnel expenses/operating income 5.13 Net operating income/average total assets 5.14 Operating expenses/average total assets 6 Liquidity 6.1 Interest expense/average earnings assets 6.2 Net interest income/average earnings assets 6.3 Liquid assets/Gross assets 6.4 Liquid assets/foros assets 6.5 Deposits/total loans 133 6.6 Deposits/earning assets				
5.7 Interest expense/interest income 5.8 Non-interest income/operating expenses 5.9 Personnel expenses/operating expenses 45.10 Earning assets/average total assets 5.11 Non-interest expenses/operating income 5.12 Personnel expenses/noninterest expenses 5.13 Net operating income/average total assets 5.14 Operating expenses/average total assets 6 Liquidity 6.1 Interest expense/average earnings assets 6.2 Net interest income/average earnings assets 6.3 Liquid assets/Gross assets 6.4 Liquid assets/foros assets 6.5 Deposits/total demand and time liabilities 13 6.6 Deposits/earning assets			73.93	
5.8 Non-interest income/operating expenses 5.9 Personnel expenses/operating expenses 48 5.10 Earning assets/average total assets 5.11 Non-interest expenses/operating income 5.12 Personnel expenses/noninterest expenses 5.13 Net operating income/average total assets 5.14 Operating expenses/average total assets 6 Liquidity 6.1 Interest expense/average earnings assets 6.2 Net interest income/average earnings assets 6.3 Liquid assets/Gross assets 6.4 Liquid assets/total demand and time liabilities 6.5 Deposits/total loans 6.6 Deposits/earning assets			0.25	
5.9 Personnel expenses/operating expenses 5.10 Earning assets/average total assets 5.11 Non-interest expenses/operating income 5.12 Personnel expenses/noninterest expenses 5.13 Net operating income/average total assets 5.14 Operating expenses/average total assets 6 Liquidity 6.1 Interest expense/average earnings assets 6.2 Net interest income/average earnings assets 6.3 Liquid assets/Gross assets 6.4 Liquid assets/total demand and time liabilities 6.5 Deposits/total loans 6.6 Deposits/earning assets 98			26.11	
5.10 Earning assets/average total assets 5.11 Non-interest expenses/operating income 5.12 Personnel expenses/noninterest expenses 5.13 Net operating income/average total assets 5.14 Operating expenses/average total assets 6 Liquidity 6.1 Interest expense/average earnings assets 6.2 Net interest income/average earnings assets 6.3 Liquid assets/Gross assets 6.4 Liquid assets/total demand and time liabilities 6.5 Deposits/total loans 6.6 Deposits/earning assets 98			14.77	
5.11 Non-interest expenses/operating income 5.12 Personnel expenses/noninterest expenses 5.13 Net operating income/average total assets 5.14 Operating expenses/average total assets 6 Liquidity 6.1 Interest expense/average earnings assets 6.2 Net interest income/average earnings assets 6.3 Liquid assets/Gross assets 6.4 Liquid assets/total demand and time liabilities 6.5 Deposits/total loans 6.6 Deposits/earning assets 98			49.55	
5.12 Personnel expenses/noninterest expenses 5.13 Net operating income/average total assets 5.14 Operating expenses/average total assets 6 Liquidity 6.1 Interest expense/average earnings assets 6.2 Net interest income/average earnings assets 6.3 Liquid assets/Gross assets 6.4 Liquid assets/total demand and time liabilities 6.5 Deposits/total loans 6.6 Deposits/earning assets 98			81.27	
5.13 Net operating income/average total assets 5.14 Operating expenses/average total assets 6 Liquidity 6.1 Interest expense/average earnings assets 6.2 Net interest income/average earnings assets 6.3 Liquid assets/Gross assets 6.4 Liquid assets/total demand and time liabilities 6.5 Deposits/total loans 6.6 Deposits/earning assets 98	5.11	Non-interest expenses/operating income	50.67	
5.14 Operating expenses/average total assets 6 Liquidity 6.1 Interest expense/average earnings assets 6.2 Net interest income/average earnings assets 6.3 Liquid assets/Gross assets 6.4 Liquid assets/total demand and time liabilities 6.5 Deposits/total loans 133 6.6 Deposits/earning assets 98	5.12	Personnel expenses/noninterest expenses	37.69	
6 Liquidity 6.1 Interest expense/average earnings assets 6.2 Net interest income/average earnings assets 6.3 Liquid assets/Gross assets 6.4 Liquid assets/total demand and time liabilities 6.5 Deposits/total loans 6.6 Deposits/earning assets 98	5.13	Net operating income/average total assets	1.28	
6.1 Interest expense/average earnings assets 6.2 Net interest income/average earnings assets 6.3 Liquid assets/Gross assets 6.4 Liquid assets/total demand and time liabilities 6.5 Deposits/total loans 6.6 Deposits/earning assets 98	5.14	Operating expenses/average total assets	1.39	
6.2 Net interest income/average earnings assets 6.3 Liquid assets/Gross assets 6.4 Liquid assets/total demand and time liabilities 11 6.5 Deposits/total loans 13 6.6 Deposits/earning assets	6	Liquidity		
6.3 Liquid assets/Gross assets 6.4 Liquid assets/total demand and time liabilities 11 6.5 Deposits/total loans 13 6.6 Deposits/earning assets 98	6.1	Interest expense/average earnings assets	0.54	
6.3 Liquid assets/Gross assets 6.4 Liquid assets/total demand and time liabilities 11 6.5 Deposits/total loans 133 6.6 Deposits/earning assets	6.2	Net interest income/average earnings assets	1.53	
6.4 Liquid assets/total demand and time liabilities 6.5 Deposits/total loans 6.6 Deposits/earning assets 1133			8.92	
6.5 Deposits/total loans 133 6.6 Deposits/earning assets 98			11.26	
6.6 Deposits/earning assets 98			133.58	
		·	98.59	
6./ Deposits/Gross assets		Deposits/Gross assets	80.19	