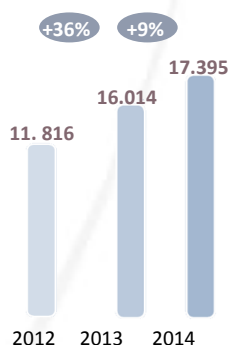


Financial Highlights

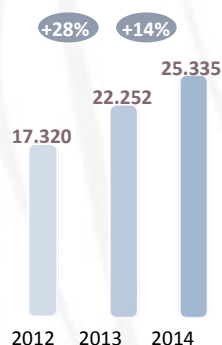
1 USD = 87,84 DZD

in thousands

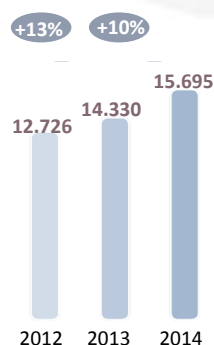
ITEM	2012		2013		2014	
	DZD	USD	DZD	USD	DZD	USD
TOTAL ASSETS	40 550 336	461 639	46 234 910	526 354	57 116 220	650 230
EQUITY	12 725 886	144 876	14 330 235	163 140	15 695 711	178 685
CUSTOMERS' CREDIT FACILITIES	11 816 048	134 518	16 014 253	182 312	17 395 273	198 034
CUSTOMERS' DEPOSITS	17 320 068	197 177	22 251 718	253 321	25 335 391	288 427
NET INCOME	3 061 765	34 856	3 043 971	34 654	2 789 868	31 761
GROSS INCOME	2 276 367	25 915	2 167 016	24 670	1 903 432	21 669
PROFIT FOR THE YEAR	1 440 520	16 399	1 534 729	17 472	1 788 353	20 359
NON-PERFORMING LOANS RATIO	4,49%		3,38%		3,28%	
EFFECIENCY RATIO	25,65%		28,81%		31,64%	
CAPITAL ADEQUACY RATIO	91,97%		57,15%		33% (*)	
ROE	11,32%		10,71%		11,34%	
ROA	3,55%		3,32%		4,03%	



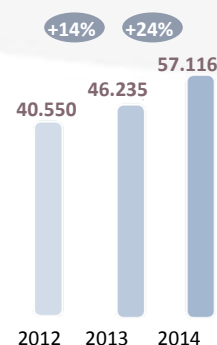
Customers' Credit Facilities
in thousands DZD



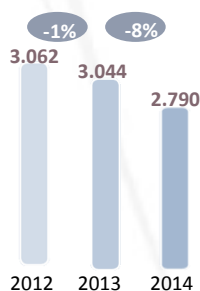
Customers' Deposits
in thousands DZD



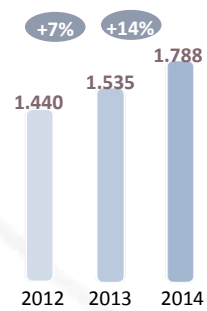
EQUITY
in thousands DZD



Total Assets
in thousands DZD



Net Income
in thousands DZD



Profit for the Year
in thousands DZD

Head office

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March 2015