

Main figures and ratios for the years 2011, 2012 and 2013

In thousands

Item	2011		2012		2013	
	DZD	USD	DZD	USD	DZD	USD
Total assets	30 285 334	387 491	40 550 336	518 828	46 234 910	591 560
Equity	11 747 906	150 310	12 725 886	162 823	14 330 235	183 350
Customers' credit facilities	9 923 604	126 969	11 816 048	151 182	16 014 253	204 897
Customers' deposits	12 062 382	154 334	17 320 068	221 604	22 251 718	284 703
Net income	2 506 076	32 064	3 061 765	39 174	3 043 971	38 947
Gross income	1 789 798	22 900	2 276 367	29 125	2 167 016	27 726
Profit for the year	1 089 339	13 938	1 440 520	18 431	1 534 729	19 636
Non-performing loans ratio	5,54%		4,49%		3,38%	
Efficiency ratio	28,58%		25,65%		28,81%	
Capital adequacy ratio	79,16%		61,97%		57,15%	
ROE	9,27%		11,32%		10,71%	
ROA	3,60%		3,55%		3,32%	