

RELEVANT CREDIT AND FINANCIAL HIGHLIGHTS FOR FISCAL 2007

Some of CABEI's noteworthy achievements during Fiscal Year 2007 included:

- **Fostering regional economic growth through a record volume of transactions.** CABEI attracted and disbursed a total of US\$2.89 billion in funds for projects within the region
- **Increasing participation in new markets.** In line with its integration-oriented vision, and in order to diversify its portfolio, the Bank channeled US\$352.9 million to Panama, Colombia, and the Dominican Republic. This figure is equivalent to 12.2% of total funding relayed by the Institution in fiscal 2007.
- **Developing new financial products and services.** The Bank further consolidated its strategy and structured financing practices in order to better attend to the sectors critical to the development and integration of Central America.
- **Reinforcing and improving its international risk rating.** Standard & Poor's upgraded CABEI's rating from BBB+ to A- with a stable outlook. The Japan Credit Rating Agency (JCR) rated the Bank A+ with a stable outlook, improving its previous rating of A. Fitch Ratings improved the rating from BBB+ to A- with a stable outlook.
- **Increasing its participation in regional and international financial markets.** During the year CABEI issued bonds in Mexican, Honduran, and Thai financial markets that totaled US\$350 million.
- **Improving the quality of the loan portfolio.** The portfolio's arrear level, for private sector loans lowered from 0.41% in 2006 to 0.27% in 2007. This reflects CABEI's status as a preferred creditor. Also during this period, the Bank's non-accrual loan portfolio decreased from 0.60% to 0.24% of the total portfolio.