

SELECTED RATIOS
FOR THE LICENSED DEPOSITORY FINANCIAL INSTITUTIONS
For the quarters ended March - December 2008

[In %]

CAPITAL RATIOS	March		June		Sept		Dec	
	Banks	Non-Bank	Banks	Non-Bank	Banks	Non-Bank	Banks	Non-Bank
Total Qualifying Capital/Risk-weighted Assets	15.36	24.40	15.16	31.02	15.34	36.56	14.94	34.02
Tier 1 Capital/Risk-weighted Assets	15.43	18.84	14.59	18.68	14.73	23.19	15.01	21.65
ASSET QUALITY RATIOS								
Gross Loans / Deposits	38.69	12.59	38.08	11.60	41.06	11.86	43.89	12.42
Gross Loans / Total Assets	33.73	10.85	33.63	10.09	35.28	10.31	37.63	10.69
Risk-weighted Assets / Total Assets	44.52	29.31	43.54	28.84	45.18	27.99	47.13	28.41
Contingent Liabilities / Total Assets	3.13	0.00	2.39	0.00	2.57	0.00	2.94	0.00
Non-performing Loans / Total Loans	10.14	31.40	9.82	32.48	10.09	30.11	5.29	26.52
Non-performing Loans / Capital & Reserves	39.25	29.31	38.23	28.28	39.19	26.96	22.01	25.32
Top 20 borrowers / Capital & Reserves	149.07	155.30	138.40	158.60	136.55	163.08	138.24	160.75
EARNINGS RATIOS								
Return on Assets (ROA)	0.54	1.21	0.66	1.25	0.57	0.14	0.57	0.27
Return on Equity (ROE)	6.34	10.32	7.65	10.80	6.47	1.21	6.31	2.41
Net interest Income / Operating Income	40.59	79.49	37.15	52.47	39.29	30.00	46.93	31.68
Non-interest Income / Operating Income	18.29	16.03	20.49	4.32	21.96	10.71	22.99	11.06
Operating Expenses / Operating Income	71.58	35.90	68.50	33.95	69.02	90.71	68.80	84.34
Foreign Exchange Gain / Operating Income	11.13	0.13	13.90	0.25	14.24	3.57	9.63	2.30
Interest Expense / Interest Income	50.32	5.34	53.27	45.16	49.66	66.40	39.06	64.38
Non-interest Expense / Operating Expenses	42.55	87.50	38.17	-27.27	43.85	34.65	56.28	32.11
Personnel Expenses / Operating Expenses	17.88	51.79	16.43	58.18	18.18	22.83	17.06	20.93
Earning Assets / Average Total Assets	73.78	57.75	73.43	57.51	73.54	55.24	77.03	52.39
LIQUIDITY RATIOS								
Liquid Assets / Total Assets	25.32	10.45	29.97	10.60	25.49	10.84	29.79	10.94
Liquid Assets / Total Demand & Time Liabilities	28.71	12.58	33.20	12.57	28.99	12.75	34.03	13.01