

**SELECTED RATIOS
FOR THE COMMERCIAL BANKS
For the quarters ended March and June 2007**

CAPITAL RATIOS	2007	
	March	June
Total Qualifying Capital/Risk Weighted Assets (CAR)	13.94	13.98
Tier 1 Capital/Risk Weighted Assets	13.50	13.56
ASSET QUALITY RATIOS		
Gross Loans / Deposits	38.39	38.00
Gross Loans / Total Assets	33.69	33.60
Risk Weighted Assets / Total Assets	47.04	47.64
Contingent Liabilities / Total Assets	4.59	4.15
Non-performing Loans / Total Loans	11.01	11.91
Non-performing Loans / Capital and Reserves	43.84	46.72
Top 20 borrowers / Capital & Reserves	265.90	255.16
EARNINGS RATIOS		
Return on Assets (ROA)	0.63	0.58
Return on Equity (ROE)	7.46	6.87
Net Interest Income / Operating Income	49.67	52.26
Non-Interest Income / Operating Income	24.71	21.58
Operating Expenses / Operating Income	64.98	66.68
Foreign Exchange Gain / Operating Income	15.65	13.01
Interest Expense / Interest Income	34.03	33.33
Non-Interest Expense / Operating Expenses	60.57	60.91
Personnel Expenses / Operating Expenses	23.30	23.96
Earning Assets / Average Total Assets	76.42	75.51
LIQUIDITY RATIOS		
Liquid Assets / Total Assets	28.23	28.05
Liquid Assets / Total Demand & Time Liabilities	31.39	31.24