

**SELECTED RATIOS**  
**FOR THE LICENSED DEPOSITORY FINANCIAL INSTITUTIONS**  
**For the quarter ended June 2009**

[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	16.91	15.83	17.35	9.89				
Tier 1 Capital/Risk-weighted Assets	16.86	12.96	17.20	10.75				
<b>ASSET QUALITY RATIOS</b>								
Gross Loans / Deposits	42.10	12.09	41.66	13.10				
Gross Loans / Total Assets	36.31	10.87	35.98	11.84				
Risk-weighted Assets / Total Assets *	44.48	28.61	43.96	28.90				
Contingent Liabilities / Total Assets	2.65	0.00	3.09	0.00				
Non-performing Loans / Total Loans	9.78	25.82	8.74	24.03				
Non-performing Loans / Capital & Reserves	35.46	32.15	33.09	34.12				
Top 20 borrowers / Capital & Reserves	128.42	234.74	137.62	241.99				
<b>EARNINGS RATIOS</b>								
Return on Assets (ROA)	0.71	(5.45)	0.78	(1.95)				
Return on Equity (ROE)	7.42	(54.42)	7.94	(22.78)				
Net interest Income / Operating Income	61.65	13.39	44.20	32.06				
Non-interest Income / Operating Income	18.77	10.71	16.27	8.34				
Operating Expenses / Operating Income	61.66	121.43	65.87	209.77				
Foreign Exchange Gain / Operating Income	11.05	1.79	8.67	1.78				
Interest Expense / Interest Income	24.08	85.00	47.21	65.03				
Non-interest Expense / Operating Expenses	68.27	37.50	39.99	71.59				
Personnel Expenses / Operating Expenses	19.91	22.06	17.02	9.09				
Earning Assets / Average Total Assets	76.13	53.43	74.98	55.79				
<b>LIQUIDITY RATIOS</b>								
Liquid Assets / Total Assets	26.43	13.09	26.58	10.73				
Liquid Assets / Total Demand & Time Liabilities	30.40	14.97	30.39	12.20				

\* Amended Figures