

**SELECTED RATIOS**  
**FOR THE LICENSED DEPOSITORY FINANCIAL INSTITUTIONS**  
**For the quarters ended March - December 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	16.98	15.83	17.35	9.89	16.94	15.78		
Tier 1 Capital/Risk-weighted Assets	16.84	12.96	17.20	10.75	16.79	14.25		
<b>ASSET QUALITY RATIOS</b>								
Gross Loans / Deposits	42.10	12.09	41.66	13.10	41.88	14.18		
Gross Loans / Total Assets	36.31	10.87	35.98	11.84	36.12	12.47		
Risk-weighted Assets / Total Assets	43.22	32.12	43.96	28.90	43.22	32.12		
Contingent Liabilities / Total Assets	2.65	0.00	3.09	0.00	2.62	0.00		
Non-performing Loans / Total Loans	9.78	25.82	8.74	24.03	9.38	24.69		
Non-performing Loans / Capital & Reserves	35.46	32.15	33.09	34.12	33.43	29.37		
Top 20 borrowers / Capital & Reserves	128.43	234.74	137.62	241.99	121.73	118.56		
<b>EARNINGS RATIOS</b>								
Return on Assets (ROA)	0.71	(5.45)	0.77	(1.95)	0.99	(1.63)		
Return on Equity (ROE)	7.42	(54.42)	7.94	(22.78)	10.11	(17.46)		
Net interest Income / Operating Income	61.66	13.39	44.19	32.06	49.91	34.09		
Non-interest Income / Operating Income	18.77	10.71	16.27	8.34	16.22	13.52		
Operating Expenses / Operating Income	61.66	121.43	65.86	209.77	61.22	201.93		
Foreign Exchange Gain / Operating Income	11.05	1.79	8.67	1.78	9.11	0.76		
Interest Expense / Interest Income	24.08	85.00	47.21	65.03	40.43	60.58		
Non-interest Expense / Operating Expenses	68.27	37.50	39.99	71.59	44.68	74.05		
Personnel Expenses / Operating Expenses	22.32	22.06	17.02	9.09	18.27	10.06		
Earning Assets / Average Total Assets	76.13	53.43	74.98	55.78	75.85	51.34		
<b>LIQUIDITY RATIOS</b>								
Liquid Assets / Total Assets	26.43	13.09	26.58	10.73	23.69	13.66		
Liquid Assets / Total Demand & Time Liabilities	30.40	14.97	30.39	12.20	27.18	15.31		