

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

[In %]

CAPITAL RATIOS	March		June		Sept	
	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
Tier 1 Capital/Risk-weighted Assets	15.43	18.84	14.59	18.68	14.73	23.19
<b>ASSET QUALITY RATIOS</b>						
Gross Loans / Deposits	38.69	12.59	38.08	11.60	41.06	11.86
Gross Loans / Total Assets	33.73	10.85	33.63	10.09	35.29	10.31
Risk-weighted Assets / Total Assets	44.52	29.31	43.54	28.84	45.19	27.99
Contingent Liabilities / Total Assets	3.13	0.00	2.39	0.00	2.57	0.00
Non-performing Loans / Total Loans	10.14	31.40	9.82	32.48	10.09	30.11
Non-performing Loans / Capital & Reserves	39.25	29.31	37.27	28.28	39.27	26.96
Top 20 borrowers / Capital & Reserves	149.07	155.30	134.94	158.60	136.82	163.08
<b>EARNINGS RATIOS</b>						
Return on Assets (ROA)	0.54	1.21	0.66	1.25	0.57	0.14
Return on Equity (ROE)	6.34	10.32	7.65	10.80	6.47	1.21
Net Interest Income / Operating Income	40.59	79.49	37.15	52.47	39.29	30.00
Non-interest Income / Operating Income	18.29	16.03	20.49	4.32	21.96	10.71
Operating Expenses / Operating Income	71.58	35.90	68.50	33.95	69.02	90.71
Foreign Exchange Gain / Operating Income	11.13	0.13	13.90	0.25	14.24	3.57
Interest Expense / Interest Income	50.32	5.34	53.27	45.16	49.66	66.40
Non-interest Expense / Operating Expenses	42.55	87.50	38.17	-27.27	43.85	34.65
Personnel Expenses / Operating Expenses	17.88	51.79	16.43	58.18	18.18	22.83
Earning Assets / Average Total Assets	73.78	57.75	73.43	57.51	73.55	55.24
<b>LIQUIDITY RATIOS</b>						
Liquid Assets / Total Assets	25.32	10.45	29.97	10.60	25.49	10.84
Liquid Assets / Total Demand & Time Liabilities	28.71	12.58	33.20	12.57	28.99	12.75

■ Ratios amended