

**SELECTED RATIOS**  
**FOR THE LICENSED DEPOSITORY FINANCIAL INSTITUTIONS**  
**For the quarter ended March 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						
Tier 1 Capital/Risk-weighted Assets	16.86	12.96						
<b>ASSET QUALITY RATIOS</b>								
Gross Loans / Deposits	42.10	12.09						
Gross Loans / Total Assets	36.31	10.87						
Risk-weighted Assets / Total Assets	7.51	4.53						
Contingent Liabilities / Total Assets	2.65	0.00						
Non-performing Loans / Total Loans	9.78	25.82						
Non-performing Loans / Capital & Reserves	35.46	32.15						
Top 20 borrowers / Capital & Reserves	128.42	234.74						
<b>EARNINGS RATIOS</b>								
Return on Assets (ROA)	0.71	(5.45)						
Return on Equity (ROE)	7.42	(54.42)						
Net interest Income / Operating Income	61.65	13.39						
Non-interest Income / Operating Income	18.77	10.71						
Operating Expenses / Operating Income	61.66	121.43						
Foreign Exchange Gain / Operating Income	11.05	1.79						
Interest Expense / Interest Income	24.08	85.00						
Non-interest Expense / Operating Expenses	68.27	37.50						
Personnel Expenses / Operating Expenses	19.91	22.06						
Earning Assets / Average Total Assets	76.13	53.43						
<b>LIQUIDITY RATIOS</b>								
Liquid Assets / Total Assets	26.43	13.09						
Liquid Assets / Total Demand & Time Liabilities	30.40	14.97						