

**SELECTED RATIOS  
FOR THE COMMERCIAL BANKS  
As at March 31, 2007**

[In %]

<b>CAPITAL RATIOS</b>	
Total Qualifying Capital/Risk Weighted Assets (CAR)	13.94
Tier 1 Capital/Risk Weighted Assets	13.50
<b>ASSET QUALITY RATIOS</b>	
Gross Loans / Deposits	38.39
Gross Loans / Total Assets	33.69
Risk Weighted Assets / Total Assets	47.04
Contingent Liabilities / Total Assets	4.59
Non-performing Loans / Total Loans	11.01
Non-performing Loans / Capital and Reserves	43.84
Top 20 borrowers / Capital & Reserves	265.90
<b>EARNINGS RATIOS</b>	
Return on Assets (ROA)	0.63
Return on Equity (ROE)	7.46
Net Interest Income / Operating Income	49.67
Non-Interest Income / Operating Income	24.71
Operating Expenses / Operating Income	64.98
Foreign Exchange Gain / Operating Income	15.65
Interest Expense / Interest Income	34.03
Non-Interest Expense / Operating Expenses	60.57
Personnel Expenses / Operating Expenses	23.30
Earning Assets / Average Total Assets	76.42
<b>LIQUIDITY RATIOS</b>	
Liquid Assets / Total Assets	28.23
Liquid Assets / Total Demand & Time Liabilities	31.39