

**SELECTED RATIOS
FOR THE COMMERCIAL BANKS
For the quarters ended March to September 2007**

CAPITAL RATIOS	2007		
	March	June	Sept
Total Qualifying Capital/Risk Weighted Assets (CAR)	13.94	13.98	14.28
Tier 1 Capital/Risk Weighted Assets	13.50	13.56	13.85
ASSET QUALITY RATIOS			
Gross Loans / Deposits	38.39	38.00	38.94
Gross Loans / Total Assets	33.69	33.60	34.29
Risk Weighted Assets / Total Assets	47.04	47.64	48.78
Contingent Liabilities / Total Assets	4.59	4.15	3.44
Non-performing Loans / Total Loans	11.01	11.91	11.33
Non-performing Loans / Capital and Reserves	43.84	46.72	43.69
Top 20 borrowers / Capital & Reserves	265.90	255.16	233.52
EARNINGS RATIOS			
Return on Assets (ROA)	0.63	0.60	0.49
Return on Equity (ROE)	7.46	7.12	5.64
Net Interest Income / Operating Income	49.67	51.54	50.97
Non-Interest Income / Operating Income	39.36	36.12	21.43
Operating Expenses / Operating Income	64.98	62.34	68.89
Foreign Exchange Gain / Operating Income	15.65	13.01	13.03
Interest Expense / Interest Income	34.03	33.33	35.12
Non-Interest Expense / Operating Expenses	60.57	60.91	59.94
Personnel Expenses / Operating Expenses	23.30	23.96	24.38
Earning Assets / Average Total Assets	76.42	75.51	77.74
LIQUIDITY RATIOS			
Liquid Assets / Total Assets	28.23	28.10	25.91
Liquid Assets / Total Demand & Time Liabilities	31.39	31.24	29.04