

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	16.79	15.78	18.31	8.62
Tier 1 Capital/Risk-weighted Assets	16.84	12.96	17.20	10.75	16.64	14.25	18.19	6.80
ASSET QUALITY RATIOS								
Gross Loans / Deposits	42.10	12.09	41.66	13.10	41.88	14.18	42.75	14.17
Gross Loans / Total Assets	36.31	10.87	35.98	11.84	36.12	12.47	36.71	12.76
Risk-weighted Assets / Total Assets	43.22	32.12	43.96	28.90	43.25	32.12	43.76	32.48
Contingent Liabilities / Total Assets	2.65	0.00	3.09	0.00	2.62	0.00	3.81	0.00
Non-performing Loans / Total Loans	9.78	25.82	8.74	24.03	9.38	24.69	8.26	23.72
Non-performing Loans / Capital & Reserves	35.44	32.15	33.09	34.12	33.43	29.37	30.29	35.21
Top 20 borrowers / Capital & Reserves	128.37	234.74	137.62	241.99	122.59	118.56	130.10	144.54
EARNINGS RATIOS								
Return on Assets (ROA)	0.69	(5.45)	0.77	(1.95)	0.99	(1.63)	0.67	(4.45)
Return on Equity (ROE)	7.22	(54.42)	7.94	(22.78)	10.11	(17.44)	6.66	(46.41)
Net interest Income / Operating Income	44.15	13.39	44.19	32.06	49.91	34.09	41.81	36.90
Non-interest Income / Operating Income	18.62	10.71	16.27	8.34	16.22	13.52	18.15	12.75
Operating Expenses / Operating Income	68.89	121.43	65.86	209.77	61.22	201.93	61.76	217.42
Foreign Exchange Gain / Operating Income	11.46	1.79	8.67	1.78	9.11	0.76	10.98	0.75
Interest Expense / Interest Income	45.75	85.00	47.21	65.03	40.43	60.58	48.92	57.71
Non-interest Expense / Operating Expenses	45.95	37.50	39.99	71.59	44.68	74.05	35.17	76.84
Personnel Expenses / Operating Expenses	17.57	22.06	17.02	9.09	18.27	10.06	18.38	8.58
Earning Assets / Average Total Assets	76.13	53.43	74.98	55.78	75.85	51.34	74.93	46.91
LIQUIDITY RATIOS								
Liquid Assets / Total Assets	26.43	13.09	26.58	10.73	23.69	13.66	30.95	12.08
Liquid Assets / Total Demand & Time Liabilities	30.40	14.97	30.39	12.20	27.18	15.31	35.66	13.58

Shaded areas represents amended figures