

**SELECTED RATIOS  
FOR THE COMMERCIAL BANKS  
For the quarters ended March and June 2008**

<b>CAPITAL RATIOS</b>	<b>March</b>	<b>June</b>
Total Qualifying Capital/Risk Weighted Assets (CAR)	15.71	15.16
Tier 1 Capital/Risk Weighted Assets	15.21	14.59
<b>ASSET QUALITY RATIOS</b>		
Gross Loans / Deposits	38.69	38.08
Gross Loans / Total Assets	33.73	33.56
Risk Weighted Assets / Total Assets	44.52	43.45
Contingent Liabilities / Total Assets	3.13	2.39
Non-performing Loans / Total Loans	10.14	9.82
Non-performing Loans / Capital and Reserves	39.25	37.27
Top 20 borrowers / Capital & Reserves	157.59	143.69
<b>EARNINGS RATIOS</b>		
Return on Assets (ROA)	0.54	0.66
Return on Equity (ROE)	6.34	7.55
Net Interest Income / Operating Income	40.59	37.15
Non-Interest Income / Operating Income	18.29	20.49
Operating Expenses / Operating Income	71.58	68.50
Foreign Exchange Gain / Operating Income	11.13	13.90
Interest Expense / Interest Income	50.32	53.27
Non-Interest Expense / Operating Expenses	42.55	38.17
Personnel Expenses / Operating Expenses	17.88	16.43
Earning Assets / Average Total Assets	73.78	73.35
<b>LIQUIDITY RATIOS</b>		
Liquid Assets / Total Assets	25.32	29.90
Liquid Assets / Total Demand & Time Liabilities	28.71	33.20