

**SELECTED RATIOS
FOR THE COMMERCIAL BANKS
For the quarters ended March 2005 to December 2005**

[In %]

CAPITAL RATIOS	2005			
	March	June	Sept	Dec
Total Qualifying Capital/Risk Weighted Assets (CAR)	14.12	13.73	13.03	14.37
Tier 1 Capital/Risk Weighted Assets	14.06	13.51	12.94	14.50
ASSET QUALITY RATIOS				
Gross Loans / Deposits	35.03	36.52	37.40	35.41
Gross Loans / Total Assets	30.60	32.22	32.81	31.10
Risk Weighted Assets / Total Assets	43.75	45.11	46.55	43.37
Contingent Liabilities / Total Assets	3.13	3.28	3.85	3.80
Non-performing Loans / Total Loans	18.90	16.40	14.86	13.91
Non-performing Loans / Capital and Reserves	70.82	62.83	58.49	52.99
Top 20 borrowers / Capital & Reserves	261.19	265.97	291.18	265.67
EARNINGS RATIOS				
Return on Assets (ROA)	0.36	0.43	0.48	0.48
Return on Equity (ROE)	4.41	5.21	5.72	5.78
Net Interest Income / Operating Income	49.85	49.56	50.80	49.75
Non-Interest Income / Operating Income	23.57	23.76	23.21	24.25
Operating Expenses / Operating Income	75.12	72.05	68.86	68.90
Foreign Exchange Gain / Operating Income	15.14	15.03	14.73	14.05
Interest Expense / Interest Income	34.77	35.00	33.85	34.32
Non-Interest Expense / Operating Expenses	64.62	62.96	62.26	62.27
Personnel Expenses / Operating Expenses	24.28	24.89	26.01	27.11
Earning Assets / Average Total Assets	74.02	73.23	72.30	72.23
LIQUIDITY RATIOS				
Liquid Assets / Total Assets	28.16	32.04	28.98	32.48
Liquid Assets / Total Demand & Time Liabilities	31.76	35.74	32.85	36.53