

**SELECTED RATIOS  
FOR THE COMMERCIAL BANKS**  
For the quarter ended March 2006 to quarter ended December 2006

[In %]

CAPITAL RATIOS	2006			
	March	June	Sept	Dec
Total Qualifying Capital/Risk Weighted Assets (CAR)	14.07	13.85	15.15	15.47
Tier 1 Capital/Risk Weighted Assets	13.91	13.74	15.03	15.36
<b>ASSET QUALITY RATIOS</b>				
Gross Loans / Deposits	36.24	38.36	36.89	37.83
Gross Loans / Total Assets	32.24	34.05	32.83	32.98
Risk Weighted Assets / Total Assets	45.29	44.71	42.23	43.18
Contingent Liabilities / Total Assets	4.41	4.32	4.57	4.70
Non-performing Loans / Total Loans	13.35	12.27	13.17	11.59
Non-performing Loans / Capital and Reserves	52.43	49.72	50.91	45.03
Top 20 borrowers / Capital & Reserves	284.32	293.57	276.12	259.04
<b>EARNINGS RATIOS</b>				
Return on Assets (ROA)	0.46	0.44	0.63	0.59
Return on Equity (ROE)	5.58	5.29	7.47	6.92
Net Interest Income / Operating Income	45.72	50.79	49.33	48.61
Non-Interest Income / Operating Income	25.96	23.63	24.14	27.65
Operating Expenses / Operating Income	69.71	68.81	65.40	61.52
Foreign Exchange Gain / Operating Income	15.88	14.29	16.07	18.91
Interest Expense / Interest Income	38.25	33.49	34.97	32.82
Non-Interest Expense / Operating Expenses	59.38	62.83	59.45	61.40
Personnel Expenses / Operating Expenses	23.54	24.15	24.50	27.08
Earning Assets / Average Total Assets	75.28	73.33	74.20	73.91
<b>LIQUIDITY RATIOS</b>				
Liquid Assets / Total Assets	29.54	31.21	32.30	33.01
Liquid Assets / Total Demand & Time Liabilities	32.92	34.67	36.06	37.16