

**SELECTED RATIOS  
FOR THE COMMERCIAL BANKS  
For the quarter ended March 2008**

<b>CAPITAL RATIOS</b>	
Total Qualifying Capital/Risk Weighted Assets (CAR)	15.71
Tier 1 Capital/Risk Weighted Assets	15.21
<b>ASSET QUALITY RATIOS</b>	
Gross Loans / Deposits	38.69
Gross Loans / Total Assets	33.73
Risk Weighted Assets / Total Assets	44.52
Contingent Liabilities / Total Assets	3.13
Non-performing Loans / Total Loans	10.14
Non-performing Loans / Capital and Reserves	39.25
Top 20 borrowers / Capital & Reserves	157.59
<b>EARNINGS RATIOS</b>	
Return on Assets (ROA)	0.54
Return on Equity (ROE)	6.34
Net Interest Income / Operating Income	40.59
Non-Interest Income / Operating Income	18.29
Operating Expenses / Operating Income	71.58
Foreign Exchange Gain / Operating Income	11.13
Interest Expense / Interest Income	50.32
Non-Interest Expense / Operating Expenses	42.55
Personnel Expenses / Operating Expenses	17.88
Earning Assets / Average Total Assets	73.78
<b>LIQUIDITY RATIOS</b>	
Liquid Assets / Total Assets	25.32
Liquid Assets / Total Demand & Time Liabilities	28.71