

Financial Ratios of Last Five Years

| | As at 31 December 2009 | As at 31 December 2008 | As at 31 December 2007 | As at 31 December 2006 | As at 31 December 2005 |
|--|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| I - PROFITABILITY | | | | | |
| Return on Weighted Average Equity | 12.94% | 21.15% | 22.37% | 23.31% | 19.30% |
| Return on Weighted Average Capital | 35.09% | 44.34% | 45.93% | 45.68% | 33.80% |
| Return on Average Assets | 1.81% | 2.08% | 2.76% | 3.07% | 2.40% |
| Non-Interest Income to Operating Income | 24.30% | 28.96% | 31.07% | 24.84% | 18.60% |
| Operating Expenses to Operating Income | 36.38% | 37.58% | 38.52% | 38.99% | 43.90% |
| II - LIQUIDITY | | | | | |
| Net Loans to Total Deposits | 99.41% | 95.97% | 91.75% | 96.61% | 91.90% |
| Total Customer Deposits to Total Deposits | 91.67% | 91.55% | 87.83% | 87.52% | 88.30% |
| III - ASSET QUALITY RATIOS | | | | | |
| Loan Loss Provisions to Total Loans | 5.06% | 4.71% | 6.05% | 7.71% | 8.60% |
| Non-Performing Loans to Total Loans | 4.81% | 3.58% | 4.88% | 7.00% | 7.70% |
| Loan Loss Provisions to Total Non-Performing Loans | 105.20% | 131.57% | 123.96% | 110% | 112% |
| IV - CAPITAL ADEQUACY | | | | | |
| BIS Risk Asset Ratio | 14.81% | 16.63% | 14.87% | 13.10% | 15.30% |
| BIS Risk Asset Ratio on Tier One Capital | 12.53% | 13.59% | 10.08% | 11.66% | 13.10% |
| Shareholder's Equity/ Total Assets | 13.72% | 14.23% | 11.57% | 13.40% | 12.80% |