

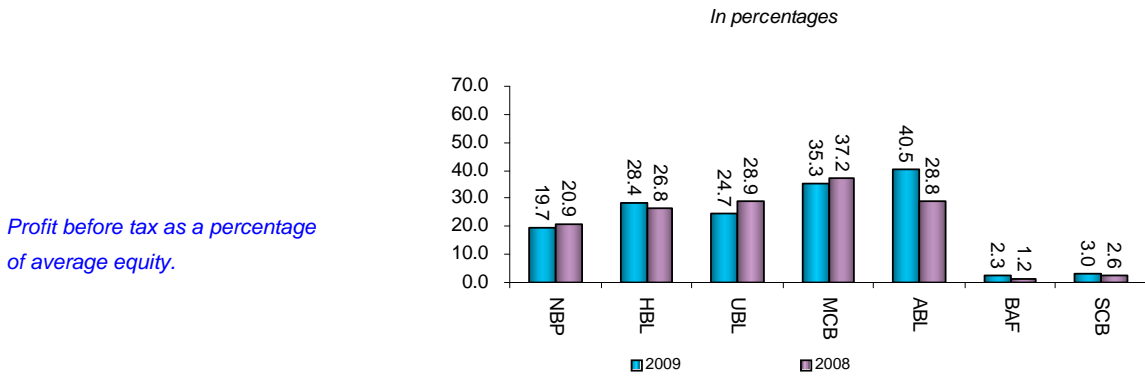


Return on Average Equity

The return on average equity (profit before tax as a percentage of average equity) of banks included in the survey has increased by 1.5% to 15.7% at 31 December 2009 compared to 14.2% at 31 December 2008.

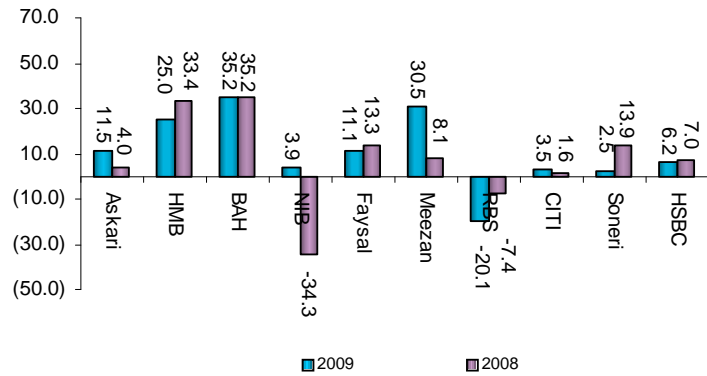
Return on average equity of Large Size Banks has increased by 0.23% from 22.95% in 2008 to 23.18% in 2009. For Medium Size Banks, it increased to positive 10.92% from negative (0.91%). Small Size Banks, return on average equity reached to negative (19.60%) from negative (7.24%) for the year ended 31 December 2008, whereas, for Islamic Banks it is 4.6% compared to negative (2.0%) for the year ended 31 December 2008.

Large Size Banks



Medium Size Banks

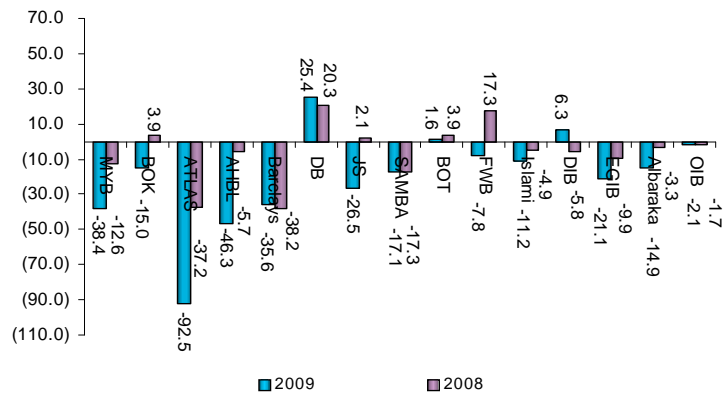
In percentages



Profit before tax as a percentage of average equity.

Small Size Banks

In percentages



Profit before tax as a percentage of average equity.

Barclays profit before tax includes extra ordinary income of Rs. 385 million representing "pre commencement funding from affiliate written back to income pursuant to regulatory restriction on repatriation of the balance".

Islamic Banks

In percentages

