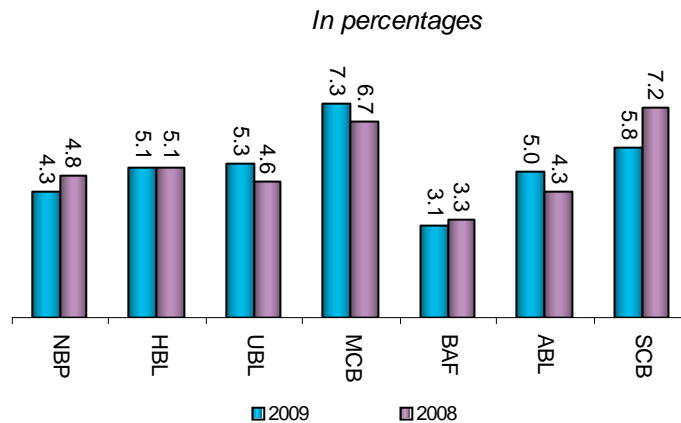


# Net Interest Income Ratio

## Large Size Banks

Average net interest income of large size banks in 2009 was 5.1% compared to 5.0% in 2008.

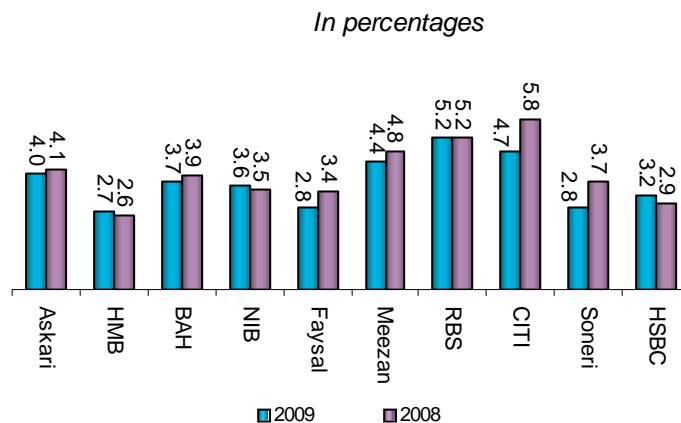
*Mark-up/return/interest earned (before provisions) as a percentage of interest bearing assets less mark-up / return/interest expensed as a percentage of interest bearing liabilities.*



## Medium Size Banks

Average net interest income of medium size banks in 2009 was 3.6% compared to 3.9% in 2008.

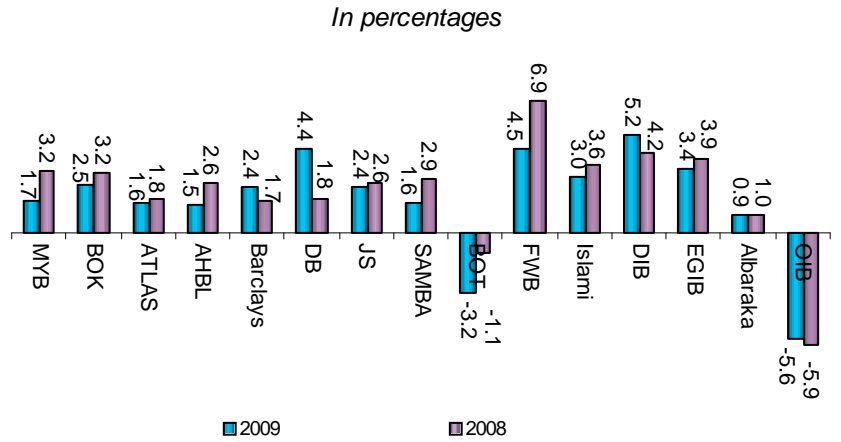
*Mark-up/return/interest earned (before provisions) as a percentage of interest bearing assets less mark-up / return/interest expensed as a percentage of interest bearing liabilities.*



### Small Size Banks

Average net interest income of small size banks in 2009 was 2.2% compared to 2.4% in 2008.

*Mark-up/return/interest earned (before provisions) as a percentage of interest bearing assets less mark-up / return/interest expensed as a percentage of interest bearing liabilities.*



### Islamic Banks

Average net interest income of Islamic banks in 2009 was 3.8% compared to 4.0% in 2008.

*Mark-up/return/interest earned (before provisions) as a percentage of interest bearing assets less mark-up / return/interest expensed as a percentage of interest bearing liabilities.*

