

Bank: JSC Standard bank
Date: 30/09/2007

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio \geq 8%	15.24%	9.22%
2	Regulatory Capital Ratio \geq 12%	21.74%	15.39%
3	Risk Weighted Assets/Total Assets	113.44%	98.07%
4	Cash Dividend/Net Income	-	-
	Income		
5	Total Interest Income /Average Annual Assets	12.86%	12.57%
6	Total Interest Expense / Average Annual Assets	5.57%	4.71%
7	Earnings from Operations / Average Annual Assets	3.37%	5.43%
8	Net Interest Margin	7.28%	7.86%
9	Return on Average Assets (ROA)	2.51%	1.93%
10	Return on Average Equity (ROE)	20.55%	11.03%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	0.39%	0.45%
12	LLR/Total Loans	2.24%	2.30%
13	FX Loans/Total Loans	63.69%	71.74%
14	FX Assets/Total Assets	52.74%	65.73%
15	Loan Growth-YTD	63.97%	140.29%
	LIQUIDITY		
16	Liquid Assets/Total Assets	32.26%	52.57%
17	FX Liabilities/Total Liabilities	62.85%	73.54%
18	Current & Demand Deposits/Total Assets	45.37%	23.56%

General Director :



Chief Accountant:

