

JSC Kor Standard BankDate: **9/30/2008****Economic Ratios**

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio \geq 8%	18.19%	
2	Regulatory Capital Ratio \geq 12%	16.95%	
3	Risk Weighted Assets/Total Assets	78.85%	
4	Cash Dividend/Net Income	-	
	Income		
5	Total Interest Income /Average Annual Assets	10.71%	
6	Total Interest Expense / Average Annual Assets	5.06%	
7	Earnings from Operations / Average Annual Assets	-5.17%	
8	Net Interest Margin	5.66%	
9	Return on Average Assets (ROA)	-7.16%	
10	Return on Average Equity (ROE)	-19.50%	
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	4.74%	
12	LLR/Total Loans	5.59%	
13	FX Loans/Total Loans	81.69%	
14	FX Assets/Total Assets	46.21%	
15	Loan Growth-YTD	#DIV/0!	
	LIQUIDITY		
16	Liquid Assets/Total Assets	41.29%	
17	FX Liabilities/Total Liabilities	63.28%	
18	Current & Demand Deposits/Total Assets	22.04%	

Note: Following figures are unaudited. Here is given JSC Kor Standard Bank's data after merging with JSC Kor Bank. New financial year starts on 06/03/2008