

BANK Kor Standard Sank
 Not Audited Data
 DATE 3/31/09

Principal Data & Prudential Ratios

N	Items	Lari
1	Authorized Capital	52,783,300
2	Tier I Capital	23,377,149
3	Regulatory Capital	27,776,427
4	Shareholders' Equity	60,590,147
5	Total Assets	254,681,584
6	Credit Risk Weighted Assets	172,893,396
7	Liquid Assets	78,885,103
8	Current Assets	69,577,871
9	Adversely Classified Loans	4,999,555
10	Investments in Companies Capital	3,502,538
11	Net Value of Fixed Assets	19,046,731
12	Interest Earning Assets	152,672,891
13	Total Liabilities	194,091,437
13.1	Interest Bearing	147,923,083
13.2	Non Interest Bearing	46,168,354
14	Off-Balance Sheet Liabilities	10,981,492
15	Liabilities	196,364,860
16	Current Liabilities	118,733,910
17	Subordinated Debts	8,351,717
18	Individuals' Deposits	76,204,730
19	Attracted Funds	156,229,932
19.1	Attracted Funds in Lary	39,045,556
19.2	Attracted Funds in FX	117,184,376
20	Minimal Reserve Fund at the NBG	5,347,154
21	overall open FX Position	2,154,865
22	Consolidated overall Open FX Position	2,154,865
23	Assets in Foreign Currency	147,054,844
24	Liabilities in Foreign Currency	148,679,267
25	Assets in Foreign Currency to Total Assets	57.7%
26	Liabilities in Foreign Currency to Total Liabilities	76.6%

1	CR1 (Tier 1 Capital Ratio) \geq 8%	10.10%
2	CR2 (Regulatory Capital Ratio) \geq 12%	12.00%
3	LR1 (Ratio on one insider) \leq 5%	0.27%
4	LR2 (Ratio on all insiders) \leq 25%	0.27%
5	LR3 (Ratio on one outsider) \leq 15%	14.73%
6	LR4 (Ratio on Group of borrower) \leq 25%	16.74%
7	LR5 (Ratio on large exposure) \leq 200%	107.43%
8	LR6 (Ratio on unsecured loans) \leq 25%	7.52%
9	LiqR2 (Average liquidity ratio) \geq 30%	37.64%
10	IR1 (Equity Investment Ratio) \leq 50%	5.78%
11	IR2 (Property Investment Ratio) \leq 70%	37.22%
12	overall open FX Position Limit \leq 20%	7.76%
13	Consolidated overall Open FX Position Limit \leq 20%	7.76%

General Director

Chief Accountant