

**Bank: JSC Standard bank**  
**Date: 31/12/2007**

**Note** Following figures are unaudited

**Economic Ratios**

		Reporting Period	Respective period of the previous year
	<b>CAPITAL</b>		
1	Tier 1 Capital Ratio $\geq$ 8%	18.08%	11.35%
2	Regulatory Capital Ratio $\geq$ 12%	22.96%	18.85%
3	Risk Weighted Assets/Total Assets	117.82%	114.04%
4	Cash Dividend/Net Income	-	-
	<b>Income</b>		
5	Total Interest Income /Average Annual Assets	12.98%	12.84%
6	Total Interest Expense / Average Annual Assets	4.87%	4.97%
7	Earnings from Operations / Average Annual Assets	2.29%	3.19%
8	Net Interest Margin	8.11%	7.87%
9	Return on Average Assets (ROA)	1.46%	1.30%
10	Return on Average Equity (ROE)	10.03%	8.64%
	<b>ASSET QUALITY</b>		
11	Non Performed Loans / Total Loans	0.64%	0.49%
12	LLR/Total Loans	2.78%	2.34%
13	FX Loans/Total Loans	66.55%	85.46%
14	FX Assets/Total Assets	47.81%	56.32%
15	Loan Growth-YTD	28.90%	205.94%
	<b>LIQUIDITY</b>		
16	Liquid Assets/Total Assets	39.72%	31.54%
17	FX Liabilities/Total Liabilities	54.88%	67.48%
18	Current & Demand Deposits/Total Assets	20.06%	30.44%