

**JSC Kor Standard Bank**Date: **6/30/2008****Economic Ratios**

		Reporting Period	Respective period of the previous year
	<b>CAPITAL</b>		
1	Tier 1 Capital Ratio $\geq$ 8%	19.96%	
2	Regulatory Capital Ratio $\geq$ 12%	21.26%	
3	Risk Weighted Assets/Total Assets	76.72%	
4	Cash Dividend/Net Income	-	
	<b>Income</b>		
5	Total Interest Income / Average Annual Assets	16.13%	
6	Total Interest Expense / Average Annual Assets	6.42%	
7	Earnings from Operations / Average Annual Assets	-7.29%	
8	Net Interest Margin	9.72%	
9	Return on Average Assets (ROA)	-6.62%	
10	Return on Average Equity (ROE)	-12.53%	
	<b>ASSET QUALITY</b>		
11	Non Performed Loans / Total Loans	0.52%	
12	LLR/Total Loans	2.68%	
13	FX Loans/Total Loans	78.13%	
14	FX Assets/Total Assets	39.98%	
15	Loan Growth-YTD	#DIV/0!	
	<b>LIQUIDITY</b>		
16	Liquid Assets/Total Assets	68.52%	
17	FX Liabilities/Total Liabilities	59.10%	
18	Current & Demand Deposits/Total Assets	23.67%	

Following figures are unaudited. Here is given JSC Kor

**Note:** Standard Bank's data after merging with JSC Kor Bank.

New financial year starts on 06/03/2008