

Bank: JSC Standard bank

Date: 3/31/2008

Note: Following figures are unaudited

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio \geq 8%	19.55%	10.28%
2	Regulatory Capital Ratio \geq 12%	21.79%	17.26%
3	Risk Weighted Assets/Total Assets	104.03%	114.13%
4	Cash Dividend/Net Income	-	-
	Income		
5	Total Interest Income /Average Annual Assets	12.77%	12.91%
6	Total Interest Expense / Average Annual Assets	5.15%	4.43%
7	Earnings from Operations / Average Annual Assets	-5.51%	5.05%
8	Net Interest Margin	7.62%	8.48%
9	Return on Average Assets (ROA)	-4.56%	3.11%
10	Return on Average Equity (ROE)	-20.50%	26.06%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	0.21%	0.43%
12	LLR/Total Loans	2.62%	2.46%
13	FX Loans/Total Loans	66.11%	79.65%
14	FX Assets/Total Assets	40.62%	56.44%
15	Loan Growth-YTD	-14.48%	189.74%
	LIQUIDITY		
16	Liquid Assets/Total Assets	35.05%	26.23%
17	FX Liabilities/Total Liabilities	50.99%	64.87%
18	Current & Demand Deposits/Total Assets	23.20%	39.28%