JSC Kor Standard Bank

Date: 3/31/2012 sheet N4

Economic Ratios

	Reporting Period	Respective period of the previous year
CAPITAL		
Tier 1 Capital Ratio ≥ 8%	10.97%	5.61%
Regulatory Capital Ratio ≥ 12%	13.93%	9.11%
Risk Weighted Assets/Total Assets	107.12%	105.46%
Cash Dividend/Net Income		
Income		
Total Interest Income /Average Annual Assets	10.92%	11.14%
Total Interest Expense / Average Annual Assets	5.35%	4.97%
Earnings from Operations / Average Annual Assets	2.22%	0.82%
Net Interest Margin	5.56%	6.17%
Return on Average Assets (ROA)	0.95%	0.45%
Return on Average Equity (ROE)	4.65%	2.53%
ASSET QUALITY		
Non Performed Loans / Total Loans	5.72%	6.31%
LLR/Total Loans	4.53%	6.32%
FX Loans/Total Loans	81.29%	85.53%
FX Assets/Total Assets	48.14%	55.91%
Loan Growth-YTD	5.01%	-1.59%
LIQUIDITY		
Liquid Assets/Total Assets	36.71%	32.95%
FX Liabilities/Total Liabilities	62.70%	71.23%
Current & Demand Deposits/Total Assets	34.44%	38.92%
	Tier 1 Capital Ratio ≥ 8% Regulatory Capital Ratio ≥ 12% Risk Weighted Assets/Total Assets Cash Dividend/Net Income Income Total Interest Income /Average Annual Assets Total Interest Expense / Average Annual Assets Earnings from Operations / Average Annual Assets Net Interest Margin Return on Average Assets (ROA) Return on Average Equity (ROE) ASSET QUALITY Non Performed Loans / Total Loans LLR/Total Loans FX Loans/Total Loans FX Assets/Total Assets Loan Growth-YTD LIQUIDITY Liquid Assets/Total Assets FX Liabilities/Total Liabilities	CAPITAL Tier 1 Capital Ratio ≥ 8% 10.97% Regulatory Capital Ratio ≥ 12% 13.93% Risk Weighted Assets/Total Assets 107.12% Cash Dividend/Net Income Income Total Interest Income /Average Annual Assets 10.92% Total Interest Expense / Average Annual Assets 5.35% Earnings from Operations / Average Annual Assets 2.22% Net Interest Margin 5.56% Return on Average Assets (ROA) 0.95% Return on Average Equity (ROE) 4.65% ASSET QUALITY 4.65% Non Performed Loans / Total Loans 5.72% LLR/Total Loans 5.72% FX Loans/Total Loans 81.29% FX Assets/Total Assets 48.14% Loan Growth-YTD 5.01% LIQUIDITY Liquid Assets/Total Assets FX Liabilities/Total Liabilities 62.70%

General Director

Chief Accountant