

TAB 3

FINANCIAL SERVICES REGULATORY COMMISSION

Quarterly Reporting Package

Bank Name:

Stanford International Bank Ltd

Quarter Ended:

June 30, 2008

Year Ended:

Date of Submission:

July 21, 2008

Submitted By:

Bhanoo Persaud

Notes:

1. This workbook has been protected
At no time should the worksheets be amended
2. Comparative financial information should be included at all times
3. Please see the completion instructions issued with this package for guidance
4. The entire worksheet should be accurate and complete. Supplementary information should reconcile to the financial statements
5. There are three macros in this workbook. In IB 3, IB 5, and IB 10.
6. Upon completion of this workbook it should be submitted to the FSRC in electronic format
7. Please report any errors in this report to the FSRC
DO NOT attempt to correct the errors
8. Please note that late submission of these reports can attract a penalty of US\$10,000

FINANCIAL SERVICES REGULATORY COMMISSION
 QUARTERLY STATEMENT OF ASSETS AND LIABILITIES

30-Jun-08
 Quarter Ended

Stanford International Bank Ltd
 Offshore Financial Institution

31-Mar-08
 Previous Quarter

LIABILITIES AND SHAREHOLDER'S EQUITY
 (In United States dollars rounded to the nearest dollar)

1. DEPOSITS		7,678,769,572		7,271,958,416
i Demand	178,032,706	2%	172,962,587	2%
ii Time	7,500,736,866	98%	7,098,995,829	98%
iii Savings		0%		0%
iv Other		0%		0%
2. DUE TO SUBSIDIARIES AND AFFILIATES		-		-
i Deposits				
ii Loans				
iii Other				
3. DUE TO BANKS (exclude subsidiaries & affiliates)		-		-
i Deposits				
ii Loans				
iii Other				
4. DEBENTURES		-		-
5. OTHER LOANS		-		-
i Non-Bank Financial Institutions		0%		0%
ii Private Businesses		0%		0%
iii Private Individuals		0%		0%
iv Other		0%		0%
6. OTHER LIABILITIES		18,024,944		20,365,358
i Accrued Interest		-0%		0%
ii Accounts Payable and Other short-term liabilities	18,024,944	100%	20,365,358	100%
iii Unpresented cheques		0%		0%
iv Other (see instructions)		0%		0%
7. SHARE CAPITAL PAID-UP		148,500,000		148,500,000
i Ordinary Shares	10,000,000		10,000,000	
ii Ordinary Share Surplus	138,500,000		138,500,000	
iii Perpetual non-cumulative Preference Shares				
iv Perpetual non-cumulative Preference Shares Surplus				
v Perpetual cumulative Preference Shares				
vi Perpetual cumulative Preference Shares Surplus				
vii Other Share/Capital items				
8. RESERVES		-		-
i Statutory Reserves				
ii Capital Reserves				
iii Revaluation Reserves				
iv General Banking Risk Reserves				
v Unrealized Gains and Losses on available-for-sale securities				
vi Other Reserves				
9. UNDISTRIBUTED PROFITS		257,576,250		239,628,826
i Retained Earnings	241,421,761		241,421,761	
ii Profit & Loss Account	16,154,489		(1,792,935)	
10. TOTAL LIABILITIES AND SHAREHOLDER'S EQUITY		8,102,870,766		7,680,452,600

30-Jun-08

Quarter Ended

ASSETS

(in United States dollars rounded to the nearest dollar)

11. CASH IN HAND			1,237		862
i. United States Dollars					
ii. Other Currencies Converted to United States Dollars			1,237		862
12. DUE FROM SUBSIDIARIES AND AFFILIATES			-		-
i. Secured Loans and Advances	0%			0%	
ii. Unsecured Loans and Advances	0%			0%	
iii. Deposits	0%			0%	
iv. Other	0%			0%	
13. DUE FROM BANKS (exclude subsidiaries & affiliates)			778,849,491		761,791,036
i. Loans and Advances	0%			0%	
ii. Time Deposits	64%	497,863,420		66%	504,815,125
iii. Demand	36%	280,486,071		34%	256,475,911
iv. Savings	0%			0%	
v. Collateral Deposits/Minimum Balances/Pledged Funds	0%			0%	
vi. Other	0%	500,000		0%	500,000
14. LOANS, ADVANCES AND BILLS DISCOUNTED			88,709,460		80,339,148
i. Loans and Advances - Real estate mortgage loans	0%			0%	
ii. Loans and Advances - Other personal loans	0%			0%	
iii. Loans and Advances - Commercial real estate & project loans	0%			0%	
iv. Loans and Advances - Large capital asset loans (see instructions)	0%			0%	
v. Loans and Advances - Other commercial loans	0%			0%	
vi. Loans and Advances - Credit Card	0%			0%	
vii. Loans and Advances - Other	100%	88,709,460		100%	80,339,148
viii. Commercial Bills Discounted	0%			0%	
ix. Loans to Govt., Statutory Bodies & Gov't Corporations	0%			0%	
x. Pledged Loans	0%			0%	
xi. Overdrafts	0%			0%	
15. INVESTMENTS			7,223,734,023		6,826,413,878
i. US Treasury Bills and short-term securities	0%	23,410,742		1%	36,983,237
ii. Other Government Treasury Bills and short-term securities	0%	24,278,073		1%	50,013,418
iii. US Bonds and US long-term securities	2%	113,963,425		0%	
iv. Corporate Bonds and long-term securities	15%	1,108,833,124		18%	1,204,743,614
v. Other Government issued securities	1%	62,832,373		0%	
vi. Subsidiaries & Affiliates	82%			0%	
vii. Other Investments	0%	5,890,416,086		81%	5,534,673,609
viii. Collateral/Pledged securities	0%			0%	
16. FIXED ASSETS AND INVESTMENT PROPERTY (net)			7,220,418		7,099,646
i. Land and Buildings	22%	1,617,806		29%	2,061,050
ii. Furniture, Fixtures, and Equipment	71%	5,143,109		69%	4,923,852
iii. Motor Vehicles	1%	104,017		2%	114,744
iv. Other Fixed Assets	5%	355,486		0%	
v. Investment Property (See instructions)	0%			0%	
17. INTANGIBLE ASSETS			-		-
i. Goodwill					
ii. Other Intangible Assets					
18. OTHER ASSETS			4,356,137		4,808,030
i. Accrued Interest	13%	552,260		18%	883,206
ii. Prepayments and receivables	87%	3,803,877		82%	3,924,824
iii. Other (see instructions)	0%			0%	
iv. Pledged Assets	0%			0%	
v. ORBO and other recovered assets	0%			0%	
vi. Due from FSRC	0%			0%	
19. PROVISION FOR LOSSES ON ASSETS			-		-
a. Loans and advances, credit cards, and overdrafts					
i. General					
ii. Specific					
b. Investments					
i. General					
ii. Specific					
c. All Other Assets					
i. General					
ii. Specific					
20. TOTAL ASSETS			8,102,870,766		7,680,452,600
21. OFF-BALANCE SHEET			78,630,891		77,660,315

We declare that this statement has been made from the books of our institution, and to the best of our knowledge is correct.

Signature _____
 (Title of Chief Accounting/Financial Employee)
 Name _____
 Date _____

Signature _____
 (Title of Chief Executive/Manager Employee)
 Name _____
 Date _____

EXTENDED COMPARATIVES SECTION

DO NOT PRINT	31-Dec-07 Previous Quarter	DO NOT PRINT	Previous Quarter	DO NOT PRINT	Previous Quarter
	881		-		-
881					
	-		-		-
0%		0%		0%	
0%		0%		0%	
0%		0%		0%	
0%		0%		0%	
	627,821,602		-		-
0%		0%		0%	
246,820,567	39%	0%		0%	
0%		0%		0%	
56,321,918	9%	0%		0%	
0%		0%		0%	
324,679,117	52%	0%		0%	
	69,732,601		-		-
0%		0%		0%	
0%		0%		0%	
0%		0%		0%	
0%		0%		0%	
0%		0%		0%	
69,732,601	100%	0%		0%	
0%		0%		0%	
0%		0%		0%	
0%		0%		0%	
0%		0%		0%	
0%		0%		0%	
	6,347,631,574		-		-
456,109,492	7%	0%		0%	
289,362,571	5%	0%		0%	
11,010,438	0%	0%		0%	
271,233,520	4%	0%		0%	
154,623,440	2%	0%		0%	
0%		0%		0%	
5,165,292,113	81%	0%		0%	
0%		0%		0%	
	6,910,777		-		-
2,148,808	31%	0%		0%	
4,636,499	67%	0%		0%	
125,470	2%	0%		0%	
0%		0%		0%	
0%		0%		0%	
	-		-		-
	5,785,278		-		-
971,245	17%	0%		0%	
4,814,033	83%	0%		0%	
0%		0%		0%	
0%		0%		0%	
0%		0%		0%	
0%		0%		0%	
	-		-		-
	-		-		-
	-		-		-
	-		-		-
	7,057,882,713		-		-
	77,660,315		-		-

SUPPLEMENT A		
DEPOSITS CLASSIFIED BY COUNTRY OF DEPOSITOR AND CURRENCY		
(in United States dollars rounded to the nearest dollar)		
	DEPOSITS	
	Currency	Amount
United States of America		1,801,365,192
Venezuela		1,620,242,874
Antigua And Barbuda		1,496,524,641
Mexico		1,039,489,015
Haiti		319,658,908
Peru		143,025,471
Columbia		118,093,666
Panama		110,346,185
British Virgin Islands		94,589,108
Ecuador		77,869,618
Great Britain		77,633,066
Aruba		76,731,643
El Salvador		70,924,362
Netherlands Antilles		58,556,164
Canada		53,210,581
Switzerland		50,007,373
Netherlands		48,639,900
Spain		35,785,185
Argentina		30,013,737
Guatemala		26,979,397
Germany		21,687,788
Russian Federation		19,252,562
Singapore		17,118,999
Italy		16,893,583
Bermuda		16,219,287
Bahamas		14,400,724
Jamaica		13,490,132
Nicaragua		13,321,837
New Zealand		12,995,847
Egypt		12,987,257
Guyana		11,402,688
Israel		11,192,029
Brazil		11,077,136
Bolivia		9,532,723
Costa Rica		9,497,411
Cayman Islands		7,683,113
Belgium		7,650,566
France		7,584,158
Dominican Republic		6,885,570
Portugal		6,454,966
Barbados		5,386,228
Lebanon		4,353,169
Saint Kitts and Nevis		4,240,829
Isle of Man		4,189,361
Ireland		4,063,433
Trinidad and Tobago		3,837,150
Virgin Islands		3,669,029
Turkey		3,599,824
Sweden		3,524,236
Kenya		3,394,721
Liberia		2,960,608
Chile		2,896,539
Puerto Rico		2,355,639
Senegal		2,349,972
Guadeloupe		2,060,506
Australia		1,698,826
Ukraine		1,612,309
Namibia		1,547,048
Suriname		1,513,090
Montserrat		1,413,183
Denmark		1,274,171
United Arab Emirates		1,218,164
Honduras		1,160,882
Czech Republic		1,132,793
Bahrain		1,087,067
Uruguay		1,084,299
Latvia		1,055,220
Greece		1,041,240
Austria		1,010,013
Peoples Republic of China		834,830
Cyprus		820,946
Poland		769,662
India		715,759

Belize		703,893
Cuba		651,258
Iceland		587,449
Martinique		550,388
Tanzania		532,761
Bulgaria		519,171
Paraguay		417,044
Norway		410,135
Saint Lucia		368,408
Anguilla		350,143
Syrian Arab Republic		346,633
Romania		329,844
Republic of China (Taiwan)		319,471
South Africa		311,978
Bosnia-Herzegovina		290,421
Kuwait		257,945
Saudi Arabia		205,292
Uganda		131,392
Grenada		106,843
Ghana		98,597
Libyan Arab Jamahiriya		76,005
Republic of Serbia		57,141
Croatia		55,421
Nigeria		48,864
Macedonia		40,468
Hungary		40,020
Malta		32,007
Chad		18,871
Azerbaijan		16,377
Congo		10,019
Bouvet Island		56
Yemen		52
TOTAL		7,678,769,572

*Note: Total Deposits should be equal to Item 1.

SUPPLEMENT B		
CREDITS CLASSIFIED BY COUNTRY OF BORROWER AND CURRENCY		
(in United States dollars rounded to the nearest dollar)		
COUNTRY OF BORROWER	CREDITS	
	Currency	Amount
Mexico		36,160,229
Antigua And Barbuda		17,173,286
Venezuela		16,408,503
United States of America		4,549,996
Haiti		3,869,038
Netherlands		2,405,057
British Virgin Islands		1,954,448
Ecuador		905,311
Panama		751,790
Peru		703,718
Jamaica		567,812
United Arab Emirates		450,175
Columbia		414,527
Canada		408,672
Ireland		316,685
El Salvador		314,916
Namibia		256,273
Virgin Islands		210,973
Aruba		203,193
Great Britain		159,874
Netherlands Antilles		138,696
Paraguay		129,121
Dominican Republic		106,703
Nicaragua		55,451
Puerto Rico		41,085
Honduras		40,452
Argentina		13,479
TOTAL		88,709,460

*Note: Total loans should be equal to Item 14.

LIST OF COUNTRY OF RESIDENCE OF DEPOSITORS AND BORROWERS

Country	%age	Total Deposit Amount	%age	Total Loans Amount
USA	0%		0%	
UK	0%		0%	
Anguilla	0%	350,143	0%	-
Antigua And Barbuda	19%	1,496,524,641	0%	17,173,286
Argentina	0%	30,013,737	0%	13,479
Aruba	1%	76,731,643	0%	203,193
Australia	0%	1,698,826	0%	-
Austria	0%	1,010,013	0%	-
Azerbaijan	0%	16,377	0%	-
Bahamas	0%	14,400,724	0%	-
Bahrain	0%	1,087,067	0%	-
Barbados	0%	5,386,228	0%	-
Belgium	0%	7,650,566	0%	-
Belize	0%	703,893	0%	-
Bermuda	0%	16,219,287	0%	-
Bolivia	0%	9,532,723	0%	-
Bosnia-Herzegovina	0%	290,421	0%	-
Bouvet Island	0%	56	0%	-
Brazil	0%	11,077,136	0%	-
British Virgin Islands	1%	94,589,108	0%	1,954,448
Bulgaria	0%	519,171	0%	-
Canada	1%	53,210,581	0%	408,672
Cayman Islands	0%	7,683,113	0%	-
Chad	0%	18,871	0%	-
Chile	0%	2,896,539	0%	-
Columbia	2%	118,093,666	0%	414,527
Congo	0%	10,919	0%	-
Costa Rica	0%	9,497,411	0%	-
Croatia	0%	55,421	0%	-
Cuba	0%	651,258	0%	-
Cyprus	0%	820,946	0%	-
Czech Republic	0%	1,132,793	0%	-
Denmark	0%	1,274,171	0%	-
Dominican Republic	0%	6,885,570	0%	106,703
Ecuador	1%	77,869,618	0%	905,311
Egypt	0%	12,987,257	0%	-
El Salvador	1%	70,924,362	0%	314,916
France	0%	7,584,158	0%	-
Germany	0%	21,687,788	0%	-
Ghana	0%	98,597	0%	-
Greece	0%	1,041,240	0%	-
Grenada	0%	106,843	0%	-
Guadeloupe	0%	2,060,506	0%	-
Guatemala	0%	26,979,397	0%	-
Guyana	0%	11,402,688	0%	-
Haiti	4%	319,658,908	0%	3,869,038
Honduras	0%	1,160,882	0%	40,452
Hungary	0%	40,020	0%	-
Iceland	0%	587,449	0%	-
India	0%	715,759	0%	-
Ireland	0%	4,063,433	0%	316,685
Isle of Man	0%	4,189,361	0%	-
Israel	0%	11,192,029	0%	-
Italy	0%	16,893,583	0%	-
Jamaica	0%	13,490,132	0%	567,812
Kenya	0%	3,394,721	0%	-
Kuwait	0%	257,945	0%	-
Latvia	0%	1,055,220	0%	-
Lebanon	0%	4,353,169	0%	-
Liberia	0%	2,960,608	0%	-
Libyan Arab Jamahiriya	0%	76,005	0%	-
Macedonia	0%	40,468	0%	-
Malta	0%	32,007	0%	-
Martinique	0%	550,388	0%	-
Mexico	14%	1,039,489,015	0%	36,160,229
Montserrat	0%	1,413,183	0%	-
Namibia	0%	1,547,048	0%	256,273
Netherlands	1%	48,639,900	0%	2,405,067
Netherlands Antilles	1%	58,556,164	0%	138,696
New Zealand	0%	12,995,847	0%	-
Nicaragua	0%	13,321,837	0%	55,451
Nigeria	0%	48,864	0%	-
Norway	0%	410,135	0%	-
Panama	1%	110,346,185	0%	751,790
Paraguay	0%	417,044	0%	129,121

Peoples Republic of China	0%	834,830	0%	-
Peru	2%	143,025,471	0%	703,718
Poland	0%	769,662	0%	-
Portugal	0%	6,454,966	0%	-
Puerto Rico	0%	2,355,639	0%	41,085
Republic of China (Taiwan)	0%	319,471	0%	-
Republic of Serbia	0%	57,141	0%	-
Romania	0%	329,844	0%	-
Russian Federation	0%	19,252,562	0%	-
Saint Kitts and Nevis	0%	4,240,829	0%	-
Saint Lucia	0%	368,408	0%	-
Saudi Arabia	0%	205,292	0%	-
Senegal	0%	2,349,972	0%	-
Singapore	0%	17,118,999	0%	-
South Africa	0%	311,978	0%	-
Spain	0%	35,785,185	0%	-
Suriname	0%	1,513,090	0%	-
Sweden	0%	3,524,236	0%	-
Switzerland	1%	50,007,373	0%	-
Syrian Arab Republic	0%	346,633	0%	-
Tanzania	0%	532,761	0%	-
Trinidad and Tobago	0%	3,837,150	0%	-
Turkey	0%	3,599,824	0%	-
Uganda	0%	131,392	0%	-
Ukraine	0%	1,612,309	0%	-
United Arab Emirates	0%	1,218,164	0%	450,175
Uruguay	0%	1,084,299	0%	-
Venezuela	21%	1,620,242,874	0%	16,408,503
Virgin Islands	0%	3,669,029	0%	210,973
Yemen	0%	52	0%	-
United States of America	23%	1,801,365,192	0%	4,549,996
Great Britain	1%	77,633,066	0%	159,874
	0%	-	0%	-
	0%	-	0%	-
	0%	-	0%	-
	0%	-	0%	-
TOTAL	100%	7,678,769,572	0%	

SUPPLEMENT C

*INTEREST RATES ON DEPOSITS AND LOANS

	REGULAR		SPECIAL
	Minimum	Maximum	
Time Deposits			
- Up to 3 months	<u>2.500%</u>	<u>5.130%</u>	<u> </u>
- Over 3 months to 6 months	<u>3.500%</u>	<u>6.000%</u>	<u> </u>
- Over 6 months to 12 months	<u>4.750%</u>	<u>6.400%</u>	<u> </u>
- Over 1 year to 2 years	<u>5.000%</u>	<u>6.650%</u>	<u> </u>
- Over 2 years	<u>5.900%</u>	<u>7.250%</u>	<u> </u>
Other Deposits			
- Savings (All savings deposit products)			
- Demand (All demand deposit products)	<u>0.100%</u>	<u>0.100%</u>	<u> </u>
- Special deposit accounts	<u>1.500%</u>	<u>1.500%</u>	<u> </u>
Lending Rates			
- Prime Rate			
- Other Rates, Range	<u>0.5 to 2% over the rate of the Securing Deposit</u>		<u> </u>
OTHER			
Add-on Loans, Range			
- Nominal Interest Rate			
- Effective Interest Rate			
Length of Loan Period, Range			

* Interest rates are based on an average rate for the time band.

SUPPLEMENT D

DEPOSITS AND CREDITS CLASSIFIED BY SIZE

(in United States dollars rounded to the nearest dollar)

	DEPOSITS SIZE		CREDITS SIZE	
	No. of Accounts	Amount \$	No. of Accounts	Amount \$
Up to 25	<u>13,032</u>	<u>120,386,487</u>	<u>174</u>	<u>2,127,924</u>
Over 25 - 50	<u>5,006</u>	<u>176,992,883</u>	<u>114</u>	<u>3,989,773</u>
Over 50 - 100	<u>8,334</u>	<u>553,863,186</u>	<u>126</u>	<u>8,981,370</u>
Over 100 - 500	<u>14,313</u>	<u>2,953,567,474</u>	<u>159</u>	<u>31,725,259</u>
Over 500 - 1000	<u>1,953</u>	<u>1,269,772,515</u>	<u>17</u>	<u>12,477,198</u>
Over 1000	<u>1,182</u>	<u>2,604,187,027</u>	<u>13</u>	<u>29,407,936</u>
Totals	<u>43,820</u>	<u>7,678,769,572</u>	<u>603</u>	<u>88,709,460</u>

* Credits are Loans, Advances, Overdrafts, Credit Cards, and Bills Discounted

*Note: Total Deposits should be equal to Item 1 and Total Credits should be equal to Item 14.

FINANCIAL SERVICES REGULATORY COMMISSION

ANNUAL STATEMENT OF INCOME, EXPENSES AND PROFIT & LOSS APPROPRIATION

FORM IB 2

(in United States dollars rounded to the nearest dollar)

Year Ended	Stanford International Bank Ltd Offshore Financial Institution		#VALUE!
A. NET INTEREST AND OTHER INCOME			
1. Interest Income from Financial Assets:			
a. Interest on Loans:	-	-	-
i. Real estate mortgage loans	0%	0%	0%
ii. Other personal loans	0%	0%	0%
iii. Commercial real estate/real estate project loans	0%	0%	0%
iv. Large capital asset commercial loans (see instructions)	0%	0%	0%
v. Other commercial loans	0%	0%	0%
vi. Overdrafts	0%	0%	0%
vii. Subsidiaries and Affiliates	0%	0%	0%
viii. Other Financial Institutions	0%	0%	0%
ix. Govt., Statutory Bodies & Gov't Corporation	0%	0%	0%
b. Interest on Balances with Financial Institutions	-	-	-
c. Interest on Investments :	-	-	-
i. US Treasury Bills & Bond, and other US securities	0%	0%	0%
ii. Other Govt., Statutory Bodies & Gov't Corporation securities	0%	0%	0%
iii. Corporate (private sector) securities	0%	0%	0%
iv. Subsidiaries & Affiliates	0%	0%	0%
v. Other	0%	0%	0%
d. Interest income on credit cards	-	-	-
e. Other Interest Income	-	-	-
2. Expenses on Financial Liabilities:			
a. Interest on Deposits:	-	-	-
i Demand	0%	0%	0%
ii Time	0%	0%	0%
iii. Savings	0%	0%	0%
iv Other	0%	0%	0%
b. Interest on Deposits of Financial Institutions	-	-	-
c. Interest on Capital Notes and Long Term Loans	-	-	-
d. Interest on Other Financial Liabilities	-	-	-
NET INTEREST INCOME (LOSS)			
	-	-	-
3. Operating Income (net)			
a. Services and Commissions income	-	-	-
b. Gains and Losses on Foreign Exchange Transactions, Translations, & Revaluations	-	-	-
c. Credit, Debit, Stored Value Card income	-	-	-
d. Brokerage, Private Banking, & Wealth Management fees	-	-	-
e. Gains and Losses from Investments	-	-	-
f. Dividend Income	-	-	-
4. Other Income			
	-	-	-
TOTAL INCOME			
	-	-	-

STATEMENT OF SHAREHOLDER'S EQUITY

Unrealized
Gains and
Losses on
available-for-
sale securities

	Retained Earnings	Statutory Reserves	Capital Reserves	Revaluation Reserves	General Reserves	
E. RETAINED EARNINGS AND RESERVES						
a. Opening Balance as at	_____	_____	_____	_____	_____	_____
b Net Income (Loss) for the year	_____	_____	_____	_____	_____	_____
c. Proposed Dividends	-	-	-	-	-	-
i. Payable Locally (Antigua and Barbuda)	_____	_____	_____	_____	_____	_____
ii. Payable Overseas	_____	_____	_____	_____	_____	_____
d. Appropriation/reduction to/from Reserves	_____	_____	_____	_____	_____	_____
e. Repatriation of Profits	_____	_____	_____	_____	_____	_____
f. Balance carried forward	-	-	-	-	-	-
#						
h. Net Income (Loss) for the year	_____	_____	_____	_____	_____	_____
i. Proposed Dividends	-	-	-	-	-	-
i. Payable Locally (Antigua and Barbuda)	_____	_____	_____	_____	_____	_____
ii. Payable Overseas	_____	_____	_____	_____	_____	_____
j. Appropriation/reduction to/from Reserves	_____	_____	_____	_____	_____	_____
k. Repatriation of Profits	_____	_____	_____	_____	_____	_____
l. Balance carried forward	-	-	-	-	-	-

Please ensure that the totals correspond to figures of the audited statement of Profit and Loss Account and Retained Earnings.

We declare that the foregoing is made up from the books of the Bank and that to the best of our knowledge and belief it is correct.

Name: _____

Signed: _____

Designation: _____

Date: _____

FINANCIAL SERVICES REGULATORY COMMISSION

TWENTY LARGEST DEPOSITORS OR GROUP OF RELATED DEPOSITORS
(in United States dollars rounded to the nearest dollar - Ranked in decending order)

FORM IB 3

30-Jun-08
Quarter Ended

Stanford International Bank Ltd
Offshore Financial Institution

Customer ID #	Number of Accounts	Currency	Category	Balance at Reporting Date	Related Account (Y/N)	Maturity Date	% of Total	% of Capital Base	
1	2319055	12	USD	Time	145,980,851	N	25-Aug-08	2%	36%
2	2311450	5	USD	Time	68,557,934	N	11-Mar-10	1%	17%
3	2340111	1	USD	Time	57,802,193	N	11-Jun-09	1%	14%
4	2304358	4	USD	Time	37,955,247	N	28-Dec-09	0%	9%
5	2337629	3	USD	Time	36,643,929	N	19-Dec-08	0%	9%
6	2331047	3	USD	Time	25,510,561	N	11-Jul-12	0%	6%
7	2306784	4	USD	Time	25,193,196	Y	02-Feb-09	0%	6%
8	2309941	2	USD	Time	20,564,712	N	16-Dec-09	0%	5%
9	2315640	2	USD	Time	17,177,294	N	01-Feb-10	0%	4%
10	2313022	2	USD	Time	17,050,330	N	30-Jun-09	0%	4%
11	1982101	5	USD	Time	16,992,654	N	31-Aug-09	0%	4%
12	2312100	1	USD	Time	14,732,861	N	13-Jul-10	0%	4%
13	1894601	2	USD	Time	14,407,322	Y	16-Jan-09	0%	4%
14	2314011	1	USD	Time	12,046,219	N	03-May-11	0%	3%
15	2310043	1	USD	Time	11,821,276	N	11-May-11	0%	3%
16	2317801	1	USD	Time	11,586,805	N	16-Apr-12	0%	3%
17	2310023	1	USD	Time	11,509,625	N	26-Sep-11	0%	3%
18	2317526	1	USD	Time	11,359,802	N	15-Dec-10	0%	3%
19	2329670	1	USD	Time	10,999,295	N	01-Jun-12	0%	3%
20	2324147	3	USD	Time	10,810,936	N	07-Apr-09	0%	3%
TOTAL	55			578,703,042			8%	143%	

*Customer ID - Customer's Identification Number (the number that is unique to the customer)

FINANCIAL SERVICES REGULATORY COMMISSION

TWENTY LARGEST BORROWERS OR GROUP OF RELATED BORROWERS
(in United States dollars rounded to the nearest dollar - Ranked in descending order)

30-Jun-08
Quarter Ended

Stanford International Bank Ltd
Offshore Financial Institution

Customer ID #	No of Accounts	Currency	Balance at Reporting Date	% of Total	% of Capital Base	Highest Balance During Reporting Period	Related Accounts (Y/N)	Unused Commitments	Maturity Date of the largest line (dd-mm-yy)	Amounts in Arrears	Specific Provisions	Nature and Current Value of Security	
												TYPE	AMOUNT
1 2309672	4	USD	6,131,664	7%	2%	6,131,664	N	-	08-Apr-09	-	-	CS	6,425,000
2 2311021	2	USD	5,019,922	6%	1%	5,019,922	N	-	11-Feb-09	-	-	CS	5,486,872
3 2310747	1	USD	4,995,899	6%	1%	4,995,899	N	-	13-Oct-08	-	-	CS	6,000,000
4 2321190	2	USD	4,426,115	5%	1%	4,426,115	N	-	23-Mar-10	-	-	CS	4,600,000
5 2324311	3	USD	2,563,667	3%	1%	2,563,667	N	-	09-Nov-09	-	-	CS	2,985,000
6 2335368	1	USD	2,405,058	3%	1%	2,405,058	N	-	22-Apr-09	-	-	CS	2,987,500
7 2321191	1	USD	2,319,477	3%	1%	2,319,477	N	-	17-May-10	-	-	CS	3,750,000
8 2329903	1	USD	2,121,922	2%	1%	2,121,922	N	-	27-Jan-11	-	-	CS	2,125,000
9 2312523	2	USD	1,501,831	2%	0%	1,501,831	N	-	24-May-10	-	-	CS	2,151,500
10 2319054	1	USD	1,434,814	2%	0%	1,434,814	N	-	20-May-10	-	-	CS	1,600,308
11 2307356	2	USD	1,244,289	1%	0%	1,244,289	N	-	13-Nov-08	-	-	CS	1,464,375
12 2327766	2	USD	1,146,849	1%	0%	1,146,849	N	-	10-Apr-09	-	-	CS	1,425,000
13 2324294	2	USD	1,113,239	1%	0%	1,113,239	N	-	24-Oct-11	-	-	CS	1,331,250
14 1030301	2	USD	1,006,544	1%	0%	1,006,544	N	-	02-Jun-10	-	-	CS	1,260,000
15 2328286	2	USD	943,914	1%	0%	943,914	N	-	17-Jan-11	-	-	CS	1,225,000
16 2294824	1	USD	911,543	1%	0%	911,543	N	-	11-Jul-11	-	-	CS	1,125,000
17 2327301	1	USD	897,962	1%	0%	897,962	N	-	13-Apr-11	-	-	CS	1,125,000
18 2303810	3	USD	895,723	1%	0%	895,723	N	-	12-Jul-12	-	-	CS	1,064,000
19 2325679	1	USD	815,043	1%	0%	815,043	N	-	28-Dec-11	-	-	CS	950,000
20 2339178	1	USD	788,765	1%	0%	788,765	N	-	31-Oct-12	-	-	CS	1,062,500
TOTAL	35		42,684,239	48%	11%	42,684,239		-					50,143,305

* Report Customer Identification Number for customers with the largest balance in each group

Report the cumulative outstanding balances of the bank's twenty borrowers or borrower groups in descending order

¹The following short-names should be used to list the type of securities:

SI	SHARE INTEREST
BD	BONDS/DEBENTURES
EQ	EQUIPMENT/VEHICLES (Including Furniture and Fittings)
SG	PERSONAL GUARANTEE(S)
RE	REAL ESTATE (Including Buildings)
BL	BUILDINGS
SA	SALARY ASSIGNMENT
IA	INCOME/REVENUE ASSIGNMENT
AC	AIRCRAFT
CS	CASH COLLATERAL
IN	INSURANCE (Cash Surrender Value of life insurance only)
RC	RECEIVABLES AND OTHER DEBITS
IV	INVESTMENTS (Brokered, Mutual Funds, Other)
IT	INVENTORY
PE	PLANT AND EQUIPMENT
UN	UNSECURED
OT	OTHER

Indicate a combination of the above where applicable e.g. personal guarantee supported by inventory should be PG/IT.

NB: The current value should be the most recent "Professional or the Manager's Valuation" for the assigned collateral and not the "Stamped to Secure Value".

FINANCIAL SERVICES REGULATORY COMMISSION

ANALYSIS OF INVESTMENTS

(In United States dollars rounded to the nearest dollar)

FORM IB 5

30-Jun-08

Stanford International Bank Ltd

Quarter Ended

Offshore Financial Institution

Detail the individual accounts which correspond to Item 15 on Form IB 1 Cont'd as at the reporting date

Type	Currency	Country of issuance	Intermediary/ Broker/Issuer	Moody's rating	Initial Value (Initial Cost or Fair Value)	Balance Sheet Value (Fair Value or Amortised Cost)	Average Interest Rate	Maturity Date (dd-mm-yy)	Pledged Amount	Provision Held
Other	USD	ASIA	Coutts RBS	N/A	4,691,817	5,334,965	N/A	N/A	N/A	N/A
Other	EUR	EUROPE	Coutts RBS	N/A	5,119,318	6,844,739	N/A	N/A	N/A	N/A
Other	USD	GLOBAL	Coutts RBS	N/A	3,289,090	3,651,530	N/A	N/A	N/A	N/A
Other	USD	UNITED STATES	Refco	N/A	15,000,000	15,116,730	N/A	N/A	N/A	N/A
Other	USD	United Kingdom	CS Bond	N/A	15,455,214	40,403,565	N/A	N/A	N/A	N/A
Other	USD	United Kingdom	CS Bond	N/A	15,149,805	22,994,730	N/A	N/A	N/A	N/A
Other	USD	United Kingdom	CS Bond	N/A	2,002,000	1,915,812	N/A	N/A	N/A	N/A
Other	USD	United Kingdom	CS Bond	N/A	35,384,109	35,406,548	N/A	N/A	N/A	N/A
Other	USD	United Kingdom	CS Bond	N/A	10,100,348	9,751,706	N/A	N/A	N/A	N/A
Other	USD	Global	Banque Franck	N/A	2,221,778	2,509,387	N/A	N/A	N/A	N/A
Other	USD	UNITED STATES	LAM	N/A	1,454,150	1,777,160	N/A	N/A	N/A	N/A
Other	USD	ASIA	AXIA	N/A	16,006,000	20,308,250	N/A	N/A	N/A	N/A
Other	USD	China	AXIA	N/A	25,055,880	24,157,310	N/A	N/A	N/A	N/A
Other	EUR	EUROPE	AXIA	N/A	33,166,740	40,326,410	N/A	N/A	N/A	N/A
Other	GBP	EUROPE	AXIA	N/A	22,097,630	22,264,770	N/A	N/A	N/A	N/A
Other	USD	EUROPE	AXIA	N/A	8,079,940	10,004,140	N/A	N/A	N/A	N/A
Other	EUR	Global	AXIA	N/A	10,285,904	12,590,785	N/A	N/A	N/A	N/A
Other	USD	Global	AXIA	N/A	29,773,237	31,116,940	N/A	N/A	N/A	N/A
Other	USD	Japan	AXIA	N/A	4,659,749	4,595,380	N/A	N/A	N/A	N/A
Other	USD	Russia	AXIA	N/A	5,000,000	5,000,000	N/A	N/A	N/A	N/A
Other	USD	South Korea	AXIA	N/A	4,974,750	6,170,230	N/A	N/A	N/A	N/A
Other	USD	Taiwan	AXIA	N/A	35,070,200	42,015,100	N/A	N/A	N/A	N/A
Other	USD	United Kingdom	AXIA	N/A	51,210	52,630	N/A	N/A	N/A	N/A
Other	USD	UNITED STATES	AXIA	N/A	4,588,796	5,052,946	N/A	N/A	N/A	N/A
Other	EUR	EUROPE	SocGen	N/A	2,394,525	3,813,612	N/A	N/A	N/A	N/A
Other	EUR	Global	SocGen	N/A	5,627,502	7,442,234	N/A	N/A	N/A	N/A
Other	USD	ASIA	SocGen	N/A	3,499,999	3,609,721	N/A	N/A	N/A	N/A
Other	USD	EUROPE	SocGen	N/A	3,000,000	3,637,911	N/A	N/A	N/A	N/A
Other	USD	Global	SocGen	N/A	60,030,247	7,432,904	N/A	N/A	N/A	N/A
Other	USD	UNITED STATES	CS Hedge	N/A	77,302,910	79,445,440	N/A	N/A	N/A	N/A
Other	USD	UNITED STATES	CS Hedge	N/A	75,105,100	80,385,780	N/A	N/A	N/A	N/A
Other	USD	UNITED STATES	CS Hedge	N/A	64,723,170	74,416,990	N/A	N/A	N/A	N/A
Other	USD	UNITED STATES	CS Hedge	N/A	62,652,650	65,703,890	N/A	N/A	N/A	N/A
Other	USD	UNITED STATES	CS Hedge	N/A	77,892,210	78,623,890	N/A	N/A	N/A	N/A
Other	USD	UNITED STATES	CS Hedge	N/A	66,700,140	71,043,680	N/A	N/A	N/A	N/A
Other	USD	UNITED STATES	CS Hedge	N/A	54,674,540	53,551,450	N/A	N/A	N/A	N/A
Other	USD	UNITED STATES	CS Hedge	N/A	8,358,460	8,193,660	N/A	N/A	N/A	N/A
Other	USD	UNITED STATES	CS Hedge	N/A	8,329,060	90,183,450	N/A	N/A	N/A	N/A
Other	USD	UNITED STATES	CS Hedge	N/A	70,652,920	66,193,450	N/A	N/A	N/A	N/A
Other	USD	UNITED STATES	CS Hedge	N/A	21,281,120	20,013,450	N/A	N/A	N/A	N/A
Other	USD	UNITED STATES	CS Hedge	N/A	66,927,350	63,744,220	N/A	N/A	N/A	N/A
Other	USD	UNITED STATES	CS Hedge	N/A	33,052,100	31,692,870	N/A	N/A	N/A	N/A
Other	USD	UNITED STATES	CS Hedge	N/A	22,288,170	49,890,890	N/A	N/A	N/A	N/A
Other	USD	UNITED STATES	CS Hedge	N/A	1,494,485	2,946,524	N/A	N/A	N/A	N/A
Other	USD	UNITED STATES	CS Hedge	N/A	5,516,400	6,156,231	N/A	N/A	N/A	N/A

FINANCIAL SERVICES REGULATORY COMMISSION

ANALYSIS OF INVESTMENTS

(in United States dollars rounded to the nearest dollar)

FORM IB 5

30-Jun-08

Stanford International Bank Ltd

Quarter Ended

Offshore Financial Institution

Detail the individual accounts which correspond to Item 15 on Form IB 1 Cont'd as at the reporting date

Type	Currency	Country of issuance	Intermediary/ Broker/Issuer	Moody's rating	Initial Value (Initial Cost or Fair Value)	Balance Sheet Value (Fair Value or Amortised Cost)	Average Interest Rate	Maturity Date (dd-mm-yy)	Pledged Amount	Provision Held
Other	USD	UNITED STATES	CS Hedge	N/A	8,712,677	9,173,245	N/A	N/A	N/A	N/A
Other	USD	UNITED STATES	CS Hedge	N/A	2,852,033	41,832,450	N/A	N/A	N/A	N/A
Brokerage Account	EUR	EUROPE	Couffts RBS	N/A	456,510	456,510	N/A	N/A	N/A	N/A
Brokerage Account	USD	UNITED STATES	Couffts RBS	N/A	(1,877,730)	(1,877,730)	N/A	N/A	N/A	N/A
Brokerage Account	SGD	SINGAPORE	Couffts RBS	N/A	34,380	34,380	N/A	N/A	N/A	N/A
Brokerage Account	USD	UNITED STATES	Toronto Dominion	N/A	18,446,144	18,446,144	N/A	N/A	N/A	N/A
Brokerage Account	USD	UNITED STATES	Refo	N/A	22,080,160	22,080,160	N/A	N/A	N/A	N/A
Brokerage Account	USD	UNITED STATES	Lehman	N/A	10,028,824	10,028,824	N/A	N/A	N/A	N/A
Brokerage Account	USD	UNITED STATES	CS Brandes	N/A	216,413	216,413	2.100%	N/A	N/A	N/A
Brokerage Account	USD	UNITED STATES	CS Bond	N/A	162,085,580	162,085,580	1.580%	N/A	N/A	N/A
Brokerage Account	USD	UNITED STATES	Banque Franck	N/A	30,474,458	30,474,458	N/A	N/A	N/A	N/A
Brokerage Account	USD	Global	Stanford Coins	N/A	26,776,470	26,776,470	N/A	N/A	N/A	N/A
Brokerage Account	USD	UNITED STATES	LAM	N/A	5,198,040	5,198,040	N/A	N/A	N/A	N/A
Brokerage Account	AUD	AUSTRALIA	AXIA	N/A	21	21	N/A	N/A	N/A	N/A
Brokerage Account	CAD	CANADA	AXIA	N/A	107,530	107,530	N/A	N/A	N/A	N/A
Brokerage Account	DKK	DENMARK	AXIA	N/A	20,140	20,140	N/A	N/A	N/A	N/A
Brokerage Account	EUR	EUROPE	AXIA	N/A	405,590	405,590	N/A	N/A	N/A	N/A
Brokerage Account	GBP	United Kingdom	AXIA	N/A	221,990	221,990	N/A	N/A	N/A	N/A
Brokerage Account	HKD	HONG KONG	AXIA	N/A	5,431,140	5,431,140	N/A	N/A	N/A	N/A
Brokerage Account	JPY	JAPAN	AXIA	N/A	328,200	328,200	N/A	N/A	N/A	N/A
Brokerage Account	SGD	SINGAPORE	AXIA	N/A	28,830	28,830	N/A	N/A	N/A	N/A
Brokerage Account	USD	UNITED STATES	AXIA	N/A	83,190	83,190	N/A	N/A	N/A	N/A
Brokerage Account	USD	UNITED STATES	Casa de Valores	N/A	2,861,107	2,861,107	N/A	N/A	N/A	N/A
Brokerage Account	USD	Switzerland	Medieval	N/A	62,471,190	62,471,190	N/A	N/A	N/A	N/A
Brokerage Account	EUR	Switzerland	Medieval	N/A	3,710	3,710	N/A	N/A	N/A	N/A
Brokerage Account	JPY	Switzerland	Medieval	N/A	(1,800)	(1,800)	N/A	N/A	N/A	N/A
Brokerage Account	CHF	Switzerland	Medieval	N/A	(80)	(80)	N/A	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	VCH	N/A	622,000,918	1,410,388,288	N/A	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Equity	N/A	24,376,491	29,395,415	N/A	N/A	N/A	N/A
Equity Securities	USD	CANADA	Couffts RBS	N/A	13,208,439	9,378,300	0.509%	N/A	N/A	N/A
Equity Securities	EUR	FRANCE	Couffts RBS	N/A	40,696,838	35,426,590	4.190%	N/A	N/A	N/A
Equity Securities	EUR	GERMANY	Couffts RBS	N/A	31,289,804	30,193,730	3.343%	N/A	N/A	N/A
Equity Securities	JPY	JAPAN	Couffts RBS	N/A	29,516,928	26,675,840	1.538%	N/A	N/A	N/A
Equity Securities	EUR	NETHERLANDS	Couffts RBS	N/A	9,339,148	8,701,930	2.962%	N/A	N/A	N/A
Equity Securities	SGD	SINGAPORE	Couffts RBS	N/A	3,506,769	3,114,380	3.047%	N/A	N/A	N/A
Equity Securities	KRW	South Korea	Couffts RBS	N/A	6,611,976	5,337,770	1.442%	N/A	N/A	N/A
Equity Securities	CHF	Switzerland	Couffts RBS	N/A	23,181,238	23,616,230	2.647%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	Couffts RBS	N/A	16,708,323	14,863,484	1.238%	N/A	N/A	N/A
Equity Securities	USD	AUSTRALIA	Toronto Dominion	N/A	4,834,807	8,250,652	1.360%	N/A	N/A	N/A
Equity Securities	USD	BERMUDA	Toronto Dominion	N/A	1,886,750	1,975,463	1.330%	N/A	N/A	N/A
Equity Securities	USD	FINLAND	Toronto Dominion	N/A	5,712,722	5,241,040	3.400%	N/A	N/A	N/A
Equity Securities	USD	FRANCE	Toronto Dominion	N/A	10,018,800	13,644,553	3.140%	N/A	N/A	N/A
Equity Securities	USD	GERMANY	Toronto Dominion	N/A	17,418,887	17,365,433	3.350%	N/A	N/A	N/A
Equity Securities	USD	HONG KONG	Toronto Dominion	N/A	3,803,959	3,979,030	3.420%	N/A	N/A	N/A
Equity Securities	USD	Ireland	Toronto Dominion	N/A	4,148,568	2,661,488	10.440%	N/A	N/A	N/A

FINANCIAL SERVICES REGULATORY COMMISSION

ANALYSIS OF INVESTMENTS

(In United States dollars rounded to the nearest dollar)

FORM IB 5

30-Jun-08

Stanford International Bank Ltd

Quarter Ended

Offshore Financial Institution

Detail the individual accounts which correspond to Item 15 on Form IB 1 Cont'd as at the reporting date

Type	Currency	Country of issuance	Intermediary/ Broker/Issuer	Moody's rating	Initial Value (Initial Cost or Fair Value)	Balance Sheet Value (Fair Value or Amortised Cost)	Average Interest Rate	Maturity Date (dd-mm-yy)	Pledged Amount	Provision Held
Equity Securities	USD	ITALY	Toronto Dominion	N/A	4,374,907	3,196,210	3.290%	N/A	N/A	N/A
Equity Securities	USD	Japan	Toronto Dominion	N/A	36,552,891	34,285,511	1.140%	N/A	N/A	N/A
Equity Securities	USD	NETHERLANDS	Toronto Dominion	N/A	11,814,667	11,029,783	2.850%	N/A	N/A	N/A
Equity Securities	USD	SINGAPORE	Toronto Dominion	N/A	3,574,260	3,928,633	4.220%	N/A	N/A	N/A
Equity Securities	USD	Spain	Toronto Dominion	N/A	7,883,167	7,136,221	3.510%	N/A	N/A	N/A
Equity Securities	USD	Sweden	Toronto Dominion	N/A	4,204,240	3,345,589	4.780%	N/A	N/A	N/A
Equity Securities	USD	Switzerland	Toronto Dominion	N/A	2,560,252	18,467,184	3.590%	N/A	N/A	N/A
Equity Securities	USD	United Kingdom	Toronto Dominion	N/A	28,967,402	24,257,894	4.150%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	Toronto Dominion	N/A	16,905,029	15,656,293	2.060%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	Lehman	N/A	65,754,042	67,087,280	1.200%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	349,441	282,321	N/A	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	128,657	231,480	3.919%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	329,448	267,756	0.000%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	262,125	240,456	5.327%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	263,702	157,250	7.183%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	91,750	50,300	N/A	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	334,000	75,150	10.345%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	283,800	250,260	N/A	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	242,658	225,699	4.179%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	350,978	200,000	2.690%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	131,790	111,573	1.049%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	139,320	182,234	6.024%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	323,408	179,088	N/A	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	481,635	257,359	N/A	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	89,530	140,847	5.526%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	411,810	199,010	N/A	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	318,680	246,977	4.543%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	283,650	235,613	3.005%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	153,698	170,445	2.060%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	251,916	200,000	2.463%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	116,531	47,493	3.493%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	266,240	256,984	N/A	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	133,500	45,300	7.094%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	845,055	194,331	N/A	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	192,491	236,009	1.444%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	261,080	145,638	2.135%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	249,600	136,760	16.144%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	95,387	23,432	N/A	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	377,104	305,472	5.868%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	192,528	277,523	0.931%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	204,612	15,984	2.900%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	5,075	40,513	N/A	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	21,005	80,411	N/A	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	102,828	33,784	N/A	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	-	91,314	4.468%	N/A	N/A	N/A

FINANCIAL SERVICES REGULATORY COMMISSION

ANALYSIS OF INVESTMENTS

(in United States dollars rounded to the nearest dollar)

FORM IB 5

30-Jun-08

Stanford International Bank Ltd

Quarter Ended

Offshore Financial Institution

Detail the individual accounts which correspond to Item 15 on Form IB 1 Cont'd as at the reporting date

Type	Currency	Country of issuance	Intermediary/ Broker/Issuer	Moody's rating	Initial Value (Initial Cost or Fair Value)	Balance Sheet Value (Fair Value or Amortised Cost)	Average Interest Rate	Maturity Date (dd-mm-yy)	Pledged Amount	Provision Held
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	436,132	186,915	10.298%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	176,890	149,796	2.396%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	149,120	189,036	0.607%	N/A	N/A	N/A
Equity Securities	USD	United Kingdom	CS Brandes	N/A	88,100	226,838	0.359%	N/A	N/A	N/A
Equity Securities	USD	NETHERLANDS	CS Brandes	N/A	125,056	272,580	3.294%	N/A	N/A	N/A
Equity Securities	USD	FRANCE	CS Brandes	N/A	506,654	186,625	3.164%	N/A	N/A	N/A
Equity Securities	USD	Canada	CS Brandes	N/A	272,646	184,365	N/A	N/A	N/A	N/A
Equity Securities	USD	Brazil	CS Brandes	N/A	76,266	123,728	10.547%	N/A	N/A	N/A
Equity Securities	USD	Brazil	CS Brandes	N/A	-	3,667	N/A	N/A	N/A	N/A
Equity Securities	USD	GERMANY	CS Brandes	N/A	563,214	457,692	5.452%	N/A	N/A	N/A
Equity Securities	USD	FRANCE	CS Brandes	N/A	440,496	271,330	0.388%	N/A	N/A	N/A
Equity Securities	USD	Japan	CS Brandes	N/A	87,612	96,096	0.833%	N/A	N/A	N/A
Equity Securities	USD	United Kingdom	CS Brandes	N/A	381,903	320,672	4.750%	N/A	N/A	N/A
Equity Securities	USD	Japan	CS Brandes	N/A	357,411	364,987	0.879%	N/A	N/A	N/A
Equity Securities	USD	United Kingdom	CS Brandes	N/A	272,253	231,000	5.239%	N/A	N/A	N/A
Equity Securities	USD	NETHERLANDS	CS Brandes	N/A	184,380	246,911	1.667%	N/A	N/A	N/A
Equity Securities	USD	South Korea	CS Brandes	N/A	158,158	185,650	4.150%	N/A	N/A	N/A
Equity Securities	USD	United Kingdom	CS Brandes	N/A	27,550	129,578	N/A	N/A	N/A	N/A
Equity Securities	USD	Japan	CS Brandes	N/A	109,210	187,520	N/A	N/A	N/A	N/A
Equity Securities	USD	Japan	CS Brandes	N/A	454,097	388,616	0.570%	N/A	N/A	N/A
Equity Securities	USD	Japan	CS Brandes	N/A	289,584	252,922	0.514%	N/A	N/A	N/A
Equity Securities	USD	Japan	CS Brandes	N/A	266,498	170,250	N/A	N/A	N/A	N/A
Equity Securities	USD	Switzerland	CS Brandes	N/A	23,720	120,225	2.533%	N/A	N/A	N/A
Equity Securities	USD	Japan	CS Brandes	N/A	-	419,400	1.932%	N/A	N/A	N/A
Equity Securities	USD	Portugal	CS Brandes	N/A	78,507	119,079	12.965%	N/A	N/A	N/A
Equity Securities	USD	Scotland	CS Brandes	N/A	44,163	15,896	6.464%	N/A	N/A	N/A
Equity Securities	USD	FRANCE	CS Brandes	N/A	164,532	360,021	2.977%	N/A	N/A	N/A
Equity Securities	USD	NETHERLANDS	CS Brandes	N/A	91,355	126,929	2.609%	N/A	N/A	N/A
Equity Securities	USD	Japan	CS Brandes	N/A	1,780,587	320,968	0.514%	N/A	N/A	N/A
Equity Securities	USD	Brazil	CS Brandes	N/A	76,140	64,395	4.557%	N/A	N/A	N/A
Equity Securities	USD	ITALY	CS Brandes	N/A	-	350,675	N/A	N/A	N/A	N/A
Equity Securities	USD	Brazil	CS Brandes	N/A	101,871	59,157	5.227%	N/A	N/A	N/A
Equity Securities	USD	Spain	CS Brandes	N/A	27,836	64,118	3.109%	N/A	N/A	N/A
Equity Securities	USD	Mexico	CS Brandes	N/A	-	250,923	2.272%	N/A	N/A	N/A
Equity Securities	USD	Brazil	CS Brandes	N/A	5,062	7,879	N/A	N/A	N/A	N/A
Equity Securities	USD	United Kingdom	CS Brandes	N/A	201,410	308,847	2.941%	N/A	N/A	N/A
Equity Securities	USD	Brazil	CS Brandes	N/A	-	8,147	1.825%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	CS Brandes	N/A	-	83,765	9.634%	N/A	N/A	N/A
Equity Securities	USD	Sweden	CS Brandes	N/A	209,328	193,060	3.468%	N/A	N/A	N/A
Equity Securities	EUR	Austria	Banque Franck	N/A	11,395,192	15,357,874	1.020%	N/A	N/A	N/A
Equity Securities	EUR	FRANCE	Banque Franck	N/A	57,204,973	60,297,332	3.143%	N/A	N/A	N/A
Equity Securities	EUR	GERMANY	Banque Franck	N/A	27,547,353	21,881,392	2.370%	N/A	N/A	N/A
Equity Securities	EUR	Spain	Banque Franck	N/A	23,701,915	25,195,971	3.870%	N/A	N/A	N/A
Equity Securities	CHF	Switzerland	Banque Franck	N/A	56,182,156	53,217,092	2.304%	N/A	N/A	N/A
Equity Securities	GBP	United Kingdom	Banque Franck	N/A	32,095,625	41,084,766	2.760%	N/A	N/A	N/A

FINANCIAL SERVICES REGULATORY COMMISSION

ANALYSIS OF INVESTMENTS

(In United States dollars rounded to the nearest dollar)

FORM IB 5

30-Jun-08

Stanford International Bank Ltd

Quarter Ended

Offshore Financial Institution

Detail the individual accounts which correspond to Item 15 on Form IB 1 Cont'd as at the reporting date

Type	Currency	Country of issuance	Intermediary/ Broker/Issuer	Moody's rating	Initial Value (Initial Cost or Fair Value)	Balance Sheet Value (Fair Value or Amortized Cost)	Average Interest Rate	Maturity Date (dd-mm-yy)	Pledged Amount	Provision Held
Equity Securities	USD	UNITED STATES	Banque Franck	N/A	7,632,000	16,605,000	0.000%	N/A	N/A	N/A
Equity Securities	USD	AUSTRALIA	LAM	N/A	775,480	924,654	1.393%	N/A	N/A	N/A
Equity Securities	USD	BERMUDA	LAM	N/A	1,154,382	956,650	1.508%	N/A	N/A	N/A
Equity Securities	USD	United Kingdom	LAM	N/A	1,238,249	1,018,900	4.688%	N/A	N/A	N/A
Equity Securities	USD	CANADA	LAM	N/A	1,520,405	1,464,000	0.521%	N/A	N/A	N/A
Equity Securities	USD	FINLAND	LAM	N/A	1,690,684	1,313,896	3.465%	N/A	N/A	N/A
Equity Securities	USD	FRANCE	LAM	N/A	1,011,256	902,988	6.531%	N/A	N/A	N/A
Equity Securities	USD	GERMANY	LAM	N/A	784,654	442,758	0.000%	N/A	N/A	N/A
Equity Securities	USD	GREECE	LAM	N/A	624,603	651,280	1.021%	N/A	N/A	N/A
Equity Securities	USD	JAPAN	LAM	N/A	528,850	527,175	1.689%	N/A	N/A	N/A
Equity Securities	USD	Spain	LAM	N/A	828,785	851,256	4.624%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	LAM	N/A	70,821,903	65,140,960	2.246%	N/A	N/A	N/A
Equity Securities	USD	BAHAMAS	AXIA	N/A	1,765,490	1,926,430	12.400%	N/A	N/A	N/A
Equity Securities	USD	United Kingdom	AXIA	N/A	10,057,270	8,018,200	N/A	N/A	N/A	N/A
Equity Securities	CAD	CANADA	AXIA	N/A	10,630,790	12,329,500	10.900%	N/A	N/A	N/A
Equity Securities	HKD	CHINA	AXIA	N/A	9,334,800	8,311,080	2.900%	N/A	N/A	N/A
Equity Securities	SGD	CHINA	AXIA	N/A	2,948,030	2,923,390	1.200%	N/A	N/A	N/A
Equity Securities	DKK	DENMARK	AXIA	N/A	1,143,850	1,967,250	1.500%	N/A	N/A	N/A
Equity Securities	EUR	FINLAND	AXIA	N/A	369,690	1,017,940	2.600%	N/A	N/A	N/A
Equity Securities	EUR	FRANCE	AXIA	N/A	3,795,640	5,281,090	2.000%	N/A	N/A	N/A
Equity Securities	EUR	GERMANY	AXIA	N/A	8,171,170	8,615,810	2.600%	N/A	N/A	N/A
Equity Securities	GBP	GUERNSEY	AXIA	N/A	2,662,590	1,920,370	N/A	N/A	N/A	N/A
Equity Securities	EUR	ITALY	AXIA	N/A	6,784,020	5,332,670	6.200%	N/A	N/A	N/A
Equity Securities	JPY	JAPAN	AXIA	N/A	57,096,810	47,429,930	2.300%	N/A	N/A	N/A
Equity Securities	USD	Russia	AXIA	N/A	2,832,000	2,528,000	0.700%	N/A	N/A	N/A
Equity Securities	SGD	SINGAPORE	AXIA	N/A	27,420,630	25,939,490	3.200%	N/A	N/A	N/A
Equity Securities	USD	SINGAPORE	AXIA	N/A	1,909,500	1,530,000	N/A	N/A	N/A	N/A
Equity Securities	USD	SOUTH AFRICA	AXIA	N/A	3,156,860	5,658,240	1.600%	N/A	N/A	N/A
Equity Securities	ZAR	SOUTH AFRICA	AXIA	N/A	1,380,330	880,090	5.300%	N/A	N/A	N/A
Equity Securities	USD	South Korea	AXIA	N/A	1,959,300	1,600,000	0.400%	N/A	N/A	N/A
Equity Securities	EUR	Spain	AXIA	N/A	3,476,190	4,943,600	2.800%	N/A	N/A	N/A
Equity Securities	CHF	Switzerland	AXIA	N/A	1,934,010	1,656,850	2.800%	N/A	N/A	N/A
Equity Securities	USD	Switzerland	AXIA	N/A	1,508,770	2,116,270	1.500%	N/A	N/A	N/A
Equity Securities	THB	THAILAND	AXIA	N/A	11,472,050	7,597,370	4.900%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	AXIA	N/A	35,907,570	43,979,570	0.100%	N/A	N/A	N/A
Equity Securities	EUR	BELGIUM	SocGen	N/A	83,341,400	75,434,335	0.000%	N/A	N/A	N/A
Equity Securities	BPS	United Kingdom	SocGen	N/A	73,511,620	18,188,545	0.000%	N/A	N/A	N/A
Equity Securities	CAD	CANADA	SocGen	N/A	55,543,802	42,769,108	0.000%	N/A	N/A	N/A
Equity Securities	EUR	EUROPE	SocGen	N/A	31,586,913	31,586,913	0.776%	N/A	N/A	N/A
Equity Securities	EUR	FRANCE	SocGen	N/A	19,311,520	18,613,921	0.776%	N/A	N/A	N/A
Equity Securities	EUR	GERMANY	SocGen	N/A	27,900,772	26,955,518	1.141%	N/A	N/A	N/A
Equity Securities	EUR	LUXEMBOURG	SocGen	N/A	41,651,121	25,815,832	0.000%	N/A	N/A	N/A
Equity Securities	EUR	NETHERLANDS	SocGen	N/A	31,240,472	32,371,632	2.768%	N/A	N/A	N/A
Equity Securities	SGD	SINGAPORE	SocGen	N/A	11,892,988	14,015,949	4.284%	N/A	N/A	N/A
Equity Securities	EUR	Sweden	SocGen	N/A	50,013,240	24,868,462	0.000%	N/A	N/A	N/A

FINANCIAL SERVICES REGULATORY COMMISSION

ANALYSIS OF INVESTMENTS

(in United States dollars rounded to the nearest dollar)

FORM IB 5

30-Jun-08

Stanford International Bank Ltd

Quarter Ended

Offshore Financial Institution

Detail the individual accounts which correspond to Item 15 on Form IB 1 Cont'd as at the reporting date

Type	Currency	Country of issuance	Intermediary/ Broker/Issuer	Moody's rating	Initial Value (Initial Cost or Fair Value)	Balance Sheet Value (Fair Value or Amortised Cost)	Average Interest Rate	Maturity Date (dd-mm-yy)	Pledged Amount	Provision Held
Equity Securities	SEK	Sweden	SocGen	N/A	3,436,520	2,192,646	0.000%	N/A	N/A	N/A
Equity Securities	CHF	Switzerland	SocGen	N/A	39,837,485	30,528,365	2.781%	N/A	N/A	N/A
Equity Securities	CAD	UNITED STATES	SocGen	N/A	13,576,079	13,952,642	0.000%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	SocGen	N/A	59,820,200	61,646,500	1.016%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	28,474	90,828	1.852%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	156,006	260,010	1.852%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	118,754	102,276	1.852%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	166,778	127,925	1.852%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	43,680	32,400	1.852%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	168,750	135,000	1.852%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	311,661	282,852	1.852%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	173,184	141,696	1.852%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	84,680	457,272	1.852%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	114,920	119,340	1.852%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	83,229	83,538	1.852%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	90,653	90,990	1.852%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	3,833	24,500	8.122%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	5,267	24,500	8.122%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	5,750	36,750	8.122%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	192,743	1,112,790	8.122%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	178,750	245,000	8.122%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	527,100	262,500	0.000%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	517,438	306,388	0.000%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	14,820	18,525	0.000%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	46,940	58,675	0.000%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	4,449	2,838	0.000%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	2,470	3,088	0.000%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	63,230	79,038	0.000%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	50,256	116,483	5.778%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	1,514	3,510	5.778%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	27,443	63,608	5.778%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	23,414	54,270	5.778%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	47,060	129,128	5.778%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	56,080	126,180	5.778%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	101,000	225,000	5.778%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	28,755	64,699	5.778%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	62,400	117,000	5.778%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	95,410	214,673	5.778%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	28,760	64,710	5.778%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	95,413	214,678	5.778%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	149,660	336,734	5.778%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	98,673	222,014	5.778%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	472,801	526,635	5.778%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	17,390	20,868	0.000%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	3,200	3,840	0.000%	N/A	N/A	N/A

FINANCIAL SERVICES REGULATORY COMMISSION

ANALYSIS OF INVESTMENTS
(in United States dollars rounded to the nearest dollar)

FORM IB 5

30-Jun-08

Stanford International Bank Ltd

Quarter Ended

Offshore Financial Institution

Detail the individual accounts which correspond to Item 15 on Form IB 1 Cont'd as at the reporting date

Type	Currency	Country of issuance	Intermediary/ Broker/Issuer	Moody's rating	Initial Value (Initial Cost or Fair Value)	Balance Sheet Value (Fair Value or Amortised Cost)	Average Interest Rate	Maturity Date (dd-mm-yy)	Pledged Amount	Provision Held
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	4,400	5,280	0.000%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	4,150	4,980	0.000%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	96,300	128,400	1.375%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	7,140	28,560	1.375%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	640,000	800,000	1.375%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	7,140	28,560	1.375%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	9,420	37,680	1.375%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	34,640	138,560	1.375%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	196,160	220,680	0.000%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	91,800	91,800	0.000%	N/A	N/A	N/A
Equity Securities	USD	ECUADOR	Casa de Valores	N/A	150,000	150,000	9.833%	N/A	N/A	N/A
Equity Securities	CHF	Switzerland	Medieval	n/a	16,056,035	17,392,440	1.910%	N/A	N/A	N/A
Equity Securities	EUR	GERMANY	Medieval	n/a	4,328,766	4,424,220	4.100%	N/A	N/A	N/A
Equity Securities	USD	UNITED STATES	Medieval	n/a	8,146,680	6,289,000	2.530%	N/A	N/A	N/A
Equity Securities	USD	South Korea	Medieval	n/a	746,580	1,281,000	0.000%	N/A	N/A	N/A
Equity Securities	IDR	INDONESIA	Medieval	n/a	-	137,280	0.000%	N/A	N/A	N/A
Equity Securities	USD	United Kingdom	Medieval	n/a	3,058,500	4,085,500	0.000%	N/A	N/A	N/A
Equity Securities	USD	Switzerland	Medieval	N/A	2,959,210	2,525,820	0.000%	N/A	N/A	N/A
Treasury Bills	USD	Switzerland	Coutts RBS	N/A	17,659,000	17,690,573	2.035%	N/A	N/A	N/A
Treasury Bills	CAD	CANADA	AXIA	N/A	631,988	631,988	N/A	N/A	N/A	N/A
Treasury Bills	USD	UNITED STATES	AXIA	N/A	590,000	590,000	N/A	N/A	N/A	N/A
Treasury Bills	AUD	AUSTRALIA	SocGen	N/A	2,420,490	2,420,490	N/A	N/A	N/A	N/A
Treasury Bills	EUR	EUROPE	SocGen	N/A	3,532,650	3,532,650	N/A	N/A	N/A	N/A
Treasury Bills	GBP	SINGAPORE	SocGen	N/A	2,372	2,372	N/A	N/A	N/A	N/A
Treasury Bills	USD	UNITED STATES	SocGen	N/A	22,820,742	22,820,742	N/A	N/A	N/A	N/A
Government Bonds	USD	UNITED STATES	Coutts RBS	AAA	38,798,720	43,883,580	0.000%	15-Aug-21	N/A	N/A
Government Bonds	USD	UNITED STATES	Coutts RBS	AAA	53,837,135	57,911,560	4.250%	15-Aug-15	N/A	N/A
Government Bonds	USD	UNITED STATES	Coutts RBS	AAA	10,077,270	9,660,960	N/A	15-Sep-14	N/A	N/A
Government Bonds	USD	CANADA	Toronto Dominion	AAA	27,545,464	28,283,777	3.880%	1-Apr-10	N/A	N/A
Government Bonds	USD	CANADA	Toronto Dominion	AAA	26,171,607	26,142,394	5.380%	29-Oct-08	N/A	N/A
Government Bonds	USD	CANADA	Toronto Dominion	AAA	8,641,960	8,406,402	4.300%	30-May-13	N/A	N/A
Government Bonds	USD	UNITED STATES	Toronto Dominion	AAA	2,475,000	2,507,325	3.750%	15-Dec-09	N/A	N/A
Private Bonds	USD	UNITED STATES	Coutts RBS	AA-	5,890,265	5,332,320	N/A	12-Jan-15	N/A	N/A
Private Bonds	USD	United Kingdom	Coutts RBS	NR	17,696,357	17,052,000	N/A	14-Feb-11	N/A	N/A
Private Bonds	USD	GERMANY	Coutts RBS	NR	17,762,500	17,844,750	N/A	31-May-10	N/A	N/A
Private Bonds	USD	FRANCE	Coutts RBS	NR	5,025,295	3,286,480	N/A	N/A	N/A	N/A
Private Bonds	USD	BAHAMAS	Coutts RBS	NR	5,555,000	5,505,500	N/A	15-Dec-09	N/A	N/A
Private Bonds	USD	GERMANY	Coutts RBS	NR	10,200,000	9,093,000	N/A	10-Feb-11	N/A	N/A
Private Bonds	USD	Russia	Coutts RBS	B	50,500,000	50,861,900	9.501%	25-Nov-09	N/A	N/A
Private Bonds	USD	VENEZUELA	Coutts RBS	BB-	46,500,000	48,442,500	5.375%	7-Aug-10	N/A	N/A
Private Bonds	USD	Russia	Coutts RBS	A3	51,250,000	51,356,000	6.875%	29-Nov-10	N/A	N/A
Private Bonds	USD	South Korea	Coutts RBS	A	99,050,200	100,805,300	5.500%	17-Oct-12	N/A	N/A
Private Bonds	USD	NETHERLANDS	Coutts RBS	AA-	10,257,910	10,489,720	5.500%	16-Feb-12	N/A	N/A
Private Bonds	USD	CANADA	Toronto Dominion	AA	16,909,883	17,285,646	3.750%	15-Dec-09	N/A	N/A
Private Bonds	USD	CANADA	Toronto Dominion	A+	20,668,873	20,816,914	5.750%	27-Feb-12	N/A	N/A

FINANCIAL SERVICES REGULATORY COMMISSION

ANALYSIS OF INVESTMENTS

(In United States dollars rounded to the nearest dollar)

FORM IB 5

30-Jun-08

Stanford International Bank Ltd

Quarter Ended

Offshore Financial Institution

Detail the individual accounts which correspond to Item 15 on Form IB 1 Conf'd as at the reporting date

Type	Currency	Country of issuance	Intermediary/ Broker/Issuer	Moody's rating	Initial Value (Initial Cost or Fair Value)	Balance Sheet Value (Fair Value or Amortized Cost)	Average Interest Rate	Maturity Date (dd-mm-yy)	Pledged Amount	Provision Held
Private Bonds	USD	CANADA	Toronto Dominion	AA	25,609,321	25,966,229	4.750%	19-Jan-16	N/A	N/A
Private Bonds	USD	CANADA	Toronto Dominion	A+	13,813,648	13,986,717	5.000%	1-Mar-16	N/A	N/A
Private Bonds	USD	CANADA	Toronto Dominion	AA	17,529,565	17,575,870	4.900%	6-Dec-16	N/A	N/A
Private Bonds	USD	CAYMAN	Toronto Dominion	AA+	2,668,100	2,515,625	5.750%	16-Feb-09	N/A	N/A
Private Bonds	USD	UNITED STATES	Lehman	N/A	30,723,157	31,482,863	1.200%	N/A	N/A	N/A
Private Bonds	USD	United Kingdom	CS Bond	N/A	8,288,000	4,736,889	0.200%	21-Nov-49	N/A	N/A
Private Bonds	USD	United Kingdom	CS Bond	N/A	15,000,000	13,464,150	N/A	22-Dec-08	N/A	N/A
Private Bonds	USD	United Kingdom	CS Bond	N/A	20,000,000	21,500,000	N/A	30-Nov-09	N/A	N/A
Private Bonds	USD	United Kingdom	CS Bond	N/A	1,000,000	5,646,000	N/A	1-Dec-09	N/A	N/A
Private Bonds	EUR	United Kingdom	AXIA	N/A	2,943,400	1,866,750	10.600%	31-Oct-08	N/A	N/A
Private Bonds	GBP	United Kingdom	AXIA	N/A	4,012,800	3,419,180	10.400%	24-Jul-08	N/A	N/A
Private Bonds	GBP	United Kingdom	AXIA	N/A	3,977,090	2,218,700	10.400%	30-Jun-08	N/A	N/A
Private Bonds	CAD	GERMANY	AXIA	N/A	7,049,890	6,303,600	N/A	5-Oct-10	N/A	N/A
Private Bonds	EUR	EUROPE	SocGen	N/A	7,894,750	6,651,327	10.000%	17-Oct-08	N/A	N/A
Private Bonds	EUR	UNITED STATES	SocGen	N/A	31,578,999	13,026,337	N/A	30-Jul-08	N/A	N/A
Private Bonds	USD	FRANCE	SocGen	N/A	29,524,950	21,367,500	N/A	Perpetual	N/A	N/A
Private Bonds	USD	United Kingdom	SocGen	N/A	117,461,361	183,534,255	N/A	Fund	N/A	N/A
Private Bonds	USD	UNITED STATES	SocGen	N/A	49,642,000	49,166,000	N/A	Fund	N/A	N/A
Private Bonds	USD	UNITED STATES	SocGen	N/A	30,000,000	29,006,400	N/A	30-Jul-08	N/A	N/A
Private Bonds	EUR	EUROPE	SocGen	N/A	11,052,650	11,052,650	8.250%	30-Jun-11	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	2,500,000	2,593,708	7.800%	8-Jul-08	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	29,995	30,097	7.816%	24-Jul-08	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	59,490	59,691	7.816%	24-Jul-08	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	2,000,000	2,022,333	6.000%	25-Jul-08	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	125,000	127,076	9.379%	26-Jul-08	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	3,000,000	3,030,250	5.500%	28-Jul-08	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	1,500,000	1,490,968	5.739%	7-Aug-08	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	439,120	435,053	6.472%	21-Aug-08	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	2,000,000	2,013,222	6.954%	26-Aug-08	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	2,000,000	1,976,319	6.438%	5-Sep-08	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	59,999	58,883	7.754%	26-Sep-08	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	500,000	490,700	7.754%	26-Sep-08	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	833,334	817,912	7.714%	26-Sep-08	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	500,000	491,304	7.241%	26-Sep-08	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	550,000	557,918	8.500%	15-Oct-08	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	439,120	429,501	7.199%	20-Oct-08	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	140,000	141,813	7.872%	13-Nov-08	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	250,000	252,996	9.000%	27-Nov-08	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	333,333	338,705	4.692%	30-Nov-08	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	400,000	402,822	5.399%	9-Feb-09	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	375,000	377,636	5.551%	22-Feb-09	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	400,000	405,126	7.889%	26-Mar-09	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	333,333	334,459	8.706%	18-May-09	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	333,333	334,063	8.705%	23-May-09	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	416,583	418,000	8.000%	23-May-09	N/A	N/A

FINANCIAL SERVICES REGULATORY COMMISSION

ANALYSIS OF INVESTMENTS

(In United States dollars rounded to the nearest dollar)

FORM IB 5

30-Jun-08

Stanford International Bank Ltd

Quarter Ended

Offshore Financial Institution

Detail the individual accounts which correspond to Item 15 on Form IB 1 Cont'd as at the reporting date

Type	Currency	Country of issuance	Intermediary/ Broker/Issuer	Moody's rating	Initial Value (Initial Cost or Fair Value)	Balance Sheet Value (Fair Value or Amortised Cost)	Average Interest Rate	Maturity Date (dd-mm-yy)	Pledged Amount	Provision Held
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	1,250,000	1,267,308	8.094%	17-Jul-09	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	250,000	253,462	8.094%	17-Jul-09	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	375,000	383,240	5.015%	23-Jul-09	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	312,500	316,062	8.089%	28-Jul-09	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	580,000	592,181	7.787%	17-Aug-09	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	468,750	468,714	8.068%	20-Sep-09	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	468,750	468,714	8.068%	20-Sep-09	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	580,000	587,175	7.787%	30-Sep-09	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	750,000	774,985	7.787%	4-Oct-09	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	536,060	553,141	8.277%	7-Oct-09	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	268,031	276,571	8.277%	7-Oct-09	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	232,000	239,689	7.787%	13-Oct-09	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	562,500	569,239	9.197%	2-Nov-09	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	262,500	266,733	8.037%	16-Jan-10	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	1,312,500	1,328,989	8.035%	2-Feb-10	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	495,000	504,881	8.150%	24-Feb-10	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	1,800,000	1,835,930	8.150%	24-Feb-10	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	1,125,000	1,147,456	8.150%	24-Feb-10	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	875,000	877,472	8.029%	16-Mar-10	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	875,000	889,212	7.787%	29-Mar-10	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	875,000	889,212	7.787%	29-Mar-10	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	1,333,332	1,350,707	8.025%	30-Apr-10	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	500,000	496,668	8.278%	30-May-10	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	125,000	124,167	8.278%	30-May-10	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	250,000	248,334	8.278%	30-May-10	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	412,000	412,238	7.863%	26-Jul-10	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	843,750	847,076	7.947%	18-Aug-10	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	281,250	281,393	7.902%	5-Sep-10	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	225,000	223,724	7.947%	5-Sep-10	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	337,500	335,512	7.947%	6-Sep-10	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	562,500	568,641	8.398%	8-Sep-10	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	1,828,149	1,832,752	7.769%	30-Sep-10	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	1,274,085	1,278,339	8.273%	30-Nov-10	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	1,119,810	1,078,255	7.997%	13-Dec-10	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	343,750	341,537	8.561%	25-Jan-11	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	343,750	341,537	8.561%	25-Jan-11	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	343,750	341,537	8.561%	25-Jan-11	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	400,000	422,165	7.499%	29-Mar-11	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	500,000	527,706	7.499%	29-Mar-11	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	150,000	150,257	7.965%	16-Apr-11	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	4,600,000	4,680,635	8.356%	24-Apr-11	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	1,200,000	1,222,016	6.576%	25-Apr-11	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	150,000	151,444	7.879%	25-Jun-11	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	750,000	761,991	7.879%	26-Jun-11	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	1,166,600	1,177,903	7.026%	23-Jul-11	N/A	N/A

FINANCIAL SERVICES REGULATORY COMMISSION

ANALYSIS OF INVESTMENTS

(in United States dollars rounded to the nearest dollar)

FORM IB 5

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Stanford International Bank Ltd

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Offshore Financial Institution

Detail the individual accounts which correspond to Item 15 on Form IB 1 Cont'd as at the reporting date

Type	Currency	Country of issuance	Intermediary/ Broker/Issuer	Moody's rating	Initial Value (Initial Cost or Fair Value)	Balance Sheet Value (Fair Value or Amortised Cost)	Average Interest Rate	Maturity Date (dd-mm-yy)	Pledged Amount	Provision Held
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	325,000	332,114	8.540%	26-Jul-11	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	1,300,000	1,298,202	8.750%	30-Aug-11	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	1,340,086	1,383,763	8.413%	21-Sep-11	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	1,312,500	1,309,095	8.206%	27-Sep-11	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	700,000	686,590	8.783%	14-Nov-11	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	350,000	354,370	8.540%	30-Nov-11	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	350,000	341,621	8.787%	4-Dec-11	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	875,000	860,997	8.540%	19-Dec-11	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	927,500	912,477	8.540%	20-Dec-11	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	1,750,000	1,743,782	8.248%	26-Dec-11	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	375,000	370,102	8.795%	10-Jan-12	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	1,200,000	1,225,417	8.297%	14-Jan-12	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	1,000,000	1,001,244	8.797%	23-Jan-12	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	1,000,000	1,009,701	8.540%	2-Apr-12	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	2,000,000	1,960,992	9.000%	28-Apr-12	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	2,000,000	1,977,237	9.000%	19-May-12	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	2,000,000	1,972,845	9.000%	28-May-12	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	2,000,000	1,962,290	9.060%	26-Jun-12	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	510,000	501,534	8.507%	11-Sep-12	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	1,200,000	1,173,697	10.415%	30-Nov-12	N/A	N/A
Private Bonds	USD	ECUADOR	Casa de Valores	N/A	250,000	244,464	8.500%	31-Dec-13	N/A	N/A
Private Bonds	USD	UNITED STATES	Stanford Global Fin	B	1,905,000	1,959,780	5.800%	12-Jan-09	N/A	N/A
Private Bonds	USD	Canada	Stanford Global Fin	CCC+	690,300	732,620	8.550%	1-Aug-10	N/A	N/A
Private Bonds	USD	Canada	Stanford Global Fin	CCC+	3,234,000	3,361,170	7.875%	1-Aug-09	N/A	N/A
Private Bonds	USD	UNITED STATES	Stanford Global Fin	B+	1,757,400	1,795,340	8.625%	1-Apr-13	N/A	N/A
Private Bonds	USD	UNITED STATES	Stanford Global Fin	B-	508,860	516,170	8.625%	1-May-09	N/A	N/A
Private Bonds	USD	Canada	Stanford Global Fin	BB+	2,902,500	2,942,540	7.750%	26-Apr-12	N/A	N/A
Private Bonds	USD	UNITED STATES	Stanford Global Fin	B-	2,250,000	2,258,560	7.250%	15-Jun-10	N/A	N/A
Private Bonds	USD	UNITED STATES	Stanford Global Fin	BB	1,010,000	1,041,000	7.750%	8-Feb-10	N/A	N/A
Private Bonds	USD	China	Stanford Global Fin	BB	2,040,000	2,108,440	9.125%	17-Aug-11	N/A	N/A
Private Bonds	USD	UNITED STATES	Stanford Global Fin	B-	648,750	664,390	8.250%	1-Oct-12	N/A	N/A
Private Bonds	USD	Kazakhstan	Stanford Global Fin	N/A	202,630	206,760	8.500%	16-Apr-13	N/A	N/A
Private Bonds	USD	China	Stanford Global Fin	N/A	1,483,650	1,485,810	8.250%	26-Jun-10	N/A	N/A
Private Bonds	USD	China	Stanford Global Fin	B+	1,669,820	1,673,380	8.000%	23-Dec-11	N/A	N/A
Private Bonds	USD	Kazakhstan	Stanford Global Fin	N/A	1,622,040	1,641,310	7.000%	3-Nov-09	N/A	N/A
Private Bonds	USD	Mexico	Stanford Global Fin	B	1,301,620	1,332,690	11.500%	15-Nov-16	N/A	N/A
Private Bonds	USD	Indonesia	Stanford Global Fin	N/A	1,542,400	1,571,080	8.750%	3-May-13	N/A	N/A
Private Bonds	USD	Philippines	Stanford Global Fin	N/A	1,111,580	1,152,050	8.250%	20-Jan-12	N/A	N/A
Private Bonds	USD	Argentina	Stanford Global Fin	B+	295,890	302,240	10.000%	15-Oct-11	N/A	N/A
Private Bonds	USD	UNITED STATES	Stanford Global Fin	B+	1,440,000	1,470,650	8.875%	15-Mar-10	N/A	N/A
Private Bonds	USD	HONG KONG	Stanford Global Fin	B+	2,331,250	2,423,000	8.750%	1-Feb-15	N/A	N/A
Private Bonds	USD	Brazil	Stanford Global Fin	N/A	3,164,420	3,301,690	10.500%	4-Aug-16	N/A	N/A
Private Bonds	USD	China	Stanford Global Fin	BB-	2,227,200	2,283,900	8.625%	24-Apr-13	N/A	N/A
Private Bonds	USD	SINGAPORE	Stanford Global Fin	N/A	2,637,500	2,648,570	9.375%	15-Dec-11	N/A	N/A
Private Bonds	USD	Argentina	Stanford Global Fin	N/A	3,562,400	3,648,310	9.750%	27-Apr-16	N/A	N/A

FINANCIAL SERVICES REGULATORY COMMISSION

ANALYSIS OF INVESTMENTS

(in United States dollars rounded to the nearest dollar)

FORM IB 5

30-Jun-08

Stanford International Bank Ltd

Quarter Ended

Offshore Financial Institution

Detail the individual accounts which correspond to Item 15 on Form IB 1 Cont'd as at the reporting date

Type	Currency	Country of issuance	Intermediary/ Broker/Issuer	Moody's rating	Initial Value (Initial Cost or Fair Value)	Balance Sheet Value (Fair Value or Amortised Cost)	Average Interest Rate	Maturity Date (dd-mm-yy)	Pledged Amount	Provision Held
Private Bonds	USD	Brazil	Stanford Global Fin	B+	2,994,250	3,067,320	10.250%	5-Oct-16	N/A	N/A
Private Bonds	USD	Canada	Stanford Global Fin	N/A	2,902,500	2,966,630	9.500%	11-Apr-10	N/A	N/A
Private Bonds	USD	UNITED STATES	Stanford Global Fin	B	10,690	10,690	0.000%	1-Dec-12	N/A	N/A
Private Bonds	USD	Russia	Stanford Global Fin	N/A	4,103,000	4,163,090	8.625%	5-May-11	N/A	N/A
Private Bonds	USD	UNITED STATES	Stanford Global Fin	BB-	4,065,250	4,084,920	8.250%	15-Jun-14	N/A	N/A
Private Bonds	USD	UNITED STATES	Stanford Global Fin	N/A	41,012,800	41,012,800	4.400%	3-Jul-08	N/A	N/A
Private Bonds	USD	Mexico	Stanford Global Fin	B	4,550,000	4,730,890	8.625%	1-Feb-12	N/A	N/A
Private Bonds	USD	Mexico	Stanford Global Fin	CCC+	2,126,800	2,230,580	10.500%	5-Oct-17	N/A	N/A
Private Bonds	USD	UNITED STATES	Stanford Global Fin	CCC+	2,167,000	2,176,870	9.500%	15-Dec-14	N/A	N/A
Private Bonds	USD	HONG KONG	Stanford Global Fin	B-	2,750,000	2,872,780	8.500%	18-Mar-12	N/A	N/A
Private Bonds	USD	Argentina	Stanford Global Fin	N/A	2,260,050	2,314,080	11.250%	22-Oct-14	N/A	N/A
Private Bonds	EUR	GERMANY	Medieval	N/A	2,706,361	1,689,380	0.000%	11/1/2011	N/A	N/A
Private Bonds	EUR	GERMANY	Medieval	N/A	2,706,361	1,689,380	0.000%	11/1/2012	N/A	N/A
Private Bonds	EUR	United Kingdom	Medieval	n/a	7,870,713	7,882,300	0.000%	6-Apr-09	N/A	N/A
Private Bonds	USD	INDONESIA	Medieval	N/A	1,209,375	1,200,000	7.000%	5/2/2006	N/A	N/A
Private Bonds	USD	GUERNSEY	Medieval	N/A	3,999,600	4,462,800	0.000%	5/18/2009	N/A	N/A
Private Bonds	USD	GUERNSEY	Medieval	N/A	3,998,800	4,739,200	0.000%	5/18/2009	N/A	N/A
Private Bonds	USD	United Kingdom	Medieval	AA	4,212,175	5,065,150	0.000%	25-Jan-10	N/A	N/A
Private Bonds	USD	United Kingdom	Medieval	AA	5,006,570	4,897,000	0.000%	10-May-10	N/A	N/A
Private Bonds	USD	GUERNSEY	Medieval	N/A	12,360,000	14,608,800	0.000%	3-Aug-09	N/A	N/A
Private Bonds	USD	UNITED STATES	Medieval	N/A	2,769,760	2,798,600	11.370%	27-Aug-08	N/A	N/A
Private Bonds	USD	UNITED STATES	Medieval	N/A	3,774,849	3,698,150	11.370%	27-Aug-08	N/A	N/A
Private Bonds	USD	UNITED STATES	Medieval	n/a	3,499,650	3,309,950	11.300%	12-Jun-08	N/A	N/A
Private Bonds	EUR	CAYMAN	Medieval	N/A	4,342,437	4,745,550	11.800%	26-Sep-08	N/A	N/A
Private Bonds	EUR	CAYMAN	Medieval	N/A	4,865,491	4,584,850	11.250%	27-Feb-09	N/A	N/A
Private Bonds	EUR	GUERNSEY	Medieval	n/a	3,928,250	3,718,300	14.100%	14-Apr-09	N/A	N/A
Private Bonds	EUR	GUERNSEY	Medieval	n/a	4,666,500	4,580,120	12.800%	6-May-09	N/A	N/A
Private Bonds	CHF	GUERNSEY	Medieval	N/A	2,623,443	2,124,980	14.600%	8-Sep-08	N/A	N/A
Private Bonds	CHF	GUERNSEY	Medieval	n/a	2,491,777	2,163,510	14.700%	5-May-09	N/A	N/A
Private Bonds	CHF	GUERNSEY	Medieval	n/a	2,733,278	2,678,680	0.000%	16-Apr-09	N/A	N/A
Private Bonds	CHF	United Kingdom	Medieval	N/A	2,953,449	3,482,930	0.000%	12-Sep-08	N/A	N/A
Private Bonds	USD	UNITED STATES	Medieval	N/A	7,425,000	7,000,500	0.000%	14-Sep-09	N/A	N/A
Private Bonds	USD	UNITED STATES	Medieval	N/A	2,490,545	2,333,500	1.000%	15-Sep-09	N/A	N/A
Private Bonds	USD	UNITED STATES	Medieval	N/A	2,475,000	2,017,500	15.000%	15-Sep-08	N/A	N/A
Private Bonds	USD	BAHAMAS	Medieval	N/A	4,950,000	4,802,500	14.125%	22-Oct-08	N/A	N/A
Private Bonds	USD	BAHAMAS	Medieval	N/A	4,962,500	4,692,500	12.500%	21-Oct-08	N/A	N/A
Private Bonds	EUR	FRANCE	Medieval	N/A	3,618,698	3,010,090	12.250%	13-Oct-08	N/A	N/A
Private Bonds	USD	United Kingdom	Medieval	AA	4,950,000	4,251,500	0.000%	19-Nov-10	N/A	N/A
Private Bonds	USD	UNITED STATES	Medieval	N/A	3,960,000	2,620,400	10.450%	13-Oct-08	N/A	N/A
Private Bonds	USD	GERMANY	Medieval	n/a	4,478,295	2,875,950	48.063%	18-Jul-08	N/A	N/A
Private Bonds	JPY	GUERNSEY	Medieval	N/A	9,386,520	9,141,080	0.000%	3-Mar-11	N/A	N/A
Private Bonds	RUB	Russia	Medieval	BBB	4,323,668	4,222,710	7.250%	22-Feb-10	N/A	N/A
Platinum	USD	GLOBAL	Coutts RBS	N/A	22,463,722	22,896,574	N/A	N/A	N/A	N/A
Platinum	USD	Global	Stanford Coins	N/A	1,478,495	1,256,020	N/A	N/A	N/A	N/A
Silver	USD	UNITED STATES	Medieval	N/A	85,998,372	86,998,655	N/A	N/A	N/A	N/A

FINANCIAL SERVICES REGULATORY COMMISSION

ANALYSIS OF INVESTMENTS

(in United States dollars rounded to the nearest dollar)

FORM IB 5

30-Jun-08

Stanford International Bank Ltd

Quarter Ended

Offshore Financial Institution

Detail the individual accounts which correspond to Item 15 on Form IB 1 Cont'd as at the reporting date

Type	Currency	Country of issuance	Intermediary/ Broker/Issuer	Moody's rating	Initial Value (Initial Cost or Fair Value)	Balance Sheet Value (Fair Value or Amortised Cost)	Average Interest Rate	Maturity Date (dd-mm-yy)	Pledged Amount	Provision Held
Gold	USD	UNITED STATES	SocGen	N/A	368,225,225	414,093,882	N/A	N/A	N/A	N/A
Mutual Fund	SGD	SINGAPORE	Coutts RBS	N/A	5,099,991	4,354,960	N/A	N/A	N/A	N/A
Mutual Fund	USD	ASIA	Coutts RBS	N/A	34,561,527	42,060,200	N/A	N/A	N/A	N/A
Mutual Fund	USD	Markets	Coutts RBS	N/A	11,592,560	10,217,200	N/A	N/A	N/A	N/A
Mutual Fund	USD	UNITED STATES	Coutts RBS	N/A	11,449,267	8,774,240	N/A	N/A	N/A	N/A
Mutual Fund	USD	BRITISH VIRGIN	Coutts RBS	N/A	11,042,092	10,863,390	N/A	N/A	N/A	N/A
Mutual Fund	USD	LUXEMBOURG	Coutts RBS	N/A	6,112,460	7,173,360	N/A	N/A	N/A	N/A
Mutual Fund	EUR	EUROPE	Banque Franck	N/A	13,836,208	12,022,483	N/A	N/A	N/A	N/A
Mutual Fund	EUR	Global	Banque Franck	N/A	208,819,915	217,163,760	N/A	N/A	N/A	N/A
Mutual Fund	EUR	Japan	Banque Franck	N/A	18,726,538	19,234,238	N/A	N/A	N/A	N/A
Mutual Fund	USD	Africa	Banque Franck	N/A	14,549,200	13,763,200	N/A	N/A	N/A	N/A
Mutual Fund	USD	ASIA	Banque Franck	N/A	12,175,000	13,475,000	N/A	N/A	N/A	N/A
Mutual Fund	USD	Latin America	Banque Franck	N/A	38,985,000	46,650,000	N/A	N/A	N/A	N/A
Mutual Fund	USD	Middle East	Banque Franck	N/A	52,796,000	56,252,440	N/A	N/A	N/A	N/A
Mutual Fund	USD	Russia	Banque Franck	N/A	42,973,565	54,127,755	N/A	N/A	N/A	N/A
Mutual Fund	USD	AUSTRALIA	LAM	N/A	986,990	942,170	N/A	N/A	N/A	N/A
Mutual Fund	USD	Brazil	LAM	N/A	993,148	1,220,472	N/A	N/A	N/A	N/A
Mutual Fund	USD	CHINA	LAM	N/A	1,108,143	999,369	N/A	N/A	N/A	N/A
Mutual Fund	USD	GERMANY	LAM	N/A	1,548,512	1,369,040	N/A	N/A	N/A	N/A
Mutual Fund	USD	HONG KONG	LAM	N/A	1,159,870	1,005,642	N/A	N/A	N/A	N/A
Mutual Fund	USD	INDIA	LAM	N/A	1,059,144	794,625	N/A	N/A	N/A	N/A
Mutual Fund	USD	JAPAN	LAM	N/A	1,278,960	1,187,242	N/A	N/A	N/A	N/A
Mutual Fund	USD	Taiwan	LAM	N/A	772,718	668,244	N/A	N/A	N/A	N/A
Mutual Fund	USD	UNITED STATES	LAM	N/A	7,634,203	6,454,360	N/A	N/A	N/A	N/A
Mutual Fund	GBP	ASIA	AXIA	N/A	6,128,640	5,840,390	N/A	N/A	N/A	N/A
Mutual Fund	HKD	China	AXIA	N/A	6,425,600	5,539,440	N/A	N/A	N/A	N/A
Mutual Fund	EUR	EUROPE	AXIA	N/A	17,766,040	18,680,270	N/A	N/A	N/A	N/A
Mutual Fund	EUR	Global	AXIA	N/A	86,317,460	108,543,420	N/A	N/A	N/A	N/A
Mutual Fund	USD	Global	AXIA	N/A	56,277,230	60,235,430	N/A	N/A	N/A	N/A
Mutual Fund	USD	India	AXIA	N/A	2,476,150	1,981,280	N/A	N/A	N/A	N/A
Mutual Fund	EUR	ITALY	AXIA	N/A	7,474,990	4,983,530	N/A	N/A	N/A	N/A
Mutual Fund	JPY	Japan	AXIA	N/A	34,949,330	30,453,370	N/A	N/A	N/A	N/A
Mutual Fund	USD	Japan	AXIA	N/A	5,011,710	5,164,160	N/A	N/A	N/A	N/A
Mutual Fund	USD	Russia	AXIA	N/A	9,792,600	10,460,070	N/A	N/A	N/A	N/A
Mutual Fund	USD	UNITED STATES	AXIA	N/A	4,820,640	5,927,680	N/A	N/A	N/A	N/A
Mutual Fund	USD	ASIA	SocGen	N/A	27,859,500	21,090,000	N/A	N/A	N/A	N/A
Mutual Fund	USD	Global	SocGen	N/A	1,510,604	1,607,567	N/A	N/A	N/A	N/A
Mutual Fund	USD	Russia	SocGen	N/A	10,000,002	35,702,628	N/A	N/A	N/A	N/A
Mutual Fund	EUR	Global	Medieval	n/a	3,007,291	2,596,190	N/A	N/A	N/A	N/A
Mutual Fund	EUR	Eastern Europe	Medieval	n/a	2,451,850	3,118,640	N/A	N/A	N/A	N/A
Mutual Fund	USD	Vietnam	Medieval	n/a	9,622,480	7,177,500	N/A	N/A	N/A	N/A
Mutual Fund	EUR	Vietnam	Medieval	n/a	3,376,310	2,911,610	N/A	N/A	N/A	N/A
Mutual Fund	USD	GLOBAL	Medieval	N/A	6,737,020	6,105,600	N/A	N/A	N/A	N/A
Mutual Fund	USD	Taiwan	Medieval	N/A	2,461,890	2,118,000	N/A	N/A	N/A	N/A

FINANCIAL SERVICES REGULATORY COMMISSION

ANALYSIS OF INVESTMENTS

(in United States dollars rounded to the nearest dollar)

FORM IB 5

30-Jun-08

Stanford International Bank Ltd

Quarter Ended

Offshore Financial Institution

Detail the individual accounts which correspond to Item 15 on Form IB 1 Cont'd as at the reporting date

Type	Currency	Country of issuance	Intermediary/ Broker/Issuer	Moody's rating	Initial Value (Initial Cost or Fair Value)	Balance Sheet Value (Fair Value or Amortised Cost)	Average Interest Rate	Maturity Date (dd-mm-yy)	Pledged Amount	Provision Held
TOTAL					6,219,041,776	7,223,734,023			-	-

1. Report range for the quarter where applicable

2. Maturity dates i.e. Redemption dates/Conversion dates

FINANCIAL SERVICES REGULATORY COMMISSION

ISSUER/BROKER, COUNTRY, & INVESTMENT TYPE CONCENTRATION
RISK ASSESSMENT

Issuer/Broker Name (used in drop-down box above)	Total Investment with Issuer/Broker	Total Market Value of Investment with Issuer/Broker	% of BK Value	% of Capital Base
AXIA	669,799,585	706,623,920	11%	165%
Banque Franck	651,316,877	699,312,148	10%	160%
Casa de Valores	84,141,589	87,038,340	1%	21%
Coutis RBS	728,154,119	727,308,715	12%	179%
CS Bond	284,465,056	317,904,980	5%	70%
CS Brandes	16,729,178	13,751,431	0%	4%
CS Equity	24,376,491	29,395,415	0%	6%
CS Hedge	728,515,495	893,191,560	12%	179%
LAM	104,173,126	95,810,880	2%	26%
Lehman	106,506,023	108,598,967	2%	26%
Medieval	347,163,069	340,722,335	6%	85%
Refco	37,080,160	37,196,890	1%	9%
SocGen	1,330,742,700	1,259,951,549	21%	328%
Stanford Coins	28,264,965	28,032,490	0%	7%
Stanford Global Fin	110,481,550	112,152,100	2%	27%
Toronto Dominion	345,140,875	356,354,016	6%	85%
VCH	622,000,918	1,410,388,288	10%	153%
TOTALS	6,219,041,776	7,223,734,023	100%	1531%

Country of Issuance (used in drop-down box above)	Total Investment with Country	Total Market Value of Investment with Country	% of BK Value	% of Capital Base
Africa	14,549,200	13,763,200	0%	4%
Argentina	6,118,340	6,264,630	0%	2%
Asia	104,922,483	111,718,526	2%	28%
Australia	9,017,788	12,537,987	0%	2%
Austria	11,395,192	15,357,874	0%	3%
Bahamas	17,232,990	16,926,930	0%	4%
Belgium	83,341,400	75,434,335	1%	21%
Bermuda	3,041,132	2,932,113	0%	1%
Brazil	7,411,156	7,856,455	0%	2%
British Virgin	11,042,092	10,863,390	0%	3%
Canada	248,535,221	235,331,699	4%	61%
Cayman	11,876,028	11,846,025	0%	3%
China	52,293,123	49,482,119	1%	13%
Denmark	1,163,990	1,987,390	0%	0%
Eastern Europe	2,451,850	3,118,640	0%	1%
Ecuador	81,280,482	84,177,233	1%	20%
Emerging Markets	11,592,560	10,217,200	0%	3%
Europe	160,389,464	171,279,975	3%	39%
Finland	7,773,096	7,572,876	0%	2%
France	171,319,652	162,648,519	3%	42%
Germany	164,456,539	151,201,652	3%	40%
Global	524,615,965	511,924,811	8%	129%
Greece	624,603	651,280	0%	0%

FINANCIAL SERVICES REGULATORY COMMISSION

ANALYSIS OF INVESTMENTS

(in United States dollars rounded to the nearest dollar)

FORM IB 5

30-Jun-08

Stanford International Bank Ltd

Quarter Ended

Offshore Financial Institution

Detail the individual accounts which correspond to Item 15 on Form IB 1 Cont'd as at the reporting date

Type	Currency	Country of issuance	Intermediary/ Broker/Issuer	Moody's rating	Initial Value (Initial Cost or Fair Value)	Balance Sheet Value (Fair Value or Amortised Cost)	Average Interest Rate	Maturity Date (dd-mm-yy)	Pledged Amount	Provision Held
Guernsey		48,850,758	50,137,840	1%	12%					
Hong Kong		15,476,219	15,711,592	0%	4%					
India		3,535,294	2,775,905	0%	1%					
Indonesia		2,751,775	2,908,360	0%	1%					
Ireland		4,148,568	2,661,488	0%	1%					
Italy		18,633,917	13,863,085	0%	5%					
Japan		191,994,963	172,081,804	3%	47%					
Kazakhstan		1,824,670	1,848,070	0%	0%					
Latin America		38,985,000	46,650,000	1%	10%					
Luxembourg		47,763,582	32,989,192	1%	12%					
Mexico		7,978,420	8,545,083	0%	2%					
Middle East		52,796,000	56,252,440	1%	13%					
Netherlands		63,052,988	63,239,484	1%	16%					
Philippines		1,111,580	1,152,050	0%	0%					
Portugal		78,507	119,079	0%	0%					
Russia		180,774,835	218,422,153	3%	45%					
Scotland		44,163	15,896	0%	0%					
Singapore		56,107,221	55,597,564	1%	14%					
South Africa		4,537,190	6,538,330	0%	1%					
South Korea		113,500,964	115,379,950	2%	28%					
Spain		35,917,893	38,191,165	1%	9%					
Sweden		57,863,328	30,599,757	1%	14%					
Switzerland		224,374,896	229,804,069	4%	55%					
Taiwan		38,304,808	44,801,344	1%	9%					
Thailand		11,472,050	7,597,370	0%	3%					
United Kingdom		443,636,471	487,634,524	7%	109%					
United States		2,787,582,582	3,784,589,964	45%	686%					
Venezuela		46,500,000	48,442,500	1%						
Vietnam		12,998,790	10,089,110	0%	3%					
TOTALS:		6,219,041,776	7,223,734,023	100%	1520%					

Investment type	% of total	Book Value Amount	Fair Value Amount
Treasury Bills	1%	47,657,242	47,688,815
Treasury Bonds	0%	-	-
Mutual Fund	13%	803,728,345	871,010,165
Brokerage Account	6%	345,880,007	345,880,007
Private Bonds	18%	1,108,833,125	1,141,839,018
Government Bonds	3%	167,547,156	176,795,998
Commercial Paper	0%	-	-
Fixed Deposits	0%	-	-
Fixed Income Securities	0%	-	-
Equity Securities	35%	2,155,484,654	2,826,785,184
Hybrid Securities	0%	-	-
Gold	6%	368,225,225	414,093,882
Silver	1%	85,998,372	86,998,655
Copper	0%	-	-
Diamond	0%	-	-
Platinum	0%	23,942,217	24,152,594
Commodities	0%	-	-
Other	18%	1,111,745,433	1,288,489,705
TOTALS:	100%	6,219,041,776	7,223,734,023

FINANCIAL SERVICES REGULATORY COMMISSION
FORM IB 6
QUARTERLY STATEMENT OF INCOME AND EXPENSES
 (in United States dollars rounded to the nearest dollar)

30-Jun-08 Quarter Ended Stanford International Bank Ltd
Offshore Financial Institution

	30-Jun-08	31-Mar-08 Previous Quarter	31-Dec-07 Previous Quarter	30-Jun-07 Previous Quarter
A. NET INTEREST INCOME AND OTHER INCOME				
I. Interest Income from Financial Assets:				
a. Interest on Loans:				
i. Real estate mortgage loans	248,614,494	218,474,518	232,037,451	-
ii. Other personal loans	2,029,590	1,771,565	1,244,956	-
iii. Commercial real estate/real estate project loans	0%	0%	0%	0%
iv. Large capital asset commercial loans (see instructions)	0%	0%	0%	0%
v. Other commercial loans	0%	0%	0%	0%
vi. Overdrafts	0%	0%	0%	0%
vii. Subsidiaries and Affiliates	0%	0%	0%	0%
viii. Other Financial Institutions	0%	0%	0%	0%
ix. Govt., Statutory Bodies & Gov't Corporation	0%	0%	0%	0%
b. Interest on Balances with Financial Institutions	5,433,636	2,210,744	5,351,154	-
c. Interest on Investments:	241,131,268	214,486,209	223,441,321	-
i. US Treasury Bills & Bond, and other US securities	0%	0%	0%	0%
ii. Other Govt., Statutory Bodies & Gov't Corporation securities	0%	0%	0%	0%
iii. Corporate (private sector) securities	43,896,097	38,407,130	17%	0%
iv. Subsidiaries & Affiliates	197,235,171	153,629,813	83%	0%
v. Other	-	-	-	-
d. Interest income on credit cards	-	-	-	-
e. Other Interest Income	-	-	-	-
2. Expenses on Financial Liabilities:				
a. Interest on Deposits:				
i. Demand	137,987,649	130,962,295	122,541,809	-
ii. Time	93,643	33%	1%	0%
iii. Savings	137,894,006	30,542,480	673,415	0%
iv. Other	-	100,419,815	121,868,394	0%
b. Interest on Deposits of Financial Institutions	-	-	-	-
c. Interest on Capital Notes and Long Term Loans	-	-	-	-
d. Interest on Other Financial Liabilities	-	-	-	-
NET INTEREST INCOME (LOSS)	110,626,845	87,512,223	109,495,622	-
3. Operating Income (net)				
a. Services and Commissions Income	2,461,221	1,135,244	1,293,067	-
b. Gains and Losses on Foreign Exchange Transactions, Translations, & Revaluations	1,579,811	1,135,244	1,293,067	-
c. Credit, Debit, Stored Value Card Income	881,410	-	-	-
d. Brokerage, Private Banking, & Wealth Management fees	-	-	-	-
e. Gains and Losses from Investments	-	-	-	-
f. Dividend Income	-	-	-	-
g. Other Income	9,259	9,259	9,259	-
TOTAL INCOME	251,084,974	219,619,021	233,339,757	-

DO NOT PRINT

DO NOT PRINT

DO NOT PRINT

DO NOT PRINT

B. NON INTEREST EXPENSES									
1. Operating Expenses									
a. Personnel Expenses									
	95,149,902	90,449,660	86,716,118						
i. Wages & Salaries	843,882	925,604	891,333						
ii. Other Personnel Expenses	677,039	743,275	674,804						
	166,843	182,329	216,529						
b. Occupancy and Maintenance Expenses		661,695	510,274						
c. Depreciation and Amortization	167,480	166,919	168,387						
d. Bad Debts written off									
i. Loans and Advances, credit card, and overdrafts	0%	0%	0%						0%
ii. Due from Subsidiaries and Affiliates	0%	0%	0%						0%
iii. Investments	0%	0%	0%						0%
iv. Other	91,539,915	86,237,054	80,821,458						
e. Management Fees	21,593	15,712	69,824						
f. Government and Regulatory Fees									
g. Gain/Loss on the Sale of Fixed Assets	2,577,032	2,442,676	4,254,892						
h. Other									
2. Provision for Doubtful Debts & Investments									
a. Loans and Advances, credit card, and overdrafts									
b. Investments									
c. Other									
TOTAL EXPENSES									
	233,137,551	221,411,955	209,257,927						
C. NET INCOME (LOSS) BEFORE TAXES									
	17,947,423	(1,792,934)	24,081,830						
1. Taxes									
D. NET INCOME (LOSS) AFTER TAXES									
	17,947,423	(1,792,934)	24,081,830						

FINANCIAL SERVICES REGULATORY COMMISSION

AGEING, PAST DUE, & RESTRUCTURED LOANS REPORT
(in United States dollars rounded to the nearest dollar)

FORM IB 7

30-Jun-08 Quarter Ended Stanford International Bank Ltd
Offshore Financial Institution

DEBT IN ARREARS

Credits in Arrears	Loans and Advances ¹				Non-Performing Overdrafts					
	No. of Accounts	Balances Outstanding	Arrears	Current Security Value	Provision for loss	Additional Estimated provision	No. of Accounts	Balances Outstanding	Current Security Value	Provision for loss
(a) 1 - 89 days	-	-	-	-	-	-	-	-	-	-
(b) 90 - 179 days	-	-	-	-	-	-	-	-	-	-
(c) 180 - 365 days	-	-	-	-	-	-	-	-	-	-
(d) Over 365 days	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-

¹ includes Bills Discounted

Credits in Arrears	Credit Cards				Other					
	No. of Accounts	Balances Outstanding	Arrears	Current Security Value	Provision for loss	Additional Estimated provision	No. of Accounts	Balances Outstanding	Current Security Value	Provision for loss
(a) 1 - 89 days	-	-	-	-	-	-	-	-	-	-
(b) 90 - 179 days	-	-	-	-	-	-	-	-	-	-
(c) 180 - 365 days	-	-	-	-	-	-	-	-	-	-
(d) Over 365 days	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-

PAST DUE AND REFINANCED/RESTRUCTURED DEBT

Credits past due	PAST DUE				*REFINANCED AND RESTRUCTURED				
	No. Of Accounts	Balances Outstanding	Current Security Value	Loan Loss Provision	Additional Estimated provision	No. Of Accounts	Balances Outstanding	Current Security Value	Loan Loss Provision
(a) 1 - 89 days	-	-	-	-	-	-	-	-	-
(b) 90 - 179 days	-	-	-	-	-	-	-	-	-
(c) 180 - 365 days	-	-	-	-	-	-	-	-	-
(d) Over 365 days	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-

*Refinanced and restructured loans and advances are loans and advances where the original terms of the loans were changed to favour the borrower. Moratoriums, debt forgiveness, interest waivers, and maturity extensions, and replacement loans (new loan replacing old loan)

FINANCIAL SERVICES REGULATORY COMMISSION

MATURITY DISTRIBUTION OF FINANCIAL ASSETS AND LIABILITIES
(in United States dollars rounded to the nearest dollar)

30-Jun-08 Quarter Ended		Stanford International Bank Ltd Offshore Financial Institution						
Financial Assets	Up to 3 Months	> 3 Months <= 1 year	> 1 Year <= 3 years	> 3 Year <= 5 years	> 5 Year <= 10 years	Over 10 years	Overdue	TOTAL
Investments: Trading and Available-for-Sale	6,317,781,998	107,044,485	395,884,722	192,416,119	155,257,580	48,620,469	6,728,650	7,223,734,023
Investments: Held-to-Maturity								
Loans & Advances (excluding the balances of loans past due and in arrears over 180 days)	88,709,460							88,709,460
Loans & Advances refinanced and restituted (debt and interest forgiveness, moratoriums, interest waivers, extending of maturity dates)								
Credit Cards, Overdrafts, and Other Credits that are repayable at short notice								
Cash in Hand	1,237							1,237
Balances due from banks (excluding collateral)	778,768,391	81,100						778,849,491
TOTAL	7,195,261,086	107,125,585	395,884,722	192,416,119	155,257,580	48,620,469	6,728,650	8,091,294,211

Financial Liabilities	Up to 3 Months	> 3 Months <= 1 year	> 1 Year <= 3 years	> 3 Year <= 5 years	> 5 Year <= 10 years	Over 10 years	Overdue	TOTAL
*Customer Deposits	1,057,181,130	2,184,811,996	2,433,408,725	1,998,648,518	4,719,203			7,678,769,572
Deposits from banks								
Loans and Deposits from related parties and affiliates								
Loans and Advances from non-banks financial institutions								
Loans and Advances from banks								
Loans from private organisations and other entities								
Other long-term debt								
TOTAL	1,057,181,130	2,184,811,996	2,433,408,725	1,998,648,518	4,719,203	-	-	7,678,769,572
NET POSITION	6,128,079,956	(2,077,686,411)	(2,037,524,003)	(1,806,232,399)	150,538,377	48,620,469	6,728,650	412,524,639
Overdrafts and Other Loans Repayable At Short Notice								

Liabilities and Assets should be classified on the basis of the earliest contracted call, repayment, or maturity date.

* Deposits used as security for a loan should be classified in that loan's maturity bucket.

Year Ended	Stanford International Bank Ltd Offshore Financial Institution
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1. Government Fees
 - (a) Licence
 - (b) Company registration
 - (c) Work permit
 - (d) Stamp Duty
 - (e) Real property tax
 - (f) Custom duty
 - (g) Other
2. Other Administrative Expenses

Kindly refer to the following notes when completing the above.

Notes:

1. Item (d) "Stamp Duty" should include all stamp duties paid to government by these institutions.
2. With reference to "Other Administrative Expenses", please include such items as: office rent; professional fees; travel and entertainment expenses; directors' fees; insurance fees; repair and maintenance costs; data processing charges; printing and stationery costs and advertisement fees.

GROSS ECONOMIC CONTRIBUTION OF OFFSHORE BANKS & TRUSTS
COMPANIES IN ANTIGUA AND BARBUDA
(in United States dollars rounded to the nearest dollar)

1.	Employment:		-
	i) Nationals		
	ii) Non-Nationals		
2.	Number of Nationals employed in:		
	i) Offshore banking		
	ii) Trust Administration		
	iii) Other		
3.	Number of Nationals sent abroad for training		
4.	Number of Branches		
5.	Total Operational Outlays (i+ii+iii+iv+v+vi) - [See Note Below]		
	i) Salaries		
	(a) Nationals		
	(b) Non-Nationals		
	TOTAL		
	ii) Government Fees		
	(a) Licence		
	(b) Company Registration		
	(c) Work Permit		
	(d) Stamp Duty		
	(e) Property Taxes		
	(f) Customs Duties		
	(g) Other		
	TOTAL		
	iii) Public Utilities (electricity, water, telephone) and other communication expenses		
	iv) Staff training		
	v) Other administrative expenses		
	vi) Contributions to charitable organizations/Scholarships		
6.	Renovation Expenses (office space only)		
7.	Capital Assets expenditures		
	i) Investment Property		
	ii) Acquisition of fixed assets		
	(a) Land and Buildings Purchased		
	(b) Purchase of office equipment and office furniture		
8.	Total Expenditure (5+6+7)		

Notes:

1. With reference to data on operational costs, you are requested to include all costs (including import payments) incurred locally by your organization and those managed or represented by you. Do not include expenses such as: interest on deposits; taxes paid abroad; provision for doubtful accounts; depreciation and decline in investment returns; or any other expenses that are made abroad.
2. Under "Other Administrative Expenses" item 5 (v), please include such items as: office rent; professional fees; travel and entertainment expenses; directors' fees; insurance fees; repair and maintenance costs; data processing charges; printing and stationery costs and advertisement fees.
3. Item 5ii (d) Government Fees: Stamp duty should represent amounts paid to Government by your institution and NOT duties collected on customer transactions for the account of Government.

FINANCIAL SERVICES REGULATORY COMMISSION
ANALYSIS OF BALANCES DUE FROM BANKS
(In United States dollar rounded to the nearest dollar)

20-Jun-08
 Quarter Ended

Stamford International Bank Ltd
 Offshore Financial Institution

CURRENCY	AMOUNT	INCOME EARNED FOR THE QUARTER	COUNTRY OF BANK	ACCOUNT TYPE	NAME OF BANK	*PLENDED AMOUNT MINIMUM BALANCE ON ACCOUNT	AVERAGE INTEREST RATE	MATURITY DATE (dd-mm-yy)
USD	64,929,779	4,124,029	CANADA	Correspondent	Toronto Dominion Bank		2.300%	
USD	440,000,000	312,794	CANADA	Other Investment	Toronto Dominion Bank			
USD	312,794	107,002	CANADA	Other	Toronto Dominion Bank		0.500%	
CAD	25,121,145		CANADA	Correspondent	Toronto Dominion Bank			
CAD	246,204		CANADA	Correspondent	Toronto Dominion Bank			
USD	545,544		CANADA	Correspondent	Bank of America			
XCD	417,202		ANTIGUA	Payable-through	TrustMark National Bank			
USD	686,319		USA	Payable-through	TrustMark National Bank			
USD	876,477		USA	Money Market	TrustMark National Bank		2.500%	
USD	74,814,431	260,206	USA	Correspondent	TrustMark National Bank			
USD	7,287,724		USA	Correspondent	TrustMark National Bank			
USD	73,855	395	USA	CD	TrustMark National Bank			
USD	81,100		USA	Other Investment	TrustMark National Bank			
EUR	1,756,265		UK	Correspondent	HSBC		0.500%	
EUR	70,132,832	96,974	UK	Correspondent	HSBC		0.500%	
GBP	61,446,319	85,366	UK	Correspondent	HSBC		0.500%	
USD	14,873,964	19,393	UK	Correspondent	HSBC		4.920%	
USD	3,071,801	37,775	PANAMA	CD	HSBC		0.500%	
CHF	680,879	1,731	UK	Correspondent	Commerz			
USD	290,124		USA	Correspondent	Bank Of Houston		2.400%	
USD	34,791,619	156,451	USA	Other Investment	Bank Of Houston		2.500%	
USD	71,804,641	565,171	USA	Money Market	FSRC Statutory Deposit			
USD	(12,504,397)		USA	Correspondent				
USD	500,000		ANTIGUA	Other				
TOTAL	778,819,491	5,453,636						

* Should be equal to IB 1.13 v.
 † Report average for the quarter where applicable

BALANCES DUE FROM BANKS CONCENTRATION ANALYSIS

Name of Bank	Percentage
ABN Bank Ltd	
AGN Amro	
AG Private Bank	
Allied Irish Bank PLC	
Banque Populaire	
Bank of America	
Bank of Antigua	0%
Bank of Houston	8%
Barclays Bank PLC	
Bayerische Bank	
Comerica	6%
CIBC Ltd	
Citibank	
Credit Suisse	
Deutsche Bank	
Dresdner Bank AG	
FirstCaribbean International Bank	0%
FSRC Statutory Deposit	15%
HSBC	
International Bank of Miami	
JP Morgan Chase	
Regions Bank	
Royal Bank of Canada	
RZB Bank	
SC Private Bank	
Standard Chartered Bank	
SunTrust Bank	
Toronto Dominion Bank	60%
TrustMark National Bank	11%

FINANCIAL SERVICES REGULATORY COMMISSION
OFF BALANCE SHEET ITEMS
 (in United States dollars rounded to the nearest dollar)

FORM IB 11

30-Jun-08
 Quarter Ended

Stanford International Bank Ltd
 Offshore Financial Institution

Off balance sheet items:		78,630,891
(a) Guarantees		
(b) Acceptances		
(c) Letters of Credit	78,630,891	
(d) Performance Bonds		
(e) Bid Bonds		
(f) Warranties		
(g) Repo Agreements (including Reverse Repos)		
(h) Guaranteed Portion of Credit Cards		
(i) Undrawn Commitments	-	
(i) Loans		
(ii) Overdrafts		
(iii) Credit Cards (Bank's own Credit Cards)		
(j) Other	-	
(i)		
(ii)		
(iii)		

FINANCIAL SERVICES REGULATORY COMMISSION			FORM IB 12
RELATED PARTY ITEMS			
(in United States dollars rounded to the nearest dollar)			
	30-Jun-08	Stanford International Bank Ltd	
	Quarter Ended	Offshore Financial Institution	
A	RELATED PARTY DEPOSITS		-
(a)	Due to other Group Companies		
(b)	Due to Directors, Controllers and Other Associates		
(c)	Due to non-group businesses with which Directors and Controllers are associated		
	Of which: Due to Banks		
B	RELATED PARTY LOANS AND ADVANCES		-
(a)	Due from other Group Companies		
(b)	Due from Directors, Controllers & Other Associates		
(c)	Due from non-group businesses with which Directors and Controllers are associated		
	Of which are due from Banks:		

FINANCIAL SERVICES REGULATORY COMMISSION

ASSETS UNDER ADMINISTRATION & MANAGEMENT

(in United States dollars rounded to the nearest dollar)

FORM IB 13

30-Jun-08

Quarter Ended

Stanford International Bank Ltd

Offshore Financial Institution

Type	Cash Resources	Securities	Loans and Mortgages	Other Assets	Total	Of Which	
						Domestic	Foreign
Institutional trust and securities custody							
Personal trust and securities custody							
Retail mutual funds							
Mortgage backed securities							
Total							

FINANCIAL SERVICES REGULATORY COMMISSION

CAPITAL ADEQUACY COMPUTATION WORKSHEET
ON-BALANCE SHEET ITEMS - WORKSHEET I

FORM IB 14 WI

(in United States dollars rounded to the nearest dollar)

30-Jun-08
Quarter EndedStanford International Bank Ltd
Offshore Financial Institution

Category	Assets	Value (V)	Weight (W)	Weighted Value (V x W)
Zero Weight	(a) Cash	1,237	-	
	1 United States Dollars	-		
	2 Other Currencies Converted to United States Dollars	1,237		
	(b) Securities issued or guaranteed by the Government of Antigua and Barbuda	-	-	
	1 Treasury Bills			
	2 Government Securities			
	3 Other Claims on Government			
	(c) Claims on FSRC and sovereigns that have a Moody's rating of at least 'Baa3'	224,984,813	-	
	1 Deposits at the Financial Services Regulatory Commission	-		
	2 Other claims on the Financial Services Regulatory Commission	500,000		
	3 Deposits at central banks with Moody's ratings of at least 'Baa3'			
	4 Other claims on central banks with Moody's ratings of at least 'Baa3'			
	5 Securities issued by sovereigns with Moody's ratings of at least 'Baa3'	224,484,813		
	6 Other claims on sovereigns with Moody's ratings of at least 'Baa3'			
	(d) Fully Secured Claims (inclusive of credit)	88,709,460	-	
	1 By Cash	88,709,460		
	2 By securities issued by sovereigns with Moody's ratings of at least 'Baa3'			
Sub-Total of Zero Weight Category		313,695,510		

*Moody's rating is based on foreign currency issuer credit ratings for the country as at the reporting date

CAPITAL ADEQUACY COMPUTATION WORKSHEET

On Balance Sheet Items - WORKSHEET I (CONT'D)

(in United States dollars rounded to the nearest dollar)

Risk Weight	Assets	Value (V)	Weight (W)	Weighted Value (V x W)
20% Risk Weight	(a) Due from Banks	778,349,491	0.2	155,669,898
	1 Incorporated in Antigua and Barbuda	531,342		
	2 Incorporated in sovereigns with Moody's ratings of at least 'Baa3'	777,818,149		
	(b) Due from other Financial Institutions (inclusive of Fixed Deposits)	-	0.2	-
	1 Incorporated in Antigua and Barbuda			
	2 Incorporated in sovereigns with Moody's ratings of at least 'Baa3'			
	(c) Other claims and loans guaranteed by Financial Institutions	805,589,121	0.2	161,117,824
	1 Incorporated in Antigua and Barbuda			
	2 Incorporated in sovereigns with Moody's ratings of at least 'Baa3'	805,589,121		
	3 Incorporated in other foreign sovereigns with a residual maturity of up to 1 year			
	(d) Claims on state owned enterprises in sovereigns with Moody's ratings of at least 'Baa3' not guaranteed by government	-	0.2	-
	1 Securities Issued			
	2 Loans			
	(e) Claims on or guaranteed by multilateral development banks or collateralised by securities issued by such banks		0.2	-
(f) Bankers' Acceptances		0.2	-	
(g) Cash items in the process of collection		0.2	-	
	Sub-Total of 20% Risk Weight	1,583,938,612		316,787,722
50%	Fully secured real estate residential mortgage loans		0.5	-
100% Risk Weight	(a) Unsecured Loans and Advances	-	1.0	-
	1 Commercial			
	2 Personal			
	3 Other			
	(b) Due from Banks	-	1.0	-
	1 Incorporated in sovereigns with Moody's ratings below 'Baa3'			
	(c) Claims on loans guaranteed by financial institutions incorporated in other sovereigns with a residual maturity of over 1 year		1.0	-
	(d) Claims on sovereigns with Moody's ratings below 'Baa3'	-	1.0	-
	1 Claims on central banks and state owned enterprises			
	2 Claims and obligations guaranteed by the government			
	(e) Fixed Assets and Investment Property	7,220,418	1.0	7,220,418
	1 Land and buildings/Investment Property	1,973,292		
	2 Plant and equipment	5,101,127		
	3 Other fixed assets	145,999		
	(f) Investments	6,193,660,089	1.0	6,193,660,089
	1 Investments in financial institutions			
	2 Quoted shares/stocks			
3 Other Investments	6,193,660,089			
(g) Other Assets	4,356,137	1.0	4,356,137	
	Sub-Total of 100% Risk Weight	6,205,236,644		6,205,236,644
	TOTAL ON-BALANCE SHEET ITEMS	8,102,870,766		6,522,024,366

*Moody's rating is based on foreign currency issuer credit ratings for the country as at the reporting date

CAPITAL ADEQUACY COMPUTATION WORKSHEET

Off Balance Sheet Items - WORKSHEET II

All figures in EC\$000's

Risk Weight	Off - Balance Sheet Items	Value (V)	Conversion factor (C)	Weight (w)	Converted Weighted Value (V x C x W) \$000's
0 % R i s k W e i g h t	(a) Domestic and Foreign Entities	0			
	1 Bankers' Acceptances		1.00	0	
	2 Bills of collection		1.00	0	
	3 Unused loan funds		1.00	0	
	4 Unused portion of overdraft facilities		1.00	0	
	5 Unused portion of credit card facilities		1.00	0	
	6 Documentary credits (collateralised by underlying shipments)		0.20	0	
	7 Documentary Credits -Other		1.00	0	
	8 Unconditional formal standby letters of credit and other commitments with an original maturity of up to 1 year		1.00	0	
	9 Formal standby letters of credit and other commitments with a maturity of over 1 year		0.50	0	
	10 Other standby letters of credit		1.00	0	
	11 Performance bonds, warranties and transactions related contingent items		0.50	0	
	12 Financial guarantees and items which substitute for loans and advances		1.00	0	
	13 Sale and repurchase agreements with recourse		1.00	0	
	14 Forward asset purchases, forward deposits and partly paid shares and securities with certain drawdown		1.00	0	
	15 Other		1.00	0	
	(b) Domestic, CARICOM and Approved foreign Public Sector Entities and Local governments (Guaranteed by central government)	0		0	
	1 Bankers' Acceptances		1.00	0	
	2 Bills of collection		1.00	0	
	3 Unused loan funds		1.00	0	
	4 Unused portion of overdraft facilities		1.00	0	
	5 Unused portion of credit card facilities		1.00	0	
	6 Documentary credits (collateralised by underlying shipments)		0.20	0	
	7 Documentary Credits -Other		1.00	0	
	8 Unconditional formal standby letters of credit and other commitments with an original maturity of up to 1 year		1.00	0	
	9 Formal standby letters of credit and other commitments with a maturity of over 1 year		0.50	0	
	10 Other standby letters		1.00	0	
	11 Performance bonds, warranties and transactions related contingent items		0.50	0	
	12 Financial guarantees and items which substitute for loans and advances		1.00	0	
	13 Sale and repurchase agreements with recourse		1.00	0	
	14 Forward asset purchases, forward deposits and partly paid shares and securities with certain drawdown		1.00	0	
15 Other		1.00	0		
Sub-Total of 0% Risk Weight	0				

CAPITAL ADEQUACY COMPUTATION WORKSHEET

FORM IB 14
WII Cont'd

Off Balance Sheet Items - WORKSHEET II (CONT'D)
(in United States dollars rounded to the nearest dollar)

Risk Weight	Off-Balance Sheet Items	Value (V)	Conversion factor (C)	Weight (W)	Converted Weighted Value (V x C x W)
20% Risk Weight	(c) Approved Government's Entities and Public Sector Entities and Local governments (Guaranteed by central government)	-			-
	1 Bankers' Acceptances		1.00	0.20	-
	2 Bills of collection		1.00	0.20	-
	3 Unused loan funds		1.00	0.20	-
	4 Unused portion of overdraft facilities		1.00	0.20	-
	5 Unused portion of credit card facilities		1.00	0.20	-
	6 Documentary credits (collateralised by underlying shipments)		0.20	0.20	-
	7 Documentary Credits -Other		1.00	0.20	-
	8 Unconditional formal standby letters of credit and other commitments with an original maturity of up to 1 year		1.00	0.20	-
	9 Formal standby letters of credit and other commitments with a maturity of over 1 year		0.50	0.20	-
	10 Other standby letters		1.00	0.20	-
	11 Performance bonds, warranties and transactions related contingent items		0.50	0.20	-
	12 Financial guarantees and items which substitute for loans and advances		1.00	0.20	-
	13 Sale and repurchase agreements with recourse		1.00	0.20	-
	14 Forward asset purchases, forward deposits and partly paid shares and securities with certain drawdown		1.00	0.20	-
	15 Other		1.00	0.20	-
	Sub-Total of 20% Risk Weight	-			-
100% Risk Weight	(d) Private Sector and Other Institutions	78,630,891			78,630,891
	1 Bankers' Acceptances		1.00	1.00	-
	2 Bills of collection		1.00	1.00	-
	3 Unused loan funds		1.00	1.00	-
	4 Unused portion of overdraft facilities		1.00	1.00	-
	5 Unused portion of credit card facilities		1.00	1.00	-
	6 Documentary credits (collateralised by underlying shipments)		0.20	1.00	-
	7 Documentary Credits -Other		1.00	1.00	-
	8 Unconditional formal standby letters of credit and other commitments with an original maturity of up to 1 year		1.00	1.00	-
	9 Formal standby letters of credit and other commitments with a maturity of over 1 year		0.50	1.00	-
	10 Other standby letters	78,630,891	1.00	1.00	78,630,891
	11 Performance bonds, warranties and transactions related contingent items		0.50	1.00	-
	12 Financial guarantees and items which substitute for loans and advances		1.00	1.00	-
	13 Sale and repurchase agreements with recourse		1.00	1.00	-
	14 Forward asset purchases, forward deposits and partly paid shares and securities with certain drawdown		1.00	1.00	-
	15 Other		1.00	1.00	-
	Sub-Total of 100% Risk Weight	78,630,891			78,630,891
	Total off-Balance Sheet Items	78,630,891			78,630,891

*Approved governments and central banks include those that reside in countries rated above Baa3 in the foreign currency issuer credit ratings set by Moody's.

CAPITAL COMPUTATION WORKSHEET
WORKSHEET III
(in United States dollars rounded to the nearest dollar)

FORM IB 14 WIII

		CAPITAL ITEMS	\$
Tier I	(a)	Paid up ordinary share capital	10,000,000
	(b)	Paid up ordinary share capital surplus	138,500,000
	(c)	Paid up perpetual non-cumulative preference shares	-
	(d)	Paid up perpetual non-cumulative preference shares surplus	-
	(e)	Statutory reserves	-
	(f)	Capital Reserves - excluding asset revaluations	-
	(g)	General reserves - excluding reserves losses on assets	-
	(h)	Other qualifying capital instruments	
	(i)	Retained earnings (accumulated losses) - audited	241,421,761
	Tier I Capital before deductions		389,921,761
	(j)	Less deductions	-
		1 Current year losses	-
		2 Increases in equity capital resulting from securitization exposure	
		3 Goodwill and other intangible assets	-
Total Core Capital - Tier I		389,921,761	
Tier II	(a)	Fixed assets revaluation Reserves (limited to 20% on Tier I capital)	
	(b)	General Provisions/Reserves for losses on assets (limited to 1.25% of total risk-weighted assets)	
	(c)	Paid up perpetual cumulative preference shares	-
	(d)	Paid up perpetual cumulative preference shares surplus	-
	(e)	Bonus shares from capitalisation of unrealised asset revaluation reserves	
	(f)	Unaudited undivided profits	16,154,489
	(g)	Asset revaluation reserves	-
	(h)	Mandatory convertible debt instruments	
	(i)	Other hybrid capital instruments	
	(j)	Subordinated term debt and limited life preference shares (limited to 50% of Tier I Capital)	
	(k)	Unrealized holding gains/losses on available-for-sale securities	-
	Total Tier II Capital		16,154,489
	Allowable Tier II Capital (the lesser of Tier I or Tier II Capital)		16,154,489
	Total Capital before deductions (Tier I and allowable Tier II Capital)		406,076,250
Less deductions		-	
Investments in financial subsidiaries not consolidated in the group			
TOTAL QUALIFYING CAPITAL		406,076,250	

CAPITAL RATIOS COMPUTATION WORKSHEET

WORKSHEET IV

FORM IB 14
WIV

(in United States dollars rounded to the nearest dollar)

Calculation of Risk-Based Capital ratios

1	Total risk weighted on-balance sheet assets (IB 14 WI Cont'd)	6,522,024,366
2	Less deductions (IB 14 WIII (j))	-
3	Net risk weighted on-balance sheet assets (1 - 2)	6,522,024,366
4	Total risk weighted off-balance sheet assets (IB 14 WII Cont'd)	78,630,891
5	Total risk weighted assets (3 + 4)	6,600,655,257
6	Less specific accumulated provision for losses on assets	-
7	Less General reserve/provisions for losses on assets disallowed in capital (IB 14 WIII - Tier II Capital, Item b)	-
8	Total adjusted risk weighted assets (5 - 6 - 7)	6,600,655,257
	Capital Ratios	
	Tier I Capital to Total adjusted risk weighted assets (item 8)	5.91%
	Total qualifying capital to Total adjusted risk weighted assets (item 8)	6.15%

FINANCIAL SERVICES REGULATORY COMMISSION

QUARTERLY ANALYSIS RATIOS

Stanford International Bank Ltd
Offshore Financial Institution

30-Jun-08
Quarter Ended

Ratio	Description	Formula	Benchmark	Current Quarter	DO NOT PRINT		
					31-Mar-08	31-Dec-07	30-Jun-07
CAPITAL-BASED RATIOS							
Regulatory capital to Risk-weighted Assets	Capital Adequacy calculation ratio used to determine the minimum level of capital that banks are to maintain based on their risk profile	Total Qualifying Capital /Risk Weighted Assets	8%	6.15%			
Tier 1 capital to Risk-weighted Assets	Capital Adequacy calculation ratio used to determine the minimum level of capital that banks are to maintain based on their risk profile	Total Core Capital/Risk Weighted Assets	4%	5.91%			
Non-performing Loans net of PLL to Tier 1 Capital	Compares the potential impact on capital of non-performing loans less loan loss provisions. Provided that there is appropriate recognition of NPLs, this FSI provides an indication of the bank's capital to withstand NPL-related losses	Total Loans - Provision for Loan Losses/Total Core Capital		0.00%			
Capital to Deposits (Gearing ratio)	Old measurement of capital. Does not take into account the quality of assets in which depositors' funds employed	Total Core Capital/Total Deposits	5%	5.08%			
Capital to Assets	An indication of financial leverage i.e. the extent to which assets are funded by other than own funds	Total Qualifying Capital/Total Assets		5.01%			
Fixed Assets to capital	Measures the amount of capital tied up in fixed assets	Fixed Assets Item/Total Qualifying Capital	50%	1.78%			
Equity Formation Ratio	Measures the actual growth in capital derived from internally generated profits. It shows the rate at which assets can grow without adversely impacting the leverage ratio. The level of off-balance sheet commitments which could impact on the bank's overall position. This ratio cannot be judged in isolation. Examiners must investigate the nature of the commitments particularly if the bank's capital is already weak.	Retained Net Income/Average Equity	5%-11%	63.43%			
Total Contingent Obligations to Total Qualifying Capital	Measures the level of cash dividends. This ratio should be looked at over a period of time and in conjunction with the bank's dividend policy.	Total Contingent Obligations/Total Qualifying Capital		19.36%			
Cash Dividend ratio		Cash Dividend/Net Income	10%-40%	0.00%			

Ratio	Description	Formula	Benchmark	Current Quarter	DO NOT PRINT		
					31-Mar-08	31-Dec-07	30-Jun-07
ASSET QUALITY RATIOS							
Largest Borrowers (Group) to Total Loans	Identifies vulnerabilities arising from credit risk concentrations. Concentrations to large entities by the banking sector could have systemic consequences should such entities fail.	Total of Largest Loans/Total Loans		48.12%			
Related party loans to Total Loans	Identifies vulnerabilities arising from credit risk concentrations. Connected lending should be closely monitored as lending standards might be relaxed increasing the vulnerability of the banking sector	Total exposures to affiliated entities and connected parties/Total Loans		0.00%			
Provision for Loan Losses to Total Loans	Measures the quality of the bank's loan portfolio. This ratio could indicate that the loan policy of the bank or credit granting procedures are weak	Total Loan Loss Provision/Total Loans	10% min	0.00%			
Provision for loan losses to Non-performing loans	Used to identify problems with asset quality in the loan portfolio. NPLs include loans past due for 90 days or more, refinanced or rolled over previously non-performing loans and past due interest capitalized. An increasing ratio may signal deterioration in the loan portfolio	Allowance for loan losses/past due credits, non-performing overdrafts, and selected loans in arrears	3% - 5% max	#DIV/0!			
Total Speculative Investments (Below BBB-) to Total Core Capital	Identifies the vulnerability of core capital to possible losses on poor quality investments	Total Speculative investments (Below BBB-)/Total Core Capital		0.00%			
Total Speculative investments (Below BBB-) to Total Investments	Identifies the portion of investments that are speculative grade	Total Speculative investments (Below BBB-)/Total Investments		0.00%			
Provision for losses on investments to total investments	Used to identify problems with the quality of the investments portfolio	Provision for losses on investments/Total Investments		0.00%			
Market Value to Book Value of Investments	Used to identify the quality of the investments portfolio. It measures the market value of the investments to the book value so as to determine the average loss or gain in value of the portfolio	Market Value of investments/Book Value of Investments		116.16%			

Ratio	Description	Formula	Benchmark	Current Quarter	DO NOT PRINT		
					31-Mar-08	31-Dec-07	30-Jun-07
EARNINGS & PROFITABILITY RATIOS							
Return on Assets	Net income to average total assets - this ratio measures banks' efficiency in the use of their assets. This ratio should be used in conjunction with FSI's on capital adequacy	Current Period's Profit (Loss)/Average Total Assets	2% min	0.28%			
Return on Equity	measures banks' efficiency in using their capital and the sustainability of banks' capital over time	Current Period's Profit (Loss)/Average Capital		4.52%			
Interest Margin to Gross Income	A measure of the relative share of net interest earnings (interest earned less interest expenses) within gross earnings. This FSI may be affected by the capital to assets ratio as for a given level of assets, higher capital results in lower borrowing needs by the bank, thus lowering interest expenses	Net Interest Income/Gross Income		44.06%			
None Interest Expense to Gross Income	Measures the size of personnel and other administrative expenses to gross income	Non-interest Expense/Gross Income		92.85%			
Personnel Expenses to non-Interest Expenses	measures the incidence of personnel costs in total administrative expenses	Personnel Expenses/Non-Interest Expenses		0.89%			
Income from fees and Commissions to Total Incomes	Contribution of Services to Total Income. Measures the spread between lending and deposit rates. A downward trend could signal the potential for a reduction in earnings	Income from fees and Commissions/Total Incomes		0.98%			
Interest Rate Spread		Weighted average lending rate less the weighted average deposit rate for a set period		#DIV/0!			

		DO NOT PRINT						
Ratio	Description	Formula	Benchmark	Current Quarter	31-Mar-08	31-Dec-07	30-Sep-07	30-Jun-07
Net Interest Margin	Measures the level of bank's efficiency in the use of its earning assets. This ratio is not to be confused with interest spread. NIM gives an indication of the bank's ability to cover expenses other than interest, from its earnings from interest. Earnings from interest generally represents the bulk of total income for most banks although in recent times bank's have been boosting earnings through fee income.	Net Interest Income/ Average Earnings Assets		0.93%				
Interest Cover	Proportion of interest income absorbed by interest expense. This ratio basically indicates whether the bank is in a position to meet interest payments from its main source of income. The trend in this ratio is important.	Interest Expense/ Interest Income		55.50%				
Yield on Earning assets	Measures the level of bank's efficiency in the use of its earning assets. This ratio gives an indication of the return generated by the bank's earning assets. Credit delinquency and the diminution in the value of investments would therefore adversely affect the ratio.	Interest Eamed / Average Earning Assets		2.08%				
Cost of funds	Measures the cost of employable funds. The type of funding used by the bank would impact this ratio. For example a heavily capitalised bank may rely less on borrowed funds or branch bank's may source funds externally at LIBOR and hence their costs would be less than bank's that depend heavily on customer deposits. Not to be confused with Net Interest Margin, the Spread can be viewed as the 'mark-up' on the bank's interest related activities. The trend should be increasing rather than decreasing, although excessive increases may impact your customer base.	Interest Expense/Average interest bearing liabilities	4% - 5%	1.22%				
Spread		Yield on earning assets less cost of funds		0.87%				

Ratio	Description	Formula	Benchmark	Current Quarter	DO NOT PRINT		
					31-Dec-07	30-Sep-07	30-Jun-07
LIQUIDITY RATIOS							
Liquid Assets to Total Assets (liquid assets ratio)	Provides an indication of the liquidity available to meet expected and unexpected demands for cash. The extent to which an asset is liquid or not involves judgment, particularly for securities which depend on the liquidity of secondary markets.	$\frac{\text{Cash and other financial assets on demand or less than three months' maturity less other banks' balances}}{\text{Total Assets}}$		11.31%			
Liquid Assets to Short Term Liabilities	this FSI is intended to capture the mismatch of assets and liabilities and provides and indication of the extent to which banks could meet the short-term withdrawal of funds without facing liquidity problems	$\frac{\text{Cash and other financial assets on demand or less than three months' maturity less other banks' balances}}{\text{Short-term Liabilities}}$	20% - 25% min	5083.09%			
Total Loans to Total Deposits	Indicates the percentage of deposits extended in loans. When stable deposits are low relative to loans there is greater dependence on more volatile funds to cover illiquid assets in the banks' portfolio	$\frac{\text{Total Deposits}}{\text{Total Loans}}$	75% - 85% max	1.16%			
Large Deposit Accounts to Total Deposits	Measures the level of deposit concentration to an individual or group and vulnerability to large depositors	$\frac{\text{Total Largest Deposits}}{\text{Total Deposits}}$		7.54%			
Overdue financial assets to financial liabilities	Measures the level of past due financial assets against financial liabilities. This ratio is a good indicator of a bank's future liquidity position	$\frac{\text{Overdue financial assets}}{\text{financial liabilities}}$		0%			
Overdue financial liabilities to financial assets	Measures the level of past due financial liabilities against financial assets. This ratio is a good indicator of a bank with currently in a liquidity crisis	$\frac{\text{Overdue financial liabilities}}{\text{financial assets}}$		0%			
Net financial assets to financial liabilities	Measures the total net maturity position of financial assets against financial liabilities. This ratio is a good indicator of a bank's ability to meet financial obligations as they come due	$\frac{\text{Net financial assets}}{\text{financial liabilities}}$		105%			
Short-term financial assets to short term financial liabilities	Measures the bank's ability to meet its short term obligations	$\frac{\text{Short-term financial assets}}{\text{short term financial liabilities}}$		680%			
INTEREST RATE SENSITIVITY RATIOS							
Financial assets maturing in over a year to Financial liabilities maturing in over a year	Measures the level of interest rate sensitive assets against interest rate sensitive liabilities	$\frac{\text{Financial assets maturing in over a year}}{\text{Financial liabilities maturing in over a year}}$		18%			
Very long-term financial assets (over 5 years) to Financial Liabilities	Measures the level of longer maturing financial assets against financial liabilities. This is a good measure of a bank's interest rate risk management policy	$\frac{\text{Very long-term financial assets (over 5 years)}}{\text{Financial Liabilities}}$		3%			

Stanford International Bank Ltd
 Audit Check Sheet for the quarter ended 30-Jun-08

BALANCE SHEET - IB 1		
IB 1	Total Assets	8,102,870,766
IB 1 Sup A	Total Liabilities & Shareholder's Equity	8,102,870,766
	Difference	-

DEPOSITS CLASSIFIED BY COUNTRY - IB 1 SUPPLEMENT A		
IB 1	Total Deposits	7,678,769,572
IB 1 Sup A	Deposits Classified By Country	7,678,769,572
	Difference	(0)

CREDITS CLASSIFIED BY COUNTRY - IB 1 SUPPLEMENT B		
IB 1	Total Loans	88,709,460
IB 1 Sup B	Credits Classified By Country	88,709,460
	Difference	(0)

ANALYSIS OF INVESTMENTS - IB 5		
IB 1	Total Pledged Investments	-
IB 5	Collateral/Pledged Securities	-
	Difference	-

ANALYSIS OF INVESTMENTS - IB 5		
IB 1	Total Provisions on investment	-
IB 5	Total Provisions on investment	-
	Difference	-

ANALYSIS OF INVESTMENTS - IB 5		
IB 1	Total Investments	7,223,734,023
IB 5	Total Investments	7,223,734,023
	Difference	(0)

Maturity Distribution - IB 8		
IB 1	Total Financial Assets	8,091,294,211
IB 8	Total Financial Assets	8,091,294,211
	Difference	-

Maturity Distribution - IB 8		
IB 1	Total Financial Liabilities	7,678,769,572
IB 8	Total Financial Liabilities	7,678,769,572
	Difference	(0)

ANALYSIS OF BALANCES DUE FROM BANKS - IB 10		
IB 1	Balances with Banks	778,849,491
IB 10	Analysis of Balances Due From Banks	778,849,491
	Difference	0

ANALYSIS OF BALANCES DUE FROM BANKS - IB 10		
IB 1	Total Pledged/Collateral/Min Balance	-
IB 10	Total Pledged/Collateral/Min Balance	-
	Difference	-

TOTAL CONTINGENT LIABILITIES - IB 11		
IB 1	Off Balance Sheet Items	78,630,891
IB 11	Off Balance Sheet Items	78,630,891
	Difference	-

RELATED PARTY DEPOSITS - IB 12		
IB 1	Due to subsidiaries and affiliates	-
IB 12	Related Party Deposits	-
	Difference	-

CAPITAL ADEQUACY - IB 14		
IB 1	Total Assets	8,102,870,766
IB 14	Total On Balance Sheet Items	8,102,870,766
	Difference	0

CAPITAL ADEQUACY - IB 14		
IB 1	Off Balance Sheet Items	78,630,891
IB 14	Total Off Balance Sheet Items	78,630,891
	Difference	-

RELATED PARTY LOANS - IB 12		
IB 1	Due from subsidiaries and affiliates	-
IB 12	Related Party Loans	-
	Difference	-

CAPITAL ADEQUACY - IB 14		
IB 1	Total Assets	8,102,870,766
IB 14	Total On Balance Sheet Items	8,102,870,766
	Difference	0

FINANCIAL SERVICES REGULATORY COMMISSION
Balance Sheet Changes Report for Stanford International Bank Ltd

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	30-Jun-08	31-Mar-08	31-Dec-07	30-Sep-07
LIABILITIES AND SHAREHOLDER'S EQUITY				
DEPOSITS	5.59%	8.70%	100.00%	-
i Demand	2.93%	6.56%	100.00%	-
ii Time	5.66%	8.75%	100.00%	-
iii. Savings	-	-	-	-
iv Other	-	-	-	-
OTHER LIABILITIES	-11.49%	56.70%	100.00%	-
i Accrued Interest	-	-	-	-
ii Accounts Payable and Other short-term liabilities	-11.49%	56.70%	100.00%	-
iii Other (see instructions)	-	-	-	-
UNDISTRIBUTED PROFITS	7.49%	-0.74%	100.00%	-
i. Retained Earnings	0.00%	22.05%	100.00%	-
ii. Profit & Loss Account	-1001.01%	-104.11%	100.00%	-

ASSETS

DUE FROM BANKS (exclude subsidiaries & affiliates)	2.24%	21.34%	100.00%	-
i. Loans and Advances	-	-	-	-
ii. Time Deposits	-1.38%	104.53%	100.00%	-
iii. Demand	9.36%	100.00%	-	-
iv. Savings	-	-100.00%	100.00%	-
v. Collateral (Pledged)	-	-	-	-
vi. Other	0.00%	-99.85%	100.00%	-
LOANS, ADVANCES AND BILLS DISCOUNTED	10.42%	15.21%	100.00%	-
i. Loans and Advances - Real estate mortgage loans	-	-	-	-
ii. Loans and Advances - Other personal loans	-	-	-	-
iii. Loans and Advances - Commercial real estate & project loans	-	-	-	-
iv. Loans and Advances - Large capital asset loans (see instruction	-	-	-	-
v. Loans and Advances - Other commercial loans	-	-	-	-
vi. Loans and Advances - Credit Card	-	-	-	-
vii. Loans and Advances - Other	10.42%	15.21%	100.00%	-
viii. Commercial Bills Discounted	-	-	-	-
ix. Loans to Govt., Statutory Bodies & Gov't Corporations	-	-	-	-
x. Pledged Loans	-	-	-	-
xi. Overdrafts	-	-	-	-
INVESTMENTS	5.82%	7.54%	100.00%	-
i. US Treasury Bills and short-term securities	-36.70%	-91.89%	100.00%	-
ii. Other Government Treasury Bills and short-term securities	-51.46%	-82.72%	100.00%	-
iii. US Bonds and US long-term securities	100.00%	-100.00%	100.00%	-
iv. Corporate Bonds and long-term securities	-7.96%	344.17%	100.00%	-
v. Other Government issued securities	100.00%	-100.00%	100.00%	-
vi. Subsidiaries & Affiliates	100.00%	-	-	-
vii. Other Investments	-	7.15%	100.00%	-
viii. Collateral/Pledged securities	-	-	-	-
PROVISION FOR LOSSES ON ASSETS	-	-	-	-
a. Loans and Advances, credit card, and overdrafts	-	-	-	-
b. Investments	-	-	-	-
c. All Other Assets	-	-	-	-

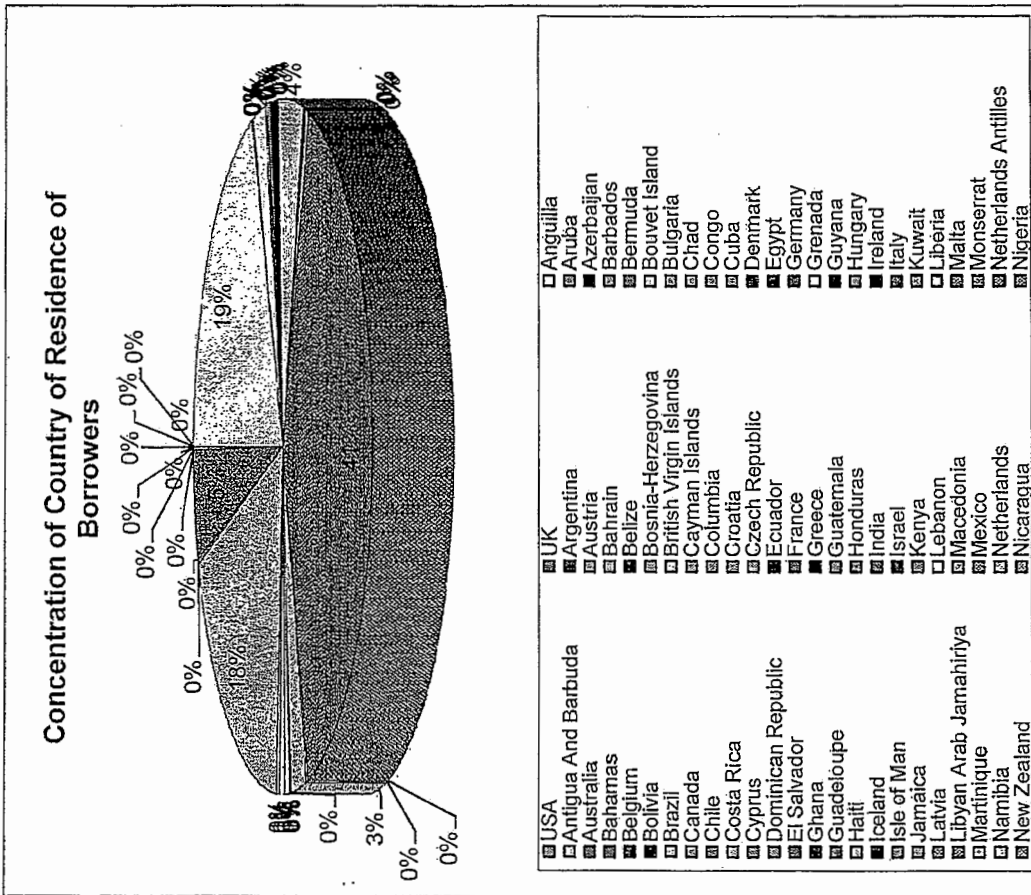
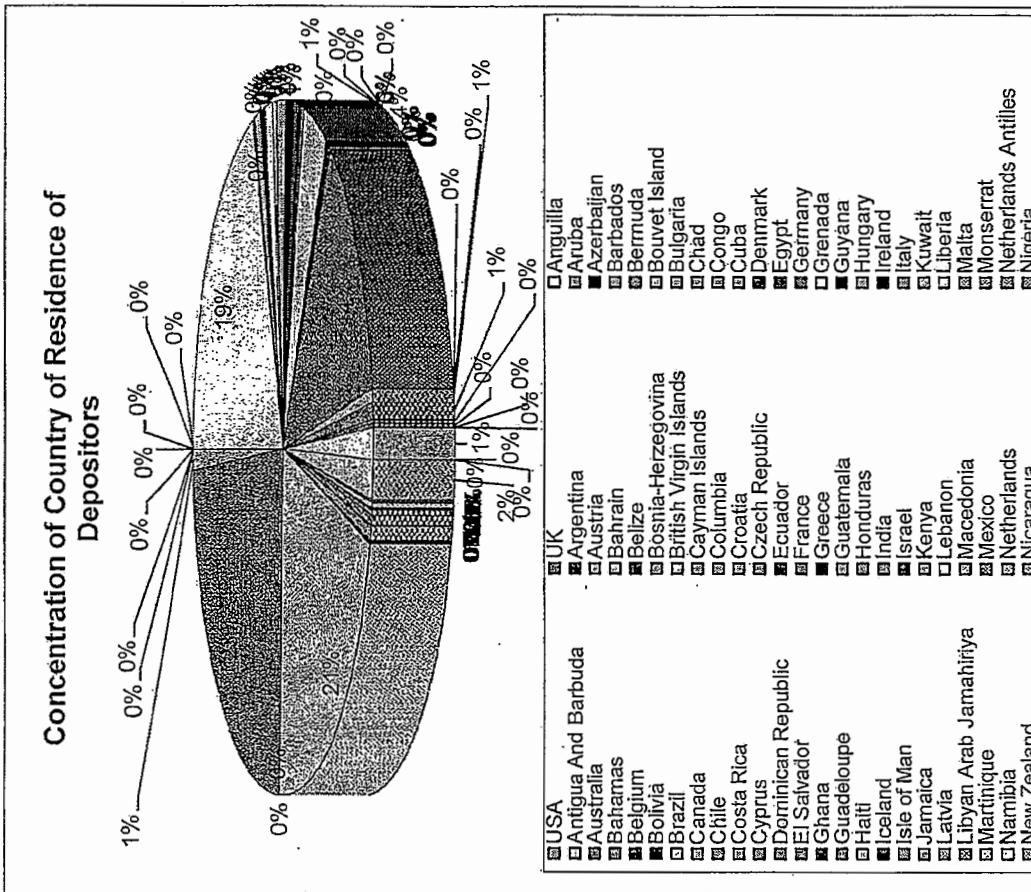
INCOME	30-Jun-08	31-Mar-08	31-Dec-07	30-Sep-07
1. Interest Income from Financial Assets:	13.80%	-5.85%	100.00%	-
a. Interest on Loans:	14.18%	42.78%	100.00%	-
i. Real estate mortgage loans	-	-	-	-
ii. Other personal loans	14.18%	42.78%	100.00%	-
iii. Commercial real estate/real estate project loans	-	-	-	-
iv. Large capital asset commercial loans (see instructions)	-	-	-	-
v. Other commercial loans	-	-	-	-
vi. Overdrafts	-	-	-	-
vii. Subsidiaries and Affiliates	-	-	-	-
viii. Other Financial Institutions	-	-	-	-
ix. Govt., Statutory Bodies & Gov't Corporation	-	-	-	-
b. Interest on Balances with Financial Institutions	146.69%	-58.69%	100.00%	-
c. Interest on Investments :	12.42%	-4.86%	100.00%	-
i. US Treasury Bills & Bond, and other US securities	-	-	-	-
ii. Other Govt., Statutory Bodies & Gov't Corporation securities	-	-	-	-
iii. Corporate (private sector) securities	-27.87%	58.45%	100.00%	-
iv. Subsidiaries & Affiliates	-	-	-	-
v. Other	28.38%	-17.86%	100.00%	-
d. Interest income on credit cards	-	-	-	-
e. Other Interest Income	-	-	-	-
2. Expenses on Financial Liabilities:	5.36%	6.87%	100.00%	-
a. Interest on Deposits:	5.36%	6.87%	-	-
i. Demand	-99.69%	4435.46%	100.00%	-
ii. Time	37.32%	-17.60%	100.00%	-
iii. Savings	-	-	-	-
iv. Other	-	-	-	-
c. Interest on Deposits of Financial Institutions	-	-	-	-
d. Interest on Capital Notes and Long Term Loans	-	-	-	-
e. Interest on Other Financial Liabilities	-	-	-	-
NET INTEREST INCOME (LOSS)	26.41%	-20.08%	100.00%	-
3. Operating Income (net)	26.41%	-20.08%	100.00%	-
a. Services and Commissions income	39.16%	-12.21%	100.00%	-
b. Gains and Losses on Foreign Exchange Transactions, Translations, & Revaluations	100.00%	-	-	-
c. Credit, Debit, Stored Value Card income	-	-	-	-
d. Brokerage, Private Banking, & Wealth Management fees	-	-	-	-
e. Gains and Losses from Investments	-	-	-	-
f. Dividend Income	-	-	-	-
4. Other Income	0.00%	0.00%	100.00%	-
TOTAL INCOME	14.33%	-5.88%	100.00%	-

EXPENSES

1. Operating Expenses	5.20%	4.31%	100.00%	-
a. Personnel Expenses	-8.83%	3.84%	100.00%	-
i. Wages & Salaries	-8.91%	10.15%	100.00%	-
ii. Other Personnel Expenses	-8.49%	-15.79%	100.00%	-
b. Occupancy and Maintenance Expenses	-100.00%	29.69%	100.00%	-
c. Depreciation and Amortization	0.34%	-0.87%	100.00%	-
d. Bad Debts written off	-	-	-	-
i. Loans and Advances, credit card, and overdrafts	-	-	-	-
ii. Due from Subsidiaries and Affiliates	-	-	-	-
iii. Investments	-	-	-	-
iv. Other	-	-	-	-
e. Management Fees	6.15%	6.70%	100.00%	-
f. Government and Regulatory Fees	37.43%	-77.50%	100.00%	-
g. Gain/Loss on the Sale of Fixed Assets	-	-	-	-
h. Other	5.50%	-42.59%	100.00%	-
2. Provision for Doubtful Debts & Investments	-	-	-	-
a. Loans and Advances, credit card, and overdrafts	-	-	-	-
b. Investments	-	-	-	-
c. Other	-	-	-	-
NET INCOME (LOSS)	-1101.01%	-107.45%	100.00%	-

Depositors and Borrowers Mix by Country of Residence

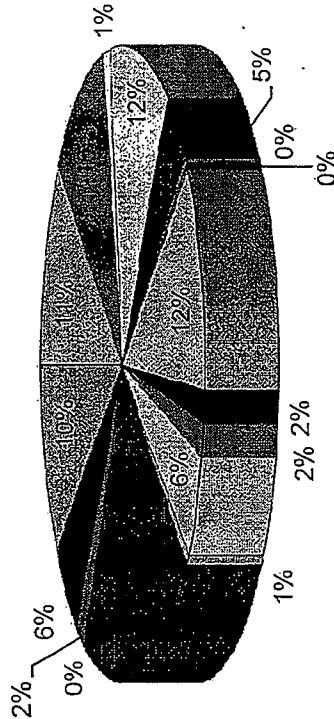
Quarter Ended: 30-Jun-08



Investments Mix by Country of Issuance

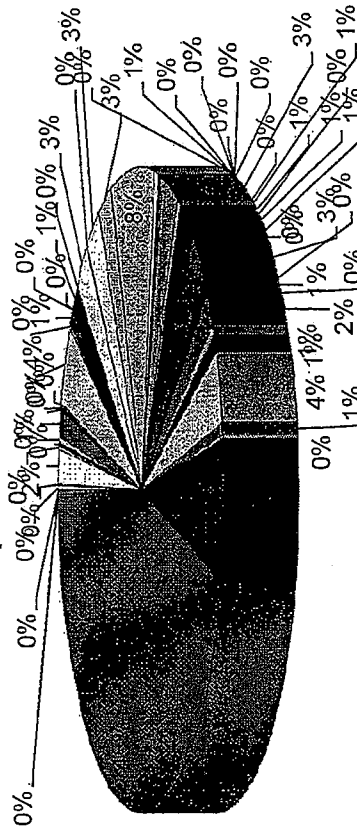
Quarter Ended: 30-Jun-08

Investment with Issuer/Broker as a percentage of Tier 1 Core Capital Base



- AXIA
- Couitts RBS
- CS Equity
- Lehman
- SocGen
- Toronto Dominion
- Banque Franck
- CS Bond
- CS Hedge
- Medieval
- Stanford Coins
- CS Brandes
- LAM
- Refco
- Stanford Global Fin
- VCH
- Casa de Valores

Investment with Country as a percentage of Tier 1 Core Capital Base

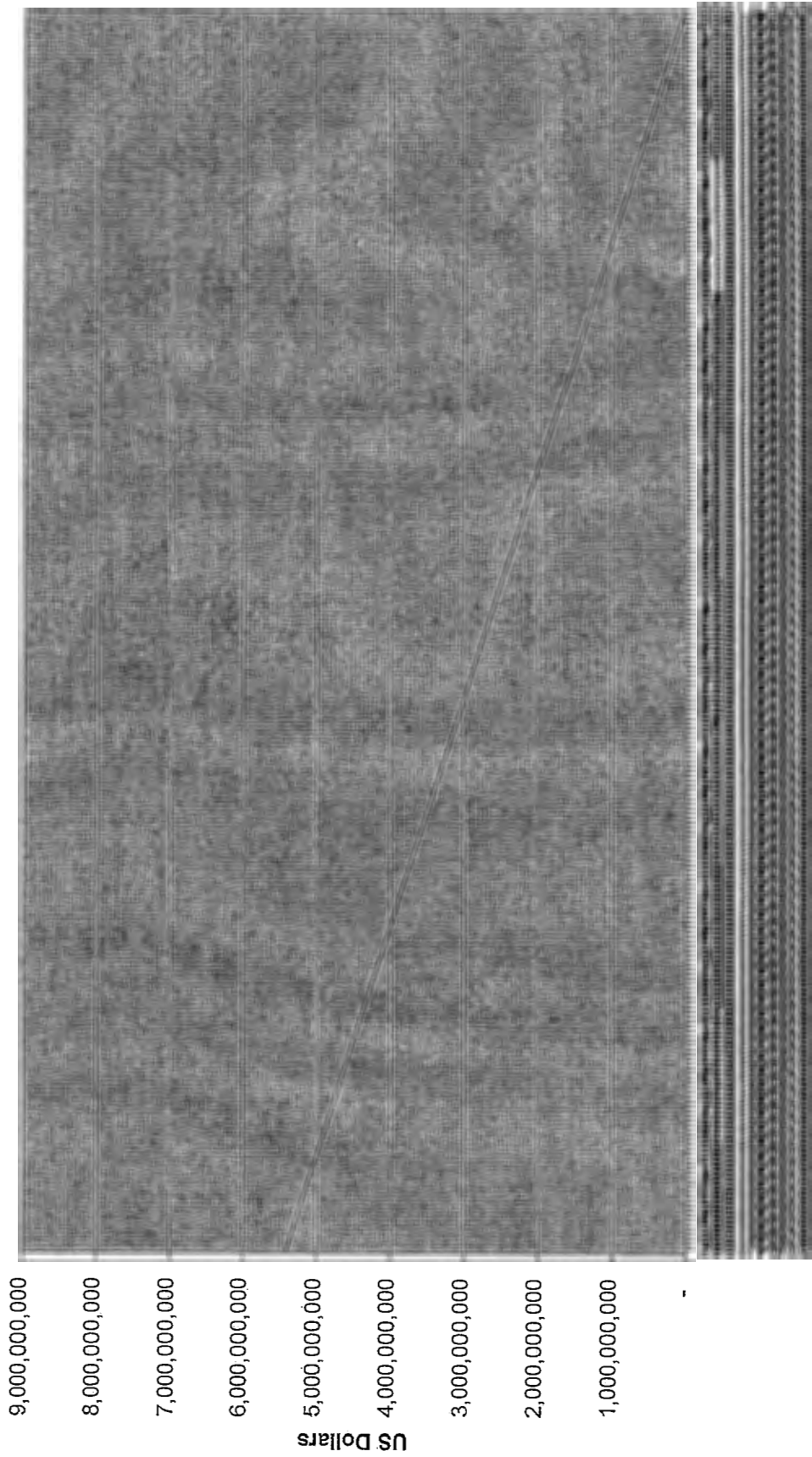


- Argentina
- Bahamas
- British Virgin
- Denmark
- Emerging Markets
- Germany
- Hong Kong
- India
- Japan
- Mexico
- Portugal
- South Africa
- Switzerland
- United States
- Asia
- Belgium
- Canada
- Eastern Europe
- Finland
- Greece
- Indonesia
- Kazakhstan
- Middle East
- Russia
- South Korea
- Taiwan
- Venezuela
- Australia
- Bermuda
- Cayman
- Ecuador
- France
- Guernsey
- Ireland
- Latin America
- Netherlands
- Scotland
- Spain
- Thailand
- Vietnam

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Deposits Levels Quarterly Analysis Graph

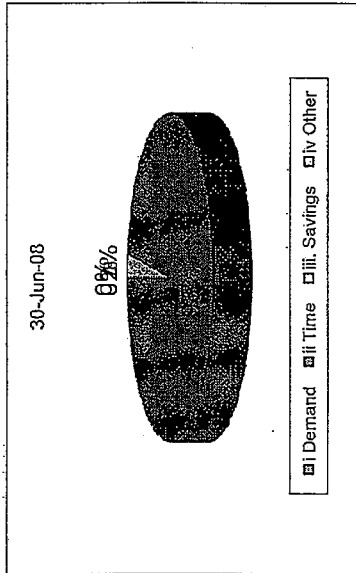
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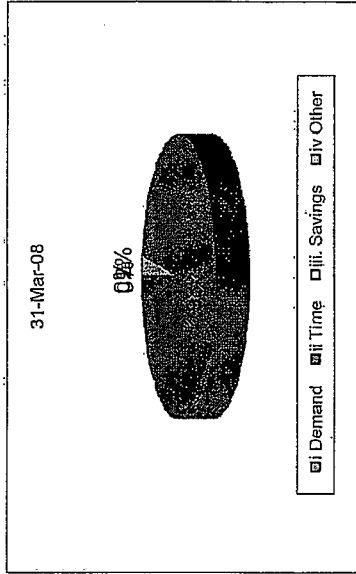
Quarterly Date

Deposits Mix Quarterly Analysis Charts

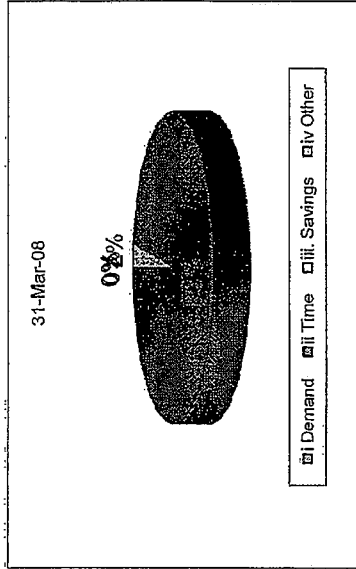
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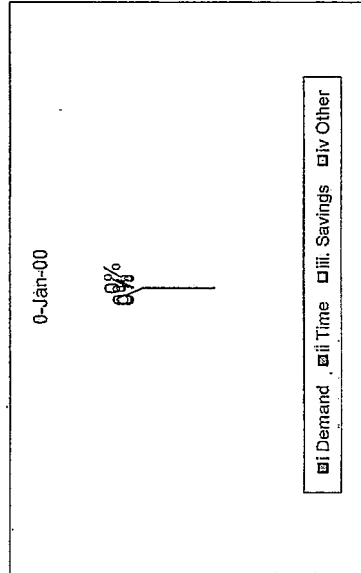
31-Mar-08



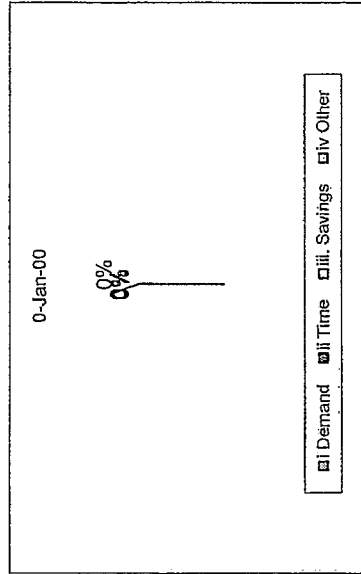
31-Dec-07



0-Jan-00



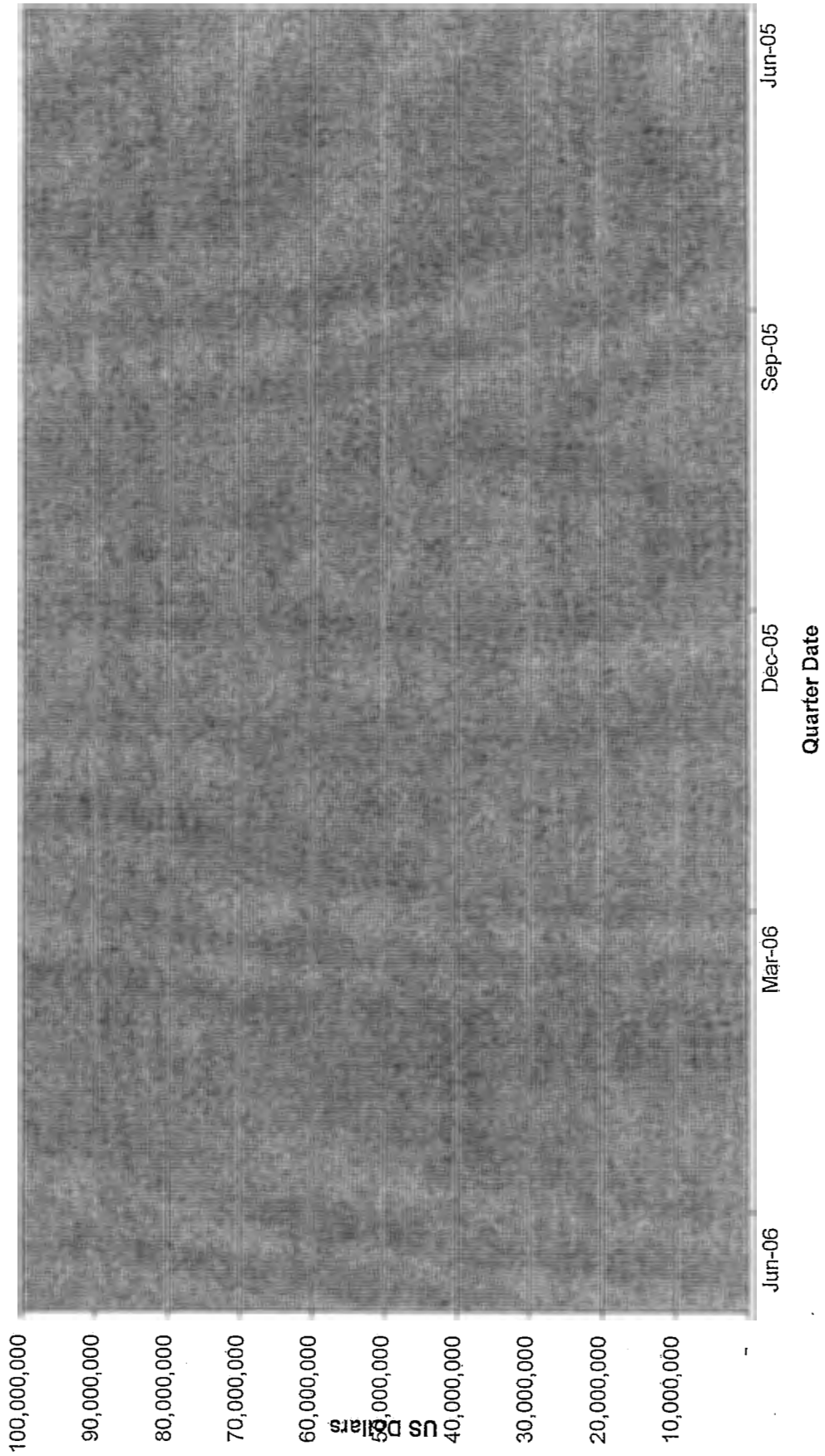
0-Jan-00



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Loans Levels Quarterly Analysis Graph

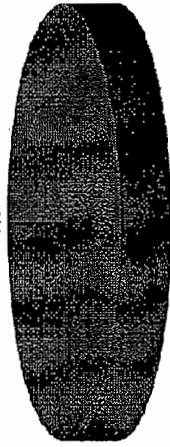
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Loans Mix Quarterly Analysis Charts

30-Jun-08

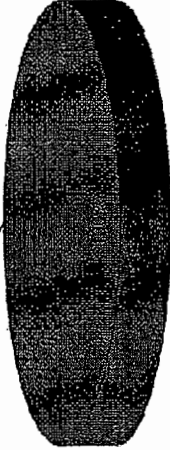
6%



- i. Loans and Advances - Real estate mortgage loans
- ii. Loans and Advances - Other personal loans
- iii. Loans and Advances - Commercial real estate & project loans
- iv. Loans and Advances - Large capital asset loans (see instructions)
- v. Loans and Advances - Other commercial loans
- vi. Loans and Advances - Credit Card
- vii. Loans and Advances - Other
- viii. Commercial Bills Discounted
- ix. Loans to Govt., Statutory Bodies & Gov't Corporations
- x. Pledged Loans
- xi. Overdrafts

31-Mar-08

0% 9%



- i. Loans and Advances - Real estate mortgage loans
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31-Dec-07

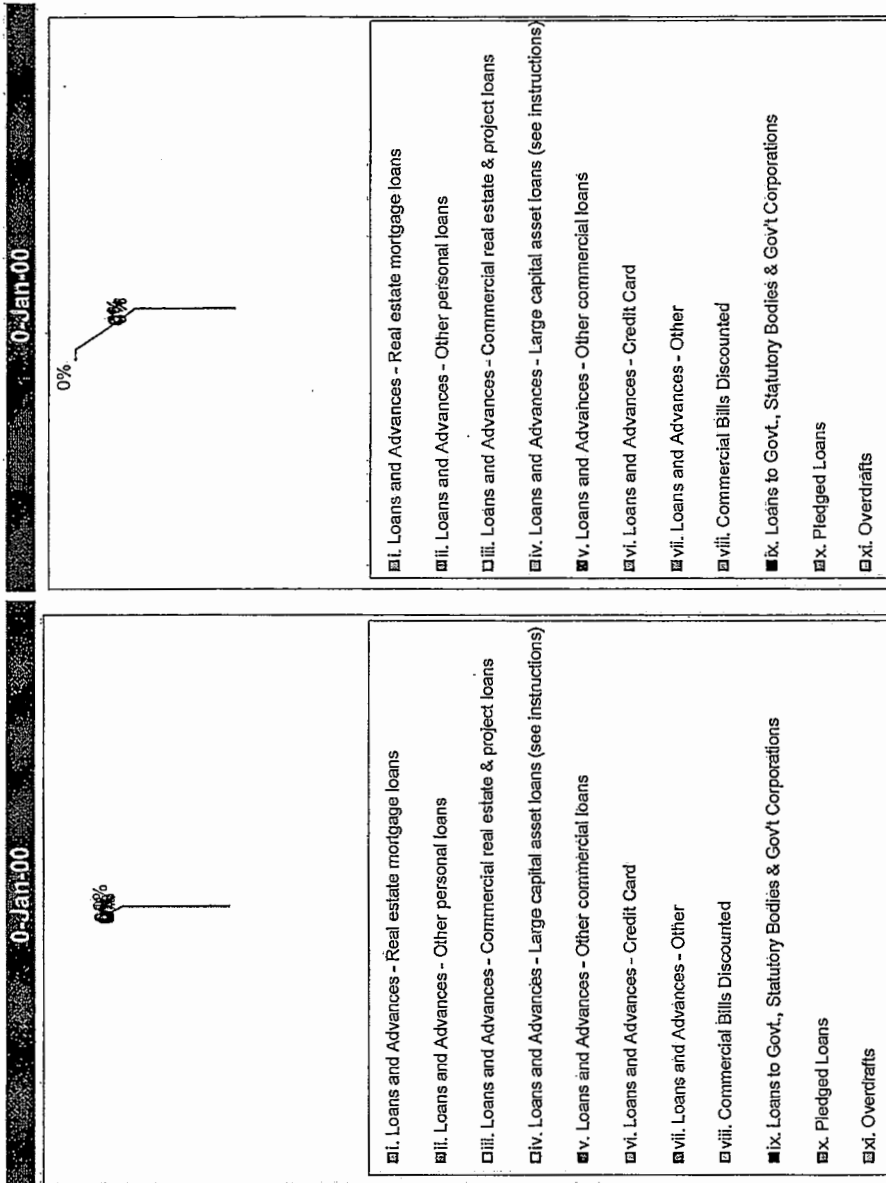
0%



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- ix. Loans to Govt., Statutory Bodies & Gov't Corporations
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- xi. Overdrafts

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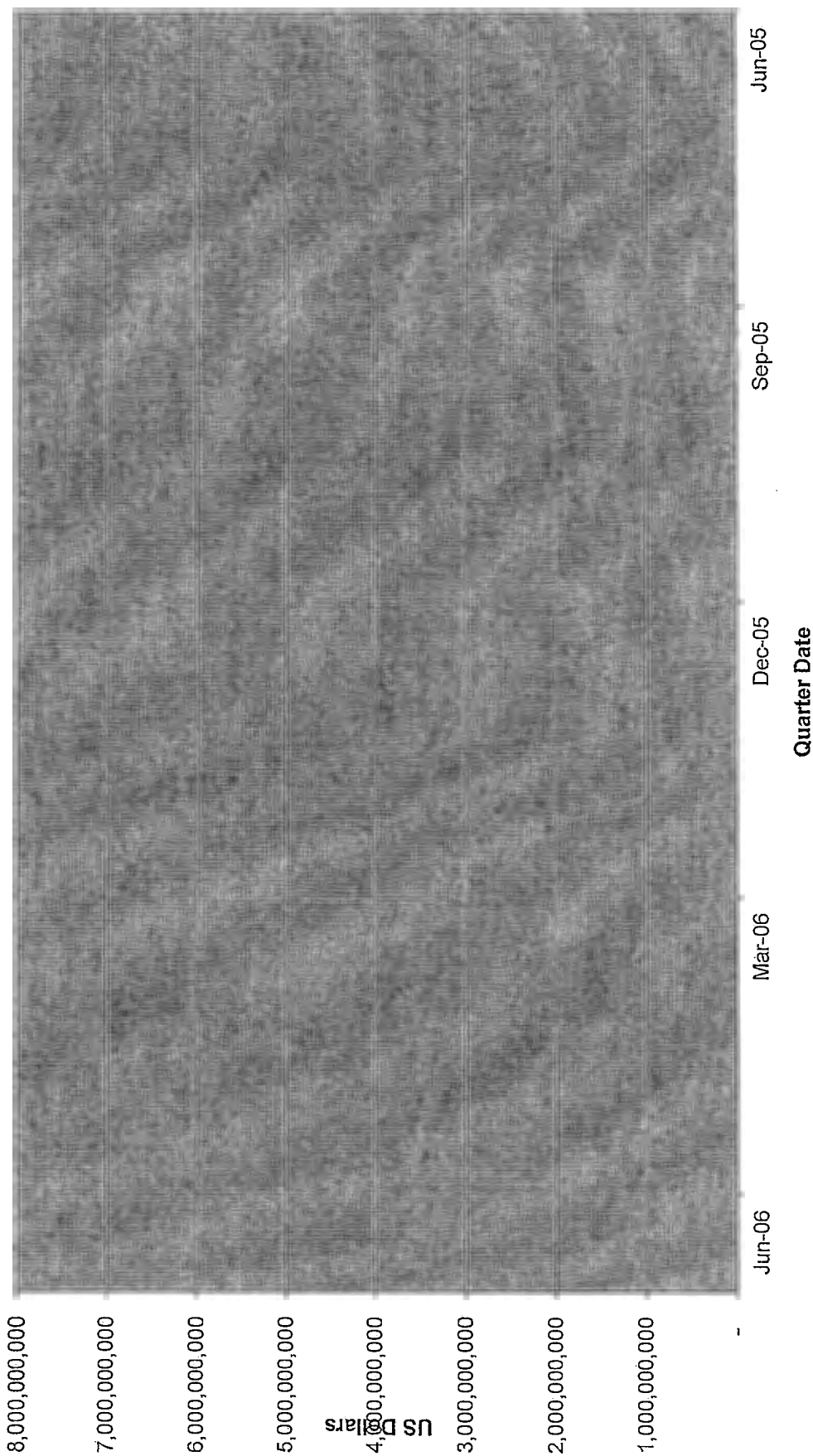
Loans Mix Quarterly Analysis Charts 2



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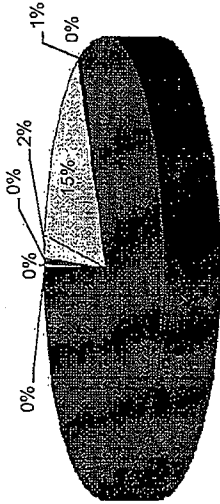
Investments Levels Quarterly Analysis Graph

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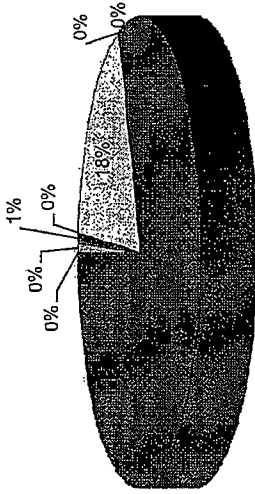
Investments Mix Quarterly Analysis Charts

30-Jun-08



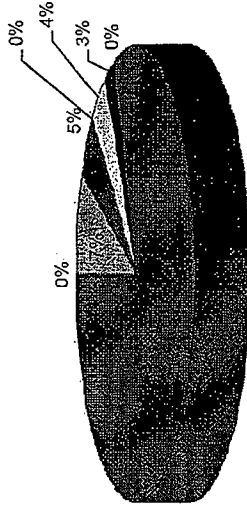
- i. US Treasury Bills and short-term securities
- ii. Other Government Treasury Bills and short-term securities
- iii. US Bonds and US long-term securities
- iv. Corporate Bonds and long-term securities
- v. Other Government issued securities
- vi. Subsidiaries & Affiliates
- vii. Other Investments
- viii. Collateral/Pledged securities

31-Mar-08



- i. US Treasury Bills and short-term securities
- ii. Other Government Treasury Bills and short-term securities
- iii. US Bonds and US long-term securities
- iv. Corporate Bonds and long-term securities
- v. Other Government issued securities
- vi. Subsidiaries & Affiliates
- vii. Other Investments
- viii. Collateral/Pledged securities

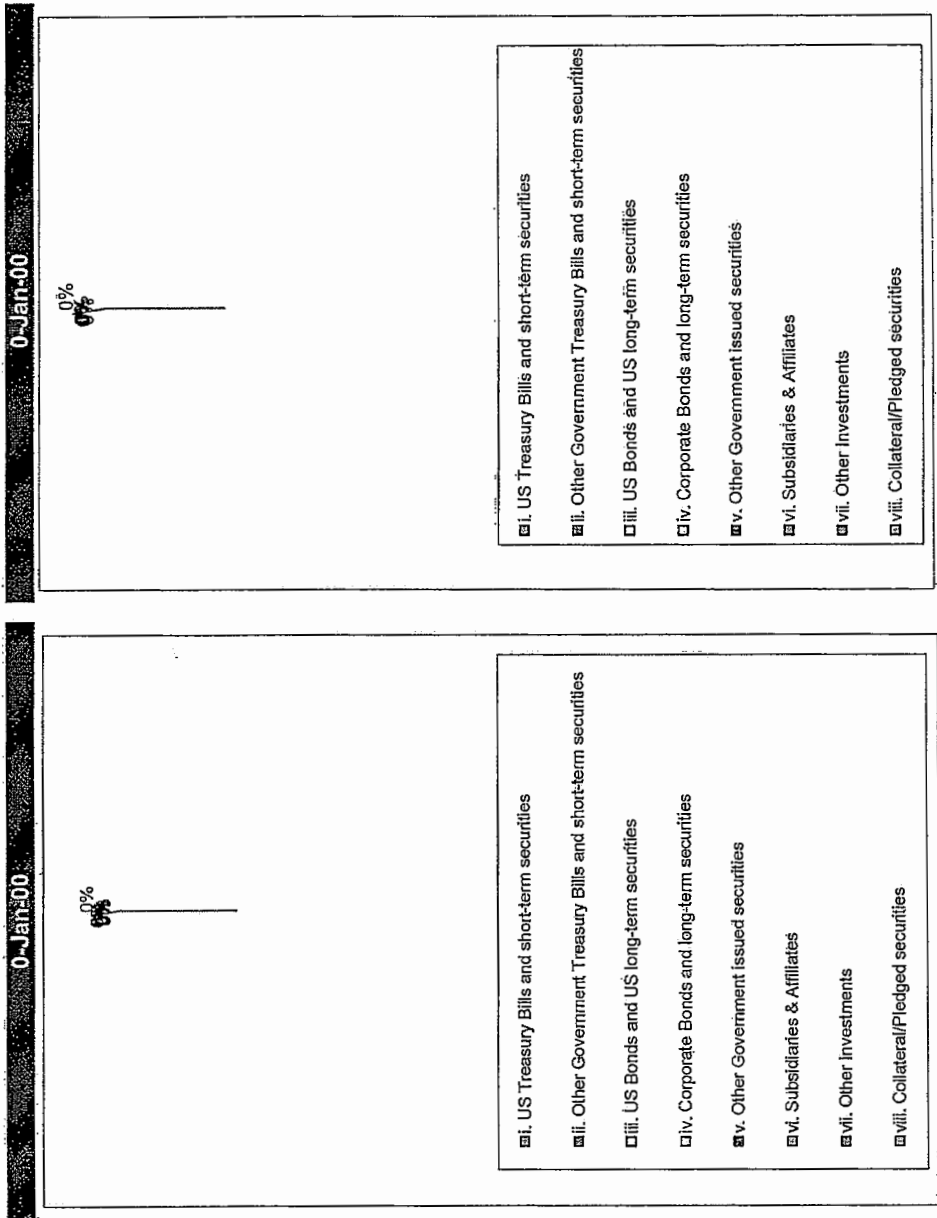
31-Dec-07



- i. US Treasury Bills and short-term securities
- ii. Other Government Treasury Bills and short-term securities
- iii. US Bonds and US long-term securities
- iv. Corporate Bonds and long-term securities
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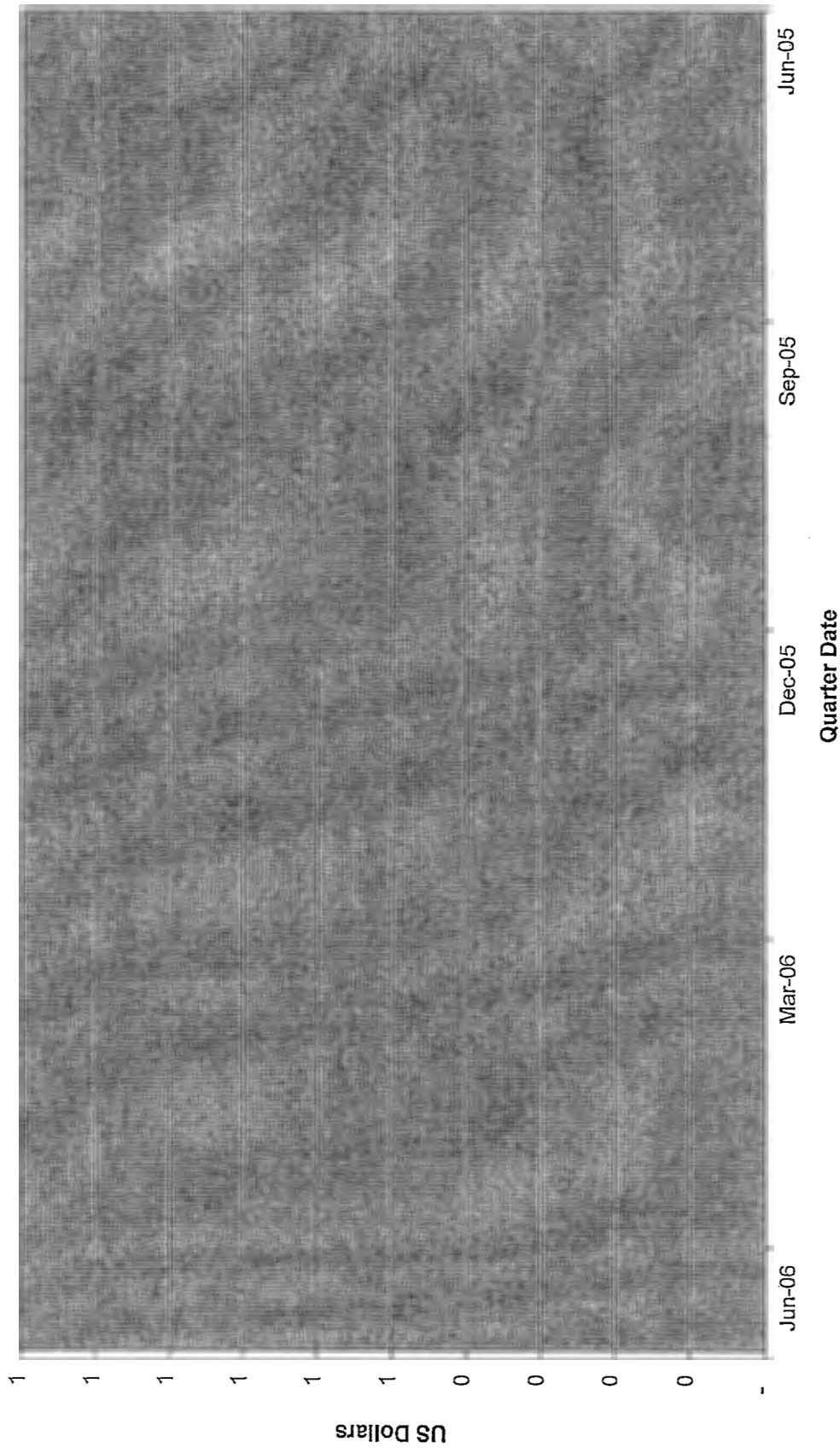
Investments Mix Quarterly Analysis Charts 2



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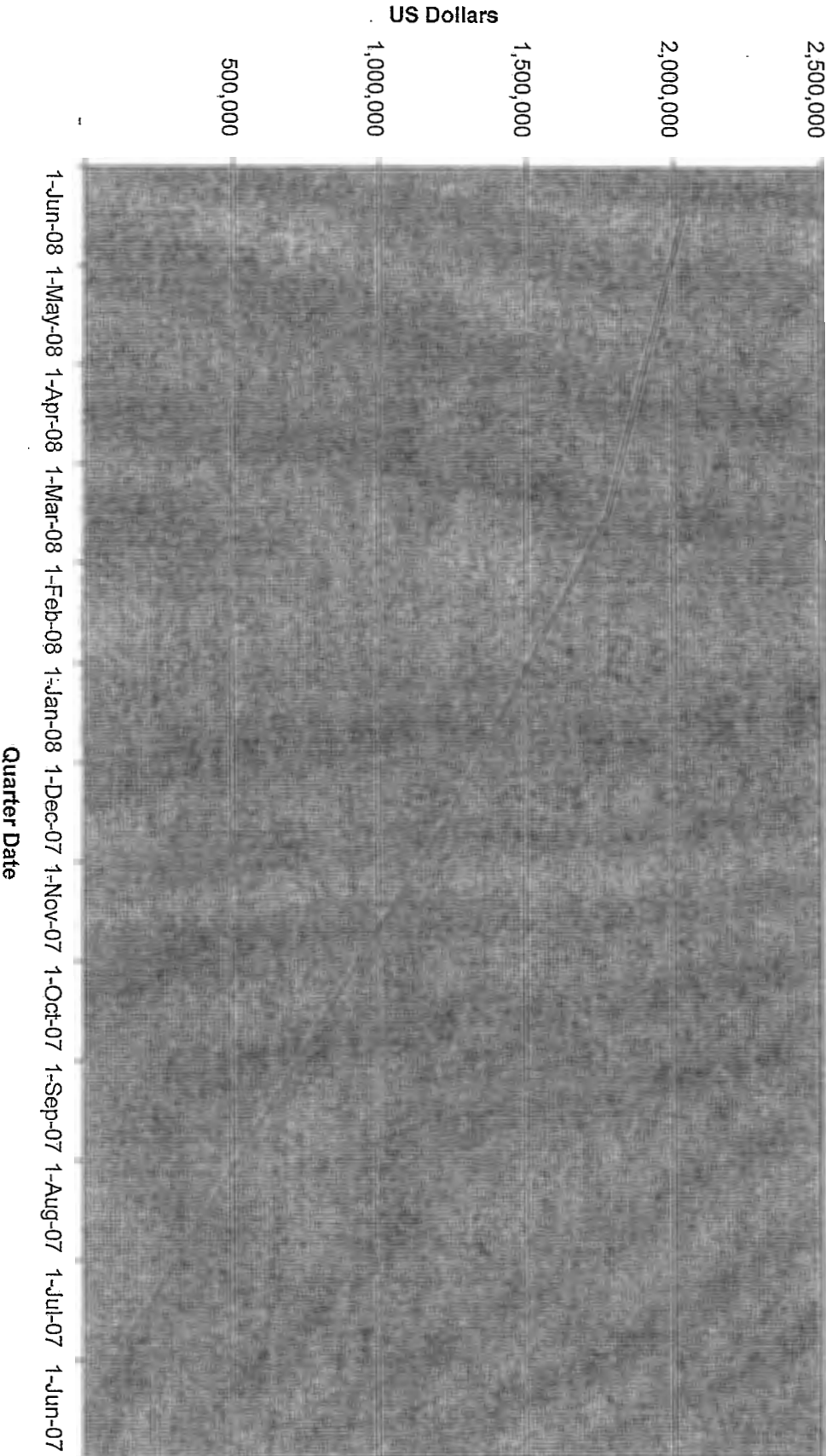
Provision for Losses on Assets Levels Quarterly Analysis Graph

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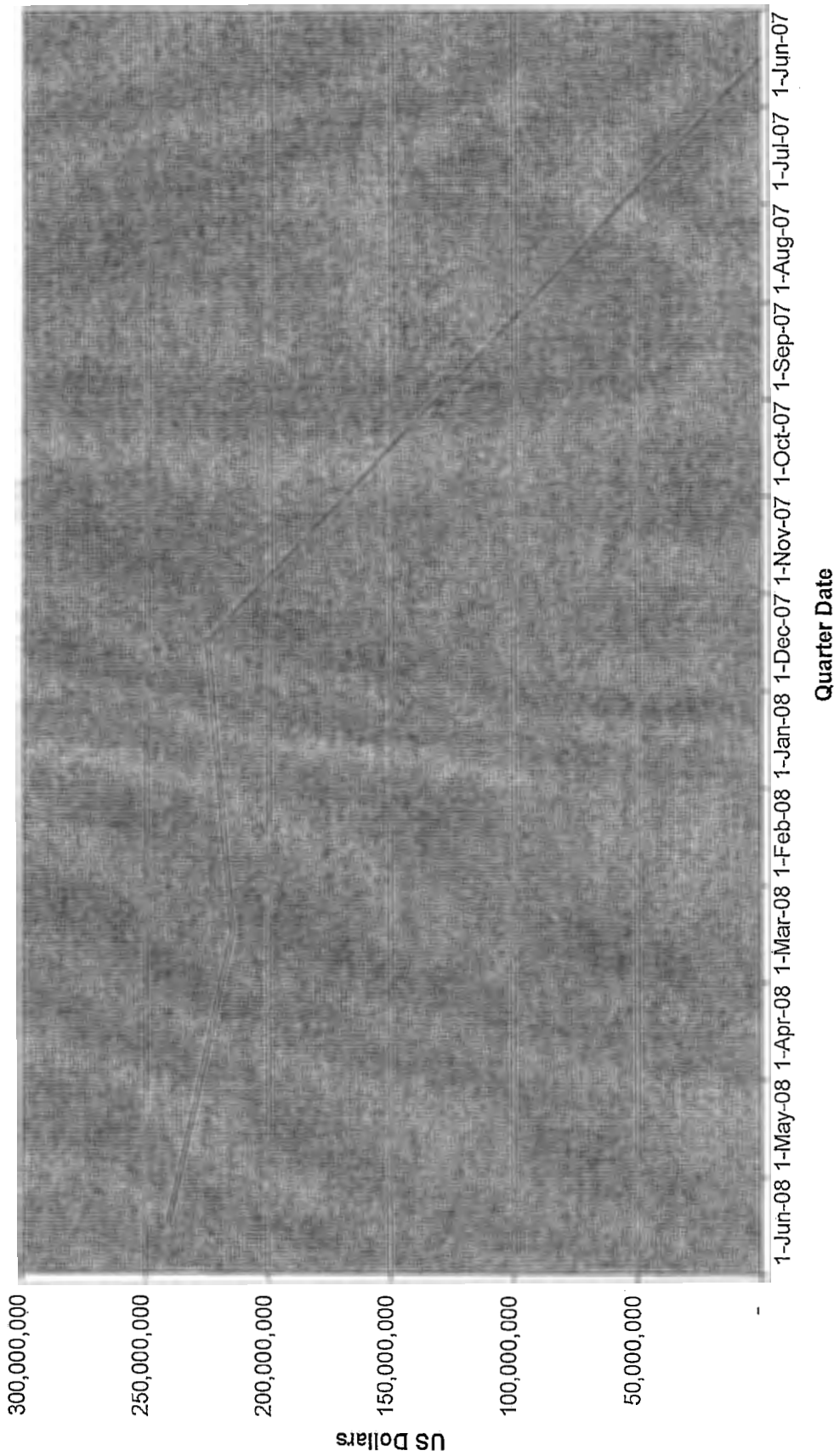
Interest Income on Loans Levels Quarterly Analysis Graph

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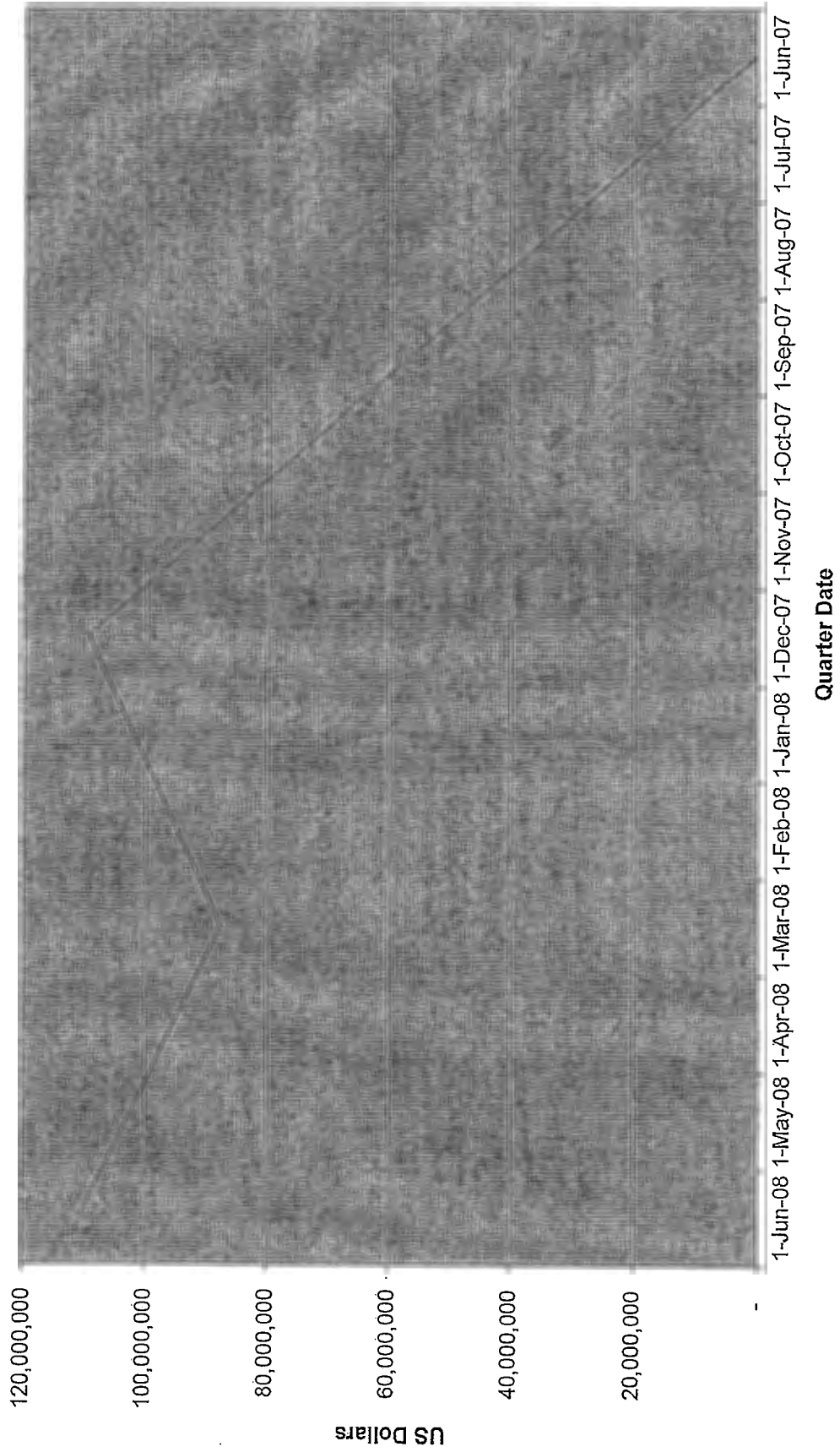
Interest Income on Investments Levels Quarterly Analysis Graph

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Net Interest Income Levels Quarterly Analysis Graph

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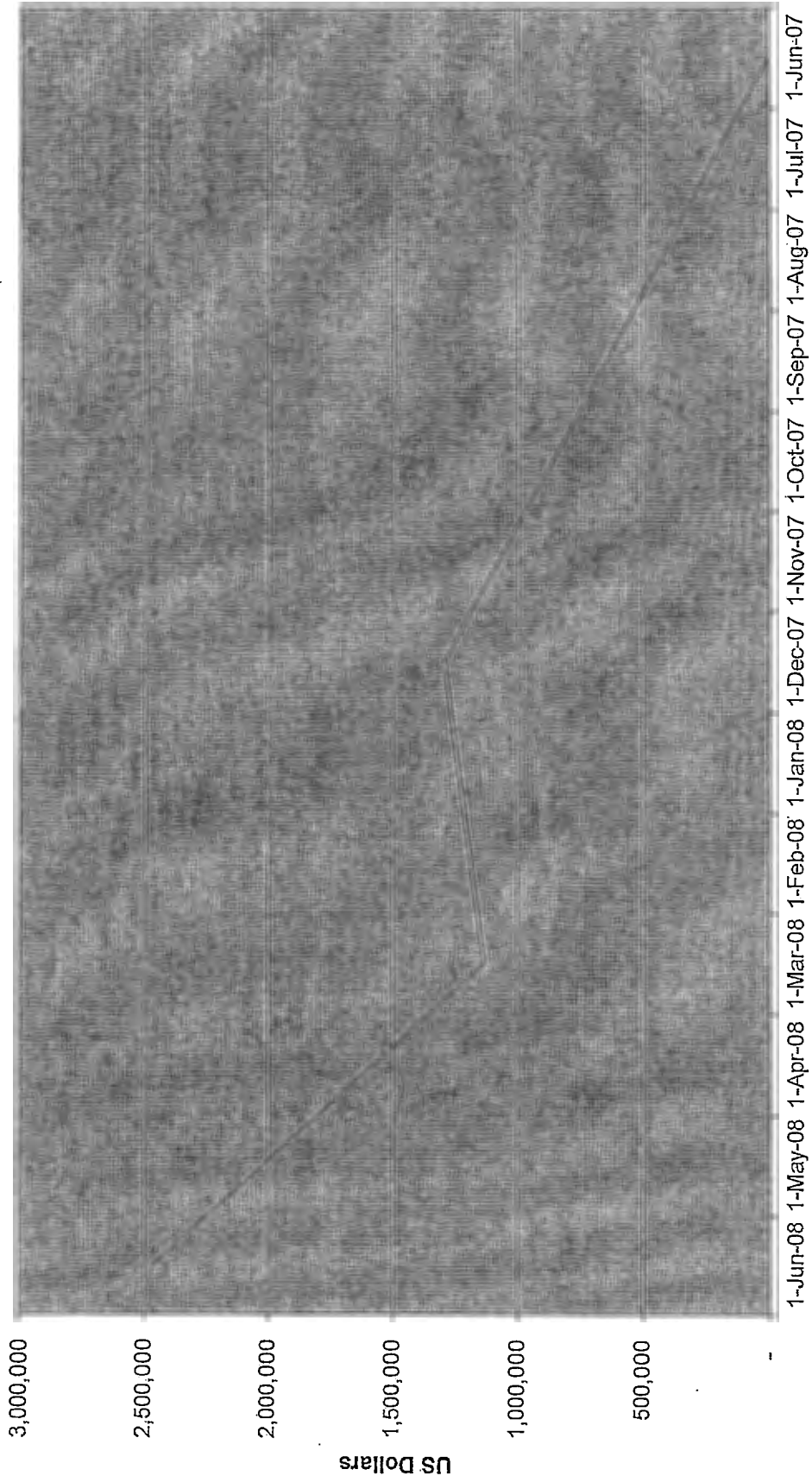


US Dollars

Quarter Date

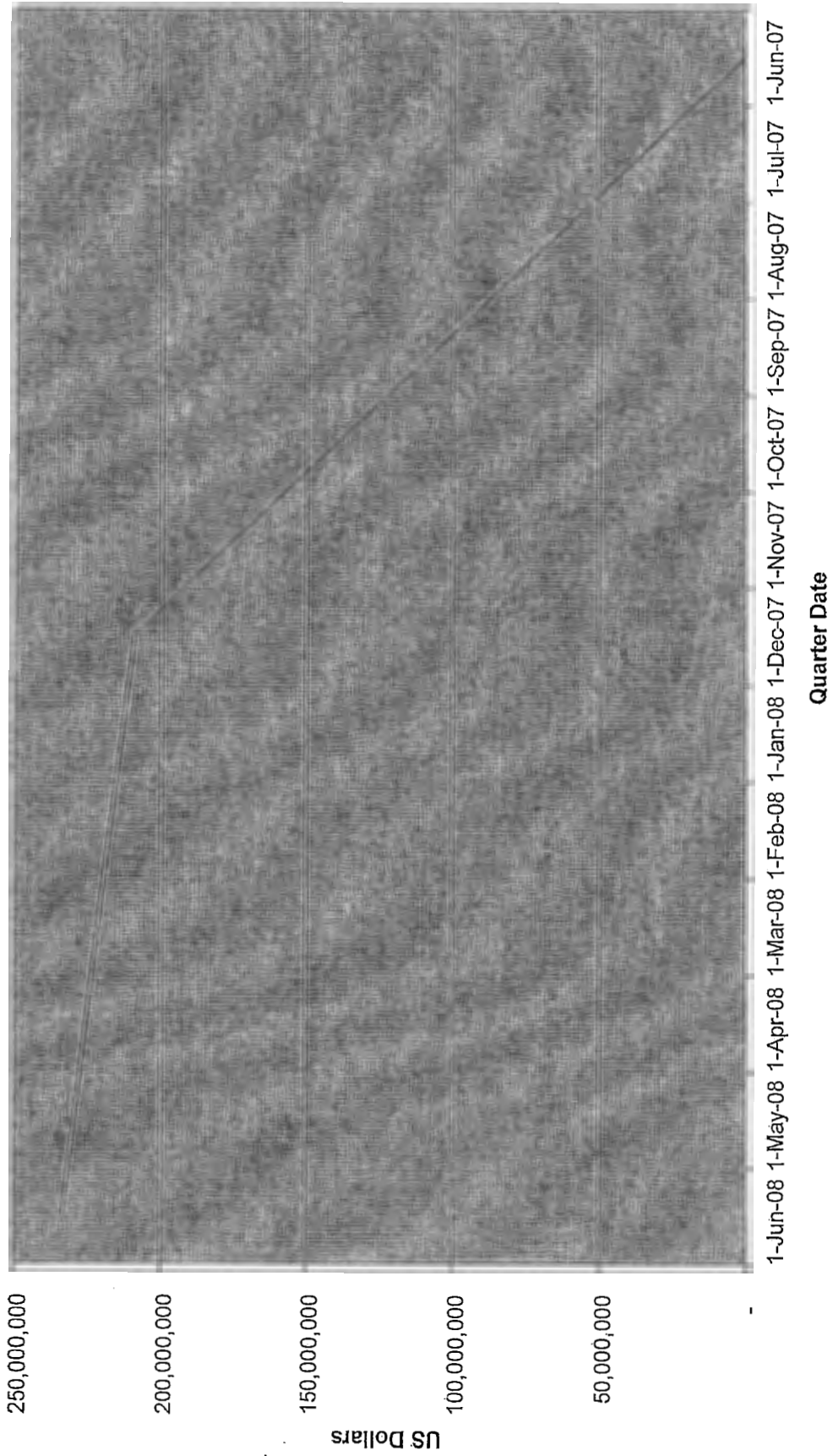
Operating Income Levels Quarterly Analysis Graph

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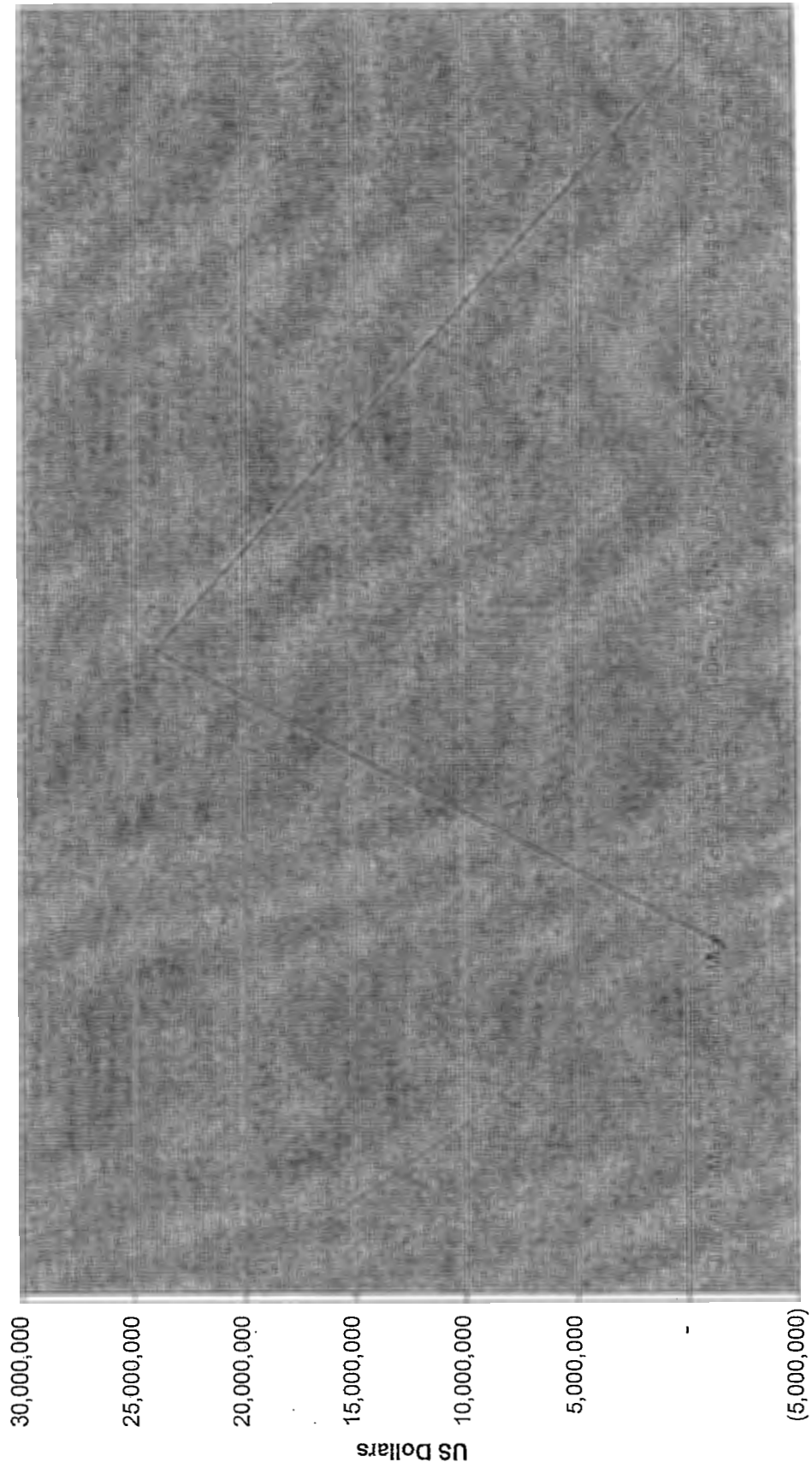
Total Expenses Levels Quarterly Analysis Graph

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Net Income Levels Quarterly Analysis Graph

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Quarter Date