

| Assets (USD)  | 31/03/2013<br>Unaudited '000 USD | 31/12/2012<br>Audited '000 USD |
|---|----------------------------------|--------------------------------|
| Cash and central bank   | 755,636                          | 734,014                        |
| Deposits with banks and financial institutions                    | 299,327                          | 247,133                        |
| Trading assets at fair value through profit or loss               | 132,777                          | 46,265                         |
| Loans to banks  | 2,175                            | 2,343                          |
| Loans and advances to customers                                   | 871,161                          | 868,539                        |
| Financial assets at fair value through other comprehensive Income | 1,602                            | 1,602                          |
| Financial assets at amortized cost                                | 1,360,988                        | 1,417,089                      |
| Customers' liability under acceptances                            | 14,722                           | 6,868                          |
| Investment in and loan to an associate                            | 0                                | 382                            |
| Assets acquired in satisfaction of loans                          | 1,852                            | 2,586                          |
| Property and equipment  | 34,524                           | 31,247                         |
| Intangible and other assets                                       | 12,399                           | 7,455                          |
| Regulatory blocked fund   | 995                              | 995                            |
| Goodwill  | 13,519                           | 13,519                         |
| <b>Total Assets</b>   | <b>3,501,677</b>                 | <b>3,380,037</b>               |
| <b>FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK</b>          |                                  |                                |
| Guarantees and standby letters of credit                          | 45,552                           | 43,457                         |
| Documentary and commercial letters of credit                      | 29,143                           | 24,452                         |
| Forward exchange contracts  | 27,897                           | 23,483                         |
| Fiduciary assets and assets under management                      | 164,968                          | 259,611                        |

| Liabilities (USD)   | 31/03/2013<br>Unaudited '000 USD | 31/12/2012<br>Audited '000 USD |
|---|----------------------------------|--------------------------------|
| Deposits from banks and financial institutions  | 480,910                          | 417,219                        |
| Customers' deposits and credit balances   | 2,699,407                        | 2,684,358                      |
| Liability under acceptances   | 14,722                           | 6,868                          |
| Certificates of deposit   | 0                                | 3,836                          |
| Other liabilities   | 61,370                           | 30,964                         |
| Provisions  | 5,587                            | 4,703                          |
| <b>Total liabilities</b>  | <b>3,261,996</b>                 | <b>3,147,948</b>               |
| Deposits blocked for issuance of preferred shares   | 25,000                           | 25,000                         |
| <b>EQUITY</b>   |                                  |                                |
| Share capital   | 102,488                          | 102,488                        |
| Additional paid-in capital  | 18,689                           | 18,689                         |
| Preferred shares  | 14,995                           | 14,995                         |
| Legal reserve   | 5,891                            | 5,891                          |
| Reserve for general banking risks   | 16,170                           | 16,170                         |
| Reserve for assets acquired in satisfaction of loans  | 944                              | 944                            |
| Cumulative change in fair value of equity securities at fair value through other comprehensive Income | -2,160                           | -2,160                         |
| Retained earnings   | 49,777                           | 30,221                         |
| Profit for the year   | 7,588                            | 19,557                         |
| Equity attributable to owners of the Bank   | 214,382                          | 206,795                        |
| Non-controlling interests   | 299                              | 294                            |
| <b>Total Equity</b>   | <b>214,681</b>                   | <b>207,089</b>                 |
| <b>Total Liabilities and Equity</b>   | <b>3,501,677</b>                 | <b>3,380,037</b>               |

| Income Statement (USD)  | 31/03/2013<br>Unaudited '000 USD | 31/03/2012<br>Unaudited '000 USD |
|---|----------------------------------|----------------------------------|
| Interest Income   | 45,424                           | 40,502                           |
| Interest expense  | -31,265                          | -27,643                          |
| <b>Net Interest Income</b>  | <b>14,159</b>                    | <b>12,859</b>                    |
| Fee & commission income   | 2,539                            | 1,790                            |
| Fee & commission expense  | -1,581                           | -768                             |
| <b>Net fee &amp; commission Income</b>  | <b>958</b>                       | <b>1,022</b>                     |
| <b>Net Interest gain/loss on financial assets at fair value through profit &amp; loss</b> | <b>1,890</b>                     | <b>389</b>                       |
| <b>Other operating income (net)</b>   | <b>2,539</b>                     | <b>3,446</b>                     |
| <b>Net Financial Revenues</b>   | <b>19,546</b>                    | <b>17,716</b>                    |
| Allowance for Impairment of loans and advances to customers (net)                         | -134                             | -2,221                           |
| Write-off of bad debts  | 0                                | 0                                |
| <b>Net Financial Revenues after allowance for Impairment</b>                              | <b>19,412</b>                    | <b>15,495</b>                    |
| Staff costs   | -6,171                           | -5,378                           |
| Administrative expenses   | -3,690                           | -4,396                           |
| Depreciation and amortization   | -530                             | -634                             |
| Net gain/loss on disposal of assets acquired in satisfaction of loans                     | 0                                | 0                                |
| <b>Profit before income tax</b>   | <b>9,021</b>                     | <b>5,087</b>                     |
| Income tax expense  | -1,428                           | -965                             |
| <b>Profit for the year</b>  | <b>7,593</b>                     | <b>4,122</b>                     |
| <b>Attributable to</b>  |                                  |                                  |
| Owners of the Bank  | 7,588                            | 4,121                            |
| Non-controlling Interests   | 5                                | 1                                |
|   | 7,593                            | 4,122                            |

**Key Figures:**

- Growth of Net Income YOY: 84.19%
- Growth of Deposits YOD: 0.56%
- Growth of Total Assets YTD: 3.60%

**Auditors:**

 Deloitte & Touche  
 Fiduciaire du Moyen-Orient