

INTERIM CONSOLIDATED CONDENSED BALANCE SHEET

AS AT 30 SEPTEMBER 2007

(Expressed in thousands of United States Dollars)

	30 September 2007 (Unaudited)	31 December 2006 (Restated)
Assets		
Cash and cash equivalents	626,791	619,977
Due from banks	11,910	1,900
Trading securities	433	394
Derivative financial instruments	574	155
Investments in financings	1,859,866	1,635,035
Investment securities	631,365	403,090
Accounts receivable	124,760	65,747
Investment property	67,745	67,766
Investments in associates	138,539	152,520
Property, plant and equipment	41,703	30,701
Intangible assets	324,275	339,314
Non-current assets held for sale	-	2,156
Total assets	3,827,961	3,318,755
Liabilities		
Customer current accounts	400,509	383,704
Customer investment accounts	1,509,943	1,051,871
Due to banks	489,832	535,967
Investments from off balance sheet funds	6,197	5,002
Derivative financial instruments	38	293
Debt Securities in issue	12,713	-
Accounts payable	178,881	172,570
Current tax payable	13,708	9,623
Deferred tax liability	44,873	36,070
Total liabilities	2,656,694	2,195,100
Equity		
Capital and reserves attributable to the Bank's equity holders		
Share capital	352,756	353,525
Reserves	455,987	438,568
	808,743	792,093
Minority interests	362,524	331,562
Total equity	1,171,267	1,123,655
Total equity and liabilities	3,827,961	3,318,755
Fund under Management	1,131,843	1,059,937

INTERIM CONSOLIDATED CONDENSED STATEMENT OF INCOME

FOR THE NINE MONTH PERIOD ENDED 30 SEPTEMBER 2007

(Expressed in thousands of United States Dollars)

	Nine months ended	
	30 September 2007 (Unaudited)	30 September 2006 (Restated)
Income		
Income from investments in financings	137,633	19,266
Fund management and services	15,114	30,671
Income from short term deposits	30,416	15,540
Net trading income	5,711	828
Gains less losses from investments	38,347	3,573
Fee and commission income	33,252	14,077
Dividend income	18,996	591
Other income	2,113	13,274
	281,582	97,820
Distribution to investment account holders	(107,200)	(16,727)
Operating income	174,382	81,093
Expenses		
Staff costs	(45,155)	(15,172)
General and administrative expenses	(30,145)	(9,154)
Depreciation and amortisation	(14,931)	(2,460)
Exchange gain/(loss)	2,519	(863)
Total expenses	(87,712)	(27,649)
Gain on sale of subsidiary	-	105,541
Operating profit	86,670	158,985
Share of profit of associated companies	6,145	12,509
Profit before income taxes	92,815	171,494
Taxes	(14,919)	(7,835)
Profit after income taxes	77,896	163,659
Attributable to:		
Equity holders of the Bank	42,353	156,162
Minority interests	35,543	7,497
	77,896	163,659
Basic/diluted earnings per share	US cts 3.0	US cts 13.5

INTERIM CONSOLIDATED CONDENSED STATEMENT OF CHANGES IN EQUITY FOR THE NINE MONTH PERIOD ENDED 30 SEPTEMBER 2006

(Expressed in thousands of United States Dollars)

	Attributable to the Bank's equity holders						Total reserves	Minority interests	Total equity
	Share capital	Statutory reserve	General reserve	Fair value reserve	Currency translation	Retained earnings			
At 1 January 2006 (Audited)	150,000	8,778	13,503	24,678	(7,756)	58,156	97,359	5,418	252,777
New issue of ordinary shares	210,000	187,500					187,500		397,500
Treasury shares acquired	(4,711)	(3,524)					(3,524)		(8,235)
Share issue expenses		(14,672)	826				(13,846)		(13,846)
Share based payments		1,029					1,029		1,029
Net profit for the period						156,162	156,162	7,497	163,659
Dividends declared						(20,000)	(20,000)	(6,243)	(26,243)
Revaluation of associate following acquisition of controlling interest			34,244				34,244		34,244
Change of ownership interest in subsidiaries			(3,910)	(184)	(235)	(1,323)	(5,652)	328,656	323,004
Movement in fair value of available-for-sale Investments				(552)			(552)	(650)	(1,202)
Movement in deferred tax available-for-sale investment				59			59	57	116
Movement in fair value of associated companies			1,381	(5,220)			(3,839)	(53)	(3,892)
Associated companies sold				(2,212)	3,211		999		999
Available-for-sale investments sold				(138)			(138)	(160)	(298)
Foreign currency translation adjustment					497		497	(253)	244
At 30 September 2006 (Restated)	355,289	179,111	46,044	16,431	(4,283)	192,995	430,298	334,269	1,119,856

INTERIM CONSOLIDATED CONDENSED STATEMENT OF CHANGES IN EQUITY FOR THE NINE MONTH PERIOD ENDED 30 SEPTEMBER 2007

(Expressed in thousands of United States Dollars)

	Attributable to the Bank's equity holders						Total reserves	Minority interests	Total equity
	Share capital	Statutory reserve	General reserve	Fair value reserve	Currency translation	Retained earnings			
At 1 January 2007 (Restated)	353,525	192,945	46,044	16,151	(4,144)	187,572	438,568	331,562	1,123,655
Treasury shares acquired	(7,623)	(8,121)					(8,121)		(15,744)
Treasury shares sold	6,854	6,970					6,970		13,824
Net profit for the period						42,353	42,353	35,543	77,896
Dividends declared						(47,520)	(47,520)		(47,520)
Dividends paid by subsidiaries								(21,832)	(21,832)
Transfer to general reserve			22,283			(22,283)			
Movement in fair value of available-for-sale Investments				24,206			24,206	18,861	43,067
Movement in deferred tax available-for-sale investment				(1,510)			(1,510)	(1,452)	(2,962)
Movement in fair value of associated companies				(67)			(67)		(67)
Transfer to net profit due to disposal of available-for-sale investment				(683)			(683)	(614)	(1,297)
Foreign currency translation adjustment					1,791		1,791	456	2,247
At 30 September 2007 (Unaudited)	352,756	191,794	68,327	38,097	(2,353)	160,122	455,987	362,524	1,171,267

The above interim consolidated condensed financial information was approved for issue by the Board of Directors on 30 October 2007. These are extracts from the interim consolidated condensed financial information for the nine month period ended 30 September 2007, reviewed by PricewaterhouseCoopers, who have issued an unqualified review report on 30 October 2007. "The comparative statement of income of the group has been restated for the period. This change does not have any impact over the Group's results for the year ended 31 December 2006. For more details, refer to the issued interim consolidated condensed financial information of the Group as at 30 September 2007."

Khalid Abdulla-Janahi
Chairman

Michael P. Lee
Chief Executive Officer

Graham R. Walker
Director