

### INTERIM CONSOLIDATED CONDENSED BALANCE SHEET AS AT 30 SEPTEMBER 2008

(Expressed in thousands of United States Dollars unless otherwise stated)

	At 30 September 2008 (Reviewed)	At 31 December 2007 (Audited)
<b>Assets</b>		
Cash and cash equivalents	1,343,011	575,304
Due from banks and financial institutions	9,702	16,172
Investments in financings	1,907,010	1,882,028
Investment securities	534,042	638,579
Investment properties	277,634	213,067
Accounts receivable	181,321	101,856
Investments in associates	612,680	194,549
Property, plant and equipment	122,759	130,930
Intangible assets	315,740	326,304
<b>Total assets</b>	<b>5,303,899</b>	<b>4,078,789</b>
<b>Liabilities</b>		
Customer current accounts	419,588	569,239
Customer investment accounts	1,252,603	1,368,904
Due to banks	1,658,679	394,025
Other borrowings	411,743	123,239
Accounts payable	262,385	269,438
Current tax payable	19,109	9,175
Deferred tax liability	37,115	60,372
<b>Total liabilities</b>	<b>4,061,222</b>	<b>2,794,392</b>
<b>Equity</b>		
<b>Capital and reserves attributable to the Bank's equity holders</b>		
Share capital	533,784	537,474
Reserves	468,714	550,334
	<b>1,002,498</b>	<b>1,087,808</b>
<b>Minority interests</b>	<b>240,179</b>	<b>196,589</b>
<b>Total equity</b>	<b>1,242,677</b>	<b>1,284,397</b>
<b>Total equity and liabilities</b>	<b>5,303,899</b>	<b>4,078,789</b>
<b>Funds under Management</b>	<b>2,128,797</b>	<b>1,723,814</b>

### INTERIM CONSOLIDATED CONDENSED STATEMENT OF CASH FLOWS FOR THE NINE MONTH PERIOD ENDED 30 SEPTEMBER 2008

(Expressed in thousands of United States Dollars unless otherwise stated)

	Nine month period ended	
	30 September 2008 (Reviewed)	30 September 2007 (Reviewed)
Net cash provided by operating activities	882,512	88,776
Net cash used in investing activities	(392,787)	(22,507)
Net cash provided by / (used in) financing activities	216,751	(58,560)
Foreign currency translation adjustments	61,231	(895)
<b>Net increase in cash and cash equivalents</b>	<b>767,707</b>	<b>6,814</b>
Cash and cash equivalents at beginning of period	575,304	619,977
<b>Cash and cash equivalents at end of period</b>	<b>1,343,011</b>	<b>626,791</b>

### INTERIM CONSOLIDATED CONDENSED STATEMENT OF INCOME FOR THE NINE MONTH PERIOD ENDED 30 SEPTEMBER 2008

(Expressed in thousands of United States Dollars unless otherwise stated)

	Nine month period ended		Three month period ended	
	30 September 2008 (Reviewed)	30 September 2007 (Reviewed)	30 September 2008 (Reviewed)	30 September 2007 (Reviewed)
<b>Income</b>				
Income from				
short term deposits	36,055	30,416	15,313	14,954
Income from investments				
in financings	125,688	137,633	34,342	39,871
Fee and commission				
income	36,218	33,252	7,370	7,808
Fund management				
and services	13,434	15,114	3,539	4,684
Income from investments	155,750	57,343	16,693	18,058
Net trading income	3,825	5,711	2,372	2,242
Other income	9,428	2,113	1,339	842
	380,398	281,582	80,968	88,459
Distribution to investment				
account holders	(126,341)	(107,200)	(47,518)	(39,232)
<b>Operating income</b>	<b>254,057</b>	<b>174,382</b>	<b>33,450</b>	<b>49,227</b>
<b>Expenses</b>				
Staff costs	(56,685)	(45,155)	(14,404)	(19,190)
General and administrative				
expenses	(43,449)	(30,145)	(12,394)	(11,398)
Depreciation and amortisation	(25,598)	(14,931)	(13,331)	(5,261)
Exchange (loss)/gain	(132)	2,519	(4,149)	2,211
Total expenses	(125,864)	(87,712)	(44,278)	(33,638)
<b>Operating profit/(loss)</b>	<b>128,193</b>	<b>86,670</b>	<b>(10,828)</b>	<b>15,589</b>
Share of profit/(loss) of				
associated companies	7,750	6,145	(3,303)	170
<b>Profit/(loss) before</b>				
<b>income taxes</b>	<b>135,943</b>	<b>92,815</b>	<b>(14,131)</b>	<b>15,759</b>
Taxes	(10,370)	(14,919)	(2,166)	(3,806)
<b>Profit/(loss) after income taxes</b>	<b>125,573</b>	<b>77,896</b>	<b>(16,297)</b>	<b>11,953</b>
<b>Attributable to:</b>				
Equity holders of the Bank	60,013	42,353	(20,544)	3,686
Minority interests	65,560	35,543	4,247	8,267
	<b>125,573</b>	<b>77,896</b>	<b>(16,297)</b>	<b>11,953</b>
<b>Basic/diluted earnings per share</b>	<b>US cts 2.81</b>	<b>US cts 2.50</b>	<b>US cts (0.97)</b>	<b>US cts 0.21</b>

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

(Expressed in thousands of United States Dollars unless otherwise stated)

	Attributable to the Bank's equity holders									
	Share capital	Share premium	Statutory reserve	General reserve	Fair value reserve	Currency translation	Retained earnings	Total reserves	Minority interests	Total equity
At 1 January 2007 (Audited)	353,525	167,347	25,598	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 paid							(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 relating to available-for-sale investments					(1,510)			(1,510)	(1,452)	(2,962)
Movement in fair value of associated companies					(67)			(67)		(67)
Transfer to income statement due to disposal of available-for-sale investments					(683)			(683)	(614)	(1,297)
Foreign currency translation adjustment						1,791		1,791	456	2,247
<b>At 30 September 2007 (Reviewed)</b>	<b>352,756</b>	<b>166,196</b>	<b>25,598</b>	<b>68,327</b>	<b>38,097</b>	<b>(2,353)</b>	<b>160,122</b>	<b>455,987</b>	<b>362,524</b>	<b>1,171,267</b>

### INTERIM CONSOLIDATED CONDENSED STATEMENT OF CHANGES IN EQUITY FOR THE NINE MONTH PERIOD ENDED 30 SEPTEMBER 2008

(Expressed in thousands of United States Dollars unless otherwise stated)

	Attributable to the Bank's equity holders									
	Share capital	Share premium	Statutory reserve	General reserve	Fair value reserve	Currency translation	Retained earnings	Total reserves	Minority interests	Total equity
At 1 January 2008 (Audited)	537,474	216,026	35,873	68,327	27,170	(3,079)	206,017	550,334	196,589	1,284,397
Treasury shares acquired	(24,120)	(38,108)						(38,108)		(62,228)
Treasury shares sold	20,430	34,797						34,797		55,227
Net profit for the period							60,013	60,013	65,560	125,573
Dividends paid							(52,435)	(52,435)		(52,435)
Dividends paid by subsidiaries									(12,317)	(12,317)
Transfer to general reserve				39,352			(39,352)			
Movement in fair value of available-for-sale investments					(39,979)			(39,979)	(20,031)	(60,010)
Movement in deferred tax relating to available-for-sale investments					4,336			4,336	2,262	6,598
Minority interest relating to new subsidiaries									28,333	28,333
Movement in fair value of associated companies					169			169		169
Transfer to income statement due to disposal of available-for-sale investments					(8,210)			(8,210)	(64)	(8,274)
Appropriation to Ithmaar Education and Training Fund							(2,569)	(2,569)		(2,569)
Foreign currency translation adjustment					(12,581)	(27,187)	134	(39,634)	(20,153)	(59,787)
<b>At 30 September 2008 (Reviewed)</b>	<b>533,784</b>	<b>212,715</b>	<b>35,873</b>	<b>107,679</b>	<b>(29,095)</b>	<b>(30,266)</b>	<b>171,808</b>	<b>468,714</b>	<b>240,179</b>	<b>1,242,677</b>

The above interim consolidated condensed financial information was approved for issue by the Board of Directors on 5 November 2008. These are extracts from the interim consolidated condensed financial information for the nine month period ended 30 September 2008, reviewed by PricewaterhouseCoopers, who issued an unqualified review report on 5 November 2008.