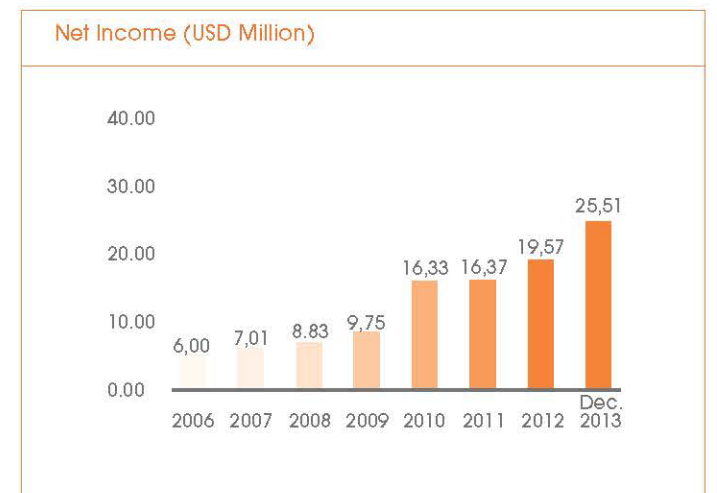
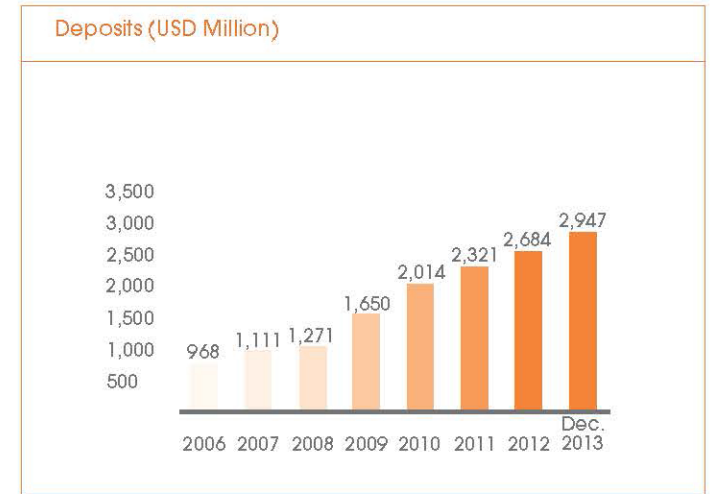
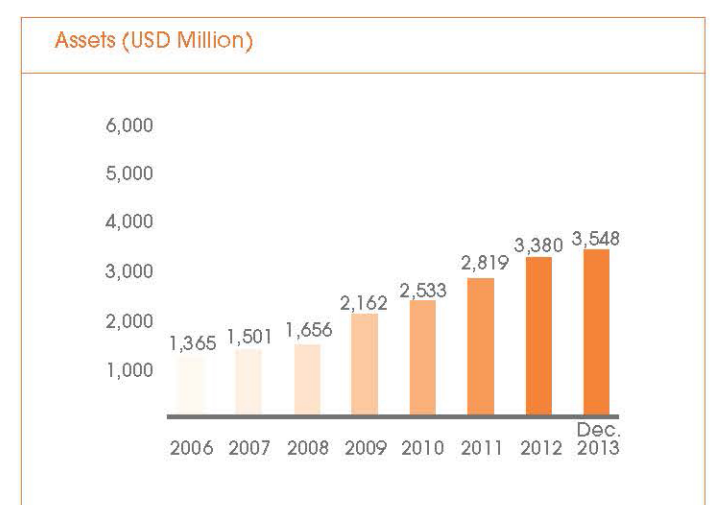


Assets (USD)	31/12/2013 Unaudited '000 USD	31/12/2012 Audited '000 USD
Cash and central bank	691,804	734,013
Deposits with banks and financial institutions	328,915	247,133
Financial assets at fair value through other comprehensive income	1,603	1,603
Trading asset at fair value through profit or loss	197,725	46,265
Financial assets at amortized cost	1,357,223	1,417,089
Loans to banks	1,978	2,343
Loans and advances to customers	888,984	868,539
Customers' liability under acceptances	9,811	6,868
Investment in and loan to an associate	160	382
Assets acquired in satisfaction of loans	1,649	2,586
Property and equipment	43,334	31,247
Other assets	10,147	7,129
Regulatory blocked fund	995	995
Intangible assets	0	326
Goodwill	13,519	13,519
Total Assets	3,547,847	3,380,037
FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK		
Guarantees and standby letters of credit	100,027	43,457
Documentary and commercial letters of credit	24,975	24,452
Forward exchange contracts	17,991	23,483
FIDUCIARY DEPOSITS AND ASSETS UNDER MANAGEMENT	96,314	259,611

Liabilities (USD)	31/12/2013 Unaudited '000 USD	31/12/2012 Audited '000 USD
Deposits from banks and financial institutions	293,697	417,219
Customers' deposits and credit balances	2,947,137	2,684,358
Liability under acceptances	9,812	6,868
Certificates of deposit	0	3,836
Other liabilities	41,146	30,964
Provisions	6,305	4,703
Total liabilities	3,298,097	3,147,948
Deposits blocked for issuance of preferred shares	0	25,000
Equity		
Share capital	102,488	102,488
Preferred shares	39,995	14,995
Additional paid-in capital	18,689	18,689
Legal reserve	7,813	5,891
Reserve for general banking risks	20,711	16,170
Reserve for assets acquired in satisfaction of loans	746	944
Cumulative change in fair value of equity securities at fair value through other comprehensive income	(2,160)	(2,160)
Retained earnings	35,665	30,221
Profit for the year	25,493	19,557
Equity attributable to owners of the bank	249,440	231,795
Non-controlling interests	310	294
Total Equity	249,750	232,089
Total Liabilities and Equity	3,547,847	3,380,037

Income Statement (USD)	31/12/2013 Unaudited '000 USD	31/12/2012 Audited '000 USD
Interest income	183,153	173,264
Interest expense	-130,995	-119,418
Net interest income	52,158	53,846
Fee & commission income	10,228	8,437
Fee & commission expense	-2,837	-3,134
Net fee & commission income	7,391	5,303
Net interest gain/loss on financial assets at fair value through profit or loss	18,824	3,103
Other operating income (net)	572	5,097
Net Financial Revenues	78,945	67,349
Allowance for impairment of loans and advances to customers (net)	-2,037	-3,237
Write-off of bad debts	0	-339
Net Financial Revenues after allowance for impairment	76,908	63,773
Staff costs	-28,424	-25,092
Administrative expenses	-15,866	-13,093
Depreciation of property and equipment	-2,259	-1,972
Amortization of intangible fixed assets	-17	-606
Net gain/loss on disposal of assets acquired in satisfaction of loans	380	514
Profit before income tax	30,722	23,524
Income tax expense	-5,213	-3,955
Profit for the year	25,509	19,569
Attributable to		
Owners of the Bank	25,493	19,557
Non-controlling interests	16	12


Key Figures:

- Growth of Net Income YOY: 30.36%
- Growth of Deposits YOD: 9.79%
- Growth of Total Assets YTD: 4.96%

Auditors:

Deloitte & Touche
Fiduciaire du Moyen-Orient