

<b>Assets (USD)</b>	<b>30/06/2013 Unaudited '000 USD</b>	<b>31/12/2012 Audited '000 USD</b>
Cash and central bank	685,607	734,014
Deposits with banks and financial institutions	302,526	247,133
Trading assets at fair value through profit or loss	161,069	46,265
Loans to banks	2,075	2,343
Loans and advances to customers	881,207	868,539
Financial assets at fair value through other comprehensive income	1,602	1,602
Financial assets at amortized cost	1,359,998	1,417,089
Customers' liability under acceptances	16,401	6,868
Investment in and loan to an associate	163	382
Assets acquired in satisfaction of loans	1,039	2,586
Property and equipment	36,777	31,247
Intangible and other assets	10,485	7,455
Regulatory blocked fund	995	995
Goodwill	13,519	13,519
<b>Total Assets</b>	<b>3,473,463</b>	<b>3,380,037</b>
<b>FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK</b>		
Guarantees and standby letters of credit	67,326	43,457
Documentary and commercial letters of credit	40,631	24,452
Forward exchange contracts	23,747	23,483
Fiduciary assets and assets under management	173,896	259,611

<b>Liabilities (USD)</b>	<b>30/06/2013 Unaudited '000 USD</b>	<b>31/12/2012 Audited '000 USD</b>
Deposits from banks and financial institutions	341,929	417,219
Customers' deposits and credit balances	2,811,759	2,684,358
Liability under acceptances	16,401	6,868
Certificates of deposit	0	3,836
Other liabilities	51,876	30,964
Provisions	6,810	4,703
<b>Total liabilities</b>	<b>3,228,775</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	7,392	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	42,696	30,221
Profit for the year	13,825	19,557
Equity attributable to owners of the Bank	219,382	206,795
Non-controlling interests	306	294
<b>Total Equity</b>	<b>219,688</b>	<b>207,089</b>
<b>Total Liabilities and Equity</b>	<b>3,473,463</b>	<b>3,380,037</b>

<b>Income Statement (USD)</b>	<b>30/06/2013 Unaudited '000 USD</b>	<b>30/06/2012 Audited '000 USD</b>
Interest Income	90,491	86,069
Interest expense	-63,901	-59,132
Net interest income	26,590	26,937
Fee & commission income	5,480	3,425
Fee & commission expense	-1,865	-725
Net fee & commission income	3,615	2,700
Net interest gain/loss on financial assets at fair value through profit & loss	8,658	3,694
Other operating income (net)	323	1,027
Net Financial Revenues	39,186	34,358
Provisions for impairment of loans and advances to customers (net)	-516	-2,925
Net Financial Revenues after allowance for impairment	38,670	31,433
Staff costs	-12,563	-11,480
Administrative expenses	-8,479	-8,129
Depreciation and amortization	-1,086	-1,280
Net gain/loss on disposal of assets acquired in satisfaction of loans	-7	315
Profit before income tax	16,535	10,859
Income tax expense	-2,697	-1,952
Profit for the year	13,838	8,907
<b>Attributable to</b>		
Owners of the Bank	13,825	8,903
Non-controlling interests	13	4

**Key Figures:**

- Growth of Net Income YOY: 55.36%
- Growth of Deposits YTD: 4.75%
- Growth of Total Assets YTD: 2.76%

**Auditors:**

Deloitte & Touche  
Fiduciaire du Moyen-Orient