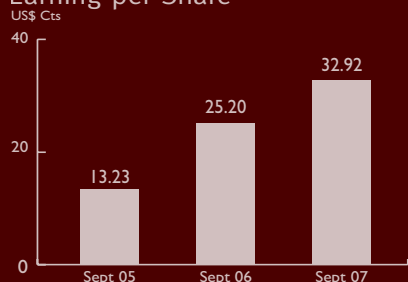
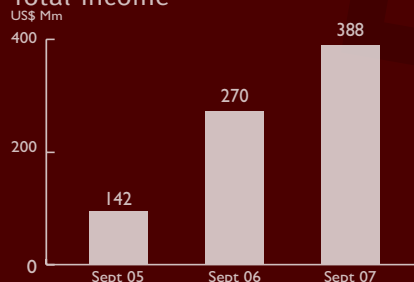


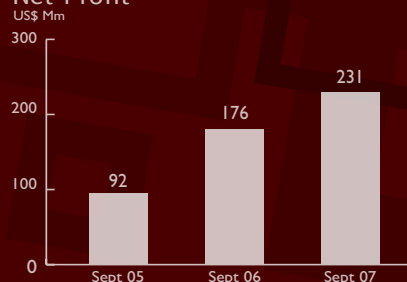
## Earning per Share



## Total Income



## Net Profit



## Condensed Consolidated Balance Sheet

as at 30 September 2007 - US\$ 000's

	30 September 2007 (reviewed)	31 December 2006 (audited)	30 September 2006 (reviewed)
<b>ASSETS</b>			
Cash and bank balances	9,008	15,050	11,974
Placements with financial and other institutions	937,758	687,765	688,977
Islamic financing assets	78,261	98,927	78,559
Assets held-for-sale	522,196	24,196	18,546
Investment in associates	256,491	36,926	24,376
Investment securities	300,159	398,130	339,172
Other assets	185,071	235,456	131,831
Equipment	6,445	4,434	3,633
<b>Total assets</b>	<b>2,295,389</b>	<b>1,500,884</b>	<b>1,297,068</b>
<b>LIABILITIES</b>			
Investors' funds	141,807	348,553	322,181
Placements from financial and other institutions	590,941	253,056	241,726
Customers' current accounts	-	7,297	7,606
Islamic financing liabilities	511,296	87,860	-
Liabilities held-for-sale	192,000	-	-
Other liabilities	91,791	77,454	61,282
<b>Total liabilities</b>	<b>1,527,835</b>	<b>774,220</b>	<b>632,795</b>
<b>Unrestricted investment accounts</b>	<b>-</b>	<b>58,920</b>	<b>30,169</b>
<b>EQUITY</b>			
Share capital	238,921	215,382	215,037
Treasury shares	(10,209)	(14,127)	(10,009)
Share premium	180,382	178,321	178,321
Statutory reserve	46,075	46,337	24,591
Investments fair value reserve	940	364	988
Retained earnings	311,445	239,663	225,176
Subsidiary company share grants	-	1,804	-
<b>Total equity</b>	<b>767,554</b>	<b>667,744</b>	<b>634,104</b>
<b>Total liabilities, unrestricted investment accounts and equity</b>	<b>2,295,389</b>	<b>1,500,884</b>	<b>1,297,068</b>
<b>Off-balance sheet items</b>			
Restricted investment accounts	103,203	123,393	99,738

## Condensed Consolidated Income Statement

for the nine months ended 30 September 2007 - US\$ 000's

	Nine months ended		Three months ended	
	30 September 2007 (reviewed)	30 September 2006 (reviewed)	30 September 2007 (reviewed)	30 September 2006 (reviewed)
<b>CONTINUING OPERATIONS</b>				
Income from investment advisory services	230,181	217,340	76,759	77,200
Placement, arrangement and management fees	11,747	16,727	4,973	7,021
Income from short-term placements	26,600	26,633	10,333	9,700
Income from Islamic financing	9,008	2,821	4,030	1,194
Income from investments in associates	12,602	3,445	650	-
Income from investment securities	92,789	2,551	50,406	920
Other income/ (losses), net	5,063	149	5,616	(779)
<b>Total income</b>	<b>387,990</b>	<b>269,666</b>	<b>152,767</b>	<b>95,256</b>
Staff costs	73,217	49,878	32,219	18,893
Investment advisory expenses	26,879	17,523	10,615	7,834
Finance expense on placements and Islamic financing liabilities	38,960	17,673	15,746	7,148
Allowance for impairment on investments	-	2,813	-	-
Other expenses	12,547	5,888	3,720	2,105
<b>Total expenses</b>	<b>151,603</b>	<b>93,775</b>	<b>62,300</b>	<b>35,980</b>
<b>PROFIT FROM CONTINUING OPERATIONS</b>	<b>236,387</b>	<b>175,891</b>	<b>90,467</b>	<b>59,276</b>
Loss from assets held-for-sale	(1,937)	-	(1,937)	-
<b>PROFIT FOR THE PERIOD</b>	<b>234,450</b>	<b>175,891</b>	<b>88,530</b>	<b>59,276</b>
<b>Attributable to:</b>				
Shareholders of the parent bank	231,255	175,891	85,335	59,276
Minority interest	3,195	-	3,195	-
	234,450	175,891	88,530	59,276
<b>Earnings per share attributable to shareholders of the parent bank</b>				
Basic earnings per share (US cents)	<b>32.92</b>	25.20	11.86	8.26

The Directors approved the interim consolidated financial information on 22 October 2007.

Esam Yousif A. Janahi  
ChairmanHamad A. Aziz Al-Shaya  
Vice Chairman

These statements have been extracted from the condensed consolidated interim financial information for the nine months ended 30 September, 2007, which were reviewed by KPMG.

## Condensed Consolidated Statement of Changes in Equity

for the nine months ended 30 September 2007 - US\$ 000's

30 September 2007 (reviewed)	Equity attributable to the shareholders of the parent bank										Minority Interest	Total Equity
	Share Capital	Advance towards share capital	Share premium	Treasury Shares	Subsidiary company share grants	Statutory reserve	Investments fair value reserve	Retained earnings	Total			
Balance at 1 January 2007	212,674	2,708	178,321	(14,127)	1,804	46,337	364	239,663	667,744	-	667,744	
Profit on sale of treasury shares	-	-	-	-	-	2,737	-	-	2,737	-	2,737	
Net fair value changes during the period	-	-	-	-	-	-	319	-	319	-	319	
Transfer to income statement on disposal of AFS investments	-	-	-	-	-	-	257	-	257	-	257	
Net income recognised directly in equity	-	-	-	-	-	2,737	576	-	3,313	-	3,313	
Profit for the period	-	-	-	-	-	-	-	231,255	231,255	3,195	234,450	
<b>Total recognised income and expense</b>	-	-	-	-	-	<b>2,737</b>	<b>576</b>	<b>231,255</b>	<b>234,568</b>	<b>3,195</b>	<b>237,763</b>	
Issue of bonus shares	25,600	-	-	-	-	-	-	(25,600)	-	-	-	
Increase in share capital	647	(2,708)	2,061	-	-	-	-	-	-	-	-	
Share grants vesting charge for the period	-	-	-	-	90	-	-	-	90	-	90	
Dividend declared for 2006	-	-	-	-	-	-	-	(134,391)	(134,391)	-	(134,391)	
Charity contribution declared for 2006	-	-	-	-	-	-	-	(1,598)	(1,598)	-	(1,598)	
Board remuneration declared for 2006	-	-	-	-	-	-	-	(1,375)	(1,375)	-	(1,375)	
Zakah contribution declared for 2006	-	-	-	-	-	-	-	(1,402)	(1,402)	-	(1,402)	
Purchase of treasury shares	-	-	-	(51,476)	-	-	-	-	(51,476)	-	(51,476)	
Sale of treasury shares	-	-	-	55,394	-	-	-	-	55,394	-	55,394	
Allocation of minority interest on partial sale of shares in the subsidiary during the period	-	-	-	-	(1,894)	(2,999)	-	4,893	-	192,011	192,011	
De-recognition on sale of controlling stake in a subsidiary	-	-	-	-	-	-	-	-	-	(195,206)	(195,206)	
<b>Balance at 30 September 2007</b>	<b>238,921</b>	<b>-</b>	<b>180,382</b>	<b>(10,209)</b>	<b>-</b>	<b>46,075</b>	<b>940</b>	<b>311,445</b>	<b>767,554</b>	<b>-</b>	<b>767,554</b>	

30 September 2006 (reviewed)	Share Capital	Advance towards share capital	Share premium	Treasury Shares	Statutory reserve	Investments fair value reserve	Retained earnings	Total Equity
Balance at 1 January 2006	149,771	-	31,487	-	24,621	227	146,258	352,364
Net fair value changes during the period	-	-	-	-	-	1,847	-	1,847
Transfer to income statement on disposal of AFS investments	-	-	-	-	-	(1,086)	-	(1,086)
Net income / expense recognised directly in equity	-	-	-	-	-	761	-	761
Profit for the period	-	-	-	-	-	-	175,891	175,891
<b>Total recognised income and expense</b>	-	-	-	-	-	-	<b>175,891</b>	<b>176,652</b>
Issue of bonus shares	17,972	-	-	-	-	-	(17,972)	-
Advance towards share capital	-	2,363	-	-	-	-	-	2,363
Increase in share capital	44,931	-	142,963	-	-	-	-	187,894
Share issue expenses	-	-	(129)	-	-	-	-	(129)
Dividend declared for 2005	-	-	-	-	-	-	(71,890)	(71,890)
Charity contribution declared for 2005	-	-	-	-	-	-	(1,000)	(1,000)
Zakah contribution declared for 2005	-	-	-	-	-	-	(1,061)	(1,061)
Board remuneration paid for 2005	-	-	-	-	-	-	(1,050)	(1,050)
Purchase of treasury shares	-	-	-	(10,773)	-	-	-	(10,773)
Sale of treasury shares	-	-	-	764	(30)	-	-	734
Transfer from retained earnings to share premium	-	-	4,000	-	-	-	(4,000)	-
<b>Balance at 30 September 2006</b>	<b>212,674</b>	<b>2,363</b>	<b>178,321</b>	<b>(10,009)</b>	<b>24,591</b>	<b>988</b>	<b>225,176</b>	<b>634,104</b>