

	GROUP Half Year ending 30-Jun-05 USD	GROUP Half Year ending 30-Jun-06 USD	GROUP Half Year ending 30-Jun-07 USD	GROUP Half Year ending 30-Jun-08 USD	GROUP Half Year ending 30-Jun-09 USD
Interest income on loans and advances	2,374,674	8,907,295	13,587,460	16,250,804	9,924,141
Interest expense	(1,421,089)	(4,847,864)	(8,621,339)	(9,211,528)	(4,613,022)
Net interest income	953,585	4,059,431	4,966,121	7,039,276	5,311,119
Fees and commissions receivable	4,566,168	5,441,346	6,897,358	10,546,101	9,610,335
Fees and commissions payable	(274,681)	(494,829)	(753,480)	(491,816)	(460,668)
Dividend income	76,423	482,311	371	564	604
Net trading income	2,413,313	1,428,052	1,427,537	2,060,738	57,465
Loss on disposal of non-trading financial asset	(712)	-	-	-	-
Profit on disposal of associated undertaking	-	-	-	29,152,697	-
Other operating income	50,000	84,343	126,323	53,081	9,904
Non interest income	6,830,511	6,941,223	7,698,109	41,321,365	9,217,640
Net operating income before net impairment losses	7,784,096	11,000,654	12,664,230	48,360,641	14,528,759
Net impairment reversal/(loss)	(366,745)	(961,982)	(442,347)	(1,056,805)	(1,529,586)
Net operating income	7,417,351	10,038,672	12,221,883	47,303,836	12,999,173
Administrative expenses	(5,871,623)	(7,315,505)	(8,900,884)	(4,762,672)	(9,943,723)
Depreciation	(266,699)	(229,040)	(406,765)	(8,424,590)	(444,270)
Amortisation of goodwill	-	-	-	(402,868)	-
Adjustment to goodwill	-	(144,082)	(477,616)	-	-
Provisions for Liabilities and charges	-	-	-	(1,733,104)	-
Total operating expenses	(6,138,322)	(7,688,627)	(9,785,265)	(15,323,234)	(10,387,993)
Operating profit/(loss)	1,279,029	2,350,045	2,436,618	31,980,602	2,611,180
Share of profit of associate undertaking	569,783	1,085,557	1,359,248	1,985,877	(207,216)
Profit on ordinary activities before tax	1,848,812	3,435,602	3,795,866	33,966,479	2,403,964
Tax on profit on ordinary activities	(207,524)	(306,605)	(332,485)	(10,002,514)	46,086
Profit from continuing operations	1,641,288	3,128,997	3,463,381	23,963,965	2,450,050
Loss for the period from discontinuing operations	-	-	-	(150,852)	465,021
Profit for the period	1,641,288	3,128,997	3,463,381	23,813,113	2,915,071
Basic earnings per share	0.0249	0.0402	0.0401	0.2002	0.0215
Diluted earnings per share	0.0248	0.0390	0.0394	0.1922	0.0217

	GROUP As at 30-Jun-05 USD	GROUP As at 30-Jun-06 USD	GROUP As at 30-Jun-07 USD	GROUP As at 30-Jun-08 USD	GROUP As at 30-Jun-09 USD
ASSETS					
Balances with CBM and Cash	168,823	112,376	75,763	8,587,357	8,782,986
Financial assets held-for-trading	82,950,535	182,238,104	199,967,282	218,235,334	182,085,690
Investments held-to-maturity	5,000,000	-	-	-	-
Loans and advances to banks	109,592,096	312,614,676	177,692,111	312,695,798	259,650,798
Loans and advances to customers	29,584,113	64,510,902	69,530,363	181,676,531	103,520,431
Investments available for sale	133,600	149,030	149,029	61,789	61,789
Investments in subsidiary companies	-	-	-	1,316,097	-
Investments in associated company	5,098,653	8,676,980	12,843,758	-	866,499
Non-current assets classified as held for sale	-	-	-	18,684,929	37,476,382
Intangible assets	5,235,887	5,511,814	1,826,951	1,108,053	1,381,862
Property, plant & equipment	2,976,890	2,800,623	2,501,636	2,024,773	7,819,201
Deferred tax asset	2,562,007	2,574,396	5,889,006	7,919,598	8,429,981
Other assets	1,522,155	1,505,286	1,804,729	1,933,680	1,135,494
Prepayments and accrued interest	1,308,699	1,442,058	1,425,734	2,002,522	1,971,945
Total assets	246,133,458	582,136,245	473,706,362	756,246,461	613,183,058
LIABILITIES					
Financial liabilities at fair value through profit or loss	40,340	-	-	-	-
Derivative liabilities held for risk management	-	-	-	119,008	577,944
Amounts owed to banks	90,644,279	380,989,009	247,210,434	323,062,963	162,643,564
Amounts owed to customers	102,723,585	126,159,952	127,659,470	255,278,981	272,164,404
Liabilities directly associated with non-current assets classified as held for sale	-	-	-	344,585	1,788,077
Other liabilities	526,645	44,713	64,962	9,896	-
Accruals and deferred income	1,163,895	4,248,397	5,295,580	15,061,789	9,885,000
Provision for contingent liabilities	1,044,980	780,660	827,255	8,001,056	2,601,670
Provision for tax	-	-	-	-	-
Current tax payable	-	-	305,575	878,495	31,230
Subordinated convertible loan	-	6,000,000	6,000,000	6,000,000	46,376,233
Debt securities in issue	-	6,168,125	21,135,707	29,480,671	-
Total Liabilities	196,143,724	524,390,856	408,498,983	638,237,444	496,068,122
SHAREHOLDERS' FUNDS					
Called up issued share capital	33,005,316	43,069,539	43,490,287	66,641,657	67,702,677
Share premium account	8,862,371	3,641,398	4,458,568	8,390,614	9,983,198
Currency translation reserve	35,334	(427,174)	907,101	-1,638	3,671
Other reserve	2,681,041	2,681,041	9,466,589	11,452,828	8,279,032
Dividend Reserve	-	-	-	-	-
Retained Earnings	5,405,672	8,780,585	6,884,834	31,525,556	31,146,358
Total equity	49,989,734	57,745,389	65,207,379	118,009,017	117,114,936
Total liabilities & equity	246,133,458	582,136,245	473,706,362	756,246,461	613,183,058
MEMORANDUM ITEMS					
Contingent liabilities	2,554,902	5,502,562	5,141,635	11,963,473	10,798,398
Commitments	91,941,083	176,532,150	176,444,995	351,025,372	200,312,584