

## Consolidated Balance Sheets as of 31 December

	2006	2005	2004
<b>Assets</b>			
Cash and short-term funds	3,581	2,692	1,520
Mandatory cash balances with central banks	648	404	232
Financial assets at fair value through profit or loss	5,120	5,051	2,566
Financial assets pledged under repurchase agreements and loaned financial assets	2,938	1,352	340
Due from other banks	6,813	4,141	2,023
Loans and advances to customers	29,262	19,925	10,169
Assets of disposal group held for sale	–	337	–
Financial assets available-for-sale	888	881	190
Investments in associates	200	118	77
Investment securities held-to-maturity	11	7	7
Premises and equipment	1,422	832	321
Investment property	178	198	–
Intangible assets	455	451	102
Deferred tax asset	93	82	74
Other assets	794	252	189
<b>Total assets</b>	<b>52,403</b>	<b>36,723</b>	<b>17,810</b>
<b>Liabilities</b>			
Due to other banks	7,587	6,629	3,254
Customer deposits	19,988	12,767	6,024
Liabilities of disposal group held for sale	–	199	–
Other borrowed funds	4,468	2,937	1,729
Debt securities issued	11,565	7,241	3,948
Deferred tax liability	125	162	1
Other liabilities	509	358	145
<b>Total liabilities before subordinated debt</b>	<b>44,242</b>	<b>30,293</b>	<b>15,101</b>
Subordinated debt	1,169	1,161	–
<b>Total liabilities</b>	<b>45,411</b>	<b>31,454</b>	<b>15,101</b>
<b>Equity</b>			
Share capital	2,500	2,500	2,153
Share premium	1,513	1,513	34
Unrealized gain on financial assets available-for-sale	154	89	58
Currency translation difference	352	86	184
Fixed assets revaluation reserve	341	72	–
Retained earnings	1,744	660	199
<b>Equity attributable to shareholders of the parent</b>	<b>6,604</b>	<b>4,920</b>	<b>2,628</b>
Minority interest	388	349	81
<b>Total equity</b>	<b>6,992</b>	<b>5,269</b>	<b>2,709</b>
<b>Total liabilities and equity</b>	<b>52,403</b>	<b>36,723</b>	<b>17,810</b>

## Consolidated Statements of Income for the Years Ended 31 December

	2006	2005	2004
Interest income	3,637	1,830	1,058
Interest expense	(1,892)	(920)	(475)
<b>Net interest income</b>	<b>1,745</b>	<b>910</b>	<b>583</b>
Provision for loan impairment	(442)	(103)	(196)
<b>Net interest income after provision for loan impairment</b>	<b>1,303</b>	<b>807</b>	<b>387</b>
Gains less losses arising from financial assets at fair value through profit or loss	187	261	(5)
Gains less losses from available-for-sale financial assets	348	–	–
Gains less losses arising from dealing in foreign currencies	73	8	31
Foreign exchange translation gains less losses	265	(8)	114
Fee and commission income	401	190	118
Fee and commission expense	(50)	(22)	(12)
Extinguishment of liability	–	14	100
Share in income of associates	15	24	2
Income arising from non-banking activities	111	155	141
Other operating income	157	94	53
<b>Net non-interest income</b>	<b>1,507</b>	<b>716</b>	<b>542</b>
<b>Operating income</b>	<b>2,810</b>	<b>1,523</b>	<b>929</b>
Staff costs and administrative expenses	(1,370)	(739)	(514)
Expenses arising from non-banking activities	(90)	(111)	(114)
Excess of fair value of acquired net assets over cost	–	30	–
Profit from disposal of subsidiaries	54	–	–
<b>Profit before taxation</b>	<b>1,404</b>	<b>703</b>	<b>301</b>
Income tax expense	(232)	(195)	(93)
<b>Profit after taxation from continued operations</b>	<b>1,172</b>	<b>508</b>	<b>208</b>
Profit from discontinued operations	7	3	–
<b>Net profit</b>	<b>1,179</b>	<b>511</b>	<b>208</b>
<b>Net profit attributable to:</b>			
Shareholders of the parent	1,137	499	205
Minority interest	42	12	3
<b>Basic and diluted earnings per share (expressed in USD per share)</b>			
Basic and diluted earnings per share – continuing operations (expressed in USD per share)	0.000218	0.000118	0.000049
Basic and diluted earnings per share – discontinued operations (expressed in USD per share)	0.000217	0.000117	0.000049
Basic and diluted earnings per share – discontinued operations (expressed in USD per share)	0.000001	0.000001	–