

**ARAB AFRICAN INTERNATIONAL BANK**  
**(EGYPTIAN JOINT STOCK COMPANY)**  
**BALANCE SHEET**  
**As At 30 SEP. 2010**

	<b>30/September/10</b>	<b>Adjusted 31/December/09</b>
	<b>US\$ '000</b>	<b>US\$ '000</b>
<b><u>Assets</u></b>		
Cash and due from Central Bank	523,324	763,956
Due from banks	1,905,088	1,246,858
Treasury bills	741,010	1,838,864
Trading investments	108,425	109,190
Loans to customers and banks (net of provision)	4,221,897	3,893,420
Financial Derivatives	1,100	168
<b><u>Financial Invesmtents:-</u></b>		
Available for sale investments	152,594	156,179
Held to maturity investments	139,937	153,339
Investments in subsidiaries and associates	15,032	7,508
Debit balances and other assets	11,309	11,309
Intangible assets	53,276	49,222
Deferred tax assets	9,366	8,225
Fixed assets (net of accumulated depreciation)	30,095	26,976
<b>Total Assets</b>	<b>7,912,453</b>	<b>8,265,214</b>
<b><u>Liabilities &amp; shareholders' equity</u></b>		
<b><u>Liabilities</u></b>		
Due to banks	558,019	1,279,916
Customers' deposits	5,753,734	5,823,262
Financial Derivatives	1,076	287
Other Liabilities	510,271	136,092
Loans and facilities from banks	87,804	91,151
Other provisions	20,158	20,932
Current income tax obligations	0	13,371
Retirement benefit obligations	10,300	12,200
Subordinated Deposits	300,000	300,000
<b>Total Liabilities</b>	<b>7,241,362</b>	<b>7,677,211</b>
<b><u>Shareholders' Equity</u></b>		
Paid-in capital	100,000	100,000
Reserves	98,597	83,573
Retained earnings	472,494	404,430
<b>Total shareholders' equity</b>	<b>671,091</b>	<b>588,003</b>
<b>Total liabilities and shareholders' equity</b>	<b>7,912,453</b>	<b>8,265,214</b>