



CONSOLIDATED BALANCE SHEETS

	Years ended 31 December,	
	2006	2005
		(restated)
Assets		
Cash and cash equivalents	1,754,600	1,294,159
Financial assets at fair value through profit or loss	467,010	931,831
Amounts due from credit institutions	173,002	37,195
Available-for-sale financial assets	866,486	-
Held-to-maturity financial assets	145,287	156,196
Loans to customers, net	2,537,860	1,865,862
Investments in associates	-	600
Investment property	18,381	17,056
Property and equipment	133,227	124,937
Intangible assets	19,190	19,345
Deferred income tax assets	250	-
Other assets	52,708	60,389
Assets of subsidiary classified as held for sale	371,479	-
Total assets	6,539,480	4,507,570
Liabilities		
Amounts due to credit institutions	897,580	566,019
Derivative financial liabilities	1,667	556
Debt securities issued	8,324	16,713
Amounts due to customers	4,721,612	3,484,041
Subordinated loans	108,024	89,018
Current income tax liabilities	5,179	7,803
Deferred income tax liabilities	9,245	10,667
Provisions	204	114
Liabilities of subsidiary classified as held for sale	361,344	-
Other liabilities	78,041	70,647
Total liabilities	6,191,220	4,245,578
Equity		
Share capital	157,267	137,267
Reserves	67,632	62,195
Retained earnings	93,927	45,872
Total equity attributable to equity holders of the parent	318,826	245,334
Minority interest	29,434	16,658
Total equity	348,260	261,992
Total equity and liabilities	6,539,480	4,507,570



CONSOLIDATED STATEMENTS OF INCOME

	2006	2005
Interest income		(restated)
On loans to customers	189,963	108,380
On debt securities	41,988	31,366
On loans and placements with credit institutions	34,682	10,081
	266,633	149,827
Interest expense		
On deposits	(106,088)	(50,905)
Placements from credit institutions	(8,330)	(7,340)
On debt securities issued	(653)	(153)
On subordinated loans	(4,429)	(1,088)
	(119,500)	(59,486)
Net interest income	147,133	90,341
(Impairment) of interest earning assets	(8,659)	(5,665)
Net interest income after impairment of interest earning assets	138,474	84,676
Fee and commission income	93,881	55,261
Fee and commission expenses	(18,336)	(11,678)
Net fee and commission income	75,545	43,583
Gains less losses from transactions in financial assets at fair value through profit or loss	(5,484)	(11,375)
Gains less losses from transactions in derivative instruments	4,800	(2,567)
Gains less losses from transactions in foreign currencies	25,547	18,475
Dividend income	47	35
Other income	12,107	8,008
Other non interest income	37,017	12,576
Salaries and benefits	(81,976)	(44,129)
Depreciation and amortisation	(18,279)	(10,448)
Other operating expenses	(71,707)	(35,435)
Other (impairment and provisions) releases	(5)	394
Operating expenses	(171,967)	(89,618)
Profit before income tax	79,069	51,217
Income tax expense	(14,090)	(5,943)
Profit from subsidiary classified as held for sale	356	-
Profit for the year	65,335	45,274
Attributable to:		
Minority interest	3,691	631
Equity holders of the parent	61,644	44,643
	65,335	45,274
Basic and diluted earnings per share	4,35	3,25