

**Arab African International Bank**  
**(Egyptian joint stock company)**  
**Separate Income statement**  
**for the period ended 30 September 2013**

Note	For the Nine Months		For the Three Months		
	30-Sep-13	30-Sep-12 (Amended)	30-Sep-13	30-Sep-12 (Amended)	
	US\$ '000	US\$ '000	US\$ '000	US\$ '000	
Interest income & similar revenues	(6)	398,817	375,736	138,419	129,758
Interest expense & similar costs	(6)	(232,676)	(219,414)	(82,162)	(75,403)
<b>Net interest income</b>		<b>166,141</b>	<b>156,322</b>	<b>56,257</b>	<b>54,355</b>
Fees & commission income	(7)	43,815	41,682	13,430	13,896
Fees & commission expenses	(7)	(1,504)	(1,457)	(446)	(441)
<b>Net fees &amp; commission income</b>		<b>42,311</b>	<b>40,225</b>	<b>12,984</b>	<b>13,455</b>
Dividend income	(8)	3,833	1,881	419	464
Net trading income	(9)	14,764	9,589	4,307	3,749
Impairment charge for credit losses	(10)	(23,099)	(16,475)	(4,220)	(6,871)
Losses) gain on financial investments	(18)	(214)	2,130	2,393	1,608
Administrative expenses	(11)	(55,428)	(52,072)	(20,299)	(17,741)
Other operating income (expense)	(12)	7	(4,062)	1,806	(1,698)
<b>Profit before income tax</b>		<b>148,315</b>	<b>137,538</b>	<b>53,647</b>	<b>47,321</b>
Income tax	(13)	(33,951)	(26,594)	(12,360)	(9,162)
<b>Net profit for the period</b>		<b>114,364</b>	<b>110,944</b>	<b>41,287</b>	<b>38,159</b>
<b>Earnings per share (dollar / share)</b>	(14)	<b>5.42</b>	<b>5.30</b>	<b>1.97</b>	<b>1.83</b>

\* The accompanying notes from (1) to (45) form an integral part of these financial statements and are to be read therewith .