

CONDENSED INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION				
	31.3.22 US\$ millions	31.12.21 US\$ millions		
ASSETS				
Cash and other liquid assets	8,935.3	6,735.6		
Securities purchased under agreements to resell	238.9	200.0		
Placements	5,928.4	6,396.1		
Trading securities	154.6	121.1		
Investment securities	5,824.7	5,968.5		
Loans and advances	10,728.7	11,657.5		
Other assets	1,153.4	718.2		
Total assets	32,964.0	31,797.0		
LIABILITIES				
Deposits from banks	892.8	991.3		
Deposits from customers	22,253.1	20,994.8		
Securities sold under agreements to repurchase	1,060.6	685.2		
Other liabilities	1,139.7	932.6		
Senior term financing	4,478.1	5,100.1		
Total liabilities	29,824.3	28,704.0		
EQUITY				
Share capital	2,500.0	2,500.0		
Reserves	452.1	435.5		
Retained earnings	(777.3)	(790.1)		
Equity attributable to the shareholders of the Bank	2,174.8	2,145.4		
Non-controlling interest	964.9	947.6		
Total equity	3,139.7	3,093.0		
Total liabilities & equity	32,964.0	31,797.0		

CONDENSED INTERIM CONSOLIDATED STATEMENT OF INCOME						
	Three months	Three months				
	ended 31.3.22 US\$ millions	ended 31.3.21 US\$ millions				
Interest income	116.7	98.6				
Interest expense	48.8	42.6				
Net interest income	67.9	56.0				
Net fee and commission income	23.1	17.1				
Trading income	9.8	9.8				
Foreign exchange income	4.7	5.9				
Other income	3.5	1.8				
Total income	109.0	90.6				
Staff expenses	47.2	39.9				
Premises expenses	5.1	5.9				
Other operating expenses	22.1	20.0				
Total operating expenses	74.4	65.8				
Net income before provisions and tax	34.6	24.8				
Provision for expected credit losses	(9.8)	(9.8)				
Net income before tax	24.8	15.0				
Taxation charge	(3.8)	(0.9)				
Net income	21.0	14.1				
Attributable to:						
Shareholders of the Bank	12.8	7.9				
Non-controlling interest	8.2	6.2				
	21.0	14.1				

	Three months	Three months
	ended 31.3.22 US\$ millions	ended 31.3.21 US\$ millions
Net income Other comprehensive income:	21.0	14.1
Items that will not be reclassified to consolidated statement of income:- Net changes in fair value of equity investments classified as fair value through other comprehensive income (FVTOCI)	17.7	7.8
Remeasurement of defined benefit pension fund Net changes in deferred tax reserves	9.7 (1.7)	18.2 (5.3)
	25.7	20.7
Total other comprehensive income	25.7	20.7
Total comprehensive income	46.7	34.8
Attributable to:		
Shareholders of the Bank	29.4	23.3
Non-controlling interest	17.3 46.7	11.5 34.8

CONDENSED INTERIM CONSOLIDATED STATEMENT OF CHANGES IN EQUITY						
Equity attributable to the shareholders of the Bank						
		Reserves US\$ millions	Retained earnings US\$ millions	Total US\$ millions	controlling interest	Total US\$ millions
At 1 <sup>st</sup> January 2022	2,500.0	435.5	(790.1)	2,145.4	947.6	3,093.0
Net income for the period	-	-	12.8	12.8	8.2	21.0
Other comprehensive						
income for the period	-	16.6	-	16.6	9.1	25.7
Total comprehensive						
income for the period	-	16.6	12.8	29.4	17.3	46.7
At 31 <sup>st</sup> March 2022	2,500.0	452.1	(777.3)	2,174.8	964.9	3,139.7
At 1 <sup>st</sup> January 2021	2,500.0	379.2	(807.4)	2,071.8	940.7	3,012.5
Net income for the period	-	-	7.9	7.9	6.2	14.1
Other comprehensive						
income for the period	_	15.4	_	15.4	5.3	20.7
Total comprehensive income						
for the period	-	15.4	7.9	23.3	11.5	34.8
Transfers during the period	-	32.7	(21.3)	11.4	(11.4)	-
At 31 <sup>st</sup> March 2021	2,500.0	427.3	(820.8)	2,106.5	940.8	3,047.3

CONDENSED INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS         Three months ended 31.3.21         Ended 31.3.21         US\$ millions         Ended 31.3.21         Three months ended 31.3.21         Ended 31.3.21         US\$ millions         Ended 31.3.21         Three months ended 31.3.21         Ended 31.3.21         US\$ millions         Securities of provision for expected oredit losses - net         9.8 <th< th=""><th>At 31<sup>st</sup> March 2021</th><th>2,500.0</th><th>427.3</th><th>(820.8)</th><th>2,10</th><th colspan="2">2,106.5 940</th><th>.8 3,047.3</th></th<>	At 31 <sup>st</sup> March 2021	2,500.0	427.3	(820.8)	2,10	2,106.5 940		.8 3,047.3
OPERATING ACTIVITIES         Three months ended all and ended								
OPERATING ACTIVITIES         Very millions         ended 31.3.21         ended 31.3.21         US's millions           OPERATING ACTIVITIES         Very millions         14.1         Adjustments for         11.6         9.5         14.1         Adjustments for         9.8         9.8         Realised gains on debt investment securities         (1.1)         (0.6)         0.6         0.7         1.0         0.6         0.6         0.7         1.0         0.6         0.6         0.7         1.0         0.6         0.6         0.7         1.0         0.6         0.6	CONDENSED IN LEKIM C	UNSULIDA	IEDSIA	IEMENI				hree months
OPERATING ACTIVITIES           Net income for the period         21.0         14.1           Adjustments for Depreciation and amortization         11.6         9.5           Provision for expected credit losses - net Realised gains on debt investment securities         9.8         9.8           Realised gains on debt investment securities         (1.1)         (0.6)           Operating income before changes in operating assets and liabilities:         41.3         32.8           Changes in operating assets and liabilities:         5.6         (77.1)           Statutory deposits with central banks         5.6         (77.1)           Securities purchased under agreements to resell         (38.9)         190.0           Placements         467.5         781.2           Trading securities         (33.3.5)         (4.1)           Loans and advances         920.4         (334.8)           Interest receivable         (3.8)         2.1           Other assets         (426.5)         19.8           Deposits from banks         (98.5)         (13.7)           Deposits from customers         1,258.3         6,084.6           Securities sold under agreements to repurchase         375.4         213.7           Interest payable         6         (4.5)								ended
OPERATING ACTIVITIES           Net income for the period         21.0         14.1           Adjustments for         11.6         9.5           Provision for expected credit losses-net         9.8         9.8           Realised gains on debt investment securities         (1.1)         (0.6)           Operating income before changes in operating assets and liabilities:         41.3         32.8           Changes in operating assets and liabilities:         5.6         (77.1)           Seturities purchased under agreements to resell         (38.9)         190.0           Placements         467.5         781.2           Trading securities         (33.5)         (4.1)           Loans and advances         920.4         (334.8)           Interest receivable         (3.8)         2.1           Other assets         (426.5)         19.8           Deposits from banks         (98.5)         (13.7)           Deposits from customers         1,258.3         6,084.6           Securities sold under agreements to repurchase         375.4         213.7           Interest payable         8.6         (4.5)           Other liabilities         2,673.5         6,698.5           INVESTING ACTIVITIES         197.6         (1								
Net income for the period         21.0         14.1           Adjustments for         Depreciation and amortization         11.6         9.5           Provision for expected credit losses - net         9.8         9.8           Realised gains on debt investment securities         (1.1)         (0.6)           Operating income before changes in operating assets and liabilities         41.3         32.8           Changes in operating assets and liabilities:         5.6         (77.1)           Securities purchased under agreements to resell         (38.9)         190.0           Placements         467.5         781.2           Trading securities         (33.5)         (41.2           Loans and advances         920.4         (334.8)           Interest receivable         (3.8)         2.1           Other assets         (426.5)         19.8           Deposits from banks         (98.5)         (13.7)           Deposits from customers         1,258.3         6,084.6           Securities sold under agreements to repurchase         375.4         213.7           Interest payable         8.6         (4.5)           Other liabilities         197.6         (191.5)           Net cash from operating activities         2,673.5         6,698.5 </td <td>OPERATING ACTIVITIES</td> <td></td> <td></td> <td></td> <td></td> <td>059 IIII</td> <td>MONS</td> <td></td>	OPERATING ACTIVITIES					059 IIII	MONS	
Adjustments for Depreciation and amortization Depreciation for expected credit losses - net Provision for expected credit losses - net Realised gains on debt investment securities (1.1) (0.6)  Operating income before changes in operating assets and liabilities Changes in operating assets and liabilities: Statutory deposits with central banks Securities purchased under agreements to resell Placements Trading securities (33.9) 190.0 Placements Trading securities (33.5) (4.1) Loans and advances Interest receivable Other assets Deposits from banks Deposits from customers Securities sold under agreements to repurchase Interest payable Other liabilities  Securities sold under agreements to repurchase Interest payable Other liabilities  Net cash from operating activities  INVESTING ACTIVITIES Purchase of investment securities Maturity / sale of investment securities Net cash from / (used in) investing activities  FINANCING ACTIVITIES Issuance of senior term financing Maturity of senior term financing (631.4) Net cash quivalents at 1st January  Cash and cash equivalents at 1st January							21.0	14.1
Depreciation and amortization	'							
Realised gains on debt investment securities  Operating income before changes in operating assets and liabilities  Changes in operating assets and liabilities:  Statutory deposits with central banks  Securities purchased under agreements to resell  Placements  Trading securities  Loans and advances  Interest receivable  Other assets  Deposits from banks  Deposits from customers  Securities sold under agreements to repurchase  Interest payable  Other liabilities  Other liabilities  Net cash from operating activities  Purchase of investment securities  Net cash from / (used in) investing activities  FINANCING ACTIVITIES  Issuance of senior term financing  Maturity of senior term financing  Maturity of senior term financing  Maturity of senior term financing (631.4)  Net cash quise din / from financing activities  Realised gains on debt in vertical and liabilities  (1.1)  (0.6)  (7.1)  32.8  (77.1)  32.8  (77.1)  (38.9)  190.0  (38.9)  190.0  (38.9)  190.0  (38.9)  190.0  (38.9)  190.0  (38.9)  190.0  (33.5)  (4.1)  (3.8)  2.1  (426.5)  19.8		ion					11.6	9.5
Operating income before changes in operating assets and liabilities  Changes in operating assets and liabilities:  Statutory deposits with central banks  Securities purchased under agreements to resell  Placements  467.5  781.2  Trading securities  Loans and advances  Interest receivable  Other assets  Deposits from banks  Deposits from customers  Securities sold under agreements to repurchase  Interest payable  Other liabilities  Net cash from operating activities  Purchase of investment securities  Net cash from / (used in) investing activities  FINANCING ACTIVITIES  Issuance of senior term financing  Maturity of senior term financing  Maturity of senior term financing  Maturity of senior term financing activities  Net cash quised in / from financing activities  Ref. (622.0)  Net Increase in cash and cash equivalents  Cash and cash equivalents at 1st January	Provision for expected crec	lit losses - net					9.8	9.8
Changes in operating assets and liabilities:       5.6       (77.1)         Securities purchased under agreements to resell       (38.9)       190.0         Placements       467.5       781.2         Trading securities       (33.5)       (4.1)         Loans and advances       920.4       (334.8)         Interest receivable       (3.8)       2.1         Other assets       (426.5)       19.8         Deposits from banks       (98.5)       (13.7)         Deposits from customers       1,258.3       6,084.6         Securities sold under agreements to repurchase       375.4       213.7         Interest payable       8.6       (4.5)         Other liabilities       197.6       (191.5)         Net cash from operating activities       2,673.5       6,698.5         INVESTING ACTIVITIES       261.5       207.9         Net (increase) / decrease in premises and equipment       (2.6)       10.6         Net cash from / (used in) investing activities       153.8       (176.5)         FINANCING ACTIVITIES       153.8       (34)         Issuance of senior term financing       (631.4)       (3.4)         Net cash (used in) / from financing activities       (622.0)       85.0 <t< td=""><td>Realised gains on debt inves</td><td>stment securi</td><td>ties</td><td></td><td></td><td></td><td>(1.1)</td><td>(0.6)</td></t<>	Realised gains on debt inves	stment securi	ties				(1.1)	(0.6)
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Statutory deposits with central banks       5.6       (77.1)         Securities purchased under agreements to resell       (38.9)       190.0         Placements       467.5       781.2         Trading securities       (33.5)       (4.1)         Loans and advances       920.4       (334.8)         Interest receivable       (3.8)       2.1         Other assets       (426.5)       19.8         Deposits from banks       (98.5)       (13.7)         Deposits from customers       1,258.3       6,084.6         Securities sold under agreements to repurchase       375.4       213.7         Interest payable       8.6       (4.5)         Other liabilities       197.6       (191.5)         Net cash from operating activities       2,673.5       6,698.5         INVESTING ACTIVITIES       207.9       9         Purchase of investment securities       (105.1)       (395.0)         Net increase) / decrease in premises and equipment       (2.6)       10.6         Net cash from / (used in) investing activities       153.8       (176.5)         FINANCING ACTIVITIES       153.8       (176.5)         Issuance of senior term financing       (631.4)       (3.4)         Net cash (used in			O					02.0
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Purchase of investment securities (105.1) (395.0)  Maturity / sale of investment securities 261.5 207.9  Net (increase) / decrease in premises and equipment (2.6) 10.6  Net cash from / (used in) investing activities 153.8 (176.5)  FINANCING ACTIVITIES  Issuance of senior term financing 9.4 88.4  Maturity of senior term financing (631.4) (3.4)  Net cash (used in) / from financing activities (622.0) 85.0  Net Increase in cash and cash equivalents 2,205.3 6,607.0  Cash and cash equivalents at 1st January 6,306.7 6,062.0	Net cash from operating activ	/ities				2,6	73.5	6,698.5
Maturity / sale of investment securities  Net (increase) / decrease in premises and equipment  (2.6) 10.6  Net cash from / (used in) investing activities 153.8 (176.5)  FINANCING ACTIVITIES  Issuance of senior term financing 9.4 88.4  Maturity of senior term financing (631.4) (3.4)  Net cash (used in) / from financing activities (622.0) 85.0  Net Increase in cash and cash equivalents 2,205.3 6,607.0  Cash and cash equivalents at 1st January 6,306.7 6,062.0	INVESTING ACTIVITIES							
Net (increase) / decrease in premises and equipment (2.6) 10.6  Net cash from / (used in) investing activities 153.8 (176.5)  FINANCING ACTIVITIES  Issuance of senior term financing 9.4 88.4  Maturity of senior term financing (631.4) (3.4)  Net cash (used in) / from financing activities (622.0) 85.0  Net Increase in cash and cash equivalents 2,205.3 6,607.0  Cash and cash equivalents at 1st January 6,306.7 6,062.0	Purchase of investment sec	urities				(10	05.1)	(395.0)
Net cash from / (used in) investing activities  FINANCING ACTIVITIES  Issuance of senior term financing  Maturity of senior term financing  Net cash (used in) / from financing activities  Net lncrease in cash and cash equivalents  Cash and cash equivalents at 1st January  (176.5)  (176.5)  (176.5)  (176.5)  (176.5)	Maturity / sale of investmer	nt securities				2	61.5	207.9
FINANCING ACTIVITIES  Issuance of senior term financing  Maturity of senior term financing  (631.4)  Net cash (used in) / from financing activities  (622.0)  Net Increase in cash and cash equivalents  Cash and cash equivalents at 1st January  6,306.7  6,062.0	Net (increase) / decrease in	premises and	l equipmen	t			(2.6)	10.6
Issuance of senior term financing 9.4 88.4  Maturity of senior term financing (631.4) (3.4)  Net cash (used in) / from financing activities (622.0) 85.0  Net Increase in cash and cash equivalents 2,205.3 6,607.0  Cash and cash equivalents at 1st January 6,306.7 6,062.0	Net cash from / (used in) inve	sting activitie	es			1	53.8	(176.5)
Maturity of senior term financing (631.4) (3.4)  Net cash (used in) / from financing activities (622.0) 85.0  Net Increase in cash and cash equivalents 2,205.3 6,607.0  Cash and cash equivalents at 1 <sup>st</sup> January 6,306.7 6,062.0	FINANCING ACTIVITIES							
Net cash (used in) / from financing activities (622.0) 85.0  Net Increase in cash and cash equivalents 2,205.3 6,607.0  Cash and cash equivalents at 1 <sup>st</sup> January 6,306.7 6,062.0	Issuance of senior term fina	ncing					9.4	
Net Increase in cash and cash equivalents  Cash and cash equivalents at 1 <sup>st</sup> January  6,306.7  6,062.0	Maturity of senior term fina	ncing				(63	31.4)	. ,
Cash and cash equivalents at 1 <sup>st</sup> January 6,306.7 6,062.0	Net cash (used in) / from fina	ıncing activiti	es			(62	22.0)	
	Net Increase in cash and cash	equivalents						
Cash and cash equivalents at 31 <sup>st</sup> March 8,512.0 12,669.0	Cash and cash equivalents at	1 <sup>st</sup> January				6,3	06.7	6,062.0
	Cash and cash equivalents at	31 <sup>st</sup> March				8,5	12.0	12,669.0

The condensed interim consolidated financial statements were approved by the Board of Directors on 11<sup>th</sup> May 2022 and signed on its behalf by:-

Abdulla Mohammed Al Zamil

Chairman of the Board

Rajeev Kakar Chairman of the Board Audit Committee

Abdulaziz A. Al-Helaissi Group Chief Executive Officer

The above has been extracted from the condensed interim consolidated financial statements, which have been reviewed by Ernst & Young (EY).

The condensed interim consolidated financial statements are available on GIB's website at www.gib.com