Amlak Finance PJSC
and its Subsidiaries

INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

31 MARCH 2011 (UNAUDITED)

ERNST & YOUNG

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REPORT ON REVIEW OF INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS TO THE SHAREHOLDERS OF AMLAK FINANCE PJSC

Introduction

We have reviewed the accompanying interim condensed consolidated financial statements of Amlak Finance PJSC and its subsidiaries (the 'Group') as at 31 March 2011, comprising of the interim consolidated statement of financial position as at 31 March 2011, the related interim consolidated statements of income, comprehensive income, changes in equity and cash flows for the three month period then ended and explanatory information. Management is responsible for the preparation and presentation of these interim condensed consolidated financial statements in accordance with International Financial Reporting Standard IAS 34 *Interim Financial Reporting* ("IAS 34"). Our responsibility is to express a conclusion on these interim condensed consolidated financial statements based on our review.

Scope of Review

Except as explained in the following paragraph, we conducted our review in accordance with International Standard on Review Engagements 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Basis for Qualified Conclusion

The Group's accounting policy is to carry investment properties and advances for investment properties at their fair values reflecting the market conditions at the reporting date. At 31 March 2011, the Group's interim condensed consolidated financial statements include investment properties and advances for investment properties amounting to AED 3,283 million and AED 670 million respectively. Management believes that property prices have generally declined since these assets were acquired but are unable to quantify the amount of decline in view of the limited number of transactions currently taking place in the market. Accordingly, the Group has continued to carry such assets as of 31 March 2011 at their acquisition cost.

Conclusion

Except for the adjustments to the interim condensed consolidated financial statements that we might have become aware of had it not been for the situation described above, based on our review, nothing has come to our attention that causes us to believe that the accompanying interim condensed consolidated financial statements are not prepared, in all material respects, in accordance with IAS 34.

Ernst & Young

Emphasis of matter:

Without further qualifying our opinion, we draw your attention to notes 1 and 11 to the interim condensed consolidated financial statements. As discussed therein, The Governmental Committee for Amlak's affairs continues to explore the possibilities of a balance sheet restructuring of the Company. This has entailed a full review and assessment of the Company's business operations and liquidity position and providing guidance to the Company's management and regulators where necessary with a view to making recommendations to the UAE Government on the Company's long term stability, liquidity and assets and liabilities management requirements. Trading in the Company's shares on the Dubai Financial Market has been suspended until the Governmental Committee finalises its recommendations.

Ernst & Young

Signed by
Ali Issa
Partner
Registration No. 488

26 April 2011

Dubai, United Arab Emirates

INTERIM CONSOLIDATED STATEMENT OF INCOME

For the three months ended 31 March 2011 (Unaudited)

	Note	*Three months ended 31 March* 2011 AED'000	2010 AED'000
Income from Islamic financing and investing assets		**134,907**	160,329
Processing and other fees		**1,268**	3,324
Gain on investments		**-**	950
Income from cancellation of sale of investment properties		**-**	6,124
Dividend income		**218**	-
Income on deposits		**1,683**	801
Other income		**5,736**	6,603
OPERATING INCOME		**143,812**	178,131
Impairment on islamic financing and investing assets		**(58,404)**	(31,354)
Operating expenses		**(29,494)**	(31,440)
Share of results of associates		**(4,280)**	1,305
PROFIT BEFORE DISTRIBUTION TO DEPOSITORS/INVESTORS		**51,634**	116,642
Distribution to depositors/investors		**(106,358)**	(119,345)
LOSS FOR THE PERIOD		**(54,724)**	(2,703)
Attributable to:			
Equity holders of the parent		**(53,852)**	(3,135)
Non controlling interests		**(872)**	432
		(54,724)	(2,703)
Loss per share attributable to:			
Equity shareholders of the parent for the period:			
Basic and diluted loss per share (AED)	8	**(0.037)**	(0.002)

The attached notes 1 to 11 form part of these interim condensed consolidated financial statements.

INTERIM CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

For the three months ended 31 March 2011 (Unaudited)

	Three months ended 31 March	
	2011 ***AED'000***	*2010* *AED'000*
Loss for the period	**(54,724)**	(2,703)
Other comprehensive income		
Net unrealised gains on available- for-sale investments	**325**	-
Exchange differences on translation of foreign operations	(9,956)	(681)
Other comprehensive income for the period	**(9,631)**	(681)
Total comprehensive income for the period	**(64,355)**	(3,384)
Attributable to:		
Equity holders of the parent	**(63,483)**	(3,816)
Non controlling interests	**(872)**	432
	(64,355)	(3,384)

The attached notes 1 to 11 form part of these interim condensed consolidated financial statements.

Amlak Finance PJSC and its Subsidiaries

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION
At 31 March 2011 (Unaudited)

	Notes	31 March 2011 AED'000	31 December 2010 AED'000 (Audited)
ASSETS			
Cash and balances with banks	3	**786,675**	700,892
Islamic financing and investing assets		**7,801,333**	7,977,921
Available-for-sale investments	4	**84,420**	84,612
Advances for investment properties	5	**670,088**	670,088
Investment properties	6	**3,282,797**	3,288,445
Investments in associates		**227,220**	231,501
Other assets		**161,176**	159,104
Furniture, fixtures and office equipment		**7,607**	9,194
TOTAL ASSETS		**13,021,316**	13,121,757
LIABILITIES AND EQUITY			
Liabilities			
Investment deposits and other islamic financing		**10,759,263**	10,782,238
Payable for investment properties		**63,565**	65,160
Short term financing	3	**6,190**	55,613
Other long term financing		**129,480**	86,946
Zakat payable		**3,119**	3,119
Employees' end of service benefits		**3,475**	3,585
Other liabilities		**223,952**	228,469
Total liabilities		**11,189,044**	11,225,130
Equity			
Equity attributable to equity holders of the parent			
Share capital		**1,500,000**	1,500,000
Employee stock option plan shares		**(93,048)**	(93,048)
Statutory reserve		**88,675**	88,675
General reserve		**88,675**	88,675
Special reserve		**99,265**	99,265
Cumulative changes in fair value		**338**	13
Foreign currency translation reserve		**(34,843)**	(24,887)
Accumulated losses		**(103,880)**	(50,028)
		1,545,182	1,608,665
Non controlling interests		**287,090**	287,962
Total equity		**1,832,272**	1,896,627
TOTAL LIABILITIES AND EQUITY		**13,021,316**	13,121,757

Vice Chairman
26 April 2011

Director
26 April 2011

Chief Executive Officer
26 April 2011

The attached notes 1 to 11 form part of these interim condensed consolidated financial statements.

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

For the three months ended 31 March 2011 (Unaudited)

	Note	*Three months ended 31 March* 2011 AED'000	2010 AED'000
OPERATING ACTIVITIES			
Loss for the period		**(54,724)**	(2,703)
Adjustments for:			
Depreciation		**1,447**	2,259
Share of results of associates		**4,280**	(1,305)
Income from cancellation of sale of investment properties		**-**	(6,124)
Profit payable on long term financing		**3,479**	8,902
Gain on sale of available-for-sale investments / trading securities		**-**	(950)
(Unwind) / Discount on fair value of long term receivable		**(1,187)**	-
Impairment of Islamic financing and investing assets		**58,404**	31,354
Provision for employees' end of service benefit		**217**	330
Dividend income		**(218)**	-
		11,698	31,763
Working capital changes:			
Islamic financing and investing assets		**118,185**	172,605
Other assets		**(886)**	4,115
Investment deposits and other Islamic Financing		**(22,975)**	(80,294)
Payable for investment properties		**-**	-
Other liabilities		**(4,517)**	(77,393)
Cash from operations		**101,505**	50,796
Employees' end of service benefit paid		**(327)**	(57)
Net cash from operating activities		**101,178**	50,739
INVESTING ACTIVITIES			
Proceeds from disposal in associates		**-**	1,855
Proceeds from sale of available-for-sale investments / trading securities		**501**	2,100
Proceeds from sale of investment properties		**-**	1,152
Purchase of fixed assets		**(108)**	(124)
Payment for investment properties		**(2,667)**	-
Dividend income		**218**	-
Proceeds from disposal of furniture, fixtures and office equipment		**248**	-
Net cash (used in) / from investing activities		**(1,808)**	4,983
FINANCING ACTIVITIES			
Repayment of Sukuk		**-**	(124,389)
Term loan obtained		**50,000**	-
Payment of long term financing		**(7,451)**	(14,367)
Net cash from / (used in) financing activities		**42,549**	(138,756)
INCREASE / (DECREASE) IN CASH AND CASH EQUIVALENTS		**141,919**	(83,034)
Foreign exchange translation reserve		**(2,523)**	(681)
Cash and cash equivalents at the beginning of the period		**610,279**	649,423
CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	3	**749,675**	565,708

The attached notes 1 to 11 form part of these interim condensed consolidated financial statements.

INTERIM CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
31 March 2011 (Unaudited)

	Share capital AED'000	Employee stock option plan shares AED'000	Statutory reserve AED'000	General reserve AED'000	Special reserve AED'000	Cumulative changes in fair value AED'000	Foreign currency translation reserve AED'000	Accumulated losses AED'000	Total AED'000	Non- controlling interests AED'000	Total equity AED'000
At 1 January 2011	1,500,000	(93,048)	88,675	88,675	99,265	13	(24,887)	(50,028)	1,608,665	287,962	1,896,627
Loss for the period	-	-	-	-	-	-	-	(53,852)	(53,852)	(872)	(54,724)
Other comprehensive income	-	-	-	-	-	325	(9,956)	-	(9,631)	-	(9,631)
Total comprehensive income for the period	-	-	-	-	-	325	(9,956)	(53,852)	(63,483)	(872)	(64,355)
At 31 March 2011	**1,500,000**	**(93,048)**	**88,675**	**88,675**	**99,265**	**338**	**(34,843)**	**(103,880)**	**1,545,182**	**287,090**	**1,832,272**

The attached notes 1 to 11 form part of these interim condensed consolidated financial statements.

INTERIM CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (continued)

31 March 2011 (Unaudited)

	Share capital AED'000	*Employee stock option plan shares AED'000*	*Statutory reserve AED'000*	*General reserve AED'000*	*Special reserve AED'000*	*Cumulative changes in fair value AED'000*	*Foreign currency translation reserve AED'000*	*Retained earnings / (accumulated losses) AED'000*	*Total AED'000*	*Non- controlling interests AED'000*	*Total equity AED'000*
At 1 January 2010	1,500,000	(93,048)	88,675	88,675	99,265	(9,725)	(6,398)	173,483	1,840,927	286,628	2,127,555
(Loss) / profit for the period	-	-	-	-	-	-	-	(3,135)	(3,135)	432	(2,703)
Other comprehensive income	-	-	-	-	-	-	(681)	-	(681)	-	(681)
Total comprehensive income for the period	-	-	-	-	-	-	(681)	(3,135)	(3,816)	432	(3,384)
Contribution by non-controlling interest	-	-	-	-	-	-	-	-	-	5,414	5,414
At 31 March 2010	1,500,000	(93,048)	88,675	88,675	99,265	(9,725)	(7,079)	170,348	1,837,111	292,474	2,129,585

The attached notes 1 to 11 form part of these interim condensed consolidated financial statements.

1 ACTIVITIES

Amlak Finance PJSC (the 'Company') was incorporated in Dubai, United Arab Emirates, on 11 November 2000 as a private shareholding company in accordance with UAE Federal Law No (8) of 1984, as amended. At the constituent shareholders meeting held on 9 March 2004, a resolution was passed to convert the Company to a public joint stock Company.

The Company is licensed by the UAE Central Bank as a finance company and is primarily engaged in financing and investing activities such as Ijara, Murabaha, Mudaraba and Musharaka. The activities of the Company are conducted in accordance with Islamic Sharia'a, which prohibits usury, and within the provisions of its Articles and Memorandum of Association. In 2007, the Company obtained a license from the Real Estate Regulatory Authority, Dubai, United Arab Emirates to start Escrow Management service operations.

The Governmental Committee for Amlak's affairs continues to explore the possibilities of a balance sheet restructuring of the Company. This has entailed a full review and assessment of the Company's business operations and liquidity position and providing guidance to the Company's management and regulators where necessary with a view to making recommendations to the UAE Government on the Company's long term stability, liquidity and assets and liabilities management requirements.

Trading in the Company's shares on the Dubai Financial Market has been suspended until the Governmental Committee finalises its recommendations.

The registered address of the Company is P.O. Box 2441, Dubai, United Arab Emirates.

2 ACCOUNTING POLICIES

2.1 BASIS OF PREPARATION

The interim condensed consolidated financial statements of the Group are prepared in accordance with International Financial Reporting Standard IAS 34, *Interim Financial Reporting*. The accounting policies used in the preparation of the interim condensed consolidated financial statements are consistent with those used in the preparation of the financial statements for the year ended 31 December 2010.

The interim condensed financial statements do not include all the information or disclosures required in the annual consolidated financial statements, and should be read in conjunction with the Group's annual consolidated financial statements as at 31 December 2010. In addition, results for the three months ended 31 March 2011 are not necessarily indicative of the results that may be expected for the financial year ending 31 December 2011.

3 CASH AND CASH EQUIVALENTS

Cash and cash equivalents for the purpose of the statement of cash flows include:

	31 March 2011 AED'000	*31 December 2010 AED'000 (Audited)*
Cash and balances with banks	**786,675**	700,892
Less: Short term financing	**-**	(55,613)
Less: Deposits maturing after 1 year	**(37,000)**	(35,000)
Cash and cash equivalents	**749,675**	610,279

During the period AED 50 million of overdraft financing in a subsidiary has been converted into a term loan at a profit rate of 1 month EIBOR + 3% p.a. with a minimum profit rate of 5% p.a. The term loan is repayable in monthly installments, with the final repayment due on 31 January 2019. The short term financing amounting to AED 6.19 million on the statement of financial position as of 31 March 2011 represents the current portion of the term loan repayments.

3 CASH AND CASH EQUIVALENTS (continued)

Fixed deposits maturing after one year includes the amount deposited with local bank under lien to the Central Bank of UAE in accordance with Central Bank regulations. All deposits are with Islamic banks and earn a return that is determined at the end of each accounting period.

Escrow account balances of AED 120.78 million (31 December 2010: AED 96.15 million) held in trust for developers are included in the Group's cash and balances with banks and the related payables are recorded in other liabilities.

4 AVAILABLE-FOR-SALE INVESTMENTS

	UAE		*International*		*Total*	
	31 March 2011 AED'000	*31 December 2010 AED'000 (Audited)*	***31 March 2011 AED'000***	*31 December 2010 AED'000 (Audited)*	***31 March 2011 AED'000***	*31 December 2010 AED'000 (Audited)*
Equities and Funds (unquoted)	**14,083**	14,179	**70,337**	70,433	**84,420**	84,612

Unquoted available-for-sale investments have been fair valued using techniques which use inputs that are not based on observable market data.

5 ADVANCES FOR INVESTMENT PROPERTIES

This represents the advances paid by the Group towards the acquisition of certain units in under-development real estate projects in Dubai. The Group has not yet obtained title to the properties and is committed to pay an additional AED 35.93 million (31 December 2010: AED 35.93 million) in accordance with the agreements with the seller of these real estate projects.

In view of the fact that only limited transactions in distressed situations are currently taking place in the market, it is not possible to determine the fair value of these assets with reasonable accuracy. Accordingly, they are carried at cost as at 31 March 2011.

The Group has not paid amounts totaling AED 23.25 million (31 December 2010: AED 9.28 million) in respect of further advances due on these investment properties, which had become due in accordance with the respective initial sale and purchase agreements. Management believes that these non-payments will not have any adverse impact on the interim condensed consolidated financial statements of the Group.

6 INVESTMENT PROPERTIES

Investment properties consist of freehold land held for long term capital appreciation or buildings held for leasing out under operating leases.

In accordance with its accounting policy, the Group should carry investment properties at fair value, which reflects market conditions at the date of the statement of financial position. In view of the fact that only limited transactions in distressed situations are currently taking place in the market, it is not possible to determine the fair value of these assets with reasonable accuracy. Accordingly, these have been carried at cost as of 31 March 2011.

7 RELATED PARTY TRANSACTIONS

Included in the statement of income is AED 18 million towards profit on investment deposits from related parties for the three month period ended 31 March 2011 (three month period ended 31 March 2010:AED 12 million).

8 LOSS PER SHARE

Basic and diluted loss per share

	Three months ended 31 March	
	2011	*2010*
Loss for the period (AED'000)	**(53,852)**	(3,135)
Weighted average number of shares outstanding during the period (in thousands)	**1,475,000**	1,475,000
Equity holders of the parent for the period: Basic and diluted loss per share (AED)	**(0.037)**	(0.002)

The Group has not issued any instruments which would have an impact on earnings per share when exercised.

9 SEGMENTAL INFORMATION

For management purposes the Group is organised into three business segments, retail (comprising of financing and investing activities of UAE), commercial (comprising of property transactions), investment and others (comprising of treasury and other central functions).

Management monitors the operating results of its business units for the purpose of making decisions about resource allocation and assessment of performance.

Operating segments
The Group's revenues and expenses for each segment for the three months ended 31 March are as follows:

2011:

	Retail AED'000	*Real Estate Investment AED'000*	*Corporate Investment & others AED'000*	*Total AED'000*
Operating income	**133,669**	**5,292**	**4,851**	**143,812**
Distribution to depositors/investors	**(69,947)**	**(31,742)**	**(4,669)**	**(106,358)**
Allowances for impairment	**(60,839)**	**2,974**	**(539)**	**(58,404)**
Expenses (including allocated expenses)	**(23,085)**	**(1,491)**	**(4,918)**	**(29,494)**
Share of results of associates	-	-	**(4,280)**	**(4,280)**
Segment results	**(20,202)**	**(24,967)**	**(9,555)**	**(54,724)**
Share of non controlling interest				**872**
				(53,852)

9 SEGMENTAL INFORMATION (continued)

Operating segments (continued)

2010:

	Retail *AED'000*	*Real Estate Investment* *AED'000*	*Corporate Investment & others* *AED'000*	*Total* *AED'000*
Operating income	158,293	12,457	7,381	178,131
Distribution to depositors/investors	(70,630)	(38,906)	(9,809)	(119,345)
Allowances for impairment	(41,617)	10,068	195	(31,354)
Expenses (including allocated expenses)	(18,458)	(6,922)	(6,060)	(31,440)
Share of results of associates	-	-	1,305	1,305
Segment results	27,588	(23,303)	(6,988)	(2,703)
Share of non controlling interest				(432)
				(3,135)

Segment assets and liabilities
The following table presents segment assets and liabilities of the Group as at 31 March 2011 and 31 December 2010:

	Retail ***AED'000***	***Real Estate Investment*** ***AED'000***	***Corporate Investment & others*** ***AED'000***	***Total*** ***AED'000***
31 March 2011				
Segment assets	**8,242,933**	**3,837,641**	**940,742**	**13,021,316**
Segment liabilities	**6,460,042**	**3,765,719**	**963,283**	**11,189,044**
31 December 2010				
Segment assets	8,291,077	3,832,755	997,925	13,121,757
Segment liabilities	6,381,550	3,739,047	1,104,533	11,225,130

10 COMMITMENTS AND CONTINGENCIES

Commitments

		31 March 2011 AED'000	31 December 2010 AED'000 (Audited)
Irrevocable commitments to advance financing	10.1	**1,572,346**	1,717,861
Commitments for investment properties	10.2	**35,932**	35,932
		1,608,278	1,753,793

10.1 Credit-related commitments include commitments to advance financing under existing facilities granted, designed to meet the requirements of the Group's customers. Commitments generally have fixed expiry dates, or other termination clauses, and normally require the payment of a fee. Since commitments may expire without being drawn upon, the total contract amounts do not necessarily represent future cash requirements.

10.2 This represents commitments to property developers or sellers in respect of property purchases.

Contingencies

a) The Group has issued guarantees on behalf of customers amounting to AED 3.05 million (2010: AED 12 million).

   One of the Group subsidiaries has contingent liabilities in respect of guarantees, issued by its banker amounting to AED 20 million (31 December 2010: AED 20 million) in favor of Dubai Financial Market and Abu Dhabi Securities Market.

b) A legal case has been filed against the Group by a party for whom the Group was acting as an agent claiming amounts totaling to AED 51 million. No provision has been made for this as at 31 March 2011 as management believes that the claim is legally baseless and will not result in any material liability for the Group.

11 RISK MANAGEMENT

Maturity analysis of assets and liabilities

The maturity analysis of assets, liabilities and off balance sheet items analysed according to when they are contractually due to be recovered, settled or sold.

At 31 March 2011	*Up to 1 year*							
	Less than 3 months AED'000	*3 months to 6 months AED'000*	*6 months to 1 year AED'000*	*Total up to 1 year AED'000*	*1 year to 5 years AED'000*	*Over 5 years AED'000*	*Items with no maturity AED'000*	*Total AED'000*
Assets								
Cash and balances with banks	749,675	-	-	749,675	37,000	-	-	786,675
Islamic financing and investing assets	169,244	149,283	296,281	614,808	2,533,371	4,653,154	-	7,801,333
Available-for-sale investments	-	-	-	-	-	-	84,420	84,420
Advances for investment properties	-	-	-	-	-	670,088	-	670,088
Investment properties	-	-	-	-	-	3,282,797	-	3,282,797
Investments in associates	-	-	-	-	-	-	227,220	227,220
Other assets	28,513		34,301	62,814	98,362	-	-	161,176
Furniture, fixtures and office equipment	-	-	-	-	-	-	7,607	7,607
Total assets	**947,432**	**149,283**	**330,582**	**1,427,297**	**2,668,733**	**8,606,039**	**319,247**	**13,021,316**
Liabilities								
Investment deposits and other Islamic Financing	7,883,375	2,875,888	-	10,759,263	-	-	-	10,759,263
Payable for investment properties	-	63,565	-	63,565	-	-	-	63,565
Short term financing	1,500	1,500	3,190	6,190	-	-	-	6,190
Other long term financing	6,864	7,496	10,407	24,767	91,618	13,095	-	129,480
Zakat payable	3,119	-	-	3,119	-	-	-	3,119
Employees' end of service benefits	-	-	-	-	-	-	3,475	3,475
Other liabilities	183,196	2,756	38,000	223,952	-	-	-	223,952
Total liabilities	**8,078,054**	**2,951,205**	**51,597**	**11,080,856**	**91,618**	**13,095**	**3,475**	**11,189,044**
Commitments	1,575,678	11,076	18,341	1,605,095	3,183	-	-	1,608,278
Net liquidity gap	**(8,706,300)**	**(2,812,998)**	**260,644**	**(11,258,654)**	**2,573,932**	**8,592,944**	**315,772**	**223,994**

11 RISK MANAGEMENT (continued)

Maturity analysis of assets and liabilities
The maturity analysis of assets, liabilities and off balance sheet items analysed according to when they are expected to be recovered, settled or sold.

At 31 December 2010	*Up to 1 year*							
	Less than 3 months AED'000	*3 months to 6 months AED'000*	*6 months to 1 year AED'000*	*Total up to 1 year AED'000*	*1 year to 5 years AED'000*	*Over 5 years AED'000*	*Items with no maturity AED'000*	*Total AED'000*
Assets								
Cash and balances with banks	654,642	-	11,250	665,892	35,000	-	-	700,892
Islamic financing and investing assets	167,468	148,447	306,907	622,822	2,572,378	4,782,721	-	7,977,921
Available-for-sale investments	-	37,789	46,823	84,612	-	-	-	84,612
Advance for Investment Properties	-	-	-	-	-	670,088	-	670,088
Investment Properties	-	-	-	-	-	3,288,445	-	3,288,445
Investments in associates	-	-	-	-	-	-	231,501	231,501
Other assets	26,912	169	34,847	61,928	97,176	-	-	159,104
Furniture, fixture and office equipment	-	-	-	-	-	-	9,194	9,194
Total assets	849,022	186,405	399,827	1,435,254	2,704,554	8,741,254	240,695	13,121,757
Liabilities								
Investment deposits and other Islamic financing	9,093,627	1,536,040	152,571	10,782,238	-	-	-	10,782,238
Payables for investment properties	-	65,160	-	65,160	-	-	-	65,160
Short term financing	55,613	-	-	55,613	-	-	-	55,613
Other long term financing	5,237	4,788	10,997	21,022	65,924	-	-	86,946
Zakat payable	3,119	-	-	3,119	-	-	-	3,119
Employees' end of service benefits	-	-	-	-	-	-	3,585	3,585
Other liabilities	182,532	4,467	41,470	228,469	-	-	-	228,469
Total liabilities	9,340,128	1,610,455	205,038	11,155,621	65,924	-	3,585	11,225,130
Commitments	1,689,495	20,503	23,899	1,733,897	19,896	-	-	1,753,793
Net liquidity gap	(10,180,601)	(1,444,553)	170,890	(11,454,264)	2,618,734	8,741,254	237,110	142,834

As discussed in note 1 to the interim condensed consolidated financial statements, the Board of Directors, along with the Governmental Committee, are evaluating various options to secure sustainable funding for the Group in order to enable it to continue to meet its commitments.