



**Ratings**

Strong, consistent performance, a sound financial position, prudent management and conservative credit and risk management policies have resulted in the Bank being awarded the following ratings:

|                             |                                |  |                         |                          |                     |
|-----------------------------|--------------------------------|--|-------------------------|--------------------------|---------------------|
| <b>Moody's</b>              | FSR<br><b>C-</b>               | Long Term<br><b>A2</b>                     | Short Term<br><b>P1</b> | Outlook<br><b>Stable</b> |                     |
| <b>Fitch</b>                | Individual<br><b>B/C</b>       | Foreign Currency<br>Long Term<br><b>A</b>  | Short Term<br><b>F1</b> | Outlook<br><b>Stable</b> | Support<br><b>I</b> |
| <b>Capital Intelligence</b> | Financial Strength<br><b>A</b> | Foreign Currency<br>Long Term<br><b>A-</b> | Short Term<br><b>A2</b> |                          | Support<br><b>I</b> |

**Awards and International Recognition**

In 2007, for the seventh consecutive year, JP Morgan Chase presented their Quality Recognition Award to NBB for achieving a consistently high standard of operational efficiency.

**Key achievements in 2007**

**Record financial performance**

Key objectives of the 3-year Strategic Plan exceeded

**Ratings Upgrade**

Moody's, Fitch & Capital Intelligence upgrades NBB rating

**Strong demand for retail products**

Significant rise in deposit and loan portfolios

**Increased participation in project financings**

In Bahrain and the GCC States

Total Donations in 2007 amounted to BD 0.89 million