

<b>Earnings</b> BD millions	<b>2007</b>	2006	2005	2004	2003
Net Interest Income	<b>42.17</b>	38.59	33.81	27.91	23.28
Other Income	<b>22.86</b>	18.96	15.32	17.34	16.13
Operating Expenses	<b>23.47</b>	20.69	18.58	16.44	15.31
Net Income	<b>41.56</b>	36.86	30.55	28.26	22.40
Dividend	<b>25.92</b>	21.60	21.60	18.00	15.75
<b>Financial Position</b> BD millions					
Total Assets	<b>1,903.71</b>	1,676.38	1,498.10	1,359.47	1,237.47
Loans and Advances	<b>945.97</b>	784.31	697.36	673.70	563.14
Investment Securities	<b>348.79</b>	392.42	290.92	251.77	169.83
Total Deposits	<b>1,640.42</b>	1,426.21	1,256.65	1,149.67	1,059.68
Customers' Deposits	<b>1,319.95</b>	1,199.78	1,014.50	957.04	895.47
Equity	<b>243.63</b>	222.14	218.13	193.93	165.52
<b>Ratios</b> per cent					
<b>Earnings:</b>					
Return on Average Equity	<b>17.85</b>	16.74	14.83	15.72	14.06
Return on Average Assets	<b>2.32</b>	2.32	2.14	2.18	1.91
Earnings per Share (fls)	<b>64</b>	57	47	44	35
Cost-to-Income Ratio	<b>36.09</b>	35.95	37.82	36.33	38.85
Earnings per Employee (BD 000's)	<b>70</b>	66	54	49	41
<b>Capital:</b>					
Equity as per cent of Total Assets	<b>12.80</b>	13.25	14.56	14.27	13.38
Total Liabilities to Equity (times)	<b>6.81</b>	6.55	5.87	6.01	6.48
Average Total liabilities to Average Equity (times)	<b>6.69</b>	6.21	5.93	6.22	6.35
Capital Adequacy	<b>28.29</b>	28.70	31.64	31.79	32.75

