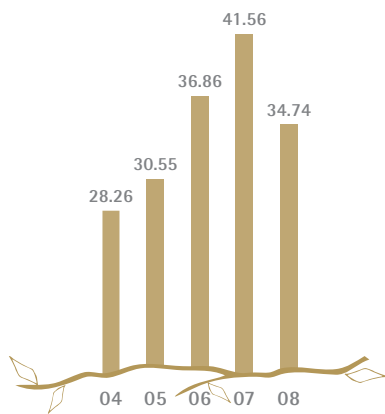


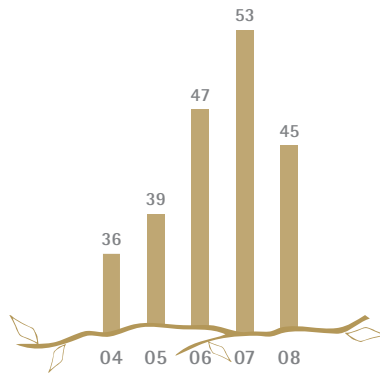


Financial Summary

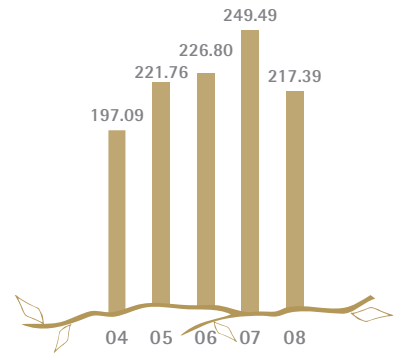
	2008	2007	2006	2005	2004
Earnings (BD millions)					
Net interest income	46.06	42.17	38.59	33.81	27.91
Other income	16.60	22.86	18.96	15.32	17.34
Operating expenses	24.01	23.47	20.69	18.58	16.44
Profit for the Year	34.74	41.56	36.86	30.55	28.26
Dividend	23.33	25.92	21.60	21.60	18.00
Financial Positions (BD millions)					
Total assets	2,034.10	1,903.71	1,676.38	1,498.10	1,359.47
Loans and advances	1,095.71	945.97	784.31	697.36	673.70
Investment securities	399.18	347.94	391.85	290.45	251.47
Total deposits	1,805.03	1,640.42	1,426.21	1,256.65	1,149.67
Customers' deposits	1,519.25	1,319.95	1,199.78	1,014.50	957.04
Equity	217.39	249.49	226.80	221.76	197.09
Ratios (Per cent)					
Earnings					
Return on average equity	14.88	17.45	16.43	14.59	15.59
Return on average assets	1.76	2.32	2.32	2.14	2.18
Earnings per share (fils)	45	53	47	39	36
Cost-to-income ratio	38.32	36.09	35.95	37.82	36.33
Earnings per employee (BD 000's)	59	70	66	54	49
Capital					
Equity as per cent of total assets	10.69	13.11	13.53	14.80	14.50
Total liabilities to equity (times)	8.36	6.63	6.39	5.76	5.90
Average total liabilities to equity (times)	7.43	6.52	6.08	5.82	6.16
Capital adequacy ratio (2008: Basel 2, 2004 to 2007: Basel 1)	19.30	28.29	28.70	31.64	31.79



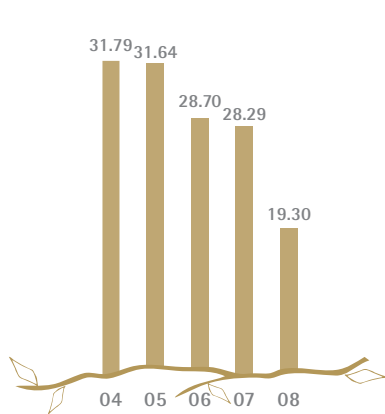
Profit for the year
BD Millions



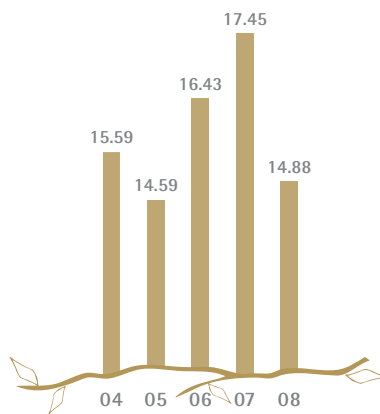
Earnings per share
Bahraini Fils



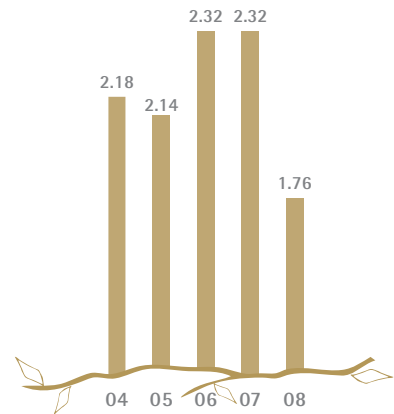
Equity
BD Millions



Capital adequacy
(Per cent)



Return on average equity
(Per cent)



Return on average assets
(Per cent)