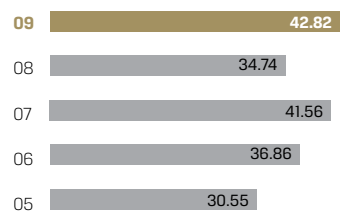
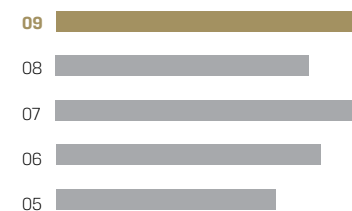


FINANCIAL SUMMARY

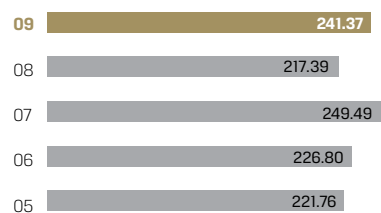
	2009	2008	2007	2006	2005
Earnings (BD millions)					
Net interest income	49.02	46.06	42.17	38.59	33.81
Other income	23.26	16.60	22.86	18.96	15.32
Operating expenses	25.78	24.01	23.47	20.69	18.58
Profit for the Year	42.82	34.74	41.56	36.86	30.55
Dividend	27.22	23.33	25.92	21.60	21.60
Financial Positions (BD millions)					
Total assets	2,117.75	2,034.10	1,903.71	1,676.38	1,498.10
Loans and advances	1,151.42	1,095.71	945.97	784.31	697.36
Investment securities	483.12	399.18	347.94	391.85	290.45
Total deposits	1,865.79	1,805.03	1,640.42	1,426.21	1,256.65
Customers' deposits	1,480.39	1,519.25	1,319.95	1,199.78	1,014.50
Equity	241.37	217.39	249.49	226.80	221.76
Ratios (Per cent)					
Earnings					
Return on average equity	18.67	14.88	17.45	16.43	14.59
Return on average assets	2.06	1.76	2.32	2.32	2.14
Earnings per share (fils)	55	45	53	47	39
Cost-to-income ratio	35.67	38.32	36.09	35.95	37.82
Earnings per employee (BD 000's)	72	59	70	66	54
Capital					
Equity as per cent of total assets	11.40	10.69	13.11	13.53	14.80
Total liabilities to equity (times)	7.53	8.36	6.63	6.39	5.76
Average total liabilities to equity (times)	7.92	7.43	6.52	6.08	5.82
Capital adequacy ratio (2009 & 2008: Basel 2, 2005 to 2007: Basel 1)	22.30	19.30	28.29	28.70	31.64



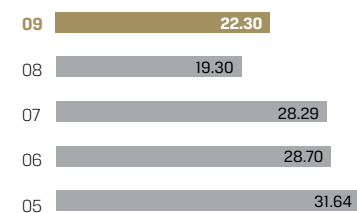
PROFIT FOR THE YEAR
BD Millions



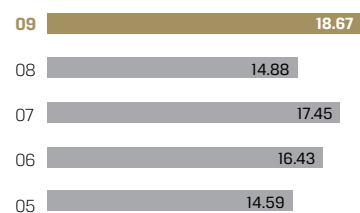
EARNINGS PER SHARE
Bahraini Fils



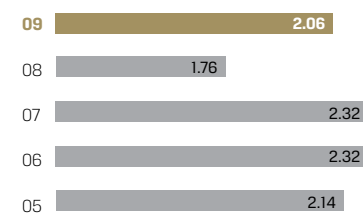
SHAREHOLDERS' EQUITY
BD Millions



CAPITAL ADEQUACY
Per cent



RETURN ON AVERAGE EQUITY
Per cent



RETURN ON AVERAGE ASSETS
Per cent