

INCOME STATEMENT

For the year ended 31 December 2009

	Note	2009		2008	
		BD millions	US\$ millions	BD millions	US\$ millions
Interest income	22	66.20	176.06	84.41	224.49
Interest expense	22	(17.18)	(45.70)	(38.35)	(102.00)
Net interest income		49.02	130.36	46.06	122.49
Other income	23	23.26	61.87	16.60	44.16
Operating Income		72.28	192.23	62.66	166.65
Staff expenses	24	(18.97)	(50.45)	(17.86)	(47.49)
Other expenses		(6.81)	(18.10)	(6.15)	(16.37)
Operating expenses		(25.78)	(68.55)	(24.01)	(63.86)
Profit before provisions		46.50	123.68	38.65	102.79
Impairment provisions for loans and advances	7	(3.51)	(9.34)	1.30	3.46
Impairment provisions for investments		(0.17)	(0.45)	(5.21)	(13.86)
Profit for the year		42.82	113.89	34.74	92.39
Basic and diluted earnings per share	37	55.1 fils	15 cents	44.7 fils	12 cents

Farouk Yousuf Khalil Almoayyed
Deputy Chairman

Abdul Razak A. Hassan Al Qassim
Chief Executive Officer & Director

The Board of Directors approved the financial statements consisting of pages 50 to 91 on 21 January 2010.
The accompanying notes 1 to 42 are an integral part of these financial statements.

STATEMENT OF COMPREHENSIVE INCOME

For the year ended 31 December 2009

	2009		2008	
	BD millions	US\$ millions	BD millions	US\$ millions
Profit for the year	42.82	113.89	34.74	92.39
Other comprehensive income:				
Revaluation reserve (available-for-sale securities):				
Net change in fair value	8.45	22.47	(37.58)	(99.95)
Net amount transferred to profit or loss	(2.18)	(5.80)	(2.00)	(5.32)
Other comprehensive income for the year	6.27	16.67	(39.58)	(105.27)
Total Comprehensive income for the year	49.09	130.56	(4.84)	(12.88)

The accompanying notes 1 to 42 are an integral part of these financial statements.