



## Consolidated Balance Sheet as at 31 March 2005

(Expressed in Bahraini Dinars '000)

	31st March 2005 (Reviewed)	31st December 2004 (Audited)
<b>Assets</b>		
Cash and bank	7,006	2,802
Call deposits	1,790	630
Placements with banks	1,408	2,914
Trading securities	10,302	8,839
Available-for-sale securities	10,577	8,925
Fees receivable	72	1,519
Property, plant and equipment	100	79
Other assets	1,980	1,748
<b>Total assets</b>	<b>33,235</b>	<b>27,456</b>
<b>Liabilities</b>		
Short term borrowings	3,000	1,500
Customer accounts	7,101	4,435
Other liabilities	220	572
<b>Total liabilities</b>	<b>10,321</b>	<b>6,507</b>
<b>Shareholders' equity</b>		
Share capital	12,500	12,500
Reserves	5,635	4,188
Retained earnings	4,659	3,266
Proposed appropriations	120	995
<b>Total shareholders' equity</b>	<b>22,914</b>	<b>20,949</b>
<b>Total liabilities and shareholders' equity</b>	<b>33,235</b>	<b>27,456</b>

**Shaikh Mohammed Bin Isa Al Khalifa**  
Chairman

**Albert I Kittaneh**  
Vice Chairman and Chairman  
of the Executive Committee

**Anthony C Mallis**  
Chief Executive Officer