

Balance Sheet

As at December 31, 2007



	Note	2007	2006
		Rupees in '000	
ASSETS			
Cash and balances with treasury banks	7	5,644,028	5,897,394
Balances with other banks	8	3,729,549	4,134,875
Due from financial institutions	9	8,850,000	3,700,000
Investments	10	10,535,186	2,877,554
Financings	11	34,576,339	27,031,016
Operating fixed assets	12	1,032,963	531,262
Other assets	13	2,810,494	2,266,522
		67,178,559	46,438,623
LIABILITIES			
Bills payable	14	1,192,160	563,228
Due to financial institutions	15	2,415,606	4,285,212
Deposits and other accounts	16	54,582,353	34,449,441
Sub-ordinated loan		-	-
Liabilities against assets subject to finance leases		-	-
Deferred tax liabilities	17	430,377	398,304
Other liabilities	18	2,851,407	1,979,079
		61,471,903	41,675,264
NET ASSETS		5,706,656	4,763,359
REPRESENTED BY			
Share capital	19	3,779,897	3,779,897
Reserves	20	720,785	528,085
Unappropriated profit		1,219,228	448,427
		5,719,910	4,756,409
(Deficit) / surplus on revaluation of investments	21	(13,254)	6,950
		5,706,656	4,763,359
CONTINGENCIES AND COMMITMENTS	22		

The annexed notes 1 to 47 form an integral part of these financial statements.

H.E. Sheikh Ebrahim
Bin Khalifa Al-Khalifa
Chairman

Irfan Siddiqui
President and
Chief Executive

Mohamed Abdul-Rehman Hussain
Director

Ariful Islam
Director