



Consolidated Balance Sheet as at 31 December 2002

(Expressed in Bahraini Dinars '000)

	2002	2001
Assets		
Cash and bank	216	42
Call deposits	4,197	1,744
Placements with banks	1,582	4,575
Trading securities	8,131	4,944
Available-for-sale securities	5,014	4,057
Investment in associated company	68	-
Property, plant and equipment	89	148
Other assets	246	282
Total assets	19,543	15,792
Liabilities		
Due to banks	1,200	-
Customer Accounts	3,876	1,815
Other liabilities	137	66
Total liabilities	5,213	1,881
Shareholder's equity		
Share capital	12,500	12,500
Statutory Reserve	331	278
General Reserve	331	278
Available-for-sale securities revaluation reserve	388	250
Proposed appropriation	405	250
Retained earnings	375	355
Total shareholder's equity	14,330	13,911
Total liabilities and shareholder's equity	19,543	15,792

Shaikh Mohammed Bin Isa Al Khalifa
Chairman

Ibrahim Abdulla Buhindi
Vice Chairman

Anthony C Mallis
Chief Executive Officer