BBK's Consolidated Financial Results - 31 December 2007



BD 1000s	CONSOLIDATED BALANCE SHEET 31 December 2007		
Cash and balances with central banks 2568922 55.455 Treasury bills 25248 39.784 Financial assets at fair value through profit or loss 4.497	BD'000s	2007	2006
Deposits and due from banks and other financial institutions	Cash and balances with central banks		
Loans and advances to customers 1.127 639 938.042 Non-trading investment securities 455.233 445.623 Investment in associated company and joint venture 13.633 9.522 Interest receivable and other assets 20.262 22.335 Premises and equipment 19.855 18.888 Total Assets 2.092.510 1.693.766 Liabilities And Equity Liabilities Deposits and due to banks and other financial institutions 354.246 263.758 Borrowings under repurchase agreements 12.567 16.418 Borrowings under repurchase agreements 339.300 235.625 Customers current, savings and other deposits 1.117.595 963.884 Interest payable and other liabilities 1.855.201 1.505.808 Equity Share capital 77.220 64.019 Treasury stock (1.357) (1.357) Share premium 39.919 - Statutory reserve 20.000 20.000 Cumulative changes in fair values 24.235 31.658 Foreign currency translation adjustments 3.490 146 Retained earnings 14.822 13.783 Proposed appropriations 23.730 187.682 EQUITY ATTRIBUTABLE TO THE SHAREHOLDERS OF THE PARENT 237.311 187.682 Minority Interest 2.092.510 1.693.766 CONSOLIDATED STATEMENT OF CHANGES IN EQUITY Year ended 31 December 2007 Balance at 31 December 2007 BD700S 2007 2006 Balance at 31 December 1 187.958 173.393 Foreign exchange translation adjustments 3.344 537 Approval of directors remuneration and donations (1.055) (1.990) Net movement in cumulative changes in fair values (7.423) 2.008 Total income and expenses for the year 2.99.38 32.757 Total income and expenses for the year 2.99.38 32.757 Total income and expenses for the year 2.99.38 32.757 Total income and expenses for the year 2.99.38 32.757 Total income and expenses for the year 2.99.38 32.757 Total income and expenses for the year 2.99.38 32.757 Total income and expenses for the year 2.99.38 32.757 Total income and			- 164 117
Investment in associated company and joint venture 13 633 9 522 18 888 18 888 19 855 18 858 18	Loans and advances to customers	1,127,639	938.042
Interest receivable and other assets 20,262 22,335 Premises and equipment 19,855	•		
Total Assets	Interest receivable and other assets	20,262	22.335
Liabilities And Equity Liabilities 263.758 Deposits and due to banks and other financial institutions 354.246 263.758 Deposits and due to banks and other financial institutions 12.567 16.418 Borrowings under repurchase agreements 12.567 16.418 Borrowings and other deposits 1.117.595 963.884 Interest payable and other liabilities 31.493 26.123 Total Liabilities 1.855.201 1.505.808 Equity Share capital 77.220 64.019 Treasury stock (1.357) (1.357) Share premium 39.919 - Statutory reserve 20.000 20.000 Cumulative changes in fair values 24.235 31.658 Foreign currency translation adjustments 3.490 146 Retailed earnings 14.822 13.783 Proposed appropriations 26.010 29.645 EQUITY ATTRIBUTABLE TO THE SHAREHOLDERS OF THE PARENT 27.131 187.682		<u> </u>	· · · · · · · · · · · · · · · · · · ·
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Term borrowings 339,300 235,625 Customers current, savings and other deposits 1.117,595 963,884 Interest payable and other liabilities 31,493 26,123 Total Liabilities 1,855,201 1,505,808 Equity Share capital 77,220 64,019 Treasury stock (1,357) (1,357) Share premium 39,919 - Statutory reserve 32,792 29,788 General reserve 20,000 20,000 Cumulative changes in fair values 24,235 31,658 Foreign currency translation adjustments 3,490 146 Retained earnings 14,822 13,783 Proposed appropriations 26,010 29,645 EQUITY ATTRIBUTABLE TO THE SHAREHOLDERS OF THE PARENT 237,131 187,682 Minority Interest 178 276 Total Equity 237,309 187,958 Total Liabilities And Equity 2,092,510 1,693,766 CONSOLIDATED STATEMENT OF CHANGES IN EQUITY Year ended 31 December 2007 BD1000 2008 Balance at 31 December 2007 BD1000 2008 Balance at 31 December 187,958 173,393 Foreign exchange translation adjustments 3,344 537 Approval of directors remuneration and donations (1,055) (990) Net movement in cumulative chages in fair values (7,423) 2,008 Total income and expenses for the year (5,134) 1,555 Foreign exchange translation adjustment (5,134)			
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Total Liabilities	Customers current, savings and other deposits		
Equity Share capital Treasury stock (1,357) Share premium 39,919 Statutory reserve 32,792 29,788 General reserve 20,000 20,000 Cumulative changes in fair values 24,235 31,658 Foreign currency translation adjustments 3,490 146 Retained earnings 14,822 13,783 Proposed appropriations 26,010 29,645 EQUITY ATTRIBUTABLE TO THE SHAREHOLDERS OF THE PARENT 178 276 Total Equity 237,309 187,958 Total Liabilities And Equity 2,092,510 1,693,766 CONSOLIDATED STATEMENT OF CHANGES IN EQUITY Year ended 31 December 2007 BD'000s 2007 2006 Balance at 31 December 187,958 Toreign exchange translation adjustments 3,344 5,37 Approval of directors remuneration and donations Net movement in cumulative chages in fair values Total income and expenses for the year recognised directly in equity (25,389) Net profit for the year 29,938 32,757 Total income and expenses for the year recognised directly in equity Net profit for the year 29,938 32,757 Total income and expenses for the year recognised directly in equity Net profit for the year 29,938 32,757 Total income and expenses for the year recognised directly in equity Net profit for the year 29,938 32,757 Total income and expenses for the year recognised directly in equity Net profit for the year 29,938 32,757 Total income and expenses for the year 29,938 32,757 Total income and expenses for the year 29,938 32,757 Total income and expenses for the year 29,938 32,757 Total income and expenses for the year 29,938 32,757 Total income and expenses for the year 29,938 32,757 Total income and expenses for the year 29,938 32,757 Total income and expenses for the year 29,938 32,757 Total income and expenses for the year 24,804 34,312	Interest payable and other liabilities	31,493	
Share capital 77.220 64.019 Treasury stock (1.357) (1.357) Share premium 39.919 - Statutory reserve 32.792 29.788 General reserve 20.000 20.000 Cumulative changes in fair values 24.235 31.658 Foreign currency translation adjustments 3.490 146 Retained earnings 14.822 13.783 Proposed appropriations 26.010 29.645 EQUITY ATTRIBUTABLE TO THE SHAREHOLDERS OF THE PARENT 237.131 187.682 Minority Interest 178 276 Total Equity 237.309 187.958 Total Liabilities And Equity 2.092.510 1.693.766 CONSOLIDATED STATEMENT OF CHANGES IN EQUITY Year ended 31 December 2007 2006 Balance at 31 December 187.958 173.393 Foreign exchange translation adjustments 3.344 537 Approval of directors remuneration and donations (1.055) (990) Net movement in cumulative chages in fair values (7.423) 2.008	Total Liabilities	1,855,201	1,505,808
Treasury stock Share premium Say 919 Statutory reserve 32,792 29,788 General reserve 20,000 20,000 Cumulative changes in fair values Foreign currency translation adjustments Statutory reserve 32,792 32,788 General reserve 20,000 20,000 Cumulative changes in fair values 24,235 31,658 Foreign currency translation adjustments 3,490 146 Retained earnings 14,822 13,783 Proposed appropriations 26,010 29,645 EQUITY ATTRIBUTABLE TO THE SHAREHOLDERS OF THE PARENT 178 276 Total Equity 237,309 187,958 Total Liabilities And Equity 2,092,510 1,693,766 CONSOLIDATED STATEMENT OF CHANGES IN EQUITY Year ended 31 December 2007 BD'000s Balance at 31 December 187,958 173,393 Foreign exchange translation adjustments 3,344 537 Approval of directors remuneration and donations (1,055) Net movement in cumulative chages in fair values (7,423) 2,008 Total income and expenses for the year recognised directly in equity Net profit for the year 29,938 32,757 Total income and expenses for the year 29,938 32,757 Total income and expenses for the year 29,938 32,757 Total income and expenses for the year 24,804 34,312 Approval of dividend (25,389) (19,747) Share - based payments 17 - Rights share issue	Equity		
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Retained earnings 14.822 13.783 Proposed appropriations 26.010 29.645 EQUITY ATTRIBUTABLE TO THE SHAREHOLDERS OF THE PARENT Minority Interest 237.131 187.682 Minority Interest 178 276 Total Equity 237.309 187.958 Total Liabilities And Equity 2.092.510 1.693.766 CONSOLIDATED STATEMENT OF CHANGES IN EQUITY 2006 Vear ended 31 December 2007 2006 Balance at 31 December 187.958 173.393 Foreign exchange translation adjustments 3.344 537 Approval of directors remuneration and donations (1.055) (990) Net movement in cumulative chages in fair values (7.423) 2.008 Total income and expenses for the year recognised directly in equity (5.134) 1.555 Net profit for the year 29.938 32.757 Total income and expenses for the year 24.804 34.312 Approval of dividend (25.389) (19.747) Share - based payments 17 - Rights share issue 49.919 -			
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EQUITY ATTRIBUTABLE TO THE SHAREHOLDERS OF THE PARENT 237.131 187.682 Minority Interest 276 Total Equity 237.309 187.958 Total Liabilities And Equity 2.092.510 1.693.766 CONSOLIDATED STATEMENT OF CHANGES IN EQUITY Year ended 31 December 2007 BD'000s 2007 2006 Balance at 31 December 187.958 173.393 Foreign exchange translation adjustments 3.344 537 Approval of directors remuneration and donations (1.055) (990) Net movement in cumulative chages in fair values (7.423) 2.008 Total income and expenses for the year recognised directly in equity (5.134) 1.555 Net profit for the year 29.938 32.757 Total income and expenses for the year 29.938 32.757 Total income and expenses for the year 24.804 34.312 Approval of dividend (25.389) (19.747) Share - based payments 17 Rights share issue 49.919 -			
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CONSOLIDATED STATEMENT OF CHANGES IN EQUITY Year ended 31 December 2007 BD'000s 2007 2006 Balance at 31 December 187.958 173.393 Foreign exchange translation adjustments 3.344 537 Approval of directors remuneration and donations (1.055) (990) Net movement in cumulative chages in fair values (7.423) 2.008 Total income and expenses for the year recognised directly in equity Net profit for the year 29.938 32.757 Total income and expenses for the year 29.938 32.757 Total income and expenses for the year (25.389) Share - based payments 17 Rights share issue 49.919 -	Total Equity	237,309	187,958
Year ended 31 December 2007 2007 2006 BD'000s 2007 2006 Balance at 31 December 187,958 173,393 Foreign exchange translation adjustments 3,344 537 Approval of directors remuneration and donations (1,055) (990) Net movement in cumulative chages in fair values (7,423) 2,008 Total income and expenses for the year recognised directly in equity (5,134) 1,555 Net profit for the year 29,938 32,757 Total income and expenses for the year 24,804 34,312 Approval of dividend (25,389) (19,747) Share - based payments 17 - Rights share issue 49,919 -	Total Liabilities And Equity	2,092,510	1,693,766
Balance at 31 December 187,958 173,393 Foreign exchange translation adjustments 3,344 537 Approval of directors remuneration and donations (1,055) (990) Net movement in cumulative chages in fair values (7,423) 2,008 Total income and expenses for the year recognised directly in equity (5,134) 1,555 Net profit for the year 29,938 32,757 Total income and expenses for the year 24,804 34,312 Approval of dividend (25,389) (19,747) Share - based payments 17 - Rights share issue 49,919 -		QUITY	
Foreign exchange translation adjustments Approval of directors remuneration and donations Net movement in cumulative chages in fair values (7.423) (990) Net movement in cumulative chages in fair values (7.423) (5.134) 1.555 Net profit for the year 29.938 32.757 Total income and expenses for the year 29.938 32.757 Total income and expenses for the year (25.389) (19.747) Share - based payments 17 - Rights share issue 49.919 -	BD'000s		
Approval of directors remuneration and donations Net movement in cumulative chages in fair values (7.423) (990) Total income and expenses for the year recognised directly in equity (5.134) Total income and expenses for the year 29.938 32.757 Total income and expenses for the year 24.804 Approval of dividend (25.389) Share - based payments 17 Rights share issue (990) (990) (2.134) 1.555 (991) 1.555 (991) 1.555 (990) (991) 1.555 (990) (990) (2.134)		187,958	173,393
Net movement in cumulative chages in fair values (7.423) 2,008 Total income and expenses for the year recognised directly in equity (5.134) 1,555 Net profit for the year 29,938 32,757 Total income and expenses for the year 24,804 34,312 Approval of dividend (25,389) (19,747) Share - based payments 17 - Rights share issue 49,919 -			
Total income and expenses for the year recognised directly in equity Net profit for the year Total income and expenses for the year 29,938 32,757 Total income and expenses for the year 24,804 34,312 Approval of dividend (25,389) Share - based payments 17 Rights share issue 49,919 -			
Net profit for the year 29,938 32,757 Total income and expenses for the year 24,804 34,312 Approval of dividend (25,389) (19,747) Share - based payments 17 - Rights share issue 49,919 -	Total income and expenses for the year recognised directly in equity	•	·
Approval of dividend (25,389) (19,747) Share - based payments 17 - Rights share issue 49,919 -		29,938	32,757
Share - based payments 17 - Rights share issue 49,919 -	Total income and expenses for the year	24,804	34,312
Rights share issue 49,919 -	Approval of dividend		(19.747)
			-
	Balance at 31 December	237,309	187,958

CONSOLIDATED INCOME STATEMENT - DETAILED			
Year ended 31 December 2007 BD'000s	2007	2006	
Interest Income	126,369	105,374	
Interest expense	75,798	63,145	
Net Interest Income	50,571	42,229	
Share of profit in associated company and joint venture	1,346	1,037	
Other income	35,640	21,165	
	87,557	64,431	
Staff costs	17,740	15,054	
Other expenses	10,854	9.720	
Depreciation	2,026	1,909	
Net provision for impairment on loans and advances to customers Net provision (write back) for impairment of non trading investment securities	3,429	5,280	
	·	(315)	
Total operating expenses	57,992	31,648	
PROFIT BEFORE TAXATION	29,565	32,783	
Write back of provision for taxation for Indian Branches	546	120	
Kuwait National Labour support tax	(173)	(146)	
Net profit for the year	29,938	32,757	
Attributable to:			
Attributable to.		32,810	
SHAREHOLDERS OF THE PARENT	30,036		
	(98)	(53)	
SHAREHOLDERS OF THE PARENT	•	(53) 32,757	
SHAREHOLDERS OF THE PARENT	(98)	\ /	
SHAREHOLDERS OF THE PARENT Loss attributable to minority interests	(98) 29,938	32,757	
SHAREHOLDERS OF THE PARENT Loss attributable to minority interests BASIC AND DILUTED EARNINGS PER SHARE (BD)	(98) 29,938	32,757	
SHAREHOLDERS OF THE PARENT Loss attributable to minority interests	(98) 29,938	32,757	
SHAREHOLDERS OF THE PARENT Loss attributable to minority interests BASIC AND DILUTED EARNINGS PER SHARE (BD) CONSOLIDATED STATEMENT OF CASH FLOWS	(98) 29,938	32,757	
SHAREHOLDERS OF THE PARENT Loss attributable to minority interests BASIC AND DILUTED EARNINGS PER SHARE (BD) CONSOLIDATED STATEMENT OF CASH FLOWS Year ended 31 December 2007 BD'000s	(98) 29.938 0.043	32.757 0.047 2006	
SHAREHOLDERS OF THE PARENT Loss attributable to minority interests BASIC AND DILUTED EARNINGS PER SHARE (BD) CONSOLIDATED STATEMENT OF CASH FLOWS Year ended 31 December 2007 BD'000s Net cash from (used in) operating activities Net cash (used in) from investing activities	(98) 29.938 0.043 2007 79.634	32.757 0.047 2006 (40.761)	
SHAREHOLDERS OF THE PARENT Loss attributable to minority interests BASIC AND DILUTED EARNINGS PER SHARE (BD) CONSOLIDATED STATEMENT OF CASH FLOWS Year ended 31 December 2007 BD'000s Net cash from (used in) operating activities Net cash (used in) from investing activities Net cash from financing activities	(98) 29,938 0,043 2007 79,634 (33,605) 127,150	32.757 0.047 2006 (40.761) 12.652 120.638	
SHAREHOLDERS OF THE PARENT Loss attributable to minority interests BASIC AND DILUTED EARNINGS PER SHARE (BD) CONSOLIDATED STATEMENT OF CASH FLOWS Year ended 31 December 2007 BD'000s Net cash from (used in) operating activities Net cash (used in) from investing activities	(98) 29.938 0.043 2007 79.634 (33.605)	32.757 0.047 2006 (40.761) 12.652	
SHAREHOLDERS OF THE PARENT Loss attributable to minority interests BASIC AND DILUTED EARNINGS PER SHARE (BD) CONSOLIDATED STATEMENT OF CASH FLOWS Year ended 31 December 2007 BD'000s Net cash from (used in) operating activities Net cash (used in) from investing activities Net cash from financing activities Foreign currency translation adjustments	(98) 29,938 0,043 2007 79,634 (33,605) 127,150	32.757 0.047 2006 (40.761) 12.652 120.638	
SHAREHOLDERS OF THE PARENT Loss attributable to minority interests BASIC AND DILUTED EARNINGS PER SHARE (BD) CONSOLIDATED STATEMENT OF CASH FLOWS Year ended 31 December 2007 BD'000s Net cash from (used in) operating activities Net cash (used in) from investing activities Net cash from financing activities Foreign currency translation adjustments	(98) 29,938 0,043 2007 79,634 (33,605) 127,150 (3,344)	32,757 0,047 2006 (40,761) 12,652 120,638 537	
SHAREHOLDERS OF THE PARENT Loss attributable to minority interests BASIC AND DILUTED EARNINGS PER SHARE (BD) CONSOLIDATED STATEMENT OF CASH FLOWS Year ended 31 December 2007 BD'000s Net cash from (used in) operating activities Net cash (used in) from investing activities Net cash from financing activities Foreign currency translation adjustments INCREASE IN CASH AND CASH EQUIVALENTS Cash and cash equivalents at beginning of the year	29.938 0.043 2007 79.634 (33.605) 127.150 (3.344) 169.835	32,757 0,047 2006 (40,761) 12,652 120,638 537 93,066	

Audited by Ernst & Young

Murad Ali Murad Jassem Hassan Ali Zainal Abdul Karim Ahmed Bucheery
Chairman Deputy Chairman Acting General Manager

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