

Consolidated statement of financial position

As at 31 December 2020

| | Notes | 2020 BD millions | 2019 BD millions |
|--|-------|---------------------|---------------------|
| ASSETS | | | |
| Cash and balances with central banks | 4 | 256.5 | 376.4 |
| Treasury bills | 5 | 487.8 | 484.4 |
| Deposits and amounts due from banks and other financial institutions | 6 | 318.9 | 278.3 |
| Loans and advances to customers | 7 | 1,555.8 | 1,670.9 |
| Investment securities | 8 | 957.3 | 875.0 |
| Investments in associated companies and joint ventures | 9 | 65.5 | 70.6 |
| Interest receivable, derivative and other assets | 10 | 83.1 | 74.2 |
| Premises and equipment | 11 | 35.5 | 35.2 |
| TOTAL ASSETS | | 3,760.4 | 3,865.0 |
| LIABILITIES AND EQUITY | | | |
| Liabilities | | | |
| Deposits and amounts due to banks and other financial institutions | | 330.3 | 363.1 |
| Borrowings under repurchase agreement | | 399.2 | 313.4 |
| Term borrowings | 12 | 188.5 | 333.0 |
| Customers' current, savings and other deposits | 13 | 2,167.4 | 2,169.5 |
| Interest payable, derivative and other liabilities | 14 | 160.5 | 139.0 |
| Total liabilities | | 3,245.9 | 3,318.0 |
| Equity | | | |
| Share capital | 15 | 136.2 | 129.7 |
| Treasury stock | 15 | (5.2) | (5.2) |
| Share premium | 15 | 105.6 | 105.6 |
| Statutory reserve | 15 | 66.8 | 61.6 |
| General reserve | 15 | 61.6 | 54.1 |
| Cumulative changes in fair values | 16 | (11.4) | 11.2 |
| Foreign currency translation adjustments | | (12.8) | (12.2) |
| Retained earnings | | 125.6 | 144.6 |
| Proposed appropriations | 17 | 45.4 | 54.5 |
| Attributable to the owners of the Bank | | 511.8 | 543.9 |
| Non-controlling interests | | 2.7 | 3.1 |
| Total equity | | 514.5 | 547.0 |
| TOTAL LIABILITIES AND EQUITY | | 3,760.4 | 3,865.0 |

Murad Ali Murad
Chairman

Abdulla bin Khalifa bin Salman Al-Khalifa
Deputy Chairman

Dr. AbdulRahman Saif
Group Chief Executive

The attached notes 1 to 49 form part of these consolidated financial statements