



Police take up position outside a building in Mumbai, where armed militants were believed to be holed up. Right, security personnel wait outside the Taj hotel.

Still in shock!

Bahraini caught up in Mumbai violence relives ordeal

A BAHRAINI caught up in a wave of terrorist attacks in Mumbai described yesterday how he spent hours on the

phone desperately trying to track down injured fellow countrymen.

By SOMAN BABY

Abdul Khader Mohiyuddin, who is originally from India, said he was relieved when none of the hotels or hospitals he contacted reported any Bahrainis among the victims.

He revealed that both the Taj and Oberoi hotels were popular among Bahrainis visiting Mumbai.

"Thank God this is not a holiday time," he said.

"Both the Taj and Oberoi have been popular with Bahraini tourists to India."

After satisfying himself there were no Bahrainis among the dead or injured, he donated blood at one of the main hospitals to help the victims.

"I visited the GP Hospital and donated blood for the wounded," he said.

"I was told there were 57 bodies of the blast victims in this hospital alone."

Meanwhile, YMCA Bahrain

24-hour hotline

PEOPLE seeking information on loved ones or relatives in Mumbai can contact a 24-hour control room set up in the wake of the terrorist attacks.

It has been set up for Indians abroad by the Indian External Affairs Ministry in New Delhi.

The telephone numbers are: 0091 11 23015300, 0091 11 23012113 and 0091 11 23018158.

Alternatively, people can send a fax on 0091 11 23018158.

The Indian Embassy in Bahrain said it had not received any calls from people in Bahrain yesterday seeking information on the attacks.

NATIONAL FINANCE HOUSE BSC (c) Interim Financial Information as at 30 September 2008 (All amounts are in Bahraini Dinars)



BALANCE SHEET as at 30 September 2008

	30 September 2008 (reviewed)	31 December 2007 (audited)
ASSETS		
Cash and cash equivalents	1,094,445	975,618
Loans to customers	21,716,460	12,153,994
Other assets	49,554	20,458
Furniture, fixtures and equipment	180,792	142,984
Total assets	23,041,251	13,293,054
LIABILITIES AND EQUITY		
Liabilities		
Borrowings from banks	11,500,000	4,000,000
Other liabilities	3,314,600	1,415,459
Total liabilities	14,814,600	5,415,459
Equity		
Share capital	7,500,000	7,500,000
Share premium	112,500	112,500
Statutory reserve	26,509	26,509
Retained earnings	587,642	238,586
Total equity	8,226,651	7,877,595
Total equity and liabilities	23,041,251	13,293,054

STATEMENT OF CASH FLOWS for the nine months ended 30 September 2008

	2008 (reviewed)	2007 (not reviewed)
Operating activities		
Interest, fees and commission receipts	1,403,279	697,250
Loans disbursed (net)	(7,783,178)	(6,182,454)
Payments of staff salaries and related costs	(365,615)	(215,494)
Payments of other operating expenses	(298,485)	(171,132)
Cash flows from operating activities	(7,043,999)	(5,871,830)
Investing activities		
Purchase of furniture, fixtures and equipment	(72,956)	(5,662)
Cash flows from investing activities	(72,956)	(5,662)
Financing activities		
Proceeds from bank borrowings	7,500,000	2,000,000
Payment of interest	(264,218)	-
Share capital received	-	1,037,500
Cash flows from financing activities	7,235,782	3,037,500
Net increase in cash and cash equivalents	118,827	(2,839,992)
Cash and cash equivalents at 1 January	975,618	4,006,112
Cash and cash equivalents as at 30 September	1,094,445	1,166,120

INCOME STATEMENT for the nine months ended 30 September 2008

	Nine months ended 30 September 2008		Three months ended 30 September 2008	
	(reviewed)	(not reviewed)	(reviewed)	(not reviewed)
Interest income	1,196,316	570,879	480,973	229,420
Interest expense	258,382	12,055	104,809	12,055
Net interest income	937,934	558,824	376,164	217,365
Fees and commission income	206,963	126,371	96,802	46,438
Fees and commission expense	108,069	58,236	56,412	22,788
Net fee and commission income	98,894	68,135	40,390	23,650
Operating income	1,036,828	626,959	416,554	241,015
Impairment of loans to customers	96,618	102,122	48,805	21,323
Salaries and related costs	349,311	224,382	134,935	81,004
General and administrative expenses	206,695	105,741	88,335	36,842
Depreciation	35,148	32,254	11,986	10,911
Profit for the period	349,056	162,460	132,493	90,935

STATEMENT OF CHANGES IN EQUITY for the nine months ended 30 September 2008

	Share capital	Share premium	Statutory reserve	Retained earnings	Total equity
2008 (reviewed)					
At 1 January	7,500,000	112,500	26,509	238,586	7,877,595
Profit for the period	-	-	-	349,056	349,056
Total recognised income and expense	-	-	-	349,056	349,056
At 30 September	7,500,000	112,500	26,509	587,642	8,226,651
2007 (not reviewed)					
At 1 January	7,500,000	112,500	2,262	20,358	7,635,120
Profit for the period	-	-	-	162,460	162,460
Total recognised income and expense	-	-	-	162,460	162,460
At 30 September	7,500,000	112,500	2,262	182,818	7,797,580

Farouk Yousef Almoayyed
Chairman

Fuad Ebrahim Kanoo
Deputy Chairman

Jassim Khalaf
General Manager

The above financial statements were reviewed by KPMG Fakhro



India will be able to draw strength from this challenging situation

secretary Jiju Varghese said his cousin Ranjith Perumal narrowly escaped a blast at the Trident Hotel where he was working.

"He was on duty in the restaurant when the terrorists attacked the hotel," he said.

"The security forces held him in a secure location until morning."

"Ranjith said it was only by the grace and mercy of God that he is living to see the day."

"He said he was traumatised and deeply shocked at the sound of gunfire and other explosions."

Bahrain-India Society chairman Abdulnabi Al Sho'ala sent messages of condolence to Indian leaders yesterday.

"We are all shocked and dismayed at the cruel, brutal and barbaric terrorist attack," he said.

"We have full confidence in the Indian government and the Indian people who will be able to overcome this crisis."

"India will be able to draw strength from this challenging situation, which will further unify the Indian people."

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Indian soldiers patrol a street in Mumbai