قذائف الموت تحصد ٣٩ عراقيا بينهم عضو مجلس محافظة نينوى

■ مسعف يعاين جثمان احد الضحايا تحت انقاض مبنى انهار جراء هجوم بقنبلة في بغداد امس رويترز

■ بغداد - وكالات: لقي ٣٨ شخصا على الأقل مصرعهم وأصيب اكثر من مائة بجروح بسقوط قذائف وانفجارات في بغداد ومحيطها امس واكدت مصادر امنية ان "ما لا يقل عن ٢٥ قتيلا سقطوا واصيب ١٩ آخرون اثر انهيار مبنيين سكنيين جراء تفجيرين في حي اور" في شمال شرق بغداد. وكانت المصادر اعلنت في وقت سابق تفجير مبنى سكني واحد في الحي المذكور ومقتل ١٢ شخصا وجرح ثمانية اخرين، لكنها اكدت تفجير مبنى سكني اخر مجاور للمبنى الاول.

وفي المحمودية (٣٠ كلم جنوب بغداد)، قتل شخص واصيب سبعة آخرون بجروح بسقوط قذيفة هاون على مدرسة تستخدم مركزا انتخابيا. كما ارتفعت حصيلة الجرحى الذين أصيبوا بسقوط القذائف أو الصواريخ والانفجارات إلى نحو ١١٠ اشخاص. وفي نقطة الشرطة الرابعة وتقاطع حي العامل جنوب غرب بغداد، قتل اربعة اشخاص

واصيب ١٢ اخرون بجروح في انهيار مبنى سكني جراء انفجار مماثل. وفي منطقة الحرية شمال غرب بغداد، اسفر سقوط صاروخ كاتيوشا عن مقتل اربعة وجرح ستة اخرين، وفقا للمصادر. وفي حي الخضراء غرب بغداد، ادى انفجار عبوة ناسفة قرب احدى المدارس الى مقتل شخصين وجرح ستة اخرين. وفي حي الجهاد (غرب) ادى انفجار عبوة ناسفة قرب احدى المدارس الى مقتل شخصين وجرح خمسة اخرين. كما اصيب شخصان في انفجار عبوة ناسفة واصيب ثلاثة اشخاص بجروح بانفجار اخر. وفي المنصور (غرب) اصيب ثلاثة اشخاص بينما جرح شخصان بسقوط قذيفة في حي الفرات. اما في منطقة الكريعات (شمال)، فأصيب عشرة أشخاص بجروح جراء سقوط صاروخ كاتيوشا في حين جرح شخصان في المدائن (٢٠ كلم جنوب) في انفجار عبوة ناسفة. وفي منطقة جرف الصخر (٦٠ كلم جنوب غرب بغداد)، أعلن مصدر في الشرطة ان "سبع قذائف هاون سقطت قرب مركز انتخابي دون وقوع اصابات". وسقطت اربع قذائف في المنطقة الخضراء (وسط) وانفجرت عبوتان ناسفتان في الاعظمية والقاهرة (شمال). وإجمالا، سقطت اكثر من سبعين قذيفة هاون في بغداد وضواحيها فضلا عن الانفجارات. وغالبية المناطق المستهدفة يسكنها العرب السنة.

كما انفجرت خمس عبوات ناسفة قرب خمسة مراكز انتخابية في وقت واحد في بعقوبة وسقطت قذائف في الرمادي والفلوجة وبيجي من دون ان تسفر عن اصابات. على صعيد متصل اعلنت مصادر طبية عراقية وفاة عضو مجلس محافظة نينوى قصي عباس الشبكي ممثل كوتا الشبك ورئيس لجنة البلديات والإعمار في المجلس بعد تعرضه لإطلاق نار من قبل مليشيا البيشمركة في ناحية برطلة صباح اليوم امس. وقال مصدر طبي في مستشفى الحمدانية لمراسل وكالة أنباء (عراقيون) إن" قصي عباس توفي في مستشفى الحمدانية بعد تعرضه لإطلاق نار وإصابته في منطقة الصدر اثناء توجهه صباح اليوم إلى التصويت في الانتخابات". وكانت الشرطة العراقية أعلنت امس إصابة الشبكي وثمانية من مرافقيه إثر تعرض موكبه لإطلاق نار. وقال مصدر في شرطة الموصل لوكالة الانباء الالمانية(د.ب.أ) إن"عناصر من نقطة تفتيش تابعة للقوات المشتركة قرب الحمدانية(٣٠ كلم شرقي الموصل) فتحت النار على موكب قصي الشبكي عضو مجلس محافظة نينوى ما أسفر عن اصابته بجروح وثمانية من مرافقيه". ■

Chairman's Report For 2009

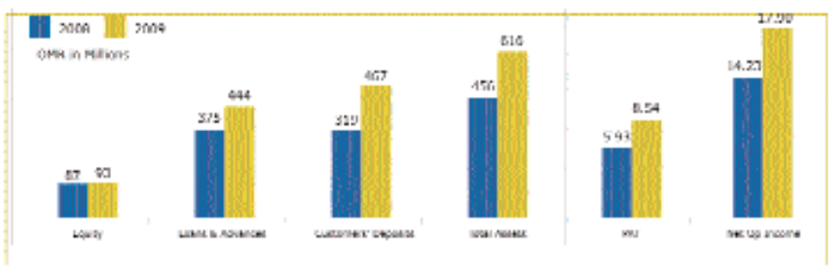
On behalf of the Board of Directors of Ahli Bank S.A.O.G, it gives me great pleasure to present the 2009 annual report and financial statements of Ahli Bank. In a very challenging year, the bank has through prudence, foresight and proactive financial management, shown remarkable progress following 2008, the year of transition to a full commercial banking model.

Macroeconomic Overview

Oman has been very successful in its efforts to diversify its economic activities to create employment opportunities and limit its dependence on oil and natural gas. Like many other countries of the region, the Omani economy has been impacted by the international financial crisis, albeit to a lesser extent. This is, to a large extent, attributable to the prudent policies of the government, under the wise leadership of His Majesty Sultan Qaboos Bin Said.

The Omani Banking sector likewise continues to experience a challenging business environment. As an active participant, Ahli Bank has continued on its growth trajectory in a steady manner and has had a very satisfactory business and performance oriented Financial Year 2009. Despite the challenges, the Bank has been able to demonstrate its ability to manage and effectively respond to the requirements of business giving it further confidence to grow on a sustainable basis in future.

Financial Highlights:



Ahli Bank has evolved year over year in an effective manner and the same is reflected in its strong performance in Fiscal 2009. Ahli Bank's business and financial model promotes leveraging established relationships, developing new ones with a sustainable revenue generation capacity and at the same time ensuring very high Credit Quality and Service Standards.

The Bank's customer deposits have grown year over year by 46% in line with our strategy to build a stable low cost deposit base. Asset growth, under the new business model, has been managed with a prudent risk management approach undertaken in view of the prevailing global financial crisis and its implication. The loan book continues to be of a very high quality as reflected in our NPL ratio of 0.32% in 2009 (2008: 0.19%).

Net Operating Income has increased year over year by over 26% to OMR 17.90 Million and Operating Expenses (excluding loan impairment charge/recoveries) were controlled at OMR 7.92 Million resulting in a lower cost to income ratio of 44.3 %(2008: 54.0%). Overall, the Net Profit after Tax rose by 44% to OMR 8.54 Million (2008 : OMR 5.93 Million).

CAPITAL & RESERVES

The Bank seeks to continually enhance shareholder value through pro active and prudent capital management framework to optimize the use of capital by ensuring the most favorable allocation of capital through an appropriate mix of products and services. The Tier 1 Capital as at year end 2009 amounted to OMR 93.50 Million up from OMR 81.21 Million in 2008 and the Capital Adequacy ratio is at 17.62 % (2008: 23.36%), well above the mandatory 10% minimum requirement of Central Bank of Oman.

Outlook:

The Omani economy is expected to remain in positive territory in 2010 with the government's commitment through budgetary allocations for various industrial, infrastructure project & human capital expenditures.
At Ahli Bank we see potential banking opportunities arising for which, a clear and wide-ranging strategy is being developed with our team of high-calibre professionals to leverage on these emerging opportunities with the singular purpose of maximising shareholder value. Our expectation therefore would be to grow in a prudent way and emerge as a strong participant in the banking sector in Oman.

Dividend:

The Bank's Earning Per Share (EPS) for 2009 has risen to Baizas 12.6 from Baizas 8.7 during 2008. Keeping in view the current market condition and the early stage of our development, it is prudent to conserve Bank's internally generated resources and as a consequence, the Board of Directors recommends 7% cash dividend and 5% bonus shares. The Bank's commitment towards its shareholders and the confidence it has in its ability to grow and enhance shareholders' value remains strong.

Thanks

We remain eternally grateful to His Majesty Sultan Qaboos Bin Said and his Government for creating the environment that allows the bank to participate effectively through his visionary leadership of Oman over the past four decades, whose fortieth anniversary is being commemorated during 2010. The Board of Directors places on record its gratitude to the Central Bank of Oman, Capital Market Authority and other regulatory authorities for their strong support and guidance.

Without the continued support of our shareholders, the Bank could not progress as successfully as it has over the years. My sincere thanks to them and to our most valued customers who place their trust in our management of their financial affairs. We will continue to provide the very best in banking services, broadening both our services and distribution channels.

It is with a great deal of positive anticipation; I look forward to the year ahead. I am confident that the skills and expertise of Ahlibank's experienced and dedicated staff will, once again, endeavor to deliver a robust performance during 2010. This current growth and unparalleled success is a direct outcome of the efforts of all Ahlibankers, and I thank them for their hard work, solidarity, cooperation and support.

I am confident of Ahlibank emerging even stronger in the future and becoming the "Preferred Bank" of Oman for all types of banking products and services.

Khalid Hamad Hamood Al Busaidi
Chairman

AUDITED STATEMENT OF FINANCIAL POSITION AT 31 DECEMBER 2009

	2009 OMR	2008 OMR
ASSETS		
Cash and balances with Central Bank of Oman	**108,819,765**	14,765,276
Due from other banks	**7,208,923**	10,116,271
Financial investments held for Trading	**6,198,219**	-
Loans and advances to customers	**443,562,243**	375,297,761
Financial investments - available for sale	**34,950,726**	1,149,474
Financial investments held to maturity	**1,265,700**	44,854,906
Property and equipment	**9,190,131**	8,283,462
Deferred tax asset	**344,455**	340,341
Other assets	**4,517,870**	1,597,046
TOTAL ASSETS	**616,058,032**	456,404,537
LIABILITIES		
Due to other banks	**35,149,926**	18,426,459
Customers deposits	**466,710,336**	319,256,295
Other borrowed funds	**7,863,459**	23,937,292
Taxation	**1,756,861**	1,875,808
Other liabilities	**11,958,960**	6,853,550
TOTAL LIABILITIES	**523,439,542**	369,349,404
EQUITY		
Share capital	**67,846,154**	61,615,384
Share premium	**-**	6,230,440
Legal reserve	**7,033,681**	3,119,895
General banking reserve	**1,558,554**	1,131,496
General loan loss reserve	**3,932,867**	2,272,769
Cumulative changes in fair values	**93,558**	(159,405)
Retained earnings	**12,153,676**	9,784,554
TOTAL EQUITY	**92,618,490**	87,055,133
TOTAL LIABILITIES AND EQUITY	**616,058,032**	456,404,537
Contingent Liabilities and Commitments	**30,670,736**	24,609,418

AUDITED STATEMENT OF COMPREHANSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2009

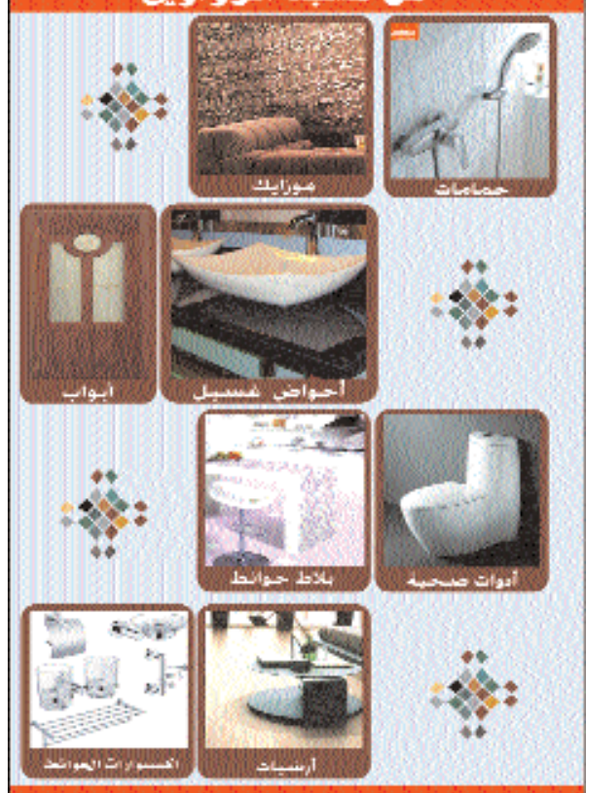
	2009 OMR	2008 OMR
Interest income	**28,088,190**	27,967,737
Interest expense	**(14,417,598)**	(11,638,616)
Net interest income	**13,670,592**	11,328,621
Other operating income	**4,226,390**	2,906,232
Net Operating Income	**17,896,982**	14,234,853
Staff expenses	**(4,361,185)**	(4,012,410)
Depreciation	**(871,187)**	(383,192)
Other operating expenses	**(2,688,874)**	(3,256,355)
Loan impairment, net of recoveries	**(266,108)**	139,319
Operating expense	**(8,187,354)**	(7,547,638)
Profit before taxation	**9,709,628**	6,692,215
Income tax expense	**(1,168,464)**	(758,738)
Net profit for the year	**8,541,164**	5,933,477
Other comprehensive income - net of tax		
Gains arising during the period on Available for Sale -Investments	**252,963**	147,520
Movement in Cash flow hedges	**-**	(14,192)
Other comprehensive income for the year	**252,963**	133,328
Total comprehensive income for the year	**8,794,127**	6,066,805
Basic earnings per share (Baizas)	**12.60**	8.70

The financial statements were approved by the Board of Directors on 26 January 2010 and were signed on their behalf by:

Khalid Hamad Hamood Al Busaidi
Chairman

Abdulaziz Al Balushi
Chief Executive Officer

البنك الاهلي
ahlibank

البلاد
AL-BILAD
BUILDING MATERIALS LLC
فاكس / ٢٤٤٨٧٥٨٥
هاتف ٢٤٤٨٨١٤٨ / ٢٤٤٨٥٨٠٧
موقعنا : الخوير بالترب
من مسجد الزواوي


هدفنا ليس مجرد البيع ولكن القيمة المضافة
www.albiladom.com- info@albiladom.com
مواعيد الدوام من ٨،٣٠ ص إلى ٨،٣٠ م