

BALANCE SHEET

	<u>Note</u>	Sep 30, 2007 (Unaudited) SAR'000	Dec. 31, 2006 (Audited) SAR'000	Sep 30, 2006 (Unaudited) SAR'000
ASSETS				
Cash and balances with SAMA		925,851	861,231	778,320
Due from banks and other financial institutions		4,232,052	6,299,186	6,187,647
Investments, net	4	16,698,958	11,776,859	10,117,263
Loans and advances, net		21,746,485	20,691,271	20,179,840
Property and equipment, net		376,376	340,377	281,106
Other assets		1,146,833	875,699	774,040
Total assets		<u>45,126,555</u>	<u>40,844,623</u>	<u>38,318,216</u>
LIABILITIES AND SHAREHOLDERS' EQUITY				
Liabilities				
Due to banks and other financial institutions		5,378,563	4,447,019	4,120,521
Customers' deposits		30,538,353	27,930,969	25,891,746
Other liabilities		1,121,623	1,040,318	1,030,963
Term loan		1,425,000	1,425,000	1,425,000
Total liabilities		<u>38,463,539</u>	<u>34,843,306</u>	<u>32,468,230</u>
Shareholders' equity				
Share capital	9	3,910,160	2,406,250	2,406,250
Statutory reserve		1,952,000	1,952,000	1,450,000
Other reserves		(68,872)	137,256	287,322
Retained earnings		869,728	1,505,811	1,706,414
Total shareholders' equity		<u>6,663,016</u>	<u>6,001,317</u>	<u>5,849,986</u>
Total liabilities and shareholders' equity		<u>45,126,555</u>	<u>40,844,623</u>	<u>38,318,216</u>