

BALANCE SHEET

	At 30 September 2004 (Unaudited) SAR'000	At 31 December 2003 (Audited) SAR'000	At 30 September 2003 (Unaudited) SAR'000
Note			
ASSETS			
Cash and balances with SAMA	1,904,693	2,356,034	1,955,490
Due from banks and other financial institutions	4,806,299	338,483	1,180,767
Investments, net	14,908,884	15,971,248	19,585,353
Loans and advances, net	29,452,929	26,116,622	24,134,409
Fixed assets, net	566,055	547,920	549,517
Other assets	665,120	731,301	747,282
Total assets	52,303,980	46,061,608	48,152,818
LIABILITIES AND SHAREHOLDERS' EQUITY			
Liabilities			
Due to banks and other financial institutions	6,084,921	3,420,209	5,578,099
Customer deposits	39,372,050	36,089,898	36,338,958
Other liabilities	1,361,446	1,805,288	1,358,224
Total liabilities	46,818,417	41,315,395	43,275,281
Shareholders' equity			
Share capital	2,500,000	2,000,000	2,000,000
Statutory reserve	2,207,458	2,000,000	2,000,000
Other reserves	142,028	176,826	182,243
Retained earnings	636,077	569,387	695,294
Total shareholders' equity	5,485,563	4,746,213	4,877,537
Total liabilities and shareholders' equity	52,303,980	46,061,608	48,152,818

The accompanying notes 1 to 8 form an integral part of these interim condensed financial statements.