

## BALANCE SHEETS

	Note	30 September 2005 (Unaudited) SAR'000	31 December 2004 (Audited) SAR'000	30 September 2004 (Unaudited) SAR'000
<b>ASSETS</b>				
Cash and balances with SAMA		2,411,039	2,242,651	1,904,693
Due from banks and other financial institutions		6,757,346	8,186,207	4,806,299
Investments, net	2	16,867,631	14,676,034	14,918,362
Loans and advances, net		39,646,876	31,627,058	29,452,929
Fixed assets, net		551,245	565,074	566,055
Other assets		1,118,158	640,780	665,120
<b>Total assets</b>		<b>67,352,295</b>	<b>57,937,804</b>	<b>52,313,458</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>				
<b>Liabilities</b>				
Due to banks and other financial institutions		9,792,691	5,663,335	6,084,921
Customer deposits		45,600,149	44,665,767	39,372,050
Debt securities in issue	3	2,246,748	-	-
Borrowings	4	187,500	-	-
Other liabilities		2,687,093	2,210,805	1,360,719
<b>Total liabilities</b>		<b>60,514,181</b>	<b>52,539,907</b>	<b>46,817,690</b>
<b>Shareholders' equity</b>				
Share capital		2,500,000	2,500,000	2,500,000
Statutory reserve		2,500,000	2,408,965	2,207,458
Other reserves	6	278,132	185,903	167,734
Retained earnings		1,559,982	303,029	620,576
<b>Total shareholders' equity</b>		<b>6,838,114</b>	<b>5,397,897</b>	<b>5,495,768</b>
<b>Total liabilities and shareholders' equity</b>		<b>67,352,295</b>	<b>57,937,804</b>	<b>52,313,458</b>

The accompanying notes 1 to 11 form an integral part of these interim condensed financial statements.