
BANK ALJAZIRA

(A Saudi Joint Stock Company)

**UNAUDITED INTERIM CONDENSED
CONSOLIDATED FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED
MARCH 31, 2009 AND REVIEW REPORT**

REVIEW REPORT

To the Shareholders of Bank AlJazira:
(A Saudi Joint Stock Company)

We have reviewed the accompanying interim condensed consolidated financial statements of the Bank AlJazira ("the Bank") and its subsidiaries as at March 31, 2009, comprising the consolidated statement of financial position as at March 31, 2009, and the related consolidated statements of income, consolidated statements of comprehensive income, changes in equity and cash flows for the three-month period then ended.

Management's Responsibility for the Consolidated Financial Statements

These interim condensed consolidated financial statements are the responsibility of the Bank's management and have been prepared by them in accordance with applicable Accounting Standards for Financial Institutions and certain capital adequacy disclosure requirements issued by the Saudi Arabian Monetary Agency (SAMA) and with International Accounting Standard No. 34 "Interim Financial Reporting" and submitted to us together with all the information and explanations which we required.

Scope of Review

Our responsibility is to express a conclusion on these interim condensed consolidated financial statements based on our review.

We conducted our review in accordance with generally accepted standards in Saudi Arabia applicable to review engagements and with International Standard on Review Engagements 2410. A review consists principally of applying analytical procedures to financial data and making inquiries of persons responsible for financial and accounting matters. It is substantially less in scope than an audit conducted in accordance with generally accepted auditing standards, the objective of which is the expression of an opinion regarding the financial statements taken as a whole. Accordingly, we do not express such an opinion.

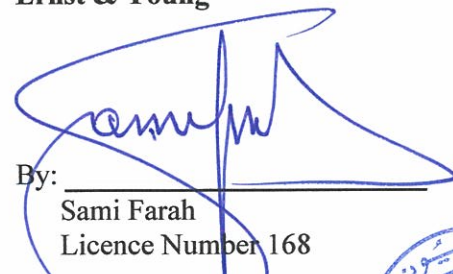
Conclusion

Based on our review, we are not aware of any material modifications that should be made to the accompanying interim condensed consolidated financial statements for them to be in conformity with applicable Accounting Standards for Financial Institutions issued by the SAMA and with International Accounting Standard No. 34.

Other Regulatory Matters

As required by SAMA, certain capital adequacy information has been disclosed in Note 11 of the accompanying interim condensed consolidated financial statements. As part of our review, we compared the information in Note 11 to the relevant analysis prepared by the Bank for submission to SAMA and found no material inconsistencies.

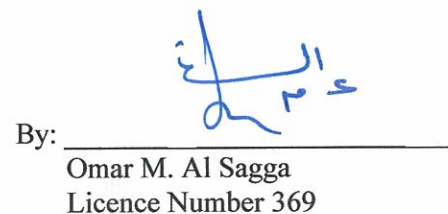
Ernst & Young

By: 
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April 15, 2009
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Bank AlJazira

(A Saudi Joint Stock Company)

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

		March 31, 2009 (Unaudited) <u>SR'000</u>	December 31, 2008 (Audited) <u>SR'000</u>	March 31, 2008 (Unaudited) <u>SR'000</u>
	<u>Notes</u>			
ASSETS				
Cash and balances with SAMA		1,374,162	2,258,459	1,302,055
Due from banks and other financial institutions		4,934,464	3,903,582	2,858,817
Investments	5	3,528,872	4,909,368	4,993,969
Loans and advances, net		15,311,452	15,133,153	11,913,652
Other real estate, net	6	683,400	75,797	75,797
Property and equipment, net		493,441	493,503	469,543
Other assets		740,254	745,843	1,290,593
Total assets		<u>27,066,045</u>	<u>27,519,705</u>	<u>22,904,426</u>
LIABILITIES AND EQUITY				
LIABILITIES				
Due to banks and other financial institutions		398,055	1,366,645	1,662,556
Customers' deposits		21,374,996	20,900,368	15,930,974
Other liabilities		455,390	514,869	415,298
Total liabilities		<u>22,228,441</u>	<u>22,781,882</u>	<u>18,008,828</u>
EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT				
Share capital	10	3,000,000	3,000,000	2,250,000
Statutory reserve		1,383,000	1,383,000	1,327,000
General reserve		68,000	68,000	68,000
Other reserve		(12,930)	(3,141)	92,537
Retained earnings		121,070	188,943	928,453
Proposed dividend	10	170,100	-	135,000
Total equity attributable to equity holders of the parent		<u>4,729,240</u>	<u>4,636,802</u>	<u>4,800,990</u>
Minority interest (non-controlling interest)		108,364	101,021	94,608
Total shareholders' equity and minority interest		<u>4,837,604</u>	<u>4,737,823</u>	<u>4,895,598</u>
Total liabilities and equity		<u>27,066,045</u>	<u>27,519,705</u>	<u>22,904,426</u>

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

Bank AlJazira

(A Saudi Joint Stock Company)

CONSOLIDATED STATEMENTS OF INCOME FOR THE THREE MONTHS ENDED MARCH 31, 2009 AND 2008 (UNAUDITED)

	Three Months Ended	
	March 31, 2009	March 31, 2008
	<u>SR'000</u>	<u>SR'000</u>
Special commission income	270,078	269,304
Special commission expense	(97,491)	(102,392)
Net special commission income	172,587	166,912
Fees from banking services, net	96,031	167,334
Foreign exchange income, net	4,412	3,833
Trading loss, net	(3,759)	(4,705)
Dividend income	1,818	4,336
Gain on non-trading investments, net	5,164	4,003
Other operating income	351	41
Total operating income	276,604	341,754
Salaries and employee-related expenses	93,445	102,009
Rent and premises-related expenses	9,579	16,251
Depreciation	20,269	17,312
Other general and administrative expense	43,633	50,817
(Reversal of) / charge for provision for credit losses, net	(545)	1,719
Impairment of other financial assets	5,392	-
Other operating expenses	2,671	551
Total operating expenses	174,444	188,659
Net income for the period	102,160	153,095
Loss attributable to minority interest (non-controlling interest)	67	254
Net income for the period attributable to equity holders of the parent	102,227	153,349
<u>Earnings per share</u>		
Weighted average number of outstanding shares (in thousands) (note 10)	300,000	300,000
Basic and diluted earnings per share (expressed in SR)	0.34	0.51

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

Bank AlJazira

(A Saudi Joint Stock Company)

CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME FOR THE THREE MONTHS ENDED MARCH 31, 2009 AND 2008 (UNAUDITED)

	Three Months Ended	
	March 31, 2009 <u>SR'000</u>	March 31, 2008 <u>SR'000</u>
Net income for the period	<u>102,160</u>	<u>153,095</u>
Other comprehensive income (loss):		
Net changes in fair value of available for sale investments	(4,625)	(45,953)
Transfer to consolidated statements of income:		
Gain on non-trading investments, net	(5,164)	(4,003)
Other comprehensive loss for the period	<u>(9,789)</u>	<u>(49,956)</u>
Total comprehensive income for the period	<u><u>92,371</u></u>	<u><u>103,139</u></u>
Attributable to:		
Equity holders of the parent	92,438	103,393
Minority interest (non-controlling interest)	(67)	(254)
Total comprehensive income for the period	<u><u>92,371</u></u>	<u><u>103,139</u></u>

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

Bank AlJazira

(A Saudi Joint Stock Company)

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY FOR THE THREE MONTHS ENDED MARCH 31, 2009 AND 2008 (UNAUDITED)

	Share capital SR'000	Statutory reserve SR'000	General reserve SR'000	Other reserve SR'000	Retained earnings SR'000	Proposed dividend SR'000	Total equity attributable to equity holders of the parent SR'000	Minority interest SR'000	Total SR'000
Balance at January 1, 2009 (audited)	3,000,000	1,383,000	68,000	(3,141)	188,943	-	4,636,802	101,021	4,737,823
Total comprehensive income / (loss) for the period	-	-	-	(9,789)	102,227	-	92,438	(67)	92,371
Proposed gross dividend for 2008	-	-	-	-	(170,100)	170,100	-	-	-
Net changes in minority interest	-	-	-	-	-	-	-	7,410	7,410
Balance at March 31, 2009 (unaudited)	<u>3,000,000</u>	<u>1,383,000</u>	<u>68,000</u>	<u>(12,930)</u>	<u>121,070</u>	<u>170,100</u>	<u>4,729,240</u>	<u>108,364</u>	<u>4,837,604</u>
Balance at January 1, 2008 (audited)	2,250,00	1,327,000	68,000	142,493	775,104	135,000	4,697,597	91,492	4,789,089
Total comprehensive income / (loss) for the period	-	-	-	(49,956)	153,349	-	103,393	(254)	103,139
Net changes in minority interest	-	-	-	-	-	-	-	3,370	3,370
Balance at March 31, 2008 (unaudited)	<u>2,250,000</u>	<u>1,327,000</u>	<u>68,000</u>	<u>92,537</u>	<u>928,453</u>	<u>135,000</u>	<u>4,800,990</u>	<u>94,608</u>	<u>4,895,598</u>

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

Bank AlJazira

(A Saudi Joint Stock Company)

CONSOLIDATED STATEMENTS OF CASH FLOWS FOR THE THREE MONTHS ENDED MARCH 31, 2009 AND 2008 (UNAUDITED)

	2009 <u>SR'000</u>	2008 <u>SR'000</u>
CASH FLOWS FROM OPERATING ACTIVITIES		
Net income for the period	102,227	153,349
Adjustments to reconcile net income to net cash used in operating activities:		
Trading loss, net	3,759	4,705
Gain on non-trading investments, net	(5,164)	(4,003)
Provision for credit losses, net	(545)	1,719
Depreciation	20,269	17,312
Loss on sale of property and equipment	31	-
Impairment of other financial assets	5,392	-
	<u>125,969</u>	<u>173,082</u>
Net (increase) decrease in operating assets:		
Statutory deposit with SAMA	(56,169)	(230,128)
Due from banks and other financial institutions maturing after ninety days from the date of acquisition	(323,256)	(105,375)
Investments held for trading	340,447	(52,112)
Loans and advances	(785,357)	(2,036,135)
Other assets	5,589	(258,111)
Net increase (decrease) in operating liabilities:		
Due to banks and other financial institutions	(968,590)	945,866
Customers' deposits	474,628	283,887
Other liabilities	(59,379)	4,548
Net cash used in operating activities	<u>(1,246,118)</u>	<u>(1,274,478)</u>
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from maturity and sale of non-trading investments	1,025,315	16,376
Purchase of non-trading investments	-	(46,012)
Purchase of property and equipment	(20,329)	(27,552)
Proceed from sale of property and equipment	91	-
Dividend received	958	740
Net cash from (used in) investing activities	<u>1,006,035</u>	<u>(56,448)</u>
CASH FLOWS FROM FINANCING ACTIVITIES		
Dividends paid	(100)	(372)
Net movements in minority interests	7,343	3,116
Net cash used in financing activities	<u>7,243</u>	<u>2,744</u>
Net decrease in cash and cash equivalents	(232,840)	(1,328,182)
Cash and cash equivalents at the beginning of the period	3,876,023	3,891,962
Cash and cash equivalents at the end of the period (Note 8)	<u>3,643,183</u>	<u>2,563,780</u>
Special commission received during the period	<u>319,374</u>	<u>316,234</u>
Special commission paid during the period	<u>118,209</u>	<u>100,617</u>
SUPPLEMENTAL NON-CASH INFORMATION		
Net changes in fair values	(9,789)	(49,956)
Real estate acquired in settlement of loans and advances	<u>607,603</u>	<u>-</u>

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

Bank AlJazira

(A Saudi Joint Stock Company)

NOTES TO INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED MARCH 31, 2009 AND 2008

1. GENERAL

Bank AlJazira (the “Bank”) is a Joint Stock Company incorporated in the Kingdom of Saudi Arabia and formed pursuant to Royal Decree number 46/M dated Jumad Al-Thani 12, 1395H (June 21, 1975). The Bank commenced its business on Shawwal 16, 1396H (October 9, 1976) with the takeover of The National Bank of Pakistan’s branches in the Kingdom of Saudi Arabia and operates under commercial registration number 4030010523 dated Rajab 29, 1396H (July 27, 1976) issued in Jeddah, through its 26 branches (2008: 24 branches) in the Kingdom of Saudi Arabia. The Bank’s Head Office is located at the following address:

Bank AlJazira
Khalid Bin Al-Walid Street, P. O. Box 6277
Jeddah 21442, Kingdom of Saudi Arabia

The objective of the Bank is to provide a full range of banking services.

The Bank provides to its customers Shari’ah compliant (non-interest based) banking products comprising of Murabaha, Istisna’a, Ijarah and Tawaraq, which are approved and supervised by an independent Shari’ah Board established by the Bank.

During 2008, the Bank has formed a new capital market company, namely, AlJazira Capital Company, a Saudi Closed Joint Stock Company formed in accordance with Capital Market Authority’s Resolution no. 2-38-2007 dated 8 Rajab 1428H (July 22, 2007), and registered in the Kingdom of Saudi Arabia under Commercial Registration No. 4030177603 dated 17 Rabi Awal 1429H (March 25, 2008). The Bank has 99.99% direct ownership interest in the subsidiary, AlJazira Capital Company, and an indirect ownership of 0.01% (the indirect ownership is held on behalf and for the beneficial interest of the Bank by minority shareholders). The activities of Brokerage Division of the Bank have been taken over by AlJazira Capital Company, with effect from April 5, 2008.

In accordance with new regulatory requirements in Saudi Arabia, the Bank is in the process of completing the legal formalities to transfer asset management activities to AlJazira Capital Company. The actual transfer of the activities / operations is expected to take place during 2009.

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NOTES TO INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED MARCH 31, 2009 AND 2008 (continued)

2. BASIS OF PREPARATION

The Bank prepares these interim condensed consolidated financial statements in accordance with the applicable Accounting Standards for Financial Institutions and certain capital adequacy disclosure requirements issued by the Saudi Arabian Monetary Agency (SAMA) and IAS 34 – Interim Financial Reporting. The Bank also prepares its interim condensed consolidated financial statements to comply with the Banking Control Law and the Regulations for Companies in the Kingdom of Saudi Arabia.

These interim condensed consolidated financial statements should be read in conjunction with the annual financial statements for the year ended December 31, 2008.

The interim condensed consolidated financial statements are expressed in Saudi Arabian Riyals (SR) and are rounded off to the nearest thousands.

3. BASIS OF CONSOLIDATION

The interim condensed consolidated financial statements comprise the financial statements of Bank AlJazira and its subsidiaries, namely Al Khair, Al Thoraiya and Al Mashareq Mutual Funds, AlJazira Capital Company and Aman Real Estate (collectively referred to as “the Group”). The financial statements of the subsidiaries are prepared for the same reporting year as that of the Bank, using consistent accounting policies.

Subsidiaries are all entities over which the Bank has the power to govern the financial and operating policies, so as to obtain benefits from its activities, generally accompanying an ownership interest of more than one half of the voting rights. Subsidiaries are consolidated from the date on which control is transferred to the Bank and cease to be consolidated from the date on which the control is transferred from the Bank. The results of subsidiaries acquired or disposed of during the year, if any, are included in the interim condensed consolidated statement of income from the effective date of the acquisition or up to the effective date of disposal, as appropriate.

Minority interests represent the portion of net income and net assets not owned, directly or indirectly, by the Bank in its subsidiaries and are presented separately in the interim condensed consolidated statement of income and within equity in the interim condensed consolidated balance sheet, separately from parent shareholders' equity.

Balances between the Bank and its subsidiaries, and any unrealised income and expenses arising from intra-group transactions, are eliminated in preparing the interim condensed consolidated financial statements.

Bank AlJazira

(A Saudi Joint Stock Company)

NOTES TO INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED MARCH 31, 2009 AND 2008 (continued)

4. ACCOUNTING POLICIES

The accounting policies adopted are consistent with those followed in the preparation of the Bank's annual consolidated financial statements for the year ended December 31, 2008 as described in the annual consolidated financial statements for the year ended December 31, 2008, except for the adoption of IFRS 8 (operating segments) and amendments to the revised IAS 1 (presentation of financial statements) as mentioned below, effective from January 1, 2009.

- IFRS 8 'Operating Segments':

The new standard which replaced IAS 14 'Segment reporting' requires a 'management approach' under which segment information is presented on the same basis as that used for internal reporting purposes. This had no impact on the classification of the segments presented. In addition, the segments are reported in a manner that is more consistent with the internal reporting provided to senior management.

- IAS 1 'Presentation of Financial Statements' (Revised):

The revised standard requires changes in equity arising from transactions with shareholders in their capacity as shareholders (i.e. shareholder changes in income) to be presented in the statement of changes in equity. All other changes in equity (i.e. non-shareholder changes in equity) are required to be presented separately in a performance statement (consolidated statement of comprehensive income).

The Bank has adopted the standard and amendments with retrospective effect which had no impact on the financial position and financial performance of the Group. The comparative information has been restated, where required, to conform to current year presentation.

5. INVESTMENTS

	March 31, 2009 (Unaudited) SR'000	December 31, 2008 (Audited) SR'000	March 31, 2008 (Unaudited) SR'000
Held for trading	179,593	524,757	748,008
Other investments held at amortised cost	3,238,120	4,238,120	3,843,630
Available for sale	111,159	146,491	383,581
Held to maturity	-	-	18,750
Total	3,528,872	4,909,368	4,993,969

Bank AlJazira

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NOTES TO INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED MARCH 31, 2009 AND 2008 (continued)

6. OTHER REAL ESTATE, NET

During the period ended March 31, 2009, the Bank has acquired other real estate in settlement of a loan of a customer amounting to SR 607.6 million. The Bank has ascertained that the fair value of the other real estate acquired exceeds the carrying value of the loan settled.

7. CREDIT RELATED COMMITMENTS AND CONTINGENCIES

The Bank's credit related commitments and contingencies are as follows:

	March 31, 2009 (Unaudited) SR'000	December 31, 2008 (Audited) SR'000	March 31, 2008 (Unaudited) SR'000
Letters of guarantee	2,051,021	2,107,838	1,620,168
Letters of credit	572,272	618,031	482,700
Acceptances	411,766	285,324	265,942
Irrevocable commitments to extend credit	855,995	1,236,157	771,077
Other	-	-	3,931
Total	<u>3,891,054</u>	<u>4,247,350</u>	<u>3,143,818</u>

8. CASH AND CASH EQUIVALENTS

Cash and cash equivalents included in the consolidated statement of cash flows comprise the following:

	March 31, 2009 (Unaudited) SR'000	December 31, 2008 (Audited) SR'000	March 31, 2008 (Unaudited) SR'000
Cash and balances with SAMA, excluding statutory deposit	351,941	1,292,407	411,588
Due from banks and other financial institutions with an original maturity of ninety days or less	3,291,242	2,583,616	2,152,192
Total	<u>3,643,183</u>	<u>3,876,023</u>	<u>2,563,780</u>

Bank AlJazira

(A Saudi Joint Stock Company)

NOTES TO INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED MARCH 31, 2009 AND 2008 (continued)

9. BUSINESS SEGMENTS

The Bank's primary segment reporting format is determined to be business segment. A business segment is a group of assets and operations engaged in providing products or services that are subject to risks and returns that are distinct from those of other business segments.

All of the Bank's operations are based in the Kingdom of Saudi Arabia.

Transactions between the business segments are recorded based on the Bank's transfer pricing methodologies. Segment assets and liabilities mainly comprise operating assets and liabilities.

For management purposes, the Bank is organized into following main business segments:

Personal banking

Deposit, credit and investment products for individuals.

Corporate banking

Loans, deposits and other credit products for corporate, small to medium sized businesses and institutional customers.

Brokerage

Provides shares brokerage services to customers (this segment includes the activities of the Bank's subsidiary AlJazira Capital Company).

Treasury banking

Money market, trading and treasury services. Commission is charged to business segments based on a pool rate, which approximates the marginal cost of funds.

Other

Other operations of the Bank comprise funds management and other residual businesses, none of which constitutes a separately reportable segment.

The Bank's total assets and liabilities at March 31, 2009 and 2008, its total operating income and expenses, and its net income for the three months then ended, by business segment, are as follows:

Bank AlJazira

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NOTES TO INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED MARCH 31, 2009 AND 2008 (continued)

9. BUSINESS SEGMENTS (continued)

March 31, 2009 (SR'000)

	Personal banking (Unaudited)	Corporate banking (Unaudited)	Brokerage (Unaudited)	Treasury and other (Unaudited)	Total (Unaudited)
Total assets	2,791,313	13,255,637	544,646	10,474,449	27,066,045
Total liabilities	9,744,206	2,696,802	41,713	9,745,720	22,228,441
Operating income from external customers	59,655	138,712	64,312	13,925	276,604
Inter-segment operating Income	23,165	(42,095)	2,991	15,939	-
Total operating income	82,820	96,617	67,303	29,864	276,604
Charge for provision for credit losses, net	(813)	268	-	-	(545)
Impairment of other financial assets	-	-	-	5,392	5,392
Depreciation	8,336	3,068	5,167	3,698	20,269
Total operating expenses net of minority interests	71,314	29,328	41,572	32,163	174,377
Net income / (loss)	11,506	67,289	25,731	(2,299)	102,227

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NOTES TO INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED MARCH 31, 2009 AND 2008 (continued)

9. BUSINESS SEGMENTS (continued)

March 31, 2008 (SR'000)

	Personal banking (Unaudited)	Corporate banking (Unaudited)	Treasury and other (Unaudited)	Total (Unaudited)
Total assets	2,489,025	10,220,303	10,195,098	22,904,426
Total liabilities	10,159,106	1,626,100	6,223,622	18,008,828
Operating income from external customers	196,275	102,812	42,667	341,754
Inter-segment operating Income	63,877	(73,453)	9,576	-
Total operating income	260,152	29,359	52,243	341,754
Charge for provision for credit losses, net	2,222	(503)	-	1,719
Depreciation	15,377	825	1,110	17,312
Total operating expenses net of Minority interests	142,330	22,466	23,609	188,405
Net income	117,822	6,893	28,634	153,349

In prior period, brokerage operations were reported under personal banking.

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NOTES TO INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED MARCH 31, 2009 AND 2008 (continued)

10. SHARE CAPITAL AND EARNINGS PER SHARE

The authorized, issued and fully paid share capital of the Bank consists of 300 million shares of SR 10 each (December 31, 2008: 300 million shares of SR 10 each; March 31, 2008: 225 million shares of SR 10 each).

On January 6, 2009, the Board of Directors proposed a gross dividend for the year 2008 of SR 170.1 million.

During 2008, a bonus issue of 75 million share of SR 10 each (one share for every three shares held) was approved by the shareholders in their extraordinary general assembly meeting held on April 16, 2008 for holders of record as of that date. The Bank obtained the regulatory approval in this respect and the bonus shares were issued on April 19, 2008.

As required by International Accounting Standard 33 – Earnings Per Share, earnings per share for the period ended March 31, 2008 has been adjusted retrospectively to reflect the issue of bonus shares during 2008.

11. CAPITAL ADEQUACY

The Bank's objectives when managing capital are to comply with the capital requirements set by SAMA to safeguard the Bank's ability to continue as a going concern and to maintain a strong capital base.

The Bank monitors the adequacy of its capital using the ratios and weights established by SAMA. These ratios measure capital adequacy by comparing the Bank's eligible capital with its balance sheet assets and commitments at a weighted amount to reflect their relative risk. SAMA requires the bank to hold the minimum level of the regulatory capital and maintain a ratio of total regulatory capital to the risk-weighted asset at or above the agreed minimum of 8%.

	March 31, 2009 (unaudited)	
	Eligible Capital SR '000	Capital Adequacy Ratio %
Core capital (Tier 1)	4,726,491	18.18%
Supplementary capital (Tier 2)	138,369	-
Core and supplementary capital (Tier 1 + Tier 2)	4,864,860	18.71%