



BANK ALBILAD
(A Saudi Joint Stock Company)

**UNAUDITED INTERIM CONDENSED CONSOLIDATED
FINANCIAL STATEMENTS FOR THE NINE-MONTH
PERIOD ENDED SEPTEMBER 30, 2012**

Report on Review of Interim Condensed Consolidated Financial Statements

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

Introduction

We have reviewed the accompanying interim consolidated statement of financial position of Bank AlBilad (the "Bank") and its subsidiaries (collectively referred to as "the Group") as of September 30, 2012, and the related interim consolidated income statement and the interim consolidated statement of comprehensive income for the three-month and nine month periods then ended, and the interim consolidated statements of changes in shareholders' equity and cash flows and the notes from (1) to (13) for the nine-month period then ended. The Bank's management is responsible for the preparation and presentation of these interim condensed consolidated financial statements 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". Our responsibility is to express a conclusion on these interim condensed consolidated financial statements based on our review.

Scope of Review

We conducted our review in accordance with generally accepted standards in the Kingdom of Saudi Arabia applicable to limited review engagements and with International Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim condensed consolidated financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with generally accepted auditing standards in the Kingdom of Saudi Arabia and International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim condensed consolidated financial statements are not prepared, in all material respects, in accordance with applicable Accounting Standards for Financial Institutions issued by SAMA and with International Accounting Standard No. 34.

Other Regulatory Matters

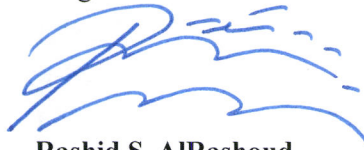
As required by SAMA, certain capital adequacy information has been disclosed in note (12) of the accompanying interim condensed consolidated financial statements. As part of our review, we compared the information in note (12) to the relevant analysis prepared by the Bank for submission to SAMA and found no material inconsistencies.

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20 Dhul-Hijja 1433 H
(5 November 2012)



BANK ALBILAD

(A Saudi Joint Stock Company)

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (Unaudited)

		September 30,2012 SAR'000 (Unaudited)	December 31,2011 SAR'000 (Audited)	September 30,2011 SAR'000 (Unaudited)
	<u>Notes</u>			
ASSETS				
Cash and balances with SAMA		3,465,319	5,834,702	2,234,342
Due from banks and other financial institutions, net		7,008,361	6,454,366	5,455,222
Investments	5	1,370,355	951,458	1,383,231
Financing, net	6	17,208,018	13,779,746	13,016,670
Property and equipment, net		338,259	328,436	320,158
Other assets		137,920	378,461	372,751
Total assets		29,528,232	27,727,169	22,782,374
LIABILITIES AND SHAREHOLDERS' EQUITY				
Liabilities				
Due to SAMA		-	-	250,000
Due to banks and other financial institutions		563,235	421,837	347,486
Customer deposits	7	23,546,437	23,037,934	17,959,165
Other liabilities		1,206,773	851,148	920,262
Total liabilities		25,316,445	24,310,919	19,476,913
Shareholders' equity				
Share capital		3,000,000	3,000,000	3,000,000
Employee share plan		(37,165)	(41,097)	(42,136)
Statutory reserve		134,653	134,653	52,246
Other reserve		12,729	6,236	3,515
Retained earnings		1,101,570	316,458	291,836
Total shareholders' equity		4,211,787	3,416,250	3,305,461
Total liabilities and shareholders' equity		29,528,232	27,727,169	22,782,374

The accompanying notes 1 to 13 form an integral part of these interim condensed consolidated financial statements.

BANK ALBILAD

(A Saudi Joint Stock Company)

INTERIM CONSOLIDATED INCOME STATEMENT (Unaudited)

		<u>For the three month period ended</u>		<u>For the nine month period ended</u>	
	Note	September 30,2012 SAR'000	September 30,2011 SAR'000	September 30,2012 SAR'000	September 30,2011 SAR'000
INCOME:					
Income from investing and financing assets		219,753	182,402	628,943	540,000
Return on deposits and financial liabilities		(5,142)	(5,664)	(14,809)	(19,882)
Net income from investing and financing assets		214,611	176,738	614,134	520,118
Fees and commission income, net		161,161	106,935	495,236	309,273
Exchange income, net		56,716	49,023	177,452	135,723
Dividend income		1,462	1,363	5,357	4,249
Gains on non-trading investments, net		326	523	6,218	7,004
Other operating income (loss)		44	(21)	248	4,610
Total operating income		434,320	334,561	1,298,645	980,977
EXPENSES:					
Salaries and employee related benefits		134,392	114,366	394,158	338,686
Rent and premises related expenses		32,955	28,373	98,762	81,720
Depreciation and amortization		21,317	21,072	66,028	66,002
Other general and administrative expenses		39,151	34,354	117,812	119,768
Impairment charge for financing, net		86,360	50,926	209,940	152,205
Total operating expenses		314,175	249,091	886,700	758,381
Net operating income for the period		120,145	85,470	411,945	222,596
Non-operating income	9	-	-	373,167	-
Net income for the period		120,145	85,470	785,112	222,596
Basic and diluted earnings per share (Saudi Riyals)		0.40	0.29	2.62	0.74

The accompanying notes 1 to 13 form an integral part of these interim condensed consolidated financial statements.

BANK ALBILAD

(A Saudi Joint Stock Company)

INTERIM CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (Unaudited)

	<u>For the three month period ended</u>		<u>For the nine month period ended</u>	
	<u>September 30,2012 SAR'000</u>	<u>September 30,2011 SAR'000</u>	<u>September 30,2012 SAR'000</u>	<u>September 30,2011 SAR'000</u>
Net income for the period	120,145	85,470	785,112	222,596
Other comprehensive income:				
-Available for sale financial assets				
Net changes in fair value	2,771	(9,183)	12,711	(13,092)
-Transfer to income statements	(326)	(523)	(6,218)	(7,004)
Total comprehensive income for the period	<u>122,590</u>	<u>75,764</u>	<u>791,605</u>	<u>202,500</u>

The accompanying notes 1 to 13 form an integral part of these interim condensed consolidated financial statements.

BANK ALBILAD

(A Saudi Joint Stock Company)

INTERIM CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDER'S EQUITY (Unaudited)
FOR THE NINE MONTH PERIOD ENDED SEPTEMBER 30 , 2012

SAR '000'

	<u>Share capital</u>	<u>Employee share plan</u>	<u>Statutory reserve</u>	<u>Other reserve</u>	<u>Retained earnings</u>	<u>Total</u>
<u>2012</u>						
Balance at the beginning of the period	3,000,000	(41,097)	134,653	6,236	316,458	3,416,250
Total comprehensive income for the period	-	-	-	6,493	785,112	791,605
Employee share plan reserve	-	3,932	-	-	-	3,932
Balance at end of the period	<u>3,000,000</u>	<u>(37,165)</u>	<u>134,653</u>	<u>12,729</u>	<u>1,101,570</u>	<u>4,211,787</u>

	<u>Share capital</u>	<u>Employee share plan</u>	<u>Statutory reserve</u>	<u>Other reserve</u>	<u>Retained earnings</u>	<u>Total</u>
<u>2011</u>						
Balance at the beginning of the period	3,000,000	(42,136)	52,246	23,611	69,240	3,102,961
Total comprehensive income for the period	-	-	-	(20,096)	222,596	202,500
Balance at end of the period	<u>3,000,000</u>	<u>(42,136)</u>	<u>52,246</u>	<u>3,515</u>	<u>291,836</u>	<u>3,305,461</u>

The accompanying notes 1 to 13 form an integral part of these interim condensed consolidated financial statements.

BANK ALBILAD

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INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS (Unaudited)

FOR THE NINE MONTH PERIOD ENDED SEPTEMBER 30, 2012

	Notes	September 30, 2012 SAR' 000	September 30, 2011 SAR' 000
OPERATING ACTIVITIES			
Net income for the period		785,112	222,596
Adjustments to reconcile net income to net cash from (used in) operating activities:			
Gains on non-trading investments, net		(6,218)	(7,004)
Gains from disposal of property and equipment, net		(179)	(2,203)
Depreciation and amortization		66,028	66,002
Impairment charge for financing, net		209,940	152,205
Non-operating income	9	(373,167)	-
Operating profit before changes in operating assets and liabilities		681,516	431,596
Net (increase) / decrease in operating assets:			
Statutory deposits with SAMA		(296,289)	(130,199)
Due from banks and other financial institutions maturing after ninety days from the date of acquisition		(802,485)	(509,786)
Investments		(399,944)	200,503
Financing		(3,135,170)	(879,049)
Other assets		(39,334)	(28,386)
Net increase/ (decrease) in operating liabilities:			
Due to SAMA		-	250,000
Due to banks and other financial institutions		141,398	(34,943)
Customer deposits		508,503	1,026,750
Other liabilities		355,625	221,381
Net cash(used in) from operating activities		(2,986,180)	547,867
INVESTING ACTIVITIES			
Purchase of non-trading investments		(119,834)	(144,300)
Proceeds from sales of non-trading investments		113,592	158,392
Purchase of property and equipment		(76,415)	(52,489)
Proceeds from sale of property and equipment		743	10,422
Proceeds from sale of land	9	150,000	-
Net cash from (used in) investing activities		68,086	(27,975)
FINANCING ACTIVITY			
shares for employee share plan, net		3,932	-
Net cash from financing activity		3,932	-
Net (decrease) increase in cash and cash equivalents		(2,914,162)	519,892
Cash and cash equivalents at beginning of the period		9,007,824	3,841,864
Cash and cash equivalents at end of the period	10	6,093,662	4,361,756
Income received from investing and financing assets		617,670	551,342
Return paid on deposits and financial liabilities		6,187	9,825
Supplemental non cash information			
Net changes in fair value reserve		6,493	(20,096)
Financing provided towards sale of land		503,042	-

The accompanying notes 1 to 13 form an integral part of these interim condensed consolidated financial statements.

BANK ALBILAD

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**NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)
FOR THE NINE MONTH PERIOD ENDED SEPTEMBER 30, 2012****1. GENERAL****a) Incorporation and operation**

Bank AlBilad (the “Bank”), a Saudi Joint Stock Company incorporated in the Kingdom of Saudi Arabia, was formed and licensed pursuant to Royal Decree No. M/48 dated 21 Ramadan 1425H (corresponding to November 4, 2004), in accordance with the Counsel of Ministers’ resolution No. 258 dated 18 Ramadan 1425 H (corresponding to November 1, 2004).

The Bank operates under Commercial Registration No. 1010208295 dated 10 Rabi Al Awal 1426H (corresponding to April 19, 2005) and its Head Office is located at the following address:

**Bank AlBilad
P.O. Box 140
Riyadh 11411
Kingdom of Saudi Arabia**

The interim condensed consolidated financial statements comprise the financial statements of the Bank and its subsidiaries, ‘AlBilad Investment Company’ and ‘AlBilad Real Estate Company’ (collectively referred to as the “Group”). The Group’s objective is to provide full range of banking services, financing and investing activities through various Islamic instruments. The activities of the Group are conducted in accordance with Islamic Shariah and within the provisions of the Articles and Memorandum of Association, by-laws and the Banking Control Law. The activities are monitored by an independent Shariah authority established by the Bank. The Bank provides these services through 87 banking branches (September 2011: 78) and 138 exchange and remittance centers (September 2011: 118) in the Kingdom of Saudi Arabia.

b) Shariah Authority

The Bank established a Shariah authority (the “Authority”). It ascertains that all the Group’s activities are subject to its approvals and control.

2. BASIS OF PREPARATION

The interim condensed consolidated financial statements are prepared in accordance with the Accounting Standards for financial institutions promulgated 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 requirements of Banking Control Law and the Regulations of Companies in the Kingdom of Saudi Arabia.

The interim condensed consolidated financial statements do not include all information and disclosure required in the annual consolidated financial statements, and should be read in conjunction with the annual financial statements of the bank for the year ended December 31, 2011.

The preparation of interim financial statements requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expense. Actual results may differ from these estimates

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**NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)
FOR THE NINE MONTH PERIOD ENDED SEPTEMBER 30, 2012**

In preparing these condensed consolidated interim financial statements, the significant judgments made by management in applying the Group's accounting policies and the key sources of estimation uncertainty were the same as those that applied to the consolidated financial statements as at and for the year ended December 31, 2011

These interim condensed consolidated financial statements are expressed in Saudi Arabian Riyals (SAR) which is the Bank's functional currency and are rounded off to the nearest thousands.

3. BASIS OF CONSOLIDATION

The interim condensed consolidated financial statements comprise the financial statements of the Bank and its subsidiaries. The financial statements of the subsidiaries are prepared for the same reporting period 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 a shareholding of more than one half of the voting rights. Subsidiaries are consolidated from the date on which the 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 off during the period are included in the interim condensed consolidated income statement from the date of the acquisition or up to the date of disposal, as appropriate.

Non- controlling interests represent the portion of net income and net assets attributable to interests which are not owned, directly or indirectly, by the Bank in its subsidiaries. Non- controlling interest is 1% of AlBilad Investment Company's net assets and is owned by representative shareholders and hence not presented separately in the interim condensed consolidated statement of financial position, interim condensed consolidated income statement and interim condensed consolidated statement of change in shareholders' equity. AlBilad Real Estate Company is 100% owned by the Bank.

Inter-group balances and any income and expenses arising from intra-group transactions, are eliminated in preparing these interim condensed consolidated financial statements.

4. SIGNIFICANT ACCOUNTING POLICIES

The accounting policies used in the preparation of these interim condensed consolidated financial statements are consistent with those used in the preparation of the annual consolidated financial statements for the year ended December 31, 2011 except for the adoption of amendment to IAS 12: Deferred Tax: Recovery of underlying assets and IFRS 7: Enhanced Derecognition Disclosures Requirements, which have had no material financial impact on the interim condensed consolidated financial statements of the Group.

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**NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)
FOR THE NINE MONTH PERIOD ENDED SEPTEMBER 30, 2012****5. INVESTMENTS**

	September 30,2012 SAR' 000 (Unaudited)	December 31,2011 SAR' 000 (Audited)	September 30,2011 SAR' 000 (Unaudited)
Available-for-sale investments			
Equities	283,450	272,296	265,102
Mutual fund	28,590	20,791	17,774
Sukuk	58,000	58,000	-
Held at amortized cost			
Commodity Murabaha with SAMA, at amortized cost	1,000,315	600,371	1,100,355
Total	1,370,355	951,458	1,383,231

6. FINANCING, NET

	September 30,2012 SAR'000 (Unaudited)	December 31,2011 SAR'000 (Audited)	September 30,2011 SAR'000 (Unaudited)
Held at amortized cost			
Bei Ajel	8,664,209	7,037,464	6,421,790
Installment Sales	7,259,216	5,592,753	5,403,799
Musharaka	1,069,584	991,113	922,732
Ijarah	481,269	352,968	364,696
Credit Card	12,662	4,312	7,089
Performing financing	17,486,940	13,978,610	13,120,106
Non-performing financing	815,097	685,215	680,622
Gross financing	18,302,037	14,663,825	13,800,728
Allowance for impairment	(1,094,019)	(884,079)	(784,058)
Financing, net	17,208,018	13,779,746	13,016,670

7. CUSTOMER DEPOSITS

	September 30,2012 SAR'000 (Unaudited)	December 31,2011 SAR'000 (Audited)	September 30,2011 SAR'000 (Unaudited)
Current Account	18,184,543	18,582,336	13,573,327
Albilad Account	3,258,672	2,929,251	2,721,735
Time Deposit	1,680,236	1,192,169	1,364,003
Other	422,986	334,178	300,100
Total	23,546,437	23,037,934	17,959,165

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**NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)
FOR THE NINE MONTH PERIOD ENDED SEPTEMBER 30, 2012****8. COMMITMENTS AND CONTINGENCIES****a) The Bank's commitments and contingencies are as follows:**

	September 30,2012 SAR' 000 (Unaudited)	December 31,2011 SAR' 000 (Audited)	September 30,2011 SAR' 000 (Unaudited)
Letters of guarantee	2,270,901	1,847,468	1,766,343
Letters of credit	894,173	619,542	625,806
Acceptances	326,864	278,384	196,451
Total	3,491,938	2,745,394	2,588,600

b) Restricted investment accounts

	September 30,2012 SAR' 000 (Unaudited)	December 31,2011 SAR' 000 (Audited)	September 30,2011 SAR' 000 (Unaudited)
Under Wakalah arrangement	6,000	1,189,256	695,492

The Bank accepts restricted investment accounts from customers under Wakalah arrangements. The amounts received as placements are invested by the Bank in commodity Murabaha with banks and other financial institutions. Management fees is charged on these accounts.

c) Zakat

The Bank received Zakat assessments from the Department of Zakat and Income Tax (DZIT) in respect of prior years from 2006 to 2008. The assessments resulted in additional Zakat liability of SR 62, SR 60 and SR 55 million for years 2006, 2007 and 2008 respectively and is primarily due to the disallowance of financing and other financial assets from the Zakat base of the Bank and disallowance of certain expenses.

The Bank has filed appeals against all the assessments' years. The DZIT upheld the assessment for the year 2006. The Bank has now filed an appeal against the decision with the Appeal Committee.

Further, the Bank in consultation with its advisors has contested the assessment made by DZIT and along with the Saudi banking industry has raised this issue with SAMA for a satisfactory resolution. The Bank has accordingly not recognised the additional zakat liability as assessed by DZIT for the years 2006, 2007 and 2008 in the consolidated financial statements.

Zakat due from the shareholders for the year ended December 31, 2011 amounted to SAR 10 million (2010: SAR 3.6 million). Zakat will be paid by the Bank on behalf of the shareholders and will be deducted from their future dividends.

Moreover, Zakat return for the years 2009, 2010 and 2011 have been filed on basis consistent with prior years.

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**NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)
FOR THE NINE MONTH PERIOD ENDED SEPTEMBER 30, 2012****9. NON-OPERATING INCOME**

During the period the Bank sold a parcel of land included under other assets at carrying value of SAR 280 million. The Bank acquired the land in 2007 for its own use. The land was sold for a total consideration of SAR 653 million.

The Bank issued Bei Ajel facility for the amount of SAR 503 million to Company acquiring the land (the "Company"), which had fully utilized the issued facility. Based on the facility terms, the financed amount is repayable in two installments on February 2013 and August 2013. As a result of the sale, the Bank recognized non-operating income of SAR 373 million, with income per share amounting to SAR 1.2 per share.

The financing is secured by personal guarantee of borrowing Company's shareholders and also the title of land, which has been retained by the bank pending the collection of the full facility.

10. CASH AND CASH EQUIVALENTS

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

	September 30,2012 SAR' 000 (Unaudited)	December 31,2011 SAR' 000 (Audited)	September 30,2011 SAR' 000 (Unaudited)
Cash	1,133,391	1,115,535	945,864
Due from banks and other financial institutions (maturing within 90 days from acquisition)	4,105,440	4,353,930	3,248,071
Balances with SAMA excluding statutory deposits	854,831	3,538,359	167,821
Total	6,093,662	9,007,824	4,361,756

11. SEGMENT INFORMATION

Operating segments, based on customers, groups are identified on the basis of internal reports about components of the Bank that are regularly reviewed by the Assets and Liabilities Committee (ALCO), the Chief Operating Decision Maker, in order to allocate resources to the segments and to assess its performance. The Bank's main business is conducted in the Kingdom of Saudi Arabia.

For management purposes, the Bank is divided into the following five segments:

Retail banking

Services and products to individuals, including deposits, financing, remittances and currency exchange.

Corporate banking

Services and products including deposits, financing and trade services to corporate and commercial customers.

Treasury

Dealing with other financial institutions and providing treasury services to all segments.

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**NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)
FOR THE NINE MONTH PERIOD ENDED SEPTEMBER 30, 2012****Investment banking and brokerage**

Investment management services and asset management activities related to dealing, managing, arranging, advising and custody of securities.

Other

All other support functions.

Transactions between the above segments are under the terms and conditions of the approved Fund Transfer Pricing (FTP) system. The support segments and Head Office expenses are allocated to business segments, based on approved criteria.

The Bank's total assets and liabilities, together with its total operating income and expenses, and net income, for the nine month period ended September 30, for each segment are as follows:

SAR'000	September 30, 2012					
	Retail Banking	Corporate Banking	Treasury	Investment banking and brokerage	Other	Total
Total assets	9,325,549	11,067,713	8,309,686	785	824,499	29,528,232
Total liabilities	16,044,654	7,622,452	442,566	93,627	1,113,146	25,316,445
Net income from investing and financing assets	253,952	322,847	37,335	-	-	614,134
Fee, commission and other income, net	503,292	40,086	56,207	51,287	33,639	684,511
Total operating income	757,244	362,933	93,542	51,287	33,639	1,298,645
Impairment charge for financing, net	69,211	140,729	-	-	-	209,940
Depreciation and amortization	56,629	8,245	957	197	-	66,028
Total operating expenses including impairments and depreciation	561,171	274,526	27,094	23,909	-	886,700
Net operating income for the period	196,073	88,407	66,448	27,378	33,639	411,945
Non-operating income	-	-	-	-	373,167	373,167
Net income for the period	196,073	88,407	66,448	27,378	406,806	785,112

SAR'000	September 30, 2011					
	Retail Banking	Corporate Banking	Treasury	Investment banking and brokerage	Other	Total
Total assets	7,230,761	8,151,027	6,424,773	865	974,948	22,782,374
Total liabilities	13,318,790	4,640,466	593,762	3,633	920,262	19,476,913
Net income from investing and financing assets	262,133	235,184	14,060	-	8,741	520,118
Fee, commission and other income, net	314,161	46,502	53,110	32,250	14,836	460,859
Total operating income	576,294	281,686	67,170	32,250	23,577	980,977
Impairment charge for financing, net	56,761	95,444	-	-	-	152,205
Depreciation and amortization	57,760	7,161	796	285	-	66,002
Total operating expenses including impairments and depreciation	491,381	222,739	25,186	19,075	-	758,381
Net income for the period	84,913	58,947	41,984	13,175	23,577	222,596

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**NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)
FOR THE NINE MONTH PERIOD ENDED SEPTEMBER 30, 2012****12. CAPITAL ADEQUACY**

The Bank maintains an actively managed capital base to cover risks inherent in the business. The adequacy of the Bank's capital is monitored using, among other measures, the rules and ratios established by the Basel Committee on Banking Supervision and adopted by SAMA in supervising the Bank.

	September 30,2012 SAR' 000	December 31,2011 SAR' 000	September 30,2011 SAR' 000
Credit Risk RWA	20,937,221	17,182,708	16,355,373
Operational Risk RWA	2,504,513	2,167,026	2,080,104
Market Risk RWA	274,788	631,838	1,256,450
Total Pillar-I RWA	23,716,522	19,981,572	19,691,927
Tier I Capital	3,426,675	3,086,625	3,082,866
Tier II Capital	1,046,827	572,528	407,498
Total Tier I & II Capital	4,473,502	3,659,153	3,490,364
Capital Adequacy Ratio %			
Tier I ratio	%14.45	% 15.45	% 15.66
Tier I + Tier II ratio	%18.86	% 18.31	% 17.72

13. COMPARATIVE FIGURES

Comparative figures have been reclassified wherever necessary to conform to the current period presentation.