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Charge d'Affaires at the Embassy of Pakistan speaks to the Yemen Times

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COMBI founder and WHO **Communication Advisor-Consultant Dr. Everold Hosein speaks to the Yemen Times**

Houthis accuse army of airstrikes on villages

By: Mohammed Bin Sallam

SA'ADA, Aug. 12 — The sixth Sa'ada war began on Tuesday as army personnel carried out offenses and airstrikes against Houthi loyalists in many districts of the war-torn province.

Houthis recorded on Tuesday 30 airstrikes by fighter jets and helicopters against villages in various districts, most notably in Malahidh and nearby

Heavy mortars and Katyusha missiles were also fired at Dhahian town, eight kilometers north of Sa'ada city. Dhahian is the second biggest town in the province, with tens of thousands of people, most of who are Houthi supporters

Army forces, backed by hundreds of tribesmen from Hashid Tribe, are clashing with Houthis in several areas including Al Khamis, Al-Anad, Al-Khafji, Al-Saifi, Razih, Al-Hasafa, Shada, Khawlan Bani Amer, Bani Maadh, Al-Mahadhir, Saigain, Matra and Majaz.

The sixth war between government forces and Houthis broke out just hours after the Supreme Security Committee, chaired by President Ali Abdullah Saleh, held a meeting warning Houthis against breaching a truce reached last year. Until now, there have been no neutral or reliable reports of casualties on either side.

Houthis field leader Abdulmalik Al-Houthi denounced the latest military operations, describing them as "criminal acts." He accused the government authorities of breaching the truce and targeting innocent children and women in their homes.

In a statement published on his Web site, Al-Houthi said, "The army airstrikes hurt dozens of civilians including a 7-year-old girl and a 4-yearold child. The little girl may die of her critical injury."

The field leader accused the government of waging a new war against Sa'ada residents.

"We care about peace and stability more than any other party," he said. "Saada residents pay the price of what happens at the various levels...they are the first people to respond to any calls for reconciliation and truce.'

Short-term truce

Houthis and mediation committees selected by the government reached a short-term truce earlier this week, leading to a ceasefire. But during the truce, Houthis took over new mountaintop positions once used by the army.

Terms of the truce stipulated that both

sides resume dialogue after Ramadan. They, however, traded accusations over breaching the truce just hours after the truce was signed. Houthis accused military leaders of violating the truce as they continue firing at Houthi positions with various types of heavy and light

weapons. Houthis Spokesman Sheikh Saleh Habra told the Yemen Times by phone Wednesday morning that "Clashes between Houthi followers and government troops are going fierce in many areas, particularly Malahidh."

"Our followers took control of Malahidh from all directions, in addition to positions of Al-Kassar and Safia, which have been used by the army until Yesterday," Habra added.

"The army launched airstrikes against some Sa'ada areas targeting civilians. We recorded 30 raids in which heavy grenades were used, intimidating women and children."

"Our supporters resisted the army fighter jets using anti-crafts and forcing these fighters to go higher to avoid being hurt," he maintained. "Over the past few days, we took control of more than 12 military positions and found large amounts of arms, more than two million bullets of different sizes, and many Katyusha missiles."

The Yemen Times attempted to contact government officials to respond to what Habra said, but all of them declined to speak about the issue and promised to appoint a military spokesman as soon as possible.

The mediation committee, comprised of Sheikh Faris Manaa, Brig. Abdulaziz Al-Dhahab and Houthi representatives, reached an agreement on Saturday stipulating three main terms, one of which is that gunfire must be ceased in all fronts and the truce shall be placed into effect as of Sunday morning.

However, influential military leaders breached the agreement, according to

According to tribal sources, these military leaders ordered troops to carry out offensives and fire missiles against Houthi villages in an attempt to foil mediation efforts led by Al-Dhahab, who was appointed by Saleh for this purpose.

The second term stipulated that Houthis must release war prisoners (officers and soldiers), held during the most recent fighting in the Shada and Sagain areas. Houthis said they are holding hundreds of government sol-

In return, the government must release detained Houthis.



The five-year-old battle between Yemen's government against the Houthi fighters is one of a widening series of conflicts threatening to destabilize the country. The government blames the fighters for the flare-up of violence in the north, saying Houthis' attacks undermining security, repeated attacks targeting civilians, vandalism.

The third term states that all the checkpoints, set up by the army and Houthis on roads, must be removed. The term also stipulates that Houthi fighters must evacuate government facilities they are controlling in the Ghamr and Saqain districts.

Brig. Al-Dhahab served once as leader of Arooba Brigades and has close relationhip with President Saleh.

Saleh once appointed him to lead mediation efforts between the army and Houthis, but no tangible results were reached.

Yemeni youth efforts needed to face climate change

By: Amel Al-Ariqi

SANA'A, Aug. 12 — Although Yemen is one of the countries most devastated by global warming, the majority of young people in Yemen are not aware of the meaning of the words 'climate change' or 'global warming,' say

Dr. Abdullah Al-Numan, academic researcher and lecturer at the Center of Environment and Water at Sana'a University, said that no studies have been conducted yet to assess Yemeni youths' understanding of the concept of climate change. However, according to his experience with Sana'a university students as well as with young people in general, the concept of climate change is still completely unknown to most Yemeni youths.

"Unfortunately, there is no governmental body that carries the responsibility to raise the awareness of climate change and its impacts among young people in Yemen," said Al-Noman, adding that the spread of awareness among youth is vital, as they are the next generation and we feel that we have the most at stake.

He said that even those young Yemenis who show an interest in learning about this global natural phenome-



schools or universities in this regard is practically absent.

Yemen under climate change risk

Climate change impacts Yemen in a similar way to the Horn of Africa on the other side of the Red Sea. According to experts, drought and desertification punctuated by torrential downpours that are useless unless "harvested" or channeled in some way characterizes climate change in this area of the world.

Research recently released by the World Bank shows that Yemen is

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media resources, while the role of the among the five most vulnerable countries to climate change worldwide in terms of both affected coastal area and endangered population.

The World Bank also estimates that Yemen is one of seven countries in which areas prone to storm surges account for more than 50 percent of the gross domestic product.

An International Red Cross journalistic report found out that Sana'a is experiencing hotter temperatures in recent years that exceed 25 degrees centigrade as well as less seasonal rain, confusing farmers.

But the most obvious risk is storm



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surges on Yemen's coast. In Oct. 2008, Hadramout governorate on the Arabian severe floods hit roughly a third of the Sea. The floods killed about 200 peocountry, seriously damaging central ple and left more than 3,000 homeless,

triggering a major international

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Supreme Council for Medical Negligence established

By: Ola Al-Shami

SANA'A, Aug 11 — Towards holding negligent medical practitioners accountable for medical errors and providing some justice for patients and their relatives, a Supreme Council for Medical Negligence was finally established mid-May this year.

Its activities are expected to commence during Ramadhan, said Dr. Asem Al-Samawi, the General Secretary of the Supreme Council for Medical Negligence.

"The Ministry of Health has appointed the council's 12 members," said Dr. Abdulkareem Thamer, a member of the newly-formed council and head of the Heart Center at Al-Thawra Hospital.

"It will be headed by Dr. Abdullah Hattab and consist of five experienced doctors -three from the Syndicate of Yemeni Doctors, two from the Syndicate of Yemeni Pharmacists, and two deputies from the faculties of medicine both in Sana'a and Aden," he said.

In their meeting on Tuesday, the council's members agreed upon the location of the council to be in Hadda Complex in Sana'a.

"We are discussing the missions and the visions of the council, and we will decide on them during Ramadhan," said Al-Samawi.

A directive for establishing the council has been in place since 2000, but it was never enforced.

"There were disagreements with the ministers of health since 2000 about who should head the council." explained Thamer. "The syndicate rejected the council because it mistakenly believed that it would take over the responsibilities of the syndi-

Before the council's establishment, there was no specific body in Yemen to which patients or their relatives could complain about a case of suspected medical malpractice and demand an investigation.

"The council will also address problems doctors face as a result of patients' lack of understanding," said

Dr. Abdulaziz Al-Dhele'e, the general secretary of the Syndicate of Yemeni Doctors, and vice manager of Al-Jumhuri Hospital.

There are thirteen different procedures that the Supreme Council for Medical Negligence can adopt if a doctor is found guilty of medical mal-

"After investigation, a doctor could be held legally accountable for malpractice or negligence," said Thamer explaining the council's role. "The committee at the Supreme Council can prevent him from working in medicine by taking away his medical license away, or make him pay for any extra treatment following complications in the particular case."

Temporary committee

The Syndicate of Yemeni Doctors and the Ministry of Public Health and Population have formed a temporary specialized committee for following and investigating any suspected medical negligence case whenever there

"The committee investigates any suspected cases according to the norms and bases of the medical profession." said Al-Dhele'e.

He added that the reason behind forming this committee is the increased number of complaints against doctors in different hospitals.

Medical arbitrators

"The court judges cannot decide what medical negligence is. This needs professionals from the medical field to decide it," commented Al-Dhele'e.

Since the council was established in mid-May, the committee has halted its activities. It will resume as soon as the council becomes active and will work with the council, according to Abdulhakeem Al-Eryani, a member of the committee.

This committee is the core of the Supreme Council for Medical Negligence, according to Thamer.

"It was necessary to establish and activate the law of the Supreme Council of Medical Negligence, he said. "In 2009, the council that follows medical negligence cases and to investigate these cases was finally established."

A quantum leap

"The Supreme Council is a quantum leap that will help patients' relatives to provide evidence for their allegations or simply to withdraw them," said Al- Dhele'e.

Patients' relatives are already welcoming the move to establish the

"I complained to the Ministry of Health, to the syndicate, then to the prosecution since my wife became paralyzed after she delivered at Al-Thawra Hospital," said Sa'ad Al-Dhaifi, a husband with a medical complaint. "If this council proves that it wasn't a medical mistake then I'll withdraw the whole case."

"A lot of diseases -especially heart diseases- are unexpected," explained Thamer, in response to Al-Dhaifi's case. "For example, a person might die or have a stroke while he is praying. However, we will look into the case to determine whether or not it was a case of malpractice."

"Medical awareness in Yemeni society is very limited," said Thamer, explaining that the result is people dying unnecessarily because they did not go to hospital for medical treatment, or went very late on in the dis-

Cooperation with government

New council members are currently preparing the missions, visions and finances of which the Ministry of Health is expected to approve soon, according to Thamer.

The Supreme Council will work with a number of official bodies.

"It is related to the Ministry of Higher Education in comparing and reviewing the certificates of higher studies," Thamer said. "It also deals with the Ministry of Health with regards to doctors' qualifications from time to time, the Ministry of Justice in investigating cases of medical negligence, and the Ministry of Interior to deal with the necessary punishments for the guilty doctors."

"The Supreme Council for Medical Negligence deals with all the procedures, beginning from the patients' complaints and ending with either the withdrawal of their complaints or the proof of their suspicions," said

He added that the council is an urgent necessity to improve medical practice in Yemen and to observe doctors performing their work to evaluate them.

Researched rulings

The cases will be followed by members of the committee according to their areas of specialization: "If the complaint was for example in the field of the heart, then concerned doctors would investigate it." Thamer explained.

The review of each case will be based on the doctor's technical performance, and whether they did their work professionally or with negli-

"The decisions about the cases will be neutral and objective," said

Citizens pay price of gas shortage

By: Ismail Al-Ghabri

SANA'A, Aug. 12 — A propane gas shortage is turning into a regular phenomenon Yemenis are accustomed to by the advent of Ramadan. What is new this year is that the crisis emerged some 15 days before Ramadan. The situation discloses a complete lack of oversight regarding the sale of propane gas in black markets by relevant agen-

The search for a cylinder of gas turned into a daily problem suffered by heads of households. In July and August, there have been seven tribal interceptions of gas trucks driving on the Sana'a-Marib Highway, a phenomenon that played a great role in producing the crisis. This forced the Yemeni Gas Company (YGC) to resort to its reserves to mitigate the crisis.

The capital city of Sana'a has been deprived of receiving its supply of propane gas, which is 40,000 to 50,000 cylinders daily. These quantities are for propane gas in the local market, crisis, the price of which is being paid according to Operations Manager at YGC Mohammed Ghalib.

Abdullah Badi, manager of the Capital City Reserve at YGC, confirmed that the company's reserves located in Dhahban, Eritel and Subaha amount to a mere 200,000 cylinders. "How it is possible for this quantity to meet the growing demand of two million people in the city?" he wondered.

Despite resorting to the reserves to meet the growing demand in the local market over the past few days, the YGC failed to mitigate the crisis and hundreds of citizens these days are seen lining up before gas shops to get filled cylinders.

The crisis led some gas shops to close, thereby creating a black market for the sale of propane gas. Vendors exploited the opportunity to sell gas at a price of YR 1,000 to 1,500 per cylinder. Citizens complain that there may be agreements and coordination among

supposed to meet the growing demand gas shopkeepers to make money off the by the citizens.

Vendors indicate that shopkeepers add YR 100 to 200 per cylinder these days, thus forcing them to increase the price of a filled cylinder.

A lack of propane gas supplies is the main reason for the current crisis, according to gas shopkeepers. They complain that their pickups wait in front of gas stations for four days to be filled.

They added that tribal interceptions on the Sana'a-Mareb Highway prevented gas trucks from reaching Sana'a and other main cities.

There are around 500 gas shops in Sana'a, of which 450 belong to YGC. The remainder are owned by citizens, according to Badi.

He clarified that YGC affiliated shops are supplied with 200 cylinders a day and that this quantity increases up to 600 to 800 cylinders on days that see a growing demand.

Security plan for Ramadan

By: Ali Saeed

SANA'A, Aug, 11 — The Yemeni Ministry of the Interior announced on Tuesday that it is working on a special security plan for Ramadan. The plan will be carried implemented in all governorates to accommodate the change of lifestyle that occurs throughout the

"The plan aspires to secure houses of worship and provide mobile policemen in cities around the clock to create safe markets and main streets," according to the ministry's website. "The special Ramadan security plan aims to make citizens' mobilization during nights safer and more secure," the website noted.

The ministry did not reveal the security measures around foreign facilities. including the embassies and oil companies.

Last Ramadan, the US Embassy was attacked by some terrorists that resulted in the deaths of 16 people. The vicNone of the embassy staff was hurt.

Terrorist groups have the tendency to threaten and carry out attacks during Ramadan against western interests and organizations as well as against Arab embassies like Saudi Arabia and the United Arab Emirates.

However, the ministry indicated that plan also will focus on traffic safety in roads and that it will intensify traffic police service during rush hour before dinner at around 6:30 p.m. According to the Ministry of the Interior, this is the time when most car accidents occur during Ramadan.

"In the Ramadan traffic plan, traffic officers will have to work from 11:00 a.m. to late midnight covering all the traffic sites. No officer can be discharged from his duty or take a vacation during the next month of the Hijri calendar," stated Abdul-Jabbar Al-Ghifari, Head of Officers' Affairs and Traffic in Sana'a.

"There will be two main work shifts during Ramadan. The first shift will be

from 4 p.m. to late midnight," Al-Ghifari said. He further explained that there are some specific places in cities that will require special attention and more coverage by traffic officers. "In Sana'a, we will focus on Jamal Street, Bab Al-Salam, Bab Al-Yemen and other crowded markets," Al-Ghifari

In addition to that, the Ministry of Interior informed via its website that security apparatuses will continue to carry out the arms ban in cities during

During Ramadan in Yemen, people's lifestyles change since daytime turns into night and vice versa. All adults fast throughout the month from dawn until sunset, abstaining from food and drink as well as cigarettes. Negative thoughts and actions are also banned during this time. As a result, during the entire month of Ramadan people sleep during the day and stay up all night. Official work hours are reduced from 8 hours to 5 hours a day, while most pritims were civilians and some guards. from 11 a.m. to 4 p.m. and the second vate sectors open only at night.

Continued from page 1

Yemeni youth efforts needed to face climate change

facing as similar risk as its unique ing the effects of poverty and system, the role of greenhouse architecture that has charmed visi- hunger. "This situation complicates gases, the effects of climate change tors to Yemen for centuries is being the challenges that young people on societies and the environment, seriously undermined by flood

The impact of climate change has become noticeable in Yemen, not only through seasonal modifications and increasing temperatures, but also by the increase of disease.

According to Dr. Yasir Hameed, general practitioner, climate change in Yemen could increase the rates of children with climate sensitive diseases such as diarrhea and malaria, and it could also exacerbate malnutrition.

"A recent study has suggested that for every degree of increase in temperature, the rate of the hospitalization of children with diarrhea increased by 8 percent," he wrote in a recent report.

As climate change has severe socioeconomic implications, Yemen, like many other developing countries, signed the Kyoto Protocol in 1997 to protect the environment and reduce to greenhouse gas emissions which are the main cause of climate change.

However, poor countries like Yemen lack the human and financial resources necessary to respond adequately to the negative impacts of climate change, according to the World Bank.

Why Young People?

Last year the United Nations selected the theme "Youth and Climate Change" to recognize the fact that climate change has already begun

The old city of Al-Hodeida is to devastate communities, deepen- knowledge of the Earth's climate face." said the UN, emphasizing the importance of actively engaging the younger generations in areas of preparedness, risk reduction, adaptation and mitigation. This includes the following:

- Preparedness and disaster risk reduction through building individual and community capacities so that the likelihood of climate change induced disasters is reduced and that people are able to respond promptly, expeditiously and effective-
- Adaptation through actions that decrease the harm of climate change while exploiting its ben-
- Mitigation through actions that minimize or cushion the adverse impacts of climate change.

This year on Aug. 12, International Youth Day was held under the "Sustainability: Our Challenges, Our Future," yet the program made no reference to climate change.

Efforts for what?

Recently the World Bank Institute in Sana'a organized the Youth Climate Change Champions (YCCC) program.

The YCCC program provided young environmental activists from Yemen and other countries with an overview of the latest knowledge on climate change. This included

projections of future climate change and effects, an overview of responses needed to reduce greenhouse gas emissions, and how to adapt to the changed climate. Participants were introduced to responses to climate change related problems on both national policy and personal levels. They were also introduced to international negotiations and the cost of acting and not taking action on climate change. In Yemen, 20 participants, 12 of whom are girls, participated in the program which started on March 11 and ran through June 2009.

The program helped the Yemeni participants to share knowledge, ideas and tools with other learners Moldova, Egypt, Mozambique, Kenya, Tanzania, Uganda and Georgia.

After completion of the program, the World Bank launched an open call for project proposals. Participant organizations from each country that completed the climate change program were eligible to submit project proposals.

"We specifically addressed young people as we believe that they have creative approaches and ideas which may help to handle the impact of climate change," said Mujahed Al-Mussaabi, Public Information Assistant at the World Bank. He added that these young participants will become leaders in awareness about climate change in their local communities

Yemeni Gitmo detainees handed over to Saudi Arabia

By: Mohammed Bin Sallam

SANA'A, Aug 11 - Yemen has abandoned its citizens detained in the US military base in Guantanamo Bay, according to lawyer Mohammed Naji Allaw, Chairman of the National Organization for Defending Rights and Freedoms, known as HOOD.

The released detainees will be handed over to Saudi Arabia for psychological and professional rehabilitation.

Giving a lecture at Saba Center for Strategic Studies on Monday, Allaw said Yemen had some of the first and loudest voices of opposition against Guantanamo. But, he said, the country later failed to successfully negotiate to be in charge of their rehabilitation.

"There have been, so far, many functions and demonstrations supporting Guantanamo detainees on Yemeni soil,"

The government has mistreated Guantanamo detainees that have been released to its custody, he added. "These detainees also served various jail terms or were cracked down on without clear charges."

Allaw, and his organization HOOD

has been the only Yemeni NGO that said. monitors the Yemeni detainees at

According to HOOD's records, most Yemeni inmates at Guantanamo have dual citizenships- Saudi and Yemeni.

The lawyer, who added that security authorities exaggerated the mistreatment of those returnees and their relatives, pointing out that the government failed in its negotiations with the US about the rehabilitation of detainees following their release.

He said that Yemeni negotiators demanded excessive funds from the US in exchange for receiving detainees and rehabilitating them. The Yemeni government, according to Allaw, has no clear plan for rehabilitating, released detainees.

Allaw noted that the government didn't provide a specific and integrated practical program for rehabilitation.

"The government didn't even determine financial estimates for detainees' rehabilitation, which is why the American Committee of Advocates, in charge of the case, decided to hand over released Yemeni detainees to Saudi Arabia instead of their homeland," he

During the lecture, Allaw described the various stages of arresting more than 25,000 Muslims from various world countries in on terrorism charges.

The victims were sent to many known and secret jails, including the one in Guantanamo Bay.

Guantanamo Bay was opened on Jan. 11, 2002 for the purpose of detaining non-US citizens accused of belonging to Al-Quaeda, or otherwise working against US interests.

The detention center was created as part of a series of post-Sept. 11 anti-terror laws that gave the former US president broad powers to detain suspected "terrorists" and throw them into notorious jails in Jordan, Egypt and Morocco," Allaw Said.

"Detainees in Guantanamo Bay numbered up to 750 multi-nationals, of whom 118 were Yemenis," Allaw said, adding that US President Barak Obama is currently working to close the detention center. Concluding his lecture, Allaw said, "Four Yemeni citizens will never be returned to Yemen or Saudi Arabia, as they have been charged with involvement in terrorists attacks.'

SANA'A

Al-Hitar praises US government for al-Moayad release

Minister of Religious Endowment and Islamic Affairs Hamoud al-Hitar praised on Monday US government and American judiciary to release the ministry's adviser Sheikh Mohammed Ali al-Moayad.

During his meeting with U.S. ambassador to Yemen Stephen Seche, he affirmed this decision to release Sheikh al-Moayad will have an impact on improving relations between the

For his part, the US ambassador affirmed that the US will remain committed to impartiality and fairness.

Youth anti-terrorism symposium launched

Future Youth Leadership implemented on Monday a symposium titled "Youth Without Extremism and Terrorism" for 130 young males and females.

Coordinator of Future Youth Leadership Safaa al-Watari said the symposium comes in cooperation with Democracy School and the Middle East Partnership Initiative (MEPI).

Al-Watari pointed out, during the symposium, that they will present a number of papers on reasons of terrorism, government experiment in dealing with terrorists and the role of everybody to face terrorism.

Nearly 1519 persons arrested due to various crimes

Security bodies have arrested about 1519 accused and suspected people due to various criminal cases during August, 2009 in all governorates, Interior Ministry has reported. Security authority has started legal

action with the accused people. The wanted persons were arrested for involvement in committing murders and robbing crimes of which security

its vehicles to sell house gas directly to the citizens. authority has controlled % 90, legal action against owners of gas stores who are playing with price of

> inform about any violated stores. Ghalib made it clear that the company would import 40,000 metric tons cube of house gas to meet the increase in demand of this material during holy month of Ramadan, saying that the first

according to a statistical report issued

Police recovered about 33 stolen

cars and siezed 2000 pieces of

weapons across cities of the country, in

addition to over \$8 million, the report

Enough storage of house gas to

respond needs of local market, says

Yemen Gas Company (YGC)

confirmed on Monday that the

company has enough storage of house

gas to respond to needs of local market,

director of operations at the company

In his remarks to Saba, Ghalib said

the reason of mishandling with price of

house gas was the delay in arrival of

shares of the gas to the governorates on

time, adding that the company has sent

He said that the company would take

gas, urging citizens to cooperate with

the company and local authority to

Mohammed Ghalib said.

by the ministry.

shipment would arrive at Aden Seaport next week.

HODEIDAH

Training course on marine searching, rescuing launched

A training course on marine searching and rescuing operations organized by Yemeni Coastguard Authority in cooperation with a technical American support has begun in Hodeidah governorate, al-Thawra newspaper reported.

The five-day course aims at providing the participants with skills of marine searching and rescuing, information communication, technology and electrical mechanics.

Director of Marine Security, the course coordinator, Abdullah al-Galal said that the course comes in the framework of mutual cooperation between Yemen and USA in field of providing the coastguard men with marine security skills to support the stability in the region and in the Red

SAYOUN

Japanese assistance to Hadramout discussed

Deputy governor of Hadramout Amr Mubarak held a meeting on Monday with the first secretary of political and economic affairs and development assistance at the Japanese embassy in Sana'a over the Japanese assistance offered to the governorate of Hadramout.

They also discussed the future Japanese support for the development projects in the governorate within the frame of support presented by the Japanese government to the development process in Yemen.

The deputy governor highlighted the Japanese assistance to the services and development projects in the governorate especially in field of cleaning up.

He also reviewed the tourist features of the governorate, urging the Japanese embassy to encourage Japanese

tourists to visit the governorate

Indonesian Medco to start exploring oil in Hadramout soon

Assistant Undersecretary of Hadramout governorate Fahd al-A'ajam met here on Sunday with delegation of the Indonesian Medco for Oil Exploration in Yemen led by the Company's Country Director Ahmad Saif al-Deen.

The meeting dealt with the company's preparations for starting its exploring operations in the forthcoming period after the final agreement with Ministry of Oil and

In the meeting, the delegation briefed al-A'ajam on the works to be executed by the company in the oil exploration field in Block No.82 in the western portion of the Sayoun-Masilah Basin and Block No.83 in the eastern portion of the Sayoun-Masilah Basin, Hadramout governorate.

Al-A'ajam voiced the local authority's readiness to offer help to the company and easing any difficulties facing its work, noting the country's interest in the investment field and the big facilities presented by the law for this vital and important field.

The World Bank

The World Bank Group invites Expressions of Interest to pre-qualify General Contractors to provide construction services for the World Bank in Sana a,

Firms that pre-qualify will be invited to participate in a Invitation to Bid (IFB) for the construction of a new World Bank Office Building in Sana a, Yemen. The firm should have minimum annual revenue of U.S. \$ 4.0 million from construction

The scope of work is primarily base building and building interiors, connections to utilities, HVAC, electrical works, communications, security and fire/life safety systems. The new office building measures approx. 2000 square meters.

The RFI 10-0104 is ready for distribution to interested firms. Last date for submission of the RFI is August 28, 2009.

Copy of the RFI can be collected in person from the World Bank Office in Sana a

The World Bank Hadda, Street No. 40; Off Damascus Road Sana'a, Republic of Yem Attn: Mr. Anter Almasoudi Tel (967-1) 413 710

A copy of the RFI may also obtained by sending an e-mail to the designated Contracts Officer. (Kamal Altafullah,(e-mail:kaltafullah@worldbank.org) referencing the following information:

- 1. Solicitation Number :RFI 10-0104
- 2. Company Name:
- 3. Contact Person Name and Title:
- 4. Address: 5. Telephone Number:
- 6. Fax Number:
- 7. Contact s Email Address:

Please note that documentation should be submitted in English language only.

Ramadan special exhibitions in six governorates



Maintaining its annual ritual;, Hael Saeed Anam Groyp has launched its Ramadan set of exhibitions around the country. The exhibitions represent an opportunity for shoppers especially food stuff and consumer products in Sana'a, Taiz, Hodeida, Hadramout, Ibb and Aden between 5 and 21st august.

Great sales and packages are offered at the fairs including various products and shoppers will also have the opportunity to enter a draw for a number of special prizes. Muneer Ahmed Hael Saeed deputy chairperson of the media and information management sector explained that this ritual is not only a service to the consumers in Yemen, but also a way to gauge their interest and hear from them on what they need so that the group can cater to their demands.

The launch of the exhibition was attended by social figures in the various cities as well as tens of eager shoppers who wanted to make use of the special discounts.

EMBASSY OF INDIA, SANA A

INDEPENDENCE DAY 2009

The Embassy of India, Sana a cordially invites all Indian nationals in the Republic of Yemen, along with their families, to join in the celebrations of the 63rd Independence Day of India on Saturday, the 15th August, 2009 at the Embassy premises (Building No. 12, Djibouti Street, Off-

Haddah Street, Sana a). They are requested to assemble at the Embassy by 0845 hours.

[Mobile Phones/ Bags etc. are not allowed inside the premises.]

VACANCY ANNOUNCEMENT



The United Nations Development Programme (UNDP) invites Yemeni Nationals to apply for the following positions with its project "Developing National Capacities to address HIV/AIDS in Yemen"

1- Post Title: Communication Officer Duration: one year Duty Station:Sana'a

Responsibilities:

- Facilitate the production of the communication components of all behavior change communication (BCC) interventions of the National AIDS Programme (NAP) and its strategic partners and ensure that the gender dimensions of the epidemic are integrated in all outputs;
- Undertake a gender sensitive training needs analysis for the BCC training needs of NAP and NPC and their partners;
- Use a gender lens to assist in planning and conducting training in the theory and concepts of effective communication for behavior change and other communication issues for NAP and NPC and their partners;
- Assist in developing evidence and theory-based BCC interventions and facilitate implementation, monitoring and evaluation;
- Assist in the creation and production of behavior change communication material suitable for use in interpersonal settings, as well as for print and electronic media;
- Contribute to the creation of the electronic database of technical (human) and other resources needed for effective and gender-responsive BCC intervention planning, implementation, monitoring and evaluation.

Qualification:

- Masters in Behaviour Change and Health Communication or related area. A first degree with substantial work experience.
- At least five (5) year's experience with development and implementation of behavior change programme.
- Solid experience in public health and communication, preferably with family health and HIV/AIDS background. Strong ability to work under deadlines and liaise between stakeholders.
- Fluency in English and Arabic.
- Microsoft Word, Microsoft PowerPoint, Microsoft Excel and Internet.
- Excellent interpersonal skills.

2- Post Title: Programme Assistant Duration: one year Duty Station:Sana'a

Responsibilities:

- Assist in all financial and procurement aspects of running the Programme including managing and organizing accounts, petty cash, follow up of procurement, field visits, and correspondence.
- Ensure that documents of finance and procurement are appropriately recorded and stored.
- Liaise with the Sub-Recipients to ensure timely submission of reports, plans and relevant documents to the Programme. Assist in following-up for Finance and procurement requirements and
- Assist in coordinating and facilitating Local Fund Agent / Global Fund requirements as needed.
- Arrange the travel and field trips and arrange for flight and hotel book-
- Liaise with the Country Office to ensure timely submission of requests of payment and direct payment.

Qualification:

- University degree in Business Administration.
- At least 3-5 years of relevant experience in office management. • Previous working experience with a UN agency is an asset.
- Good communications and interpersonal skills essential.

ensuring proper reporting to the Principle Recipient.

- Ability to work well in a team.
- Comprehensive knowledge of MS Office (Word and Excel) and Internet use.
- Fluency in English (Oral, written, spoken).

3- Post Titl: Driver Duration: one year Duty Station:Sana'a

Responsibilities:

- Drive the project vehicles for the transportation of authorized personnel (project staff, missions, consultants, UNDP staff etc);
- Use project vehicles for the purpose of project implementation only and not for other personal purposes; Responsible for the day-to-day maintenance of the assigned vehicles
- (safety functions, engine oil, water, battery, brakes, tires etc) Perform minor repairs and arrange for other repairs when necessary
- and ensures that the vehicle is kept functional and safe; Maintain vehicles clean;
- Ensure that passengers wear seatbelts;
- Maintain logs on official trips, daily mileage, gas consumption, oil change, greasing etc;
- Report accidents immediately to IPC as well as UNDP General service and Programme Officer, and provide as detailed information as possible, which should be documented and submitted to UNDP;
- Collects and delivers mails or documents;
- Ensures that the steps required by rules and regulations are taken in case of involvement in an accident;
- Performs any other duties as required.

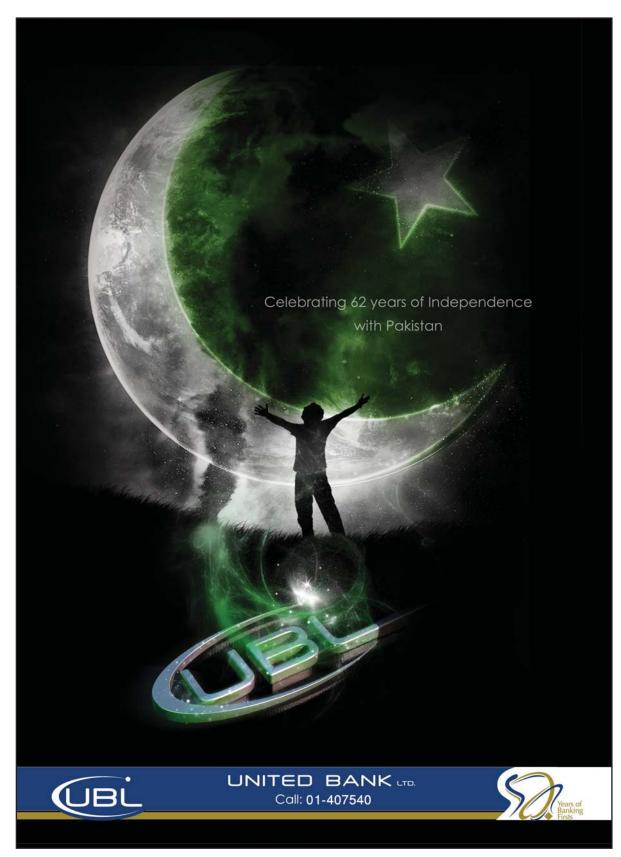
Qualification

- Yemeni National;
- Primary education, driver's license, knowledge of driving rules and regulations and chauffeur courtesies, skills in minor vehicle repair;
- Experience: Four years work experience as a driver; safe driving
- Language Requirements: Arabic and English.

Interested candidates are requested to submit their applications indicating the title of the post applied for by mail to Human Resources Unit and response will only be made to short listed candidates. UNDP, P.O.Box 551 Sana a/Fax: 448892/E-mail: (hr.ye@undp.org) The deadline for receiving applications is Sunday, 29 August 2009.

<u>UNDP is an equal opportunity organization and qualified female candidates are strongly encouraged to apply.</u>





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Sees cases of:

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Dr. Isli Parveen

M.B.B.S, FCPS in Obs & Gynecology Join as Consultant Obs. & Gynecology Department

Sees cases of:

S. Section, Leprotamies both elective & Ovarian Pathology, Abdominal Hysterectomies, Ovarian drilling, Infertility treatment.

Dr. Muhammad Irshad Hussain M.B.B.S, M.C.P.S, MRCS (Glasgow) , FCPS (Pak) Join as Consultant General Surgery Department Sees cases of:

Elective & Emergency Laparotomies (Trauma), Emergency Thoractoymy (Trauma), Head & Neck Surgery, Breast, $GIT\,tumors, Traumatic\,\&\,Elective\,Vascular\,Injuries,$ Hepato Bilary & Colorectal surgery, Special interest Minimal invasive surgery, Oncological Surgery,

Dr. Naeem Akhtar Khawaja

M.B.B.S, FCPS in Ophthalmology Join as Consultant Ophthalmology Department

Sees cases of: Phaco Surgeries, LID Surgeries, Oculplastic Surgeries, Squint Surgeries, DCR Surgeries, Refractive Surgeries,

Excimer, Lasik, Glaucoma Surgeries,

Dr. Muhammad Zaheer M.B.B.S, M.C.P.S, FCPS in Surgery Join as Consultant General Surgery Department

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Charge d'Affaires at the Embassy of Pakistan to the Yemen Times:

"The first ever Muslim woman to become prime minister was Benazir Bhutto of Pakistan in 1988"

Pakistan is a unique country in the world. Not only does it hold great political significance as a neighbor to troubled Afghanistan and as a gateway to Eastern Europe and West Asia, but it is also known for its beautiful terrain and variety of landscapes.

Pakistan alone has eleven of the world's highest mountain peaks, desert, sea, valleys and ice- capped mountains throughout the year. Nadia Al-Sakkaf met with Ahmed Ali Sirohey Charge d'Affaires at the Embassy of Pakistan to Yemen.

Ahmed Sirohey was appointed to Yemen in May 2009. Before this, he was posted in Saudi Arabia and before that to the Embassy of Pakistan in Baghdad. He has a degree in journalism and is the author of two books about Middle Eastern politics. He is married and has two sons and one daughter.



What can you tell us about the relation between Pakistan and Yemen?

Pakistan was one of the first countries to acknowledge Yemen's independence in 1962 and 1968. Since then, we have had formal representation of our country in Yemen and vice versa. Over the years, Yemen and Pakistan have had strong political relations either within the Organization of Islamic Conference or the United Nations, or simply through bilateral relations.

Whenever Pakistan was in difficulty during the 1960s and 70s, Yemen always supported us in all forums. It is Yemen that has over the years extended valuable support to Pakistan on the issue of Jammu and Kashmir. Meanwhile, the Pakistani government and people have always supported Yemen to uphold its sovereign independence, territorial integrity and unity. It was also Pakistan that drafted the resolution of the unity of Yemen in 1990.

Our Minister of Commerce is expected to visit Yemen in October this year and our Minister of Education will also visit soon.

A project to set up a Pak-Yemen Friendship Center in Sana'a has been initiated and soon will be opened in Pakistan school in Sana'a.

Trade between Yemen and Pakistan reached USD 69 million in 2007 and increased to USD 75 million in 2008. Yemen imports food stuff, rice, surgical and sports item and we import fish and oil from Yemen. This year we estimate the trade exchange between the two countries to jump to USD 90 million mainly due to increasing quantity, as well as adding new items such as quality and affordable medicines made in Pakistan. I have already spoken with the Yemeni Minister of Health and Minister of Commerce and we agreed to expand our cooperation to include pharmaceuti-

Our target by end of 2010 is to increase trade exchange between Yemen and Pakistan to USD 150 million.

One of our primary commercial interests in Yemen is investments in the Aden Free Zone. I have been on a visit to four Yemeni governorates recently, including Aden recently and met with governors and officials.

Currently, there are three businessmen investing in Aden in plastic, packaging and value-added clothing industries, and there are another three Pakistani businessmen who are looking seriously into investing into a Pakistan school to open

branches in Aden and Taiz.

The governors of these provinces showed great interest in the premier English medium school. They also promised to support [the project] with the land and we also assured them we would work on achieving this goal as soon as possible. Once the schools get the land titles from the governors, planning and establishment will commence without any delay.

The Yemeni Minister of Higher Education expressed his keenness to see leading Pakistani universities in Yemen. Hence, branches or campuses of leading Pakistani universities in Sana'a, Aden, Hodeida and Taiz are a priority.

We already have a Pakistani school in Sana'a in which soon there will be an institute for business administration, English language and information technology. The institute will be converted into the University of Pakistan after getting a charter from Yemen's government.

The business institute in the Pakistan school, besides the English learning institute, has offered free training for Yemeni armed forces officers in Pakistan. It is the first one we have set up in the Middle Eastern countries.

Do you face any problems in promoting investment in Yemen?

Actually, we do. One of the main problems is that a visa to visit Yemen is not easily granted for potential Pakistani investors. Even VIPs and high level businessmen are required to undergo a series of medical and security tests to the extent that they are put off.

They have complained that even getting a visa to Europe and the United States is easier for them that getting one to Yemen, although their interest is in essence investing in Yemen and hence enhancing Yemen's economy.

We understand why the Yemeni government needs to create certain checks on people wanting to visit the country but it is not reasonable when it is only with regards to certain nationalities and includes businessmen, reputed academics and others who are easily welcomed into other countries around the world.

What about other agreements between Yemen and Pakistan in education and security?

Pakistan offers Yemen 50 scholarships in various fields every year. Twenty of those go to postgraduate degrees and already there has been a demand to

increase these scholarships. We hope that by the next academic year 2010/2011 the number will double.

There are 124 universities in Pakistan: 68 public and 56 private, highly reputed and operating according to international standards. We will be happy to include more Yemeni students within our academic system.

Yemen also offers Pakistan 40 scholarships, but those are only in Arabic and Islamic studies. Not much interest was made by Pakistani students to study those two disciplines abroad as Pakistan is very strong in these two subjects, so we requested the Ministry of Education and Ministry of Higher Education to expand these scholarships to other fields. We have received positive response.

As far as security is concerns there are no arms deals between Yemen and Pakistan. Our cooperation is in intelligence and training. We started a security intelligence exchange agreement over six years ago and since then we have had many Yemeni security officers of various fields visiting and being trained in Pakistan and Pakistani security officials visiting Yemen.

Pakistan offers Yemen 20 seats in any security discipline whether the air force, the military, or the navy. Eight of these have already been dedicated to the coast guards.

Pakistan is a member of the Combined Task Force 150 (CTF-150), a multinational coalition naval task force with logistics facilities in Djibouti established to monitor, inspect, board, and stop suspect shipping to pursue the War on Terror and in the Horn of Africa.

Pakistan Navy Rear Adm. Muhammad Zakaullah, who assumed command of Combined Task Force 150 last July, had just visited Yemen last month. The purpose of his visit was further cooperation on fighting terrorism, especially in the Gulf of Aden.

Pakistan is also a part of the Combined Task Force 151 or CTF-151, which is an international naval task force, set up in response to piracy attacks in shipping lanes off the coast of Somalia.

One of the issues troubling Yemen is Al-Qaeda involvement between the two countries. How do you comment on this?

Pakistan has the largest border with Afghanistan and over 75 percent of this borderline is mountain areas that are difficult to monitor or control. We already

have 1,000 checkpoints across this border, compared to the one hundred of the alliance forces on the other side.

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Aden-Crater Br. Tel: 255858 - Fax : 260046

Taiz Br. Tel: 278028 - 278029 - Fax: 278031

Dubi Br. Tel: 00971506401510 - 00971566076932

AlShaikh Othman Br. Tel: 388692 - 388694 - Fax: 388693

Mokalla Br. Tel: 307305 - 317474 - 381942 - Fax: 350894

Chaina: Tel: 00862081367815 - Fax: 00862022374180 - 00862081369937

We have requested them more than once to increase security from the Afghani border in order to limit illegal trafficking across the border, but so far there is no concrete action in this regard.

However, it is very difficult today for any person to enter Pakistani territory without being noticed. Moreover, the risk of crossing such tightened security on the Afghan-Pakistan border, then traverse more than 1,000 kilometers illegally just to reach the sea and then sail to Yemen is simply too much of an effort for terrorists or Al-Qaeda members to take compared to the easier less-guarded root through northern Afghanistan.

The routes for trafficking humans from Afghanistan to other countries could be simply traced back, and already many media across the world have highlighted that Pakistan is not usually a route for Al-Qaeda or others to cross from Afghanistan to the rest of the world including Yemen.

Then why is there such great concern and accusation against Pakistan that it is exporting terrorists to the rest of the world?

You must understand that Pakistan has always held its firm and unique political stances throughout history.

On many occasions our position was not approved by world powers such as the United States and others, creating the wrath of foreign media. We have always been criticized, even when it comes to civil liberties and human rights, democracy and even gender justice.

Don't forget that the first ever Muslim woman to become prime minister was Benazir Bhutto of Pakistan in 1988. Yet even then the United State created economic sanctions on Pakistan, while logic would say that, as a country going through a unique political movement compared to the rest of the Islamic world, we should have been supported.

These sanctions were due American suspicion that Pakistan was engaged in nuclear armament. The same sanctions were not imposed on our neighbors. In Secretary of State Hillary Clinton's recent visit to the region, she publicly acknowledged this mistake.

There are rumors that Osama bin Laden is in Pakistan. Is it true? In Pakistan? Not a chance.

Then where is he, and is he still alive? He is in Afghanistan, and the last time I

heard he was very much alive.

What are your sources?

The alliance forces and their intelligence, especially United States forces. They are the ones in charge there, aren't

You said Pakistan enjoys liberties and free press. Can you elaborate on that?

To start with, we have 36 private television channels in several languages. They include very open political news, talk shows in which anyone can say anything without fearing prosecution. We have a woman speaker of the national assembly, we have women ministers, ambassadors and others posted in various high level government positions.

Then how do you explain what happened in Gojra when minority Christians were attacked and burned at the beginning of this month?

The situation in Gojra was tragic and very unfortunate, but let me emphasize that the government has handled it with great care. The incident started when a peaceful protest was planned in Gojra on July 30 over alleged desecration of Holy Quran by the Christian community.

On the date on the incident, August 1 around 400 to 500 people marched through the streets of Gojra and reached Nawan Lahore town, where they were intercepted by district police. The police placed a cordon on their path and negotiation between police and protestors started.

At around 12:50, some people from the Christian community started indiscriminate firing at the crowd which resulted in severe injuries to four protestors. The incited crowd, who were joined by hundreds more people from the locality, started exchanging fire with the Christian community, resulting eight further injuries including police officers. The crowd then ransacked public and private properties.

The government of Punjab immediately intervened and sent forces to control the situation, and security was provided to the Christian community and during the funeral of seven deceased Christians the next day. Ministers of the provincial government, including the minister for law and minister for minorities were present during the funeral.

A complaint has been lodged, 19 people were nominated and remaining unknown, and during the investigation 100 people have been arrested.

The government of Punjab has taken several rehabilitation measures after the

appointed and a relief camp was established at a site with free food provided. Compensation of PKR 5,000 was paid to the legal heirs of the deceased. Free

incident. A relief commissioner was

medical treatment was provided for the

injured. An assessment team is survey-

ing damage in properties to estimate

suitable compensations. A police post

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has been constructed in the area. Commissioner and regional police officer in Faisalabad, besides the inspector general of police and home secretary of Punjab are staying in the area for resolution of tension. Interfaith harmony

committee meetings have been con-

vened at Gojra.

Would you compare Yemen's insurgents in Sa'ada to the rebellion movement in Pakistan?

The situations are different considering that our problems in Swat Valley were purely non political. Taliban and their foreign associates wanted to create terror among the people and destablise the country.they were committed to terrorism without any specific vision or political mission. they were dealt with firmly and sooner their evil designs were put to end before it expanded. Sa'ada's problem has become chronic in Yemen and has political connotatios. howeveryemen Pakistan can cooperate to tackle the issues which cause damage to the established order in the society and disrupt development.yemen may benefit from pakistani experience in handling both Saada and ALgaeda issues

In Swat, Pakistani security forces battled Taliban militants and their al-Qaeda allies. When the fighting began, the army took control of the roads, so the militants were moving about using fields

Thopusands of swatis who had left their homes because of the conflict had safely returned and have been compensated.according to current statistics arund 90% in swat and 70% in Buner have returned to their homes.

The Embassy of Pakistan is trying to gather information about Pakistani graduates in Yemen. The data will be saved and they will be invited to all functions.

If you are currently studying in Pakistan or former graduate kindly send an email to: parepsana@yemen.net.ye or

aalisirohey35@gmail.com

Pakistan a tourist's paradise

Pakistan's main attractions include adventure tourism in the Northern Areas, cultural and archaeological tourism as found in Taxila, Moenjodaro, Harrappa, and early Muslim and Mughal heritage at Multan, Lahore, Thatta, Peshawar and Swat.

A trip through Pakistan is a face to face encounter with a fascinating land that has withstood countless invasions and preserved the essence of its conquerors in the form of present day monuments and archaeological heritage.

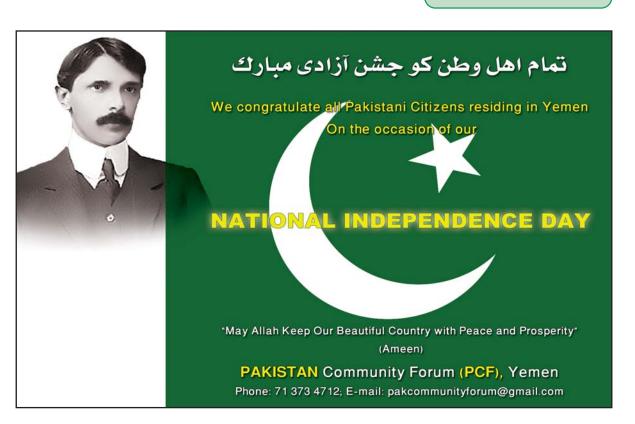
See for yourself the excavated sites at Mohenjodaro and Taxila - seats of the ancient Indus Valley and Gandhara civilizations; the architectural monuments of the Moghuls; the Khyber Pass - the historic inlet to South Asia - or the ancient unchanging traditions of the Kafir Kalash of the Chitral Valley.

For those with an intrinsic love of mountains, Pakistan offers the unique pleasure of its northern mountain ranges, the Himalayas, the



Hindukush and the Karakorams - a mountain wonderland unrivalled in the entire world with such formidable peaks as the K-2, the Nanga Parbat, the Rakaposhi, and the Trichmir. These ranges present an awesome

challenge for those looking for trekking, mountaineering, angling, or jeep safaris. The resorts in these remote valleys make for an ideal summer get-away.



You are being lied to about pirates

By: Johann Hari j.hari@independent.co.uk

in 2009, the $w \hspace{0.1cm} o \hspace{0.1cm} r \hspace{0.1cm} l \hspace{0.1cm} d \hspace{0.1cm} ' \hspace{0.1cm} s$ governments would declaring a new War on Pirates? As you read this, the British Royal Navy backed by the ships of more than two dozen nations, from the US to China is sailing into Somalian waters to take on men we still picture as parrot-onthe-shoulder pantomime villains. They will soon be fighting Somalian ships and even chasing the pirates onto land, into one of the most broken countries on earth. But behind the arrr-mehearties oddness of this tale, there is an untold scandal. The people our governments are labelling as "one of the great menaces of our times" have an extraordinary story to tell - and some justice on their side.

Pirates have never been quite who we think they are. In the "golden age of piracy" - from 1650 to 1730 - the idea of the pirate as the senseless, savage Bluebeard that lingers today was created by the British government in a great propaganda heave. Many ordinary people believed it was false: pirates were often saved from the gallows by supportive crowds. Why? What did they see that we can't? In his book Villains Of All Nations, the historian Marcus Rediker pores through the evidence.

If you became a merchant or navy sailor then – plucked from the docks of London's East End, young and hungry - you ended up in a floating wooden Hell. You worked all hours on a cramped, half-starved ship, and if you slacked off, the all-powerful captain would whip you with the Cat O' Nine Tails. If you slacked often, you could be thrown overboard. And at the end of months or years of this, you were often cheated of your wages. Pirates were the first people to rebel

against this world. They mutinied and created a different way of working on the seas. Once they had a ship, the pirates elected their captains, and made all their decisions collectively, without torture. They shared their bounty out in what Rediker calls "one of the most egalitarian plans for the

disposition of resources to be found anywhere in the eighteenth century".

They even took in escaped African slaves and lived with them as equals. The pirates showed "quite clearly and subversively - that ships did not have to be run in the brutal and oppressive ways of the merchant service and the Royal Navy." This is why they were romantic heroes, despite being unproductive thieves.

The words of one pirate from that lost age, a young British man called William Scott, should echo into this new age of piracy. Just before he was hanged in Charleston, South Carolina, he said: "What I did was to keep me from perishing. I was forced to go apirateing to live." In 1991, the government of Somalia collapsed. Its nine million people have been teetering on starvation ever since – and the ugliest forces in the Western world have seen this as a great opportunity to steal the country's food supply and dump our nuclear waste in their seas.

Yes: nuclear waste. As soon as the government was gone, mysterious European ships started appearing off the coast of Somalia, dumping vast

barrels into the ocean. The coastal population began to sicken. At first they suffered strange rashes, nausea and malformed babies. Then, after the 2005 tsunami, hundreds of the dumped and leaking barrels washed up on shore. People began to suffer from radiation sickness, and more than 300 died.

Ahmedou Ould-Abdallah, the UN envoy to Somalia, tells me: "Somebody is dumping nuclear material here. There is also lead, and heavy metals such as cadmium and mercury - you name it." Much of it can be traced back to European hospitals and factories, who seem to be passing it on to the Italian mafia to "dispose" of cheaply. When I asked Mr Ould-Abdallah what European governments were doing about it, he said with a sigh: "Nothing. There has been no clean-up, no compensation, and no prevention."

At the same time, other European ships have been looting Somalia's seas of their greatest resource: seafood. We have destroyed our own fish stocks by overexploitation - and now we have moved on to theirs. More than \$300m-

worth of tuna, shrimp, and lobster are being stolen every year by illegal trawlers. The local fishermen are now starving. Mohammed Hussein, a fisherman in the town of Marka 100km south of Mogadishu, told Reuters: "If nothing is done, there soon won't be much fish left in our coastal waters.'

This is the context in which the 'pirates" have emerged. Somalian fishermen took speedboats to try to dissuade the dumpers and trawlers, or at least levy a "tax" on them. They call themselves the Volunteer Coastguard of Somalia - and ordinary Somalis agree. The independent Somalian news site WardheerNews found 70 per cent "strongly supported the piracy as a form of national defence".

No, this doesn't make hostagetaking justifiable, and yes, some are clearly just gangsters - especially those who have held up World Food Programme supplies. But in a telephone interview, one of the pirate leaders. Sugule Ali: "We don't consider ourselves sea bandits. We consider sea bandits [to be] those who illegally fish and dump in our seas."

William Scott would understand.

Did we expect starving Somalians to stand passively on their beaches, paddling in our toxic waste, and watch us snatch their fish to eat in restaurants in London and Paris and Rome? We won't act on those crimes - the only sane solution to this problem - but when some of the fishermen responded by disrupting the transitcorridor for 20 per cent of the world's oil supply, we swiftly send in the

The story of the 2009 war on piracy was best summarised by another pirate, who lived and died in the fourth century BC. He was captured and brought to Alexander the Great, who demanded to know "what he meant by keeping possession of the sea." The pirate smiled, and responded: "What you mean by seizing the whole earth; but because I do it with a petty ship, I am called a robber, while you, who do it with a great fleet, are called emperor." Once again, our great imperial fleets sail - but who is the

Source: Independent

What is next? – A question often missed

By: Hameed Hussein Al-awdi auditechno@yahoo.com

have no doubt that none of the parties concerned with the crisis in fact crises – hitting the country have asked themselves this question: "What is next?" In case this assumption is not accurate and some have actually asked this question, I can assure you that none have reached a clear cut answer to this short and simple question. This is because none of them have thorough knowledge of what is actually going on, and thus are unable to foretell what is to come.

Sometimes these concerned parties are like one who is lost and can do nothing other than walk, walk and walk until he is stopped by someone or something. At times the one who is lost seems to be better off than these parties since he can ask for help and then can be guided to the right path or destination. For the parties, the situation is worse because not only have they lost their way but have perhaps gone astray, and in this case do not know what help they need or whom

Let us ask them one by one and try to fathom their various stances, acts and situations. There is no standard for who to start with, so let the beginning be with the regime. What is next? Are you fully aware of what is going on and what is to prepared for what you expect? And if no, why not? Are you going to keep walking along your path, taking the entire country with you, until you reach its end whatsoever it will lead to?

Of course the regime is confused and might have lost control over the situation, but this does not exempt its members from responsibility over the past, present and future of the crisis. After all, they are the first and foremost ones to shoulder the task of saving the country from looming collapse.

Have you, the regime, thought about how these crises began, or how they developed, escalated and reached their climaxes? Have you thought about what you could do at first, and what you could do after that? Of course, so far you have done nothing. Therefore, what you are urged to do, and obliged to do as well, is more than what you are doing now, which is to say anything. To your misfortune, you have no more choices and no more time as well. Your fatal mistake is that you wanted everything, and now it seems that you are losing everything. Both the expected and unexpected have happened, things that are outside your ability to comprehend, but what is to happen next will be the farthest reaching

"What is next?" must be your top, and sole, priority. It has always been your fault that all these troubles came to yourfollow? If yes, are you ready and well selves and to the country. Think about it done wrong, and you need to rethink

now before you miss your chance forever. Try just once to be honest and admit your failures, weaknesses and shortcomings during your past and present times. Maybe the future will forgive you and dismiss these faults if you show a bit of willpower and if you can be a little bit

The next party to be asked is composed of the Houthis and the Southern Movement leaders and supporters. 'What is next?" Have you asked yourselves such a question? And if so, what answers do you have? For the Houthis specifically, are all these wars and conflicts not enough for you? You have proved to be steadfast opponents of the fragile regime, and hence you have gained more than you expected. Isn't it good enough for you that you sit and negotiate with the regime as equals? What exactly do you look forward to other than what you have already

Let us put it another way for you. Do you have an idea or ideas about what is to come? Or do you just want things to continue the way they are going because you have no idea about the future? Is it really the temptation of power – some would say throne - that is causing all of this hardship in the north? What exactly is the matter with you? Try for a while to think about what is to come; maybe you will find, even for once, that you have

your priorities and strategies - if you have any.

On the other hand, let us turn to the Southern Movement leaders and supporters. 'What is next' is certainly not what you have in your minds. What is next? Think about it more than once before it runs away from your hands. What you have been doing is completely wrong because you have confused different issues. Try to have a picture of the whole situation, and if you want it to be as full and obvious as it should be, ask yourself some questions. Do you think that you can have control over people and fortunes as your former leaders had? Do you think that the people of the south are ready to welcome you as their new rulers in the way you are dreaming they

Ask yourselves some other questions. What about the others in Aden, Shabwa. Hadramout and Mahra? Don't you think that they have the same right to decide their future once you have seceded? As long as you claim the right to what you call the struggle for independence, others have the same right. In fact, they seem to be more eligible than you to have this right. Think again and again about 'what is next?' before you dare to act. Otherwise, the unknown future will be your last stop and you will have achieved nothing.

The third party to think about the question is the opposition, particularly those represented in the JMP. What is next? In fact, you are supposed to be the answer to this question; you are supposed to be the next power for your nation. Are you ready for this? Or do you think that 'what is next' is something different? You have talked, argued and raised your voice, demanding many things while denouncing many others. You have arranged for protests, demonstrations, sit-ins and strikes, but has any of this changed anything? Do you have a plan or even an idea regarding the future of your nation?

If you, together with your crowds of different groups, have nothing to do with your people's future, then who do you think has this power? Being merely an audience or a group of spectators will never help, so try to change and develop your role to be active players before this role is stolen from you and you are swept

The question is short and simple to understand, but it needs all parties to think of urgent answers. None of them has more time than the others to spend before taking practical steps to save what can be saved, for themselves and for the country as a whole. All of them - with varying degrees - have led the country into this critical situation, and thus share the responsibility for what is to come.

"What is next?" must be the concern of all parties, and nothing is in anyone's favor. Unless they move towards answering this critical question and try to shape the future the way that serves and saves all, 'what is next' will definitely make the move towards them. In this case they will have no choice but to accept the future as it is.

Recalling

By: Marion Patrick Lavilla Levy9ph2000@Yahoo.com

one are days when we used to go out of the hospital to buy from souks. One particular month I don't wish to forget is my return to Sa'ada last January after almost 2 months of vacation in Sana'a. On the way back to Sa'ada, we were instructed not to move further because there was an exchange of gunshots between the military and an armed group. I thought it was a sign I shouldn't return to that dreaded place. The hospital van returned back to Sana'a and we took our breakfast at a restaurant and ease our nerves after being instructed to return to the checkpoint at 9 am; we were supposed to travel back to Sa'ada at 5 to 6 am. Our driver insisted to push through because his son, who was riding another hospital van, did not report any disturbance in the road. It felt good to stay longer in Sana'a and linger on the moments I had with the city. No more midnight walkathons. No more

gym with spa and sauna. Goodbye to bito my school for English - I studied English for 5 weeks so that my stay in Sana'a won't be boring; but, my friends from Sa'ada wouldn't spend their time studying if they were on my shoes. Who would? You are on a vacation!

The longer I stayed in Sana'a; the greater my desire to pass my resignation. I felt my heart melt when we continued with the journey back to Sa'ada although it took an hour and a half to persuade the military personnel in the checkpoint that our travel was valid and the road was safe - our intelligence sounds more reliable than the shootout that happened. Mind me; our driver has been crossing the battle field for many years. He's like the Indiana Jones of Yemen. He experienced a lot while travelling the road from Sa'ada going to Sana'a and vice-versa: Kidnapping, hijacking, you name it. He has more lives compared to cats. But I guess he's just lucky or maybe he wears a horseshoe around his neck or he keeps rabbit paws in his pocket; I don't know.

After I started working and a week weekly copies of newspapers. Goodbye has passed, last January 19, that faithful rainy and foggy Monday, I went outside with my co-border to check out the souk for meat. I told him it was too late because it was already 9 am. But it didn't look like 9 am because the clouds were dark and it was really cold. I didn't have a grasp about the weather because I rarely read forecasts on the paper and I cannot understand Arabic that well; all I can do is speak broken sentences and do charades. When it gets too complicated, I call the guard. The usual 9 am greets you with a prickling heat at the back of your neck; this time, the weather has gone crazy. It rained the whole day and you see your breath smoke when talking. It was very muddy in the souk. We have to raise our pants while walking because we were afraid to have it wet and dirty. When we went inside the meat market, we were too late. The last batch was too old so it would be difficult to cook and chew. We went back to the hospital playing with our breaths. It was an odd day for everyone but it sure is memorable.



YEMEN TIMES

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To live or die: the digital age and Lebanon's newspaper industry

The digital revolution has revolutionized media and helped to breakdown formally established media and journalistic rules in the process. Will this digital media evolution mean the death of traditional print media? Although the discussion has been passionately viewed from both sides of the digital divide, what is sure in Lebanon is that the Lebanese newspapers are going through hard times - similar to newspapers the world over

By: Nader Sabbagh **MENASSAT**

very now and then, media workers in Lebanon hear news about financial prob-lems in their local newspapers, reaching the point where closure of the newspaper or a cessation of publishing is discussed as a distinct possibility. In Lebanon, it has begun to happen with such frequency that it's become almost a routine media

Recently, this subject has been renewed with more graveness, backed with tangible evidence that is signaling a true crisis among Lebanon's newspapers, even if it is still an "underground" concern.

Breaking new ground and the financial crisis

About three years ago, a group of Lebanese journalists decided to create a independent" newspaper. Editorial independence was their chief concern when venturing into these media waters because dependence on funding sources had always been a major fear that they said restricted both the work and freedom of any news media outlet.

As one of the founders told MENAS-SAT, it was a9 long time ago that the "independence" of the newspaper clashed with its financial needs. When that happened, "dreams" or "illusions" of independence disappeared in the face of the dependence on capital, which, more often than not has been accompanied by the influence of the tastes and opinions of the funders themselves.

Locally, this is a Lebanese story that can be replicated anywhere else in the Arab world - the relationship between media as a profession when related to the sources of funding, between dependence and independence, between the need for storytelling and the ads, between outspoken criticism and pleasing advertisers - this is an endless story in today's newspaper industry.

What has happened in Beirut, financially and otherwise, begs the question: do you think newspapers are in danger? Many signs point to the fact that there is an accumulation of a variety of serious problems - particularly financial problems - that are threatening the continuity of the Lebanese newspaper industry.

Take, for example, a particular advertising campaign unveiled recently in which the Lebanese woke up to see the streets of several cities covered by ads from one of the local newspapers trying to convince its readers that the country (Lebanon) was more beautiful, better, clearer, and more powerful... without colors, a reference to the colors of the political parties featuring prominently in

The message it seemed was a veiled means of preparing its readership for the publishing of a black and white newspaper, a message being sold as a political decision. Informed media sources told MENASSAT that the decision of that newspaper to publish in black and white came from the financial crisis and the need to cut expenses - not out of a polit-

In the same context, another newspaper had been forced to cut the number of its pages in order to decrease the printing and paper costs - packaging the scaling back of the newspaper's content as a new "summer look" and a means of offsetting the decrease in sales usually seen in summer.

Another newspaper, considered one of the oldest and most prestigious in Lebanon, has undertaken an internal reorganization in order to cut expenses - to confessional system that only distributes be followed by a number of employee lay-offs.

Serious talks about killing another newspaper that recently renewed its publishing schedule just a few months ago has also been spreading among the political party it is affiliated with, and some newspapers have already stopped publishing special editions that used to appear with their daily issues. All signs show there is a general direction to cut down expenses.

Is this matter restricted to Lebanon or this case is wider?

We can't deny that the surge in the information flow witnessed in our world today has put the printing press in tough competition with the other audio-visual and digital media offerings. Will we witness the extinction of the paper press? Will the widespread dissemination of the image and internet culture mean that there is no more place for the printed press to focus on what happened "yesterday," versus "today" or "now?"

Partisan media

Indeed, the media sector in Lebanon is so interrelated with political life that the line between media and politics is often blurred. Who is using who? Who is taking advantage of the other to serve his own interests? These complications are unique to Lebanon given that it is such a private newspapers, without any official or state-sponsored publication.

June parliamentary elections in Lebanon saw large amounts of public and private money spent on the campaign process, money that according to one source exceeded November's US presidential elections expenses. A media expert told MENASSAT, "The calm state the country is supposed to witness after the elections will reflect negatively on the print press in specific.'

The reason here is mainly that the political forces usually use the local newspapers in their daily political battles, spending great amounts of money. Today, there is an appeasement period that all political parties have agreed to as a means of reducing media expenses, which would otherwise reflect negatively on all newspapers.

Where Lebanon's ad sector is concerned, these expenditures have not been taken into consideration by the media. The same goes for sales returns, which constitute 30% of the cost of pro-

Worldwide problem

We could say that this is an international crisis with Lebanese features. The international financial crisis put the printing press in serious trouble. But this process was additionally affected by the internet and the sizeable number youth who follow the news online. The readership, for example, of the print versions of the major American newspapers lowered in comparison to the e-versions' readership. In fact, Christian Science Monitor stopped its print version all together, now appearing solely on-line.

Many statistics, however, show a decrease of 2.5 percent in the newspapers' readership in the US between October 2007 and March 2008. the US Newspapers Syndicate claimed that the Sunday newspaper sales regressed by 3.1 percent according to 610 newspapers, whereas there was 2.5 percent regression weekday sales according to 770 newspapers.

This regression is not restricted to the US; the UK, France and other European countries have also experienced similar slumps in sales and readership.

Thus, it is clear the printing press is fighting for its survival - both in Lebanon and abroad. Its continuation means transporting each newspaper from its current point of stagnation into a dynamism that comes from dissecting the news and analyzing it through an electronic means, thereby reducing the time gap between the printing press, and the digital press.

Today, e-media is a new competitor to the printing press with cheaper overhead and a wider readership, so which one will survive and which one is actually stronger? Time will tell.

Child marriages still dog Yemen

By: Rachelle Kliger

hildren in Yemen are being forced into wedlock at a young age, because a law that limits the age of marriage has not been put into practice.

Child marriages are still widespread in Yemen, despite new legislation limiting the age of marriage.

Six months ago the Yemeni government passed a law that limited the minimum age of marriage for both boys

Under the law, parents who married off their children would face a year in jail or be fined the equivalent of about

But Yemeni children's rights campaigners say the law has never been applied and child marriages remain just as common as they were six months

"Nothing has changed, because the law is still pending and has not been made operative," Ahmad Al-Qurashi, director of the Sanaa-based Seyaj Organization for the Protection of Children, told The Media Line.

"It was anticipated that the state president would issue a decision about the law, but this never happened," Al-Qurashi said. "It became part of a battle among radical, extremist, Islamist and tribal forces who considered the law an attack against religion and against the Prophet Muhammad."

Child marriages, particularly for girls, are a long-standing problem in Yemen, where parents strive to marry off their daughters early in order to protect girl's honor.

The problem is especially common in rural areas where education is lacking and the economic situation is poor, but there are no accurate statistics on the number of child marriages.

Seyaj estimates there are currently tens of thousands of underage girls married in Yemen.

The problem is rarely discussed and is entrenched in religious and cultural

Proponents of child marriage mention the Prophet Muhammad, because according to traditional sources, his wife 'Aisha was nine or ten years old when their marriage was consummated.

But rights advocates say it is a mistake to consider marrying a child a religious or customary obligation based on

Even when the law was being passed six months ago, Al-Qurashi told The Media Line that events suggested its implementation would not be easy.

MPs who opposed the law on religious grounds mobilized their supporters to demonstrate against it in the cap-

Al-Qurashi said his organization is now incapable of launching an awareness campaign, as long as there is no law in place to back it up.

"If we launch a campaign while these

parties are voicing opposition, we'll only turn more people against us and it might even draw competing campaigns, aiming to frustrate the law," he said. "So we prefer to delay any campaigns until the law is finally approved and becomes operative."

Several cases of child brides have drawn international attention, increasing pressure on Sanaa to make the practice illegal.

The story of Nujoud 'Ali, a 10-yearold Yemenite girl, hit international headlines last year, as she independently sought a divorce from her 30-yearold husband who she said was beating and raping her.

Child-rights organizations say young marriages deprive children of their childhood, especially when girls are forced into motherhood at such a young

Under the new law, no child under the age of 17 will be married, unless their marriage is seen by a judge to be in the best interest of the child.

Also, the law stipulates that no marriage can take place, at any age, without the consent of the woman.

The thinking behind the law is that it would promote better education and health for both men and women in Yemen and will help development in a country where an estimated 70 percent of the female population is illiterate.

Source: The Media Line. All Rights

The key to ending hunger

By: Thomas Hager

he recent news that twothirds of adults in the United States are overweight or obese – and the number continues to grow - brings to mind a question that has bothered me since the 1970's: Why aren't we all starving?

It was not that long ago that experts were predicting that our skyrocketing human population would outstrip its food supply, leading directly to mass famine. By now millions were supposed to be perishing from hunger every year. It was the old doom-andgloom mathematics of Thomas Malthus at work: population shoots up geometrically while food production lags behind. It makes eminent sense. I grew up with Malthus's ideas brought up-to-date in apocalyptic books like The Population Bomb.

But someone appears to have defused the bomb. Instead of mass starvation, we seem to be awash in food. And it's not just the US. Obesity is on the increase in Mexico. Fat-related diabetes is becoming epidemic in India. One in four people in China is overweight, more than 60 million are obese, and the rate of overweight children has increased almost 30-fold since 1985. Everywhere you look, from Buffalo to Beijing, you can see ballooning bellies.

Instead of going hungry, humans around the world on a per capita basis are eating more calories than ever before.

If you're looking for reasons behind today's obesity epidemic, don't stop with the usual suspects, all of which are being trotted out by the press: fast food, trans fat, high sugar, low exercise, computer games, strange bacteria in your gut, weird molecules in your blood. I personally blame some hardwired human instinct for sitting around eating salty, greasy, sugary snacks in preference to hard physical labor. All of these factors are certainly related to the "insidious, creeping pandemic of obesity . . . now engulfing the entire world," as one gung-ho expert recently put it. But they are only bits of the puz-

The underlying answer is this: There's a lot of cheap food around . Yes, walk into your local mega-grocery-emporium or just about any foodselling area anywhere in the world and stare the problem in the face. There's inexpensive, high-calorie food piled all over the place.

Somehow we outsmarted Malthus. Food production has not only kept up with population growth but has managed somehow to outstrip it. There are ups and downs from year to year because of the weather, and there are pockets of starvation around the world (due not to a global lack of food, but to a lack of ways to transport it where it's needed). In general, silos are bursting.

Tons of food gets plowed under the ground because there's so much of it farmers can't get the prices they want. Tons of cheap food (corn, for instance) is used to create more expensive food (like steak). Lots of food means lots of grease, and meat, and sugar, and calories. Lots of food means lots of overweight people.

If you like the idea of avoiding mass starvation - and I certainly do - you owe thanks to two groups of scientists: one that gave us the Green Revolution back around the 1980's via strains of hardy, high-yielding grains, and another that figured out how to make bread out of air.

You heard me right. If you're looking for someone to blame for today's era of plenty, look to a couple of German scientists who lived a century ago. They understood that the problem was not a lack of food per se, but a lack of fertilizer – then they figured out how to make endless amounts of fertilizer.

The number-one component of any fertilizer is nitrogen, and the first of the two German researchers, Fritz Haber, discovered how to work the dangerous, complex chemistry needed to pull nitrogen out of the atmosphere – where it is abundant but useless for fertilizer and turn it into a substance that can grow plants.

A first demonstration was made 100 years ago. Carl Bosch, a young genius working for a chemical company, quickly ramped up Haber's process to industrial levels. They both won Nobel

It ranks among the great ironies of history that these two brilliant men, credited with saving millions from starvation, are also infamous for other work done later: Haber, a German Jew, was a central force in developing poison gas in World War I (and also performed research that led to the Zyklon B poison gas later used in concentration camps); Bosch, an ardent anti-Nazi, founded the giant chemical company I.G. Farben, which Hitler took over and used to make supplies for World War II.

Today, jaw-droppingly huge Haber-Bosch plants, much refined and improved, are humming around the world, pumping out the hundreds of thousands of tons of fertilizers that enrich the fields that grow the crops that become the sugars and oils and cattle that are cooked into the noodles and chips, pizza, burritos, and snack cakes that make us fat.

If you don't think this work important, consider that half the nitrogen in your body is synthetic, a product of a Haber-Bosch factory. Or that without the added food made possible by their discovery, the earth could only support about 4 billion people - at least 2 billion less than today.

And yes, before you email me, I understand the concomitant problems: stress on ecosystems, pollution (including nitrogen pollution), etc. etc. But I am an optimist, so instead of moaning I will leave you with some more good news. Even with a world population that continues to add tens of millions of new mouths every year, given continuing growth in Haber-Bosch fertilizer and a surprising trend toward a worldwide decline in birth rates (if you live about 50 years longer, according to the best estimates, you'll see humanity reach zero population growth), it might be within humanity's grasp to avoid mass starvation forever

Alchemy of Air, a history of the Haber-Bosch discovery Source ttp://www.project-

Thomas Hager is author of The

syndicate.org

Invitation for Pre-Qualification



Safer Exploration and Production Operations Company (SEPOC) here announces its desire to pre-qualify

RAS ISSA OIL STORAGE TANKS & TERMINAL PROJECT

The works consist of the following:

ENGINEERING, DESIGN, PROCUREMENT & CONSTRUCTION (EPC) / INSTALATION / ERECTION, TESTING, TRIAL RUNS AND COMMISSIONING (ONSHORE AND OFFSHORE WORKS)

Prequalification will be conducted through prequalification procedures specified in the documents and it is open to all contractors or firms. Applicants may obtain further information from SEPOC Contracts & Tenders Department, and inspect the

pregualification documents during the official working hours at SEPOC Main Office address as detailed below. A complete set of the pre-qualification document in English can be collected as a free of cost from our SEPOC Contracts & Tenders Department or can be downloaded from our website or from High Tender Board website (www.htb.gov.ye) by the interested applicants on or before 18.08.2009

The submission of prequalification documents shall be to our SEPOC Contracts & Tenders Department not later than 3.00 p.m. on 15.09.2009. The procedure for submission of documents shall be referred in the Instruction to Applicants section I- Item 31.0.

Applications for prequalification should be submitted in sealed envelopes, delivered to the address below, and be clearly marked on the top of envelope as Application to Prequalify for RAS ISSA OIL STORAGE TANKS & TERMINAL PROJECT — SEPOC / ENG -2009-003.1

Only the pre-qualified applicants will be called to participate in the forthcoming tender (Technical —First stage of the tender)

Republic of Yemen Safer Exploration and Production Operations Company (SEPOC)

Attention: Contracts and Tenders Manager P.O. Box-481, Sana a, Republic of Yemen City: SANA A Postal Code: 481

Facsimile number: 00967 1 415884 Web site: http://www.sepocye.com Electronic mail address: kmigdad@sepocye.com

Telephone: 00967 1 416080, Ext. (2418)

Country: YEMEN

National Bank Of Yemen





CONDENSED INTERIM FINANCIAL STATEMENTS ED 30 JUNE 2009

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et on treasury bills et on certificates of deposit with the Central Bank of Yerren Total interest income of deposits Net interest income missions and fee income on banking services. In or avoidable for sale intendiments on foreign commonly transactions reperating income NET OPERATING INCOME RATING EXPENSES missions and fee expenses on banking services rati and administration expenses store. TOTAL OPERATING EXPENSES.	11	1,929,907 409,042 17,500 12,933 122,107 2,498,631 29,076 7,29,994 342,724 1,101,794	434,285 2,053 64,052 345,988 2,650,483 38,548 686,004 514,157 1,238,009
of deposits Net interest income missions and fee income on banking services, many avoilable for sole initiationers is on foreign customery transactions of operating income NET OPERATING INCOME RATING EXPENSES missions and foe expenses on banking services real and administration expenses extre TOTAL OPERATING EXPENSES.	11	1,929,907 409,042 17,500 12,903 129,107 2,498,631 29,076 7,29,984 3,42,724 1,101,794	434 285 2,053 64,052 345,988 2,650,483 38,548 685,004 514,157 1,238,009

PROFIT FOR THE PERIOD AFTER ZAKAT AND BEFORE INCOME TAX

The attached notes 1 to 19 form an integral part of these condensed interim financial statements

3474,018)

880,319

YR 104

(480,681)

862,663

YR 119

Numerical Blook CF Yesten	3 RISK MANAGEMENT OF FINANCE	IAL INSTRUME	NTS				
Statement of Changes in Edutry For The Six Months Forlied 30 June 2009	Risk is inherent in the Bank's activities but it subject to risk limits and other controls. This	is managed the a process of risk	ough a process of menagement is	critical to the E	lank's confin		
Surplus On Commission Apostuston Charges in	individual within the Bank is accountable for the The Bank is exposed to credit risk, liquidity risk				7S.		
CFRoperty Statutory General Pair feature Residued Copilul Resource Resource Resource Resource Euromaps Total 197-1006 197-1000 197-1000 197-1000 197-1000 197-1000	3-1 Credit Risk Loans and credit facilities to customers and ba						
Index 2007 7,580,000 636,352 1,611,572 148,068 21,515 8,720,909 in reliac for the year 24,454 94,454	considered as financial assets exposed to cre they fall due.						
788096 - 159396 159396 159396 - 22959 - 22059	In order to comply with the Centrel Bank of Y Bank adheres to certain minimum standards in				eregement o	of credit risk exp	posure, the
in perfect transferred (554, 756) (534, 756) (5354) (5354)	In addition to the standards stated in the above exposure are:	e-mentioned circu	alar, additional pro	cedures applied	i by the Bank	to minimize the	e credit risk
reher 2008 0,500,000 639,752 1,641,376 377,258 45,009 11,189,247	 preparing credit studies on custome obtaining sufficient collateral to min 						
1 880,319 860,000 636,762 1,641,236 972,368 45,889 880,319 12,679,068	or banks; • follow-up and period reviews of ou		nks in order to e	valuate their fir	encel position	one, credit relin	g and the
at of Descript, in the meeting field on the April 2001, resolved to increase the capital of the Mark to YM 10,000,000 throbands. Milb. the Minister of served this bosses in the capital. The capital will be relead from the Resonantific share of profit of the end of each year as the Resent of Directors. In amount of the capital reaches YM 10,000,000 throusands.	required provision for non-performin distributing credit portfolio and balan	*	wer diversified see	tors to minimize	concentration	n of credit risk.	
seen made to the share staglish and reserves from the profit of the period as the same is done at the end of the year. The distributions of the 19 form an integral part of these condensed interior financial statements.		Namona	BANK OF YEMEN				
Nanonal Bascor Years	Notes To The		STAN FINANCIAL ST. June 2009	AZEMENTS (CON	тичео)		
Statement Or Crisi Flows For The Six Months Ended 30 June 2009	3 RISK MANAGEMENT OF FINANCE	AL INSTRUMEN	ITS (CONTINUE)	Dj			
IS FROM OPERATING ACTIVITIES SO Area 2009 SE Jame 2008 YE 000 YE 000	3-1 Credit Risk (Continued) The table below shows the mealmum exposure			ts of the balance	ne sheet. Th	e medmum e	gmaure is
ing profit before otherspec in assests and liabilities related to operating activities	shown gross, before the effect of mitigation by	the use of cullater	ral agreements		30		December
66) / 17200000 17 (1000000 17700000 1770000 1770000 1770000 1770000 1770000 1770000 1770000 1770000 1770000 1770000 1770000 1770000 1770000 1770000 1770000 1770000 1770000 1770000 17700000 1770000 1770000 1770000 1770000 1770000 1770000 1770000 1770000 1770000 1770000 1770000 1770000 1770000 1770000 1770000 1770000 1770000 1770000 17700000 17700000 17700000 17700000 17700000 17700000 17700000 17700000 17700000 177000000 177000000 177000000 177000000 177000000 177000000 1770000000 1770000000 177000000 1770000000 1770000000 1770000000 1770000000 1770000000 17700000000 177000000000 177000000000 1770000000000	Acocts:				Y	2009 H1000	2008 YR 1006
in cash and cash equivalents (2,716,511)	Cash on hand and reserve balances with hand) Due from Benk	the Central Ban	k of Yemen (exck	uding cash on		78,459 80,940	B,8899,867 25,612,567
tch equivolents at 1 January 80,545.484 63,940,438 CASH AND CASH EQUIVALENTS AT 30 JUNE 71,216.288 61,223,927	Treasury bills Certificates of deposit with Central Bank	of Yemen				14,685	46,280,049 10,350,000
The attached notes 1 to 19 form an integral part of these condensed interim financial statements.	Loans and advances to customers, net of Available for sale investments, net				337.3	99,799 97,484	8,409,302 205,826
NATIONAL BANK OF YEARS NOTES TO THE CONDENSED INTERIM PRIANCIAL STATEMENTS 30 June 2009		assets			96,59		1,739,911
CORPORATION AND ACTIVITY	Contra accounts and other commitments Total credit	risk exposure			26,61 123,21		25,749,246 27,246,768
al Bank of Yomon (the Bank) was incorporated in Aden in 1999, it is wholly owned by the Government of Yomon. The deless all benking activities through its head office and 28 branches spread all over the Southern and Esstern	The Bank manages concentration of risk by dis no. 15 shows the distribution of financial instrum				ions and geog	graphical location	ons. Note
es and through two branches in Sanata, and one branch in each of Hodeldah and Taiz. The Bank is registered under registration number 1748 and its Head Office is at Queen Arwa Street, and its postal address is P. O. Box 5. Order, title of Yerner.	3-2 Liquidity Risk						_
GNIFICANT ACCOUNTING POLICIES siss of Preparation of Condensed Interim Financial Statements	Liquidity risk is the risk that the Bank will be un- limit this risk, the Bank's management in addit flows and liquidity on a daily basis and has arra	ion to its core de	posit base, mana				
leased interior lineaciel statements are prepared in accordance with International Accounting Standard 34. Interior Ensemble	The table below shows the moturity analysis for			200		es:	
need interim financial statements have been propored on a historical cost basis, except for the available for sale s, financial assets and financial listifilies held at fair value through profit or lose and that have been measured at fair	As at 30 June 2009	Less than 3 mosths	From 3 to 6 months	From months (b	Over	Total
contensed interim financial statements are precented in Yerneni Riyels and all values are rounded to the nearest one enemi Riyel except when otherwise is indicated.	LIABILITIES Due to banks	WF0000 585,276	YF1000	YFROO		Fraco	WR000 585,276
f Compliance used interim financial statements are prepared on a going concern basis in accordance with international Financial	Customers' deposits Income tax payable	56,707,569	9,017.513	18,318,19 474,01		9,642 8	4,702,916 474,018
Sentients (FRS) as adopted by the International Accounting Standards Popert (IASS) in force as at 30. June 2009 and lations of the International Financial Reporting Interpretations Committee (IFRC) of the IASS in time as at 30 June quiencents of the current local prevailing laws and regulations and the rules and instructions issued by the Central Bank	Total liabilities	57.292.845	9,017,513	18,792,21	0 650	9,642 8	5.782.210
requestions of the current rock preceding lasts and regulations and the rules and instructions issued by the Central Bank of Yerren circular no. 2 of 2002 regarding the format of the financial	As at 31 December 2008	Less from 3 months	From 3 to 6 months		to	Over	Total
fonderds and interpretations mondatarily applicable but not carty adapted last year	LIABILITIES	9F000 2,076,627	MH000	7 ye YATO		Tyear PROCO	YF7000 2,076,627
geration of these condensed interim financial statements, the following new standards and intermediations havened	Due to banks		40 474 004	47 040 00	70 10		7,871,641 E24,041
applicable and were not early adopted last year:	Due to banks Customers' deposits Income tex payable	57,951,751	12,174,394 824,041	17,618,27	. "	7,224 87	
applicable and were not early adupted last year: RS 8: Operating Segments, offective from 1 January 2009; S 1: Presentation of Financial Statements (as revised in 2007), effective from 1 Jenuary 2009; S 20: Denowing Costs (as revised in 2007), effective from 1 January 2009;	Customers' deposits Income tax payable Total fabilities	60,028,378	824,041 12,998,435	17,616,27	72 12	7,224 90	0,772,309
eperation of these condensed interim financial statements, the following new standards and interpretations became applicable and were not early adopted last year: RS 8: Operating Segments, effective from 1 January 2006; IS 1: Presentation of Financial Statements (as revised in 2007), effective from 1 January 2009; IS 23: Denowing Costs (as revised in 2007), effective from 1 January 2009; RS 1: First time adoption of IFRS and IAS 27: Consolidated and Separatic Financial Statements (as revised in 2008), flective from 1 January 2009;	Customers' deposits Income tex payable	60,028,378	824,041 12,998,435	17,616,27	72 12	7,224 90	-11100010
applicable and were not early adupted last year: RS 8: Operating Segments, effective from 1 January 2009; S 1: Presentation of Financial Statements (as revised in 2007), effective from 1 January 2009; S 20: Demonstrating Costs (as revised in 2007), effective from 1 January 2009; RS 1: Rist time adoption of IFRS and IAS 27: Consolidated and Separate Financial Statements (as revised in 2008), factive from 1 January 2009; RS 2: State based payment (as revised in 2008), effective from 1 January 2009; RS 3: State based payment (as revised in 2008), effective from 1 January 2009;	Customers' deposits income tax payable. Total fabilities In addition to the above, note no. 14 shows the	60,028,378 maturity analysis at changes in inte	824,041 12,998,435 of assets and hat great rates will affi	17,616,20 plittes and the n	r2 12 et gap betwee	en the two.	,772.309
applicable and were not early adupted last year: RS 8: Operating Segments, effective from 1 January 2009; S 1: Presentation of Financial Statements (as revised in 2007), effective from 1 January 2009; S 20: Denowing Costs (as revised in 2007), effective from 1 January 2009; RS 1: Plast fine adoption of IPRS and IAS 27: Consolidated and Separate Pinancial Statements (as revised in 2008), factive from 1 January 2000; RS 2 State leased payment (as revised in 2008), effective from 1 January 2009; RS 3: Business combinations (as revised in 2000), effective from 1 January 2009; S 32 Financial Instruments: Presentation and IAS 1: Presentation of financial statements (as revised in 2008), effective in 1 January 2009;	Customers' deposits income tax payable Total fabilities in addition to the above, note no. 14 shows the 3-3 Interest Rate Risk interest rate risk arises from the possibility the	60,028,378 maturity analysis at changes in intercedures to limit	824,041 12,998,435 of assets and liab areal roles will affi the effect of auch es on lending.	17,618,20 bilities and the n lect the future or misk to the mini	r2 12 et gap betwee	en the two.	772.309
applicable and were not early adupted last year: RS 8: Operating Singments, effective from 1 January 2009; 8: 1. Presentation of Financial Statements (as revised in 2007), effective from 1 January 2009; 8: 23: Denowing Costs (as revised in 2007), effective from 1 January 2009; RS 1: Pirst time adoption of IPRS and IAS 27: Consolidated and Separate Financial Statements (as revised in 2008), lactive from 1 January 2009; RS 2: State based payment (as revised in 2008), effective from 1 January 2009; RS 3: State based payment (as revised in 2008), effective from 1 January 2009; RS 3: Pinancial instruments: Presentation and IAS 1: Presentation of financial statements (as revised in 2008), effective in 1 January 2009; RIC 15: Agreements for Constructions of Real Estates, effective from 1 January 2009; anderds and interpretations issued but not yet offective:	Customers' deposits income tax payable Total fabilities In addition to the above, note no. 14 shows the 3-3 Interest Rate Risk Interest rate risk erises from the possibility the instruments. The Bank performs a number of p correlating interest rates on borrowing	60,028,378 maturity analysis at changes in inte rocedures to limit g with interest rate erent currencies	834,041 12,998,435 of assets and hat wreat rates will aff the effect of auch es on lending, when determining	17,618,20 bilities and the re- lect the future or misk to the mini- interest rates;	r2 12 et gap betwee	en the two.	772.309
applicable and were not early adupted last year: RS 8: Operating Segments, offective from 1 January 2005; 5 1: Presentation of Financial Statements (as revised in 2007), effective from 1 January 2008; 5 20: Demonstrance of East revised in 2007), effective from 1 January 2009; RS 1: Rist time adoption of IFRS and IAS 27: Consolidated and Separate Pinancial Statements (as revised in 2008), lactive from 1 January 2009; RS 2: Stars based payment (as revised in 2008), effective from 1 January 2009; RS 3: Business combinations (as revised in 2008), effective from 1 January 2009; RS 3: Pinancial instruments: Presentation and IAS 1: Presentation of financial statements (as revised in 2008), effective in 1 January 2009; RIC 15 Agreements for Constructions of Real Estates, effective from 1 January 2009; andards and interpretations issued but not yet effective: Idence of doubt, the following standards and interpretations, which were issued by the IASB before 30 June 2009 and neffect, have not been adopted early:	Customers' deposits income tax payable Total fishibles In addition to the above, note no. 14 shows the 3-3 Interest Rate Risk interest rate lisk arises from the possibility the instruments. The Bank performs a number of p correlating interest rates on borrowin considering the discount rates for diff controlling the matching of maturity of the controlling the matching of maturity.	80,028,378 maturity analysis at changes in intercept rate gowth interest rate orent currencies dates of financial Niction	834,041 12,998,435 of assets and hat wreat rates will aff the effect of auch es on lending, when determining	17,616,23 bilities and the re- lect the future or unisk to the mini- interest rates; ites.	12 12 12 12 12 15 15 15 15 15 15 15 15 15 15 15 15 15	en the two.	,772.309
applicable and were not early adupted last year: RS 8: Operating Segments, effective from 1 January 2009; 8: 1: Presentation of Financial Stylements (as revised in 2007), effective from 1 January 2009. 8: 20: Denowing Costs (as revised in 2007), effective from 1 January 2009; RS 1: Prot time adoption of IFRS and I/RS 27: Consolidated and Separatic Financial Statements (as revised in 2008), factor from 1 January 2009; RS 2: State based payment (as revised in 2008), effective from 1 January 2009; RS 3: Business combinations (as revised in 2008), effective from 1 January 2009; RS 3: Business combinations (as revised in 2009), effective from 1 January 2009; RS 3: Pinancial instruments: Presentation and I/RS 1: Presentation of financial statements (as revised in 2008), effective in 1 January 2009; RIC 15: Agreements for Constructions of Real Estates, effective from 1 January 2009; tandants and interpretations issued but not yet effective: islance of doubt, the following standards and interpretations, which were issued by the I/ASB before 30 June 2009 and in effect, have not been adopted early: S 27: Consolidated and Separate Financial Statements (as revised in 2008), effective from 1 July 2009; S 28: Financial instruments: Recognition and Measurement (as revised in 2008), effective from 1 July 2009;	Customers' deposits income tax payable. Total fishibles In addition to the above, note no. 14 shows the 3-3 Interest Rate Risk interest rate lisk arises from the possibility the instruments. The Bank performs a number of p correlating interest rates on barrowin considering the discount rates for diff controlling the matching of maturity. Notes To The	80,028,378 maturity analysis at changes in intercept of i	824,041 12,998,435 of assets and liab erest rates will affilt the effect of auch es on lending, when determining assets and liabel every Brival Conference of the property of	17,616,2) bilities and the re- lect the future or misk to the mini- interest rates; ites. N STATEMENTS (C)	12 12 12 12 12 15 15 15 15 15 15 15 15 15 15 15 15 15	en the two.	772.309
applicable and were not early adopted last year: RS 8: Operating Segments, effective from 1 January 2005; 5 1: Presentation of Financial Statements (as revised in 2007), effective from 1 January 2008; 5 20: Denowing Costs (as revised in 2007), effective from 1 January 2009; RS 1: Pleat time adoption of IFRS and IAS 27: Consolidated and Separate Financial Statements (as revised in 2008), factive from 1 January 2009; RS 2: Stars based payment (as revised in 2008), effective from 1 January 2009; RS 3: Business combinations (as revised in 2009), effective from 1 January 2009; RS 3: Financial instruments: Presentation and IAS 1: Presentation of financial statements (as revised in 2008), effective in 1 January 2009; RS 2: Financial instruments: Presentation of Real Estates, effective from 1 January 2009; In 1 January 2000; In 1 January 2000; In 2009; In 2009	Customers' deposits income tax payable Total fishibles In addition to the above, note no. 14 shows the 3-3 Interest Rate Risk interest rate lisk arises from the possibility the instruments. The Bank performs a number of p correlating interest rates on borrowin considering the discount rates for diff controlling the matching of maturity of the controlling the matching of maturity.	80,028,378 maturity analysis at changes in intercept of i	824,041 12,998,435 of assets and liab erest rates will affilt the effect of auch es on lending, when determining assets and liabel every Brival Conference of the property of	17,616,2) bilities and the re- lect the future or misk to the mini- interest rates; ites. N STATEMENTS (C)	12 12 12 12 12 15 15 15 15 15 15 15 15 15 15 15 15 15	en the two.	,772.309
applicable and were not early adopted last year: RS & Operating Singments, effective from 1 January 2005; \$1. Presentation of Financial Statements (as revised in 2007), effective from 1 January 2008; \$2. Demonstrating Costs (as revised in 2007), effective from 1 January 2009; RS 1: Rist time adoption of IFRS and I/AS 27: Consolidated and Separate Financial Statements (as revised in 2008), lactive from 1 January 2009; RS 2: Store Issued payment (as revised in 2008), effective from 1 January 2009; RS 3: Business combinations (as revised in 2009), effective from 1 January 2009; RS 3: Business combinations (as revised in 2009), effective from 1 January 2009; RS 3: Pinancial instruments: Presentation and I/AS 1: Presentation of financial statements (as revised in 2008), effective in 1 January 2009; RIC 15: Agreements for Constructions of Real Estates, effective from 1 January 2009, tandards and interpretations issued but not yet effective: Islands of doubt, the following standards and interpretations, which were issued by the IASB before 30 June 2009 and in effect, have not been adopted early: \$ 27: Consolidated and Separate Hinancial Statements (as revised in 2008), effective from 1 July 2009; \$ 30: Financial instruments: Ranognition and Misasurement (as revised in 2008), effective from 1 July 2009; \$ 30: Financial instruments: Ranognition and Misasurement (as revised in 2008), effective from 1 July 2009; \$ 31: Financial instruments: Ranognition and Misasurement (as revised in 2008), effective from 1 July 2009; \$ 32: Financial instruments: Ranognition of these standards/interpretations will result in a significant impact on figures are on the reporting period they will be adopted.	Customers' deposits Income tax payable Total fishibles In addition to the above, note no. 14 shows the 3-3 Interest Rate Risk Interest retails arises from the possibility the instruments. The Bank performs a number of p • correlating interest rates on borrowin • considering the discount rates for diff • controlling the matching of maturity • Notes To The 3 RISK MANAGEMENT OF FINANC 3-3 Interest Rate Risk (Continued) The table below shows the Bank's exposure to	80,028,378 maturity analysis of changes in intercept in intercept in intercept	E34,041 12,998,435 of assets and liab erest rates will affiliate of such es on lending, when determining assets and liabel every Brink OF YEME ERM FINANCIAL S O June 2009 NTS (CONTINUI	17,616,2) bilities and the re- lect the future or misk by the mini- interest rates; ties. IN STATEMENTS (C) ED)	12 12 12 12 12 15 15 15 15 15 15 15 15 15 15 15 15 15	en the two.	,772.309
RS 8: Operating Segments, effective from 1 January 2009; S 1: Presentation of Financial Statements (as revised in 2007), effective from 1 January 2009. S 2: Denowing Costs (as revised in 2007), effective from 1 January 2009. RS 1: Prest free adoption of FFRS and IAS 27: Consolidated and Separate Financial Statements (as revised in 2008), factive from 1 January 2009; RS 2: Store based payment (as revised in 2008), effective from 1 January 2009; RS 3: Business combinations (as revised in 2009), effective from 1 January 2009; RS 3: Business combinations (as revised in 2009), effective from 1 January 2009; RS 3: Financial Instruments: Presentation and IAS 1: Presentation of financial statements (as revised in 2008), effective on 1 January 2009; RIC 15: Agreements for Constructions of Real Estates, effective from 1 January 2009, tandards and interpretations issued but not yet effective: Stance of doubt, the following standards and interpretations, which were issued by the IASB before 30 June 2009 and in effect, have not been adopted early. S 27: Consolidated and Separate Financial Statements (as revised in 2008), effective from 1 July 2009; S 30: Financial instruments: Recognition and Measurement (as revised in 2008), effective from 1 July 2009; S 30: Financial instruments: Recognition and Measurement (as revised in 2008), effective from 1 July 2009; RIC 17: Distribution of Non - Cach Assets to Owners, effective from 1 July 2009; RIC 18: Transfer of Assets from Customers, effective from 1 July 2009; RIC 18: Transfer of Assets from Customers, effective from 1 July 2009; RIC 18: Transfer of Assets from Customers, effective from 1 July 2009; RIC 18: Transfer of Assets from Customers, effective from 1 July 2009; RIC 18: Transfer of Assets from Customers, effective from 1 July 2009; RIC 18: Transfer of Assets from Customers, effective from 1 July 2009; RIC 18: Transfer of Assets from Customers, effective from 1 July 2009; RIC 18: Transfer of Assets from Customers in Customers, effective from 1 July 2009; RIC 19: Distribu	Customers' deposits Income tax payable Total fishibles In addition to the above, note no. 14 shows the 3-3 Interest Rate Risk Interest rate lisk arises from the possibility the instruments. The Bank performs a number of p correlating interest rates on barrowing a considering the discount rates for diff controlling the matching of maturity. Notes To The 3 Risk MANAGEMENT OF FINANC 3-3 Interest Rate Risk (Continued)	80,028,378 maturity analysis of changes in intercept in intercept in intercept	E34,041 12,998,435 of assets and liab erest rates will affiliate of such es on lending, when determining assets and liabel every Brink OF YEME ERM FINANCIAL S O June 2009 NTS (CONTINUI	17,616,2) bilities and the re- lect the future or misk to the mini- interest rates; ites. N STATEMENTS (C)	12 12 12 12 12 15 15 15 15 15 15 15 15 15 15 15 15 15	en the two.	7772.309 a financial
RS & Operating Singments, effective from 1 January 2009; S 1: Presentation of Financial Statements (as revised in 2007), effective from 1 January 2009; S 20: Denowing Costs (as revised in 2007), effective from 1 January 2009; RS 1: First time adoption of IFRS and IAS 27: Consolidated and Separate Pinancial Statements (as revised in 2008), factive from 1 January 2009; RS 2: State Issued payment (as revised in 2008), effective from 1 January 2009; RS 3: Britancial Instruments: Presentation and IAS 1: Presentation of financial statements (as revised in 2008), effective from 1 January 2009; RS 3: Pinancial Instruments: Presentation and IAS 1: Presentation of financial statements (as revised in 2008), effective from 1 January 2009; RIC 15: Agreements for Constructions of Real Estates, effective from 1 January 2009; Indianates and interpretations issued but not yet effective: Islance of doubt, the following standards and interpretations, which were issued by the IASB before 30 June 2009 and in effect, have not been adopted early: S 27: Consolidated and Separate Hinancial Statements (as revised in 2008), effective from 1 July 2009; S 28: Financial instruments: Recognition and Measurement (as revised in 2008), effective from 1 July 2009; S 29: Financial instruments: Recognition and Measurement (as revised in 2008), effective from 1 July 2009; S 29: Financial instruments: Project (revisions to verious standards issued in 2008), effective from 1 July 2009; S 29: Financial instruments: Project (revisions to verious standards issued in 2008), effective from 1 July 2009; S 29: Financial instruments: Project (revisions to verious standards issued in 2008), effective from 1 July 2009; S 29: Financial instruments: Project from Customers, effective from 1 July 2009; S 29: Financial instruments project (revisions to verious standards instending and advances in a significant impact on figures uneant does not foresee that the application of these standards from 1 July 2009; S 20: Financial instruments in the propring Standards in	Customers' deposits Income tax payable Total fishibles In addition to the above, note no. 14 shows the 3-3 Interest Rate Risk Interest retains from the possibility the instruments. The Bank performs a number of p • correlating interest rates on borrowin • considering the discount rates for diff • controlling the matching of maturity • Notes To The 3 Risk MANAGEMENT OF FINANC 3-3 Interest Rate Risk (Continued) The table below shows the Bank's exposure to its at 30 June 2009 ASSETS Cosh on hand and secure talences with the Central	80,028,378 maturity analysis of changes in intercept to limit great currencies dates of financial NATION COMDENSED BIT STAL INSTRUME	E34,041 12,998,435 of assets and liab erest reless will affi- tithe effect of auch- es on lending, when determining assets and liabel out Break of Year ERW Financial, S O June 2009 NTS (CONTINUE S Fram 3 to	17,616,23 whites and the re- lect the future or mark to the mini- microst rates; ties. N STATEMENTS (Co. ED) Frace 8 months to	2 12 12 et gap betwee sen flows or 1 mum level by:	77.224 90 on the two. The value of the ' Wer bitiesol' Sensitive 1990000	0,772,309 a financial
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Set Operating Segments, effective from 1 January 2009; 1. Presentation of Financial Segments, effective from 1 January 2009. 2. Denowing Costs [as revised in 2007], effective from 1 January 2009. 3. First time coupling of Fifs and 143 27. Consociations and Separate Financial Statements (as necision in 2008), effective from 1 January 2009. 5. First time coupling of Fifs and 143 27. Consociations and Separate Financial Statements (as necision in 2008), effective from 1 January 2009. 5. Si Uses beauty 2000. 5. Si Uses beauty permitting in revised in 2008), effective from 1 January 2009. 5. Si Uses beauty permitting the revised in 2008, effective from 1 January 2009. 5. Si Pinancial Instruments: Presentation and USE 1 Presentation of francial statements (as revised in 2008), effective from 1 January 2009. 6. Si Agreements for Constructions of Real Eaches, effective from 1 January 2009, edants and interpretations second but not per detective. 6. Si Agreements for Constructions of Real Eaches, effective from 1 January 2009, edants and interpretations second but not per detective. 7. Consolidates and Separate Financial Statements (as revised in 2008), effective from 1 July 2009; 27. Consolidates and Separate Financial Statements (as revised in 2008), effective from 1 July 2009; 28. Financial Instruments: Recognition and Measurement (as revised in 2008), effective from 1 July 2009; 29. Financial Instruments: Recognition and Measurement (as revised in 2008), effective from 1 July 2009; 29. Financial Instruments: Recognition and Measurement (as revised in 2008), effective from 1 July 2009; 29. Financial Instruments: Project (presistors to exclusive set of 1008), effective from 1 July 2009; 29. Financial Instruments project (presistors to exclusive set of 1008), effective from 1 July 2009; 29. Financial Instruments project (presistors to exclusive set of 1008), effective from 1 July 2009; 29. Financial Instruments (present presistors for locations and particuments (present presistors for locations and particume	Customers' deposits Income tax payable. Total fishibles In addition to the above, note no. 14 shows the 3-3 Interest Rate Rate Interest retains from the possibility the instruments. The Bank performs a number of p • correlating interest rates on borrowin • considering the discount rates for diff • controlling the matching of maturity • Interest Rate Risk (Continued) The table below shows the Bank's exposure to As at 30 June 2009 ASSETS Cosh on hand and asserve talences with the Central Bank of Yernen Date from banks Treating title, net Continues of deposit with Control Bank of Yernen Lowe and advances to customers, net of provision Available for sale investments, net Date to transc. Total assets LIABILITIES AND EQUITY Date to transc. Customers' deposits Credit habitness and other assets. Property, plant and equipment Total assets LIABILITIES AND EQUITY Date to transc. Customers' deposits Credit habitness and other labelities. Income tax payable Equity Total liabilities and equity Interest rate sensitivity gap Cumulative interest rate sensitivity gap As at 31 December 2008 Assets Cast on hand and reserve belances with the Central Bank of Yernen Due from banks Trausary bilbs, not Certificates of deposit with Central Bank of Yernen	60,028,378 maturity analysis of changes in intercept to limit interest rate errors currencies in dates of financial NATION COMDENSED BIT 3 SUAL INSTRUME Less than 3 matter rate risk structure of the company of the co	ED4,041 12,988,435 of assets and list erest reless will affilt the effect of such es on lending, when determining assets and listell PARTICIPATION OF YEME ERIN FINANCIAL S O June 2009 INTS (CONTINUE SC Francis S A months W5000 2,546,681 387,306 2,967,987 7,670,134 83,469 7,763,663 (M,056,616) 30,078,607 Francis S Francis S A months M5000 2,546,681 7,763,663 (M,056,616) 30,078,607 Francis S F	17,616,20 bilities and the re- lect the future or miss to the minin interest rates; ties. STATEMENTS (CI ED) France 8 months to 1 para 16,498,907 16,498,907 16,498,907 16,498,907 16,498,907 17, year 17, year 18, year	22 12 et gap betwee esh flows or f mum level by: Over 1 year NY/000 3,370,700 3,370,700 22,786,000 Ceer 1 year yr/000 1,102,462	77.224 90 on the two. The value of the value	0,772,309 a financial 10,778, 10,778, 10,800, 57,144 9,885, 585,

RISK MANAGEME 4 Exchange Rate Ri- ue to the rature of the Bank ank strives to meintain a to used 15% of the Bank scantas of the Cartes I used 15% of the Bank's c ank's capital and reserves. reign currency positions en ite of sale. The significant if the Bank had the following s a et 30 June 2009 seets abilities at currency position 5 Capital Managem he primary objectives of the senterly basis by the mene, Yomen for supervisory put	### 154,568 154,569 15	crements (Cownwises) orders, hence it is exposed to each with the Centrel Benk of Yenren is that individual foreign currence shell not Orouter No. 5 of 1998, the Bank of Yenren at the prote no. 17. Other Saudi Riyal currence of Yenren is the prote no. 17. Other Saudi Riyal currence of Yenren is the prote no. 17. Other Saudi Riyal currence of Yenren is the prote no. 17. Other Saudi Riyal currence of Yenren is the protein of Yenren is the Yenren is the Protein of Yenren is the Ye	of 87,871,611 to 2,735,96 to 2,735,96 to 2,735,96 to 10,882,07 to 10,882,07 to 10,882,07 to 10,882,07 to 10,882,07 to 10,882,07 to ended 30 June thange rate risk. The historical solutions and the cy positions shall not all exceed 25% of the regularly manufacts its revealing rates on the last reveal rate of the last rate	Gross representating loans and advances as at 30 June 2009 amounted to YR 2,793,807 thousand). The breakup of the above amount is as follows:	30 Ame 2009 98 000 8,900,400 5,300,771 12,130,194 (7,396,500) (233,460) (233,460) 1,460,789 3,487,575 thousand (31 December 2009 98 000 722,060 662,877	31 Decomber 2000 VFR000 5,654,801 5,112,777 10,767,378 (2,184,989) 1199,006) (2,298,070) 8,498,310
Total liabilities and ex- interest rate sensitivity. Constative interest rate sen- addition to the above, note of the activity and the year ended 31 D RISK MANAGEME 4. Exchange Rate Ri- use to the nature of the Band- enk strives to meintern a to speed 15% of the Benk's or ank's capital and reserves, reign currency positions and the Bank had the following is a st 30 June 2009 seets shifties et currency position 5. Capital Management the primary objectives of it puriorments and that the Banderly basis by the mene; Yomen for supervisory put	puly 97.254.571 11.864.287 15.9 right 38.690.98 90.971.522 1728 stilly gap 38.590.98 30.167.563 17.1 no. 30 shows the average interest rates on assets and ecomber 2008. Notes To The Condensed interest Financial, Str. 30 June 2009 ent Of Financial, instruments (Continue) six Ks activities, the Bank deals in different foreign curreleshable foreign currencies positions in complishose bank of Yernen Croular Na. 6 of 1998 which speed spital and receives, and that the expressive open p in order to comply with the Contral Bank of Yernen Groular Na. 6 of 1998 which speed spital and receives funds in foreign currencies to the programmency positions of the Bank are shown in in agniticant net exposures to foreign currencies: United Stafes Pound Delar Sterling Editor (1,821,047) 1,840,073 4,118,57 (1,321,047) 14,151 (36,27) United Stafes Pound Delar Sterling Editor Ster	H8.858 - 48.4040.00 H8.858 - 48.4040.00 H8.858 - 48.4040.00 H8.859 -	at 824,041 at th 189,247 36 114,707,552 at 144,707,552 at andood 30 June at angle rate risk. The hindred son and the cy postons shall not be regularly manufact its rewelling rates on the fire. Total 100 97,7000 45 54,262,044	Traini due from backs Current accounts and time deposits with foreign banks carry variable interest rates viveren and local banks do not carry any interest. G. LOANS AND ADVANCES TO CUSTOMERS, NET OF PROVISION Loans and advances to customers in the private sector: Owed-oil facilities Short term loans Total loans and advances to customers in the private sector Provision for loans and advances to customers in the private sector Suspended interest (note 6-b) Total provision for loads on non-performing loans and advances and suspended Net loans set advances to customers Gross non-performing loans and advances as at 30 June 2009 amounted to YR. 2,783,607 thousand). The breakup of the above amount is as follows: Substantant debts Doubtful debts Itad debts	18,880,948 White current amounts with the Colored Street Street WR 1000 8,973,479 5,835,771 12,130,191 (7,396,593) (233,460) (333,460) (3497,575 thousand (31 December 2009) WR 1000 722,060 662,877	25,812,567 critical Blank of 31 December 2000 VR2020 5,654,801 5,112,777 10,767,278 (2,189,080) (2,298,070) 6,493,300 ber 2000; VR
Total fabilities and echimism of the sensitivity. Comutative interest rate sensitivity of and the year ended 31 D RISK MANAGEME 4. Exchange Rate Risus to the return of the Bank and stives to meintein a beguterners of the Control I speed 15% of the Benk's control scapital and reserves, resign currency positions and the stale. The significant if the Bank had the following set al. 31 December 2009 seets shifties at currency position at 31 December 2008 seets shifties at currency position 5. Capital Management purposition of the purporter is and that the Bank and the the Bank had the following set to the purposition of the purpos	right States St. Del. Del. St. Del. Del. St. Del. St. Del. St. Del. St. Del. St. Del. St. Del. Del. Del. St. Del. St. Del. Del. Del. Del. Del. Del. Del. Del	ASSESS - 48,419,83 SECTION 4251,881 SECTION 21,788,591 Illiabilities applied during the period ATEMENTS (Contributer) Officies, hence it is exposed to each with the Central Bank of Yernen issist that individual foreign currence osition for all currendee shall not Official No. 5 of 1598, the Bank of Oreign Park of Yernen at the protein. 17. Official Bank of Yernen at the protein. 17. Official Section 17. Official Section 19,000 Offici	38 194,707,552 If ange rate risk. The ninstructions and the cy positions shall not all exceed 25% of the requisity manufacts its reveiling rates on the fact of the code of the reveiling rates on the fact of the code of the code of the reveiling rates on the fact of the code of the	Current accounts and time deposits with foreign banks carry variable interest rates of Yerren and local banks do not carry any interest. 6 LOANS AND ADVANCES TO CUSTOMERS, NET OF PROVISION Loans and advances to customers in the private sector: Oweder'd facilities Short term loans Total loans and advances to customers in the private sector Provision for loanse on roan performing loans and advances (note 6-e) Suspended interest (note 6-b) Total provision for losses on non-performing loans and advances and suspended Net loans and advances and suspended Section for losses on non-performing loans and advances as at 30 June 2009 amounted to YR 2,789,807 thousand). The breakup of the above amount is as follows: Substandard debte: Doubful debte:	30 Ame 2009 97 12,130,191 (7,396,502) 1 Interest (2,00,362) 1 (3,467,575 thousand (31 December 2009) 97 2000 77 2000 662,577	31 December 2009 VR2000 5.654.801 5.112,777 10.767.378 (2.186.080) (1.980.080) (2.398.080) 8,498.380 ber 2008 VR
Constitute interestrate ser addition to the above, note in mand the year ended 31 Di RISK MANAGEME 4 Exchange Rate Ri ue to the return of the Bank ank strives to meintain a country operation of the Charts i special 15% of the Bank's o ank's capital and reserves, reign currency positions en its of sale. The significant if the Bank had the following s as at 30 June 2009 seets shifties at currency position 5 Capital Managem he primary objectives of the purporents and that the B senterly basis by the mene, Yomen for supervisory put	cellvily gap 38.598.085 30.167.563 17.7 no. 30 shows the average interest rates on assets and ensember 2008. Notes To The Condensed interest Financial, Str. 30 June 2009 ENT OF FINANCIAL INSTRUMENTS (CONTINUE) six Ks activities, the Bank deals in different foreign currencies positions in compliance bank of Vernan Croular No. 6 of 1990 which specil spitel and reserves, and thet the eggregate open p in order to comply with the Contral Bank of Vernan Croular No. 6 of 1990 which specil spitel and reserves, and thet the eggregate open p in order to comply with the Contral Bank of Vernan Croular No. 6 of 1990 which specil spitel and reserves, and thet the eggregate open p in order to comply with the Contral Bank of Vernan Contral Bank of Vernan Contral Bank are shown in n significant net exposures to foreign currencies: United States Pound Dealer Sterling English (1,821,047) (1,1821,047) (1	27.460 21.788.591 Illiabilities, applied during the period strellents (Contributer) 2) Indices, hence it is exposed to each with the Centrel Benk of Yennen ites that individual forage number obtains for all currencies shall not Orouter No. 5 of 1998, the Bank of Yennen at the prote no. 17. Centrel Benk of Yennen at the prote no. 17. Collins Saudi Riyal currencies of the protein of the pro	d ended 30 June trange rate risk. The instructions and the cy positions shall not a leaved 25% of the regularly maintains its reveiling rates on the life. Total 100 977000 145 54,262,044	G LOANS AND ADVANCES TO CUSTOMERS, NET OF PROVISION Livers and advances to customers in the private sector: Owerchaft facilities Short term loans Total loans and advances to customers in the private sector Provision for losses on non-performing loans and advances (note 6-e) Suspended Inferest (note 6-b) Total provision for losses on non-performing loans and advances and suspended Net loans and advances to customers Gross non-performing loans and advances as at 30 June 2559 amounted to VR. 2,799,807 thousand). The breakup of the above amount is as follows: Substandard dobte: Doubful dobte (lad dobte)	2009 97 900 8,781,479 5,325,771 12,130,191 (7,396,502) (233,450) 11 Interest (2,630,382) 8,469,789 3,497,575 (housand (31 Decembra) 2009 97 900 772,060 662,577	2008 YR000 5,854,801 5,112,777 10,767,378 (2,184,089) 1199,008) (2,308,070) 8,408,300 ber 2008; YR 311 (hecenider 2008
RISK MANAGEME 4. Exchange Rate Ri ue to the rature of the Bank ack strives to meintain a b quirements of the Central i specific to the rature of the Bank ack strives to meintain a b quirements of the Central i specific to the Bank's c ank's capital and reserves. The significant in the Bank had the following s a st 30 June 2009 seets shifties of currency position at all 31 December 2008 seets shifties of currency position 5. Capital Managem he primary objectives of t puliforments and that the B safety basis by the mene; Yomen for supervisory put	no. 30 shows the average interest rates on assets and exember 2008. Notes To The Condensed Interest Financial, Str. 30 June 2009. ENT OF FINANCIAL INSTRUMENTS (CONTINUE) six is activities, the Bank deals in different foreign currencies positions in compliance positions of compliance positions in compliance spition and recenses, and that the eggregate open p in order to comply with the Contral Bank of Yernen Order in the engage currencies to the present positions of the Bank are shown in in significant net exposures to foreign currencies: United States Pound Dellar Sterling Engagement (1,829,821) (1,152,77) (1,321,047) (1,829,922) (1,152,07) (1,321,047) (1,527,77) (1,321,047) (1,527,77) (1,321,047) (1,5	Inabilities applied during the period strellients (Cowmwien) orders, hence it is exposed to each with the Central Bank of Yemen ice that individual forage current costion for all currenties shall not Ortouter No. 5 of 1998, the Bank in Central Bank of Yemen at the protein. 17. Other Saudi-Riyal current of Yemen 18. Other Saudi-Riyal current of 1898, 1891,	drange rate risk. The instructions and the cy positions shall not a leavest 25% of the regularly monitors its reveiling rates on the field of the control of	Checkent scatters Short term loans Total loans and advances to outcomers in the private sector Provision for losses on non-performing loans and solvences (note 6-s) Suspended interest (note 6-b) Total provision for losses on non-performing loans and advances and suspended Net loans and advances or continues. Gross non-performing loans and advances as at 30 June 2509 amounted to YR. 2,799,807 thousand). The breakup of the above amount is as follows: Substantiant debts: Doubtful debts (lad debts)	2009 97 900 8,781,479 5,325,771 12,130,191 (7,396,502) (233,450) 11 Interest (2,630,382) 8,469,789 3,497,575 (housand (31 Decembra) 2009 97 900 772,060 662,577	2008 VPC020 5,854,891 5,112,777 10,767,378 (2,184,989) 1199,008) (2,308,070) 8,499,310 ber 2008: YR 311 (hecenider 2008
RISK MANAGEME 4 Exchange Rate Ri- ue to the return of the Bank ank strives to maintain a b quiernants of the Cartral i bosed 1976 of the Bank's o ank's capital and reserves, reign currency positions an ite of sale. The significant in the Bank had the following a sel 30 June 2009 see's shifties et currency position s at 31 December 2008 see's shifties of currency position 5 Capital Managem the primary objectives of the senterly basis by the mene, Yemen for supervisory put	Notes To The Condensed Interest Financial, St. 30 June 2009 ENT OF FINANCIAL INSTRUMENTS (CONTINUE) sk ks activities, the Bank deals in different foreign currencies positions in compliance Bank of Yerren Orcular No. 6 of 1998 which specified and reserves, and theil the aggregate open p in order to comply with the Control Bank of Yerren disells the excess funds in foreign currencies to the programmency positions of the Bank are shown in negrificant not exposures to foreign currencies: United States Pound Dollar Sterling En YR'000 YR'00 YR'00 YR'00 YR'00 YR'00 (1,321,047) (1,329,922) (1,152,77) United States Pound Dollar Sterling En YR'000 YR'00 (1,321,047)	ordes, hence it is exposed to each with the Central Bank of Yennen is that individual foreign current cellion for ell currentees shall not Central Bank of Yennen at the prote no. 17. Other Saudi Riyal currents of Yennen St. 18.00 Yennen St. 18	in instructions and the oy positions shall not it exceed 25% of the regularly monitors its reveiling reles on the research of the research of research of	Checkent scatters Short term loans Total loans and advances to outcomers in the private sector Provision for losses on non-performing loans and solvences (note 6-s) Suspended interest (note 6-b) Total provision for losses on non-performing loans and advances and suspended Net loans and advances or continues. Gross non-performing loans and advances as at 30 June 2509 amounted to YR. 2,799,807 thousand). The breakup of the above amount is as follows: Substantiant debts: Doubtful debts (lad debts)	8,900,479 5,305,771 12,130,181 (7,394,605) (233,460) 1 Interest (2,600,382) 8,499,789 3,497,575 thousand (31 December 2009) 98,000 722,060 662,577	5,654,801 5,112,777 10,767,378 (2,198,080) 1199,000) (2,398,010) 8,409,310 ber 3000; YR 31 (Accention 2008
4 Exchange Rate Rivue to the return of the Bank and strives to meintein a biguirements of the Central open 1976 of the Bank and reserves and control capital and reserves and edition to the Bank had the following seed 30 June 2009 seets shifties et currency position as al. 31 December 2008 seets shifties of currency position 5 Capital Management purposition of currency position 5 Capital Management purposition of the Bank had t	ent OF FINANCIAL INSTRUMENTS (CONTINUE) sk ks activities, the Bank deals in different foreign currentles positions in compliance Bank of Yerren Orcular No. 6 of 1998 which specil spilel and recenses, and the little aggregate open prince of the excess funds in foreign currencies to the oreign currencies funds in foreign currencies to the oreign currencies for the Bank are shown in neignificant not exposures to foreign currencies: United States Pound Dollar Sterling Europe (1,152,77) 44,886,581 1,844,073 4,116,57,173 (1,321,047) 14,151 (36,27) United States Pound Dollar Sterling Europe (1,152,77) (1,321,047) 14,151 (36,27) United States Pound Dollar Sterling Europe (1,152,77) 45,881,065 1,893,736 6,042,71 (45,249,292) (1,614,157) (50,57,74 431,773 279,579 (14,95) and	ricies, hence it is exposed to each with the Central Bank of Yemen ics that individual foreign currenc cestion for all currencies shall not Orcular No. 5 of 1998, the Bank in Central Bank of Yemen at the pr ote no. 17. Oth re Saudi Riyal currenci io YR000 YR0 io 1,801,829 807,4 5, (1,827,778) (591,02 5, 174,051 16,4	in instructions and the oy positions shall not it exceed 25% of the regularly monitors its reveiling reles on the research of the research of research of	Total loans and advances to outdomers in the private sector Provision for liceses on roar performing loans and advances (note 6%) Suspended interest (note 6%) Total provision for liceses on non-performing loans and advances and suspended Net licese and advances and advances and suspended Net licese and advances to transmissor Gross non-performing loans and advances as at 30 June 2009 amounted to YR 2,789,607 thousand). The breakup of the above amount is as follows: Substandard debts: Doubtful debts: Itad debts:	12,130,191 (7,396,500) (233,460) (233,460) (1) Interest (2,600,362) (2,400,789) (3,497,575 thousand (31 December 2009) VR 000 722,060 662,577	10,767,378 (2,189,089) (199,008) (199,008) (2,398,070) 6,493,310 ber 2006; YR 31 December 2008
4 Exchange Rate Rivue to the return of the Bank and strives to meintein a biguirements of the Central open 1976 of the Bank and reserves and control capital and reserves and edition to the Bank had the following seed 30 June 2009 seets shifties et currency position as al. 31 December 2008 seets shifties of currency position 5 Capital Management purposition of currency position 5 Capital Management purposition of the Bank had t	ks activities, the Bank deals in different foreign curreletened foreign currences positions in compliance bank of Yerren Croular Na. 6 of 1998 which spouliel and receives, and that the aggregate open p in order to corrupt with the Central Bank of Yerren in order to corrupt with the Central Bank of Yerren deals the excess funds in foreign currencies to the programmency positions of the Bank are shown in in agniticant not exposures to foreign currencies: United Stafes Pound Dollar Sterling European Principal Control (1,829,922) (4,152,720) 44,868,581 (1,829,922) (4,152,721) United Stafes Pound Dollar Sterling European Dollar Sterling European Dollar Sterling European Dollar Sterling European (1,821,047) 45,681,065 (1,859,736 6,042,744,651,065 1,859,736 (1,955,734 431,773 279,579 (14,95)	ricies, hence it is exposed to each with the Central Bank of Yemen ics that individual foreign currenc cestion for all currencies shall not Orcular No. 5 of 1998, the Bank in Central Bank of Yemen at the pr ote no. 17. Oth re Saudi Riyal currenci io YR000 YR0 io 1,801,829 807,4 5, (1,827,778) (591,02 5, 174,051 16,4	in instructions and the oy positions shall not it exceed 25% of the regularly monitors its reveiling reles on the research of the research of research of	Suspended interest (note 6-b) Total provision for losses on non-performing loans and advances and suspended Net loses sent advances to coalcineous Gross non-performing loans and advances as at 30 June 2009 amounted to YR. 2,783,607 thousand). The breakup of the above amount is as follows: Substantant debts: Doubtful debts: Itad debts	(233,460) 1 Interest (2,630,362) 8,469,788 3,467,575 thousand (31 Decemb 2009 98,1000 722,060 662,877	(2.398,070) (2.398,070) (2.398,070) (2.398,070) (3.408,300) (3.408,300) (4.408
ue to the nature of the Bank ank strives to meintein a lo quirements of the Central oved 1976 of the Bank's conks capital and reserves. reigh currency positions at the Bank's had the following s a et 30 June 2009 seets shifties et currency position s at 31 December 2008 seets shifties of currency position 5 Capital Managem he primary objectives of it puriorments and that the B selecty basis by the mene; Yomen for supervisory put	Ks activities, the Bank deals in different foreign currelelenced foreign currencies positions in compliance bank of Yernen Croular Na. 6 of 1998 which speal spital and receives, and that the aggregate open p in order to comply with the Central Bank of Yernen in order to comply with the Central Bank of Yernen deals the excess funds in foreign currencies to the programmency positions of the Bank are shown in in agniticant net exposures to foreign currencies: United Stafes Pound Dealer Sterling European Principles (1,829,822) (1,829,822) (1,852,77) (1,321,047) (1,829,922) (1,852,77) (1,321,047) (1,829,922) (1,852,77) (1,321,047) (1,829,922) (1,852,77) (1,321,047) (1,900,000 MeV) 45,681,065 (1,890,736 6,042,74) (45,249,242) (1,614,157) (6,057,74) (431,773 279,579) (14,96) and	with the Central Bank of Yemen ites that individual foreign current costion for all currenties shall not obtain the all currenties shall not Oroutan No. 5 of 1998, the Bank in Central Bank of Yemen at the protein. 17. Other Saudi-Riyal currence of Yemen Saudi-Riyal currence of Yemen 1,001, 829 807,44 51, (1,827,778), (591,02 5), (1,827,778), (591,02 5), (1,827,778), (591,02 5), (1,827,778), (591,02 5), (1,827,778), (591,02 5), (1,827,778), (591,02 5), (1,827,778), (591,02 5), (1,827,778), (591,02 5), (1,827,778), (591,02 5), (1,827,778), (591,02 5), (1,827,778), (591,02 5), (1,827,778), (591,02 5), (1,827,778), (591,02 5), (1,827,778), (591,02 5), (1,827,778), (591,02 5), (1,827,778),	in instructions and the oy positions shall not it exceed 25% of the regularly monitors its reveiling reles on the research of the research of research of	Net been sent advence to continue: Gross non-performing loans and advances as at 30 June 2009 amounted to YR 2,789,807 shousend). The breakup of the above amount is as follows: Substantiant debts: Doubtful debts: (liad debts)	8,460,789 3,487,575 thousand (31 Decemb 2009 9R 000 7Z2,080 662,577	8,409,300 ber 2006: YR 31 December 2008
quirements of the Control I operal 15% of the Benk's capital and reserves, reigh currency positions en the of sale. The significant if the Bank had the following s as \$1.30 June 2009 seets abilities at currency position s al.31 December 2008 seets abilities at currency position 5 Capital Management the primary objectives of it superiors and that the B senterly basis by the meney Yomen for supervisory put	Bank of Venten Circular No. 6 of 1998 which specil spital and researches, and their the expressible open pile and researches, and their the expressible open pile of the control of the services for the control of the services funds in foreign currencies to the origin currency positions of the Bank are shown in night and their strength currencies: United States	ics that individual foreign current costlion for all currenties shell not Circular No. 5 of 1998, the Bonk Control Benk of Yemen at the prote no. 17. Other Soudi Riyal currents of WR000	cy positors shall not all exceed 25% of the regularly manufacts its reveiling rates on the her fact of the reveiling rates on the her fact of the reveiling rates on the fact of the reveiling rates on the fact of the reveiling rates on the reveiling rates of the reveiling rates on the reveiling rates of the reveiling rates on the reveiling rates of the reveiling rat	2,799,607 thousand). The breakup of the above amount is as follows: Substantiant debte: Doubtful debte (lad debte)	30 Anni 2009 9R 000 772 000 662,877	31 December 2008
ank's capital and reserves, and content of sale. The significant in the Bank had the following sale 30 June 2009 seets shillings of currency position and 31 December 2008 seets shillings of currency position 5 Capital Management purposition 5 Capital Management purposition of the the Basilety basis by the meney Yemen for supervisory put	In order to corruly with the Central Bank of Vernan deaths the excess funds in foreign currendes to the progn currency positions of the Bank are shown in neignificant net exposures to foreign currencies: United States Pound Dollar Sterling European VR'000 VR'000 VR'00 VR'00 VR'000 VR'00 VR'000	Orouter No. 5 of 1998, the Bank in Central Bank of Yernen at the prote no. 17. Other Saudi Riyal currence of WR100 YR100 YR100 YR100 YR100 YR100 YR10 (581,02 5) (1,827,778) (591,02 5) 174,051 16,41	regularly maintains its reveiling reless on the flee of the flee o	Substantiarti debte. Doubtful debte Ilad debte	2009 VR 1000 722,060 662,877	2008
ate of sale. The significant is the Bank had the following size at 30 June 2009 seets shifties of currency position at 31 December 2008 seets shifties of currency position 5 Capital Management primary objectives of the primary objectives objective objectives objective o	proign currency positions of the Bank are shown in in significant net exposures to foreign currencies: United States Pound Dollar Sterling European VR1000 YR1000 YR1000 YR1000 YR1000 YR1000 YR1000 YR1000 YR1000 YR100 YR10	ote no. 17. Control Saudi Riyal currenci Control VR'000 VR'00 Control 1,801,829 607,4 Control 1,827,778) (591,02	her ics Total 300 YR'000 145 54,262,044	Substantiard debte: Doubtful debts (lad debte	722,060 662,877	Apr. (1973)
e et 30 June 2009 see's shillies et currency position s at 31 December 2008 see's shillies strikes of currency position 5 Capital Managements and that the primery objectives of the seeting of the menty years for supervisory put	United States Dound Sterling Ed YR'000 YR'000 YR'000 YR'000 44,888,581 1,864,073 4,118,5 (45,987,628) (1,829,922) (4,152,77 (1,321,047) 14,151 (36,27 United States Pound Dollar Sterling Ed YR'000 YR'000 YR'00 45,681,065 1,893,736 6,042,7 (45,249,292) (1,814,157) (5,057,74 431,773 279,579) (14,96 ent	ro Saudi Riyal currenoi 90 YR 900 YR 90 90 1,801,829 697,4- 5) (1,827,778) (591,02 5) 174,951 16,4:	ses Total 000 YR'000 145 54,282,044	(lad debts		469,331
esels strillies et currency position s at 31 December 2008 seets strillies et currency position 5 Capital Managem he primary objectives of the primary and that the B serierly basis by the mene, Yomen for supervisory put	Dollar Sterling Excepting Frame Fram	ro Saudi Riyal currenoi 90 YR 900 YR 90 90 1,801,829 697,4- 5) (1,827,778) (591,02 5) 174,951 16,4:	ses Total 000 YR'000 145 54,282,044		2,112,638	396,241 1,484,235
etrifices of currency position s at 31 December 2008 sects obtifices of currency position 5 Capital Managem he primary objectives of the purpose of the pu	44,886,581 1,844,073 4,118,5 (45,987,628) (1,829,922) (4,152,77 (1,321,047) 14,151 (36,27 (1,321,047) 14,151 (36,27 (1,321,047) 14,151 (36,27 (1,321,047) 14,151 (36,27 (1,321,047) 14,151 (36,27 (1,321,047) 14,157 (1,321,047) 14,157 (1,321,047) 14,157 (1,321,047) 14,157 (14,157) 14,157	00 1,801,829 807,4 5) (1,827,778) (591,02 5) 174,061 16,4 08	145 54,282,044		3,497,575	2,789,807
et currency position s at 31 December 2008 seets strikes et currency position 5 Capital Manageme he primary objectives of the purporients and that the B serterly basis by the mene, Yomen for supervisory put	(1,321,047) 14,151 (36,27) United Stefes Pound Dollar Sterling En YATOU YATOU YATOU YATOU YATOU (45,249,292) (1,614,157) (60,57,74) 431,773 279,579 (14,96) ent	5) 174,051 16,4		Notes To The Condensed Interest Pinancial State	MENTS (CONTINUED)	
ascis abilities of currency position 5 Capital Managem e primary objectives of the purcents and that the B safety basis by the meney Yemen for supervisory pur	Dollar Sterling En YR'000 YR'000 YR'00 45,881,055 1,853,736 6,042,7: (45,249,292) (1,614,157) (6,057,74 431,773 279,579 (14,95				NTIMUED)	
shifties of currency position 5 Capital Managements primary objectives of the purcerests and that the Businerly basis by the meney Yomen for supervisory pur	YATOOU YRTOO YATO 45,681,065 1,893,736 6,042,7 (45,249,292) (1,614,157) 65,057,74 431,773 279,579 (14,96	to Saudi Riyal currence	her	6-e) Provision For Losses On Non-Performing Losse And Advances		
shifties of currency position 5 Capital Managements primary objectives of the purcerests and that the Businerly basis by the meney Yomen for supervisory pur	45,681,065 1,893,736 6,042,7 (45,249,292) (1,614,157) (5057,74 431,773 279,579 (14,96	טאין טטטיאין שנ		of the Income Tax Law No. 31 of 1991 as amended by Republican Decree Law N	No. 12 of 1966, any provision for	losses on losns
of currency position 5 Capital Managements of the primary objectives of the purcerests and that the Businerly basis by the meney Yemen for supervisory pur	431,773 279,579 (14,56 ent	96 1,833,005 499,2	55,949,879	the provisions of any income tax law and are allowable as a deduction in arriving a	If the taxable income.	and contract
ne primary objectives of the quirements and that the B variety basis by the inence Yomen for supervisory pur			2 10 10 10 10 10 10 10 10 10 10 10 10 10		31 December	2908
quirements and that the B serierly basis by the meney Yemen for supervisory pur			127	Specific General Ti Specific General Ti	Total Specific General Such Years setous	ni Total EJ HAZYEED
Yemen for supervisory pur	he Bank's capital management are to ensure the lank maintains strong credit ratings and healthy ca	pital ratios. The capital adequac	cy is monitored on a	Enterce of 1 January Pool and 1 January Pool and 1 January Pool and 1 January Pool and 1 January	088 1,873,333 151,876 377 1,932 156	
and Charles of Charles of the Control	gement of the Benk employing fed iniques based or rposes. The required information is filed with the Co			Amount ultimed during the period year: (2.3-00) - (3.3-00) Adjusted opening behaviore 2,111,407 87,508 2,189,	17,152	(7,157)
	requires each bank in Yemen to mantain a ratio of finimum of 8%. In addition, the Bank is required			Arrounts recovered of itoms previously written (ID1,578) (3,651) (105,7	229) (409,862) (61,986	9 (411,792)
eposits at or above 5%. he total capital of the Bank				Provision for the period / year (rule 11) 300,648 2,420 503,1 Charged to the income abelience 1 190,068 (1,201) 197,2	857 425,550 J44,380	384,190
er 1 capital: which compris	es the share capital, statutory reserve and general r			Between all and of percel if year 2,316,475 86,457 2,386; Menagement has decided by provide for the general provision for performing loan.		
er 2 capitat, which compris ile investments.	sec the revaluation reserves and unrealized gains s	rising from any changes in fair v	value of available for	tate of 2% (2008: 2%). The Benk has, chaing the year, writer-off fully provided losers and adversars are	curring to YR 3,345 thousands (2008: YR 2,152
	or finance company is deducted from the Tier 1 and I to the Tier 1 and Tier 2 capital.	f Fier 2 capital. The balance of g	general provision for	thousands) against impairment provisions where all possible actions for recommengement believes the possibility of recoveries is remaile. The Bank's menager	ment, however, continues to pure	sue the recovery
e risk - weighted assets	are measured by means of a hierarchy of four ris				interior loans will be recognise	a in the income
	dit, market and other risks associated with each as similar treatment is adopted for off balance sheet of thesess			This represents interest on comperforming loans and advances in accordance v	with the Central Benk of Yemen	regulations and
A SECTION AND A	reason. he externally imposed capital requirements to which	they are subject		which is recognised as revenue only when collected.	30 Ann	3f Assenber
		unionandi (CIXCE)			2009 WEXXX	2008 WY00C
	Notes To THE CONDENSED INTERM PINANCIAL STAT 30 June 2009	EMERTS (CONTINUED)		Balance at 1 January Exchange differences for the period/year	169,008 1,795	89,968 373
RISK MANAGEMEN	T OF FINANCIAL INSTRUMENTS (CONTINUED)			Amounts witten-off during the period / year flactovered during the period / year Suspended fluring the period / year	(436) 63,092	(917) (5,900) 85,464
Capital Managemen				Balance at end of period / year	233,460	199,008
capital adequacy is calcula	rico as rollows:	30 Auto	3f December	NATIONAL BANK OF YEMEN NOTES TO THE CONDENSED INTERN FINANCIAL STATES	неить (Сонтицев)	_
		VR*million	2008 YR*million	7 AVAILABLE FOR SALE INVESTMENTS, NET		
1 capital Capital		8,500	8,500	These comprise investments, evallable for sels, in the following banks and financial in-	allation	
Statutory tesanya General reserve		1,641 372	1,641 372	Ownership	Mo. of shares of USDED 30 June	37 December
Profit for the period before	Total Tier 1 capital	1,354 11,867	10,513	Percentage %	49KB 3099 99K 1000	2008 957000
2 capital		640	640	Unquoted investments in shares of URNF Strap: UBNF - Currante - A Shares of US \$ 1 exich UBNF - Currante - B Shares of US \$ 1 exich 0.782	29,944 903,557 4,650 47,580	17,952 2,816
Property reveluation reser Fair value reserve	Total Tier 2 capital	46 686	46 686	UBAF - Cursose - C Stores of US \$ 1 each 1,221 Total meatment in wherein UBAF Droup	10,568 107,113 45,212 456,250	27,344
stment in local banks or fin	snoiel companies	(63) 96	(62) 87	Other unqualed revealments: AUUBIF Arab international Bank (BSC) - Bahrain (note 7 s) 0.344	61.894	61,073
eral provision balance as a	Total qualifying capital	12,576	11,224	Anat Financial Services Company - Behrant (sode 7-b) 0.167 Yelmon Fitancial Services Company - Yelmon (sode 7-b) 0.000 Wersen Mobile Company for Independent Fames (sode 7-c) 0.132 0.132	21,388 63,502 81,200	21,388 62,966 61,200
weighted assets:				Total other unquoted investments Total available for cate investments	207.484 665.764	205.826 232.970
On balance sheet Off balance sheet		13,166 5,144	14,303 4,625	Provision for impairment (mile Fe) Net book make of investments annihills for sale	(458,280)	(27,144) 206,626
	Total risk - weighted assets	18,310	18,928	7-e) Al UBAF Arab International Bank (BSC) - Bahrain	Section Control of	
ital adequacy ratios 1 capital		65%	56%	The fair value of the full investment is Al USAF Arab international Bank (BSC) - Bahrai company's latest audited financial statement (i.e. for the year ended 31 December 200		
CARL ON HAND AN	IN DEPENDED AT A MARK MARK TO A STATE OF	60%	59%	7-b) Arab Financial Services Company - Bahrain The fair value of the investment in Arab Financial Services Company - Bahrain is		
CASH ON MAND AN	ID RESERVE BALANCES WITH THE CENTRAL	BANK OF YEMEN 30 Auto	31 December	company's latest audited financial statement (i.e. for the year ended 31 December (2006-USS 10.77 per share) 7-c) Yernen Financial Burvices Company - Yernen	Exert with a buried to USS	rems het plate
		2009 YA 1000	2008 YR 1000	The Bank has contributed a sum of USD 310 thousands to the capital of Yerre Shareholding Company), which had been established in joint venture with a number of		
h on hand:		550,311	510,086	USD 3 million. 7-d) Temen Mobile Company for Telecommunication - Yemen		TEST PLAN
In local currency		590,265 5,889	523,307 21,327	The Rank has purchased 120,000 shares of YR 500 each for a sum of Y		
In local currency In foreign currencies Cheques purchased, net	Total cash on hand	1,155,445	1,054,720	TR 1,200,000 as acquisition does which have been added to cost in accordance and Massurement.		
In foreign currencies		3,896,683	3,908,953	7-c) Provision for impairment Since no dividends were received from the investments in USW - Cursical duting the	e last teachers and on the beauti	an now let be
In foreign currencies Cheques purchased, net erve balances with the Cer In local currency	tral Bank of Yemen.	5,175,907	4,969,587	be received in the coming years, a full impairment provision was taken for the balance value is nil.		
In foreign currencies Cheques purchased, net erve balances with the Cer In local currency In foreign currencies		The second second	9,933,260	Notes To THE CONDENSED INTERIN FINANCIAL STATES	AENTS (CONTINUES)	
In foreign currencies Cheques purchased, net erve balances with the Cer In local currency In foreign currencies Total reserv	itral Bank of Yemen: re balances with the Central Bank of Yemen; and reserve balances with the Central Bank of Yem	9,072,590 en 10,228,035	The second secon	AND THE PROPERTY OF THE PROPER		
In foreign currencies Cheques purchased, net erve balances with the Cer In local currency In foreign currencies Total reserv Total cash on hand a	re balances with the Central Bank of Yemen and reserve balances with the Central Bank of Yem i Banks Law No. 38 of 1996, the Bank is required t	en 10,228,035 o maintain statutory deposits with		I INVOIRE INA PATABLE	30 June 2029	31 /Jecenter 2008
In foreign currencies Cheques purchased, net enve balances with the Cer In local currency In foreign currencies Total reserv Total cash on hand a coordance with the Yernen emen at afficulated percent	we balances with the Central Bank of Yemen and reserve balances with the Central Bank of Yem in Banks Law No. 38 of 1996, the Bank is required to ages on local currency and foreign currencies of its	en 10,228,035 o maintain statutory deposits will demand, time and other deposits			VR 1000	VP(000
In foreign currencies Cheques purchased, net enve balances with the Cer In local currency In foreign currencies Total reserv Total cash on hand a coordance with the Yernen emen at afficulated percent	re balances with the Central Bank of Yemen and reserve balances with the Central Bank of Yem i Banks Law No. 38 of 1996, the Bank is required t	en 10,228,035 o maintain statutory deposits will demand, time and other deposits		Amounts due to the Tax Authority Balance at 1. Journal		1 3655 1110
In foreign currencies Cheques purchased, net enve balances with the Cer In local currency In foreign currencies Total reserv Total cash on hand a coordance with the Yernen emen at afficulated percent	we balances with the Central Bank of Yemen and reserve balances with the Central Bank of Yem i Banks Law No. 36 of 1996, the Bank is required t ages on local currency and foreign currencies of its Notes To Tier Condenses Interes Financial, Stati	en 10,228,035 o maintain statutory deposits will demand, time and other deposits		Balance at 1 January Charged for the period / year in the income statement (note Set)	624,041 474,018	1,200,109 824,041 2,084,150
In foreign currencies Cheques purchased, net envelopment with the Cer In local currency In foreign currencies Total reserv Total cash on hand a countance with the Yernen ernen at alipulated percent	we balances with the Central Bank of Yemen and reserve balances with the Central Bank of Yem i Banks Law No. 36 of 1996, the Bank is required t ages on local currency and foreign currencies of its Notes To Tier Condenses Interes Financial, Stati	en 10,228,035 orneintain statutory deposits will demand, time and other deposits currouts (Courrouto) 30 June		Balance of 1 January Charged for the period / year in the incorne statement (note Set) Total amounts due to the 1 as Authority Amount paid during the period / year	824,041 474,018 1,286,058 (824,041)	824,041 2,084,150 (1,260,108)
In foreign currencies Cheques purchased, net envelopes purchased, net in local currency In foreign currencies Total resen- Total cash on hand a coordance with the Yerrenismen at stipulated percent	we balances with the Central Bank of Yemen and reserve balances with the Central Bank of Yem it Banks Law No. 38 of 1996, the Bank is required to ages on local currency and foreign currencies of its Notes To Tim Concesses Internal Parancial, Stati 30 June 2009	en 10,228,035 o maintain statutory deposits with demand, time and other deposit cuents (Continues)	13 December	Balance of 1 January Charged for the period (year in the income statement (note 6-a) Total amounts due to the Tax Authority Amount paid during the period / year Total income tax pepable 8-a) Charge For The Period	824,041 474,018 1,299,059 (824,041) 474,018	824,041 2,084,150
In foreign currencies Cheques purchased, net envelopes purchased, net In local currency In foreign currencies Total resent Total cash on hand a coordance with the Yerreni smen at stipulated percent. DUE FROM BANKS from the Central Bank of Years accounts with the Cent In local currency	we balances with the Central Bank of Yemen and reserve balances with the Central Bank of Yem it Banks Law No. 38 of 1996, the Bank is required to ages on local currency and foreign currencies of its Notes To Tim Concesses Internal Parancial, Stati 30 June 2009	en 10,228,035 o maintain statutory deposits wild demand, time and other deposits exercis (Communo) 30 June 2003	31 December 2008	Balance at 1 January Charged for the period (year in the income statement (note 8-a) Total amounts due to the Tax Authority Amount paid during the period (year Total income tex payable	824,041 474,018 1,299,059 (824,041) 474,018	824,041 2,084,150 (1,260,108)
In foreign currencies Cheques purchased, net in local currency In foreign currencies Total reserv Total cash on hand a countance with the Yernen- amen at aliquiated percent DUE FROM BANKS from the Central Bank of Yernen and accounts with the Cent In local currency In foreign currencies Total	we balances with the Central Bank of Yemen and reserve balances with the Central Bank of Yem in Banks Law No. 38 of 1996, the Bank is required to ages on local currency and foreign currencies of its Notes To Tim Concessor Interest Research. State 2009 Femen and other local banks trail Bank of Yemen.	en 10,228,035 o maintain statutory deposits wid demand, time and other deposit exercis (Communa) 30 June 2003 YR 1000 2,738,043	31 December 2008 977000 3,314,510 794,160 4,108,670	Bolance of 1 January Charged for the period / year in the incorne statement (note Set) Fotal amounts due to the 1 as Authority Amount paid during the period / year Total income tax payable Set) Charge For The Period The tax provision for the period has been calculated on the basis of 35% of the prof Set) Prior Year Tax Assessments The Bank received on 9 June 2009 the final tax clearance for the income tax liability	824,041 474,018 1,299,089 (824,041) 474,018	824,041 2,084,150 (1,260,108) 824,041
In foreign currencies Cheques purchased, net in local currency In foreign currencies Total reserv Total cash on hand a countance with the Yernen- amen at aliquidad percent DUE FROM BANKS from the Central Bank of Y and accounts with the Cent In local currency In foreign currencies	we balances with the Central Bank of Yemen and reserve balances with the Central Bank of Yemen in Banks Law No. 38 of 1996, the Bank is required to ages on local currency and foreign currencies of its Nortes To Tier Concenses betterm Financial. Stational June 2009 "Enview and other local banks trail Bank of Yemen and other local banks trail Bank of Yemen."	en 10,228,035 o maintain statutory deposits with demand, time and other deposits reserves (Communo) 30 June 2008 97 900 2,738,043 345,002	31 December 2008 977000 3,314,510 794,160	Bolance of 1 January Charged for the period / year in the incurre statement (note 6-a) Total amounts due to the 1 as Authority Amount paid during the period / year Total income to: payable 8-a) Charge For The Period The tax provision for the period has been calculated on the basis of 35% of the prof 8-b) Prior Year Tax Assessments	824,041 474,018 1,299,089 (824,041) 474,018	824,041 2,084,150 (1,260,108) 824,041
In foreign currencies	Total cash on hand	1,155,445 3,896,683 5,175,907	1,054,720 3,908,953 4,969,587 8,878,540	Tolecommunication (Yemeni Shareholding Company). The total share capital of the YER 1,200,000 as acquisition costs which have been added to cost in accordance and Messurement. 7-b) Provision for impairment Since no dividends were received from the investments in USW - Curacao during the temperature in the coming years, which impairment provision was been for the balance value is nit. Namona. Black or Yessex	is Company is YR 43,562 nil with IVS 3R. Financial Instr e last hewyears and no divid exact librae investments back wears (Commune) 30.Jun 200	dende dende de see







FINANCIAL STATEMENTS IS ENDED 30 JUNE 2009

agement is critical to the Benic's continuing profitability and each g to his or her responsibilities.

exchange rate risk.

and deposits with banks and rights and obligations from others are sents the insbitty of these parties to meet their obligations when

of 1997 pertaining to the management of credit risk exposure, the

dditional procedures applied by the Bank to minimize the credit risk

aling with them and determining their related credit risk rates; posure which may result from financial problems facing customes.

order to evaluate their financial positions, credit rating and the

versified sectors to minimize concentration of credit risk.

INCIAL STATEMENTS (CONTINUED)

2009

CONTINUEDI

components of the balance sheet. The maximum exposure is

30 June 2009 YR 1000	31 December 2005 YA 1000
9,078,459	8,889,867
18,880,940	25,612,567
57,144,665	46,290,049
	10,350,000
9,499,799	8,409,302
207,484	205,826
1,781,691	1,739,911
96,593,038 26,619,803	101,497,522 25,749,246
123,212,841	127,246,768
	2009 YR 7000 9,078,459 18,880,940 57,144,665 9,499,799 207,484 1,781,691 96,593,038 26,619,803

ver diversified economic sectors and geographical locations. Note phical locations.

nt obligations when they fall due under normal circumstances. To ase, manages assets with liquidity in mind, monitors future cash. g sources.

shows the remaining contractual maturities: From 6

From 3 to 6 months	months to 1 year	Over 1 year	Total
9,017.513	18,318,192 474,018	WR000 659,642	985,276 84,702,916 474,018
9.017.513	18,792,210	659,642	85,762,210
From 3 to 6 months	From 6 months to 1 year	Dver f year	Total
9F7000 12,174,394 824,041	17.618.272	127,224	YF7000 2,076,627 87,871,641 824,041
12,998,435	17,618,272	127,224	90,772.309

sets and liabilities and the net gap between the two

also will affect the future cash flows or the value of the financial. Tect of such risk to the minimum level by

NK OF YEMEN FINANCIAL STATEMENTS (CONTINUED)

France

e 2009 CONTINUEDI

			Francis	
	Nort Interest Sensitive	Over	months to	From 3 to 6 months
1950	MR4000	M4000	ASSESS	167000
10,228,0	10,228,035	- 4		-
18,880.9	4,155,192		5.2	540,681
57,144,6			2.707,333	
10000			2000000	- 4
9,400,7	-	3.379.700	40048,107	367,206
207.4	207,484		-	-
1,781,6	1,750,740			
2.143.2	2.143.259			
99,885,8	18,484,710	3,375,700	6,833,520	,907,987
585.2	585,276			
84,702.9	27,790,294		16,289,552	.670,134
	1,350,556		195,505	80.48R
474,0	474,018	- 2		
12.079.0	12,079,066	-		-
99,885.6	42,279,710		16,499,057	763,603
	[23,785,000)	3,370,700	(9.884.537)	855,616)
		23,796,000	20,424,300	101.810.7
	Non listorest	Over	From 6 months to	mm 3 to
Tu	Sensore	2 page	Types	amenths:
West	A65000	ALS000	ALS0000	M35000
9,993.2	9.935.260			
25.612.5	4.824.873	1.162,462	289,120	709.090
46,280,04		-	531,180	-
10,350,00	-	No. 1500-186		Deriff-
8,400,3		3,085,720	2,497,732	501,750
205,8	205,826			-
1.739.9 2.176.6	1,490,689	2,909	723	1,525
100000	Transcription of	TO THE TYPE	100000	237.25
104,707,55	18,631,785	4,251,091	3,318,755	292,785

LIABILITIES AND EQUITY						
Due to banks.	1,700,000		All control of the		\$76,627	2,016,627
Customers' deposits	35,255,688	10.929.526	15,725,324	-	25,960,001	87,871,541
Credit balances and other liabilities	498,883	154,659	222.534		1,899,920	2,735,996
Income tax payable			-		824,041	324,041
Equity	-		-		11,199,247	11,199,217
Total liabilities and equity	37,254,571	11,084,287	15,948,858		45,419,836	104,707,562
Interest rate securityity gap	39.959(9)5	(9,791,522)	[12,650,103]	4251,001	pri, (198, 551)	
Cumulative interest rate sensitivity gap	39,569,085	30,167,563	17,537,460	21,788,551		

In addition to the above, note no. 30 shows the average interest rates on assets and liabilities applied during the period ended 30 June 2009 and the year ended 31 December 2006.

NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS (CONTINUED)

RISK MANAGEMENT OF FINANCIAL INSTRUMENTS (CONTINUED)

Due to the nature of the Bank's activities, the Bank deals in different foreign currencies; hence it is exposed to exchange rate risk. The Bank shives to maintain a belanced foreign currencies positions in compliance with the Cantral Bank of Yemen instructions and the requirements of the Cantral Bank of Yemen Circular No. 6 of 1998 which specifies that individual foreign currency positions shall not exceed 15% of the Bank's capital and reserves, and that the eggregate open position for all currencies shall not exceed 25% of the Bank's capital and reserves. In order to comply with the Contral Bank of Yemen Circular No. 6 of 1998, the Bank regularly monitors is foreign currency positions and sets the excess funds in foreign currencies to the Central Bank of Yemen at the preveiting rates on the date of sale. The significant foreign currency positions of the Bank are shown in note no. 17.

The Bank had the following significant net exposures to foreign currencies:

As at 30 June 2009	United States Dollar	Pound Sterling	Euro	Saudi Riyal	Other currencies	Total
Assets Liabilities	YR'000 44,868,581 (45,987,628)	YR'000 1,844,073 (1,829,922)	YR1000 4,116,500 (4,152,775)	MR'000 1,801,629 (1,627,778)	907,445 (591,024)	97/000 54,282,044 (55,434,743)
Net currency position	(1,321,047)	14,151	(36,275)	174,051	16,421	(1,152,099)
As al 31 December 2008	United States Dollar	Pound Sterling	Euro	South Riyal	Other currencies	Total
Assets Liabilities	99'000 45,681,065 (45,249,292)	797000 1,893,736 (1,614,157)	987000 6,042,796 (6,057,748)	1,833,005 (1,592,273)	99,277 (474,631)	95,949,879 (54,988,101)
Net currency position	431,773	279,579	(14,952)	240,732	24,646	961,778

The primary objectives of the Bank's capital menagement are to ensure that the Bank compiles with external imposed capital requirements and that the Bank maintains strong credit ratings and healthy capital ratios. The capital adequacy is monitored on a quarterly basis by the menagement of the Bank employing techniques based on the guidelines as implemented by the Central Bank of Yomen for supervisory purposes. The required information is filed with the Central Bank of Yomen on a quarterly basis.

the internationally agreed minimum of 8%. In addition, the Bank is required to maintain a ratio of total capital to the outlone deposits at or above 5%. The Central Bank of Yernen requires each bank in Yernen to maintain a ratio of total capital to the risk - weighted assets at or above

The total capital of the Bank is divided in two tiers:

Tier 1 capital: which comprises the share capital, statutory reserve and general reserve.

Tier 2 capital: which comprises the revaluation reserves and unrealized gains arising from any changes in fair value of svaluable for

Investment in any local bank or finance company is deducted from the Tier 1 and Tier 2 capital. The balance of general provision for loans and advances is added to the Tier 1 and Tier 2 capital.

The risk - weighted assets are measured by means of a hierarchy of four risk weights dessified according to the nature of and refracting an estimate of credit, market and other risks associated with each asset and counterparty, taking into account any eligibin collateral or guarantees. A similar treatment is adopted for off balance sheet exposure, with some adjustments to reflect the more contingent nature of potential losses.

The Bank compiled with all the externally imposed capital requirements to which they are subject

Notes To THE CONDENSED INTERIM FINANCIAL STATEMENTS (CONTINUED)

RISK MANAGEMENT OF FINANCIAL INSTRUMENTS (CONTINUED)

Capital Management (Continued) The capital adequacy is calculated as follows:

		30 June 2009	31 December 2008
		YR million	YR'million
Tier	1 capital	100000	- 22.0
	Capital	8,500	8,500
	Statutory reserve	1,641	1,641
1	General reserve Profit for the period before taxation	1,354	3/2
	Total Tier 1 capital	11,867	10.513
	Total fier 1 capital	11,007	10,513
Tier	2 capital		
	Property revaluation reserve	640	640
	Fair value reserve	45	46
	Total Tier 2 capital	586	686
Imre	stment in local banks or financial companies	(63)	(62)
Gen	eral provision balance as at period / year end	96	87
1000	Total qualifying capital	12,576	11,224
Diek	weighted assets:		
100	On halance sheet	13.166	14,303
	Off balance sheet	5,144	4,625
1	Total risk - weighted assets	18,310	18,928
i		-	-
Ceps	tal adequacy ratios		
	1 capital	65%	56%
5 108	capital	69%	59%
0 4	CASH ON HAND AND RESERVE BALANCES WITH THE CENTRAL BANK OF Y	EMEN	
6		30 June	31 December
0.1		2009	2008
0		YR 000	YR 000
	i on hand:		
n e	In local currency	559,311	510,086
8	In foreign currencies	590,265	623,307
3	Cheques purchased, net	5,869	21,327
-l	Total cash on hand	1,155,445	1,054,720
s Res	erve balances with the Central Bank of Yemen.		
6	In local currency	3,896,683	3,908,953
o l	In foreign currencies	5,175,907	4,989,587
8	Total reserve balances with the Central Bank of Yemen	9,072,590	8,878,540
8	Total cash on hand and reserve balances with the Central Bank of Yemen	10,228,035	9,933,260
2		A STATE OF THE STA	
	condance with the Yerreni Banks Law No. 38 of 1996, the Bank is required to maintain a imen at alipulated percentages on local currency and foreign currencies of its demand, ti		
-	Notes To The Concessed Internal Financial Statements (Co. 30 June 2009	WTIMUED)	

5 DUE FROM BANKS		
Due from the Central Bank of Yemen and other local banks Current accounts with the Central Bank of Yemen:	30 June 2009 YR 000	31 December 2008 WR000
In local currency In foreign currencies Total due from the Central Bank of Yemen	2,738,043 345,902 3,083,945	3,314,510 794,160 4,108,670
Current accounts with other local banks Islamic investment deposits with two local banks	430,121	1,974 400,000
Total due from the Central Bank of Yemen and other local banks	3.514,086	4,510,644

Due from foreign banks and other financial institutions Current and demand account blances Provision for outstanding reconciling items Time deposits	2,367,922 (20,536) 13,019,491	4,816,558 (20,272) 16,305,637
Total due from foreign banks and other treangal institutions	15,286,874	21,101,823
Total due Inmiterite	18,880,940	25,812,567
Current accounts and time deposits with foreign banks carry variable interest rates while currer Yemen and local banks do not carry any interest.	t accounts with the	Control Bank of
6 LOANS AND ADVANCES TO CUSTOMERS, NET OF PROVISION		
Loans and advances to customers in the private sector:	30 Aune 2009 VR 1000	31 December 2000 VR000
Overtrall facilities Short term loans	6,903,420 5,326,771	5,854,601 5,112,777
Total loans and advances to sustainers in the private sector. Provision to liceses on non-performing loans and solvences (note the). Suspended interest (note 6-b).	12,130,191 (2,396,832) (233,460)	10.767.378 (2.189.098) (199,008)
Total provision for losses on non-performing, loans and advances and suspended interest.	(2,630,382)	(2,358,076)
Net libera sent advances to continueto	9,499,799	8,409,300
Gross non-performing loans and advances as at 30 June 2004 amounted to YR 3,497,575 2,789,807 thousand). The breakup of the above amount is as follows:	thousand (31 Dec	enter 2000: YK
	2009 YR 1000	37 December 2008 VR1000
Substandard debts Doubtful debts Bad debts	722,000 662,877 2,112,838	469,331 336,241 1,884,235
Total prose non performing loans and adverces	3,497,575	2,789,807

Notes To The Coupe

Provision For Losses On Non-Performing Losse And Advances rdance with article no. 85 of the Banks Law No. 38 of 1998, which came into effect on 27 December 1998, and Article 9 - (j)

of the income facilities No. 31 of 1991 as smended by Republican Decree Law No. 12 of 1999, any provision for bases on loans, and advances made by a bank in compliance with the regulations of the Contral Bank of Yoman in this respect, are not subject to the provisions of any income lax law and are allowable as a deduction in arriving at the baselel income. Details of movements in the provision for possible losses on loans and advances during the period / year were as follows

	30 June 2009			31 December 2908		
	Specific	(General VERCEST)	Total WALKET	Specific	General MANUEL	Total HECOLO
Balance at 1 January Rosekation of opening balances in foreign	2,101,653	87,415	2,193,068	1,673,333	131,616	1,804,949
currencies	13,099	273	13.372	1,922	159	2,091
Amount utilized during the period/year.	(3,345)		(3.345)	17,157	174.25	(7,157)
Adjusted opening between Accounts recovered of lower previously written	2,111,407		7,199,095	1,673,600	120,775	1,004,876
	(101,570)	(3,884)	(105.228)	1409 BX'S	(51,286)	(4111,758)
Provision for the period / year (note 11).	380,646	2,420	303,086	838,443	17,508	855,340
Charged to the income abelianiers	193,068	(1,221)	187,857	423,550	(44,380)	384,190
Enless of end of period / year	2,310,475	85,457	2,305,852	2,101,853	87,415	2,188,065

Meragement has decided to provide for the general provision for performing items and contingencies including webstitivens at the talk of 2% (2008; 2%).

The Bank has, during the year, written-off fully provided loans and advances arrounting to Yfk 3,945 thousands (2008: Yfk 2,152 thousands) against impairment provisions where all possible actions for recoveries have been exhausted and the Bank's nearegeneral believes the possibility of recoveries have its merageneral, however, continues to pursue the recovery of these loans through all possible means and any future recovery from these written-off loans will be recognised in the income.

This represents interest on non-performing lases and advances in accordance with the Central Benk of Yerren regulations and which is recognised as revenue only when collected.

	2009 WK000	2008 YPROOG
Balance at 1 January Exchange differences for the period / year Amounts written-off during the period / year Recovered during the period / year Suspended during the period / year	169,008 1,795 (436) 63,092	89,968 \$73 (917) (5,900) 85,464
Balance at end of period / year	233,460	169,008
Shironas Base on Visine		

Notes To THE CONDENSED INTERIN FINANCIAL STATEMENTS (CONTINUED)

AVAILABLE FOR SALE INVESTMENTS, NET

comprise investments, evallable for sels, in the following banks and financial institution.

	Overview of the Pennsylvanian	DELICATION OF BUILDING OF BUIL	20 June 2009	37 December 2000
	**		1080'000	305000
Unquoted Investments in shares of UBAF Group: UBAF - Contace - A Shares of US \$ 1 each UBAF - Contace - B Shares of US \$ 1 each UBAF - Contace - C Shares of US \$ 1 each	0.782 0.782 1.221	29,944 4,668 10,565	903,567 47,580 107,113	17,902 2,816 6,344
Total investment in shores in USAT Group		45,702	458,250	27,364
Other computed interactionarities: ALUSH F Arith International Bank (BSC) - Babrath (rate 7 a) Asia financial Services Company - Bahrath (rate 7 b) Wherea Facadol Services Company - Vance (note 7 c) Farmer Middle Company (or Talescommunication - Farmer (note 7-c)	0.344 0.167 10.000 0.139		61,894 21,388 68,902 81,200	61 878 21,388 62,166 81,200
Total other anguested investments Total available for cale investments Provision for impairment, (male Fe)			207,484 665,764 (455,280)	205 826 232 570 (27,144)
Mot book value of investments annihible for sale			207,484	205,626
7-e) At USAF Areb International Bank (BSC) - Behrain				

company's latest audited financial statement (i.e. for the year ended 31 December 2007) which amounted to US\$ 44.36 per share.

Arab Financial Services Company - Bahrain The fair value of the investment in Arab Financial Services Company - Bathain is based on the book value of shares as per the company's latest audited financial statement (i.e. for the year ended 31 December 2007) which amounted to US\$ 10.09 per share (9006-US\$ 10.77 per share) Yemen Financial Bervices Company - Yemen

The Bank has contributed a sum of USO 310 thousands to the capital of Yerren Financial Services Company (Closed Yerreni Standardship Company), which had been established in joint venture with a number of other local banks. The stone capital of YESC is USO 3 million. Temen Mobile Company for Telecommunication - Yemen The Bank has purchased 120,000 strans of YR 500 each for a sum of YR 60 million of Yersen Mittale Company for Tolecommunication (Yerseni Shareholding Company). The total share capital of this Company is YR 43,262 million. The Bank pold YR 1,200,000 as acquisition costs which have been added to cost in accordance with IVS 38. Financial instrument - Recognition

Since no dividends were received from the investments in USW - Curacap during the last few years and no dividends are expected to be received in the curring years, whill impairment provision was taken for the balances of those investments because their net present

NATIONAL BANK OF YEARS

NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS (CONTINUES)

HOUSE INVENTAGE		
Amounts due to the Tax Authority	30 June 2009 YR 1000	31 (lecember 2008 YF000
Salance at 1 January Charged for the period / year in the income statement (note 8-a)	624,041 474,018	1,200,109 824,041
Total amounts due to the Tax Authority Amount paid during the period / yeer	1,298,059 (824,041)	2,084,150 [1,260,109]
Tidal recone liss payable	474.018	824,041
Bel Charge For The Period		

The tax provision for the period has been calculated on the basis of 35% of the profit for the period.

Prior Year Tax Assessments

The Dank received on 9 June 2009 the final tax deerance for the income tax liability for the financial year ended 31 December 2008. EQUITY

The authorized share capital amounting YR 10,000 million (2008; YR 10,000 million) consists of 10,000 thousand shares of YR 1,000 par value each (2008; of 10,000 thousand shares of YR 1,000 par value each).









COMBI founder and WHO Communication Advisor-Consultant Dr. Everold Hosein to the Yemen Times:

"The COMBI approach...helps take people from knowledge into the area of action."

Dr. Everold Hosein, Communication for Behavioral Impact (COMBI) founder and World Health Organization (WHO) Communication Advisor-Consultant was in Yemen last week conducting a training workshop organized by the Ministry of Public Health and Population in collaboration with WHO.

The workshop, which was financed by the Global Fund to Fight AIDS, Tuberculosis and Malaria (GFATM), aimed to educate participants on how to use the COMBI approach to address health concerns, such as the elimination of malaria.

The COMBI approach was created to get the behavioral results desired for social development. COMBI interprets social mobilization as a process which strategically blends a variety of communication interventions intended to mobilize societal and personal influences. This can in turn prompt an individual to adopt and maintain a particular behavior.

With a PhD in Communication and Business Administration focused on marketing administration, Hosein has worked with the International Planned Parenthood Federation as well as with a major public relations company in New York City. He has also been involved in extensive consulting work for UN agencies including the United Nations Population Fund (UNPF), United Nations Children's Fund (UNICEF), United Nations Development Program (UNDP), UN AIDS and the World Bank.

Ali Saeed of the Yemen Times met Hosein and spoke to him about the COMBI approach and how the public sector can make use of it.

Can you explain in more detail what Look at the private sector; it has a better way of focusing on getting people to

The focus of COMBI is to achieve behavioral results desired in social development work of UN agencies and the WHO. The reason we put the emphasis on behavioral impact is that for the past 50 years in public health education and in what we call development communication the focus has been on making people aware and knowledgeable about behavior that will make a difference in their lives.

Behaviors such as breastfeeding, washing hands after using the toilet and sleeping under mosquito nets are ultimately the goal of our public health education. The problem we have had so far is that we have been very good at getting people to be aware and knowledgeable about what to do, but we have been less successful at getting people to actually anything about it.

We are trying to bridge this gap between knowing what to do and doing it, and COMBI is an approach to help close this gap, to help take people from knowledge into the area of action.

We put the focus on action and we use a lot of techniques we have learned from the public sector in the past 50 years and the private sector in the past 150 years.

In essence, we are trying to marry what people in the private sector do in terms of marketing communication and what we in public health have done in terms of health education and health communication. That is the marriage we hope will make the difference between people knowing what to do and then taking the next step and carrying out the

How did you come up with the COMBI approach?

The COMBI approach came about as a result of failure. It came about as a result of not being able to understand how committed people knew what to do but did not do it.

In looking at that, and looking also at what the private sector was doing, we realized that there was a missing engine so to speak. This realization came to me when I was working with the public relations company in New York and also with UNICEF at the same time.

We realized that so far in our communication work, we put the emphasis on teaching people be aware and be knowledgeable. However, when you look at what the private sector was doing in what they call integrated marketing communication, we realized that they put the emphasis on getting people to act, to walk into a shop and buy a particular product.

I then started working in New York on this new approach during the mid 1990s. We first offered a training program at New York University in 1994 which was entitled "Integrated Marketing Communication for Behavioral Impact in Health and Social Development."

The focus was to get people to plan marketing communication with other aspects of health education. When we realized the gap between people knowing what to do but not doing it, we started working on something different. It is not enough to just give people the information in order to have them act on it. Something extra must be done.

Looking at the history of health education, people are knowledgeable but do not act

ter way of focusing on getting people to act, for example, getting them to walk into the shop and buy a particular product. This is why at New York University, we started offering this training which was called integrated marketing communication. This was the same approach the business sector was using. We decided to offer this course regularly.

At that time I was asked to join the WHO. My first meeting there ended with a presentation on integrated marketing communication for behavioral impact in health.

At that meeting I realized that many of my colleagues in the WHO and the UN were slightly uncomfortable with marketing language. They did not think that in the health sector we market anything, and they could not see the link between marketing and getting people to use mosquito nets for example.

As a technical measure, we decided to drop the integrated marketing term and just have a description of what we are doing, which is communication for behavioral impact, and that became the acronym COMBI. However, the foundation of COMBI is in fact integrated marketing communication.

The reason we changed the language was to accommodate people's feelings. The terminology was perhaps not appropriate for what we were doing in health and social development.

But I have been a firm believer that the techniques used by the private sector to get people to drink Coca-Cola and to buy Pizza Hut and so on can be modified and used to get people to use mosquito nets, family planning, and to get families to breastfeed their children.

Such behaviors can be handled very effectively with the same marketing communication principles that the business sector uses.

How did you get the idea of applying the COMBI approach in malaria elimination?

Well, the idea came to us not only with malaria elimination, but it came to us to bring about any behavior you want to achieve in health.

The COMBI approach started working in relationship to leprosy and how to get people with skin lesions to go in for a skin check to see if they have leprosy.

We use COMBI with dengue, we use COMBI with tuberculosis, and we use COMBI with HIV/AIDS. We also use the approach with malaria elimination in several African countries, including here in Yemen. Now Yemen is making progress and is even getting close to the possibility of becoming a country in which malaria would be eliminated.

I went to some African countries and they are far away from even being considered to be countries which have achieved certain stages in malaria elimination. So Yemen has made a lot of

Right now we are in the last stages of the process and we suspect that we probably will take another ten years at least get to the point of saying "we have eliminated malaria here."

What is new in the COMBI approach in comparison with other approach-

I think the new components are all related to achieving behavioral results. We have to move beyond just informing and

educating people.

For example, I think most people in Yemen understand how you get malaria and how you can get treated for malaria. But there is a certain segment of the population that even though understands the concepts we promote in health care still has difficulties in carrying out the recommendations we are making.

Our recommendation is that if you are pregnant, sleep under a mosquito net for the entire course of pregnancy. If you have children under the age of five, bring them mosquito nets and get them to sleep under the nets.

Our focus is going to be that if you know you should be doing it, why not do it now?

The COMBI approach preserves the process of what we call market research. By this, we mean going to the community and listening to people to find out what the difficulty is that they face in carrying out a particular behavior.

I would say the program that we have been working on in Yemen focuses on the production of communication materials, making posters, making pamphlets and so on, referencing why people do not carry out the appropriate behavior.

I do not think we have done enough. We have not done enough listening to the community - conducting the market research, in other words.

That is why people are still reluctant here to follow our recommendations of sleeping under mosquito nets, or if you have a fever and you are in an endemic area, immediately think that it could be malaria and get quick treatment.

The longer you wait, the more problematic the disease is and the more likely you can die. The earlier the treatment the better, and that's a particular behavior that we have to focus on.

I would recommend to the Ministry of Health in Yemen to conduct market research to figure out what are the behaviors people already know about, why those behaviors are not being carried out and then to plan a communication program. After that, decisions can be made about the need for posters or pamphlets to get people to jump this hurdle of 'I know what to do, but I'm not doing it yet.'

So I think our program, the COMBI approach, is different in the way it focuses on market research and in the way it focuses on listening to people in the community. It is also different in the way it focuses on helping people to make that leap from knowing what to do to actually doing it.

Our program puts emphasis on personal communication between professionals who know the answers to these questions and to the questions that people are going to ask rather than putting too much emphasis on posters and pamphlets

Do you think that the COMBI approach can be useful for non-health sectors?

Definitely. I would say wherever there is a behavioral patter that can make a difference in the lives of people, you can use the COMBI approach. It doesn't have to be in the health sector only.

For example, it can be used to prevent violence against children. I was working in Jordan where violence against children is a big problem. Teachers hit and slap children, and parents beat children thinking that this is the proper way to



Dr. Everold Hosein: "I have been a firm believer that the techniques used by the private sector to get people to drink Coca Cola and to buy Pizza Hut and so on can be modified and used to get people to use mosquito nets, family planning, and to get families to breastfeed their children."

discipline them. It is not the proper way to discipline children.

The humanitarian advantages are that if you succeed in getting people to carry

We can educate people about behavior related to preventing violence against children using the COMBI approach.

For instance, a certain behavioral patter can be taught as to how children can be intellectually stimulated when they are very young, under the age of two. UNICEF has a program for child stimulation and COMBI can be used to teach specific behaviors to parents and caregivers.

I would say that [for] any behavior anyone wishes to accomplish in the social development of Yemen, the COMBI approach can be used to achieve this particular behavior.

What are the humanitarian advantages of the approach?

you succeed in getting people to carry out the right behaviors that will improve their lives, it is one of the most beautiful humanitarian things you can do.

If we can get a family to protect children from dying from malaria, that to me is the essence of fulfilling a humanitarian need. We need to protect our children as well as our adults from diseases which might kill them.

What do you expect the outcomes of the COMBI workshop in Yemen will be?

At the end of the workshop, we will have three to four working groups who will create a presentation using what we called the ten steps of planning a COMBI program. Participants learn about the COMBI approach and will then be able to use the COMBI plan in

getting the behavioral results that they want to be accomplished.

There is also another outcome where a few of the colleagues in the workshop will be working with me to come up with an actual strategic communication plan related to malaria elimination. The follow up to the workshop in that sense is going to be important, because I'm going to depend on them for advice on what kind of communication plan will enable us to reach the goal of eliminating malaria in Yemen.

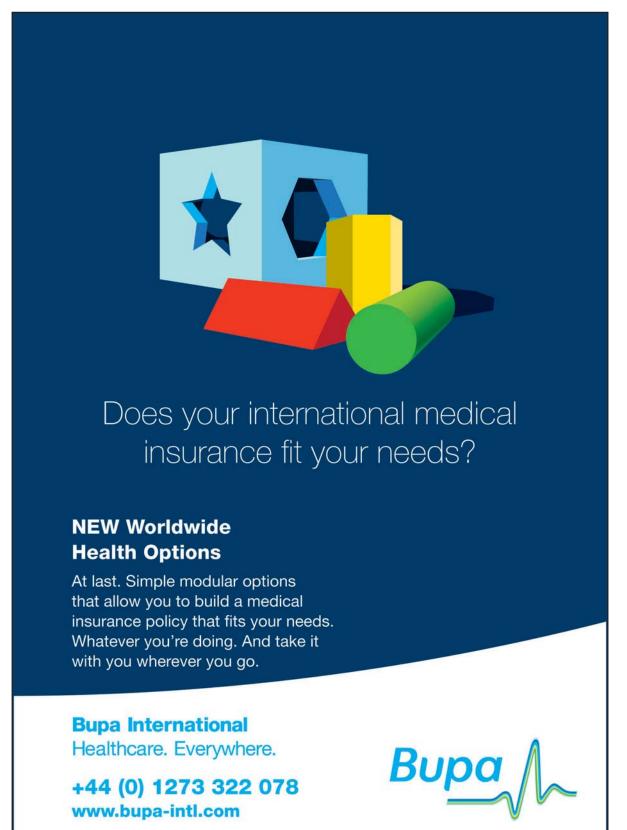
What do you recommend to Yemenis who work in the health sector?

My recommendation to them is that I'm focusing on health communication when it comes to malaria, but I'm sure that there are other diseases which affect the health of people in Yemen. I would encourage the Ministry of Health together with WHO colleagues to see how we can use the COMBI approach in other aspects of health.

One of the health problems that I think will eventually emerge in Yemen is the problems related to obesity and diabetes. I'm not saying this as an expert on the subject, but when I talked to colleagues in Yemen I realized that people here do not exercise very much. People do a lot of sitting around while chatting, chewing qat and not being physically active while eating a lot of sweets.

Some of my colleagues told me that in qat sessions, people also mix qat chewing with sugar, and after the long session they do not do any exercise. That is going to contribute to obesity and diabetes.

This is something that people should be worried about in the future. Here, COMBI can be used to promote the behavior of exercise, for example, if we want to prevent ourselves from obesity.





الشركة اليمنية للغاز الطبيعي المسال Yemen LNG Company



Job Vacancy

The Yemen LNG project involves the construction and operation of a gas pipeline, a harbour and a liquefied natural gas processing plant at Balhaf on the Gulf of Aden which will export 6.7 million tons of LNG per annum. The project offices are based in Sana'a and the project has an anticipated lifespan of over 20 years. Yemen LNG Company is now recruiting the temporary and permanent staff who will construct and manage the project.

All candidates must be Yemeni nationals

Job Title: P.V.V. (Static) Equipment Specialist Maintenance and Inspection Department Work Location: Balhaf, republic of Yemen

Duties & Responsibilities:

- . Works with P.V.V. Senior Engineer to provide specialist support to production department in trouble shooting major problems during and after the start up of the plant
- will'an impales with the serior EVVV, engineer in adving factinical problems with presentine and corrective mechanical memberance. . Participates in implementation of the mechanical maintenance procedures and tools with a view to applying most recent techniques
- Ensures quality control is maintained during repairs and maintenance of P.V.V.
- againment and verifies that they are in fine with Company's specifications.
- and standards
- Motivates, develope, and trains Company P.V.V. maintenance staff in order to obtain maximum performance

Qualifications Required:

- BSc. in a Mechanical Engineering discipline.
- 12 years' specific marriamence expensions in the citrefring, gas to petrochemical industry with at least 3 years expensions in LNC processes. High level of knowledge of mechanical equipment, maintenance systems and methods
- .Convertant with the latest P.V.V. Codes 8-Standards
- Strong team supervisory shills.
- Working knowledge of computer applications and methods relevant to the dispotine. Good knowledge of CMMS (SAP system)
- Good command of written and spoken English.

Job Title: Department

HVAC senior Technician. Workshop and HVAC Electrical Supervisor

Work Location: Balhaf (Rotation 29/27)

Duttes & Responsibilities:

- Doily interaction with rivect supervisor and other technicians to plan, coordinate, oversee and implement all matters related to ITVAC electrical equipment issues in the workshop / Offsite locations and LNG trains.
- Enternal contacts on a periodic bears with contractor's representatives and with equipment / plant vendor's representatives.
 Participates actively in the maintenance and repair works for various IDAC equipments, such as:
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 thigh level of knowledge, proven mostlery of the subject and apacialised in the reper, assembly and belong of industrial HNAC equipment as apacified.
- Good command of written and spoken English

APPLICATION PROCESS

- Visit Yemen LNG's website at (WWW.YEMENLNG.COM).
- Go to Careers, then to Vacancies to enter our Web Application System.
- Register your personal and professional data in order to log in and apply, mentioning the title and the reference number of the position you are applying for.

- Do not make duplicate applications by fax, etc.
- Yemen LNG. Company will contact the selected candidates for interview and further assessment Applicants who are not contacted have not been successful but can still apply for future positions.

Short Story: The Hungry Jaws Series

Invest in Yemen (3)

By: Kais Al-Eryani

will continue doing my business behind closed doors, if for no other reason than to avoid paying every person I meet in the government during the registration process. Some of my friends happen to be working with non-governmental organizations, or

They are senior people who have years of experience, and they like their work very much. I know they are

honest and dedicated. I always thought that NGOs are there to serve the communities, mainly on a voluntary basis. These people must enjoy helping others, and everybody must be grateful for their efforts.

But is this really the case?

An American friend was telling me about his group's experience in

"We came with big plans to help the youth," he said. "We were able to mobilize interest in Yemen and get some funding. In our first trip we were introduced to a highly educated

person. He seemed to us a very nice man, and after a few weeks we asked him to take care of our operation in Yemen. We signed the contract, and he started to work for us after we rented a place.

A few months passed, and our operations were going quite well when we had our team visit the office in Sana'a to review operations. We discovered that the man we'd hired had been taking a lot of sick days. When our team asked him about it, he was not convincing. We asked him to provide us with an explanation. After a

few days, the man provided the team with many medical prescriptions.

These prescriptions were false ones, and the team warned the man about this. After reviewing the report of the team at our headquarters, we decided to fire him, and we did. A few days later, we received a court order issued by the Labor Court. The man was accusing us of wrong doings when we fired him. At that point we unfortunately decided to stop our operations in Yemen.'

A legend's death

By: amal nasser lymona88@gmail.com

n the 26th of this month I woke up with the same thought of the day before, it was all over my head saying Michael Jackson's dead, Michael Jackson's no longer with us in this world, Michael Jackson's no longer to perform, to dance, to sing, to impress us, to shock us, to wear an Abaya, to record an Islamic Nasheed or to swing another child off his balcony in Berlin, Michael Jackson is gone.

Whether you like him or not, love

him or not, even if you hate him you Jackson once the lecture started. On can't be indifferent with the news of his tragic death. Myself, being not a big fan or actually not a fan in the sense of following all the news and moves of Michael Jackson I have to admit that I was really saddened and shocked at the same time by his death.

Not many people in our world have such a tremendous impact on others to say that the world is the "world minus one "when they're gone and to say that they'll be remembered and missed not only by their family and friends but by the whole world.

Trying to figure out all these thoughts I made my way to the university forgetting all about Michael my way back home I remembered him, I saw people acting normal, myself included reading my book as usual in the train and listing to music, as if nothing had happened and when you think about it you realize that nothing has happened except the death of the King of Pop and that's not a life-changing news to many of us but I could sense that most of the people with me in the train were thinking about Michael Jackson. They were mourning Michael Jackson in

Yes, They didn't wear black or put flowers on a stone with his name engraved on, they didn't march the

streets of berlin lighting candels for him, the didn't go to the Hotel Adelon waiting for him to swing his baby off the balcony but they were and the whole world is mourning him in its memories just like i mourn him in my memories of my parent's wedding video with their friends and family dancing on Thriller, in my memories of our neighbour's son showing me his Moon-Walk and in my memories of many Yemenis who can't say a word in English and may have never seen what Michael Jackson looks like rather to have watched him perfom but yet they know Michael Jackson and they know that he was the KING of pop, may he rest in peace.

Keep it shut! (Part II)

By: Mohammed Aish Hejash hejash2004@yahoo.com

t was almost midnight when she heard her son's screams crying out for help. Then a clap of thunder exploded, making the poor mother run towards her son's small room. The house was getting darker as she moved upstairs holding a small piece of lighted candle which broke through the darkness and lit her way to the source of terror. She stepped into the room trying to find out what was going on.

Her son was rolling right and left under his comforter and calling her when she entered his room, but then she saw the big furry cat playing on the floor. She was amazed by the ridiculous scene, scolding him and telling him to stop acting like a baby. The small kid felt relieved when he saw his mom and knew that the reason for his terror was the big cat.

She made her way back to her room, recollecting what had happened. The father of the house was still outside working to make a buck because the family was used to living from hand to

The candlelight was fading moment after moment, which made her decide to save the light till her husband got back home. She blew out the candle regardless of what was coming next...!

The room went dark and the only thing visible to her was the dead light coming from the window. The clock was ticking away, "tick tock tick tock." A glimmer of lightning broke through the room, then another thunderclap gave her the creeps, filling her with fear and horror. Her eyes started overflowing with tears of loneliness and helplessness. "Tick tock tick tock" were becoming annoying and unnerving sounds at that time. "Are these someone's footsteps?" she fearfully thought.

Second after second and minute after minute, and the man of the house was nowhere to be found. Another glimmer of lightning reflected the shadow of the big tree outside the house, which made her think deeply of being haunted by

She began cracking her cold small fingers and impatiently glancing at the flashed, the man of her dreams dashed in and the fear of the unknown was smashed. It was a flash of hope, a source of protection and a sign of completion. It was simply that her man returned home so that she would no longer feel alone.

The hard working man brought

dinner with him and kindly asked his wife to heat it up because it was already cold. He also told her that he had got a pretty amount of money that day which allowed him to buy a new cell phone. He kept her company on the way to the kitchen and then told her that he wanted to take a bath and freshen up. He left his cell phone on the kitchen table and went to the

The night was dim and the only light was the candlelight. As she finished heating up dinner and started shutting the door of the kitchen, she heard strange voices coming from inside. "Hahahahahahahaha" was heard - a terrifying sound. It was the sound of terrible laughter which made her feel like a chicken with its head cut off. Again the same laughter was heard, "Hahahahahahahah."

"Hahahahahahah." This time, the terrible laughter accompanied by fading lights was coming from the kitchen's window. "They're inside the kitchen!!" she fearfully thought. As the sound kept resounding in her ears, a strong clap of thunder broke the silence of the house into a terrible scream and call of helplessness echoed throughout the whole neighborhood. "Help! Help!"

Her husband rushed to the scene to

find out what on the earth had happened. He saw her standing in front of the kitchen, shivering and saying, "There is an evil spirit inside our kitchen! Come on and hear it yourself!" The sound of laughter came again and when he heard it, he said, "Mmmmmm! Evil spirit! This is my new cell phone's ring tone. It's beautiful, isn't it?" he asked with a

Through The Mind'S Eye By: Maged Thabet Al-kholidy

majed_thabet@hotmail.com



Mobile phones: a blessing or a curse?

obile phones have become increasingly common all over the world, and Yemen is no exception. Although I strongly believe that they greatly facilitate communication and have many other positive uses, many consider them as a curse to

For me and many others, mobile phones bridge great distances across which communication was impossible or lengthy in the past. In this way, people save time and effort for other activities.

They also alleviate worry. For example, a father can contact his family members whenever needed. Without a mobile phone, he might worry and wait up for his sons or daughters when they are outside the home.

But mobiles are also useful for work and study. Some people install an electronic version of the Quran on their phones to listen to or read. Others install a dictionary on it to look up words.

Before having a mobile, I used to have an alarm clock, and always carry a notebook for telephone numbers. I also used to have a notebook to write notes in.

Now, instead, I have a mobile phone that does it all. People also use the mobile to form acquaintances, either through chatting, calling or receiving calls by mistake. This widens their list contacts to include new

people of different ages and backgrounds Mobiles can also be used as a means of entertainment, as games can be installed in the most recent models. Mobile games have recently become more

common than Playstation games. You can also listen to music or watch funny or even useful movies on a mobile phone. But many consider mobiles to be a negative aspect of modern life.

They say that they lead to spending too much money. Young girls and boys nowadays spend school money on credit for their mobiles, instead of school supplies, they say.

For them, mobiles are a curse because they make people forget their religious

Nowadays, especially young people are constantly on the phone, when they walk, before they sleep, and even when they study. They write each other messages, chat, play games or listen to music. They forget their duties and do nothing new in their lives.

Some say that mobiles lead to immoral relationships. There have been many stories of men and women, for example, meeting by dialing up the wrong num-

Dear readers, like many modern inventions, the mobile is a double-edged weapon. Only the users themselves can make it a blessing or a curse. This is my opinion, but I heartily welcome any reader's perspective.

Maged Thabet Al-Kholidy is a contributing opinion writer from Taiz. He holds an MA in English, and is the former editor of Taiz University's English-language mag-

True friendship means you are no more important than the other

By: Adnan Al-Halmi

adnanalhalmi@yahoo.com

have the pleasure to write a response to Al-Gaad's article entitled "Friendship is seldom lasting but between equals," published on June 25. I always enjoy reading his articles because they speak out about reality and try to expose social faults to the public to be corrected. But this time I would have to slightly disagree with what he included in his article, as he says that "friendship is a strong emotional relationship, built between two people of the same sex." This may sound illogical, but I contest Al-Gaad's definition that says an emotional relationship may be between a man and woman, not between the same

I do agree that a certain type of emotional relationship can only be between a man and woman and not between a man and a man and vice versa. But friendship is a difficult word. It means something different for every person. For this reason it isn't easy to define it.

very important for most people. Some even believe that friendship is more important than love. Good friendship is certainly more valuable than gold. If you have a good friend or find someone with a soul akin to yours, your problems disappear and life isn't so sad.

natural instinct behind it; friendship has no natural instinct behind it. Friendship is something conscious; love is unconscious. This is why friendship is greater than love. Friendship means you are no more important than the other - that is

people can be equal in terms of financial and social status, how can they be equal emotionally? Therefore it doesn't matter how financially, emotionally, and socially equal two friends are. What is more important is how understanding and respectful they are to each other, which is the only bridge to everlasting, real, and outstanding friendship.

To be a friend and to have friends is one of the noblest goals we can try to achieve. Friendship is complex and has many facets, but it certainly exhibits the following five attributes, as stated by David Claasen: "Friendship means understanding and being understood, friendship means affirming and being affirmed, friendship means accepting and being accepted, friendship means helping and being helped, and friendship means forgiving and being forgiven."

The third point I would contest is the idea of Romanticism and Classicism in friendship. It doesn't matter how classic or romantic your friend is. What matters is how expansive, faithful, respectful, polite, considerate, and trustworthy he

Moreover, friendship is something very valuable yet it is something that cannot be bought. It must be protected. You have to take care of friendship because it is very easy to lose a friend but much more difficult to recover it again. It is like a treasure and that must be kept safe. If you don't, it will not last. It is soft, so don't scratch!

Have you ever wondered what the real essence of the saying 'a friend in need is a friend indeed' is? People talk about the true value of friendship without knowing what it stands for.

True friendship is when there are no formalities. It is when the person you are talking about is counted as family. It is when the relationship you share reaches a stage when even if you don't correspond for some time, your relationship remains intact. Best friends need not

meet up often to make sure that the friendship remains constant. The trust between best friends is such that if one friend gets into trouble, the other will not think twice to help.

If the bond between two friends is strong, true friends can endure even long distances. They find a way of keeping in touch despite busy schedules. True friendship never fades away; in fact, it grows better with time. True friends don't need a posh place to hang out. Their most precious hideout is each others' rooms! True friendship thrives on trust, inspiration and comfort. Best friends come to know when the other person is in trouble, merely by listening to their 'hello' over the phone.

True friends don't desert each other when there is trouble. They face it together and support each other, even if it hurts the other individual's interest. Best friends don't analyze each other; they don't have to. They accept each other's positive and negative qualities alike. Nothing is hidden between true friends; they know each other's strengths and weaknesses. Best friends won't stand for any outsider commenting or criticizing their friendship, and they can put up a very firm resistance if anvone does so.

True friends are not opportunists. They don't help because they have something to gain from it; they help because that's what friends do. True friendship is selfless. Best friends support each other, even when the whole world is against them. It is not easy getting true friends, and if you have even one true friend, consider yourself blessed. In this world of cynics and backstabbers, there are still some people who are worth being friends with.

To conclude, I hope that I have clarified some notions regarding friendship and how it should go down the right path without bothering my lovely and close

A letter to Mr. President

By: Afrah Nasser afrah.nasser@yahoo.com A freelance journalist

write this letter to you with a hope that I might get heard. I have tried all the means to contact you but nothing worked out. I even called your office but I was degraded.

I have always been and I'm still a responsible citizen. I have never committed any felony. I have never robbed anything from the country or outside the country. I always call for development. I care about Yemen a lot; I even don't throw a handkerchief in the dirtiest streets because I care about the cleanness of the country. I love Yemen with all my heart.

Yemen faces lots of challenges and heaven only knows how many work you have to do. However, I'd love you to take care also of a current issue that is much related to every Yemeni's life. I speak on behalf of all the people 'the citizens' I know. We need more electricity. The fact that the electricity is being cut off for over than 3 hours is really extremely worrying. It reaches over 5 to 6 hours in some places in the

As you surely know, the weather in Yemen is moderate in some parts and very hot in other parts of the country. People of the hot places desperately depend on air conditioners, fans and so on; anything that could cool the air and that requires electricity. So, It's important for their survival.

On the other hand, the country's business and work of Ministries, Companies, Hospitals, and Offices and so on need it as well. The country's productivity depends on it. Every minute goes without electricity costs us lots of money. It's a wasted time that could have made the country obtain much progress.

There are many reasons that would strongly prove that we are in need of electricity. The strongest reason for me is Sana'a is the capital and should never face such problem. It might be expensive to get more electricity to the country since the demand is way high than we already have, but that doesn't mean we should sit still and do nothing about it. There has to be some kind of solution.

When I was telling my friends that I'm writing a letter to you, I was made fun of! Their claims were that I'll never be heard and that I should write to the Minster of Electricity not to the President. I hope they all turn mistaken about me being not heard. Plus, I know that I should have written the letter to the Minster but I wanted you to be my connection to him since everything in the country is working effectively when you do have connections. The stronger connection you have, the smother your things run.

Please tell the Minister that the situation is really bad and things must be addressed immediately. It is very crucial matter for every one and everything in every part of the beloved Yemen. Our life depends on it. Seriously, our productivity is being wasted when there is no electricity.

People are social beings. Friendship is

Friendship is a great art. Love has a the soul of real friendship.

Another point I would disagree with is "a successful and permanent friendship can only hold between people who are socially, emotionally and financially equal." This isn't true because although



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• مالك عبدالكريم - بكالوريوس محاسبة - دبلوم لغة إنجليزية - دورات صيانة كمبيوتر سوفت وير وهارد وير - دورات في قاعدة البيانات والبرمجة والتصاميم الإعلانية - النظام المحاسبي يمن سوفت - معرفة عالية بالبرامج التطبيقية - دورات محادثة لغة إنجليزية - خبرة سنتين - يرغب في العمل فترة وادحة بعد العصر

للتواصل: ٥٥ ٥٣ ٥ ٧٧٧ ٧١١ ٧١٢٧٣٤٩١١ ٧ •ثانوية عامة - دورات في اللغة الإنجليزية - خبرة لمدة سنة وثمانية أشهر - خبرة كموظف مبيعات لمدة سبعة أشهر - موظف أمن لدى شركة نفطية

وظائف شاغرة

• يعلن معهد لغات عن حاجته لعدد ٢ سكرتيرات ١ – الثانوية العامة كأقل مؤه

> -٢ الإحتفاظ بأسرارالعمل -٣ التدريب والتأهيل يتم في المعهد لايشترط اللغة

للتواصل: ٤٤٠٧٠٣ /٢٠

رصاصى بحالة جيدة (المعاينة في مقر السفارة) للإستفسار: ٧١١١٠٤٤٦٣

في الصيانة - خبرة في الشبكات - خبرة في المبيعات - يرغب في العمل في مجال الحاسوب للتواصل: ١٨١٨٤٢٠٪٧٧

• أحمد صوعان - بكالوريوس لغةإنجليزية - خبرة ثلاث سنوات في مجال التدريس - يجيد استخدام الحاسوب - يرغب في العمل في أي شركة أو عشر سنوات في تدريس مواد مدرسة خاصة أو إعطاء دروس خصوصية للتواصل: ٧١١٧٤٦٢٠٥

• محاسب مستوى رابع - دورة تدريبية في الإنجليزية للمرحلة الثانوية - الإدارة المالية والتكاليف والتسويق والمبيعات والرقابة في شركة - دورات حاسوب - دورات في محال التنسيق

للتواصل: ٥٩٩٩٥٩ - ٧٧٠٥ - ٧٣٥٤٠١٨٦٣ • عادل اسماعيل - بكالوريوس لغة إنجليزية -خبرة سنة ونصف في مجال المراسلات التجارية عالمية - يجيد الترجمة من اللغة العربية إلى اللغة للتواصل: ٧١٢٨١٣٩٣٥ الإنجليزية والعكس – يجيد استخدام الكمبيوتر للتواصل: ٧٣٥٢٢٩٤٩٧

> • خبرة خارج وداخل اليمن في الاعمال الادارية، علاقات خارجية ، مراسلات تجارية، ترجمة، تسويق عبر الانترنت، مهارات عالية جدا بمجال محركات البحث والـ Microsoft Office، مهارة التحدث باللغة الانجليزية كتابة ونطقا بطلاقة. أود الانضمام بفريق عمل في أي شركة ونصف كنائب مدير إداري في شركة هوك العالمية • بكالوريوس علوم وهندسة حاسوب - خبرة تجارية اوعمل إداري بمجال النفط التواصل

• بكالوريوس محاسبة -تقدير جيد جداً - من أوائل الدفعة - خبرة في مجال الحسابات والمراجعة والإدارة المالية في شركات بترولية -نظام محاسبي المتكامل (يمن سوفت) - قدرة على التعامل مع الحاسب الألي ومراسلات عبر • للبيع: سيارة تويوتا برادو - موديل ٢٠٠٣ -الإنترنيت - دورة في أساسيات التسويق - يرغب في العمل في مجال تخصصه للتواصل: ٧٣٣٩١٣٢٠٩

> • عبدالرحمن العامري - بكالوريوس لغة أنجليزية - يجيد التعامل مع الحاسوب والإنترنيت - يرغب في العمل في أي شركة أو مدرسة خاصة أو

- يرغب في العمل في أي شركة أو مدرسة للتواصل: ٩ه ه٧١٢٨٣٧

• بكالوريوس هندسة حاسوب - (فلسطيني الجنسية) -دبلوم برمجة حاسوب - خبرة الكمبيوتر - قادر على تدريس الرياضيات والفيزياء باللغة يرغب في العمل في أي مكان

للتواصل: ٧٣٣٨٠٣١٩٤ • فائز الحميري - بكالوريوس لغة إنجليزية - يجيد التعامل مع الكمبيوتر - يجيد استخدام الإنترنيت والمراسلات - يرغب

في العمل في شركة أو مدرسة خاصة أو إعطاء

للتواصل: ۷۱۳۲۰۷۲۷ – ۷۱۳۲۰۷۲۷۲ • بكالوريوس ترجمة - جامعة صنعاء - خبرة أكثر من سنتين في مجال المراسلات التجارية والترجمة - يرغب في العمل لدى سفارة أومنظمة

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للتواصل: ٧٣٣٩٦٩٠٩٢

• ناجى خميس - بكالوريوس لغة إنجليزية -يجيد التعامل مع الحاسوب والإنترنيت خبرة سنة



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للتواصل: ٧١٢٢٠٠٠٥٠

الموقع: مدينة حده السكنية

للتواصل: ٥٣٤٨١٩٣٣

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ت:۲۹۳٥ع، ۱-٤٤٤٥٥٠

مستشفيات

المستشفى الجمهوري ت: ۱-۲۷٤۲۸٦/۸۷-۰۱ ت: ۲۹۸۱ -۱۰ مستشفى حدة الأهلى ت: ۲۰۰۰۸/۱۰۲۰۰۸ المستشفى الالمانى الحديث

> فاکس: ٤١٨١١٦ E-mail: felixpene@hotmail.com

فنادق

فندق فرسای ت: ۲ /۲۰۹۷۰ -۱-ت: ۲۳۷۰۰۰ -۱۰ فنق شيراتون فندق موفمبیك ت: ٥٤٦٦٦٦ فاکس: ٥٤٦٠٠٠ ت:۲۷۲۲۷۲ -۱۰ فندق سبأ فندق ریلاکس ان ت: ۱۰- ۴٤٩٨٧١

فندق وأجنحة الخليج السياحي

مكاتب ترجمة

الشهاب لخدمات الترجمة:(عربي- إنجليزي)(إنجليزي - عربي) تلفون: ۷۷۷۷٦۲۲۰۲ أو ۷۳۳۰۰۸٦۸۸ - فاكس:۰۱/٤٢٠٦٥٧ إيميل: sts.yemen@gmail.com

معهد یالي ت: ۴٤٨٠٣٧-۴/٤/ ٤٤٥٤٨٢ فاکس:۴٤٨٠٣٧

معمد اللغة الألمانيه

المعهد البريطاني للغات والكمبيوتر ت: ٢٦٦٢٢٢ فاكس: ٥١٤٧٥٥ معهد کاروکوس ت: ٥٣٢٤٣٤/٥ فاکس: ٥٣٢٤٣٦

ت: ۲۰۰۹٤٥

صنعاء ت: ۲۸٤۱۹۳،

شركات للتأمين الوطنية للتأمين ت:۲۷۲۹۲۲۷۲۸۷۳ فاكس:۲۷۲۹۲٤ صنعاء ت: ۲۰۲۱۲۹/۸/۱۳ مأرب للتأمين الشركة اليمنية الإسلامية للتأمين وإعادة التأمين

معهدأنكتك ت: ٥١٠٦١٣ - ٥١٠٦١٣ فاكس: ٢٦٥٥٣٧

عدن ت: ۲٤٤٢٨٠ تعز ت: ۲٥٨٨٨١ شركة اليمن للتأمين صنعاء ت: ٢٧٢٨٠٦/٢٧٢٩٦٢/٤٣ عدن ت: ۲٤٧٦١٧

مدارس

روضة واحة الأطفال: تلفاكس:-٤٧٠٢٥٠ موبايل: ٧٣٤٥٢٢٢٥ ت: ۲۲۲-۱۲۲ :۳۳ ت: ۳۷۰۱۹۱/۲ فاکس:۳۷۰۱۹۳ مدارس صنعاء الدولية مدرسة التركيه الدوليه ت: ٤٤٨٢٥٨/٩ ت: ۲۰۲۱۵۹ مدرسة الماحد البمنيه

> ت: ۲۷۰۷٥۰ النسيم للسفريات

العالميه للسفريات والسياحه ت: ۲۰/۱۵۸۹/٦٠

مطاعم

مطعم ومخبازة الشيباني (باسم محمد عبده الشيباني) تلفون: ٥٠٥٢٩٠ – ٢٦٦٣٧٠ فاكس: ٢٦٧٦١٩



• للإيجار: شقة مفروشة مكونة من: غرفتين -

المجلس مع إحدى الصالات مع حمام بمدخل

مستقل ومدخل أخر مستقل للنساء بحوش صغير

• للإيجار: شقة مكونة من ٣ غرف - صالة -

حمامين -صالتين - مطبخ - موقف سيارة

للتواصل: ٧١٣٢٣٤٣٧٢ - ٧٣٣١٢١٣٩٤

حمام - مطبخ . الموقع: شارع الرباط

تحویلة ۲۱۱ ۲۲۸۲۲۱

الإطفاء ۱۹۱، طوارىء المياه ۱۷۱، الإستعلامات ١١٨، حوادث (المرور) ١٩٤، الشئون الخارجيه ٢٠٢٥٤٤/٧، الشئون الداخليه ٢٥٢٧٠١/٧، الهجرة ٢٥٠٧٦١/٢ وزارة المواصلات (تلفون) ٧٥٢٢٢٠٢، الإذاعة ٢٨٢٠٦١، التلفزيون ٢/٢٠٠١، مُسسة الباصات للتنقل داخل المدن ٢٦٢١١١/٣، وزارة المواصلات ٢٥٤٠٣٢، السياحه ٢٥٤٠٣٢، الصليب الاحمر ٢٠٣١٣١/٣، تليمن ٧٥٢٢٢٢٧

البنوك

بنك اليمن والخليج 🔵 فاكس:٢٦٠٨٢٤ ت: ٢٦٠٨٢٣–١-٩٦٧ فرع عدن :ت/ ۲۳۷۸۲۹ ۲. فاکس/۲۳۷۸۲ -نك التضامن الإسلامي ت: ١١/٦٦٦٦٦٦ -البنك التجاري ت: ٢٧٧٢٢٤ فاكس : ٢٧٧٢٩١ مصرف اليمن البحرين الشامل ت: ۲٦٤٧٧٥,٢٦٤٧٠٢ فاکس: ۲٦٤٧٠٣,٥٠٣٣٥٠

> ت: ۲۰۷۰۳۰ -۱۰ . البنك العربي رت: ۲/٥٨٥/٧ -۱٠ بنك التسليف الزراعي ت: ٥٦٣٨١٣-٠١ ت: ۲۷٤۳۱۶ -۱۰ البنك المركزي:

تأجير سيارات

اویه (Budget) ت: ۳۰۹٦۱۸۰۵۰٦۳۷۲ فاکس: ۳۶۰۹۵۸ پورب کار ت: ۲۷۰۷۵۱ فاکس: ۲۷۰۸۰۶ ىيرتز لتآجير السيارات صنعاء ت: ٤٤٠٣٠٩-٠١ فرع شیراتون ت: ٥٤٥٩٨٥ عدن ت:۲۲۵۵۲۰۰۰۰

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صنعاء ت: ۱-٤٦٨٣٠٥.٠ فاکس : ۴۰۷٤۱۹ - ۰۱ عدن ت: ۲۲۰-۲۳۷۱۹۹ تعز ت: ۲۵۰۳٤۳-۴۰ لمكلاء ت: ۳۰۷٤۹۲-۰۰

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ت: ٤١١٩٨٨ نبوه ت: ۲۰۲۳۲٦ سیئون ت: ٤٠٧٢١٩ ت:۲٦٠٥٠٠ بلحاف ت: ۲۲۲۸۸۷۷۷۷

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BMW car maintenance workshop in Sana'a

1-Rowaishan Company for Investment and development Ltd. inaugurated a new workshop for BMW cars maintenance in Hizez area in Sana'a this week in the presence of a number of businessmen and social figures. Sheikh Naef Mohammed Al- Rowaishan and Saleh bin Abdullah Al- Rowaishan general manager of the Rowaishan Group

and Mr. Othman Abdulminem BMW Company Sales Manager in the Middle East region inaugurated the workshop according to international standards and equipped with most advanced tools to be one of the most significant facilities for BMW car owners in the region.

Hakim Subaih general manager of the company explained to guests the various facilities and services provided in this workshop and how after sales serv-

ices are provided and new maintenance equipments operating through the GPRS system and connected with the international BMW network.

This launch comes within the group's strategy to provide best services to its clients through provision of spare parts and maintenance for BMW, Rolls Royce and Land rover as well as other international car brands.

way in its support to Yemen's economy through investment in Yemen and through best client service which made us award winners of international prizes such as the first place in 2008 Middle Eastern sales and first place in growth rates in the region. And with this excellence comes a responsibility to maintain it and please our customers," said Saleh bin Abdullah Al- Rowaishan general



"Rowaishan Group has come a long manager of the Rowaishan Group.

TOTAL celebrates the awarding of

operations

added that,

academic achievement and

to come back home to

serve their country in

fields. Deputy Minister

"TOTAL is highly appreci-

fter a multi-phase and selection intensive process, Total E&P Yemen celebrated yesterday, the 11th of August 2009, the final selection of its ten winners of TOTAL Scholarship Porgramme. Out of 800 applicants, 5 of the undergraduate scholarship deservingly won and will depart early September to pursue their BA Degrees in Engineering and Earth Science at the University of Leeds in the United Kingdom. The other 5 graduate scholarship winners will also depart early September to pursue their MA Degrees in Law and Business Ethics and Business and Taxation Law at the University of Cergy-Pontoise in

H.E. Mr. Abdulmalik Alama, the Deputy Minister of Oil and Minerals, gave a speech in the celebration where he extended the congratulations of the Ministry of Oil and Minerals to the scholarship winners and advised

its 2009 scholarships to ten Yemeni students

ated by the Ministry of Oil and Minerals for this initiative that will help feed the petroleum industry in Yemen with highly qualified personnel, both technically and administratively. This is the real interpretation of long-term partnership petroleum companies in the country should have with Yemen." The Deputy Minister stressed on other petroleum companies to follow the steps of TOTAL and launch similar programmes with specialties directed towards mechanical and instrumentation engineering.

petroleum

Alama

Mr. Martin Deffontaines, General Manager of Total E&P Yemen, congratulated the winners and said that "we are happy to celebrate the final selection of ten top quality Yemeni students who have a great potential, represent our future, and who will come back home from their studies to give back to their nation.







General Manager Deffontaines added that "time has gone for petroleum companies to just invest in industrial activities. Time has come for petroleum companies to be effectively engaging in advancing the social and educational development in their host countries. The Scholarship Programme we sponsor is among other socioeconomic initiatives that show our commitment to meeting some of this country's development needs and developing, in addition, a long-term partnership with Yemen."





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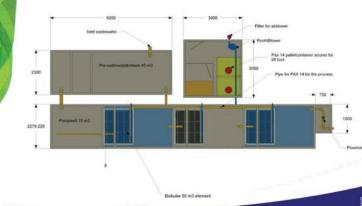
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