

Ten Year Financial Highlights

| (SAR in millions) | 2018 | 2017 | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 | 2010 | 2009 |
|---------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Summary of Statement of Income | | | | | | | | | | |
| Total income | 2,839 | 2,792 | 2,557 | 2,667 | 2,610 | 2,178 | 1,868 | 1,709 | 1,844 | 1,633 |
| Total expense | 1,133 | 1,059 | 1,051 | 1,033 | 943 | 762 | 632 | 628 | 570 | 556 |
| Operating profit | 1,706 | 1,733 | 1,506 | 1,634 | 1,667 | 1,416 | 1,236 | 1,081 | 1,274 | 1,077 |
| Impairment charges | 247 | 322 | 453 | 305 | 231 | 129 | 324 | 373 | 845 | 555 |
| Net income | 1,459 | 1,411 | 1,053 | 1,329 | 1,436 | 1,287 | 912 | 708 | 429 | 522 |
| Summary of Balance Sheet | | | | | | | | | | |
| Loans and advances, net | 59,413 | 59,588 | 60,249 | 60,269 | 57,473 | 47,567 | 34,051 | 27,114 | 31,002 | 29,785 |
| Investments, net | 24,638 | 21,714 | 21,448 | 18,983 | 22,397 | 17,696 | 10,912 | 8,893 | 8,060 | 10,737 |
| Investments in Associates | 1,012 | 1,020 | 1,000 | 939 | 846 | 1,071 | 966 | 895 | 865 | 817 |
| Total assets | 96,070 | 93,796 | 93,047 | 93,578 | 93,626 | 80,495 | 59,067 | 51,946 | 51,491 | 50,148 |
| Customers' deposits | 63,690 | 66,943 | 65,640 | 70,518 | 70,733 | 57,044 | 40,414 | 36,770 | 37,215 | 38,247 |
| Total equity | 13,439 | 14,279 | 13,334 | 12,036 | 11,852 | 10,253 | 9,379 | 8,557 | 8,141 | 7,428 |
| Ratios (%) | | | | | | | | | | |
| Return on shareholders' equity | 11.99 | 10.72 | 8.54 | 11.13 | 12.99 | 13.11 | 10.17 | 8.48 | 5.51 | 7.43 |
| Return on assets | 1.54 | 1.51 | 1.13 | 1.42 | 1.65 | 1.84 | 1.64 | 1.37 | 0.84 | 1.01 |
| Capital adequacy | 19.36 | 20.38 | 18.93 | 16.94 | 17.08 | 15.12 | 17.62 | 19.12 | 17.29 | 14.48 |
| Equity to total assets | 13.99 | 15.22 | 14.33 | 12.86 | 12.66 | 12.74 | 15.88 | 16.47 | 15.81 | 14.81 |