

Five Year Financial Highlights

(SAR in millions)	2019	2018	2017	2016	2015
Operations					
Total income ⁽¹⁾	2,906	2,824	2,792	2,557	2,667
Total expense ⁽²⁾	1,234	1,133	1,059	1,051	1,033
Operating profit before provisions	1,672	1,691	1,733	1,506	1,634
Provisions for credit and other losses	1,343	247	322	453	305
Provisions for Zakat and Income Tax ⁽³⁾	90	868	-	-	-
Net income	239	576	1,411	1,053	1,329
Financial position					
Total assets	100,815	96,070	93,796	93,047	93,578
Loans and advances, net	57,112	59,413	59,588	60,249	60,269
Investments	26,175	24,638	21,714	21,448	18,983
Investments in associates	994	1,012	1,020	1,000	939
Term loans	2,012	2,030	2,015	2,032	2,011
Subordinated debt	-	2,006	2,003	2,002	2,000
Customer deposits	69,058	63,690	66,943	65,640	70,518
Shareholders' equity	12,007	11,621	13,494	12,834	12,036
Tier I Sukuk	2,000	1,785	785	500	-
Total equity	14,007	13,406	14,279	13,334	12,036
Key ratios					
Return on average Shareholders' equity (%)	2.03	4.73	10.72	8.54	11.12
Return on average assets (%)	0.24	0.61	1.51	1.13	1.42
Capital adequacy (%)	18.26	19.31	20.38	18.93	16.94
Equity to total assets (%)	13.89	13.95	15.22	14.33	12.86

(1) Total income includes total operating income plus share in earnings of associates.

(2) Total expense includes total operating expenses before impairment charges.

(3) The years prior to 2018 have not been adjusted for provisions for Zakat and Income Tax.