

# Consolidated Statement of Financial Position

As of December 31, 2019 and 2018

	Notes	2019 SAR '000	2018 Restated SAR '000
<b>Assets</b>			
Cash and balances with SAMA	4 (a)	10,218,816	4,871,932
Due from banks and other financial institutions, net	5 (a), 33	3,028,515	2,917,697
Investments	6 (a), 33	26,175,480	24,638,113
Positive fair values of derivatives	11 (c), 33	1,305,076	1,245,243
Loans and advances, net	7 (a), 33	57,112,907	59,412,529
Investments in associates	8 (b)	994,298	1,012,366
Other real estate	32 (b)	457,679	718,724
Property and equipment, net	9 (a), 42	1,134,495	902,889
Information technology intangible assets, net	9 (b), 42	254,336	208,207
Other assets, net	10 (a), 42	132,994	142,208
<b>Total assets</b>		<b>100,814,596</b>	<b>96,069,908</b>
<b>Liabilities and equity</b>			
<b>Liabilities</b>			
Due to banks and other financial institutions	12 (a), 33	13,788,191	12,620,832
Customers' deposits	13 (a), 33	69,058,054	63,689,869
Negative fair values of derivatives	11 (c), 33	315,519	500,704
Term loans	14, 33	2,011,626	2,030,371
Subordinated debt	15, 33	-	2,005,661
Other liabilities	16 (a)	1,634,199	1,816,403
<b>Total liabilities</b>		<b>86,807,589</b>	<b>82,663,840</b>
<b>Equity</b>			
Share capital	17	7,500,000	7,500,000
Statutory reserve	18	4,988,000	4,928,000
Treasury shares	39	(1,041,067)	(787,536)
Other reserves	6 (h)	329,977	(192,056)
Retained earnings	41 (b)	230,097	172,660
<b>Shareholders' equity</b>		<b>12,007,007</b>	<b>11,621,068</b>
Tier I Sukuk	38	2,000,000	1,785,000
<b>Total equity</b>	41 (b)	<b>14,007,007</b>	<b>13,406,068</b>
<b>Total liabilities and equity</b>		<b>100,814,596</b>	<b>96,069,908</b>

The accompanying Notes 1 to 44 form an integral part of these Consolidated Financial Statements.