

Consolidated Statement of Financial Position

As of December 31, 2017 and 2016

	Notes	2017 SAR '000	2016 SAR '000
Assets			
Cash and balances with SAMA	4	5,263,438	5,684,338
Due from banks and other financial institutions	5,34	3,513,073	2,302,293
Investments, net	6,34	21,713,976	21,447,894
Positive fair values of derivatives	11,34	669,170	713,340
Loans and advances, net	7,34	59,588,284	60,249,052
Investments in associates	8	1,019,961	1,000,337
Property, equipment, and intangibles, net	9	1,002,910	987,600
Other real estate		718,724	418,724
Other assets	10	306,683	243,833
Total assets		93,796,219	93,047,411
Liabilities and Equity			
Liabilities			
Due to banks and other financial institutions	12,34	7,609,686	8,996,716
Customer deposits	13,34	66,942,620	65,640,325
Negative fair values of derivatives	11,34	116,655	174,550
Term loans	14,34	2,014,823	2,032,187
Subordinated debt	15,34	2,003,068	2,002,373
Other liabilities	16	830,300	867,718
Total liabilities		79,517,152	79,713,869
Equity			
Share capital	17	7,500,000	7,000,000
Statutory reserve	18	4,563,000	4,210,000
Other reserves	6(f)	204,478	509,651
Retained earnings		1,284,858	826,775
Proposed dividends	26	–	350,000
Shares held for employee options, net	38	(58,269)	(62,884)
Shareholders' equity		13,494,067	12,833,542
Tier I Sukuk	39	785,000	500,000
Total equity		14,279,067	13,333,542
Total liabilities and equity		93,796,219	93,047,411

The accompanying Notes 1 to 42 form an integral part of these consolidated financial statements.