

Ten Year Financial Highlights

(SAR in millions)	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
Summary of Statement of Income										
Total income	2,792	2,557	2,667	2,610	2,178	1,868	1,709	1,844	1,633	1,938
Total expense	1,059	1,051	1,033	943	762	632	628	570	556	428
Operating profit	1,733	1,506	1,634	1,667	1,416	1,236	1,081	1,274	1,077	1,510
Impairment charges	322	453	305	231	129	324	373	845	555	997
Net income	1,411	1,053	1,329	1,436	1,287	912	708	429	522	513
Summary of Balance Sheet										
Loans and advances, net	59,588	60,249	60,269	57,473	47,567	34,051	27,114	31,002	29,785	29,556
Investments, net	21,714	21,448	18,983	22,397	17,696	10,912	8,893	8,060	10,737	12,731
Investments in Associates	1,020	1,000	939	846	1,071	966	895	865	817	719
Total assets	93,796	93,047	93,578	93,626	80,495	59,067	51,946	51,491	50,148	53,596
Customers' deposits	66,943	65,640	70,518	70,733	57,044	40,414	36,770	37,215	38,247	40,702
Total equity	14,279	13,334	12,036	11,852	10,253	9,379	8,557	8,141	7,428	6,609
Ratios (%)										
Return on shareholders' equity	10.72	8.54	11.13	12.99	13.11	10.17	8.48	5.51	7.43	7.67
Return on assets	1.51	1.13	1.42	1.65	1.84	1.64	1.37	0.84	1.01	1.03
Capital adequacy	20.38	18.93	16.94	17.08	15.12	17.62	19.12	17.29	14.48	13.71
Equity to total assets	15.22	14.33	12.86	12.66	12.74	15.88	16.47	15.81	14.81	12.33