



# Saudi Awwal Bank

## Data Pack 3Q 2023

This supplement includes summarised financials and key performance indicators. The key sources of the information included are the published financial statements which are prepared in accordance with International Financial Reporting Standards (IFRS) as endorsed in the Kingdom of Saudi Arabia, and other standards and pronouncements issued by the Saudi Organization for Chartered and Professional Accountants ('SOCPA'). The key sources are compliant with the provisions of Banking Control Law, the Regulations for Companies in the Kingdom of Saudi Arabia, and By-laws of the Bank. The purpose of the document is to provide trends on key financials and performance metrics, on a like-for-like basis. Users of the document are encouraged to refer to the financial statements for further detail where required.

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**Summary Income Statement (SAR mln)**

	Three months ending									Nine months ending			
	31-Mar-21	30-Jun-21	30-Sep-21	31-Dec-21	31-Mar-22	30-Jun-22	30-Sep-22	31-Dec-22	31-Mar-23	30-Jun-23	30-Sep-23	30-Sep-22	30-Sep-23
Net special commission income	1,427	1,467	1,407	1,416	1,414	1,718	1,985	2,292	2,534	2,527	2,579	5,117	7,640
Non-funds income	546	456	490	490	599	524	630	489	484	539	649	1,753	1,892
<b>Total operating income (Revenue)</b>	<b>1,973</b>	<b>1,923</b>	<b>1,896</b>	<b>1,897</b>	<b>2,013</b>	<b>2,242</b>	<b>2,616</b>	<b>2,781</b>	<b>3,218</b>	<b>3,067</b>	<b>3,247</b>	<b>6,870</b>	<b>9,532</b>
Provision for expected credit losses, net	(2)	(26)	(13)	(414)	(60)	(136)	(38)	(212)	(229)	(139)	(144)	(233)	(512)
Total operating expenses	(858)	(787)	(853)	(931)	(841)	(863)	(881)	(1,077)	(1,006)	(996)	(1,045)	(2,585)	(3,047)
Share in earnings of an associate	39	25	20	47	68	53	47	5	30	47	59	168	136
<b>Net income for the period before zakat &amp; income tax</b>	<b>1,162</b>	<b>1,136</b>	<b>1,041</b>	<b>699</b>	<b>1,179</b>	<b>1,297</b>	<b>1,743</b>	<b>1,496</b>	<b>2,012</b>	<b>1,979</b>	<b>2,118</b>	<b>4,219</b>	<b>6,109</b>
Provision for zakat and income tax	(167)	(212)	(150)	(166)	(163)	(203)	(231)	(239)	(248)	(429)	(287)	(597)	(964)
<b>Net income for the period after Zakat &amp; income tax from continuing operations</b>	<b>995</b>	<b>924</b>	<b>890</b>	<b>433</b>	<b>1,016</b>	<b>1,094</b>	<b>1,512</b>	<b>1,258</b>	<b>1,765</b>	<b>1,550</b>	<b>1,830</b>	<b>3,622</b>	<b>5,145</b>
Loss from discontinued operation	(14)	(5)	(5)	(6)	(12)	(12)	(6)	(24)	-	-	-	(30)	-
<b>Net income for the period after zakat &amp; income tax</b>	<b>970</b>	<b>919</b>	<b>886</b>	<b>427</b>	<b>1,004</b>	<b>1,082</b>	<b>1,506</b>	<b>1,234</b>	<b>1,765</b>	<b>1,550</b>	<b>1,830</b>	<b>3,592</b>	<b>5,145</b>
<b>Attributable to:</b>													
Equity holders of the Bank	974	919	885	427	1,006	1,083	1,505	1,234	1,765	1,550	1,830	3,593	5,145
Non-controlling interest	(4)	0	0	0	(2)	(1)	2	(1)	-	-	-	(1)	-
<b>Net income for the period</b>	<b>970</b>	<b>919</b>	<b>886</b>	<b>427</b>	<b>1,004</b>	<b>1,082</b>	<b>1,506</b>	<b>1,234</b>	<b>1,765</b>	<b>1,550</b>	<b>1,830</b>	<b>3,592</b>	<b>5,145</b>

**Balance Sheet - Summary (SAR mln)**

	As at									As at			
	31-Mar-21	30-Jun-21	30-Sep-21	31-Dec-21	31-Mar-22	30-Jun-22	30-Sep-22	31-Dec-22	31-Mar-23	30-Jun-23	30-Sep-23	30-Sep-22	30-Sep-23
Loans and advances, net	156,710	161,444	163,500	167,556	176,148	176,214	183,160	183,132	191,001	198,671	211,404	183,160	211,404
Loans and advances, gross	163,799	168,569	170,478	174,259	182,938	182,079	189,087	189,143	196,909	204,670	217,497	189,087	217,497
- Non-performing loans	5,373	5,407	4,877	4,210	4,291	4,132	4,425	4,292	4,034	3,968	3,993	4,425	3,993
- Purchased or originated credit impaired loans - POCI	3,773	3,736	3,763	3,773	3,701	3,822	3,807	3,841	3,785	3,794	3,836	3,807	3,836
- Provisions (BS)	7,089	7,125	6,978	6,702	6,790	5,864	5,927	6,010	5,908	5,999	6,093	5,927	6,093
Investments	63,225	65,135	66,106	64,904	65,588	73,064	78,786	86,363	90,979	93,530	88,796	78,786	88,796
Customers' deposits	183,690	186,828	180,248	186,761	193,889	207,451	202,864	214,279	225,983	222,734	228,053	202,864	228,053
Demand deposits	130,781	140,297	139,641	152,966	147,939	154,585	144,964	141,427	149,317	135,140	135,640	144,964	135,640
Total Assets	271,555	272,940	269,552	272,396	282,692	302,539	299,990	314,451	328,885	334,913	340,478	299,990	340,478
Total Equity	52,035	52,881	52,601	53,029	53,777	53,907	53,543	54,637	57,034	56,693	55,539	53,543	55,539
Tangible Equity	41,109	42,078	41,825	42,288	43,055	43,226	42,670	43,846	46,262	45,990	44,862	42,670	44,862
No. of shares	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055

**Key performance metrics (% unless otherwise stated)**

	For the period ending									For the period ending			
	31-Mar-21	30-Jun-21	30-Sep-21	31-Dec-21	31-Mar-22	30-Jun-22	30-Sep-22	31-Dec-22	31-Mar-23	30-Jun-23	30-Sep-23	30-Sep-22	30-Sep-23
Basic and diluted earnings per share (in SAR)	0.47	0.45	0.43	0.21	0.49	0.53	0.73	0.60	0.86	0.75	0.89	1.75	2.50
Net Interest Margin - NIM	2.03%	2.08%	1.99%	2.01%	2.03%	2.34%	2.54%	2.88%	3.13%	3.04%	2.95%	2.31%	3.04%
Demand Deposit Ratio - NIBS	71.2%	75.1%	77.5%	81.9%	76.3%	74.5%	71.5%	66.0%	66.1%	60.67%	59.48%	71%	59%
Cost/Income ratio	43.5%	40.9%	45.2%	49.1%	41.8%	38.5%	33.7%	38.7%	31.3%	32.5%	32.2%	37.6%	32.0%
Cost of Risk - CoR	0.00%	0.06%	0.03%	0.96%	0.13%	0.30%	0.08%	0.45%	0.47%	0.28%	0.27%	0.17%	0.34%
Non-performing loans ratio - NPL + POCI	5.6%	5.4%	5.1%	4.6%	4.4%	4.4%	4.4%	4.3%	4.0%	3.8%	3.6%	4.4%	3.6%
Non-performing loans ratio - NPL	3.3%	3.2%	2.9%	2.4%	2.3%	2.3%	2.3%	2.3%	2.0%	1.9%	1.8%	2.3%	1.8%
Provision coverage	131.9%	131.8%	143.1%	159.2%	158.2%	141.9%	134.0%	140.0%	146.4%	151.2%	152.6%	134.0%	152.6%
Loans-to-deposits ratio	85.3%	86.4%	90.7%	89.7%	90.8%	84.0%	90%	85.5%	84.5%	89.2%	93%	90.3%	93%
Liquidity Coverage Ratio - LCR	235.0%	209.8%	188.8%	178.2%	154.5%	157.8%	179.2%	171.9%	207.0%	179.2%	187.8%	179.2%	187.8%
Return on Tangible Equity - ROTE	9.7%	8.9%	8.4%	4.0%	9.5%	10.1%	13.9%	11.3%	15.9%	13.5%	16.0%	11.3%	15.2%
ROTE excluding discontinued operations	9.9%	8.9%	8.4%	4.1%	9.7%	10.2%	14.0%	11.5%	15.9%	13.5%	16.0%	11.3%	15.2%
Return on Equity - RoE	7.8%	7.1%	6.7%	3.3%	7.7%	8.1%	11.2%	9.2%	12.8%	10.9%	12.9%	9.0%	12.3%
Return on Assets - RoA	1.5%	1.4%	1.3%	0.6%	1.5%	1.5%	2.0%	1.6%	2.2%	1.9%	2.2%	1.7%	2.1%
Common equity tier 1 ratio - CET1	19.6%	19.6%	19.3%	19.3%	18.5%	18.4%	18.0%	17.7%	17.2%	16.5%	16.3%	18.0%	16.3%
Capital Adequacy ratio	22.4%	22.3%	21.9%	21.8%	21.0%	20.7%	20.3%	19.9%	19.3%	18.6%	18.4%	20.3%	18.4%

**Income Statement - Summary (SAR mln)**

	Three months ending										Nine months ending		
	31-Mar-21	30-Jun-21	30-Sep-21	31-Dec-21	31-Mar-22	30-Jun-22	30-Sep-22	31-Dec-22	31-Mar-23	30-Jun-23	30-Sep-23	30-Sep-22	30-Sep-23
Special commission income	1,618	1,642	1,556	1,563	1,590	2,013	2,521	3,198	3,801	4,089	4,458	6,124	12,348
Special commission expense	(191)	(174)	(158)	(147)	(176)	(295)	(536)	(907)	(1,267)	(1,562)	(1,880)	(1,007)	(4,708)
<b>Net special commission income</b>	<b>1,427</b>	<b>1,467</b>	<b>1,407</b>	<b>1,416</b>	<b>1,414</b>	<b>1,718</b>	<b>1,985</b>	<b>2,292</b>	<b>2,534</b>	<b>2,527</b>	<b>2,579</b>	<b>5,117</b>	<b>7,640</b>
Net fee and commission income	270	256	272	174	261	243	221	162	284	269	351	724	904
Net FX and Investment Income	211	204	214	296	313	273	311	330	406	263	332	897	1,001
Other operating income, net	65	(4)	(7)	11	25	8	98	(2)	(7)	7	(14)	131	(14)
<b>Total operating income</b>	<b>1,973</b>	<b>1,923</b>	<b>1,886</b>	<b>1,897</b>	<b>2,013</b>	<b>2,242</b>	<b>2,615</b>	<b>2,781</b>	<b>3,218</b>	<b>3,067</b>	<b>3,247</b>	<b>6,870</b>	<b>9,632</b>
Salaries and employees related expenses	(408)	(363)	(454)	(490)	(411)	(435)	(449)	(514)	(510)	(529)	(502)	(1,295)	(1,540)
Rent and premises related	(20)	(9)	(15)	(18)	(12)	(10)	(10)	(18)	(18)	(14)	(20)	(32)	(51)
Depreciation and amortization	(187)	(161)	(141)	(132)	(116)	(116)	(116)	(117)	(117)	(110)	(119)	(348)	(419)
General and administrative expenses	(243)	(234)	(243)	(291)	(302)	(302)	(306)	(428)	(362)	(343)	(331)	(910)	(1,036)
<b>Total operating expenses</b>	<b>(858)</b>	<b>(787)</b>	<b>(863)</b>	<b>(931)</b>	<b>(841)</b>	<b>(863)</b>	<b>(881)</b>	<b>(1,077)</b>	<b>(1,006)</b>	<b>(996)</b>	<b>(1,045)</b>	<b>(2,588)</b>	<b>(3,047)</b>
Profit before provision for expected credit losses, net	1,115	1,136	1,033	966	1,172	1,379	1,734	1,704	2,211	2,071	2,203	4,285	6,485
Provision for expected credit losses, net	(2)	(26)	(13)	(414)	(60)	(136)	(38)	(212)	(229)	(139)	(144)	(233)	(512)
<b>Income from operating activities</b>	<b>1,113</b>	<b>1,110</b>	<b>1,020</b>	<b>552</b>	<b>1,112</b>	<b>1,243</b>	<b>1,697</b>	<b>1,492</b>	<b>1,983</b>	<b>1,932</b>	<b>2,058</b>	<b>4,051</b>	<b>5,973</b>
Share in earnings of an associate	39	25	20	47	68	53	47	30	30	47	59	165	136
<b>Net Income for the period before Zakat and Income tax</b>	<b>1,152</b>	<b>1,135</b>	<b>1,040</b>	<b>600</b>	<b>1,179</b>	<b>1,296</b>	<b>1,743</b>	<b>1,496</b>	<b>2,012</b>	<b>1,979</b>	<b>2,118</b>	<b>4,219</b>	<b>6,109</b>
Provision for Zakat and income tax	(167)	(212)	(150)	(166)	(163)	(203)	(231)	(239)	(248)	(429)	(287)	(597)	(964)
<b>Net Income for the period after Zakat and Income tax from continuing operations</b>	<b>985</b>	<b>924</b>	<b>890</b>	<b>433</b>	<b>1,016</b>	<b>1,093</b>	<b>1,512</b>	<b>1,258</b>	<b>1,765</b>	<b>1,550</b>	<b>1,830</b>	<b>3,622</b>	<b>5,145</b>
Net loss from discontinued operations	(14)	(5)	(5)	(6)	(12)	(12)	(6)	(24)	-	-	-	(30)	-
Net income for the period after Zakat and Income tax	970	918	885	427	1,004	1,082	1,506	1,234	1,765	1,550	1,830	3,592	5,145
<b>Attributable to:</b>													
Equity holders of the Bank	974	919	885	427	1,006	1,083	1,505	1,234	1,765	1,550	1,830	3,593	5,145
Non-controlling interest	(4)	0	0	0	(2)	(1)	2	(1)	-	-	-	(1)	-
<b>Net Income for the period after Zakat and Income tax</b>	<b>970</b>	<b>919</b>	<b>886</b>	<b>427</b>	<b>1,004</b>	<b>1,082</b>	<b>1,506</b>	<b>1,234</b>	<b>1,765</b>	<b>1,550</b>	<b>1,830</b>	<b>3,592</b>	<b>5,145</b>

**Balance Sheet - Summary (SAR mln)**

	As at										As at		
	31-Mar-21	30-Jun-21	30-Sep-21	31-Dec-21	31-Mar-22	30-Jun-22	30-Sep-22	31-Dec-22	31-Mar-23	30-Jun-23	30-Sep-23	30-Sep-22	30-Sep-23
<b>Assets</b>													
Cash and balances with SAMA	22,670	17,009	13,961	14,909	14,162	24,716	15,144	19,259	21,908	15,938	16,163	15,144	16,163
Due from banks and other financial institutions	8,960	9,695	5,820	5,993	7,405	9,141	2,085	5,872	6,041	6,019	3,145	2,085	3,145
Assets classified as held for sale	-	-	68	-	942	1,305	955	-	-	-	-	955	-
Positive fair value derivatives	1,423	1,409	1,463	1,110	1,165	1,554	2,624	2,538	2,117	2,491	3,821	2,824	3,821
Investments, net	63,225	65,135	66,106	64,904	65,588	73,064	78,786	86,363	90,979	93,530	88,796	78,786	88,796
Loans and advances, net	156,710	161,444	163,500	167,556	176,148	176,214	183,160	183,132	191,001	198,671	211,404	183,160	211,404
Investment in an associate	658	584	536	583	651	548	595	599	629	424	483	595	483
Property and equipment, net	3,196	3,278	3,168	3,246	3,317	3,420	3,500	3,622	3,607	3,688	3,668	3,500	3,668
Goodwill and intangibles	10,925	10,803	10,776	10,741	10,722	10,680	10,872	10,790	10,771	10,702	10,678	10,872	10,678
Other assets	3,788	3,583	4,155	3,353	2,592	1,896	2,378	2,229	1,832	3,451	2,320	2,378	2,320
<b>Total Assets</b>	<b>271,555</b>	<b>272,940</b>	<b>269,552</b>	<b>272,396</b>	<b>282,692</b>	<b>302,539</b>	<b>300,099</b>	<b>314,404</b>	<b>328,886</b>	<b>334,913</b>	<b>340,478</b>	<b>300,099</b>	<b>340,478</b>
<b>Liabilities and Equity</b>													
<b>Liabilities</b>													
Due to banks and other financial institutions	17,170	14,093	17,986	14,664	17,135	22,627	23,041	25,517	26,354	32,957	32,478	23,041	32,478
Customers' deposits	183,690	186,828	180,248	186,761	193,889	207,451	202,864	214,279	225,983	222,734	228,053	202,864	228,053
Debt securities in issue	5,026	5,062	5,026	5,062	5,028	5,066	5,049	5,115	5,071	5,167	5,074	5,049	5,074
Liabilities directly associated with assets classified as held for sale	-	-	-	-	736	805	763	-	-	-	-	763	-
Negative fair value derivatives	2,011	2,037	1,967	1,515	1,047	1,165	1,826	1,907	1,686	2,137	3,294	1,826	3,294
Other liabilities	11,623	12,038	11,724	11,367	11,079	11,518	13,013	12,949	12,756	15,225	16,041	13,013	16,041
<b>Total Liabilities</b>	<b>219,521</b>	<b>220,069</b>	<b>216,951</b>	<b>219,368</b>	<b>228,915</b>	<b>248,632</b>	<b>246,556</b>	<b>269,767</b>	<b>271,851</b>	<b>278,220</b>	<b>284,939</b>	<b>246,556</b>	<b>284,939</b>
<b>Equity</b>													
<b>Equity attributable to equity holders of the Bank</b>													
Share capital	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548
Share premium	8,525	8,525	8,525	8,525	8,525	8,525	8,525	8,525	8,525	8,525	8,525	8,525	8,525
Statutory reserve	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548
Other reserves	628	161	(30)	(30)	(286)	(535)	(1,143)	(1,182)	(596)	(1,005)	(1,949)	(1,143)	(1,949)
Retained earnings	1,685	2,998	2,909	3,335	4,342	4,722	4,964	6,198	8,009	8,076	7,867	4,964	7,867
<b>Total equity attributable to equity holders of the Bank</b>	<b>51,933</b>	<b>52,779</b>	<b>52,499</b>	<b>52,926</b>	<b>53,677</b>	<b>53,808</b>	<b>53,442</b>	<b>54,637</b>	<b>57,034</b>	<b>56,693</b>	<b>55,639</b>	<b>53,442</b>	<b>55,639</b>
Non-controlling interest	101	102	102	102	100	99	101	101	101	101	101	101	101
<b>Total equity</b>	<b>52,035</b>	<b>52,881</b>	<b>52,601</b>	<b>53,029</b>	<b>53,777</b>	<b>53,907</b>	<b>53,543</b>	<b>54,637</b>	<b>57,034</b>	<b>56,693</b>	<b>55,639</b>	<b>53,543</b>	<b>55,639</b>
<b>Total liabilities and equity</b>	<b>271,555</b>	<b>272,940</b>	<b>269,552</b>	<b>272,396</b>	<b>282,692</b>	<b>302,539</b>	<b>300,099</b>	<b>314,404</b>	<b>328,886</b>	<b>334,913</b>	<b>340,478</b>	<b>300,099</b>	<b>340,478</b>

**Segmental Information (SAR mln)**

	Three months ending												Nine months ending	
	31-Mar-21	30-Jun-21	30-Sep-21	31-Dec-21	31-Mar-22	30-Jun-22	30-Sep-22	31-Dec-22	31-Mar-23	30-Jun-23	30-Sep-23	30-Sep-22	30-Sep-23	
<b>Health &amp; Personal Banking</b>														
Net special commission income	560	541	533	527	531	583	629	661	716	770	762	1,742	2,248	
Non-funds income	97	73	85	106	119	123	103	77	102	88	133	346	323	
Operating expenses	(463)	(408)	(390)	(431)	(617)	(423)	(431)	(493)	(439)	(463)	(475)	(1,271)	(1,417)	
Expected credit losses	308	(28)	171	48	36	0	41	4	31	(32)	(20)	77	(21)	
<b>Profit before Zakat and income tax</b>	<b>501</b>	<b>180</b>	<b>398</b>	<b>251</b>	<b>269</b>	<b>284</b>	<b>341</b>	<b>248</b>	<b>371</b>	<b>363</b>	<b>400</b>	<b>894</b>	<b>1,135</b>	
<b>Corporate &amp; Institutional Banking</b>														
Net special commission income	546	623	542	550	612	804	1,154	1,362	1,431	1,393	1,449	2,570	4,273	
Non-funds income	305	249	262	162	292	233	218	182	251	269	331	744	851	
Operating expenses	(330)	(328)	(337)	(390)	(333)	(359)	(343)	(397)	(358)	(367)	(409)	(1,036)	(1,136)	
Expected credit losses	(309)	-	(187)	(462)	(97)	(140)	(76)	(217)	(258)	(104)	(126)	(313)	(489)	
<b>Profit before Zakat and income tax</b>	<b>213</b>	<b>548</b>	<b>281</b>	<b>(141)</b>	<b>473</b>	<b>538</b>	<b>954</b>	<b>931</b>	<b>1,066</b>	<b>1,192</b>	<b>1,245</b>	<b>1,965</b>	<b>3,502</b>	
<b>Treasury</b>														
Net special commission income	323	304	335	338	269	328	194	244	362	338	337	792	1,037	
Non-funds income	135	109	127	191	200	161	207	225	289	140	173	568	601	
Operating expenses	(46)	(42)	(44)	(59)	(74)	(82)	(88)	(118)	(94)	(92)	(96)	(244)	(282)	
Expected credit losses	(1)	-	3	1	1	4	(1)	0	(2)	(2)	-	4	(3)	
<b>Profit before Zakat and income tax</b>	<b>412</b>	<b>373</b>	<b>421</b>	<b>471</b>	<b>396</b>	<b>411</b>	<b>312</b>	<b>351</b>	<b>556</b>	<b>383</b>	<b>416</b>	<b>1,119</b>	<b>1,354</b>	
<b>Capital Markets</b>														
Net special commission income	2	(1)	1	1	2	3	7	24	24	27	30	12	81	
Non-funds income	3	8	6	6	6	6	120	43	40	53	52	131	146	
Operating expenses	(3)	(26)	(23)	(12)	(25)	(26)	(36)	(59)	(54)	(56)	(57)	(87)	(167)	
Expected credit losses	-	-	3	1	1	4	(1)	-	-	(3)	-	(1)	(3)	
<b>Profit before Zakat and income tax</b>	<b>2</b>	<b>(19)</b>	<b>(16)</b>	<b>(6)</b>	<b>(17)</b>	<b>(17)</b>	<b>90</b>	<b>9</b>	<b>11</b>	<b>24</b>	<b>25</b>	<b>55</b>	<b>59</b>	
<b>Others</b>														
Net special commission income	(5)	0	(5)	1	0	(3)	-	-	-	-	-	-	-	
Non-funds income	6	16	(1)	14	(19)	1	(18)	(38)	0	(11)	(19)	(36)	(30)	
Operating expenses	(16)	14	(58)	(40)	9	27	17	(10)	(21)	(19)	(8)	54	(47)	
Expected credit losses	-	-	-	(3)	1	1	-	1	-	(3)	-	-	-	
Share in earnings of associates	39	25	20	47	68	53	47	5	30	47	59	168	136	
<b>Profit before Zakat and income tax</b>	<b>24</b>	<b>55</b>	<b>(43)</b>	<b>23</b>	<b>58</b>	<b>81</b>	<b>47</b>	<b>(43)</b>	<b>9</b>	<b>17</b>	<b>32</b>	<b>186</b>	<b>58</b>	
<b>Loans &amp; advances- net</b>														
Health & Personal Banking	36,845	37,217	38,224	39,630	42,468	43,461	44,316	45,512	47,171	48,160	50,678	44,316	50,678	
Corporate & Institutional Banking	119,696	124,060	125,185	127,846	133,578	132,609	137,576	136,430	142,566	149,262	159,404	137,576	159,404	
Capital Markets	169	167	91	81	102	145	1,268	1,190	1,264	1,250	1,322	1,268	1,322	
<b>Total Loans and Advances</b>	<b>156,710</b>	<b>161,444</b>	<b>163,500</b>	<b>167,556</b>	<b>176,148</b>	<b>176,214</b>	<b>183,160</b>	<b>183,132</b>	<b>191,001</b>	<b>198,671</b>	<b>211,404</b>	<b>183,160</b>	<b>211,404</b>	
<b>Customer Deposits</b>														
Health & Personal Banking	78,577	77,889	76,365	77,676	76,420	75,401	74,228	71,705	75,984	79,423	76,598	74,228	76,598	
Corporate & Institutional Banking	94,439	100,549	97,869	105,401	111,181	124,519	117,215	129,751	142,408	130,104	136,847	117,215	136,847	
Treasury	10,674	8,390	6,014	3,684	6,288	7,531	11,421	12,823	7,591	13,207	14,608	11,421	14,608	
<b>Total Customer Deposits</b>	<b>183,690</b>	<b>186,828</b>	<b>180,248</b>	<b>186,761</b>	<b>193,889</b>	<b>207,451</b>	<b>202,864</b>	<b>214,279</b>	<b>225,983</b>	<b>222,734</b>	<b>228,053</b>	<b>202,864</b>	<b>228,053</b>	

Note: Rounding differences may appear in the above tables



## Key Ratios

Net Interest Margin (NIM)

Demand deposit ratio (NIBs)

Cost-Income ratio

Cost of Risk (CoR)

Non performing loans ratio (NPL)

Provision coverage

Loans-to-deposits ratio (LDR)

Liquidity coverage ratio (LCR)

Return on Tangible Equity (RoTE)

Tangible Equity

Return on Equity (RoE)

Return on Assets (RoA)

CET1 ratio (Common Equity Tier1)

Capital Adequacy ratio

*Note: Annualisation of ratios based on actual/actual day count*

## Definition

NIM is calculated as the percentage of net special commission income for the period to the average net special commission income earning assets during the period. The average of the net special commission income assets is calculated using daily averages.

Demand deposit ratio is calculated by dividing the closing demand deposits by total customer deposits at the end of the period.

Cost-income ratio is calculated by dividing total operating expenses (costs) by total operating income (revenue) for the period.

Cost of risk is calculated by dividing the expected credit losses for the period by the average gross loans for the period. Quarterly cost of risk uses a 2-point average, first half uses a 3-point average and the full year uses a 5-point average.

Non performing loans ratio is calculated by dividing the non performing loans by total total loan and advances at the end of the period.

Provision converge is calculated by dividing the provision by non performing loans at the end of there period.

Loans to deposits ratio is calculated by dividing the closing net loans and advances by total customer deposits at the end of the period.

The LCR is calculated by dividing a bank's high-quality liquid assets by its total net cash flows, over a 30-day stress period. The high-quality liquid assets include only those with a high potential to be converted easily and quickly into cash. The three categories of liquid assets with decreasing levels of quality are level 1, level 2A, and level 2B.

Return on tangible equity is calculated by dividing the net income after zakat and income taxes by the average tangible equity for the period. Quarterly RoTE uses a 2-point average, first half uses a 3-point average and the full year uses a 5-point average.

Tangible equity is calculated by deducting goodwill and intangibles from total equity at the end of the period.

Return on equity is calculated by dividing the net income after zakat and income taxes by the average equity for the period. Quarterly RoE uses a 2-point average, first half uses a 3-point average and the full year uses a 5-point average.

Return on Assets is calculated by dividing the net income after zakat and income taxes by the average assets for the period. Quarterly RoA uses a 2-point average, first half uses a 3-point average and the full year uses a 5-point average.

Common Equity Tier 1 (CET1) ratio measures the level of CET1 capital as a percentage of total risk weighted assets. CET1 capital is the highest quality form of regulatory capital under Basel III that comprises of common shares issued and related share premium, retained earnings and other reserves excluding the cash flow hedging reserve, less specified regulatory adjustments. The ratio calculated by dividing the Tier I capital by Pillar I Risk Weighted Assets.

The Total Capital Ratio is defined as the banks Total Capital divided by the Total Risk Weighted Assets, where total capital is a measure of the bank's qualifying capital in the calculation of its risk based capital reserves - It consists of both Tier 1 and Tier 2 capital.  
Total Capital Ratio = Total Capital / Total Risk Weighted Assets (Pillar I and II)