



Saudi Awwal Bank

Datapack 3Q 2025

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																Year-to-date	
	31-Dec-21	31-Mar-22	30-Jun-22	30-Sep-22	31-Dec-22	31-Mar-23	30-Jun-23	30-Sep-23	31-Dec-23	31-Mar-24	30-Jun-24	30-Sep-24	31-Dec-24	31-Mar-25	30-Jun-25	30-Sep-25	30-Sep-24	30-Sep-25
Net special commission income	1,416	1,414	1,718	1,985	2,292	2,534	2,527	2,579	2,702	2,709	2,733	2,761	2,820	2,838	2,848	2,856	8,203	8,542
Non-funds income	480	599	524	630	489	684	539	669	477	739	758	767	730	781	874	793	2,264	2,448
Total operating income (Revenue)	1,897	2,013	2,242	2,615	2,781	3,218	3,067	3,247	3,179	3,447	3,492	3,528	3,551	3,620	3,721	3,649	10,467	10,990
Provision for expected credit losses, net	(414)	(60)	(136)	(38)	(212)	(229)	(139)	(144)	(51)	(81)	(112)	(309)	(64)	(142)	(216)	(82)	(502)	(440)
Total operating expenses	(931)	(841)	(863)	(881)	(1,077)	(1,006)	(996)	(1,045)	(1,066)	(1,051)	(1,075)	(1,074)	(1,091)	(1,071)	(1,074)	(1,127)	(3,200)	(3,271)
Share in earnings of an associate	47	68	53	47	5	30	47	59	53	35	55	72	42	41	48	12	163	101
Net Income for the period before zakat & income tax	599	1,179	1,297	1,743	1,496	2,012	1,979	2,118	2,114	2,351	2,360	2,217	2,438	2,449	2,479	2,452	6,928	7,379
Provision for zakat and income tax	(166)	(163)	(203)	(231)	(239)	(248)	(429)	(287)	(257)	(308)	(342)	(334)	(312)	(313)	(353)	(308)	(983)	(974)
Net income for the period after Zakat & income tax from continuing operations	433	1,016	1,094	1,512	1,258	1,765	1,550	1,830	1,858	2,043	2,018	1,883	2,126	2,135	2,127	2,144	5,944	6,405
Loss from discontinued operation	(6)	(12)	(12)	(6)	(24)	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income for the period after zakat & income tax	427	1,004	1,082	1,506	1,234	1,765	1,550	1,830	1,858	2,043	2,018	1,883	2,126	2,135	2,127	2,144	5,944	6,405
Attributable to:																		
Equity holders of the Bank	427	1,006	1,083	1,505	1,234	1,765	1,550	1,830	1,858	2,043	2,018	1,883	2,126	2,135	2,127	2,144	5,944	6,405
Non-controlling interest	0	(2)	(1)	2	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-
Net income for the period - Before coupon payment	427	1,004	1,082	1,506	1,234	1,765	1,550	1,830	1,858	2,043	2,018	1,883	2,126	2,135	2,127	2,144	5,944	6,405

Balance Sheet - Summary (SAR mln)	As at																As at	
	31-Dec-21	31-Mar-22	30-Jun-22	30-Sep-22	31-Dec-22	31-Mar-23	30-Jun-23	30-Sep-23	31-Dec-23	31-Mar-24	30-Jun-24	30-Sep-24	31-Dec-24	31-Mar-25	30-Jun-25	30-Sep-25	30-Sep-24	30-Sep-25
Loans and advances, net	167,556	176,148	176,214	183,160	183,132	191,001	198,671	211,404	215,936	228,539	241,552	252,398	259,346	278,836	282,604	292,914	252,398	292,914
Loans and advances, gross	174,259	182,938	182,079	189,087	189,143	196,909	204,670	217,497	222,064	234,744	247,894	258,909	265,604	285,349	289,296	299,685	258,909	299,685
-Non-performing loans	4,210	4,291	4,132	4,425	4,292	4,034	3,968	3,993	3,875	3,916	3,821	3,671	3,613	3,841	4,114	4,052	3,671	4,052
-Purchased or originated credit impaired loans - POCI	3,773	3,701	3,822	3,807	3,841	3,785	3,794	3,836	3,813	3,622	3,665	3,590	3,722	3,639	3,709	3,609	3,590	3,609
-Provisions (BS)	6,702	6,790	5,864	5,927	6,010	5,908	5,999	6,093	6,128	6,206	6,342	6,510	6,259	6,514	6,693	6,771	6,510	6,771
Investments	64,904	65,588	73,064	78,786	86,363	90,979	93,530	88,796	97,727	93,117	92,994	98,865	99,573	104,703	108,976	107,803	98,865	107,803
Customers' deposits	189,261	196,389	210,131	205,364	222,412	238,302	240,800	242,495	253,457	265,955	279,167	276,405	267,011	290,440	297,003	315,068	276,405	315,068
Demand deposits	152,966	147,939	154,585	144,964	141,427	149,317	135,140	135,640	138,954	137,728	141,287	130,868	137,066	133,549	139,363	137,175	130,868	137,175
Total Assets	272,396	282,692	302,539	299,990	314,404	328,885	334,913	340,478	357,802	370,772	383,457	396,506	400,603	426,872	433,517	445,446	396,506	445,446
Total equity attributable to equity holders of the Bank	52,926	53,677	53,808	53,442	54,637	57,034	56,693	55,539	59,075	60,195	59,920	61,339	61,482	64,944	65,259	65,659	61,339	65,659
Tangible Equity	42,186	42,955	43,127	42,570	43,846	46,262	45,990	44,862	48,519	49,646	49,249	50,721	50,821	54,225	54,098	54,502	50,721	54,502
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	2,055	2,055	2,055	2,055	2,055

Key performance metrics (% unless otherwise stated)	For the period ending																As at	
	31-Dec-21	31-Mar-22	30-Jun-22	30-Sep-22	31-Dec-22	31-Mar-23	30-Jun-23	30-Sep-23	31-Dec-23	31-Mar-24	30-Jun-24	30-Sep-24	31-Dec-24	31-Mar-25	30-Jun-25	30-Sep-25	30-Sep-24	30-Sep-25
Basic and diluted earnings per share (in SAR)	0.21	0.49	0.53	0.73	0.60	0.86	0.75	0.89	0.90	0.96	0.98	0.88	0.92	0.98	0.97	0.98	2.78	2.93
Net Interest Margin - NIM	2.0%	2.0%	2.3%	2.5%	2.9%	3.1%	3.0%	3.0%	3.0%	3.0%	2.9%	2.8%	2.8%	2.8%	2.7%	2.5%	2.9%	2.6%
Demand Deposit Ratio - NIBs	80.8%	75.3%	73.6%	70.6%	63.6%	62.7%	56.1%	55.9%	54.8%	51.8%	50.6%	47.3%	51.3%	46.0%	46.9%	43.5%	47.3%	43.5%
Cost/Income ratio	49.1%	41.8%	38.5%	33.7%	38.7%	31.3%	32.5%	32.2%	33.5%	30.5%	30.8%	30.4%	30.7%	29.6%	28.9%	30.9%	30.6%	29.8%
Cost of Risk - CoR	1.0%	0.1%	0.3%	0.1%	0.4%	0.5%	0.3%	0.3%	0.1%	0.1%	0.2%	0.5%	0.1%	0.2%	0.3%	0.1%	0.3%	0.2%
Non-performing loans ratio - NPL+POCI	4.6%	4.4%	4.4%	4.4%	4.3%	4.0%	3.8%	3.6%	3.5%	3.2%	3.0%	2.8%	2.8%	2.6%	2.7%	2.6%	2.8%	2.6%
Non-performing loans ratio - NPL	2.4%	2.3%	2.3%	2.3%	2.3%	2.0%	1.9%	1.8%	1.7%	1.7%	1.5%	1.4%	1.4%	1.3%	1.4%	1.4%	1.4%	1.4%
Provision coverage	159.2%	158.2%	141.9%	134.0%	140.0%	146.4%	151.2%	152.6%	158.2%	158.5%	166.0%	177.3%	173.2%	169.6%	162.7%	167.1%	177.3%	167.1%
Loans-to-deposits ratio	88.5%	89.7%	83.9%	89.2%	82.3%	80.2%	82.5%	87.2%	85.2%	85.9%	86.5%	91.3%	97.1%	96.0%	95.2%	93.0%	96.8%	93.0%
Liquidity Coverage Ratio - LCR	178.2%	156.5%	157.8%	179.2%	171.9%	207.0%	179.2%	187.8%	183.7%	180.0%	175.0%	171.7%	143.2%	143.1%	140.5%	142.5%	171.7%	142.5%
Return on Tangible Equity - ROTE after Coupon payment	4.0%	9.6%	10.1%	13.9%	11.3%	15.9%	13.5%	16.0%	15.8%	16.1%	15.8%	14.4%	16.1%	15.5%	14.8%	14.7%	15.4%	15.1%
Return on Tangible Equity - ROTE	4.0%	9.6%	10.1%	13.9%	11.3%	15.9%	13.5%	16.0%	15.8%	16.7%	16.4%	15.0%	16.7%	16.5%	15.7%	15.7%	16.0%	16.0%
ROTE excluding discontinued operations	4.1%	9.7%	10.2%	14.0%	11.5%	15.9%	13.5%	16.0%	15.8%	16.7%	16.4%	15.0%	16.7%	16.5%	15.7%	15.7%	16.0%	16.0%
Return on Equity - RoE after Coupon payment	3.2%	7.6%	8.1%	11.1%	9.1%	12.8%	10.9%	12.9%	12.9%	13.3%	13.0%	12.9%	13.3%	12.9%	12.3%	12.2%	12.7%	12.5%
Return on Equity - RoE	3.3%	7.7%	8.2%	11.2%	9.2%	12.8%	10.9%	12.9%	12.9%	13.8%	13.5%	12.4%	13.8%	13.7%	13.1%	13.0%	13.2%	13.3%
Return on Assets - RoA	0.6%	1.5%	1.5%	2.0%	1.6%	2.2%	1.9%	2.2%	2.1%	2.3%	2.2%	1.9%	2.1%	2.1%	2.0%	1.9%	2.1%	2.0%
Common equity tier 1 ratio - CET1	19.3%	18.5%	18.4%	18.0%	17.7%	17.2%	16.5%	16.3%	16.6%	16.9%	16.5%	15.9%	15.6%	15.7%	15.0%	14.4%	15.9%	14.4%
Capital Adequacy ratio	21.8%	21.0%	20.7%	20.3%	19.9%	19.3%	18.6%	18.4%	19.9%	20.2%	19.8%	19.0%	19.8%	19.7%	19.6%	19.2%	19.0%	19.2%
Total Tier 1 (%)			18.4%	18.0%	17.7%	17.2%	16.5%	16.3%	17.9%	18.2%	17.8%	17.1%	18.1%	18.0%	17.9%	17.7%	17.1%	17.7%



Income Statement - Summary (SAR mln)	Three months ending																Year-to-date	
	31-Dec-21	31-Mar-22	30-Jun-22	30-Sep-22	31-Dec-22	31-Mar-23	30-Jun-23	30-Sep-23	31-Dec-23	31-Mar-24	30-Jun-24	30-Sep-24	31-Dec-24	31-Mar-25	30-Jun-25	30-Sep-25	30-Sep-24	30-Sep-25
Special commission income	1,563	1,590	2,013	2,521	3,198	3,801	4,089	4,458	4,740	4,867	5,081	5,304	5,249	5,277	5,497	5,776	15,252	16,550
Special commission expense	(147)	(176)	(295)	(536)	(907)	(1,267)	(1,562)	(1,880)	(2,039)	(2,158)	(2,348)	(2,543)	(2,429)	(2,438)	(2,649)	(2,920)	(7,049)	(8,008)
Net special commission income	1,416	1,414	1,718	1,985	2,292	2,534	2,527	2,579	2,702	2,709	2,733	2,761	2,820	2,838	2,848	2,856	8,203	8,542
Net fee and commission income	174	261	243	221	162	284	269	351	241	357	384	382	326	424	363	381	1,124	1,168
Net FX and investment income	296	313	273	311	330	406	263	333	242	399	384	393	417	376	500	445	1,176	1,322
Other operating income, net	11	25	8	98	(2)	(7)	7	(16)	(6)	(18)	(10)	(8)	(12)	(19)	11	(33)	(36)	(42)
Total operating income	1,897	2,013	2,242	2,615	2,781	3,218	3,067	3,247	3,179	3,447	3,492	3,528	3,551	3,620	3,721	3,649	10,467	10,990
Salaries and employee related expenses	(490)	(411)	(435)	(449)	(514)	(510)	(529)	(502)	(547)	(551)	(565)	(558)	(598)	(580)	(590)	(596)	(1,674)	(1,766)
Rent and premises related	(18)	(12)	(10)	(10)	(18)	(18)	(14)	(20)	(23)	(18)	(18)	(25)	(16)	(17)	(15)	(24)	(62)	(56)
Depreciation and amortization	(132)	(116)	(116)	(116)	(117)	(117)	(110)	(192)	(146)	(133)	(136)	(138)	(139)	(146)	(215)	(192)	(408)	(553)
General and administrative expenses	(291)	(302)	(302)	(306)	(428)	(362)	(343)	(331)	(350)	(349)	(355)	(353)	(338)	(329)	(253)	(315)	(1,057)	(897)
Total operating expenses	(931)	(841)	(863)	(881)	(1,077)	(1,006)	(996)	(1,045)	(1,066)	(1,051)	(1,075)	(1,074)	(1,091)	(1,071)	(1,074)	(1,127)	(3,200)	(3,271)
Profit before provision for expected credit losses, net	966	1,172	1,379	1,734	1,704	2,211	2,071	2,203	2,112	2,396	2,417	2,454	2,460	2,549	2,647	-	7,266	-
Provision for expected credit losses, net	(414)	(60)	(136)	(38)	(212)	(229)	(139)	(144)	(51)	(81)	(112)	(309)	(64)	(142)	(216)	(82)	(502)	(440)
Income from operating activities	552	1,112	1,243	1,697	1,492	1,983	1,932	2,058	2,062	2,316	2,305	2,145	2,396	2,407	2,431	2,440	6,765	7,279
Share in earnings of an associate	47	68	53	47	5	30	47	59	53	35	55	72	42	41	48	12	163	101
Net income for the period before Zakat and income tax	600	1,179	1,296	1,743	1,496	2,012	1,979	2,118	2,114	2,351	2,360	2,217	2,438	2,449	2,479	2,452	6,928	7,379
Provision for Zakat and income tax	(166)	(163)	(203)	(231)	(239)	(248)	(429)	(287)	(257)	(308)	(342)	(334)	(312)	(313)	(353)	(308)	(984)	(974)
Net income for the period after Zakat and income tax from continuing operations	433	1,016	1,093	1,512	1,258	1,765	1,550	1,830	1,858	2,043	2,018	1,883	2,126	2,135	2,127	2,144	5,944	6,405
Net loss from discontinued operations	(6)	(12)	(12)	(6)	(24)	-	-	-	-	-	-	-	-	-	-	-	-	-
Net income for the period after Zakat and income tax	427	1,004	1,082	1,506	1,234	1,765	1,550	1,830	1,858	2,043	2,018	1,883	2,126	2,135	2,127	2,144	5,944	6,405
Attributable to:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity holders of the Bank	427	1,006	1,083	1,505	1,234	1,765	1,550	1,830	1,858	2,043	2,018	1,883	2,126	2,135	2,127	2,144	5,944	6,405
Non-controlling interest	0	(2)	(1)	2	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-
Net income for the period after Zakat and income tax	427	1,004	1,082	1,506	1,234	1,765	1,550	1,830	1,858	2,043	2,018	1,883	2,126	2,135	2,127	2,144	5,944	6,405

Balance Sheet - Summary (SAR mln)	31-Dec-21	31-Mar-22	30-Jun-22	30-Sep-22	31-Dec-22	31-Mar-23	30-Jun-23	As at 30-Sep-23	31-Dec-23	31-Mar-24	30-Jun-24	30-Sep-24	31-Dec-24	31-Mar-25	30-Jun-25	30-Sep-25	As at	
	31-Dec-21	31-Mar-22	30-Jun-22	30-Sep-22	31-Dec-22	31-Mar-23	30-Jun-23	30-Sep-23	31-Dec-23	31-Mar-24	30-Jun-24	30-Sep-24	31-Dec-24	31-Mar-25	30-Jun-25	30-Sep-25	30-Sep-24	30-Sep-25
Assets																		
Cash and balances with SAMA	14,909	14,162	24,716	15,144	19,259	21,908	15,938	16,163	16,741	18,339	17,199	16,614	17,363	18,238	18,464	19,972	16,614	19,972
Due from banks and other financial institutions	5,993	7,405	9,141	2,085	5,872	6,041	6,019	3,145	7,407	9,206	9,600	7,160	3,430	3,894	2,912	3,697	7,160	3,697
Assets classified as held for sale	-	942	1,305	955	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Positive fair value derivatives	1,110	1,165	1,554	2,624	2,538	2,117	2,491	3,821	2,368	2,649	2,806	2,236	2,631	2,182	1,975	2,074	2,236	2,074
Investments, net	64,904	65,588	73,064	78,786	86,363	90,979	93,530	88,796	97,727	93,117	92,994	98,865	99,573	104,703	108,976	107,803	98,865	107,803
Loans and advances, net	167,556	176,148	176,214	183,160	183,132	191,001	198,671	211,404	215,936	228,539	241,552	252,399	259,346	278,836	282,604	292,914	252,399	292,914
Investment in an associate	583	651	548	595	599	629	424	483	462	497	349	421	463	505	348	359	421	359
Property and equipment, net	3,246	3,317	3,420	3,500	3,622	3,607	3,688	3,668	3,845	4,099	3,905	4,052	4,088	4,022	3,595	3,618	4,052	3,618
Goodwill and intangibles	10,741	10,722	10,680	10,872	10,790	10,771	10,702	10,678	10,556	10,549	10,671	10,618	10,660	10,720	11,161	11,157	10,618	11,157
Other assets	3,353	2,592	1,896	2,378	2,229	1,832	3,451	2,320	2,759	3,777	4,380	4,141	3,050	3,772	3,482	3,853	4,141	3,853
Total Assets	272,396	282,692	302,539	300,099	314,404	328,885	334,913	340,478	357,802	370,772	383,457	396,506	400,603	426,872	433,517	445,446	396,506	445,446
Liabilities and Equity																		
Liabilities																		
Due to banks and other financial institutions	12,164	14,635	19,947	20,541	17,385	14,035	14,891	18,036	19,679	16,975	16,393	31,238	40,997	40,956	39,115	25,373	31,238	25,373
Customers' deposits	189,261	196,389	210,131	205,364	222,412	238,302	240,800	242,495	253,457	265,955	279,167	276,405	267,011	290,440	297,003	315,068	276,405	315,068
Debt securities in issue	5,062	5,028	5,066	5,049	5,115	5,071	5,167	5,074	5,178	5,076	5,177	5,077	5,178	5,070	5,164	7,799	5,077	7,799
Liabilities directly associated with assets classified as held for sale	-	736	805	763	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Negative fair value derivatives	1,515	1,047	1,165	1,826	1,907	1,686	2,137	3,294	2,231	2,478	2,747	2,204	2,546	2,090	1,940	1,947	2,204	1,947
Other liabilities	11,367	11,079	11,518	13,013	12,949	12,756	15,225	16,041	14,196	16,108	16,069	16,257	15,425	15,406	14,634	17,213	16,257	17,213
Total Liabilities	219,368	228,915	248,632	246,556	259,767	271,851	278,220	284,939	294,742	306,592	319,552	331,181	331,157	353,962	357,856	367,400	331,181	367,400
Equity																		
Equity attributable to equity holders of the Bank																		
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	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	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	20,548	20,548	20,548	20,548	20,548
Other reserves	(30)	(286)	(535)	(1,143)	(1,182)	(596)	(1,005)	(1,949)	(496)	(1,342)	(1,712)	(9)	(1,900)	(442)	(321)	161	(9)	161
Retained earnings	3,335	4,342	4,722	4,964	6,198	8,009	8,076	7,867	9,950	11,916	12,012	11,727	13,761	15,766	15,959	15,877	11,727	15,877
Total equity attributable to equity holders of the Bank	52,926	53,677	53,808	53,442	54,637	57,034	56,693	55,539	59,075	60,195	59,920	61,339	61,482	64,944	65,259	65,659	61,339	65,659
Non-controlling interest	102	100	99	101	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tier 1 Sukuk	-	-	-	-	-	-	-	-	3,985	3,985	3,985	3,985	7,965	7,965	10,403	12,387	3,985	12,387
Total equity	53,029	53,777	53,907	53,543	54,637	57,034	56,693	55,539	63,060	64,180	63,905	65,324	69,447	72,909	75,661	78,045	65,324	78,045
Total liabilities and equity	272,396	282,692	302,539	300,099	314,404	328,885	334,913	340,478	357,802	370,772	383,457	396,506	400,603	426,872	433,517	445,446	396,506	445,446



Segmental Information (SAR mln)	31-Dec-21	31-Mar-22	30-Jun-22	30-Sep-22	31-Dec-22	31-Mar-23	30-Jun-23	30-Sep-23	31-Dec-23	31-Mar-24	30-Jun-24	30-Sep-24	31-Dec-24	31-Mar-25	30-Jun-25	30-Sep-25	Year-to-date	
																	30-Sep-24	30-Sep-25
Wealth & Personal Banking																		
Net special commission income	527	531	583	629	661	716	770	762	812	877	928	958	977	995	998	1,023	2,763	3,015
Non-funds income	106	119	123	103	77	102	88	133	70	146	163	174	118	163	167	(27)	483	303
Operating expenses	(431)	(417)	(423)	(431)	(493)	(479)	(463)	(475)	(451)	(484)	(487)	(462)	(460)	(492)	(522)	(548)	(1,433)	(1,562)
Expected credit losses	48	36	0	41	4	31	(32)	(20)	(57)	(68)	(29)	(98)	(4)	(53)	(83)	(5)	(194)	(142)
Profit before Zakat and Income tax	251	269	284	341	248	371	363	400	373	472	574	573	630	612	560	443	1,619	1,615
Corporate & Institutional Banking																		
Net special commission income	550	612	804	1,154	1,362	1,431	1,393	1,449	1,519	1,648	1,663	1,693	1,736	1,620	1,627	1,667	5,004	4,915
Non-funds income	162	292	233	218	182	251	269	331	226	275	312	330	325	361	328	350	917	1,039
Operating expenses	(390)	(333)	(359)	(343)	(397)	(358)	(367)	(409)	(447)	(429)	(439)	(448)	(467)	(438)	(425)	(438)	(1,316)	(1,301)
Expected credit losses	(462)	(97)	(140)	(76)	(217)	(258)	(104)	(126)	8	(10)	(84)	(210)	(64)	(88)	(133)	(77)	(304)	(298)
Profit before Zakat and Income tax	(141)	473	538	954	931	1,066	1,192	1,245	1,305	1,484	1,452	1,365	1,530	1,455	1,397	1,503	4,301	4,355
Treasury																		
Net special commission income	338	269	328	194	244	362	338	337	338	151	107	74	71	188	188	130	332	505
Non-funds income	191	200	161	207	225	289	140	173	85	240	207	188	213	189	261	268	635	718
Operating expenses	(59)	(74)	(82)	(88)	(118)	(94)	(92)	(96)	(115)	(71)	(81)	(97)	(93)	(76)	(63)	(74)	(250)	(213)
Expected credit losses	1	1	4	(1)	0	(2)	(2)	2	(1)	(3)	1	(2)	4	(1)	0	(1)	(3)	(1)
Profit before Zakat and Income tax	471	396	411	312	351	556	383	416	306	318	233	163	195	301	385	324	714	1,010
Capital Markets																		
Net special commission income	1	2	3	7	24	24	27	30	33	33	35	36	37	36	35	37	104	107
Non-funds income	6	6	6	120	43	40	53	52	78	78	77	77	75	68	66	115	231	250
Operating expenses	(12)	(25)	(26)	(36)	(59)	(54)	(56)	(57)	(61)	(59)	(64)	(65)	(69)	(72)	(65)	(68)	(189)	(205)
Expected credit losses	(0)	(0)	(0)	(1)	1	-	(0)	-	(0)	-	(0)	0	(0)	-	(0)	-	(0)	(0)
Profit before Zakat and Income tax	(5)	(17)	(17)	90	9	11	24	25	50	51	47	48	42	32	36	84	146	152
Others																		
Net special commission income	1	0	(0)	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-
Non-funds income	14	(19)	1	(18)	(38)	0	(11)	(19)	18	(1)	1	(2)	0	-	52	86	(2)	138
Operating expenses	(40)	9	27	17	(10)	(21)	(19)	(8)	9	(7)	(3)	(2)	(2)	7	1	0	(13)	9
Expected credit losses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share in earnings of associates	47	68	53	47	5	30	47	59	53	35	55	72	42	41	48	12	163	101
Profit before Zakat and Income tax	23	58	81	47	(43)	9	17	32	79	27	54	68	41	49	101	98	149	247
	31-Dec-21	31-Mar-22	30-Jun-22	30-Sep-22	31-Dec-22	31-Mar-23	30-Jun-23	30-Sep-23	31-Dec-23	31-Mar-24	30-Jun-24	30-Sep-24	31-Dec-24	31-Mar-25	30-Jun-25	30-Sep-25	As at	
																	30-Sep-24	30-Sep-25
Loans & advances- net																		
Wealth & Personal Banking	39,630	42,468	43,461	44,316	45,512	47,171	48,160	50,678	53,013	57,655	60,250	62,732	64,326	68,405	70,009	73,213	62,732	73,213
' - of which Home Loans	19,781	20,161	20,634	21,150	21,956	23,359	24,197	26,001	27,912	30,734	32,010	33,620	35,233	37,613	39,102	41,614	33,620	41,614
Corporate & Institutional Banking	127,846	133,578	132,609	137,576	136,430	142,566	149,262	159,404	161,723	169,486	179,844	188,110	193,318	208,857	210,930	218,148	188,110	218,148
Capital Markets	81	102	145	1,268	1,190	1,264	1,250	1,322	1,199	1,398	1,457	1,556	1,702	1,574	1,665	1,553	1,556	1,553
Total Loans and Advances	167,556	176,148	176,214	183,160	183,132	191,001	198,671	211,404	215,936	228,539	241,552	252,399	259,346	278,836	282,604	292,914	252,399	292,914
Customer Deposits																		
Wealth & Personal Banking	77,676	76,420	75,401	74,228	71,705	75,984	79,423	76,598	78,178	84,641	86,056	86,408	86,855	92,415	89,809	88,287	86,408	88,287
Corporate & Institutional Banking	105,401	111,181	124,519	117,215	129,751	142,408	130,104	136,847	144,866	155,868	162,270	158,882	151,613	161,882	168,980	187,561	158,882	187,561
Treasury	6,184	8,788	10,211	13,921	20,956	19,910	31,273	29,050	30,414	25,446	30,840	31,115	28,543	36,142	38,214	39,220	31,115	39,220
Total Customer Deposits	189,261	196,389	210,131	205,364	222,412	238,302	240,800	242,495	253,457	265,955	279,167	276,405	267,011	290,440	297,003	315,068	276,405	315,068

Note: Rounding differences may appear in the above tables



Key Ratios

Definition

Net Interest Margin (NIM)

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 (NIBs)

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

Cost-Income ratio

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

Cost of Risk (CoR)

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 (NPL)

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 coverage

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

Loans-to-deposits ratio (LDR)

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

Liquidity coverage ratio (LCR)

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 (RoTE)

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

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

Return on Equity (RoE)

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 (RoA)

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.

CET1 ratio (Common Equity Tier1)

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.

Capital Adequacy ratio

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)

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