

Income Statement

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SAR (mn)	FY 2014	FY 2015
Gross financing and investment income	10,213	10,258
Return on customers', banks' and FIs' time investments	(395)	(299)
Net financing and investment income	9,817	9,959
Fee from banking services, net	2,738	2,704
Exchange Income, net	952	980
Other operating income, net	159	103
Fees and other income	3,850	3,787
Total operating income	13,667	13,746
Salaries and employees' related benefits	(2,514)	(2,661)
Depreciation	(413)	(374)
Other general and administrative expenses	(1,592)	(1,623)
Operating expenses	(4,519)	(4,658)
Impairment charge for financing, net	(2,312)	(1,958)
Total impairment charge	(2,312)	(1,958)
Total operating expenses	(6,831)	(6,616)
Net income for the period before Zakat	6,836	7,130
Zakat	0	0
Net income for the period after Zakat	6,836	7,130
Number of shares in issue	1,625	1,625
Weighted average number of shares*	4,000	4,000
Earnings per share (SAR)	1.71	1.78
Dividends per share (SAR)	1.75	1.50
Return on equity	17.01%	16.11%
Return on assets	2.33%	2.29%
Net financing and investment margin	3.91%	3.61%
Cost to income ratio	33.1%	33.9%
Cost of risk	1.10%	0.91%

* Adjusted to the latest outstanding number of shares issued

FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
11,751	12,581	14,994	16,963	17,378	21,442
(528)	(552)	(507)	(535)	(465)	(1,050)
11,223	12,029	14,487	16,428	16,913	20,392
2,950	2,697	1,867	1,987	2,660	3,933
925	842	756	774	784	788
243	336	210	295	365	603
4,118	3,875	2,833	3,057	3,808	5,324
15,341	15,905	17,320	19,484	20,721	25,716
(2,874)	(2,814)	(2,809)	(2,794)	(2,977)	(3,132)
(416)	(441)	(603)	(1,060)	(1,118)	(1,142)
(1,718)	(1,982)	(2,240)	(2,532)	(2,646)	(2,652)
(5,007)	(5,237)	(5,653)	(6,386)	(6,742)	(6,927)
(2,208)	(1,548)	(1,531)	(1,772)	(2,166)	(2,345)
(2,208)	(1,548)	(1,531)	(1,772)	(2,166)	(2,345)
(7,215)	(6,784)	(7,184)	(8,158)	(8,908)	(9,272)
8,126	9,121	10,136	11,326	11,814	16,445
0	0	(6,368)	(1,168)	(1,218)	(1,699)
8,126	9,121	3,768	10,159	10,596	14,746
1,625	1,625	1,625	2,500	2,500	2,500
4,000	4,000	4,000	4,000	4,000	4,000
2.03	2.28	0.94	2.54	2.65	3.69
2.25	4.00	4.25	3.00	1.00	1.40
16.65%	17.24%	7.01%	20.49%	19.94%	23.87%
2.49%	2.68%	1.04%	2.76%	2.56%	2.70%
3.89%	4.08%	4.34%	5.22%	4.71%	4.21%
32.6%	32.9%	32.6%	32.8%	32.5%	26.9%
0.92%	0.66%	0.64%	0.71%	0.75%	0.60%

FY 2022	YoY %	5yr CAGR %	1Q 2019	1H 2019	9M 2019	FY 2019
28,202	+32%	+18%	4,087	8,269	12,551	16,963
(6,029)	+474%	+61%	(143)	(265)	(383)	(535)
22,173	+9%	+13%	3,944	8,005	12,168	16,428
4,624	+18%	+11%	473	995	1,531	1,987
1,162	+48%	+7%	174	371	580	774
616	+2%	+13%	49	129	202	295
6,402	+20%	+11%	695	1,495	2,313	3,057
28,575	+11%	+12%	4,639	9,500	14,481	19,484
(3,395)	+8%	+4%	(685)	(1,389)	(2,086)	(2,794)
(1,330)	+16%	+25%	(213)	(440)	(757)	(1,060)
(2,726)	+3%	+7%	(503)	(1,219)	(1,801)	(2,532)
(7,451)	+8%	+7%	(1,402)	(3,048)	(4,644)	(6,386)
(2,001)	-15%	+5%	(389)	(775)	(1,107)	(1,772)
(2,001)	-15%	+5%	(389)	(775)	(1,107)	(1,772)
(9,452)	+2%	+7%	(1,791)	(3,823)	(5,751)	(8,158)
19,123	+16%	+16%	2,848	5,677	8,730	11,326
(1,972)	+16%		(280)	(575)	(890)	(1,168)
17,151	+16%	+13%	2,568	5,102	7,841	10,159
4,000	+60%	+20%	1,625	2,500	2,500	2,500
4,000	+0%	+0%	4,000	4,000	4,000	4,000
4.24	+15%	+13%	0.64	1.28	1.96	2.54
1.25	-11%	-21%	0.00	1.50	0.00	3.00
22.68%	-4.99%	+5.64%	23.09%	20.62%	21.64%	20.49%
2.46%	-8.89%	-1.70%	3.21%	2.82%	2.93%	2.76%
3.55%	-15.68%	-2.74%	4.80%	4.80%	5.21%	5.22%
26.1%	-3.2%	-4.6%	30.2%	32.1%	32.1%	32.8%
0.39%	-35.00%	-9.86%	0.65%	0.64%	0.60%	0.71%

1Q 2020	1H 2020	9M 2020	FY 2020	1Q 2021	1H 2021
4,253	8,335	12,617	17,378	4,915	10,158
(142)	(257)	(343)	(465)	(144)	(336)
4,110	8,078	12,275	16,913	4,771	9,822
618	1,147	1,796	2,660	909	1,843
207	377	574	784	175	359
32	173	283	365	93	259
857	1,697	2,653	3,808	1,177	2,462
4,968	9,775	14,927	20,721	5,948	12,284
(733)	(1,441)	(2,222)	(2,977)	(758)	(1,538)
(275)	(558)	(829)	(1,118)	(258)	(539)
(612)	(1,256)	(1,927)	(2,646)	(636)	(1,304)
(1,621)	(3,255)	(4,978)	(6,742)	(1,652)	(3,382)
(693)	(1,151)	(1,616)	(2,166)	(577)	(1,161)
(693)	(1,151)	(1,616)	(2,166)	(577)	(1,161)
(2,314)	(4,405)	(6,594)	(8,908)	(2,229)	(4,543)
2,654	5,370	8,333	11,814	3,719	7,741
(274)	(554)	(859)	(1,218)	(383)	(801)
2,380	4,816	7,474	10,596	3,335	6,940
2,500	2,500	2,500	2,500	2,500	2,500
4,000	4,000	4,000	4,000	4,000	4,000
0.60	1.20	1.87	2.65	0.83	1.74
0.00	0.00	0.00	1.00	0.00	1.40
18.36%	18.78%	19.16%	19.94%	22.53%	23.11%
2.49%	2.46%	2.48%	2.56%	2.75%	2.74%
5.00%	4.80%	4.72%	4.71%	4.56%	4.44%
32.6%	33.3%	33.4%	32.5%	27.8%	27.5%
1.05%	0.85%	0.78%	0.75%	0.67%	0.64%

9M 2021	FY 2021	1Q 2022	1H 2022	9M 2022	FY 2022
15,688	21,442	5,891	12,371	19,668	28,202
(651)	(1,050)	(551)	(1,464)	(3,074)	(6,029)
15,037	20,392	5,340	10,907	16,594	22,173
2,819	3,933	1,148	2,310	3,445	4,624
570	788	237	545	864	1,162
436	603	232	342	407	616
3,824	5,324	1,616	3,197	4,717	6,402
18,862	25,716	6,957	14,104	21,311	28,575
(2,329)	(3,132)	(805)	(1,610)	(2,549)	(3,395)
(837)	(1,142)	(302)	(644)	(966)	(1,330)
(1,969)	(2,652)	(662)	(1,336)	(1,935)	(2,726)
(5,136)	(6,927)	(1,769)	(3,589)	(5,450)	(7,451)
(1,755)	(2,345)	(578)	(1,159)	(1,649)	(2,001)
(1,755)	(2,345)	(578)	(1,159)	(1,649)	(2,001)
(6,890)	(9,272)	(2,347)	(4,748)	(7,099)	(9,452)
11,971	16,445	4,609	9,357	14,212	19,123
(1,237)	(1,699)	(476)	(965)	(1,466)	(1,972)
10,734	14,746	4,134	8,392	12,746	17,151
2,500	2,500	2,500	4,000	4,000	4,000
4,000	4,000	4,000	4,000	4,000	4,000
2.68	3.69	1.03	2.08	3.16	4.24
0.00	1.40	0.00	0.00	0.00	1.25
23.62%	23.87%	23.76%	23.43%	23.08%	22.68%
2.72%	2.70%	2.59%	2.55%	2.50%	2.46%
4.32%	4.21%	3.80%	3.76%	3.66%	3.55%
27.2%	26.9%	25.4%	25.4%	25.6%	26.1%
0.62%	0.60%	0.48%	0.47%	0.43%	0.39%

1Q 2023	1H 2023	9M 2023	FY 2023	QoQ %	YoY %
8,768	18,063	28,033	38,738	+7%	+37%
(3,643)	(7,744)	(12,314)	(17,468)	+13%	+190%
5,125	10,319	15,720	21,269	+3%	-4%
1,210	2,339	3,238	4,226	+10%	-9%
298	589	925	1,246	-4%	+7%
148	362	599	790	-19%	+28%
1,655	3,289	4,761	6,262	+2%	-2%
6,781	13,608	20,481	27,531	+3%	-4%
(872)	(1,757)	(2,640)	(3,525)	+0%	+4%
(363)	(745)	(1,139)	(1,578)	+12%	+19%
(565)	(1,138)	(1,722)	(2,395)	+15%	-12%
(1,800)	(3,640)	(5,500)	(7,498)	+7%	+1%
(359)	(719)	(1,099)	(1,504)	+7%	-25%
(359)	(719)	(1,099)	(1,504)	+7%	-25%
(2,159)	(4,359)	(6,599)	(9,002)	+7%	-5%
4,622	9,249	13,882	18,529	+0%	-3%
(477)	(954)	(1,431)	(1,908)	-0%	-3%
4,145	8,295	12,451	16,621	+0%	-3%
4,000	4,000	4,000	4,000	+0%	+0%
4,000	4,000	4,000	4,000	+0%	+0%
0.99	1.97	2.96	3.95	+0%	-7%
0.00	1.15	0.00	1.15	#DIV/0!	-8%
19.58%	19.59%	19.47%	19.35%	-1.40%	-14.69%
2.17%	2.15%	2.14%	2.12%	-1.90%	-13.82%
3.00%	2.98%	2.98%	2.99%	+0.33%	-15.77%
26.5%	26.7%	26.9%	27.2%	+4.7%	+4.4%
0.25%	0.25%	0.25%	0.25%	+5.55%	-33.81%