

Consolidated Statement of Income

For the years ended 31 December	Notes	2018 (SAR '000)	2017 (SAR '000)
Income			
Gross financing and investment income	17	13,759,457	12,581,004
Return on customers' banks' and financial institutions' time investments	17	(506,724)	(551,587)
Net financing and investment income	17	13,252,733	12,029,417
Fee from banking services, net	18	3,101,286	2,697,208
Exchange income, net		755,804	841,839
Other operating income, net	19	209,695	336,390
Total operating income		17,319,518	15,904,854
Expenses			
Salaries and employees' related benefits	20	2,809,449	2,813,918
Rent and premises related expenses		314,567	311,015
Depreciation and Amortisation	8	442,171	440,566
Other general and administrative expenses	21	1,925,518	1,671,052
Impairment charge for financing and other financial assets, net	7	1,530,946	1,547,577
Total operating expenses		7,022,651	6,784,128
Net income for the year		10,296,867	9,120,726
Weighted average number of shares outstanding (million)	14 & 22	1,625	1,625
Basic and diluted earnings per share (in SAR)	22	6.34	5.61

The accompanying Notes from pages 125 to 204 form an integral part of these consolidated financial statements.

Chairman Chief Executive Officer Chief Financial Officer