

Key indicators from the consolidated financial statements for the years ended 31 December

For the years ended 31 December	2018	2017	2016	2015	2014
<b>Operating results for the year, USD million</b>					
Net financing and investment income	3,534	3,208	2,977	2,656	2,618
Total operating income	4,619	4,241	4,076	3,666	3,645
Total operating expenses	1,873	1,809	1,909	1,764	1,822
Net income	2,746	2,432	2,166	1,901	1,823
Total comprehensive income	2,719	2,407	2,192	1,845	1,806
<b>Assets and liabilities, USD million</b>					
Financing, net	62,417	62,276	59,998	56,058	54,917
Customer deposits	78,376	72,814	72,691	68,327	68,287
Total assets	97,334	91,498	90,590	84,165	82,057
Total liabilities	84,387	76,631	76,737	71,728	70,884
Total shareholders' equity	12,948	14,867	13,853	12,437	11,172
<b>Profitability</b>					
Return on average assets, %	2.90	2.67	2.48	2.29	2.33
Return on average equity, %	19.80	16.94	16.49	16.11	17.01
Basic and diluted earnings per share, USD	1.69	1.50	1.33	1.17	1.12
Dividend per share, USD	1.13	0.66	0.60	0.67	0.73
<b>Regulatory ratios</b>					
Capital adequacy ratio:					
Tier I, %	19.08	22.20	20.86	19.74	18.48
Tier I and II, %	20.17	23.29	21.98	20.83	19.59
<b>Growth</b>					
Staff Nos.	12,732	13,077	13,684	12,374	11,761
Branches (Nos.)	551	554	539	525	501
ATMs (Nos.)	5,006	4,794	4,475	4,500	3,997
POS Terminals (Nos.)	83,958	74,612	62,118	51,000	32,792

Exchange rate of SAR 3.75 per US dollar has been used for the above conversion of SAR Financial Statements into US dollar.