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# Value Drivers



## Customer deposits

(SAR Mn.)

2018 – **293,909**

2017 – 273,056

**Increase: 7.60%**

## Female customers

Growth of **30%**

over the last three years

## Earnings per share

(SAR)

2018 – **6.34**

2017 – 5.61

**Increase: 13.00%**



## Total assets

(SAR Bn.)

2018 – **365**

2017 – 343

**Increase: 6.40%**



## Net income

(SAR Bn.)

2018 – **10.30**

2017 – 9.10

**Increase: 12.90%**

## Cost to income ratio

(%)

2018 – **31.70**

2017 – 32.90

**Improved: 120 bps**

## Market capitalisation

SAR Bn.



## Total capital adequacy ratio

(%)

2018 – **20.20**

2017 – 23.30

## Digital: manual ratio

2018 – **56:44**

2017 – 49:51



Active digital users

## Customer Deposits

SAR Bn.



## Staff strength

2018 – **12,732**



## Saudisation rate

(%)

2018 – **96**



## Largest Islamic Bank worldwide

by assets and market capitalisation



## No. 1 retail bank in the Middle East

in retail deposits and income



## No. 1 Distribution network in the Middle East

by number of branches, POS, ATMs and remittance centres



## No. 1 in banking transactions in the KSA

4 of 10 transactions in KSA



## No. 1 Bank brand in the KSA

Brand Power Score