

Consolidated Statement of Financial Position

As at December 31, 2022 and 2021

	Note	2022 SAR'000	2021 SAR'000
ASSETS			
Cash and balances with Saudi Central Bank (SAMA), net	4	33,366,652	25,587,478
Due from banks and other financial institutions, net	5	20,613,232	17,644,832
Positive fair value of derivatives	6	3,790,841	1,414,515
Investments, net	7	52,196,120	58,637,186
Loans and advances, net	8	242,364,947	217,290,235
Other assets	11	3,175,946	1,492,186
Investment in associates	9	371,215	649,720
Other real estate		465,249	313,564
Property, equipment and right of use assets, net	10	3,308,655	2,706,102
Total assets		359,652,857	325,735,818
LIABILITIES AND EQUITY			
Liabilities			
Due to banks and other financial institutions	12	38,760,068	43,134,140
Negative fair value of derivatives	6	2,854,285	1,460,144
Customer deposits	13	240,007,085	211,678,297
Debt securities in issue	14	8,758,419	8,716,577
Other liabilities	15	13,099,651	13,446,889
Total liabilities		303,479,508	278,436,047
Shareholders' equity			
Share capital	16	30,000,000	30,000,000
Statutory reserve	17	10,942,054	9,187,224
Other reserves	18	(790,260)	1,637,436
Retained earnings		7,500,430	4,855,111
Proposed dividends	26	1,950,000	1,620,000
Equity attributable to the shareholders of the Bank		49,602,224	47,299,771
Tier 1 Sukuk	14	6,571,125	-
Total equity		56,173,349	47,299,771
Total liabilities and equity		359,652,857	325,735,818

The accompanying notes 1 to 41 form an integral part of these consolidated financial statements.