



Saudi Awwal Bank

Datapack 3Q 2024

This supplement includes summarised financials and key performance indicators. The key sources of the information included are the published financial statements which are prepared in accordance with International Financial Reporting Standards (IFRS) as endorsed in the Kingdom of Saudi Arabia, and other standards and pronouncements issued by the Saudi Organization for Chartered and Professional Accountants ('SOCPA'). The key sources are compliant with the provisions of Banking Control Law, the Regulations for Companies in the Kingdom of Saudi Arabia, and By-laws of the Bank. The purpose of the document is to provide trends on key financials and performance metrics, on a like-for-like basis. Users of the document are encouraged to refer to the financial statements for further detail where required.

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Segmental Information (SAR mln)

	Three months ending												Year-to-date				
	31-Mar-21	30-Jun-21	30-Sep-21	31-Dec-21	31-Mar-22	30-Jun-22	30-Sep-22	31-Dec-22	31-Mar-23	30-Jun-23	30-Sep-23	31-Dec-23	31-Mar-24	30-Jun-24	30-Sep-24	30-Sep-23	30-Sep-24
Wealth & Personal Banking																	
Net special commission income	560	541	533	527	531	583	629	661	716	770	762	812	819	866	899	2,248	2,583
Non-funds income	97	73	85	106	119	123	103	77	102	88	133	70	146	163	174	323	483
Operating expenses	(463)	(406)	(390)	(431)	(417)	(423)	(431)	(453)	(479)	(463)	(475)	(451)	(476)	(481)	(455)	(1,417)	(1,412)
Expected credit losses	308	(29)	171	48	35	0	41	4	31	(32)	(20)	(57)	(68)	(29)	(89)	(21)	(194)
Profit before Zakat and Income tax	801	180	388	251	289	264	341	248	371	363	400	375	421	518	820	1,136	1,458
Corporate & Institutional Banking																	
Net special commission income	546	623	542	550	612	804	1,154	1,362	1,431	1,393	1,449	1,519	1,534	1,534	1,592	4,273	4,659
Non-funds income	305	249	262	162	292	233	218	182	251	269	331	226	275	312	330	851	917
Operating expenses	(330)	(326)	(337)	(390)	(333)	(359)	(343)	(397)	(358)	(367)	(409)	(447)	(411)	(423)	(433)	(1,134)	(1,267)
Expected credit losses	(309)	2	(187)	(462)	(97)	(140)	(76)	(217)	(258)	(104)	(126)	8	(10)	(84)	(210)	(489)	(304)
Profit before Zakat and Income tax	213	548	281	(141)	473	638	954	931	1,088	1,192	1,245	1,305	1,387	1,339	1,279	3,502	4,005
Treasury																	
Net special commission income	323	304	335	338	269	328	194	244	362	338	337	338	324	299	235	1,037	858
Non-funds income	135	109	127	191	200	161	207	225	289	140	173	85	240	207	188	601	535
Operating expenses	(46)	(42)	(44)	(59)	(74)	(82)	(88)	(118)	(94)	(92)	(96)	(115)	(97)	(104)	(118)	(282)	(320)
Expected credit losses	(1)	1	3	1	1	4	(1)	0	(2)	(2)	2	(1)	(3)	1	(2)	(3)	(3)
Profit before Zakat and Income tax	412	373	421	471	398	411	312	361	556	383	418	306	485	402	302	1,354	1,170
Capital Markets																	
Net special commission income	2	(1)	1	1	2	3	7	24	24	27	30	33	33	35	36	81	104
Non-funds income	3	8	6	6	6	6	120	43	40	53	52	78	78	77	77	146	231
Operating expenses	(3)	(26)	(23)	(12)	(25)	(26)	(36)	(59)	(54)	(56)	(57)	(61)	(59)	(64)	(65)	(167)	(189)
Expected credit losses	-	-	-	(0)	(0)	(0)	(1)	1	-	(0)	(0)	(0)	-	(0)	0	(0)	(0)
Profit before Zakat and Income tax	2	(19)	(16)	(6)	(17)	(17)	90	9	11	24	25	50	61	47	48	89	146
Others																	
Net special commission income	(5)	0	(5)	1	0	(0)	-	-	-	-	-	-	-	-	-	-	-
Non-funds income	6	16	(1)	14	(19)	1	(18)	(38)	0	(11)	(19)	18	(1)	1	(2)	(30)	(2)
Operating expenses	(16)	14	(58)	(40)	9	27	17	(10)	(21)	(19)	(8)	9	(7)	(3)	(2)	(47)	(13)
Expected credit losses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share in earnings of associates	39	25	20	47	68	53	47	5	30	47	59	53	35	55	72	136	163
Profit before Zakat and Income tax	24	55	(43)	23	58	81	47	(43)	9	17	32	79	27	54	68	88	149
Loans & advances- net																	
Wealth & Personal Banking	36,845	37,217	38,224	39,630	42,468	43,461	44,316	45,512	47,171	48,160	50,678	53,013	57,655	60,250	62,732	50,678	62,732
- of which Home Loans	19,444	19,666	19,614	19,781	20,161	20,634	21,150	21,956	23,359	24,197	26,001	27,912	30,734	32,010	33,620	26,001	33,620
Corporate & Institutional Banking	119,695.7	124,060	125,185	127,846	133,578	132,609	137,576	136,430	142,566	149,262	159,044	161,723	169,496	179,844	188,110	159,404	188,110
Capital Markets	169.4	166.9	91	81	102	145	1,268	1,190	1,264	1,250	1,322	1,199	1,398	1,457	1,556	1,322	1,556
Total Loans and Advances	176,164	181,110	183,114	187,338	196,309	198,649	204,309	206,088	214,380	222,888	237,406	243,848	269,273	273,662	286,019	237,406	286,019
Customer Deposits																	
Wealth & Personal Banking	78,577	77,889	76,365	77,676	76,420	75,401	74,228	71,705	75,984	79,423	76,598	78,178	84,641	86,056	86,408	76,598	86,408
Corporate & Institutional Banking	94,439	100,549	97,869	105,401	111,181	124,519	117,215	129,751	142,408	130,104	136,847	144,866	155,888	162,270	158,882	136,847	158,882
Treasury	10,674	8,390	6,014	3,684	6,288	7,531	11,421	12,823	7,591	13,207	14,808	17,896	11,251	16,100	15,342	14,608	15,342
Total Customer Deposits	183,690	186,828	180,248	186,761	193,889	207,451	202,864	214,279	225,983	222,734	228,053	240,940	251,780	264,427	260,632	228,063	260,632

Note: Rounding differences may appear in the above tables



Key Ratios

Definition

Net Interest Margin (NIM)

NIM is calculated as the percentage of net special commission income for the period to the average net special commission income earning assets during the period. The average of the net special commission income assets is calculated using daily averages.

Demand deposit ratio (NIBs)

Demand deposit ratio is calculated by dividing the closing demand deposits by total customer deposits at the end of the period.

Cost-Income ratio

Cost-income ratio is calculated by dividing total operating expenses (costs) by total operating income (revenue) for the period.

Cost of Risk (CoR)

Cost of risk is calculated by dividing the expected credit losses for the period by the average gross loans for the period. Quarterly cost of risk uses a 2-point average, first half uses a 3-point average and the full year uses a 5-point average.

Non performing loans ratio (NPL)

Non performing loans ratio is calculated by dividing the non performing loans by total total loan and advances at the end of the period.

Provision coverage

Provision converge is calculated by dividing the provision by non performing loans at the end of there period.

Loans-to-deposits ratio (LDR)

Loans to deposits ratio is calculated by dividing the closing net loans and advances by total customer deposits at the end of the period.

Liquidity coverage ratio (LCR)

The LCR is calculated by dividing a bank's high-quality liquid assets by its total net cash flows, over a 30-day stress period. The high-quality liquid assets include only those with a high potential to be converted easily and quickly into cash. The three categories of liquid assets with decreasing levels of quality are level 1, level 2A, and level 2B.

Return on Tangible Equity (RoTE)

Return on tangible equity is calculated by dividing the net income after zakat and income taxes by the average tangible equity for the period. Quarterly RoTE uses a 2-point average, first half uses a 3-point average and the full year uses a 5-point average.

Tangible Equity

Tangible equity is calculated by deducting goodwill and intangibles from total equity at the end of the period.

Return on Equity (RoE)

Return on equity is calculated by dividing the net income after zakat and income taxes by the average equity for the period. Quarterly RoE uses a 2-point average, first half uses a 3-point average and the full year uses a 5-point average.

Return on Assets (RoA)

Return on Assets is calculated by dividing the net income after zakat and income taxes by the average assets for the period. Quarterly RoA uses a 2-point average, first half uses a 3-point average and the full year uses a 5-point average.

CET1 ratio (Common Equity Tier1)

Common Equity Tier 1 (CET1) ratio measures the level of CET1 capital as a percentage of total risk weighted assets. CET1 capital is the highest quality form of regulatory capital under Basel III that comprises of common shares issued and related share premium, retained earnings and other reserves excluding the cash flow hedging reserve, less specified regulatory adjustments. The ratio calculated by dividing the Tier I capital by Pillar I Risk Weighted Assets.

Capital Adequacy ratio

The Total Capital Ratio is defined as the banks Total Capital divided by the Total Risk Weighted Assets, where total capital is a measure of the bank's qualifying capital in the calculation of its risk based capital reserves - it consists of both Tier 1 and Tier 2 capital. Total Capital Ratio = Total Capital / Total Risk Weighted Assets (Pillar I and II)

Note: Annualisation of ratios based on actual/actual day count