

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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Summary Income Statement (SAR min)							Th	ree months endir	9							Year-to	o-date
Summary income Statement (SAR min)	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
Net special commission income	1,427	1,467	1,407	1,416	1,414	1,718	1,985	2,292	2,534	2,527	2,579	2,702	2,709	2,733	2,761	7,640	8,203
Non-funds income	546	456	480	480	599	524	630	489	684	539	669	477	739	758	767	1,892	2,264
Total operating income (Revenue)	1,973	1,923	1,886	1,897	2,013	2,242	2,615	2,781	3,218	3,067	3,247	3,179	3,447	3,492	3,528	9,532	10,467
Provision for expected credit losses, net	(2)	(26)	(13)	(414)	(60)	(136)	(38)	(212)	(229)	(139)	(144)	(51)	(81)	(112)	(309)	(512)	(502)
Total operating expenses	(858)	(787)	(853)	(931)	(841)	(863)	(881)	(1,077)	(1,006)	(996)	(1,045)	(1,066)	(1,051)	(1,075)	(1,074)	(3,047)	(3,200)
Share in earnings of an associate	39	25	20	47	68	53	47	5	30	47	59	53	35	55	72	136	163
Net income for the period before zakat & income tax	1,152	1,136	1,041	599	1,179	1,297	1,743	1,496	2,012	1,979	2,118	2,114	2,351	2,360	2,217	6,109	6,928
Provision for zakat and income tax	(167)	(212)	(150)	(166)	(163)	(203)	(231)	(239)	(248)	(429)	(287)	(257)	(308)	(342)	(334)	(964)	(983)
Net income for the period after Zakat & income tax from	985	924	890	433	1.016	1,094	1.512	1.258	1,765	1,550	1,830	1,858	2.043	2,018	1.883	5,145	5,944
continuing operations	300	824	680	400	1,010	1,084	1,012	1,200	1,700	1,000	1,630	1,000	2,043	2,010	1,003	0,140	0,844
Loss from discontinued operation	(14)	(5)	(5)	(6)	(12)	(12)	(6)	(24)	-	-	-	-	-	-	-	-	-
Net Income for the period after zakat & income tax	970	919	886	427	1,004	1,082	1,506	1,234	1,765	1,550	1,830	1,858	2,043	2,018	1,883	5,145	5,944
Attributable to:																	
Equity holders of the Bank	974	919	885	427	1,006	1,083	1,505	1,234	1,765	1,550	1,830	1,858	2,043	2,018	1,883	5,145	5,944
Non-controlling interest	(4)	0	0	0	(2)	(1)	2	(1)	-	-		-	-		-	-	-
Net income for the period - Before coupon payment	970	919	886	427	1,004	1,082	1,506	1,234	1,765	1,550	1,830	1,858	2,043	2,018	1,883	5,145	5,944

Balance Sheet - Summary (SAR min)								As at								As	it
	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
Loans and advances, net	156,710	161,444	163,500	167,556	176,148	176,214	183,160	183,132	191,001	198,671	211,404	215,936	228,539	241,552	252,398	211,404	252,398
Loans and advances, gross	163,799	168,569	170,478	174,259	182,938	182,079	189,087	189,143	196,909	204,670	217,497	222,064	234,744	247,894	258,909	217,497	258,909
-Non-performing loans	5,373	5,407	4,877	4,210	4,291	4,132	4,425	4,292	4,034	3,968	3,993	3,875	3,916	3,821	3,671	3,993	3,671
-Purchased or originated credit impaired loans - POCI	3,773	3,736	3,763	3,773	3,701	3,822	3,807	3,841	3,785	3,794	3,836	3,813	3,622	3,665	3,590	3,836	3,590
-Provisions (BS)	7,089	7,125	6,978	6,702	6,790	5,864	5,927	6,010	5,908	5,999	6,093	6,128	6,206	6,342	6,510	6,093	6,510
Investments	63,225	65,135	66,106	64,904	65,588	73,064	78,786	86,363	90,979	93,530	88,796	96,567	91,957	91,834	97,704	88,796	97,704
Customers' 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	251,760	264,427	260,631	228,053	260,631
Demand deposits	130,781	140,297	139,641	152,966	147,939	154,585	144,964	141,427	149,317	135,140	135,640	138,954	137,728	141,287	130,868	135,640	130,868
Total Assets	271,555	272,940	269,552	272,396	282,692	302,539	299,990	314,404	328,885	334,913	340,478	356,642	369,612	382,296	395,345	340,478	395,345
Total Equity	51,933	52,779	52,499	52,926	53,677	53,808	53,442	54,637	57,034	56,693	55,539	57,915	59,035	58,759	60,178	55,539	60,178
Tangible Equity	41,008	41,977	41,723	42,186	42,955	43,127	42,570	43,846	46,262	45,990	44,862	47,358	48,486	48,088	49,561	44,862	49,561
No. of shares	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055	2,055

Key performance metrics (% unless otherwise stated)	For the period ending															As	at
	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
Basic and diluted earnings per share (in SAR)	0.47	0.45	0.43	0.21	0.49	0.53	0.73	0.60	0.86	0.75	0.89	0.90	0.99	0.98	0.88	2.50	2.78
Net Interest Margin - NIM	2.0%	2.1%	2.0%	2.0%	2.0%	2.3%	2.5%	2.9%	3.1%	3.0%	3.0%	3.0%	3.0%	2.9%	2.8%	3.1%	2.9%
Demand Deposit Ratio - NIBs	71.2%	75.1%	77.5%	81.9%	76.3%	74.5%	71.5%	66.0%	66.1%	60.7%	59.5%	57.7%	54.7%	53.4%	50.2%	59.5%	50.2%
Cost/Income ratio	43.5%	40.9%	45.2%	49.1%	41.8%	38.5%	33.7%	38.7%	31.3%	32.5%	32.2%	33.5%	30.5%	30.8%	30.4%	32.0%	30.6%
Cost of Risk - CoR	0.0%	0.1%	0.0%	1.0%	0.1%	0.3%		0.4%	0.5%	0.3%	0.3%	0.1%	0.1%	0.2%	0.5%	0.3%	0.3%
Non-performing loans ratio - NPL+POCI	5.6%	5.4%	5.1%	4.6%	4.4%	4.4%	4.4%	4.3%	4.0%	3.8%	3.6%	3.5%	3.2%	3.0%	2.8%	3.6%	2.8%
Non-performing loans ratio - NPL	3.3%	3.2%	2.9%	2.4%	2.3%	2.3%		2.3%	2.0%	1.9%	1.8%	1.7%	1.7%	1.5%	1.4%	1.8%	1.4%
Provision coverage	131.9%	131.8%	143.1%	159.2%	158.2%	141.9%	134.0%	140.0%	146.4%	151.2%	152.6%	158.2%	158.5%	166.0%	177.3%	152.6%	177.3%
Loans-to-deposits ratio	85.3%	86.4%	90.7%	89.7%	90.8%	84.9%	90.3%	85.5%	84.5%	89.2%	92.7%	89.6%	90.8%	91.3%	96.8%	92.7%	96.8%
Liquidity Coverage Ratio - LCR	235.0%	209.8%	188.8%	178.2%	156.5%	157.8%	179.2%	171.9%	207.0%	179.2%	187.8%	183.7%	180.0%	175.0%	171.7%	187.8%	171.7%
Return on Tangible Equity - ROTE after Coupon payment	9.7%	8.9%	8.4%	4.0%	9.6%	10.1%		11.3%	15.9%	13.5%	16.0%	16.0%	16.5%	16.3%	14.7%	15.2%	15.8%
Return on Tangible Equity - ROTE	9.7%	8.9%	8.4%	4.0%	9.6%	10.1%		11.3%		13.5%	16.0%	16.0%	17.1%	16.9%	15.3%	15.2%	16.4%
ROTE excluding discontinued operations	9.9%	8.9%	8.4%	4.1%	9.7%	10.2%	14.0%	11.5%	15.9%	13.5%	16.0%	16.0%	17.1%	16.9%	15.3%	15.2%	16.4%
Return on Equity - RoE after Coupon payment	7.6%	7.0%	6.7%	3.2%	7.6%	8.1%		9.1%	12.8%	10.9%	12.9%	13.0%	13.5%	13.3%	12.1%	12.3%	12.9%
Return on Equity - RoE	7.8%	7.1%	6.7%	3.3%	7.7%	8.2%		9.2%		10.9%	12.9%	13.0%	14.1%	13.9%	12.6%	12.3%	13.5%
Return on Assets - RoA	1.5%	1.4%	1.3%	0.6%	1.5%	1.5%	2.0%	1.6%	2.2%	1.9%	2.2%	2.1%	2.3%	2.2%	1.9%	2.1%	2.1%
Common equity tier 1 ratio - CET1	19.6%	19.6%	19.3%	19.3%	18.5%	18.4%		17.7%	17.2%	16.5%	16.3%	16.3%	16.6%	16.3%	15.7%	16.3%	15.7%
Capital Adequacy ratio	22.4%	22.3%	21.9%	21.8%	21.0%	20.7%		19.9%	19.3%	18.6%	18.4%	19.7%	20.0%	19.6%	18.8%	18.4%	18.8%
Total Tier 1 (%)						18.4%	18.0%	17.7%	17.2%	16.5%	16.3%	17.7%	18.0%	17.6%	16.9%	16.3%	16.9%



Income Statement - Summary (SAR mln) Three months ending 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 1,618 1,556 1,563 1,590 5,08 1,642 2,013 2,521 3,198 3,801 4,089 4,458 4,740 4.867 Special commission income (191) (174) (150) (147) (536) (907) (1,267) (1,562) (1,880) (2,039) (2,158) (2,34 (176) (295) Special commission expense 1,427 1,467 1,407 1,416 2,534 2,527 2,579 2,702 2,709 2,73 1,414 1,718 1,985 2,292 Net special commission income 270 256 272 174 261 243 221 162 284 269 351 241 357 Net fee and commission income 38 211 313 Net FX and investment income 204 214 296 273 311 330 406 263 333 242 399 38 65 (4) (7) 11 25 98 (2) (16) (18) Other operating income, net (7) (6) 1,973 1,923 1,886 1,897 2,013 2,242 2,615 2,781 3,218 3,067 3,247 3,179 3,447 3,49 Total operating income (454) (408) (383) (490) (411) (435) (449) (514) (510) (529) (502) (547) (551) (56 Salaries and employee related expenses Rent and premises related (20)(9) (15) (18) (12) (10)(10) (18) (18) (14) (20)(23) (18) ((187) (161) (141) (132) (116) (116) (116) (117) (117) (110) (192) (146) (133) (13 Depreciation and amortization General and administrative expenses (243) (234) (243) (291) (302) (302) (306) (428) (362) (343) (331) (350) (349) (35 (858) (787) (853) (931) (841) (1,077) (1,006) (1,045) (1,066) (1,051) (863) (881) (1,07 (996) Total operating expenses 1,115 1,136 1,033 2,071 2,203 2,112 1.172 1 379 1.734 1 704 2.211 2.396 2.41 Profit before provision for expected credit losses, net 966 Provision for expected credit losses, net (2) (26) (13) (414) (60) (136) (38) (212) (229) (139) (144) (51) (81) (1 Income from operating activities 1,113 1,110 1,020 552 1,112 1,243 1,697 1,492 1,983 1,932 2,058 2,062 2,316 2,30 47 25 20 68 53 47 47 Share in earnings of an associate 39 53 35 30 1,152 2,351 2,36 1,135 1,040 600 1,179 1,296 1,743 1,496 2,012 1,979 2,118 2,114 Net income for the period before Zakat and income tax (166) (248) Provision for Zakat and income tax (167) (212) (150) (163) (203) (231) (239) (429) (287) (257) (308) (34 Net income for the period after Zakat and income tax from 985 924 890 433 1,016 1,093 1,512 1,258 1,765 1,550 1,858 2,043 2,01 1,830 continuing operations Net loss from discontinued operations (14) (5) (5) (6) (12) (12) (6) (24) Net income for the period after Zakat and income tax 970 918 885 427 1,004 1,082 1,506 1,234 1,765 1,550 1,830 1,858 2,043 2,01 Attributable to: 974 919 885 427 1,006 1,083 1,505 1,234 1,765 1,550 1,830 1,858 2,043 2,01 Equity holders of the Bank (4) (2) Non-controlling interest 0 0 0 (1) 2 (1) 919 427 1,550 970 886 1,234 1,765 1,858 2,043 2,01 Net income for the period after Zakat and income tax 1,004 1,082 1,506 1,830

								As at								As	at
<u> Balance Sheet - Summary (SAR mln)</u>	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
Assets																	
Cash and balances with SAMA	22,670	17,009	13,961	14,909	14,162	24,716	15,144	19,259	21,908	15,938	16,163	16,741	18,339	17,199	16,614	16,163	16,614
Due from banks and other financial institutions	8,960	9,695	5,820	5,993	7,405	9,141	2,085	5,872	6,041	6,019	3,145	7,407	9,206	9,600	7,160	3,145	7,160
Assets classified as held for sale	-	-	68	-	942	1,305	955	-	-	-	-	-	-	-	-	-	-
Positive fair value derivatives	1,423	1,409	1,463	1,110	1,165	1,554	2,624	2.538	2,117	2,491	3,821	2,368	2.649	2,806	2,236	3.821	2,236
Investments, net	63,225	65,135	66,106	64,904	65,588	73,064	78,786	86,363	90,979	93,530	88,796	96,567	91,957	91,834	97,704	88,796	97,704
Loans and advances, net	156,710	161,444	163,500	167,556	176,148	176,214	183,160	183,132	191,001	198,671	211,404	215,936	228,539	241,552	252,399	211,404	252,399
Investment in an associate	658	584	536	583	651	548	595	599	629	424	483	462	497	349	421	483	421
Property and equipment, net	3,196	3.278	3,168	3.246	3.317	3.420	3,500	3.622	3.607	3.688	3.668	3.845	4.099	3,905	4.052	3.668	4,052
Goodwill and intangibles	10,925	10,803	10,776	10,741	10,722	10,680	10,872	10,790	10,771	10,702	10,678	10,556	10,549	10,671	10,618	10,678	10,618
Other assets	3,788	3,583	4,155	3.353	2,592	1.896	2,378	2.229	1.832	3.451	2.320	2,759	3,777	4,380	4,141	2,320	4,141
Total Assets	271,555	272,940	269,552	272,396	282,692	302,539	300,099	314,404	328,885	334,913	340,478	356,642	369,612	382,296	395,345	340,478	395,345
			-									-					
Liabilities and Equity																	
Liabilities																	
Due to banks and other financial institutions	17,170	14,093	17,986	14,664	17,135	22,627	23,041	25,517	26,354	32,957	32,478	32,196	31,170	31,132	47,012	32,478	47,012
Customers' 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	251,760	264,427	260,632	228,053	260,632
Debt securities in issue	5,026	5,062	5,026	5,062	5,028	5,066	5,049	5,115	5,071	5,167	5,074	5,178	5,076	5,177	5,077	5,074	5,077
Liabilities directly associated with assets classified as held for	-	-	-	-	736	805	763	-	-	-	-	-	-	-	-	-	-
sale																	
Negative fair value derivatives	2,011	2,037	1,967	1,515	1,047	1,165	1,826	1,907	1,686	2,137	3,294	2,231	2,478	2,747	2,204	3,294	2,204
Other liabilities	11,623	12,038	11,724	11,367	11,079	11,518	13,013	12,949	12,756	15,225	16,041	14,196	16,108	16,069	16,257	16,041	16,257
Total Liabilities	219,521	220,059	216,951	219,368	228,915	248,632	246,556	259,767	271,851	278,220	284,939	294,742	306,592	319,552	331,182	284,939	331,182
Equity																	
Equity attributable to equity holders of the Bank																	
Share capital	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548
Share premium	8,525	8,525	8,525	8,525	8,525	8,525	8,525	8,525	8,525	8,525	8,525	8,525	8,525	8,525	8,525	8,525	8,525
Statutory reserve	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548	20,548
Other reserves	628	161	(30)	(30)	(286)	(535)	(1,143)	(1,182)	(596)	(1,005)	(1,949)	(1,414)	(2,260)	(2,631)	(928)	(1,949)	(928)
Retained earnings	1,685	2,998	2,909	3,335	4,342	4,722	4,964	6,198	8,009	8,076	7,867	9,708	11,674	11,769	11,485	7,867	11,485
Total equity attributable to equity holders of the Bank	51,933	52,779	52,499	52,926	53,677	53,808	53,442	54,637	57,034	56,693	55,539	57,915	59,035	58,759	60,178	55,539	60,178
Non-controlling interest	101	102	102	102	100	99	101	-	-	-	-	-	-	-	-	-	-
Tier 1 Sukuk	-	-	-	-	-	-	-	-	-	-	-	3,985	3,985	3,985	3,985	-	3,985
Total equity	52,035	52,881	52,601	53,029	53,777	53,907	53,543	54,637	57,034	56,693	55,539	61,900	63,020	62,744	64,163	55,539	64,163
Total liabilities and equity	271,555	272,940	269,552	272,396	282,692	302,539	300,099	314,404	328,885	334,913	340,478	356,642	369,612	382,296	395,345	340,478	395,345

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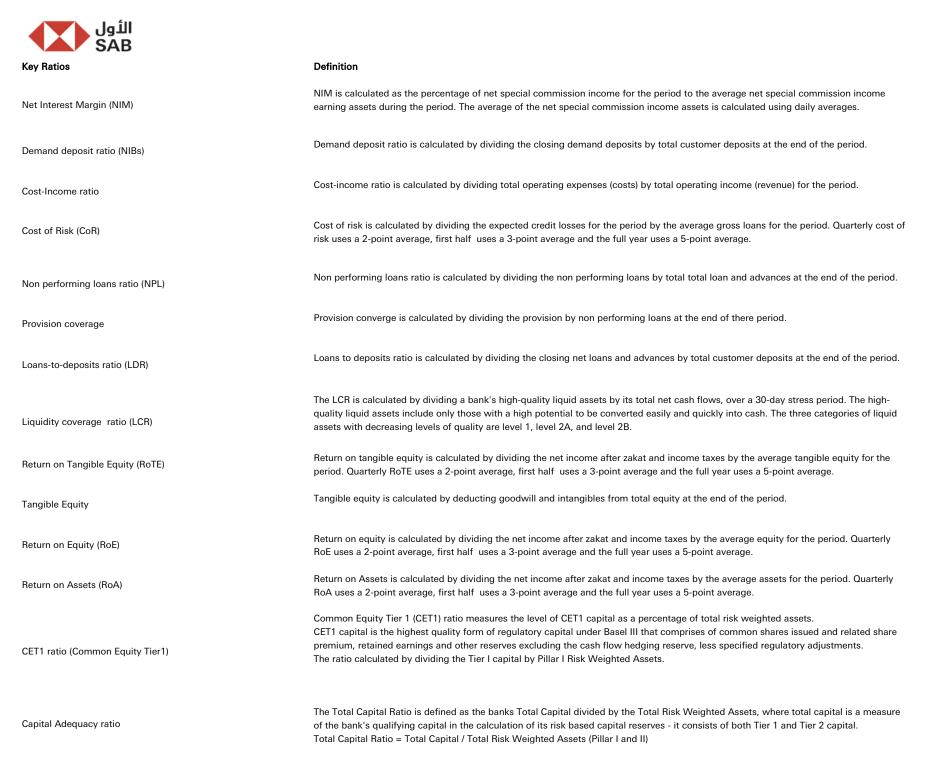
		Year-t	o-date
	30-Sep-24	30-Sep-23	30-Sep-24
81	5,304	12,348	15,252
48)	(2,543)	(4,708)	(7,049)
33	2,761	7,640	8,203
84	382	904	1,124
84	393	1,003	1,176
(10)	(8)	(16)	(36)
92	3,528	9,532	10,467
65)	(558)	(1,540)	(1,674)
(18)	(25)	(51)	(62)
36)	(138)	(419)	(408)
55)	(353)	(1,036)	(1,057)
75)	(1,074)	(3,047)	(3,200)
17	2,454	6,485	7,266
12)	(309)	(512)	(502)
05	2,145	5,973	6,765
55	72	136	163
60	2,217	6,109	6,928
42)	(334)	(964)	(984)
18	1,883	5,145	5,944
-	-	-	-
18	1,883	5,145	5,944
		_	
18	1,883	5,145	5,944
-	-	- E 14E	- E 044
18	1,883	5,145	5,944

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SAB Datapack | 3024 Performance

							Th	ree months endin	•							Year-to	o-date
Segmental Information (SAR min)	31-Mar-21	30-Jun-21	30-Sep-21	31-Dec-21	31-Mer-22	30-Jun-22	30-Sep-22	31-Dec-22	31-Mer-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																	
let special commission income	560	541	533	527	531	583	629	661	716	770	762	812	819	866	899	2,248	2,58
lon-funds income	97	73	85	106	119	123	103	77	102	88	133	70	146	163	174	323	48
perating expenses	(463)	(406)	(390)	(431)	(417)	(423)	(431)	(493)	(479)	(463)	(475)	(451)	(476)	(481)	(455)	(1,417)	(1,41
xpected credit losses	308	(28)	171	48	36	0	41	4	31	(32)	(20)	(57)	(68)	(29)	(98)	(21)	
rofit before Zakat and income tax	501	180	398	251	269	284	341	248	371	363	400	373	421	518	520	1,135	1,48
orporate & Institutional Banking																	
let 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	4,65
on-funds income	305	249	262	162	292	233	218	182	251	269	331	226	275	312	330	851	91
perating expenses	(330)	(326)	(337)	(390)	(333)	(359)	(343)	(397)	(358)	(367)	(409)	(447)	(411)	(423)	(433)	(1,134)	(1,26
xpected credit losses	(309)	2	(187)	(462)	(97)	(140)	(76)	(217)	(258)	(104)	(126)	8	(10)	(84)	(210)	(489)	
Profit before Zakat and Income tax	213	548	281	(141)	473	538	954	931	1,066	1,192	1,245	1,305	1,387	1,339	1,279	3,502	4,00
Freasury																	
let special commission income	323	304	335	338	269	328	194	244	362	338	337	338	324	299	235	1,037	85
lon-funds income	135	109	127	191	200	161	207	225	289	140	173	85	240	207	188	601	63
perating expenses	(46)	(42)	(44)	(59)	(74)	(82)	(88)	(118)	(94)		(96)	(115)	(97)	(104)	(118)	(282)	
xpected credit losses	(1)	1	3	1	1	4	(1)	0	(2)		2	(1)	(3)	1	(2)	(3)	
rofit before Zakat and income tax	412	373	421	471	396	411	312	361	556	383	416	306	465	402	302	1,354	1,17
Capital Markets																	
let special commission income	2	(1)	1	1	2	3	7	24	24	27	30	33	33	35	36	81	10
on-funds income	3	8	6	6	6	6	120	43	40	53	52	78	78	77	77	146	23
perating expenses	(3)	(26)	(23)	(12)	(25)	(26)	(36)	(59)	(54)		(57)	(61)	(59)	(64)	(65)	(167)	
xpected credit losses	-	-	-	(0)	(0)	(0)	(1)	1	-	(0)	-	(0)	-	(0)	0	(0)	
rofit before Zakat and Income tax	2	(19)	(16)	(6)	(17)	(17)	90	9	11	24	25	50	61	47	48	59	14
Others																	
let special commission income	(5)	0	(5)	1	0	(0)	-	-	-	-	-	-		-	-	-	-
lon-funds income	6	16	(1)	14	(19)	1	(18)	(38)	0	(11)	(19)	18	(1)	1	(2)	(30)	
perating expenses	(16)	14	(58)	(40)	9	27	17	(10)	(21)	(19)	(8)	9	(7)	(3)	(2)	(47)	
xpected credit losses	·		•	-			-		·	-	-			-	-	-	
hare in earnings of associates	39	25	20	47	68	53	47	5	30	47	59	53	35	55	72	136	16
rofit before Zakat and Income tax	24	55	(43)	23	58	81	47	(43)	9	17	32	79	27	54	68	58	14
	31-Mar-21	30-Jun-21	30-Sep-21	31-Dec-21	31-Mar-22	30-Jun-22	30-Sep-22	As at 31-Dec-22	31-Mar-23	30-Jun-23	30-Sep-23	31-Dec-23	31-Mar-24	30-Jun-24	30-Sep-24	As 30-Sep-23	et 30-Sep-24
oans & advances- net	51-mar-21	00-5un-21	00-58p-21	01-000-21	01-mai-22	60-5un-22	00-30p-12	01-060-22	01-mai-20	50-5uii-25	00-300-23	01-040-20	01-101d1-2-4	00-001-24	00-300-24	30-389-23	00-08p-24
lealth & 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	62,73
- 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	33,62
orporate & Institutional Banking	119,695.7	124,060	125,185	127,846	133,578	132,609	137,576	136,430	142,566	149,262	159,404	161,723	169,486	179,844	188,110	159,404	188,11
apital 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	1,55
otal Loans and Advances	176,154	181,110	183,114	187,338	196,309	196,849	204,309	205,088	214,360	222,868	237,405	243,848	259,273	273,562	286,019	237,405	286,01
ustomer Deposits																	
/ealth & 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	86,40
orporate & 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	155,868	162,270	158,882	136,847	158,88
reasury	10,674	8,390	6,014	3,684	6,288	7,531	11,421	12,823	7,591	13,207	14,608	17,896	11,251	16,100	15,342	14,608	15,34
otal 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	251,760	264,427	260,632	228.053	260,63

Note: Rounding differences may appear in the above tables



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