

Saudi Banking Sector

Year 2017

The report depicts the performance of banks sector in Saudi Arabia in 2017. The report shows the main banking indicators as loans, deposits, capital adequacy and profitability for the sector and individual companies.

Research Scope: The report includes all the data of the listed Saudi banks in the Saudi Stock. Thus, the number of companies under coverage in this report totaled 12 banks.

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Financial Indicators	Close Price* (SAR)	Market Cap (SAR MN)	EPS (SAR)	P/E Ratio *
Riyad	13.8	41,520	1.3	10.5
Aljazira	12.4	10,168	1.0	11.9
SAIB	16	12,008	1.9	8.5
Alawwal	12.2	13,945	1.2	10.4
Fransi	29.5	35,558	2.9	10.1
SABB	29.9	44,790	2.6	11.3
ANB	29.5	29,490	3.0	9.7
Samba	27.2	54,420	2.5	10.8
Al Rajhi	77.9	126,620	5.6	13.9
Albilad	23.7	14,232	1.6	15.1
Alinma	21.4	32,100	1.3	16.0
NCB	66.1	132,140	4.9	13.5

*As of 9 April 2018

Source: Banks filings, SAMA, Tadawul, General Authority for Statistics, and Albilad Capital.

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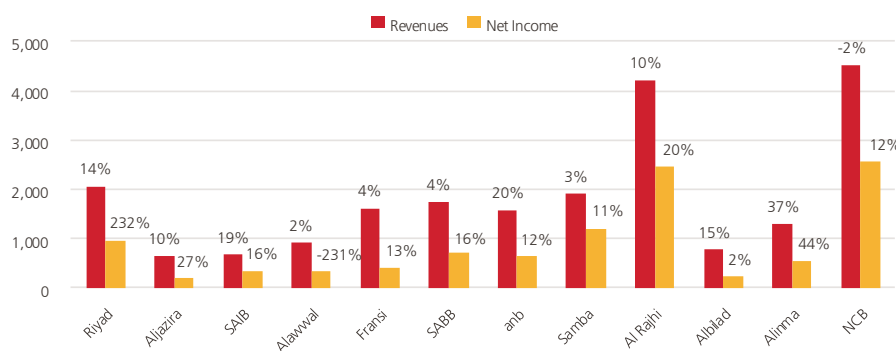
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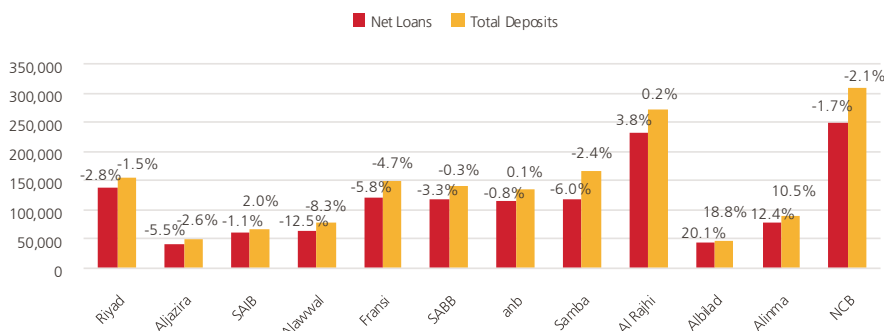
Executive Summary

- The net loans of banking sector registered SAR 1,378 billion (USD 367.4 billion), edging down 1.1% in 2017 compared to an increase of 1.5% in 2016.
- Deposits also shrank slightly by just 0.7%, hitting SAR 1,663 billion (USD 443 billion) in 2017. Corporate and personal deposits continue to dominate the structure of deposits, representing nearly 78% of total deposits.
- The loans to deposits ratio slipped to 82.4% versus 82.8% in 2016. On the other hand, the coverage ratio came in at 162% in 2017 compared with 178% in 2016.
- Banking assets registered a slight increase of 0.4%, compared to 2.1% in 2016, coming in at SAR 2,223 billion (USD 590.4 billion), which is equivalent to 86.5% of GDP.
- Consolidated profit of the banking sector rose 8.7% to SAR 44.95 billion in 2017. Furthermore, all banks recorded an increase in their profits, except Aljazira.
- The retail sector has led the improvement in the banking sector profits of 2017 and spiked by 27%, to SAR 16.74 billion (representing 37% of the sector profits).
- Capital adequacy Tier I ratio posted 18.8%, whereas the capital adequacy Tier I + Tier II ratio came in at 20.9%, exceeding the requirement limit determined by SAMA.
- By the end of 2017, the banking sector index surged by 8% compared to the previous year, while the market capitalization increased by 10%. Shares of seven banks increased, while five other saw their shares slide.

Total Operation Income & Net Income (SAR million) with growth rates (%)—2017



Net Loans & Total Deposits (SAR million) with growth rates (%)—2017



Saudi Banking Sector

Overview

The Saudi economy growth diminished in 2017 to 0.74% at fixed prices, thus the real GDP hit SAR 2,568 billion (USD 684.8 billion). The oil sector shrank 2.97% to SAR 1,104 billion (USD 294.4 billion), meanwhile the non-oil sector increased slightly 1.01% to SAR 1,443 billion (USD 384.8 billion). The private and government sectors, the two components of the non-oil GDP, grew by 0.71% and 1.72% respectively.

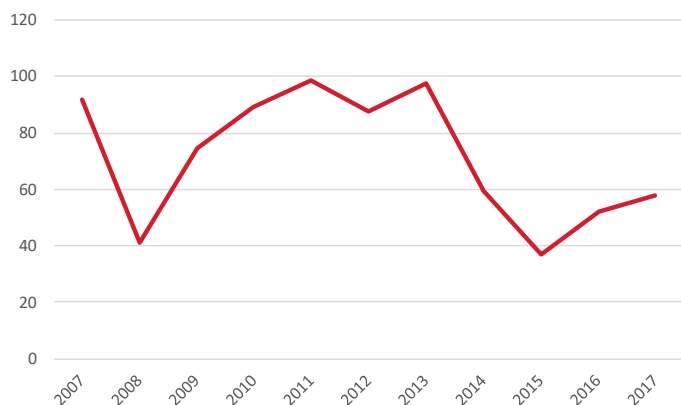
The slowdown in oil sector as result of lower oil supply by OPEC and it's allies in 2017. On the other hand, this agreement positively impacted oil prices to hit highest prices by the end of 2017, meanwhile the Arab Light crude averaged USD 52.7 per barrel, comparing to USD 41 per barrel in 2016.

As for the public debt, the Ministry of Finance has issued various domestic bonds during 2017 to finance their expenditures, with total value SAR 58.45 billion (USD 15.6 billion). At the same time, the ministry issued international bonds valued SAR 80.625 billion (USD 21.5 billion). As a result, the total outstanding direct indebtedness amounted to SAR 443.3 billion (USD 118.2 billion), which represented 17.25% of GDP. The banking sector possessed 72% (SAR 187.6 billion) of the domestic bonds.

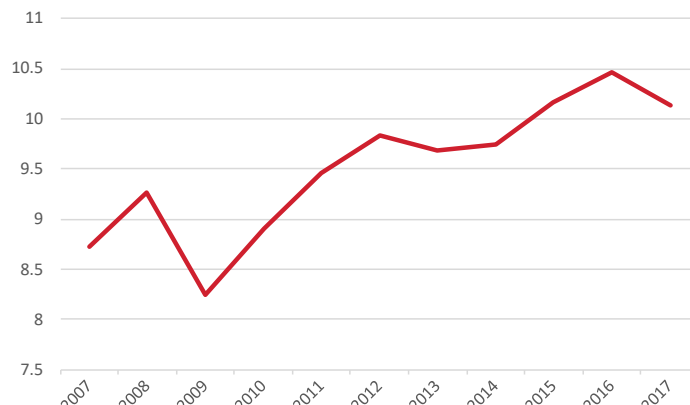
As for money supply, the monetary base decreased 0.2% on an annual basis at the end of the year, registering SAR 301.9 billion (USD 80.6 billion) the lowest growth since 2001, interpreting the monetary basis, we noticed the decline in deposits with SAMA by 3.8%YoY, while, the cash in vault and currency outside banks accelerated 5.5% and 1% respectively. At the same time, M3 increased by 0.2% at SAR 1,791 billion at the end of 2017, it's worth mentioning that M1 increased by 2.42% (SAR 27.74 billion) to reach SAR 1,172 billion. At the same time, M2 contracted by 1% (SAR 16 billion) at end of 2017, representing 90% of M3.

On the other hand, 3M SIBOR (Saudi Interbank Offered Rate), reached 1.823% at the end of 2017 above LIBOR for three months around 36 basis points, which led the Saudi Arabian Monetary Authority (SAMA) in last December to raise Reverse Repo Rate from 1.25% to 1.5%, while maintain the Repo Rate at 2.0% without any change.

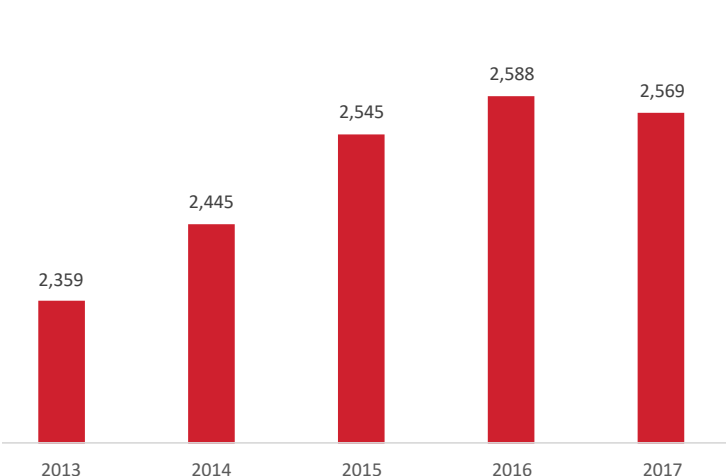
Arabian Light Crude Oil Price (USD / Barrel)



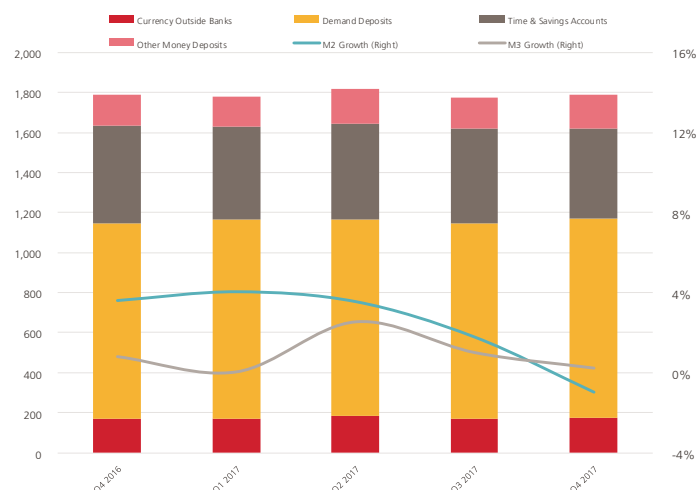
Saudi Oil Production (Million Barrel / Year)



Gross Domestic Product (GDP) (SAR billion)



Money Supply Breakdown (SAR billion)



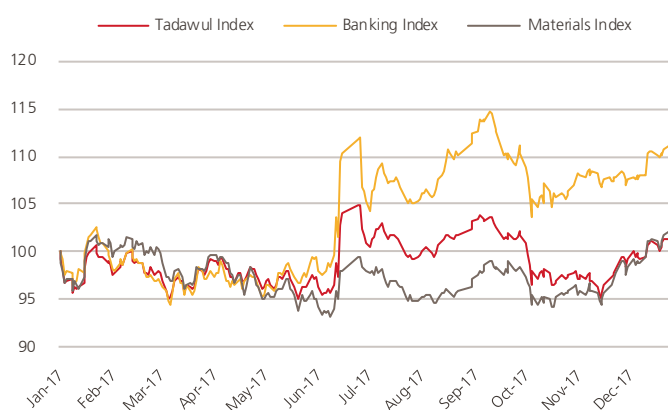
Saudi Banking Sector

Banking sector in the Saudi Stock Market

The Saudi stock market (TADAWUL) examined several fluctuations during 2017. Influenced by the global and local surrounding economic conditions and the political situation in the region. In addition to structural reforms of the local economy, and the decline in government spending. Though, the Tadawul All Share Index (TASI) has ended the year rising fifteen basis points compared to previous year, due to the increase in the Banking & Financial services index by 8.2% and Materials sector index by 14%, which was associated with a drop in oil prices to low levels before bouncing back by the end of the year.

By the end of 2017, shares of 7 banks have risen compared with 5 losing shares. The market capitalization of the sector reached SAR 471.7 billion (up 10% over the previous year), which is equivalent to 27.9% of the total market capitalization. In addition, the Banks & Financial Services sector was the most active within the market sectors in terms of trade value as well as number of shares traded in 2017. The traded value of Banks reached SAR 194 billion (USD 51.73 billion), equivalent to 23.3% of the total value of outstanding shares during the year. The Banking sector came second in terms of shares traded with 9.4 billion volume traded during the year, while, the number of transactions for the sector reached 2.12 million transaction, which represented 9.67% of the total transactions.

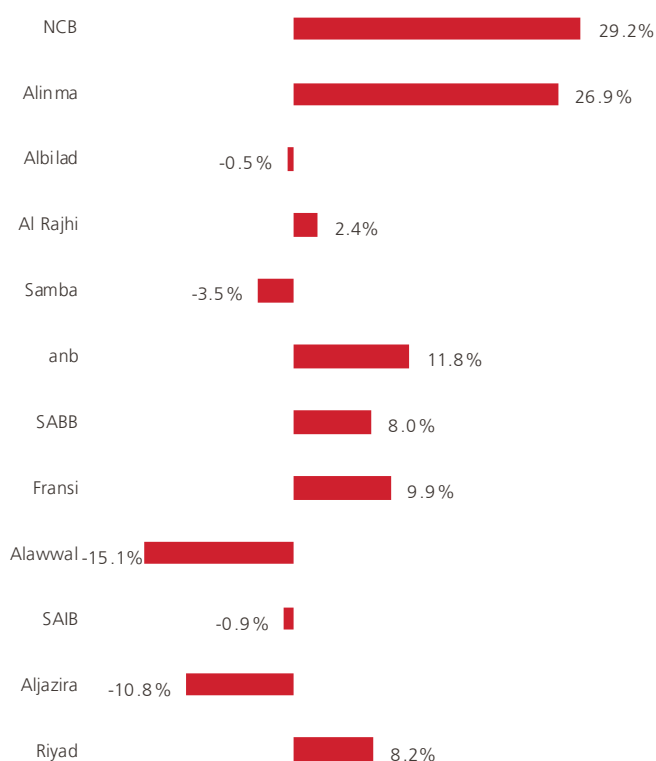
Improvement in economic conditions drive the stock market



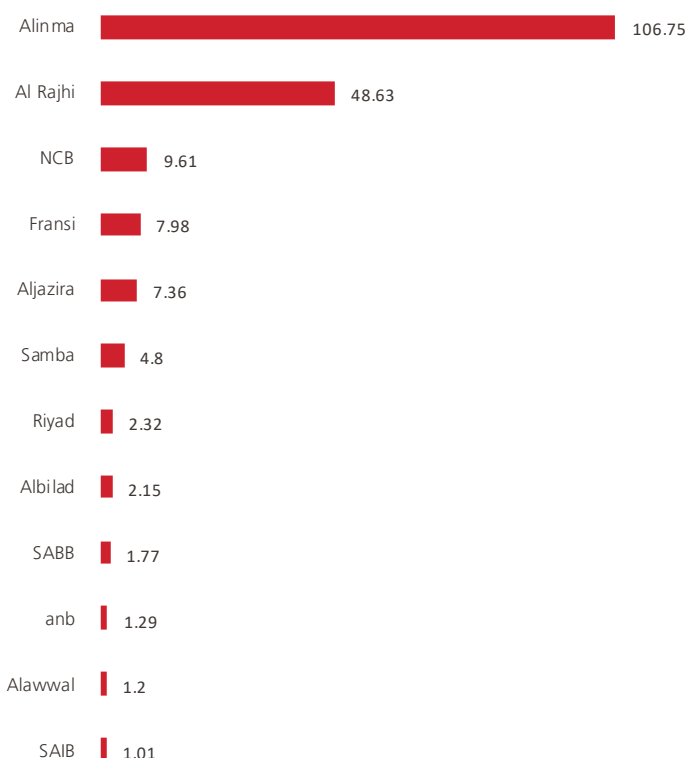
Corporate Actions During 2017

Company	Old Share Capital (SAR million)	New Share Capital (SAR million)	Action Type
Saudi Investment Bank	7,000	7,500	Bonus (1 free share for every 14 shares held)
Bank Aljazira	4,000	5,200	Bonus (3 free shares for every 10 shares held)

Stock Performance - 2017



Value of Shares Traded - 2017 (SAR billion)



Saudi Banking Sector

Sector Performance

Saudi banks returned to growth in profits after they shrank in 2016, growing 8.7% to reach SAR 44.95 billion (USD 11 billion) compared with SAR 41.3 billion (USD 11.7 billion) for the prior-year, driven by the increased in net special commission income to total operating income ratio by 286 bps to reach 73.5% or (SAR 63.68 billion). Net non-interest income tumbled by 286 bps to reach 26.5% of (SAR 22.98 billion).

Net special commission income grow 9% YoY even with slight growth in special commission income by 3.3% due to the drop was in special commission expense by 15%. However, the decline in non-interest income as result from the decline in two factors: Fees & commissions income and FX income by 6.6% and 10.6% respectively. On the other hand, Loans provisions expand 4.6% to SAR 10.3 billion.

On the side of the balance sheet, assets rose slightly by 0.4% compared to 2.1% in 2016, coming in at SAR 2,223 billion (USD 595.5 billion), which is equivalent to 86% of the Gross domestic Product (GDP). Overall, the slowing growth of banking assets was a result of the decline in net loans by 1.1% to SAR 1,378 billion (USD 367.4 billion), nevertheless net investment portfolio grew by 9.1% to reach SAR 428 billion (USD 114.3 billion).

Similarly, the sector liabilities registered a slight decrease of 0.7%, due to the weak growth of deposits, which represented about 89% of total liabilities.

In terms of liquidity, it slipped slightly, as total cash deteriorated 1% YoY; the cash to total assets rate came in at 15.6%. In addition, the rate of cash to total deposits and current deposits contracted by 103 bps and 265 bps respectively, reaching 20.82% and 32.59%. Nevertheless, shareholders' equity to total assets for Banking sector came at 16.1%

On the other hand, the capital adequacy Tier I ratio posted 18.8%, whereas the capital adequacy Tier I + Tier II ratio came in at 20.9%, exceeding the requirement limit determined by the Saudi Arabian Monetary Agency (SAMA).

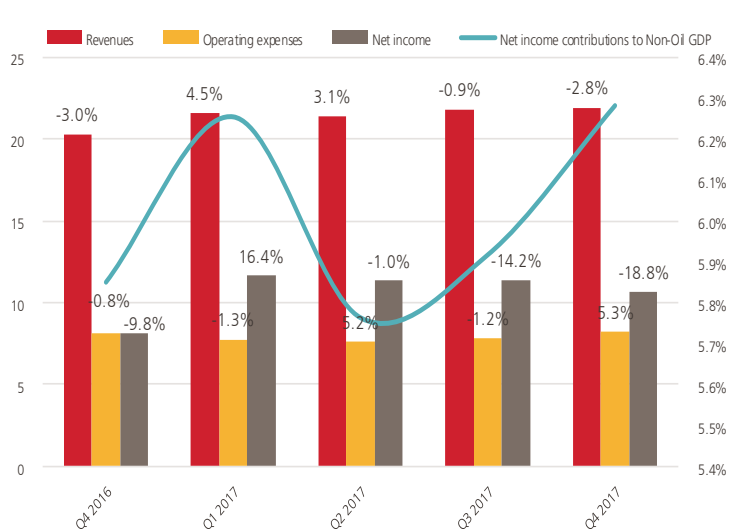
Revenues Market Share

		2017	2016
1	NCB	%21.2	%22.4
2	Al Rajhi	%18.4	%18.3
3	Riyad	%9.4	%9.0
4	Samba	%9.4	%9.4
5	SABB	%8.2	%8.3
6	Fransi	%7.6	%7.8
7	ANB	%7.4	%7.0
8	Alinma	%5.0	%4.0
9	Alawwal	%4.3	%4.5
10	Albilad	%3.4	%3.1
11	SAIB	%3.1	%3.0
12	Aljazira	%3.0	%2.9

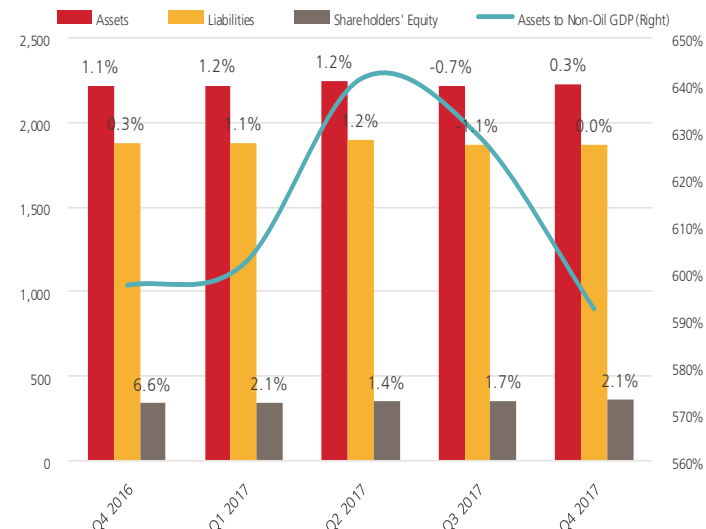
Assets Market Share

		2017	2016
1	NCB	20.0%	19.9%
2	Al Rajhi	15.4%	15.3%
3	Samba	10.2%	10.5%
4	Riyad	9.7%	9.8%
5	Fransi	8.7%	9.2%
6	SABB	8.4%	8.4%
7	ANB	7.7%	7.7%
8	Alinma	5.2%	4.7%
9	Alawwal	4.5%	4.7%
10	SAIB	4.2%	4.3%
11	Aljazira	3.1%	3.0%
12	Albilad	2.8%	2.4%

Income vs Expense with growth rates (SAR Billion)



Balance Sheet Breakdown with growth rates



Saudi Banking Sector

Banking Segments Performance

Retail sector

The retail segment show a strong growth in 2017. Retail revenues increased 8.5%, up to SAR 39 billion representing 45% of total banking revenues, with the support of high demand for consumer loans and credit card, driven by the expansion in population and the products of personal loans. Al-Rajhi and NCB possessed 51% of sector revenues with market share of 30% and 21% respectively, yet their retail sector revenues accounted 74% and 45% of each bank revenues.

The profits of the retail segment surged 25%, coming in at SAR 16.74 billion, which represented 37% of the banking profits. The retail sector has witnessed a major variation in terms of banks performance, as Al-Rajhi bank possessed nearly 36% of the segment net profit, followed by NCB which accounted for 24%, meanwhile 10 banks shared the remaining profit.

Corporate Sector

Although there was growth in Corporate sector revenues by 6.3% YoY representing 32% of the banking revenues, the sector profit tumbled by 2.8%, to SAR 14.9 billion (representing 33% of the banking sector's profits) mainly due to the swell in impairment charge for credit losses by 18.5% compared with the prior-year, reflecting the slowdown in economic activity and the decline in government spending.

Nevertheless, the sector revenues reached SAR 27.86 billion, while at the segment level, five banks possessed 62% of the segment revenues, as follows: NCB, Riyadh, SABB, Samba and Saudi Fransi bank with shares of 16.1%, 12.5%, 11.6%, 10.8% and 10.8%, respectively.

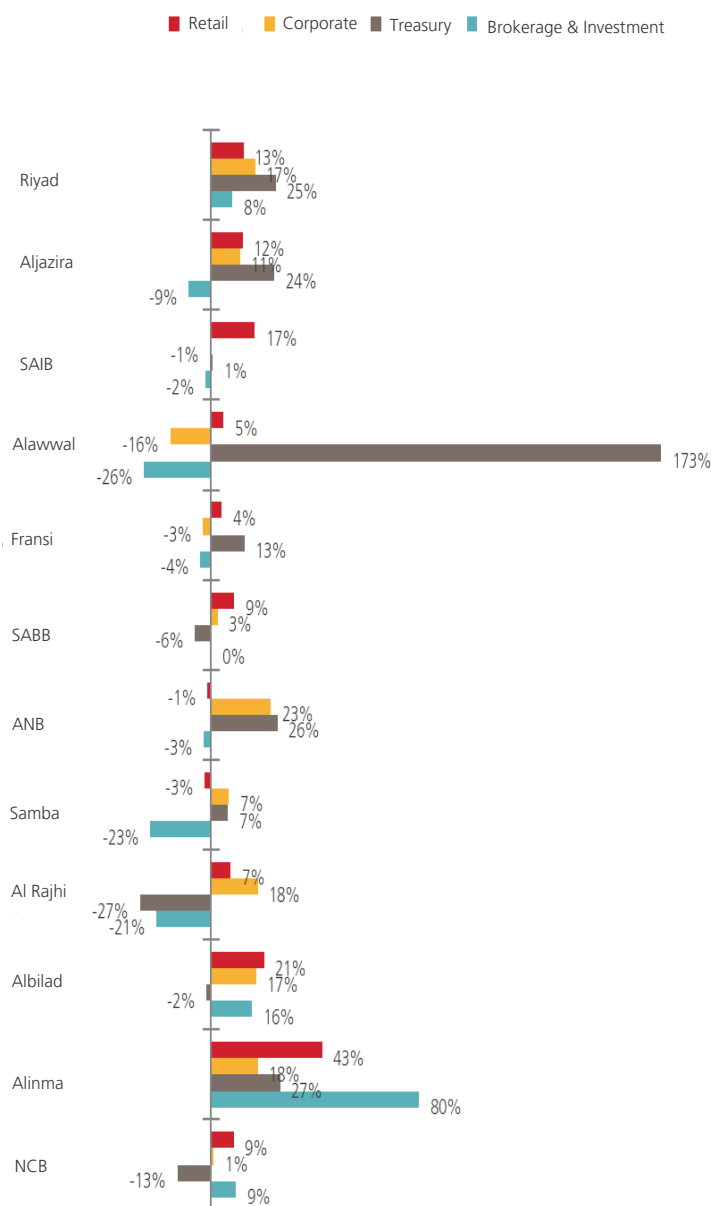
Treasury Sector

The treasury revenues grew 2.5% YoY to SAR 14.8 billion, stabilizing at 17.1% of the total banking revenues in 2017, while the sector profits increased by 10.8%, reaching SAR 12.86 billion (representing 28.6% of the banking sector's profits). Three banks possessed 46% of sector revenues, as follows: NCB, Saudi Fransi and Samba with shares of 23%, 12% and 11% respectively.

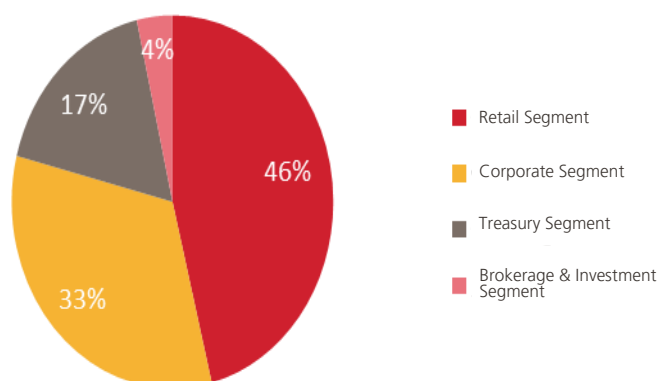
Brokerage and Investment Sector

The segment revenues slumped by 2.1%, to SAR 3 billion thus representing 3.5% of the banking sector revenues. Moreover, the profits of the segment tumbled 1.2%, to SAR 1.543 billion. Regarding the individual performance of banks, Al Rajhi Bank and NCB captured equally 40%.

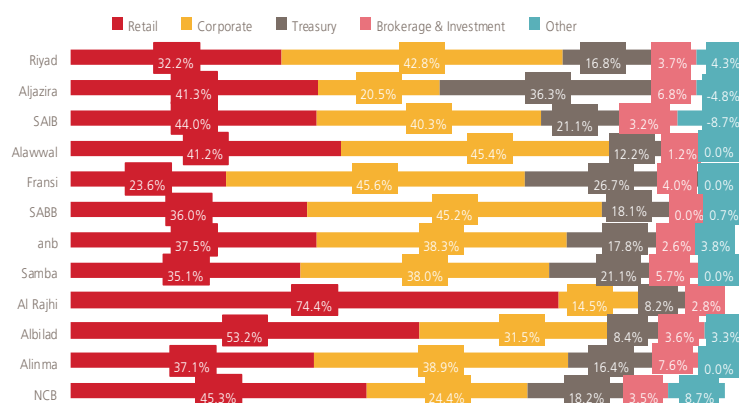
Revenues Growth per Segment for Each Bank—2017



Banking Segments Breakdown—2017



Revenues Breakdown per Segment for Each Bank—2017



Saudi Banking Sector

Loans

The loans portfolio of Saudi banks slowed, hitting SAR 1,378 billion at the end of 2017 and tumbling by 1.1% over the previous year as figure of SAR 1,394 billion.

This drop is attributable to a decline in corporate loans by 3% YoY to SAR 922 billion, because of a slowing economic activity and lower government spending, despite the expansion of the retail loans by 2.5% compared to the previous year to reach SAR 468 billion.

Lending Market share

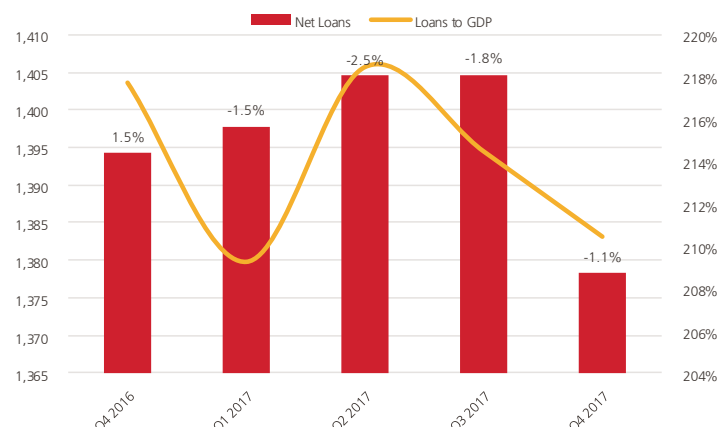
NCB and Al Rajhi Bank seized 35% of net loans together with market shares of by 18.1% and 16.9%, meanwhile, five other banks (Riyadh, Fransi, Samba, SABB and ANB) possessed 44.3%, with market shares between 8% to 10% for each bank. The other five banks shared the remaining 20.1% of net loans in 2017.

Loans

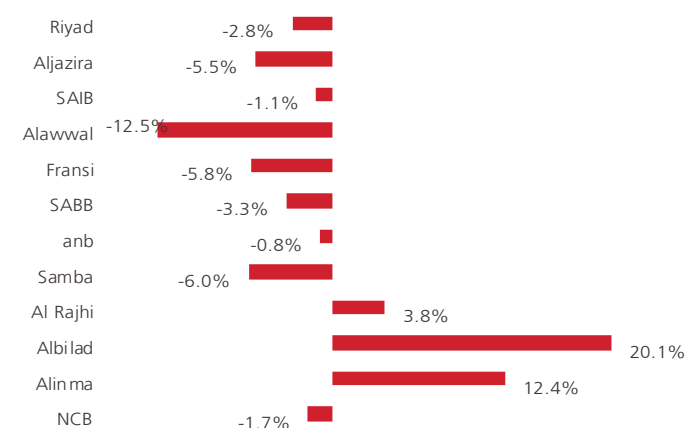
Market Share

		2016	2017
1	NCB	18.2%	18.1%
2	Al Rajhi	16.1%	16.9%
3	Riyadh	10.2%	10.1%
4	Fransi	9.3%	8.8%
5	Samba	9.0%	8.5%
6	SABB	8.7%	8.5%
7	ANB	8.3%	8.3%
8	Alinma	5.0%	5.7%
9	Alawwal	5.2%	4.6%
10	SAIB	4.3%	4.3%
11	Albilad	2.6%	3.2%
12	Aljazira	3.0%	2.9%

Net Loans Growth



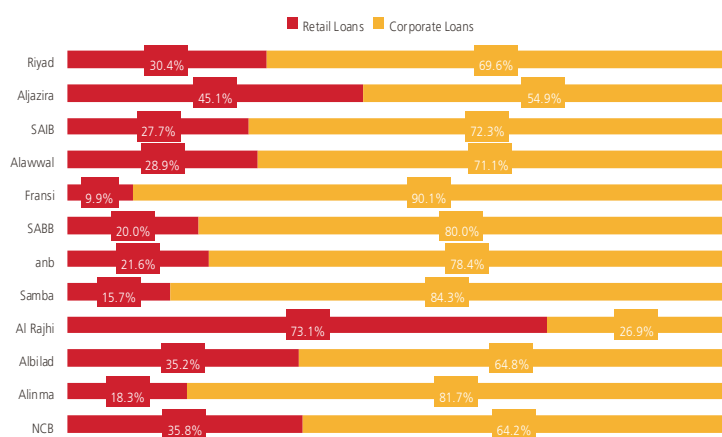
Loans Growth per Each Bank—2017



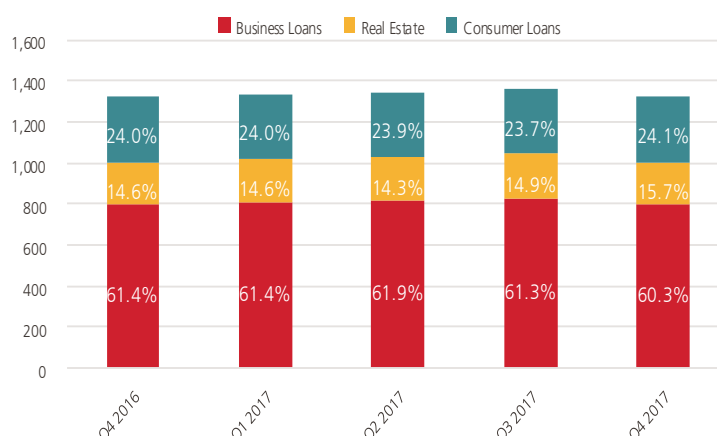
Credit Card loans expanded 10% in 2017

Business Loans still form the greater part of the total loans capturing 60%. However, the share declined by about 0.3% compared to the previous year. In addition, consumer loans stabilized at SAR 318.35 billion representing 24% of the total loans. Credit card loans jumped 10.4% over the previous year to nearly SAR 12.1 billion by the end of 2017. This has led to rise the credit card loans share to 3.8% of consumer loans.

Lending Structure for Each Bank—2017



Segments Contribution to Net Loan



Saudi Banking Sector

A Continuation of concentration in some segments may increase credit risk

As for the main economic segments, the loans are distributed among twelve segments. Three of these segments acquired 60% of total loans: personal (25%), commerce (23%), and manufacturing (12%), while the rest 40% shared the remaining sectors. Indeed, the high degree of concentration may increase the credit risk when some segments are impacted by the slowdown in the economy.

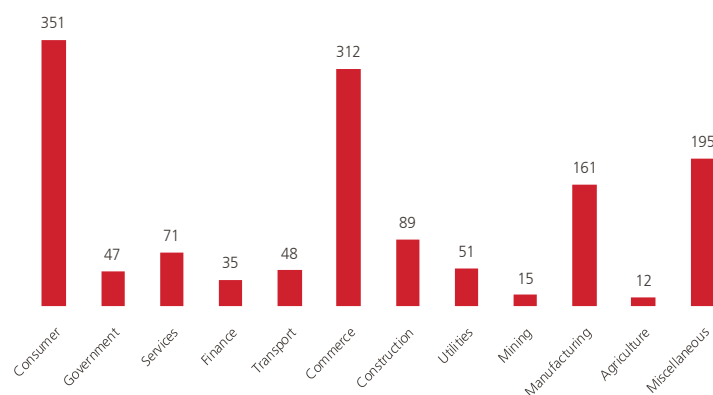
Relative contribution of short-term loans indicate room for growth

The short-term to total loans ratio came in at 50%. This could be an advantage for those banks, due to their ability to re-lend these funds in the short term. On the other hand, this will be within the cycle of increasing in Global interest-rates, which may increase the profitability of these banks. On the side of personal loans' maturity, its split as follows short term (35%), medium term (24.7%), and long term (40.3%).

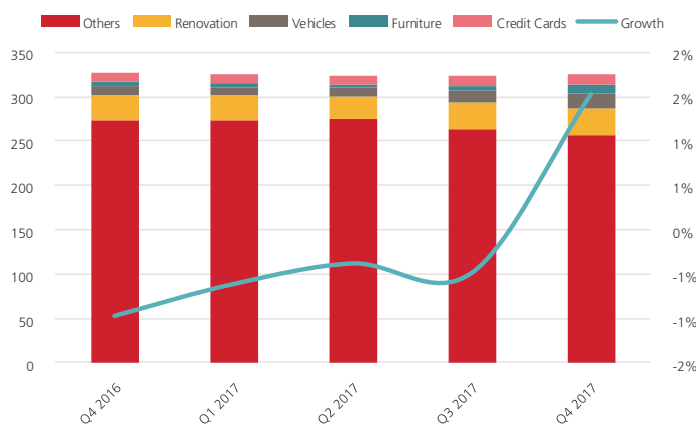
Loans Breakdown—2017



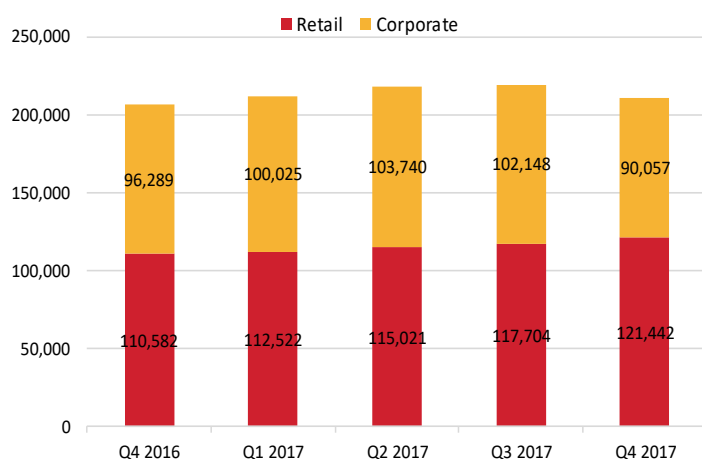
Loans Breakdown per Economic Segment—2017



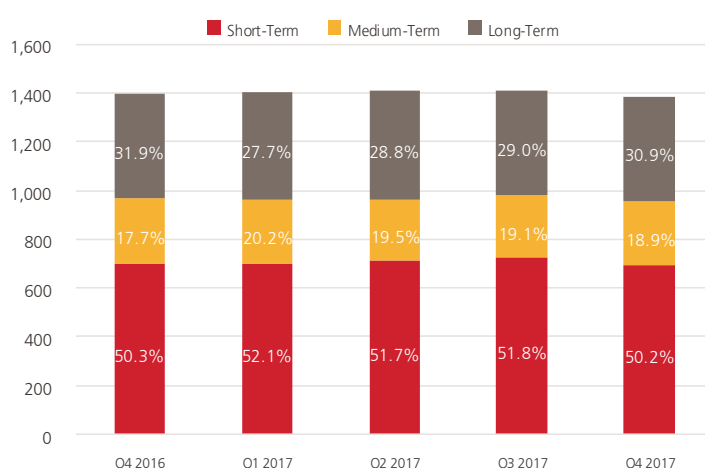
Consumer Loans Growth



Real Estate Loans (SAR billion)



Loans Maturity Terms



Saudi Banking Sector

Rising non-performing loans and the impact on the coverage ratio

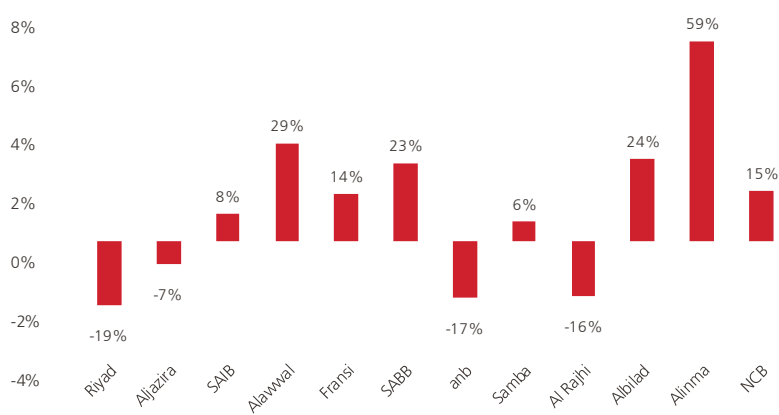
Non-performing loans edged up 15.5% above the previous year, even though there was decreased in total loans by 1%. Therefore, the non-performing loans ratio up slightly to 1.45%, however, it's still close to historical low levels.

Furthermore, credit provisions rise 4.7%, basically due to the sharp growth in impairment charge for credit losses of the corporate sector by 18.5%, despite the decline in the credit provisions of the retail sector by 17%. In contrast, non-performing loans increased at faster pace than credit provisions, which led the coverage ratio came at 162% compared with 178% in the previous year, which also indicates decline in the sector asset quality.

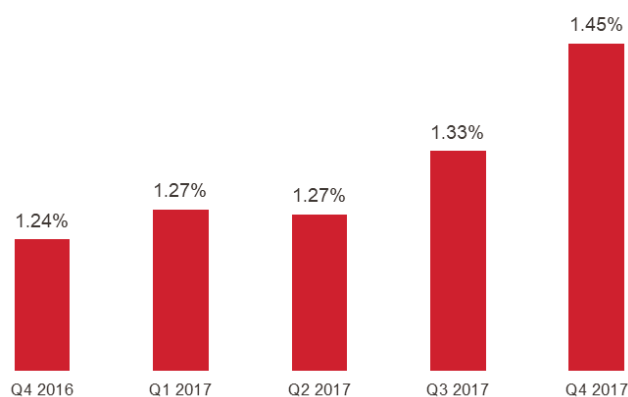
Accumulated Provisions Charge Growth



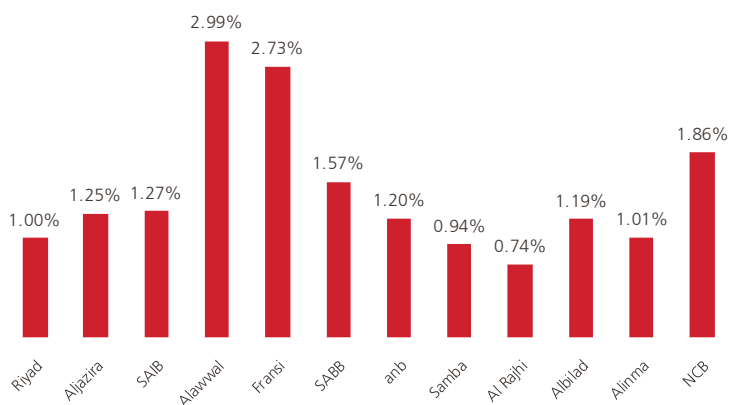
Provisions Charge Growth per Each Bank—2017



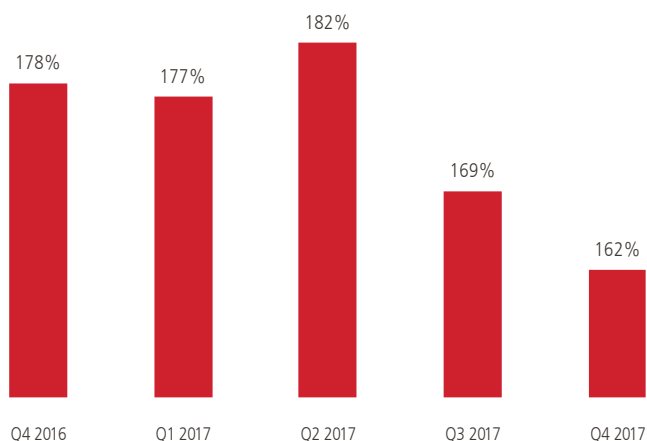
Non-Performing Loans (NPLs) to Total Loans Ratio



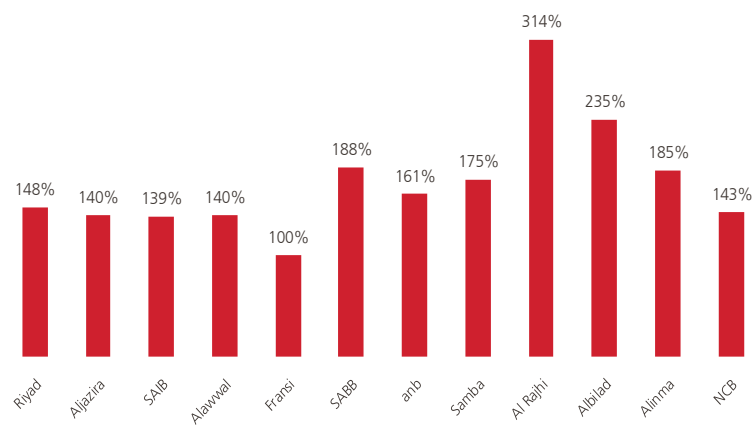
Non-Performing Loans (NPLs) to Total Loans per Each Bank—2017



Coverage Ratio



Coverage Ratio per Each Bank



Saudi Banking Sector

Customer Deposits

Total customer deposits diminished slightly by 0.7%, recording SAR 1,663 billion. Savings and time deposits were the main driver behind the deterioration, tumbling 7.3% and 11.4%, respectively. despite the slightly slide in demand deposits.

The decline in saving and time deposits were due to downtrend in SAIBOR during the year as a result of the improvement in liquidity in the banking sector and withdrawing cutoff from government institution, that turn into less attractive return on deposits compared to the pervious year.

This is associated with an unfavorable environment for the private sector which led individuals to liquidate their deposits to meet their personal needs and slump in overall deposits.

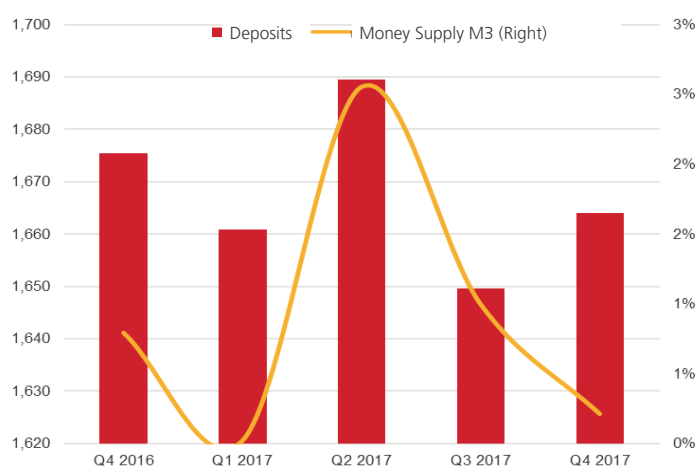
Market shares

The two largest banks (NCB and Al Rajhi) possessed 35% of the banking deposits, with market shares of 18.6% and 16.4% respectively. The smallest five banks shared the 20% of the market deposits.

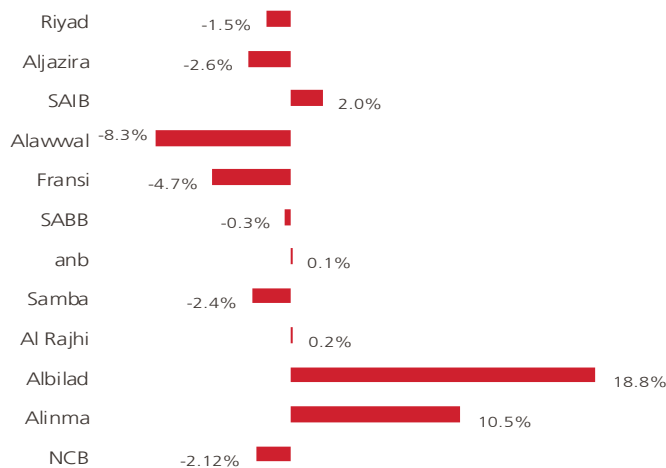
Deposits Market Share

		2016	2017
1	NCB	%18.8	%18.6
2	Al Rajhi	%16.3	%16.4
3	SAMBA	%10.3	%10.1
4	Riyad	%9.4	%9.3
5	Fransi	%9.5	%9.1
6	SABB	%8.4	%8.4
7	ANB	%8.1	%8.2
8	Alinma	%4.8	%5.4
9	Alawwal	%5.1	%4.7
10	SAIB	%3.9	%4.0
11	Aljazira	%3.1	%3.0
12	Albilad	%2.4	%2.9

Total Deposits Growth



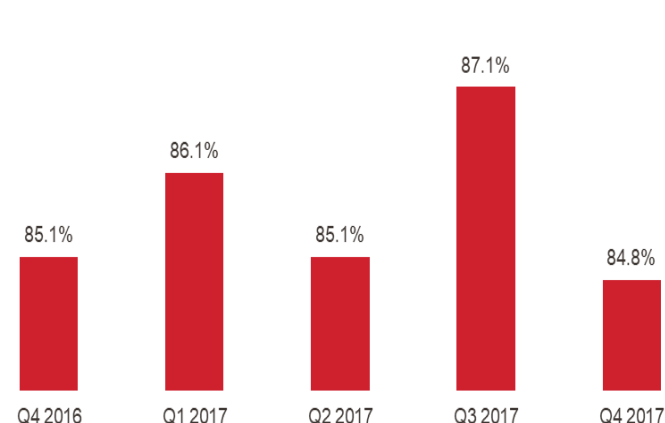
Total Deposits Growth per Each Bank



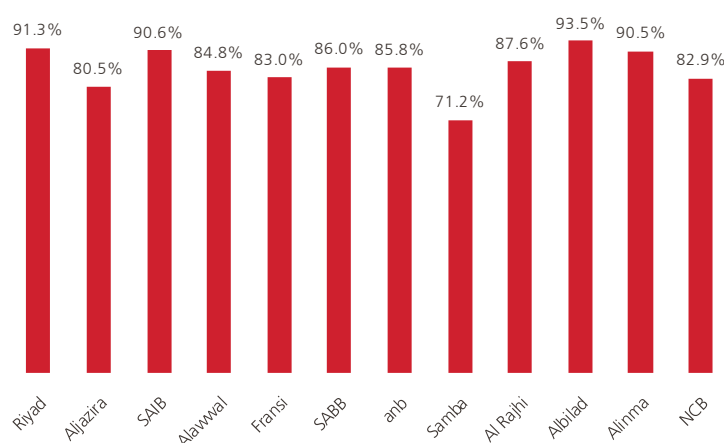
The loans to deposits rate stabilized at a comfortable level

As a result of loans diminishing at a faster pace than deposits, the loans to deposits ratio declined slightly to 82.4% compared with 82.8% in the prior year. However, this rate is still below the limits of SAMA (90%), indicating the ability of banks to grant more credit.

Loans to Deposits Ratio



Loans to Deposits Ratio per Each Bank

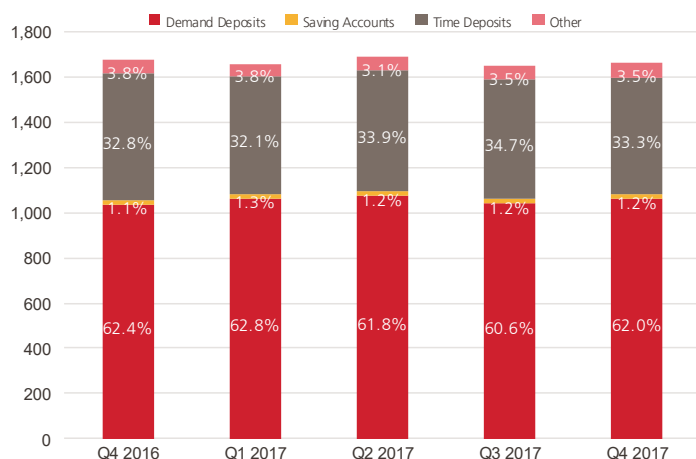


Saudi Banking Sector

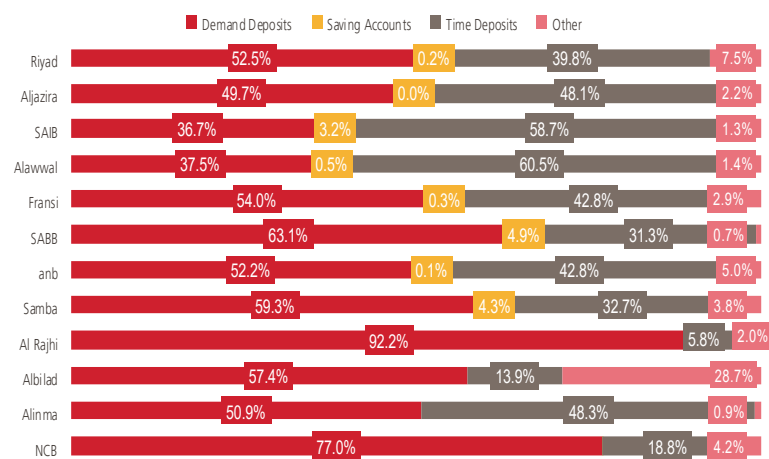
Deposits Breakdown

During 2017, corporate and personal deposits fell 3% over the previous year, representing nearly 78% of deposits. Government deposits rose 12%, thus contributing 22% of total deposits from 19.7% in 2016.

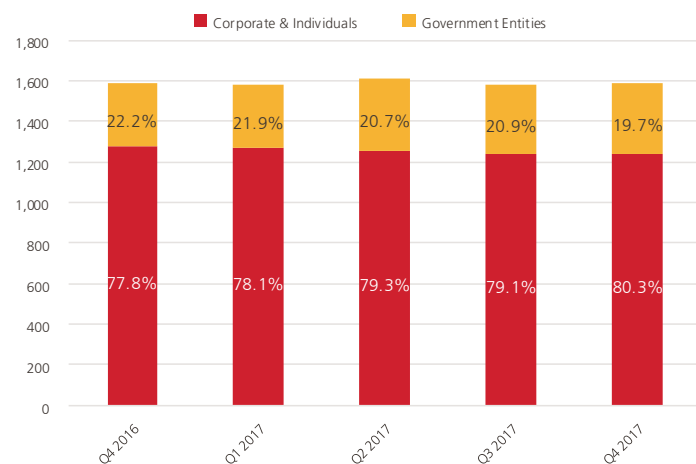
Sector Deposits Breakdown



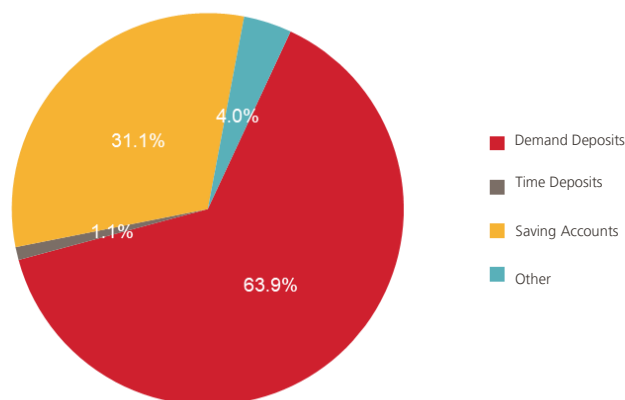
Deposits Breakdown for Each Bank



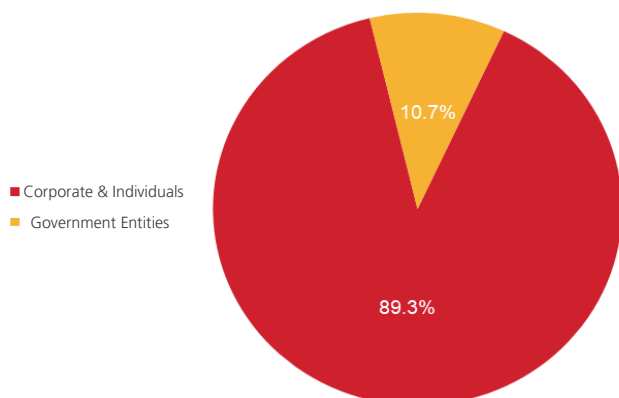
Customer Contribution to Total Deposits



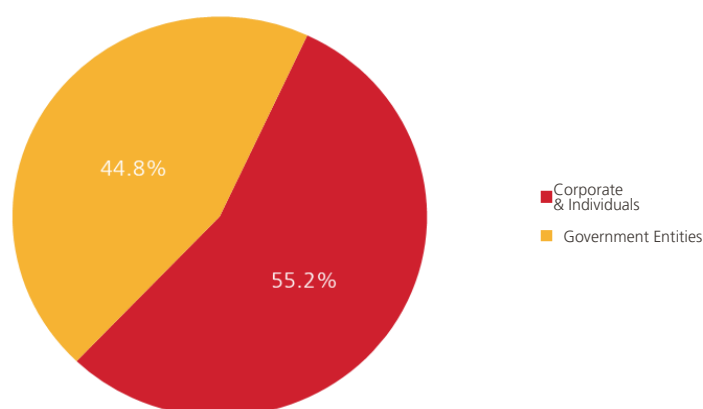
Deposits Breakdown—2017



Customer Contribution to Demand Deposits



Customer Contribution to Time & Saving Accounts

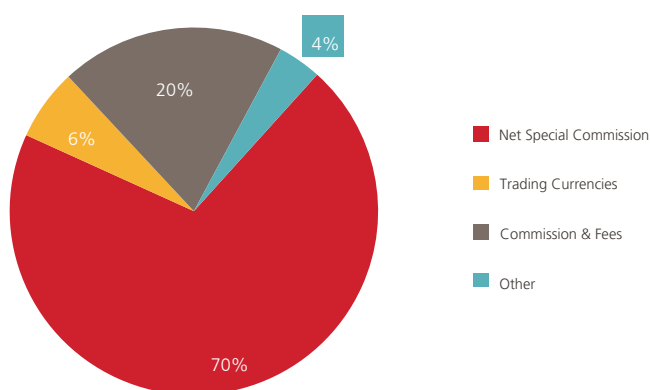


Saudi Banking Sector

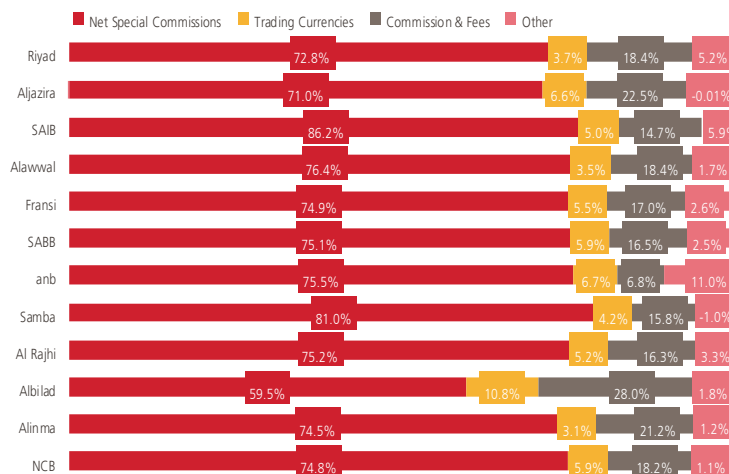
Sector Profitability

The profits of Saudi banks rose 8.7% in 2017 to SAR 44.96 billion, compared with SAR 41.346 billion for the previous year. All banks recorded growth in their profits, except Aljazira Bank whose net profit declined by 1.65% due to non-recurring gains from the previous year. Al-Rajhi Bank and NCB acquired nearly 42% of the sector profitability. At the sector level, net special commission income contributed 75% of total operating income, followed by fees and commission income which contributed 17.2%.

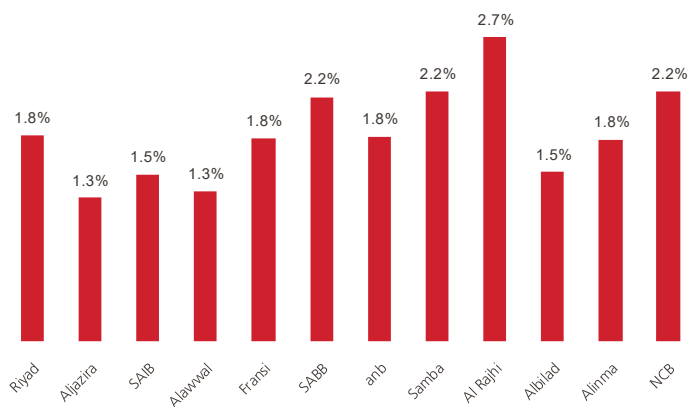
Banking Sector Revenues Breakdown—2017



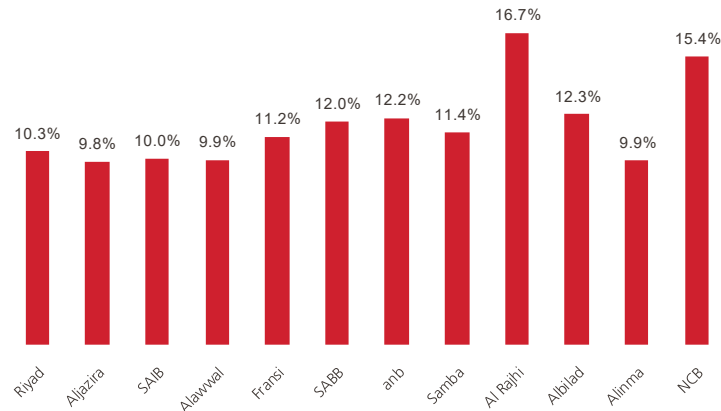
Revenues Breakdown per Each Bank—2017



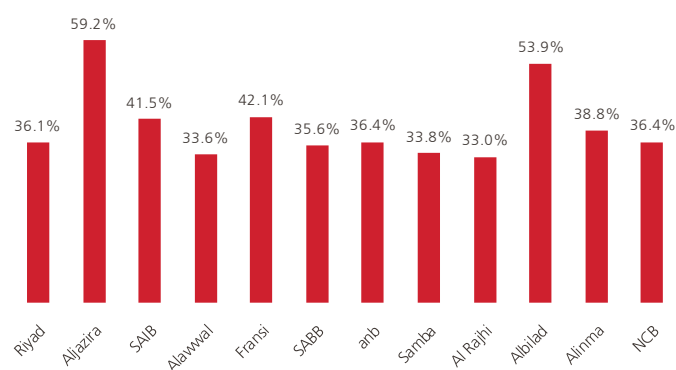
Return on Assets Ratio



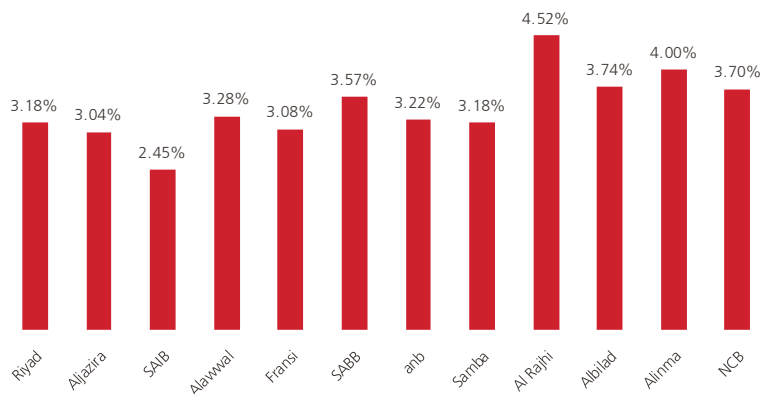
Return on Equity Ratio



Expenses to Income Ratio



Net Interest Margin



Consolidated Financial Statements

Income Statement

(SAR million)	2014	2015	2016	2017	%
Special commission income	58,126	62,102	76,569	79,069	%3.3
Special commission expense	(7,635)	(8,494)	(18,131)	(15,392)	-15.1%
Net special commission income	50,492	53,608	58,438	63,677	9.0%
Fees and commission income, net	17,344	17,037	16,393	15,306	-6.6%
Exchange income, net	4,383	5,085	5,223	4,669	-10.6%
Other operating income	3,290	4,316	2,719	2,984	9.7%
Total operating income	75,509	80,045	82,768	86,674	4.7%
Salaries and employee-related expenses	(15,162)	(16,785)	(16,892)	(16,760)	-0.8%
General and administrative expenses	(7,197)	(7,159)	(8,559)	(8,730)	2.0%
Other operating expenses	(5,095)	(5,455)	(5,710)	(5,775)	1.1%
Total operating expenses	(27,453)	(29,399)	(31,161)	(31,378)	0.7%
Impairment charge for credit losses, net	(6,758)	(6,782)	(9,867)	(10,325)	4.6%
Impairment charge for Investment, net	(223)	(466)	(930)	(233)	-74.9%
Net operating income	41,076	43,399	40,793	44,842	9.9%
Share in earnings of associates, net	534	363	231	289	25.1%
Non-controlling interest	(146)	(53)	(111)	(167)	50.5%
Net income available to shareholders	41,465	43,709	41,347	44,955	8.7%

Balance Sheet

(SAR million)	2014	2015	2016	2017	%
Assets					
Cash and balance with SAMA	198,716	146,809	238,171	235,834	-1.0%
Due from banks and other financial institutions	79,542	142,140	127,803	110,532	-13.5%
Investments, net	497,484	450,238	392,743	428,559	9.1%
Loans and advances, net	1,265,575	1,373,712	1,394,245	1,378,309	-1.1%
Long-term Investments, net	2,046	4,365	5,275	4,703	-10.8%
Property and equipment, net	19,406	22,008	24,326	26,983	10.9%
Other assets	35,754	30,302	31,615	38,368	22.7%
Total assets	2,098,524	2,169,574	2,214,178	2,223,288	0.4%
Liabilities and Shareholders' Equity					
Due to banks and other financial institutions	80,742	99,850	104,999	99,275	-5.5%
Demand deposits	1,053,104	1,039,238	1,038,595	1,062,777	2.3%
Saving Accounts	69,774	17,595	20,066	17,770	-11.4%
Time deposits	455,573	545,419	557,921	517,378	-7.3%
Other deposits	57,640	62,840	58,842	66,012	12.2%
Total customer deposits	1,636,092	1,665,091	1,675,424	1,663,937	%0.7-
Other liabilities	92,659	90,981	95,417	101,652	%5.2
Total liabilities	1,809,493	1,855,923	1,875,840	1,864,865	%0.7-
Shareholders' equity	289,031	313,651	338,338	358,297	%6.4
Total liabilities and shareholders' equity	2,098,524	2,169,574	2,214,178	2,223,288	0.4%

Saudi Banking Sector

Year 2017

Bank	Total loans/Deposits			NPL/Total Loans			Provisions/Total Loans			Coverage Ratio		
	2016	2017	Change	2016	2017	Change	2016	2017	Change	2016	2017	Change
Riyad	%92.85	%91.29	%1.56-	%0.80	%1.00	%0.21	%1.77	%1.48	%0.29-	%222.58	%147.64	%74.94-
Aljazira	%83.05	%80.54	%2.51-	%1.13	%1.25	%0.12	%1.77	%1.74	%0.03-	%156.32	%139.73	%16.59-
SAIB	%93.30	%90.62	%2.68-	%1.75	%1.27	%0.47-	%1.62	%1.77	%0.15	%93.01	%139.01	%46.00
Alawwal	%87.74	%84.84	%2.90-	%2.21	%2.99	%0.78	%2.87	%4.18	%1.30	%130.00	%139.65	%9.65
Fransi	%83.59	%83.05	%0.55-	%1.29	%2.73	%1.44	%2.27	%2.73	%0.46	%176.04	%100.07	%75.97-
SABB	%88.07	%85.97	%2.10-	%1.34	%1.57	%0.23	%2.33	%2.95	%0.62	%174.55	%187.80	%13.25
ANB	%86.99	%85.85	%1.14-	%0.85	%1.20	%0.35	%2.30	%1.93	%0.37-	%269.97	%160.91	%109.06-
Samba	%73.87	%71.23	%2.64-	%0.85	%0.94	%0.10	%1.47	%1.65	%0.18	%173.92	%175.16	%1.24
Al Rajhi	%84.97	%87.56	%2.59	%1.24	%0.74	%0.50-	%2.86	%2.32	%0.54-	%231.30	%313.82	%82.52
Albilad	%92.42	%93.54	%1.12	%1.36	%1.19	%0.17-	%2.70	%2.79	%0.09	%198.30	%234.69	%36.38
Alinma	%88.40	%90.46	%2.06	%0.77	%1.01	%0.24	%1.33	%1.87	%0.54	%173.30	%184.68	%11.39
NCB	%82.23	%82.87	%0.65	%1.51	%1.86	%0.35	%2.28	%2.66	%0.37	%151.02	%142.61	%8.42-
Sector	%85.1	%84.8	%0.3-	%1.3	%1.5	%0.2	%2.3	%2.4	%0.1	%178	%162	%16.7-

Bank	Loans/Total Assets			NPL/Total Assets			Deposits/Total Assets			Demand Deposits/Equity (x)		
	2016	2017	Change	2016	2017	Change	2016	2017	Change	2016	2017	Change
Riyad	%65.67	%64.19	%1.48-	%0.53	%0.65	%0.12	%72.00	%71.37	%0.63-	2.11	2.10	0.01-
Aljazira	%63.48	%58.27	%5.21-	%0.73	%0.74	%0.01	%77.81	%73.63	%4.18-	3.15	2.83	0.32-
SAIB	%63.93	%63.53	%0.40-	%1.13	%0.82	%0.31-	%69.65	%71.37	%1.72	1.79	1.72	0.07-
Alawwal	%69.29	%63.72	%5.56-	%1.58	%1.99	%0.41	%81.30	%78.38	%2.92-	2.51	2.16	0.35-
Fransi	%63.64	%63.20	%0.43-	%0.84	%1.77	%0.93	%77.89	%78.24	%0.35	2.98	2.57	0.41-
SABB	%65.02	%62.36	%2.65-	%0.89	%1.01	%0.12	%75.59	%74.75	%0.84-	2.63	2.66	0.02
ANB	%67.94	%66.71	%1.23-	%0.59	%0.82	%0.22	%79.94	%79.24	%0.71-	2.72	2.83	0.11
Samba	%54.10	%51.70	%2.40-	%0.46	%0.50	%0.03	%74.33	%73.80	%0.53-	2.44	2.23	0.21-
Al Rajhi	%66.23	%68.06	%1.83	%0.84	%0.52	%0.33-	%80.24	%79.58	%0.66-	4.73	4.52	0.21-
Albilad	%67.31	%68.74	%1.43	%0.94	%0.84	%0.10-	%74.86	%75.60	%0.74	3.77	3.62	0.16-
Alinma	%67.14	%68.75	%1.61	%0.52	%0.71	%0.19	%76.97	%77.44	%0.47	2.27	2.20	0.07-
NCB	%57.44	%56.15	%1.29-	%0.89	%1.07	%0.19	%71.49	%69.60	%1.89-	3.73	3.70	0.03-
Sector	%62.98	%61.99	%1.0-	%0.80	%0.92	%0.1	%75.68	%74.84	%0.8-	3.08	2.97	0.12-

Saudi Banking Sector

Year 2017

Bank	Cash/Total Assets			Cash/Total Deposits			Cash/Demand Deposits			Equity/Total Assets		
	2016	2017	Change	2016	2017	Change	2016	2017	Change	2016	2017	Change
Riyad	%11.87	%12.89	%1.02	%16.49	%18.06	%1.57	%33.18	%34.41	%1.23	%16.99	%17.86	%0.87
Aljazira	%9.85	%9.29	%0.56-	%12.66	%12.62	%0.04-	%25.60	%25.39	%0.22-	%12.22	%12.93	%0.71
SAIB	%8.47	%9.36	%0.88	%12.17	%13.11	%0.94	%33.34	%35.70	%2.36	%14.20	%15.22	%1.02
Alawwal	%8.11	%17.27	%9.17	%9.97	%22.04	%12.07	%26.81	%58.74	%31.93	%12.06	%13.62	%1.56
Fransi	%22.46	%21.33	%1.13-	%28.83	%27.26	%1.57-	%51.60	%50.51	%1.10-	%14.60	%16.41	%1.81
SABB	%17.38	%21.51	%4.13	%22.99	%28.78	%5.79	%39.27	%45.59	%6.32	%16.81	%17.77	%0.96
ANB	%13.84	%11.04	%2.80-	%17.32	%13.94	%3.38-	%36.16	%26.71	%9.45-	%14.07	%14.60	%0.53
Samba	%20.28	%15.92	%4.36-	%27.28	%21.57	%5.72-	%45.28	%36.39	%8.89-	%18.38	%19.63	%1.25
Al Rajhi	%20.23	%17.19	%3.04-	%25.21	%21.60	%3.61-	%27.97	%23.43	%4.54-	%15.29	%16.25	%0.96
Albilad	%23.22	%21.19	%2.03-	%31.02	%28.03	%2.98-	%46.26	%48.81	%2.55	%13.31	%12.01	%1.30-
Alinma	%23.63	%14.86	%8.77-	%30.70	%19.19	%11.51-	%56.81	%37.71	%19.10-	%18.31	%17.91	%0.40-
NCB	%14.19	%13.50	%0.69-	%19.85	%19.40	%0.45-	%28.02	%25.21	%2.81-	%13.57	%14.48	%0.91
Sector	%16.5	%15.6	%0.95-	%21.8	%20.8	%1.03-	%35.2	%32.6	%2.65-	%15.2	%16.1	%0.90

Financial Indicators

Bank	Close Price	Issued Shares (Million)	Free Floated Shares (Million)	Market Cap. (SAR million)	EPS (SAR)	P/E Ratio	Book Value	P/B Value
Riyad	13.8	3,000.00	1,566.81	41,520.00	1.315	10.522	12.86	1.07
Aljazira	12.4	820	756.85	10,168.00	1.046	11.85	10.76	1.15
SAIB	16	750	434.347	12,007.50	1.881	8.511	19.06	0.83
Alawwal	12.2	1,143.07	313.849	13,945.48	1.168	10.442	11.89	1.02
Fransi	29.5	1,205.36	645.14	35,558.03	2.93	10.067	26.26	1.12
SABB	29.9	1,500.00	485.498	44,790.00	2.637	11.324	22.2	1.34
ANB	29.5	1,000.00	482.872	29,490.00	3.027	9.742	24.37	1.21
Samba	27.2	2,000.00	1,005.44	54,420.00	2.512	10.832	22.29	1.22
Al Rajhi	77.9	1,625.00	1,409.90	126,620.00	5.613	13.882	34.27	2.27
Albilad	23.7	600	315.339	14,232.00	1.57	15.108	12.66	1.87
Alinma	21.4	1,500.00	1,107.16	32,100.00	1.341	15.962	13.73	1.55
NCB	66.1	2,000.00	711.331	132,140.00	4.901	13.48	31.52	2.09
Sector		17,143.43	9,234.54	546,991.01	2.62	12.17	20.8	1.54

*As of 9 April 2018

Saudi Banking Sector

Banks Financial Statements Summary

Special Commission Income				Market Share	
Bank	2016	2017	change	2016	2017
Riyad	7,313	7,425	%2	%10	%9
Aljazira	2,656	2,491	%6-	%3	%3
SAIB	3,201	3,533	%10	%4	%4
Alawwal	4,083	3,903	%4-	%5	%5
Fransi	5,971	6,605	%11	%8	%8
SABB	6,075	6,051	%0	%8	%8
ANB	5,738	6,035	%5	%7	%8
Samba	6,692	6,928	%4	%9	%9
Al Rajhi	11,751	12,581	%7	%15	%16
Albilad	1,772	2,117	%19	%2	%3
Alinma	3,430	4,255	%24	%4	%5
NCB	17,888	17,145	%4-	%23	%22
Sector	76,569	79,069	%3.3	100%	100%

Special Commissions Expense				Market Share	
Bank	2016	2017	change	2016	2017
Riyad	2,012	1,490	%26-	%11	%10
Aljazira	1,089	674	%38-	%6	%4
SAIB	1,529	1,491	%2-	%8	%10
Alawwal	1,575	1,138	%28-	%9	%7
Fransi	1,686	1,905	%13	%9	%12
SABB	1,318	953	%28-	%7	%6
ANB	1,593	1,370	%14-	%9	%9
Samba	1,309	1,196	%9-	%7	%8
Al Rajhi	562	552	%2-	%3	%4
Albilad	354	378	%7	%2	%2
Alinma	834	762	%9-	%5	%5
NCB	4,270	3,484	%18-	%24	%23
Sector	18,131	15,392	%15.1-	100%	100%

Net Special Commissions Income				To Bank Revenues	Market Share
Bank	2016	2017	change		
Riyad	5,301	5,935	%12	%73	%9
Aljazira	1,566	1,818	%16	%69	%3
SAIB	1,672	2,042	%22	%77	%3
Alawwal	2,507	2,766	%10	%75	%4
Fransi	4,284	4,700	%10	%71	%7
SABB	4,757	5,098	%7	%72	%8
ANB	4,145	4,665	%13	%73	%7
Samba	5,382	5,732	%7	%73	%9
Al Rajhi	11,189	12,029	%8	%76	%19
Albilad	1,418	1,739	%23	%59	%3
Alinma	2,596	3,493	%35	%80	%5
NCB	13,619	13,661	%0	%74	%21
Sector	58,438	63,677	%9.0	%73.5	%100

Net Commission and Fees				To Bank Revenues	Market Share
Bank	2016	2017	change		
Riyad	1,503	1,510	%0	%19	%10
Aljazira	630	642	%2	%25	%4
SAIB	416	412	%1-	%15	%3
Alawwal	785	690	%12-	%19	%5
Fransi	1,364	1,119	%18-	%17	%7
SABB	1,341	1,256	%6-	%18	%8
ANB	1,037	840	%19-	%13	%5
Samba	1,620	1,423	%12-	%18	%9
Al Rajhi	2,950	2,697	%9-	%17	%18
Albilad	814	834	%3	%28	%5
Alinma	570	676	%19	%15	%4
NCB	3,363	3,205	%5-	%17	%21
Sector	16,393	15,306	%6.6-	%17.7	%100

Foreign Exchange Income				To Bank Revenues	Market Share
Bank	2016	2017	change		
Riyad	401	290	%28-	%4	%6
Aljazira	103	150	%45	%6	%3
SAIB	146	137	%6-	%5	%3
Alawwal	161	130	%19-	%3	%3
Fransi	396	356	%10-	%5	%8
SABB	478	431	%10-	%6	%9
ANB	475	415	%13-	%7	%9
Samba	564	299	%47-	%4	%6
Al Rajhi	925	842	%9-	%5	%18
Albilad	311	310	%0	%10	%7
Alinma	121	153	%27	%3	%3
NCB	1,143	1,156	%1	%22	%25
Sector	5,223	4,669	%10.6-	%5.4	%100

Operating Expenses				To Bank Expenses	Market Share
Bank	2016	2017	change		
Riyad	3,009	2,975	%1-	%37	%9
Aljazira	1,530	1,507	%1-	%58	%5
SAIB	1,051	1,059	%1	%40	%3
Alawwal	1,336	1,266	%5-	%34	%4
Fransi	2,177	2,387	%10	%36	%8
SABB	2,084	2,191	%5	%31	%7
ANB	2,261	2,220	%2-	%35	%7
Samba	2,590	2,580	%0	%33	%8
Al Rajhi	4,974	5,237	%5	%33	%17
Albilad	1,551	1,645	%6	%56	%5
Alinma	1,500	1,859	%24	%43	%6
NCB	7,100	6,453	%9-	%35	%21
Sector	31,161	31,378	%0.7	%36.2	%100

Saudi Banking Sector

Banks Financial Statements Summary

Revenues			Market Share		
Bank	2016	2017	Change	2016	2017
Riyad	7,477	8,125	%9	%9.0	%9.4
Aljazira	2,310	2,621	%13	%2.8	%3.0
SAIB	2,406	2,660	%11	%2.9	%3.1
Alawwal	3,685	3,712	%1	%4.5	%4.3
Fransi	6,428	6,576	%2	%7.8	%7.6
SABB	6,909	7,127	%3	%8.3	%8.2
ANB	5,798	6,378	%10	%7.0	%7.4
Samba	7,813	7,892	%1	%9.4	%9.1
Al Rajhi	15,308	15,905	%4	%18.5	%18.4
Albilad	2,599	2,960	%14	%3.1	%3.4
Alinma	3,328	4,373	%31	%4.0	%5.0
NCB	18,709	18,345	%2-	%22.6	%21.2
Sector	82,768	86,674	%4.7	100%	100%

Treasury Revenue			To Tank Revenues	Market Share
Bank	2016	2017	Change	
Riyad	1,096	1,368	%25	%17
Aljazira	764	950	%24	%36
SAIB	558	562	%1	%21
Alawwal	166	454	%173	%12
Fransi	1,559	1,759	%13	%27
SABB	1,373	1,287	%6-	%18
ANB	905	1,137	%26	%18
Samba	1,565	1,667	%7	%21
Al Rajhi	1,795	1,307	%27-	%8
Albilad	252	248	%2-	%8
Alinma	566	717	%27	%16
NCB	3,827	3,333	%13-	%18
Sector	14,425	14,789	%2.5	%17.1

Brokerage & Investment Revenue			To Bank Revenues	Market Share
Bank	2016	2017	Change	
Riyad	281	305	%8	%4
Aljazira	193	177	%9-	%7
SAIB	88	86	%2-	%3
Alawwal	60	44	%26-	%1
Fransi	275	264	%4-	%4
SABB	0	0	-	%0
ANB	173	168	%3-	%3
Samba	592	453	%23-	%6
Al Rajhi	569	450	%21-	%3
Albilad	93	108	%16	%4
Alinma	186	334	%80	%8
NCB	581	636	%9	%3
Sector	3,090	3,025	%2.1-	%3.5

Retail Banking Revenue			To Bank Revenues	Market Share
Bank	2016	2017	Change	
Riyad	2,326	2,620	%13	%32
Aljazira	965	1,082	%12	%41
SAIB	1,003	1,171	%17	%44
Alawwal	1,460	1,528	%5	%41
Fransi	1,491	1,553	%4	%24
SABB	2,358	2,567	%9	%36
ANB	2,424	2,390	%1-	%37
Samba	2,847	2,773	%3-	%35
Al Rajhi	11,019	11,838	%7	%74
Albilad	1,305	1,573	%21	%53
Alinma	1,136	1,622	%43	%37
NCB	7,639	8,304	%9	%45
Sector	35,974	39,022	%8.5	%45

Corporate Banking Revenue			To Bank Revenues	Market Share
Bank	2016	2017	Change	
Riyad	2,978	3,481	17%	43%
Aljazira	484	538	11%	21%
SAIB	1,077	1,071	-1%	40%
Alawwal	1,999	1,686	-16%	45%
Fransi	3,103	3,001	-3%	46%
SABB	3,140	3,220	3%	45%
ANB	1,988	2,444	23%	38%
Samba	2,809	2,998	7%	38%
Al Rajhi	1,957	2,309	18%	15%
Albilad	796	934	17%	32%
Alinma	1,441	1,700	18%	39%
NCB	4,432	4,477	1%	24%
Sector	26,203	27,859	6.3%	32.1%

Other Revenue			To Bank Revenues	Market Share
Bank	2016	2017	Change	
Riyad	796	352	%56-	%4
Aljazira	97-	126-	%30	%5-
SAIB	319-	231-	%28-	%9-
Alawwal	0	0	%0	%0
Fransi	0	0	%0	%0
SABB	38	52	%39	%1
ANB	309	239	%22-	%4
Samba	0	0	%0	%0
Al Rajhi	32-	0	%100-	%0
Albilad	152	97	%36-	%3
Alinma	0	0	%0	%0
NCB	2,230	1,595	%28-	%9
Sector	3,076	1,979	%35.7-	%2.3

Saudi Banking Sector

Banks Financial Statements Summary

Net Income

Bank	2016	2017	Change	To Bank Revenues	Market Share
Riyad	3,342	3,946	18%	49%	9%
Aljazira	872	858	-2%	33%	2%
SAIB	1,053	1,411	34%	53%	3%
Alawwal	1,065	1,336	25%	36%	3%
Fransi	3,510	3,532	1%	54%	8%
SABB	3,895	3,955	2%	55%	9%
ANB	2,854	3,027	6%	47%	7%
Samba	5,003	5,021	0%	64%	11%
Al Rajhi	8,126	9,121	12%	57%	20%
Albilad	808	940	16%	32%	2%
Alinma	1,502	2,011	34%	46%	4%
NCB	9,317	9,802	5%	53%	22%
Sector	41,347	44,958	8.7%	51.9%	100%

Retail Banking Net Income

Bank	2016	2017	Change	To Bank Income	Market share
Riyad	1,070	1,628	52%	41%	10%
Aljazira	142	264	85%	31%	2%
SAIB	234	446	91%	32%	3%
Alawwal	394	581	47%	43%	3%
Fransi	302	249	-17%	7%	1%
SABB	743	911	23%	23%	5%
ANB	499	714	43%	24%	4%
Samba	1,015	1,009	-1%	20%	6%
Al Rajhi	5,304	6,005	13%	66%	36%
Albilad	91	266	192%	28%	2%
Alinma	261	622	138%	31%	4%
NCB	3,048	4,045	33%	41%	24%
Sector	13,103	16,739	27.7%	37.2%	100%

Treasury Net Income

Bank	2016	2017	Change	To Bank Income	Market share
Riyad	950	1,314	38%	33%	10%
Aljazira	499	673	35%	79%	5%
SAIB	250	341	36%	24%	3%
Alawwal	-61	397	-746%	30%	3%
Fransi	1,291	1,293	0%	37%	10%
SABB	1,216	1,131	-7%	29%	9%
ANB	763	1,037	36%	34%	8%
Samba	1,477	1,536	4%	31%	12%
Al Rajhi	1,645	1,215	-26%	13%	9%
Albilad	193	179	-8%	19%	1%
Alinma	233	466	100%	23%	4%
NCB	3,149	3,278	4%	33%	25%
Sector	11,605	12,860	10.8%	28.6%	100%

Corporate Banking Net Income

Bank	2016	2017	Change	To Bank Income	Market share
Riyad	1,603	1,809	13%	46%	12%
Aljazira	89	65	-26%	8%	0%
SAIB	742	717	-3%	51%	5%
Alawwal	1,288	351	-73%	26%	2%
Fransi	1,852	1,894	2%	54%	13%
SABB	1,798	1,889	5%	48%	13%
ANB	1,116	991	-11%	33%	7%
Samba	2,109	2,213	5%	44%	15%
Al Rajhi	768	1,587	107%	17%	11%
Albilad	390	367	-6%	39%	2%
Alinma	900	672	-25%	33%	5%
NCB	2,684	2,349	-12%	24%	16%
Sector	15,339	14,905	-2.8%	33.2%	100%

Brokerage & Investment Net Income

Bank	2016	2017	Change	To Bank Income	Market share
Riyad	128	165	29%	4%	11%
Aljazira	44	33	-24%	4%	2%
SAIB	11	9	-19%	1%	1%
Alawwal	16	7	-57%	1%	0%
Fransi	101	96	-5%	3%	6%
SABB	0	0	-	-	-
ANB	77	74	-3%	2%	5%
Samba	406	266	-34%	5%	17%
Al Rajhi	408	313	-23%	3%	20%
Albilad	31	26	-18%	3%	2%
Alinma	108	252	134%	13%	16%
NCB	234	303	29%	3%	20%
Sector	1,563	1,543	-1.2%	3.4%	100%

Other Activities

Bank	2016	2017	Change	To Bank Income	Market share
Riyad	-407	-969	138%	-60%	-3%
Aljazira	99	-178	-281%	-68%	-1%
SAIB	-185	-103	-44%	-23%	0%
Alawwal	-572	0	0%	0%	0%
Fransi	-36	0	0%	0%	0%
SABB	138	23	-83%	3%	0%
ANB	398	210	-47%	29%	1%
Samba	-3	-3	0%	0%	0%
Al Rajhi	0	0	0%	0%	0%
Albilad	102	103	1%	39%	0%
Alinma	0	-1	0%	0%	0%
NCB	202	-173	-185%	-4%	-1%
Sector	-264	-1,090	313.4%	-2.4%	100%

Saudi Banking Sector

Banks Financial Statements Summary

Total Loans				Market Share	
Bank	2016	2017	Change	2016	2017
Riyad	145,487	140,923	-3.1%	10.2%	10.0%
Aljazira	42,855	40,495	-5.5%	3.0%	2.9%
SAIB	61,244	60,663	-0.9%	4.3%	4.3%
Alawwal	74,895	66,412	-11.3%	5.3%	4.7%
Fransi	132,463	125,365	-5.4%	9.3%	8.9%
SABB	123,855	120,562	-2.7%	8.7%	8.5%
ANB	118,229	116,796	-1.2%	8.3%	8.3%
Samba	127,106	119,659	-5.9%	8.9%	8.5%
Al Rajhi	231,627	239,091	3.2%	16.2%	16.9%
Albilad	37,184	44,696	20.2%	2.6%	3.2%
Alinma	71,258	80,566	13.1%	5.0%	5.7%
NCB	259,521	256,035	-1.3%	18.2%	18.1%
Sector	1,425,723	1,411,264	-1.0%	100%	100%

Net Loans				Market Share	
Bank	2016	2017	Change	2016	2017
Riyad	142,909	138,838	-2.8%	10.2%	10.1%
Aljazira	42,099	39,790	-5.5%	3.0%	2.9%
SAIB	60,249	59,588	-1.1%	4.3%	4.3%
Alawwal	72,743	63,639	-12.5%	5.2%	4.6%
Fransi	129,458	121,940	-5.8%	9.3%	8.8%
SABB	120,965	117,006	-3.3%	8.7%	8.5%
ANB	115,512	114,543	-0.8%	8.3%	8.3%
Samba	125,234	117,685	-6.0%	9.0%	8.5%
Al Rajhi	224,994	233,536	3.8%	16.1%	16.9%
Albilad	36,178	43,447	20.1%	2.6%	3.2%
Alinma	70,312	79,063	12.4%	5.0%	5.7%
NCB	253,592	249,234	-1.7%	18.2%	18.1%
Sector	1,394,245	1,378,309	-1.1%	100%	100%

Corporate Loans				To bank Total Loans	Market share
Bank	2016	2017	Change		
Riyad	105,520	97,166	-7.9%	68.9%	10.5%
Aljazira	24,720	21,974	-11.1%	54.3%	2.4%
SAIB	43,608	43,290	-0.7%	71.4%	4.7%
Alawwal	53,612	45,797	-14.6%	69.0%	5.0%
Fransi	119,253	109,827	-7.9%	87.6%	11.9%
SABB	95,510	94,883	-0.7%	78.7%	10.3%
ANB	91,307	90,426	-1.0%	77.4%	9.8%
Samba	106,372	99,961	-6.0%	83.5%	10.8%
Al Rajhi	60,180	63,788	6.0%	26.7%	6.9%
Albilad	24,005	28,629	19.3%	64.1%	3.1%
Alinma	56,575	65,151	15.2%	80.9%	7.1%
NCB	170,284	161,339	-5.3%	63.0%	17.5%
Sector	950,949	922,230	-3.0%	65.3%	100%

Retail Loans				To bank Total Loans	Market share
Bank	2016	2017	Change		
Riyad	38,809	42,345	9.1%	30.0%	9.0%
Aljazira	17,651	18,017	2.1%	44.5%	3.8%
SAIB	16,566	16,600	0.2%	27.4%	3.5%
Alawwal	19,627	18,629	-5.1%	28.1%	4.0%
Fransi	11,503	12,116	5.3%	9.7%	2.6%
SABB	26,689	23,786	-10.9%	19.7%	5.1%
ANB	25,915	24,970	-3.6%	21.4%	5.3%
Samba	19,657	18,571	-5.5%	15.5%	4.0%
Al Rajhi	168,579	173,532	2.9%	72.6%	37.0%
Albilad	12,671	15,536	22.6%	34.8%	3.3%
Alinma	14,137	14,601	3.3%	18.1%	3.1%
NCB	85,311	89,927	5.4%	35.1%	19.2%
Sector	457,116	468,630	2.5%	33.2%	100%

Credit Card Loans				To bank Total Loans	Market share
Bank	2016	2017	Change		
Riyad	773	734	-5.1%	0.5%	10.8%
Aljazira	0	0	0	0.0%	0.0%
SAIB	0	0	0	0.0%	0.0%
Alawwal	370	381	2.9%	0.6%	5.6%
Fransi	515	494	-4.1%	0.4%	7.3%
SABB	2,309	2,233	-3.3%	1.9%	32.9%
ANB	505	501	-0.8%	0.4%	7.4%
Samba	1,390	1,550	11.5%	1.3%	22.8%
Al Rajhi	474	901	90.0%	0.4%	13.3%
Albilad	0	0	0	0.0%	0.0%
Alinma	0	0	0	0.0%	0.0%
NCB	0	0	0	0.0%	0.0%
Sector	6,336	6,793	7.2%	0.48%	100%

Non-Performing Loans				To bank Total Loans	Market share
Bank	2016	2017	Change		
Riyad	1,158	1,412	21.9%	1.0%	6.9%
Aljazira	484	504	4.2%	1.2%	2.5%
SAIB	1,070	773	-27.7%	1.3%	3.8%
Alawwal	1,656	1,986	19.9%	3.0%	9.7%
Fransi	1,707	3,422	100.5%	2.7%	16.8%
SABB	1,655	1,894	14.4%	1.6%	9.3%
ANB	1,007	1,400	39.1%	1.2%	6.9%
Samba	1,076	1,127	4.8%	0.9%	5.5%
Al Rajhi	2,868	1,770	-38.3%	0.7%	8.7%
Albilad	507	532	4.9%	1.2%	2.6%
Alinma	546	814	49.2%	1.0%	4.0%
NCB	3,925	4,769	21.5%	1.9%	23.4%
Sector	17,658	20,404	15.5%	1.4%	100%

Saudi Banking Sector

Banks Financial Statements Summary

Accumulated Provision				To Bank Total Loans	Market share
Bank	2016	2017	Change		
Riyad	2,578	2,085	-19.1%	1.5%	6.3%
Aljazira	757	705	-6.9%	1.7%	2.1%
SAIB	995	1,075	8.0%	1.8%	3.3%
Alawwal	2,152	2,773	28.8%	4.2%	8.4%
Fransi	3,005	3,424	14.0%	2.7%	10.4%
SABB	2,890	3,556	23.1%	2.9%	10.8%
ANB	2,718	2,254	-17.1%	1.9%	6.8%
Samba	1,872	1,975	5.5%	1.7%	6.0%
Al Rajhi	6,633	5,555	-16.2%	2.3%	16.9%
Albilad	1,006	1,249	24.2%	2.8%	3.8%
Alinma	946	1,503	59.0%	1.9%	4.6%
NCB	5,928	6,801	14.7%	2.7%	20.6%
Sector	31,477	32,954	4.7%	2.3%	100%

Retail Provisions				To bank Provisions	Market share
Bank	2016-Q4	2017-Q4	Change		
Riyad	5	-34	-771.6%	-9.7%	-12.1%
Aljazira	-1	-4	-234.4%	-5.2%	-1.4%
SAIB	34	15	-54.5%	50.0%	5.5%
Alawwal	126	-22	-117.5%	-7.7%	-7.8%
Fransi	25	56	125.0%	10.8%	19.8%
SABB	194	80	-58.6%	18.2%	28.5%
ANB	69	-27	-138.8%	-7.1%	-9.5%
Samba	42	20	-53.0%	44.2%	7.1%
Al Rajhi	375	136	-63.7%	37.8%	48.3%
Albilad	-11	11	197.9%	7.9%	3.8%
Alinma	-1	0	100.0%	0.0%	0.0%
NCB	-41	50	222.5%	18.1%	17.7%
Sector	817	282	-65.5%	9.1%	100%

Provisions				Market share	
Bank	2016-Q4	2017-Q4	Change	2016-Q4	2017-Q4
Riyad	761	351	-53.9%	19.0%	11.3%
Aljazira	38	73	91.1%	1.0%	2.3%
SAIB	40	31	-22.5%	1.0%	1.0%
Alawwal	745	289	-61.3%	18.6%	9.3%
Fransi	636	518	-18.5%	15.9%	16.7%
SABB	507	442	-12.8%	12.7%	14.2%
ANB	192	378	96.5%	4.8%	12.2%
Samba	55	45	-17.9%	1.4%	1.5%
Al Rajhi	508	360	-29.1%	12.7%	11.6%
Albilad	43	135	213.3%	1.1%	4.4%
Alinma	116	210	81.1%	2.9%	6.8%
NCB	364	276	-24.3%	9.1%	8.9%
Sector	4,005	3,107	-22.4%	100%	100%

Corporate Provisions				To Bank Provisions	Market share
Bank	2016-Q4	2017-Q4	Change		
Riyad	756	385	-49.1%	109.7%	15.2%
Aljazira	39	77	95.2%	105.2%	3.0%
SAIB	6	16	159.3%	50.0%	0.6%
Alawwal	619	311	-49.8%	107.7%	12.3%
Fransi	611	462	-24.4%	89.2%	18.2%
SABB	358	361	0.8%	81.8%	14.3%
ANB	123	404	228.6%	107.1%	16.0%
Samba	13	25	100.7%	55.8%	1.0%
Al Rajhi	133	224	68.1%	62.1%	8.8%
Albilad	54	125	130.2%	92.1%	4.9%
Alinma	39	0	-100.0%	0.0%	0.0%
NCB	183	143	-21.7%	51.9%	5.6%
Sector	2,935	2,532	-13.7%	81.5%	100%

Saudi Banking Sector

Banks Financial Statements Summary

Customer Deposits				Market Share	
Bank	2016	2017	Change	2016	2017
Riyad	156,683	154,366	-1.5%	9.4%	9.3%
Aljazira	51,602	50,278	-2.6%	3.1%	3.0%
SAIB	65,640	66,943	2.0%	3.9%	4.0%
Alawwal	85,359	78,275	-8.3%	5.1%	4.7%
Fransi	158,458	150,954	-4.7%	9.5%	9.1%
SABB	140,640	140,240	-0.3%	8.4%	8.4%
ANB	135,907	136,048	0.1%	8.1%	8.2%
Samba	172,076	167,988	-2.4%	10.3%	10.1%
Al Rajhi	272,593	273,056	0.2%	16.3%	16.4%
Albilad	40,235	47,783	18.8%	2.4%	2.9%
Alinma	80,612	89,065	10.5%	4.8%	5.4%
NCB	315,618	308,942	-2.1%	18.8%	18.6%
Sector	1,675,424	1,663,937	-0.7%	100%	100%

Saving Accounts				To Bank Deposits	Market Share
Bank	2016	2017	Change	To Bank Deposits	Market Share
Riyad	325	366	12.7%	0.2%	2.1%
Aljazira	0	0		0.0%	0.0%
SAIB	4,074	2,175	-46.6%	3.2%	12.2%
Alawwal	464	403	-13.1%	0.5%	2.3%
Fransi	619	519	-16.2%	0.3%	2.9%
SABB	7,320	6,868	-6.2%	4.9%	38.6%
ANB	93	94	0.9%	0.1%	0.5%
Samba	7,009	7,225	3.1%	4.3%	40.7%
Al Rajhi	0	0		0.0%	0.0%
Albilad	0	0		0.0%	0.0%
Alinma	0	0		0.0%	0.0%
NCB	162	121	-25.6%	0.0%	0.7%
Sector	20,066	17,770	-11.4%	1.1%	100%

Other Deposits				To Bank Deposits	Market Share
Bank	2016	2017	Change	To Bank Deposits	Market Share
Riyad	10,700	11,558	8.0%	7.5%	17.5%
Aljazira	913	1,116	22.2%	2.2%	1.7%
SAIB	934	874	-6.5%	1.3%	1.3%
Alawwal	1,934	1,114	-42.4%	1.4%	1.7%
Fransi	3,641	4,334	19.0%	2.9%	6.6%
SABB	1,588	972	-38.8%	0.7%	1.5%
ANB	5,718	6,746	18.0%	5.0%	10.2%
Samba	7,980	6,333	-20.6%	3.8%	9.6%
Al Rajhi	5,240	5,409	3.2%	2.0%	8.2%
Albilad	6,763	13,718	102.8%	28.7%	20.8%
Alinma	618	761	23.1%	0.9%	1.2%
NCB	12,813	13,078	2.1%	4.2%	19.8%
Sector	58,842	66,012	12.2%	4.0%	100%

Demand Deposits				To Bank Deposits	Market Share
Bank	2016	2017	Change	To Bank Deposits	Market Share
Riyad	77,847	81,011	4.1%	52.5%	7.6%
Aljazira	25,522	24,990	-2.1%	49.7%	2.4%
SAIB	23,955	24,586	2.6%	36.7%	2.3%
Alawwal	31,753	29,371	-7.5%	37.5%	2.8%
Fransi	88,526	81,474	-8.0%	54.0%	7.7%
SABB	82,346	88,539	7.5%	63.1%	8.3%
ANB	65,093	71,003	9.1%	52.2%	6.7%
Samba	103,678	99,546	-4.0%	59.3%	9.4%
Al Rajhi	245,708	251,730	2.5%	92.2%	23.7%
Albilad	26,975	27,442	1.7%	57.4%	2.6%
Alinma	43,560	45,316	4.0%	50.9%	4.3%
NCB	223,633	237,769	6.3%	77.0%	22.4%
Sector	1,038,595	1,062,777	2.3%	63.9%	100%

Time Deposits				To Bank Deposits	Market Share
Bank	2016	2017	Change	To Bank Deposits	Market Share
Riyad	67,811	61,430	-9.4%	39.8%	11.9%
Aljazira	25,167	24,172	-4.0%	48.1%	4.7%
SAIB	36,678	39,309	7.2%	58.7%	7.6%
Alawwal	51,208	47,388	-7.5%	60.5%	9.2%
Fransi	65,672	64,628	-1.6%	42.8%	12.5%
SABB	49,386	43,861	-11.2%	31.3%	8.5%
ANB	65,004	58,204	-10.5%	42.8%	11.2%
Samba	53,408	54,884	2.8%	32.7%	10.6%
Al Rajhi	21,646	15,917	-26.5%	5.8%	3.1%
Albilad	6,497	6,623	1.9%	13.9%	1.3%
Alinma	36,434	42,987	18.0%	48.3%	8.3%
NCB	79,010	57,974	-26.6%	18.8%	11.2%
Sector	557,921	517,378	-7.3%	31.1%	100%

Saudi Banking Sector

Banks Financial Statements Summary

Total Assets				Market Share	
Bank	2016	2017	Change	2016	2017
Riyad	217,619	216,282	-0.6%	9.8%	9.7%
Aljazira	66,319	68,287	3.0%	3.0%	3.1%
SAIB	94,249	93,796	-0.5%	4.3%	4.2%
Alawwal	104,990	99,870	-4.9%	4.7%	4.5%
Fransi	203,429	192,929	-5.2%	9.2%	8.7%
SABB	186,056	187,615	0.8%	8.4%	8.4%
ANB	170,009	171,702	1.0%	7.7%	7.7%
Samba	231,489	227,611	-1.7%	10.5%	10.2%
Al Rajhi	339,712	343,117	1.0%	15.3%	15.4%
Albilad	53,749	63,208	17.6%	2.4%	2.8%
Alinma	104,730	115,005	9.8%	4.7%	5.2%
NCB	441,491	443,866	0.5%	19.9%	20.0%
Sector	2,213,841	2,223,288	0.4%	%100	%100

Net Investments				To Bank Assets	
Bank	2016	2017	Change	Assets	Market Share
Riyad	45,706	46,935	2.7%	21.7%	11.0%
Aljazira	16,423	20,495	24.8%	30.0%	4.8%
SAIB	22,448	22,734	1.3%	24.2%	5.3%
Alawwal	21,294	16,734	-21.4%	16.8%	3.9%
Fransi	24,188	25,401	5.0%	13.2%	5.9%
SABB	29,915	27,502	-8.1%	14.7%	6.4%
ANB	26,165	32,958	26.0%	19.2%	7.7%
Samba	51,393	63,912	24.4%	28.1%	14.9%
Al Rajhi	34,033	36,401	7.0%	10.6%	8.5%
Albilad	3,081	5,140	66.8%	8.1%	1.2%
Alinma	6,157	15,320	148.8%	13.3%	3.6%
NCB	111,940	115,028	2.8%	25.9%	26.8%
Sector	392,743	428,559	9.1%	19.3%	%100

Capital Adequacy (Tier 1)

Bank	2016	2017	Change
Riyad	16.3%	17.3%	1.0%
Aljazira	15.3%	16.5%	1.2%
SAIB	15.9%	17.3%	1.4%
Alawwal	13.2%	16.2%	3.0%
Fransi	15.8%	17.5%	1.8%
SABB	17.6%	18.7%	1.1%
ANB	14.6%	15.6%	0.9%
Samba	21.8%	20.6%	-1.2%
Al Rajhi	20.9%	25.4%	4.5%
Albilad	14.8%	13.7%	-1.2%
Alinma	19.9%	19.9%	0.0%
NCB	16.9%	17.7%	0.7%
Sector	17.6%	18.8%	1.2%

Shareholders Equity				Market Share	
Bank	2016	2017	Change	2016	2017
Riyad	36,973	38,623	4.5%	11.0%	10.8%
Aljazira	8,104	8,829	9.0%	2.4%	2.5%
SAIB	13,385	14,279	6.7%	4.0%	4.0%
Alawwal	12,663	13,600	7.4%	3.8%	3.8%
Fransi	29,699	31,661	6.6%	8.8%	8.8%
SABB	31,279	33,345	6.6%	9.3%	9.3%
ANB	23,925	25,066	4.8%	7.1%	7.0%
Samba	42,545	44,682	5.0%	12.6%	12.5%
Al Rajhi	51,947	55,751	7.3%	15.4%	15.6%
Albilad	7,152	7,589	6.1%	2.1%	2.1%
Alinma	19,178	20,597	7.4%	5.7%	5.7%
NCB	59,926	64,276	7.3%	17.8%	17.9%
Sector	336,774	358,297	6.4%	%100	%100

Cash and Cash Equivalent				To Bank Assets	
Bank	2016	2017	Change	Assets	Market Share
Riyad	25,829	27,876	7.9%	12.9%	8.0%
Aljazira	6,535	6,344	-2.9%	9.3%	1.8%
SAIB	7,987	8,777	9.9%	9.4%	2.5%
Alawwal	8,512	17,252	102.7%	17.3%	5.0%
Fransi	45,683	41,152	-9.9%	21.3%	11.9%
SABB	32,340	40,365	24.8%	21.5%	11.7%
ANB	23,535	18,962	-19.4%	11.0%	5.5%
Samba	46,944	36,227	-22.8%	15.9%	10.5%
Al Rajhi	68,728	58,992	-14.2%	17.2%	17.0%
Albilad	12,480	13,395	7.3%	21.2%	3.9%
Alinma	24,747	17,088	-30.9%	14.9%	4.9%
NCB	62,654	59,935	-4.3%	13.5%	17.3%
Sector	365,974	346,366	-5.4%	15.6%	%100

Capital Adequacy (Tier 2)

Bank	2016	2017	Change
Riyad	18.6%	19.6%	1.0%
Aljazira	19.9%	20.9%	1.1%
SAIB	18.9%	20.4%	1.4%
Alawwal	17.6%	20.3%	2.7%
Fransi	17.8%	19.4%	1.6%
SABB	19.6%	21.0%	1.4%
ANB	16.5%	17.6%	1.1%
Samba	22.5%	21.1%	-1.3%
Al Rajhi	22.0%	26.6%	4.6%
Albilad	20.1%	18.5%	-1.6%
Alinma	20.5%	20.8%	0.2%
NCB	19.2%	20.0%	0.8%
Sector	19.6%	20.9%	6.3%

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