### CONSOLIDATED STATEMENT OF INCOME

<table>
<thead>
<tr>
<th></th>
<th>Three months ended 31 March 2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>US$ '000</td>
<td>US$ '000</td>
</tr>
<tr>
<td>Net interest income</td>
<td>243,266</td>
<td>229,330</td>
</tr>
<tr>
<td>Fees and other income</td>
<td>68,620</td>
<td>63,278</td>
</tr>
<tr>
<td><strong>OPERATING INCOME</strong></td>
<td><strong>311,886</strong></td>
<td><strong>292,608</strong></td>
</tr>
<tr>
<td>Provision for credit losses</td>
<td>13,489</td>
<td>13,253</td>
</tr>
<tr>
<td><strong>NET OPERATING INCOME</strong></td>
<td><strong>298,397</strong></td>
<td><strong>279,355</strong></td>
</tr>
<tr>
<td><strong>OPERATING EXPENSES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>PROFIT BEFORE TAX</strong></td>
<td><strong>218,443</strong></td>
<td><strong>203,476</strong></td>
</tr>
<tr>
<td>Tax expense and zakat</td>
<td>9,533</td>
<td>11,303</td>
</tr>
<tr>
<td><strong>NET PROFIT FOR THE PERIOD</strong></td>
<td><strong>208,910</strong></td>
<td><strong>192,173</strong></td>
</tr>
<tr>
<td>Net profit attributable to non-controlling interests</td>
<td>16,050</td>
<td>17,659</td>
</tr>
<tr>
<td><strong>NET PROFIT ATTRIBUTABLE TO THE OWNERS OF THE BANK</strong></td>
<td><strong>192,860</strong></td>
<td><strong>174,714</strong></td>
</tr>
</tbody>
</table>

**EARNINGS PER SHARE ATTRIBUTABLE TO THE OWNERS OF THE BANK FOR THE PERIOD:**

Basic & diluted earnings per ordinary share (US cents) | 2.2 | 2.0

### CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

<table>
<thead>
<tr>
<th></th>
<th>Three months ended 31 March 2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>US$ '000</td>
<td>US$ '000</td>
</tr>
<tr>
<td>Net profit for the period</td>
<td>208,910</td>
<td>192,173</td>
</tr>
<tr>
<td>Other comprehensive income (OCI)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foreign currency translation adjustments</td>
<td>6,856</td>
<td>17,476</td>
</tr>
<tr>
<td>Net fair value movements during the period</td>
<td>4,681</td>
<td>(10,413)</td>
</tr>
<tr>
<td><strong>Total comprehensive income for the period</strong></td>
<td><strong>220,447</strong></td>
<td><strong>199,236</strong></td>
</tr>
<tr>
<td>Total comprehensive income attributable to non-controlling interests</td>
<td>17,594</td>
<td>20,626</td>
</tr>
<tr>
<td><strong>Total comprehensive income attributable to owners of the Bank</strong></td>
<td><strong>202,853</strong></td>
<td><strong>178,610</strong></td>
</tr>
</tbody>
</table>

### CONSOLIDATED STATEMENT OF CASH FLOWS

<table>
<thead>
<tr>
<th></th>
<th>Three months ended 31 March 2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>US$ '000</td>
<td>US$ '000</td>
</tr>
<tr>
<td>Net cash from/used in operating activities</td>
<td>908,786</td>
<td>(420,310)</td>
</tr>
<tr>
<td>Net cash used in investing activities</td>
<td>(471,034)</td>
<td>(341,111)</td>
</tr>
<tr>
<td>Net cash from financing activities</td>
<td>4,200</td>
<td>17,797</td>
</tr>
<tr>
<td><strong>INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS</strong></td>
<td><strong>441,952</strong></td>
<td><strong>743,624</strong></td>
</tr>
<tr>
<td>Net foreign exchange difference</td>
<td>11,835</td>
<td>2,855</td>
</tr>
<tr>
<td>Cash and cash equivalents at 1 January</td>
<td>3,088,964</td>
<td>2,528,722</td>
</tr>
<tr>
<td><strong>CASH AND CASH EQUIVALENTS AT 31 MARCH</strong></td>
<td><strong>3,542,751</strong></td>
<td><strong>1,787,953</strong></td>
</tr>
</tbody>
</table>

### CONSOLIDATED BALANCE SHEET

<table>
<thead>
<tr>
<th></th>
<th>31 March 2019</th>
<th>(Audited) 31 December 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>US$ '000</td>
<td>US$ '000</td>
</tr>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and balances with central banks</td>
<td>1,289,443</td>
<td>1,370,490</td>
</tr>
<tr>
<td>Treasury bills and deposits with central banks</td>
<td>2,413,405</td>
<td>1,918,727</td>
</tr>
<tr>
<td>Deposits with banks</td>
<td>2,958,591</td>
<td>3,061,818</td>
</tr>
<tr>
<td>Loans and advances</td>
<td>20,117,438</td>
<td>19,503,961</td>
</tr>
<tr>
<td>Non-trading investments</td>
<td>8,079,520</td>
<td>7,568,528</td>
</tr>
<tr>
<td>Investment in associates</td>
<td>314,814</td>
<td>318,802</td>
</tr>
<tr>
<td>Investment properties</td>
<td>237,417</td>
<td>265,794</td>
</tr>
<tr>
<td>Interest receivable and other assets</td>
<td>797,145</td>
<td>764,094</td>
</tr>
<tr>
<td>Premises and equipment</td>
<td>296,944</td>
<td>237,064</td>
</tr>
<tr>
<td>Goodwill and other intangible assets</td>
<td>480,036</td>
<td>478,319</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>36,984,753</strong></td>
<td><strong>35,507,577</strong></td>
</tr>
<tr>
<td><strong>LIABILITIES AND EQUITY</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposits from banks</td>
<td>4,679,703</td>
<td>3,752,292</td>
</tr>
<tr>
<td>Borrowings under repurchase agreements</td>
<td>2,173,560</td>
<td>1,832,134</td>
</tr>
<tr>
<td>Customers' deposits</td>
<td>23,461,260</td>
<td>23,660,035</td>
</tr>
<tr>
<td>Interest payable and other liabilities</td>
<td>1,708,911</td>
<td>1,097,911</td>
</tr>
<tr>
<td>Subordinated liabilities</td>
<td>192,812</td>
<td>192,697</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td><strong>32,216,246</strong></td>
<td><strong>30,535,569</strong></td>
</tr>
<tr>
<td><strong>EQUITY</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ordinary share capital</td>
<td>2,193,611</td>
<td>1,992,541</td>
</tr>
<tr>
<td>Treasury shares</td>
<td>(13,190)</td>
<td>(13,190)</td>
</tr>
<tr>
<td>Reserves</td>
<td>1,536,896</td>
<td>1,929,350</td>
</tr>
<tr>
<td>Equity attributable to the owners</td>
<td>3,717,317</td>
<td>3,908,701</td>
</tr>
<tr>
<td>Perpetual Tier 1 Capital Securities</td>
<td>600,000</td>
<td>600,000</td>
</tr>
<tr>
<td>Non - controlling interests</td>
<td>451,190</td>
<td>463,307</td>
</tr>
<tr>
<td><strong>TOTAL EQUITY</strong></td>
<td><strong>4,768,507</strong></td>
<td><strong>4,972,008</strong></td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES AND EQUITY</strong></td>
<td><strong>36,984,753</strong></td>
<td><strong>35,507,577</strong></td>
</tr>
</tbody>
</table>

### CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

<table>
<thead>
<tr>
<th></th>
<th>Three months ended 31 March 2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>US$ '000</td>
<td>US$ '000</td>
</tr>
<tr>
<td><strong>BALANCE AT 1 JANUARY ATTRIBUTABLE TO THE OWNERS OF THE BANK</strong></td>
<td>3,908,701</td>
<td>3,815,622</td>
</tr>
<tr>
<td>Transition adjustment on adoption of IFRS 9</td>
<td>-</td>
<td>(194,899)</td>
</tr>
<tr>
<td>At 1 January - restated</td>
<td>3,908,701</td>
<td>3,620,723</td>
</tr>
<tr>
<td>Donations</td>
<td>(1,000)</td>
<td>(1,000)</td>
</tr>
<tr>
<td>Additional shares issued</td>
<td>4,200</td>
<td>17,797</td>
</tr>
<tr>
<td>Ordinary share dividend</td>
<td>(397,756)</td>
<td>(340,760)</td>
</tr>
<tr>
<td>Fair value amortisation of share based transactions</td>
<td>352</td>
<td>261</td>
</tr>
<tr>
<td><strong>Total comprehensive income for the period</strong></td>
<td><strong>202,853</strong></td>
<td><strong>178,610</strong></td>
</tr>
<tr>
<td>Transfer from OCI reserve</td>
<td>(33)</td>
<td>(4,693)</td>
</tr>
<tr>
<td><strong>BALANCE AT 31 MARCH ATTRIBUTABLE TO THE OWNERS</strong></td>
<td><strong>3,717,317</strong></td>
<td><strong>3,470,938</strong></td>
</tr>
<tr>
<td><strong>PERPETUAL TIER 1 CAPITAL SECURITIES</strong></td>
<td>600,000</td>
<td>600,000</td>
</tr>
<tr>
<td><strong>NON-CONTROLLING INTERESTS</strong></td>
<td>451,190</td>
<td>439,059</td>
</tr>
<tr>
<td><strong>TOTAL EQUITY AT 31 MARCH</strong></td>
<td><strong>4,768,507</strong></td>
<td><strong>4,509,997</strong></td>
</tr>
</tbody>
</table>

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Meshal AbdulAziz Alothman
Chairman

Mohammed J. Al-Marzooq
Deputy Chairman

Adel A. El-Labban
Group Chief Executive Officer & Managing Director