




The Saudi British Bank first half 2013 results

The Saudi British Bank first half 2013 results
Net profit of SAR1,953 million (US\$521 million) for the six months ended 30 June 2013 - an increase of SAR183million (US\$49 million), or 10.4% compared with SAR1,769 million (US\$472 million) for the same period in 2012
Operating income of SAR2,939 million (US\$784million) for the six months ended 30 June 2013- an increase of SAR326 million (US\$87 million), or 12.5%, compared with SAR2,613 million (US\$697 million) for the same period in 2012
Customer deposits were SAR125.9 billion (US\$33.6 billion) at 30 June 2013 - an increase of SAR8.3 billion (US\$2.2 billion), or 7.1%, compared with SAR117.6 billion (US\$31.4 billion) at 30 June 2012
Loans and advances to customers were SAR106.0 billion (US\$28.3 billion) at 30 June 2013 - an increase of SAR11.3 billion (US\$3.0 billion), or 11.9%, compared with SAR94.7 billion (US\$25.3 billion) at 30 June 2012
The banks investment portfolio totalled SAR30.8 billion (US\$8.2 billion) at 30 June 2013, an increase of 10.8% compared with SAR27.8 billion (US\$7.4 billion) at 30 June 2012
Total assets were SAR161.9 billion (US\$43.2 billion) at 30 June 2013, compared with SAR151.9 billion (US\$40.5 billion) at 30 June 2012, an increase of 6.6% or SAR10.0 billion (US\$2.7 billion)
Earnings per share of SAR1.95 (US\$0.52) for the six months ended 30 June 2013 - an increase of 10.4% from SAR1.77 (US\$0.47) for the same period in 2012
Commentary
Sheikh Khaled Olayan, Chairman of the Saudi British Bank (SABB), said: "SABB has recorded another strong financial performance for the six months ended 30 June 2013 supported by its diversified income streams and effective cost controls. SABB has continued to focus on booking quality business while preserving strong asset quality, capital and liquidity positions.
"We would again like to thank our customers for their continued support and our staff for their commitment and contribution to the bank's success."
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