

SABB Reported and Pro-forma financials

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Notes on pro forma information

Pro forma financial historic results have been presented for 2018 and 2019 on a quarterly basis, to help understand the year on year performance of the businesses of the combined entity. Because of its nature, the pro forma financial information addresses a hypothetical situation, and therefore does not represent SABB's actual financial results.

For the datapoints provided within this document, the pro forma historic results are the sum of SABB's historic results with those of Alawwal bank's. We have used this approach as pro forma adjustments were deemed to be immaterial for the details provided within this document.

SABB Reported Income statement and Statement of Financial Position by quarter

Income Statement						
-			Quarter			
·	31 Mar	30 Jun	30 Sep		31 Mar	30 Jun
	2018	2018	2018	2018 SAR million	2019	2019
Special commission income	1,544	1,631	1,710	1,757	1,796	1,953
Special commission expense	(221)	(241)	(296)	(306)	(309)	(370)
Net special commission income Fee and commission income, net	1,323 307	1,391 300	1,414 264	1,451 256	1,487 305	1,583 245
Exchange income, net	96	108	107	102	98	113
Income/ (losses) from FVTPL financial instruments, net	0	0	4	0	1	3
Trading income, net	47	38	47	40	20	19
Dividend income	0	32	34	0	42	0
Gain/ (losses) on FVOCI financial instruments, net Other operating income/ (losses), net	(1) (10)	0	(11) 3	(9) (8)	17 (0)	23 (3)
Revenue	1,762	1,869	1,861	1,831	1,970	1,983
Salaries and employee-related expenses	(296)	(296)	(323)	(324)	(330)	(370)
Rent and premises related expenses	(35)	(28)	(35)	(38)	(15)	(6)
Depreciation	(33)	(33)	(33)	(32)	(57)	(68)
General and administrative expenses Operating expenses (excluding provisions for credit impairments)	(163) (526)	(176)	(146)	(209) (604)	(207)	(279) (722)
Provision for expected credit losses, net	(207)	(534) 91	(537) (87)	(56)	(609) (91)	(1,628)
	(201)		(01)	(00)	(51)	(1,020)
Total operating expenses (including provisions for credit impairments)	(733)	(443)	(624)	(659)	(700)	(2,351)
Income from operating activities	1,028	1,426	1,237	1,172	1,270	(367)
Share in earnings of an associate or joint venture	11	7	10	39	16	49
Net income for the period before Zakat and income tax Provision / (reversal) for Zakat and income tax - Current	1,039 (95)	1,432 (598)	1,247 (179)	1,211 (1,383)	1,286 (183)	(318) 31
Provision / (reversal) for Zakat and income tax - Deferred	29	(2)	(7)	(1,303)	(103)	33
Net income for the period after Zakat and income tax	972	833	1,062	(168)	1,105	(254)
Attributable to:						
Equity holders	975	833	1,061	(167)	1,104	(246)
Non-controlling interests Net income for the period after Zakat and income tax	(3) 972	833	1,062	(1) (168)	1,105	(8)
Net moone for the period after Zakat and moone tax	312	000	1,002	(100)	1,103	(204)
Statement of Financial Position						
	04 M	00 1	Quarter		04 M	00 1
	31 Mar 2018	30 Jun 2018	30 Sep 2018	31 Dec 2018	31 Mar 2019	30 Jun 2019
				SAR million		
Assets						
Cash and balances with SAMA	23,882	21,128	13,158	14,101	13,289	23,738
Due from banks and other financial institutions	6,885	12,868	11,918	12,041	6,161	9,129
Positive fair value derivatives Investments, net	791 31,781	893 32,281	954 33,958	562 34,570	503 39,377	965 56,092
Loans and advances to customers, net	116,495	113,362	112,128	110,326	110,357	158,275
Investment in a joint venture	535	542	494	533	549	625
Property and equipment, net	1,144	1,166	1,205	1,281	2,012	3,712
Goodwill	0	0	4 222	14	14	14,939
Other assets Total assets	1,227 182,740	889 183,129	1,233 175,048	1,249 174,677	1,300 173,563	2,802 270,278
Total assets	102,740	100,120	175,040	17-4,077	173,303	210,210
Liabilities and Equity						
Liabilities						
Due to banks and other financial institutions	3,103	5,662	1,198	1,013	913	3,903
Customers' deposits Debt securities in issue	135,392 3,024	132,931 3,000	129,328 3,031	130,507 1,499	127,238 1,517	196,145 1,501
Borrowings	1,688	1,687	1,694	1,695	1,696	1,697
Negative fair value derivatives	668	722	763	547	645	1,277
Other liabilities	6,852	6,042	6,075	6,839	7,666	10,331
Total liabilities	150,727	150,043	142,089	142,101	139,676	214,854
Equity						
Equity attributable to equity holders of the Bank						
Share capital	15,000	15,000	15,000	15,000	15,000	20,548
Share premium	0	0	0	0	0	17,587
Statutory reserve	9,546	10,164	10,164	10,778	10,778	10,991
Other reserves	(106) 7.450	134 7.665	212 7,460	(3) 5 248	421 6 133	290 5 803
Retained earnings Proposed dividends	7,450 0	7,665 0	7,460 0	5,248 1,431	6,133 1,431	5,893 0
Total equity attributable to equity holders of the Bank	31,890	32,963	32,836	32,454	33,764	55,309
Non-controlling interests	123	123	123	122	123	115
Total equity	32,012	33,086	32,959	32,576	33,887	55,424
Total liabilities and equity	182,740	183,129	175,048	174,677	173,563	270,278

Alawwal Reported Income statement and Statement of Financial Position by quarter

Income Statement					
			Quarter ended		
	31 Mar	30 Jun	30 Sep	31 Dec	31 Mar
	2018	2018	2018	2018	2019
	SAR million	SAR million	SAR million	SAR million	SAR million
Special commission income	899	906	953	998	918
Special commission expense	(229)	(238)	(261)	(274)	(248)
Net special commission income	670	668	692	724	670
Fee and commission income, net	136	152	151	163	132
Exchange income, net	30	31	30	34	31
Income/ (losses) from FVTPL financial instruments, net	(3)	8	0	2	7
Trading income, net	28	17	13	17	59
Dividend income	0	0	0	0	0
Gain/ (losses) on FVOCI financial instruments, net	0	0	0	0	0
Other operating income/ (losses), net	0	0	0	0	0
Revenue	860	877	886	940	900
Salaries and employee-related expenses	(169)	(164)	(170)	(160)	(163)
Rent and premises related expenses Depreciation	(39) (43)	(31) (43)	(39) (44)	(32) (44)	(15) (60)
General and administrative expenses	(72)	(69)	(77)	(85)	(85)
Operating expenses (excluding provisions for credit impairments)	(323)	(306)	(329)	(321)	(323)
Provision for expected credit losses, net	(255)	(320)	(278)	(310)	(357)
Total operating expenses (including provisions for credit impairments)	(577)	(626)	(607)	(630)	(680)
Income from operating activities	283	251	279	310	219
Share in earnings of an associate or joint venture	3	3	2	0	0
Net income for the period before Zakat and income tax	286	254	281	310	219
Provision / (reversal) for Zakat and income tax - Current	(29)	(27)	(29)	(168)	(44)
Provision / (reversal) for Zakat and income tax - Deferred	2	(3)	4	(8)	(0)
Net income for the period after Zakat and income tax	259	223	256	135	175
Attributable to:	050	000	050	405	475
Equity holders	259	223	256	135	175
Non-controlling interests Net income for the period after Zakat and income tax	0 259	0 223	0 256	0 135	0 175
Net income for the period after Zakat and income tax		223	230	133	173
Statement of Financial Position					
			Quarter ended		
	31 Mar	30 Jun	30 Sep	31 Dec	31 Mar
	2018	2018	2018	2018	2019
	SAR million	SAR million	SAR million	SAR million	SAR million
Assets					
Cash and balances with SAMA	6,917	5,437	5,359	4,890	4,467
Due from banks and other financial institutions	2,120	1,531	1,207	1,116	1,152
Positive fair value derivatives	195	166	128	110	128
Investments, net	16,649	16,574	16,391	16,069	15,623
Loans and advances to customers, net	60,760	59,128	58,996	57,767	55,787
Investment in an associate	49	52	54	54 1 260	54 1 530
Property and equipment, net Other assets	1,322 836	1,304 741	1,293 680	1,269 804	1,539 914
Total assets	88,848	84,932	84,109	82,079	79,664
10(a) 4336(3	00,040	04,332	04,103	02,073	73,004
Liabilities and Equity					
Liabilities					
Due to banks and other financial institutions	392	922	364	1,532	1,466
Customers' deposits	70,502	66,180	65,314	64,573	61,848
Debt securities in issue	2,528	2,506	2,532	0	0
Borrowings	0	0	0	0	0
Negative fair value derivatives	86	80	64	57	68
Other liabilities	2,069	1,738	2,077	2,006	2,201
Total liabilities	75,576	71,426	70,352	68,168	65,582
Equity					
Equity attributable to equity holders of the Bank	44 404	44 404	44 404	44 404	44 404
Share capital	11,431	11,431	11,431	11,431	11,431
Statutory reserves	600	600	600	883	883
Other reserves Retained earnings	91 1,106	95 1,332	99 1,584	103 1,444	98 1,619
Retained earnings	1.100	1,33∠			
Proposed dividends		^	^	/ 1	
Proposed dividends Total equity attributable to equity holders of the Bank	0	0 13 458	0 13 714	13 860	0 14 031
Total equity attributable to equity holders of the Bank		13,458	0 13,714 0	13,860	14,031 0
Total equity attributable to equity holders of the Bank Non-controlling interests	0 13,228 0	13,458 0	13,714 0	13,860 0	14,031 0
Total equity attributable to equity holders of the Bank	13,228	13,458	13,714	13,860	14,031

Pro forma income statement			
r to totilla ilicollie statellielit		1Q18 Proforma analysis	
	SABB SAR million	Alawwal bank SAR million	Proforma SAR million
Special commission income	1,544	899	2,443
Special commission expense	(221)	(229)	(450)
Net special commission income	1,323	670	1,993
Fee and commission income, net	307	136	443
Exchange income, net	96	30	126
Income/ (losses) from FVTPL financial instruments, net	0	(3)	(3)
Trading income, net Dividend income	47 0	28 0	75 0
Gain/ (losses) on FVOCI financial instruments, net	(1)	0	(1)
Other operating income/ (losses), net	(1)	0	(10)
Revenue	1,762	860	2,622
Salaries and employee-related expenses	(296)	(169)	(465)
Rent and premises related expenses	(35)	(39)	(74)
Depreciation	(33)	(43)	(76)
General and administrative expenses	(163)	(72)	(234)
Operating expenses (excluding provisions for credit impairments)	(526)	(323)	(849)
Provision for expected credit losses, net	(207)	(255)	(462)
Total operating expenses (including provisions for credit impairments)	(733) 1,028	(577) 283	(1,311) 1,311
Income from operating activities Share in earnings of an associate or joint venture	1,020	203	1,311 14
Net income for the period before Zakat and income tax	1,039	286	1,325
Provision / (reversal) for Zakat and income tax - Current	(95)	(29)	(124)
Provision / (reversal) for Zakat and income tax - Deferred	29	2	30
Net income for the period after Zakat and income tax	972	259	1,231
Attributable to:			•
Equity holders	975	259	1,234
Non-controlling interests	(3)	0	(3)
Net income for the period after Zakat and income tax	972	259	1,231
Due former have been restatement lines have been been			
Pro forma key income statement lines by business	101	9 Droforma analysis	
	SABB	8 Proforma analysis Alawwal bank	Proforma
	SAR million	SAR million	SAR million
Revenue by business	O/ (Trimion	O/ (IV IIIIIIOII	OAR IIIIIIOII
Retail Banking	636	353	989
Corporate and Institutional banking	837	398	1,235
Treasury	298	109	407
Other	(9)	(1)	(10)
Total	1,762	860	2,622
Impairments by business	(2.2)	(2.1)	((22)
Retail Banking	(86)	(34)	(120)
Corporate and Institutional banking	(121)	(223)	(344)
Treasury Other	(1) 0	3 (0)	2
Total	(207)	(255)	(0) (462)
Total	(201)	(200)	(402)
Costs by business			
Retail Banking	(306)	(199)	(505)
Corporate and Institutional banking	(179)	(95)	(274)
Treasury	(41)	(17)	(58)
Other	0	(12)	(11)
Total	(526)	(323)	(849)
Income from JVs or associate by business			
Retail Banking Corporate and Institutional banking	0	0	0
Corporate and Institutional banking Treasury	0	0	0
Other	11	3	14
Total	11	3	14
		· ·	
Net income by business before Zakat and Tax			
Retail Banking	244	121	365
Corporate and Institutional banking	538	80	618
Treasury	256	95	351
Other	1	(9)	(8)
Total	1,039	286	1,325
Due forme Total access by histories			
Pro forma Total assets by business:		9 Droformo analicia	
	1Q1 SABB	8 Proforma analysis Alawwal bank	Proforma
	SABB SAR million	SAR million	SAR million
Total assets by business	SAK IIIIIIOII	SAN IIIIIIIIIII	JAN IIIIIIIIII
Retail Banking	26,499	19,340	45,839
Corporate and Institutional banking	92,904	41,421	134,324
Treasury	60,644	20,861	81,506
Other	2,692	7,182	9,874
Total	182,740	88,803	271,543
		, -	,

	2Q18 Proforma analysis		
	SABB SAR million	Alawwal bank SAR million	Proform SAR millio
Special commission income	1,631	906	2,53
Special commission expense	(241)	(238)	(47)
Net special commission income	1,391	668	2,05
Fee and commission income, net	300	152	45
Exchange income, net	108	31	13
ncome/ (losses) from FVTPL financial instruments, net	0	8	
rading income, net	38	17	5
Dividend income	32	0	3
Gain/ (losses) on FVOCI financial instruments, net	0	0	
Other operating income/ (losses), net	1	0	
Revenue	1,869	877	2,74
Salaries and employee-related expenses	(296)	(164)	(45
Rent and premises related expenses	(28)	(31)	(5
Depreciation	(33)	(43)	(7
General and administrative expenses	(176)	(69)	(24
Operating expenses (excluding provisions for credit impairments) Provision for expected credit losses, net	(534) 91	(306)	(84
		(320)	(22
otal operating expenses (including provisions for credit impairments) ncome from operating activities	(443) 1,426	(626) 251	(1,06 1,67
Share in earnings of an associate or joint venture	1,426 7	3	
let income for the period before Zakat and income tax	1,432	254	1,68
Provision / (reversal) for Zakat and income tax - Current	1,432 (598)	(27)	1,68
Provision / (reversal) for Zakat and income tax - Current	(396)	(3)	(62
let income for the period after Zakat and income tax	833	223	1,05
tet income for the period after Zakat and income tax		223	1,00
equity holders	833	223	1,05
Non-controlling interests	0	0	1,00
let income for the period after Zakat and income tax	833	223	1,05
or modifie for the period arter Editar and modifie tax		LLO	1,00
ro forma key income statement lines by business			
		18 Proforma analysis	
	SABB	Alawwal bank	Proforn
	SAR million	SAR million	SAR millio
evenue by business			
Retail Banking	677	354	1,03
orporate and Institutional banking	859	410	1,26
reasury	298	117	41
other	35	(4)	3
otal	1,869	877	2,74
npairments by business			
Retail Banking	(38)	(68)	(10
Corporate and Institutional banking	128	(253)	(12
reasury	1	0	
Other	0	0	
otal	91	(320)	(22
Costs by business			
Retail Banking	(306)	(198)	(50
Corporate and Institutional banking	(185)	(87)	(27
reasury	(39)	(13)	`(5
Other	(4)	(8)	<u>(</u> 1
otal	(534)	(306)	(84
			
ncome from JVs or associate by business			
Retail Banking	0	0	
Corporate and Institutional banking	0	0	
reasury	0	0	
Other State of the Control of the Co	7	3	
otal	7	3	
let income by business before Zakat and Tax			
Retail Banking	333	88	42
Corporate and Institutional banking	801	71	87
reasury	260	104	36
Other	38	(9)	2
otal	1,432	254	1,68
ro forma Total assets by business:			
		18 Proforma analysis	
	SABB	Alawwal bank	Proforn
	SAR million	SAR million	SAR millio
otal assets by business			
etail Banking	27,003	18,918	45,92
Corporate and Institutional banking	89,477	40,210	129,68
orporate and institutional banking	00,411		
·	63,782	18,978	82,76
reasury		18,978 6,779	82,76 9,64
Treasury Other Total	63,782		

		8 Proforma analysis	
	SABB SAR million	Alawwal bank SAR million	Proforma SAR million
Special commission income	1,710	953	2,663
pecial commission expense	(296)	(261)	(557)
let special commission income	1,414	692	2,106
ee and commission income, net	264	151	415
xchange income, net ncome/ (losses) from FVTPL financial instruments, net	107 4	30	137 4
rading income, net	47	13	61
ividend income	34	0	34
ain/ (losses) on FVOCI financial instruments, net	(11)	0	(11
ther operating income/ (losses), net	3	0	3
evenue	1,861	886	2,748
alaries and employee-related expenses	(323)	(170)	(493
ent and premises related expenses	(35)	(39)	(74
epreciation	(33)	(44)	(77
eneral and administrative expenses	(146)	(77)	(223
perating expenses (excluding provisions for credit impairments)	(537)	(329)	(866
rovision for expected credit losses, net	(87)	(278)	(365
otal operating expenses (including provisions for credit impairments)	(624)	(607)	(1,231
come from operating activities	1,237	279	1,516
hare in earnings of an associate or joint venture	10	2	12
et income for the period before Zakat and income tax	1,247	281	1,528
rovision / (reversal) for Zakat and income tax - Current	(179)	(29)	(208
rovision / (reversal) for Zakat and income tax - Deferred	(7)	4	(2
et income for the period after Zakat and income tax	1,062	256	1,318
ttributable to:	4.004	050	4 240
equity holders	1,061	256	1,318
lon-controlling interests let income for the period after Zakat and income tax	1,062	0 256	0 1,318
et income for the period after Zakat and income tax	1,002	230	1,310
ro forma key income statement lines by business			
	3Q1	8 Proforma analysis	
	SABB	Alawwal bank	Proform
	SAR million	SAR million	SAR million
evenue by business			
etail Banking	661	360	1,021
orporate and Institutional banking	859	414	1,273
reasury	305	93	398
ther	36	19	55
otal	1,861	886	2,748
pairments by business	45	(= A)	
etail Banking	(67)	(54)	(121
orporate and Institutional banking	(24)	(225)	(250
reasury	4	1	5
ther otal	(87)	(278)	(365
		(-/	(
osts by business etail Banking	(307)	(200)	(E07
· · · · · · · · · · · · · · · · · · ·	(307)	(200)	(507
orporate and Institutional banking	(187)	(97)	(283
reasury ther	(40) (3)	(17) (16)	(57
otal	(537)	(329)	(19 (866
otal .	(337)	(323)	(000)
come from JVs or associate by business	0	0	•
etail Banking ornorate and Institutional hanking	0	0	0
orporate and Institutional banking leasury	0	0	0
ther	10	2	12
otal	10	2	12
et income by business before Zakat and Tax			
et income by business before Zakat and Tax	287	106	393
	648	92	740
prograte and Institutional banking	269	84	353
	43	(0)	43
easury		(0)	1,528
easury her	1,247	281	1,320
easury ther otal	1,247	281	1,320
reasury ther otal			1,020
easury ther otal	3Q1	8 Proforma analysis	
easury her vtal	3Q1 SABB	8 Proforma analysis Alawwal bank	Proform
easury her vtal o forma Total assets by business:	3Q1	8 Proforma analysis	Proform
easury her otal o forma Total assets by business:	3Q1 SABB SAR million	8 Proforma analysis Alawwal bank SAR million	Proform SAR millio
easury her otal o forma Total assets by business: otal assets by business etail Banking	3Q1 SABB SAR million 26,343	8 Proforma analysis Alawwal bank SAR million 18,427	Proform SAR millio 44,770
reasury ther total To forma Total assets by business: Otal assets by business etail Banking Orporate and Institutional banking	3Q1 SABB SAR million 26,343 88,803	8 Proforma analysis Alawwal bank SAR million 18,427 40,569	Proform SAR millio 44,770 129,372
orporate and Institutional banking reasury ther otal ro forma Total assets by business: otal assets by business etail Banking orporate and Institutional banking reasury ther	3Q1 SABB SAR million 26,343	8 Proforma analysis Alawwal bank SAR million 18,427	Proforma SAR million 44,770 129,372 75,447 9,526

Pro forma income statement	4Q ²	18 Proforma analysis	
	SABB	Alawwal bank	Proforma
	SAR million	SAR million	SAR million
pecial commission income	1,757	998	2,755
pecial commission expense	(306)	(274)	(580)
let special commission income	1,451	724	2,175
ee and commission income, net xchange income, net	256 102	163 34	419
come/ (losses) from FVTPL financial instruments, net	0	2	136 2
rading income, net	40	17	57
ividend income	0	0	0
ain/ (losses) on FVOCI financial instruments, net	(9)	0	(9)
ther operating income/ (losses), net	(8)	0	(8
evenue	1,831	940	2,772
alaries and employee-related expenses	(324)	(160)	(484
ent and premises related expenses epreciation	(38) (32)	(32) (44)	(71 (76
eneral and administrative expenses	(209)	(85)	(294
perating expenses (excluding provisions for credit impairments)	(604)	(321)	(924
ovision for expected credit losses, net	(56)	(310)	(365
otal operating expenses (including provisions for credit impairments)	(659)	(630)	(1,290
come from operating activities	1,172	310	1,482
hare in earnings of an associate or joint venture	39	0	39
et income for the period before Zakat and income tax	1,211	310	1,521
rovision / (reversal) for Zakat and income tax - Current	(1,383)	(168)	(1,550
ovision / (reversal) for Zakat and income tax - Deferred et income for the period after Zakat and income tax	(168)	(8) 135	(4
tributable to:	(100)	133	(54
quity holders	(167)	135	(32
on-controlling interests	(1)	0	`(1
et income for the period after Zakat and income tax	(168)	135	(34
to forms key income statement lines by business			
o forma key income statement lines by business	401	18 Proforma analysis	
	SABB	Alawwal bank	Proforma
	SAR million	SAR million	SAR million
evenue by business			
etail Banking	650	358	1,008
prporate and Institutional banking	885	454	1,339
easury	300	80	380
ther	(2)	48	45
otal	1,831	940	2,772
pairments by business			
etail Banking	(1)	4	3
prporate and Institutional banking	(55)	(314)	(368
easury	(0)	0	0
her	0	0	0
otal	(56)	(310)	(365
osts by business	122.1 1	(00.1)	1= c=
etail Banking	(331)	(204)	(535
orporate and Institutional banking easury	(211)	(92) (16)	(303
easury her	(41) (21)	(16)	(57 (30
otal	(604)	(321)	(924
		\·/	(52)
come from JVs or associate by business			
etail Banking	0	0	0
orporate and Institutional banking	0	0	0
easury	0	0	0
her	39	0	39
ıtal	39	0	39
et income by business before Zakat and Tax			
tail Banking	318	157	475
prograte and Institutional banking	619	49	667
easury	259	64	323
her	15	40	54
otal	1,211	310	1,521
forms Tatal accets by hyginass.			
o forma Total assets by business:	400	18 Proforma analysis	
	SABB	Alawwal bank	Proforma
	SAR million	SAR million	SAR million
tal assets by business	C	2	
etail Banking	25,872	18,048	43,920
prporate and Institutional banking	87,698	39,720	127,418
·	58,330	17,606	75,936
easury	30,330		
reasury Ither	2,777	6,655	9,431

Performa income statement					
Sedes Serimen Serim	Pro forma income statement	1010 Proferme analysis			
Section Sect					
Special commence species (109) (248) (507) 7.57 7.57 7.57 7.57 7.57 7.57 7.57 7.57 7.57 7.57 7.57 7.57 1.57 <t< td=""><td></td><td></td><td></td><td></td></t<>					
Special commence species (109) (248) (507) 7.57 7.57 7.57 7.57 7.57 7.57 7.57 7.57 7.57 7.57 7.57 7.57 1.57 <t< td=""><td>Special commission income</td><td>1.796</td><td>918</td><td>2.714</td></t<>	Special commission income	1.796	918	2.714	
Peach and promoting in comment 9,00 1,00 1,00 1,00					
Exhaps process, ref. (%)		1,487	670		
Image Ima			132	437	
Taufang patterner, met 20 56 80 100		98		130	
December Processing incomes 12		•			
Gain of Modes John PVOCI Iranacal instruments. et al. 77 0 1.70 Revenue (1975) 1.60 0 0.80 Revenue (1975) 1.60 1.00 2.90 Revenue (1975) 1.60 1.00 1.90 Deportation (677) 1.00 1.07 Operation (677) 1.00 1.03 Operation (600) 1.23 1.93 Operation (600) 1.23 1.93 Operating sequences forecloting parameters for cool impairments) (600) 1.03 1.93 Operating activities 1.70 1.01 1.48 National Common proteins activities 1.70 1.14 1.48 Nation activities of print venture 1.00 1.00 1.00 1.00 National Common for the period after Zakat and Income tax 1.10 1.70 1.00 1.00 Revenue for the period after Zakat and Income tax 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 <td></td> <td></td> <td></td> <td></td>					
Money control in money (loses), not (9) (9) (90) (2,60) (146) (
Revenue					
Salar in said primphyse-related expenses (350) (145) (489) Deplication (15) (15) (16) (17) (18) <td< td=""><td></td><td></td><td></td><td></td></td<>					
Rent and premises related expenses 161 165 180 18				· ·	
Department of the period and infinitiative openess (secondarial provisions for credit impairments) (2027) (2027) (2028			. ,		
Content of comment (content of content impairments) (2006) (2005)					
Coperating expenses (excluding provision for credit inpairments)					
Production composed under losses, met 1681 1567 14489 14380 1600					
Income from operating activities				="	
Shar in earnings of an associate or joint ventures 1.6 0 1.6 Net income for the period before 2 packat and income tax. 1.26 219 1.50 Provision / (reversal) for Zasta and nomen tax. Current (188) (44) 0.27 Net income for the period after Zakat and income tax. Current 1.10 1.75 1.27 Net income for the period after Zakat and income tax. 1.10 1.75 1.27 Scale Income for the period after Zakat and income tax. 1.10 1.10 1.27 Net income for the period after Zakat and income tax. 1.10 1.10 1.27 Net income for the period after Zakat and income tax. 1.10 1.10 1.10 1.20 Revenue by business 1.10	Total operating expenses (including provisions for credit impairments)	(700)	(680)	(1,380)	
Mathematical profession for period before Zakat and income tax - Current (185) (276) (27			219	1,489	
Provisitor / (reversal) for Zelata and nome tase - Outered Provisitor / (reversal) for Zelata and nome tase - Deferred Revisitor / (reversal) for Zelata and income tase - Deferred Revisitor / (reversal) for Zelata					
Provision for yeaks and risconte tax - Deferred Net income for the period after Zakta and income tax 1 (10 % 175 % 1.28) 1.28 % 1.20					
Net income for the period after Zakat and income tax Influsional beauting interests 1,105 1,75 1,218 Equity holders 1,104 1,75 1,278 Non-centrolling interests 1,105 1,75 1,278 Non-centrolling interests 1,105 1,75 1,278 Non-centrolling interests 1,005 1,005 1,005 Non-centrolling interests 2,000 1,005 1,005 Non-centrolling interests 1,000 1,000 1,000 Non-centrolling interests 1,000 2,000 2,000 Real Banking 665 50 1,000 Corporate and Institutional banking 665 1,000 2,000 Chell Corporate and Institutional banking 47 4,00 2,00 Corporate and Institutional banking 61 9,00 2,00 Cheat Equity Indicates 1,00 1,00 1,00 1,00 1,00 1,00 1,00 1,00 1,00 1,00 1,00 1,00 1,00 1,00 1,00 1,00 1,00					
Attributable Inc. 1,104 1,75 1,22 Equity holders 1,105 1,75 1,22 Non-tortolling interests 1,105 1,75 1,22 Net income for the period after Zakat and income tax Test income for the period after Zakat and income tax Test income for the period after Zakat and income tax Test income for the period after Zakat and income tax Test income for the period after Zakat and income tax Test income for the period after Zakat and income tax Test income for the period after Zakat and income tax Test income for the period after Zakat and income tax Test income for the period after Zakat and income tax Test income for the period after Zakat and income tax Test income for the period after Zakat and income tax Test income for a distillutional banking 4 feet a feet and a feet					
Equity holders 1,104 1,75 1,275 Non-controling interests 1,105 1,75 1,205 Non-control the period 1,105 1,75 1,205 Non-control the period after Zakat and income tax Temporary and intermediate Zakat and income tax Results from the period after Zakat and income tax Temporary and institutional banking A Formary and institutional banking <td></td> <td>1,105</td> <td>175</td> <td>1,281</td>		1,105	175	1,281	
Non-notinoling interests 1 0 1 Net income for the period after Zakat and income tax Test in protection and institutional banking 666 380 80 10.06 80 10.00			475	4.0=0	
Net income for the period after Zakat and income tax Period		1,104		_	
Net in come for the period after Zakat and income tax 1 Total matures 1 Total matures Net in Common for Maximum (Maximum) Net in Common for		1 105			
Page	Net income for the period	1,105	175	1,201	
Page	Net income for the period after Zakat and income tax				
Revenue by usines RAMISION SARMISION SARMISIO	Not insome for the period after Landt and insome tax	10	019 Proforma analysis		
Revenue by business SAR million SAR million SAR million Retail Banking 656 360 1,026 Corporate and Institutional banking 287 73 360 Other 287 73 360 Other 1,370 300 2,875 Total 1,370 300 2,875 Retail Banking 47 (49) (2,20) Corporate and Institutional banking (137) (228) (426) Treasury 0 0 0 0 Corporate and Institutional banking (137) (289) (426) Treasury 0 0 0 0 Other (308) (199) (526) Corporate and Institutional banking (328) (199) (526) Corporate and Institutional banking 0 0 0 0 Other 0 0 0 0 0 0 0 0 0 0 0 0 0				Proforma	
Revenue by business 665 500 1,026 Corpota and Institutional banking 974 426 1,00 Creasury 263 41 88 Tespatry 278 40 2,00 Implements by business 37 40 2,00 Real Banking 47 49 426 Corporate and Institutional banking 1(137) 269 420 Corporate and Institutional banking 1(137) 269 420 Corporate and Institutional banking 3(13) 3(15) 400 Corporate and Institutional banking 1(13) 4(12) 4(12) Corporate and Institutional banking 3(28) 4(19) 4(28) Corporate and Institutional banking 1(8) 1(9) 4(28) Corporate and Institutional banking 3(28) 1(9) 4(28) Corporate and Institutional banking 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 <td></td> <td></td> <td></td> <td></td>					
Retail Banking 665 (57) (28) (28) (28) (28) (28) (28) (28) (28	Revenue by business				
Treasury 287 73 808 Other 1,970 900 2,876 Impairments by business 287 43 41 88 Extell Barking 47 499 (20) 400 100		665	360	1,026	
Treasury 267 73 80e Other 1,970 900 2,870 Impairments by business 2 1,970 900 2,870 Retall Banking 47 (49) (20) 400 Corporate and Institutional banking (137) (209) 400 0 <t< td=""><td>· · · · · · · · · · · · · · · · · · ·</td><td>974</td><td>426</td><td>· ·</td></t<>	· · · · · · · · · · · · · · · · · · ·	974	426	· ·	
Impairments by business 4,90 2,80% Retail Banking 47 (49) (20) Corporate and Institutional banking (137) (289) (426) Treasury 0 0 0 0 Total 0 (91) (357) (448) Corporate and Institutional banking (328) (199) (526) Corporate and Institutional banking (328) (199) (526) Corporate and Institutional banking (41) (18) (58) Chee (59) (5) (64) Treasury (60) (32) (33) (33) Corporate and Institutional banking 0		287	73	· ·	
Impairments by business 47 (49) (22) Corporate and Institutional banking (17) (289) (426) Treasury (1) (19) (20) Other (39) (357) (486) Total (39) (357) (486) Costs by business Retail Banking (328) (199) (528) Corporate and Institutional banking (182) (190) (528) Other (50) (50) (50) (50) Other (50) (5	Other	43	41	84	
Relail Banking 47 (49) (2) Corporate and Institutional banking (137) (28) (426) Corporate and Institutional banking (137) (19) (20) Other 0 0 0 0 Costs by business Texastry (182) (199) (526) Retail Banking (328) (199) (526) Corporate and Institutional banking (182) (102) (284) Treasury (41) (18) (58) Other (59) (5) (64) Total (609) (323) (933) Income from JVs or associate by business 0	Total	1,970	900	2,870	
Relail Banking 47 (49) (2) Corporate and Institutional banking (137) (28) (426) Corporate and Institutional banking (137) (19) (20) Other 0 0 0 0 Costs by business Texastry (182) (199) (526) Retail Banking (328) (199) (526) Corporate and Institutional banking (182) (102) (284) Treasury (41) (18) (58) Other (59) (5) (64) Total (609) (323) (933) Income from JVs or associate by business 0					
Corporate and Institutional banking (137) (289) (280) (426) (280) Treasury (1) (19) (19) (20) (20) Otal (91) (357) (448) Cotal (91) (357) (448) Cotal (328) (199) (528) Retail Banking (328) (192) (102) (284) Corporate and Institutional banking (182) (102) (284) Treasury (41) (18) (58) Cother (69) (323) (323) (933) Income from JVs or associate by business Retail Banking 0 0 0 Corporate and Institutional banking 0 0 0 Corporate and Institutional banking 0 0 0 Cother 18 0 16 Treasury 385 112 497 Cother 385 112 497 Corporate and Institutional banking 385 112 497 Corporate and Institutional banking 656 35 691 Treasury 385 112 497 Corporate and Institutional banking<					
Treasury Other Total (1) (3) (35) (20) (40) Other Total (9) (35) (448) Costs by business Costs la Ministri Min					
Other 0 0 0 Total (91) 357 448a Costs by business Setail Banking (328) (199) (526 Corporate and Institutional banking (182) (102) (284) Treasury (41) (18) (58) Other (59) (5) (64) Total (69) 323 (933) Income from JVs or associate by business Testil Banking 0 0 0 Corporate and Institutional banking 0	· · · · · · · · · · · · · · · · · · ·		The state of the s		
Costs by business Costal Banking (328) (199) (528) Corporate and Institutional banking (328) (199) (528) Corporate and Institutional banking (182) (199) (528) Chery (182) (193) (193) (284) Treasury (41) (18) (58) (59) (51) (64) Other (59) (5) (64) (69) (50) (50) (69) (50) (50) (60) <t< td=""><td></td><td></td><td></td><td></td></t<>					
Costs by business (328) (199) (526) Corporate and Institutional banking (182) (102) (284) Treasury (41) (18) (58) Other (59) (5) (64) Total (609) (323) (933) Income from JVs or associate by business Retail Banking 0 0 0 Coporate and Institutional banking 0 0 0 Coporate and Institutional banking 0 0 0 Other 16 0 16 Total 385 112 497 Corporate and Institutional banking 385 112 497 Corporate and Institutional banking 656 35 691 Treasury 245 36 281 Other 0 36 36 Total 1,265 219 1,566 Total 5,878 million 5,878 million 5,878 million 5,878 million 5,878 million 5,878					
Retail Banking (328) (199) (526) Corporate and Institutional banking (182) (192) (284) Other (59) (5) (64) Total (59) (5) (64) Total (59) (5) (64) Income from JVs or associate by business 8 (50) (93) (93) Retail Banking 0	Total	(91)	(357)	(448)	
Retail Banking (328) (199) (526) Corporate and Institutional banking (182) (192) (284) Other (59) (5) (64) Total (59) (5) (64) Total (59) (5) (64) Income from JVs or associate by business 8 (50) (93) (93) Retail Banking 0	Casta hy hysinasa				
Corporate and Institutional banking (182) (102) (284) Treasury (41) (18) (58) Other (609) (52) (64) Total (609) (323) (933) Income from JVs or associate by business Retail Banking 0 0 0 Corporate and Institutional banking 0 0 0 Treasury 0 0 0 0 Other 16 0 16 0 16 Total 385 112 497		(328)	(100)	(526)	
Treasury Other (41) (18) (58) (58) (58) (50) (50) (58) (50) (50)			The state of the s	="	
Chief Total (59) (51) (64) Total (60) (323) (333) (303)	· · · · · · · · · · · · · · · · · · ·	• •	. ,	="	
Income from JVs or associate by business Certail Banking 0					
Income from JVs or associate by business Retail Banking 0 0 0 Corporate and Institutional banking 0 0 0 Treasury 0 0 0 Other 16 0 16 Total 16 0 16 Net income by business before Zakat and Tax Retail Banking 385 112 497 Corporate and Institutional banking 656 35 691 Treasury 245 36 281 Other 0 36 36 Total 1,286 219 1,506 Total assets by business: For forma Total assets by business: Total assets by business Retail Banking 26,094 17,468 43,562 Total assets by business Retail Banking 26,094 17,468 43,562 Corporate and Institutional banking 26,094 17,468 43,562 Corporate and Institutional banking<					
Retail Banking 0 0 0 Corporate and Institutional banking 0 0 0 Treasury 0 0 0 Other 16 0 16 Total 16 0 16 Net income by business before Zakat and Tax Retail Banking 385 112 497 Corporate and Institutional banking 656 35 691 Treasury 245 36 281 Other 0 36 36 Total 1,286 219 1,506 Proforma Total assets by business: Treasury Total assets by business Treasury Treasury Treasury Treasury 26,094 17,468 43,562 Corporate and Institutional banking 26,094 17,468 43,562 Corporate and Institutional banking 88,067 38,319 126,386 Other 56,483 23,048 79,532 Other 2,919<			\/	(223)	
Retail Banking 0 0 0 Corporate and Institutional banking 0 0 0 Treasury 0 0 0 Other 16 0 16 Total 16 0 16 Net income by business before Zakat and Tax Retail Banking 385 112 497 Corporate and Institutional banking 656 35 691 Treasury 245 36 281 Other 0 36 36 Total 1,286 219 1,506 Proforma Total assets by business: Treasury Total assets by business Treasury Treasury Treasury Treasury 26,094 17,468 43,562 Corporate and Institutional banking 26,094 17,468 43,562 Corporate and Institutional banking 88,067 38,319 126,386 Other 56,483 23,048 79,532 Other 2,919<	Income from JVs or associate by business				
Treasury Other 0 0 0 Total 16 0 16 Net income by business before Zakat and Tax Test income by business before Zakat and Tax Verify Corporate and Institutional banking 385 112 497 Corporate and Institutional banking 656 35 691 Treasury 245 36 281 Other 0 36 36 Total 1,286 219 1,506 Total assets by business: SAR million SAR million SAR million Total assets by business SAR million SAR million SAR million Total assets by business 26,094 17,468 43,562 Corporate and Institutional banking 88,067 38,319 126,386 Treasury 56,483 23,048 79,532 Other 2,919 778 3,697		0	0	0	
Other Total 16 0 16 Net income by business before Zakat and Tax Testing Lanking 385 112 497 Corporate and Institutional banking 656 35 691 Treasury 245 36 281 Other 0 36 36 Total 1,286 219 1,506 Fro forma Total assets by business: Total assets by business Retail Banking SAR million SAR million SAR million Total assets by business 26,094 17,468 43,562 Corporate and Institutional banking 26,094 17,468 43,562 Corporate and Institutional banking 88,067 38,319 126,386 Other 56,483 23,048 79,532 Other 2,919 778 3,697		0	0	0	
Net income by business before Zakat and Tax Retail Banking 385 112 497 Corporate and Institutional banking 656 35 691 Treasury 245 36 281 Other 0 36 36 Total 1,286 219 1,506 Proforma Total assets by business: Total assets by business: Total assets by business Retail Banking 26,094 17,468 43,562 Corporate and Institutional banking 88,067 38,319 126,386 Treasury 56,483 23,048 79,532 Other 2,919 778 3,697					
Net income by business before Zakat and Tax Retail Banking 385 112 497 Corporate and Institutional banking 656 35 691 Treasury 245 36 281 Other 0 36 36 Total 1,286 219 1,506 Pro forma Total assets by business: SAB Malwal bank Proforma SAR million SAR million SAR million SAR million Total assets by business Retail Banking 26,094 17,468 43,562 Corporate and Institutional banking 88,067 38,319 126,386 Treasury 56,483 23,048 79,532 Other 2,919 778 3,697					
Retail Banking 385 112 497 Corporate and Institutional banking 656 35 691 Treasury 245 36 281 Other 0 36 36 Total 1,286 219 1,506 Froforma Total assets by business: SABB Alawal bank Proforma SAR million SAR million SAR million Total assets by business Retail Banking 26,094 17,468 43,562 Corporate and Institutional banking 88,067 38,319 126,386 Treasury 56,483 23,048 79,532 Other 2,919 778 3,697	Total	16	0	16	
Retail Banking 385 112 497 Corporate and Institutional banking 656 35 691 Treasury 245 36 281 Other 0 36 36 Total 1,286 219 1,506 Froforma Total assets by business: SABB Alawal bank Proforma SAR million SAR million SAR million Total assets by business Retail Banking 26,094 17,468 43,562 Corporate and Institutional banking 88,067 38,319 126,386 Treasury 56,483 23,048 79,532 Other 2,919 778 3,697					
Corporate and Institutional banking Treasury 656 35 691 Other 0 36 281 Total 1,286 219 1,506 Proforma Total assets by business: SABB Alawwal bank SAR million Proforma SAR million SAR million SAR million Total assets by business Retail Banking 26,094 17,468 43,562 Corporate and Institutional banking 88,067 38,319 126,386 Treasury 56,483 23,048 79,532 Other 2,919 778 3,697		225	440	407	
Treasury Other 245 36 281 36 36 36 36 36 36 36 3					
Other Total 0 36 36 Total Pro forma Total assets by business: Total assets by business Retail Banking 26,094 17,468 43,562 Corporate and Institutional banking 88,067 38,319 126,386 Treasury 56,483 23,048 79,532 Other 2,919 778 3,697					
Total 1,286 219 1,506 Proforma Total assets by business: 1Q19 Proforma analysis SABB Nalawal bank SAR million	·				
Pro forma Total assets by business: 1Q19 Proforma analysis SABB Alawwal bank Proforma SAR million SAR million SAR million SAR million Total assets by business 26,094 17,468 43,562 Corporate and Institutional banking 88,067 38,319 126,386 Treasury 56,483 23,048 79,532 Other 2,919 778 3,697					
1Q19 Proforma analysis SABB SABB Alawwal bank Proforma SAR million SAR million SAR million Total assets by business \$AR million Retail Banking \$26,094 \$17,468 \$43,562 Corporate and Institutional banking \$88,067 \$38,319 \$126,386 Treasury \$56,483 \$23,048 \$79,532 Other \$2,919 \$778 \$3,697	10141	1,200	213	1,300	
1Q19 Proforma analysis SABB SABB Alawwal bank Proforma SAR million SAR million SAR million Total assets by business \$AR million Retail Banking \$26,094 \$17,468 \$43,562 Corporate and Institutional banking \$88,067 \$38,319 \$126,386 Treasury \$56,483 \$23,048 \$79,532 Other \$2,919 \$778 \$3,697	Pro forma Total assets by business:				
Total assets by business SAR million SAR million Retail Banking 26,094 17,468 43,562 Corporate and Institutional banking 88,067 38,319 126,386 Treasury 56,483 23,048 79,532 Other 2,919 778 3,697	•	10	Q19 Proforma analysis		
Total assets by business Retail Banking 26,094 17,468 43,562 Corporate and Institutional banking 88,067 38,319 126,386 Treasury 56,483 23,048 79,532 Other 2,919 778 3,697		SABB			
Retail Banking 26,094 17,468 43,562 Corporate and Institutional banking 88,067 38,319 126,386 Treasury 56,483 23,048 79,532 Other 2,919 778 3,697		SAR million	SAR million	SAR million	
Corporate and Institutional banking 88,067 38,319 126,386 Treasury 56,483 23,048 79,532 Other 2,919 778 3,697	Total assets by business				
Treasury 56,483 23,048 79,532 Other 2,919 778 3,697					
Other 2,919 778 3,697					
Total 173,563 79,613 253,176					
	Total	173,563	79,613	253,176	

Pro forma income statement	Proforma*
	SAR million
Special commission income	2,706
Special commission expense	(560)
Net special commission income Net fee income	2,147 342
Net exchange income	139
Income from FVIS instruments	10
Net trading income	32
Dividend income	0
Gains on FVOCI debt instruments, net	23
Other operating income	(3)
Revenue Salaries and employee-related	2,689 (510)
Rent and premises	(21)
Depreciation	(<u>1</u> 17)
General and admin	(412)
Operating expenses (excluding provisions for credit impairments)	(1,061)
Provision for credit losses	(1,682)
Total operating expenses (including provisions for credit impairments)	(2,743)
Income from operating activities Share in earnings of an associate or joint venture	(54) 50
Net income for the period before Zakat and income tax	(5)
Provision / (reversal) for Zakat and income tax - Current	(18)
Provision / (reversal) for Zakat and income tax - Deferred	14
Net income for the period after Zakat and income tax	(9)
Attributable to:	
Equity holders	(1)
Non-controlling interests	(8)
Net income for the period after Zakat and income tax *Alawwal Bank numbers are based on the management accounts	(9)
Alawwal bank humbers are based on the management accounts	
Pro forma key income statement lines by business	
·	Proforma
	SAR million
Revenue by business	
Retail Banking	1,004
Corporate and Institutional banking	1,276
Treasury Other	348 61
Total	2,689
· • • • • • • • • • • • • • • • • • • •	
Provision for credit impairment by business	
Retail Banking	(243)
Corporate and Institutional banking	(1,433)
Treasury	(6)
Other Total	(0) (1,682)
Total	(1,002)
Costs by business	
Retail Banking	(535)
Corporate and Institutional banking	(356)
Treasury	(63)
Other	(107)
Total	(1,061)
Income from JVs or associate by business	
Income from JVs or associate by business Retail Banking	0
Corporate and Institutional banking	0
Treasury	0
Other	50
Total	50
Market and L. L. Stores	
Net income by business	222
Retail Banking Corporate and Institutional banking	226 (513)
Corporate and Institutional banking Treasury	(513) 279
Other	3
Total	(5)
	(-)
Pro forma Total assets by business:	
	Proforma
Total assets by hydrone	SAR million
Total assets by business	40.000
Retail Banking Corporate and Institutional banking	43,980
Corporate and Institutional banking Treasury	127,719 88,212
Other	10,366
Total	270,278