

## SABB Reported and Pro-forma financials

- 1 SABB reported results by quarter
- 2 Alawwal bank reported results by quarter
- 3 1Q18 Proforma results
- 4 2Q18 Proforma results
- 5 3Q18 Proforma results
- 6 4Q18 Proforma results
- 7 1Q19 Proforma results
- 8 2Q19 Proforma results

## 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<br>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<br>307     | 1,391<br>300     | 1,414<br>264     | 1,451<br>256        | 1,487<br>305     | 1,583<br>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)<br>(10)      | 0                | (11)<br>3        | (9)<br>(8)          | 17<br>(0)        | 23<br>(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)<br>(526)   | (176)            | (146)            | (209)<br>(604)      | (207)            | (279)<br>(722)   |
| Provision for expected credit losses, net  | (207)            | (534)<br>91      | (537)<br>(87)    | (56)                | (609)<br>(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<br>(95)    | 1,432<br>(598)   | 1,247<br>(179)   | 1,211<br>(1,383)    | 1,286<br>(183)   | (318)<br>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)<br>972       | 833              | 1,062            | (1)<br>(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<br>2018   | 30 Jun<br>2018   | 30 Sep<br>2018   | 31 Dec<br>2018      | 31 Mar<br>2019   | 30 Jun<br>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<br>31,781    | 893<br>32,281    | 954<br>33,958    | 562<br>34,570       | 503<br>39,377    | 965<br>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<br>182,740 | 889<br>183,129   | 1,233<br>175,048 | 1,249<br>174,677    | 1,300<br>173,563 | 2,802<br>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<br>3,024 | 132,931<br>3,000 | 129,328<br>3,031 | 130,507<br>1,499    | 127,238<br>1,517 | 196,145<br>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)<br>7.450   | 134<br>7.665     | 212<br>7,460     | (3)<br>5 248        | 421<br>6 133     | 290<br>5 803     |
| Retained earnings Proposed dividends   | 7,450<br>0       | 7,665<br>0       | 7,460<br>0       | 5,248<br>1,431      | 6,133<br>1,431   | 5,893<br>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)<br>(43)     | (31)<br>(43) | (39)<br>(44)     | (32)<br>(44) | (15)<br>(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<br>259         | 0<br>223     | 0<br>256         | 0<br>135     | 0<br>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<br>1 260  | 54<br>1 530  |
| Property and equipment, net Other assets  | 1,322<br>836     | 1,304<br>741 | 1,293<br>680     | 1,269<br>804 | 1,539<br>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<br>1,106      | 95<br>1,332  | 99<br>1,584      | 103<br>1,444 | 98<br>1,619  |
| Retained earnings   | 1.100            | 1,33∠        |                  |              |              |
| Proposed dividends  |                  | ^            | ^                | / 1          |              |
| Proposed dividends  Total equity attributable to equity holders of the Bank       | 0                | 0<br>13 458  | 0<br>13 714      | 13 860       | 0<br>14 031  |
| Total equity attributable to equity holders of the Bank                           |                  | 13,458       | 0<br>13,714<br>0 | 13,860       | 14,031<br>0  |
| Total equity attributable to equity holders of the Bank Non-controlling interests | 0<br>13,228<br>0 | 13,458<br>0  | 13,714<br>0      | 13,860<br>0  | 14,031<br>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<br>SAR million | Alawwal bank<br>SAR million      | Proforma<br>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<br>0             | 28<br>0                          | 75<br>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)<br>1,028      | (577)<br>283                     | (1,311)<br>1,311        |
| Income from operating activities Share in earnings of an associate or joint venture | 1,020               | 203                              | 1,311<br>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<br>Other   | (1)<br>0            | 3<br>(0)                         | 2                       |
| Total   | (207)               | (255)                            | (0)<br>(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<br>SABB         | 8 Proforma analysis Alawwal bank | Proforma                |
|   | SABB<br>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<br>SAR million    | Alawwal bank<br>SAR million | Proform<br>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)<br>91            | (306)                       | (84                   |
|  |                        | (320)                       | (22                   |
| otal operating expenses (including provisions for credit impairments) ncome from operating activities  | (443)<br>1,426         | (626)<br>251                | (1,06<br>1,67         |
| Share in earnings of an associate or joint venture   | 1,426<br>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<br>(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                   |
|  |                        | <del></del>                 |                       |
| 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<br>6,779             | 82,76<br>9,64         |
| Treasury  Other  Total   | 63,782                 |                             |                       |

|   |  | 8 Proforma analysis  |   |
|---|--|--|---|
|   | SABB<br>SAR million                            | Alawwal bank<br>SAR million                                  | Proforma<br>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<br>ncome/ (losses) from FVTPL financial instruments, net  | 107<br>4                                       | 30   | 137<br>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<br>let income for the period after Zakat and income tax   | 1,062  | 0<br>256   | 0<br>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<br>otal  | (87)   | (278)  | (365  |
|   |  | ( -/   | (   |
| osts by business<br>etail Banking   | (307)  | (200)  | <b>(</b> E07  |
| · · · · · · · · · · · · · · · · · · ·   | (307)  | (200)  | (507  |
| orporate and Institutional banking  | (187)  | (97)   | (283  |
| reasury<br>ther   | (40)<br>(3)                                    | (17)<br>(16)   | (57   |
| otal  | (537)  | (329)  | (19<br>(866   |
| otal .  | (337)  | (323)  | (000)   |
| come from JVs or associate by business  | 0  | 0  | •   |
| etail Banking<br>ornorate and Institutional hanking   | 0  | 0  | 0   |
| orporate and Institutional banking<br>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<br>her   | 1,247  | 281  | 1,320   |
| easury<br>ther<br>otal  | 1,247  | 281  | 1,320   |
| reasury<br>ther<br><b>otal</b>  |  |  | 1,020   |
| easury<br>ther<br>otal  | 3Q1  | 8 Proforma analysis  |   |
| easury<br>her<br>vtal   | 3Q1<br>SABB                                    | 8 Proforma analysis<br>Alawwal bank                          | Proform   |
| easury<br>her<br>vtal<br>o forma Total assets by business:  | 3Q1  | 8 Proforma analysis  | Proform   |
| easury her otal o forma Total assets by business:   | 3Q1<br>SABB<br>SAR million                     | 8 Proforma analysis<br>Alawwal bank<br>SAR million           | Proform<br>SAR millio   |
| easury her otal  o forma Total assets by business:  otal assets by business etail Banking   | 3Q1<br>SABB<br>SAR million<br>26,343           | 8 Proforma analysis<br>Alawwal bank<br>SAR million<br>18,427 | Proform<br>SAR millio<br>44,770                                 |
| reasury ther total  To forma Total assets by business:  Otal assets by business etail Banking Orporate and Institutional banking  | 3Q1<br>SABB<br>SAR million<br>26,343<br>88,803 | 8 Proforma analysis Alawwal bank SAR million 18,427 40,569   | Proform<br>SAR millio<br>44,770<br>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<br>SABB<br>SAR million<br>26,343           | 8 Proforma analysis<br>Alawwal bank<br>SAR million<br>18,427 | Proforma<br>SAR million<br>44,770<br>129,372<br>75,447<br>9,526 |

| Pro forma income statement   | 4Q <sup>2</sup> | 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<br>xchange income, net   | 256<br>102      | 163<br>34            | 419          |
| come/ (losses) from FVTPL financial instruments, net   | 0               | 2                    | 136<br>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)<br>(32)    | (32)<br>(44)         | (71<br>(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)<br>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   | <b>122.1</b> 1  | (00.1)               | <b>1=</b> c= |
| etail Banking  | (331)           | (204)                | (535         |
| orporate and Institutional banking<br>easury   | (211)           | (92)<br>(16)         | (303         |
| easury<br>her  | (41)<br>(21)    | (16)                 | (57<br>(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<br>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)           |  |                        | 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 <b>3,697</b>   |  |                        |  |             |  |
|  |  |                        |  |             |  |
| Total 173,563 79,613 <b>253,176</b>  |  |                        |  |             |  |
|  | 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<br>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<br>(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)<br>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<br>61         |
| Total  | 2,689             |
| · • • • • • • • • • • • • • • • • • • •  |                   |
| Provision for credit impairment by business  |                   |
| Retail Banking   | (243)             |
| Corporate and Institutional banking  | (1,433)           |
| Treasury   | (6)               |
| Other Total  | (0)<br>(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<br>(513)      |
| Corporate and Institutional banking Treasury   | (513)<br>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<br>88,212 |
| Other  | 10,366            |
| Total  | 270,278           |
|  |                   |