

**SABB and AAB Reported and pro forma financials**

(Unaudited)

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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 data points provided within this document, the pro forma historic results are the sum of SABB's historic results with those of Alawal bank's. Individual figures may not add upto the totals due to rounding. We have used this approach as pro forma adjustments were deemed to be immaterial for the details provided within this document.

Pro forma financial historic results contain some numbers that have been re-classified in order to align with the latest period financial report presentation. In pursuance of complying with IFRSs that are endorsed in KSA, the bank has recently changed the accounting policy for zakat and income tax, the effect of which has not been considered in this pro forma.

# SABB 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	1,544	1,631	1,710	1,757	1,796
Special commission expense	(221)	(241)	(296)	(306)	(309)
<b>Net special commission income</b>	<b>1,323</b>	<b>1,391</b>	<b>1,414</b>	<b>1,451</b>	<b>1,487</b>
Fee and commission income, net	307	300	264	256	305
Exchange income, net	96	108	107	102	98
Income/ (losses) from FVTPL financial instruments, net	0	0	4	0	1
Trading income, net	47	38	47	40	20
Dividend income	0	32	34	0	42
Gain/ (losses) on FVOCI financial instruments, net	(1)	0	(11)	(9)	17
Other operating income/ (losses), net	(10)	1	3	(8)	(0)
<b>Revenue</b>	<b>1,762</b>	<b>1,869</b>	<b>1,861</b>	<b>1,831</b>	<b>1,970</b>
Salaries and employee-related expenses	(296)	(296)	(323)	(324)	(330)
Rent and premises related expenses	(35)	(28)	(35)	(38)	(15)
Depreciation	(33)	(33)	(33)	(32)	(57)
General and administrative expenses	(163)	(176)	(146)	(209)	(207)
Operating expenses (excluding provisions for credit impairments)	(526)	(534)	(537)	(604)	(609)
Provision for expected credit losses, net	(207)	91	(87)	(56)	(91)
<b>Total operating expenses (including provisions for credit impairments)</b>	<b>(733)</b>	<b>(443)</b>	<b>(624)</b>	<b>(659)</b>	<b>(700)</b>
<b>Income from operating activities</b>	<b>1,028</b>	<b>1,426</b>	<b>1,237</b>	<b>1,172</b>	<b>1,270</b>
<b>Share in earnings of an associate or joint venture</b>	<b>11</b>	<b>7</b>	<b>10</b>	<b>39</b>	<b>16</b>
<b>Net income for the period</b>	<b>1,039</b>	<b>1,432</b>	<b>1,247</b>	<b>1,211</b>	<b>1,286</b>
Attributable to:					
Equity holders of the bank	1,042	1,432	1,247	1,212	1,285
Non-controlling interest	(3)	0	0	(1)	1
<b>Net income for the period</b>	<b>1,039</b>	<b>1,432</b>	<b>1,247</b>	<b>1,211</b>	<b>1,286</b>

## 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
<b>Assets</b>					
Cash and balances with SAMA	23,882	21,128	13,158	14,101	13,289
Due from banks and other financial institutions	6,885	12,868	11,918	12,041	6,161
Positive fair value derivatives	791	893	954	562	503
Investments, net	31,781	32,281	33,958	34,570	39,377
Loans and advances, net	116,495	113,362	112,128	110,326	110,357
Investment in a joint venture	535	542	494	533	549
Property and equipment, net	1,144	1,166	1,205	1,281	2,012
Other assets	1,109	773	1,124	1,150	1,418
<b>Total assets</b>	<b>182,622</b>	<b>183,013</b>	<b>174,939</b>	<b>174,564</b>	<b>173,667</b>
<b>Liabilities and Equity</b>					
<b>Liabilities</b>					
Due to banks and other financial institutions	3,103	5,662	1,198	1,013	913
Customers' deposits	135,392	132,931	129,328	130,507	127,238
Debt securities in issue	3,024	3,000	3,031	1,499	1,517
Borrowings	1,688	1,687	1,694	1,695	1,696
Negative fair value derivatives	668	722	763	547	645
Other liabilities	6,852	6,042	6,075	6,839	7,666
<b>Total liabilities</b>	<b>150,727</b>	<b>150,043</b>	<b>142,089</b>	<b>142,101</b>	<b>139,676</b>
<b>Equity</b>					
<b>Equity attributable to equity holders of the Bank</b>					
Share capital	15,000	15,000	15,000	15,000	15,000
Statutory reserve	9,546	10,164	10,164	10,778	10,778
Other reserves	(106)	134	212	(3)	421
Retained earnings	7,333	7,549	7,351	5,135	6,237
Proposed dividends	0	0	0	1,431	1,431
<b>Total equity attributable to equity holders of the Bank</b>	<b>31,772</b>	<b>32,847</b>	<b>32,727</b>	<b>32,341</b>	<b>33,868</b>
Non-controlling interest	123	123	123	122	123
<b>Total equity</b>	<b>31,895</b>	<b>32,970</b>	<b>32,850</b>	<b>32,463</b>	<b>33,991</b>
<b>Total liabilities and equity</b>	<b>182,622</b>	<b>183,013</b>	<b>174,939</b>	<b>174,564</b>	<b>173,667</b>

# 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)
<b>Net special commission income</b>	<b>670</b>	<b>668</b>	<b>692</b>	<b>724</b>	<b>670</b>
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
<b>Revenue</b>	<b>860</b>	<b>877</b>	<b>886</b>	<b>940</b>	<b>900</b>
Salaries and employee-related expenses	(169)	(164)	(170)	(160)	(163)
Rent and premises related expenses	(39)	(31)	(39)	(32)	(15)
Depreciation	(43)	(43)	(44)	(44)	(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)
<b>Total operating expenses (including provisions for credit impairments)</b>	<b>(577)</b>	<b>(626)</b>	<b>(607)</b>	<b>(630)</b>	<b>(680)</b>
<b>Income from operating activities</b>	<b>283</b>	<b>251</b>	<b>279</b>	<b>310</b>	<b>219</b>
<b>Share in earnings of an associate or joint venture</b>	<b>3</b>	<b>3</b>	<b>2</b>	<b>0</b>	<b>0</b>
<b>Net income for the period</b>	<b>286</b>	<b>254</b>	<b>281</b>	<b>310</b>	<b>219</b>
Attributable to:					
Equity holders of the bank	286	254	281	310	219
Non-controlling interest	0	0	0	0	0
<b>Net income for the period</b>	<b>286</b>	<b>254</b>	<b>281</b>	<b>310</b>	<b>219</b>

## 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
<b>Assets</b>					
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	54
Property and equipment, net	1,322	1,304	1,293	1,269	1,539
Other assets	792	694	637	754	863
<b>Total assets</b>	<b>88,803</b>	<b>84,884</b>	<b>84,066</b>	<b>82,028</b>	<b>79,613</b>
<b>Liabilities and Equity</b>					
<b>Liabilities</b>					
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
<b>Total liabilities</b>	<b>75,576</b>	<b>71,426</b>	<b>70,352</b>	<b>68,168</b>	<b>65,582</b>
<b>Equity</b>					
<b>Equity attributable to equity holders of the Bank</b>					
Share capital	11,431	11,431	11,431	11,431	11,431
Statutory reserve	600	600	600	883	883
Other reserves	91	95	99	103	98
Retained earnings	1,106	1,332	1,584	1,444	1,619
Proposed dividends	0	0	0	0	0
<b>Total equity attributable to equity holders of the Bank</b>	<b>13,228</b>	<b>13,458</b>	<b>13,714</b>	<b>13,860</b>	<b>14,031</b>
Non-controlling interest	0	0	0	0	0
<b>Total equity</b>	<b>13,228</b>	<b>13,458</b>	<b>13,714</b>	<b>13,860</b>	<b>14,031</b>
<b>Total liabilities and equity</b>	<b>88,803</b>	<b>84,884</b>	<b>84,066</b>	<b>82,028</b>	<b>79,613</b>

**1Q18 Proforma Income statement, revenue and net income by business and selected statement of financial position information**
**Pro forma income statement**

	1Q18 Proforma analysis		
	SABB	Alawwal bank	Proforma
	SAR million	SAR million	SAR million
Special commission income	1,544	899	2,443
Special commission expense	(221)	(229)	(450)
<b>Net special commission income</b>	<b>1,323</b>	<b>670</b>	<b>1,993</b>
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	47	28	75
Dividend income	0	0	0
Gain/ (losses) on FVOCI financial instruments, net	(1)	0	(1)
Other operating income/ (losses), net	(10)	0	(10)
<b>Revenue</b>	<b>1,762</b>	<b>860</b>	<b>2,622</b>
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)
<b>Total operating expenses (including provisions for credit impairments)</b>	<b>(733)</b>	<b>(577)</b>	<b>(1,311)</b>
<b>Income from operating activities</b>	<b>1,028</b>	<b>283</b>	<b>1,311</b>
<b>Share in earnings of an associate or joint venture</b>	<b>11</b>	<b>3</b>	<b>14</b>
<b>Net income for the period</b>	<b>1,039</b>	<b>286</b>	<b>1,325</b>
Attributable to:			
Equity holders of the bank	1,042	286	1,328
Non-controlling interest	(3)	0	(3)
<b>Net income for the period</b>	<b>1,039</b>	<b>286</b>	<b>1,325</b>

**Pro forma key income statement lines by business**

	1Q18 Proforma analysis		
	SABB	Alawwal bank	Proforma
	SAR million	SAR million	SAR million
<b>Revenue by business</b>			
Retail Banking	636	353	989
Corporate and Institutional banking	837	398	1,235
Treasury	298	109	407
Other	(9)	(1)	(10)
<b>Total</b>	<b>1,762</b>	<b>860</b>	<b>2,622</b>
<b>Provisions for credit impairments by business</b>			
Retail Banking	(86)	(34)	(120)
Corporate and Institutional banking	(121)	(223)	(344)
Treasury	(1)	3	2
Other	0	(0)	(0)
<b>Total</b>	<b>(207)</b>	<b>(255)</b>	<b>(462)</b>
<b>Costs by business</b>			
Retail Banking	(306)	(199)	(505)
Corporate and Institutional banking	(179)	(95)	(274)
Treasury	(41)	(17)	(58)
Other	0	(12)	(11)
<b>Total</b>	<b>(526)</b>	<b>(323)</b>	<b>(849)</b>
<b>Income from JVs or associate by business</b>			
Retail Banking	0	0	0
Corporate and Institutional banking	0	0	0
Treasury	0	0	0
Other	11	3	14
<b>Total</b>	<b>11</b>	<b>3</b>	<b>14</b>
<b>Net income by business</b>			
Retail Banking	244	121	365
Corporate and Institutional banking	538	80	618
Treasury	256	95	351
Other	1	(9)	(8)
<b>Total</b>	<b>1,039</b>	<b>286</b>	<b>1,325</b>

**Pro forma Total assets by business:**

	1Q18 Proforma analysis		
	SABB	Alawwal bank	Proforma
	SAR million	SAR million	SAR million
<b>Total assets by business</b>			
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	2,575	7,182	9,756
<b>Total</b>	<b>182,622</b>	<b>88,803</b>	<b>271,425</b>

## 2Q18 Proforma Income statement, revenue and net income by business and selected statement of financial position information

### Pro forma income statement

	2Q18 Proforma analysis		
	SABB	Alawwal bank	Proforma
	SAR million	SAR million	SAR million
Special commission income	1,631	906	2,537
Special commission expense	(241)	(238)	(478)
<b>Net special commission income</b>	<b>1,391</b>	<b>668</b>	<b>2,059</b>
Fee and commission income, net	300	152	452
Exchange income, net	108	31	139
Income/ (losses) from FVTPL financial instruments, net	0	8	8
Trading income, net	38	17	54
Dividend income	32	0	32
Gain/ (losses) on FVOCI financial instruments, net	0	0	0
Other operating income/ (losses), net	1	0	1
<b>Revenue</b>	<b>1,869</b>	<b>877</b>	<b>2,746</b>
Salaries and employee-related expenses	(296)	(164)	(459)
Rent and premises related expenses	(28)	(31)	(59)
Depreciation	(33)	(43)	(76)
General and administrative expenses	(176)	(69)	(246)
Operating expenses (excluding provisions for credit impairments)	(534)	(306)	(840)
Provision for expected credit losses, net	91	(320)	(229)
<b>Total operating expenses (including provisions for credit impairments)</b>	<b>(443)</b>	<b>(626)</b>	<b>(1,069)</b>
<b>Income from operating activities</b>	<b>1,426</b>	<b>251</b>	<b>1,677</b>
<b>Share in earnings of an associate or joint venture</b>	<b>7</b>	<b>3</b>	<b>9</b>
<b>Net income for the period</b>	<b>1,432</b>	<b>254</b>	<b>1,686</b>
Attributable to:			
Equity holders of the bank	1,432	254	1,686
Non-controlling interest	0	0	0
<b>Net income for the period</b>	<b>1,432</b>	<b>254</b>	<b>1,686</b>

### Pro forma key income statement lines by business

	2Q18 Proforma analysis		
	SABB	Alawwal bank	Proforma
	SAR million	SAR million	SAR million
<b>Revenue by business</b>			
Retail Banking	677	354	1,031
Corporate and Institutional banking	859	410	1,269
Treasury	298	117	415
Other	35	(4)	31
<b>Total</b>	<b>1,869</b>	<b>877</b>	<b>2,746</b>
<b>Impairments by business</b>			
Retail Banking	(38)	(68)	(106)
Corporate and Institutional banking	128	(253)	(125)
Treasury	1	0	1
Other	0	0	0
<b>Total</b>	<b>91</b>	<b>(320)</b>	<b>(230)</b>
<b>Costs by business</b>			
Retail Banking	(306)	(198)	(504)
Corporate and Institutional banking	(185)	(87)	(272)
Treasury	(39)	(13)	(52)
Other	(4)	(8)	(12)
<b>Total</b>	<b>(534)</b>	<b>(306)</b>	<b>(840)</b>
<b>Income from JVs or associate by business</b>			
Retail Banking	0	0	0
Corporate and Institutional banking	0	0	0
Treasury	0	0	0
Other	7	3	9
<b>Total</b>	<b>7</b>	<b>3</b>	<b>9</b>
<b>Net income by business</b>			
Retail Banking	333	88	421
Corporate and Institutional banking	801	71	872
Treasury	260	104	364
Other	38	(9)	29
<b>Total</b>	<b>1,432</b>	<b>254</b>	<b>1,686</b>

### Pro forma Total assets by business:

	2Q18 Proforma analysis		
	SABB	Alawwal bank	Proforma
	SAR million	SAR million	SAR million
<b>Total assets by business</b>			
Retail Banking	27,003	18,918	45,920
Corporate and Institutional banking	89,477	40,210	129,687
Treasury	63,782	18,978	82,760
Other	2,751	6,779	9,530
<b>Total</b>	<b>183,013</b>	<b>84,884</b>	<b>267,897</b>

### 3Q18 Proforma Income statement, revenue and net income by business and selected statement of financial position information

Pro forma income statement			
	3Q18 Proforma analysis		
	SABB	Alawwal bank	Proforma
	SAR million	SAR million	SAR million
Special commission income	1,710	953	2,663
Special commission expense	(296)	(261)	(557)
<b>Net special commission income</b>	<b>1,414</b>	<b>692</b>	<b>2,106</b>
Fee and commission income, net	264	151	415
Exchange income, net	107	30	137
Income/ (losses) from FVTPL financial instruments, net	4	0	4
Trading income, net	47	13	61
Dividend income	34	0	34
Gain/ (losses) on FVOCI financial instruments, net	(11)	0	(11)
Other operating income/ (losses), net	3	0	3
<b>Revenue</b>	<b>1,861</b>	<b>886</b>	<b>2,748</b>
Salaries and employee-related expenses	(323)	(170)	(493)
Rent and premises related expenses	(35)	(39)	(74)
Depreciation	(33)	(44)	(77)
General and administrative expenses	(146)	(77)	(223)
Operating expenses (excluding provisions for credit impairments)	(537)	(329)	(866)
Provision for expected credit losses, net	(87)	(278)	(365)
<b>Total operating expenses (including provisions for credit impairments)</b>	<b>(624)</b>	<b>(607)</b>	<b>(1,231)</b>
<b>Income from operating activities</b>	<b>1,237</b>	<b>279</b>	<b>1,516</b>
<b>Share in earnings of an associate or joint venture</b>	<b>10</b>	<b>2</b>	<b>12</b>
<b>Net income for the period</b>	<b>1,247</b>	<b>281</b>	<b>1,528</b>
Attributable to:			
Equity holders of the bank	1,247	281	1,528
Non-controlling interest	0	0	0
<b>Net income for the period</b>	<b>1,247</b>	<b>281</b>	<b>1,528</b>

  

Pro forma key income statement lines by business			
	3Q18 Proforma analysis		
	SABB	Alawwal bank	Proforma
	SAR million	SAR million	SAR million
<b>Revenue by business</b>			
Retail Banking	661	360	1,021
Corporate and Institutional banking	859	414	1,273
Treasury	305	93	398
Other	36	19	55
<b>Total</b>	<b>1,861</b>	<b>886</b>	<b>2,748</b>
<b>Impairments by business</b>			
Retail Banking	(67)	(54)	(121)
Corporate and Institutional banking	(24)	(225)	(250)
Treasury	4	1	5
Other	0	0	0
<b>Total</b>	<b>(87)</b>	<b>(278)</b>	<b>(365)</b>
<b>Costs by business</b>			
Retail Banking	(307)	(200)	(507)
Corporate and Institutional banking	(187)	(97)	(283)
Treasury	(40)	(17)	(57)
Other	(3)	(16)	(19)
<b>Total</b>	<b>(537)</b>	<b>(329)</b>	<b>(866)</b>
<b>Income from JVs or associate by business</b>			
Retail Banking	0	0	0
Corporate and Institutional banking	0	0	0
Treasury	0	0	0
Other	10	2	12
<b>Total</b>	<b>10</b>	<b>2</b>	<b>12</b>
<b>Net income by business</b>			
Retail Banking	287	106	393
Corporate and Institutional banking	648	92	740
Treasury	269	78	347
Other	43	6	49
<b>Total</b>	<b>1,247</b>	<b>281</b>	<b>1,528</b>

  

Pro forma Total assets by business:			
	3Q18 Proforma analysis		
	SABB	Alawwal bank	Proforma
	SAR million	SAR million	SAR million
<b>Total assets by business</b>			
Retail Banking	26,343	18,427	44,770
Corporate and Institutional banking	88,803	40,569	129,372
Treasury	57,143	18,303	75,447
Other	2,651	6,766	9,417
<b>Total</b>	<b>174,939</b>	<b>84,066</b>	<b>259,005</b>



#### 4Q18 Proforma Income statement, revenue and net income by business and selected statement of financial position information

##### Pro forma income statement

	4Q18 Proforma analysis		
	SABB	Alawwal bank	Proforma
	SAR million	SAR million	SAR million
Special commission income	1,757	998	2,755
Special commission expense	(306)	(274)	(580)
<b>Net special commission income</b>	<b>1,451</b>	<b>724</b>	<b>2,175</b>
Fee and commission income, net	256	163	419
Exchange income, net	102	34	136
Income/ (losses) from FVTPL financial instruments, net	0	2	2
Trading income, net	40	17	57
Dividend income	0	0	0
Gain/ (losses) on FVOCI financial instruments, net	(9)	0	(9)
Other operating income/ (losses), net	(8)	0	(8)
<b>Revenue</b>	<b>1,831</b>	<b>940</b>	<b>2,772</b>
Salaries and employee-related expenses	(324)	(160)	(484)
Rent and premises related expenses	(38)	(32)	(71)
Depreciation	(32)	(44)	(76)
General and administrative expenses	(209)	(85)	(294)
Operating expenses (excluding provisions for credit impairments)	(604)	(321)	(924)
Provision for expected credit losses, net	(56)	(310)	(365)
<b>Total operating expenses (including provisions for credit impairments)</b>	<b>(659)</b>	<b>(630)</b>	<b>(1,290)</b>
<b>Income from operating activities</b>	<b>1,172</b>	<b>310</b>	<b>1,482</b>
<b>Share in earnings of an associate or joint venture</b>	<b>39</b>	<b>0</b>	<b>39</b>
<b>Net income for the period</b>	<b>1,211</b>	<b>310</b>	<b>1,521</b>
Attributable to:			
Equity holders of the bank	1,212	310	1,522
Non-controlling interest	(1)	0	(1)
<b>Net income for the period</b>	<b>1,211</b>	<b>310</b>	<b>1,521</b>

##### Pro forma key income statement lines by business

	4Q18 Proforma analysis		
	SABB	Alawwal bank	Proforma
	SAR million	SAR million	SAR million
<b>Revenue by business</b>			
Retail Banking	650	358	1,008
Corporate and Institutional banking	885	454	1,339
Treasury	300	80	380
Other	(2)	48	45
<b>Total</b>	<b>1,831</b>	<b>940</b>	<b>2,772</b>
<b>Impairments by business</b>			
Retail Banking	(1)	4	3
Corporate and Institutional banking	(55)	(314)	(368)
Treasury	(0)	0	0
Other	0	0	0
<b>Total</b>	<b>(56)</b>	<b>(310)</b>	<b>(365)</b>
<b>Costs by business</b>			
Retail Banking	(331)	(204)	(535)
Corporate and Institutional banking	(211)	(92)	(303)
Treasury	(41)	(16)	(57)
Other	(21)	(8)	(30)
<b>Total</b>	<b>(604)</b>	<b>(321)</b>	<b>(924)</b>
<b>Income from JVs or associate by business</b>			
Retail Banking	0	0	0
Corporate and Institutional banking	0	0	0
Treasury	0	0	0
Other	39	0	39
<b>Total</b>	<b>39</b>	<b>0</b>	<b>39</b>
<b>Net income by business</b>			
Retail Banking	318	157	475
Corporate and Institutional banking	619	49	667
Treasury	259	64	323
Other	15	40	54
<b>Total</b>	<b>1,211</b>	<b>310</b>	<b>1,521</b>

##### Pro forma Total assets by business:

	4Q18 Proforma analysis		
	SABB	Alawwal bank	Proforma
	SAR million	SAR million	SAR million
<b>Total assets by business</b>			
Retail Banking	25,872	18,048	43,920
Corporate and Institutional banking	87,698	39,720	127,418
Treasury	58,330	17,606	75,936
Other	2,664	6,655	9,319
<b>Total</b>	<b>174,564</b>	<b>82,028</b>	<b>256,592</b>

# 1Q19 Proforma Income statement, revenue and net income by business and selected statement of financial position information

Pro forma income statement			
	1Q19 Proforma analysis		
	SABB	Alawwal bank	Proforma
	SAR million	SAR million	SAR million
Special commission income	1,796	918	2,714
Special commission expense	(309)	(248)	(557)
<b>Net special commission income</b>	<b>1,487</b>	<b>670</b>	<b>2,157</b>
Fee and commission income, net	305	132	437
Exchange income, net	98	31	130
Income/ (losses) from FVTPL financial instruments, net	1	7	8
Trading income, net	20	59	80
Dividend income	42	0	42
Gain/ (losses) on FVOCI financial instruments, net	17	0	17
Other operating income/ (losses), net	(0)	0	(0)
<b>Revenue</b>	<b>1,970</b>	<b>900</b>	<b>2,869</b>
Salaries and employee-related expenses	(330)	(163)	(493)
Rent and premises related expenses	(15)	(15)	(30)
Depreciation	(57)	(60)	(117)
General and administrative expenses	(207)	(85)	(293)
Operating expenses (excluding provisions for credit impairments)	(609)	(323)	(933)
Provision for expected credit losses, net	(91)	(357)	(448)
<b>Total operating expenses (including provisions for credit impairments)</b>	<b>(700)</b>	<b>(680)</b>	<b>(1,380)</b>
<b>Income from operating activities</b>	<b>1,270</b>	<b>219</b>	<b>1,489</b>
<b>Share in earnings of an associate or joint venture</b>	<b>16</b>	<b>0</b>	<b>16</b>
<b>Net income for the period</b>	<b>1,286</b>	<b>219</b>	<b>1,505</b>
Attributable to:			
Equity holders of the bank	1,285	219	1,504
Non-controlling interest	1	0	1
<b>Net income for the period</b>	<b>1,286</b>	<b>219</b>	<b>1,505</b>

  

Pro forma key income statement lines by business			
	1Q19 Proforma analysis		
	SABB	Alawwal bank	Proforma
	SAR million	SAR million	SAR million
<b>Revenue by business</b>			
Retail Banking	665	360	1,026
Corporate and Institutional banking	974	426	1,400
Treasury	287	73	360
Other	43	41	84
<b>Total</b>	<b>1,970</b>	<b>900</b>	<b>2,870</b>
<b>Impairments by business</b>			
Retail Banking	47	(49)	(2)
Corporate and Institutional banking	(137)	(289)	(426)
Treasury	(1)	(19)	(20)
Other	0	0	0
<b>Total</b>	<b>(91)</b>	<b>(357)</b>	<b>(448)</b>
<b>Costs by business</b>			
Retail Banking	(328)	(199)	(526)
Corporate and Institutional banking	(182)	(102)	(284)
Treasury	(41)	(18)	(58)
Other	(59)	(5)	(64)
<b>Total</b>	<b>(609)</b>	<b>(323)</b>	<b>(933)</b>
<b>Income from JVs or associate by business</b>			
Retail Banking	0	0	0
Corporate and Institutional banking	0	0	0
Treasury	0	0	0
Other	16	0	16
<b>Total</b>	<b>16</b>	<b>0</b>	<b>16</b>
<b>Net income by business</b>			
Retail Banking	385	112	497
Corporate and Institutional banking	656	35	691
Treasury	245	36	281
Other	0	36	36
<b>Total</b>	<b>1,286</b>	<b>219</b>	<b>1,505</b>

  

Pro forma Total assets by business:			
	1Q19 Proforma analysis		
	SABB	Alawwal bank	Proforma
	SAR million	SAR million	SAR million
<b>Total assets by business</b>			
Retail Banking	26,094	17,468	43,562
Corporate and Institutional banking	88,067	38,319	126,386
Treasury	56,483	16,829	73,312
Other	3,023	6,997	10,020
<b>Total</b>	<b>173,667</b>	<b>79,613</b>	<b>253,280</b>