The Saudi Investment Bank

Qualitative & Quantitative Disclosures under Pillar III of Basel III for March 31, 2019

KM1: Key metrics (at consolidated group level)

		a	b	c	d	e
		31-Mar-19	**31-Dec-18**	**30-Sep-18**	**30-Jun-18**	**31-Mar-18**
Available capital (amounts)						
1	Common Equity Tier 1 (CET1): *(Exclusive of IFRS 9 adjustments)*	12,933,337	12,457,937	13,304,561	13,531,114	13,740,336
1a	Fully loaded ECL accounting model	12,604,315	12,293,426	13,140,050	13,366,603	13,575,825
2	Tier 1 (Exclusive of IFRS 9 adjustments)	14,718,337	14,242,937	15,089,561	15,316,114	15,525,336
2a	Fully loaded ECL accounting model Tier 1	14,389,315	14,078,426	14,925,050	15,151,603	15,360,825
3	Total capital (Exclusive of IFRS 9 adjustments)	14,736,632	14,261,232	15,107,856	15,334,409	15,543,631
3a	Fully loaded ECL accounting model total capital	13,914,076	13,438,676	14,285,300	14,511,853	14,721,075
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)-Pillar 1	**83,699,206**	**86,418,521**	**84,622,614**	**82,915,298**	**81,541,760**
	Risk-based capital ratios as a percentage of RWA-Pillar 1					
5	Common Equity Tier 1 ratio (%)	15.45%	14.42%	15.72%	16.32%	16.85%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	15.06%	14.23%	15.53%	16.12%	16.65%
6	Tier 1 ratio (%)	17.58%	16.48%	17.83%	18.47%	19.04%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.19%	16.29%	17.64%	18.27%	18.84%
7	Total capital ratio (%)	17.61%	16.50%	17.85%	18.49%	19.06%
7a	Fully loaded ECL accounting model total capital ratio (%)	16.62%	15.55%	16.88%	17.50%	18.05%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	1.88%	1.88%	1.88%	1.88%
9	Countercyclical buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	**Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)**	**2.50%**	**1.88%**	**1.88%**	**1.88%**	**1.88%**
12	CET1 available after meeting the Bank's minimum capital requirements (%) (5-11)	**12.95%**	**12.54%**	**13.85%**	**14.44%**	**14.98%**
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	104,913,392	106,653,088	105,455,660	111,942,893	100,749,749
14	Basel III leverage ratio (%) (row 2 / row 13)	14.03%	13.35%	14.31%	13.68%	15.41%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	13.72%	13.20%	14.15%	13.54%	15.25%
	Liquidity Coverage Ratio					
15	Total HQLA	18,395,787	18,497,904	20,223,870	23,519,226	18,475,924
16	Total net cash outflow	9,882,267	9,266,693	8,019,322	6,596,310	8,432,693
17	LCR ratio (%)	**186.15%**	**199.62%**	**252.19%**	**356.55%**	**219.10%**
	Net Stable Funding Ratio					
18	Total available stable funding	64,141,553	62,635,376	61,049,775	65,505,161	60,280,548
19	Total required stable funding	57,779,606	58,113,707	55,775,556	55,030,661	52,898,982
20	NSFR ratio (%)	**111.01%**	**107.78%**	**109.46%**	**119.03%**	**113.95%**