The Saudi Investment Bank

Quantitative Disclosures under Pillar III of Basel III for December 31, 2021

KM1: Key metrics (at consolidated group level)

SAR (000)		a	b	c	d	e
		31-Dec-21	30-Sep-21	30-Jun-21	31-Mar-21	31-Dec-20
Available capital (amounts)						
1	Common Equity Tier 1 (CET1) (excluding IFRS 9 Adjustment)	15,605,736	15,492,322	14,321,446	14,193,532	14,135,294
1a	Fully loaded ECL accounting model	14,783,180	14,669,766	13,498,890	13,370,976	13,312,738
2	Tier 1 (excluding IFRS 9 Adjustment)	17,105,736	17,492,322	16,321,446	16,193,532	16,135,294
2a	Fully loaded ECL accounting model Tier 1	16,283,180	16,669,766	15,498,890	15,370,976	15,312,738
3	Total capital (Tier I+Tier II) (excluding IFRS 9 Adjustment)	17,750,172	18,136,758	16,965,882	16,837,968	16,779,730
3a	Fully loaded ECL accounting model total capital	16,927,616	17,314,202	16,143,326	16,015,412	15,957,174
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)-Pillar 1	**85,165,308**	**84,214,002**	**79,809,997**	**79,619,888**	**79,537,458**
	Risk-based capital ratios as a percentage of RWA-Pillar 1					
5	Common Equity Tier 1 ratio (%)	18.32%	18.40%	17.94%	17.83%	17.77%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	17.36%	17.42%	16.91%	16.79%	16.74%
6	Tier 1 ratio (%)	20.09%	21.75%	21.48%	20.34%	20.29%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	19.12%	20.77%	20.45%	19.31%	19.25%
7	Total capital ratio (%)	20.84%	22.52%	22.42%	21.15%	21.10%
7a	Fully loaded ECL accounting model total capital ratio (%)	19.88%	21.54%	21.39%	20.11%	20.06%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
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%**	**2.50%**	**2.50%**	**2.50%**	**2.50%**
12	CET1 available after meeting the Bank's minimum capital requirements (%) (5-11)	**15.82%**	**15.90%**	**15.44%**	**15.33%**	**15.27%**
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	111,823,847	109,706,289	108,692,552	105,986,796	109,609,327
14	Basel III leverage ratio (%) (row 2 / row 13)	15.30%	16.69%	15.77%	16.05%	15.47%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	**14.56%**	**15.94%**	**15.02%**	**14.50%**	**14.72%**
	Liquidity Coverage Ratio					
15	Total HQLA	14,588,409	15,142,681	16,070,425	15,920,778	16,948,453
16	Total net cash outflow	5,993,079	7,935,837	7,786,796	7,880,219	7,959,201
17	LCR ratio (%)	**243.42%**	**190.81%**	**206.38%**	**202.03%**	**212.94%**
	Net Stable Funding Ratio					
18	Total available stable funding	65,622,239	66,866,571	64,784,589	62,062,448	63,596,940
19	Total required stable funding	52,047,594	52,202,437	51,401,377	50,293,626	49,758,156
20	NSFR ratio (%)	**126.08%**	**128.09%**	**126.04%**	**123.40%**	**127.81%**