البنك السعودي للاستثمار
The Saudi Investment Bank

Qualitative & Quantitative Disclosures under Pillar III of Basel III for September 30, 2019

KM1: Key metrics (at consolidated group level)

		a	b	c	d	e
		30-Sep-19	**30-Jun-19**	**31-Mar-19**	**31-Dec-18**	**30-Sep-18**
Available capital (amounts)						
1	Common Equity Tier 1 (CET1): *(Exclusive of IFRS 9 adjustments)*	12,763,285	12,304,499	12,933,337	12,457,937	13,304,561
1a	Fully loaded ECL accounting model	12,434,263	11,975,477	12,604,315	12,293,426	13,140,050
2	Tier 1 (Exclusive of IFRS 9 adjustments)	14,763,285	14,304,499	14,718,337	14,242,937	15,089,561
2a	Fully loaded ECL accounting model Tier 1	14,434,263	13,975,477	14,389,315	14,078,426	14,925,050
3	Total capital (Exclusive of IFRS 9 adjustments)	14,781,580	14,322,794	14,736,632	14,261,232	15,107,856
3a	Fully loaded ECL accounting model total capital	13,959,024	13,500,238	13,914,076	13,438,676	14,285,300
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)-Pillar 1	**82,356,842**	**83,651,684**	**83,699,206**	**86,418,521**	**84,622,614**
	Risk-based capital ratios as a percentage of RWA-Pillar 1					
5	Common Equity Tier 1 ratio (%)	15.50%	14.71%	15.45%	14.42%	15.72%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	15.10%	14.32%	15.06%	14.23%	15.53%
6	Tier 1 ratio (%)	17.93%	17.10%	17.58%	16.48%	17.83%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.53%	16.71%	17.19%	16.29%	17.64%
7	Total capital ratio (%)	17.95%	17.12%	17.61%	16.50%	17.85%
7a	Fully loaded ECL accounting model total capital ratio (%)	16.95%	16.14%	16.62%	15.55%	16.88%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	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%**	**2.50%**	**2.50%**	**1.88%**	**1.88%**
12	CET1 available after meeting the Bank's minimum capital requirements (%) (5-11)	**13.00%**	**12.21%**	**12.95%**	**12.54%**	**13.85%**
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	106,841,913	108,265,613	104,913,392	106,653,088	105,455,660
14	Basel III leverage ratio (%) (row 2 / row 13)	13.82%	13.21%	14.03%	13.35%	14.31%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	**13.51%**	**12.91%**	**13.72%**	**13.20%**	**14.15%**
	Liquidity Coverage Ratio					
15	Total HQLA	19,213,121	18,221,279	18,395,787	18,497,904	20,223,870
16	Total net cash outflow	9,189,933	8,483,933	9,882,267	9,266,693	8,019,322
17	LCR ratio (%)	**209.07%**	**214.77%**	**186.15%**	**199.62%**	**252.19%**
	Net Stable Funding Ratio					
18	Total available stable funding	59,440,799	60,647,814	64,141,553	62,635,376	61,049,775
19	Total required stable funding	50,125,334	50,491,417	57,779,606	58,113,707	55,775,556
20	NSFR ratio (%)	**118.58%**	**120.12%**	**111.01%**	**107.78%**	**109.46%**