البنك السعودي للاستثمار
The Saudi Investment Bank

Basel III Pillar III

Qualitative & Quantitative Disclosures

September 30, 2026

Template KM1: Key metrics (at consolidated group level)

SR 000's

		September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025
		T	T-1	T-2	T-3	T-4
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	17,400,122	17,653,446	17,509,001	17,102,677	16,413,969
1a	Fully loaded ECL accounting model	17,400,122	17,653,446	17,509,001	17,102,677	16,413,969
2	Tier 1	24,562,622	24,815,946	22,821,501	22,415,177	21,726,469
2a	Fully loaded ECL accounting model Tier 1	24,562,622	24,815,946	22,821,501	22,415,177	21,726,469
3	Total capital	25,438,002	25,526,306	23,529,146	23,081,836	22,449,845
3a	Fully loaded ECL accounting model total capital	25,438,002	25,526,306	23,529,146	23,081,836	22,449,845
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	131,037,881	126,123,363	124,465,232	119,492,473	124,283,885
4a	Total risk-weighted assets (pre-floor)	131,037,881	126,123,364	124,465,232	119,492,473	124,283,885
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	13.28%	14.00%	14.07%	14.31%	13.21%
5a	Fully loaded ECL accounting model CET1 (%)	13.28%	14.00%	14.07%	14.31%	13.21%
5b	CET1 ratio (%) (pre-floor ratio)	13.28%	14.00%	14.07%	14.31%	13.21%
6	Tier 1 ratio (%)	18.74%	19.68%	18.34%	18.76%	17.48%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	18.74%	19.68%	18.34%	18.76%	17.48%
6b	Tier 1 ratio (%) (pre-floor ratio)	18.74%	19.68%	18.34%	18.76%	17.48%
7	Total capital ratio (%)	19.41%	20.24%	18.90%	19.32%	18.06%
7a	Fully loaded ECL accounting model total capital ratio (%)	19.41%	20.24%	18.90%	19.32%	18.06%
7b	Total capital ratio (%) (pre-floor ratio)	19.41%	20.24%	18.90%	19.32%	18.06%
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 (%)	1.01%	1.01%	0.02%	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)	**3.51%**	**3.51%**	**2.52%**	**2.50%**	**2.50%**
12	CET1 available after meeting the bank's minimum capital requirements (%)	**9.77%**	**10.49%**	**11.55%**	**11.81%**	**10.71%**
Basel III leverage ratio						
13	**Total Basel III leverage ratio exposure measure**	**212,021,037**	**207,408,367**	**204,078,222**	**196,747,430**	**200,202,743**
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	**11.58%**	**11.96%**	**11.18%**	**11.39%**	**10.85%**
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	**11.58%**	**11.96%**	**11.18%**	**11.39%**	**10.85%**
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	**11.58%**	**11.96%**	**11.18%**	**11.39%**	**10.85%**
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	**11.58%**	**11.96%**	**11.18%**	**11.39%**	**10.85%**
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	**11.58%**	**11.96%**	**11.18%**	**11.39%**	**10.85%**
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	23,454,559	24,318,034	23,468,580	22,143,110	19,661,552
16	Total net cash outflow	11,345,305	12,375,655	12,301,172	11,947,065	9,389,538
17	LCR ratio (%)	**206.73%**	**196.50%**	**190.78%**	**185.34%**	**209.40%**
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	125,031,545	119,667,733	116,809,938	113,534,978	113,115,665
19	Total required stable funding	111,592,629	107,342,415	103,823,737	101,350,412	101,098,110
20	NSFR ratio	**112.04%**	**111.48%**	**112.51%**	**112.02%**	**111.89%**

Template OV1: Overview of RWA

SR 000's

		a	b	c	Drivers behind significant differences in T and T-1
		RWA		Minimum capital requirements	
		T	T-1	T	
1	**Credit risk (excluding counterparty credit risk)**	**120,125,706**	**116,811,453**	**9,610,056**	
2	Of which: standardised approach (SA)	120,125,706	116,811,453	9,610,056	Mainly due to increase in loan portfolio
3	Of which: foundation internal ratings-based (F-IRB) approach				
4	Of which: supervisory slotting approach				
5	Of which: advanced internal ratings-based (A-IRB) approach				
6	**Counterparty credit risk (CCR)**	**1,163,623**	**1,383,480**	**93,090**	
7	Of which: standardised approach for counterparty credit risk	1,163,623	1,383,480	93,090	
8	Of which: IMM				
9	Of which: other CCR				
10	**Credit valuation adjustment (CVA)**	**697,972**	**907,874**	**55,838**	
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	-	-	-	
12	Equity investments in funds - look-through approach	287,559	105,336	23,005	
13	Equity investments in funds - mandate-based approach	-	-	-	
14	Equity investments in funds - fall-back approach	-	-	-	
15	Settlement risk	-	-	-	
16	Securitisation exposures in banking book	-	-	-	
17	Of which: securitisation IRB approach (SEC-IRBA)	-	-	-	
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	-	-	-	
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-	
20	**Market risk**	**2,295,699**	**447,898**	**183,656**	
21	Of which: standardised approach (SA)	2,295,699	447,898	183,656	
22	Of which: internal model approach (IMA)				
23	Capital charge for switch between trading book and banking book	-	-	-	
24	**Operational risk**	**6,467,322**	**6,467,322**	**517,386**	
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-	
26	Output floor applied				
27	Floor adjustment (before application of transitional cap)				
28	Floor adjustment (after application of transitional cap)				
29	**Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)**	**131,037,881**	**126,123,363**	**10,483,030**	

Template LR1- Summary comparison of accounting assets vs leverage ratio exposure measure

SR 000's

		a
1	Total consolidated assets as per published financial statements	189,928,139
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustments for temporary exemption of central bank reserves (if applicable)	-
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustments for eligible cash pooling transactions	-
8	Adjustments for derivative financial instruments	940,981
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	1,690,799
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of offbalance sheet exposures)	18,730,978
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	0
12	Other adjustments	730,140
13	**Leverage ratio exposure measure**	**212,021,037**

Template LR2- Leverage ratio common disclosure template

SR 000's

		a	b
		September 30, 2026	June 30, 2026
On Balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	191,897,735	186,239,291
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital)	(1,221,162)	(1,605,219)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(18,295)	(18,295)
7	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)**	**190,658,278**	**184,615,777**
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	531,609	933,092
9	Add-on amounts for potential future exposure associated with all derivatives transactions	409,373	216,351
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	**Total derivative exposures (sum of rows 8 to 12)**	**940,982**	**1,149,443**
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	1,690,799	2,394,650
17	Agent transaction exposures	-	-
18	**Total securities financing transaction exposures (sum of rows 14 to 17)**	**1,690,799**	**2,394,650**
Other off balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	72,658,501	71,915,508
20	(Adjustments for conversion to credit equivalent amounts)	(53,688,825)	(52,428,313)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	(238,698)	(238,698)
22	**Off-balance sheet items (sum of rows 19 to 21)**	**18,730,978**	**19,248,497**
Capital and total exposures			
23	**Tier 1 capital**	**24,562,622**	**24,815,946**
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	212,021,037	207,408,367
Leverage ratio			
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**11.58%**	**12.0%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	**11.58%**	**12.0%**
26	**National minimum leverage ratio requirement**	**3.0%**	**3.0%**
27	**Applicable leverage buffers**	**N/A**	**N/A**
Disclsoure of mean values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	-	-
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	-	-
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	-	-
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	-	-

LIQ1 – Liquidity Coverage Ratio (LCR)

Introduction

The Liquidity Coverage Ratio (LCR) is a minimum standard set by Basel III, to promote short-term resilience of a bank's liquidity risk profile by ensuring that it has sufficient High Quality Liquid Assets (HQLA) to overcome total expected cash outflows minus total expected cash inflows as per SAMA / Basel specified stress scenarios for the subsequent 30 calendar days.

The LCR report for SAIB is prepared in accordance with the public/ market disclosure requirements and guidelines with respect to the Liquidity Coverage Ratio Disclosure Standards as published by the Saudi Arabian Monetary Authority (SAMA) in August 2014. The purpose of this document is to disclose both qualitative and quantitative information regarding The Saudi Investment Bank's (SAIB or the Bank) liquidity position, LCR results and internal liquidity risk measurement and management processes.

Governance Framework and Liquidity Management

The Bank's Board of Directors has the overall responsibility for liquidity risk management by ensuring that the Bank's risk exposures are maintained at or above the minimum levels. To this end, it has established an appropriate liquidity risk management framework for the management of the Bank's funding and liquidity management requirements. Further, the Bank maintains a Contingency Funding Plan (CFP) which identifies a diversified set of readily available and deployable potential Contingency Funding (CF) resources under crisis situations.

Senior Management monitors the information on the Bank's liquidity needs and market developments on a daily basis, and the Asset Liability Committee ALCO reviews the results on a monthly basis. The management of the Bank's liquidity management is further delegated to the Treasury group to ensure the Bank's liquidity positions are maintained according to the policy and laid down limits. The Bank seeks to hold sufficient unencumbered high quality liquid assets to ensure compliance with the minimum LCR requirements and has set internal triggers to provide timely escalation to ensure mitigating actions are taken.

Qualitative Disclosures for LCR as of

The 90 days' average LCR (as provided on the next page) has increased from 196.50% as of June 30 2026 to 206.73% as of September 30 2026.

The total cash outflows decreased from SAR 22.32 billion to SAR 20.29 billion from previous quarter, and the total cash inflows decreased from SAR 9.94 billion to SAR 8.94 billion. While the HQLAs decreased, from SAR 24.32 billion to SAR 23.45 billion which led to a net increase in LCR by 10.23%, and the final LCR was maintained well above regulatory minimum requirement of 100%.

Template LIQ1: Liquidity Coverage Ratio (LCR)

SR 000's

		a	b
		Total unweighted value (average)	Total weighted value (average)
High quality liquid assets			
1	Total HQLA		23,454,559
Cash outflows			
2	**Retail deposits and deposits from small business customers, of which:**	**23,483,722**	**1,948,780**
3	Stable deposits	-	-
4	Less stable deposits	23,483,722	1,948,780
5	**Unsecured wholesale funding, of which:**	**42,804,335**	**17,395,632**
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	42,804,335	17,395,632
8	Unsecured debt	-	-
9	**Secured wholesale funding**	**2,266,257**	**543,913**
10	**Additional requirements, of which:**	-	-
11	Outflows related to derivative exposures and other collateral requirements	-	-
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	-	-
14	**Other contractual funding obligations**	-	-
15	**Other contingent funding obligation**	**19,914,444**	**398,289**
16	**TOTAL CASH OUTFLOWS**		**20,286,614**
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	11,506,432	7,631,250
19	Other cash inflows	1,310,059	1,310,059
20	**TOTAL CASH INFLOWS**		**8,941,310**
			Total adjusted value
21	Total HQLA		23,454,559
22	Total net cash outflows		11,345,305
23	**Liquidity Coverage Ratio (%)**		**206.73%**