Quantitative Disclosures under Pillar III of Basel III for December 31, 2022

البنك السعودي للاستثمار
The Saudi Investment Bank

KM1: Key metrics (at consolidated group level)						
SAR (000)		a	b	c	d	e
		31-Mar-23	31-Dec-22	30-Sep-22	30-Jun-22	31-Mar-22
Available capital (amounts)						
1	Common Equity Tier 1 (CET1) (excluding IFRS 9 Adjustment)	14,324,100	14,104,772	13,823,348	14,041,478	14,536,860
1a	Fully loaded ECL accounting model	14,049,915	13,556,401	13,274,977	13,493,107	13,988,489
2	Tier 1 (excluding IFRS 9 Adjustment)	17,039,100	17,319,772	17,038,348	17,256,478	16,036,860
2a	Fully loaded ECL accounting model Tier 1	16,764,915	16,771,401	16,489,977	16,708,107	15,488,489
3	Total capital (Tier I+Tier II) (excluding IFRS 9 Adjustment)	17,638,167	17,894,732	17,631,862	17,797,621	16,643,523
3a	Fully loaded ECL accounting model total capital	17,363,981	17,346,361	17,083,492	17,249,250	16,095,152
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)-Pillar 1	**85,073,184**	**98,210,907**	**91,577,276**	**87,704,168**	**89,672,217**
	Risk-based capital ratios as a percentage of RWA-Pillar 1					
5	Common Equity Tier 1 ratio (%)	16.84%	14.36%	15.09%	16.01%	16.21%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	16.52%	13.80%	14.50%	15.38%	15.60%
6	Tier 1 ratio (%)	20.03%	17.64%	18.61%	19.68%	17.88%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	19.71%	17.08%	18.01%	19.05%	17.27%
7	Total capital ratio (%)	20.73%	18.22%	19.25%	20.29%	18.56%
7a	Fully loaded ECL accounting model total capital ratio (%)	20.41%	17.66%	18.65%	19.67%	17.95%
	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)	**14.34%**	**11.86%**	**12.59%**	**13.51%**	**13.71%**
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	136,556,485	122,881,394	118,588,903	120,142,723	119,073,133
14	Basel III leverage ratio (%) (row 2 / row 13)	12.48%	14.09%	14.83%	14.82%	13.92%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	**12.28%**	**13.65%**	**14.37%**	**14.36%**	**13.01%**
	Liquidity Coverage Ratio					
15	Total HQLA	16,649,498	16,957,712	16,654,694	15,723,517	14,402,980
16	Total net cash outflow	8,750,267	7,712,893	8,052,517	6,264,960	6,315,640
17	LCR ratio (%)	**190.27%**	**219.86%**	**206.83%**	**250.98%**	**228.05%**
	Net Stable Funding Ratio					
18	Total available stable funding	76,166,277	69,739,893	69,706,851	71,147,198	69,262,931
19	Total required stable funding	64,554,785	60,829,440	59,659,860	57,813,897	57,260,155
20	NSFR ratio (%)	**117.99%**	**114.65%**	**116.84%**	**123.06%**	**120.96%**