



Basel III Pillar III

Qualitative & Quantitative Disclosures

June 30, 2023

Template KM1: Key metrics (at consolidated group level)

SR 000's

		June 30, 2023	March 31, 2023	December 31, 2022	September 30, 2022	June 30, 2022
		T	T-1	T-2	T-3	T-4
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	14,235,876	14,324,100	14,104,772	13,823,348	14,041,478
1a	Fully loaded ECL accounting model	13,961,691	14,049,915	13,556,401	13,274,977	13,493,107
2	Tier 1	16,950,876	17,039,100	17,319,772	17,038,348	17,256,478
2a	Fully loaded ECL accounting model Tier 1	16,676,691	16,764,915	16,771,401	16,489,977	16,708,107
3	Total capital	17,520,375	17,638,167	17,894,732	17,631,862	17,797,621
3a	Fully loaded ECL accounting model total capital	17,246,190	17,363,981	17,346,361	17,083,492	17,249,250
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	87,156,878	85,073,184	98,210,907	91,577,276	87,704,169
4a	Total risk-weighted assets (pre-floor)	87,156,878	85,073,184	98,210,907	91,577,276	87,704,169
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	16.33%	16.84%	14.36%	15.09%	16.01%
5a	Fully loaded ECL accounting model CET1 (%)	16.02%	16.52%	13.80%	14.50%	15.38%
5b	CET1 ratio (%) (pre-floor ratio)	N/A	N/A	N/A	N/A	N/A
6	Tier 1 ratio (%)	19.45%	20.03%	17.64%	18.61%	19.68%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	19.13%	19.71%	17.08%	18.01%	19.05%
6b	Tier 1 ratio (%) (pre-floor ratio)	N/A	N/A	N/A	N/A	N/A
7	Total capital ratio (%)	20.10%	20.73%	18.22%	19.25%	20.29%
7a	Fully loaded ECL accounting model total capital ratio (%)	19.79%	20.41%	17.66%	18.65%	19.67%
7b	Total capital ratio (%) (pre-floor ratio)	N/A	N/A	N/A	N/A	N/A
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 (%)	13.83%	14.34%	11.86%	12.59%	13.51%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	138,930,032	136,556,485	122,881,394	118,588,903	120,142,723
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	12.20%	12.48%	14.09%	14.83%	14.82%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	12.00%	12.28%	13.65%	14.37%	14.36%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	12.20%	12.48%	14.09%	14.83%	14.82%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	12.20%	12.48%	14.09%	14.83%	14.82%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	12.20%	12.48%	14.09%	14.83%	14.82%
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	16,797,238	16,649,498	16,957,712	16,654,694	15,723,517
16	Total net cash outflow	8,202,760	8,750,267	7,712,893	8,052,517	6,264,960
17	LCR ratio (%)	204.78%	190.27%	219.86%	206.83%	250.98%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	76,281,734	76,166,277	69,739,893	69,706,851	71,147,198
19	Total required stable funding	68,819,025	64,554,785	60,829,440	59,659,860	57,813,897
20	NSFR ratio	110.84%	117.99%	114.65%	116.84%	123.06%

Template OV1: Overview of RWA

		SR 000's			Drivers behind significant differences in T and T-1
		a	b	c	
		RWA		Minimum capital requirements	
		T	T-1	T	
1	Credit risk (excluding counterparty credit risk)	75,156,972	72,842,007	6,012,558	
2	Of which: standardised approach (SA)	75,156,972	72,842,007	6,012,558	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)	405,365	469,481	32,429	
7	Of which: standardised approach for counterparty credit risk	405,365	469,481	32,429	
8	Of which: IMM				
9	Of which: other CCR				
10	Credit valuation adjustment (CVA)	405,365	469,481	32,429	
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	247,750	210,386	19,820	
12	Equity investments in funds - look-through approach	-	-	-	
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	6,941,069	7,081,472	555,286	
21	Of which: standardised approach (SA)	6,941,069	7,081,472	555,286	
22	Of which: internal model approach (IMA)				
23	Capital charge for switch between trading book and banking book	-	-	-	
24	Operational risk	4,000,357	4,000,357	320,029	
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)	87,156,878	85,073,184	6,972,550	

Table CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments

		a
		Quantitative / qualitative information
1	Issuer	Saudi Investment Bank
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	The instrument is governed by the laws of the Kingdom of Saudi Arabia
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group and solo	GROUP and Solo
7	Instrument type (refer to SACAP)	Subordinated Sukuk
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	215,000
9	Par value of instrument	SAR 1 million
10	Accounting classification	Equity
11	Original date of issuance	April 15, 2019
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior SAMA approval	Yes
15	Optional call date, contingent call dates and redemption amount	April 15, 2024
16	Subsequent call dates, if applicable	Any profit distribution dates after the first call date
Coupons / dividends		
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	6.00%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step-up or other incentive to redeem	None
22	Non-cumulative or cumulative	Non cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Writedown feature	Yes
31	If writedown, writedown trigger(s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
32	If writedown, full or partial	Written down fully or partial
33	If writedown, permanent or temporary	Permanent
34	If temporary write-down, description of writeup mechanism	N/A
34a	Type of subordination	Subordinated, Senior sukukholders are senior to this instrument
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	N/A
36	Non-compliant transitioned features	NA
37	If yes, specify non-compliant features	

Table CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments

		b
		Quantitative / qualitative information
1	Issuer	Saudi Investment Bank
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	The instrument is governed by the laws of the Kingdom of Saudi Arabia
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group and solo	GROUP and Solo
7	Instrument type (refer to SACAP)	Subordinated Sukuk
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	2,000,000
9	Par value of instrument	SAR 1 million
10	Accounting classification	Equity
11	Original date of issuance	June 29, 2022
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior SAMA approval	Yes
15	Optional call date, contingent call dates and redemption amount	June 29, 2027
16	Subsequent call dates, if applicable	Any profit distribution dates after the first call date
<i>Coupons / dividends</i>		
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	6.00%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step-up or other incentive to redeem	None
22	Non-cumulative or cumulative	Non cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Writedown feature	Yes
31	If writedown, writedown trigger(s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
32	If writedown, full or partial	Written down fully or partial
33	If writedown, permanent or temporary	Permanent
34	If temporary write-down, description of writeup mechanism	N/A
34a	Type of subordination	Subordinated, Senior sukukholders are senior to this instrument
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	N/A
36	Non-compliant transitioned features	NA
37	If yes, specify non-compliant features	

Table CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments

		c
		Quantitative / qualitative information
1	Issuer	Saudi Investment Bank
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	The instrument is governed by the laws of the Kingdom of Saudi Arabia
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group and solo	GROUP and Solo
7	Instrument type (refer to SACAP)	Subordinated Sukuk
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	500,000
9	Par value of instrument	SAR 1 million
10	Accounting classification	Equity
11	Original date of issuance	February 6, 2023
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior SAMA approval	Yes
15	Optional call date, contingent call dates and redemption amount	February 6, 2028
16	Subsequent call dates, if applicable	Any profit distribution dates after the first call date
Coupons / dividends		
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	6.25%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step-up or other incentive to redeem	None
22	Non-cumulative or cumulative	Non cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Writedown feature	Yes
31	If writedown, writedown trigger(s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
32	If writedown, full or partial	Written down fully or partial
33	If writedown, permanent or temporary	Permanent
34	If temporary write-down, description of writeup mechanism	N/A
34a	Type of subordination	Subordinated, Senior sukukholders are senior to this instrument
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	N/A
36	Non-compliant transitioned features	NA
37	If yes, specify non-compliant features	

Template CCI - Composition of regulatory capital

		SR 000's		
		a	b	
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation	Commentary to explain any significant changes over the reporting period and the key drivers of such change
Common Equity Tier 1 capital: instruments and reserves				
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	10,000,000	0	
2	Retained earnings	1,725,028	0	
3	Accumulated other comprehensive income (and other reserves)	2,254,958	0	
4	Directly issued capital subject to phase-out from CET1 capital (only applicable to non-joint stock companies)	0	0	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1 capital)	0	0	
6	Common Equity Tier 1 capital before regulatory adjustments	13,979,986	0	
Common Equity Tier 1 capital: regulatory adjustments				
7	Prudent valuation adjustments	0	0	
8	Goodwill (net of related tax liability)	(18,295)	0	
9	Other intangibles other than mortgage servicing rights (MSR) (net of related tax liability)	0	0	
10	Deferred tax assets (DTA) that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	0	0	
11	Cash flow hedge reserve	0	0	
12	Shortfall of provisions to expected losses	0	0	
13	Securitisation gain on sale (as set out in SACAP4.1.4)	0	0	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0	0	
15	Defined benefit pension fund net assets	0	0	
16	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	0	0	
17	Reciprocal cross-holdings in common equity	0	0	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	0	0	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0	
20	MSR (amount above 10% threshold)	0	0	
21	DTA arising from temporary differences (amount above 10% threshold, net of related tax liability)	0	0	
22	Amount exceeding the 15% threshold	0	0	
23	Of which: significant investments in the common stock of financials	0	0	
24	Of which: MSR	0	0	
25	Of which: DTA arising from temporary differences	0	0	
26	National specific regulatory adjustments	0	0	
27	Regulatory adjustments applied to Common Equity Tier 1 capital due to insufficient Additional Tier 1 and Tier 2 capital to cover deductions	0	0	
28	Total regulatory adjustments to Common Equity Tier 1 capital	(18,295)	0	
29	Common Equity Tier 1 capital (CET1)	13,961,691	0	
Additional Tier 1 capital: instruments				
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	2,715,000	1	
31	Of which: classified as equity under applicable accounting standards	2,715,000	0	
32	Of which: classified as liabilities under applicable accounting standards	0	0	
33	Directly issued capital instruments subject to phase-out from additional Tier 1 capital	0	0	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group additional Tier 1 capital)	0	0	
35	Of which: instruments issued by subsidiaries subject to phase-out	0	0	
36	Additional Tier 1 capital before regulatory adjustments	2,715,000		
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own additional Tier 1 instruments	0	0	
38	Reciprocal cross-holdings in additional Tier 1 instruments	0	0	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	0	0	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	0	0	
41	National specific regulatory adjustments	274,185	0	
42	Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	0	0	
43	Total regulatory adjustments to additional Tier 1 capital	274,185	0	
44	Additional Tier 1 capital (AT1)	2,989,185	0	
45	Tier 1 capital (T1 = CET1 + AT1)	16,950,876	0	
Tier 2 capital: instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	0	0	
47	Directly issued capital instruments subject to phase-out from Tier 2 capital	0	0	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	0	0	
49	Of which: instruments issued by subsidiaries subject to phase-out	0	0	
50	Provisions	569,499	0	
51	Tier 2 capital before regulatory adjustments	569,499	0	
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	0	0	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	0	0	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	0	0	
54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	0	0	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0	0	
56	National specific regulatory adjustments	0	0	
57	Total regulatory adjustments to Tier 2 capital	0	0	
58	Tier 2 capital	569,499	0	
59	Total regulatory capital (= Tier 1 + Tier2)	17,520,375	0	
60	Total risk-weighted assets-Pillar I	87,156,878		
Capital adequacy ratios and buffers				
61	Common Equity Tier 1 capital (as a percentage of risk-weighted assets)	16		
62	Tier 1 capital (as a percentage of risk-weighted assets)	19		
63	Total capital (as a percentage of risk-weighted assets)	20		
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of riskweighted assets)	0		
65	Of which: capital conservation buffer requirement	0	0	
66	Of which: bank-specific countercyclical buffer requirement	0	0	
67	Of which: higher loss absorbency requirement	0	0	
68	Common Equity Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	0	0	
National minima (if different from Basel III)				
69	National minimum Common Equity Tier 1 capital adequacy ratio (if different from Basel III minimum)	0	0	
70	National minimum Tier 1 capital adequacy ratio (if different from Basel III minimum)	0	0	
71	National minimum Total capital adequacy ratio (if different from Basel III minimum)	0	0	
72	Amounts below the thresholds for deduction (before risk-weighting)			
73	Non-significant investments in the capital and other TLAC liabilities of other financial entities	0	0	
74	MSR (net of related tax liability)	0	0	
75	DTA arising from temporary differences (net of related tax liability)	0	0	
Applicable caps on the inclusion of provisions in Tier 2 capital				
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardised approach (prior to application of cap)	0	0	
77	Cap on inclusion of provisions in Tier 2 capital under standardised approach	0	0	
78	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to internal ratings based approach (prior to application of cap)	0	0	
79	Cap for inclusion of provisions in Tier 2 capital under internal ratings-based approach	0	0	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)				
80	Current cap on CET1 instruments subject to phase-out arrangements	0	0	
81	Amount excluded from CET1 capital due to cap (excess over cap after redemptions and maturities)	0	0	
82	Current cap on AT1 instruments subject to phase-out arrangements	0	0	
83	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	0	0	
84	Current cap on Tier 2 instruments subject to phase-out arrangements	0	0	
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	0	0	

Template CC2 - Reconciliation of regulatory capital to balance sheet

		a	b	c
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
		As at period-end	As at period-end	
Assets				
1	Cash and balances at central banks	4,899,160	4,899,160	
2	Items in the course of collection from other banks	0	0	
3	Trading portfolio assets	0	0	
4	Financial assets designated at fair value	0	0	
5	Derivative financial instruments	802,423	802,423	
6	Loans and advances to banks	2,178,918	2,178,918	
7	Loans and advances to customers	77,304,660	77,304,660	
8	Reverse repurchase agreements and other similar secured lending	3,250,000	3,250,000	
9	Available for sale financial investments	31,706,902	31,706,902	
10	Current and deferred tax assets	0	0	
11	Prepayments, accrued income and other assets	1,194,332	1,194,332	
12	Investments in associates and joint ventures	917,983	917,983	
13	Goodwill and intangible assets	6,415	6,415	
	Of which: goodwill	6,415	6,415	
	Of which: other intangibles (excluding MSR) b	0	0	
	Of which: MSR	0	0	
14	Property, plant and equipment	1,333,739	1,333,739	
15	Total assets	123,594,532	123,594,532	
Liabilities				
16	Deposits from banks	6,549,371	6,549,371	
17	Items in the course of collection due to other banks	0	0	
18	Customer accounts	82,664,201	82,664,201	
19	Repurchase agreements and other similar secured borrowing	15,738,048	15,738,048	
20	Trading portfolio liabilities	0	0	
21	Financial liabilities designated at fair value	0	0	
22	Derivative financial instruments	29,022	29,022	
23	Debt securities in issue	0	0	
24	Accruals, deferred income and other liabilities	1,648,534	1,648,534	
25	Current and deferred tax liabilities	0	0	
	Of which: deferred tax liabilities (DTL) related to goodwill d	0	0	
	Of which: DTL related to intangible assets (excluding MSR) e	0	0	
	Of which: DTL related to MSR	0	0	
26	Subordinated liabilities	0	0	
27	Provisions	270,370	270,370	
28	Retirement benefit liabilities	0	0	
29	Total liabilities	106,899,546	106,899,546	
Shareholders' equity				
30	Paid-in share capital, including AT1	12,715,000	12,715,000	
	Of which: amount eligible for CET1 capital h	13,979,986	13,979,986	
	Of which: amount eligible for AT1 capital i	2,715,000	2,715,000	
31	Retained earnings	1,725,028	1,725,028	
32	Accumulated other comprehensive income, and other disclosed reserves	2,254,958	2,254,958	
33	Total shareholders' equity	16,694,986	16,694,986	

Template CR1: Credit quality of assets

		SR 000's						
		a	b	c	d	e	f	g
		Gross carrying values of		Allowances/ impairments	Of which ECL accounting		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)
		Defaulted exposures	Nondefaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
1	Loans	2,681,659	76,545,021	1,922,021	1,462,467	459,554	-	77,304,659
2	Debt Securities	-	31,463,345	10,906	-	10,906	-	31,452,439
3	Off-balance sheet exposures	222,054	13,287,566	270,370	165,398	104,973	-	13,239,250
4	Total	2,903,713	121,295,932	2,203,298	1,627,865	575,433	-	121,996,347

Table CR2: Changes in stock of defaulted loans and debt securities

		SR 000's
		a
1	Defaulted loans and debt securities at end of the previous reporting period	2,702,910
2	Loans and debt securities that have defaulted since the last reporting period	164,977
3	Returned to non-defaulted status	(7,004)
4	Amounts written off	(6,387)
5	Other changes	49,217
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)	2,903,713

Table CR3: Credit risk mitigation techniques - overview

		SR 000's				
		a	b	c	d	e
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	33,680,656	43,624,003	38,681,277	586,359	0
2	Debt securities	31,452,439	0	0	0	0
3	Total	65,133,095	43,624,003	38,681,277	586,359	0
4	Of which defaulted	1,190,146	1,491,513	1,114,885	0	0

Template CR4: Standardised approach – credit risk exposure and credit risk mitigation (CRM) effects

		SR 000's					
		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and post- CRM		RWA and RWA Density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA Density
1	Sovereigns and their central banks	28,921,521	50	28,921,521	0	4,788,932	16.56%
2	Non-central government public sector entities	0	0	0	0	0	
3	Multilateral development banks	0	0	0	0	0	
4	Banks	9,530,916	826,277	9,530,813	826,009	5,319,177	51.36%
	Of which: securities firms and other financial institutions	0	0	0	0	0	
5	Covered bonds	0	0	0	0	0	
6	Corporates	68,462,169	14,935,039	41,515,234	12,187,061	51,471,626	95.85%
	Of which: securities firms and other financial institutions	2,554,934	0	2,554,934	0	1,608,538	
	Of which: specialised lending	0	0	0	0	0	
7	Subordinated debt, equity and other capital	190,577	0	190,577	0	247,750	130.00%
8	Retail MSMEs	7,115,822	19,206	6,401,802	7,625	4,807,071	75.00%
9	Real estate	2,970,773	0	2,968,411	0	1,001,451	33.74%
	Of which: general RR	0	0	0	0	0	
	Of which: IPRRE	0	0	0	0	0	
	Of which: general CRE	0	0	0	0	0	
	Of which: IPCR	0	0	0	0	0	
	Of which: land acquisition, development and construction	0	0	0	0	0	
10	Defaulted exposures	3,328,895	212,935	2,070,026	55,723	2,401,118	112.95%
11	Other assets	5,000,956	0	5,000,956	0	5,367,597	107.33%
12	Total	125,521,629	15,993,507	96,599,340	13,076,418	75,404,722	68.75%

Template CR5: Standardised approach - exposures by asset classes and risk weights

SR 000's														
		0%	20%	25%	30%	40%	50%	75%	85%	100%	130%	150%	250%	Total credit exposure amount (post-CCF and post-CRM)
1	Sovereigns and their central banks	14,635,846	11,697,027	0	0	0	278,244	0	0	2,310,405	0	0	0	28,921,521
2	Non-central government public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Multilateral development banks	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Banks	0	725,747	0	0	0	8,923,908	0	0	697,355	0	9,813	0	10,356,823
	Of which: securities firms and other financial institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Corporates	0	0	0	0	0	2,622,342	0	6,129,984	44,949,969	0	0	0	53,702,295
	Of which: securities firms and other financial institutions	0	0	0	0	0	1,892,792	0	6,116,564	627,020	0	0	0	8,636,376
	Of which: specialised lending	0	0	0	0	0	729,549	0	0	44,322,949	0	0	0	45,052,498
7	Subordinated debt, equity and other capital	0	0	0	0	0	0	0	0	0	190,577	0	0	190,577
8	Retail	0	0	0	0	0	0	6,409,428	0	0	0	0	0	6,409,428
	MSMEs	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Real estate	0	388,703	276,332	1,018,623	1,126,477	119,652	0	0	38,624	0	0	0	2,968,411
	Of which: general RRE	0	388,703	276,332	1,018,623	1,126,477	119,652	0	0	38,624	0	0	0	2,968,411
	Of which: no loan splitting applied	0	388,703	276,332	1,018,623	1,126,477	119,652	0	0	38,624	0	0	0	2,968,411
	Of which: loan splitting applied (Secured)	0	0	0	0	0	0	0	0	0	0	0	0	0
	Of which: loan splitting applied (Unsecured)	0	0	0	0	0	0	0	0	0	0	0	0	0
	Of which: IPRRE	0	0	0	0	0	0	0	0	0	0	0	0	0
	Of which: general CRE	0	0	0	0	0	0	0	0	0	0	0	0	0
	Of which: no loan splitting applied	0	0	0	0	0	0	0	0	0	0	0	0	0
	Of which: loan splitting applied (Secured)	0	0	0	0	0	0	0	0	0	0	0	0	0
	Of which: loan splitting applied (Unsecured)	0	0	0	0	0	0	0	0	0	0	0	0	0
	Of which: IPCRE	0	0	0	0	0	0	0	0	0	0	0	0	0
	Of which: land acquisition, development and construction	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Defaulted exposures	0	0	0	0	0	52,102	0	0	1,470,806	0	602,840	0	2,125,749
11	Other assets	1,010,333	0	0	0	0	0	0	0	3,072,641	0	0	917,983	5,000,956
12	Total	15,646,178	12,811,477	276,332	1,018,623	1,126,477	11,996,248	6,409,428	6,129,984	52,539,800	190,577	612,653	917,983	109,675,758

Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures

Only applicable columns, containing RWA % have been presented.

		a	b	c	d
	Risk Weight	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF	Exposure (post-CCF and post CRM)
1	Less than 40%	29,707,494	45,116	0.0037	29,752,610
2	40-70%	12,847,416	275,309	0.0224	13,122,725
3	75%	6,401,802	7,625	0.0006	6,409,428
4	85%	4,916,374	1,213,610	0.0975	6,129,984
5	90-100%	41,005,043	11,534,757	0.8756	52,539,800
6	105-130%	190,577	0	-	190,577
7	150%	612,653	0	-	612,653
8	250%	917,983	0	-	917,983
9	400%	0	0	-	0
10	1250%	0	0	-	0
11	Total exposures	96,599,340	13,076,418		109,675,758

* Weighting is based on off-balance sheet exposure (pre-CCF).

Template ENC: Asset encumbrance

		SR 000's		
		a	b	c
		Encumbered Assets	Unencumbered Assets	Total
1	The assets on the balance sheet would be disaggregated; there can be as much disaggregation as desired	14,398,959	16,751,148	31,150,107

Template CCR1: Analysis of CCR exposures by approach

		SR 000's					
		a	b	c	d	e	f
		Replacement cost	Potential future exposure	Effective EPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	764,440	219,331		1.4	1,377,280	405,365
2	Internal Model Method (for derivatives and SFTs)			0	0	0	0
3	Simple Approach for credit risk mitigation (for SFTs)					0	0
4	Comprehensive Approach for credit risk mitigation (for SFTs)					0	0
5	Value-at-risk (VaR) for SFTs					0	0
6	Total						405,365

Template CCR3: Standardised approach - CCR exposures by regulatory portfolio and risk weights

	SR 000's					
	a	c	d	f	h	i
	0%	20%	50%	100%	Others	Total credit exposure
Sovereigns	18,277	0	0	0	0	18,277
Non-central government public sector entities	0	0	0	0	0	0
Multilateral development banks	0	0	0	0	0	0
Banks	0	61,548	214,294	0	724,270	1,000,113
Securities firms	0	0	0	0	0	0
Corporates	0	0	171,794	176,627	10,469	358,890
Regulatory retail portfolios	0	0	0	0	0	0
Other assets	0	0	0	0	0	0
Total	18,277	61,548	386,089	176,627	734,739	1,377,280

** Only applicable RWA categories have been presented.

Template CCR5: Composition of collateral for CCR exposure

	SR 000's					
	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs	
	Segregated	Unsegregated	Segregated	Unsegregated	Fair value of collateral received	Fair value of posted collateral
Cash - domestic currency	0	10,360	0	0	0	0
Cash - other currencies	353,964	100,083	463,138	251,525	193	212,989
Domestic sovereign debt	0	0	0	0	0	7,832,891
Other sovereign debt	0	0	0	0	0	1,995,163
Government agency debt	0	0	0	0	0	0
Corporate bonds	0	0	0	0	0	6,763,639
Equity securities	0	0	0	0	0	0
Other collateral	0	0	0	0	0	0
Total	353,964	110,443	463,138	251,525	193	16,804,682

Template CCR8: Exposures to central counterparties

		SR 000's	
		a	b
		EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)		14,485
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which		
3	(i) OTC derivatives	724,270	14,485
4	(ii) Exchange-traded derivatives	724,270	14,485
5	(iii) Securities financing transactions	0	0
6	(iv) Netting sets where cross-product netting has been approved	0	0
7	Segregated initial margin	0	
8	Non-segregated initial margin	0	0
9	Pre-funded default fund contributions	0	0
10	Unfunded default fund contributions	0	0
11	Exposures to non-QCCPs (total)		0
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which		
13	(i) OTC derivatives	0	0
14	(ii) Exchange-traded derivatives	0	0
15	(iii) Securities financing transactions	0	0
16	(iv) Netting sets where cross-product netting has been approved	0	0
17	Segregated initial margin	0	
18	Non-segregated initial margin	0	0
19	Pre-funded default fund contributions	0	0
20	Unfunded default fund contributions	0	0

Table MR1: Market risk under the standardised approach

		SR 000's
		a
		Capital requirement in standardised approach
1	General interest rate risk	3,839
2	Equity risk	0
3	Commodity risk	0
4	Foreign exchange risk	551,447
5	Credit spread risk - non-securitisations	0
6	Credit spread risk - securitisations (non-correlation trading portfolio)	0
7	Credit spread risk - securitisation (correlation trading portfolio)	0
8	Default risk - non-securitisations	0
9	Default risk - securitisations (non-correlation trading portfolio)	0
10	Default risk - securitisations (correlation trading portfolio)	0
11	Residual risk add-on	0
12	Total	555,286

Template CVA4: RWA flow statements of CVA risk exposures under SA-CVA

		SR 000's
		a
1	Total RWA for CVA at previous quarter-end	469,481
2	Total RWA for CVA at end of reporting period	405,365

** The Bank follows Alternative Approach to assign capital under CVA.*

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	123,594,532
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	0
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	0
4	Adjustments for temporary exemption of central bank reserves (if applicable)	0
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	0
7	Adjustments for eligible cash pooling transactions	0
8	Adjustments for derivative financial instruments	1,377,280
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	0
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of offbalance sheet exposures)	13,976,516
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	0
12	Other adjustments	(18,295)
13	Leverage ratio exposure measure	138,930,033

Template LR2- Leverage ratio common disclosure template

		SR 000's	
		a	b
		June 30, 2023	March 31, 2023
On Balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	125,518,039	123,788,946
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	0	0
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	0	0
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	0	0
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital)	(1,923,507)	(1,900,895)
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)	123,576,237	121,869,755
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,070,216	883,194
9	Add-on amounts for potential future exposure associated with all derivatives transactions	307,064	302,854
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	0	0
11	Adjusted effective notional amount of written credit derivatives	0	0
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0	0
13	Total derivative exposures (sum of rows 8 to 12)	1,377,280	1,186,049
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	0	0
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0	0
16	Counterparty credit risk exposure for SFT assets	0	0
17	Agent transaction exposures	0	0
18	Total securities financing transaction exposures (sum of rows 14 to 17)	0	0
Other off balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	15,993,507	15,426,747
20	(Adjustments for conversion to credit equivalent amounts)	(1,746,620)	(1,685,887)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	(270,370)	(240,180)
22	Off-balance sheet items (sum of rows 19 to 21)	13,976,516	13,500,681
Capital and total exposures			
23	Tier 1 capital	16,950,876	17,039,100
24	Total exposures (sum of rows 7, 13, 18 and 22)	138,930,033	136,556,485
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	12.20%	12.48%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	12.00%	12.28%
26	National minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	N/A	N/A
Disclosure 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	0	0
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	0	0
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)	0	0
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)	0	0
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)	0	0
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)	0	0

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		16,797,238
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	21,481,078	1,927,950
3	Stable deposits	21,481,078	1,927,950
4	Less stable deposits	0	0
5	Unsecured wholesale funding, of which:	32,547,199	11,909,313
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	0	0
7	Non-operational deposits (all counterparties)	27,288,784	11,491,037
8	Unsecured debt	5,258,415	418,276
9	Secured wholesale funding	3,129,142	667,235
10	Additional requirements, of which:	12,210,913	1,221,091
11	Outflows related to derivative exposures and other collateral requirements	0	0
12	Outflows related to loss of funding on debt products	0	0
13	Credit and liquidity facilities	12,210,913	1,221,091
14	Other contractual funding obligations	0	0
15	Other contingent funding obligation	0	0
16	TOTAL CASH OUTFLOWS		15,725,590
Cash inflows			
17	Secured lending (eg reverse repos)	0	0
18	Inflows from fully performing exposures	8,496,089	6,699,172
19	Other cash inflows	823,658	823,658
20	TOTAL CASH INFLOWS		7,522,830
			Total adjusted value
21	Total HQLA		16,797,238
22	Total net cash outflows		8,202,760
23	Liquidity Coverage Ratio (%)		204.78%

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 June 30, 2023

The 90 days' average LCR (as provided on the next page) has increased from 190.27 % as of March 31, 2023 to 204.78 % as of June 30, 2023.

The total net cash outflows decreased from SAR 8.75 billion to SAR 8.20 billion from previous quarter, and the net inflows increased from SAR 6.35 billion to SAR 7.52 billion. While the HQLAs increased, from SAR 16.65 billion to SAR 16.79 billion which led to a net increase in LCR by 14.50 bps and hence the final LCR was maintained well above regulatory minimum requirement of 100%.

Template LIQ2: Net Stable Funding Ratio (NSFR)

		SR 000's				
		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	<6 months	6 months to < 1 year	≥ 1 year	
Available stable funding (ASF) item						
1	Capital:	17,690,375	0	0	5,618,934	23,309,309
2	Regulatory capital	17,520,375	0	0	0	17,520,375
3	Other capital instruments	170,000	0	0	5,618,934	5,788,934
4	Retail deposits and deposits from small business customers, of which:	34,637,699	13,693,235	3,139,382	0	36,021,471
5	Stable deposits	0	0	0	0	0
6	Less stable deposits	34,637,699	13,693,235	3,139,382	0	36,021,471
7	Wholesale funding:	2,959,181	23,337,612	7,605,115	0	16,950,954
8	Operational deposits	0	0	0	0	0
9	Other wholesale funding	2,959,181	23,337,612	7,605,115	0	16,950,954
10	Liabilities with matching interdependent assets	0	0	0	0	0
11	Other liabilities	663,923	13,501,733	0	146,746	0
12	NSFR derivative liabilities	0		0	0	
13	All other liabilities and equity not included in the above categories	663,923	13,501,733	0	146,746	0
14	Total ASF	0				76,281,734
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)	4,866,298				920,029
16	Deposits held at other financial institutions for operational purposes	0	0	0	0	0
17	Performing loans and securities:	8,842,338	23,248,893	11,098,460	48,491,945	61,877,585
18	Performing loans to financial institutions secured by Level 1 HQLA	0	0	0	0	0
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	2,095,730	1,201,314	458,871	0	864,622
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	6,560,674	22,047,579	10,639,589	36,352,836	50,536,677
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	0	0	0	0	0
22	Performing residential mortgages, of which:	0	0	0	0	0
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	0	0	0	0	0
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	185,934	0	0	12,139,109	10,476,286
25	Assets with matching interdependent liabilities	0	0	0	0	0
26	Other assets:	4,039,467	0	0	953,991	4,993,458
27	Physical traded commodities, including gold	0	0	0	0	0
28	Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties	0	0	0	0	0
29	NSFR derivative assets	774,538	0	0	0	774,538
30	NSFR derivative liabilities before deduction of variation margin posted	(108,482)	0	0	0	(108,482)
31	All other assets not included in the above categories	3,373,410	0	0	953,991	4,327,402
32	Off-balance sheet items		0	0	0	1,027,953
33	Total RSF					68,819,025
34	Net Stable Funding Ratio (%)					110.84%