The Saudi Investment Bank

Qualitative & Quantitative Disclosures under Pillar III of Basel III for March 31, 2018

KM1: Key metrics (at consolidated group level)

		a	b	c	d	e
		31-Mar-18	31-Dec-17	30-Sep-17	30-Jun-17	31-Mar-17
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1): *(Exclusive of IFRS 9 adjustments)*	13,740,336	13,475,772	13,222,605	13,073,809	13,194,822
1a	Fully loaded ECL accounting model	13,575,825	13,475,772	13,222,605	13,073,809	13,194,822
2	Tier 1 (Exclusive of IFRS 9 adjustments)	15,525,336	14,260,772	14,007,605	13,858,809	13,694,822
2a	Fully loaded ECL accounting model Tier 1	15,360,825	14,260,772	14,007,605	13,858,809	13,694,822
3	Total capital (Exclusive of IFRS 9 adjustments)	15,543,631	14,279,067	14,025,900	13,877,104	13,713,117
3a	Fully loaded ECL accounting model total capital	14,721,075	14,279,067	14,025,900	13,877,104	13,713,117
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)-Pillar 1	81,541,760	82,385,954	83,174,243	81,766,278	85,843,173
	Risk-based capital ratios as a percentage of RWA-Pillar 1					
5	Common Equity Tier 1 ratio (%)	16.85%	16.36%	15.90%	15.99%	15.37%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	16.65%	16.36%	15.90%	15.99%	15.37%
6	Tier 1 ratio (%)	19.04%	17.31%	16.84%	16.95%	15.95%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	18.84%	17.31%	16.84%	16.95%	15.95%
7	Total capital ratio (%)	19.06%	17.33%	16.86%	16.97%	15.97%
7a	Fully loaded ECL accounting model total capital ratio (%)	18.05%	17.33%	16.86%	16.97%	15.97%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	1.875%	1.250%	1.250%	1.250%	1.250%
9	Countercyclical buffer requirement (%)	0.000%	0.000%	0.000%	0.000%	0.000%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.000%	0.000%	0.000%	0.000%	0.000%
11	**Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)**	**1.875%**	**1.250%**	**1.250%**	**1.250%**	**1.250%**
12	CET1 available after meeting the bank’s minimum capital requirements (%) (5-11)	**14.976%**	**15.107%**	**14.647%**	**14.739%**	**14.121%**
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	100,749,749	100,500,407	104,720,268	103,168,699	103,965,186
14	Basel III leverage ratio (%) (row 2 / row 13)	15.41%	14.19%	13.38%	13.43%	13.17%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	15%	14.19%	13%	13%	13%
	Liquidity Coverage Ratio					
15	Total HQLA	18,475,924	18,083,593	19,467,332	18,731,016	17,717,440
16	Total net cash outflow	8,432,693	8,427,285	6,337,889	8,806,699	10,124,724
17	LCR ratio (%)	**219.10%**	**214.58%**	**307.16%**	**212.69%**	**174.99%**
	Net Stable Funding Ratio					
18	Total available stable funding	60,280,548	60,956,432	68,818,683	69,709,781	63,389,341
19	Total required stable funding	52,898,982	55,055,179	64,747,039	64,704,135	60,230,609
20	NSFR ratio (%)	**113.95%**	**110.72%**	**106.29%**	**107.74%**	**105.24%**