

CC2 – Reconciliation of regulatory capital to balance sheet

Balance sheet - Step 1 (Table 2(b))

	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other (D)	Under regulatory scope of consolidation (E)
Assets			
Cash and balances at central banks	4,828,587		4,828,587
Due from banks and other financial institutions	1,643,482		1,643,482
Investments, net	26,092,515		26,092,515
Loans and advances, net	58,176,110		58,176,110
Investment in associates	955,260		955,260
Property and equipment, net	1,142,668		1,142,668
Other assets	1,993,683		1,993,683
Total assets	94,832,305	0	94,832,305
Liabilities			
Due to Banks and other financial institutions	11,142,713		11,142,713
Customer deposits	63,824,206		63,824,206
Debt securities in issue	2,028,336		2,028,336
Borrowings	2,012,770		2,012,770
Other liabilities	1,910,204		1,910,204
Total liabilities	80,918,229	0	80,918,229
Paid up share capital	7,500,000		7,500,000
Statutory reserves	4,928,000		4,928,000
Treasury Shares	(787,536)		(787,536)
Other reserves	22,256		22,256
Retained earnings	466,356	-	466,356
Proposed dividends	-		-
Tier 1 Sukuk	1,785,000		1,785,000
Total liabilities and equity	94,832,305	0	94,832,305

CC2 – Reconciliation of regulatory capital to balance sheet

Balance sheet - Step 2 (Table 2(c))

	Balance sheet in Published financial statements	Adjustment of banking associates / other entities	Under regulatory scope of consolidation
	(C)	(D)	(E)
Assets			
Cash and balances at central banks	4,828,587		4,828,587
Due from banks and other financial institutions	1,643,482		1,643,482
Investments, net	26,092,515		26,092,515
Loans and advances, net	58,176,110		58,176,110
of which Collective provisions	645,896	0	645,896
Investment in associates	955,260		955,260
Property and equipment, net	1,142,668		1,142,668
Other assets	1,993,683		1,993,683
of which goodwill	18,295	0	18,295
Total assets	94,832,305	0	94,832,305
Liabilities			
Due to Banks and other financial institutions	11,142,713		11,142,713
Customer deposits	63,824,206		63,824,206
Debt securities in issue	2,028,336		2,028,336
of which Tier 2 capital instruments	2,000,000	0	2,000,000
Borrowings	2,012,770		2,012,770
Other liabilities	1,910,204		1,910,204
Subtotal	80,918,229	0	80,918,229
Paid up share capital	7,500,000		7,500,000
of which amount eligible for CET1	7,500,000		7,500,000
of which amount eligible for AT1	-	-	-
Statutory reserves	4,928,000		4,928,000
Treasury Shares	(787,536)		(787,536)
Other reserves	22,256		22,256
of which: Employee stock option shares	-	-	-
Retained earnings	466,356		466,356
of which: Goodwill	18,295	-	18,295
Minority Interest	-		-
Proposed dividends	-		-
Tier 1 Sukuk	1,785,000		1,785,000
Total liabilities and equity	94,832,305	-	94,832,305

CC1 – Composition of regulatory capital

Common template (transition) - Step 3 (Table 2(d)) i

Components of regulatory capital
reported by the bank

Common Equity Tier 1 capital: Instruments and reserves		
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	7,500,000
2	Retained earnings	466,356
3	Accumulated other comprehensive income (and other reserves)	4,950,256
6	Common Equity Tier 1 capital before regulatory adjustments	12,916,612
Common Equity Tier 1 capital: Regulatory adjustments		
8	Goodwill (net of related tax liability)	(18,295)
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-
28	Total regulatory adjustments to Common equity Tier 1	(18,295)
29	Common Equity Tier 1 capital (CET1)	12,898,317
Additional Tier 1 capital: instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	1,785,000
31	of which: classified as equity under applicable accounting standards	1,785,000
32	of which: classified as liabilities under applicable accounting standards	-
33	Directly issued capital instruments subject to phase out from Additional Tier 1	-
35	of which: instruments issued by subsidiaries subject to phase out	
36	Additional Tier 1 capital before regulatory adjustments	1,785,000
Additional Tier 1 capital: regulatory adjustments		
42	IFRS 9 transition added back-year 1	493,534
43	Total regulatory adjustments to Additional Tier 1 capital	493,534
44	Additional Tier 1 capital (AT1)	2,278,534
45	Tier 1 capital (T1 = CET1 + AT1)	15,176,851

CC1 – Composition of regulatory capital-continued

Common template (transition) - Step 3 (Table 2(d)) ii

		Components of regulatory capital reported by the bank
	Tier 2 capital: instruments and provisions	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-
47	Directly issued capital instruments subject to phase out from Tier 2	2,000,000
49	of which: instruments issued by subsidiaries subject to phase out	-
50	Provisions	645,896
51	Tier 2 capital before regulatory adjustments	2,645,896
	Tier 2 capital: regulatory adjustments	
57	Total regulatory adjustments to Tier 2 capital	-
58	Tier 2 capital (T2)	2,645,896
59	Total capital (TC = T1 + T2)	17,822,746
60	Total risk weighted assets	83,699,206
	Capital ratios	
61	Common Equity Tier 1 (as a percentage of Pillar I risk weighted assets)	15.41%
62	Tier 1 (as a percentage of Pillar I risk weighted assets)	18.13%
63	Total capital (as a percentage of risk weighted assets)	21.29%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	15.41%
	National minima (if different from Basel 3)	
	Amounts below the thresholds for deduction (before risk weighting)	
	Applicable caps on the inclusion of provisions in Tier 2	
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	645,896
77	Cap on inclusion of provisions in Tier 2 under standardised approach	960,111
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-

CCA – Main features of regulatory capital instruments and of other TLAC- eligible instruments		
Main features template of regulatory capital instruments - (Table 2(e-1/3))		
1	Issuer	Saudi Investment Bank
2	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	SA13JFK0G534
3	Governing law(s) of the instrument	Private Placement under CMA regulations
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Yes
6	Eligible at solo/igroup/group&solo	GROUP and Solo
7	Instrument type	Sukuk
8	Amount recognized in regulatory capital (SAR "000", as of most recent reporting date)	2,000,000
9	Par value of instrument	Saudi Riyals 1 million
10	Accounting classification	Subordinated debt
11	Original date of issuance	June 5 2014
12	Perpetual or dated	Dated
13	Original maturity date	June 5 2024
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	June 5 2019
16	Subsequent call dates if applicable	NIL
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
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	Write-down feature	Yes
31	If write-down, write-down trigger (s)	To be determined by SAMA
32	If write-down, full or partial	To be determined by SAMA
33	If write-down, permanent or temporary	To be determined by SAMA
34	If temporary writedown, description of the write-up mechsims	To be determined by SAMA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Junior in right of payments to "claims of depositor's or any other unsubordinated payment obligatons"
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA

Note: Further explanation of rows (1-37) as given above are provided in SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.

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

Main features template of regulatory capital instruments - (Table 2(e-2/3))

1	Issuer	Saudi Investment Bank
2	Unique identifier (eg CUSPIN, 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
	Regulatory treatment	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/igroup/group&solo	GROUP and Solo
7	Instrument type	Subordinated Sukuk
8	Amount recognized in regulatory capital (SAR "000", as of most recent reporting date)	500,000
9	Par value of instrument	SAR 1,000
10	Accounting classification	Equity
11	Original date of issuance	21-Nov-16
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	21-Nov-21
16	Subsequent call dates if applicable	Any profit distribution dates after the first call date
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
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	Write-down feature	Yes
31	If write-down, write-down trigger (s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
32	If write-down, full or partial	Written down fully or partial
33	If write-down, permanent or temporary	Permanent
34	If temporary writedown, description of the write-up mechsism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated, Senior and Tier II subordinated sukukholders are senior to this instrument
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	NA

Note: Further explanation of rows (1-37) as given above are provided in SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.

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

Main features template of regulatory capital instruments - (Table 2(e-3/3))

1	Issuer	Saudi Investment Bank
2	Unique identifier (eg CUSPIN, 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
	Regulatory treatment	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/igroup/group&solo	GROUP and Solo
7	Instrument type	Subordinated Sukuk
8	Amount recognized in regulatory capital (SAR "000", as of most recent reporting date)	285,000
9	Par value of instrument	SAR 1,000
10	Accounting classification	Equity
11	Original date of issuance	June 6, 2017
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	June 6, 2022
16	Subsequent call dates if applicable	Any profit distribution dates after the first call date
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
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	Write-down feature	Yes
31	If write-down, write-down trigger (s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
32	If write-down, full or partial	Written down fully or partial
33	If write-down, permanent or temporary	Permanent
34	If temporary writedown, description of the write-up mechsism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated, Senior and Tier II subordinated sukukholders are senior to this instrument
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	NA

Note: Further explanation of rows (1-37) as given above are provided in SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.

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

Main features template of regulatory capital instruments - (Table 2(e-3/3))

1	Issuer	Saudi Investment Bank
2	Unique identifier (eg CUSPIN, 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
	Regulatory treatment	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/igroup/group&solo	GROUP and Solo
7	Instrument type	Subordinated Sukuk
8	Amount recognized in regulatory capital (SAR "000", as of most recent reporting date)	1,000,000
9	Par value of instrument	SAR 1,000
10	Accounting classification	Equity
11	Original date of issuance	March 21, 2018
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	March 21, 2023
16	Subsequent call dates if applicable	Any profit distribution dates after the first call date
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
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	Write-down feature	Yes
31	If write-down, write-down trigger (s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
32	If write-down, full or partial	Written down fully or partial
33	If write-down, permanent or temporary	Permanent
34	If temporary writedown, description of the write-up mechsism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated, Senior and Tier II subordinated sukukholders are senior to this instrument
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	NA

Note: Further explanation of rows (1-37) as given above are provided in SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.