



Basel III Pillar III

Quantitative Disclosures

June 30, 2018

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	KM2 – Key metrics – TLAC requirements (at resolution group level)	Q	NO	1 January 2019	
	OVA – Bank risk management approach	A	NO	End-2016	
	OV1 – Overview of RWA	Q Q	YES	Phase I: end-2016 Phase II: end-2018	7
Part 3 – Linkages between financial statements and regulatory exposures	LI1 – Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	A	NO	End-2016	
	LI2 – Main sources of differences between regulatory exposure amounts and carrying values in financial statements	A	NO	End-2016	
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	TLAC2 – Material subgroup entity – creditor ranking at legal entity level	SA	NO	1 January 2019	
	TLAC3 – Resolution entity – creditor ranking at legal entity level	SA	NO	1 January 2019	
Part 5 – Macro prudential supervisory measures	GSIB1 – Disclosure of G-SIB indicators	A	NO	End-2018	
	CCyB1 – Geographical distribution of credit exposures used in the countercyclical buffer	SA	NO	End-2017	
Part 6 – Leverage ratio	LR1 – Summary comparison of accounting assets vs leverage ratio exposure measure	Q	YES	End-2017	16
	LR2 – Leverage ratio common disclosure template	Q	YES	End-2017	17
Part 7 – Liquidity	LIQA – Liquidity risk management	A	NO	End-2017	
	LIQ1 – Liquidity Coverage Ratio (LCR)	Q	YES	End-2017	18
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	CR1 – Credit quality of assets	SA	YES		22
	CR2 – Changes in stock of defaulted loans and debt securities	SA	YES		23
	CRB – Additional disclosure related to the credit quality of assets	A	NO		
	CRC – Qualitative disclosure requirements related to credit risk mitigation techniques	A	NO		
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	CR4 – Standardized approach – credit risk exposure and credit risk mitigation (CRM) effects	SA	YES		25
	CR5 – Standardized approach – exposures by asset classes and risk weights	SA	YES		26
	CRE – Qualitative disclosures related to IRB models	A	NO		
	CR6 – IRB – credit risk exposures by portfolio and probability of default (PD) range	SA	NO		
	CR7 – IRB – effect on RWA of credit derivatives used as CRM techniques	SA	NO		
	CR8 – RWA flow statements of credit risk exposures under IRB	Q	NO		
	CR9 – IRB – back testing of PD per portfolio	A	NO		
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	CCR5 – Composition of collateral for CCR exposure	SA	YES		30
	CCR6 – Credit derivatives exposures	SA	NO		
	CCR7 – RWA flow statements of CCR exposures under the Internal Model Method (IMM)	Q	NO		
	CCR8 – Exposures to central counterparties	SA	YES		31
Part 10 – Securitization	SECA – Qualitative disclosure requirements related to securitization exposures	A	NO	End-2016	
	SEC1 – Securitization exposures in the banking book	SA	NO		
	SEC2 – Securitization exposures in the trading book	SA	NO		
	SEC3 – Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor	SA	NO		
	SEC4 – Securitization exposures in the banking book and associated capital requirements – bank acting as investor	SA	NO		
Part 11 – Market risk	MRA – General qualitative disclosure requirements related to market risk	A A	NO NO	Phase I: end-2016 Phase II: end-2019	
	MR1 – Market risk under SA	SA SA	YES NO	Phase I: end-2016 Phase II: end-2019	32
	MRB – Qualitative disclosures for banks using the IMA	A	NO	End-2019	
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	MR2 – Market risk IMA per risk type (Phase II only)	SA	NO	Phase I: end-2016	
	MR3 – IMA values for trading portfolios (Phase I only)	Q	NO	Phase I: end-2016	
	MR3 – RWA flow statements of market risk exposures under IMA (Phase II only)	Q	NO	Phase II: end-2019	
	MR4 – Comparison of VaR estimates with gains/losses (Phase I only)	SA	NO	Phase I: end-2016	
Part 12 – Interest rate risk in the banking book	IRRBBA – IRRBB risk management objective and policies	A	NO	2018	
	IRRBB1 – Quantitative information on IRRBB	A	NO	2018	
Part 13 – Remuneration	REMA – Remuneration policy	A	NO	End-2017	
	REM1 – Remuneration awarded during the financial year	A	NO	End-2017	
	REM2 – Special payments	A	NO	End-2017	
	REM3 – Deferred remuneration	A	NO	End-2017	

KM1: Key metrics (at consolidated group level)

		a	a	b	c	d
		30-Jun-18	31-Mar-18	31-Dec-17	30-Sep-17	30-Jun-17
Available capital (amounts)						
1	Common Equity Tier 1 (CET1): <i>(Exclusive of IFRS 9 adjustments)</i>	13,531,114	13,740,336	13,475,772	13,222,605	13,073,809
1a	Fully loaded ECL accounting model	13,366,603	13,575,825	13,475,772	13,222,605	13,073,809
2	Tier 1 <i>(Exclusive of IFRS 9 adjustments)</i>	15,316,114	15,525,336	14,260,772	14,007,605	13,858,809
2a	Fully loaded ECL accounting model Tier 1	15,151,603	15,360,825	14,260,772	14,007,605	13,858,809
3	Total capital <i>(Exclusive of IFRS 9 adjustments)</i>	15,334,409	15,543,631	14,279,067	14,025,900	13,877,104
3a	Fully loaded ECL accounting model total capital	14,511,853	14,721,075	14,279,067	14,025,900	13,877,104
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)-Pillar 1	82,915,298	81,541,760	82,385,954	83,174,243	81,766,278
Risk-based capital ratios as a percentage of RWA-Pillar 1						
5	Common Equity Tier 1 ratio (%)	16.32%	16.85%	16.36%	15.90%	15.99%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	16.12%	16.65%	16.36%	15.90%	15.99%
6	Tier 1 ratio (%)	18.47%	19.04%	17.31%	16.84%	16.95%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	18.27%	18.84%	17.31%	16.84%	16.95%
7	Total capital ratio (%)	18.49%	19.06%	17.33%	16.86%	16.97%
7a	Fully loaded ECL accounting model total capital ratio (%)	17.50%	18.05%	17.33%	16.86%	16.97%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	1.875%	1.875%	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%	1.875%	1.250%	1.250%	1.250%
12	CET1 available after meeting the bank's minimum capital requirements (%) (5-11)	14.44%	14.98%	15.11%	14.65%	14.74%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	111,942,893	100,749,749	100,500,407	104,720,268	103,168,699
14	Basel III leverage ratio (%) (row 2 / row 13)	13.68%	15.41%	14.19%	13.38%	13.43%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	13.54%	15.25%	14.19%	13.38%	13.43%
Liquidity Coverage Ratio						
15	Total HQLA	23,519,226	18,475,924	18,083,593	19,467,332	18,731,016
16	Total net cash outflow	6,596,310	8,432,693	8,427,285	6,337,889	8,806,699
17	LCR ratio (%)	356.55%	219.10%	214.58%	307.16%	212.69%
Net Stable Funding Ratio						
18	Total available stable funding	65,505,161	60,280,548	60,956,432	68,818,683	69,709,781
19	Total required stable funding	55,030,661	52,898,982	55,055,179	64,747,039	64,704,135
20	NSFR ratio (%)	119.03%	113.95%	110.72%	106.29%	107.74%

OV1: Overview of RWA

Description		a	b	c
		RWA		Minimum capital requirements
		30-Jun-18	31-Mar-18	30-Jun-18
1	Credit risk (excluding counterparty credit risk) (CCR)	75,610,039	75,758,855	6,048,803
2	Of which standardised approach (SA)	75,610,039	75,758,855	6,048,803
3	Of which internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	1,523,932	1,024,931	121,915
5	Of which standardised approach for counterparty credit risk (SA-CCR)	1,523,932	1,024,931	121,915
6	Of which internal model method (IMM)	-	-	-
7	Equity positions in banking book under market-based approach	-	-	-
8	Equity investments in funds – look-through approach	-	-	-
9	Equity investments in funds – mandate-based approach	-	-	-
10	Equity investments in funds – fall-back approach	-	-	-
11	Settlement risk	-	-	-
12	Securitisation exposures in banking book	-	-	-
13	Of which IRB ratings-based approach (RBA)	-	-	-
14	Of which IRB Supervisory Formula Approach (SFA)	-	-	-
15	Of which SA/simplified supervisory formula approach (SSFA)	-	-	-
16	Market risk	1,176,186	152,833	94,095
17	Of which standardised approach (SA)	1,176,186	152,833	94,095
18	Of which internal model approaches (IMM)	-	-	-
19	Operational risk	4,605,141	4,605,141	368,411
20	Of which Basic Indicator Approach	4,605,141	4,605,141	368,411
21	Of which Standardised Approach	-	-	-
22	Of which Advanced Measurement Approach	-	-	-
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
24	Floor adjustment	-	-	-
25	Total (1+4+7+8+9+10+11+12+16+19+23+24)	82,915,298	81,541,760	6,633,224

CC1 – Composition of regulatory capital

(From January 2013 to 2018 identical to post 2018) With amount subject to Pre- Basel III Treatment

	Components ¹ of regulatory capital reported by the bank	Amounts ¹ subject to Pre - Basel III treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
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	C D+G E
2	Retained earnings	685,951	
3	Accumulated other comprehensive income (and other reserves)	4,588,566	
6	Common Equity Tier 1 capital before regulatory adjustments	12,774,517	
Common Equity Tier 1 capital: Regulatory adjustments			
8	Goodwill (net of related tax liability)	(18,295)	B
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	(47,664)	
17	Reciprocal cross-holdings in common equity	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	
20	Mortgage servicing rights (amount above 10% threshold)	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	
22	Amount exceeding the 15% threshold	-	
23	of which: significant investments in the common stock of financials	-	
24	of which: mortgage servicing rights	-	
25	of which: deferred tax assets arising from temporary differences	-	
26	National specific regulatory adjustments	-	
	National specific regulatory adjustments-Implementation of IFRS 9	658,045	
	OF WHICH: [INSERT NAME OF ADJUSTMENT]		
	OF WHICH:...		
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	592,086	
29	Common Equity Tier 1 capital (CEI)	13,366,603	
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	-	
34	Additional Tier 1 instruments (and CET 1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT 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			
44	Additional Tier 1 capital (ATI)	1,785,000	
45	Tier 1 capital (TI = CEI + ATI)	15,151,603	

CC1 – Composition of regulatory capital-continued

(From January 2013 to 2018 identical to post 2018) With amount subject to Pre- Basel III Treatment

	Components ¹ of regulatory capital reported by the bank	Amounts ¹ subject to Pre - Basel III treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
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	515,053	
51	Tier 2 capital before regulatory adjustments	2,515,053	
Tier 2 capital: regulatory adjustments			
57	Total regulatory adjustments to Tier 2 capital	-	
58	Tier 2 capital (T2)	2,515,053	
59	Total capital (TC = T1 + T2)	17,666,656	
60	Total risk weighted assets	82,915,298	
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	16.12%	
62	Tier 1 (as a percentage of risk weighted assets)	18.27%	
63	Total capital (as a percentage of risk weighted assets)	21.31%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	16.12%	
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)	515,053	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	-	
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)	-	

A

CC2 – Reconciliation of regulatory capital to balance sheet

	Balance sheet in Published financial statements	Adjustment of banking associates / other	Under regulatory scope of consolidation
	(C)	(D)	(E)
Assets			
Cash and balances at central banks	9,689,389		9,689,389
Due from banks and other financial institutions	5,865,624		5,865,624
Investments, net	23,006,649		23,006,649
Loans and advances, net	59,330,509		59,330,509
Debt securities			-
Trading assets			-
Investment in associates	941,510		941,510
Derivatives			-
Goodwill			-
Other intangible assets			-
Property and equipment, net	1,066,021		1,066,021
Prepayments and accrued income			-
Other assets	2,053,327		2,053,327
Total assets	101,953,029	0	101,953,029
Liabilities			
Due to Banks and other financial institutions	10,793,140		10,793,140
Items in the course of collection due to other banks			-
Customer deposits	71,300,751		71,300,751
Trading liabilities			-
Debt securities in issue	2,004,261		2,004,261
Derivatives			-
Retirement benefit liabilities			-
Taxation liabilities			-
Accruals and deferred income			-
Borrowings	2,009,436		2,009,436
Other liabilities	1,333,588		1,333,588
Total liabilities	87,441,176	0	87,441,176
Paid up share capital	7,500,000		7,500,000
Statutory reserves	4,563,000		4,563,000
Other reserves	25,566		25,566
Retained earnings	685,951	-	685,951
Proposed dividends	-		-
Employee stock option shares	(47,664)		(47,664)
Tier 1 Sukuk	1,785,000		1,785,000
Total liabilities and equity	101,953,029	0	101,953,029

CC2 – Reconciliation of regulatory capital to balance sheet-continued

	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	9,689,389		9,689,389
Due from banks and other financial institutions	5,865,624		5,865,624
Investments, net	23,006,649		23,006,649
Loans and advances, net	59,330,509		59,330,509
of which Collective provisions	515,053	0	515,053
Investment in associates	941,510		941,510
Property and equipment, net	1,066,021		1,066,021
Other assets	2,053,327		2,053,327
of which goodwill	18,295	0	18,295
Total assets	101,953,029	0	101,953,029
Liabilities			
Due to Banks and other financial institutions	10,793,140		10,793,140
Customer deposits	71,300,751		71,300,751
Debt securities in issue	2,004,261		2,004,261
of which Tier 2 capital instruments	2,000,000	0	2,000,000
Borrowings	2,009,436		2,009,436
Other liabilities	1,333,588		1,333,588
Subtotal	87,441,176	0	87,441,176
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	4,563,000		4,563,000
Other reserves	25,566		25,566
of which: Employee stock option shares	(47,664)	-	(47,664)
Retained earnings	685,951		685,951
of which: Goodwill	18,295	-	18,295
Minority Interest	-		-
Proposed dividends	-		-
Tier 1 Sukuk	1,785,000		1,785,000
Total liabilities and equity	101,953,029	-	101,953,029

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

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 recognised 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 mechansim	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

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

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 mechsanim	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

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

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 mechansim	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

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

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/group/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 mechansim	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

LR1: Summary Comparison of accounting assets versus leverage ratio exposure measure

Row#	Items	(SAR 000)
1	Total consolidated assets as per published financial statements.	101,953,029
2	Adjustment for investments in banking, financial, insurance or commercial entities that are outside the scope for accounting purposes but outside the scope of regulatory consolidation.	-
3	Adjustments for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure.	-
4	Adjustments for derivatives financial instruments.	1,649,077
5	Adjustments for securities financing transactions (i.e. repos and similar secured lending).	-
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures).	8,359,082
7	Other adjustments.	(18,295)
8	Leverage ratio exposure	111,942,893

LR2: Leverage Ratio Common Disclosure Template

Row#	Items	30-Jun-18	31-Mar-18
On-balance sheet exposure			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	101,547,244	89,850,113
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(18,295)	(18,925)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	101,528,949	89,831,188
Derivative exposures			
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	405,785	465,899
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	1,649,077	1,681,122
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-	-
8	(Exempted CCP leg of client-cleared trade exposures)	-	-
9	Adjusted effective notional amount of written credit derivatives	-	-
10	(Adjusted effective notional off-sets and add-on deductions for written credit derivatives)	-	-
11	Total derivative exposures (sum of lines 4 to 10)	2,054,862	2,147,021
Securities financing transaction exposures			
12	Gross SFT <i>assets</i> (with no recognition of netting), after adjusting for sale accounting transactions	-	-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
14	CCR exposure for SFT assets	-	-
15	Agent transaction exposures	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	-	-
17	Off-balance sheet exposure at gross notional amount	106,082,428	112,066,885
18	(Adjustments for conversion to credit equivalent amounts)	(97,723,346)	(103,295,975)
19	Off-balance sheet items (sum of lines 17 and 18)	8,359,082	8,770,910
Capital and total exposures			
20	Tier 1 capital	15,151,603	15,360,825
21	Total exposures (sum of lines 3, 11, 16 and 19)	111,942,893	100,749,749
Leverage ratio			
22	Basel III leverage ratio	13.54%	15.25%

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 in respect of 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) liquidity position, LCR results and internal liquidity risk measurement and management processes.

Governance Framework and Liquidity Management

SAIB's Board of Directors has the overall responsibility for the Bank's 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, SAIB maintains contingency Funding Plan (CFP) which identifies a diversified set of readily available and deployable potential CF resources under crisis situations.

Senior Management (through the Asset Liability Committee- ALCO) monitors the information on the Bank's liquidity needs and market developments 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. SAIB seeks to hold unencumbered high quality liquid assets to ensure compliance with minimum LCR requirements and has set internal triggers to provide timely escalation to ensure mitigating actions are taken.

Qualitative Disclosures for LCR as at June 2018

The 90 days average LCR (as presented on the next page) increased from 198 % as of as of March 31, 2018 to 216% as of June 30, 2018. The weighted cash outflow amounts of performing exposures changed slightly from SAR 13.57 billion to SAR 13.51 billion while the weighted value of cash inflows increased from SAR 3.78 billion as of March 31, 2018 to SAR 4.45 billion as of June 30, 2018. This movement resulted in total decrease in net cash outflows within 30 days from SAR 9.79 billion to SAR 8.69 billion.

LIQ1 – Liquidity Coverage Ratio (LCR)-continued

Liquidity Coverage Ratio Disclosure Template		(a) TOTAL UNWEIGHTED VALUE (average)	(b) TOTAL WEIGHTED VALUE (average)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)		18,807,190
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	17,722,010	1,630,541
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	-	-
7	<i>Non-operational deposits (all counterparties)</i>	25,082,426	9,351,967
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	1,307,641	1,035,135
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	11,336,301	1,133,630
14	Other contractual funding obligations		
15	Other contingent funding obligations		
16	TOTAL CASH OUTFLOWS		13,151,273
CASH INFLOWS			
17	Secured lending (eg reverse repos)		
18	Inflows from fully performing exposures	5,975,544	4,454,357
19	Other cash inflows		
20	TOTAL CASH INFLOWS		4,454,357
			(c) TOTAL ADJUSTED VALUE
21	TOTAL HQLA		18,807,190
22	TOTAL NET CASH OUTFLOWS		8,696,916
23	LIQUIDITY COVERAGE RATIO (%)		216.25%

LIQ 2 – Net Stable Funding Ratio (NSFR)

		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:	17,665,959	-	-	4,011,900	21,677,859
2	<i>Regulatory capital</i>	17,665,959				
3	<i>Other capital instruments</i>					
4	Retail deposits and deposits from small business customers:	18,792,856	3,848,837	551,107	-	20,873,521
5	<i>Stable deposits</i>	18,792,856	3,848,837	551,107		
6	<i>Less stable deposits</i>					
7	Wholesale funding:	11,691,742	30,443,754	3,772,047	-	22,953,772
8	<i>Operational deposits</i>	6,712,442	9,674,919	3,359,785		
9	<i>Other wholesale funding</i>	4,979,300	20,768,835	412,262		
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	-	-	10,726,870	-
12	<i>NSFR derivative liabilities</i>					
13	<i>All other liabilities and equity not included in the above categories</i>	-			10,726,870	
14	Total ASF	48,150,557	34,292,591	4,323,154	14,738,770	65,505,151
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)	9,689,389			13,173,307	658,665
16	Deposits held at other financial institutions for operational purposes		6,210,603			931,590
17	Performing loans and securities:	-	19,045,249	7,578,763	31,352,934	39,962,000

LIQ 2 – Net Stable Funding Ratio (NSFR)-continued

		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						
18	<i>Performing loans to financial institutions secured by Level 1 HQLA</i>					
19	<i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>			138,106		
20	<i>Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:</i>		19,045,249	7,440,656	31,352,934	
21	<i>With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk</i>					
22	<i>Performing residential mortgages, of which:</i>					
23	<i>With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk</i>					
24	<i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	167,200			5,042,053	4,427,865
25	Assets with matching interdependent liabilities					
26	Other assets:	718,787	-	-	7,809,285	8,528,072
27	<i>Physical traded commodities, including gold</i>					
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>					
29	<i>NSFR derivative assets</i>	581,639				
30	<i>NSFR derivative liabilities before deduction of variation margin posted</i>	137,148				
31	<i>All other assets not included in the above categories</i>				7,809,285	
32	Off-balance sheet items	10,449,358				522,468
33	Total RSF	21,024,735	25,255,853	7,578,763	57,377,578	55,030,661
34	Net Stable Funding Ratio (%)	119.03%				

CR1: Credit quality of assets

Description	a	b	c	d
	Gross carrying values of		Allowances/ impairments (ECL)	Net values (a+b-c)
	Defaulted exposures (Stage 3 Exposures)	Non-defaulted exposures		
1 Loans	2,627,226	58,109,198	1,680,822	59,055,602
2 Debt Securities+Due from Banks	-	28,443,759	78,415	28,365,344
3 Off-balance sheet exposures	432,507	10,617,695	202,049	10,848,153
4 Total	3,059,733	97,170,652	1,961,285	98,269,100

Defaulted exposures comprise of Stage 3 exposures as per IFRS 9 definition.

CR2: Changes in stock of defaulted loans and debt securities

1	Stage 3 exposures (Under IFRS 9 approach) at end of the previous reporting period, Dec 31, 2017	1,893,010
2	Exposures that have defaulted since the last reporting period	905,543
3	Returned to non-defaulted status	0
4	Amounts written off-Net	(126,575)
5	Other changes-movements in defaulted exposures	387,755
6	Defaulted exposures at end of the reporting period	3,059,733

Explain the drivers of any significant changes in the amounts of defaulted exposures from the previous reporting period and any significant movement between defaulted and non-defaulted exposures.

The increase from the last published period to June 30, 2018 defaulted exposure is mostly due to implementation of IFRS 9 framework in the Bank.

CR3: Credit risk mitigation techniques – overview

Description		a	b	c	d	e	f	g
		Exposures unsecured: carrying amount of exposures	Exposures secured by collateral-carrying amount of exposures	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1	Loans	32,518,439	26,537,163	20,186,619	900	900	-	-
2	Debt Securities+Due from Banks	28,365,344	-	-	-	-	-	-
3	Off-balance sheet exposures	9,623,595	1,224,558	384,417	408	408		
4	Total	70,507,378	27,761,722	20,571,036	1,308	1,308	-	-
5	Of which defaulted	1,063,736	1,995,997	1,626,512	-	-	-	-

CR4: Standardized approach – credit risk exposure and Credit Risk Mitigation (CRM) effects

Asset classes		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and 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 Central Banks	23,176,851	-	23,176,851	-	-	-
2	- SAMA and Saudi Government	18,481,435	-	18,481,435	-	-	-
3	- Others	4,695,417	-	4,695,417	-	-	-
4	Multilateral Development Banks	-	-	-	-	-	-
5	Public Sector Entities	-	-	-	-	-	-
6	Banks and Securities Firms	10,614,668	341,093	10,614,668	341,093	3,920,975	0.36
7	Corporates	35,197,121	7,010,792	35,196,388	7,010,792	41,256,839	0.98
8	Retail Non-Mortgages	20,763,191	511,099	20,758,698	511,099	15,898,299	0.75
9	- SBFE's I	245,691	301,945	241,198	301,945	363,290	0.67
10	- Other Retail non-mortgages	20,517,500	209,154	20,517,500	209,154	15,535,010	0.75
11	Mortgages	3,307,135	-	3,307,135	-	2,796,788	0.85
12	- Residential	1,020,692	-	1,020,692	-	510,346	0.50
13	- Commercial	2,286,442	-	2,286,442	-	2,286,442	1.00
14	Securitized Assets	21,793	-	21,793	-	272,411	12.50
15	Equity	225,182	-	225,182	-	225,182	1.00
16	Others	5,412,254	456,773	5,406,297	456,773	6,475,163	1.10
17	Past Dues Exposures	3,659,715	39,325	3,658,982	39,325	4,764,381	1.29
18	Centrally cleared through a Domestic QCCP	-	-	-	-	-	-
19	Centrally cleared through a Foreign QCCP	-	-	-	-	-	-
20	Total	102,377,911	8,359,082	102,365,994	8,359,082	75,610,039	0.68

CR5: Standardized approach – exposures by asset classes and risk weights, On Balance Sheet and Off Balance Sheet

	Asset classes/ Risk weight*	a	b	c	d	e	f	g	h	i	j
		0%	10%	20%	35%	50%	75%	100%	150%	Others**	Total credit exposures amount (post CCF and post-CRM)
1	Sovereigns and Central Banks	23,176,852	-	-	-	-	-	-	-	-	23,176,852
2	- SAMA and Saudi Government	18,481,435	-	-	-	-	-	-	-	-	18,481,435
3	- Others	4,695,417	-	-	-	-	-	-	-	-	4,695,417
4	Multilateral Development Banks	-	-	-	-	-	-	-	-	-	-
5	Public Sector Entities	-	-	-	-	-	-	-	-	-	-
6	Banks and Securities Firms	-	-	5,187,184	-	5,767,076	-	-	-	-	10,954,260
7	Corporates	-	-	-	-	1,370,144	-	40,571,768	-	-	41,941,912
8	Retail Non-Mortgages	-	-	-	-	-	21,197,733	-	-	-	21,197,733
9	- SBFE's1	-	-	-	-	-	484,386	-	-	-	484,386
10	- Other Retail non-mortgages	-	-	-	-	-	20,713,347	-	-	-	20,713,347
11	Mortgages	-	-	-	-	1,020,692	-	2,286,442	-	-	3,307,135
12	- Residential	-	-	-	-	1,020,692	-	-	-	-	1,020,692
13	- Commercial	-	-	-	-	-	-	2,286,442	-	-	2,286,442
14	Securitized Assets	-	-	-	-	-	-	-	-	21,793	21,793
15	Equity	-	-	-	-	-	-	225,182	-	-	225,182
16	Others	888,137	-	-	-	-	-	3,931,208	-	701,259	5,520,603
17	Past Dues Exposures	-	-	-	-	-	-	1,523,027	2,160,902	-	3,683,929
18	Centrally cleared through a Domestic QCCP	-	-	-	-	-	-	-	-	-	-
19	Centrally cleared through a Foreign QCCP	-	-	-	-	-	-	-	-	316,324	316,324
20	Total	24,064,989	-	5,187,184	-	8,157,913	21,197,733	48,537,627	2,160,902	1,039,375	110,345,722

*Banks subject to the simplified standardised approach should indicate risk weights determined by the supervisory authority in the columns.

** Investments in Associates and QCCP

CCR1: Analysis of counterparty credit risk (CCR) exposure by approach

Description		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	405,785	1,649,077		1.4	2,054,862	1,523,932
2	Internal Model Method (for derivatives and SFTs)						
3	Simple Approach for credit risk mitigation (for SFTs)						
4	Comprehensive Approach for credit risk mitigation (for SFTs)						
5	VaR for SFTs						
6	Total						1,523,932

CCR2: Credit valuation adjustment (CVA) capital charge

Description		a	b
		EAD post-CRM	RWA
	Total portfolios subject to the Advanced CVA capital charge		
1	(i) VaR component (including the 3×multiplier)		
2	(ii) Stressed VaR component (including the 3×multiplier)		
3	All portfolios subject to the Standardised CVA capital charge	2,054,862	515,438
4	Total subject to the CVA capital charge	2,054,862	515,438

CCR3: Standardized approach – CCR exposures by regulatory portfolio and risk weights, Derivatives

Regulatory portfolio*/ Risk weight	a	b	c	d	e	f	g	h	i
	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposures
Sovereigns and Central Banks									-
- SAMA and Saudi Government									-
- Others									-
Multilateral Development Banks									-
Public Sector Entities									-
Banks and Securities Firms			18,802	1,440,716					1,459,518
Corporates						267,972			267,972
Retail Non-Mortgages	-	-	-	-	3,886	-	-	-	3,886
- SBFE's1					2				2
- Other Retail non-mortgages					3,885				3,885
Mortgages	-	-	-	-	-	-	-	-	-
- Residential									-
- Commercial									-
Securitized Assets									-
Equity									-
Others						7,163			7,163
Past Dues Exposures									-
Centrally cleared through a Domestic QCCP									-
Centrally cleared through a Foreign QCCP								316,324	316,324
Total	-	-	18,802	1,440,716	3,886	275,135	-	316,324	2,054,862

CCR5: Composition of collateral for CCR exposure

Description	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash – domestic currency	-	-	-	-	-	-
Cash – other currencies	1,592,219	-	1,536,621	-	-	-
Domestic sovereign debt	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	5,392,931
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	1,592,219	-	1,536,621	-	-	5,392,931

CCR8: Exposures to central counterparties

SAR (000)		a	b
		EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)	316,324	6,326
2	Exposures for trades at QCCPs (excluding initial margin and default	316,324	6,326
3	(i) OTC derivatives	316,324	6,326
4	(ii) Exchange-traded derivatives		
5	(iii) Securities financing transactions		
6	(iv) Netting sets where cross-product netting has been approved		
7	Segregated initial margin		
8	Non-segregated initial margin		
9	Pre-funded default fund contributions		
10	Unfunded default fund contributions		
11	Exposures to non-QCCPs (total)	-	-
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	-	-
13	(i) OTC derivatives		
14	(ii) Exchange-traded derivatives		
15	(iii) Securities financing transactions		
16	(iv) Netting sets where cross-product netting has been approved		
17	Segregated initial margin		
18	Non-segregated initial margin		
19	Pre-funded default fund contributions		
20	Unfunded default fund contributions		

MR1: Market risk under standardized approach

Description		a
		RWA
	Outright products	1,176,186
1	Interest rate risk (general and specific)	-
2	Equity risk (general and specific)	-
3	Foreign exchange risk	1,176,186
4	Commodity risk	-
	Options	-
5	Simplified approach	-
6	Delta-plus method	-
7	Scenario approach	-
8	Securitisation	-
9	Total	1,176,186

The Bank's market risk component comprises of Fx and Interest Rate Risk.

The Bank does not maintain trading book positions in Equity and OTC Derivatives.