البنك السعودي للاستثمار
The Saudi Investment Bank

Quantitative Disclosures under Pillar III of Basel III for March 31, 2020

KM1: Key metrics (at consolidated group level)

SAR (000)		a	b	c	d	e
		31-Mar-20	31-Dec-19	30-Sep-19	30-Jun-19	31-Mar-19
Available capital (amounts)						
1	Common Equity Tier 1 (CET1) (excluding IFRS 9 Adjustment)	11,296,135	12,482,246	12,434,263	11,975,477	12,577,067
1a	Fully loaded ECL accounting model	10,473,579	11,988,712	11,940,729	11,481,943	12,083,533
2	Tier 1 (excluding IFRS 9 Adjustment)	14,112,459	14,975,780	14,927,797	14,469,011	14,855,601
2a	Fully loaded ECL accounting model Tier 1	13,289,903	14,482,246	14,434,263	13,975,477	14,362,067
3	Total capital (Tier I+Tier II) (excluding IFRS 9 Adjustment)	14,917,821	15,624,076	15,484,190	15,009,837	17,501,497
3a	Fully loaded ECL accounting model total capital	14,095,265	15,130,542	14,990,656	14,516,303	17,007,963
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)-Pillar 1	**85,960,102**	**82,860,925**	**82,356,842**	**83,651,684**	**83,699,206**
	Risk-based capital ratios as a percentage of RWA-Pillar 1					
5	Common Equity Tier 1 ratio (%)	13.14%	15.06%	15.10%	14.32%	15.03%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	12.18%	14.47%	14.50%	13.73%	14.44%
6	Tier 1 ratio (%)	16.42%	18.07%	18.13%	17.30%	17.75%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	15.46%	17.48%	17.53%	16.71%	17.16%
7	Total capital ratio (%)	17.35%	18.86%	18.80%	17.94%	20.91%
7a	Fully loaded ECL accounting model total capital ratio (%)	16.40%	18.26%	18.20%	17.35%	20.32%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	**Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)**	**2.50%**	**2.50%**	**2.50%**	**2.50%**	**2.50%**
12	CET1 available after meeting the Bank's minimum capital requirements (%) (5-11)	**10.64%**	**12.56%**	**12.60%**	**11.82%**	**12.53%**
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	110,976,850	111,310,415	106,841,913	108,265,613	104,913,392
14	Basel III leverage ratio (%) (row 2 / row 13)	12.72%	13.31%	13.82%	13.21%	14.00%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	**11.98%**	**13.01%**	**13.51%**	**12.91%**	**13.69%**
	Liquidity Coverage Ratio					
15	Total HQLA	18,409,231	18,933,096	19,213,121	18,221,279	18,395,787
16	Total net cash outflow	9,898,896	9,010,808	9,189,933	8,483,933	9,882,267
17	LCR ratio (%)	**185.97%**	**210.12%**	**209.07%**	**214.77%**	**186.15%**
	Net Stable Funding Ratio					
18	Total available stable funding	64,869,453	62,196,595	59,440,799	60,647,814	64,141,553
19	Total required stable funding	52,934,044	50,693,827	50,125,334	50,491,417	57,779,606
20	NSFR ratio (%)	**122.55%**	**122.69%**	**118.58%**	**120.12%**	**111.01%**