

**TABLE 2: CAPITAL STRUCTURE**
**Balance sheet - Step 1 (Table 2(b))**

	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (* ) (D)	Under regulatory scope of consolidation (E)
<b>Assets</b>			
Cash and balances at central banks	5,019,236		5,019,236
Due from banks and other financial institutions	1,107,275		1,107,275
Investments, net	23,237,649		23,237,649
Loans and advances, net	57,564,883		57,564,883
Investment in associates	784,930		784,930
Property and equipment, net	910,686		910,686
Other assets	1,923,163		1,923,163
<b>Total assets</b>	<b>90,547,822</b>	<b>0</b>	<b>90,547,822</b>
<b>Liabilities</b>			
Due to Banks and other financial institutions	2,944,758		2,944,758
Customer deposits	69,682,618		69,682,618
Debt securities in issue	2,000,000		2,000,000
Borrowings	2,000,000		2,000,000
Other liabilities	1,950,579		1,950,579
<b>Total liabilities</b>	<b>78,577,955</b>	<b>0</b>	<b>78,577,955</b>
Paid up share capital	6,000,000		6,000,000
Statutory reserves	3,253,000		3,253,000
Other reserves	1,069,948		1,069,948
Retained earnings	1,646,919	-	1,646,919
Minority Interests			-
Proposed dividends	-		-
<b>Total liabilities and equity</b>	<b>90,547,822</b>	<b>0</b>	<b>90,547,822</b>

\* For further details on column D please refer to step 1 on page 16 of the guidance notes .

Additional information:

List of entities (including disclosure of such entities balance sheet, balance sheet activity and principal activities)

**TABLE 2: CAPITAL STRUCTURE**

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

	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (D)	Under regulatory scope of consolidation (E)	Reference
<b>Assets</b>				
Cash and balances at central banks	5,019,236		5,019,236	
Due from banks and other financial institutions	1,107,275		1,107,275	
Investments, net	23,237,649		23,237,649	
Loans and advances, net	57,564,883		57,564,883	
<b>of which Collective provisions</b>	<b>540,512</b>	<b>0</b>	<b>540,512</b>	<b>A</b>
Investment in associates	784,930		784,930	
Property and equipment, net	910,686		910,686	
Other assets	1,923,163		1,923,163	
<b>of which goodwill</b>	<b>18,295</b>	<b>0</b>	<b>18,295</b>	<b>B</b>
<b>Total assets</b>	<b>90,547,822</b>	<b>0</b>	<b>90,547,822</b>	
<b>Liabilities</b>				
Due to Banks and other financial institutions	2,944,758		2,944,758	
Customer deposits	69,682,618		69,682,618	
Debt securities in issue	2,000,000		2,000,000	
<b>of which Tier 2 capital instruments</b>	<b>2,000,000</b>	<b>0</b>	<b>2,000,000</b>	
Derivatives			-	
Retirement benefit liabilities			-	
Taxation liabilities			-	
Accruals and deferred income			-	
Borrowings	2,000,000		2,000,000	
Other liabilities	1,950,579		1,950,579	
<b>Subtotal</b>	<b>78,577,955</b>	<b>0</b>	<b>78,577,955</b>	
<b>Paid up share capital</b>				
of which amount eligible for CET1	6,000,000		6,000,000	<b>C</b>
<b>of which amount eligible for AT1</b>	<b>0</b>	<b>0</b>	<b>0</b>	
Statutory reserves	3,253,000		3,253,000	<b>D</b>
Other reserves	1,069,948		1,069,948	<b>E</b>
<b>of which: Employee stock option shares</b>	<b>(31,551)</b>	<b>0</b>	<b>(31,551)</b>	<b>F</b>
Retained earnings	1,646,919		1,646,919	<b>G</b>
<b>of which: Goodwill</b>	<b>18,295</b>	<b>0</b>	<b>18,295</b>	<b>F</b>
Minority Interest	-		-	
Proposed dividends	-		-	
<b>Total liabilities and equity</b>	<b>90,547,822</b>	<b>0</b>	<b>90,547,822</b>	

**Note:** Items A, B, H, I have been mapped as an example to Table 2d, for further details please refer to step 2 on page 17 of the guidance notes .

**TABLE 2: CAPITAL STRUCTURE**

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

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

	Components <sup>1</sup> of regulatory capital reported by the bank	Amounts <sup>1</sup> 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	
<b>(2)</b>				
<b>Common Equity Tier 1 capital: Instruments and reserves</b>				
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	6,000,000	<b>C</b>	
2	Retained earnings	4,899,919		
3	Accumulated other comprehensive income (and other reserves)	1,069,948		
4	Directly issued capital subject to phase out from CET 1 (only applicable to non-joint stock companies)	-		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET 1)	-		
<b>6</b>	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>11,969,867</b>	<b>D + G</b> <b>E</b>	
<b>Common Equity Tier 1 capital: Regulatory adjustments</b>				
7	Prudential valuation adjustments	-		
8	Goodwill (net of related tax liability)	(18,295)		
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	-		
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	-		
	OF WHICH: [INSERT NAME OF ADJUSTMENT]			
	OF WHICH: ...			
<b>27</b>	<b>Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions</b>	<b>-</b>	<b>B</b>	
<b>28</b>	<b>Total regulatory adjustments to Common equity Tier 1</b>	<b>(18,295)</b>		
<b>29</b>	<b>Common Equity Tier 1 capital (CE1)</b>	<b>11,951,572</b>		
<b>Additional Tier 1 capital: instruments</b>				
35	of which: instruments issued by subsidiaries subject to phase out			
<b>36</b>	<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>-</b>		
<b>Additional Tier 1 capital: regulatory adjustments</b>				
39	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 common share capital of the entity (amount above 10% threshold)	-		
41	National specific regulatory adjustments	-		
	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
	OF WHICH:			
	OF WHICH: ...			
43	Total regulatory adjustments to Additional Tier 1 capital	-		
<b>44</b>	<b>Additional Tier 1 capital (ATI)</b>	<b>-</b>		
<b>45</b>	<b>Tier 1 capital (T1 = CE1 + ATI)</b>	<b>11,951,572</b>		

**TABLE 2: CAPITAL STRUCTURE**

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

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

Components<sup>1</sup> of regulatory capital reported by the bank

Amounts<sup>1</sup> 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
48	Tier 2 instruments (and CET 1 and AT 1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-
49	of which: instruments issued by subsidiaries subject to phase out	-
50	Provisions	540,512
<b>51</b>	<b>Tier 2 capital before regulatory adjustments</b>	<b>2,540,512</b>
Tier 2 capital: regulatory adjustments		
52	Investments in own Tier 2 instruments	-
53	Reciprocal cross-holdings in Tier 2 instruments	-
54	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 common share capital of the entity (amount above the 10% threshold)	-
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-
56	National specific regulatory adjustments	-
REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
OF WHICH: [INSERT NAME OF ADJUSTMENT]		
OF WHICH: ...		
<b>57</b>	<b>Total regulatory adjustments to Tier 2 capital</b>	<b>-</b>
<b>58</b>	<b>Tier 2 capital (T2)</b>	<b>2,540,512</b>
<b>59</b>	<b>Total capital (TC = T1 + T2)</b>	<b>14,492,084</b>
<b>60</b>	<b>Total risk weighted assets</b>	<b>82,832,632</b>
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	14.43%
62	Tier 1 (as a percentage of risk weighted assets)	14.43%
63	Total capital (as a percentage of risk weighted assets)	17.50%
<b>68</b>	<b>Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)</b>	<b>14.43%</b>
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)	982,412
77	Cap on inclusion of provisions in Tier 2 under standardised approach	540,512
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
<b>85</b>	<b>Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)</b>	<b>-</b>

	0
	0
	0

A

**TABLE 2: CAPITAL STRUCTURE**

Main features template of regulatory capital instruments - (Table 2(e))		
1	Issuer	Saudi Investment Bank
2	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	SA 13JFK0G534
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	Floating
18	Coupon rate and any related index	6 months SIBOR Plus 145 basis points
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