

TABLE 2: CAPITAL STRUCTURE

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

| | 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 | 3,968,376 | | 3,968,376 |
| Due from banks and other financial institutions | 4,910,079 | | 4,910,079 |
| Investments, net | 15,886,478 | | 15,886,478 |
| Loans and advances, net | 42,725,357 | | 42,725,357 |
| Debt securities | | | - |
| Trading assets | | | - |
| Investment in associates | 1,024,837 | | 1,024,837 |
| Derivatives | | | - |
| Goodwill | | | - |
| Other intangible assets | | | - |
| Property and equipment, net | 859,250 | | 859,250 |
| Prepayments and accrued income | | | - |
| Other assets | 1,439,963 | | 1,439,963 |
| Total assets | 70,814,340 | 0 | 70,814,340 |
| Liabilities | | | |
| Due to Banks and other financial institutions | 5,883,153 | | 5,883,153 |
| Items in the course of collection due to other banks | | | - |
| Customer deposits | 51,848,637 | | 51,848,637 |
| Trading liabilities | | | - |
| Debt securities in issue | | | - |
| Derivatives | | | - |
| Retirement benefit liabilities | | | - |
| Taxation liabilities | | | - |
| Accruals and deferred income | | | - |
| Borrowings | 2,000,000 | | 2,000,000 |
| Other liabilities | 1,191,164 | | 1,191,164 |
| Total liabilities | 60,922,954 | 0 | 60,922,954 |
| Paid up share capital | 5,500,000 | | 5,500,000 |
| Statutory reserves | 2,931,000 | | 2,931,000 |
| Other reserves | (68,283) | | (68,283) |
| Retained earnings | 1,528,669 | - | 1,528,669 |
| Minority Interest | | | - |
| Proposed dividends | | | - |
| Total liabilities and equity | 70,814,340 | 0 | 70,814,340 |

* 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 |
|--|--|---|---|-----------|
| Assets | | | | |
| Cash and balances at central banks | 3,968,376 | | 3,968,376 | |
| Due from banks and other financial institutions | 4,910,079 | | 4,910,079 | |
| Investments, net | 15,886,478 | | 15,886,478 | |
| Loans and advances, net | 42,725,357 | | 42,725,357 | |
| of which Collective provisions | 535,487 | 0 | 535,487 | A |
| Debt securities | | | 0 | |
| Equity shares | | | - | |
| Investment in associates | 1,024,837 | | 1,024,837 | |
| Derivatives | | | - | |
| Goodwill | | | - | |
| Other intangible assets | | | - | |
| Property and equipment, net | 859,250 | | 859,250 | |
| Prepayments and accrued income | | | - | |
| Other assets | 1,439,963 | | 1,439,963 | |
| of which goodwill | 18,821 | 0 | 18,821 | B |
| Total assets | 70,814,340 | 0 | 70,814,340 | |
| Liabilities | | | | |
| Due to Banks and other financial institutions | 5,883,153 | | 5,883,153 | |
| Items in the course of collection due to other banks | - | | - | |
| Customer deposits | 51,848,637 | | 51,848,637 | |
| Trading liabilities | | | - | |
| Debt securities in issue | | | - | |
| of which Tier 2 capital instruments | 0 | 0 | 0 | |
| Derivatives | | | - | |
| Retirement benefit liabilities | | | - | |
| Taxation liabilities | | | - | |
| Accruals and deferred income | | | - | |
| Borrowings | 2,000,000 | | 2,000,000 | |
| Other liabilities | 1,191,164 | | 1,191,164 | |
| Subtotal | 60,922,954 | 0 | 60,922,954 | |
| Equity | | | | |
| Paid up share capital | 5,500,000 | | 5,500,000 | |
| of which amount eligible for CET1 | 5,500,000 | | 5,500,000 | C |
| of which amount eligible for AT1 | 0 | 0 | 0 | |
| Statutory reserves | 2,931,000 | | 2,931,000 | D |
| Other reserves | (68,283) | | (68,283) | E |
| of which: Employee stock option shares | (29,374) | 0 | (29,374) | F |
| Retained earnings | 1,528,669 | | 1,528,669 | G |
| of which: Goodwill | 18,821 | 0 | 18,821 | F |
| Minority Interest | - | | - | |
| Proposed dividends | - | | - | |
| Total liabilities and equity | 70,814,340 | 0 | 70,814,340 | |

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.

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Capital Structure under Basel III for September 30, 2013

| 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 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 |
|-----|---|--|---|--|
| (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 | 5,500,000 | | C D + G E |
| 2 | Retained earnings | 4,459,669 | | |
| 3 | Accumulated other comprehensive income (and other reserves) | (68,283) | | |
| 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) | - | | |
| 6 | Common Equity Tier 1 capital before regulatory adjustments | 9,891,386 | | |
| | Common Equity Tier 1 capital: Regulatory adjustments | | | |
| 7 | Prudential valuation adjustments | - | | B |
| 8 | Goodwill (net of related tax liability) | (18,821) | | |
| 9 | Other intangibles other than mortgage-servicing rights (net of related tax liability) | - | | |
| 10 | Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) | - | | |
| 11 | Cash-flow hedge reserve | - | | |
| 12 | Shortfall of provisions to expected losses | - | | |
| 13 | Securitisation gain on sale (as set out in paragraph 562 of Basel II framework) | - | | |
| 14 | Gains and losses due to changes in own credit risk on fair valued liabilities | - | | |
| 15 | Defined-benefit pension fund net assets | - | | |
| 16 | Investments in own shares (if not already netted off paid-in capital on reported balance sheet) | - | | |
| 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 | - | | |
| | 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:... | | | |
| 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 | (18,821) | | |
| 29 | Common Equity Tier 1 capital (CEI1) | 9,872,565 | | |

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| 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 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 |
|--|---|--|

| (2) | | |
|-----|--|------------------|
| | Additional Tier 1 capital: instruments | |
| 30 | Directly issued qualifying Additional Tier 1 instruments plus related stock surplus | - |
| 31 | of which: classified as equity under applicable accounting standards | |
| 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 | - |
| | Additional Tier 1 capital: regulatory adjustments | |
| 37 | Investments in own Additional Tier 1 instruments | - |
| 38 | Reciprocal cross-holdings in Additional Tier 1 instruments | - |
| 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) | - |
| 40 | Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) | - |
| 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: ... | |
| 42 | Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions | - |
| 43 | Total regulatory adjustments to Additional Tier 1 capital | - |
| 44 | Additional Tier 1 capital (ATI) | - |
| 45 | Tier 1 capital (TI = CET1 + ATI) | 9,872,565 |

| |
|--|
| |
| |
| |

¹For detailed explanation of rows (1-85), please refer to SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.

⁽²⁾ All rows related to IRB Approach are only valid, if SAMA has provided its Regulatory Approval to use IRB Approaches

Note: Items which are not applicable are to be left blank.

The Saudi Investment Bank
Capital Structure under Basel III for September 30, 2013

| 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 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 | - |
| 48 | Tier 2 instruments (and CET1 and AT1 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 | 535,487 |
| 51 | Tier 2 capital before regulatory adjustments | 535,487 |
| 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: ... | | |
| 57 | Total regulatory adjustments to Tier 2 capital | - |
| 58 | Tier 2 capital (T2) | 535,487 |
| 59 | Total capital (TC = T1 + T2) | 10,408,052 |
| RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT | | - |
| OF WHICH: | | - |
| OF WHICH: ... | | - |

| |
|---|
| 0 |
| 0 |
| 0 |

A

The Saudi Investment Bank
Capital Structure under Basel III for September 30, 2013

| 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 | |

Components¹ of regulatory capital reported by the bank

Amounts¹ 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

| | | |
|-----------|--|-------------------|
| 60 | Total risk weighted assets | 64,647,472 |
| | Capital ratios | |
| 61 | Common Equity Tier 1 (as a percentage of risk weighted assets) | 15.27% |
| 62 | Tier 1 (as a percentage of risk weighted assets) | 15.27% |
| 63 | Total capital (as a percentage of risk weighted assets) | 16.10% |
| 64 | Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets) | |
| 65 | of which: capital conservation buffer requirement | n/a |
| 66 | of which: bank specific countercyclical buffer requirement | n/a |
| 67 | of which: G-SIB buffer requirement | n/a |
| 68 | Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) | 15.27% |
| | National minima (if different from Basel 3) | |
| 69 | National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) | n/a |
| 70 | National Tier 1 minimum ratio (if different from Basel 3 minimum) | n/a |
| 71 | National total capital minimum ratio (if different from Basel 3 minimum) | n/a |
| | Amounts below the thresholds for deduction (before risk weighting) | |
| 72 | Non-significant investments in the capital of other financials | |
| 73 | Significant investments in the common stock of financials | |
| 74 | Mortgage servicing rights (net of related tax liability) | |
| 75 | Deferred tax assets arising from temporary differences (net of related tax liability) | |
| | 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) | 559,366 |
| 77 | Cap on inclusion of provisions in Tier 2 under standardised approach | 559,366 |
| 78 | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) | |
| 79 | Cap for inclusion of provisions in Tier 2 under internal ratings-based approach | |
| | Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) | |
| 80 | Current cap on CET1 instruments subject to phase out arrangements | |
| 81 | Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) | |
| 82 | Current cap on AT1 instruments subject to phase out arrangements | |
| 83 | Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) | |
| 84 | Current cap on T2 instruments subject to phase out arrangements | |
| 85 | Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) | - |

¹For detailed explanation of rows (1-85), please refer to SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.

²All rows related to IRB Approach are only valid, if SAMA has provided its Regulatory Approval to use IRB Approaches

Note: Items which are not applicable are to be left blank.

| TABLE 2: CAPITAL STRUCTURE | | |
|---|---|-----|
| Main features template of regulatory capital instruments - (Table 2(e)) | | |
| 1 | Issuer | N/A |
| 2 | Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement) | N/A |
| 3 | Governing law(s) of the instrument | N/A |
| | Regulatory treatment | |
| 4 | Transitional Basel III rules | N/A |
| 5 | Post-transitional Basel III rules | N/A |
| 6 | Eligible at solo/igroup/group&solo | N/A |
| 7 | Instrument type | N/A |
| 8 | Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) | N/A |
| 9 | Par value of instrument | N/A |
| 10 | Accounting classification | N/A |
| 11 | Original date of issuance | N/A |
| 12 | Perpetual or dated | N/A |
| 13 | Original maturity date | N/A |
| 14 | Issuer call subject to prior supervisory approval | N/A |
| 15 | Option call date, contingent call dates and redemption amount | NA |
| 16 | Subsequent call dates if applicable | NA |
| | Coupons / dividends | |
| 17 | Fixed or Floating dividend/coupon | NA |
| 18 | Coupon rate and any related index | NA |
| 19 | Existence of a dividend stopper | NA |
| 20 | Fully discretionary, partially discretionary or mandatory | NA |
| 21 | Existence of step up or other incentive to redeem | NA |
| 22 | Non cumulative or cumulative | NA |
| 23 | Convertible or non-convertible | NA |
| 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 | NA |
| 31 | If write-down, write-down trigger (s) | NA |
| 32 | If write-down, full or partial | NA |
| 33 | If write-down, permanent or temporary | NA |
| 34 | If temporary writedown, description of the write-up mechansim | NA |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | NA |
| 36 | Non-compliant transitioned features | NA |
| 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.