



Basel III Pillar III

Qualitative & Quantitative Disclosures

June 30, 2025

Template KM1: Key metrics (at consolidated group level)

SR 000's

		June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024
		T	T-1	T-2	T-3	T-4
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	15,915,133	15,511,724	15,397,819	15,317,126	14,982,297
1a	Fully loaded ECL accounting model	15,915,133	15,511,724	15,397,819	15,317,126	14,982,297
2	Tier 1	21,227,633	20,824,224	20,710,319	17,817,126	17,482,297
2a	Fully loaded ECL accounting model Tier 1	21,227,633	20,824,224	20,710,319	17,817,126	17,482,297
3	Total capital	21,959,063	21,518,883	21,378,986	18,415,869	18,040,069
3a	Fully loaded ECL accounting model total capital	21,959,063	21,518,883	21,378,986	18,415,869	18,040,069
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	114,981,468	113,050,674	108,484,653	102,312,677	95,865,460
4a	Total risk-weighted assets (pre-floor)	114,981,468	113,050,674	108,484,653	102,312,677	95,865,460
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	13.84%	13.72%	14.19%	14.97%	15.63%
5a	Fully loaded ECL accounting model CET1 (%)	13.84%	13.72%	14.19%	14.97%	15.63%
5b	CET1 ratio (%) (pre-floor ratio)	13.84%	13.72%	14.19%	14.97%	15.63%
6	Tier 1 ratio (%)	18.46%	18.42%	19.09%	17.41%	18.24%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	18.46%	18.42%	19.09%	17.41%	18.24%
6b	Tier 1 ratio (%) (pre-floor ratio)	18.46%	18.42%	19.09%	17.41%	18.24%
7	Total capital ratio (%)	19.10%	19.03%	19.71%	18.00%	18.82%
7a	Fully loaded ECL accounting model total capital ratio (%)	19.10%	19.03%	19.71%	18.00%	18.82%
7b	Total capital ratio (%) (pre-floor ratio)	19.10%	19.03%	19.71%	18.00%	18.82%
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 (%)	11.34%	11.22%	11.69%	12.47%	13.13%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	189,520,485	189,546,879	182,071,778	173,115,587	160,505,312
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	11.20%	10.99%	11.37%	10.29%	10.89%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	11.20%	10.99%	11.37%	10.29%	10.89%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	11.20%	10.99%	11.37%	10.29%	10.89%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.20%	10.99%	11.37%	10.29%	10.89%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.20%	10.99%	11.37%	10.29%	10.89%
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	20,707,007	19,564,675	17,970,713	16,473,078	17,099,323
16	Total net cash outflow	9,767,896	10,123,390	10,913,368	9,802,566	9,791,899
17	LCR ratio (%)	211.99%	193.26%	164.67%	168.05%	174.63%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	106,423,621	100,583,010	96,419,645	92,036,034	87,234,913
19	Total required stable funding	96,652,824	91,939,397	88,706,033	83,320,138	77,307,700
20	NSFR ratio	110.11%	109.40%	108.70%	110.46%	112.84%

Template OV1: Overview of RWA

		SR 000's			Drivers behind significant differences in T and T-1
		a	b	c	
		RWA		Minimum capital requirements	
		T	T-1	T	
1	Credit risk (excluding counterparty credit risk)	106,041,706	105,142,126	8,483,336	
2	Of which: standardised approach (SA)	106,041,706	105,142,126	8,483,336	Mainly due to increase in loan portfolio
3	Of which: foundation internal ratings-based (F-IRB) approach				
4	Of which: supervisory slotting approach				
5	Of which: advanced internal ratings-based (A-IRB) approach				
6	Counterparty credit risk (CCR)	1,913,511	961,236	153,081	
7	Of which: standardised approach for counterparty credit risk	1,913,511	961,236	153,081	
8	Of which: IMM				
9	Of which: other CCR				
10	Credit valuation adjustment (CVA)	1,237,628	947,820	99,010	
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	-	-	-	
12	Equity investments in funds - look-through approach	-	-	-	
13	Equity investments in funds - mandate-based approach	-	-	-	
14	Equity investments in funds - fall-back approach	-	-	-	
15	Settlement risk	-	-	-	
16	Securitisation exposures in banking book	-	-	-	
17	Of which: securitisation IRB approach (SEC-IRBA)	-	-	-	
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	-	-	-	
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-	
20	Market risk	485,138	696,006	38,811	
21	Of which: standardised approach (SA)	485,138	696,006	38,811	
22	Of which: internal model approach (IMA)				
23	Capital charge for switch between trading book and banking book	-	-	-	
24	Operational risk	5,303,485	5,303,486	424,279	
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-	
26	Output floor applied				
27	Floor adjustment (before application of transitional cap)				
28	Floor adjustment (after application of transitional cap)				
29	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)	114,981,468	113,050,674	9,198,517	

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

		a
		Quantitative / qualitative information
1	Issuer	Saudi Investment Bank
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (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
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	-
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group and solo	GROUP and Solo
7	Instrument type (refer to SACAP)	Subordinated Sukuk
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	2,000,000
9	Par value of instrument	SAR 1 million
10	Accounting classification	Equity
11	Original date of issuance	June 29, 2022
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior SAMA approval	Yes
15	Optional call date, contingent call dates and redemption amount	June 29, 2027
16	Subsequent call dates, if applicable	Any profit distribution dates after the first call date
	Coupons / dividends	-
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	6.00%
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)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Writedown feature	Yes
31	If writedown, writedown trigger(s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
32	If writedown, full or partial	Written down fully or partial
33	If writedown, permanent or temporary	Permanent
34	If temporary write-down, description of writeup mechanism	N/A
34a	Type of subordination	Subordinated, Senior sukukholders are senior to this instrument
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	N/A
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	-

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

		b
		Quantitative / qualitative information
1	Issuer	Saudi Investment Bank
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (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
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	-
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group and solo	GROUP and Solo
7	Instrument type (refer to SACAP)	Subordinated Sukuk
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	500,000
9	Par value of instrument	SAR 1 million
10	Accounting classification	Equity
11	Original date of issuance	February 6, 2023
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior SAMA approval	Yes
15	Optional call date, contingent call dates and redemption amount	February 6, 2028
16	Subsequent call dates, if applicable	Any profit distribution dates after the first call date
	Coupons / dividends	-
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	6.25%
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)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Writedown feature	Yes
31	If writedown, writedown trigger(s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
32	If writedown, full or partial	Written down fully or partial
33	If writedown, permanent or temporary	Permanent
34	If temporary write-down, description of writeup mechanism	N/A
34a	Type of subordination	Subordinated, Senior sukukholders are senior to this instrument
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	N/A
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	-

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

		b
		Quantitative / qualitative information
1	Issuer	Issuer: SAIB Tier 1 Sukuk Limited / Obligor: The Saudi Investment Bank
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	ISIN: XS2917911401
3	Governing law(s) of the instrument	English Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
4	Transitional Basel III rules	Additional Tier 1 Capital
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group and solo	Group and Solo
7	Instrument type (refer to SACAP)	Subordinated Sukuk
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 750,000
9	Par value of instrument	USD 1,000
10	Accounting classification	Equity
11	Original date of issuance	November 27, 2024
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior SAMA approval	Yes
15	Optional call date, contingent call dates and redemption amount	November 27, 2029
16	Subsequent call dates, if applicable	Following the first call date, any profit distribution date thereafter.
	Coupons / dividends	-
17	Fixed or floating dividend/coupon	Fixed until the First reset date and floating thereafter 6.375% per annum fixed rate payable semi-annually from (and including) the issue date to (but excluding) the first reset date; reset every five years thereafter to Relevant Reset Rate + 2.087% per annum
18	Coupon rate and any related index	
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)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Writedown feature	Yes
31	If writedown, writedown trigger(s)	Terms and conditions of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
32	If writedown, full or partial	Written down fully or partial
33	If writedown, permanent or temporary	Permanent
34	If temporary write-down, description of writeup mechanism	N/A
34a	Type of subordination	Subordinated Sukuk
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	The financial instrument is junior to senior creditors and Tier II capital instruments.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-

Template CCI - Composition of regulatory capital

		SR 000's		
		a	b	
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation	Commentary to explain any significant changes over the reporting period and the key drivers of such change
Common Equity Tier 1 capital: instruments and reserves				
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	12,500,000		
2	Retained earnings	2,462,292		
3	Accumulated other comprehensive income (and other reserves)	1,006,115		
4	Directly issued capital subject to phase-out from CET1 capital (only applicable to non-joint stock companies)	-		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1 capital)	-		
6	Common Equity Tier 1 capital before regulatory adjustments	15,968,407		
Common Equity Tier 1 capital: regulatory adjustments				
7	Prudent valuation adjustments	-		
8	Goodwill (net of related tax liability)	(18,295)		
9	Other intangibles other than mortgage servicing rights (MSR) (net of related tax liability)	-		
10	Deferred tax assets (DTA) 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 SACAP4.1.4)	-		
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 subtracted from paid-in capital on reported balance sheet)	(34,979)		
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, 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 (amount above 10% threshold)	-		
20	MSR (amount above 10% threshold)	-		
21	DTA 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: MSR	-		
25	Of which: DTA arising from temporary differences	-		
26	National specific regulatory adjustments	-		
27	Regulatory adjustments applied to Common Equity Tier 1 capital due to insufficient Additional Tier 1 and Tier 2 capital to cover deductions	-		
28	Total regulatory adjustments to Common Equity Tier 1 capital	(53,274)		
29	Common Equity Tier 1 capital (CET1)	15,915,133		
Additional Tier 1 capital: instruments				
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	5,312,500		
31	Of which: classified as equity under applicable accounting standards	5,312,500		
32	Of which: classified as liabilities under applicable accounting standards	-		
33	Directly issued capital instruments subject to phase-out from additional Tier 1 capital	-		
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group additional Tier 1 capital)	-		
35	Of which: instruments issued by subsidiaries subject to phase-out	-		
36	Additional Tier 1 capital before regulatory adjustments	5,312,500		
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, 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	-		
41	National specific regulatory adjustments	-		
42	Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	-		
43	Total regulatory adjustments to additional Tier 1 capital	-		
44	Additional Tier 1 capital (AT1)	5,312,500		
45	Tier 1 capital (T1 = CET1 + AT1)	21,227,633		
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 capital	-		
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	731,430		
51	Tier 2 capital before regulatory adjustments	731,430		
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	-		
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	-		
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-		
54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	-		
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-		
56	National specific regulatory adjustments	-		
57	Total regulatory adjustments to Tier 2 capital	-		
58	Tier 2 capital	731,430		
59	Total regulatory capital (= Tier 1 + Tier2)	21,959,063		
60	Total risk-weighted assets-Pillar I	114,981,468		
Capital adequacy ratios and buffers				
61	Common Equity Tier 1 capital (as a percentage of risk-weighted assets)	13.84		
62	Tier 1 capital (as a percentage of risk-weighted assets)	18.46		
63	Total capital (as a percentage of risk-weighted assets)	19.10		
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of riskweighted assets)	-		
65	Of which: capital conservation buffer requirement	-		
66	Of which: bank-specific countercyclical buffer requirement	-		
67	Of which: higher loss absorbency requirement	-		
68	Common Equity Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	-		
National minima (if different from Basel III)				
69	National minimum Common Equity Tier 1 capital adequacy ratio (if different from Basel III minimum)	-		
70	National minimum Tier 1 capital adequacy ratio (if different from Basel III minimum)	-		
71	National minimum Total capital adequacy ratio (if different from Basel III minimum)	-		
72	Amounts below the thresholds for deduction (before risk-weighting)	-		
73	Non-significant investments in the capital and other TLAC liabilities of other financial entities	-		
74	Significant investments in the common stock of financial entities	-		
75	MSR (net of related tax liability)	-		
75	DTA arising from temporary differences (net of related tax liability)	-		
Applicable caps on the inclusion of provisions in Tier 2 capital				
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardised approach (prior to application of cap)	-		
77	Cap on inclusion of provisions in Tier 2 capital under standardised approach	-		
78	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to internal ratings based approach (prior to application of cap)	-		
79	Cap for inclusion of provisions in Tier 2 capital 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 capital 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 capital due to cap (excess over cap after redemptions and maturities)	-		
84	Current cap on Tier 2 instruments subject to phase-out arrangements	-		
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	-		

Template CC2 - Reconciliation of regulatory capital to balance sheet

		a	b	c
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
		As at period-end	As at period-end	
Assets				
1	Cash and balances at central banks	5,340,837	5,340,837	
2	Items in the course of collection from other banks	-	-	
3	Trading portfolio assets	-	-	
4	Financial assets designated at fair value	-	-	
5	Derivative financial instruments	585,970	585,970	
6	Loans and advances to banks	1,067,050	1,067,050	
7	Loans and advances to customers	108,422,537	108,422,537	
8	Reverse repurchase agreements and other similar secured lending	3,956,000	3,956,000	
9	Available for sale financial investments	43,054,961	43,054,961	
10	Current and deferred tax assets	-	-	
11	Prepayments, accrued income and other assets	1,744,615	1,744,615	
12	Investments in associates and joint ventures	1,014,671	1,014,671	
13	Goodwill and intangible assets	554,262	554,262	
	Of which: goodwill	18,295	18,295	
	Of which: other intangibles (excluding MSR) b	535,967	535,967	
	Of which: MSR	-	-	
14	Property, plant and equipment	1,551,366	1,551,366	
15	Total assets	167,292,269	167,292,269	
Liabilities				
16	Deposits from banks	17,728,943	17,728,943	
17	Items in the course of collection due to other banks	-	-	
18	Customer accounts	100,236,326	100,236,326	
19	Repurchase agreements and other similar secured borrowing	26,313,930	26,313,930	
20	Trading portfolio liabilities	-	-	
21	Financial liabilities designated at fair value	-	-	
22	Derivative financial instruments	28,093	28,093	
23	Debt securities in issue	-	-	
24	Accruals, deferred income and other liabilities	1,460,707	1,460,707	
25	Current and deferred tax liabilities	-	-	
	Of which: deferred tax liabilities (DTL) related to goodwill d	-	-	
	Of which: DTL related to intangible assets (excluding MSR) e	-	-	
	Of which: DTL related to MSR	-	-	
26	Subordinated liabilities	-	-	
27	Provisions	278,342	278,342	
28	Retirement benefit liabilities	-	-	
29	Total liabilities	146,046,341	146,046,341	
Shareholders' equity				
30	Paid-in share capital, including AT1	17,777,521	17,777,521	
	Of which: amount eligible for CET1 capital h	12,465,021	12,465,021	
	Of which: amount eligible for AT1 capital i	5,312,500	5,312,500	
31	Retained earnings	2,462,292	2,462,292	
32	Accumulated other comprehensive income, and other disclosed reserves	1,006,115	1,006,115	
33	Total shareholders' equity	21,245,928	21,245,928	

Template CR1: Credit quality of assets

		SR 000's						
		a	b	c	d	e	f	g
		Gross carrying values of		Allowances/ impairments	Of which ECL accounting		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)
		Defaulted exposures	Nondefaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
1	Loans	2,129,253	108,040,700	1,747,416	1,191,683	555,733	-	108,422,537
2	Debt Securities	-	42,346,873	15,334	5,458	9,876	-	42,331,539
3	Off-balance sheet exposures	179,473	27,646,001	278,342	113,362	164,980	-	27,547,132
4	Total	2,308,726	178,033,574	2,041,092	1,310,504	730,588	-	178,301,208

Table CR2: Changes in stock of defaulted loans and debt securities

		SR 000's
		a
1	Defaulted loans and debt securities at end of the previous reporting period	1,945,521
2	Loans and debt securities that have defaulted since the last reporting period	196,536
3	Returned to non-defaulted status	(4,177)
4	Amounts written off	-
5	Other changes	(8,627)
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)	2,129,253

Table CR3: Credit risk mitigation techniques - overview

		SR 000's				
		a	b	c	d	e
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	70,979,717	37,442,820	36,806,024	636,796	-
2	Debt securities	42,331,539	-	-	-	-
3	Total	113,311,256	37,442,820	36,806,024	636,796	-
4	Of which defaulted	1,064,961	131,286	1,695	129,591	-

Template CR4: Standardised approach – credit risk exposure and credit risk mitigation (CRM) effects

		SR 000's					
		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and post- 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 their central banks	35,112,826	39,121	35,112,826	20,580	6,889,802	19.61%
2	Non-central government public sector entities	-	-	-	-	-	-
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	17,428,880	1,193,347	17,428,727	556,186	6,425,737	35.73%
	Of which: securities firms and other financial institutions	-	-	-	-	-	-
5	Covered bonds	-	-	-	-	-	-
6	Corporates	92,570,821	59,609,962	63,423,934	15,884,919	74,736,506	94.23%
	Of which: securities firms and other financial institutions	2,465,146	-	2,465,146	-	1,140,321	-
	Of which: specialised lending	10,857,140	-	10,857,140	-	11,317,405	-
7	Subordinated debt, equity and other capital	61,145	-	61,145	-	129,332	211.52%
8	Retail MSMEs	8,620,313	591,086	7,013,997	61,578	5,306,681	75.00%
9	Real estate	6,774,997	39,138	6,765,693	19,569	3,420,380	50.41%
	Of which: general RR	3,908,909	-	3,908,909	-	1,297,086	-
	Of which: IPRRE	-	-	-	-	-	-
	Of which: general CRE	2,139,263	-	2,129,980	-	1,003,734	-
	Of which: IPCR	-	-	-	-	-	-
	Of which: land acquisition, development and construction	-	-	-	-	-	-
10	Defaulted exposures	2,083,192	179,472	1,148,740	1,563	1,256,612	109.24%
11	Other assets	6,398,385	-	6,398,385	-	7,876,657	123.10%
12	Total	169,050,558	61,652,126	137,353,446	16,544,394	106,041,706	68.90%

Template CR5: Standardised approach - exposures by asset classes and risk weights

		SR 000's																
		0%	20%	25%	30%	40%	45%	50%	60%	75%	80%	85%	100%	130%	150%	250%	Other	Total credit exposure amount (post-CCF and post-CRM)
1	Sovereigns and their central banks	17,663,467	13,225,171	-	-	-	-	-	-	-	-	-	4,244,768	-	-	-	-	35,133,406
2	Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Banks	-	305,601	-	13,657,763	-	-	3,541,525	-	-	-	-	447,023	-	33,002	-	-	17,984,914
	Of which: securities firms and other financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Corporates	-	596,946	-	-	-	-	6,196,981	-	1,652,053	5,593,755	6,957,006	53,048,727	5,263,385	-	-	-	79,308,853
	Of which: securities firms and other financial institutions	-	596,946	-	-	-	-	1,580,831	-	227,408	-	-	59,961	-	-	-	-	2,465,146
	Of which: specialised lending	-	-	-	-	-	-	-	-	-	5,593,755	-	-	5,263,385	-	-	-	10,857,140
7	Subordinated debt, equity and other capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	52,501	61,145
8	Retail	-	-	-	-	-	-	-	-	7,075,574	-	-	-	-	-	-	-	7,075,574
	MSMEs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Real estate	-	563,102	435,892	1,361,970	1,070,703	1,828,891	477,241	300,890	-	-	-	199	-	746,373	-	-	6,785,261
	Of which: general RRE	-	563,102	435,892	1,361,970	1,070,703	-	477,241	-	-	-	-	-	-	-	-	-	3,908,908
	Of which: no loan splitting applied	-	563,102	435,892	1,361,970	1,070,703	-	477,241	-	-	-	-	-	-	-	-	-	3,908,908
	Of which: loan splitting applied (Secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Of which: loan splitting applied (Unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Of which: IPRRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Of which: general CRE	-	-	-	-	-	1,828,891	-	300,890	-	-	-	199	-	-	-	-	2,129,980
	Of which: no loan splitting applied	-	-	-	-	-	1,828,891	-	300,890	-	-	-	199	-	-	-	-	2,129,980
	Of which: loan splitting applied (Secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Of which: loan splitting applied (Unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Of which: IPCRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Of which: land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Defaulted exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	746,373	-	-	746,373
11	Other assets	651,483	65,014	-	-	-	-	234,529	-	-	-	-	468,626	-	447,148	-	-	1,150,303
		-	-	-	-	-	-	-	-	-	-	-	4,227,377	-	-	1,454,511	-	6,398,385
12	Total	18,314,950	14,755,834	435,892	15,019,733	1,070,703	1,828,891	10,450,276	300,890	8,727,627	5,593,755	6,957,006	62,436,720	5,272,029	1,226,523	1,454,511	52,501	153,897,841

Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures

Only applicable columns, containing RWA % have been presented.

		a	b	c	d
	Risk Weight	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF	Exposure (post-CCF and post-CRM)
1	Less than 40%	48,333,678	341,337	0.0515	48,526,409
2	40-70%	14,095,504	18,754	0.0219	13,650,760
3	75%	10,272,365	591,086	0.0068	8,727,627
4	85%	5,593,755	0	-	5,593,755
5	90-100%	6,251,306	43,102,056	0.0340	11,321,981
6	105-130%	76,193,992	17,532,720	0.1087	58,071,743
7	150%	5,263,385	0	-	5,263,385
8	250%	1,539,561	66,174	0.0868	1,235,167
9	400%	52,501	0	-	52,501
10	1250%	1,454,511	0	-	1,454,512
11	Total exposures	169,050,557	61,652,126	-	153,897,840

* Weighting is based on off-balance sheet exposure (pre-CCF).

Template ENC: Asset encumbrance

		SR 000's		
		a	b	c
		Encumbered Assets	Unencumbered Assets	Total
1	The assets on the balance sheet would be disaggregated; there can be as much disaggregation as desired	28,260,143	139,032,126	167,292,269

Template CCR1: Analysis of CCR exposures by approach

		SR 000's					
		a	b	c	d	e	f
		Replacement cost	Potential future exposure	Effective EPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	535,678	309,369		1.4	1,183,065	960,516
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)					2,926,312	938,309
5	Value-at-risk (VaR) for SFTs					-	-
6	Total						1,898,825

Template CCR3: Standardised approach - CCR exposures by regulatory portfolio and risk weights

	SR 000's					
	a	c	d	f	h	i
	0%	20%	50%	100%	Others	Total credit exposure
Sovereigns	-	-	-	-	-	-
Non-central government public sector entities	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-
Banks	-	455,388	702,247	-	2,135,884	3,293,518
Securities firms	-	-	-	-	-	-
Corporates	-	-	-	815,859	-	815,859
Regulatory retail portfolios	-	-	-	-	-	-
Other assets	-	-	-	-	-	-
Total	-	455,388	702,247	815,859	2,135,884	4,109,377

** Only applicable RWA categories have been presented.

Template CCR5: Composition of collateral for CCR exposure

	SR 000's					
	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			
	Segregated	Unsegregated	Segregated	Unsegregated	Fair value of collateral received	Fair value of posted collateral
Cash - domestic currency	-	8,450	-	3,140	-	-
Cash - other currencies	-	13,802	-	674,440	26,570,610	-
Domestic sovereign debt	-	-	-	-	-	6,032,792
Other sovereign debt	-	-	-	-	-	3,873,025
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	20,637,010
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	-	22,252	-	677,580	26,570,610	30,542,827

Template CCR8: Exposures to central counterparties

		SR 000's	
		a	b
		EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)		14,686
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which		
3	(i) OTC derivatives	734,300	14,686
4	(ii) Exchange-traded derivatives	734,300	14,686
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	-	-

Table MR1: Market risk under the standardised approach

		SR 000's
		a
		Capital requirement in standardised approach
1	General interest rate risk	618
2	Equity risk	-
3	Commodity risk	-
4	Foreign exchange risk	38,193
5	Credit spread risk - non-securitisations	-
6	Credit spread risk - securitisations (non-correlation trading portfolio)	-
7	Credit spread risk - securitisation (correlation trading portfolio)	-
8	Default risk - non-securitisations	-
9	Default risk - securitisations (non-correlation trading portfolio)	-
10	Default risk - securitisations (correlation trading portfolio)	-
11	Residual risk add-on	-
12	Total	38,811

Template CVA1: The reduced basic approach for CVA (BA-CVA)

		SR 000's	
		a	b
		Components	BA-CVA RWA
1	Aggregation of systematic components of CVA risk	19,153,269,623,052	
2	Aggregation of idiosyncratic components of CVA risk	4,049,153,267,804	
3	Total		1,237,628

Template LR1- Summary comparison of accounting assets vs leverage ratio exposure measure

		SR 000's
		a
1	Total consolidated assets as per published financial statements	167,292,269
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustments for temporary exemption of central bank reserves (if applicable)	-
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustments for eligible cash pooling transactions	-
8	Adjustments for derivative financial instruments	1,917,365
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	2,926,312
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of offbalance sheet exposures)	16,836,383
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	566,451
12	Other adjustments	(18,295)
13	Leverage ratio exposure measure	189,520,485

Template LR2- Leverage ratio common disclosure template

		SR 000's	
		a	b
		June 30, 2025	March 31, 2025
On Balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	169,050,556	165,507,115
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital)	(1,191,837)	(1,168,845)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(18,295)	(18,295)
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	167,840,425	164,319,975
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	749,949	798,481
9	Add-on amounts for potential future exposure associated with all derivatives transactions	1,167,416	1,277,185
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total derivative exposures (sum of rows 8 to 12)	1,917,365	2,075,666
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	2,926,312	-
17	Agent transaction exposures	-	-
18	Total securities financing transaction exposures (sum of rows 14 to 17)	2,926,312	-
Other off balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	61,652,126	59,197,376
20	(Adjustments for conversion to credit equivalent amounts)	(44,537,401)	(35,787,178)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	(278,342)	(258,960)
22	Off-balance sheet items (sum of rows 19 to 21)	16,836,383	23,151,238
Capital and total exposures			
23	Tier 1 capital	21,227,633	20,824,224
24	Total exposures (sum of rows 7, 13, 18 and 22)	189,520,485	189,546,879
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	11.2%	11.0%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	12.0%	11.0%
26	National minimum leverage ratio requirement	3.0%	3.0%
27	Applicable leverage buffers	N/A	N/A
Disclosure of mean values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	-	-
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	-	-
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	-	-
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	-	-

Template LIQ1: Liquidity Coverage Ratio (LCR)

		SR 000's	
		a	b
		Total unweighted value (average)	Total weighted value (average)
High quality liquid assets			
1	Total HQLA		20,707,007
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	21,094,136	1,797,936
3	Stable deposits	-	-
4	Less stable deposits	21,094,136	1,797,936
5	Unsecured wholesale funding, of which:	46,972,269	17,875,452
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	38,689,902	17,413,387
8	Unsecured debt	8,282,367	462,064
9	Secured wholesale funding	2,771,046	142,956
10	Additional requirements, of which:	17,976,384	359,527
11	Outflows related to derivative exposures and other collateral requirements	-	-
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	17,976,384	359,527
14	Other contractual funding obligations	-	-
15	Other contingent funding obligation	-	-
16	TOTAL CASH OUTFLOWS		20,175,870
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	14,188,179	9,133,137
19	Other cash inflows	1,274,838	1,274,838
20	TOTAL CASH INFLOWS		10,407,975
			Total adjusted value
21	Total HQLA		20,707,007
22	Total net cash outflows		9,767,895
23	Liquidity Coverage Ratio (%)		211.99%

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 with respect to 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 or the Bank) liquidity position, LCR results and internal liquidity risk measurement and management processes.

Governance Framework and Liquidity Management

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

Senior Management monitors the information on the Bank's liquidity needs and market developments on a daily basis, and the Asset Liability Committee ALCO reviews the results 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 and laid down limits. The Bank seeks to hold sufficient unencumbered high quality liquid assets to ensure compliance with the minimum LCR requirements and has set internal triggers to provide timely escalation to ensure mitigating actions are taken.

Qualitative Disclosures for LCR as of June 30 2025

The 90 days' average LCR (as provided on the next page) has increased from 193.26% as of March 31 2025 to 211.99% as of June 30 2025.

The total net cash outflows increased from SAR 19.96 billion to SAR 20.18 billion from previous quarter, and the net inflows increased from SAR 9.84 billion to SAR 10.41 billion. While the HQLAs increased, from SAR 19.56 billion to SAR 20.71 billion which led to a net increase in LCR by 18.73% still the final LCR was maintained well above regulatory minimum requirement of 100%.

Template LIQ2: Net Stable Funding Ratio (NSFR)

		SR 000's				
		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:	23,112,748	-	-	8,453,123	31,565,871
2	Regulatory capital	21,959,063	-	-	-	21,959,063
3	Other capital instruments	1,153,685	-	-	8,453,123	9,606,808
4	Retail deposits and deposits from small business customers, of which:	372,931	68,351,049	1,618,451	-	48,794,905
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	372,931	68,351,049	1,618,451	-	48,794,905
7	Wholesale funding:	-	40,281,879	11,843,811	-	26,062,845
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	40,281,879	11,843,811	-	26,062,845
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities	1,634,147	12,309,150	-	-	-
12	NSFR derivative liabilities	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	1,634,147	12,309,150	-	-	-
14	Total ASF	-	-	-	-	106,423,621
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)	-	-	-	-	995,147
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	10,049,187	30,217,855	23,723,766	64,562,400	85,950,081
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	2,597,542	191,637	537,787	-	1,235,367
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	7,451,645	30,026,218	23,185,979	40,406,247	64,638,214
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	-	-
22	Performing residential mortgages, of which:	-	-	-	2,281,150	1,482,747
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	-	-
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	21,875,003	18,593,753
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	8,406,412	-460	59	1,212,196	9,618,208
27	Physical traded commodities, including gold	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties	-	-	-	-	-
29	NSFR derivative assets	-	-	-	1,098,058	1,098,058
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	114,138	114,138
31	All other assets not included in the above categories	8,406,412	-460	59	-	8,406,012
32	Off-balance sheet items	22,293,305	695,699	1,022,831	-	89,387
33	Total RSF	-	-	-	-	96,652,824
34	Net Stable Funding Ratio (%)	-	-	-	-	110.11%