البنك السعودي للاستثمار
The Saudi Investment Bank

Quantitative Disclosures under Pillar III of Basel III for December 31, 2019

KM1: Key metrics (at consolidated group level)

SAR (000)		a	b	c	d	e
		31-Dec-19	30-Sep-19	30-Jun-19	31-Mar-19	31-Dec-18
Available capital (amounts)						
1	Common Equity Tier 1 (CET1): *(Exclusive of IFRS 9 adjustments)*	12,811,268	12,763,285	12,304,499	12,933,337	12,425,329
1a	Fully loaded ECL accounting model	12,482,246	12,434,263	11,975,477	12,604,315	12,260,818
2	Tier 1 (Exclusive of IFRS 9 adjustments)	14,811,268	14,763,285	14,304,499	14,718,337	14,210,329
2a	Fully loaded ECL accounting model Tier 1	14,482,246	14,434,263	13,975,477	14,389,315	14,045,818
3	Total capital (Exclusive of IFRS 9 adjustments)	14,829,563	14,781,580	14,322,794	14,736,632	14,228,624
3a	Fully loaded ECL accounting model total capital	14,007,007	13,959,024	13,500,238	13,914,076	13,406,068
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)-Pillar 1	**82,860,925**	**82,356,842**	**83,651,684**	**83,699,206**	**86,418,521**
	Risk-based capital ratios as a percentage of RWA-Pillar 1					
5	Common Equity Tier 1 ratio (%)	15.46%	15.50%	14.71%	15.45%	14.38%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	15.06%	15.10%	14.32%	15.06%	14.19%
6	Tier 1 ratio (%)	17.87%	17.93%	17.10%	17.58%	16.44%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.48%	17.53%	16.71%	17.19%	16.25%
7	Total capital ratio (%)	17.90%	17.95%	17.12%	17.61%	16.46%
7a	Fully loaded ECL accounting model total capital ratio (%)	16.90%	16.95%	16.14%	16.62%	15.51%
	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%	1.88%
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%**	**1.88%**
12	CET1 available after meeting the Bank's minimum capital requirements (%) (5-11)	**12.96%**	**13.00%**	**12.21%**	**12.95%**	**12.50%**
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	111,310,415	106,841,913	108,265,613	104,913,392	106,653,088
14	Basel III leverage ratio (%) (row 2 / row 13)	13.31%	13.82%	13.21%	14.03%	13.32%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	**13.01%**	**13.51%**	**12.91%**	**13.72%**	**13.17%**
	Liquidity Coverage Ratio					
15	Total HQLA	18,933,096	19,213,121	18,221,279	18,395,787	18,497,904
16	Total net cash outflow	9,010,808	9,189,933	8,483,933	9,882,267	9,266,693
17	LCR ratio (%)	**210.12%**	**209.07%**	**214.77%**	**186.15%**	**199.62%**
	Net Stable Funding Ratio					
18	Total available stable funding	62,196,595	59,440,799	60,647,814	64,141,553	62,635,376
19	Total required stable funding	50,693,827	50,125,334	50,491,417	57,779,606	58,113,707
20	NSFR ratio (%)	**122.69%**	**118.58%**	**120.12%**	**111.01%**	**107.78%**