Basel III Pillar III

Qualitative & Quantitative Disclosures

June 30, 2026

Template KM1: Key metrics (at consolidated group level)

SR 000's

		June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
		T	T-1	T-2	T-3	T-4
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	17,653,446	17,509,001	17,102,677	16,413,969	15,915,133
1a	Fully loaded ECL accounting model	17,653,446	17,509,001	17,102,677	16,413,969	15,915,133
2	Tier 1	24,815,946	22,821,501	22,415,177	21,726,469	21,227,633
2a	Fully loaded ECL accounting model Tier 1	24,815,946	22,821,501	22,415,177	21,726,469	21,227,633
3	Total capital	25,526,306	23,529,146	23,081,836	22,449,845	21,959,063
3a	Fully loaded ECL accounting model total capital	25,526,306	23,529,146	23,081,836	22,449,845	21,959,063
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	126,123,363	124,465,232	119,492,473	124,283,885	114,981,468
4a	Total risk-weighted assets (pre-floor)	126,123,364	124,465,232	119,492,473	124,283,885	114,981,468
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	14.00%	14.07%	14.31%	13.21%	13.84%
5a	Fully loaded ECL accounting model CET1 (%)	14.00%	14.07%	14.31%	13.21%	13.84%
5b	CET1 ratio (%) (pre-floor ratio)	14.00%	14.07%	14.31%	13.21%	13.84%
6	Tier 1 ratio (%)	19.68%	18.34%	18.76%	17.48%	18.46%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	19.68%	18.34%	18.76%	17.48%	18.46%
6b	Tier 1 ratio (%) (pre-floor ratio)	19.68%	18.34%	18.76%	17.48%	18.46%
7	Total capital ratio (%)	20.24%	18.90%	19.32%	18.06%	19.10%
7a	Fully loaded ECL accounting model total capital ratio (%)	20.24%	18.90%	19.32%	18.06%	19.10%
7b	Total capital ratio (%) (pre-floor ratio)	20.24%	18.90%	19.32%	18.06%	19.10%
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 (%)	1.01%	0.02%	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)	**3.51%**	**2.52%**	**2.50%**	**2.50%**	**2.50%**
12	CET1 available after meeting the bank's minimum capital requirements (%)	**10.49%**	**11.55%**	**11.81%**	**10.71%**	**11.34%**
Basel III leverage ratio						
13	**Total Basel III leverage ratio exposure measure**	**207,408,367**	**204,078,222**	**196,747,430**	**200,202,743**	**189,520,485**
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	**11.96%**	**11.18%**	**11.39%**	**10.85%**	**11.20%**
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	**11.96%**	**11.18%**	**11.39%**	**10.85%**	**11.20%**
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	**11.96%**	**11.18%**	**11.39%**	**10.85%**	**11.20%**
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	**11.96%**	**11.18%**	**11.39%**	**10.85%**	**11.20%**
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	**11.96%**	**11.18%**	**11.39%**	**10.85%**	**11.20%**
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	24,318,034	23,468,580	22,143,110	19,661,552	20,707,007
16	Total net cash outflow	12,375,655	12,301,172	11,947,065	9,389,538	9,767,896
17	LCR ratio (%)	**196.50%**	**190.78%**	**185.34%**	**209.40%**	**211.99%**
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	119,667,733	116,809,938	113,534,978	113,115,665	106,423,621
19	Total required stable funding	107,342,415	103,823,737	101,350,412	101,098,110	96,652,824
20	NSFR ratio	**111.48%**	**112.51%**	**112.02%**	**111.89%**	**110.11%**

Template OV1: Overview of RWA

SR 000's

		a	b	c	
		RWA		Minimum capital requirements	Drivers behind significant differences in T and T-1
		T	T-1	T	
1	**Credit risk (excluding counterparty credit risk)**	**116,811,453**	**114,151,805**	**9,344,916**	
2	Of which: standardised approach (SA)	116,811,453	114,151,805	9,344,916	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)**	**1,383,480**	**1,396,291**	**110,678**	
7	Of which: standardised approach for counterparty credit risk	1,383,480	1,396,291	110,678	
8	Of which: IMM				
9	Of which: other CCR				
10	**Credit valuation adjustment (CVA)**	**907,874**	**1,047,028**	**72,630**	
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	105,336	16,106	8,427	
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**	**447,898**	**1,386,680**	**35,832**	
21	Of which: standardised approach (SA)	447,898	1,386,680	35,832	
22	Of which: internal model approach (IMA)				
23	Capital charge for switch between trading book and banking book	-	-	-	
24	**Operational risk**	**6,467,322**	**6,467,322**	**517,386**	
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)**	**126,123,363**	**124,465,233**	**10,089,869**	

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

		c
		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 uptil the First reset date and floating thereafter
18	Coupon rate and any related index	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
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	-

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

		d
		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)	SA16IFK0O130
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)	SAR 1,850 milion
9	Par value of instrument	SAR 1 million
10	Accounting classification	Equity
11	Original date of issuance	May 3, 2026
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	May 3, 2031
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	6.50%
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	Jr Subordinated
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	-

Template CC1 - 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	3,107,843		
3	Accumulated other comprehensive income (and other reserves)	2,085,582		
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**	17,693,425		
	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)	(21,684)		
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**	(39,979)		
29	**Common Equity Tier 1 capital (CET1)**	17,653,446		
	Additional Tier 1 capital: instruments			
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	7,162,500		
31	Of which: classified as equity under applicable accounting standards	7,162,500		
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**	7,162,500		
	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)**	7,162,500		
45	**Tier 1 capital (T1 = CET1 + AT1)**	24,815,946		
	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	710,360		
51	**Tier 2 capital before regulatory adjustments**	710,360		
	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**	710,360		
59	**Total regulatory capital (= Tier 1 + Tier2)**	25,526,306		
60	**Total risk-weighted assets-Pillar I**	**126,123,363**		
	Capital adequacy ratios and buffers			
61	**Common Equity Tier 1 capital (as a percentage of risk-weighted assets)**	14.00		
62	**Tier 1 capital (as a percentage of risk-weighted assets)**	19.68		
63	**Total capital (as a percentage of risk-weighted assets)**	20.24		
64	**Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of riskweighted assets)**	0		
65	Of which: capital conservation buffer requirement	2.50%		
66	Of which: bank-specific countercyclical buffer requirement	1.01%		
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)	-		
	Amounts below the thresholds for deduction (before risk-weighting)			
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities	-		
73	Significant investments in the common stock of financial entities	-		
74	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	6,423,104	6,423,104	
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	574,916	574,916	
6	Loans and advances to banks	3,867,015	3,867,015	
7	Loans and advances to customers	117,319,640	117,319,640	
8	Reverse repurchase agreements and other similar secured lending	2,322,000	2,322,000	
9	Available for sale financial investments	47,333,378	47,333,378	
10	Current and deferred tax assets	-	-	
11	Prepayments, accrued income and other assets	3,004,891	3,004,891	
12	Investments in associates and joint ventures	1,089,523	1,089,523	
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	1,532,107	1,532,107	
15	**Total assets**	**184,020,836**	**184,020,836**	
Liabilities				
16	Deposits from banks	5,052,161	5,052,161	
17	Items in the course of collection due to other banks	-	-	
18	Customer accounts	121,558,939	121,558,939	
19	Repurchase agreements and other similar secured borrowing	27,413,135	27,413,135	
20	Trading portfolio liabilities	-	-	
21	Financial liabilities designated at fair value	-	-	
22	Derivative financial instruments	130,563	130,563	
23	Debt securities in issue	3,362,798	3,362,798	
24	Accruals, deferred income and other liabilities	1,430,301	1,430,301	
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	238,698	238,698	
28	Retirement benefit liabilities	-	-	
29	**Total liabilities**	**159,186,595**	**159,186,595**	
Shareholders' equity				
30	Paid-in share capital, including AT1	19,640,816	19,640,816	
	Of which: amount eligible for CET1 capital h	12,478,316	12,478,316	
	Of which: amount eligible for AT1 capital i	7,162,500	7,162,500	
31	Retained earnings	3,107,843	3,107,843	
32	Accumulated other comprehensive income, and other disclosed reserves	2,085,582	2,085,582	
33	**Total shareholders' equity**	**24,834,241**	**24,834,241**	

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	2,450,697	117,067,198	2,198,255	1,604,382	593,873	-	**117,319,640**
2	Debt Securities	-	46,410,366	22,298	4,940	17,358	-	**46,388,068**
3	Off-balance sheet exposures	165,679	32,105,806	238,698	141,309	97,389	-	**32,032,787**
4	**Total**	**2,616,376**	**195,583,370**	**2,459,251**	**1,750,631**	**708,620**	**-**	**195,740,495**

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**	2,283,120
2	Loans and debt securities that have defaulted since the last reporting period	84,997
3	Returned to non-defaulted status	(4,601)
4	Amounts written off	-24,846.00
5	Other changes	112,027
6	**Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)**	**2,450,697**

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	61,300,767	56,018,873	55,604,727	414,146	-
2	Debt securities	46,388,068	-	-	-	-
3	**Total**	**107,688,835**	**56,018,873**	**55,604,727**	**414,146**	-
4	Of which defaulted	98,110	1,039,196	809,602	229,594	-

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	34,328,826	2,555	34,328,826	1,960	7,866,778	22.91%
2	Non-central government public sector entities	-	-	-	-	-	
3	Multilateral development banks	1,502,880	-	1,502,880	-	-	
4	Banks	22,302,775	1,132,791	22,301,671	383,523	7,476,942	32.96%
	Of which: securities firms and other financial institutions	-	-	-	-	-	
5	Covered bonds	-	-	-	-	-	
6	Corporates	97,396,274	70,006,551	70,308,786	18,233,773	80,917,967	91.39%
	Of which: securities firms and other financial institutions	2,055,815	-	2,055,815	-	971,524	
	Of which: specialised lending	7,590,933	-	7,215,776	-	7,692,302	
7	Subordinated debt, equity and other capital	537,865	-	537,865	-	1,021,944	190.00%
8	Retail MSMEs	12,286,668	568,795	7,223,916	58,521	5,750,256	78.96%
9	Real estate	6,722,196	39,138	6,716,006	19,569	2,865,668	42.55%
	Of which: general RR	6,403,375	-	6,397,201	-	2,358,191	
	Of which: IPRRE	-	-	-	-	-	
	Of which: general CRE	167	-	167	-	167	
	Of which: IPCR	-	-	-	-	-	
	Of which: land acquisition, development and construction	318,653	-	-	-	-	
10	Defaulted exposures	2,594,652	165,679	1,024,147	608	1,114,924	108.80%
11	Other assets	8,567,157	-	8,511,717	-	9,902,309	116.34%
12	**Total**	**186,239,292**	**71,915,508**	**152,455,814**	**18,697,955**	**116,916,789**	**68.31%**

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	15,689,900	13,248,286	-	-	-	-	350,957	-	-	-	-	5,041,642	-	-	-	-	**34,330,786**
2	Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development banks	1,502,880	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**1,502,880**
4	Banks	-	2,409,268	-	16,478,442	-	-	3,522,423	-	-	-	-	244,499	-	30,565	-	-	**22,685,195**
	Of which: securities firms and other financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	**Corporates**	-	**499,981**	-	-	-	-	**12,269,897**	-	**1,906,235**	**2,323,368**	**8,634,177**	**59,086,565**	**3,822,335**	-	-	-	**88,542,559**
	Of which: securities firms and other financial institutions	-	499,981	-	-	-	-	1,253,577	-	230,070	-	-	72,186	-	-	-	-	**2,055,815**
	Of which: specialised lending	-	-	-	-	-	-	-	-	822,003	2,323,368	-	248,069	3,822,335	-	-	-	**7,215,776**
7	Subordinated debt, equity and other capital	-	-	-	-	-	-	-	-	-	-	-	-	-4,542	-	-	542,407	**537,865**
8	Retail	-	-	-	-	-	-	-	-	6,128,726	-	-	1,153,711	-	-	-	-	**7,282,438**
	MSMEs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	**Real estate**	-	**673,072**	**536,952**	**1,644,807**	**978,394**	**1,846,294**	**569,022**	**148,658**	-	-	-	**167**	-	**338,207**	-	-	**6,735,574**
	Of which: general RRE	-	673,072	536,952	1,644,807	978,394	**1,846,294**	569,022	**148,658**	-	-	-	-	-	-	-	-	**6,397,200**
	Of which: no loan splitting applied	-	673,072	536,952	1,644,807	978,394	**1,846,294**	569,022	**148,658**	-	-	-	-	-	-	-	-	**6,397,200**
	Of which: loan splitting applied (Secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Of which: loan splitting applied (Unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Of which: IPRRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Of which: general CRE	-	-	-	-	-	-	-	-	-	-	-	167	-	-	-	-	**167**
	Of which: no loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	167	-	-	-	-	**167**
	Of which: loan splitting applied (Secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Of which: loan splitting applied (Unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Of which: IPCRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Of which: land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	-	338,207	-	-	**338,207**
10	Defaulted exposures	-	-	-	-	-	-	77,986	-	-	-	-	688,446	-	258,323	-	-	**1,024,756**
11	Other assets	832,782	100	-	-	-	-	-	-	-	-	-	6,263,728	-	-	1,415,107	55,440	**8,567,157**
12	**Total**	**18,025,562**	**16,830,708**	**536,952**	**18,123,249**	**978,394**	**1,846,294**	**16,790,285**	**148,658**	**8,034,962**	**2,323,368**	**8,634,177**	**72,478,759**	**3,817,793**	**627,095**	**1,415,107**	**597,847**	**171,209,211**

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%	53,344,394	307,106	0.0093	53,521,011
2	40-70%	21,045,879	45,181	0.0365	19,763,631
3	75%	7,994,899	568,795	0.0007	8,034,962
4	85%	9,293,294	2,164,653	0.0044	8,634,177
5	90-100%	83,396,126	68,762,725	0.0120	72,474,216
6	105-130%	3,822,335	0	-	3,822,335
7	150%	1,042,551	67,048	0.0091	627,095
8	250%	1,415,107	0	-	1,415,107
9	400%	0	0	-	0
10	1250%	0	0	-	2
11	**Total exposures**	**181,354,586**	**71,915,509**		**168,292,535**

** 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	29,659,978	154,360,858	**184,020,836**

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)	321,641	380,743		1.4	983,337	705,771
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)					2,394,650	674,387
5	Value-at-risk (VaR) for SFTs					-	-
6	**Total**						**1,380,158**

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

SR 000's

	a	b	c	d	e	f	g	h	i
	0%	**10%**	**20%**	**50%**	**75%**	**100%**	**150%**	**Others**	**Total credit exposure**
Sovereigns	25,508	-	82,573	-	-	-	-	-	108,081
Non-central government public sector entities	-	-	-	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-	-	-	-
Banks	-	-	453,839	2,703	-	-	-	2,017,702	2,474,244
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	227,788	24,623	480,592	-	62,660	795,662
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total	**25,508**	**-**	**536,412**	**230,490**	**24,623**	**480,592**	**-**	**2,080,362**	**3,377,987**

*** 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	-	6,250	-	940	-	-
Cash - other currencies	-	3,907	-	577,461	29,066,555	-
Domestic sovereign debt	-	-	-	-	-	5,142,734
Other sovereign debt	-	-	-	-	-	1,975,526
Government agency debt	-	-	-	-	-	678,653
Corporate bonds	-	-	-	-	-	24,757,492
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	**-**	**10,157**	**-**	**578,401**	**29,066,555**	**32,554,405**

Template CCR8: Exposures to central counterparties

SR 000's

		a	b
		EAD (post-CRM)	RWA
1	**Exposures to QCCPs (total)**		3,322
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	166,106	3,322
3	(i) OTC derivatives	166,106	3,322
4	(ii) Exchange-traded derivatives	-	-
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	3,021
2	Equity risk	-
3	Commodity risk	-
4	Foreign exchange risk	32,810
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**	**35,832**

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

SR 000's

		a	b
		Components	**BA-CVA Capital Requirement**
1	Aggregation of systematic components of CVA risk	10,603,964,086,248	
2	Aggregation of idiosyncratic components of CVA risk	1,881,485,615,032	
3	**Total**		72,630

The Saudi Investment Bank

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	184,020,835
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	1,149,443
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	2,394,650
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of offbalance sheet exposures)	19,248,497
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	0
12	Other adjustments	594,941
13	**Leverage ratio exposure measure**	**207,408,367**

Template LR2- Leverage ratio common disclosure template

SR 000's

		a	b
		June 30, 2026	**March 31, 2026**
On Balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	186,239,291	182,445,453
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)	(1,605,219)	(1,551,722)
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)**	**184,615,777**	**180,875,436**
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	933,092	978,587
9	Add-on amounts for potential future exposure associated with all derivatives transactions	216,351	287,962
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)**	**1,149,443**	**1,266,548**
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	2,394,650	-
17	Agent transaction exposures	-	-
18	**Total securities financing transaction exposures (sum of rows 14 to 17)**	**2,394,650**	**2,232,886**
Other off balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	71,915,508	72,392,248
20	(Adjustments for conversion to credit equivalent amounts)	(52,428,313)	(52,464,667)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	(238,698)	(224,230)
22	**Off-balance sheet items (sum of rows 19 to 21)**	**19,248,497**	**19,703,352**
Capital and total exposures			
23	**Tier 1 capital**	**24,815,946**	**22,821,501**
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	207,408,367	204,078,222
Leverage ratio			
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**12.0%**	**11.2%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	**12.0%**	**11.2%**
26	**National minimum leverage ratio requirement**	**3.0%**	**3.0%**
27	**Applicable leverage buffers**	**N/A**	**N/A**
Disclsoure 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 CCyB1 - Geographical distribution of credit exposures used in the calculation of the bank-specific countercyclical capital buffer requirement

SR 000's

	a	b	c	d	e
Geographical breakdown	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate	Countercyclical capital buffer amount
		Exposure values	RWA		
Saudi Arabia	1.00%	146,806,178	100,136,412		
France	1.00%	37,867	18,933		
Japan	0.00%	230,070	172,553		
Kuwait	2.50%	382,937	287,203		
Oman	2.50%	187,683	140,762		
United Arab Emirates	2.50%	284,819	189,350		
United Kingdom	2.00%	754,755	162,832		
United States	0.00%	6,500	6,500		
Others	2.50%	1,556	778		
Sum		**148,455,794**	**100,936,270**		
Total		**148,692,365**	**101,115,323**	**1.01%**	**1,020,262**

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

The 90 days' average LCR (as provided on the next page) has increased from 190.78% as of March 31 2026 to 196.50% as of June 30 2026.

The total cash outflows decreased from SAR 22.84 billion to SAR 22.32 billion from previous quarter, and the total cash inflows decreased from SAR 10.54 billion to SAR 9.94 billion. While the HQLAs increased, from SAR 23.47 billion to SAR 24.32 billion which led to a net increase in LCR by 5.72%, still the final LCR was maintained well above regulatory minimum requirement of 100%.

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		24,318,035
Cash outflows			
2	**Retail deposits and deposits from small business customers, of which:**	**30,568,708**	**2,406,974**
3	Stable deposits	-	-
4	Less stable deposits	30,568,708	2,406,974
5	**Unsecured wholesale funding, of which:**	**41,375,341**	**18,987,516**
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	41,375,341	18,987,516
8	Unsecured debt	-	-
9	**Secured wholesale funding**	**2,325,205**	**526,100**
10	**Additional requirements, of which:**	-	-
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	-	-
14	**Other contractual funding obligations**	-	-
15	**Other contingent funding obligation**	**19,975,692**	**399,514**
16	**TOTAL CASH OUTFLOWS**		**22,320,103**
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	12,409,418	8,325,394
19	Other cash inflows	1,619,054	1,619,054
20	**TOTAL CASH INFLOWS**		**9,944,448**
			Total adjusted value
21	Total HQLA		24,318,035
22	Total net cash outflows		12,375,655
23	**Liquidity Coverage Ratio (%)**		**196.50%**

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:**	**25,526,306**	**-**	**-**	**-**	**25,526,306**
2	*Regulatory capital*	25,526,306	-	-	-	25,526,306
3	*Other capital instruments*	-	-	-	-	-
4	**Retail deposits and deposits from small business customers, of which:**	**20,564,416**	**12,146,532**	**1,379,479**	**-**	**30,681,384**
5	*Stable deposits*	-	-	-	-	-
6	*Less stable deposits*	20,564,416	12,146,532	1,379,479	-	30,681,384
7	**Wholesale funding:**	**14,421,433**	**66,795,616**	**27,787,581**	**14,287,517**	**63,460,043**
8	*Operational deposits*	-	-	-	-	-
9	*Other wholesale funding*	14,421,433	66,795,616	27,787,581	14,287,517	63,460,043
10	**Liabilities with matching interdependent assets**	-	-	-	-	-
11	**Other liabilities**	**1,439,633**	**229,372**	-	-	-
12	*NSFR derivative liabilities*		-	-	-	
13	*All other liabilities and equity not included in the above categories*	1,439,633	229,372	-	-	-
14	**Total ASF**					**119,667,733**
Required stable funding (RSF) item						
15	**Total NSFR high-quality liquid assets (HQLA)**					**1,220,135**
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	**Performing loans and securities:**	**7,185,133**	**41,246,170**	**20,127,929**	**77,036,964**	**98,343,066**
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*	2,687,218	3,312,961	1,395,621	-	1,597,837
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:*	4,497,915	37,730,919	18,228,203	48,330,506	71,309,449
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:*	-	202,290	71,011	996,130	983,361
23	*With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk*	-	-	-	2,763,400	1,796,210
24	*Securities that are not in default and do not qualify as HQLA, including exchange-traded equities*	-	-	433,094	24,946,929	22,656,209
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	4,973,646	-	-	970,425	7,626,647
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*		-	-	-	1,344,618
30	*NSFR derivative liabilities before deduction of variation margin posted*		-	-	-	94,324
31	*All other assets not included in the above categories*	4,973,646	-	-	970,425	6,187,705
32	***Off-balance sheet items***	-	-	-	-	**152,567**
33	***Total RSF***					**107,342,415**
34	***Net Stable Funding Ratio (%)***					**111.48%**