

BASEL III – Quantitative Disclosures

PILLAR 3 - TABLES (December 2013)

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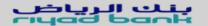
TABLE 1: SCOPE OF APPLICATION - December 2013 Capital Deficiencies (Table 1, (e))					
Particulars Amount SAR '0					
The aggregate amount of capital deficiencies in subsidiaries not included in the consolidation i.e. that are deducted:	Nil				
1. Subsidiary 1					
2. Subsidiary 2					
3. Subsidiary n					



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

All figures are in SAR '000

	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (*)	Under regulatory scope of consolidation (E)
Assets			
Cash and balances at central banks	20,928,549	0	20,928,549
Due from banks and other financial institutions	4,438,656	0	4,438,656
Investments, net	43,538,091	0	43,538,091
Loans and advances, net	131,190,557	0	131,190,557
Debt securities	0	0	0
Trading assets	0	0	0
Investment in associates	442,297	0	442,297
Derivatives	0	0	0
Goodwill	0	0	0
Other intangible assets	0	0	0
Property and equipment, net	1,662,650	0	1,662,650
Other assets	3,045,679	0	3,045,679
Total assets	205,246,479	0	205,246,479
Liabilities			
Due to Banks and other financial institutions	7,577,980	0	7,577,980
Items in the course of collection due to other	0	0	0
banks	_		ŭ
Customer deposits	153,199,880	0	153,199,880
Trading liabilities	0	0	0
Debt securities in issue	4,000,000	0	4,000,000
Derivatives	0	0	0
Retirement benefit liabilities	0	0	0
Taxation liabilities	0	0	0
Accruals and deferred income	0	0	0
Borrowings Other liabilities	6,598,295	0	6,598,295
Subtotal	171,376,155	0	171,376,155
	,, ,,	-	,,
Paid up share capital	15,000,000	0	15,000,000
Statutory reserves	14,328,376	0	14,328,376
Other reserves	1,184,564	0	1,184,564
Retained earnings	1,957,384	0	1,957,384
Minority Interest	0	0	0
Proposed dividends	1,400,000	0	1,400,000
Total liabilities and equity	205,246,479	0	205,246,479



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

All figures are in SAR'000

All ligules are III SAK 000	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (D)	Under regulatory scope of consolidation (E)	Reference
<u>Assets</u>				
Cash and balances at central banks	20,928,549	0	20,928,549	
Due from banks and other financial institutions	4,438,656	0	4,438,656	
Investments, net	43,538,091	0	43,538,091	
Loans and advances, net	131,190,557	0	131,190,557	Α
of which Collective provisions	1,072,349	0	1,072,349	A
Debt securities	0	0	0	
Equity shares Investment in associates	442,297	0	442,297	
Derivatives	442,297	0	442,297	
Goodwill	0	0	0	
Other intangible assets	0	0	0	
Property and equipment, net	1,662,650	0	1,662,650	
Other assets	3,045,679	0	3,045,679	
Total assets	205,246,479	0	205,246,479	
<u>Liabilities</u>	7.577.000		7 577 000	
Due to Banks and other financial institutions Items in the course of collection due to other	7,577,980	0	7,577,980	
banks	0	0	0	
Customer deposits	153,199,880	0	153,199,880	
Trading liabilities	133,133,000	0	100,100,000	
Debt securities in issue	4,000,000	0	4,000,000	
of which Tier 2 capital instruments	0	0	0	В
Derivatives	0	0	0	
Retirement benefit liabilities	0	0	0	
Taxation liabilities	0	0	0	
Accruals and deferred income	0	0	0	
Borrowings	0	0	0	
Other liabilities	6,598,295	0	6,598,295	
Subtotal	171,376,155	0	171,376,155	
Paid up share capital	15,000,000	0	15,000,000	
of which amount eligible for CET1	15,000,000	0	15,000,000	н
<u> </u>	15,000,000	0	15,000,000	 1
of which amount eligible for AT1 Statutory reserves	14,328,376	0	14,328,376	j
of which representing stock Surplus		U		K
	4,375,000	0	4,375,000	L K
Other reserves	1,184,564 1,957,384	0	1,184,564 1,957,384	M
Retained earnings	1,957,384	0	1,957,384	íVi
Minority Interest Proposed dividends	1,400,000	0	1,400,000	
•		0	205,246,479	
Total liabilities and equity	205,246,479	0	205,246,479	



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

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

All figures are in SAR'000

Source based on reference numbers / letters of the balance sheet Amounts1 under the Components1 subject to regulatory of regulatory Pre scope of Basel III capital reported consolidation from step 2

33,870,324

H+K

.J-K+I

by the bank treatment (2) Common Equity Tier 1 capital: Instruments and reserves 19,375,000 Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus 1,957,384 Retained earnings 2 Accumulated other comprehensive income (and other reserves) 12,537,940 4 Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies) ommon share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) 33.870.324 6 Common Equity Tier 1 capital before regulatory adjustments Common Equity Tier 1 capital: Regulatory adjustments 7 Prudential valuation adjustments 8 Goodwill (net of related tax liability) Other intangibles other than mortgage-servicing rights (net of related tax liability) 10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) Cash-flow hedge reserve 11 Shortfall of provisions to expected losses Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)
Gains and losses due to changes in own credit risk on fair valued liabilities 13 Defined-benefit pension fund net assets 16 Investments in own shares (if not already netted off paid-in capital on reported balance sheet) Reciprocal cross-holdings in common equity 18 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% 19 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold) 20 Mortgage servicing rights (amount above 10% threshold) Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) 22 Amount exceeding the 15% threshold of which: significant investments in the common stock of financials 24 of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences 26 National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT]
OF WHICH: ... 27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions Total regulatory adjustments to Common equity Tier 1 33,870,324 29 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards 31 of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 33 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out 36 Additional Tier 1 capital before regulatory adjustments
Additional Tier 1 capital: regulatory adjustments 37 Investments in own Additional Tier 1 instruments
38 Reciprocal cross-holdings in Additional Tier 1 instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 41 National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III OF WHICH: [INSERT NAME OF ADJUSTMENT] Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1) 44

45 Tier 1 capital (T1 = CET1 + AT1)

¹For detailed explanation of rows (1-85), please refer to SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure

Requirements issued by the BCBS in June 2012.

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



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

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

All figures are in SAR'000

Source based on reference numbers / letters of the balance sheet under

Components1 of regulatory capital reported by the bank

Amounts¹ subject to Pre - scope of Basel III consolidation treatment

the regulatory from step 2

В

	Tier 2 capital: instruments and provisions	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	
47	Directly issued capital instruments subject to phase out from Tier 2	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	
	(amount allowed in group Tier 2)	
49	of which: instruments issued by subsidiaries subject to phase out	
	Provisions	1,072,349
51	Tier 2 capital before regulatory adjustments	1,072,349
	Tier 2 capital: regulatory adjustments	
	Investments in own Tier 2 instruments Reciprocal cross-holdings in Tier 2 instruments	
	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of	
	eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	
	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	
56	National specific regulatory adjustments	
	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	
ļ	OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH:	
57	Total regulatory adjustments to Tier 2 capital	
58	Tier 2 capital (T2)	1,072,349
	Total capital (TC = T1 + T2)	34,942,673
ļ	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	
<u> </u>	OF WHICH: [Add: CVA Charge]	
	OF WHICH: [Add: Impact of treating Investment in the capital of banking, financial and insurance entities where holding is more than 10% of the issued common share capital of the entity - as part of banking book @ 250% risk weight	
60	Total risk weighted assets	204,525,403
	Capital ratios	204,323,403
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	16.6%
	Tier 1 (as a percentage of risk weighted assets)	16.6%
63	Total capital (as a percentage of risk weighted assets)	17 1%
		17.170
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)	17.178
65	requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement	17.176
65 66	requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement	11.179
65 66 67	requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement	11170
65 66 67	requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	8.6%
65 66 67 68	requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3)	8.6%
65 66 67 68	of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement of which: G-SIB buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3)	8.6% n/a
65 66 67 68 69 70	requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum)	8.6% n/a n/a
65 66 67 68 69 70	requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum)	8.6% n/a
65 66 67 68 70 71	requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting)	8.6% n/a n/a
65 66 67 68 70 71	requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum)	8.6% n/a n/a
65 66 67 68 69 70 71 72 73	requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials	8.6% n/a n/a n/a
65 66 67 68 69 70 71 72 73 74	requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials	8.6% n/a n/a n/a
65 66 67 68 69 70 71 72 73 74	of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability)	8.6% n/a n/a n/a
65 66 67 68 70 71 72 73 74 75	of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability)	8.6% n/a n/a n/a n/a 468,463
65 66 67 68 69 70 71 72 73 74 75	requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2	8.6% n/a n/a n/a
65 66 67 68 69 70 71 72 73 74 75 76	of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 minimum ratio (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of	8.6% n/a n/a n/a 468,463
65 66 67 68 69 70 71 72 73 74 75 76	of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 under standardised approach	8.6% n/a n/a n/a 468,463
65 66 67 68 69 70 71 72 73 74 75 76 77 78	of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Non-significant investments in the capital of other financials Significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)	8.6% n/a n/a n/a 468,463
65 66 67 68 69 70 71 72 73 74 75 76 77 78	of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 minimum ratio (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 under internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	8.6% n/a n/a n/a 468,463
65 66 67 68 69 70 71 72 73 74 75 76 77 78	of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Non-significant investments in the capital of other financials Significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)	8.6% n/a n/a n/a 468,463
65 66 67 68 69 70 71 72 73 74 75 76 77 78 80 81	of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Non-significant investments in the capital of other financials Significant investments in the capital of other financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	8.6% n/a n/a n/a 468,463
65 66 67 68 69 70 71 72 73 74 75 76 77 78 79	of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the capital of other financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	8.6% n/a n/a n/a 468,463
65 66 67 68 69 70 71 72 73 74 75 76 77 78 79	of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: bank specific countercyclical buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	8.6% n/a n/a n/a 468,463
65 66 67 68 70 71 72 73 74 75 76 77 78 80 81 82 83 84	of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Minima (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) Current cap on T2 instruments subject to phase out arrangements	8.6% n/a n/a n/a 468,463
65 666 67 68 69 70 71 72 73 74 75 76 80 81 82 83	of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: bank specific countercyclical buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	8.6% n/a n/a n/a 468,463

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

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

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

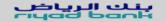


TABLE 2: CAPITAL STRUCTURE - December 2013	
Main features template of regulatory capital instruments - (Table 2(e))	
1 Issuer	Riyad Bank
2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	RIBL: AB
3 Governing law(s) of the instrument	Capital Market Law*
Regulatory treatment	
4 Transitional Basel III rules	Not applicable
5 Post-transitional Basel III rules	Not applicable
6 Eligible at solo/group/group&solo	Solo
7 Instrument type	Common share
8 Amount recognied in regulatory capital (Currency in mil, as of most recent reporting date)	SAR 19,375
9 Par value of instrument	SAR 10
10 Accounting classification	Shareholder equity
11 Original date of issuance	1957
12 Perpetual or dated	Perpetual
13 Original maturity date	No maturity
14 Issuer call subject to prior supervisory approval	No
15 Option call date, contingent call dates and redemption amount	Not applicable
16 Subsequent call dates if applicable	Not applicable
Coupons / dividends	140t applicable
17 Fixed or Floating dividend/coupon	Floating
18 Coupon rate and any related index	Not applicable
19 Existence of a dividend stopper	No.
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary
21 Existence of step up or other incentive to redeem	No
22 Non cumulative or cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	No Not applicable
25 If convertible, fully or partially	Not applicable
26 If convertible, conversion rate	Not applicable
27 If convertible, mandatory or optional conversion	Not applicable
28 If convertible, specify instrument type convertible into	Not applicable
29 If convertible, specify issuer of instrument it converts into	Not applicable
30 Write-down feature	
31 If write-down, write-down trigger (s)	Not applicable
32 If write-down, full or partial	Not applicable
33 If write-down, permanent or temporary	Not applicable
34 If temporary write-down, description of the write-up mechanism	Not applicable
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not applicable
36 Non-compliant transitioned features	No
37 If yes, specify non-compliant features	Not applicable

* Issued by Capital Market Authority (CMA) in Saudi Arabia

Note: Further explanation of rows (1-37) as given above are provided in SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.



TABLE 3: CAPITAL ADEQUACY - December 2013

Amount of Exposures Subject To Standardized Approach of Credit Risk and Related Capital Requirements (TABLE 3, (b)) SAR '000'

Portfolios	Amount Of Exposures	Capital Requirements
Sovereigns and central banks:	42,851,103	51,577
- SAMA and Saudi Government	36,780,910	-
- Others	6,070,193	51,577
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	15,014,767	561,533
Corporates	95,946,531	7,621,953
Retail non-mortgages	23,994,791	1,442,418
Small Business Facilities Enterprises (SBFEs)	232,622	13,958
Mortgages	9,039,415	723,153
- Residential	9,039,415	723,153
Equity	1,982,636	214,826
Others	17,600,853	1,132,996
Total	206,662,718	11,762,414

Note: 'Amount of exposures' are on-balance sheet and on gross basis.



TABLE 3: CAPITAL ADEQUACY - December 2013									
Capital Requirements For Market Risk (Table 3, (d)) SAR '000'									
Interest Rate Risk Equity Position Risk Exchange Risk Exchange Risk									
Standardised approach	87	-	24,704		24,791				



TABLE 3: CAPITAL ADEQUACY - Decembe	r 2013				
Capital Requirements for Operational Risk (Table 3, (e))					
Particulars	Capital Requirement SAR '000'				
Standardised approach	928,780				
Total	928,780				

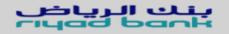


TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - December 2013								
Credit Risk Exposure (Table 4, (b)) SAR '000'								
Portfolios	Total Gross Credi Risk Exposure	Average Gross Credit Risk Exposure Over the Period						
Sovereigns and central banks:	43,042,77	38,117,808						
- SAMA and Saudi Government	36,955,19	2 32,027,598						
- Others	6,087,58	6,090,210						
Multilateral Development Banks (MDBs)								
Public Sector Entities (PSEs)								
Banks and securities firms	26,690,10	25,935,805						
Corporates	137,234,33	129,460,312						
Retail non-mortgages	24,041,22	23,800,810						
Small Business Facilities Enterprises (SBFEs)	837,22	782,618						
Mortgages	9,039,41	5 7,551,973						
- Residential	9,039,41	5 7,551,973						
Equity	1,982,63	1,733,012						
Others	17,385,86	17,365,797						
Total	260,253,56	244,748,135						

Notes:

^{1. &#}x27;Total gross credit risk exposure' equals on-balance sheet, off-balance sheet after application of credit conversion factor, and derivatives at their credit equivalent values.

^{2. &#}x27;Average gross credit risk exposure over the period' represents average of current and previous 4 Basel Regulatory Reports



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - December 2013 Geographic Breakdown (Table 4, (c)) **SAR '000'** Geographic Area Other GCC & South East Other **Portfolios** Saudi Arabia Europe North America Total Middle East Asia Countries Sovereigns and central banks: 1,166,406 1,619,940 3,118,988 174,730 43,042,774 36,962,710 - SAMA and Saudi Government 36,955,192 36,955,192 - Others 7,518 1,166,406 1,619,940 3,118,988 174,730 6,087,582 Multilateral Development Banks (MDBs) Public Sector Entities (PSEs) Banks and securities firms 5,377,674 2,667,214 7,246,638 7,138,328 846,924 3,413,324 26,690,102 Corporates 124,166,708 2,641,816 4,574,612 4,795,782 195,646 859,772 137,234,336 Retail non-mortgages 24,041,221 24,041,221 Small Business Facilities Enterprises (SBFEs) 836,022 1,200 837,222 Mortgages 9,039,415 9,039,415 - Residential 9,039,415 9,039,415 1,706,898 127,622 24,138 109,782 2,382 11,814 1,982,636 Equity Others 15,498,180 160,988 1,496,977 137,661 92,056 17,385,862 260,253,568 Total 217,628,828 6,603,058 13,626,316 16,659,857 1,182,613 4,552,896

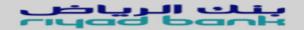


TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - December 2013 Industry Sector Breakdown (Table 4, (d)) SAR '000' Industry Sector Government and Banks and Other Electricity, Transportation Consumer **Portfolios** Mining and Agriculture and **Building and** Financial Manufacturing Water, Gas and Ouasi Commerce Services Loans and Others Total Fishing Quarrying Construction Government Institutions **Health Services** Communications **Credit Cards** Sovereigns and central banks: 43,042,774 43,042,774 - SAMA and Saudi Government 36,955,192 36,955,192 Others 6,087,582 6,087,582 Multilateral Development Banks (MDBs) Public Sector Entities (PSEs) Banks and securities firms 26.690.102 26,690,102 30,789,417 7,581,419 38,312,042 9,125,447 6,713,566 1,181,012 3,870,662 26,678,995 7,700,429 5,281,347 137,234,336 Corporates Retail non mortgages 24,041,221 24,041,221 Small Business Facilities 70,088 6,542 277,960 129,935 4,448 342,408 5,835 837,222 Enterprises (SBFEs) Mortgages 9,039,415 9,039,415 9,039,415 9,039,415 - Residential 796,679 12.604 177,254 32,018 1,982,636 Equity 794,309 600 77,167 80,019 11,986 Others 24,048 194,632 327,325 5,343,198 2,820 147,730 11,346,109 17,385,862 Total 43,042,774 34,197,977 1,205,666 31,850,816 7,594,023 3,954,371 27,284,280 43,865,194 7,884,951 5,803,503 33,080,636 20,489,377 260,253,568



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - December 2013

Residual Contractual Maturity Breakdown (Table 4, (e)) SAR '000'

	Maturity Breakdown								
Portfolios	Less than 8 days	8-29 days	30-89 days	90-179 days	180-359 days	1-3 years	3-5 years	Over 5 years	Total
Sovereigns and central banks:	9,876,411	953,364	3,154,180	4,831,413	10,814,903	1,080,102	855,592	11,476,809	43,042,774
 SAMA and Saudi Government 	9,876,411	900,631	2,270,189	4,304,879	9,864,265	96,478	1,287	9,641,052	36,955,192
- Others	1 -1	52,733	883,991	526,534	950,638	983,624	854,305	1,835,757	6,087,582
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-
Banks and securities firms	1,797,314	2,562,096	2,038,878	2,126,267	3,581,854	10,825,768	1,835,407	1,922,518	26,690,102
Corporates	11,598,109	11,338,783	17,427,704	19,224,180	16,528,977	23,286,634	14,206,035	23,623,914	137,234,336
Retail non-mortgages	2,587	20,903	25,925	67,532	214,327	4,296,373	18,960,785	452,789	24,041,221
Small Business Facilities Enterprises (SBFEs)	47,777	27,557	94,913	111,750	155,766	295,666	98,440	5,353	837,222
Mortgages	-	23	186	322	1,827	35,350	222,237	8,779,470	9,039,415
- Residential	-	23	186	322	1,827	35,350	222,237	8,779,470	9,039,415
Equity	-	-	-	-	-	-	-	1,982,636	1,982,636
Others	6,822,634	120,530	819,119	822,412	676,880	1,089,057	833,429	6,201,801	17,385,862
Total	30,144,832	15,023,256	23,560,905	27,183,876	31,974,534	40,908,950	37,011,925	54,445,290	260,253,568



							December	2013		
	Impai	ired Loans, Pa	ast Due Loa	ins and Alle	owances (Table 4, (f))	SAR '000'			
			Agir	ng of Past Du	ie Loans (da	ays)				
Industry Sector	Impaired Loans	Defaulted	31-90	91-180	181-360	Over 360	Charges during the period	Charge-offs during the period	Balance at the end of the period	General Allowances
Government and quasi government	-1	-	-		-	-	-	-	-	
Banks and other financial institutions	-	-	-		-	-	-	-	-	
Agriculture and fishing	17,590	-	-	- 	-	-	3,575	-	7,017	
Manufacturing	69,749	8,233	1,905	8,233	-	-	52,185	(7,906)	42,403	
Mining and quarrying	-	-	-	<u> </u>	-	-	-	-	-	
Electricity, water, gas and health services	-	-	-	- 	-	-	-	-	-	
Building and construction	85,096	1,800	-	1,800	-	-	254,745	(64,300)	60,738	
Commerce	1,056,985	1,603	26,323	1,160	443	-	269,877	(123,724)	734,400	
Transportation and communication	10,326	-	-	- 	-	-	6,906	-	7,421	
Services	11,228	340	-	<u>-</u> 	- 340	-	16,384	(4,531)	6,498	
Consumer loans and credit cards	-	700,030	1,069,894	700,030	-	-	433,721	(433,721)	-	
Others	13,548	-	-	- <u>-</u> -	-	-	(37,076)	-	869	·
Portfolio provision	-	-	-	- 	-	-	-	-	-	1,072,34
Total	1,264,522	712,006	1,098,122	711,223	783	-	1,000,317	(634,182)	859,346	1,072,349

Definitions: * 'Defaulted' are Loans that are Past Due over 90 days, but not yet Impaired

^{* &#}x27;Impaired Loans' are loans with Specific Provisions



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - December 2013 Impaired Loans, Past Due Loans And Allowances (Table 4, (g)) SAR '000'								
Geographic Area	Impaired Loans	Agiı	ng of Past Due	Specific	General			
Geographic Area	illipalied Loalis	31-90	91-180	181-360	Over 360	Allowances	Allowances	
Saudi Arabia	1,264,522	1,098,122	711,223	783	-	859,346	1,072,349	
Other GCC & Middle East	-	-	-		-	-	-	
Europe	-	-	-	-	-	-	-	
North America	-	-	-	-	-	-	-	
South East Asia	-	-	-	-	-	-	-	
Others countries	-	-	-	-	-	-	-	
Total	1,264,522	1,098,122	711,223	783	-	859,346	1,072,349	

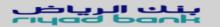


TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - December 2013 Reconciliation Of Changes In The Allowances For Loan Impairment (Table 4, (h)) SAR '000' Specific General **Particulars** Allowances Allowances Balance, beginning of the year 1,469,343 1,072,349 Charge-offs taken against the allowances during the period (634,182) Amounts set aside (or reversed) during the period 1,000,317 Other adjustments: exchange rate differences - business combinations - acquisitions and disposals of subsidiaries (976,132) etc. Transfers between allowances Balance, end of the year 859,346 1,072,349

Note: Charge-offs and recoveries have been recorded directly to the income statement.

^{&#}x27; other adjustments' represents write-offs that have been charged to P&L in previous years

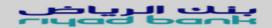


TABLE 5 (STA): CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH - December 2013

Allocation Of Exposures To Risk Buckets (Table 5, (b)) SAR '000'

Risk Buckets										
Particulars	0%	20%	35%	50%	75%	100%	150%	Other risk weights	Unrated	Deducted
Sovereigns and central banks:	42,276,271	44,962	-	171,646	-	549,895	-	-	-	-
- SAMA and Saudi Government	36,955,192	-	-	-	-	-	-	-	-	-
- Others	5,321,079	44,962	-	171,646	-	549,895	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	3,586,144	-	22,613,027	-	445,428	45,503	-	-	-
Corporates	-	677,874	-	1,097,924	-	133,649,884	313,890	-	135,739,572	-
Retail non-mortgages	-	-	-	-	24,040,306	-	-	-	24,040,306	-
Small Business Facilities Enterprises (SBFEs)	-	-	-	-	574,112	-	-	-	569,458	-
Mortgages	-	-	-	-	-	9,039,415	-	-	9,039,415	-
- Residential	-	-	-	-	-	9,039,415	-	-	9,039,415	-
Equity	-	-	-	-	-	1,514,173	-	468,463	1,982,636	-
Others	3,961,561	32,946	-	-	-	11,411,983	1,977,587	-	14,232,835	-
Total	46,237,832	4,341,926	-	23,882,597	24,614,418	156,610,778	2,336,980	468,463	185,604,222	-

Note: Exposure amounts are after applying 'risk mitigants' where applicable.



TABLE 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR STANDARDIZED APPROACH - December 2013

Credit Risk Exposure Covered By CRM (Table 7, (b) and (c)) SAR '000'

		Covered by			
Pol	Portfolios				
Sovereigns and central banks:			-	-	
- SAMA and Saudi Government			-	-	
- Others			-	-	
Multilateral Development Banks (MDBs)			-	-	
Public Sector Entities (PSEs)			-	-	
Banks and securities firms			-	-	
Corporates			1,494,764	-	
Retail non-mortgages			915	-	
Small Business Facilities Enterprises (SBFI	Ēs)		263,110	-	
Mortgages			-	-	
- Residential			-	-	
Equity			-	-	
Others			1,785	-	
Total			1,760,574	-	



TABLE 9 (STA): SECURITIZATION DISCLOSURES - December 2013

Disclosures related to Securitization are not applicable to Riyad Bank



TABLE 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH - December 2013							
Level Of Market Risks In Terms Of Capital Requirements (Table 10, (b)) SAR '000'							
Interest Rate Risk Risk Exchange Risk Commodity Risk Total							
Standardised approach	87	-	24,704	-	24,791		



TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - December 2013							
Value Of Investments (Table 13, (b)) SAR '000'							
	Un-quoted Investments Quoted Investments						
	Value Disclosed	Fair Value	Value Disclosed	Fair Value	Publicly Quoted Share Values (if		
	in Financial		in Financial		materially different from fair		
	Statements		Statements		value)		
Investments	584,820	584,820	1,397,816	1,397,816	n/a		

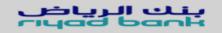


TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSI	ITIONS - December 2	2013			
Types And Nature of Investments (Table 13, (c)) SAR '000'					
Investments	Publicly Traded	Privately Held			
Government and quasi government	-	-			
Banks and other financial institutions	329,548	464,761			
Agriculture and fishing	-	600			
Manufacturing	796,679	-			
Mining and quarrying	12,604	-			
Electricity, water, gas and health services	1,541	75,626			
Building and construction	-	-			
Commerce	80,019	-			
Transportation and communication	177,254	-			
Services	-	32,018			
Others	171	11,815			
Total	1,397,816	584,820			

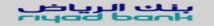


TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - December 2013					
Gains / Losses Etc. (Table 13, (d) and (e)) SAR '000'					
Particulars	Amount				
Cumulative realized gains (losses) arising from sales and liquidations in the reporting period	22,502				
Total unrealized gains (losses)	438,507				
Total latent revaluation gains (losses)*	N/A				
Unrealized gains (losses) included in Capital	414,581				
Latent revaluation gains (losses) included in Capital*	N/A				

^{*}Not applicable to KSA to date



TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - December 2013

Capital Requirements (Table 13, (f)) SAR '000' Capital **Equity grouping** Requirements Government and quasi government Banks and other financial institutions 119,760 Agriculture and fishing 48 Manufacturing 63,734 Mining and quarrying 1,008 Electricity, water, gas and health services 6,173 Building and construction Commerce 6,402 Transportation and communication 14,180 Services 2,561 Others 959 Total 214,825



TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB) - December 2013 200bp Interest Rate Shocks for currencies with more than 5% of Assets or Liabilities (Table 14, (b)) **SAR 000's** Rate Shocks **Change in Earnings** Upward rate shocks: SAR +200bp 350,481 USD +200bp -43,341 Downward rate shocks: SAR-200bp -434,867 USD-200bp -29,994