riyad bank

BASEL III – Quantitative Disclosures

PILLAR 3 - TABLES (December 2013)

TABLE 1: SCOPE OF APPLICATION - December 2013	
Capital Deficiencies (Table 1, (e))	
Particulars	**Amount SAR '000'**
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	

TABLE 2: CAPITAL STRUCTURE - December 2013

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 (*) (D)	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 banks	0	0	0
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	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
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

TABLE 2: CAPITAL STRUCTURE - December 2013

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

All figures are in SAR'000

	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (D)	Under regulatory scope of consolidation (E)	Reference
Assets				
Cash and balances at central banks	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	
of which Collective provisions	1,072,349	0	1,072,349	A
Debt securities	0	0	0	
Equity shares	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 banks	0	0	0	
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	
of which Tier 2 capital instruments	0	0	0	B
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	H
of which amount eligible for AT1	0	0	0	I
Statutory reserves	14,328,376	0	14,328,376	J
of which representing stock Surplus	4,375,000		4,375,000	K
Other reserves	1,184,564	0	1,184,564	L
Retained earnings	1,957,384	0	1,957,384	M
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	

TABLE 2: CAPITAL STRUCTURE - December 2013

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

(2)		Components1 of regulatory capital reported by the bank	Amounts[1] subject to Pre - Basel III treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
	Common Equity Tier 1 capital: Instruments and reserves			
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	19,375,000		H+K
2	Retained earnings	1,957,384		M
3	Accumulated other comprehensive income (and other reserves)	12,537,940		J-K+L
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)			
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)			
6	**Common Equity Tier 1 capital before regulatory adjustments**	**33,870,324**		
	Common Equity Tier 1 capital: Regulatory adjustments			
7	Prudential valuation adjustments			
8	Goodwill (net of related tax liability)			
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)			
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)			
11	Cash-flow hedge reserve			
12	Shortfall of provisions to expected losses			
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)			
14	Gains and losses due to changes in own credit risk on fair valued liabilities			
15	Defined-benefit pension fund net assets			
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)			
17	Reciprocal cross-holdings in common equity			
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)			
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)			
20	Mortgage servicing rights (amount above 10% threshold)			
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)			
22	Amount exceeding the 15% threshold			
23	of which: significant investments in the common stock of financials			
24	of which: mortgage servicing rights			
25	of which: deferred tax assets arising from temporary differences			
26	National specific regulatory adjustments			
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
	OF WHICH: [INSERT NAME OF ADJUSTMENT]			
	OF WHICH:…			
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions			
28	**Total regulatory adjustments to Common equity Tier 1**	-		
29	**Common Equity Tier 1 capital (CET1)**	**33,870,324**		
	Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus			
31	of which: classified as equity under applicable accounting standards			
32	of which: classified as liabilities under applicable accounting standards			
33	Directly issued capital instruments subject to phase out from Additional Tier 1			
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)			
35	of which: instruments issued by subsidiaries subject to phase out			
36	**Additional Tier 1 capital before regulatory adjustments**	-		
	Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments			
38	Reciprocal cross-holdings in Additional Tier 1 instruments			
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)			
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)			
41	National specific regulatory adjustments			
	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
	OF WHICH: [INSERT NAME OF ADJUSTMENT]			
	OF WHICH: …			
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions			
43	Total regulatory adjustments to Additional Tier 1 capital	-		
44	Additional Tier 1 capital (AT1)	-		
45	**Tier 1 capital (T1 = CET1 + AT1)**	**33,870,324**		

[1]For 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

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

		Components1 of regulatory capital reported by the bank	Amounts[1] subject to Pre - Basel III treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
	Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus			B
47	*Directly issued capital instruments subject to phase out from Tier 2*			
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)			
49	*of which: instruments issued by subsidiaries subject to phase out*			
50	Provisions	1,072,349		A
51	**Tier 2 capital before regulatory adjustments**	**1,072,349**		
	Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments			
53	Reciprocal cross-holdings in Tier 2 instruments			
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)			
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)			
56	National specific regulatory adjustments			
	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
	OF WHICH: [INSERT NAME OF ADJUSTMENT]			
	OF WHICH: ...			
57	Total regulatory adjustments to Tier 2 capital	-		
58	**Tier 2 capital (T2)**	**1,072,349**		
59	**Total capital (TC = T1 + T2)**	**34,942,673**		
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
	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			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	16.6%		
62	Tier 1 (as a percentage of risk weighted assets)	16.6%		
63	Total capital (as a percentage of risk weighted assets)	**17.1%**		
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)			
65	of which: capital conservation buffer requirement			
66	of which: bank specific countercyclical buffer requirement			
67	of which: G-SIB buffer requirement			
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	8.6%		
	National minima (if different from Basel 3)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a		
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a		
71	National total capital minimum ratio (if different from Basel 3 minimum)	n/a		
	Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financials			
73	Significant investments in the common stock of financials	468,463		
74	Mortgage servicing rights (net of related tax liability)			
75	Deferred tax assets arising from temporary differences (net of related tax liability)			
	Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	1,072,349		
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2,407,586		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)			
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach			
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements			
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)			
82	Current cap on AT1 instruments subject to phase out arrangements			
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)			
84	Current cap on T2 instruments subject to phase out arrangements			
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)			

[1]For 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	
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
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.

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riyad bank

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	Foreign Exchange Risk	Commodity Risk	Total
Standardised approach	87	-	24,704		24,791

TABLE 3: CAPITAL ADEQUACY - December 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 Credit Risk Exposure	Average Gross Credit Risk Exposure Over the Period
Sovereigns and central banks:	43,042,774	38,117,808
− SAMA and Saudi Government	36,955,192	32,027,598
− Others	6,087,582	6,090,210
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	26,690,102	25,935,805
Corporates	137,234,336	129,460,312
Retail non−mortgages	24,041,221	23,800,810
Small Business Facilities Enterprises (SBFEs)	837,222	782,618
Mortgages	9,039,415	7,551,973
− Residential	9,039,415	7,551,973
Equity	1,982,636	1,733,012
Others	17,385,862	17,365,797
Total	**260,253,568**	**244,748,135**

Notes:

1. '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. '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'

Portfolios	Geographic Area						
	Saudi Arabia	Other GCC & Middle East	Europe	North America	South East Asia	Other Countries	Total
Sovereigns and central banks:	36,962,710	1,166,406	1,619,940	3,118,988	-	174,730	43,042,774
− 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
Equity	1,706,898	127,622	24,138	109,782	2,382	11,814	1,982,636
Others	15,498,180	-	160,988	1,496,977	137,661	92,056	17,385,862
Total	**217,628,828**	**6,603,058**	**13,626,316**	**16,659,857**	**1,182,613**	**4,552,896**	**260,253,568**

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

Industry Sector Breakdown (Table 4, (d)) SAR '000'

Portfolios	Industry Sector												
	Government and Quasi Government	Banks and Other Financial Institutions	Agriculture and Fishing	Manufacturing	Mining and Quarrying	Electricity, Water, Gas and Health Services	Building and Construction	Commerce	Transportation and Communications	Services	Consumer Loans and Credit Cards	Others	Total
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
Corporates	-	6,713,566	1,181,012	30,789,417	7,581,419	3,870,662	26,678,995	38,312,042	7,700,429	5,281,347	-	9,125,447	137,234,336
Retail non mortgages	-	-	-	-	-	-	-	-	-	-	24,041,221	-	24,041,221
Small Business Facilities Enterprises (SBFEs)	-	-	6	70,088	-	6,542	277,960	129,935	4,448	342,408	-	5,835	837,222
Mortgages	-	-	-	-	-	-	-	-	-	-	9,039,415	-	9,039,415
− Residential	-	-	-	-	-	-	-	-	-	-	9,039,415	-	9,039,415
Equity	-	794,309	600	796,679	12,604	77,167	-	80,019	177,254	32,018	-	11,986	1,982,636
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'

Portfolios	Maturity Breakdown								
	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	-	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**

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

Impaired Loans, Past Due Loans and Allowances (Table 4, (f)) SAR '000'

Industry Sector	Impaired Loans	Defaulted	Aging of Past Due Loans (days)				Charges during the period	Charge-offs during the period	Balance at the end of the period	General Allowances
			31-90	91-180	181-360	Over 360				
Government and quasi government	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-
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	-	-	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	-	-	-	-	-	(37,076)	-	869	-
Portfolio provision	-	-	-	-	-	-	-	-	-	1,072,349
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*

** '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	Aging of Past Due Loans (days)				Specific Allowances	General Allowances
		31-90	91-180	181-360	Over 360		
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'

Particulars	Specific Allowances	General 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	-	-
- etc.	(976,132)	-
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.*

' 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'

Particulars	Risk Buckets								Unrated	Deducted
	0%	20%	35%	50%	75%	100%	150%	Other risk weights		
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.*

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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'

Portfolios	Covered by	
	Eligible Financial Collateral	Guarantees \ Credit Derivatives
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 (SBFEs)	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	Equity Position Risk	Foreign 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 in Financial Statements	Fair Value	Value Disclosed in Financial Statements	Fair Value	Publicly Quoted Share Values (if materially different from fair value)
Investments	584,820	584,820	1,397,816	1,397,816	n/a

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

Equity grouping	Capital 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