BASEL III – Quantitative Disclosures

PILLAR 3 - TABLES (December 2015)

TABLE 1: SCOPE OF APPLICATION - December 2015

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 2015

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	20,569,929	0	20,569,929
Due from banks and other financial institutions	9,269,380	0	9,269,380
Investments, net	44,552,383	0	44,552,383
Loans and advances, net	144,673,830	0	144,673,830
Debt securities	0	0	0
Trading assets	0	0	0
Investment in associates	525,131	0	525,131
Derivatives	0	0	0
Goodwill	0	0	0
Other intangible assets	0	0	0
Property and equipment, net	1,894,701	0	1,894,701
Other assets	1,830,521	0	1,830,521
Total assets	223,315,875	0	223,315,875
Liabilities			
Due to Banks and other financial institutions	4,496,211	0	4,496,211
Items in the course of collection due to other banks	0	0	0
Customer deposits	167,089,802	0	167,089,802
Trading liabilities	0	0	0
Debt securities in issue	8,000,000	0	8,000,000
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	7,184,750	0	7,184,750
Subtotal	186,770,763	0	186,770,763
Paid up share capital	30,000,000	0	30,000,000
Statutory reserves	2,100,471	0	2,100,471
Other reserves	297,467	0	297,467
Retained earnings	2,847,174	0	2,847,174
Minority Interest	0	0	0
Proposed dividends	1,300,000	0	1,300,000
Total liabilities and equity	223,315,875	0	223,315,875

TABLE 2: CAPITAL STRUCTURE - December 2015

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	20,569,929	0	20,569,929	
Due from banks and other financial institutions	9,269,380	0	9,269,380	
Investments, net	44,552,383	0	44,552,383	
Loans and advances, net	144,673,830	0	144,673,830	
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	525,131	0	525,131	
Derivatives	0	0	0	
Goodwill	0	0	0	
Other intangible assets	0	0	0	
Property and equipment, net	1,894,701	0	1,894,701	
Other assets	1,830,521	0	1,830,521	
Total assets	223,315,875	0	223,315,875	
Liabilities				
Due to Banks and other financial institutions	4,496,211	0	4,496,211	
Items in the course of collection due to other banks	0	0	0	
Customer deposits	167,089,802	0	167,089,802	
Trading liabilities	0	0	0	
Debt securities in issue	8,000,000	0	8,000,000	
of which Tier 2 capital instruments	4,000,000	0	4,000,000	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	7,184,750	0	7,184,750	
Subtotal	186,770,763	0	186,770,763	
Paid up share capital	30,000,000	0	30,000,000	
of which amount eligible for CET1	30,000,000	0	30,000,000	H
of which amount eligible for AT1	0	0	0	I
Statutory reserves	2,100,471	0	2,100,471	J
of which representing stock Surplus	0		0	K
Other reserves	297,467	0	297,467	L
Retained earnings	2,847,174	0	2,847,174	M
Minority Interest	0	0	0	
Proposed dividends	1,300,000	0	1,300,000	
Total liabilities and equity	223,315,875	0	223,315,875	

TABLE 2: CAPITAL STRUCTURE - December 2015

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	30,000,000		H+K
2	Retained earnings	2,847,174		M
3	Accumulated other comprehensive income (and other reserves)	3,697,938		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**	**36,545,112**		
	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)**	**36,545,112**		
	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)**	**36,545,112**		

[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 2015

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	4,000,000		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**	**5,072,349**		
	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)**	**5,072,349**		
59	**Total capital (TC = T1 + T2)**	**41,617,461**		
	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	**226,011,775**		
	Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	16.2%		
62	Tier 1 (as a percentage of risk weighted assets)	16.2%		
63	Total capital (as a percentage of risk weighted assets)	**18.4%**		
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)	8.2%		
	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	550,702		
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	2,643,346		
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 2015

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/lgroup/group&solo	Solo
7	Instrument type	Common share
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	SAR 30,000
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	Not applicable
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	Not applicable
18	Coupon rate and any related index	Not applicable
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Not applicable
21	Existence of step up or other incentive to redeem	Not applicable
22	Non cumulative or cumulative	Not applicable
23	Convertible or non-convertible	Not applicable
24	If convertible, conversion trigger (s)	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 writedown, 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	Not applicable
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 December 2012.

TABLE 2 - CAPITAL STRUCTURE

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	The instrument is governed by the laws of the Kingdom of Saudi Arabia
	Regulatory treatment	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/lgroup/group&solo	Solo
7	Instrument type	Sub-ordinated sukuk
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	SAR 4,000 million
9	Par value of instrument	SAR 4,000 million
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	June 24,2015
12	Perpetual or dated	Dated
13	Original maturity date	June 24,2025
14	Issuer call subject to prior supervisory approval	Issuer call at the [5th] anniversary of the Issue Date, subject to prior written approval from the regulator, if then required.
15	Option call date, contingent call dates and redemption amount	The Sukuk may be redeemed prior to the scheduled dissolution date due to: (i) regulatory capital reasons, (ii) tax reasons, or (iii) at the option of the Issuer on the Periodic Distribution Date that falls on the [5th] anniversary of the Issue Date, in each case, as set out in the terms and conditions of the Sukuk
16	Subsequent call dates if applicable	As above
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	Floating
18	Coupon rate and any related index	6-month SAIBOR plus 115 basis point
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
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)	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	Yes
31	If write-down, write-down trigger (s)	Terms of issuance provide the legal basis for the regulator to trigger write down
32	If write-down, full or partial	Can be full or partial
33	If write-down, permanent or temporary	Permanent
34	If temporary writedown, description of the write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Sub-ordinated. Senior Bond holders are immediately senior to this instrument
36	Non-compliant transitioned features	NA
37	If yes, specify non-compliant features	Na

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 December 2012.

TABLE 3: CAPITAL ADEQUACY - December 2015

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:	41,398,811	42,747
– SAMA and Saudi Government	37,860,274	-
– Others	3,538,537	42,747
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	19,782,697	689,683
Corporates	109,842,544	8,709,000
Retail non–mortgages	21,140,790	1,271,944
Small Business Facilities Enterprises (SBFEs)	250,029	14,609
Mortgages	15,570,205	1,245,616
– Residential	15,570,205	1,245,616
Securitized assets	82,272	2,011
Equity	1,841,782	213,427
Others	14,923,890	822,555
Total	**224,833,020**	**13,011,592**

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

TABLE 3: CAPITAL ADEQUACY - December 2015

Capital Requirements For Market Risk (Table 3, (d)) SAR '000'

	Interest Rate Risk	Equity Position Risk	Foreign Exchange Risk	Commodity Risk	Total
Standardised approach	29,863	-	52,890	-	82,753

TABLE 3: CAPITAL ADEQUACY - December 2015

Capital Requirements for Operational Risk (Table 3, (e))

Particulars	Capital Requirement SAR '000'
Standardised approach	1,080,777
Total	**1,080,777**

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - December 2015

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:	41,404,606	46,386,262
− SAMA and Saudi Government	37,860,737	41,610,652
− Others	3,543,869	4,775,610
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	35,078,303	30,804,243
Corporates	152,976,902	146,208,129
Retail non−mortgages	21,201,640	22,387,395
Small Business Facilities Enterprises (SBFEs)	879,392	927,718
Mortgages	15,570,205	15,072,707
− Residential	15,570,205	15,072,707
Securitized assets	82,272	82,272
Equity	1,841,782	1,887,291
Others	14,266,042	15,405,510
Total	**283,301,144**	**279,161,527**

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 III Regulatory Reports

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - December 2015

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:	37,860,737	256,037	1,232,795	1,773,257	140,635	141,145	41,404,606
− SAMA and Saudi Government	37,860,737	-	-	-	-	-	37,860,737
− Others	-	256,037	1,232,795	1,773,257	140,635	141,145	3,543,869
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	7,196,915	2,358,313	7,361,003	12,273,089	2,451,667	3,437,316	35,078,303
Corporates	137,936,239	1,843,333	6,471,384	5,866,720	281,237	577,989	152,976,902
Retail non−mortgages	21,201,640	-	-	-	-	-	21,201,640
Small Business Facilities Enterprises (SBFEs)	879,392	-	-	-	-	-	879,392
Mortgages	15,570,205	-	-	-	-	-	15,570,205
− Residential	15,570,205	-	-	-	-	-	15,570,205
Securitized assets	-	-	14,341	67,931	-	-	82,272
Equity	1,553,851	142,189	-	145,742	-	-	1,841,782
Others	13,014,165	-	362,954	888,923	-	-	14,266,042
Total	**235,213,144**	**4,599,872**	**15,442,477**	**21,015,662**	**2,873,539**	**4,156,450**	**283,301,144**

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - December 2015

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:	41,404,606	-	-	-	-	-	-	-	-	-	-	-	41,404,606
– SAMA and Saudi Government	37,860,737	-	-	-	-	-	-	-	-	-	-	-	37,860,737
– Others	3,543,869	-	-	-	-	-	-	-	-	-	-	-	3,543,869
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	35,078,303	-	-	-	-	-	-	-	-	-	-	35,078,303
Corporates	-	6,303,116	1,983,650	32,415,066	13,065,096	4,182,504	31,640,970	38,767,557	6,571,856	9,031,695	-	9,015,392	152,976,902
Retail non mortgages	-	-	-	-	-	-	-	-	-	-	21,201,640	-	21,201,640
Small Business Facilities Enterprises (SBFEs)	-	-	8	66,759	730	6,205	239,652	215,330	5,728	337,359	-	7,621	879,392
Mortgages	-	-	-	-	-	-	-	-	-	-	15,570,205	-	15,570,205
– Residential	-	-	-	-	-	-	-	-	-	-	15,570,205	-	15,570,205
Securitized assets	-	82,272	-	-	-	-	-	-	-	-	-	-	82,272
Equity	-	891,349	-	482,654	12,814	190,517	-	74,820	107,485	31,900	-	50,243	1,841,782
Others	-	-	3,142	54,376	96	-	258,929	3,254,341	999	10,076	2,062,300	8,621,783	14,266,042
Total	**41,404,606**	**42,355,040**	**1,986,800**	**33,018,855**	**13,078,736**	**4,379,226**	**32,139,551**	**42,312,048**	**6,686,068**	**9,411,030**	**38,834,145**	**17,695,039**	**283,301,144**

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - December 2015

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:	9,745,599	2,286,798	2,138,160	5,308,134	4,167,457	802,496	3,016,703	13,939,259	41,404,606
- SAMA and Saudi Government	9,729,296	2,226,300	1,739,443	5,192,542	3,993,401	1,399	2,327,129	12,651,227	37,860,737
- Others	16,303	60,498	398,717	115,592	174,056	801,097	689,574	1,288,032	3,543,869
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-
Banks and securities firms	9,716,168	1,877,768	2,452,085	1,184,223	3,357,253	10,211,442	3,426,372	2,852,992	35,078,303
Corporates	17,144,518	11,332,081	18,233,210	22,035,447	18,175,712	25,400,764	15,106,333	25,548,837	152,976,902
Retail non-mortgages	43,377	1,771	28,482	75,377	256,522	5,605,189	14,684,381	506,541	21,201,640
Small Business Facilities Enterprises (SBFEs)	63,885	27,782	103,931	113,046	169,247	317,288	82,054	2,159	879,392
Mortgages	219	12	214	942	2,548	106,472	371,329	15,088,469	15,570,205
- Residential	219	12	214	942	2,548	106,472	371,329	15,088,469	15,570,205
Securitized assets	-	-	-	-	-	13,296	42,659	26,317	82,272
Equity	-	-	-	-	-	-	-	1,841,782	1,841,782
Others	5,619,301	121,941	440,132	518,441	498,380	717,168	1,591,969	4,758,710	14,266,042
Total	**42,333,067**	**15,648,153**	**23,396,214**	**29,235,610**	**26,627,119**	**43,174,115**	**38,321,800**	**64,565,066**	**283,301,144**

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - December 2015

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	-	-	-	-	-	-	-	-	-	-
Manufacturing	112,337	-	-	-	-	-	(30,804)	111	77,149	-
Mining and quarrying	-	-	-	-	-	-	-	-	-	-
Electricity, water, gas and health services	-	-	-	-	-	-	-	-	-	-
Building and construction	514,198	-	35,362	-	-	-	75,713	(640)	291,884	-
Commerce	608,646	-	13,132	-	-	-	(112,246)	(1,402)	435,020	-
Transportation and communication	8,998	-	-	-	-	-	(2,688)	-	6,953	-
Services	1,212	5,782	-	5,782	-	-	541	(105)	556	-
Consumer loans and credit cards	76,212	375,833	569,703	375,833	-	-	1,521,525	(1,506,689)	14,836	-
Others	-	-	-	-	-	-	-	-	-	-
Portfolio provision	-	-	-	-	-	-	-	-	-	1,072,349
Total	**1,321,603**	**381,615**	**618,197**	**381,615**	**-**	**-**	**1,452,041**	**(1,508,725)**	**826,398**	**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 2015

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	1,321,603	618,197	381,615	-	-	826,398	1,072,349
Other GCC & Middle East	-	-	-	-	-	-	-
Europe	-	-	-	-	-	-	-
North America	-	-	-	-	-	-	-
South East Asia	-	-	-	-	-	-	-
Others countries	-	-	-	-	-	-	-
Total	**1,321,603**	**618,197**	**381,615**	**-**	**-**	**826,398**	**1,072,349**

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - December 2015		
Reconciliation Of Changes In The Allowances For Loan Impairment (Table 4, (h)) SAR '000'		
Particulars	**Specific Allowances**	**General Allowances**
Balance, beginning of the year	914,245	1,072,349
Charge-offs taken against the allowances during the period	(1,508,725)	-
Amounts set aside (or reversed) during the period	1,452,041	-
Other adjustments:	-	-
- exchange rate differences	-	-
- business combinations	-	-
- acquisitions and disposals of subsidiaries	-	-
- etc.	(31,163)	-
Transfers between allowances	-	-
Balance, end of the year	**826,398**	**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 2015

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:	40,778,611	15,990	-	156,810	-	452,732	-	-	-	-
− SAMA and Saudi Government	37,860,274	-	-	-	-	-	-	-	-	-
− Others	2,918,337	15,990	-	156,810	-	452,732	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	5,847,032	-	28,822,288	-	389,239	1,770	-	-	-
Corporates	-	667,762	-	1,016,622	-	149,153,420	525	-	145,421,304	-
Retail non−mortgages	-	-	-	-	21,201,261	-	-	-	21,201,261	-
Small Business Facilities Enterprises (SBFEs)	-	-	-	-	579,892	-	-	-	579,892	-
Mortgages	-	-	-	-	-	15,570,205	-	-	15,570,205	-
− Residential	-	-	-	-	-	15,570,205	-	-	15,570,205	-
Securitized assets	-	53,326	-	28,946	-	-	-	-	-	-
Equity	-	-	-	-	-	1,291,080	-	550,702	1,841,782	-
Others	4,036,185	6,684	-	-	-	9,733,309	446,118	-	14,222,296	-
Total	**44,814,796**	**6,590,794**	**-**	**30,024,666**	**21,781,153**	**176,589,985**	**448,413**	**550,702**	**198,836,740**	**-**

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 2015

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:	463	-
− SAMA and Saudi Government	463	-
− Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	17,974	-
Corporates	2,123,335	15,237
Retail non−mortgages	379	-
Small Business Facilities Enterprises (SBFEs)	299,500	-
Mortgages	-	-
− Residential	-	-
Securitized assets	-	-
Equity	-	-
Others	43,748	-
Total	**2,485,399**	**15,237**

TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK (CCR)

General Disclosures (Table 8, (b) and (d))	
Particulars	**Amount**
Gross positive fair value of contracts	197,539
Netting Benefits	-
Netted Current Credit Exposure*	-
Collateral held:	-
-Cash	-
-Government securities	-
-Others	-
Exposure amount (under the applicable method)	-
-Internal Models Method (IMM)	-
-Current Exposure Method (CEM)	823,385
Notional value of credit derivative hedges	-
Current credit exposure (by type of credit exposure):	823,385
-Interest rate contracts	80,672
-FX contracts	742,713
-Equity contracts	-
-Credit derivatives	-
-Commodity/other contracts	-

▪ Bank's estimate of Alpha (if the bank has received supervisory approval) is not applicable as Bank is not on IMM

TABLE 9 (g)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Outstanding exposures securitized by the bank as an originator or purchaser		
Exposure type	Outstanding exposures	
	Traditional	Synthetic
Credit cards	49,202	
Home equity loans		
Commercial loans		
Automobile loans	33,070	
Small business loans		
Equipment leases		
Others		

TABLE 9 (i)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Outstanding exposures securitized by the bank

Exposure type	Securitization exposures retained or purchased
Credit cards	49,202
Home equity loans	
Commercial loans	
Automobile loans	33,070
Small business loans	
Equipment leases	
Others	

TABLE 9 (j)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Summary of current year's securitization activity of the bank as an originator or purchaser

Exposure types	Amount of exposures securitized	Recognized gain or loss on sale
Credit cards	19,887	
Home equity loans		
Commercial loans		
Automobile loans	4,851	
Small business loans		
Equipment leases		
Others		

Note: Riyad Bank consider the activity as a sum of the Sales and Purchases (absolute amount) during the year.

TABLE 9 (k)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Securitised Exposures		
Exposure type	**On balance sheet aggregate exposure retained or purchased**	**Off balance sheet aggregate exposure**
Credit cards	49,202	
Home equity loans		
Commercial loans		
Automobile loans	33,070	
Small business loans		
Equipment leases		
Others		

TABLE 9 (I)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Exposures By Risk Weight Bands				
Risk weight bands	Securitisation		Re-Securitisation	
	Exposures retained or purchased	Associated capital charges	Exposures retained or purchased	Associated capital charges
0% to 20%	53,326	853		
Above 20% to 40%				
Above 40% to 60%	28,946	1,158		
Above 60% to 80%				
Above 80% to 100%				
Above 100%				

TABLE 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH - December 2015

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	29,863	-	52,890	-	82,753

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - December 2015

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	711,465	711,465	1,130,317	1,130,317	n/a

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - December 2015

Types And Nature of Investments (Table 13, (c)) SAR '000'

Investments	Publicly Traded	Privately Held
Government and quasi government	-	-
Banks and other financial institutions	402,301	489,048
Agriculture and fishing	-	-
Manufacturing	482,654	-
Mining and quarrying	12,814	-
Electricity, water, gas and health services	-	190,517
Building and construction	-	-
Commerce	74,820	-
Transportation and communication	107,485	-
Services	-	31,900
Others	50,243	-
Total	**1,130,317**	**711,465**

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - December 2015

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	-
Total unrealized gains (losses)	74,558
Total latent revaluation gains (losses)*	N/A
Unrealized gains (losses) included in Capital	75,090
Latent revaluation gains (losses) included in Capital*	N/A

**Not applicable to KSA to date*

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - December 2015

Capital Requirements (Table 13, (f)) SAR '000'

Equity grouping	Capital Requirements
Government and quasi government	-
Banks and other financial institutions	137,392
Agriculture and fishing	-
Manufacturing	38,612
Mining and quarrying	1,025
Electricity, water, gas and health services	15,241
Building and construction	-
Commerce	5,986
Transportation and communication	8,599
Services	2,552
Others	4,020
Total	**213,427**

TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB) - December 2015

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	(318,132)
USD +200bp	(197,602)
Downward rate shocks:	
SAR-200bp	318,132
USD-200bp	197,602