Disclosures Under Basel III Framework

Basel III Pillar 3 Disclosures

March 31, 2025

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Riyad Bank

Basel III Pillar 3 Disclosures 31 March 2025

Tables and templates

Riyad Bank

KM1: Key metrics (at consolidated group level)

SR 000

		a	b	c	d	e
		Mar-25	Dec-24	Sep-24	Jun-24	Mar-24
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	61,030,906	58,359,010	56,367,266	55,547,254	53,290,711
1a	Fully loaded ECL accounting model	61,030,906	58,359,010	56,367,266	55,547,254	53,290,711
2	Tier 1	72,407,556	67,745,110	62,930,816	62,110,954	59,853,586
2a	Fully loaded ECL accounting model Tier 1	72,407,556	67,745,110	62,930,816	62,110,954	59,853,586
3	Total capital	77,027,938	78,225,414	73,177,039	72,677,002	70,142,600
3a	Fully loaded ECL accounting model total capital	77,027,938	78,225,414	73,177,039	72,677,002	70,142,600
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	440,352,592	412,963,098	403,043,293	372,222,986	363,209,221
4a	Total risk-weighted assets (pre-floor)	440,352,592	412,963,098	403,043,293	372,222,986	363,209,221
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	13.86%	14.13%	13.99%	14.92%	14.67%
5a	Fully loaded ECL accounting model CET1 (%)	13.86%	14.13%	13.99%	14.92%	14.67%
5b	CET1 ratio (%) (pre-floor ratio)	13.86%	14.13%	13.99%	14.92%	14.67%
6	Tier 1 ratio (%)	16.44%	16.40%	15.61%	16.69%	16.48%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	16.44%	16.40%	15.61%	16.69%	16.48%
6b	Tier 1 ratio (%) (pre-floor ratio)	16.44%	16.40%	15.61%	16.69%	16.48%
7	Total capital ratio (%)	17.49%	18.94%	18.16%	19.53%	19.31%
7a	Fully loaded ECL accounting model total capital ratio (%)	17.49%	18.94%	18.16%	19.53%	19.31%
7b	Total capital ratio (%) (pre-floor ratio)	17.49%	18.94%	18.16%	19.53%	19.31%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0.079%	0.087%	0.089%	0.088%	0.126%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.50%	0.50%	0.50%	0.50%	0.50%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.079%	3.087%	3.089%	3.088%	3.126%
12	CET1 available after meeting the bank's minimum capital requirements (%)	6.28%	6.54%	6.40%	7.34%	7.05%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	579,432,660	560,088,781	542,035,395	516,718,142	515,371,055
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	12.50%	12.10%	11.61%	12.02%	11.61%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	12.50%	12.10%	11.61%	12.02%	11.61%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	13.03%	12.55%	12.00%	12.02%	11.61%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	12.49%	12.09%	11.60%	12.02%	11.61%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	13.02%	12.54%	11.98%	12.02%	11.61%
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	62,948,512	56,862,538	52,355,888	51,318,422	49,108,084
16	Total net cash outflow	43,076,263	39,227,912	36,858,615	32,706,614	33,263,932
17	LCR ratio (%)	146.13%	144.95%	142.05%	156.91%	147.63%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	294,020,275	277,415,460	273,108,499	268,995,801	265,041,821
19	Total required stable funding	270,123,616	259,240,048	249,805,198	238,332,493	241,782,362
20	NSFR ratio	108.85%	107.01%	109.33%	112.87%	109.62%

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OV1: Overview of RWA

SR 000's

		a	b	c	
		RWA		Minimum capital requirements	Drivers behind significant differences in T and T-1
		Mar-25	Dec-24	Mar-25	
1	Credit risk (excluding counterparty credit risk)	396,066,965	372,601,963	31,685,357	Due to increase in Loans and Advances
2	Of which: standardised approach (SA)	396,066,965	372,601,963	31,685,357	
3	Of which: foundation internal ratings-based (F-IRB) approach				
4	Of which: supervisory slotting approach				
5	Of which: advanced internal ratings-based (A-IRB) approach				
6	Counterparty credit risk (CCR)	5,182,858	4,268,128	414,629	Increase in Replacement Cost/MTM due to decreasing Yields
7	Of which: standardised approach for counterparty credit risk	5,182,858	4,268,128	414,629	
8	Of which: IMM				
9	Of which: other CCR				
10	Credit valuation adjustment (CVA)	5,133,507	4,235,846	410,681	Due to increase in EAD
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period				
12	Equity investments in funds - look-through approach	781,106	785,727	62,489	No material movement
13	Equity investments in funds - mandate-based approach				
14	Equity investments in funds - fall-back approach				
15	Settlement risk				
16	Securitisation exposures in banking book				
17	Of which: securitisation IRB approach (SEC-IRBA)				
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)				
19	Of which: securitisation standardised approach (SEC-SA)				
20	Market risk	15,605,247	15,359,313	1,248,420	Due to increase in FX open position.
21	Of which: standardised approach (SA)	15,605,247	15,359,313	1,248,420	
22	Of which: internal model approach (IMA)				
23	Capital charge for switch between trading book and banking book				
24	Operational risk	17,582,909	15,712,122	1,406,633	Due to inclusion of year 2024 and exclusion of year 2021
25	Amounts below the thresholds for deduction (subject to 250% risk weight)				
26	Output floor applied				
27	Floor adjustment (before application of transitional cap)				
28	Floor adjustment (after application of transitional cap)				
29	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)	440,352,592	412,963,099	35,228,207	

CVA4: RWA flow statements of CVA risk exposures under SA-CVA

		Mar-25
1	**Total RWA for CVA at previous quarter-end**	4,235,846
2	**Total RWA for CVA at end of reporting period**	5,133,507

LR1- Summary comparison of accounting assets vs leverage ratio exposure measure - 31 March 2025

SR 000's

#	Particulars	a
1	Total consolidated assets as per published financial statements	465,345,214
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	
4	Adjustments for temporary exemption of central bank reserves (if applicable)	
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	
7	Adjustments for eligible cash pooling transactions	
8	Adjustments for derivative financial instruments	5,255,216
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	827,384
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of offbalance sheet exposures)	112,872,813
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
12	Other adjustments	-4,040,583
13	**Leverage ratio exposure measure**	**579,432,660**

LR2- Leverage ratio common disclosure

		a	b
			SR 000's
		Mar-25	Dec-24
	On Balance sheet exposures		
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	460,477,247	444,809,842
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework		
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)		
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)		
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital)		
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)		
7	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)**	**460,477,247**	**444,809,842**
	Derivative exposures		
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	2,011,010	1,572,829
9	Add-on amounts for potential future exposure associated with all derivatives transactions	3,244,206	3,080,774
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)		
11	Adjusted effective notional amount of written credit derivatives		
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
13	**Total derivative exposures (sum of rows 8 to 12)**	**5,255,216**	**4,653,603**
	Securities financing transaction exposures		
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	23,690,927	18,197,154
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-23,198,318	-17,907,185
16	Counterparty credit risk exposure for SFT assets	334,775	209,160
17	Agent transaction exposures		
18	**Total securities financing transaction exposures (sum of rows 14 to 17)**	**827,384**	**499,130**
	Other off balance sheet exposures		
19	Off-balance sheet exposure at gross notional amount	311,420,846	305,205,366
20	(Adjustments for conversion to credit equivalent amounts)	-198,548,034	-195,079,160
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)		
22	**Off-balance sheet items (sum of rows 19 to 21)**	**112,872,813**	**110,126,206**
	Capital and total exposures		
23	Tier 1 capital	72,407,556	67,745,110
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	**579,432,660**	**560,088,781**
	Leverage ratio		
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	**12.50%**	**12.10%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	**13.03%**	**12.55%**
26	National minimum leverage ratio requirement	**3.0%**	**3.0%**
27	Applicable leverage buffers		
	Disclsoure of mean values		
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	441,220	377,536
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	492,609	289,970
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	579,873,880	560,466,317
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	556,190,138	540,126,771
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	12.49%	12.09%
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	13.02%	12.54%

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LIQ1: Liquidity Coverage Ratio (LCR) - 31 March 2025

SR 000's

		a	b
		Total unweighted value (average)	Total weighted value (average)
	High quality liquid assets		
1	Total HQLA		62,948,512
	Cash outflows		
2	**Retail deposits and deposits from small business customers, of which:**	**100,070,271**	**10,007,027**
3	Stable deposits	-	-
4	Less stable deposits	100,070,271	**10,007,027**
5	**Unsecured wholesale funding, of which:**	**134,524,699**	**62,365,911**
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	**Non-operational deposits (all counterparties)**	**134,524,699**	**62,365,911**
8	Unsecured debt	-	-
9	**Secured wholesale funding**	**1,859,842**	**1,859,842**
10	**Additional requirements, of which:**	**42,371,051**	**4,441,468**
11	Outflows related to derivative exposures and other collateral requirements	**227,070**	227,070
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	**42,143,981**	4,214,398
14	**Other contractual funding obligations**	-	-
15	**Other contingent funding obligation**	**264,708,093**	6,391,595
16	**TOTAL CASH OUTFLOWS**		**85,065,842**
	Cash inflows		
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	57,906,534	41,352,564
19	Other cash inflows	637,016	637,016
20	**TOTAL CASH INFLOWS**		**41,989,580**
			Total adjusted value
21	Total HQLA		62,948,512
22	Total net cash outflows		43,076,263
23	Liquidity Coverage Ratio (%)		146.13%