

BASEL III – Quantitative Disclosures

PILLAR 3 - TABLES (December 2015)

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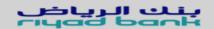
TABLE 1: SCOPE OF APPLICATION - December 2015 Capital Deficiencies (Table 1, (e))			
Particulars Amount SAR '(
The aggregate amount of capital deficiencies in subsidiaries not included in the consolidation i.e. that are deducted:	Nil		
1. Subsidiary 1			
2. Subsidiary 2			
3. Subsidiary n			



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

All figures are in SAR '000

All figures are in SAR '000			
	Balance sheet in	Adjustment of	Under regulatory
	Published financial	banking associates /	scope of
	statements	other entities (*)	consolidation
	(C)	(D)	(E)
Assets			
Cash and balances at central banks	20,569,929	0	
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	0	0	0
banks			Ŭ
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	. ,
Proposed dividends	1,300,000	0	1,300,000
Total liabilities and equity	223,315,875	0	223,315,875



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
<u>Assets</u>				
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	Α
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	
<u>Liabilities</u> Due to Banks and other financial institutions	4,496,211	0	4,496,211	
Items in the course of collection due to other	0	0	0	
banks		0	U	
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	В
Derivatives	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	_	30,000,000	н
of which amount eligible for AT1	0		00,000,000	ï
Statutory reserves	2,100,471	0	2,100,471	j
of which representing stock Surplus	2,100,471	U	2,100,471	ĸ
	297,467	0		L
Other reserves	2,847,174	0	297,467 2,847,174	M
Retained earnings	2,847,174	0		íVI
Minority Interest	1,300,000	0	0 1,300,000	
Proposed dividends		0	, ,	
Total liabilities and equity	223,315,875	0	223,315,875	



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 under Amounts¹ subject to Pre regulatory scope of consolidation Components1 of regulatory from step 2

H+K M J-K+L

		of regulatory capital reported by the bank	Pre - Basel III treatment
(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	
2	Retained earnings	2,847,174	
3	Accumulated other comprehensive income (and other reserves)	3,697,938	
	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies) Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		r1
	Common Equity Tier 1 capital before regulatory adjustments	36,545,112	'
Ľ	Common Equity Tier 1 capital: Regulatory adjustments	50,540,112	
7	Prudential valuation adjustments		
	Goodwill (net of related tax liability)		[]
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)		ļ
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax		i i
11	liability) Cash-flow hedge reserve		ii
12	Shortfall of provisions to expected losses		<u> </u>
13			t1
14			ļ1
15	Defined-benefit pension fund net assets		Ļ
16			ji
	Reciprocal cross-holdings in common equity		ļi
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)		į j
22	Amount exceeding the 15% threshold		ļ
23	of which: significant investments in the common stock of financials of which: mortgage servicing rights		<u> </u>
25	of which: deferred tax assets arising from temporary differences		ii
26	National specific regulatory adjustments		T1
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE- BASEL III TREATMENT		
27	OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH:		
28	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	_	
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 Directly issued capital instruments subject to phase out from Additional Tier 1		
	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties		
0 1	(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 Reciprocal cross-holdings in Additional Tier 1 instruments	 	⊦i
39	Recipiocal cross-inolings in Additional rief institutions. 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.		;j
40	(amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory		ļ
41	consolidation (net of eligible short positions) National specific regulatory adjustments		LJ
	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:		
	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)	-	

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.

45 Tier 1 capital (T1 = CET1 + AT1)

36,545<u>,</u>112



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

on reference numbers / letters of the balance sheet Components1 of regulatory capital subject to regulatory Pre scope of reported by the bank Basel III consolidation treatment from step 2

Source based

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 | 50 Provisions | 51 | Tier 2 capital before regulatory adjustments | Tier 2 capital: regulatory adjustments | 1,072,349 **5,072,349** 52 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	
<u></u>	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	
	OF WHICH: [INSERT NAME OF ADJUSTMENT]	
	OF WHICH:	
	Total regulatory adjustments to Tier 2 capital Tier 2 capital (T2)	5,072,349
	T-(-1	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	
İ	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%
	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		
67	of which: G-SIB buffer requirement	0.00/
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	8.2%
60	National minima (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a
	National Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a
	National total capital minimum ratio (if different from Basel 3 minimum)	n/a
Ť	Amounts below the thresholds for deduction (before risk weighting)	100
72	Non-significant investments in the capital of other financials	
	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
	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	
0.5	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 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	

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

Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)

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	. тех арричало		
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 Not applicable		
	Not applicable Not applicable		
36 Non-compliant transitioned features	''		
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			
2 of inque rachimer (eg door int, folire of bloomberg rachimer for private placement)	The instrument is governed by the laws of			
3 Governing law(s) of the instrument	the Kingdom of Saudi Arabia			
Regulatory treatment	the rangeom of odder masia			
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			
	Issuer call at the [5th] anniversary of the			
	Issue Date, subject to prior written			
	approval from the regulator, if then			
14 Issuer call subject to prior supervisory approval	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			
	Terms of issuance provide the legal basis			
31 If write-down, write-down trigger (s)	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			
	Sub-ordinated. Senior Bond holders are			
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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.

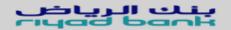


TABLE 3: CAPITAL ADEQUACY - December 2015					
Capital Requirements For Market Risk (Table 3, (d)) SAR '000'					
Interest Rate Risk Equity Position Foreign Commodity Risk Total Risk Exchange Risk					
Standardised approach	29,863	-	52,890	-	82,753



TABLE 3: CAPITAL ADEQUACY - Decem Capital Requirements for Operational Risk (Tal	
Particulars	Capital Requirement SAR '000'
Standardised approach	1,080,777
Total	1,080,777

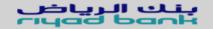


TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - December 2015 Credit Risk Exposure (Table 4, (b)) SAR '000'					
Sovereigns and central banks:	41,404,600	6 46,386,262			
- SAMA and Saudi Government	37,860,73	7 41,610,652			
- Others	3,543,869	9 4,775,610			
Multilateral Development Banks (MDBs)		-			
Public Sector Entities (PSEs)		-			
Banks and securities firms	35,078,30	30,804,243			
Corporates	152,976,90	146,208,129			
Retail non-mortgages	21,201,640	22,387,395			
Small Business Facilities Enterprises (SBFEs)	879,393	927,718			
Mortgages	15,570,20	5 15,072,707			
- Residential	15,570,20	5 15,072,707			
Securitized assets	82,272	82,272			
Equity	1,841,782	1,887,291			
Others	14,266,042	15,405,510			
Total	283,301,14	279,161,527			

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 III Regulatory Reports



82,272

1,841,782

14,266,042

283,301,144

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: 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 3,543,869 - Others 256,037 1,232,795 1,773,257 140,635 141,145 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 15,570,205 Residential 15,570,205

142,189

4,599,872

1,553,851

13,014,165

235,213,144

Securitized assets

Equity

Others

Total

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

14,341

362,954

15,442,477

67,931

145,742

888,923

21,015,662

2,873,539

4,156,450

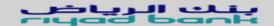


TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - December 2015 Industry Sector Breakdown (Table 4, (d)) SAR '000' Industry Sector Transportation Government and Banks and Other Electricity, Consumer **Portfolios** Agriculture and Mining and **Building and** Quasi Financial Manufacturing Water, Gas and Commerce Services Loans and Others Total Fishing Construction Quarrying Communication Government Institutions **Health Services Credit Cards** 41,404,606 41,404,606 Sovereigns and central banks: - 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 21,201,640 337,359 Small Business Facilities 66,759 730 6,205 239,652 215,330 5,728 7,621 879,392 Enterprises (SBFEs) 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'

	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:	9,745,599	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

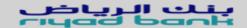


TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - December 2015 Impaired Loans, Past Due Loans and Allowances (Table 4, (f)) SAR '000' Aging of Past Due Loans (days) Balance at Charges Charge-offs Impaired General **Industry Sector** Defaulted during the during the the end of **Allowances** Loans 31-90 91-180 181-360 Over 360 period the period period 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 35,362 75,713 (640) 291,884 514,198 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 (1,506,689) 14,836 1,521,525 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

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



TAE	TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - December 2015 Impaired Loans, Past Due Loans And Allowances (Table 4, (g)) SAR '000'									
Aging of Past Due Loans (days)						Specific	General			
Geographic Area	Impaired Loans	31-90	91-180	181-360	Over 360	Allowances	Allowances			
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			

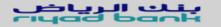


TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - December 2015 Reconciliation Of Changes In The Allowances For Loan Impairment (Table 4, (h)) **SAR '000' Specific** General **Particulars Allowances Allowances** Balance, beginning of the year 914,245 1,072,349 Charge-offs taken against the allowances 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 (31,163) Transfers between allowances 1,072,349 Balance, end of the year 826,398

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 2015

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

			•	Risk I	Buckets	,				
Particulars	0%	20%	35%	50%	75%	100%	150%	Other risk weights	Unrated	Deducted
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	-	-	-	-	i	-
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.



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'

	Cove	ered by
Portfolios	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

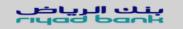


TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK (CCR)

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): SECURITIZATIO	N: DISCLOSURES	FOR STA APPROA	СН			
Exposures By Risk Weight Bands							
Securitisation Re-Securitisation							
Risk weight bands	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	Fair Value	Value Disclosed	Fair Value	Publicly Quoted Share Values		
	in Financial		in Financial		(if materially different from fair		
	Statements		Statements		value)		
Investments	711,465	711,465	1,130,317	1,130,317	n/a		



TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIO	NS - December 2	015
Types And Nature of Investments (Table 13, (c)) SAR '00	00'	
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' Capital **Equity grouping** 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 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