

BASEL III – Quantitative Disclosures

PILLAR 3 - TABLES (June 2015)

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TABLE 1: SCOPE OF APPLICATION - June 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 - June 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	29,104,574	0	29,104,574
Due from banks and other financial institutions	4,900,649	0	4,900,649
Investments, net	47,285,872	0	47,285,872
Loans and advances, net	136,722,581	0	136,722,581
Debt securities	0	0	0
Trading assets	0	0	0
Investment in associates	501,318	0	501,318
Derivatives	0	0	0
Goodwill	0	0	0
Other intangible assets	0	0	0
Property and equipment, net	1,820,002	0	1,820,002
Other assets	2,148,882	0	2,148,882
Total assets	222,483,878	0	222,483,878
Liabilities			
Due to Banks and other financial institutions	4,331,297	0	4,331,297
Items in the course of collection due to other banks	0	0	0
Customer deposits	166,372,156	0	166,372,156
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	7,221,993	0	7,221,993
Subtotal	185,925,446	0	185,925,446
Paid up share capital	30,000,000	0	30,000,000
Statutory reserves	1,088,102	0	1,088,102
Other reserves	1,010,434	0	1,010,434
Retained earnings	4,459,896	0	4,459,896
Minority Interest	0	0	0
Proposed dividends	0	0	0
Total liabilities and equity	222,483,878	0	222,483,878

TABLE 2: CAPITAL STRUCTURE - June 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	29,104,574	0	29,104,574	
Due from banks and other financial institutions	4,900,649	0	4,900,649	
Investments, net	47,285,872	0	47,285,872	
Loans and advances, net	136,722,581	0	136,722,581	
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	501,318	0	501,318	
Derivatives	0	0	0	
Goodwill	0	0	0	
Other intangible assets	0	0	0	
Property and equipment, net	1,820,002	0	1,820,002	
Other assets	2,148,882	0	2,148,882	
Total assets	222,483,878	0	222,483,878	
Liabilities				
Due to Banks and other financial institutions	4,331,297	0	4,331,297	
Items in the course of collection due to other banks	0	0	0	
Customer deposits	166,372,156	0	166,372,156	
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	7,221,993	0	7,221,993	
Subtotal	185,925,446	0	185,925,446	
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	1,088,102	0	1,088,102	J
of which representing stock Surplus	0		0	K
Other reserves	1,010,434	0	1,010,434	L
Retained earnings	4,459,896	0	4,459,896	M
Minority Interest	0	0	0	
Proposed dividends	0	0	0	
Total liabilities and equity	222,483,878	0	222,483,878	

TABLE 2: CAPITAL STRUCTURE - June 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

Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2

	Components ¹ of regulatory capital reported by the bank	Amounts ¹ subject to 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	4,459,896	H+K
3	Accumulated other comprehensive income (and other reserves)	2,098,536	M
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)		J-K+L
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	36,558,432	
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)	36,558,432	
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)	36,558,432	

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 - June 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

Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2

 Components¹ of regulatory capital reported by the bank

 Amounts¹ subject to Pre - Basel III treatment

Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	4,000,000
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
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)	41,630,781
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	219,206,012
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	16.7%
62	Tier 1 (as a percentage of risk weighted assets)	16.7%
63	Total capital (as a percentage of risk weighted assets)	19.0%
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)	8.7%
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	526,889
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)	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	1,072,349
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	2,561,488
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)	

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

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

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

TABLE 2: CAPITAL STRUCTURE - June 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/group/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/group/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 - June 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:	52,235,957	42,309
– SAMA and Saudi Government	47,348,910	-
– Others	4,887,047	42,309
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	15,288,492	546,324
Corporates	100,821,698	7,985,900
Retail non–mortgages	22,228,051	1,337,504
Small Business Facilities Enterprises (SBFEs)	251,355	14,611
Mortgages	15,178,912	1,214,313
– Residential	15,178,912	1,214,313
Equity	2,031,593	225,754
Others	16,067,781	931,196
Total	224,103,839	12,297,911

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

TABLE 3: CAPITAL ADEQUACY - June 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	8,775	-	68,282	-	77,057

TABLE 3: CAPITAL ADEQUACY - June 2015

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

Particulars	Capital Requirement SAR '000'
Standardised approach	1,065,899
Total	1,065,899

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - June 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:	52,241,698	48,483,683
– SAMA and Saudi Government	47,348,910	43,249,178
– Others	4,892,788	5,234,505
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	30,178,167	29,567,415
Corporates	146,665,409	144,191,234
Retail non-mortgages	22,292,062	22,897,990
Small Business Facilities Enterprises (SBFEs)	956,476	954,760
Mortgages	15,178,912	14,848,244
– Residential	15,178,912	14,848,244
Equity	2,031,593	1,917,944
Others	15,332,069	15,264,586
Total	284,876,386	278,125,856

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 2 Basel III Regulatory Reports

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - June 2015
Geographic Breakdown (Table 4, (c)) SAR '000'

Portfolios	Geographic Area						Total
	Saudi Arabia	Other GCC & Middle East	Europe	North America	South East Asia	Other Countries	
Sovereigns and central banks:	47,348,910	377,660	1,590,378	2,625,492	146,790	152,468	52,241,698
- SAMA and Saudi Government	47,348,910	-	-	-	-	-	47,348,910
- Others	-	377,660	1,590,378	2,625,492	146,790	152,468	4,892,788
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	8,785,194	1,698,642	6,500,895	7,693,744	2,176,102	3,323,590	30,178,167
Corporates	131,492,403	1,898,786	6,783,634	5,610,956	285,824	593,806	146,665,409
Retail non-mortgages	22,292,062	-	-	-	-	-	22,292,062
Small Business Facilities Enterprises (SBFEs)	956,030	-	-	-	-	446	956,476
Mortgages	15,178,912	-	-	-	-	-	15,178,912
- Residential	15,178,912	-	-	-	-	-	15,178,912
Equity	1,770,223	134,186	-	127,184	-	-	2,031,593
Others	14,020,978	-	385,341	925,750	-	-	15,332,069
Total	241,844,712	4,109,274	15,260,248	16,983,126	2,608,716	4,070,310	284,876,386

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

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

Portfolios	Industry Sector												Total	
	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		
Sovereigns and central banks:	52,241,698	-	-	-	-	-	-	-	-	-	-	-	-	52,241,698
- SAMA and Saudi Government	47,348,910	-	-	-	-	-	-	-	-	-	-	-	-	47,348,910
- Others	4,892,788	-	-	-	-	-	-	-	-	-	-	-	-	4,892,788
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	30,178,167	-	-	-	-	-	-	-	-	-	-	-	30,178,167
Corporates	-	6,142,901	1,327,052	31,008,586	12,531,861	4,095,172	32,024,340	33,724,413	6,339,196	9,129,294	-	10,342,594	146,665,409	
Retail non mortgages	-	-	-	-	-	-	-	-	-	-	22,292,062	-	-	22,292,062
Small Business Facilities Enterprises (SBFEs)	-	-	7	70,190	732	8,352	289,423	221,804	5,902	353,394	-	6,672	956,476	
Mortgages	-	-	-	-	-	-	-	-	-	-	15,178,912	-	-	15,178,912
- Residential	-	-	-	-	-	-	-	-	-	-	15,178,912	-	-	15,178,912
Equity	-	896,986	-	707,924	15,295	129,323	-	103,358	110,941	35,683	-	32,083	2,031,593	
Others	-	-	3,142	149,390	-	-	364,789	4,446,884	1,978	100,117	1,569,494	8,696,275	15,332,069	
Total	52,241,698	37,218,054	1,330,201	31,936,090	12,547,888	4,232,847	32,678,552	38,496,459	6,458,017	9,618,488	39,040,468	19,077,624	284,876,386	

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - June 2015
Residual Contractual Maturity Breakdown (Table 4, (e)) SAR '000'

Portfolios	Maturity Breakdown								Total
	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	
Sovereigns and central banks:	16,059,684	1,086,740	5,051,179	6,153,386	9,909,018	634,907	866,685	12,480,099	52,241,698
- SAMA and Saudi Government	15,913,555	1,002,222	4,301,513	5,972,529	9,128,873	12,593	-	11,017,625	47,348,910
- Others	146,129	84,518	749,666	180,857	780,145	622,314	866,685	1,462,474	4,892,788
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-
Banks and securities firms	4,467,409	1,546,303	1,077,258	1,604,671	3,790,230	11,357,354	3,866,535	2,468,407	30,178,167
Corporates	14,509,335	10,311,094	16,433,557	21,045,306	16,113,740	27,408,776	14,187,820	26,655,781	146,665,409
Retail non-mortgages	40,006	9,152	23,631	71,795	285,640	6,164,154	15,193,553	504,131	22,292,062
Small Business Facilities Enterprises (SBFEs)	68,493	36,139	99,114	149,424	169,079	317,194	113,627	3,406	956,476
Mortgages	14	42	265	593	2,905	86,717	338,567	14,749,809	15,178,912
- Residential	14	42	265	593	2,905	86,717	338,567	14,749,809	15,178,912
Equity	-	-	-	-	-	-	-	2,031,593	2,031,593
Others	6,360,457	275,323	574,582	515,165	574,345	693,876	1,403,924	4,934,397	15,332,069
Total	41,505,398	13,264,793	23,259,586	29,540,340	30,844,957	46,662,978	35,970,711	63,827,623	284,876,386

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - June 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	-	-	26,897	-	-	-	-	-	-	-
Manufacturing	126,379	-	175,968	-	-	-	(20,290)	111	87,663	-
Mining and quarrying	-	-	-	-	-	-	-	-	-	-
Electricity, water, gas and health services	-	-	-	-	-	-	-	-	-	-
Building and construction	412,026	573	94,546	573	-	-	81,055	(640)	297,226	-
Commerce	602,511	56,885	86,808	15,379	41,506	-	(73,476)	(1,402)	473,790	-
Transportation and communication	10,326	-	-	-	-	-	(735)	-	8,906	-
Services	1,816	-	2,833	-	-	-	762	-	1,075	-
Consumer loans and credit cards	11,695	907,034	936,451	907,034	-	-	644,073	(641,529)	2,544	-
Others	-	-	-	-	-	-	-	-	-	-
Portfolio provision	-	-	-	-	-	-	-	-	-	1,072,349
Total	1,164,753	964,492	1,323,503	922,986	41,506	-	631,389	(643,460)	871,204	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 - June 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	1,164,753	1,323,503	922,986	41,506	-	871,204	1,072,349
Other GCC & Middle East	-	-	-	-	-	-	-
Europe	-	-	-	-	-	-	-
North America	-	-	-	-	-	-	-
South East Asia	-	-	-	-	-	-	-
Others countries	-	-	-	-	-	-	-
Total	1,164,753	1,323,503	922,986	41,506	-	871,204	1,072,349

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - June 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	(643,460)	-
Amounts set aside (or reversed) during the period	631,389	-
Other adjustments:	-	-
- exchange rate differences	-	-
- business combinations	-	-
- acquisitions and disposals of subsidiaries	-	-
- etc.	(30,970)	-
Transfers between allowances	-	-
Balance, end of the year	871,204	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 - June 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:	51,612,268	29,764	-	153,513	-	446,153	-	-	-	-
- SAMA and Saudi Government	47,348,910	-	-	-	-	-	-	-	-	-
- Others	4,263,358	29,764	-	153,513	-	446,153	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	4,300,073	-	25,372,162	-	486,010	1,948	-	-	-
Corporates	-	660,968	-	1,055,965	-	142,666,598	8,152	-	138,790,495	-
Retail non-mortgages	-	-	-	-	22,291,743	-	-	-	22,291,743	-
Small Business Facilities Enterprises (SBFEs)	-	-	-	-	614,016	-	-	-	614,016	-
Mortgages	-	-	-	-	-	15,178,912	-	-	15,178,912	-
- Residential	-	-	-	-	-	15,178,912	-	-	15,178,912	-
Equity	-	-	-	-	-	1,504,704	-	526,889	2,031,593	-
Others	4,032,320	13,940	-	-	-	10,269,052	973,634	-	15,288,946	-
Total	55,644,588	5,004,745	-	26,581,640	22,905,759	170,551,429	983,734	526,889	194,195,705	-

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

TABLE 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR STANDARDIZED APPROACH - June 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:	-	-
- SAMA and Saudi Government	-	-
- Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	17,974	-
Corporates	2,266,645	7,081
Retail non-mortgages	319	-
Small Business Facilities Enterprises (SBFEs)	342,460	-
Mortgages	-	-
- Residential	-	-
Equity	-	-
Others	42,219	903
Total	2,669,617	7,984

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	180,265
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)	963,167
Notional value of credit derivative hedges	-
Current credit exposure (by type of credit exposure):	963,167
-Interest rate contracts	36,763
-FX contracts	926,404
-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 (STA): SECURITIZATION DISCLOSURES - June 2015

Disclosures related to Securitization are not applicable to Riyad Bank

TABLE 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH - June 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	8,775	-	68,282	-	77,057

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - June 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	636,984	636,984	1,394,609	1,394,609	n/a

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - June 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	425,008	471,978
Agriculture and fishing	-	-
Manufacturing	707,924	-
Mining and quarrying	15,295	-
Electricity, water, gas and health services	-	129,323
Building and construction	-	-
Commerce	103,358	-
Transportation and communication	110,941	-
Services	-	35,683
Others	32,083	-
Total	1,394,609	636,984

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - June 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)	357,065
Total latent revaluation gains (losses)*	N/A
Unrealized gains (losses) included in Capital	345,597
Latent revaluation gains (losses) included in Capital*	N/A

**Not applicable to KSA to date*

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

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

Equity grouping	Capital Requirements
Government and quasi government	-
Banks and other financial institutions	134,986
Agriculture and fishing	-
Manufacturing	56,634
Mining and quarrying	1,224
Electricity, water, gas and health services	10,346
Building and construction	-
Commerce	8,269
Transportation and communication	8,875
Services	2,855
Others	2,565
Total	225,754

TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB) - June 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	(154,727)
USD +200bp	73,123
Downward rate shocks:	
SAR-200bp	154,727
USD-200bp	(87,706)