

BASEL III – Quantitative Disclosures

PILLAR 3 - TABLES (December 2014)

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TABLE 1: SCOPE OF APPLICATION - December 2014

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 2014

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	25,315,736	0	25,315,736
Due from banks and other financial institutions	3,914,504	0	3,914,504
Investments, net	46,963,269	0	46,963,269
Loans and advances, net	133,490,274	0	133,490,274
Debt securities	0	0	0
Trading assets	0	0	0
Investment in associates	468,535	0	468,535
Derivatives	0	0	0
Goodwill	0	0	0
Other intangible assets	0	0	0
Property and equipment, net	1,706,731	0	1,706,731
Other assets	2,730,244	0	2,730,244
Total assets	214,589,293	0	214,589,293
Liabilities			
Due to Banks and other financial institutions	3,789,796	0	3,789,796
Items in the course of collection due to other banks	0	0	0
Customer deposits	164,079,433	0	164,079,433
Trading liabilities	0	0	0
Debt securities in issue	4,000,000	0	4,000,000
Derivatives	0	0	0
Retirement benefit liabilities	0	0	0
Taxation liabilities	0	0	0
Accruals and deferred income	0	0	0
Borrowings	0	0	0
Other liabilities	7,182,959	0	7,182,959
Subtotal	179,052,188	0	179,052,188
Paid up share capital	30,000,000	0	30,000,000
Statutory reserves	1,088,102	0	1,088,102
Other reserves	1,038,937	0	1,038,937
Retained earnings	2,160,066	0	2,160,066
Minority Interest	0	0	0
Proposed dividends	1,250,000	0	1,250,000
Total liabilities and equity	214,589,293	0	214,589,293

TABLE 2: CAPITAL STRUCTURE - December 2014

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	25,315,736	0	25,315,736	A
Due from banks and other financial institutions	3,914,504	0	3,914,504	
Investments, net	46,963,269	0	46,963,269	
Loans and advances, net	133,490,274	0	133,490,274	
of which Collective provisions	1,072,349	0	1,072,349	
Debt securities	0	0	0	
Equity shares	0	0	0	
Investment in associates	468,535	0	468,535	
Derivatives	0	0	0	
Goodwill	0	0	0	
Other intangible assets	0	0	0	
Property and equipment, net	1,706,731	0	1,706,731	
Other assets	2,730,244	0	2,730,244	
Total assets	214,589,293	0	214,589,293	
Liabilities				
Due to Banks and other financial institutions	3,789,796	0	3,789,796	B
Items in the course of collection due to other banks	0	0	0	
Customer deposits	164,079,433	0	164,079,433	
Trading liabilities	0	0	0	
Debt securities in issue	4,000,000	0	4,000,000	
of which Tier 2 capital instruments	0	0	0	
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	7,182,959	0	7,182,959	
Subtotal	179,052,188	0	179,052,188	
Paid up share capital	30,000,000	0	30,000,000	
of which amount eligible for CET1	30,000,000	0	30,000,000	
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	1,038,937	0	1,038,937	L
Retained earnings	2,160,066	0	2,160,066	M
Minority Interest	0	0	0	
Proposed dividends	1,250,000	0	1,250,000	
Total liabilities and equity	214,589,293	0	214,589,293	

TABLE 2: CAPITAL STRUCTURE - December 2014

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

(2)		Components ¹ of regulatory capital reported by the bank	Amounts ¹ subject to Pre - Basel III treatment	
	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	2,160,066		M
3	Accumulated other comprehensive income (and other reserves)	3,377,039		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	35,537,105		
	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)	35,537,105		
	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)	35,537,105		

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 2014

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	
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	1,072,349
Tier 2 capital: regulatory adjustments		
52	Investments in own Tier 2 instruments	
53	Reciprocal cross-holdings in Tier 2 instruments	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	
56	National specific regulatory adjustments	
REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
OF WHICH: [INSERT NAME OF ADJUSTMENT]		
OF WHICH: ...		
57	Total regulatory adjustments to Tier 2 capital	-
58	Tier 2 capital (T2)	1,072,349
59	Total capital (TC = T1 + T2)	36,609,454
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	211,216,686
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	16.8%
62	Tier 1 (as a percentage of risk weighted assets)	16.8%
63	Total capital (as a percentage of risk weighted assets)	17.3%
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)	8.8%
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	494,103
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	2,467,785
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)	

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 - December 2014

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 3: CAPITAL ADEQUACY - December 2014

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:	48,588,686	36,660
– SAMA and Saudi Government	43,020,734	-
– Others	5,567,952	36,660
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	13,895,971	483,166
Corporates	96,992,665	7,639,677
Retail non–mortgages	23,272,808	1,399,344
Small Business Facilities Enterprises (SBFEs)	275,778	16,129
Mortgages	14,455,742	1,156,459
– Residential	14,455,742	1,156,459
Equity	1,881,063	209,777
Others	16,446,146	979,470
Total	215,808,859	11,920,682

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

TABLE 3: CAPITAL ADEQUACY - December 2014

Capital Requirements For Market Risk (Table 3, (d)) SAR '000'					
	Interest Rate Risk	Equity Position Risk	Foreign Exchange Risk	Commodity Risk	Total
Standardised approach	3,083	-	75,140	-	78,223

TABLE 3: CAPITAL ADEQUACY - December 2014

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

Particulars	Capital Requirement SAR '000'
Standardised approach	1,025,290
Total	1,025,290

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - December 2014

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:	48,761,640	43,399,265
– SAMA and Saudi Government	43,151,717	37,515,395
– Others	5,609,923	5,883,870
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	27,710,631	28,106,773
Corporates	140,774,094	143,159,036
Retail non-mortgages	23,322,790	24,030,054
Small Business Facilities Enterprises (SBFEs)	951,390	893,682
Mortgages	14,455,742	11,966,288
– Residential	14,455,742	11,966,288
Equity	1,881,063	1,958,185
Others	15,691,679	16,422,532
Total	273,549,029	269,935,815

Notes:

1. 'Total gross credit risk exposure' equals on-balance sheet, off-balance sheet after application of credit conversion factor, and derivatives at their credit equivalent values.
2. 'Average gross credit risk exposure over the period' represents average of current and previous 4 Basel Regulatory Reports

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - December 2014

Geographic Breakdown (Table 4, (c)) SAR '000'							
Geographic Area							
Portfolios	Saudi Arabia	Other GCC & Middle East	Europe	North America	South East Asia	Other Countries	Total
Sovereigns and central banks:	43,151,717	680,484	1,573,724	3,164,842	8,442	182,431	48,761,640
- SAMA and Saudi Government	43,151,717	-	-	-	-	-	43,151,717
- Others	-	680,484	1,573,724	3,164,842	8,442	182,431	5,609,923
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	6,437,634	1,746,705	6,738,899	7,938,332	2,193,585	2,655,476	27,710,631
Corporates	126,028,451	1,945,160	6,818,785	5,275,557	285,948	420,193	140,774,094
Retail non-mortgages	23,322,790	-	-	-	-	-	23,322,790
Small Business Facilities Enterprises (SBFEs)	950,944	-	-	-	-	446	951,390
Mortgages	14,455,742	-	-	-	-	-	14,455,742
- Residential	14,455,742	-	-	-	-	-	14,455,742
Equity	1,585,406	136,100	23,714	123,038	2,384	10,421	1,881,063
Others	14,059,894	-	358,942	1,272,843	-	-	15,691,679
Total	229,992,578	4,508,449	15,514,064	17,774,612	2,490,359	3,268,967	273,549,029

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - December 2014
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:	48,761,640	-	-	-	-	-	-	-	-	-	-	-	-	48,761,640
- SAMA and Saudi Government	43,151,717	-	-	-	-	-	-	-	-	-	-	-	-	43,151,717
- Others	5,609,923	-	-	-	-	-	-	-	-	-	-	-	-	5,609,923
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	27,710,631	-	-	-	-	-	-	-	-	-	-	-	27,710,631
Corporates	-	4,449,882	1,383,924	31,048,644	9,728,160	3,917,144	30,350,912	32,847,763	7,246,146	8,456,556	-	11,344,963	140,774,094	
Retail non mortgages	-	-	-	-	-	-	-	-	-	-	23,322,790	-	-	23,322,790
Small Business Facilities Enterprises (SBFEs)	-	-	6	67,076	526	8,406	293,780	204,774	5,510	365,658	-	5,654	951,390	
Mortgages	-	-	-	-	-	-	-	-	-	-	14,455,742	-	-	14,455,742
- Residential	-	-	-	-	-	-	-	-	-	-	14,455,742	-	-	14,455,742
Equity	-	885,756	600	647,638	11,821	78,698	-	86,626	116,612	35,683	-	17,629	1,881,063	
Others	-	-	3,142	150,592	-	-	207,910	4,266,346	580	198,192	1,688,128	9,176,789	15,691,679	
Total	48,761,640	33,046,269	1,387,672	31,913,950	9,740,507	4,004,248	30,852,602	37,405,509	7,368,848	9,056,089	39,466,660	20,545,035	273,549,029	

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - December 2014

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:	15,177,978	693,679	3,642,921	3,313,723	11,384,138	2,095,724	625,539	11,827,938	48,761,640
- SAMA and Saudi Government	15,037,519	500,670	2,380,346	3,041,815	11,237,639	844,430	-	10,109,298	43,151,717
- Others	140,459	193,009	1,262,575	271,908	146,499	1,251,294	625,539	1,718,640	5,609,923
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-
Banks and securities firms	3,800,576	2,198,662	1,493,938	1,877,892	2,081,729	11,288,386	2,082,248	2,887,200	27,710,631
Corporates	14,707,246	9,789,241	17,528,223	18,701,006	17,530,344	23,531,181	15,108,021	23,878,832	140,774,094
Retail non-mortgages	32,881	6,856	28,776	73,940	245,816	6,054,751	16,413,593	466,177	23,322,790
Small Business Facilities Enterprises (SBFEs)	58,574	33,349	124,013	127,985	165,934	332,217	104,230	5,088	951,390
Mortgages	59	5	166	1,002	3,196	52,186	306,184	14,092,944	14,455,742
- Residential	59	5	166	1,002	3,196	52,186	306,184	14,092,944	14,455,742
Equity	-	-	-	-	-	-	-	1,881,063	1,881,063
Others	5,841,119	308,893	753,554	549,322	755,506	731,016	997,538	5,754,731	15,691,679
Total	39,618,433	13,030,685	23,571,591	24,644,870	32,166,663	44,085,461	35,637,353	60,793,973	273,549,029

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - December 2014

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	-	-	-	-	-	-	(7,017)	-	-	-
Manufacturing	129,864	-	-	-	-	-	66,564	(595)	108,372	-
Mining and quarrying	-	-	-	-	-	-	-	-	-	-
Electricity, water, gas and health services	-	-	-	-	-	-	-	-	-	-
Building and construction	277,470	-	-	-	-	-	181,048	(15,115)	222,433	-
Commerce	631,908	-	3,442	-	-	-	409,051	(569,735)	573,486	-
Transportation and communication	10,326	-	-	-	-	-	2,220	-	9,641	-
Services	359	-	-	-	-	-	3,908	(3,815)	313	-
Consumer loans and credit cards	-	1,180,067	1,049,663	1,180,067	-	-	516,111	(516,111)	-	-
Others	-	-	-	-	-	-	(869)	-	-	-
Portfolio provision	-	-	-	-	-	-	-	-	-	1,072,349
Total	1,049,927	1,180,067	1,053,105	1,180,067	-	-	1,171,016	(1,105,371)	914,245	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 2014

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	1,049,927	1,053,105	1,180,067	-	-	914,245	1,072,349
Other GCC & Middle East	-	-	-	-	-	-	-
Europe	-	-	-	-	-	-	-
North America	-	-	-	-	-	-	-
South East Asia	-	-	-	-	-	-	-
Others countries	-	-	-	-	-	-	-
Total	1,049,927	1,053,105	1,180,067	-	-	914,245	1,072,349

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - December 2014

Reconciliation Of Changes In The Allowances For Loan Impairment (Table 4, (h)) SAR '000'

Particulars	Specific Allowances	General Allowances
Balance, beginning of the year	859,346	1,072,349
Charge-offs taken against the allowances during the period	(1,105,371)	-
Amounts set aside (or reversed) during the period	1,171,016	-
Other adjustments:	-	-
- exchange rate differences	-	-
- business combinations	-	-
- acquisitions and disposals of subsidiaries	-	-
- etc.	(10,746)	-
Transfers between allowances	-	-
Balance, end of the year	914,245	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 2014**

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:	48,173,356	60,647	-	163,042	-	364,595	-	-	-	-
- SAMA and Saudi Government	43,151,717	-	-	-	-	-	-	-	-	-
- Others	5,021,639	60,647	-	163,042	-	364,595	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	5,494,984	-	21,464,474	-	749,652	1,521	-	-	-
Corporates	-	1,145,917	-	1,633,260	-	135,864,218	3,644	-	133,556,322	-
Retail non-mortgages	-	-	-	-	23,322,397	-	-	-	23,322,397	-
Small Business Facilities Enterprises (SBFEs)	-	-	-	-	622,928	-	-	-	622,928	-
Mortgages	-	-	-	-	-	14,455,742	-	-	14,455,742	-
- Residential	-	-	-	-	-	14,455,742	-	-	14,455,742	-
Equity	-	-	-	-	-	1,386,960	-	494,103	1,881,063	-
Others	3,878,113	9,868	-	-	-	10,527,346	1,220,321	-	15,635,648	-
Total	52,051,469	6,711,416	-	23,260,776	23,945,325	163,348,513	1,225,486	494,103	189,474,100	-

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

TABLE 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR STANDARDIZED APPROACH - December 2014

Credit Risk Exposure Covered By CRM (Table 7, (b) and (c)) SAR '000'		
Portfolios	Covered by	
	Eligible Financial Collateral	Guarantees \ Credit Derivatives
Sovereigns and central banks:	-	-
- SAMA and Saudi Government	-	-
- Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	-	-
Corporates	2,117,434	9,621
Retail non-mortgages	392	-
Small Business Facilities Enterprises (SBFEs)	328,463	-
Mortgages	-	-
- Residential	-	-
Equity	-	-
Others	56,031	-
Total	2,502,320	9,621

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	418,470
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)	1,108,663
Notional value of credit derivative hedges	-
Current credit exposure (by type of credit exposure):	1,108,663
-Interest rate contracts	10,680
-FX contracts	1,097,983
-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 - December 2014

Disclosures related to Securitization are not applicable to Riyad Bank

**TABLE 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH -
December 2014**

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	3,083	-	75,140	-	78,223

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - December 2014

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	630,172	630,172	1,250,891	1,250,891	n/a

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - December 2014

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

Investments	Publicly Traded	Privately Held
Government and quasi government	-	-
Banks and other financial institutions	380,985	504,771
Agriculture and fishing	-	600
Manufacturing	647,638	-
Mining and quarrying	11,821	-
Electricity, water, gas and health services	-	78,698
Building and construction	-	-
Commerce	86,626	-
Transportation and communication	116,612	-
Services	-	35,683
Others	7,209	10,420
Total	1,250,891	630,172

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - December 2014	
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	110,066
Total unrealized gains (losses)	280,773
Total latent revaluation gains (losses)*	N/A
Unrealized gains (losses) included in Capital	257,858
Latent revaluation gains (losses) included in Capital*	N/A

**Not applicable to KSA to date*

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - December 2014

Capital Requirements (Table 13, (f)) SAR '000'	
Equity grouping	Capital Requirements
Government and quasi government	-
Banks and other financial institutions	130,153
Agriculture and fishing	48
Manufacturing	51,811
Mining and quarrying	946
Electricity, water, gas and health services	6,296
Building and construction	-
Commerce	6,930
Transportation and communication	9,329
Services	2,855
Others	1,410
Total	209,777

TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB) - December 2014

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	254,649
USD +200bp	(60,251)
Downward rate shocks:	
SAR-200bp	(427,321)
USD-200bp	(42,862)