

BASEL III – Quantitative Disclosures

PILLAR 3 - TABLES (June 2014)

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TABLE 1: SCOPE OF APPLICATION - June 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 - June 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	17,591,511	0	17,591,511
Due from banks and other financial institutions	3,657,225	0	3,657,225
Investments, net	46,309,668	0	46,309,668
Loans and advances, net	140,773,614	0	140,773,614
Debt securities	0	0	0
Trading assets	0	0	0
Investment in associates	441,706	0	441,706
Derivatives	0	0	0
Goodwill	0	0	0
Other intangible assets	0	0	0
Property and equipment, net	1,647,545	0	1,647,545
Other assets	3,571,072	0	3,571,072
Total assets	213,992,341	0	213,992,341
Liabilities			
Due to Banks and other financial institutions	8,311,951	0	8,311,951
Items in the course of collection due to other banks	0	0	0
Customer deposits	160,099,873	0	160,099,873
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	7,776,762	0	7,776,762
Subtotal	180,188,586	0	180,188,586
Paid up share capital	30,000,000	0	30,000,000
Statutory reserves	0	0	0
Other reserves	1,442,284	0	1,442,284
Retained earnings	2,361,471	0	2,361,471
Minority Interest	0	0	0
Proposed dividends	0	0	0
Total liabilities and equity	213,992,341	0	213,992,341

TABLE 2: CAPITAL STRUCTURE - June 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	17,591,511	0	17,591,511	A
Due from banks and other financial institutions	3,657,225	0	3,657,225	
Investments, net	46,309,668	0	46,309,668	
Loans and advances, net	140,773,614	0	140,773,614	
of which Collective provisions	1,072,349	0	1,072,349	
Debt securities	0	0	0	
Equity shares	0	0	0	
Investment in associates	441,706	0	441,706	
Derivatives	0	0	0	
Goodwill	0	0	0	
Other intangible assets	0	0	0	
Property and equipment, net	1,647,545	0	1,647,545	
Other assets	3,571,072	0	3,571,072	
Total assets	213,992,341	0	213,992,341	
Liabilities				
Due to Banks and other financial institutions	8,311,951	0	8,311,951	B
Items in the course of collection due to other banks	0	0	0	
Customer deposits	160,099,873	0	160,099,873	
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	7,776,762	0	7,776,762	
Subtotal	180,188,586	0	180,188,586	
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	
Statutory reserves	0	0	0	
of which representing stock Surplus	0	0	0	
Other reserves	1,442,284	0	1,442,284	
Retained earnings	2,361,471	0	2,361,471	
Minority Interest	0	0	0	
Proposed dividends	0	0	0	
Total liabilities and equity	213,992,341	0	213,992,341	

TABLE 2: CAPITAL STRUCTURE - June 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

	Components ¹ of regulatory capital reported by the bank	Amounts ¹ subject to Pre - Basel III treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
(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	2,361,471	H+K
3	Accumulated other comprehensive income (and other reserves)	1,442,284	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	33,803,755	
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)	33,803,755	
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)	33,803,755	

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 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)	34,876,104
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	217,932,029
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	15.5%
62	Tier 1 (as a percentage of risk weighted assets)	15.5%
63	Total capital (as a percentage of risk weighted assets)	16.0%
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)	7.5%
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	467,277
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	2,566,863
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 - June 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 - June 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:	40,361,966	42,814
– SAMA and Saudi Government	34,554,079	-
– Others	5,807,887	42,814
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	15,054,993	541,781
Corporates	103,516,414	8,194,405
Retail non–mortgages	24,856,854	1,494,864
Small Business Facilities Enterprises (SBFEs)	252,003	14,684
Mortgages	12,284,715	982,777
– Residential	12,284,715	982,777
Equity	1,940,315	211,298
Others	17,562,478	1,043,430
Total	215,829,738	12,526,053

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

TABLE 3: CAPITAL ADEQUACY - June 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	1,804	-	44,394		46,198

TABLE 3: CAPITAL ADEQUACY - June 2014

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

Particulars	Capital Requirement SAR '000'
Standardised approach	960,440
Total	960,440

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - June 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:	40,521,047	41,373,347
– SAMA and Saudi Government	34,680,432	35,352,537
– Others	5,840,615	6,020,810
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	27,465,360	27,873,183
Corporates	148,355,988	142,241,565
Retail non-mortgages	24,918,328	24,355,576
Small Business Facilities Enterprises (SBFEs)	911,120	865,127
Mortgages	12,284,715	10,595,105
– Residential	12,284,715	10,595,105
Equity	1,940,315	2,004,048
Others	16,504,404	16,835,201
Total	272,901,277	266,143,152

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 Regulatory Reports

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - June 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:	34,680,432	721,076	1,758,914	3,109,534	-	251,091	40,521,047
- SAMA and Saudi Government	34,680,432	-	-	-	-	-	34,680,432
- Others	-	721,076	1,758,914	3,109,534	-	251,091	5,840,615
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	5,635,347	2,617,976	6,001,621	7,324,958	2,291,708	3,593,750	27,465,360
Corporates	134,060,928	2,147,460	5,857,947	5,152,810	285,844	850,999	148,355,988
Retail non-mortgages	24,918,328	-	-	-	-	-	24,918,328
Small Business Facilities Enterprises (SBFEs)	909,474	-	-	-	-	1,646	911,120
Mortgages	12,284,715	-	-	-	-	-	12,284,715
- Residential	12,284,715	-	-	-	-	-	12,284,715
Equity	1,666,631	133,192	24,104	102,302	2,382	11,704	1,940,315
Others	14,677,454	-	178,958	1,415,159	132,171	100,662	16,504,404
Total	228,833,309	5,619,704	13,821,544	17,104,763	2,712,105	4,809,852	272,901,277

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - June 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:	40,521,047	-	-	-	-	-	-	-	-	-	-	-	-	40,521,047
- SAMA and Saudi Government	34,680,432	-	-	-	-	-	-	-	-	-	-	-	-	34,680,432
- Others	5,840,615	-	-	-	-	-	-	-	-	-	-	-	-	5,840,615
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	27,465,360	-	-	-	-	-	-	-	-	-	-	-	27,465,360
Corporates	-	5,149,514	1,522,872	32,440,666	9,645,242	3,857,360	31,349,424	40,951,412	7,244,008	7,558,434	-	8,637,056	148,355,988	
Retail non mortgages	-	-	-	-	-	-	-	-	-	-	24,918,328	-	-	24,918,328
Small Business Facilities Enterprises (SBFEs)	-	-	6	70,412	-	7,126	286,224	181,598	4,942	355,190	-	5,622	911,120	
Mortgages	-	-	-	-	-	-	-	-	-	-	12,284,715	-	-	12,284,715
- Residential	-	-	-	-	-	-	-	-	-	-	12,284,715	-	-	12,284,715
Equity	-	841,123	600	606,243	11,712	80,459	-	48,890	140,700	35,683	-	174,905	1,940,315	
Others	-	-	-	204,104	-	-	143,676	4,331,003	2,194	196,326	-	11,627,101	16,504,404	
Total	40,521,047	33,455,997	1,523,478	33,321,425	9,656,954	3,944,945	31,779,324	45,512,903	7,391,844	8,145,633	37,203,043	20,444,684	272,901,277	

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - June 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:	6,873,437	973,043	4,002,091	6,477,736	8,879,375	1,184,910	622,650	11,507,805	40,521,047
- SAMA and Saudi Government	6,594,010	902,144	2,502,967	5,994,292	8,682,689	61,403	-	9,942,927	34,680,432
- Others	279,427	70,899	1,499,124	483,444	196,686	1,123,507	622,650	1,564,878	5,840,615
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-
Banks and securities firms	3,546,817	1,805,993	3,149,925	883,776	3,137,797	10,201,562	1,785,030	2,954,460	27,465,360
Corporates	16,074,025	13,214,756	16,788,954	24,170,168	16,171,168	25,942,320	14,086,503	21,908,094	148,355,988
Retail non-mortgages	83,123	6,825	20,564	72,625	282,545	4,666,038	19,256,405	530,203	24,918,328
Small Business Facilities Enterprises (SBFEs)	46,259	23,668	102,066	136,741	169,555	323,815	104,151	4,865	911,120
Mortgages	7	51	61	478	2,324	48,460	283,356	11,949,978	12,284,715
- Residential	7	51	61	478	2,324	48,460	283,356	11,949,978	12,284,715
Equity	-	-	-	-	-	-	-	1,940,315	1,940,315
Others	5,544,201	292,765	481,029	469,033	972,363	1,105,924	856,991	6,782,098	16,504,404
Total	32,167,869	16,317,101	24,544,690	32,210,557	29,615,127	43,473,029	36,995,086	57,577,818	272,901,277

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - June 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	71,168	4,686	106,853	4,686	-	-	7,365	-	49,768	-
Mining and quarrying	-	-	-	-	-	-	-	-	-	-
Electricity, water, gas and health services	-	-	-	-	-	-	-	-	-	-
Building and construction	87,278	-	356,651	-	-	-	6,576	-	63,076	-
Commerce	1,158,703	285,026	667,203	273,124	-	11,902	328,125	(472)	1,061,821	-
Transportation and communication	10,571	-	-	-	-	-	566	-	7,987	-
Services	359	-	-	-	-	-	(6,075)	-	423	-
Consumer loans and credit cards	-	546,255	1,178,370	546,255	-	-	262,612	(262,612)	-	-
Others	-	-	-	-	-	-	(869)	-	-	-
Portfolio provision	-	-	-	-	-	-	-	-	-	1,072,349
Total	1,328,079	835,967	2,309,077	824,065	-	11,902	591,283	(263,084)	1,183,075	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 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	1,328,079	2,309,077	824,065	-	11,902	1,183,075	1,072,349
Other GCC & Middle East	-	-	-	-	-	-	-
Europe	-	-	-	-	-	-	-
North America	-	-	-	-	-	-	-
South East Asia	-	-	-	-	-	-	-
Others countries	-	-	-	-	-	-	-
Total	1,328,079	2,309,077	824,065	-	11,902	1,183,075	1,072,349

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - June 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	(263,084)	-
Amounts set aside (or reversed) during the period	591,283	-
Other adjustments:	-	-
- exchange rate differences	-	-
- business combinations	-	-
- acquisitions and disposals of subsidiaries	-	-
- etc.	(4,470)	-
Transfers between allowances	-	-
Balance, end of the year	1,183,075	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 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:	39,689,054	132,711	-	381,310	-	317,972	-	-	-	-
- SAMA and Saudi Government	34,680,432	-	-	-	-	-	-	-	-	-
- Others	5,008,622	132,711	-	381,310	-	317,972	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	4,824,505	-	22,014,573	-	624,188	2,094	-	-	-
Corporates	-	901,998	-	1,143,994	-	144,185,851	18,721	-	141,104,349	-
Retail non-mortgages	-	-	-	-	24,918,020	-	-	-	24,918,020	-
Small Business Facilities Enterprises (SBFEs)	-	-	-	-	595,000	-	-	-	595,000	-
Mortgages	-	-	-	-	-	12,284,715	-	-	12,284,715	-
- Residential	-	-	-	-	-	12,284,715	-	-	12,284,715	-
Equity	-	-	-	-	-	1,473,037	-	467,278	1,940,315	-
Others	3,762,445	20,140	-	-	-	11,773,470	918,190	-	16,474,245	-
Total	43,451,499	5,879,354	-	23,539,877	25,513,020	170,659,233	939,005	467,278	197,316,644	-

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

TABLE 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR STANDARDIZED APPROACH - June 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	2,099,589	5,836
Retail non-mortgages	309	-
Small Business Facilities Enterprises (SBFEs)	316,120	-
Mortgages	-	-
- Residential	-	-
Equity	-	-
Others	30,160	-
Total	2,446,178	5,836

TABLE 9 (STA): SECURITIZATION DISCLOSURES - June 2014

Disclosures related to Securitization are not applicable to Riyad Bank

TABLE 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH - June 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	1,804	-	44,394	-	46,198

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - June 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	602,197	602,197	1,338,118	1,338,118	n/a

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - June 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	365,611	475,512
Agriculture and fishing	-	600
Manufacturing	606,243	-
Mining and quarrying	11,712	-
Electricity, water, gas and health services	1,761	78,698
Building and construction	-	-
Commerce	48,890	-
Transportation and communication	140,700	-
Services	-	35,683
Others	163,201	11,704
Total	1,338,118	602,197

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - June 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	91,826
Total unrealized gains (losses)	437,111
Total latent revaluation gains (losses)*	N/A
Unrealized gains (losses) included in Capital	413,511
Latent revaluation gains (losses) included in Capital*	N/A

**Not applicable to KSA to date*

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

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

Equity grouping	Capital Requirements
Government and quasi government	-
Banks and other financial institutions	123,363
Agriculture and fishing	48
Manufacturing	48,499
Mining and quarrying	937
Electricity, water, gas and health services	6,437
Building and construction	-
Commerce	3,911
Transportation and communication	11,256
Services	2,855
Others	13,992
Total	211,298

TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB) - June 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	232,073
USD +200bp	(34,024)
Downward rate shocks:	
SAR-200bp	(400,463)
USD-200bp	(33,185)