

BASEL III – Quantitative Disclosures

PILLAR 3 - TABLES (June 2013)

Table No.	Description
Table 1, (e)	SCOPE OF APPLICATION (Capital Deficiencies)
Table 2, (b)	CAPITAL STRUCTURE (Balance sheet - Step 1)
Table 2, (c)	CAPITAL STRUCTURE (Balance sheet - Step 2)
Table 2, (d) i&ii	CAPITAL STRUCTURE Common template (transition) - Step 3
Table 2, (e)	CAPITAL STRUCTURE Main features template of regulatory capital instruments
TABLE 3, (b)	CAPITAL ADEQUACY (Amount of Exposures – Subject to Standardized Approach of Credit Risk and Related Capital Requirements)
Table 3' (d)	CAPITAL ADEQUACY (Capital Requirements for Market Risk)
Table 3, (e)	CAPITAL ADEQUACY (Capital Requirements for Operational Risk)
Table 4, (b)	CREDIT RISK: GENERAL DISCLOSURES (Credit Risk Exposure)
Table 4, (c)	CREDIT RISK: GENERAL DISCLOSURES (Geographic Breakdown)
Table 4, (d)	CREDIT RISK: GENERAL DISCLOSURES (Industry Sector Breakdown)
Table 4, (e)	CREDIT RISK: GENERAL DISCLOSURES (Residual Contractual Maturity Breakdown)
Table 4, (f)	CREDIT RISK: GENERAL DISCLOSURES (Impaired Loans, Past Due Loans & Allowances - Industry)
Table 4, (g)	CREDIT RISK: GENERAL DISCLOSURES (Impaired Loans, Past Due Loans & Allowances - Geography)
Table 4, (h)	CREDIT RISK: GENERAL DISCLOSURES (Reconciliation of Changes in Allowance for Loan Impairment)
Table 5,(b)	CREDIT RISK: DISCLOSURES FOR PORTFOLIOS (Allocation of Exposures to Risk Buckets)
Table 7, (b) and (c)	CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR STANDARDISED APPROACH (Credit Risk Exposure Covered by CRM)
Table 9	SECURITIZATION DISCLOSURES
Table 10, (b)	MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDISED APPROACH (Level of Market Risks in Terms of Capital Requirements)
Table 13, (b)	EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS (Value of Investments)
Table 13, (c)	EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS (Types and Nature of Investments)
Table 13, (d) and (e)	EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS (Gains / Losses etc)
Table 13, (f)	EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS (Capital Requirements)
Table 14, (b)	INTEREST RATE RISK IN THE BANKING BOOK

TABLE 1: SCOPE OF APPLICATION - June 2013

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 2013

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	20,861,511	0	20,861,511
Due from banks and other financial institutions	3,877,701	0	3,877,701
Investments, net	35,408,287	0	35,408,287
Loans and advances, net	126,189,862	0	126,189,862
Debt securities	0	0	0
Trading assets	0	0	0
Investment in associates	421,682	0	421,682
Derivatives	0	0	0
Goodwill	0	0	0
Other intangible assets	0	0	0
Property and equipment, net	1,685,082	0	1,685,082
Other assets	3,183,095	0	3,183,095
Total assets	191,627,220	0	191,627,220
Liabilities			
Due to Banks and other financial institutions	5,410,167	0	5,410,167
Items in the course of collection due to other banks	0	0	0
Customer deposits	147,879,059	0	147,879,059
Trading liabilities	0	0	0
Debt securities in issue	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	6,712,239	0	6,712,239
Subtotal	160,001,465	0	160,001,465
Paid up share capital	15,000,000	0	15,000,000
Statutory reserves	13,341,600	0	13,341,600
Other reserves	968,206	0	968,206
Retained earnings	2,315,949	0	2,315,949
Minority Interest	0	0	0
Proposed dividends	0	0	0
Total liabilities and equity	191,627,220	0	191,627,220

TABLE 2: CAPITAL STRUCTURE - June 2013

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	20,861,511	0	20,861,511	A
Due from banks and other financial institutions	3,877,701	0	3,877,701	
Investments, net	35,408,287	0	35,408,287	
Loans and advances, net	126,189,862	0	126,189,862	
of which Collective provisions	1,072,349	0	1,072,349	
Debt securities	0	0	0	
Equity shares	0	0	0	
Investment in associates	421,682	0	421,682	
Derivatives	0	0	0	
Goodwill	0	0	0	
Other intangible assets	0	0	0	
Property and equipment, net	1,685,082	0	1,685,082	
Other assets	3,183,095	0	3,183,095	
Total assets	191,627,220	0	191,627,220	
Liabilities				
Due to Banks and other financial institutions	5,410,167	0	5,410,167	B
Items in the course of collection due to other banks	0	0	0	
Customer deposits	147,879,059	0	147,879,059	
Trading liabilities	0	0	0	
Debt securities in issue	0	0	0	
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	6,712,239	0	6,712,239	
Subtotal	160,001,465	0	160,001,465	
Paid up share capital	15,000,000	0	15,000,000	
of which amount eligible for CET1	15,000,000	0	15,000,000	
of which amount eligible for AT1	0	0	0	I
Statutory reserves	13,341,600	0	13,341,600	J
of which representing stock Surplus	4,375,000		4,375,000	K
Other reserves	968,206	0	968,206	L
Retained earnings	2,315,949	0	2,315,949	M
Minority Interest	0	0	0	
Proposed dividends	0	0	0	
Total liabilities and equity	191,627,220	0	191,627,220	

TABLE 2: CAPITAL STRUCTURE - June 2013

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	19,375,000	
2	Retained earnings	2,315,949	H+K
3	Accumulated other comprehensive income (and other reserves)	9,934,806	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	31,625,755	
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)	31,625,755	
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)	31,625,755	

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 2013

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)	32,698,104
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	193,856,034
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	16.3%
62	Tier 1 (as a percentage of risk weighted assets)	16.3%
63	Total capital (as a percentage of risk weighted assets)	16.9%
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)	8.3%
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	447,848
74	Mortgage servicing rights (net of related tax liability)	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	
Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	1,072,349
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2,266,564
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 2013
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/igroup/group&solo	Solo
7 Instrument type	Common share
8 Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	SAR 19,375
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	No
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	Floating
18 Coupon rate and any related index	Not applicable
19 Existence of a dividend stopper	No
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary
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)	No
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 mechansim	Not applicable
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not applicable
36 Non-compliant transitioned features	No
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 June 2012.

TABLE 3: CAPITAL ADEQUACY - June 2013

**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:	34,244,020	6,798
- SAMA and Saudi Government	28,506,301	-
- Others	5,737,719	6,798
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	13,057,086	487,081
Corporates	94,128,694	7,436,087
Retail non-mortgages	23,937,780	1,439,167
Small Business Facilities Enterprises (SBFEs)	199,914	11,207
Mortgages	7,629,843	610,387
- Residential	7,629,843	610,387
Equity	1,783,342	196,409
Others	17,956,929	1,122,957
Total	192,937,608	11,310,093

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

TABLE 3: CAPITAL ADEQUACY - June 2013

Capital Requirements For Market Risk (Table 3, (d)) SAR '000'					
	Interest Rate Risk	Equity Position Risk	Foreign Exchange Risk	Commodity Risk	Total
Standardised approach	174	-	95,931	-	96,105

TABLE 3: CAPITAL ADEQUACY - June 2013

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

Particulars	Capital Requirement SAR '000'
Standardised approach	906,370
Total	906,370

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - June 2013

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:	34,386,625	35,599,170
– SAMA and Saudi Government	28,654,980	29,628,105
– Others	5,731,645	5,971,065
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	23,119,341	25,807,507
Corporates	130,826,890	125,669,710
Retail non-mortgages	23,989,945	23,574,143
Small Business Facilities Enterprises (SBFEs)	782,394	749,317
Mortgages	7,629,843	6,845,555
– Residential	7,629,843	6,845,555
Equity	1,783,342	1,611,709
Others	17,223,803	17,590,265
Total	239,742,183	237,447,376

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 II Regulatory Reports

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - June 2013
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:	28,654,980	1,052,210	1,502,618	2,955,338	-	221,479	34,386,625
- SAMA and Saudi Government	28,654,980	-	-	-	-	-	28,654,980
- Others	-	1,052,210	1,502,618	2,955,338	-	221,479	5,731,645
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	11,295,860	2,171,868	2,218,557	4,355,414	594,240	2,483,402	23,119,341
Corporates	122,439,022	2,195,378	671,182	4,685,053	4,225	832,030	130,826,890
Retail non-mortgages	23,989,945	-	-	-	-	-	23,989,945
Small Business Facilities Enterprises (SBFEs)	780,884	-	-	-	-	1,510	782,394
Mortgages	7,629,843	-	-	-	-	-	7,629,843
- Residential	7,629,843	-	-	-	-	-	7,629,843
Equity	1,528,846	130,734	23,950	86,212	2,382	11,218	1,783,342
Others	15,146,854	-	151,215	1,732,022	132,615	61,097	17,223,803
Total	211,466,234	5,550,190	4,567,522	13,814,039	733,462	3,610,736	239,742,183

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - June 2013

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:	34,386,625	-	-	-	-	-	-	-	-	-	-	-	-	34,386,625
- SAMA and Saudi Government	28,654,980	-	-	-	-	-	-	-	-	-	-	-	-	28,654,980
- Others	5,731,645	-	-	-	-	-	-	-	-	-	-	-	-	5,731,645
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	23,119,341	-	-	-	-	-	-	-	-	-	-	-	23,119,341
Corporates	-	6,799,149	1,216,840	27,862,010	6,765,004	2,903,744	24,997,536	36,641,633	7,561,030	5,667,932	-	10,412,012	130,826,890	
Retail non mortgages	-	-	-	-	-	-	-	-	-	-	23,989,945	-	-	23,989,945
Small Business Facilities Enterprises (SBFEs)	-	-	6	52,700	-	5,944	255,160	135,540	4,140	323,904	-	5,000	782,394	
Mortgages	-	-	-	-	-	-	-	-	-	-	7,629,843	-	-	7,629,843
- Residential	-	-	-	-	-	-	-	-	-	-	7,629,843	-	-	7,629,843
Equity	-	740,720	600	655,181	8,928	74,535	-	66,437	192,351	31,981	-	12,609	1,783,342	
Others	-	-	15,472	40,702	-	-	70,514	5,769,382	4,278	159,356	-	11,164,099	17,223,803	
Total	34,386,625	30,659,210	1,232,918	28,610,593	6,773,932	2,984,223	25,323,210	42,612,992	7,761,799	6,183,173	31,619,788	21,593,720	239,742,183	

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - June 2013
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:	9,971,268	302,260	1,590,054	3,134,747	5,980,854	2,884,325	544,893	9,978,224	34,386,625
- SAMA and Saudi Government	9,971,268	302,260	905,638	3,103,142	5,458,853	1,088,759	12,166	7,812,894	28,654,980
- Others	-	-	684,416	31,605	522,001	1,795,566	532,727	2,165,330	5,731,645
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-
Banks and securities firms	1,651,397	1,247,879	2,523,569	1,007,599	3,337,319	6,056,922	2,477,275	4,817,381	23,119,341
Corporates	10,388,843	7,460,197	19,532,419	22,517,004	15,953,870	20,116,987	13,545,020	21,312,550	130,826,890
Retail non-mortgages	5,514	4,974	14,753	40,433	265,129	4,133,236	19,059,455	466,451	23,989,945
Small Business Facilities Enterprises (SBFEs)	48,493	31,756	81,501	116,762	146,083	279,804	69,396	8,599	782,394
Mortgages	-	25	44	496	1,699	33,160	180,693	7,413,726	7,629,843
- Residential	-	25	44	496	1,699	33,160	180,693	7,413,726	7,629,843
Equity	-	-	-	-	-	-	-	1,783,342	1,783,342
Others	5,945,490	509,109	868,084	946,732	967,844	1,036,979	905,385	6,044,180	17,223,803
Total	28,011,005	9,556,200	24,610,424	27,763,773	26,652,798	34,541,413	36,782,117	51,824,453	239,742,183

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - June 2013

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	17,590	-	175,334	-	-	-	(174)	-	3,268	-
Manufacturing	97,104	35,044	346,605	33,830	1,214	-	33,857	-	64,199	-
Mining and quarrying	-	-	-	-	-	-	-	-	-	-
Electricity, water, gas and health services	-	-	-	-	-	-	-	-	-	-
Building and construction	461,319	66,888	95,340	66,888	-	-	148,754	(6,535)	415,912	-
Commerce	976,867	119,293	313,778	119,293	-	-	154,132	(124,293)	618,409	-
Transportation and communication	11,255	-	-	-	-	-	5,511	-	6,026	-
Services	22,520	348	726	348	-	-	7,723	(739)	18,257	-
Consumer loans and credit cards	-	536,354	997,053	536,354	-	-	220,529	(220,529)	-	-
Others	31,436	-	-	-	-	-	(13,403)	-	24,542	-
Portfolio provision	-	-	-	-	-	-	-	-	-	1,072,349
Total	1,618,091	757,927	1,928,836	756,713	1,214	-	556,929	(352,096)	1,150,613	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 2013

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	1,618,091	1,928,836	756,713	1,214	-	1,150,613	1,072,349
Other GCC & Middle East	-	-	-	-	-	-	-
Europe	-	-	-	-	-	-	-
North America	-	-	-	-	-	-	-
South East Asia	-	-	-	-	-	-	-
Others countries	-	-	-	-	-	-	-
Total	1,618,091	1,928,836	756,713	1,214	-	1,150,613	1,072,349

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - June 2013

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

Particulars	Specific Allowances	General Allowances
Balance, beginning of the year	1,469,343	1,072,349
Charge-offs taken against the allowances during the period	(352,096)	-
Amounts set aside (or reversed) during the period	556,929	-
Other adjustments:	-	-
- exchange rate differences	-	-
- business combinations	-	-
- acquisitions and disposals of subsidiaries	-	-
- etc.	(523,563)	-
Transfers between allowances	-	-
Balance, end of the year	1,150,613	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 2013**

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:	33,962,551	423,340	-	625	-	-	-	-	-	-
- SAMA and Saudi Government	28,654,871	-	-	-	-	-	-	-	-	-
- Others	5,307,680	423,340	-	625	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	2,046,538	-	20,586,247	-	484,954	1,602	-	-	-
Corporates	-	539,099	-	1,367,206	-	126,981,376	2,653	-	128,810,418	-
Retail non-mortgages	-	-	-	-	23,989,228	-	-	-	23,989,228	-
Small Business Facilities Enterprises (SBFEs)	-	-	-	-	508,084	-	-	-	504,624	-
Mortgages	-	-	-	-	-	7,629,843	-	-	7,629,843	-
- Residential	-	-	-	-	-	7,629,843	-	-	7,629,843	-
Equity	-	-	-	-	-	1,335,494	-	447,848	1,783,342	-
Others	3,613,470	861	-	-	-	12,472,228	1,099,747	-	13,972,229	-
Total	37,576,021	3,009,838	-	21,954,078	24,497,312	148,903,895	1,104,002	447,848	176,689,684	-

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

TABLE 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR STANDARDIZED APPROACH - June 2013

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:	109	-
- SAMA and Saudi Government	109	-
- Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	-	-
Corporates	1,928,163	8,393
Retail non-mortgages	717	-
Small Business Facilities Enterprises (SBFEs)	274,310	-
Mortgages	-	-
- Residential	-	-
Equity	-	-
Others	37,498	-
Total	2,240,797	8,393

TABLE 9 (STA): SECURITIZATION DISCLOSURES - June 2013

Disclosures related to Securitization are not applicable to Riyad Bank

TABLE 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH - June 2013

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	174	-	95,931	-	96,105

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - June 2013

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	557,784	557,784	1,225,558	1,225,558	n/a

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - June 2013

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

Investments	Publicly Traded	Privately Held
Government and quasi government	-	-
Banks and other financial institutions	299,704	441,016
Agriculture and fishing	-	600
Manufacturing	655,181	-
Mining and quarrying	8,928	-
Electricity, water, gas and health services	1,567	72,968
Building and construction	-	-
Commerce	66,437	-
Transportation and communication	192,351	-
Services	-	31,981
Others	1,390	11,219
Total	1,225,558	557,784

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - June 2013

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	3,100
Total unrealized gains (losses)	252,101
Total latent revaluation gains (losses)*	N/A
Unrealized gains (losses) included in Capital	228,696
Latent revaluation gains (losses) included in Capital*	N/A

*Not applicable to KSA to date

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - June 2013

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

Equity grouping	Capital Requirements
Government and quasi government	-
Banks and other financial institutions	112,999
Agriculture and fishing	48
Manufacturing	52,414
Mining and quarrying	714
Electricity, water, gas and health services	5,963
Building and construction	-
Commerce	5,315
Transportation and communication	15,388
Services	2,558
Others	1,010
Total	196,409

TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB) - June 2013

200bp Interest Rate Shocks for currencies with more than 5% of Assets or Liabilities (Table 14, (b))

	SAR 000's
Rate Shocks	Change in Earnings
Upward rate shocks:	
SAR +200bp	318,617
USD +200bp	27,075
Downward rate shocks:	
SAR-200bp	-384,608
USD-200bp	-71,901