INTERIM CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	Notes	31 March 2013 SAR'000 (Unaudited)	31 December 2012 SAR'000 (Audited)	31 March 2012 SAR'000 (Unaudited)
ASSETS				
Cash and balances with SAMA		21,384,611	26,270,523	16,199,700
Due from banks and other financial institutions		6,231,336	3,190,989	4,264,278
Investments, net	5	31,989,019	36,253,852	42,696,389
Loans and advances, net	6	120,921,543	117,470,654	113,694,917
Investment in associates		424,963	410,172	367,155
Other real estate		444,019	458,385	437,336
Property and equipment, net		1,709,008	1,737,902	1,790,119
Other assets		3,345,366	4,388,361	3,942,615
Total assets		186,449,865	190,180,838	183,392,509
LIABILITIES AND SHAREHOLDERS' EQUITY				
Liabilities				
Due to banks and other financial institutions		4,908,403	6,162,968	8,085,147
Customer deposits	7	143,963,715	146,214,567	139,535,544
Other liabilities		5,746,317	5,839,793	5,443,799
Total liabilities		154,618,435	158,217,328	153,064,490
Shareholders' equity				
Share capital		15,000,000	15,000,000	15,000,000
Statutory reserve		13,341,600	13,341,600	12,475,088
Other reserves		1,166,791	1,124,855	1,078,944
Retained earnings		2,323,039	1,372,055	1,773,987
Proposed dividends		-	1,125,000	-
Total shareholders' equity		31,831,430	31,963,510	30,328,019
Total liabilities and shareholders' equity		186,449,865	190,180,838	183,392,509

The accompanying notes 1 to 15 form an integral part of these interim condensed consolidated financial statements.

INTERIM CONDENSED CONSOLIDATED INCOME STATEMENT (Unaudited)

	For the three months period ended 31 March	
	2013	2012
	SAR'000	SAR'000
Special commission income	1,302,281	1,276,386
Special commission expense	212,689	207,923
Net special commission income	1,089,592	1,068,463
Fee and commission income, net	446,663	473,535
Exchange income, net	57,831	62,392
Trading losses, net	(904)	(2,165)
Dividend income	11,811	16,037
Gains on non-trading investments, net	93,226	18,667
Other operating income	26,419	6,946
Total operating income	1,724,638	1,643,875
Salaries and employee-related expenses	316,744	307,563
Rent and premises-related expenses	64,344	57,445
Depreciation of property and equipment	69,191	65,980
Other general and administrative expenses	160,345	178,825
Impairment charge for credit losses, net	191,129	152,870
Impairment charge for investments, net	(22,000)	-
Other operating expenses	6,941	6,924
Total operating expenses	786,694	769,607
Income from operating activities	937,944	874,268
Share in earnings of associates, net	13,040	27,201
Net income for the period	950,984	901,469
Basic and diluted earnings per share for the period (in SAR) -Note 13	0.63	0.60

The accompanying notes 1 to 15 form an integral part of these interim condensed consolidated financial statements.

INTERIM CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (Unaudited)

	For the three months period ended 31 March	
	2013	2012
	SAR'000	SAR'000
Net income for the period	950,984	901,469
Other comprehensive income:		
-Available for sale investments		
Net changes in fair value	113,107	574,339
Net changes in fair value transferred to interim condensed consolidated income statement	(70,185)	(18,469)
	42,922	555,870
-Cash flow hedges		
Effective portion of net changes in fair value	(986)	(12,675)
	(986)	(12,675)
Other comprehensive income for the period	41,936	543,195
Total comprehensive income for the period	992,920	1,444,664

The accompanying notes 1 to 15 form an integral part of these interim condensed consolidated financial statements.

INTERIM CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY (Unaudited)

For the three months period ended 31 March 2013 & 2012

	SAR'000						
	Share capital	Statutory reserve	Other reserves		Retained earnings	Proposed dividends	Total
			Available for sale investments	Cash flow hedges			
31 March 2013							
Balance at the beginning of the period	15,000,000	13,341,600	1,122,592	2,263	1,372,055	1,125,000	31,963,510
Total comprehensive income for the period	-	-	42,922	(986)	950,984	-	992,920
Final dividends paid - 2012	-	-	-	-	-	(1,125,000)	(1,125,000)
Balance at the end of the period	15,000,000	13,341,600	1,165,514	1,277	2,323,039	-	31,831,430
31 March 2012							
Balance at the beginning of the period	15,000,000	12,475,088	526,651	9,098	872,518	1,275,000	30,158,355
Total comprehensive income for the period	-	-	555,870	(12,675)	901,469	-	1,444,664
Final dividends paid - 2011	-	-	-	-	-	(1,275,000)	(1,275,000)
Balance at the end of the period	15,000,000	12,475,088	1,082,521	(3,577)	1,773,987	-	30,328,019

The accompanying notes 1 to 15 form an integral part of these interim condensed consolidated financial statements.

INTERIM CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS (Unaudited)

For the three months period ended 31 March 2013 & 2012

	Notes	For the three months period ended 31 March 2013 SAR'000	2012 SAR'000
OPERATING ACTIVITIES			
Net income for the period		950,984	901,469
Adjustments to reconcile net income for the period to net cash from (used in) from operating activities:			
Amortisation of premium (accretion of discounts) on non-trading investments, net		(12,416)	(9,128)
Gains on non-trading investments, net		(93,226)	(18,667)
Depreciation of property and equipment		69,191	65,980
Impairment charge for credit losses, net		191,129	152,870
Impairment charge for investments, net		(22,000)	-
Share in earnings of associates, net		(13,040)	(27,201)
		1,070,622	1,065,323
Net (increase) decrease in operating assets:			
Statutory deposit with SAMA		(708,856)	(39,866)
Due from banks and other financial institutions maturing after three months from date of acquisition		541,122	1,647,221
Loans and advances		(3,642,018)	(875,023)
Other real estate		14,366	3,560
Other assets		1,042,995	1,059,658
Net increase (decrease) in operating liabilities:			
Due to banks and other financial institutions		(1,254,565)	1,843,199
Customer deposits		(2,250,852)	(286,956)
Other liabilities		(258,093)	694,346
Net cash (used in) from operating activities		(5,445,279)	5,111,462
INVESTING ACTIVITIES			
Proceeds from sales and maturities of non-trading investments		7,906,123	10,655,926
Purchase of non-trading investments		(3,473,463)	(16,165,155)
Purchase of property and equipment, net		(40,297)	(49,265)
Net cash from (used in) investing activities		4,392,363	(5,558,494)
FINANCING ACTIVITIES			
Dividend and zakat paid		(960,383)	(1,190,135)
Net cash used in financing activities		(960,383)	(1,190,135)
Net decrease in cash and cash equivalents		(2,013,299)	(1,637,167)
Cash and cash equivalents at beginning of the period		22,008,689	14,483,739
Cash and cash equivalents at end of the period	10	19,995,390	12,846,572
Special commission received during the period		1,309,787	1,224,036
Special commission paid during the period		253,902	212,093
Supplemental non-cash information			
Net changes in fair value and transfer to interim condensed consolidated income statement		41,936	543,195

The accompanying notes 1 to 15 form an integral part of these interim condensed consolidated financial statements.

1. GENERAL

Riyad Bank (the "Bank") is a Saudi Joint Stock Company incorporated in the Kingdom of Saudi Arabia, formed pursuant to the Royal Decree and the Council of Ministers' Resolution No. 91 dated 1 Jumad Al-Awal 1377H (corresponding to 23 November 1957G). The Bank operates under commercial registration No. 1010001054 dated 25 Rabi Al-Thani 1377H (corresponding to 18 November 1957G) through its 252 branches (31 March 2012: 251) in the Kingdom of Saudi Arabia, a branch in London, United Kingdom, an agency in Houston, United States, and a representative office in Singapore. The Bank's Head Office is located at the following address:

Riyad Bank
P.O. Box 22622
Riyadh 11416
Kingdom of Saudi Arabia

The objective of the Bank is to provide a full range of banking services. The Bank also provides to its customers Islamic (non-interest based) banking products which are approved and supervised by an independent Shariah Board established by the Bank.

The interim condensed consolidated financial statements comprise the interim condensed financial statements of Riyad Bank and its wholly owned subsidiaries; Riyad Capital and Ithra Al-Riyad Real Estate Company (collectively referred to as "the Group").

2. BASIS OF PREPARATION

These interim condensed consolidated financial statements are prepared in accordance with the Accounting Standards for Financial Institutions promulgated by the Saudi Arabian Monetary Agency (SAMA) and IAS 34 – Interim Financial Reporting. The Bank also prepares its interim condensed consolidated financial statements to comply with the Banking Control Law and the Regulations for Companies in the Kingdom of Saudi Arabia. The interim condensed consolidated financial statements do not include all information and disclosures required for the annual consolidated financial statements, and should be read in conjunction with the annual consolidated financial statements for the year ended 31 December 2012.

The preparation of interim condensed consolidated financial statements requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

In preparing these interim condensed consolidated financial statements, the significant judgments made by management in applying the Group's accounting policies and the key sources of estimation uncertainty were the same as those that applied to the annual consolidated financial statements as at and for the year ended December 31, 2012.

These interim condensed consolidated financial statements are expressed in Saudi Arabian Riyals (SAR) and are rounded off to the nearest thousands.

3. BASIS OF CONSOLIDATION

The interim condensed consolidated financial statements include the financial statements of the subsidiaries which are prepared for the same reporting period as that of the Bank, using consistent accounting policies.

Subsidiaries are investees controlled by the Group. The Group controls an investee when it is exposed to, or has rights to, variable returns from its involvement with the investee and has ability to affect those returns through its power over the investee.

The financial statements of the subsidiaries are included in the consolidated financial statements from the date that control commences until the date that control ceases.

Balances between the Bank and its subsidiaries, and any income and expenses arising from intra-group transactions, are eliminated in preparing the interim condensed consolidated financial statements. Losses are eliminated in the same way as gains, but only to the extent that there is no evidence of impairment.

4. SIGNIFICANT ACCOUNTING POLICIES

The accounting policies used in the preparation of these interim condensed consolidated financial statements are consistent with those used in the preparation of the annual consolidated financial statements for the year ended December 31, 2012 except for the adoption of the following new standards and other amendments to existing standards mentioned below which has had an insignificant effect/no financial impact on the interim condensed consolidated financial statements of the Group for the current period or prior period and is expected to have an insignificant effect in future periods:

a) New standards

- IFRS 10 Consolidated financial statements: IFRS 10 replaces the requirements previously contained in IAS 27 Consolidated and Separate Financial Statements and SIC-12 Consolidation - Special Purpose Entities. The Standard introduces a single consolidation model for all entities based on control, irrespective of the nature of the investee (i.e. whether an entity is controlled through voting rights of investors or through other contractual arrangements as is common in 'special purpose entities').
- IFRS 11 Joint arrangements: IFRS 11 replaces IAS 31 Interests in Joint Ventures. Requires a party to a joint arrangement to determine the type of joint arrangement in which it is involved by assessing its rights and obligations and then account for those rights and obligations in accordance with that type of joint arrangement.
- IFRS 12 Disclosure of Interests in Other Entities: Requires the extensive disclosure of information that enables users of financial statements to evaluate the nature of, and risks associated with, interests in other entities and the effects of those interests on its financial position, financial performance and cash flows.
- IFRS 13 Fair value measurements: Replaces the guidance on fair value measurement in existing IFRS accounting literature with a single standard. The IFRS defines fair value, provides guidance on how to determine fair value and requires disclosures about fair value measurements. However, IFRS 13 does not change the requirements regarding which items should be measured or disclosed at fair value.

b) Amendments to existing standards

- Amendments to IAS 1 Presentation of financial statements: amends IAS 1 to revise the way other comprehensive income is presented.
- Amendments to IFRS 7 Financial Instruments: Disclosure: Amends the disclosure requirements in IFRS 7 to require information about all recognised financial instruments that are set off in accordance with paragraph 42 of IAS 32 and also require disclosure of information about recognised financial instruments subject to enforceable master netting arrangements and agreements even if they are not set off under IAS 32.
- IAS 19 Employee Benefits – Amendments: The amendments to IAS 19 remove the option to defer the recognition of actuarial gains and losses, i.e., the corridor mechanism. All changes in the value of defined benefit plans will be recognised in profit or loss and other comprehensive income.
- IAS 27 Separate Financial Statements (2011): now only deals with the requirements for separate financial statements, which have been carried over largely unamended from IAS 27 Consolidated and Separate Financial Statements. Requirements for consolidated financial statements are now contained in IFRS 10 Consolidated Financial Statements.
- IAS 28 Investments in Associates and Joint Ventures (2011): The majority of these revisions result from the incorporation of Joint ventures into IAS 28 (2011) and the fundamental approach to accounting for equity accounted investments has not changed.

The IASB has published Annual Improvements to IFRSs: 2009-2011 cycle of improvements that contain amendments to the following standards with consequential amendments to other standards:

IFRS 1 - First time adoption of IFRS: Repeated application of IFRS 1 and borrowing cost exemption;

IAS 1 – Presentation of financial statements: Comparative information beyond minimum requirements and presentation of the opening statement of financial position and related notes;

IAS 16 – Property, plant and equipment: Classification of servicing equipment;

IAS 32 – Financial instruments presentation: Income tax consequences of distributions

IAS 34 – Interim Financial Reporting: Additional disclosures for segment assets and liabilities.

5. INVESTMENTS, NET

Investment securities are classified as follows:

SAR 000'	31 March 2013 (Unaudited)	31 December 2012 (Audited)	31 March 2012 (Unaudited)
Investments:			
- Available for sale	16,564,856	16,615,510	15,992,473
- Other investments held at amortised cost	14,910,860	15,542,119	14,652,453
- Held to maturity	513,303	4,096,223	12,051,463
Total	31,989,019	36,253,852	42,696,389

On September 1, 2008, the Group reclassified investments held in trading portfolio reported under its investments at fair value through income statement ("FVIS") category to the Available for sale category.

The carrying and fair value of these reclassified investments as at 31 March 2013 was SAR 3,882 million (31 December 2012: SAR 3,794 million). Had the reclassification not occurred, the interim condensed consolidated income statement for the three months period ended 31 March 2013 would have included unrealised fair value gain on such reclassified investments amounting to SAR 108.2 million (31 March 2012: SAR 134.8 million).

6. LOANS AND ADVANCES, NET

Loans and advances held at amortised cost comprise the following:

SAR 000'	31 March 2013 (Unaudited)	31 December 2012 (Audited)	31 March 2012 (Unaudited)
Consumer loans	30,954,509	29,857,170	26,982,641
Commercial loans and overdrafts	89,799,435	87,363,360	85,955,373
Credit cards	763,607	754,682	723,864
Performing loans and advances	121,517,551	117,975,212	113,661,878
Non performing loans and advances	1,980,597	2,037,134	2,024,184
Gross loans and advances	123,498,148	120,012,346	115,686,062
Allowance for impairment	(2,576,605)	(2,541,692)	(1,991,145)
Loans and advances held at amortised cost, net	120,921,543	117,470,654	113,694,917

7. CUSTOMER DEPOSITS

Customer deposits are comprised of the following:

SAR 000'	31 March 2013 (Unaudited)	31 December 2012 (Audited)	31 March 2012 (Unaudited)
Demand	66,953,289	67,525,144	58,001,510
Saving	306,020	301,758	309,223
Time	70,060,239	71,035,977	75,392,052
Other	6,644,167	7,351,688	5,832,759
Total	143,963,715	146,214,567	139,535,544

8. DERIVATIVES

The table below sets out the positive and negative fair values of derivative financial instruments, together with their notional amounts. The notional amounts, which provide an indication of the volumes of the transactions outstanding at the end of the period, do not necessarily reflect the amounts of future cash flows involved. These notional amounts, therefore, are neither indicative of the Group's exposure to credit risk, which is generally limited to the positive fair value of the derivatives, nor to market risk.

	31 March 2013 (Unaudited)			31 December 2012 (Audited)			31 March 2012 (Unaudited)		
SAR 000'	Positive fair value	Negative fair value	Notional amount total	Positive fair value	Negative fair value	Notional amount total	Positive fair value	Negative fair value	Notional amount total
Held for trading:									
Special commission rate swaps and futures	129	(232)	835,119	372	(551)	589,852	1,188	(1,084)	1,305,831
Forward foreign exchange contracts	1,786,581	(41,599)	76,023,437	2,191,422	(118,078)	67,515,005	2,492,227	(162,939)	105,412,905
Currency options	401,294	(401,094)	20,169,240	205,099	(204,962)	32,472,428	181,506	(181,326)	36,844,023
Commodity options	-	-	-	-	-	-	-	-	-
Held as fair value hedges:									
Special commission rate swaps	-	-	-	-	-	-	-	(2,004)	500,000
Held as cash flow hedges:									
Special commission rate swaps	543	-	100,000	1,529	-	100,000	11,714	-	1,098,000
Total	2,188,547	(442,925)	97,127,796	2,398,422	(323,591)	100,677,285	2,686,635	(347,353)	145,160,759

9. CREDIT RELATED COMMITMENTS AND CONTINGENCIES AND OTHERS

a) The Group's credit related commitments and contingencies are as follows:

SAR 000'	31 March 2013 (Unaudited)	31 December 2012 (Audited)	31 March 2012 (Unaudited)
Letters of credit	18,090,615	13,500,872	16,892,031
Letters of guarantee	55,659,697	55,378,159	53,930,297
Acceptances	2,698,553	2,643,417	2,447,917
Irrevocable commitments to extend credit	9,592,606	8,563,465	8,926,275
Total	86,041,471	80,085,913	82,196,520

b) Others

During the period ended 31 March 2013, there has been no change in the status of the Bank's Zakat assessments. The Bank's position with respect to stance on these assessments, have remained same as disclosed in the annual consolidated financial statements for the year ended 31 December 2012.

10. CASH AND CASH EQUIVALENTS

Cash and cash equivalents included in the interim condensed consolidated statement of cash flows comprise the following

SAR 000'	31 March 2013 (Unaudited)	31 December 2012 (Audited)	31 March 2012 (Unaudited)
Cash and balances with SAMA excluding statutory deposit	13,778,927	19,373,695	9,196,247
Due from banks and other financial institutions maturing within three months from date of acquisition	6,216,463	2,634,994	3,650,325
Total	19,995,390	22,008,689	12,846,572

11. FAIR VALUES OF FINANCIAL ASSETS AND LIABILITIES

The Bank uses the following hierarchy for determining and disclosing the fair value of financial instruments:

Level 1: quoted market price: financial instruments with quoted prices for identical instruments in active markets.

Level 2: valuation technique using observable inputs: financial instruments with quoted prices for similar instruments in active markets or quoted prices for identical or similar instruments in inactive markets and financial instruments valued using models where all significant inputs are observable.

Level 3: valuation technique with significant unobservable inputs: financial instruments valued using valuation techniques where one or more significant inputs are unobservable. Valuations are based on Net Asset Value (NAV) per unit/share as per the statement provided by custodian for managed funds or the latest available audited financial statements for entities other than managed funds.

There were no transfers between the fair value hierarchy levels.

Fair value and fair value hierarchy

31 March 2013 SAR' 000	Level 1	Level 2	Level 3	Total
Financial assets				
Derivative financial instruments	-	2,188,547	-	2,188,547
Financial investments available for sale	14,352,779	484,174	1,727,903	16,564,856
Financial Liabilities				
Derivative financial instruments	-	442,925	-	442,925

11. FAIR VALUES OF FINANCIAL ASSETS AND LIABILITIES (continued)

Reconciliation of movement in Level 3	31 March 2013 SAR' 000
Opening balance	1,686,880
Total gains or losses	
- recognised in consolidated income statement	(795)
- recognised in other comprehensive income	45,308
Purchases	-
Redemption	(3,489)
Classified as associates (refer note 8)	-
Closing balance	1,727,903

12. OPERATING SEGMENTS

The Bank determines and presents operating segments based on the information that is provided internally to the Chief Operating Decision Maker in order to allocate resources to the segments and to assess its performance. The operating segments are managed separately based on the Group's management and internal reporting structure. The Group's primary business is conducted in Saudi Arabia and it has one international branch, a representative office and an agency outside Saudi Arabia. However, the total assets, liabilities, commitments and results of operations of this branch, representative office and agency are not material to the Group's overall consolidated financial statements and as a result have not been separately disclosed. There are no other material items of income or expense between the operating segments.

The Group's reportable segments are as follows:

Retail banking

Deposit, credit and investment products for individuals and small to medium sized businesses.

Investment banking and brokerage

Investment management services and asset management activities related to dealing, managing, arranging, advising and custody of securities.

Corporate banking

Principally handling corporate customers' current accounts, deposits and providing loans, overdrafts and other credit facilities and derivative products.

Treasury and investment

Principally providing money market trading and treasury services as well as the management of the Bank's investment portfolios

Other

Includes income on capital and unallocated costs pertaining to head office, finance division, human resources, technology services and other support departments and unallocated assets and liabilities.

The Group's total assets and liabilities at 31 March 2013 and 2012 and its total operating income, total operating expenses and net income for the three months periods then ended, by operating segments, are as follows:

31 March 2013 SAR'000 (Unaudited)	Retail	Investment banking and brokerage	Corporate	Treasury and investment	Other	Total
Total assets	32,451,519	61,346	89,585,186	60,796,434	3,555,380	186,449,865
Total liabilities	52,204,711	58,675	92,956,609	6,794,316	2,604,124	154,618,435
Total operating income	526,069	86,737	742,935	318,126	50,771	1,724,638
Net special commission income	408,676	1,957	478,442	162,458	38,059	1,089,592
Fee and commission income, net	116,803	85,145	246,668	(1,953)	-	446,663
Total operating expenses	278,191	31,877	201,622	(12,212)	287,216	786,694
Depreciation and amortization	26,859	-	933	519	40,880	69,191
Impairment charge for credit losses, net	55,309	-	135,820	-	-	191,129
Impairment charge for investments, net	-	-	-	(22,000)	-	(22,000)
Share in earnings of associates, net	-	-	-	-	13,040	13,040
Net income	247,878	54,860	541,313	330,338	(223,405)	950,984

31 March 2012 SAR'000 (Unaudited)	Retail	Investment banking and brokerage	Corporate	Treasury and investment	Other	Total
Total assets	28,253,842	10,243	86,430,710	65,422,670	3,275,044	183,392,509
Total liabilities	46,853,761	52,452	93,612,894	10,387,106	2,158,277	153,064,490
Total operating income	509,009	109,102	679,042	230,747	115,975	1,643,875
Net special commission income	382,339	3,162	428,635	144,594	109,733	1,068,463
Fee and commission income, net	125,463	106,306	247,013	(5,247)	-	473,535
Total operating expenses	266,833	31,445	159,745	16,742	294,842	769,607
Depreciation and amortization	30,654	-	833	154	34,339	65,980
Impairment charge for credit losses, net	43,718	-	109,152	-	-	152,870
Impairment charge for investments, net	-	-	-	-	-	-
Share in earnings of associates, net	-	-	-	-	27,201	27,201
Net income	242,176	77,657	519,297	214,005	(151,666)	901,469

13. EARNINGS PER SHARE

Basic and diluted earnings per share for the period ended 31 March 2013 and 2012 is calculated by dividing the net income for the period by 1,500 million outstanding shares.

14. CAPITAL ADEQUACY

The Group monitors the adequacy of its capital using the methodologies and ratios established by the Basel Committee on Banking Supervision and as adopted by SAMA, with a view to maintain a sound capital base to support its business development and meet regulatory capital requirement as defined by SAMA.

The Group management reviews on a periodical basis its capital base and level of risk weighted assets to ensure that capital is adequate for risks inherent in its current business activities and future growth plans. In making such assessments, the management also considers Group's business plans along with economic conditions which directly and indirectly affects business environment.

SAMA has issued the framework and guidance regarding implementation of the capital reforms under Basel III - which are effective from January 1, 2013. Accordingly, the Group's consolidated Risk Weighted Assets (RWA), total capital and related ratios on a consolidated group basis, calculated under the Basel III framework, are as follows:

For the purposes of presentation, the RWAs, total capital and related ratios as at March 31, 2013 are calculated using the framework and the methodologies defined under the Basel III framework. The comparative balances and ratios as at December 31, 2012 and March 31, 2012 are calculated under Basel II and have not been restated.

SAR Millions	31 March 2013	31 December 2012	31 March 2012
Risk weighted assets	(Unaudited)	(Audited)	(Unaudited)
Credit Risk	176,775	172,477	169,818
Operational Risk	11,223	11,132	10,850
Market Risk	918	1,145	878
Total Pillar-I risk weighted assets	188,916	184,754	181,546
Eligible capital			
Tier I Capital	31,830	28,289	29,240
Tier II Capital	1,072	4,330	1,786
Total Tier I & II Capital	32,902	32,619	31,026
Tier 1 Capital Adequacy Ratio %	16.8%	15.3%	16.1%
Total Capital Adequacy Ratio %	17.4%	17.7%	17.1%

15. COMPARATIVE FIGURES

Certain prior period figures have been reclassified to conform to current period presentation.