

BASEL III – Quantitative Disclosures

PILLAR 3 - TABLES (June 2014)

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) iⅈ	CAPITAL STRUCTURE Common template (transition) - Step 3
Table 2, (e)	CAPITAL STRUCTURE Main features template of regulatory capital instruments
1 45.0 2, (0)	CAPITAL ADEQUACY (Amount of Exposures – Subject to Standardized Approach of Credit
TABLE 3, (b)	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)
	CREDIT RISK: GENERAL DISCLOSURES (Impaired Loans, Past Due Loans & Allowances -
Table 4, (f)	Industry)
	CREDIT RISK: GENERAL DISCLOSURES (Impaired Loans, Past Due Loans & Allowances -
Table 4, (g)	Geography)
	CREDIT RISK: GENERAL DISCLOSURES (Reconciliation of Changes in Allowance for Loan
Table 4, (h)	Impairment)
Table 5,(b)	CREDIT RISK: DISCLOSURES FOR PORTFOLIOS (Allocation of Exposures to Risk Buckets)
Table 7, (b)	CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR STANDARDISED APPROACH
and (c)	(Credit Risk Exposure Covered by CRM)
Table 9	SECURITIZATION DISCLOSURES
	MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDISED APPROACH
Table 10, (b)	(Level of Market Risks in Terms of Capital Requirements)
Table 13, (b)	EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS (Value of Investments)
	EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS (Types and Nature of
Table 13, (c)	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 2014 Capital Deficiencies (Table 1, (a))					
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					



Balance sheet - Step 1 (Table 2, (b))

All figures are in SAR '000

Accets	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (*)	Under regulatory scope of consolidation (E)
Assets	17.504.544		17.504.544
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 Loans and advances, net	46,309,668 140,773,614	0	46,309,668 140,773,614
Debt securities	140,773,614	0	140,773,014
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	0	0	0
banks Customer deposits	160,099,873	0	160,099,873
Trading liabilities	100,099,073	0	100,099,673
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



Balance sheet - Step 2 (Table 2, (c))

All figures are in SAR'000

ŭ	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (D)	Under regulatory scope of consolidation (E)	Reference
<u>Assets</u>				
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	
of which Collective provisions	1,072,349	0	1,072,349	Α
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	
<u>Liabilities</u>				
Due to Banks and other financial institutions	8,311,951	0	8,311,951	
Items in the course of collection due to other	0	0	0	
banks	o d	0	U	
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	В
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	Н
of which amount eligible for AT1	0	0	0	1
Statutory reserves	0	0	0	J
of which representing stock Surplus	0	J	0	ĸ
Other reserves	1,442,284	0	1,442,284	Ĺ
Retained earnings	2,361,471	0	2,361,471	M
Minority Interest	0	0	2,001,471	
Proposed dividends	0	0	0	
Total liabilities and equity	213,992,341	0	213,992,341	
i otal liabilities and equity	213,992,341	U	210,332,341	



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 Amounts1 under the Components1 subject to regulatory of regulatory Pre scope of Basel III capital reported consolidation from step 2

33,803,755

H+K

.J-K+I

by the bank treatment (2) Common Equity Tier 1 capital: Instruments and reserves 30,000,000 Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus 2,361,471 Retained earnings 1,442,284 Accumulated other comprehensive income (and other reserves) 4 Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies) Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) 33.803.755 6 Common Equity Tier 1 capital before regulatory adjustments Common Equity Tier 1 capital: Regulatory adjustments 7 Prudential valuation adjustments 8 Goodwill (net of related tax liability) 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) Cash-flow hedge reserve 11 Shortfall of provisions to expected losses Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)
Gains and losses due to changes in own credit risk on fair valued liabilities Defined-benefit pension fund net assets 16 Investments in own shares (if not already netted off paid-in capital on reported balance sheet) 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% 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) Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) 22 Amount exceeding the 15% threshold of which: significant investments in the common stock of financials 24 of which: mortgage servicing rights 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-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 Total regulatory adjustments to Common equity Tier 1 33,803,755 29 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards 31 of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 33 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) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments 36 Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 38 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) 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 OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH: Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1) 44

45 Tier 1 capital (T1 = CET1 + AT1)

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 BCRS in June 2012

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



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

Components1 of regulatory capital reported by the bank

Amounts¹ subject to Basel III consolidation treatment from step 2

the regulatory scope of

В

40	Tier 2 capital: instruments and provisions Directly issued qualifying Tier 2 instruments plus related stock surplus	
46	Directly issued qualitying Tier 2 instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier 2	
	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	
	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 Reciprocal cross-holdings in Tier 2 instruments	
54		
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
	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	211,332,023
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) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer	16.0%
65	requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement	
nhi	of which: bank specific countercyclical buffer requirement	
	of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement	
67	of which: G-SIB buffer requirement	7.5%
67 68	of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3)	7.5%
67 68 69	of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a
67 68 69 70	of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a n/a
67 68 69 70	of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 minimum ratio (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum)	n/a
69 70 71	of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting)	n/a n/a
67 68 69 70	of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials	n/a n/a n/a
67 68 69 70 71 72 73	of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting)	n/a n/a
67 68 70 71 72 73 74	of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials	n/a n/a n/a
67 68 70 71 72 73 74 75	of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2	n/a n/a n/a
67 68 69 70 71 72 73 74 75	of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability)	n/a n/a n/a 467,277
67 68 70 71 72 73 74 75	of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2	n/a n/a n/a 467,277
67 68 69 70 71 72 73 74 75 76	of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	n/a n/a n/a 467,277
67 68 69 70 71 72 73 74 75 76	of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of	n/a n/a n/a 467,277
67 68 69 70 71 72 73 74 75 76 77 78	Ormon Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) 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) Current cap on CET1 instruments subject to phase out arrangements	n/a n/a n/a 467,277
67 68 70 71 72 73 74 75 76 77 78	Ormon Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) 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)	n/a n/a n/a 467,277
67 68 69 70 71 72 73 74 75 76 77 78	Ormon Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) 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) Current cap on CET1 instruments subject to phase out arrangements	n/a n/a n/a 467,277
67 68 69 70 71 72 73 74 75 76 77 78 80 81	Of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 under internal ratings-based approach (prior to application of cap) 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) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	n/a n/a n/a 467,277
67 68 69 70 71 72 73 74 75 76 77 78 80 81 82	Ormon Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) 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) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	n/a n/a n/a 467,277
67 68 69 70 71 72 73 74 75 76 77 78 80 81 82 83	Odminich: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) 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) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	n/a n/a n/a 467,277
67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84	Odminich: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) 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) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) Current cap on AT1 instruments subject to phase out arrangements Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) Current cap on T2 instruments subject to phase out arrangements	n/a n/a n/a 467,277

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.

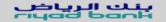


TABLE 2: CAPITAL STRUCTURE - June 2014	
Main features template of regulatory capital instruments - (Table 2(e))	
1 Issuer	Riyad Bank
2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	RIBL: AB
3 Governing law(s) of the instrument	Capital Market Law*
Regulatory treatment	
4 Transitional Basel III rules	Not applicable
5 Post-transitional Basel III rules	Not applicable
6 Eligible at solo/lgroup/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 Foreign Commodity Risk Total									
Standardised approach	1,804	-	44,394		46,198				



TABLE 3: CAPITAL ADEQUACY - June 201	4
Capital Requirements for Operational Risk (Table 3,	(e))
Particulars	Capital Requirement SAR '000'
Standardised approach	960,440
Total	960,440

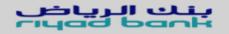


TABLE 4 (STA): CREDIT RISK: GENERAL I	DISCLOSURI	ES - June 2014	
Credit Risk Exposure (Table 4, (I	o)) SAR '000'		
Portfolios		Total Gross Credit Risk Exposure	Average Gross Credit Risk Exposure Over the Period
Sovereigns and central banks:		40,521,047	41,373,347
- SAMA and Saudi Government		34,680,432	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. &#}x27;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. &#}x27;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 Other GCC & South East Other **Portfolios** Saudi Arabia Europe North America Total Middle East Asia Countries Sovereigns and central banks: 721.076 1,758,914 3,109,534 251.091 40,521,047 34,680,432 - 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) 5,635,347 2,617,976 6,001,621 7,324,958 2,291,708 3,593,750 27,465,360 Banks and securities firms 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 1,666,631 133,192 24,104 102,302 2,382 11,704 1,940,315 Equity Others 14,677,454 178,958 1,415,159 132,171 100,662 16,504,404 272,901,277 Total 228,833,309 5,619,704 13,821,544 17,104,763 2,712,105 4,809,852



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - June 2014 Industry Sector Breakdown (Table 4, (d)) SAR '000' Industry Sector Government and Banks and Other Electricity, Transportation Consumer **Portfolios** Mining and Agriculture and **Building and** Financial Manufacturing Water, Gas and Ouasi Commerce Services Loans and Others Total Fishing Quarrying Construction Government Institutions **Health Services** Communications **Credit Cards** 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 1,522,872 9,645,242 7,244,008 5,149,514 32,440,666 3,857,360 31,349,424 40,951,412 7,558,434 8,637,056 148,355,988 Corporates Retail non mortgages 24,918,328 24,918,328 Small Business Facilities 70,412 7,126 286,224 181,598 4,942 355,190 5,622 911,120 Enterprises (SBFEs) Mortgages 12,284,715 12,284,715 12,284,715 12,284,715 - Residential 606,243 11,712 48.890 35,683 174,905 1,940,315 Equity 841,123 600 80,459 140,700 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'

	Maturity Breakdown										
Portfolios	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	Total		
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		



							6 - June 20	14		
	Impai	red Loans, P	ast Due Loa	ans and Allo	owances (Table 4, (f))	SAR '000'			
			Aging of Past Due Loans (days)							
Industry Sector	Impaired Loans	Defaulted	31-90	91–180	181-360	Over 360	Charges during the period	Charge-offs during the period	Balance at the end of the period	General Allowances
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	1	-	-	-	-	-	-	-	-	
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	-	-	-	-	-	-	-	-	-	1,072,34
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

^{* &#}x27;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'								
Coographic Area	Impaired Loans	Agi	Specific	General				
Geographic Area	illipalied Loalis	31-90	91-180	181-360	Over 360	Allowances	Allowances	
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	

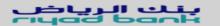


TABLE 4 (STA): CREDIT RISK: GENERA	AL DISCLOSURES - June 2014					
Reconciliation Of Changes In The Allowances For Loan Impairment (Table 4, (h)) SAR '000'						
Particulars	Specific Allowances	General Allowances				
Balance, beginning of the year	859,346	1,072,349				
Charge-offs taken against the allowances 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.

^{&#}x27; other adjustments' represents write-offs that have been charged to P&L in previous years

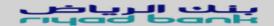


TABLE 5 (STA): CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH - June 2014

Allocation Of Exposures To Risk Buckets (Table 5, (b)) SAR '000'

	Risk Buckets									
Particulars	0%	20%	35%	50%	75%	100%	150%	Other risk weights	Unrated	Deducted
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'

		, () , , , , ()		ered by
	Portfolios		Eligible Financial Collateral	Guarantees \ Credit Derivatives
Sovereigns and central banks:			-	-
- SAMA and Saudi Government			-	
- Others			-	
Multilateral Development Banks (MDI	3s)		-	
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 Equity Position Foreign Commodity Risk Total Rate Risk Risk Exchange Risk							
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		

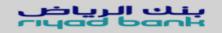


TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - June 2014					
Types And Nature of Investments (Table 13, (c)) SAR	'000'				
Investments	Publicly Traded	Privately Held			
Government and quasi government	-	-			
Banks and other financial institutions	365,611	475,512			
Agriculture and fishing	-	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			

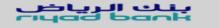
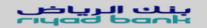


TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - June 2014					
Gains / Losses Etc. (Table 13, (d) and (e)) SAR '000'					
Particulars	Amount				
Cumulative realized gains (losses) arising from sales and liquidations in the reporting period	91,826				
Total unrealized gains (losses)	437,111				
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



211,298

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

Capital Requirements (Table 13, (f)) SAR '000' Capital **Equity grouping** 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

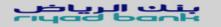


TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB) - June 2014 200bp Interest Rate Shocks for currencies with more than 5% of Assets or Liabilities (Table 14, (b)) **SAR 000's** Rate Shocks **Change in Earnings** Upward rate shocks: SAR +200bp 232,073 USD +200bp (34,024)Downward rate shocks: SAR-200bp (400,463)USD-200bp (33,185)