

At a Glance

Operational Highlights



Branches

340



Employees

5,600+



ATM machines

2,242



Saudization rate

95%



Points of sale

138,511

Riyad Bank within

Top Ten

Largest Banks in Gulf Cooperation Council Region

Riyad Bank named

Best Bank

for SMEs in the Middle East

Riyad Bank is on the list of the

40 Most Powerful

Arab companies in the world

Launched the next stage of our

Transformation Program

Financial Highlights

Total assets

SAR 326 Bn

Net loans

SAR 217 Bn

Deposits

SAR 212 Bn

Net income

SAR 6.0 Bn

Operating income

SAR 11.6 Bn

Operating income mix by segment



● Retail Banking	32.4%
● Corporate Banking	37.3%
● Treasury and Investment	21.9%
● Riyadh Capital:	8.4%



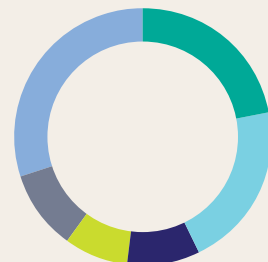
Ratings

BBB+
S&P

BBB+
Fitch

Shareholder mix

● PIF	21.8%
● GOSI	21.1%
● AlNahla Group	8.7%
● Assilla Investments	8.0%
● Foreign	9.9%
● Other	30.5%





Geographic Footprint

340



Saudi Arabia
Branches

INTERNATIONAL OFFICES

London, UK
Branch



Houston, USA
Agency



Singapore
Representative
Office



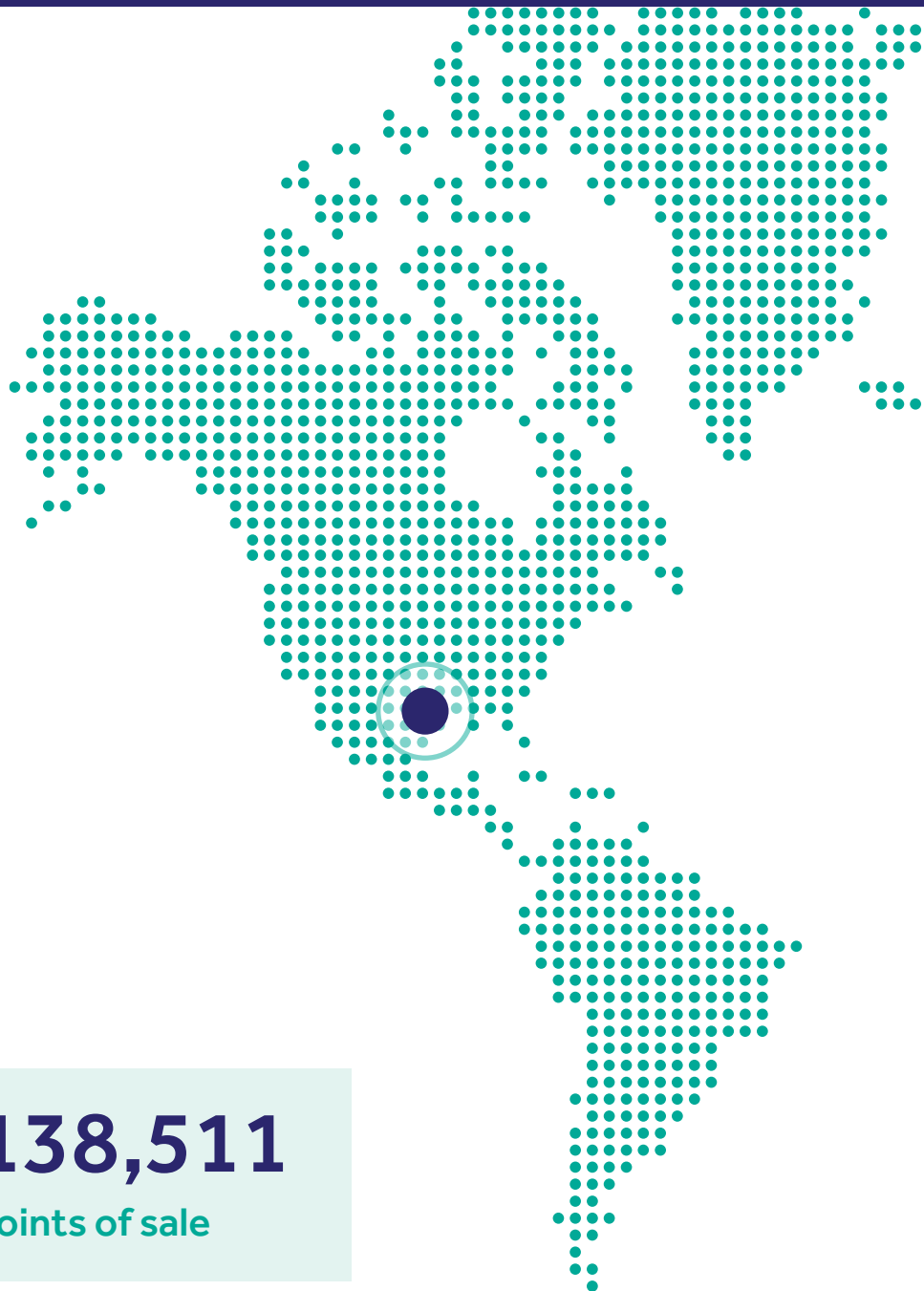
Soon in China

2,242

ATM Machines

138,511

Points of sale



Across our broad footprint of over 340 licensed branches and over 2,242 ATMs throughout the Kingdom of Saudi Arabia, as well as our branches and offices in strategic locations in America, Europe and Asia, Riyadh Bank is perfectly positioned to serve the diverse needs of all our customers.

