

# Business Model

Riyad Bank is on a strategic journey to become the Bank of Choice in the Kingdom of Saudi Arabia, leveraging our market position and strengths to create significant and sustainable value for our stakeholders, clients and partners.

## Our Strengths

### Financial Strength

- SAR 326 Bn in Assets
- SAR 217 Bn in Loans
- SAR 212 Bn in Deposits

### Rating Strength

- Fitch- BBB+
- S&P – BBB+

### Operational Strength

- 340 Licensed Branches
- 2,242 ATMs
- 138,511 PoS

### Human Capital Strength

- 5,600+ Employees
- 27% Women
- 95% Saudi Nationals

### Innovation Strength

- Launched WSL innovation platform
- 14 Fintech participants
- USD 8.25 Mn total equity

### Vision 2030 partners

- Launch of dedicated office to align and support Saudi Vision 2030
- Submitted 22 proposals and initiatives related to the Vision



## How We Create Value

Riyad Bank is the third largest bank in Saudi Arabia, with a global presence to serve our customers and create value for our stakeholders.

### Our Vision

To be the most innovative and trusted financial solutions partner.

### Our Mission

To help people, organizations and society achieve their aspirations by being their trusted and caring financial solutions partner.

### Our Values

- We Care
- We Win
- We are One Team

### Our Business

- Retail Banking
- Corporate Banking
- Treasury and Investments
- Investment and brokerage services

## Our Stakeholders

### Our Shareholders

- 2.01 EPS
- 10% QFI

### Our Employees

- 76 points OHI with 98% participation rate
- 42% female recruits in 2021

### Our Brand\*

- SAR 4.6+ Bn Brand Value
- 78% Customer Satisfaction Rate on Riyad Bank products and services
- AA Brand Rating

### Our Communities

- Committed to ESG with our "Bukra corporate and social responsibility program: targets 12 of 17 USDGs
- Mowaamah: Gold certificate best standard and practices in creating work environments for people with disabilities

\*Brand Finance