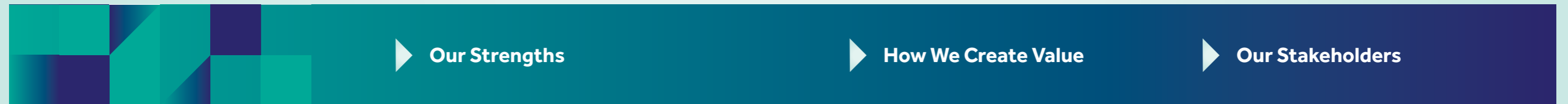
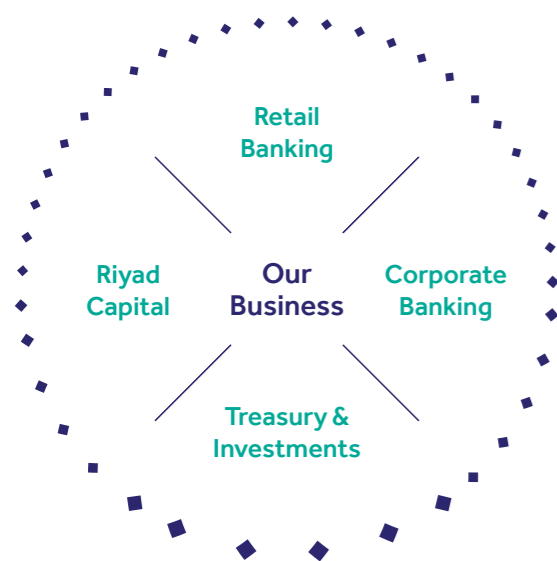


## Our Business Model

# Creating significant, sustainable value



**Riyad Bank leverages our unique strengths and capabilities to create significant and sustainable value for all our Stakeholders, as we progress towards our vision of becoming the Bank of Choice in the Kingdom of Saudi Arabia.**



### Our Strengths

#### Financial Strength

- SAR 360 Bn. in Assets
- SAR 242 Bn. in Loans
- SAR 240 Bn. in Deposits

#### Rating Strength

- Fitch: BBB+
- Standard & Poor's: BBB+
- Moody's: A2

#### Operational Strength

- 338 Branches
- 2,250 ATMs
- 189,270 PoS

#### Human Capital Strength

- +5,590 Employees
- 28.5% Women
- 96% Saudi Nationals

#### Innovation Strength

- Launched the Digital Innovation Center
- Strong Data Management Capabilities
- Established Open Banking Ecosystem

#### Vision 2030 Partners

- Launch of dedicated office to align and support Saudi Vision 2030
- Submitted 75 proposals and initiatives related to the Vision, 30 agreements were signed and 19 programs were launched



**SAR 360 Bn.**

Assets

### 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
- Riyad Capital



**3rd largest**

Bank in Saudi Arabia

### Our Stakeholders

#### Our Shareholders

- 2.32 EPS
- 9.8 QF1%

#### Our Customers

- 2.3 Mn. Customers
- 82% Active Digital Customers

#### Our Employees

- 76 points OHI with 97% participation rate
- 39% female recruits in 2022

#### Our Brand\*

- SAR +6.6 Bn. Brand Value
- 84% 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 14 of 17 UN SDGs
- Mowaamah: The Bank still maintains the gold category of the "Mowaamah Certificate" in creating a supportive work environment for people with disabilities

\*Brand Finance



**14 SDGs**

Bukra program targets