

At a Glance

Record performance

Financial Highlights

Net loans

SAR 242 Bn.
+11.5%

Deposits

SAR 240 Bn.
+13.4%

Operating income

SAR 13.6 Bn.
+17.6

EPS

SAR 2.32
+15.4%

Operating Highlights



Branches (Licensed)

338



Employees

+5,590



Points of sale

189,270



ATM machines

2,250

Total assets

+10.4%

SAR 360 Bn.

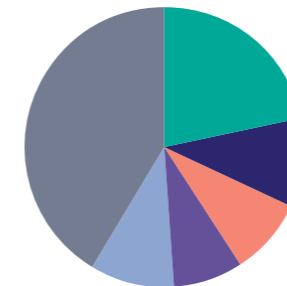
Net income

+16.5%

SAR 7.0 Bn.

Shareholders

- 21.8% PIF
- 10.4% GOSI
- 8.7% AlNahla Group
- 8.0% Assilla Investments
- 9.8% Foreign
- 41.3% Others



Saudization rate

96%



Geographic Footprint

Where We Operate

Across our broad footprint of over 338 licensed branches and over 2,250 ATMs throughout the Kingdom of Saudi Arabia, as well as our branches and offices in strategic locations in America, Europe, Asia, and soon in China. Riyadh Bank is perfectly positioned to serve the diverse needs of all our customers.



338 

Saudi Arabia Branches

ATM machines
2,250

Points of sale
189,270

International Offices



UK Branch
London



USA Agency
Houston



Representative Office
Singapore

Soon in China

Stakeholder Engagement

Transparency and collaboration

Our Employees



- Enhanced employee experience by capturing and measuring 'The Hire to Retire' Journey.
- Launched Kafo Recognition Program.
- Launched employee wellbeing program, including the 4 pillars of wellbeing.
- Enhanced retail incentives scheme.
- Launched performance improvement program.
- Conducted a wide range of learning and training programs.
- Automated Human Capital services.
- Roadshow to explain all Human Capital products and services.
- Career management activities to support different categories of employees to find their career path.
- Introduced Careem services to fix the parking issues.
- Subscribed to Tuhoon app to help employees manage stress and sleep.
- Divisional offsite meetings and SVPs quarterly gatherings.
- Photography Day to update all employees' pics as per the new brand.
- CX Week roadshow including the townhall was conducted in Central, Western and Eastern regional offices to educate the Staff on customer experience activities.
- Launched Employee Experience survey (eNPS) in collaboration with Human Capital division.

Our Customers



- Conducted multiple usability test sessions for diversified products and services to improve usability.
- Interviewed 60+ customers to identify their expectations.
- Improved customer experience through various surveys and customer interviews.
- Enhanced the customer journey for offline and digital channels.
- Launched Riyadh Bank Next and completed the first 3 phases of the program (including identification of major pain points, recommended initiatives, and mapping them with existing ones).
- Implemented Wathiq solution to bring customers title deed information instead of manual input by CSR.

Our Suppliers/ Partners



- Completed Master Agreement with King eClient for UX.
- Renewed technical maintenance of the CX lab and UX resources contract.
- Procured Bank logistics demand from SMEs and enhanced procurement of local content (49% from all Bank logistics purchasing demand).
- Issued Vendors Manual for Banking Procurement.
- Utilized Jadeer Portal for SMEs (Engage and Registrar).
- Issued "A guide to encourage participation in the development of local content" for SMEs.

Our Community



- MiSK Collaboration recognition from the Minister of HRSD for Riyadh Bank's support of 2 social enterprises working on environmental and social projects.
- Guinness World Records Certificate for establishing the longest line of solar-powered streetlights.
- Collaboration with Saudi Food Bank during Ramadan to distribute 200,000 meals in 5 main cities, as well as Iftar meals.
- Recycling ecosystem achieved total Paper and Plastic more than 98 tons and 200 HP ink and toner cartridges.
- Reducing food waste and manage food surplus during Hajj and Umrah by collecting and sorting 1 million meals from surplus food and preparing them for families with low income, to achieve +700,000 meals saved worth SAR 8 Mn.
- MOU with جمعية آفاق خضراء (Environmental Green Horizons Society) to plant 4,000,000 trees in 10 years.

Our Shareholders



- Prepared and arranged the Extraordinary General Assembly meeting on Tuesday 12/04/2022, applying digital channels to engage Shareholders, including electronic voting, virtual attendance and digital reminders to attend and vote.
- Prepared and arranged the Ordinary General Assembly meeting on Sunday 23/10/2022, applying digital channels to engage Shareholders, including electronic voting, virtual attendance and digital reminders to attend and vote.
- Dividends were distributed to Shareholders for the first half of 2022.