

Investment Case

Riyad Bank is accelerating growth with innovation, financial strength, and a clear vision for the future. As a key player in Saudi Arabia’s economic transformation, the Bank is expanding its reach, advancing digital capabilities, and driving sustainable impact in line with Vision 2030. With a strong balance sheet, a forward-thinking strategy, and an unwavering commitment to excellence, Riyad Bank continues to push boundaries, delivering lasting value and shaping the future of banking beyond limits.

01

A Well-connected Bank in Saudi Arabia with International Presence

Riyad Bank is the third largest Bank in the Kingdom of Saudi Arabia in terms of assets, with a solid domestic franchise and brand, more than 6 decades of history, and the first joint stock banking company to be established in Saudi Arabia. The Bank has an extensive branch network operating through 333 licensed branches in Saudi Arabia, a London branch, an agency in Houston, a representative office in Singapore, and soon in China. Riyad Bank also fosters excellent government and corporate relationships, offering customers a wide range of banking services.

02

Well Positioned for Growth in Line with Saudi Vision 2030

Riyad Bank established a Business Initiatives and Enablers Development Center (BIED), which was the first center in the Kingdom specifically designed to develop initiatives to support business enablers for the Government and private entities working jointly, to achieve the goals of the Kingdom’s Vision 2030. This diversified model provides great opportunities to grow and execute the Bank’s ambitious plans through continuous investments in its core business propositions by delivering world-class technology and digital capabilities to its customers.



Key Achievements

- Secured the **second-largest market share** in Corporate banking, third in Retail Banking, and maintained the leading position in SME financing.
- Launched the **new Riyad Bank mobile application**, enhancing the digital banking experience for retail customers.
- **Led the trade finance sector** in Saudi Arabia, leveraging both local expertise and international reach.
- Launched the **Jeel incubator to accelerate Fintech innovation**, fostering partnerships and supporting strategic growth.
- Established **1957 Venture Company** in 2024 and **Jeel in 2023** to accelerate digital innovation and Fintech growth.



Key Pillars of the Bank’s 2025 Strategy

- ✓ **Most Profitable.**
- ✓ **Most Efficient.**
- ✓ **Bank of Choice.**
- ✓ **Most Innovative and Digitally Enabled.**



Key Drivers and Accomplishments

- Full alignment of **Riyad Bank’s 2025 Strategy** with the objectives of Saudi Vision 2030.
- Led significant financing for **Vision 2030** giga projects and key sectors, including infrastructure, education, and renewable energy.
- Ranked **first in the “Finance Guarantee Program for SMEs (Kafalah)”** for SME financing, guarantees, and number of supported enterprises, leading in the Tourism and Technology sectors.



03

Strong and Well-capitalized Balance Sheet and Solid Income Generation Capacity

Riyad Bank’s proven track record of strong profitability and total Shareholders’ value returns is supported by a strong capital position, high levels of liquidity, and a stable deposit base, providing a robust foundation for meeting the demands of customers and delivering a sustainable return to Shareholders.

04

A Responsible Bank with Strong ESG Credentials and an Experienced Leadership Team

Riyad Bank’s governance and risk management framework ensures responsible, sustainable growth under experienced leadership. The Bank’s ESG commitment, embedded in the “Bukra” strategy, aligns with Vision 2030 and global best practices, driving meaningful impact.

Key Ratios

CET1	Total CAR:	Leverage	LCR
14.1%	18.9%	12.1%	145%
NSFR	ROAE	ROAA	RoRWA
107%	16.6%	2.23%	2.48%



Riyad Bank is accelerating growth with innovation, financial strength, and a clear vision for the future.

Key Principles

- ✓ Clear roles and responsibilities for the Board of Directors and Management.
- ✓ Performance culture at the center.
- ✓ Experienced and seasoned Management team.

Key Drivers and Accomplishments

- Increased female representation to **29%** of the workforce, and **33%** of new hires were female.
- Signed **3-year strategic partnership** with the Mohammed Bin Salman Foundation (Misk) to support the entrepreneurial community and enhance the capabilities of young entrepreneurs in Saudi Arabia.
- Participated as a **strategic partner in the first Global CSR Forum**, where Riyadh Bank launched its “Bukra Initiatives Social Impact Report for 2023” highlighting the Bank’s contributions to the environment, economy, and community, as well as its commitment to the UN SDGs.