Business Model

Raising performance. Creating lasting value.

Riyad Bank's business model is designed to deliver sustainable, long-term value for Shareholders and all Stakeholders by consistently elevating performance across financial strength, operational resilience, human capital, and innovation within a disciplined governance framework. Through integrated business lines, trusted relationships, and continuous investment in people, technology, and responsible practices, the Bank strengthens confidence in the financial system, supports economic progress, and ensures that growth is resilient, inclusive, and built to endure.

Our Strengths

224 Operating Branches
1,670 ATMs
168,833 POS

5,583* Employees
29.9% Women
96% Saudi Nationals
* Represents the Group's full-time employees

USD 2.527 Bn. Brand Value
95% Customer Satisfaction Rate on Riyad Bank Branch and Contact Center Staff
AA+ Brand Rating

⃁ **519 Bn.** in Assets
⃁ **373 Bn.** in Loans
⃁ **332 Bn.** in Deposits

Fitch: **A-**
Standard & Poor's: **A**
Moody's: **A1**

- Unified enterprise digital operating model
- AI strategy and governance established
- Center of Intelligence scaled AI value
- Generative AI pilots moved to production
- Digital maturity framework refreshed

How We Create Value

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

Business Model continued

Value Creation for our Stakeholders

⃁ 10.4 Bn.
Net Profits after Zakat

95%
Customer Satisfaction

In 2025, Riyad Bank deepened its engagement with key Stakeholder groups, driving meaningful impact and creating exceptional, enduring value for both the present and future.

Our Shareholders

Communication Channels

- General Assembly Meetings.
- Digital channels (electronic voting, virtual attendance, and activating digital alerts to remind them to attend and vote).

2025 Developments

- Net profits after Zakat increased by 12% to reach ⃁ 10.4 Bn.
- Total Shareholders' equity increased by 9% to reach ⃁ 64 Bn.
- Inviting Shareholders to attend the Extraordinary General Assembly Meeting held on 13 April, 2025, corresponding to 15 Shawwal, 1446, to participate and vote. Attendance in-person and via modern technology.
- Inviting Shareholders to attend the Extraordinary General Assembly Meeting held on 28 October, 2025, corresponding to 6 Jumada Al-Awwal, 1447, to participate and vote via modern technology.
- Distributing cash dividends to Shareholders for the second half of 2024 and the first half of 2025.

Our Customers

Communication Channels

- NPS surveys.
- Direct calls with detractors' customers.
- Frontline site visits.

2025 Developments

- Sent more than 7.8 Mn. NPS surveys to understand their expectations of Riyad Bank's products and services with the aim to exceed those expectations, along with several surveys sent to employees to enhance their experience.
- Closed the loop with all detractors' customers by calling them personally to understand reasons for their concerns and solve their complaints.
- Won the "Best CX Measurement" Gold and "Best Use of Customer Insight and Feedback" Silver awards, at the ICXA Event (International Customer Experience Awards), and "Best CX in Financial Services" Gold and "Best Use of Customer Insight and Feedback" Silver awards at the Saudi Customer Experience Event.
- Developed new quick-wins initiative across digital channels, derived from usability testing insights, to improve the overall customer experience.
- Successfully delivered +90 digital enhancement changes across various channels, including enhancements to existing user journeys, introduction of new features, and complete visual and functional redesigns to elevate the overall user experience.
- Revamped Riyad Bank Employee Intranet Portal (Hala) with a fully redesigned user experience and enhanced visual interface to improve usability and internal engagement.
- Ensured consistent UX/UI quality across all of the projects by validating design alignment and applying structured Quality Assurance and Heuristic Evaluation reports based on each project's scope and requirements and based on customer insights.
- Launched the new Riyad Bank Public Website, introducing a modernized interface along with a fully restructured Information Architecture to enhance content organization, accessibility, and overall user navigation.
- Improved Turnaround Time (TAT) across key customer journeys by streamlining processes and removing bottlenecks.
- Developed and refined more than 200 process maps to better understand and address customer needs.
- Achieved a 27% reduction in customer complaints, driven by root-cause analysis and service enhancements.
- Conducted frontline site visits to directly understand customer needs and identify opportunities for improvement.

Business Model continued

Value Creation for our Stakeholders continued

Our Employees

Communication Channels

- CEO recognition letters for top performance and bi-weekly CEO lunches.
- Monthly meetings led by Human Capital SVPs.
- Division off-site gatherings.

2025 Developments

- Female representation 29.9% of the workforce, and 30% of new hires were female.
- Collaborated with the Government on the Tamheer Training program, launched the Fresh Graduate program (Fursan AlRiyad), and the Summer Training program, attracting and nurturing future Riyad Bank employees while also giving opportunities of training and career growth to Saudi young talents.
- Hired 676 new Saudi employees, providing them with new career opportunities and future growth.
- Delivered 100 training courses, engaging a total of 3,461 attendees, reflecting the Bank's commitment to enhancing employees' skills and fostering a culture of continuous learning and development.
- Implemented the Elite Leaders Program 2025 for 172 participants, to ensure alignment with strategic objectives and supporting leadership development within the Bank.
- Enhanced employee benefits such as Tarabut (interest free loan) and had bank-wide session to create an awareness of existing benefits such as the Family Support program, better health insurance, education allowance, and so much more, to provide better support for employees and their families.
- Enhanced incentive schemes across different business lines to ensure it serves the Bank's growth aspirations.
- Prioritized employee well-being, recognition, and engagement through targeted initiatives fostering a supportive workplace culture. This included personalized CEO recognition letters for top performers, a 50% discount on Riyadh Metro fares for all Riyad Bank employees to improve commuting and work-life balance, and 21 division specific off-site gatherings for team building, engagement, and awards recognizing top achievers, performers, and long-tenured Staff.
- Launched the comprehensive Employee Value Proposition (EVP) with key pillars and initiatives to enhance satisfaction, retention, and overall employee experience. Additionally, bi-weekly CEO lunches across divisions promoted an open and transparent environment, while monthly meetings led by Human Capital SVPs addressed employee interests, shared insights, and raised awareness on specific subjects.
- Monthly recognition of Value Ambassadors highlighted those embodying the Bank's core values, cultivating a positive environment.

5,583* Employees

* Represents the Group's full-time employees

⃁ 519 Bn. Assets

100 Training Courses

Our Suppliers/Partners

Communication Channels

- Cross-functional excellence programs.
- Procurement engagement.
- Governance, regulatory, and audit processes.

2025 Developments

- Cost Optimization Out-performance: Delivered significant value in cost optimization, driven by cross-functional excellence programs, Agile delivery, RPA, STP improvements, procurement efficiencies and ATM network optimization.
- Strategic Cost Avoidance: Achieved outstanding accomplishment in cost avoidance through smarter infrastructure planning and value-driven sourcing, balancing high quality standards with disciplined capital and renovation spend.
- Strong Collections & Recoveries: Improved recoveries through a disciplined, data-driven collections and recovery strategy, strengthening asset quality and overall balance-sheet resilience.
- Digital Leadership through Automation: Delivered the Bank's largest RPA expansion to date, automating 316 processes, generating productivity equivalent to 384 FTEs and processing 35 Mn. error-free transactions, significantly strengthening efficiency, controls and turnaround times. It contributed to winning the (Transformation and Excellence category) award, which is evidence of the pivotal role of robotic process automation in our digital transformation.
- Global Operational Recognition: Achieved international excellence with MT 202 Quality (STP ≥98%) and MT 202 Elite Quality (STP ≥99.70%) awards, positioning the Bank among the global elite in payments and treasury operations.
- STP Award 2025: From Bank of New York Mellon in recognition of our strong straight-through processing performance.
- Impeccable Governance & Compliance: Maintained a 100% on-time closure rate for all regulatory, internal audit and second-line observations, with zero overdue or pending items, reflecting a strong culture of proactive risk management and regulatory discipline.
- Future-Ready Infrastructure: Completed the seamless relocation to the iconic Riyadh Bank Tower (KAFD), while launching new regional towers in Khobar and Jeddah and commissioning a dedicated Trade Finance Building to support growth and service excellence.
- Operational Resilience & Crisis Readiness: Strengthened Business Continuity in line with SAMA guidelines and National Risk Standards.

Business Model continued

Value Creation for our Stakeholders continued

Our Communities

Communication Channels

- Partnerships.
- Employee volunteers.

2025 Developments

- 41,546 MSMEs and entrepreneurs mentored.
- Reached nearly 509,703 individuals through financial literacy programs.
- 24,866 hours of employee and community volunteering.
- Misk Foundation partnership expanded its reach with 41,546 beneficiaries and 5,400 jobs created.
- The "My Banking Journey" Tour is a flagship financial literacy initiative that has successfully engaged nearly 509,703 beneficiaries across 8 cities in Saudi Arabia.
- Implemented women empowerment programs in Makkah, with 242 participants in education programs and 150 in-job training.
- During the Al-Hajj initiative, over 500 volunteers from Riyad Bank and the community supported pilgrims' safety and comfort, distributing essential supplies and benefiting thousands.

Riyad Bank creates lasting value by strengthening performance across financial, operational, human, and innovation pillars within a disciplined governance framework.