Year in Review

In 2025, Riyad Bank continued to surpass heights and set new leadership standards in sustainable finance, innovation, and digital transformation, reinforcing its position as one of the Kingdom's most forward-looking financial institutions. Throughout the year, the Bank launched pioneering initiatives that strengthened its ESG commitments, empowered SMEs and entrepreneurs, and expanded access to digital and financial solutions across Saudi Arabia. Each milestone reflects Riyad Bank's dedication to driving sustainable economic growth, supporting national priorities, and creating long-term value for its Stakeholders in alignment with Vision 2030.

JANUARY

Riyad Bank Launches ESG White Paper

Riyad Bank introduced its comprehensive Sustainability Strategy through a landmark white paper outlining the Bank's ESG roadmap. The initiative reinforces the Bank's long-term commitment to sustainability and responsible growth, aligning its objectives with Vision 2030 and global best practices.

Supporting National Aviation Competencies

Riyad Bank launched a specialized training course in the aviation sector to build national capabilities and support one of the Kingdom's key industries. The initiative demonstrates the Bank's focus on empowering Saudi talent and contributing to the development of vital sectors in line with national priorities.

FEBRUARY

Riyad Bank Joins the UN Global Compact

Riyad Bank became one of Saudi Arabia's leading financial institutions to join the United Nations Global Compact (UNGC), reflecting its commitment to international standards in human rights, labor, environment, and anti-corruption. The Bank's alignment with the UNGC reinforces its leadership in responsible banking and support for the UN Sustainable Development Goals (SDGs).

Signing the UN Principles for Responsible Banking

The Bank officially signed the UN Principles for Responsible Banking (UNEP FI), further embedding sustainability into its core operations and strategy. This milestone strengthens Riyad Bank's alignment with the SDGs and the Paris Climate Agreement while advancing responsible finance and climate-conscious lending.

First Saudi Bank to Join PCAF

Riyad Bank became the first financial institution in Saudi Arabia to join the Partnership for Carbon Accounting Financials (PCAF). This step enables the Bank to measure and disclose greenhouse gas emissions across its portfolios, supporting climate transparency and the Kingdom's sustainable finance agenda.

MARCH

Launching the Islamic Giving Portfolio

Riyad Bank and Riyad Capital introduced the ⃁ 30 Mn. Islamic Giving Portfolio, reinforcing the Bank's dedication to social impact and community development. The portfolio supports charitable initiatives and reflects the Bank's values of partnership and compassion.

Launching the "Naseem" Environmental Financing Program

Riyad Bank partnered with the Environment Fund to launch the largest financing program dedicated to the environmental sector in the Kingdom. With a financing portfolio valued at ⃁ 1 Bn., "Naseem" supports private-sector projects that advance environmental sustainability and contribute to the Saudi Green Initiative.

MAY

Empowering MSMEs through a Landmark Program

Riyad Bank, in collaboration with Mastercard, launched a pioneering 3-tier MSME credit program, the first of its kind in the Kingdom. The program offers flexible financing through the Mastercard NMOO Business, Executive, and World Credit Cards, enabling enterprises to improve cash flow, expand operations, and access tailored financial support.

Supporting Families of Martyrs, Heroes, the Wounded, Detainees, and the Missing

The Bank signed a cooperation agreement with the Fund for Martyrs, Wounded, POWs, and Missing in Action to support more than 5,500 beneficiaries. Through its Bukra program, Riyad Bank continues to strengthen its social responsibility and contribute to initiatives with long-term community impact.

Recognized as "Best Bank for SMEs"

Riyad Bank was named "Best Bank for SMEs" in Saudi Arabia by Euromoney, reflecting its leadership in supporting SME growth through innovative financial solutions. The recognition reaffirms the Bank's commitment to empowering entrepreneurs and advancing economic diversification in line with Vision 2030.

Year in Review continued

Supporting Pilgrims through the "Daem" Initiative

Riyad Bank sponsored professional volunteers under the Daem program during the Hajj season, reinforcing its commitment to social responsibility and community service. The initiative provided translation, guidance, and first aid support to pilgrims, ensuring a safe and seamless experience.

JUNE

Signing a Financing Agreement with the National Development Fund

Riyad Bank signed a ⃁ 3.5 Bn. financing agreement with the National Development Fund (NDF) to support high-quality development projects across the Kingdom. The agreement strengthens the Bank's developmental role and reinforces its commitment to advancing sustainable economic growth and diversification in line with Saudi Vision 2030.

JULY

Empowering Entrepreneurs through the "Waei" Program

To commemorate World Entrepreneurship Day, Riyad Bank participated in a workshop titled "Financing Small and Medium Enterprises", organized by the Saudi Banks Media Committee in collaboration with Monsha'at. The session aimed to equip entrepreneurs with the financial knowledge and tools needed to manage their projects effectively.

AUGUST

Strategic Partner at FII 9th Edition

Riyad Bank participated as a strategic partner in the 9th Future Investment Initiative (FII) held in Riyadh under the theme "Key to Prosperity: Unlocking New Frontiers of Growth". The Bank's presence reflected its central role in advancing innovation, investment, and sustainable growth.

Introducing the "Dream" Mastercard Credit Card

Riyad Bank launched the "Dream" Mastercard Credit Card, the first of its kind in Saudi Arabia. The card combines flexibility and diverse reward options in a single product, reflecting the Bank's commitment to creating customer-centric solutions that meet evolving lifestyle needs.

Riyad Bank Inaugurates its New Tower in KAFD

Riyad Bank inaugurated its new tower in the King Abdullah Financial District. The relocation of all departments to the new headquarters marks a major milestone in the Bank's growth journey, enhancing operational efficiency, collaboration, and its presence within the Kingdom's financial hub.

OCTOBER

Founding Partner of Money 20/20 Middle East

As a founding partner and main sponsor of Money 20/20 Middle East, Riyad Bank showcased its leadership in Fintech, digital innovation, and entrepreneurship. The Bank highlighted initiatives that strengthen the financial ecosystem and support the Kingdom's digital transformation and innovation agenda in line with Vision 2030.

Enabling Digital Payments with Google Pay

Riyad Bank introduced Google Pay for Android users through the national Mada network, enabling secure, contactless payments and enhancing customer convenience. This launch expands the Bank's suite of digital payment solutions and supports the Kingdom's drive toward a cashless economy.

Financing Growth through Saudi EXIM Collaboration

Riyad Bank signed a cooperation agreement with the Saudi Export-Import Bank (Saudi EXIM) to provide SMEs with export financing guaranteed up to 80% of loan value. The partnership enhances SME competitiveness and supports the diversification of the Kingdom's non-oil economy.

Investing in Human Capital

Riyad Bank and the Financial Academy signed an agreement to deliver over 50 training programs for employees, demonstrating the Bank's commitment to professional development and excellence.

SEPTEMBER

Outstanding Performance Award in the Banking Sector "Gold Category"

Riyad Bank received the "Gold Category" Outstanding Performance Award in the Banking Sector from the SME Financing Guarantee Program (Kafalah), recognizing its leadership in supporting and financing SMEs. The award highlights the Bank's pivotal role in empowering SMEs as a cornerstone of the national economy and driving sustainable growth across key sectors.

Riyad Bank Concludes its Participation in Biban Forum 2025

Riyad Bank concluded its participation in Biban Forum 2025 in Riyadh as a main sponsor of the event and the Entrepreneurship World Cup. The Bank's participation underscored its leadership in financing and empowering SMEs, showcasing innovative solutions and initiatives that support entrepreneurship and sustainable economic growth.

NOVEMBER