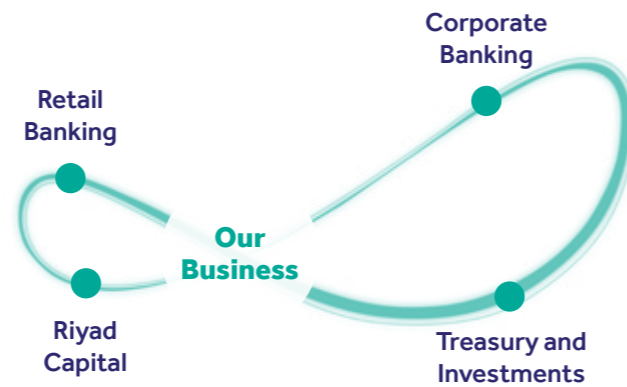


Business Model

Driving innovation through our unique strengths. Always with you.

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.



SAR 387 Bn.

Assets

Third largest

Bank in Saudi Arabia

14 SDGs

Bukra program targets

Our Strengths

Financial Strength

- SAR 387 Bn. in Assets.
- SAR 274 Bn. in Loans.
- SAR 255 Bn. in Deposits.

Rating Strength

- Fitch: A-
- Standard & Poor's: A-
- Moody's: A2

Operational Strength

- 335 Branches.
- 2,200 ATMs.
- 227,740 PoS.

Human Capital Strength

- 7,887 Employees.
- 29% 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 69 proposals and initiatives related to the Vision, 36 agreements were signed, and 29 programs were launched.

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.
- Riyadh Capital.

Our Stakeholders

Our Shareholders

- 2.58 EPS.
- 10.6% QFI.

Our Customers

- 89% Retail Active Digital Customers.

Our Employees

- Employee satisfaction score 65% with 97% participation rate.
- 33% female recruits in 2023.

Our Brand*

- SAR 7.73 Bn. Brand Value.
- 86% 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.
- The bank has obtained the ISO 26000 certification in social responsibility.

*Brand Finance