

## Year in Review

# Achieving milestones, embracing the future. Always with you.

Another outstanding year of innovation and achievements for Riyad Bank was highlighted by dozens of successful events, sponsorship of worthy causes, high-impact initiatives, and recognition of our efforts, setting a strong foundation for even greater success in the years ahead.



### January

Riyad Bank was among the first banks in the Kingdom to implement the linking and integration phase for e-invoicing, underscoring its dedication to enabling digital transformation, a crucial component in realizing the goals of Saudi Vision 2030 and aligning with its Strategy 2025.

### February

Riyad Bank and Al-Hilal Club formed a landmark partnership aimed at creating a diverse and comprehensive sports sector, in line with the objectives of Saudi Vision 2030.

Riyad Bank received the Big Data Award by the Public Investment Fund for proactively leveraging data to facilitate business decisions and enhance operations.

### March

Riyad Bank launched its new Jeel incubator to accelerate innovative fintech ideas and solutions from concept to execution. Designed to create a comprehensive ecosystem for fintech solutions, fostering promising partnerships for innovation, and supporting Riyad Bank's strategic goals.

#### ISO Health and Safety Management System Certification

Riyad Bank was certified for ISO:45001 health and safety management standards, an international standard for health and safety at work, developed by national and international standards committees independent of government.

### April

Riyad Bank launched its virtual location in the Metaverse, creating a digital simulation of its headquarters in King Abdullah Financial District (KAFD). This innovative digital branch serves as a pivotal entry point into the world of augmented and virtual reality, highlighting

the Bank's commitment to embracing cutting-edge technology and adapting to emerging digital trends.

### May

Riyad Bank signed a partnership agreement with NEOM to provide SAR 3 Bn. in debt financing to support the development of Sindalah. This marked a significant milestone as the first NEOM region to be funded with bank debt, underscoring the Bank's commitment to supporting visionary projects and its role as a key financial enabler in the Kingdom's ambitious development plans.

Riyad Bank received the Digital Banking Innovation of the Year Award at the MEA Finance Awards 2023, which recognizes financial institutions, technology solutions providers, and individuals for their exceptional achievement and inspirational leadership in delivering innovative products and services of the highest value to their retail and business customers.

Riyad Bank received the Sustainability in Trade Award at the GTR Saudi Arabia Leaders in Trade 2023, highlighting excellence in the Saudi trade market across a range of sectors.

### June

Riyad Bank introduced the 'Alfursan - Travel with your Miles' campaign through its Alfursan credit cards, offering users exclusive opportunities to earn more miles and rewards from the Alfursan program. This demonstrates the Bank's commitment to delivering innovative and valuable financial products to its customers.

Riyad Bank was certified for ISO 26000, an international standard for businesses and organizations committed to operating in a socially responsible way. It provides guidance to those who recognize that respect for society and environment is a critical success factor.

### July

Riyad Bank signed an agreement with the Eastern Region Municipality aimed at supporting the business sector by providing facilities and incentives to empower entrepreneurs and small and medium enterprises (SMEs). This strategic partnership underscored the Bank's commitment to fostering economic growth and development in the region and contributing to the broader economic objectives of the Kingdom.

Riyad Bank was honored by J.P. Morgan with the Quality Recognition Award for best-in-class straight-through processing (STP) rates, acknowledging the consistent, high-quality performance of their clients' funds transfer operations Management and Staff.

### August

Riyad Bank's Bukra program launched the Goal initiative in collaboration with the Al-Hilal Charity Foundation, pledging to plant 100 trees for every goal scored by Al-Hilal in the ROSHN Saudi

League 2023. This initiative was aimed at promoting sustainable development and supporting the environment.

The Procurement and Contracts Department received ISO 9001:2015 certification, a global acknowledgment designed to foster continuous improvement in quality management systems and enhance customer satisfaction.

### September

Riyad Bank was honored with the prestigious 'Future Banks Award' for the Best Banking Technology Initiative in Saudi Arabia, a testament to the concerted efforts of the Bank's leadership to become more innovative and pioneering in the financial technology sector. This recognition highlights Riyad Bank's commitment to embracing cutting-edge technology to enhance its services and customer experience to set new standards in the industry.

### October

Riyad Bank provided finance facilities worth USD 1 Bn. to support organizations operating in the ICT sector in order to contribute to the achievement of a thriving digital economy. This initiative reflects the Bank's commitment to facilitating technological advancement and economic diversification in Saudi Arabia, acting as a key driver in the Kingdom's journey towards a digitally-driven future.

#### Best Banking Technology Initiative Award

Riyad Bank received this award at the KSA Future Banks Awards 2023, which aims to appreciate, empower, and recognize the new benchmarks set by the banking leaders and tech enthusiasts in the Saudi banking sector.

#### Data Management Excellence Award

Riyad Bank received this honor from Informatica, recognizing data excellence and exploiting business data in operational and analytical aspects, contributing to business objectives through operational effectiveness and trusted decision making.

### November

Riyad Bank was honored with 2 excellence awards from the Middle East Investor Relations Association (MEIRA) for its commitment to transparency and professionalism in its corporate reporting. These recognitions further cemented the Bank's position as a leader in corporate governance and reporting, in line with its dedication to best practice investor relations and effective communication with all its key Stakeholders.

#### Best Large-Cap Annual Report in the Middle East

- Second place in the Print category
- Third place in the Digital category

### December

Riyad Bank and Al-Hilal Club Company partnered to introduce the Al-Hilal credit card, representing a unique collaboration between leaders in banking and sports. This initiative illustrates the Bank's innovative approach and commitment to pioneering new pathways in the banking industry.