

Riyad Bank is one of the largest financial institutions in the Kingdom of Saudi Arabia and the Middle East. Established in 1957, with a paid-up capital of SAR 30 billion. Our professional and dedicated staff base has mainly driven our success throughout the years. With more than 7,887 employees, we take pride of being among the Saudi organizations with the highest national employment rate of 96%.

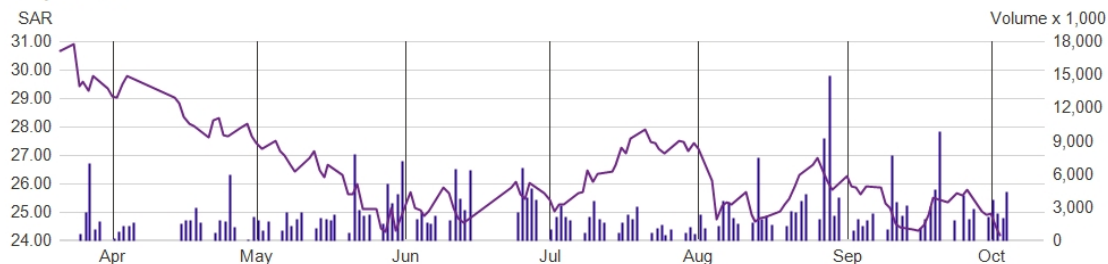
We provide a comprehensive range of products and services fully compliant with the Islamic Sharia' to meet the needs of both retail and corporate customers, including small and medium-size enterprises. We play a leading role in various areas of finance and investment around Saudi Arabia, that is why we are distinguished as a leading financier and arranger of syndicated loans in the oil, petrochemicals and most of the Kingdom's notable infrastructure projects.

We offer innovative and remarkable financing solutions through a network of 335 branches, and more than 227,740 POS, in addition to more than 2,200 ATMs well distributed in strategic & carefully selected locations around the Kingdom. And since global expansion is essential for some of our customers outside the Kingdom, a branch in London and offices in Houston (USA) and Singapore help in supporting the international banking needs of such customers.

Our electronic banking services (web-based and mobile applications) use the latest electronic technologies to address the banking needs of our customers with utmost ease, convenience and security.

Riyad Capital is a leading player in the IPO advisory business and asset management, having won numerous investment awards in Saudi Arabia in categories ranging from "best mutual fund performance" to "best fund manager".

● Riyadh Bank



SHARE DATA		03/10/2024	
Currency	SAR	Volume	311,787
Last Closing Price	14.12	Number of Shares (mln)	57
Change (%)	-0.28	Market Cap (mln)	810

FINANCIAL HIGHLIGHTS (SAR'000)	2021	2022	2023
Total operating income, net	11,567,841	13,599,366	15,898,838
Net income for the year	6,025,379	7,019,322	8,045,844
Total assets	325,735,818	359,652,857	386,848,929
Total liabilities	278,436,047	303,479,508	326,590,858
Total shareholders' equity	47,299,771	49,602,224	53,695,571
Net cash from (used in) operating activities	-10,026,167	1,998,305	-6,181,721
Net cash used in investing activities	-2,575,966	3,683,118	-7,264,748
Cash and cash equivalents at end of the year	32,406,686	41,486,081	28,290,580
Earnings per share (SAR)	2.01	2.32	2.58
Return on average assets (%)	1.90	2.05	2.16
Return on equity (%)	12.74	14.15	14.98

