

Riyad Bank SJSC (1010:SAU) - Strategic SWOT and Financial Insights - A 360 Review of Opportunities, Challenges and Risk, Corporate and ESG Strategies, Competitive Intelligence, Financial and Operational KPI's, and Recent Trends

Company Report | 2025-12-24 | 76 pages | Quintel Research

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Report description:

Report Summary

Riyad Bank SJSC Strategic SWOT Analysis and Financial Insights - A 360 Review of Opportunities, Challenges and Risk, Corporate and ESG Strategies, Competitive Intelligence, and Recent Trends Report is a comprehensive and easily accessible overview of Riyad Bank SJSC's business operations. It provides a detailed analysis of the company's financial and strategic standing, as well as its position in the industry compared to competitors. The report includes several key features to facilitate decision-making and provide insights into the company's performance.

The report begins with in-depth information about Riyad Bank SJSC including key insights, business segments, key executives, locations, products and services, historical events, corporate strategy, and management discussions. This section provides a solid foundation for understanding the company's key attributes.

Next, the report assesses Riyad Bank SJSC's strategic standing through various analyses. The ESG spotlight evaluates the company's environmental, social, and governance performance, providing insights into its sustainability efforts and ethical practices. The SWOT analysis examines the company's internal strengths and weaknesses, as well as external opportunities and threats. Additionally, By integrating these strategic analyses, the report offers a comprehensive understanding of Riyad Bank SJSC's overall strategic standing and supports informed decision-making and strategic planning.

The report also covers Riyad Bank SJSC's financial analysis basis of latest income statement, balance sheet, and cash flow statement. Key financial ratios related to profitability, asset turnover, credit, market, and long-term solvency are outlined,

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providing guidance for investment decisions. Furthermore, the report compares Riyadh Bank SJSC's financial parameters with those of its competitors, offering a unique analysis of the competitive landscape. This information helps manage the business environment and improve sales activities by gaining insight into competitors' operations.

Finally, the report includes recent news and deal activities undertaken by Riyadh Bank SJSC enhancing awareness of the company's business trends, growth perspectives, and more.

Key Highlights

Riyadh Bank, established in 1957 and headquartered in Riyadh, is one of the most prominent financial institutions in Saudi Arabia and the wider Middle East. Over the decades, the bank has built a strong reputation for stability, service quality, and its leadership role in financing major national projects. Its operations are supported by a paid up capital of 30 billion Saudi Riyals and a workforce of 7,588 employees, with one of the highest national employment ratios in the Kingdom at 96 percent. The bank's business model spans retail banking, corporate banking, and services tailored to small and medium sized enterprises, all in full compliance with Islamic Sharia principles. Riyadh Bank is widely recognized for its capacity to structure and arrange large syndicated loans across the oil, petrochemicals, and infrastructure sectors, positioning it as a strategic contributor to national economic development. The bank maintains extensive domestic reach through 333 branches, over 254 thousand point of sale terminals, and more than 1.7 thousand ATMs across the Kingdom. Its international footprint includes a branch in London and representative offices in Houston and Singapore, supporting customers with cross border banking needs. Financially, the bank continues to demonstrate strong performance, with 2024 net income rising to 9.32 billion Riyals and total operating income reaching 17.28 billion Riyals. Its balance sheet remains robust, driven by a 16 percent increase in total assets and sustained growth in loans, investments, and customer deposits, underscoring the bank's solid position in the regional banking landscape.

Riyadh Bank SJSC in the News:-

2025-07-16 - "Sakan" receives the first batch of units from "Jood Bank Riyadh" in the Al-Jawf r

2025-05-25 - Mastercard Launches Cyber Resilience Center in Saudi Arabia

2025-05-19 - Riyadh Bank: The best bank for small and medium enterprises

2025-05-19 - HRH Prince of Hail Honors Riyadh Bank at the Hail Investment Forum 2025

2025-03-02 - Addendum to Riyadh Bank's Sustainability White Paper

Scope

- Tactical Analysis:- Various strategic frameworks to gain insights into a Riyadh Bank SJSC's competitive position and operational environment. These analytical tools assist in identifying competitive advantages, potential risks, and areas for improvement and efficiency, enabling companies to make informed tactical decisions.
- Business Strategy:- Contributes to shaping the Riyadh Bank SJSC's overall direction, goals, and decision-making processes, ensuring long-term success and alignment with stakeholder expectations.
- Financial Position:- Provide valuable information on the financial performance and investor sentiment surrounding the company. Indicating the level of confidence and expectations in the company's future prospects. These components collectively contribute to understanding the financial health and market perception of the company.
- Company Fundamentals:- These fundamentals offer valuable insights into the company's history, operations, leadership, and geographical presence, aiding in a comprehensive understanding of the organization.
- Competitive Landscape:- An identification of the Riyadh Bank SJSC's main competitors, providing insights into the competitive landscape it operates in.

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Reasons to Buy

- Comprehensive Understanding of the Riyadh Bank SJSC's internal and external factors through SWOT analysis, Financial Analysis, and Competitors Benchmarking.
- Strive Strategic Decision Making with various analyses and identifying potential customers and suppliers.
- Mitigate Risk with help of thorough analysis of internal and external factors. Furthermore, develop strategies and contingency plans to address these challenges and minimize their impact on business operations.
- Competitive Benchmarking will help to gain a competitive advantage by understanding industry trends, customer preferences, and best practices.
- Financial Performance Evaluation provides crucial insights into key financial ratios and trends, supporting better financial decision-making and resource allocation.
- Valuable insights from the report enable investors and partners to make informed decisions regarding potential Collaborations, Investments, or Partnerships with the company.

Additionally, available deep-dive analysis on the company Riyadh Bank SJSC:

- Riyadh Bank SJSC PESTLE Analysis
- Riyadh Bank SJSC Value Chain Analysis
- Riyadh Bank SJSC Porter's Five Forces Analysis
- Riyadh Bank SJSC VRIO Analysis
- Riyadh Bank SJSC BCG Analysis
- Riyadh Bank SJSC Segmentation, Targeting and Positioning (STP) Analysis
- Riyadh Bank SJSC Ansoff Matrix Analysis

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