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Governance: B

# RIBL

Riyadh Bank

## 20.14 SAR / Share

As of: May 28, 2026

### 5.8x

**P/E RATIO**

Trailing 12 Months

### 0.8x

**P/B RATIO**

Price to Book Value

### 8.7%

**DIVIDEND YIELD**

Annual Dividend / Share

### 60.42B SAR

**MARKET CAP**

Total Valuation

### 1.03

**BETA**

Systematic Risk Index

### 56.6%

**NET MARGIN**

Net Profit / Revenue

## Company Profile

Riyadh Bank ("The Bank") is a Saudi Joint Stock Company incorporated in the Kingdom of Saudi Arabia, formed in 1377H (1957G). The Bank operates through its 332 licensed branches in KSA, a branch in London, an agency in Houston, and a representative office in Singapore. The Group provides a full range of conventional and non-conventional banking and investment services (approved by an independent Shariah Board). Key subsidiaries include Riyadh Capital (100% ownership, investment services and asset management), Ithra Al-Riyadh Real Estate Company (100%), Esnad Al-Riyadh (100%), Curzon Street Properties Limited (100%), Riyadh Financial Markets (100%), Jeel Digital Innovation Company (100%), and 1957 Ventures (100%). The Public Investment Fund (PIF) is a major shareholder holding 22% of the shareholding.

## The Story

"Riyadh Bank is a premier Saudi financial institution balancing a dominant corporate lending franchise with a rapidly expanding Shariah-compliant asset base, delivering a solid 13.79% ROE and a 9.26% sustainable growth rate."

| Financial Metric             | Value  |
|------------------------------|--------|
| ROE (Sustainable)            | 13.8%  |
| Loan-to-Deposit (LDR)        | 112.5% |
| CASA Ratio                   | 42.9%  |
| Capital Adequacy Ratio (CAR) | —      |

## Growth Story

Riyadh Bank's growth engine is powered by its robust net loan book expansion to SAR 373.3B, representing a significant deployment of capital primarily into commercial and corporate sectors, which comprise SAR 274.3B of the total portfolio. This credit expansion has driven Net Special Commission Income to SAR 13.1B. A... [\[Read full story\]](#)

## Corporate Governance Profile

### Rating: B

We track 11 key governance disclosures in our database.

## Profitability Dynamics

This positive spread demonstrates substantial economic value creation. The bank's Net Interest Margin stands at 2.52%, reflecting a disciplined pricing strategy on its SAR 373.3B loan book against rising funding costs, as special commission expenses rose to SAR 14.01B. Operational efficiency remains a core strength... [\[Read full story\]](#)

## Risk & Capital Structure Factors

Riyadh Bank maintains a highly conservative risk profile, anchored by exceptional asset quality and robust capital buffers. The bank's non-performing loan ratio is exceptionally low at 0.79%, supported by an NPL coverage ratio of 150.07% and an ECL coverage of 0.68% on total loans. Capital adequacy remains a key pillar... [\[Read full story\]](#)

