

Riyad Bank

Other · Saudi Arabia



51.9 /100

High Impact / Weak Repair

Score formula:

Pollution ×35% · Reduction ×25%

Investment ×20% · Transparency ×10%

Community ×10%

0

CO₂ T/YR REDUCED

\$0M

CLEAN INVESTMENT

0

PROJECTS

0

VERIFIED DOCS

Report date: June 3, 2026

DEMO DATA — NOT AUDITED

EXECUTIVE SUMMARY

Executive Summary

Consolidated EcoIQ assessment — Riyadh Bank — June 2026

51.9 EcoIQ SCORE	High Impact / Weak Repair TIER CLASSIFICATION	0 CO ₂ T/YR REDUCED	\$0M TOTAL CLEAN INVEST.	0 COMPLETED PROJECTS	0 VERIFIED DOCUMENTS
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About the Company

Riyadh Bank provides banking and investment services in the Kingdom of Saudi Arabia. It operates through the Retail Banking, Investment Banking and Brokerage, Corporate Banking, and Treasury and Investments segments. The Retail Banking segment offers deposits, credit, and investment products for individuals. Its Investment Banking and Brokerage segment provides investment management services, as well as asset management services related to dealing, managing, arranging, advising, and custody of se

Annual Revenue **\$17.2 billion**

Sector **Other**

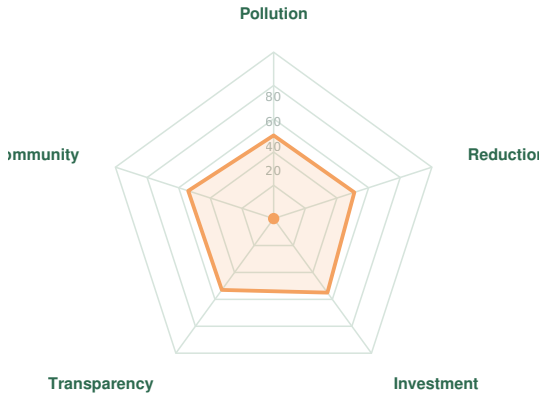
Key Findings

EcoIQ Score	51.9 / 100 — High Impact / Weak Repair. The score reflects weighted performance across 5 environmental pillars.
Pollution Footprint	Score 50/100 (weight 35%). Moderate — improvement room exists.
Reduction Progress	Score 51/100 (weight 25%). Score stable over observation period.
Investment	Score 55/100 (weight 20%). \$0M total clean investment across 0 projects.
Transparency	Score 53/100 (weight 10%). 0 verified documents, 0 pending review.
Community	Score 54/100 (weight 10%). 0 tonnes CO ₂ reduced annually, equivalent to 0 cars off the road.

{# ————— PAGE 3 — SCORE
INTELLIGENCE ————— #}

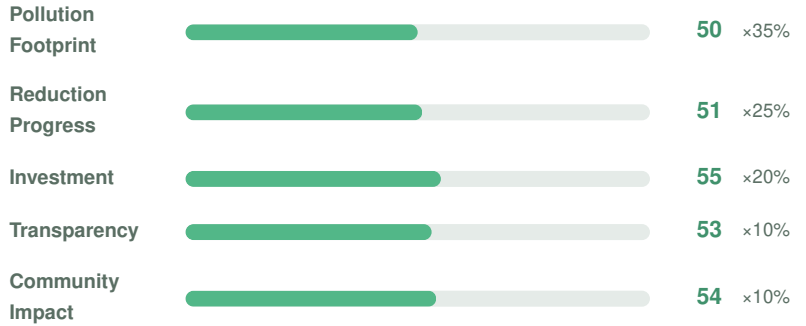
EcoIQ Score Intelligence

Five-pillar breakdown — weighted composite score analysis



5-Pillar Performance Radar

Pillar Score Breakdown



EcoIQ Score Formula

$$= \text{Pollution} \times 35\% + \text{Reduction} \times 25\% + \text{Investment} \times 20\% + \text{Transparency} \times 10\% + \text{Community} \times 10\%$$

$$= (50 \times 0.35) + (51 \times 0.25) + (55 \times 0.20) + (53 \times 0.10) + (54 \times 0.10) = 51.9$$

Pillar Scoring Detail

PILLAR	WEIGHT	SCORE	CONTRIBUTION	ASSESSMENT
Pollution Footprint	35%	50	50×35% = 50×0.35	Weak — significant gaps; priority intervention required.
Reduction Progress	25%	51	51×25% = 51×0.25	Weak — significant gaps; priority intervention required.
Investment	20%	55	55×20% = 55×0.20	Moderate — below target; structured improvement plan recommended.
Transparency	10%	53	53×10% = 53×0.10	Weak — significant gaps; priority intervention required.
Community Impact	10%	54	54×10% = 54×0.10	Weak — significant gaps; priority intervention required.

5-Year Emissions Trend

60-month EcolQ score trajectory —

51.9

START SCORE

51.9

CURRENT SCORE

0.0

5-YEAR CHANGE

**High Impact /
Weak Repair**

CURRENT TIER

Trend Interpretation

Trajectory	Stable performance over the observation period. While stability is noted, proactive improvement is still expected by 2030 targets.
Tier Progression	Current tier: High Impact / Weak Repair . Next tier milestone: reach 55 pts (Improving but Polluting) — requires approximately 52 → 55 additional composite points.
Data Coverage	0 monthly data points covering . All pillar scores are tracked at monthly cadence; composite score is computed monthly.

{# ===== PAGE 5 — CO₂ & ENVIRONMENTAL IMPACT

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Environmental Impact Analysis

CO₂ reduction, pollution footprint, and community benefit metrics



Pollution Burden Analysis

Pollution Footprint Score	50/100 (Score ≥70 = Good, 50–69 = Moderate, 35–49 = Concerning, <35 = Critical)
Reduction Progress Score	51/100 Year-on-year improvement rate vs sector benchmark.
Annual CO₂ Avoided	0 t/yr (completed + active projects). Pipeline adds a further 0 t/yr when operational.

{# ===== PAGE 6 — KEY PROJECTS ===== #}

Key Environmental Projects

0 initiatives — 0 completed · 0 active · 0 planned

No projects on record.

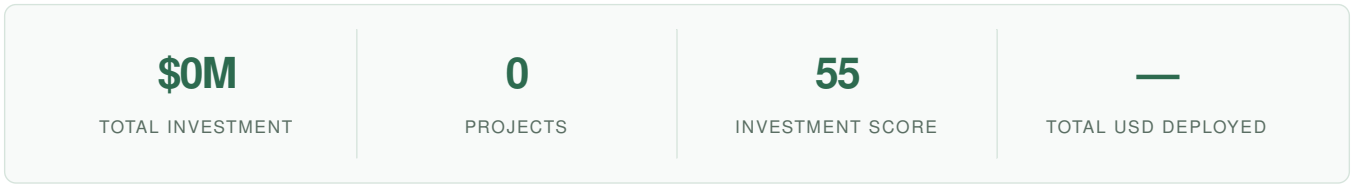
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INVESTMENT EFFICIENCY

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Investment Efficiency

Clean investment portfolio — cost-per-tonne analysis and capital allocation



Modernization Roadmap

Full project timeline — planned, active, and completed initiatives

No roadmap projects on record.

{# ===== PAGE 9 — AI

RECOMMENDATIONS

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Priority Recommendations

AI-assisted gap analysis — based on pillar scores and evidence base

CRITICAL

Deploy Continuous Emissions Monitoring (CEMS)

Pollution Footprint +8–15 pts

No real-time stack monitoring found in the evidence base. CEMS provides tamper-evident, near-real-time telemetry that satisfies both Kazakhstan Environmental Code (2022) Tier-1 requirements and MSCI ESG data quality thresholds.

Aligned SDGs: **SDG 9** **SDG 11** **SDG 13**

HIGH

Set a Science-Based Emissions Reduction Target (SBTi)

Reduction Progress +10–18 pts

No independently verified GHG pathway detected. An SBTi 1.5 °C-aligned commitment unlocks green bond eligibility, improves Bloomberg ESG score inputs, and signals credibility to institutional investors applying Paris-aligned screening.

Aligned SDGs: **SDG 13** **SDG 17**

HIGH

Increase Environmental Capex to $\geq 1\%$ of Annual Revenue

Investment pillar +12–20 pts

Current clean investment appears below the sector median for Other. The 1% annual revenue threshold is the MSCI ESG benchmark used to distinguish "credible commitment" from "token compliance" in heavy-industry ratings.

Aligned SDGs: **SDG 9** **SDG 13**

MEDIUM

Publish Annual GRI/TCFD-Aligned Sustainability Report

Transparency +15–25 pts

No GRI Standards, TCFD framework, or CDP disclosure found. Annual third-party assured reporting is now expected of all Tier-1 permitted emitters under Kazakhstan's Environmental Code revision (2022), and required for S&P 500 supply-chain ESG audits.

Aligned SDGs: **SDG 16** **SDG 17**

Note: These recommendations are generated by EcolQ's AI gap-analysis engine using pillar score thresholds and publicly available evidence. They are indicative only and do not constitute formal environmental or legal advice. Full due diligence by qualified environmental consultants is recommended before implementation.

SECTION 9

UN Sustainable Development Goal Alignment

SDG mapping across 0 environmental projects — 0 goals addressed



Active SDGs (coloured) are those directly addressed by at least one project. Greyed tiles are not yet covered by current project portfolio.

#	GOAL	STATUS
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EVIDENCE APPENDIX

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Evidence & Verification Register

0 documents — 0 verified · 0 pending · 0 rejected



No evidence documents on record.

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METHODOLOGY & DISCLAIMER
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Scoring Methodology

How EcoIQ scores are computed and what they measure

PILLAR	WEIGHT	WHAT IT MEASURES
Pollution Footprint	35%	Total greenhouse gas emissions, PM2.5, NOx, SOx relative to sector benchmarks. Lower absolute pollution = higher score.
Reduction Progress	25%	Year-on-year decline in emissions intensity. Captures the rate of improvement — essential for Paris Agreement alignment.
Investment	20%	Environmental capex as % of annual revenue, including clean energy, efficiency upgrades, and remediation. MSCI benchmark: $\geq 1\%$ for "credible commitment".
Transparency	10%	Quality of public environmental disclosures. Covers GRI alignment, CDP filings, third-party assurance, and public audit availability.
Community Impact	10%	Measurable benefit to communities: households with clean heating access, air quality improvement, water safety, employment in clean economy.

Tier Classification

Score Range	Tier	Meaning
85–100	Restorative Leader	Net-positive impact — actively restoring ecosystems beyond compliance.
70–84	Transition Leader	On a credible Paris-aligned trajectory with demonstrated investment.
55–69	Improving but Polluting	Positive trend but material pollution burden remains. Structural improvement needed.
40–54	High Impact / Weak Repair	High pollution footprint with insufficient remediation investment. Regulatory risk elevated.
0–39	Major Polluter	Among the highest-impact emitters with minimal evidence of remediation. Immediate action required.

Disclaimer. This report is generated by the EcoIQ Environmental Intelligence Platform using publicly available data, government records, and company-submitted evidence. All scores, tiers, and recommendations are indicative. EcoIQ does not guarantee the completeness or accuracy of underlying data. This document is for informational purposes only and does not constitute investment, legal, or environmental compliance advice. For regulatory purposes, engage a certified environmental auditor.

Data period: . Generated: June 3, 2026. Company: Riyadh Bank.