

Earnings Presentation 1Q 2026



Highlights

1Q 2026 Performance Highlights

Sustainable balance sheet growth



₪ 537Bn

▲ +3% YTD
Total Assets

₪ 377Bn

▲ +1% YTD
Loans, Net

₪ 458Bn

▲ +3% YTD
Total Liabilities

₪ 353Bn

▲ +6% YTD
Customer Deposits

Quality earnings expansion



₪ 4.6Bn

▲ +2% YOY
Operating Income, net

₪ 2.6Bn

▲ +5% YOY
Net Income

29.7%

▼ -90bps YOY
Cost to Income Ratio

16.0%

▼ -46bps YOY
Return on Equity

Healthy & resilient financial ratios



0.84%

NPL Ratio
Proactive NPL Management

19.4%

Total CAR
Strong Capitalization

151%

NPL Coverage Ratio
Healthy Coverage

79.5%

SAMA weighted LDR
Comfortable Liquidity

Strategy Update

Strategic Ambition

With the Board’s aspiration as our North Star, we have defined an exciting vision and strategic pillars for 2030



1Q 2026 Financial Performance

Financial Performance Highlights

Growth in profitability was driven by operating income growth and improved efficiencies



Balance sheet expansion mainly driven by strong investments growth, while loans moderated

which was funded by a mix of customers' deposits and debt securities

Total assets
1Q-26

+3%



YTD

Loans & advances, net
1Q-26

+1%



YTD

NIBs
1Q-26

+14%



YTD

NIBs Share (%)

47.2% ◆ 50.6%

4Q 25 1Q 26



Profitability driven by operating income growth and net impairment improvement

with NSCI shows a modest increase driven by asset growth despite margin contraction

Net income
1Q-26

+5%



YoY

ROAE (%)

16.5% ◆ 16.0%

1Q 25 1Q 26

NSCI
1Q-26

+3%



YoY

NSCI Margin (%)

3.09% ◆ 2.85%

1Q 25 1Q 26



Improved efficiencies driven by positive jaws while investments in strategic initiatives commence

improved asset quality through proactive management of NPLs, while CoR remains relatively stable

CIR (%)

30.6% ◆ 29.7%

1Q 25 1Q 26

Expenses before
Impairments
1Q-26

-1%



YoY

CoR* (%)

0.40% ◆ 0.45%

1Q 25 1Q 26

NPL Ratio (%)

1.14% ◆ 0.84%

1Q 25 1Q 26



Strong and resilience liquidity position

with solid capitalization well above regulatory minimal

LCR
1Q-26

145.4%

SAMA weighted LDR
1Q-26

79.5%

Tier 1 Ratio
1Q-26

16.7%

Total CAR
1Q-26

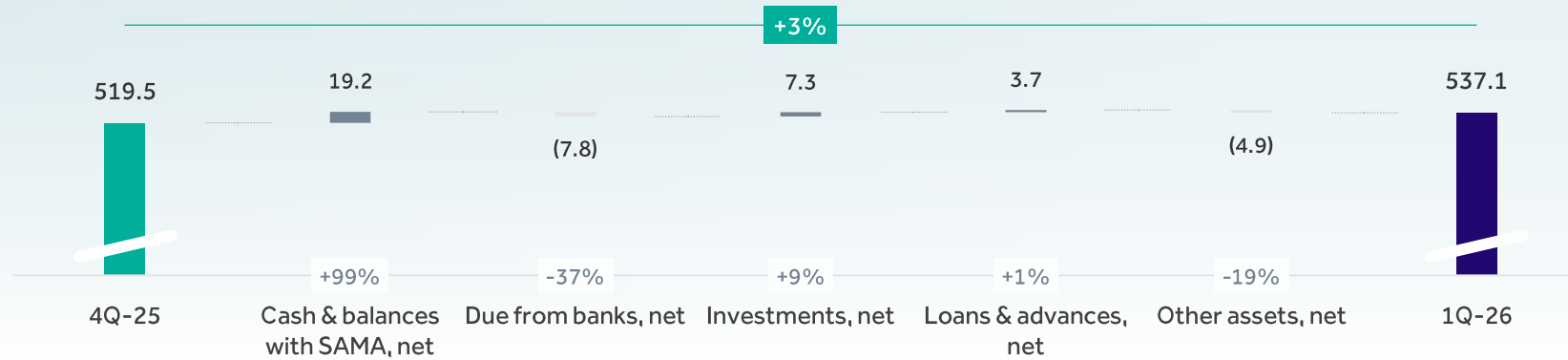
19.4%



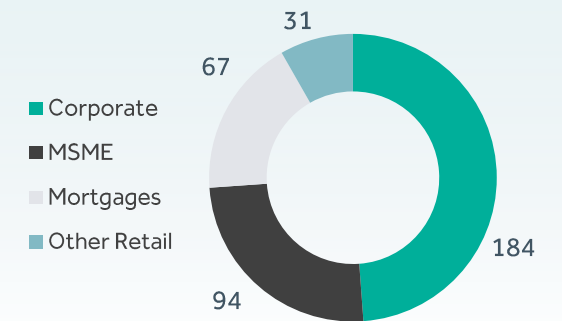
Assets and Financing

Strategic balance sheet expansion primarily driven by a strong growth in the investments portfolio

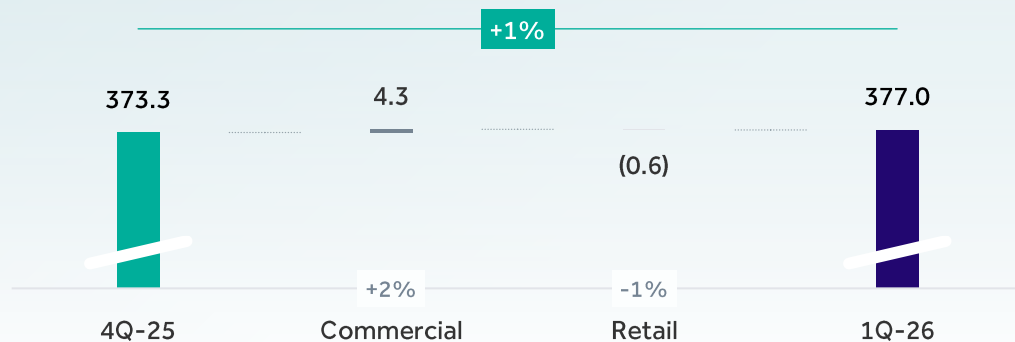
Total Assets Movement YTD (₹bn)



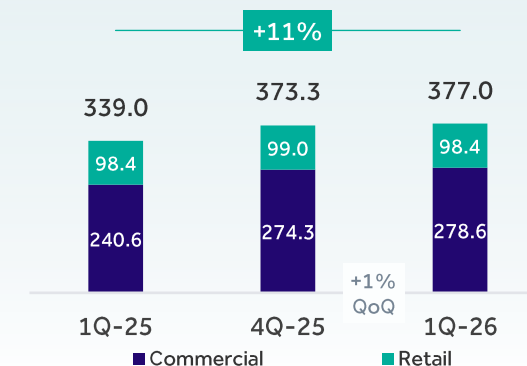
Loans & Advances, Net Composition 1Q-26 (₹bn)



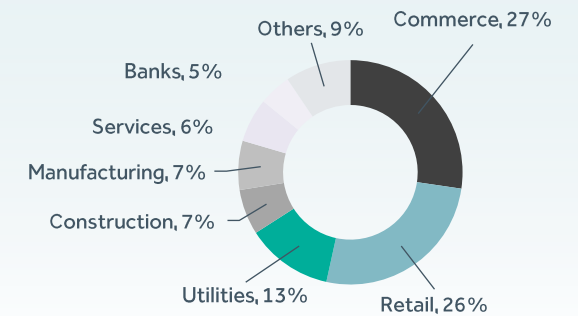
Loans & Advances, Net Movement YTD (₹bn)



Loans, Net by Segment (₹bn)



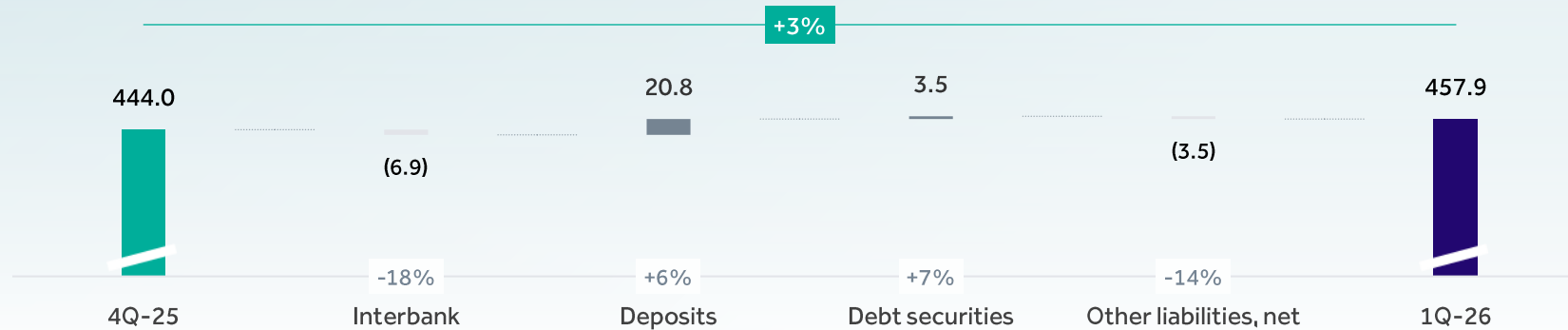
Loans & Advances, Net by Sector 1Q-26 (₹bn)



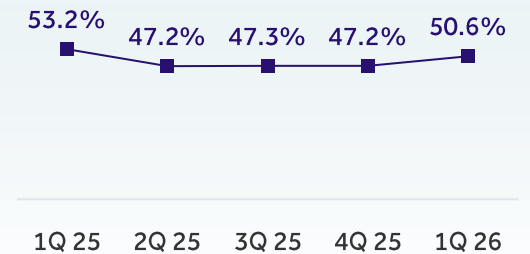
Liabilities, Funding and Liquidity

While continuing to diversify the funding sources through customer deposits and debt securities to support the overall liquidity position

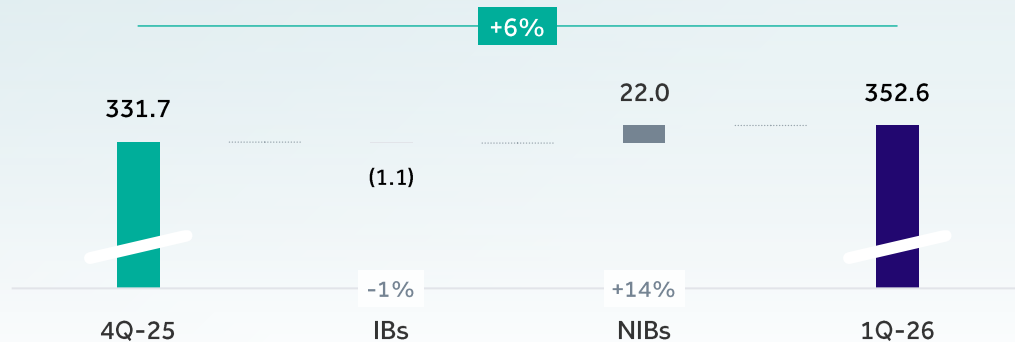
Total Liabilities Movement YTD (₪bn)



NIBs % of Total Deposits (%)



Total Customers' Deposits Movement YTD (₪bn)



NSFR
1Q-26

+4.2% YTD

113.4%

SAMA Weighted LDR
1Q-26

-2.3% YTD

79.5%

LCR
1Q-26

-1.3% YTD

145.4%

Headline LDR
1Q-26

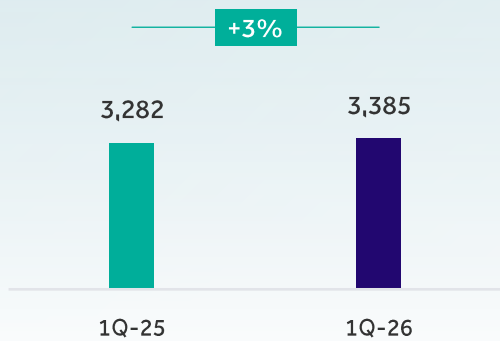
-5.6% YTD

106.9%

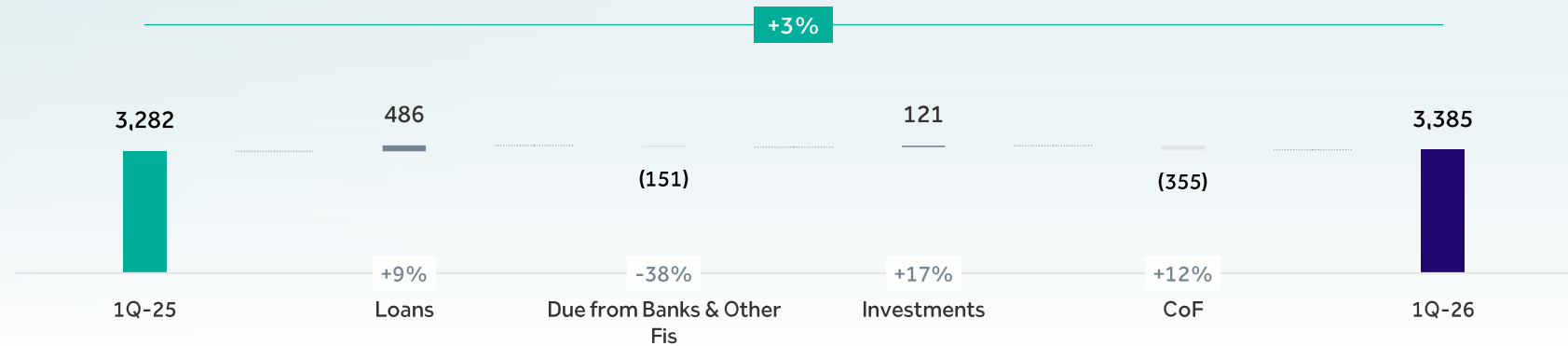
Net Special Commission Income & Margin

NSCI witnessed a modest increase, propelled by volume growth which was offset by higher cost of funds while margin stabilized sequentially

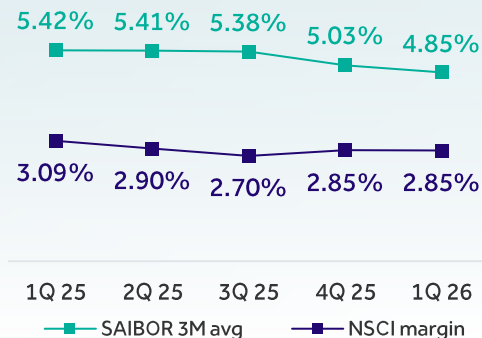
NSCI (₹mn)



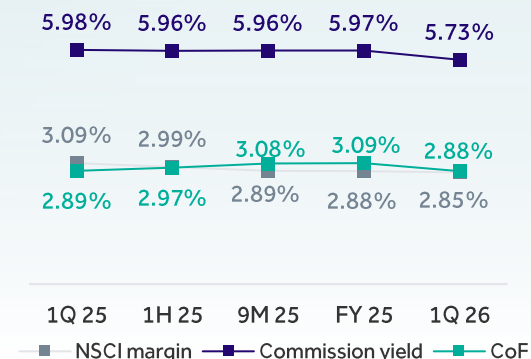
NSCI Movement YoY (₹mn)



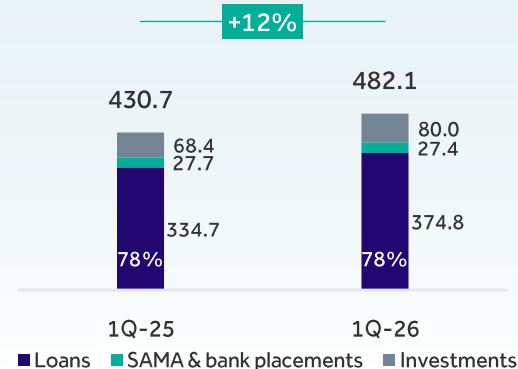
Quarterly NSCI Margin and SAIBOR Trend (%)



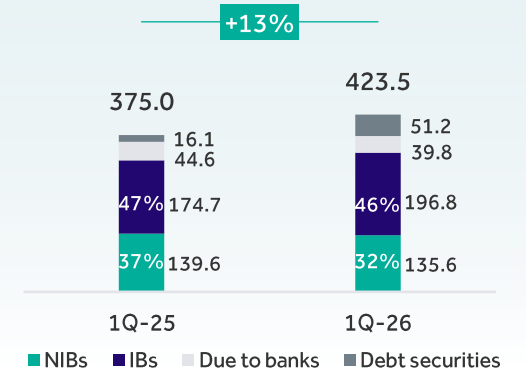
YTD NSCI margin (%)



Average Earning Assets (₹bn)



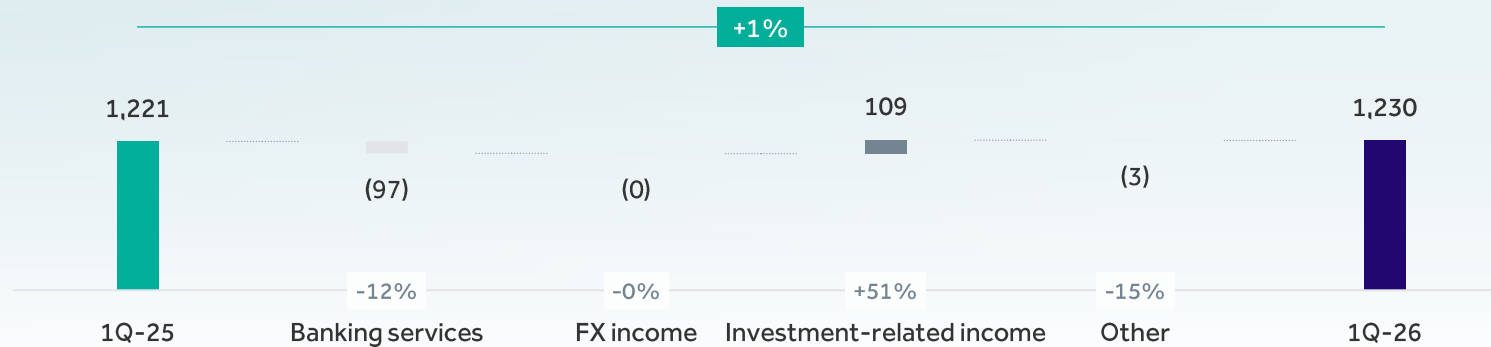
Average Bearing Liabilities (₹bn)



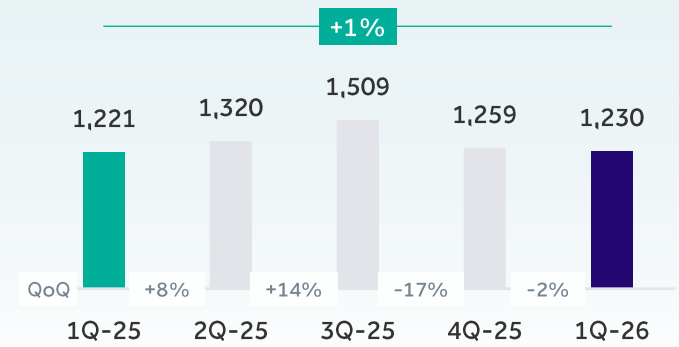
Fee & Other Income

Expanding products offering with cross-sell activities offset the lower fees from banking services

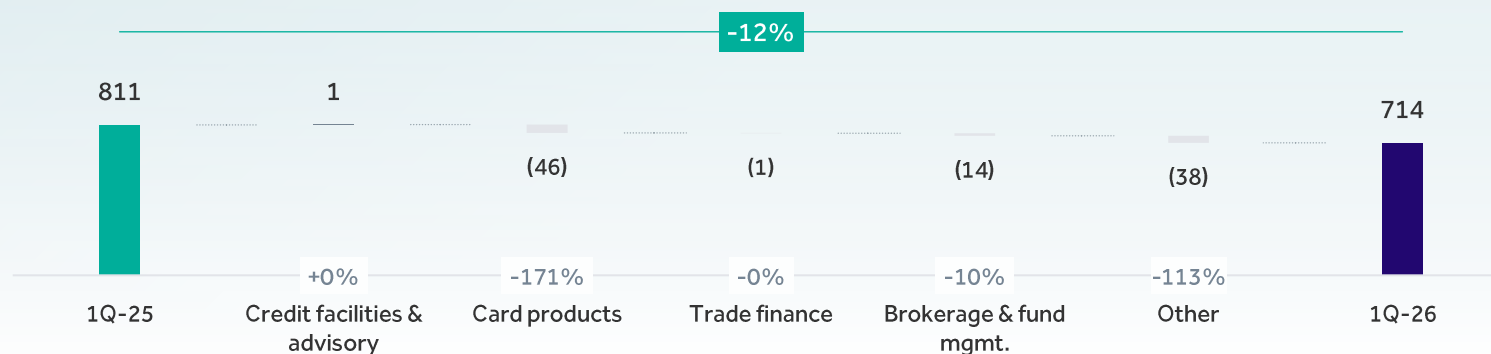
Fee & Other Income Movement YoY (€mn)



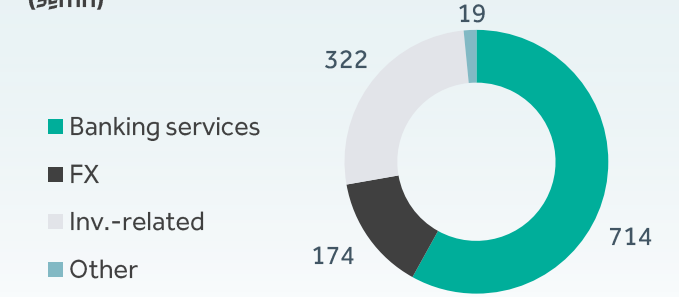
Quarterly Fee & Other Income (€mn)



Fee Income from Banking Services Movement YoY (€mn)



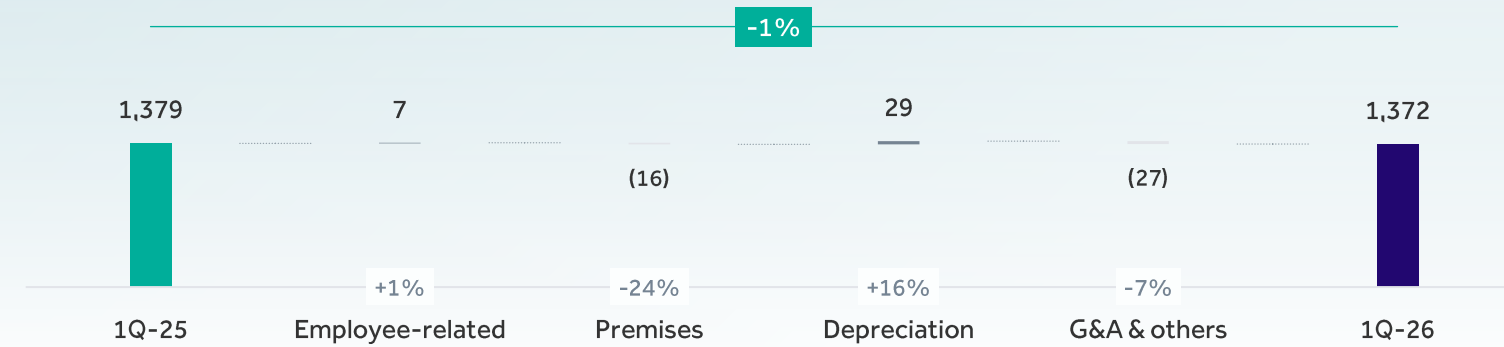
Fee & Other Income Composition, 1Q-26 (€mn)



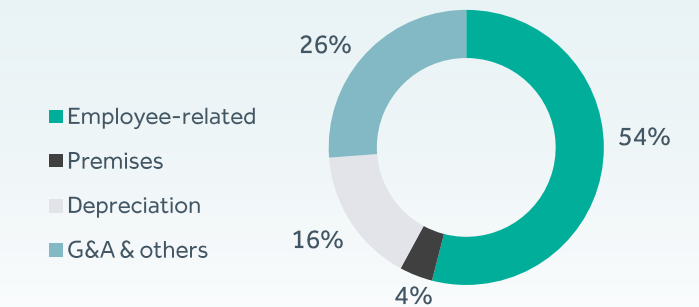
Operating Expenses and Efficiency

Positive jaws improved cost efficiency despite ongoing investments in people, infrastructure and digital capabilities

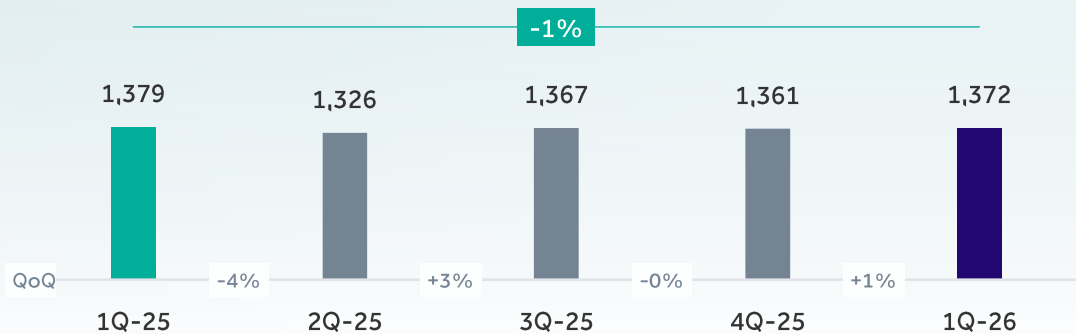
Expenses before Impairment Movement YoY (£mn)



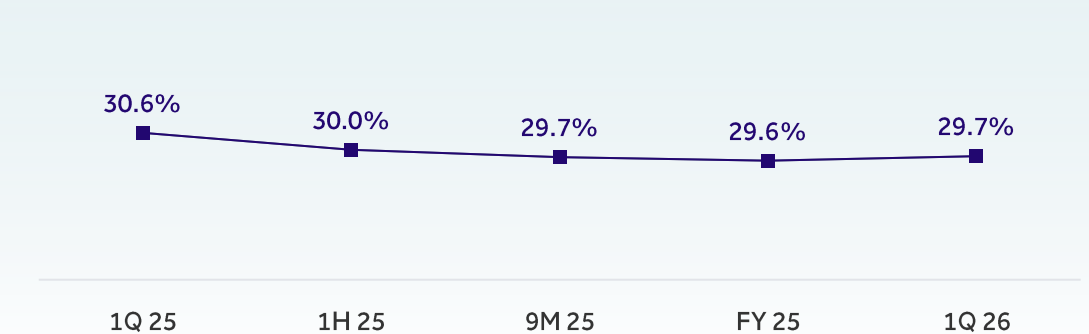
Expenses before Impairments Composition, 1Q-26 (%)



Quarterly Expenses before Impairment (£mn)



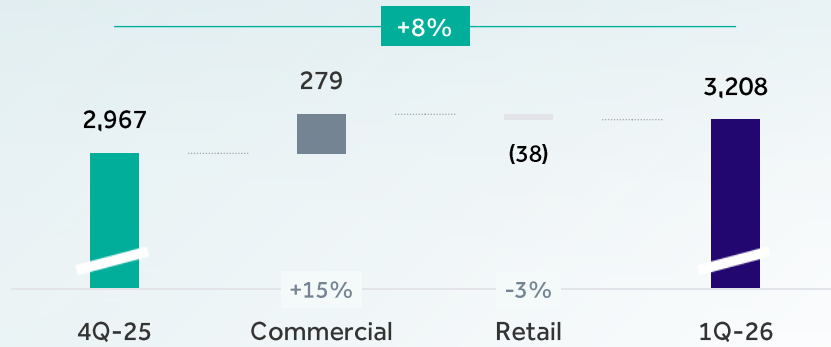
Cost to Income Ratio (%)



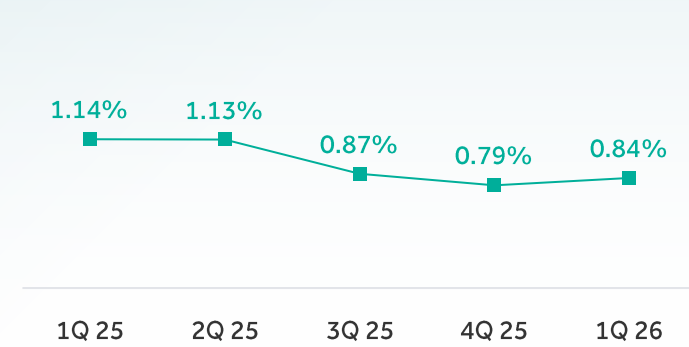
Impairment Charge and Cost of Risk

Proactive risk management and sound asset quality resulted in healthy NPLs and coverage ratio

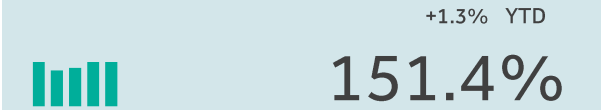
NPL Movement by Sector YTD (\$mn)



NPL Ratio (%)



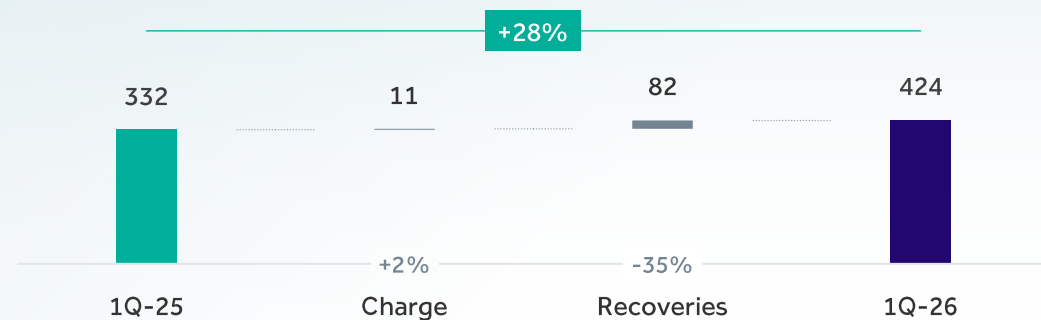
NPL Coverage Ratio
1Q-26



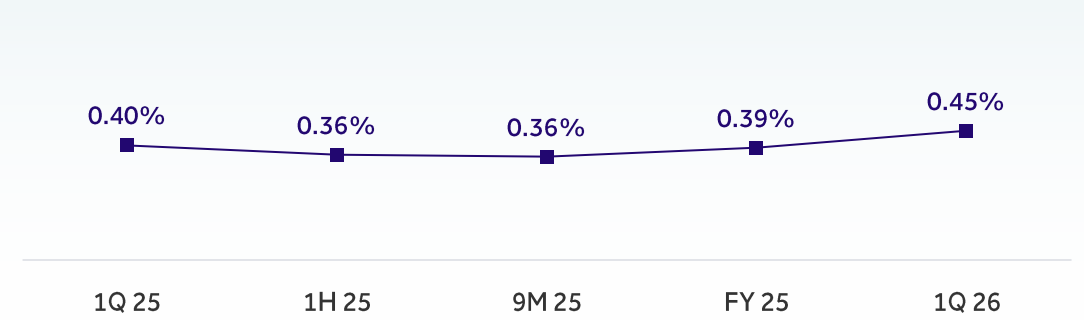
Stage-wise ECL on Gross Loans, 1Q-26, YTD

Stage 1	Stage 2	Stage 3
0.24%	8.3%	50.0%
0.0%	-2.3%	0.0%

Impairments for Credit Losses Movement YoY (\$mn)



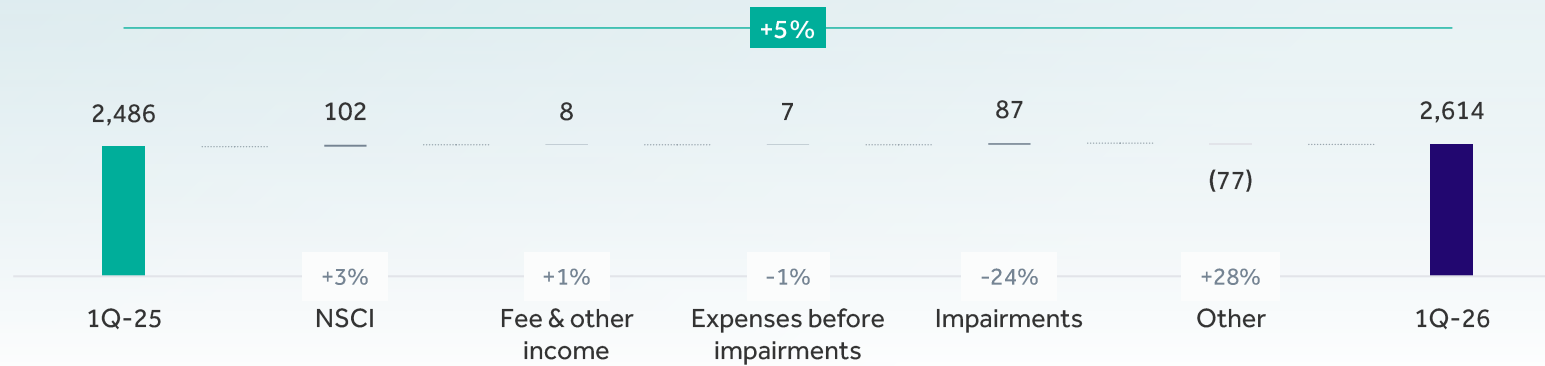
Cost of Credit Risk (%)



Net Income and Returns

Together these factors contributed towards quality earnings expansion

Net Income Movement YoY (₹mn)



Total Operating Income
1Q-26

+2% YoY

₹
Million

4,614

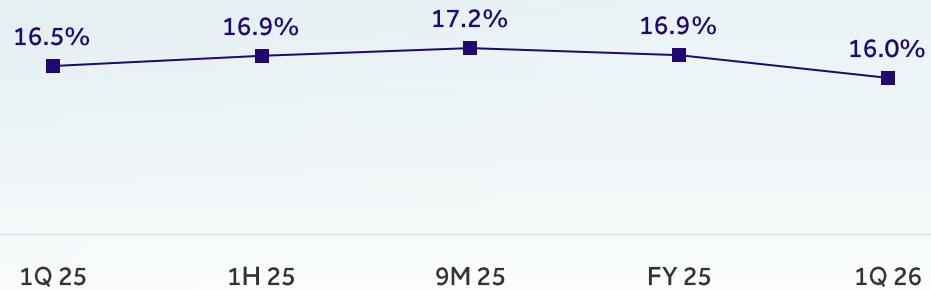
Net Operating Income Before Impairment
Charge

+4% YoY

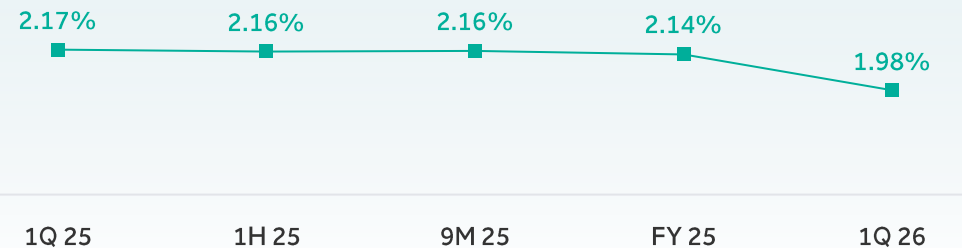
₹
Million

3,242

ROAE (%)



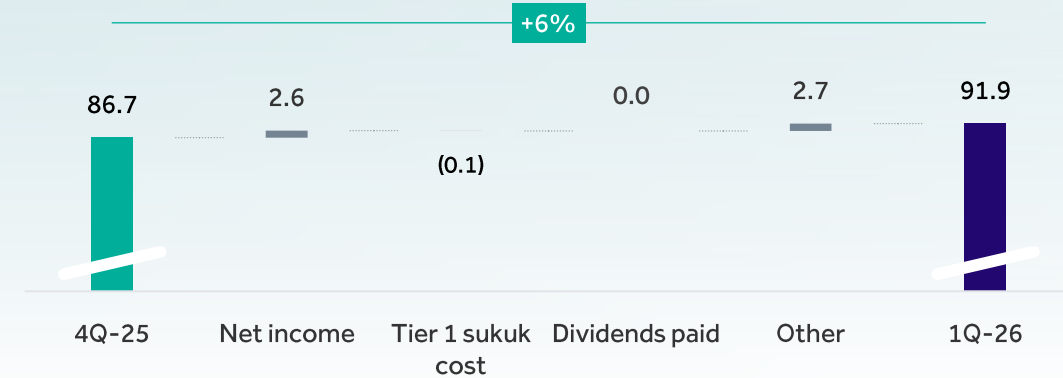
ROAA (%)



Capitalization

While capitalization remains healthy and well ahead of regulatory minima

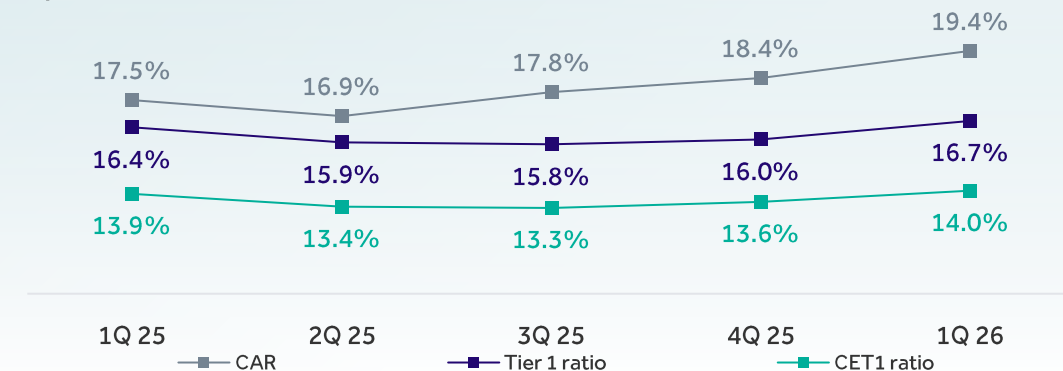
Total Regulatory Capital Movement YTD (฿bn)



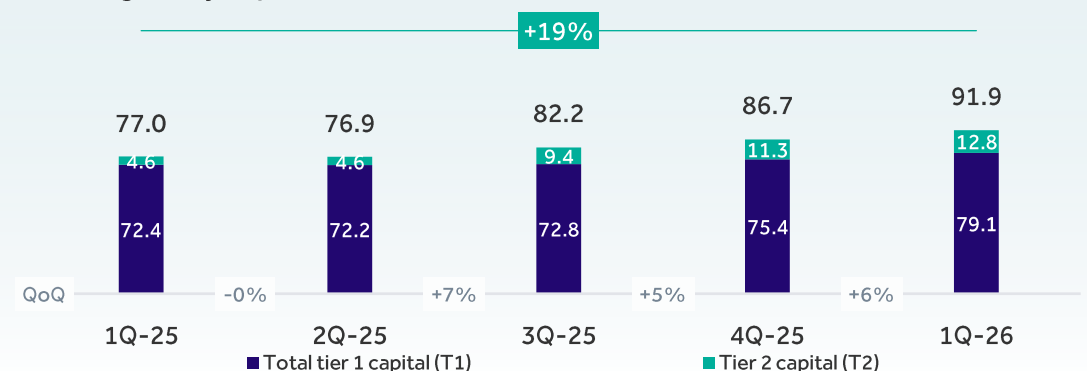
Risk Weighted Assets (฿bn)



Capital Ratios (%)









Total Regulatory Capital (฿bn)



Guidance

2030 strategy fuels the promising outlook for 2026

		1Q 2026	FY 2026 Guidance	Drivers
Balance Sheet	 Loans, Net	₺ 377bn (1% YTD)	High Single Digit	Positive economic outlook and credit demand will support selective growth opportunities
	 Net Special Commission Income	₺ 3.4bn (3% YoY)	High Single Digit	Asset mix and repricing efforts will support NSCI growth during the year
Profitability	 Cost to Income	29.7%	Below 30.0%	Cost discipline will continue despite ongoing investments in people, infrastructure and digital capabilities
	 Return on Equity	16.0%	Above 16%	Sustained ROAE driven by top line growth, efficiencies and normalized cost of credit risk
Asset Quality	 Cost of Credit Risk	45bps	30bps – 40bps	Strong financial position, resilient credit environment and focus on recoveries will support cost of credit risk
Capital	 Tier 1 Capital Ratio	16.7%	Above 15%	Healthy capitalization driven by efficient capital management and internal capital generation

2030 ROE Aspiration: High Teens

Q&A



Appendix



Guidance

Embedding Sustainability into the Bank's strategy

Environmental

Net Zero financed emissions by 2060			
	2023 Baseline	2025	2030 Target
Power (tCO2e/GWh)	193*	285	186
Iron & Steel (tCO2e/t steel)	1.3*	1.3	1.3

Net Zero operations 2035		
	2023 Baseline	2025
Scope 1 (tCO2e)	3,683	2,992
Scope 2 (tCO2e)	67,837*	65,925
Total (tCO2e)	71,519	68,917

*Baseline values restated against values published in the Bank's Strategy Whitepaper.

Scale sustainable finance products and services

Successful publication of Sustainable Finance Framework (SFF) and SFF Second Party Opinion by Moody's	Successful issuance of USD 1bn in Tier-2 sustainable bonds. Target of ₪ 20bn by 2030 accomplished in 2025.
Successful publication Transition Finance Framework (TFF) and TFF Second Party Opinion by Moody's	Eligible sustainable finance portfolio (incl. retail assets) is over ₪ 42bn.

Tree planting Bukra Nursery	
Q1 2026	85,000 Trees

Rating Agency Score

Bloomberg ESG score	S&P Global ESG Score	MSCI ESG Rating	Sustainalytics ESG Score	CDP ESG score
2.85 As of 2025 ▲ From 1.62 in 2024	27 As of 2025 ▲ From 20 in 2024	A As of 2025 ▲ From BBB in 2024	23.4 2024 & 2025 scores are the same	Climate: D (disclosure) Water: C (awareness)

RB is in the 66.4 percentile (Above Median)

Social

Design tailored ESG training programs to develop and attract talents	
2026 Target	Train 100% of employees in mandatory ESG topics and invest in leadership programs.
2025 Update	98% 98% employees completed the trainings vs 50% 2005 target.

Increase women leadership representation and diversity / inclusion initiatives	
2027 Target	35-40% women in workforce. 20-30% women in leadership.
2025 Update	29.9% women in workforce 11.4% women in leadership

Ramadan initiative
Riyad Bank's Ramadan campaign delivered a range of impactful initiatives supporting vulnerable groups across Saudi Arabia, including orphans, widows, and social security beneficiaries. The campaign included digital food cards, Eid clothing, housing support in partnership with Jood Housing and the Martyrs Fund, as well as Ramadan meal distribution and other community initiative.
Reached 54,000+ beneficiaries across Saudi Arabia.

Blood donation	
During Q1 2026, Riyad Bank organized a blood donation campaign at Riyad Bank Tower, in collaboration with Security Forces Hospital, from February 8 to 12, aiming to support blood banks and promote a culture of giving.	
Social impact	<ul style="list-style-type: none"> Number of Doners: 210 Total Volume collected: 94,500 ml 630 lives saved

Misk partnership - Fundraising Bootcamp
Riyad Bank hosted the "Investment Manager and Fundraising" Bootcamp by the Misk Entrepreneurs Community at Riyad Bank Academy in RB Tower, with 40 participants. The program was delivered by Professor Paris de l'Etraz, aimed at enhancing investment and fundraising capabilities for entrepreneurs.

Governance

Integrate sustainability in Governance and Board (create sustainability committee)	
3 tier level governance is established	<ul style="list-style-type: none"> Board Sustainability Committee, Executive Sustainability Strategy Committee, Sustainability Strategy Working Group, Sustainable Finance Working Group and Corporate Social Responsibility Working Group

Integrate sustainability in Governance and Board	
2025 Target	Sustainability KPIs are embedded in the executive compensation - achieved.

Sustainability policies	
2025 Target	A Bank-wide Sustainability Policy has been developed and is pending the final approval

ESG risk management frameworks and policies	
Achieved	Phase 1: Capacity building. The ESG & climate risk policy has been developed and is pending the Board of Director's approval.
On track	Phase 2: implementation phase underway


Disclose in line with best practices and standards	
2027 Target	Align ISSB disclosures.
2025 Update	25% Partial alignment –on track

Engage with regulator and industry to shape Sustainability practices in the region	
2025 Target	Join four industry partnerships
2026 Update	Riyad Bank is now a signatory to UNGC, UN PRB, PCAF, CDP and LMA. Riyad Bank is actively engaged with the Saudi Central Bank (SAMA) and the Ministry of the Economy & Planning on developing key areas of national sustainability policy.

Riyad Bank Contact

Contact the investor relations for more information

Investor Relations Contact

-  966 11 401 3030 Ext. 3502
-  Investor.relations@riyadbank.com
-  **Riyad Bank Tower**
King Abdullah Financial District (KAJD)
Financial Boulevard - Al Aqeeq District -
Building No. 3128
Postal Code 13519 – Secondary No. 6671
Riyadh, Kingdom of Saudi Arabia

Riyad Bank Head Office



[Riyad Bank - Head Office Location](#)

Visit our website for more information and to access our disclosures



[1Q 2026 Financials](#)



[2025 Annual Report](#)



[Sustainability Strategy](#)



[Riyad Bank – Investor Relations Website](#)

Investor Relations Award



Download our IR App



Disclaimer

This presentation has been prepared by Riyad Bank solely for informational purposes.

The presentation may contain forward looking statements, which reflect Riyad Bank's beliefs or current expectations and assumptions regarding the future of the business, future plans and strategies, projections, anticipated events and trends, the economy and other future conditions.

Forward looking statements are neither historical facts nor assurances of future performance and can generally be identified by terminology including "anticipate", "aspire", "believe", "project", "estimate", "expect", "forecast", "strategy", "target", "trend", "future", "likely", "may", "should", "will", "intend", "plan", "goal", "objective", "seek", "roadmap", and other words of similar meaning or similar expressions.

By their nature, forward looking information and statements are subject to known and unknown uncertainties, risks and changes in circumstances that are difficult to predict and not in Riyad Bank's control. Our actual results of operations and financial conditions may differ materially from that or those indicated in the forward looking statements. You should not place undue reliance on any of these forward looking statements.

Any forward looking statement made by Riyad Bank in the presentation is based only on information currently available to us and speaks only as to the date on which this presentation is made. Past performance is not a reliable indication of future performance. Riyad Bank makes no representations or warranties as to the accuracy, or completeness of the information and shall not have any liability for any representations, express or implied, regarding the information contained in, or for any omissions from, the information included in this presentation.

Riyad Bank undertakes no obligation whatsoever to publicly update any forward looking statement whether as a result of new information, future developments or otherwise.

Riyad Bank will be always compliant with the proper timely disclosure of any essential information to be broadcasted via the formal approved channels according to the applied rules, regulations and laws of the kingdom of Saudi Arabia.