Earnings Presentation 2Q 2026

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Highlights

1H 2026 Performance Highlights

Sustainable balance sheet growth

Quality earnings expansion

Healthy & resilient financial ratios

⃁ 534Bn ▲ +3% YTD Total Assets	⃁ 378Bn ▲ +1% YTD Loans, Net	⃁ 9.3Bn ▲ +4% YOY Operating Income, net	29.2% ▼ -70bps YOY Cost to Income Ratio	0.88% NPL Ratio Proactive NPL Management	149% NPL Coverage Ratio Healthy Coverage
⃁ 453Bn ▲ +2% YTD Total Liabilities	⃁ 348Bn ▲ +5% YTD Customer Deposits	⃁ 5.3Bn ▲ +4% YOY Net Income	16.0% ▼ -89bps YOY Return on Equity	19.4% Total CAR Strong Capitalization	81.0% 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**

Strategy 2030

Become KSA's most innovative bank, powering the Kingdom's growth

STRATEGIC PILLARS	**Strong shareholder value**	**Delighting customers & employees**	**Digital-first**	**Building for the future**	**Most trusted, resilient, and sustainable bank**
DEFINITION	Driving consistent, sustainable financial performance.	Creating meaningful experiences for customers and employees.	Leading innovation through advanced digital solutions.	Shaping long-term growth and transformation.	Ensuring stability, responsibility, and lasting impact.
FOCUS AREA	**Profitability**	**People**	**Innovation**	**Growth**	**Sustainability and Efficiency**
KPIS	ROE	NPS	% of digital transactions	# of New retail customers # of New MSME customers	ESG & Resilience Strategy

2Q 2026 Financial Performance

Financial Performance Highlights

Sustainable profitability driven by operating income growth and improved efficiencies

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

which was funded mostly by customers' deposits while NIBs share was lower

Total assets 2Q-26 — YTD **+2.7%**

Loans & advances, net 2Q-26 — YTD **+1.2%**

Deposits 2Q-26 — YTD **+5.0%**

NIBs Share (%) — 4Q 25: 47.2% — 2Q 26: 43.7%

Sustained growth in profitability driven by operating income growth

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

Net income 1H-26 — YoY **+3.5%**

ROAE (%) — 1H 25: 16.9% — 1H 26: 16.0%

NSCI 1H-26 — YoY **+4.3%**

NSCI Margin (%) — 1H 25: 2.99% — 1H 26: 2.81%

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

Asset quality remains strong through proactive management of NPLs, while CoR is relatively stable

CIR (%) — 1H 25: 30.0% — 1H 26: 29.2%

Expenses before Impairments 1H-26 — YoY **+1.1%**

CoR* (%) — 1H 25: 0.36% — 1H 26: 0.40%

NPL Ratio (%) — 2Q 25: 1.13% — 2Q 26: 0.88%

Strong and resilience liquidity position

with solid capitalization well above regulatory minima

LCR 2Q-26 **138.7%**

SAMA weighted LDR 2Q-26 **81.0%**

Tier 1 Ratio 2Q-26 **16.7%**

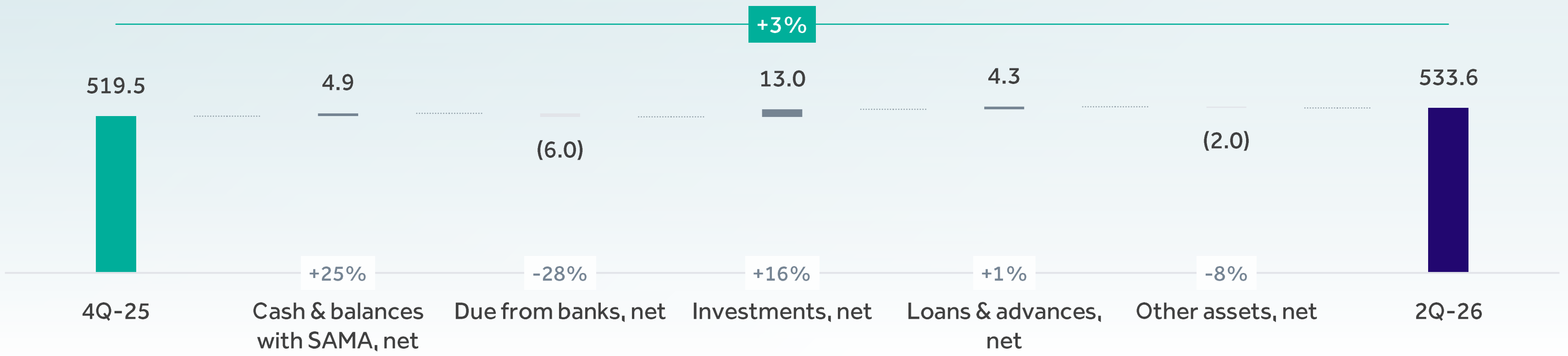
Total CAR 2Q-26 **19.4%**

*Cost of Credit Risk

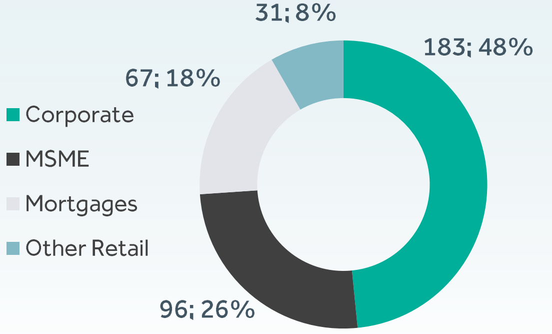
Assets and Financing

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

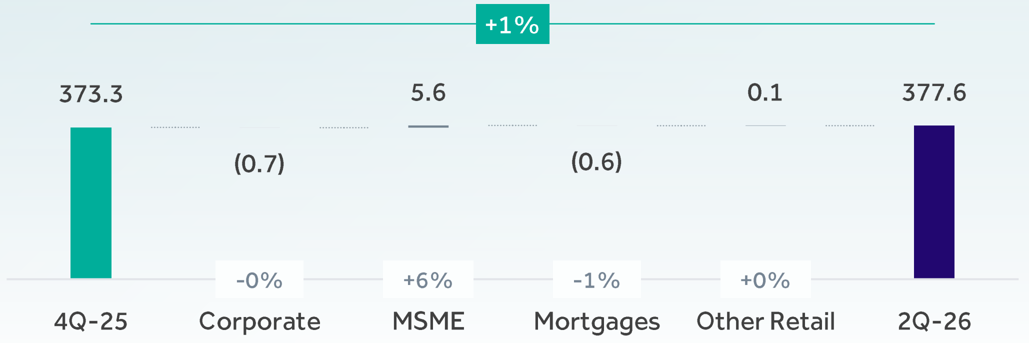
Total Assets Movement YTD (⃁bn)



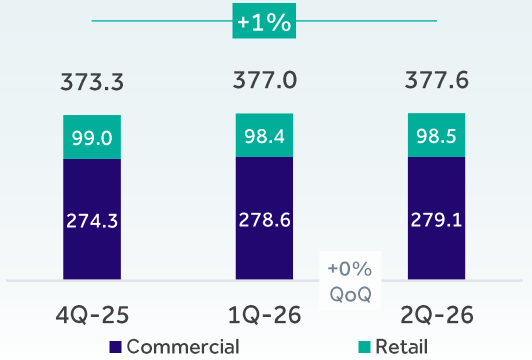
Loans & Advances, Net Composition 2Q-26 (⃁bn)



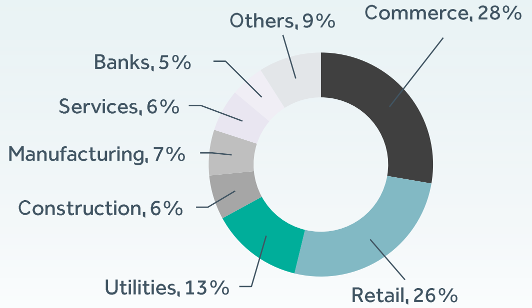
Loans & Advances, Net Movement YTD (⃁bn)



Loans, Net by Segment (⃁bn)



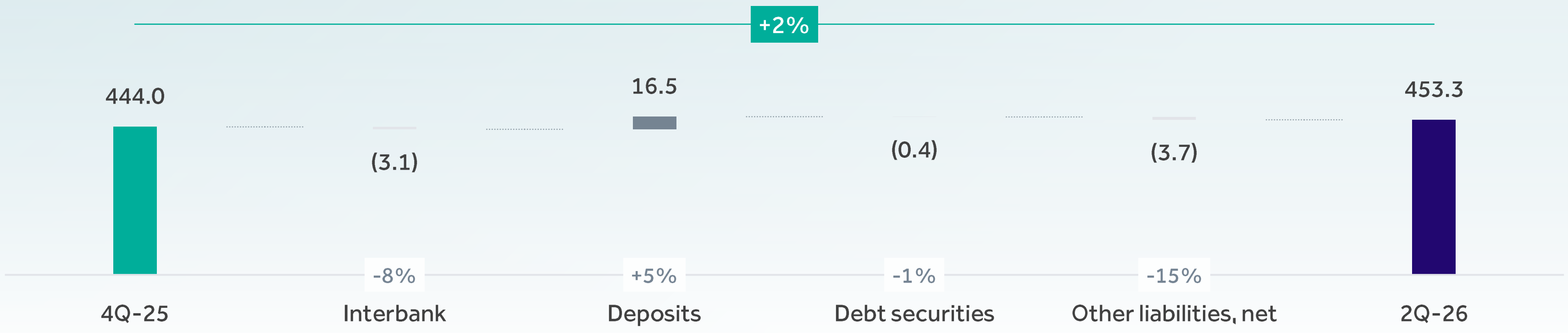
Loans & Advances, Net by Sector 2Q-26 (⃁bn)



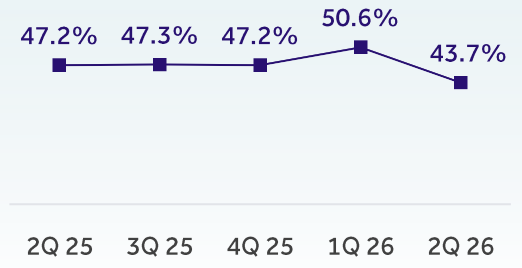
Liabilities, Funding and Liquidity

Customers' deposits continues to drive funding growth with liquidity position remains healthy and well ahead of regulatory requirements

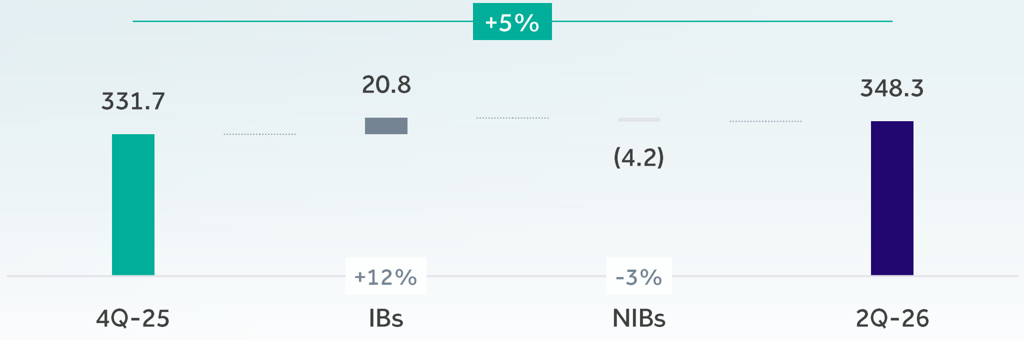
Total Liabilities Movement YTD (⃁bn)



NIBs % of Total Deposits (%)



Total Customers' Deposits Movement YTD (⃁bn)



NSFR
2Q-26
+2.8% YTD
112.0%

LCR
2Q-26
-8.1% YTD
138.7%

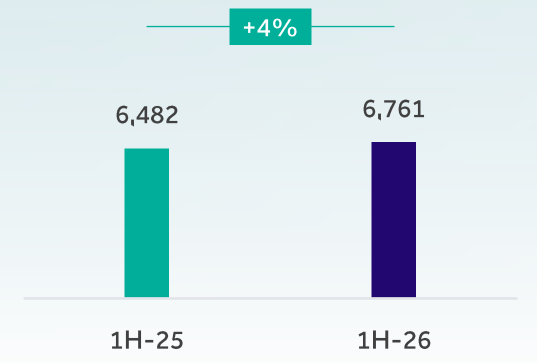
SAMA Weighted LDR
2Q-26
-0.9% YTD
81.0%

Headline LDR
2Q-26
-4.1% YTD
108.4%

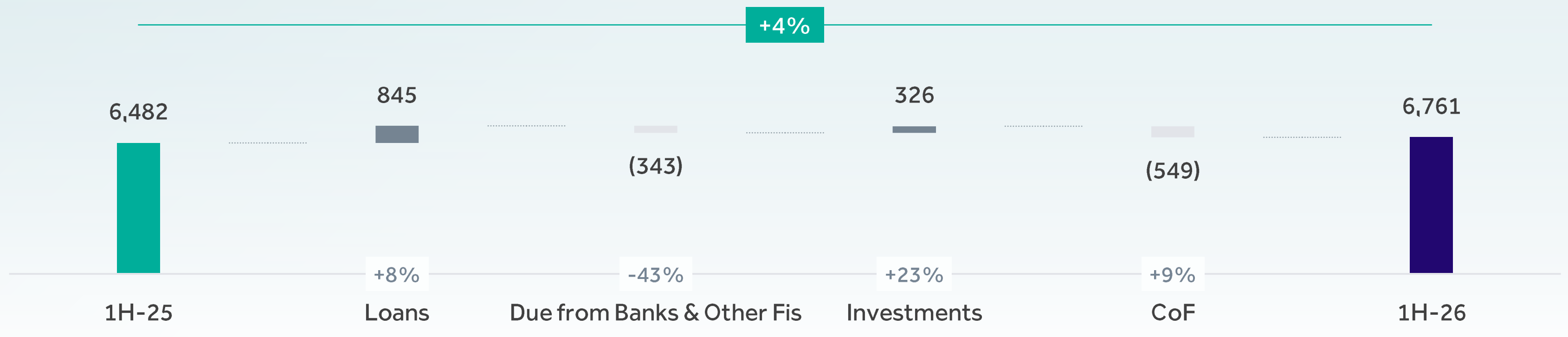
Net Special Commission Income & Margin

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

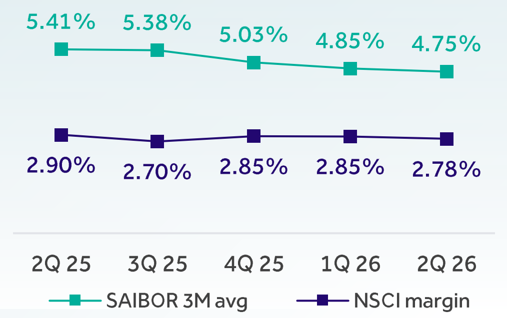
NSCI (⃁mn)



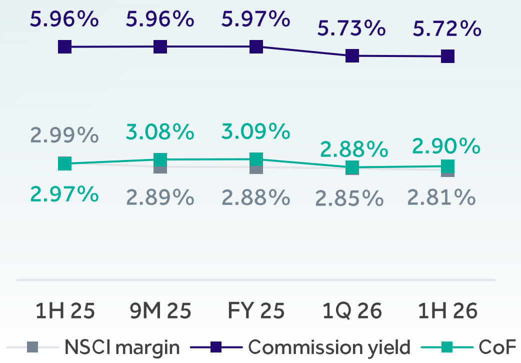
NSCI Movement YoY (⃁mn)



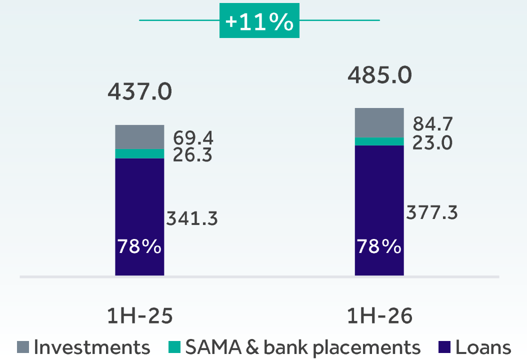
Quarterly NSCI Margin and SAIBOR Trend (%)



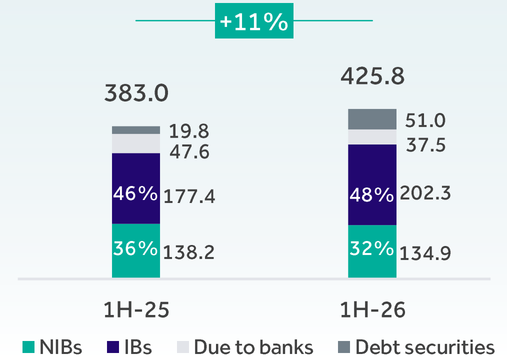
YTD NSCI margin (%)



Average Earning Assets (⃁bn)



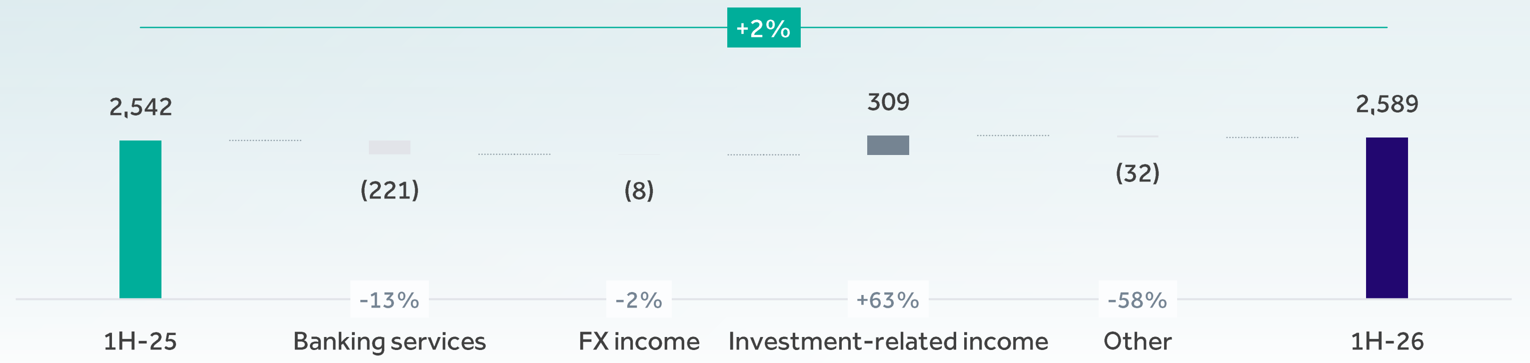
Average Bearing Liabilities (⃁bn)



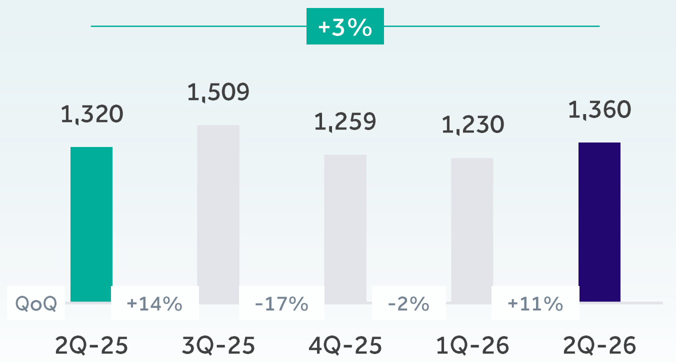
Fee & Other Income

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

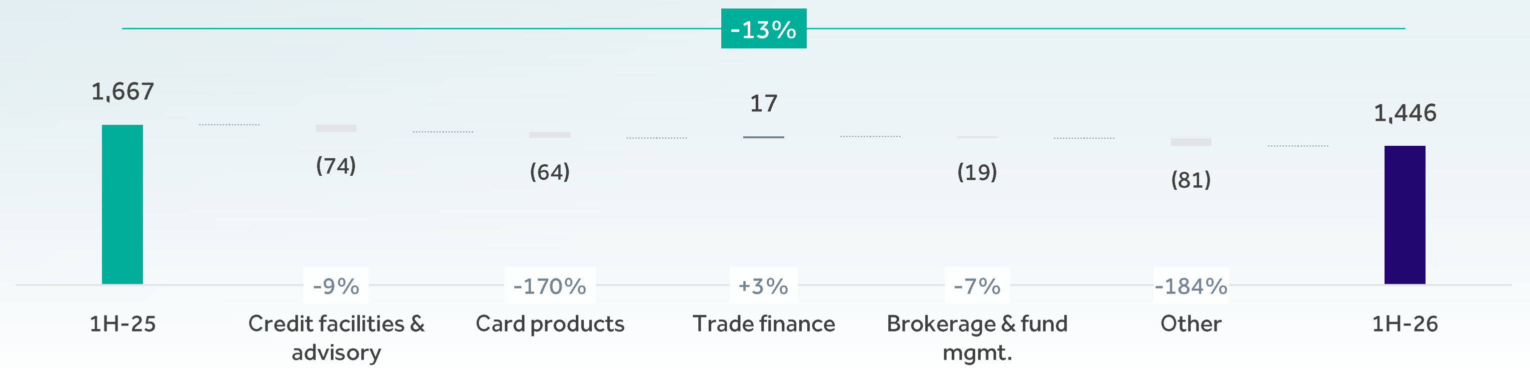
Fee & Other Income Movement YoY (⃁mn)



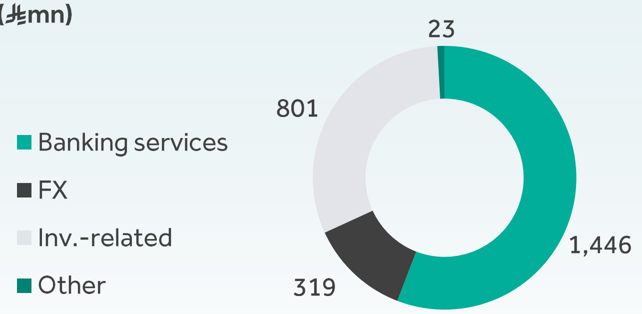
Quarterly Fee & Other Income (⃁mn)



Fee Income from Banking Services Movement YoY (⃁mn)



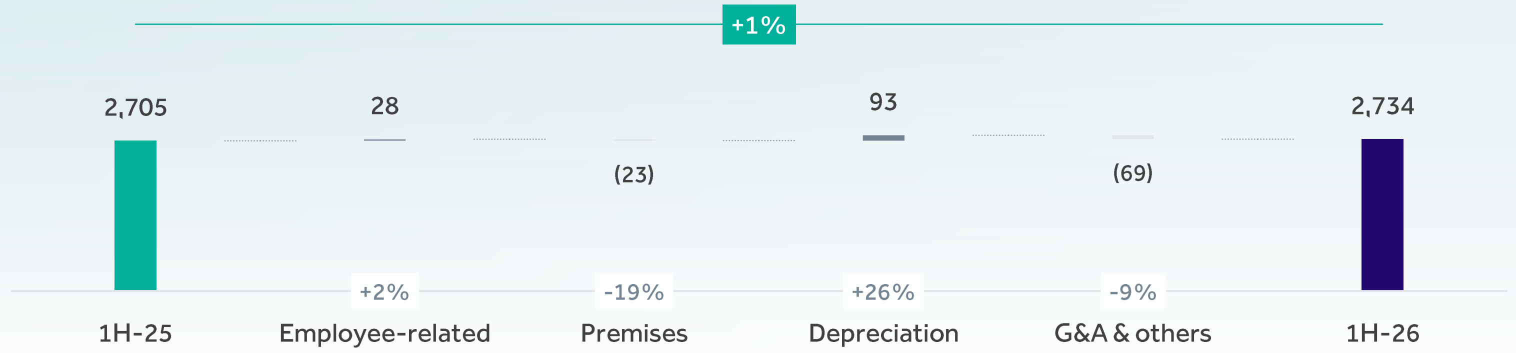
Fee & Other Income Composition, 1H-26 (⃁mn)



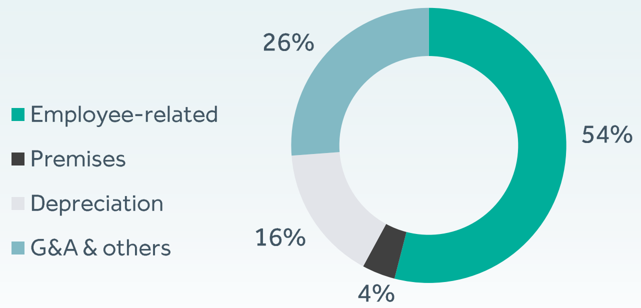
Operating Expenses and Efficiency

Cost discipline and improved efficiencies resulted in maintaining healthy positive jaws despite ongoing investments in people, infrastructure and digital capabilities

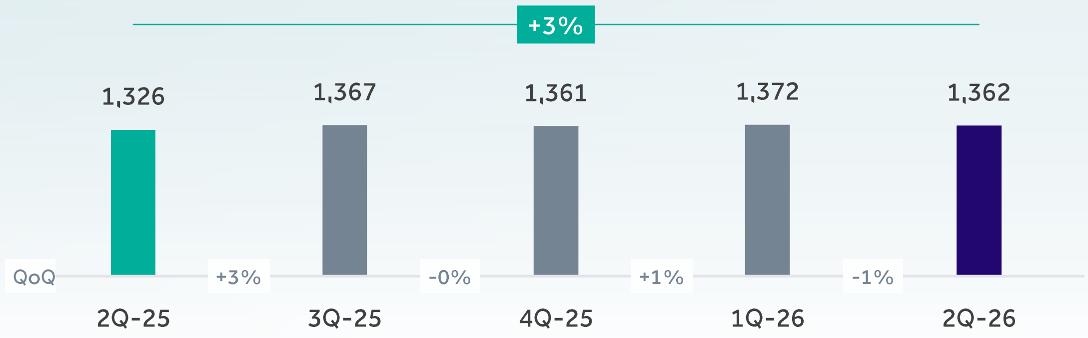
Expenses before Impairment Movement YoY (⃁mn)



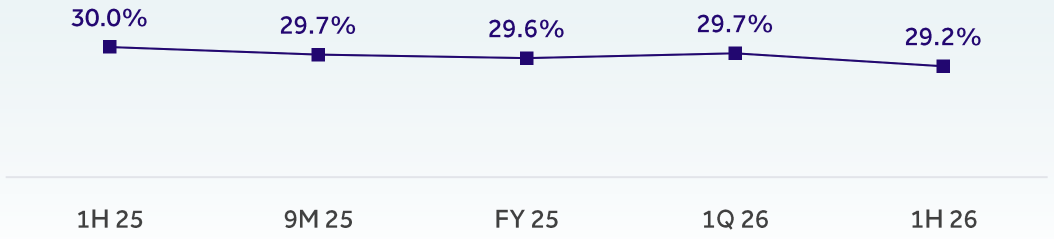
Expenses before Impairments Composition, 1Q-26 (%)



Quarterly Expenses before Impairment (⃁mn)



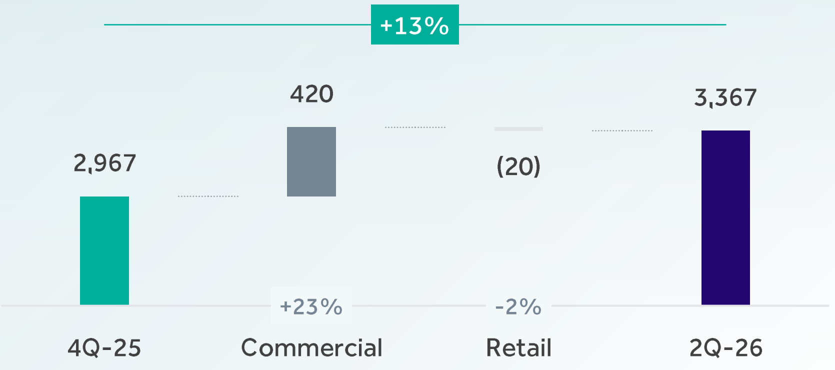
Cost to Income Ratio (%)



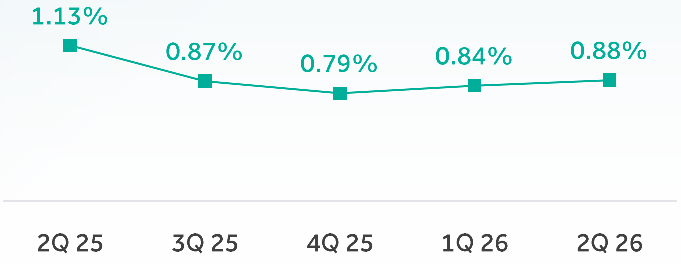
Impairment Charge and Cost of Risk

Proactive risk management and sound asset quality resulted in healthy NPLs, stable NPL coverage ratio and normalized cost of credit risk

NPL Movement by Sector YTD (⃁mn)



NPL Ratio (%)



NPL Coverage Ratio

2Q-26

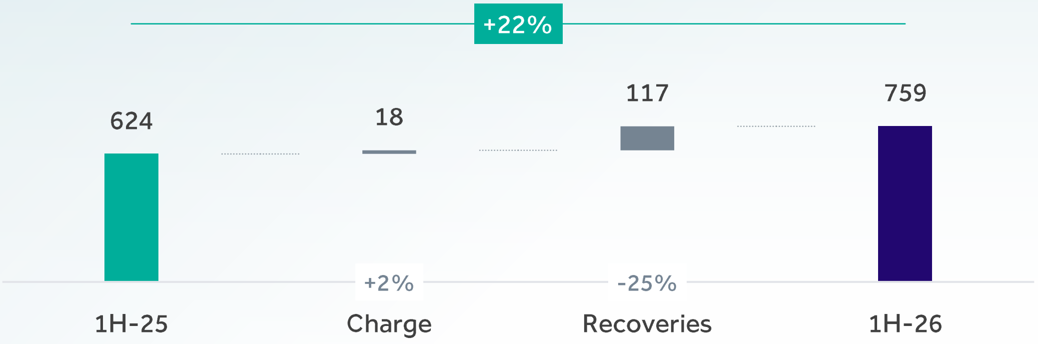
-0.9% YTD

149.2%

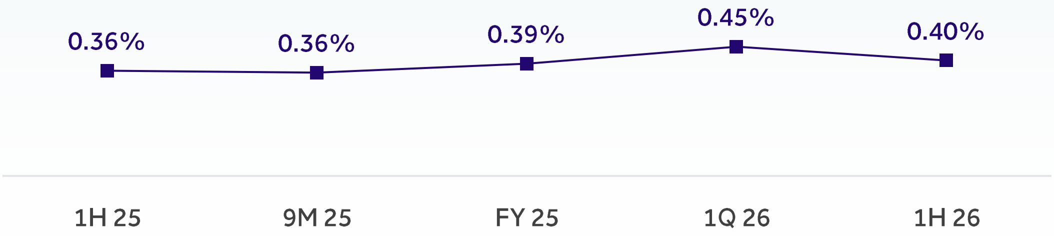
Stage-wise ECL on Gross Loans, 2Q-26, YTD

Stage 1	Stage 2	Stage 3
0.25%	8.6%	50.6%
▲ +0.01%	▼ -1.9%	▲ +0.6%

Impairments for Credit Losses Movement YoY (⃁mn)



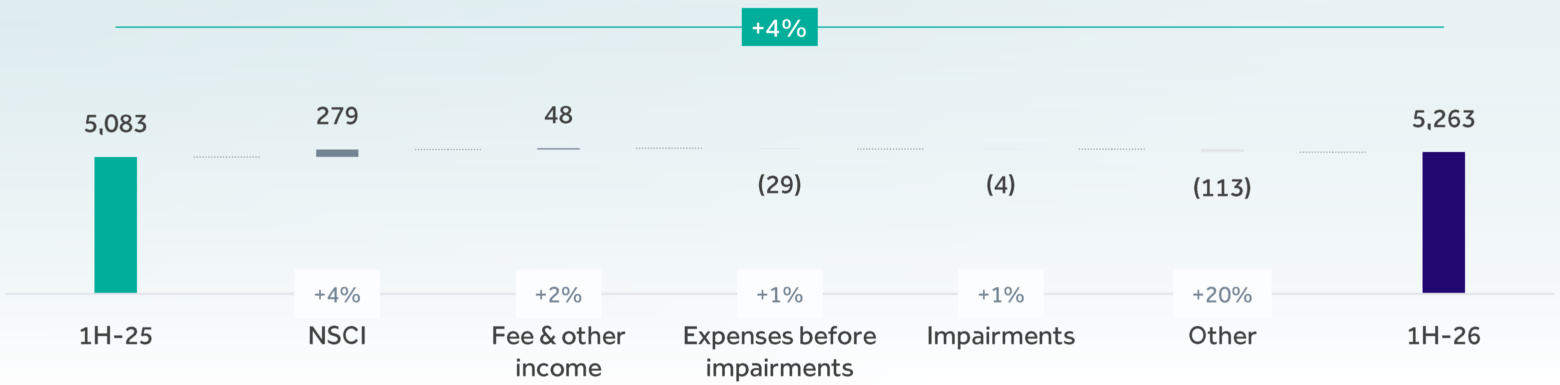
Cost of Credit Risk (%)



Net Income and Returns

Together these factors drove quality earnings growth

Net Income Movement YoY (⃁mn)



Total Operating Income

1H-26

+4% YoY

⃁ Million **9,350**

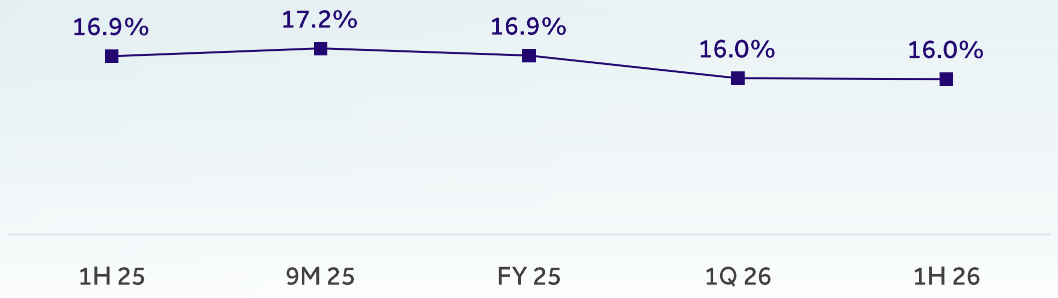
Net Operating Income Before Impairment Charge

1H-26

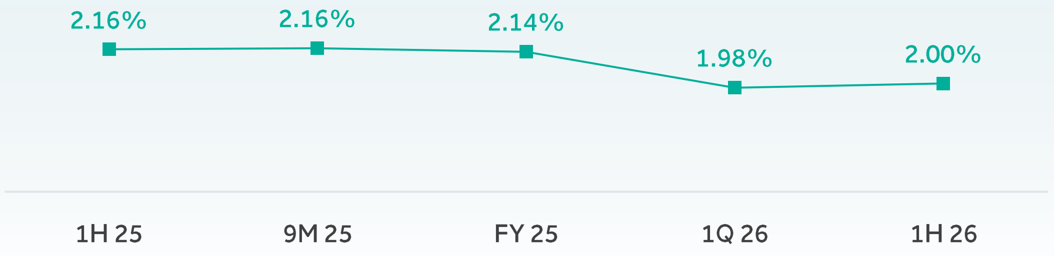
+5% YoY

⃁ Million **6,616**

ROAE (%)

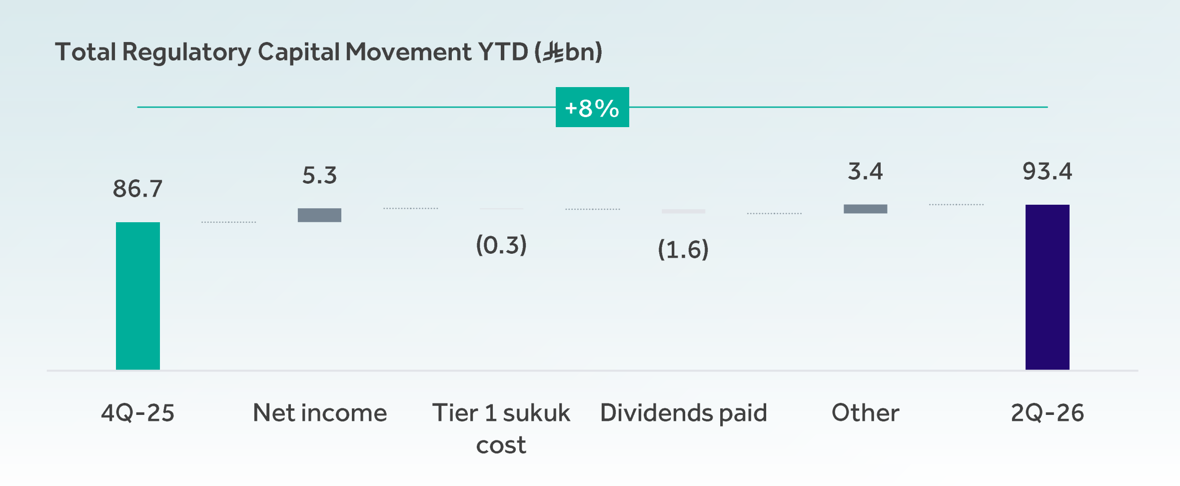


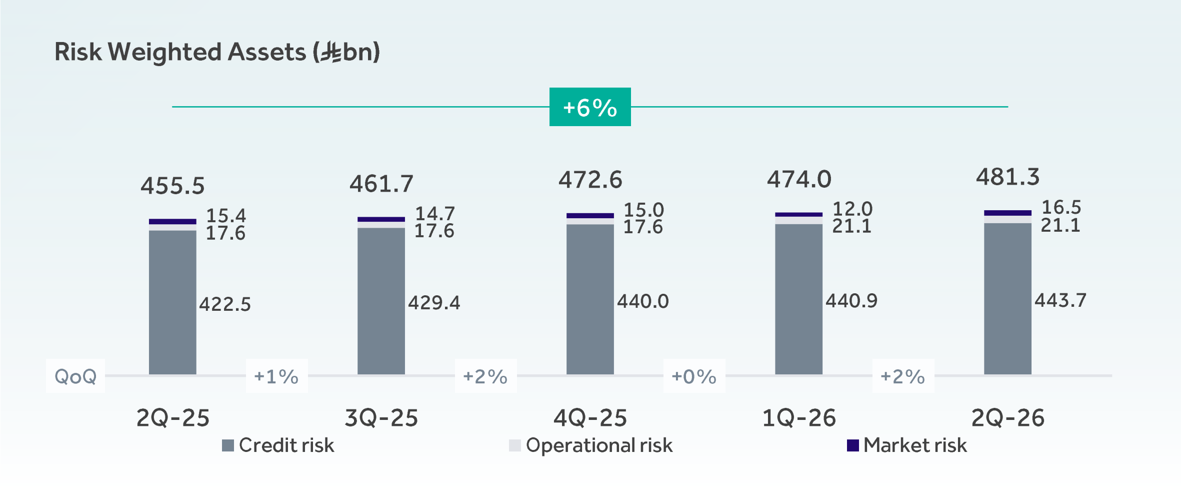
ROAA (%)

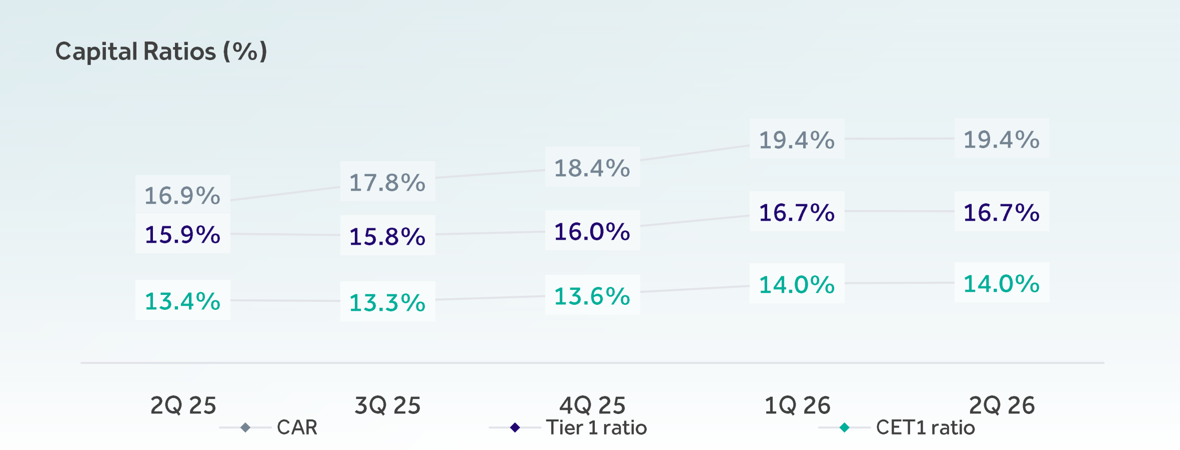


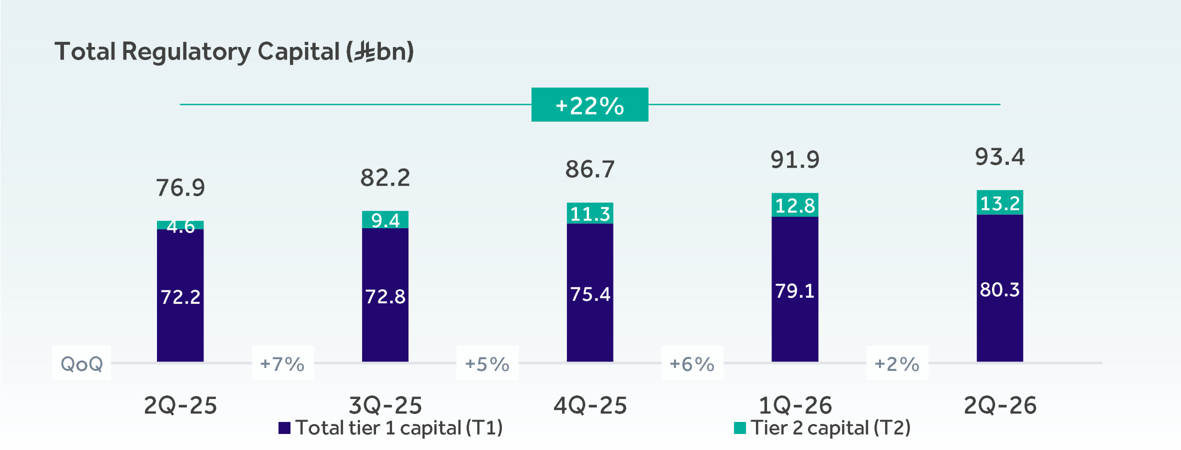
Capitalization

While capitalization remains healthy and well ahead of regulatory minima









Guidance Update

Reflecting near-term market dynamics, while long-term goals remain on track

		1H 2026	FY 2026 Guidance	Drivers
Balance Sheet	Loans, Net	⃁ 378bn *(1.2% YTD)*	**Mid to High Single Digit** (Revised from High Single Digit)	Healthy credit demand enables continued focus on selective and value-added growth
Profitability	Net Special Commission Income	⃁ 6.8bn *(4.3% YoY)*	**Mid to High Single Digit** (Revised from High Single Digit)	Asset mix and repricing efforts will support NSCI growth during the year
Profitability	Cost to Income	29.2%	**Below 30.0%**	Cost discipline will continue despite ongoing investments in people, infrastructure and digital capabilities
Profitability	Return on Equity	16.0%	**Above 15.75%** (Revised from Above 16%)	Sustained ROAE supported by top line growth and improved efficiencies
Asset Quality	Cost of Credit Risk	40bps	**35bps – 45bps** (Revised from 30bps – 40bps)	Prudent and proactive risk management while continuing to focus on recoveries to support cost of credit risk
Capital	Tier 1 Capital Ratio	16.7%	**Above 17.5%** (Revised from Above 15%)	Reflecting disciplined capital management, sustained internal capital generation and a calibrated balance sheet and capital position

2030 ROE Aspiration: High Teens

Q&A

Appendix

ESG Highlights

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	The target of ⃁ 20bn by 2030 has been accomplished in 2025 ahead of schedule. A new target of ⃁ **60bn** of sustainable finance has been set for 2030.
Successful publication of Transition Finance Framework (TFF) and TFF Second Party Opinion by Moody's	The current eligible sustainable finance portfolio (incl. retail assets) has surpassed ⃁ 42bn.

Successful Publication of 2025 Sustainable Finance Allocation & Impact Report

Tree planting Bukra Nursery

Q2 2026	290,000 Trees

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.
2026 Update	62% employees completed the trainings by Jun.

Increase women leadership representation and diversity / inclusion initiatives

2027 Target	35-40% women in workforce. 20-30% women in leadership.
2026 Update	29.9% women in workforce 16%* women in leadership

* The Bank has expanded the definition for leadership roles considered under this KPI.

Al- Hajj initiative

Riyad Bank's Al- Hajj campaign delivered a range of impactful initiatives supporting vulnerable groups across Saudi Arabia, including Pilgrims, widows, and social security beneficiaries. The campaign included campaigns for people with disabilities and productive families' Kiosks.

Reached **620+** beneficiaries across Saudi Arabia.

Blood donation

During Q2 2026, Riyad Bank organized a blood donation campaign at Four regions across the kingdom of Saudi Arabia , in collaboration with Damy Association, 10 to 23, aiming to support blood banks in Makkah during the Al-Hajj season and raise awareness

Social impact	• Number of Doners: 1,610 • Total Volume collected: 724,500 ml • **5,460 lives saved** • Volunteers: 110

Rowad Bukra Program

Riyad Bank launched the Rowad Bukra Program in Riyadh and Hail to prepare Saudi university students for the workforce through leadership development and mentorship in collaboration with Keyss Impact.

Governance

Integrate sustainability in Governance and Board (create sustainability committee)

3 tier level governance	• Board Sustainability Committee • Executive Sustainability Strategy Committee • Sustainability Strategy, Sustainable Finance, and Corporate Social Responsibility Working Groups

Sustainability policies

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

ESG risk management frameworks and policies

2027 Target	Develop ESG risk management frameworks and policies
2026 Update	Phase 1: Capacity building – completed; Phase 2: implementation phase – underway • The ESG & climate risk policy has been approved by the BoD. • Sector exclusions have been embedded into the Corporate Credit Risk Business and Risk Acceptance Criteria. Excluded sectors are: thermal coal/coal-fired power plants; palm oil; alcohol production, distribution and sale; gambling operations; arctic drilling.

Disclose in line with best practices and standards

2027 Target	Align ISSB disclosures.
2026 Update	The Bank has published its 2025 Sustainability Report achieving over 65% alignment with ISSB standards.

Engage with regulator and industry to shape Sustainability practices in the region

2025 Target	Join four industry partnerships
2026 Update	• Riyad Bank is a signatory to UNGC, UN PRB, PCAF, CDP and LMA. • Riyad Bank published its first Principles for Responsible Banking progress statement. • 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.

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)

2026 Awards

The Digital Banker	• Best Institution for Sustainable Finance – KSA • Best Wholesale / Transaction Bank for Sustainable Finance – KSA • Outstanding Net-Zero Transition Strategy
International Finance	• Best Green Initiative – Banking, KSA • Best CSR & Community Impact Initiatives

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 (KAFD)
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

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2Q 2026 Financials

2025 Annual Report

2025 Sustainability Report

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