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# Earnings Presentation

## 2Q 2025



# 1H 2025 Performance Highlights

Solid balance sheet growth

ﷲ 491Bn

+9% YTD



Total Assets

ﷲ 355Bn

+11% YTD



Loans, Net

ﷲ 317Bn

+3% YTD



Customer Deposits

ﷲ 418Bn

+9% YTD



Total Liabilities

Sustainable profitability

ﷲ 9Bn

+12% YOY



Operating Income, net

30.0%

-1.8ppts YOY



Cost to Income Ratio

ﷲ 5.1Bn

+15% YOY



Net Income

17.0%

+90bps YOY



Return on Equity

Healthy & resilient financial position

1.13%

NPL Ratio



Proactive  
NPL Management

135.4%

NPL Coverage Ratio



Healthy  
Coverage

16.9%

Total CAR



Strong  
Capitalization

85.3%

SAMA weighted LDR



Comfortable  
Liquidity



# Strategy Update












# Our ambition is to be the best Bank in KSA

Strategic Pillars	Most Profitable 	Most Efficient 	Bank of Choice 	Most Innovative & Digitally Enabled 
Definition	Sustainable profit growth and returns to shareholders	Highest return on spend and operational excellence	Best bank for customer, employees and society	Most innovative and digitally enabled bank
Focus Area	Profitability	Cost Efficiency	Customer	Digital
	Growth	Operational Efficiency	People	Innovation
			ESG	
KPIs	ROE Profit growth Total Shareholders return	Cost to income Time to cash	NPS* People Index** Brand Value	Digital Maturity Index



# Strong progress across strategic pillars driving sustained business growth and paving the way for future success

Strategic Endeavors	Description	Strategic Pillars Alignment
1 Cross-Sell at Scale	The bank’s cross-sell efforts is progressing with strong momentum, underpinned by integrated product offerings, tighter collaboration across business units, and a revamped operating model. These efforts are deepening client relationships, and are unlocking new revenue streams that deliver measurable contribution to sustainable growth and improved profitability.	<div> Most Profitable</div> <div> Most Efficient</div> <div> Bank of Choice</div>
2 Expanding Credit Card Offerings	Riyad Bank continues to enhance its credit card portfolio by developing distinctive value propositions for different segments. Building on the successful rollout of cards such as Al Fursan, Al Hilal and Multi-Currency, the bank recently launched its MSME banking credit card “NMOO”. Additional targeted offerings are underway, addressing the evolving needs of affluent, youth and mass segments.	<div> Most Profitable</div> <div> Bank of Choice</div>
3 Largest Financing Portfolio to Support Environmental Sector	In partnership with the Environmental Fund, Riyad Bank has launched the “Naseem” program, the largest financing initiative designed to support and fund environmental projects in the Kingdom. With a financing portfolio of up to \$1 Bn, this initiative aims to support projects that have a positive environmental impact and that enhance environmental performance across various sectors.	<div> Most Profitable</div> <div> Bank of Choice</div>

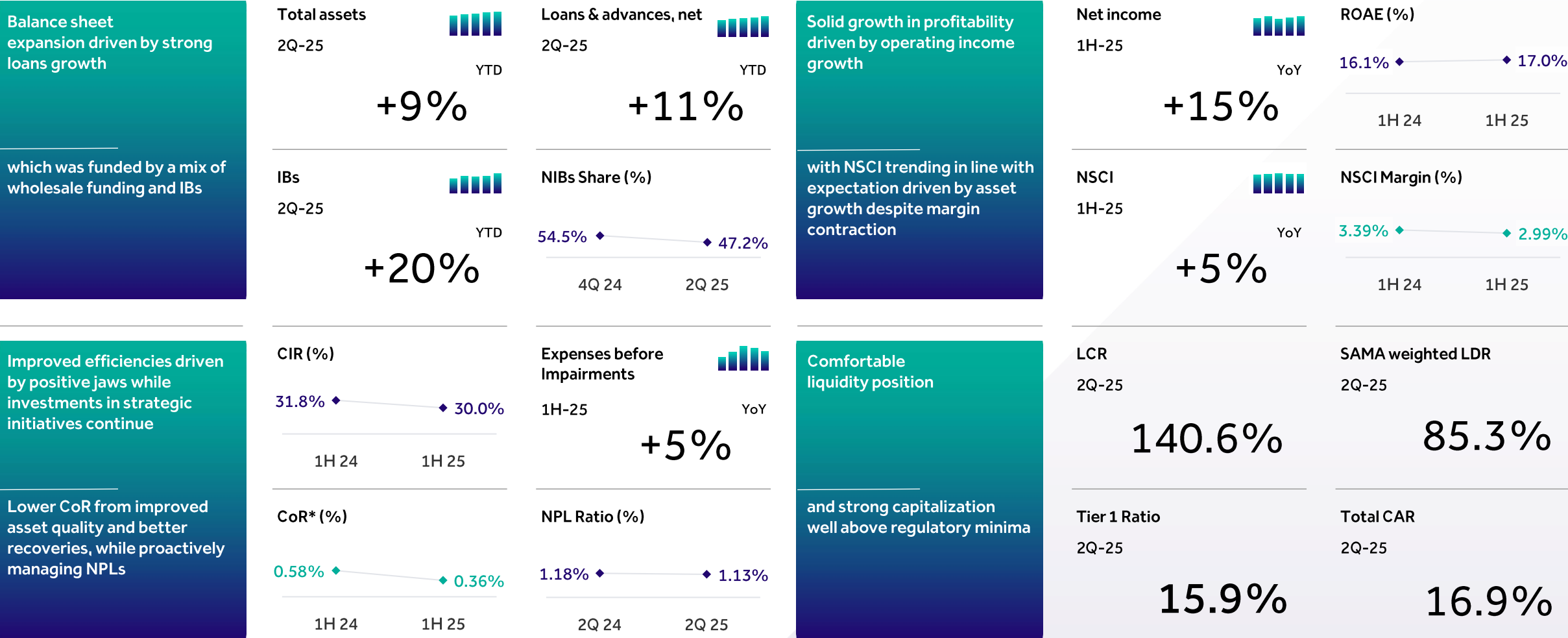


# ■ 2Q 2025 Financial Performance





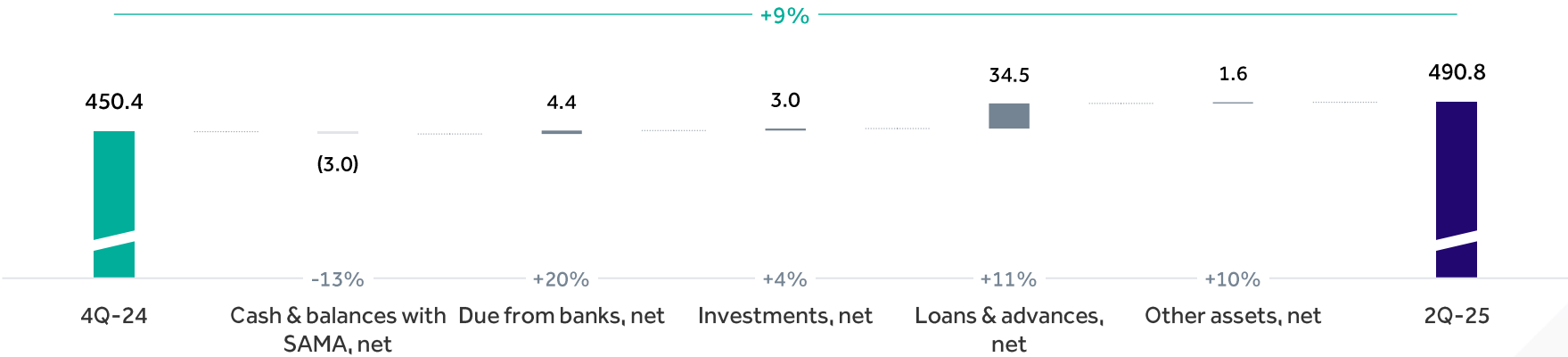
# Strong growth in profitability boosted by operating income growth, improved efficiencies and normalized cost of credit risk



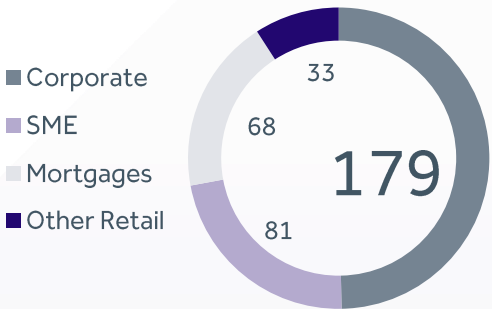


# Solid balance sheet expansion primarily fueled by a robust growth in loans, investments and interbank placements

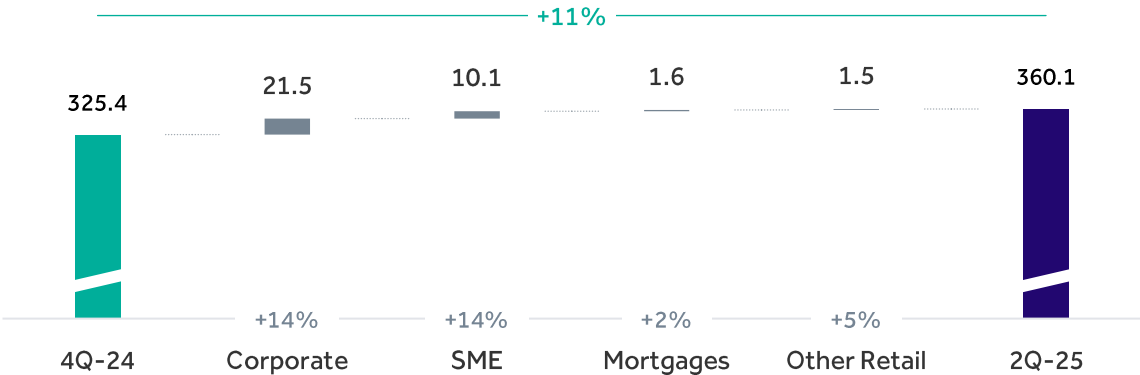
Total Assets Movement YTD (ﷲbn)



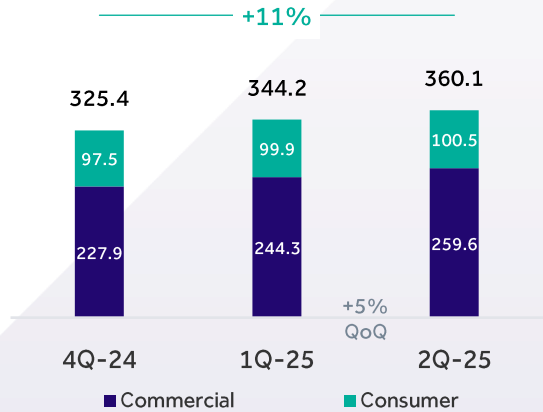
Loans & Advances, Gross Composition 2Q-25 (ﷲbn)



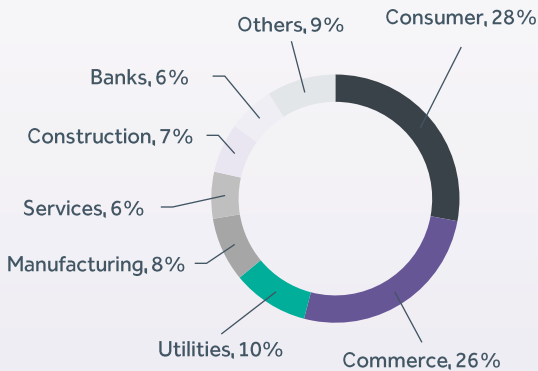
Gross Loans Movement YTD (ﷲbn)



Gross Loans by Segment (ﷲbn)



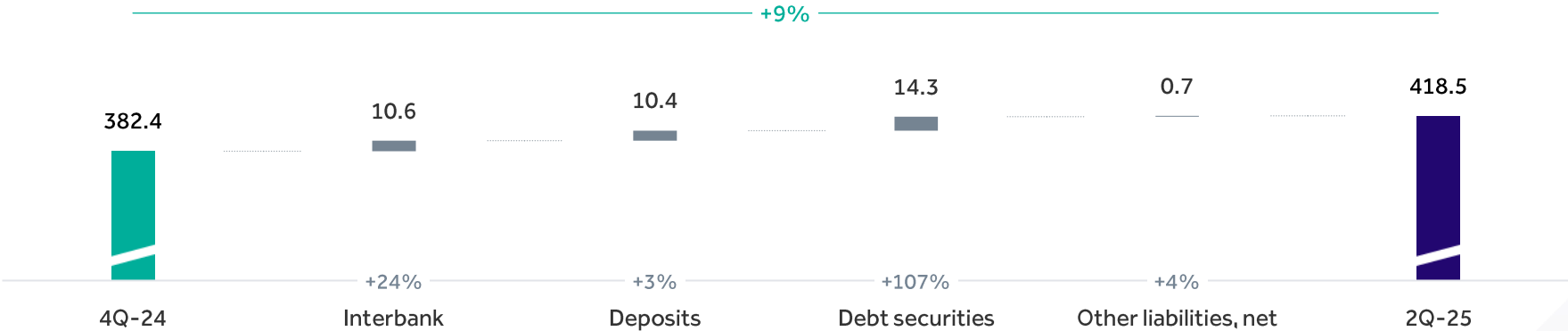
Loans & Advances, Net by Sector 2Q-25 (ﷲbn)



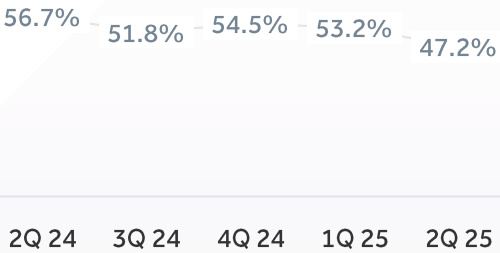


# While continuing to diversity the funding sources through customer deposits and wholesale funding to support the overall liquidity position

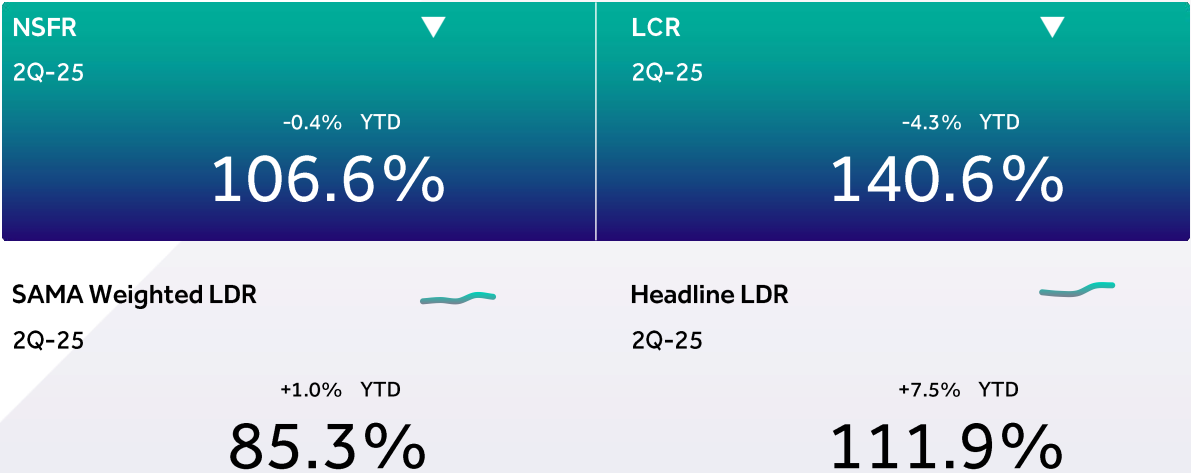
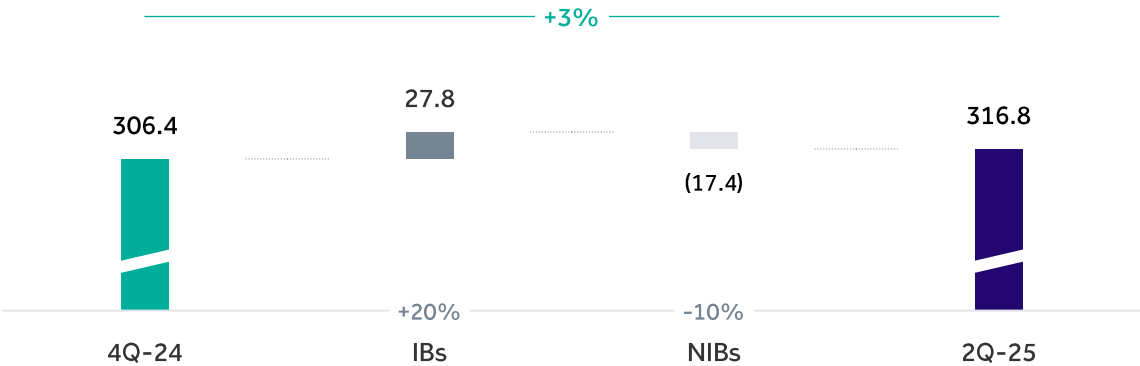
Total Liabilities Movement YTD (AEDbn)



NIBs % of Total Deposits (%)

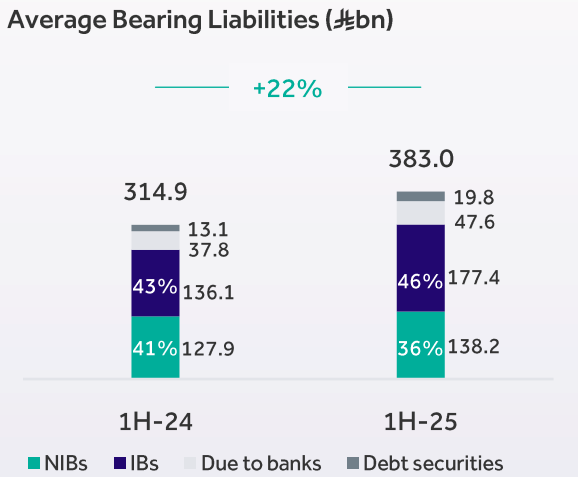
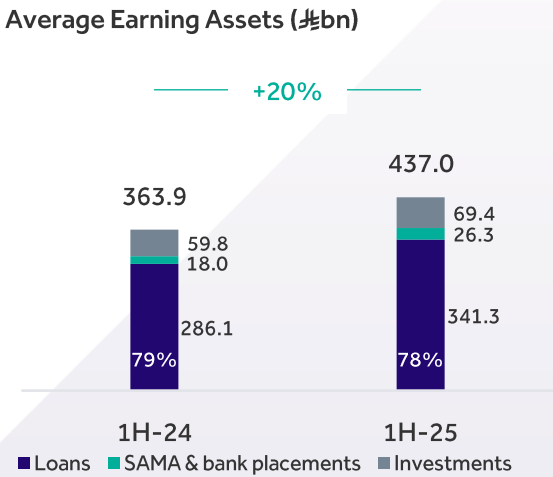
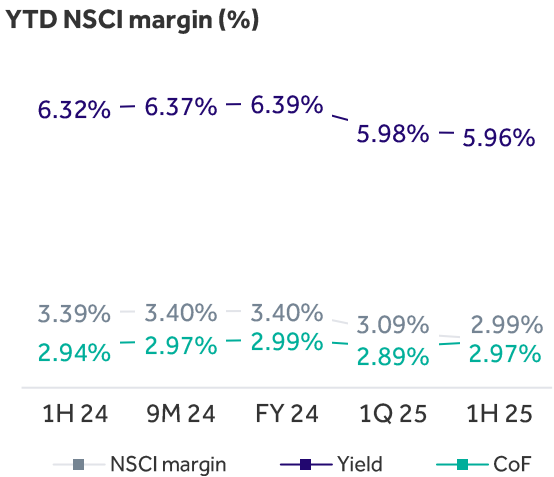
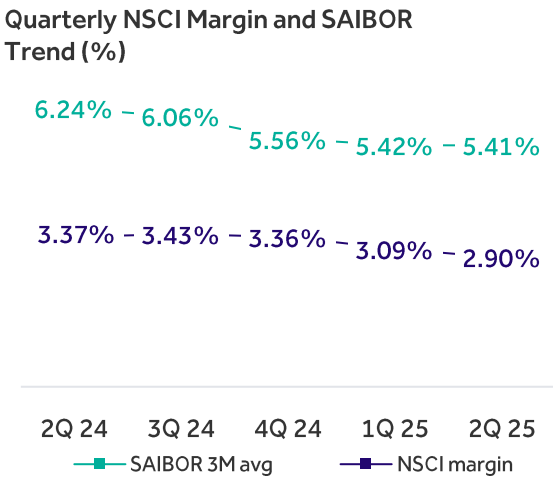
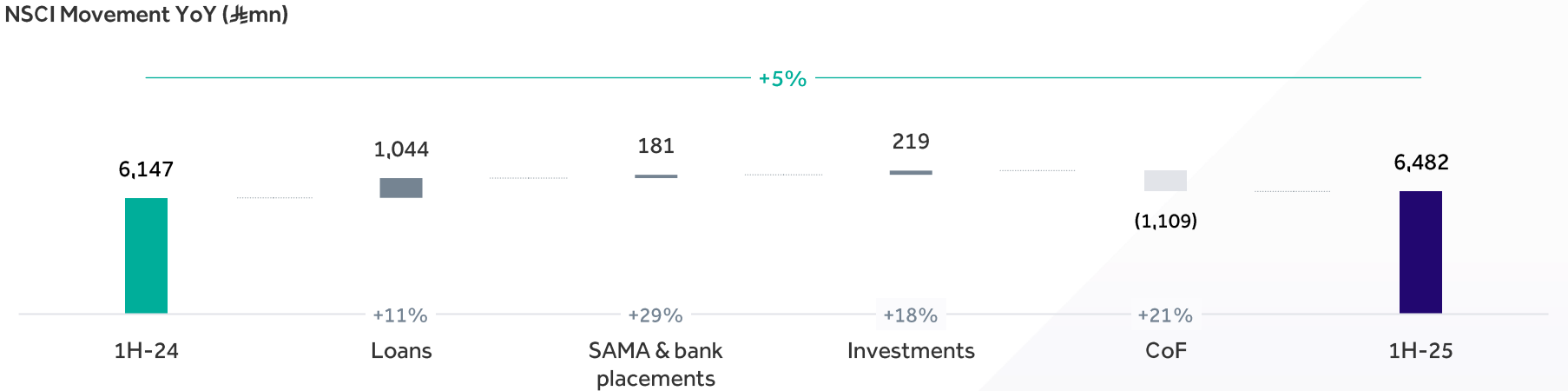
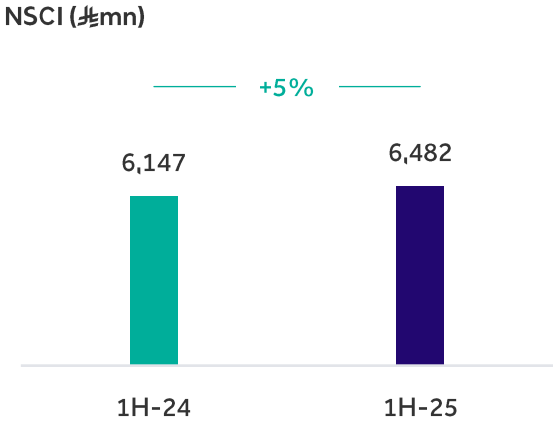


Total Customers' Deposits Movement YTD (AEDbn)



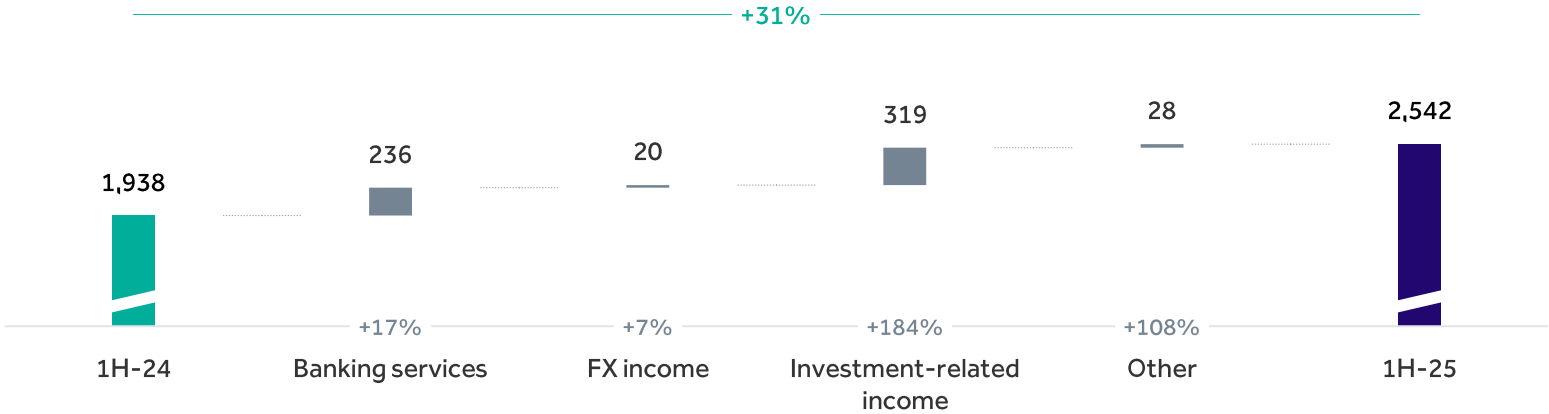


# NSCI demonstrates a steady growth, propelled by increased volume and effective cost of funds management

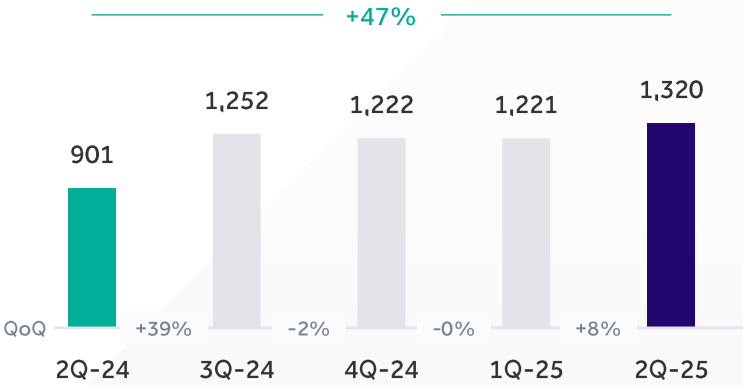


# The momentum in fee & other income continues with a strong growth across all lines driven by strategic focus on cross-sell activities

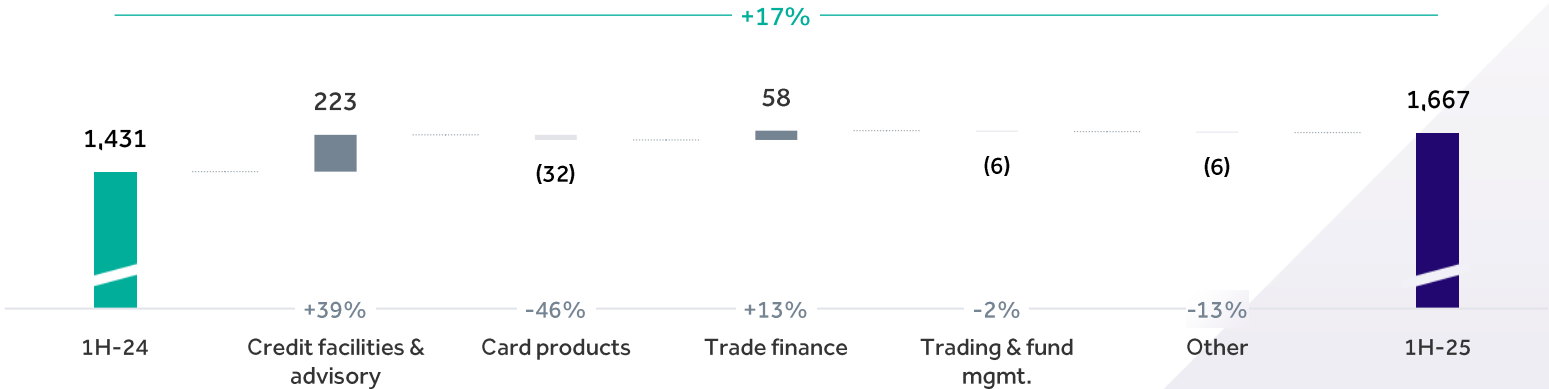
Fee & Other Income Movement YoY (€mn)



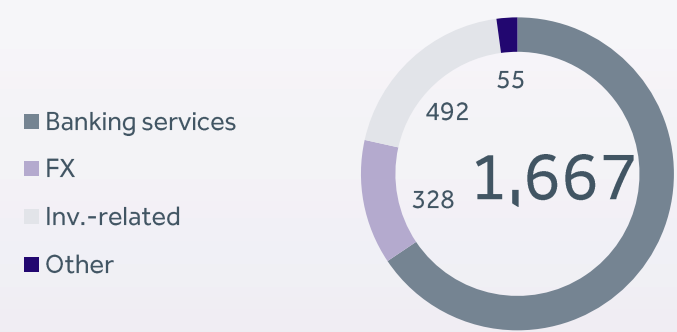
Quarterly Fee & Other Income (€mn)



Fee Income from Banking Services Movement YoY (€mn)



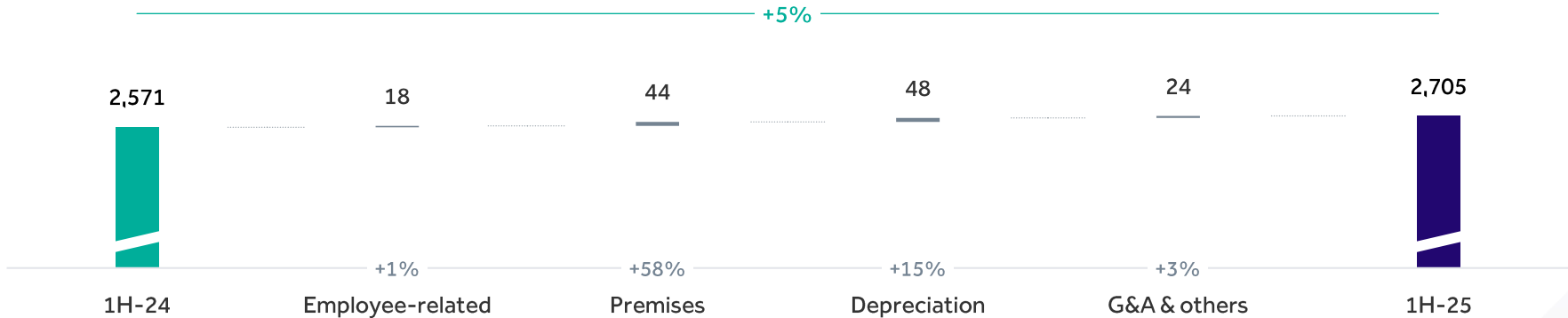
Fee & Other Income Composition, 1H-25 (€mn)



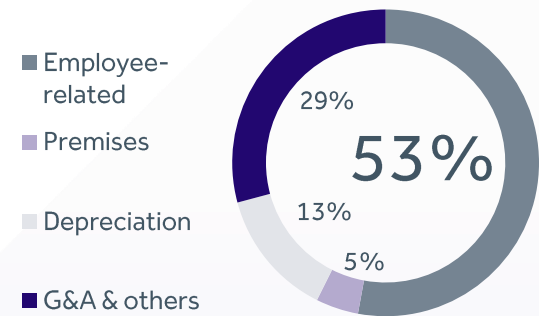


# Positive jaws improved cost efficiency despite ongoing investments in people, infrastructure, digital capabilities, and strategic initiatives

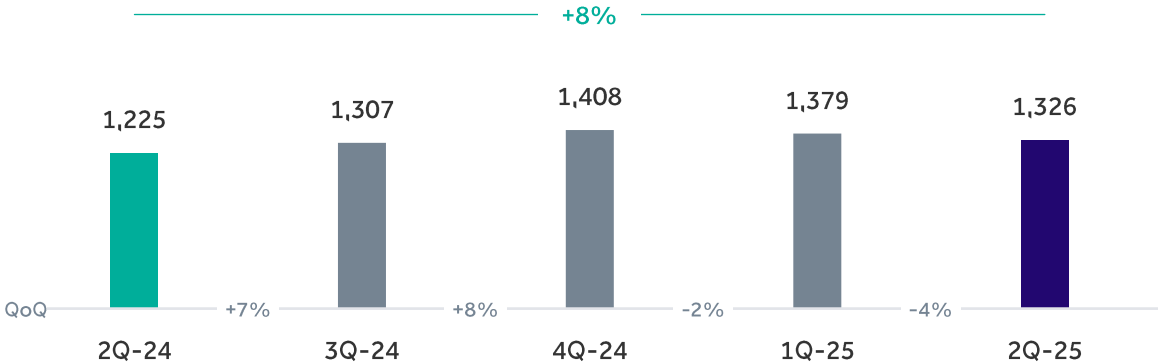
Expenses before Impairment Movement YoY (฿mn)



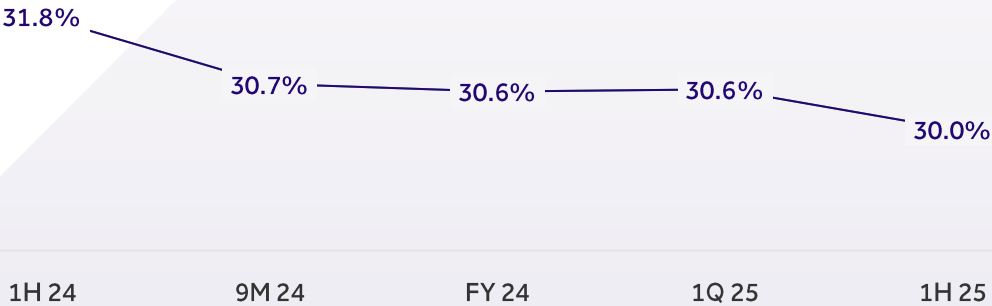
Expenses before Impairments Composition, 1H-25 (%)



Quarterly Expenses before Impairment (฿mn)

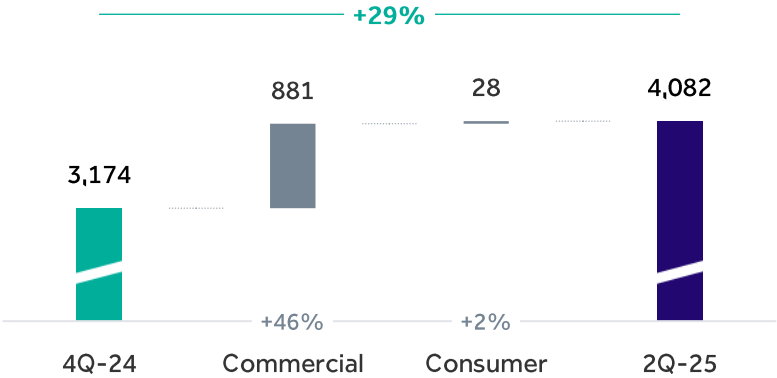


Cost to Income Ratio (%)

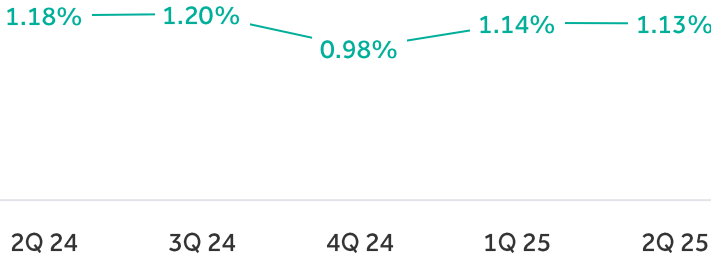


# Strong recoveries coupled with proactive risk management and sound asset quality resulted in lower cost of credit risk

NPL Movement by Sector YTD (₹mn)



NPL Ratio (%)



NPL Coverage Ratio 2Q-25

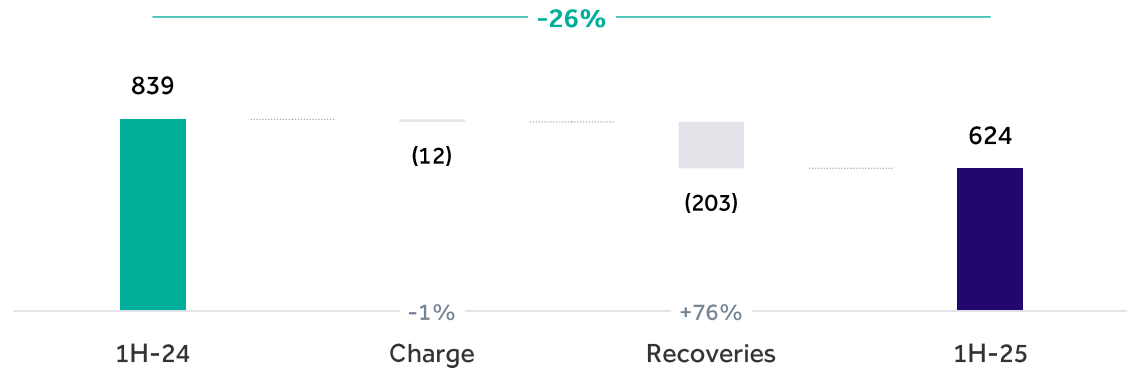
-31.6% YTD

135.4%

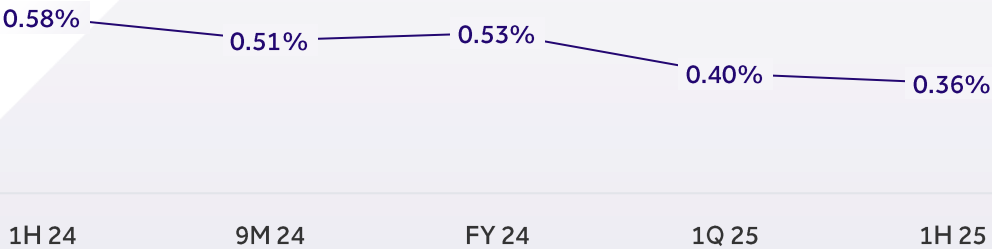
Stage-wise ECL on Gross Loans, 2Q-25, YTD

Stage 1	Stage 2	Stage 3
0.25%	10.7%	57.3%
▼	▼	▲
-0.07%	-6.3%	+7.0%

Impairments for Credit Losses Movement YoY (₹mn)

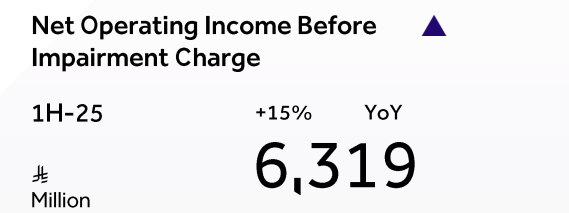
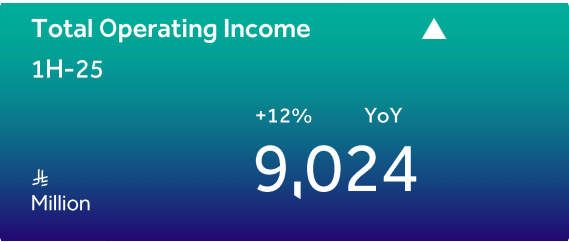
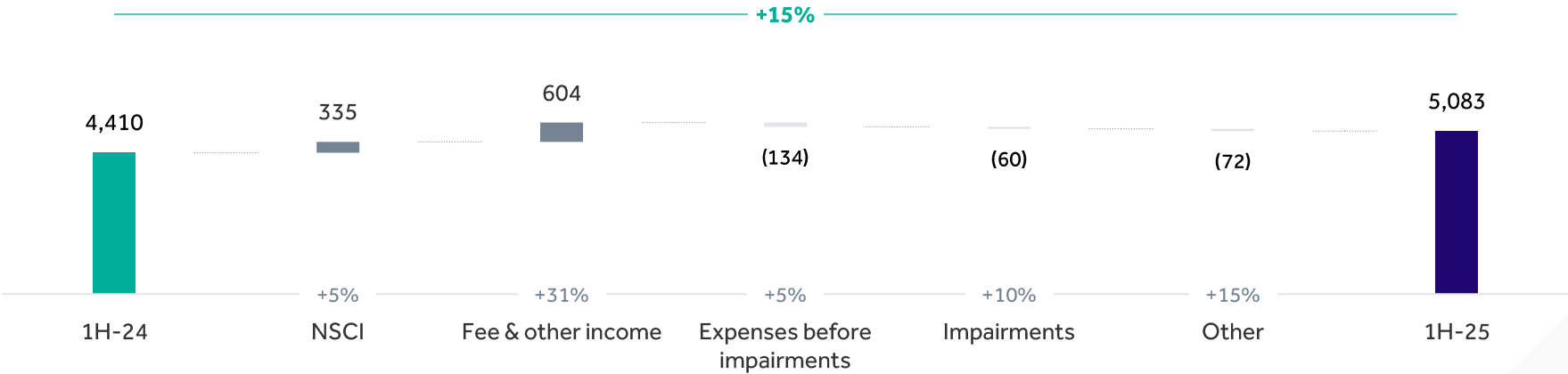


Cost of Credit Risk (%)

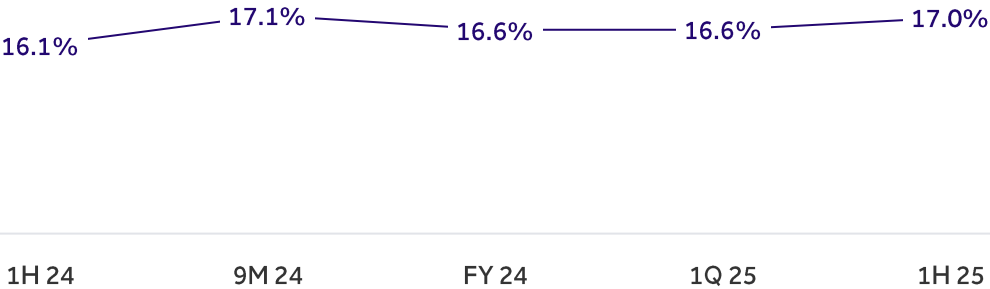


# Together these factors drove the outstanding growth in profitability

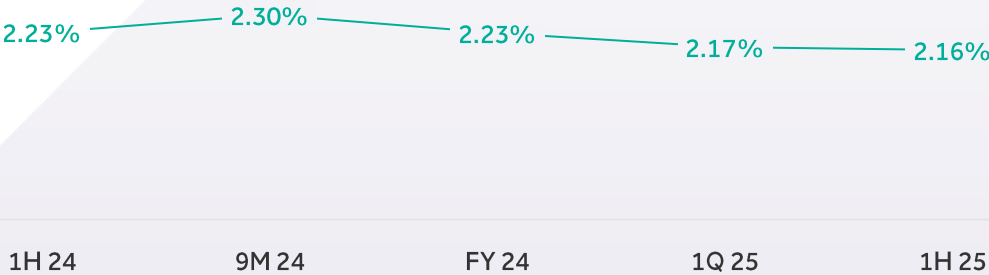
Net Income Movement YoY (฿mn)



ROAE (%)



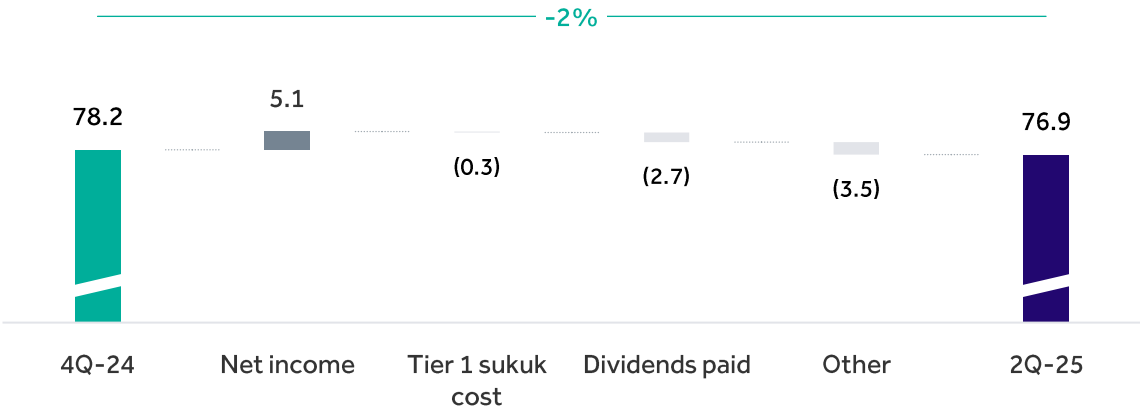
ROAA (%)





# While capitalization remains healthy and well ahead of regulatory minima

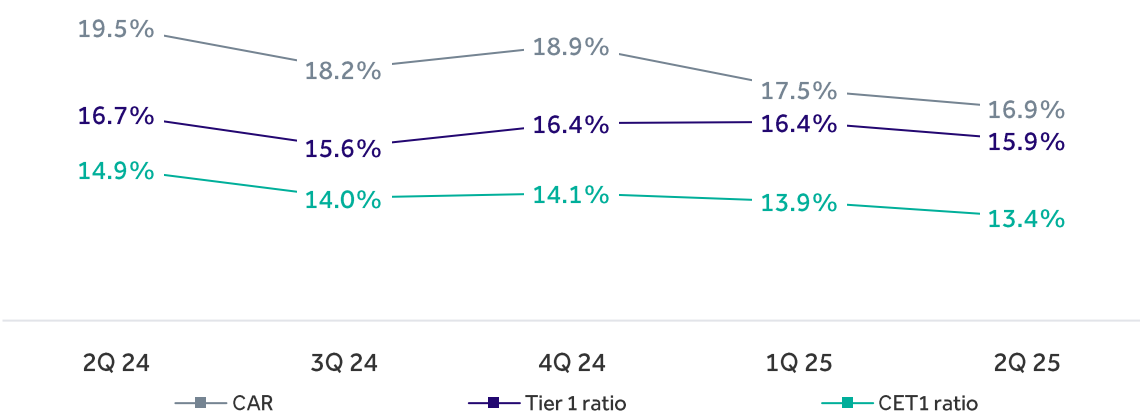
Total Regulatory Capital Movement YTD (฿bn)



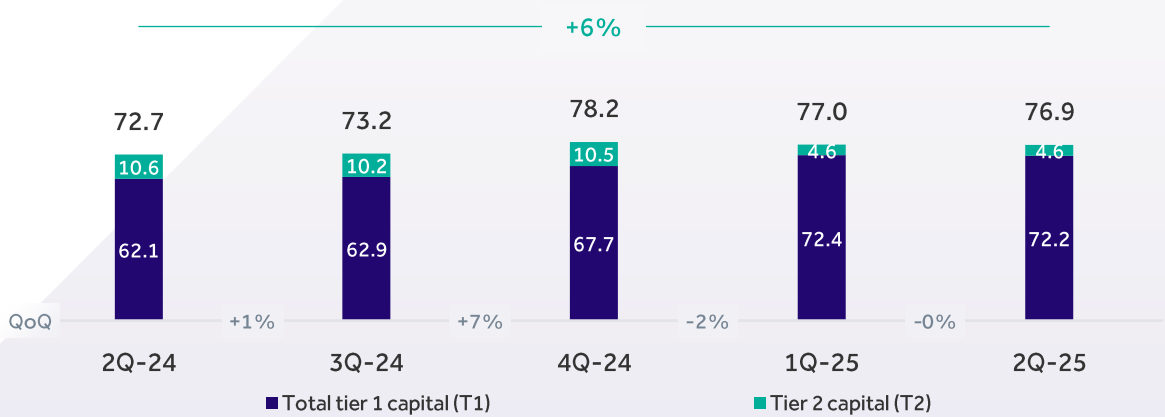
Risk Weighted Assets (฿bn)



Capital Ratios (%)



Total Regulatory Capital (฿bn)





# The momentum in strategic execution fuels an optimistic outlook for 2025 with all KPIs within or ahead of expectations

		1H 2025 Actual	FY 2025 Revised Guidance	Drivers
Balance Sheet	Loans, Net	₪ 355bn (11% YTD)	Mid Teens <i>(Revised from Low Double Digits)</i>	Strong credit demand expected to continue from corporate and SMEs driven by positive economic outlook while retail will be driven by mortgages
	Net Special Commission Income	₪ 6.5bn (5% YoY)	Mid Single Digit	Asset mix and volume growth will compensate pressure on margins
Profitability	Cost to Income	30.0%	Below 30.5%	Cost discipline will continue despite ongoing investments in digital, our people and systems to achieve strategic aspirations
	Return on Equity	17.0%	Above 17%	Improved ROAE driven by top line growth, efficiencies and normalized cost of risk
Asset Quality	Cost of Credit Risk	36bps	30bps – 40bps	Strong financial position and resilient credit environment will support cost of risk normalization
Capital	Tier 1 Capital Ratio	15.9%	Above 15% <i>(Revised from Above 16%)</i>	Healthy capitalization driven by efficient capital management and internal capital generation





# Q&A





# ■ Appendix





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## Riyad Bank Head Office



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[2024 Annual Report](#)



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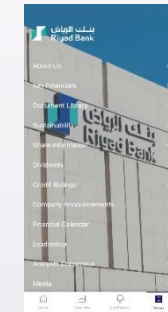


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