

Investor Presentation 4Q 2025

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Riyad Bank Profile



Summary Profile

Riyad Bank is the third largest bank in Saudi Arabia

Our Vision

To be the most innovative & trusted financial solutions partner

Our Employees

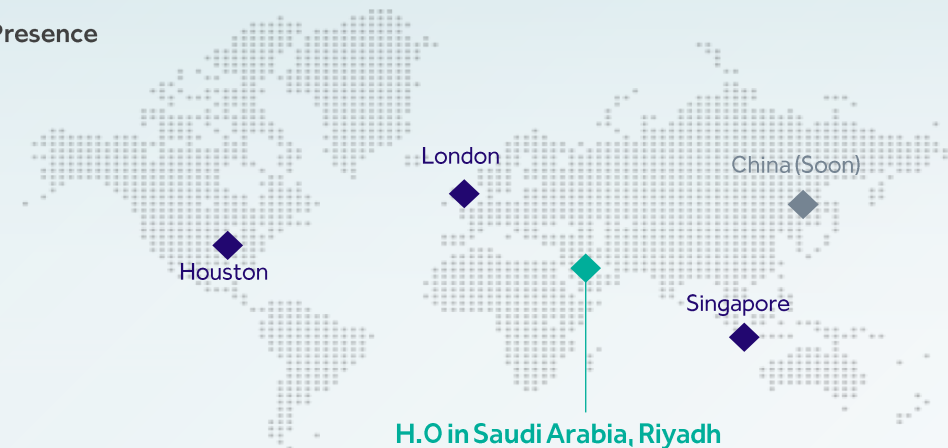
Employees* **7,130**

Female Employees* **30%**

2025 Key Metrics

Assets	Operating Income	Cost to Income Ratio
<p>₭bn 519</p>	<p>₭bn 18.4</p>	<p>29.6%</p>
Loans, Net	Pre-Impairment Operating Income	Cost of Risk**
<p>₭bn 373</p>	<p>₭bn 12.9</p>	<p>0.39%</p>
Deposits	Net Income	T1 Capital
<p>₭bn 332</p>	<p>₭bn 10.4</p>	<p>16.0%</p>
SAMA LDR Ratio	LCR	NSFR
<p>81.8%</p>	<p>146.8%</p>	<p>109.2%</p>

Our Presence



Rating	LT	ST	Outlook	Branches (Licensed)
S&P Global Ratings	A	A-1	Stable	332
Fitch Ratings	A-	F2	Stable	1,670
Moody's	A1	P-1	Stable	168,833



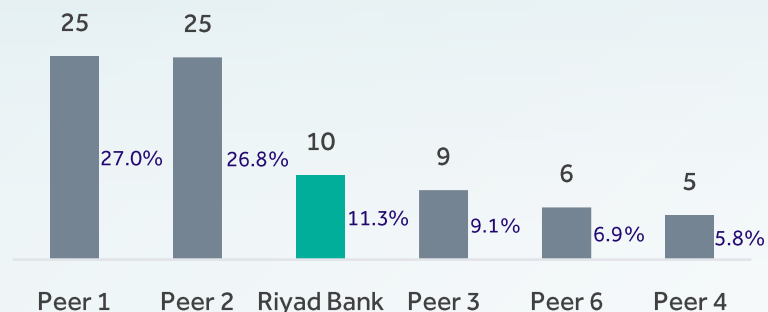
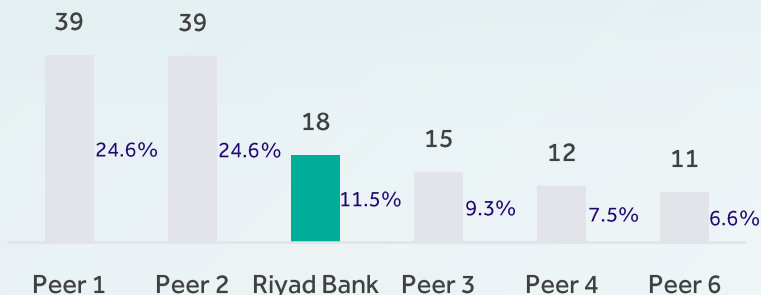
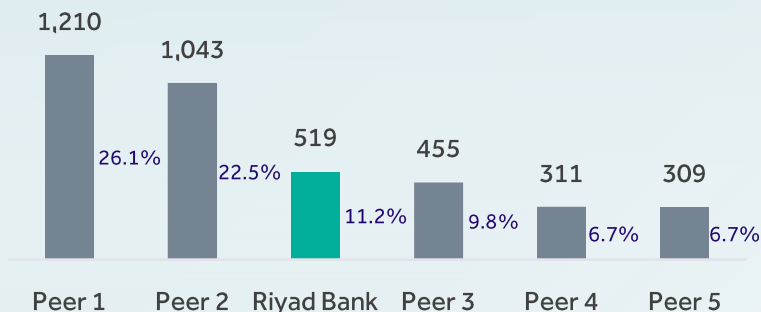
Market Shares

Riyad Bank is consistently in the top 3 KSA banks across a range of metrics

2025 Total Assets (Sbn) & Market Share (%)

2025 Oper. Income (Sbn) & Market Share (%)

2025 Net Income (Sbn) & Market Share (%)

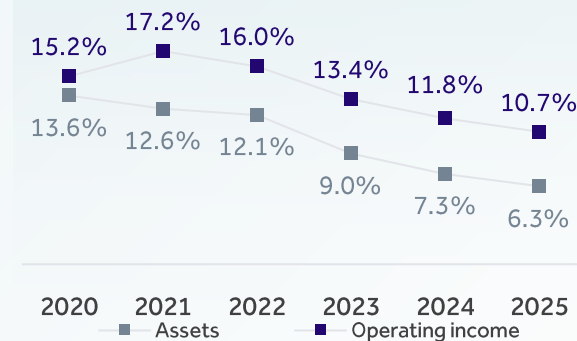
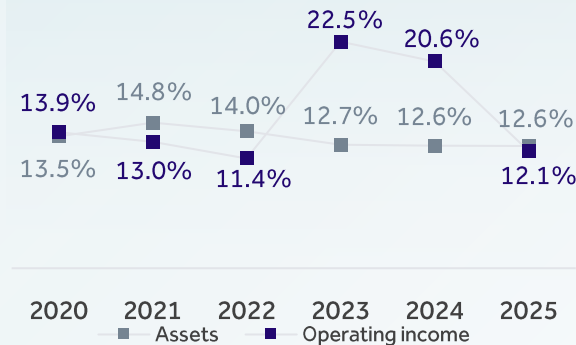
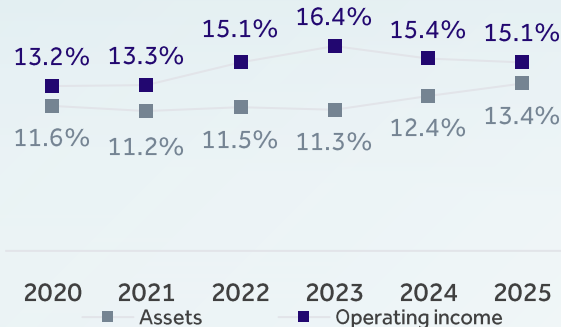
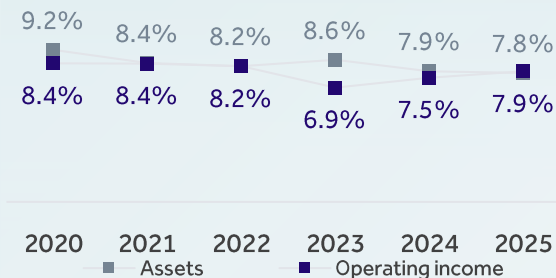


Retail Banking Market Share (%)

Corporate Banking Market Share (%)

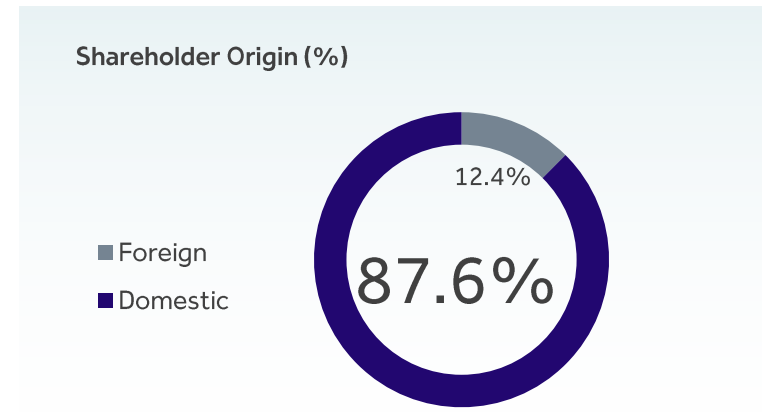
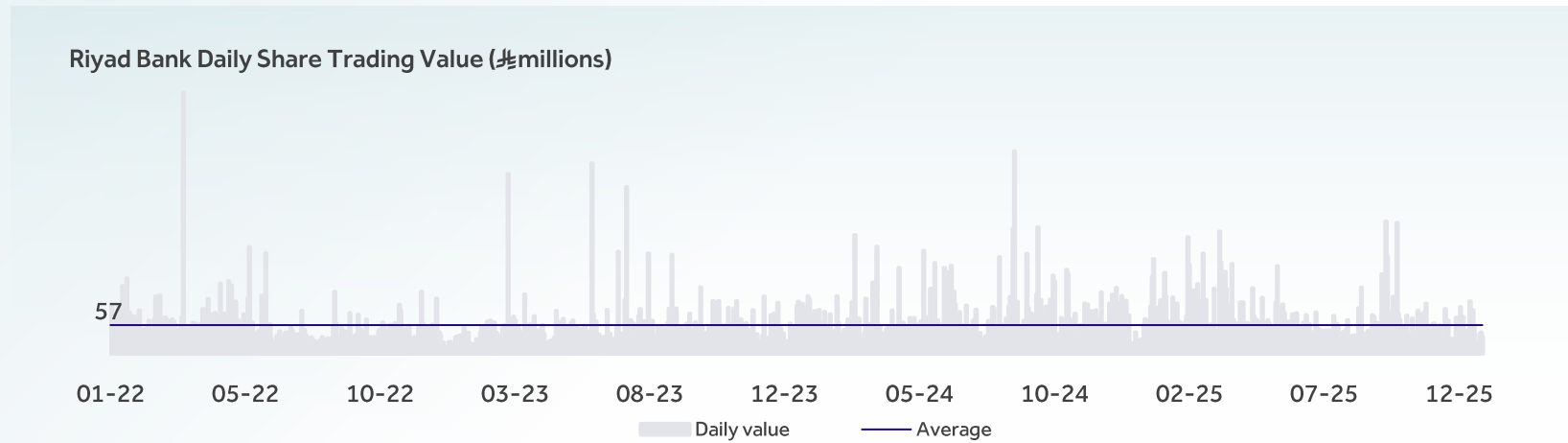
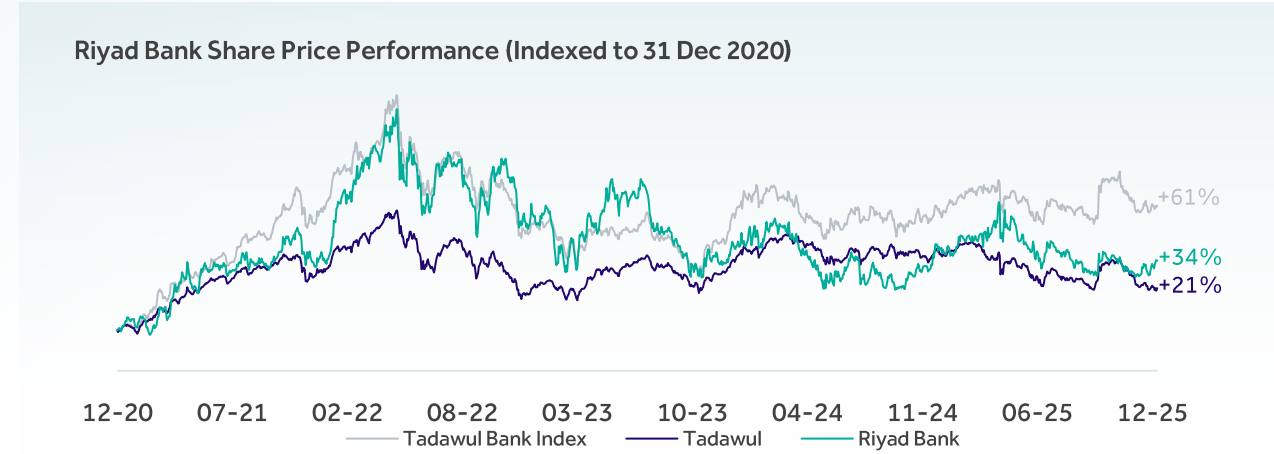
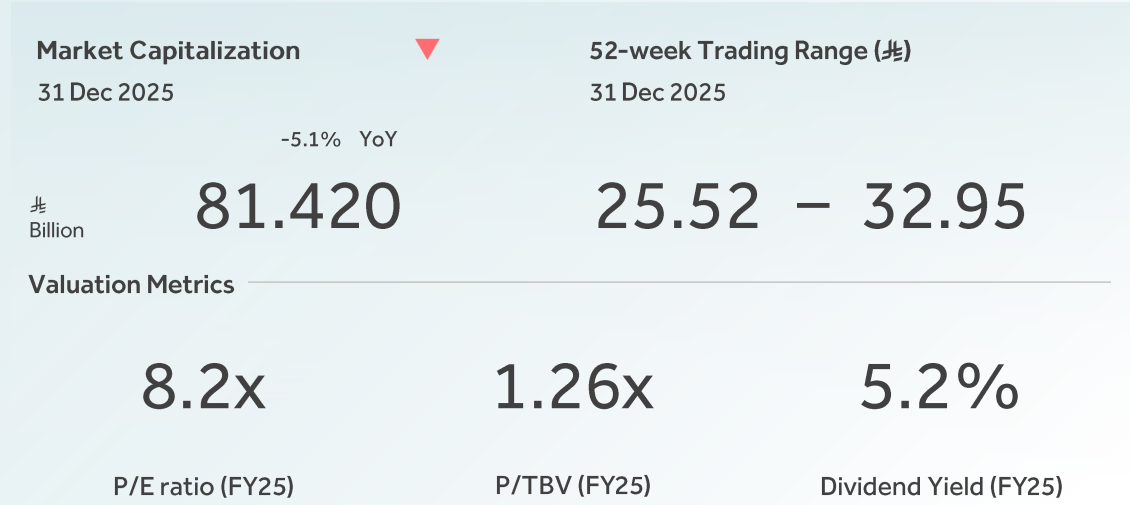
Treasury & Investment Market Share (%)

IB & Brokerage Market Share (%)



Market Parameters

Riyad Bank is a liquid stock with strong domestic ownership



Strategy Update









Aspiration Achievements for 2025 Strategy

 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 Growth	Cost Efficiency Operational Efficiency	Customer People	Digital Innovation
 Achievements	We strengthened profitability through disciplined growth, sustainable margins, and long-term value creation, reflected in strong returns, healthy profit growth, and shareholder value uplift.	We improved productivity and cost discipline by simplifying processes, reducing unit costs, and accelerating execution, driving a stronger cost-to-income position and faster delivery across the bank.	We reinforced our position as a trusted bank of choice by elevating customer experience, strengthening the brand, and improving engagement, resulting in higher confidence, loyalty, and satisfaction.	We advanced our digital and innovation agenda by expanding digital journeys, modernizing capabilities, and enabling smarter ways of working, strengthening our ability to innovate at speed and scale.

2025 Strategy Closure

Key Financial Achievements for 2025 Strategy

2020		2025		CAGR Growth	
Total Assets	 310	Total Assets	 519	Total Assets	 +11%
Loans & Advances, net	 191	Loans & Advances, net	 373	Loans & Advances, net	 +14%
Net Income	 4.7	Net Income	 10.4	Net Income	 +17%
2020		2025		Change	
Cost to Income Ratio	 32.4%	Cost to Income Ratio	 29.6%	Cost to Income Ratio	 -2.8%
ROE	 11.1%	ROE	 16.9%	ROE	 +5.8%

Amounts in ₹bn



Strategic Ambition

2030 aspiration responds to the key shifts reshaping banking & sector dynamics, digital & customer evolution, and revenue diversification

Our strategy is built on four themes:

Hyperscale Retail

Increase our current customer base through digital acquisition, embedding into third-party ecosystems, and customer stickiness powered by loyalty

AI to-the-core

Scale the full spectrum of AI (advanced analytics, GenAI, Agentic AI) across the bank including front, middle and back-office



From strength-to-strength in Wholesale

Maximize our MSME business via a digital attacker and become the leading transaction banking franchise in the region, driving fee income

Robust core technology foundation

Modernized application landscape, new core banking system and a leading-edge domain-based operating model between technology and business

Strategic Ambition

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



Sustainability Update



ESG Highlights

Embedding Sustainability into the Bank's strategy



Environmental

Net Zero financed emissions by 2060

2030 Target	Power: 186 tCO2/GWh Iron & steel: 1.3 tCO2/t steel	
Benchmark	2023	Power: 188 tCO2/GWh Iron & Steel: 1.4 tCO2/t steel
	2024/2025	under evaluation

Net Zero operations by 2035

2035 Target	Net zero operations by 2035	
Progress	2023	Scope 1: 3,593 metric tons of CO2e Scope 2: 55,668 metric tons of CO2e
	2024/2025	under evaluation

Scale sustainable finance products and services


20bn

Target 2030

34.6bn

Achieved (as of Q3 2025)

Sustainable Finance Framework (we currently enhancing the SFF and developing Transition Finance Framework).
Link: [Sustainable-Finance-Framework_tcm8-27876.pdf](#)



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	99% employees completed the trainings.

Increase women leadership representation and diversity / inclusion initiatives

2027 Target	35-40% women in workforce. 20-30% women in leadership.
2025 Update	29% women in workforce 11.5% women in leadership

Financial Awareness "My Bank's Journey"

An awareness bus travels across Saudi Arabia providing financial awareness program to a diverse audience.

Total number of beneficiaries: 509,585	Number of Volunteers: 594
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Volunteering Initiative

To celebrate World Children's day, RB collaborated with King Saud University "Be My Friend" team from 2-19 November 2025 to wrap and distribute gifts for long stay pediatric patients.

- 11 Activities
- 432 Volunteers
- 2,305 Beneficiaries

Social impact



Governance

Integrate sustainability in Governance and Board (create sustainability committee)

3

tier level governance is established

- Board Sustainability Committee,
- Executive Sustainability Strategy Committee,
- Sustainability Strategy Working Group and Sustainable Finance Working Group.

Integrate sustainability in Governance and Board

2025 Target	Sustainability KPIs are embedded in the executive compensation.
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Sustainability policies

2025 Target	Develop an overarching sustainability policy to guide bank processes.
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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

Disclose in line with best practices and standards

2027 Target	Align ISSB disclosures.
2024 Update	Alignment began.

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

2025 Target	Join four industry partnerships
Update	Riyad Bank is now a signatory to UNGC, UN PRB, PCAF, CDP and LMA. Riyadh Bank is actively engaged with SAMA, Ministry of Economic & Planning on sustainability topics.

Rating Agency Score

<p>Bloomberg ESG score</p> <p>2.85 As of 2025</p> <p>▲ From 1.62 in 2024</p> <p>RB is in the 66.4 percentile (Above Median)</p>	<p>S&P Global ESG Score</p> <p>27 As of 2025</p> <p>▲ From 20 in 2024</p>	<p>MSCI ESG Rating</p> <p>A As of 2025</p> <p>▲ From BBB in 2024</p>	<p>Sustainalytics ESG Score</p> <p>23.4</p> <p>2024 & 2025 scores are the same</p>	<p>CDP ESG score</p> <p>Climate: D (disclosure)</p> <p>Water: C (awareness)</p>
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Operating Enviroment



Global Economy

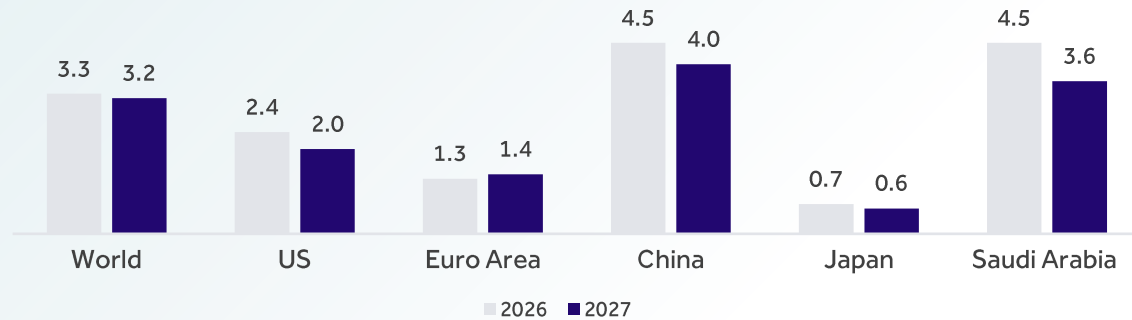
Global growth steadies as inflation pressures ease

Global activity remains broadly stable through 2026–2027 as easing inflation. This apparent stability reflects offsetting forces: headwinds from shifting trade policies and uncertainty are increasingly balanced by strong technology and AI-related investment, particularly in North America and Asia, alongside supportive fiscal and monetary stances and accommodative financial conditions.

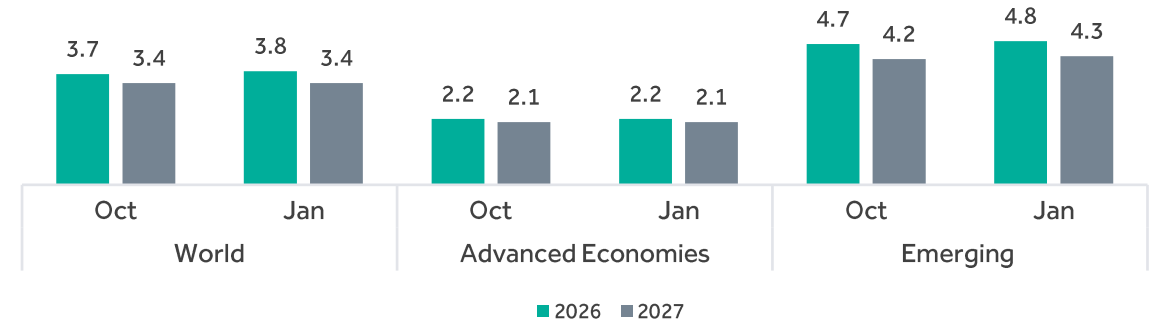
The U.S. economic growth is projected to remain relatively strong compared with other advanced economies. Euro Area and Saudi Arabia remain modest growth, while China’s is expected to slow as structural headwinds increasingly weigh on activity.

Global inflation remains broadly stable, with annual readings surprising on the downside from 4.1% in 2025 to 3.8% in 2026 and 3.4% in 2027. Disinflation is expected to proceed more in the U.S., where elevated living costs, and manufacturing input prices persist.

Economic Outlook (%)



Inflation Expectations (%)



Global PMI ▼
Dec-25 -0.8% Sep-25

Fed Funds (%) ▼
Upper 25bps Lower

USD Index ▲
Dec-25 +0.6% Sep-25

3M SOFR (%) ▼
Dec-25 -32bps Sep-25

10y Treasury Yield ▲
Dec-25 2bps Sep-25

Brent Oil (\$/b) ▼
Dec-25 -9.2% Sep-25

52.0 52.4 3.75 3.50 98.3 97.8 3.65 3.98 4.17 4.15 60.9 67.0

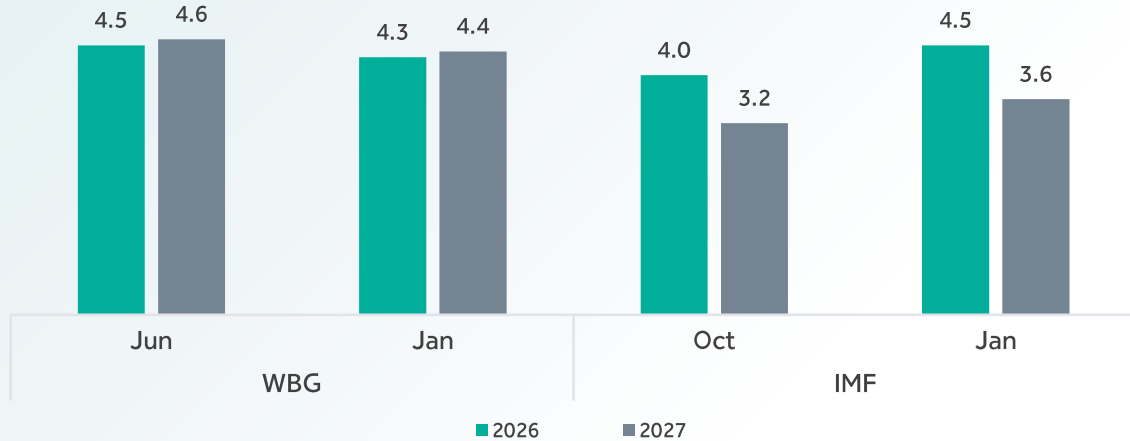
Saudi growth outlook supported by oil normalization and non-oil momentum

Growth outlook remains firm into 2026–2027, supported by continued policy backing, gradual oil activity increase, and sustained non-oil expansion. IMF and WBG maintain relatively strong growth projections, while PMI indicators signal private-sector activity outpacing headline non-oil GDP growth.

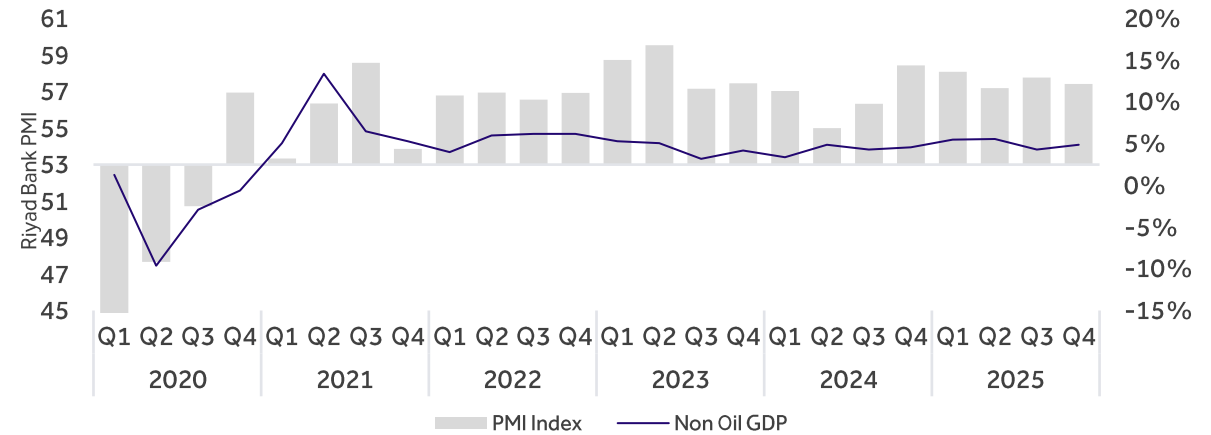
Growth forecasts for 2026 cluster around 4.5%, reflecting confidence in Saudi medium-term outlook and a rebound in oil activities. The IMF's upward revision for 2026 aligns with expectations of higher oil production and steady non-oil momentum.

Non-oil GDP grew by 4.3% driven by services, manufacturing, and trade, while PMI readings remained at 57.4, showing output and new orders remained positive, signaling a supportive demand even as momentum eased slightly toward year-end.

Saudi Arabia Growth Expectations (%)



Non-oil Private GDP Growth



Real GDP Growth (%) ▲
Dec-25 10bps Sep-25

Riyad Bank PMI ▼
Dec-25 -0.7% Sep-25

Revenues (ﷲBn) ▲
2026 +5.1% 2025

Expenditures (ﷲBn) ▼
2026 -1.7% 2025

Debt / GDP ▲
2026 +100bps 2025

Fiscal Balance (ﷲBn) ▲
2026 +80Bn 2025

4.9 4.8 57.4 57.8 1,147 1,091 1,313 1,336 33% 32% -165 -245

KSA Inflation and PMI

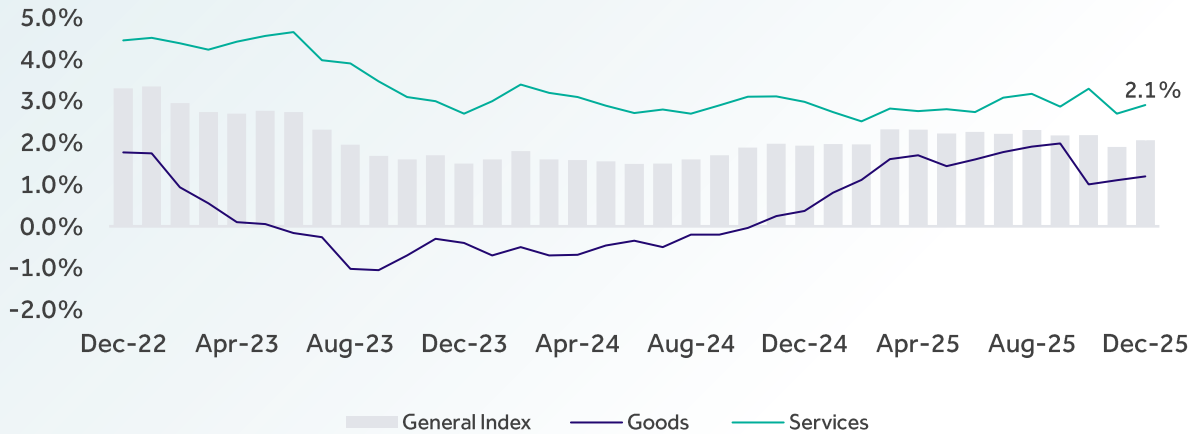
Inflation remains contained as PMI signals sustained expansion

Inflation remains moderate despite sectoral divergence, with housing driving services inflation while goods prices soften. PMI indicators continue to signal solid non-oil expansion, pointing to sustained demand, steady employment growth, and resilient business confidence.

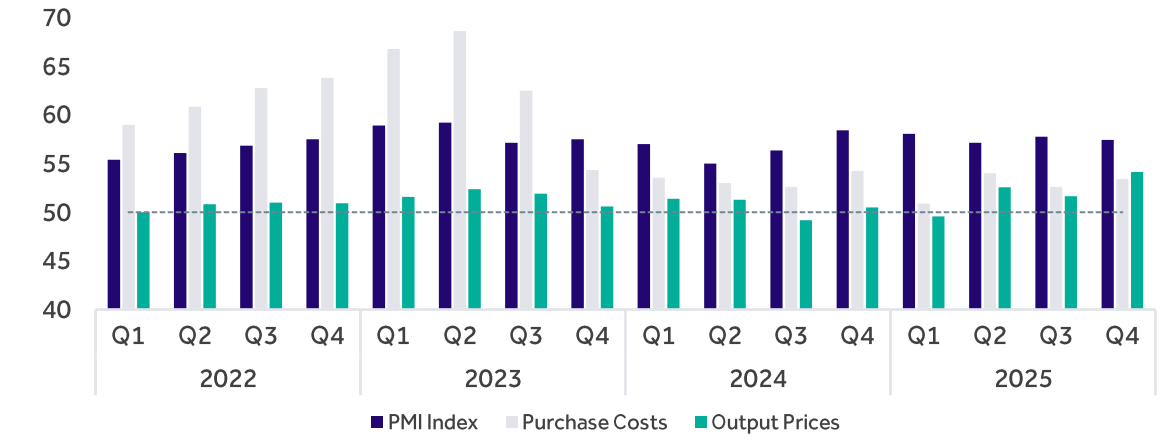
Average CPI inflation reached 2.0% in 2025, driven mainly by particularly housing and rent costs, while food inflation remained modest and several goods categories recorded price declines, helping contain overall inflationary pressures.

Purchase cost pressures stayed elevated, reflecting higher input prices, while output prices strengthened towards year-end, indicating improved cost pass-through and easing margin pressures amid overall supportive demand and business activity.

CPI Inflation (%)



Riyad Bank PMI & Components



Real GDP Growth (%) ▲
Dec-25 10bps Sep-25

Riyad Bank PMI ▼
Dec-25 -0.7% Sep-25

Revenues (ﷲBn) ▲
2026 +5.1% 2025

Expenditures (ﷲBn) ▼
2026 -1.7% 2025

Debt / GDP ▲
2026 +100bps 2025

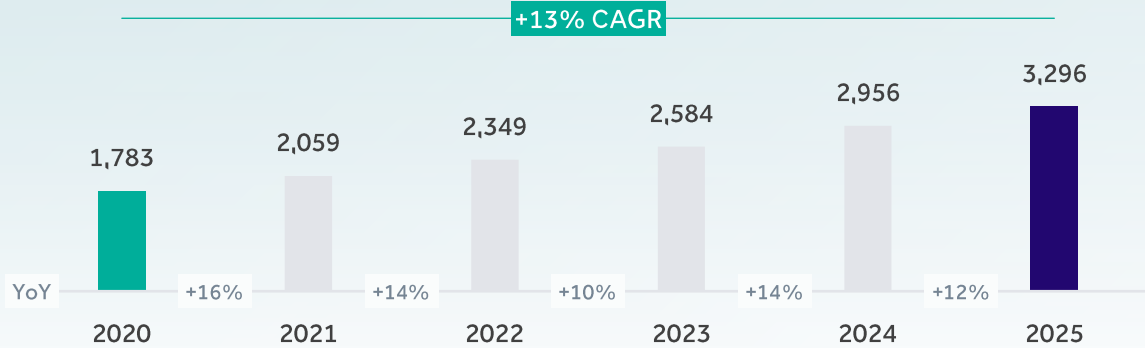
Fiscal Balance (ﷲBn) ▲
2026 +80Bn 2025

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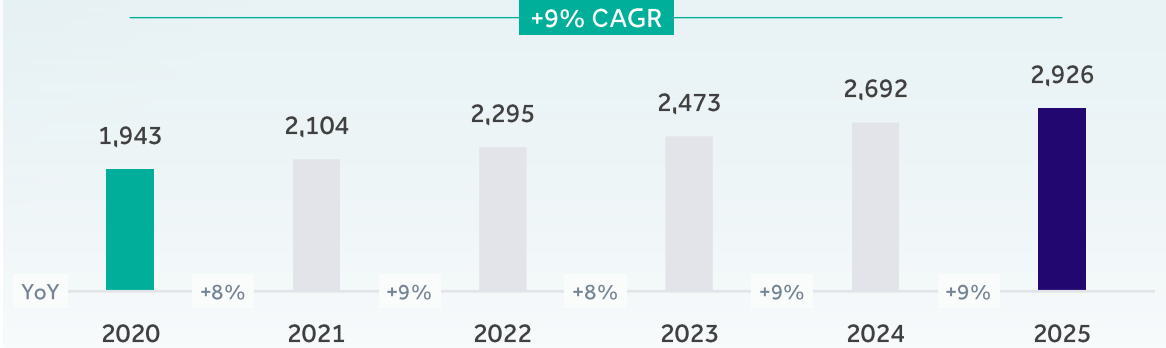
KSA Banking Sector

The Saudi banking sector is attractively positioned for growth

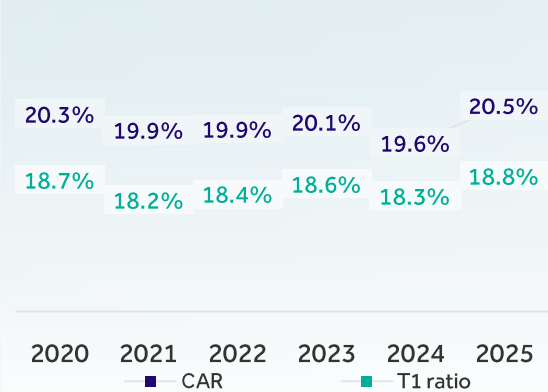
Bank Credit (฿bn)



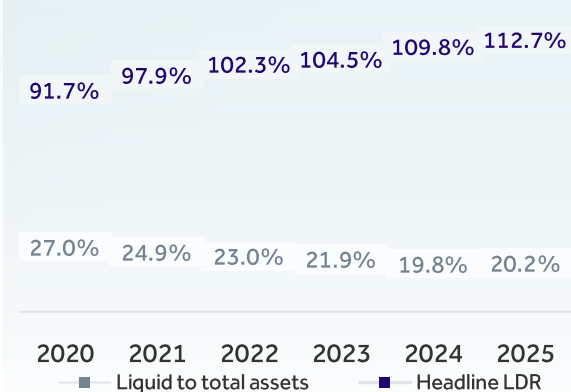
Bank Deposits (฿bn)



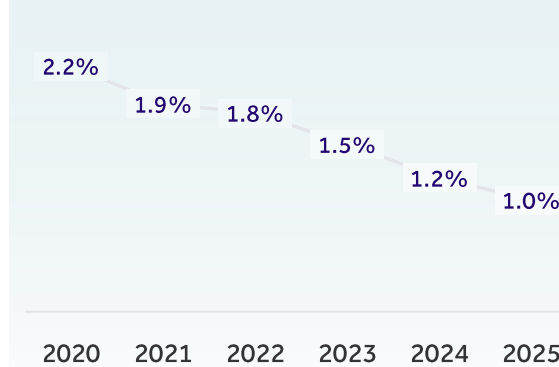
Capitalization (%)



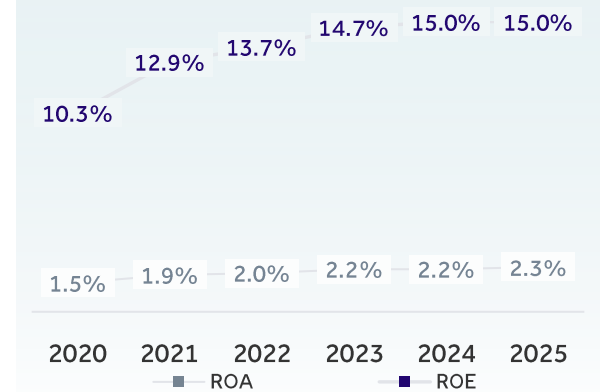
Liquidity Metrics (%)



NPL Ratio (%)



Profitability (%)



FY 2025 Financial Performance



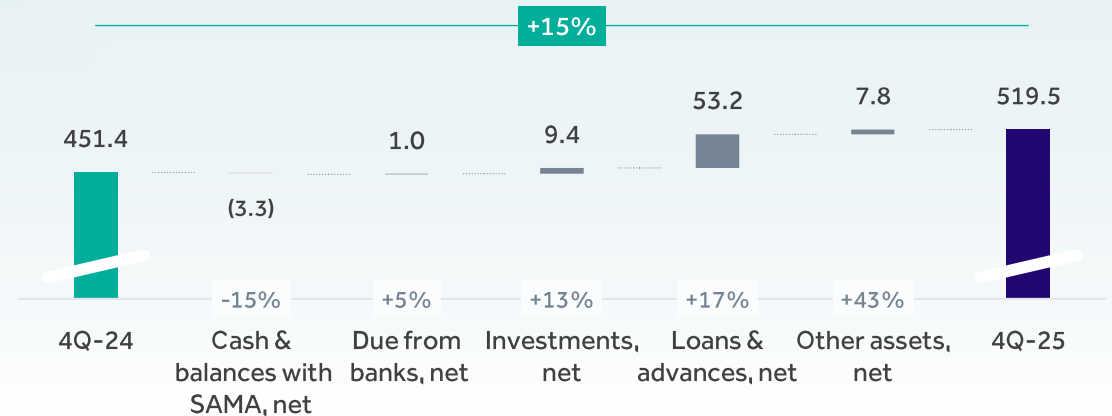
Balance Sheet Summary

Balance sheet expanded by 15% YTD mainly driven by loans and investments growth which was funded by a mix of customer deposits and wholesale funding

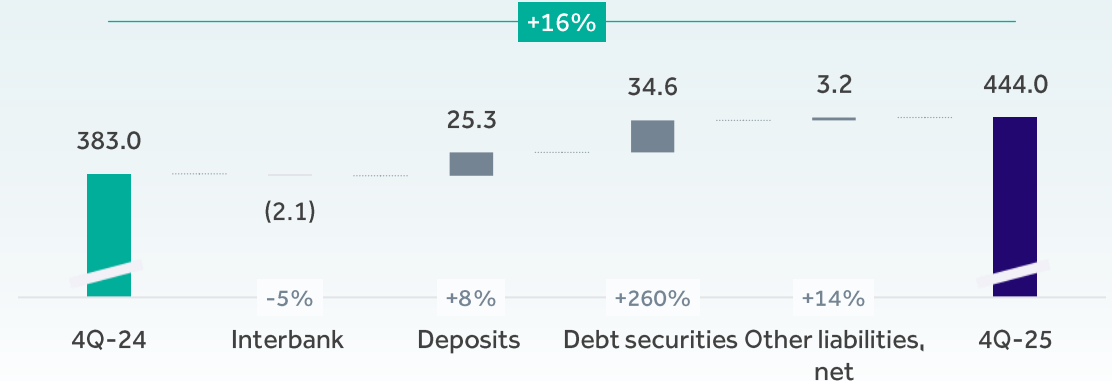
- ◆ Total assets amounted to ₪ 519 bn as of 31st December 2025, up 15% YTD on the back of the 17% growth in loans and advances, 13% growth in investments and 5% growth in due from banks, mainly funded by 8% growth of customer deposits and 60% growth in wholesale funding.
- ◆ On a sequential basis, total assets increased by 2% driven by a sustainable growth of 1% in loans and 7% growth in investments.

₪ (mn)	4Q-2025	3Q-2025	QoQ % Change	4Q-2024	YTD % Change
Cash & balances with SAMA, net	19,295	19,974	-3%	22,600	-15%
Due from banks, net	21,272	27,299	-22%	20,299	+5%
Investments, net	79,513	74,263	+7%	70,120	+13%
Loans & advances, net	373,305	368,554	+1%	320,089	+17%
Other assets, net	26,096	17,477	+49%	18,294	+43%
Total assets	519,481	507,566	+2%	451,403	+15%
Interbank	39,082	54,512	-28%	41,163	-5%
Deposits	331,721	325,413	+2%	306,423	+8%
Debt securities	47,938	36,948	+30%	13,324	+260%
Other liabilities, net	25,259	17,748	+42%	22,099	+14%
Total liabilities	444,000	434,621	+2%	383,009	+16%
Share capital	30,000	30,000	+0%	30,000	+0%
Reserves	18,741	16,075	+17%	15,648	+20%
Retained earnings	15,365	15,494	-1%	13,360	+15%
Equity attributable to shareholders	64,105	61,570	+4%	59,007	+9%
Tier 1 sukuk	11,376	11,375	+0%	9,386	+21%
Total equity	75,481	72,945	+3%	68,394	+10%

Total Assets Movement YTD (₪bn)



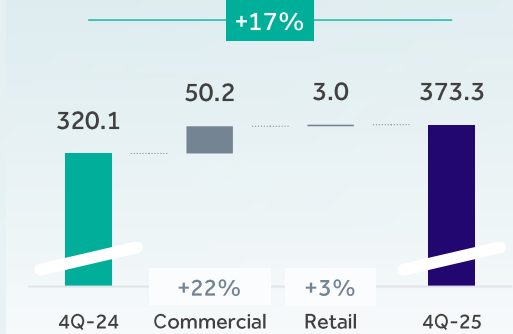
Total Liabilities Movement YTD (₪bn)



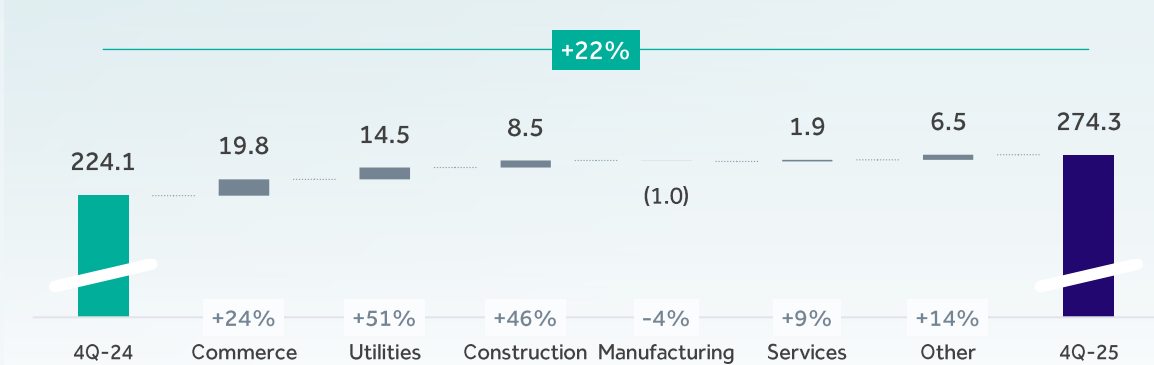
Loan Book Overview

Growth in the loan portfolio is coming mainly from the commercial book while consumer loans growth was primarily from mortgages and auto loans

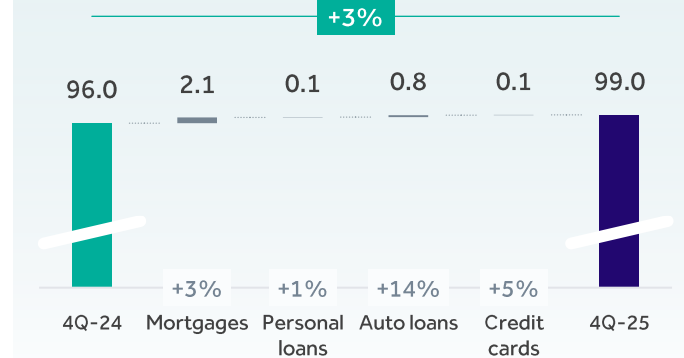
Loans & Advances, Net Movement YTD (£bn)



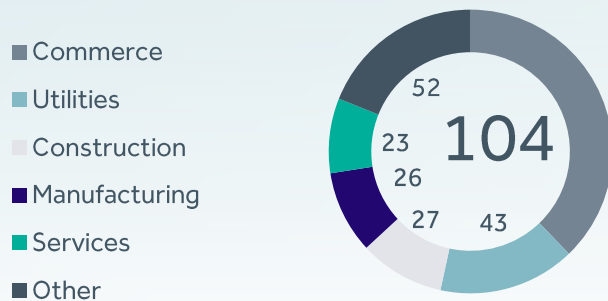
Commercial Loans, Net by Economic Sector Movement YTD (£bn)



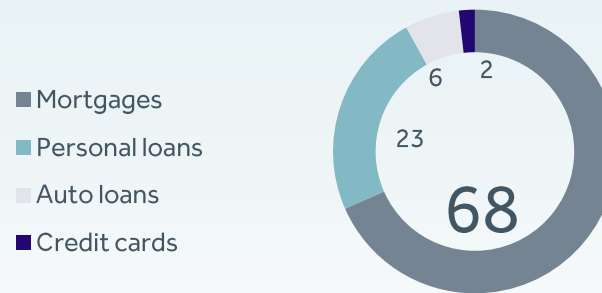
Retail Loans, Net by Product Movement YTD (£bn)



Commercial Loans, Net by Sector, 4Q-25 (£bn)



Retail Loans, Net by Product, 4Q-25 (£bn)



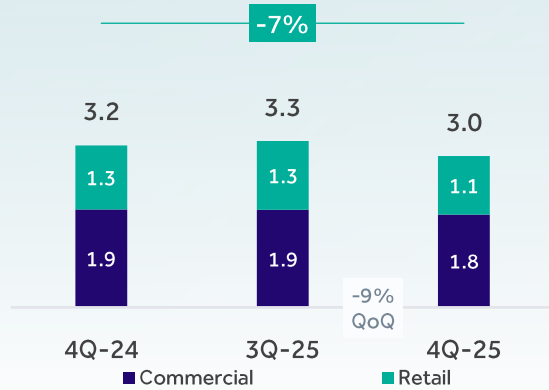
- ◆ Net loans and advances grew by 17% YTD as of 31st December 2025 driven mainly by commercial loans.
- ◆ Commercial loans grew by 22% YTD as of 31st December 2025 with main driving sectors are commerce and utilities.
- ◆ Consumer loans increased by 3% YTD as of 31st December 2025, driven mainly by a growth of 3% in mortgages and 14% growth in auto loans.



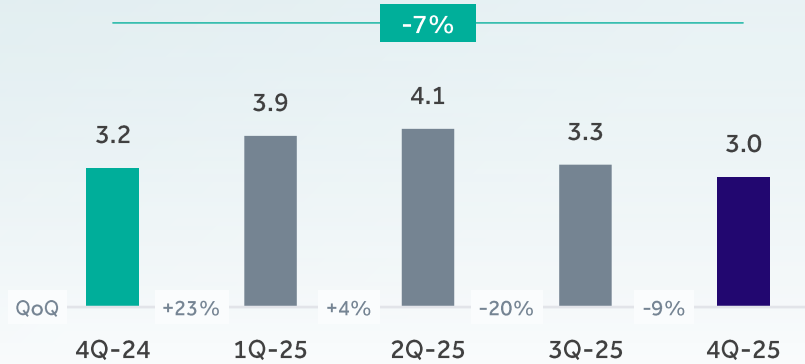
Credit Quality

Solid and resilient financial position with non-performing loan ratio improving year-on-year, reaching 0.79% as of 31st December 2025

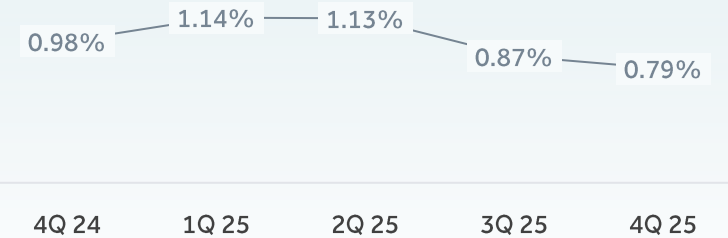
NPLs by Segment (£bn)



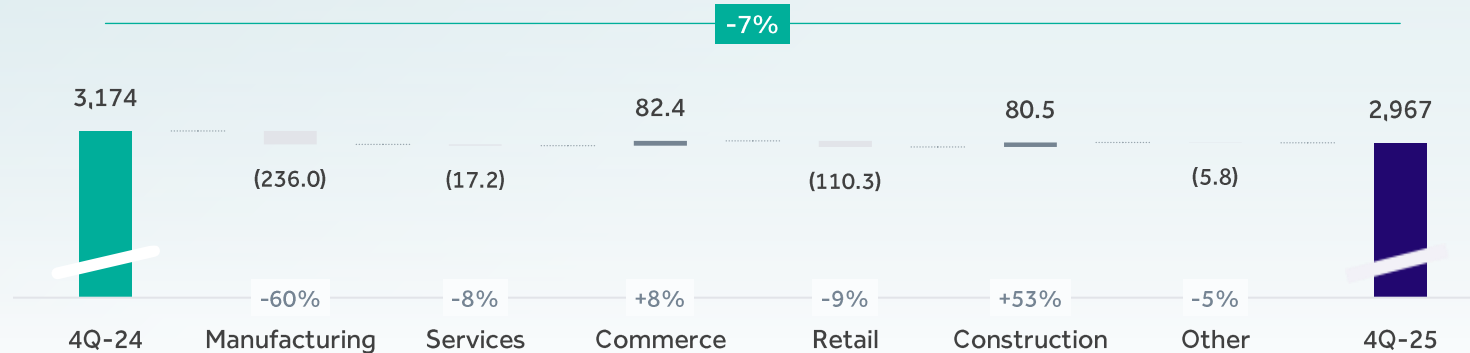
NPLs (£bn)



NPL Ratio (%)



NPL Movement by Sector YTD (£mn)

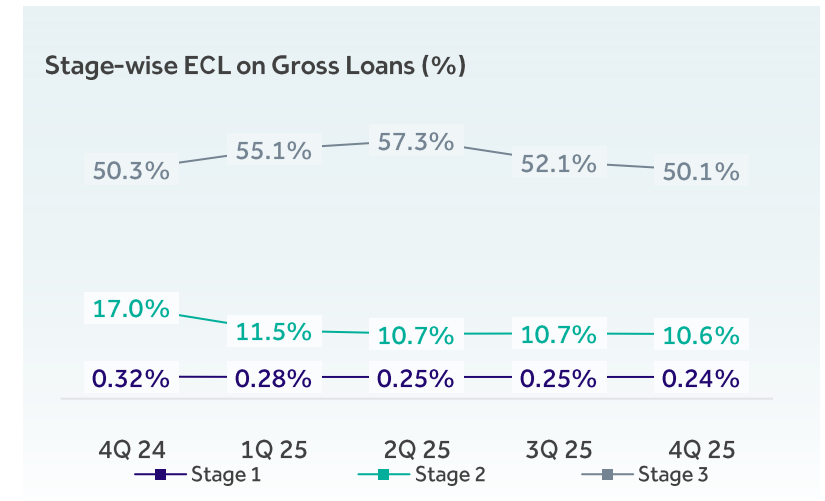
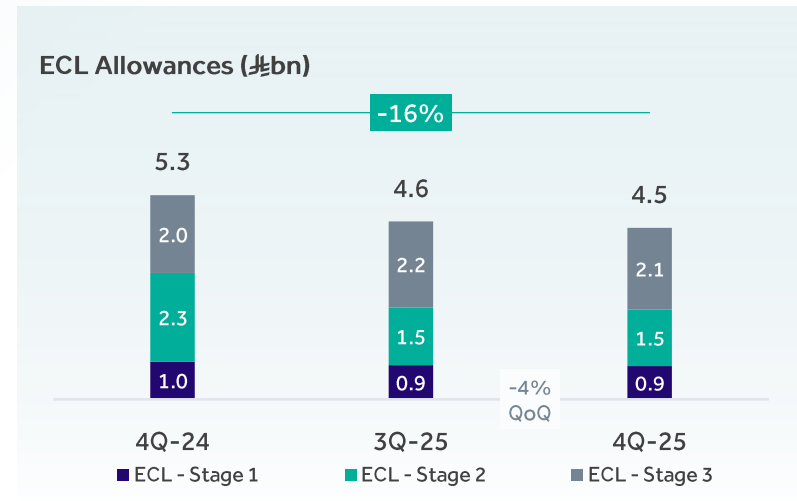
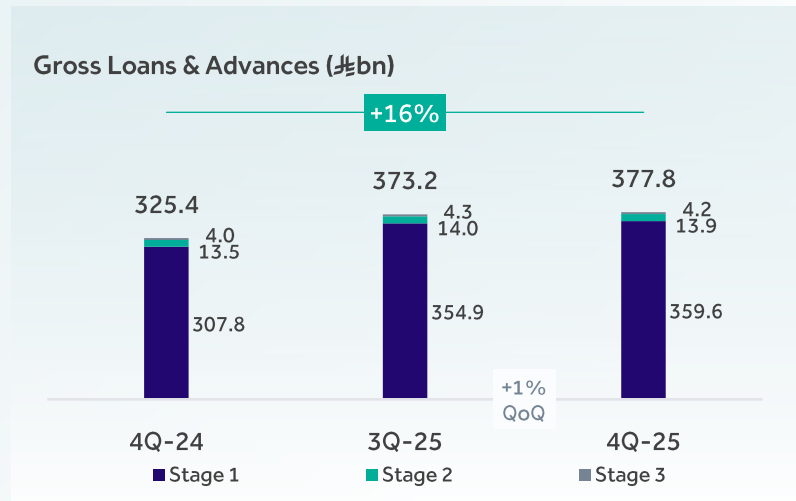
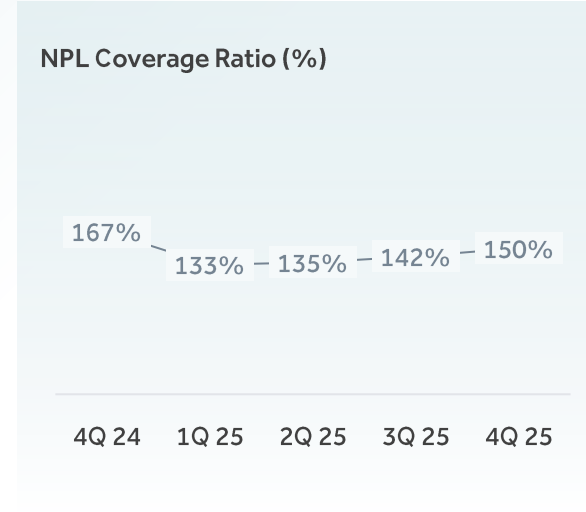
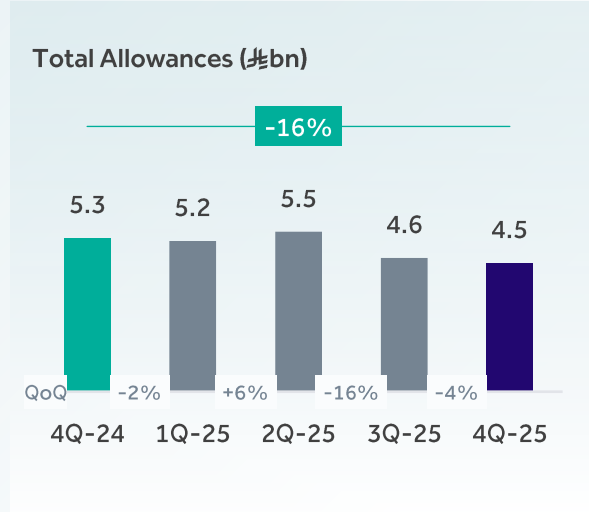


- ◆ NPL ratio improved by 19bps YoY as of 31st December 2025 reaching to 0.79%.
- ◆ The improvement in the NPL ratio was driven by a substantial 16% YoY increase in gross loans and advances, supported by a 7% YoY decline in the amount of non-performing loans.
- ◆ NPL movement was primarily attributed to commercial loans in the commerce and construction, though was partially offset by a decline in NPLs within the manufacturing, utilities and retail sectors.

Credit Quality

NPL coverage ratio remains healthy at 150.1% with stage 3 coverage stable year-on-year at 50%

- Healthy NPL coverage ratio standing at 150.1% as of 31st December 2025.
- The retail NPL coverage ratio reached 126.2% as of 31st December 2025, improving by 6.0% YoY.
- The commercial NPL coverage ratio reached 165.1%, decreasing by 32.7% YoY.
- Stage 1 loans represents around 95% of total gross loans as of 31st December 2025.

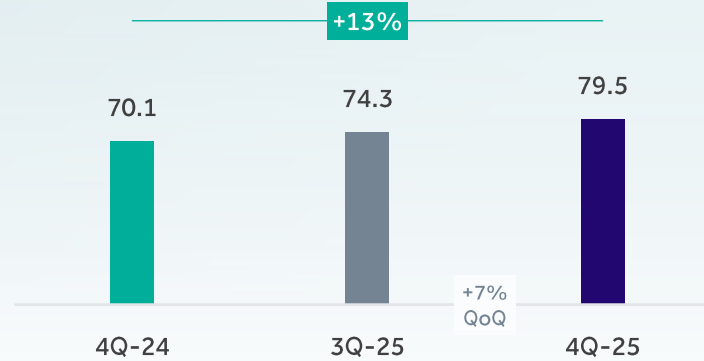


Investments

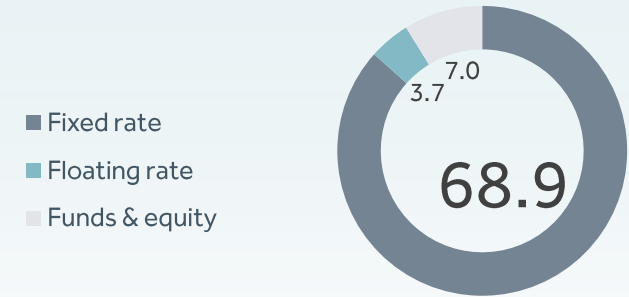
Investments grew by 13% YTD, primarily driven by robust growth in high quality fixed rate assets

- Investment portfolio increased by 13% YTD reaching to ₹ 79.5bn as of 31st December 2025.
- The year-to-date growth in investments was mainly coming from the strong growth in fixed rate instruments.
- Investment portfolio has a stable structure with around 87% of the portfolio being fixed rate.
- Investment in governmental & quasi-governmental securities represents 66% of the investment portfolio.

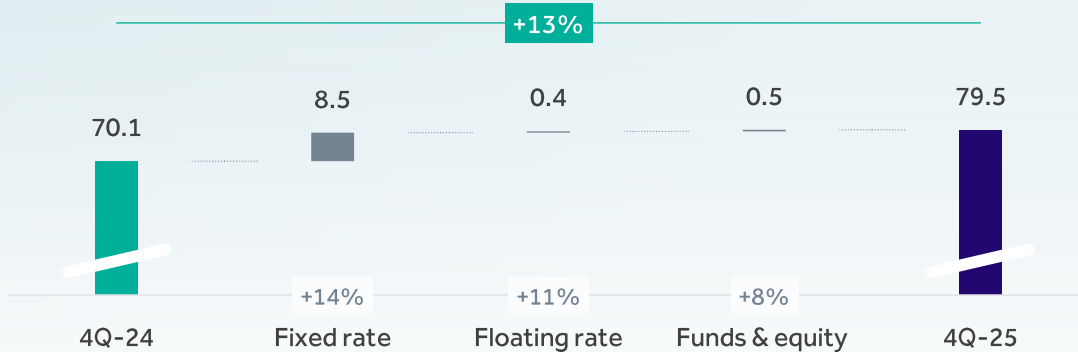
Investments, Net (₹bn)



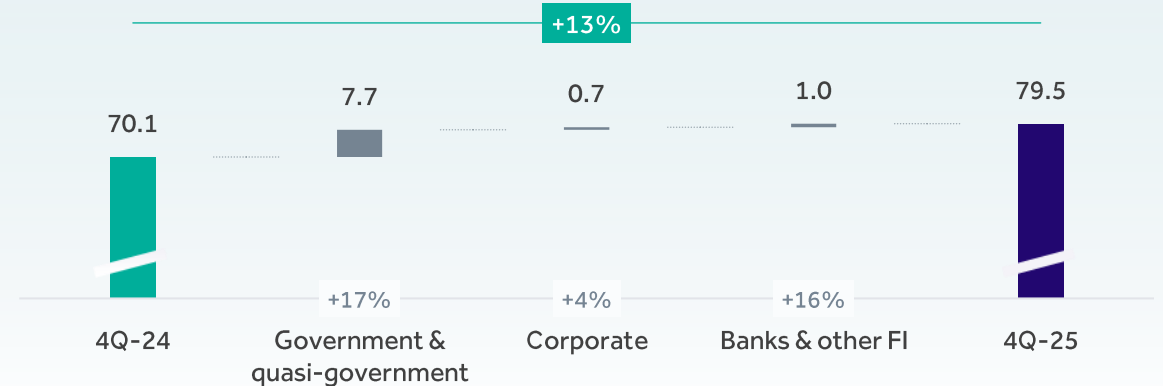
Net Investments Composition, 4Q-25 (₹bn)



Net Investments Movement YTD (₹bn)



Net Investments by Counterparty Movement YTD (₹bn)

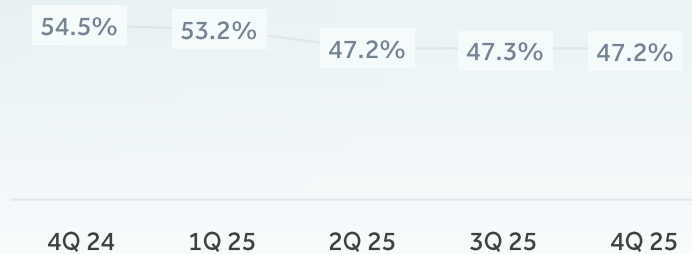


Deposits

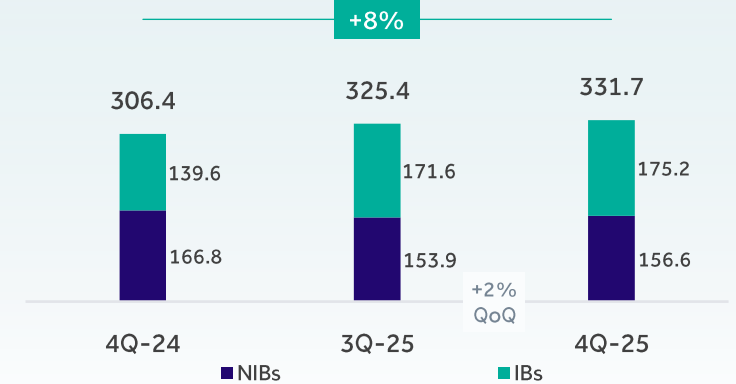
Customers' deposits grew by 8% year-to-date mainly from interest-bearing deposits mimicking a sector-wide trend

- Customer deposits amounted to ₪ 331.7 bn as of 31st December 2025, an increase of 8% YTD.
- Interest bearing deposits increased rapidly by 25% YTD as of 31st December 2025, driven by the high interest rate environment.
- Non-Interest bearing deposits declined by 6% YTD, resulting in NIBs share of total deposits to reach 47.2% as of 31st December 2025.
- Customer deposits grew by 2% QoQ from 2% increase in the amount of NIBs, along with a growth of 2% in IBs.

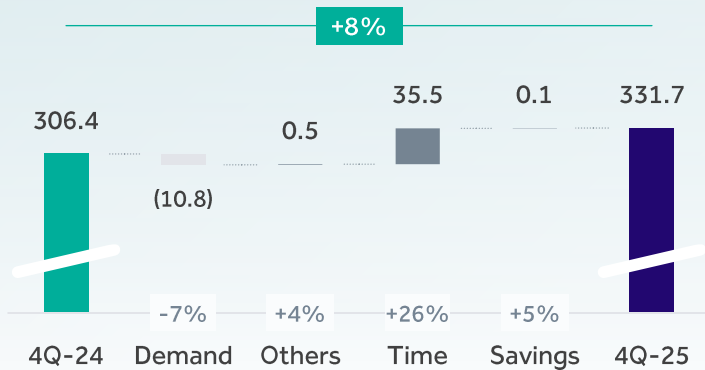
NIBs % of Total Deposits (%)



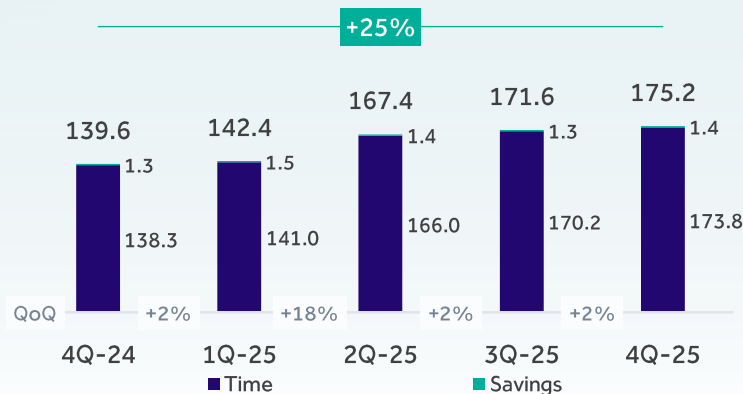
Total Customers' Deposits (₪bn)



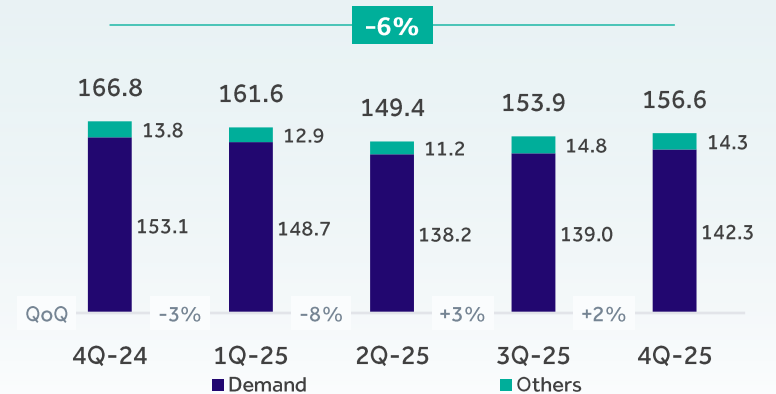
Total Customers' Deposits Movement YTD (₪bn)



Interest Bearing Deposits (₪bn)



Non Interest Bearing Deposits (₪bn)

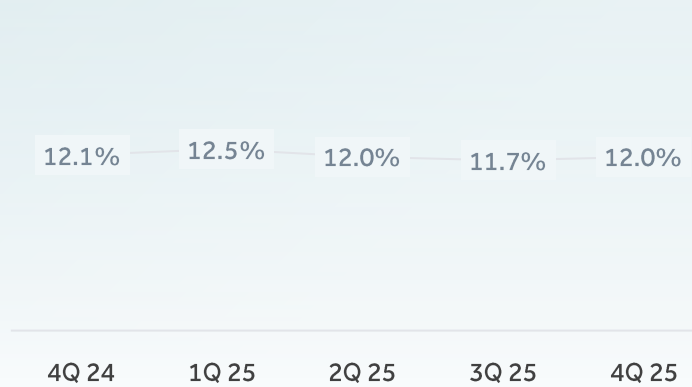


Liquidity

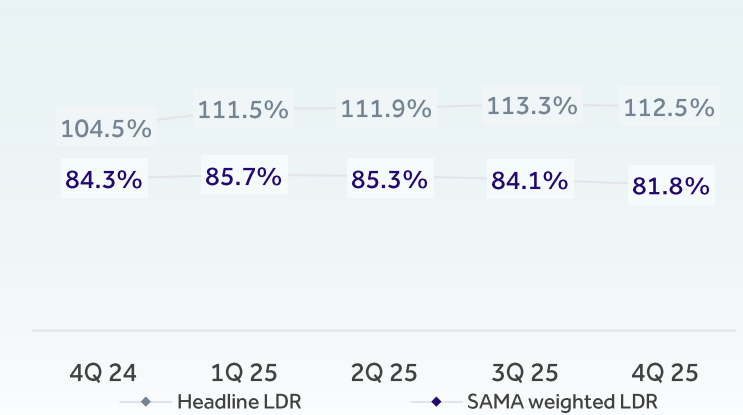
Comfortable liquidity position with LCR, NSFR and SAMA Weighted LDR ahead of the regulatory requirements

- LCR and NSFR remain healthy and well above the regulatory requirement standing at 146.8% and 109.2%, respectively as of 31st December 2025.
- Basel III Leverage ratio stands comfortably at 12.0% as of 31st December 2025.
- SAMA weighted LDR stand at 81.8% as of 31st December 2025, remains comfortably below the regulatory requirement.

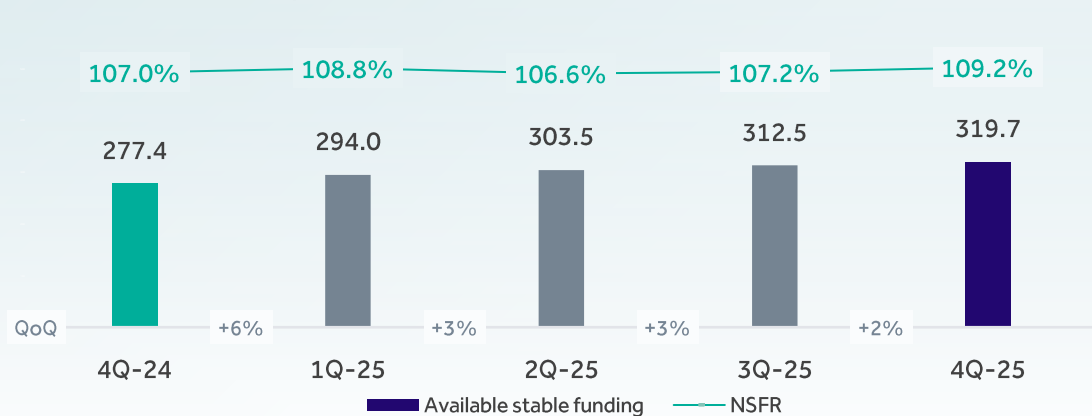
Basel III Leverage Ratio (%)



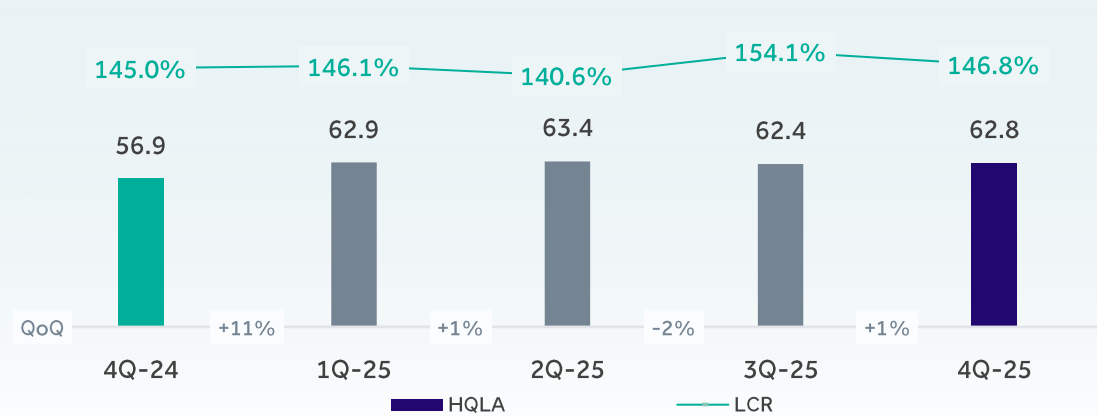
Loans to Deposits Ratios (%)



Available Stable Funding, NSFR (€bn, %)



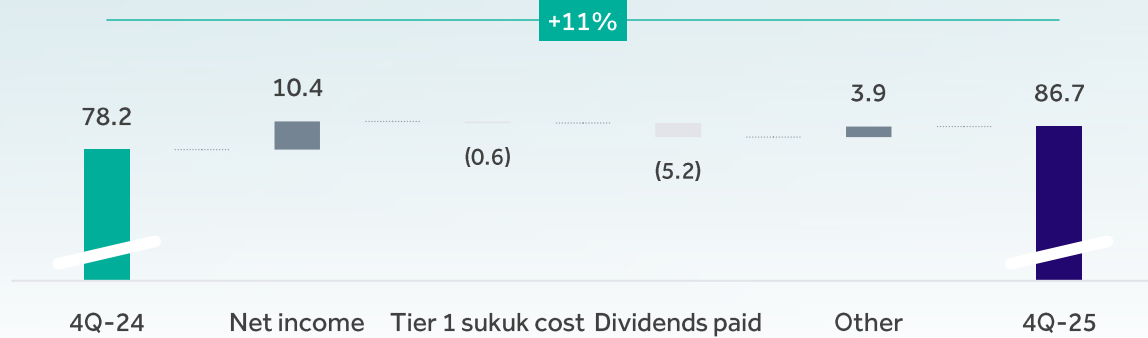
HQLA, LCR (€bn, %)



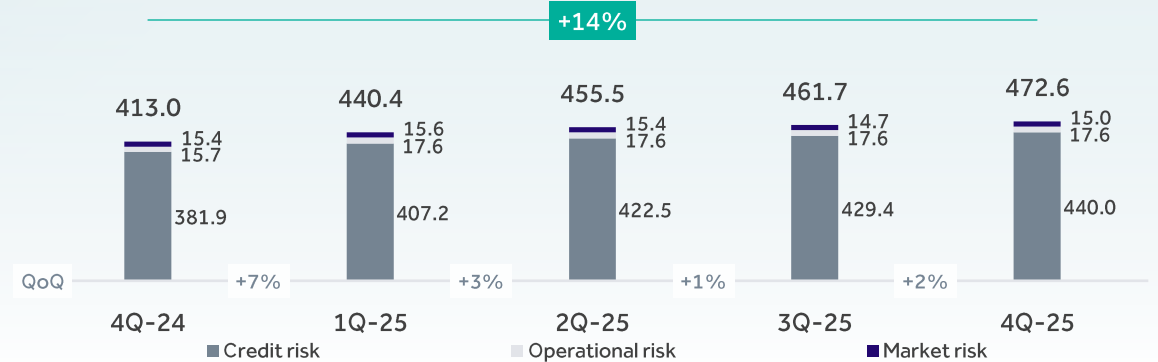
Capitalization

Capitalization remains healthy and well above regulatory minima

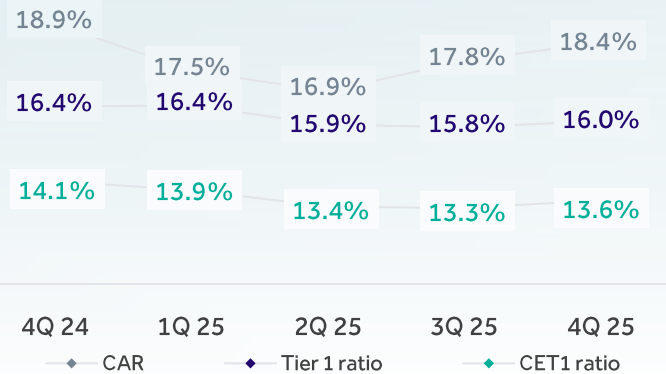
Total Regulatory Capital Movement YTD (₹bn)



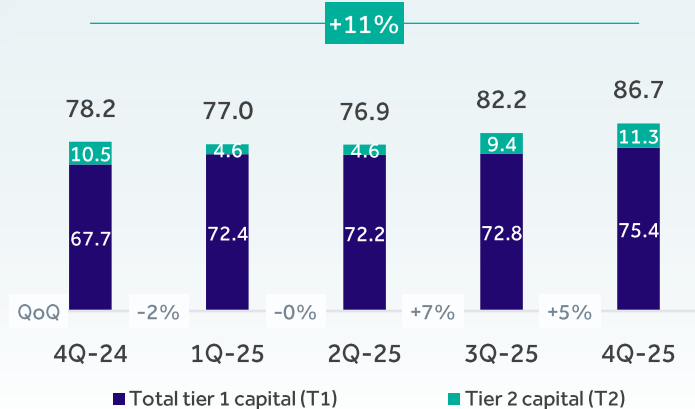
Risk Weighted Assets (₹bn)



Capital Ratios (%)



Total Regulatory Capital (₹bn)



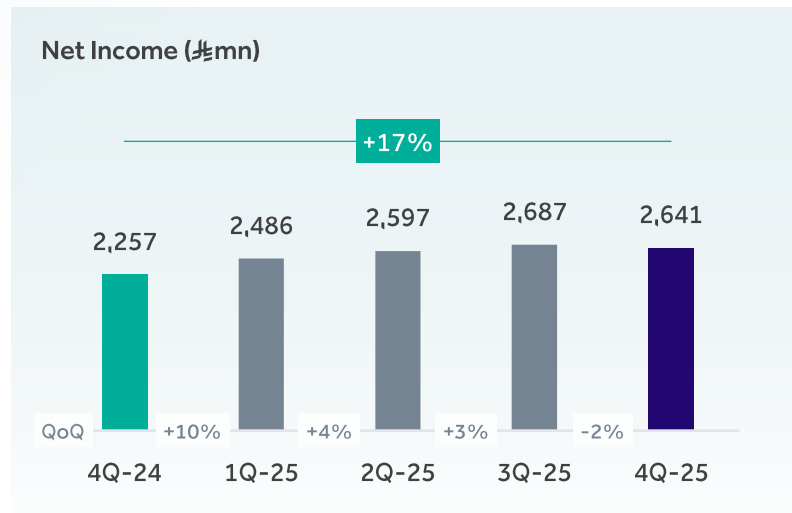
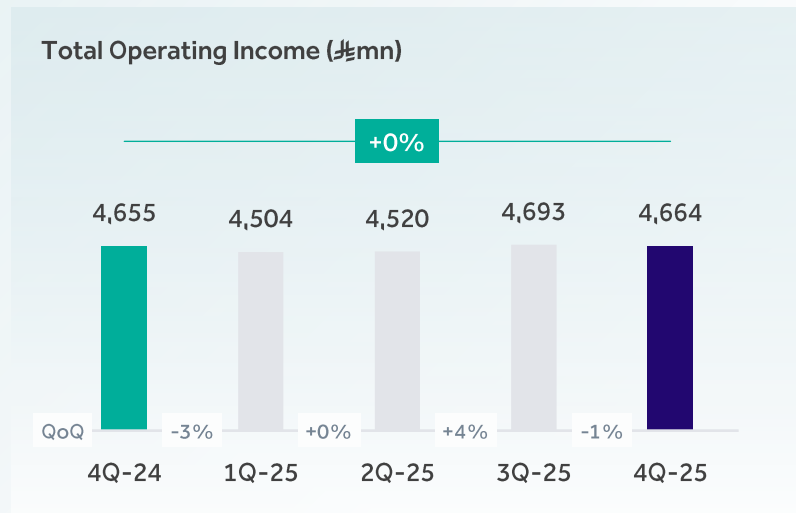
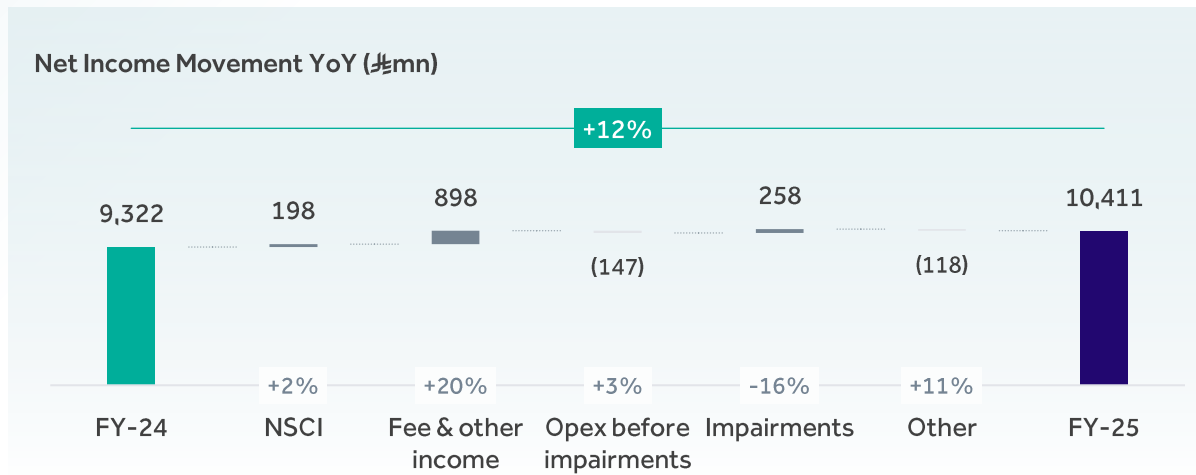
- ◆ All capital ratios remain healthy with CET1 ratio of 13.6% and Tier 1 ratio of 16.0% as of 31st December 2025.
- ◆ Total capital adequacy ratio stands at 18.4% as of 31st December 2025.
- ◆ Total regulatory capital increased by 11% YoY in 4Q 2025 to reach ₹ 86.7bn.
- ◆ Risk weighted assets increased by 14% YoY to reach ₹ 472.6bn.



Income Statement Summary

Net income reached **₹ 10,411 million** in FY 2025, a growth of **12%** supported by higher total operating income, resulting in ROAE standing at **16.9%**

₹ (mn)	4Q-2025	4Q-2024	YoY % Change	FY-2025	FY-2024	YoY % Change
NSCI	3,405	3,432	-1%	13,072	12,873	+2%
Fee & other income	1,259	1,222	+3%	5,310	4,411	+20%
Total operating income	4,664	4,655	+0%	18,381	17,285	+6%
Expenses before impairments	(1,361)	(1,408)	-3%	(5,433)	(5,286)	+3%
Impairments	(367)	(735)	-50%	(1,374)	(1,632)	-16%
Net operating income	2,936	2,512	+17%	11,574	10,367	+12%
Associates	8	8	-1%	34	30	+11%
Net income before zakat	2,945	2,520	+17%	11,608	10,397	+12%
Zakat	(304)	(263)	+15%	(1,197)	(1,075)	+11%
Net income	2,641	2,257	+17%	10,411	9,322	+12%
ROAE	16.8%	15.6%	+1.2%	16.9%	16.5%	+0.4%



- Net income reached ₹ 10,411 million in FY 2025, an increase of 12% compared with corresponding period of last year.
- Net income growth was primarily driven by a 6% YoY growth in total operating income and a decline of 16% YoY in impairment charges. This was partially offset by a 3% YoY increase in expenses.
- Total operating income amounted to ₹ 18,381 million in FY 2025, due to an increase of 2% in NSCI coupled with 20% in fee and other income.
- Net income reached ₹ 2,641 million in 4Q 2025, an increase of 17% compared with corresponding period of last year.

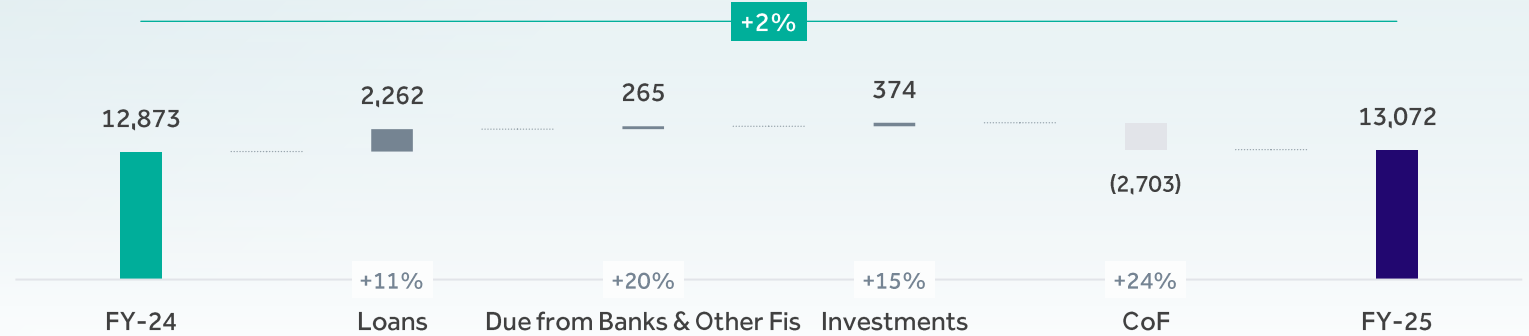


Net Special Commission Income

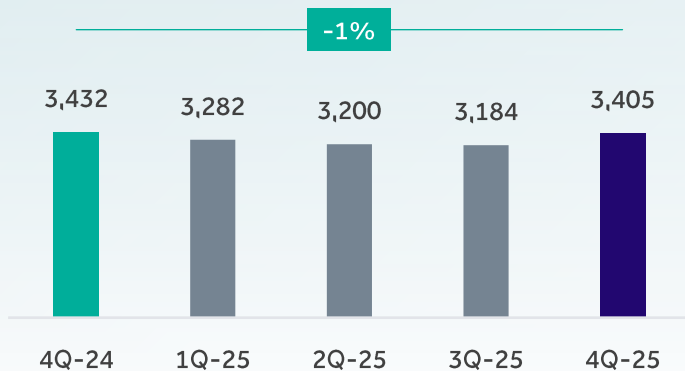
NSCI witnessed a modest growth, propelled by increased volume which was offset by higher cost of funds

- ◆ Net special commission income amounted to ₹ 13,072 million in FY 2025, a steady growth of 2% over the corresponding period in 2024, mainly driven by the strong volume growth.
- ◆ Special commission income increased by 12% YoY in FY 2025 driven by loan book expansion.
- ◆ Special commission expenses increased by 24% YoY in FY 2025 due to the change in deposit and liabilities mix.
- ◆ Quarterly net special commission income amounted to ₹ 3,405 million in FY 2025, a decline of 1% over the corresponding period in 2024

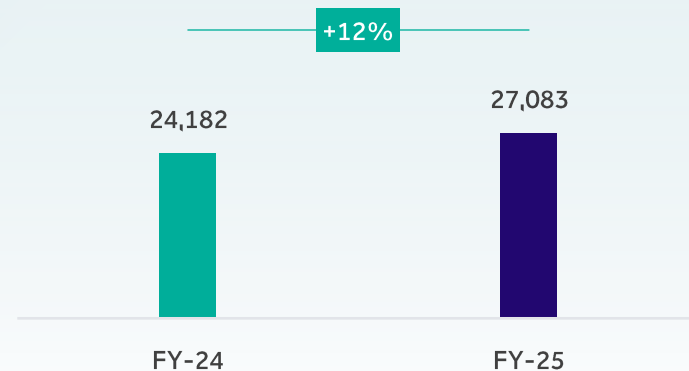
NSCI Movement YoY (₹mn)



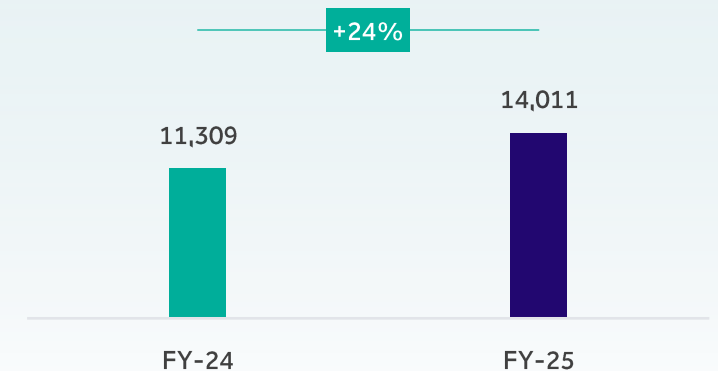
Quarterly NSCI (₹mn)



Special Commission Income (₹mn)



Special Commission Expense (₹mn)

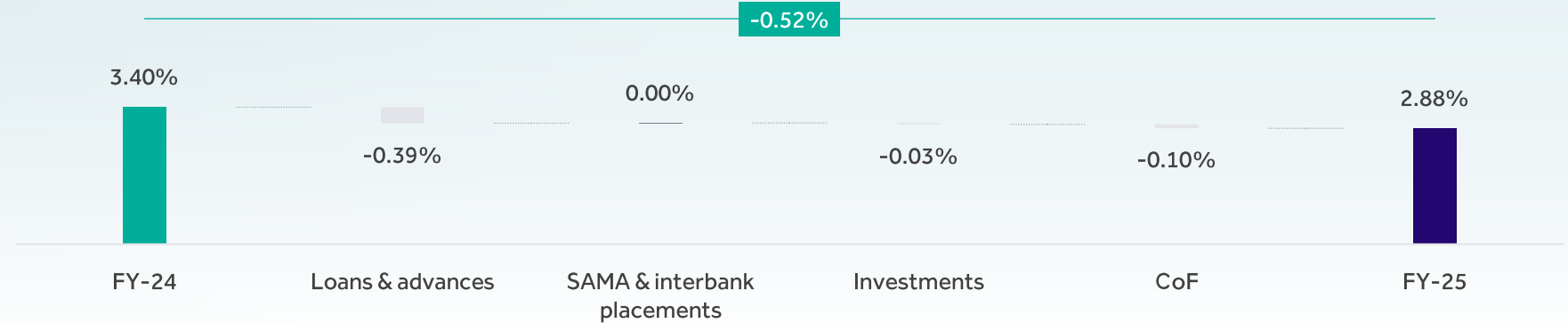


Net Special Commission Margin

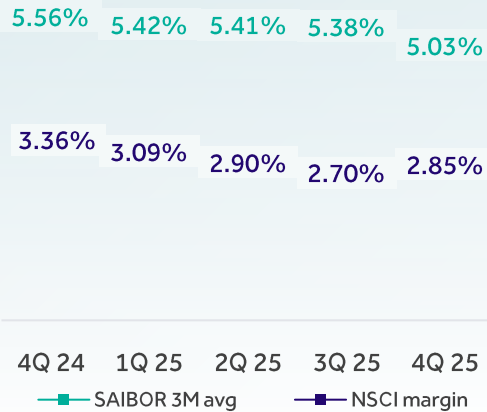
NSCI margins were lower from loans repricing at lower rates while cost of funding slightly increased from the change in deposits and liabilities mix

- ◆ Net special commission margin was lower by 52bps reaching to 2.88% YoY for FY 2025.
- ◆ Quarterly net special commission margin improved by 15bps on a sequential basis.
- ◆ Average earning assets increased by 20% YoY to reach ₹ 454.0 bn in FY 2025.
- ◆ Average bearing liabilities increased by 21% YoY to reach ₹ 398.8 bn in FY 2025.

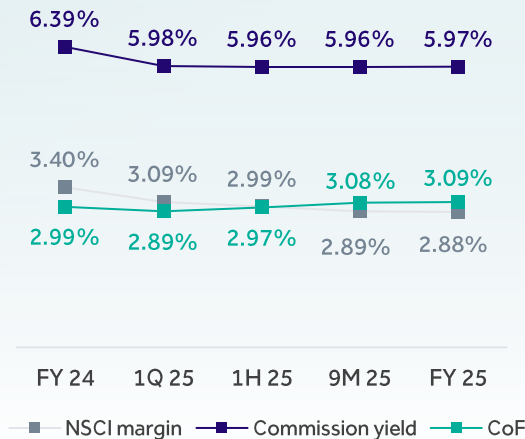
NSCI Margin Movement YoY (%)



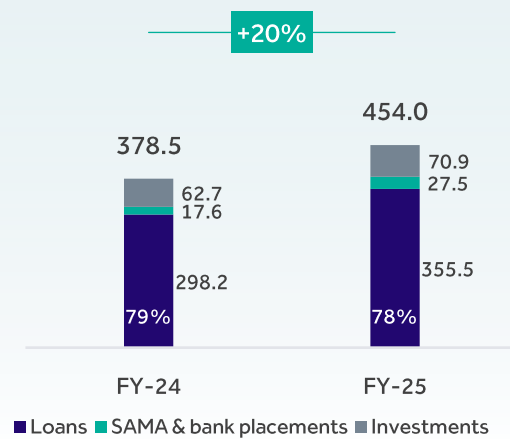
Quarterly NSCI Margin and SAIBOR Trend (%)



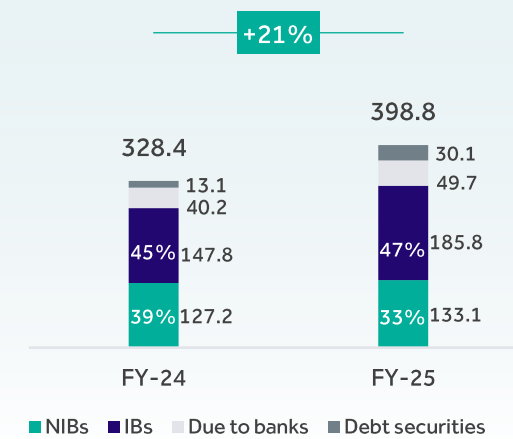
YTD NSCI margin (%)



Average Earning Assets (₹bn)



Average Bearing Liabilities (₹bn)



Interest Rate Sensitivity

Neutral sensitivity to the interest rate changes

- ◆ The Group assess sensitivity to a possible change in special commission rates, with other variables held constant and assuming a constant balance sheet mix.
- ◆ The impact of 25bps rate increase/decrease is assessed to be around -1bps/+1bps on the net special commission margin as of 31st December 2025.
- ◆ The impact of 25bps rate increase/decrease is assessed to be ₪ -70.1mn/+70.0mn on the net special commission income as of 31st December 2025.
- ◆ The Group monitors positions daily and uses hedging strategies to ensure maintenance of positions within the established gap limits.

Impact of -25bp rate change on NSCI

▼ 25bps

₪ 70 mn

Impact of -25bp rate change on NSCI margin

▼ 25bps

0.01%

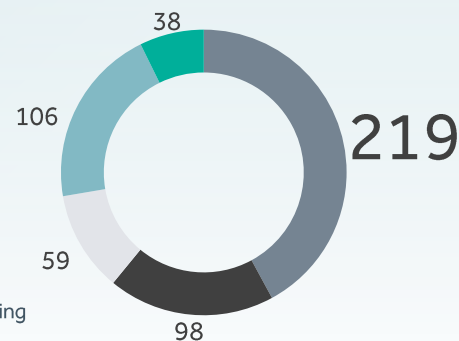
Special commission rate risk exposure

By duration

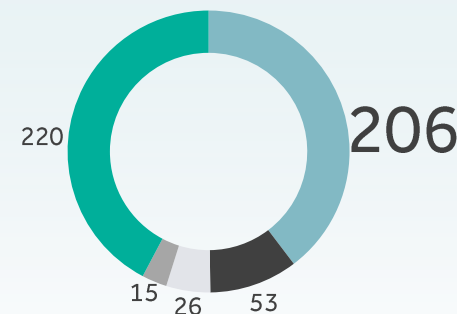
As at 31 December 2025

Assets (₪bn)

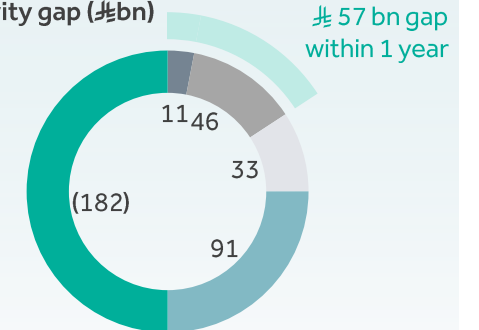
- Within 3 months
- 3-12 months
- 1-5 years
- Over 5 years
- Non-special commission bearing



Liabilities and Equity (₪bn)



Total special commission rate sensitivity gap (₪bn)

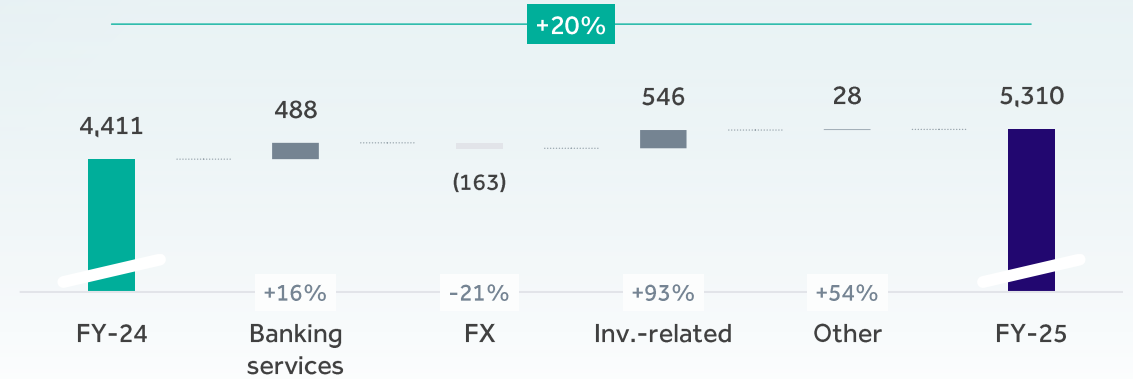


Fee & other income

The momentum in fee & other income continues with a strong growth in banking services driven by strategic focus on cross-sell activities

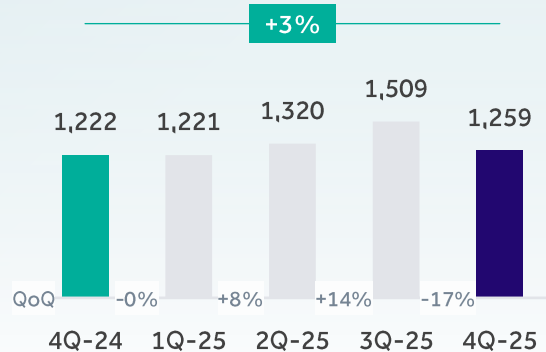
¥ (mn)	4Q-2025	4Q-2024	YoY % Change	FY-2025	FY-2024	YoY % Change
Fee income from banking services	1,182	1,283	-8%	5,036	4,539	+11%
Fee expenses from banking services	(380)	(458)	-17%	(1,557)	(1,549)	+1%
Banking services	802	825	-3%	3,479	2,991	+16%
Exchange income, net	147	255	-42%	616	779	-21%
Investment-related income	299	133	+125%	1,135	590	+93%
Other operating income	10	9	+12%	79	51	+54%
Fee and other income	1,259	1,222	+3%	5,310	4,411	+20%

Fee & Other Income Movement YoY (¥mn)

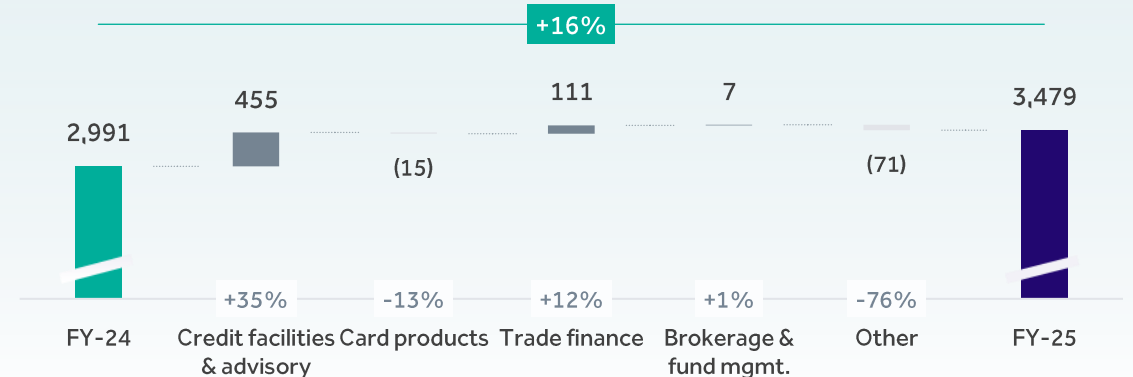


- Fee & other income grew by 20% YoY in FY 2025 driven by a robust growth in banking services and investment related income.
- Fee income from banking services increased by 16% YoY, mainly resulted from an increase in fees from credit facilities & advisory and trade finance.

Quarterly Fee & Other Income (¥mn)



Fee Income from Banking Services Movement YoY (¥mn)

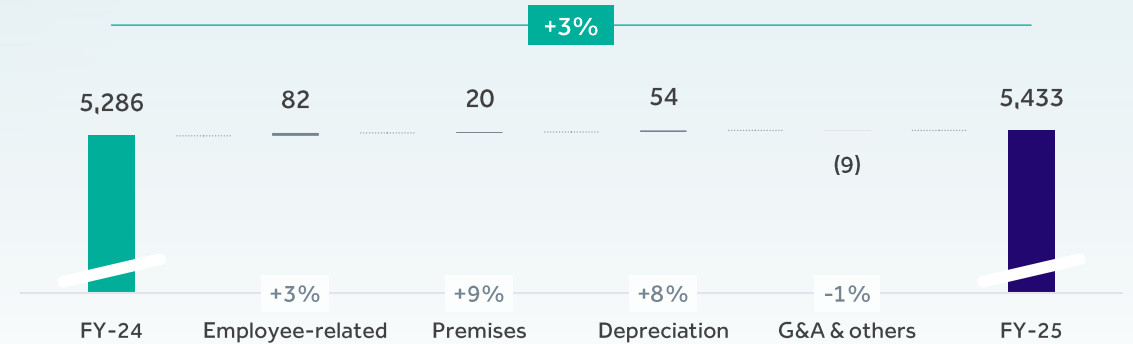


Operating Expenses

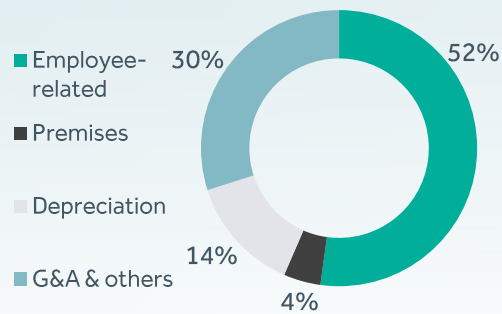
Positive jaws improved cost efficiency despite ongoing investments in people, infrastructure, digital capabilities, and strategic initiatives

- Operating expenses before impairments increased by 3% to reach ₹ 5,433 million during FY 2025 mainly from higher employee-related and depreciation expenses.
- Operating expenses before impairments almost flat in comparison to the previous quarter.
- Cost to income ratio stands at 29.6% for FY 2025, an improvement of 100bps YoY.
- Cost to average earning assets ratio stands at 1.20% in FY 2025, 20bps lower than the corresponding period last year.

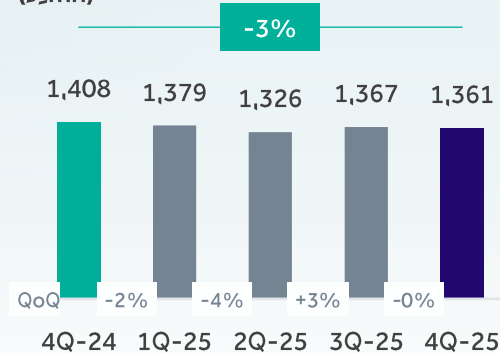
Expenses before Impairments Movement YoY (₹mn)



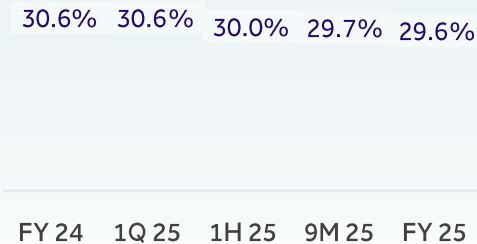
Expenses before Impairments Composition, FY-25 (%)



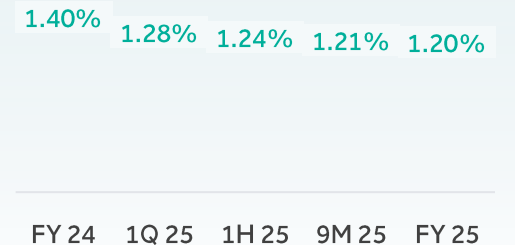
Expenses before Impairments (₹mn)



Cost to Income Ratio (%)



Cost to AIEA Ratio* (%)

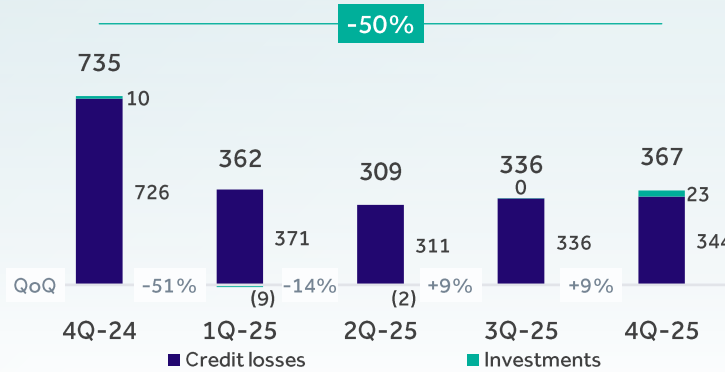


Impairment charges

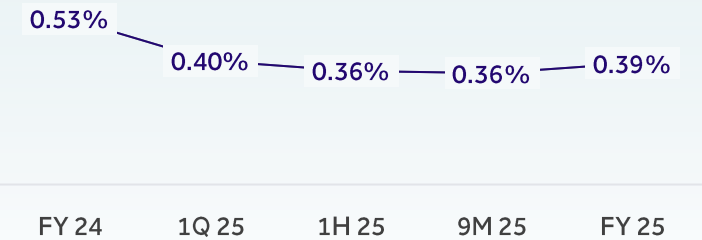
Strong recoveries coupled with proactive risk management and sound asset quality resulted in lower cost of credit risk

- ◆ Impairment charges decrease by 16% YoY to ₹ 1,374mn in FY 2025.
- ◆ Quarterly impairment charges declined by 50% YoY in 4Q 2025.
- ◆ Commercial impairment charges almost flat YoY in FY 2025, whereas retail impairment decreased by 32% YoY.
- ◆ Cost of credit risk improved by 14bps YoY standing at 0.39% in FY 2025.

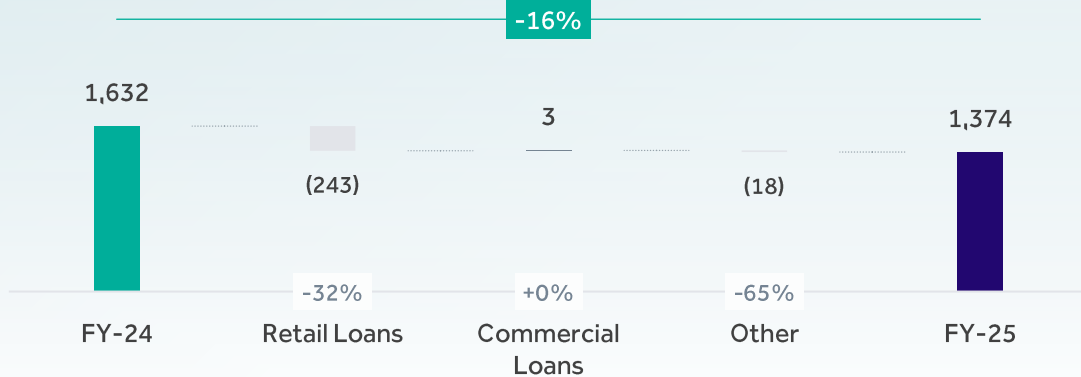
Impairments (₹mn)



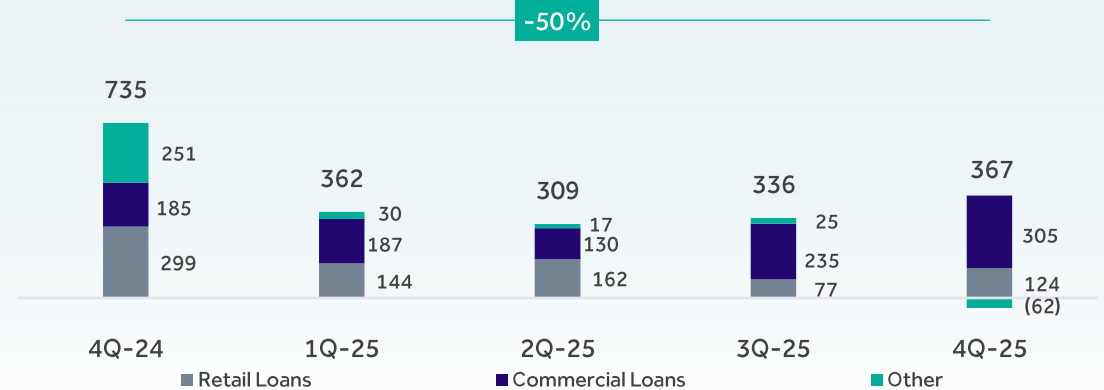
Cost of Credit Risk (%)



Impairments Movement YoY (₹mn)







Impairments by Source (₹mn)



Segment Dashboard

Corporate segment accounts for 55% of total operating income translating into 65% share in net income before Zakat

 <p>Corporate</p>	<p>Operating Income FY-25</p> <p>+9% YoY</p> <p>₹ Million 10,062</p>	<p>Expenses* FY-25</p> <p>+4% YoY</p> <p>₹ Million 1,684</p>	<p>Impairments FY-25</p> <p>-6% YoY</p> <p>₹ Million 820</p>	<p>Net Income** FY-25</p> <p>+13% YoY</p> <p>₹ Million 7,559</p>
 <p>Retail</p>	<p>Operating Income FY-25</p> <p>+4% YoY</p> <p>₹ Million 4,948</p>	<p>Expenses FY-25</p> <p>+1% YoY</p> <p>₹ Million 3,101</p>	<p>Impairments FY-25</p> <p>-30% YoY</p> <p>₹ Million 527</p>	<p>Net Income FY-25</p> <p>+41% YoY</p> <p>₹ Million 1,320</p>
 <p>Treasury and Investments</p>	<p>Operating Income FY-25</p> <p>+0% YoY</p> <p>₹ Million 2,337</p>	<p>Expenses FY-25</p> <p>+4% YoY</p> <p>₹ Million 289</p>	<p>Impairments FY-25</p> <p>+60% YoY</p> <p>₹ Million 18</p>	<p>Net Income FY-25</p> <p>-1% YoY</p> <p>₹ Million 2,065</p>
 <p>Investment Banking and Brokerage</p>	<p>Operating Income FY-25</p> <p>+6% YoY</p> <p>₹ Million 1,033</p>	<p>Expenses FY-25</p> <p>+14% YoY</p> <p>₹ Million 359</p>	<p>Total AUM 4Q-25</p> <p>+4% YoY</p> <p>₹ Billion 97.5</p>	<p>Net Income FY-25</p> <p>-0% YoY</p> <p>₹ Million 665</p>

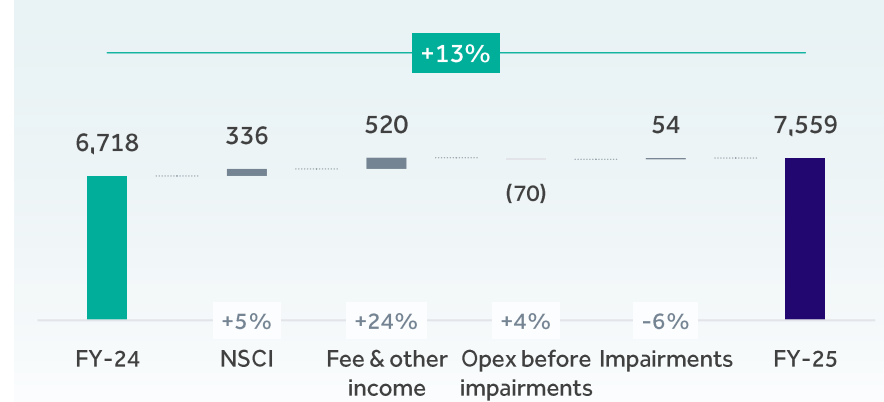
Corporate Segment

Strong growth in fee and other income, coupled with higher NSCI bolstered corporate profitability despite the rising in operating expenses

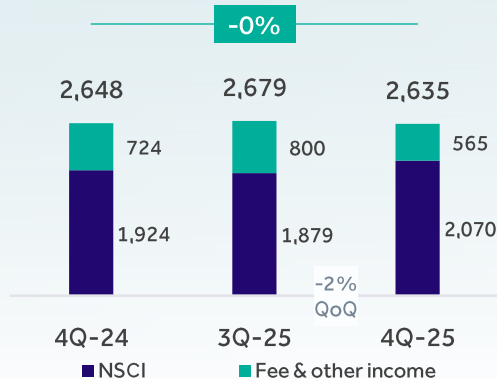
- Net income before zakat for the Corporate segment increased by 13% YoY to reach ₹ 7,559mn in FY 2025 due to higher operating income and lower provisions, partially offset by the increase in operating expenses.
- Total operating income grew by 9% YoY to ₹ 10,062mn in FY 2025, driven by 5% YoY increase in NSCI to ₹ 7,394mn and 24% YoY rise in fee and other income to ₹ 2,668mn.

₹ (mn)	4Q-2025	4Q-2024	YoY % Change	FY-2025	FY-2024	YoY % Change
NSCI	2,070	1,924	+8%	7,394	7,058	+5%
Fee & other income	565	724	-22%	2,668	2,148	+24%
Total operating income	2,635	2,648	-0%	10,062	9,206	+9%
Opex before impairments	(473)	(420)	+13%	(1,684)	(1,614)	+4%
Impairments	(193)	(431)	-55%	(820)	(874)	-6%
Net income before zakat	1,969	1,797	+10%	7,559	6,718	+13%

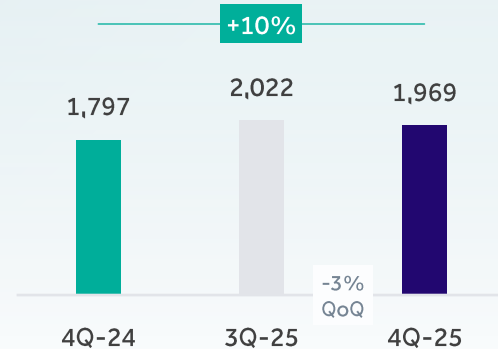
Net Income Before Zakat Movement YoY (₹mn)



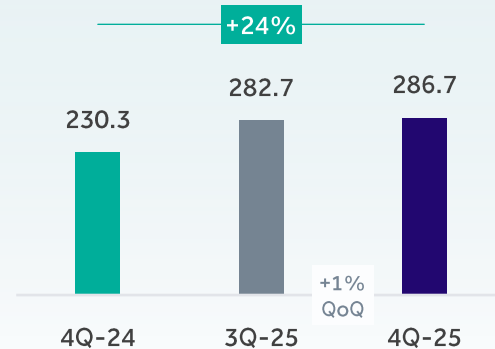
Total Operating Income (₹mn)



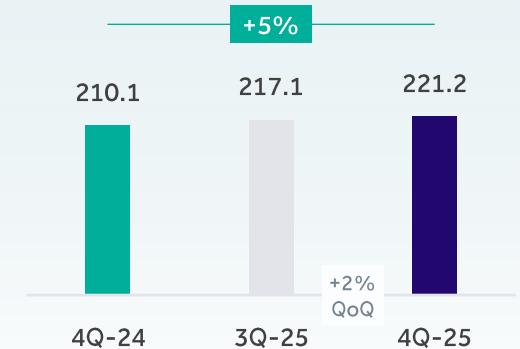
Net Income Before Zakat (₹mn)



Total Assets (₹bn)



Total Liabilities (₹bn)



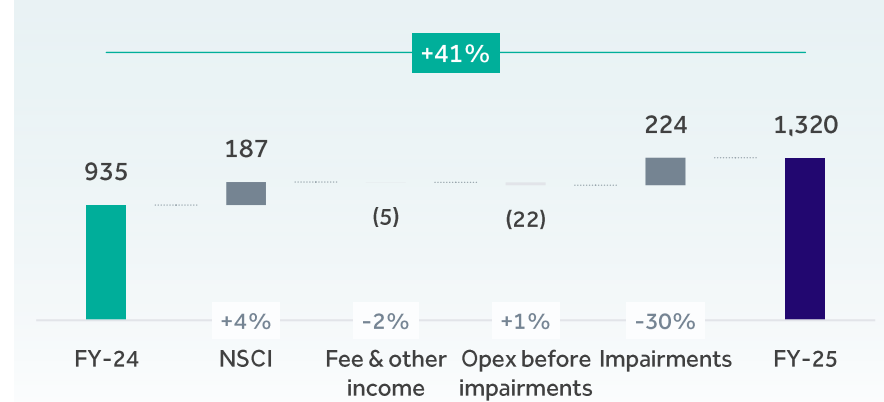
Retail Segment

Retail net income grew by 41% YoY during FY 2025, primarily driven by NSCI growth, partially offset by the increase in operating expenses

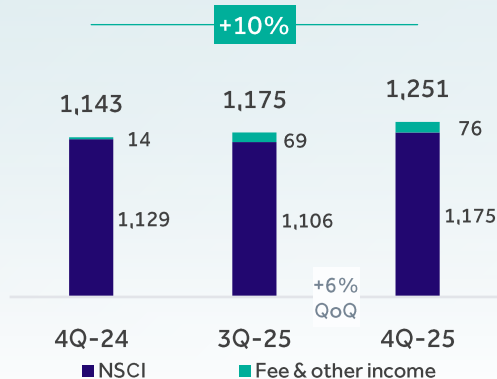
- Net income before zakat for the Retail segment increased by 41% YoY to reach ₪ 1,320mn in FY 2025 mainly due to increase in NSCI.
- NSCI increased by 4% YoY in FY 2025, reaching ₪ 4,693mn, driven by expanded lending activities.
- Total operating income rose by 4% YoY in FY 2025, reaching ₪ 4,948mn, propelled by the rise in NSCI growth, though partially offset by a decline in fee and other income.

₪ (mn)	4Q-2025	4Q-2024	YoY % Change	FY-2025	FY-2024	YoY % Change
NSCI	1,175	1,129	+4%	4,693	4,506	+4%
Fee & other income	76	14	+446%	255	260	-2%
Total operating income	1,251	1,143	+10%	4,948	4,766	+4%
Opex before impairments	(726)	(819)	-11%	(3,101)	(3,079)	+1%
Impairments	(145)	(300)	-52%	(527)	(752)	-30%
Net income before zakat	380	24	+1486%	1,320	935	+41%

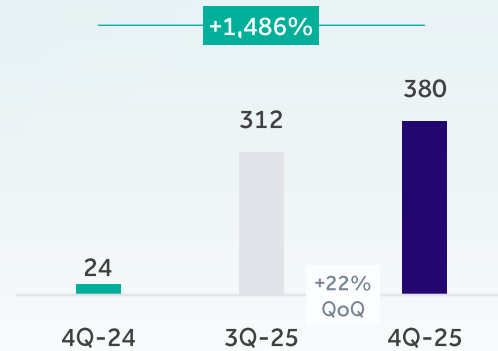
Net Income Before Zakat Movement YoY (₪mn)



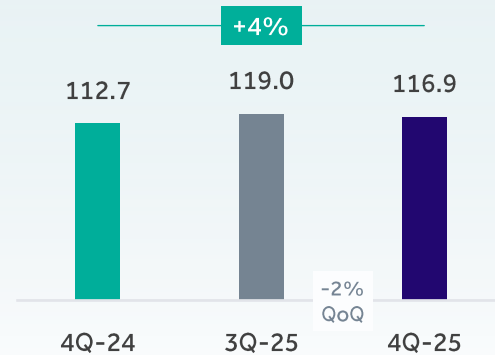
Total Operating Income (₪mn)



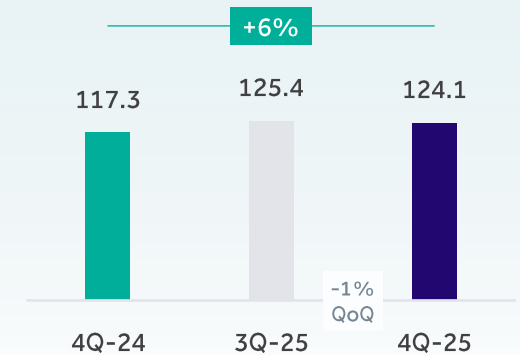
Net Income Before Zakat (₪mn)



Total Assets (₪bn)



Total Liabilities (₪bn)

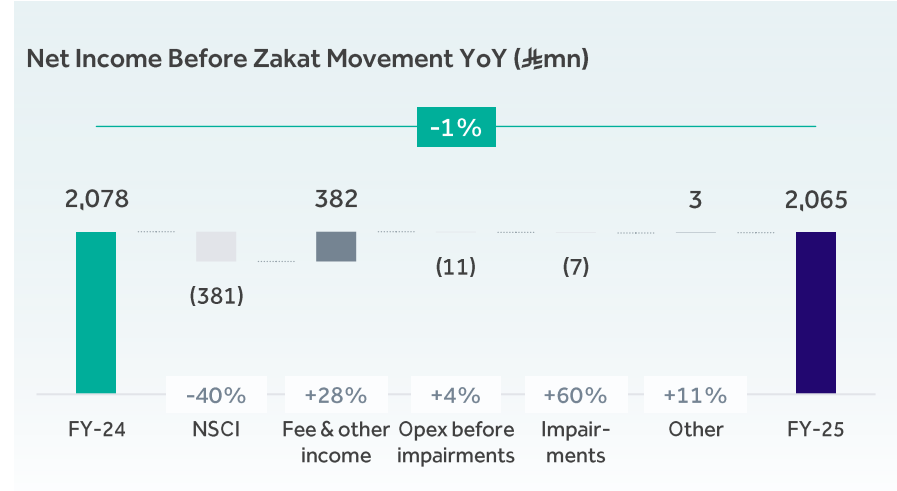


Treasury and Investments Segment

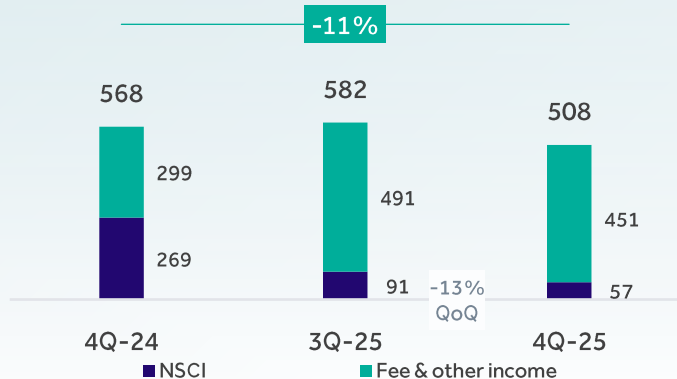
Treasury and Investments net income before Zakat decreased by 1% YoY impacted by the decline in NSCI, higher operating expenses and provisions

- Net income before zakat for the Treasury and Investments segment decreased by 1% YoY to reach ₪ 2,065mn in FY 2025, primarily impacted by the decrease in NSCI, higher operating expenses and provisions.
- Operating income for FY 2025 witnessed a flat growth YoY reaching to ₪ 2,337mn, fueled by the strong rise in fee and other income, offset by a decline in NSCI.

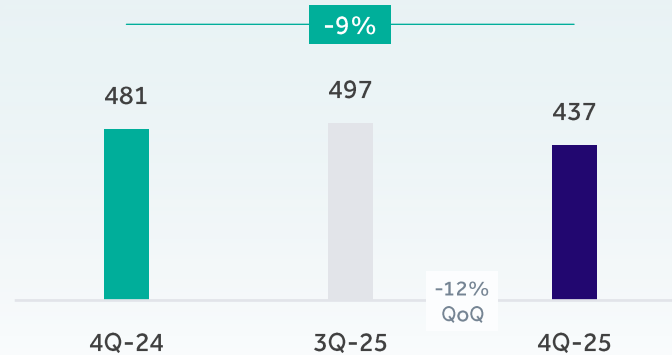
₪ (mn)	4Q-2025	4Q-2024	YoY % Change	FY-2025	FY-2024	YoY % Change
NSCI	57	269	-79%	567	948	-40%
Fee & other income	451	299	+51%	1,771	1,388	+28%
Total operating income	508	568	-11%	2,337	2,337	+0%
Opex before impairments	(60)	(87)	-31%	(289)	(278)	+4%
Impairments	(20)	(9)	+129%	(18)	(11)	+60%
Associates	8	8	-1%	34	30	+11%
Net income before zakat	437	481	-9%	2,065	2,078	-1%



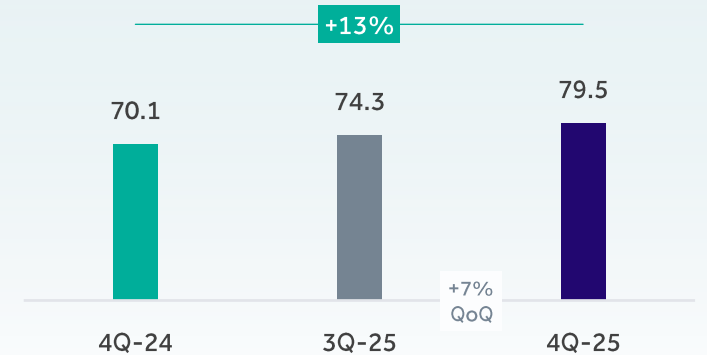
Total Operating Income (₪mn)



Net Income Before Zakat (₪mn)



Investments, Net (₪bn)



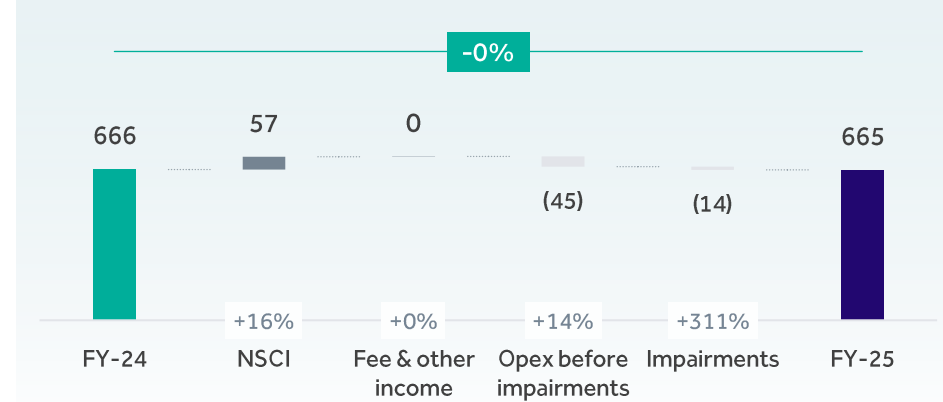
Investment banking and brokerage Segment

Investment banking and brokerage witnessed a slight decreased in net income before Zakat, resulted from the rise in provisions

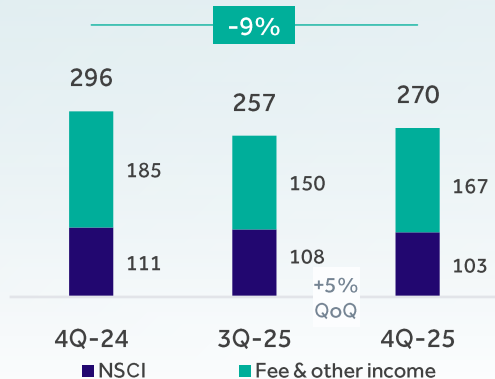
- ◆ Net income before zakat for Investment banking and brokerage slightly decreased by 0% YoY to reach ₪ 665mn in FY 2025, due to higher provisions.
- ◆ Total operating income for FY 2025 increased by 6% YoY reaching to ₪ 1,033mn compared to ₪ 976mn for the corresponding period last year.

₪ (mn)	4Q-2025	4Q-2024	YoY % Change	FY-2025	FY-2024	YoY % Change
NSCI	103	111	-7%	417	361	+16%
Fee & other income	167	185	-10%	616	616	+0%
Total operating income	270	296	-9%	1,033	976	+6%
Opex before impairments	(102)	(82)	+24%	(359)	(315)	+14%
Net income before zakat	158	219	-28%	665	666	-0%

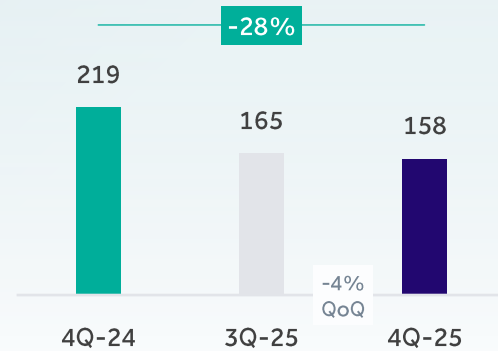
Net Income Before Zakat Movement YoY (₪mn)



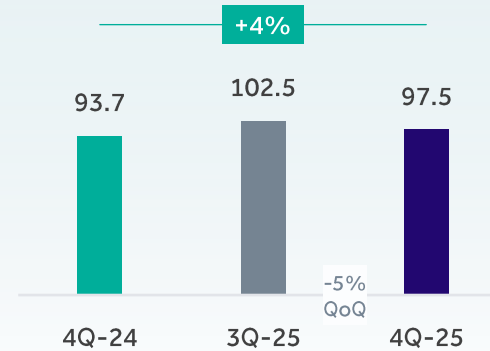
Total Operating Income (₪mn)



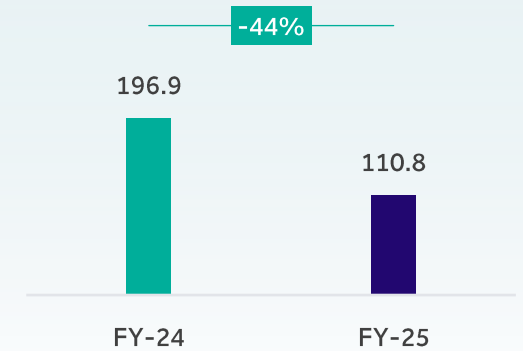
Net Income Before Zakat (₪mn)



Total AUM (₪bn)



Brokerage Value Traded (₪bn)









Outlook & Guidance



Guidance

2030 strategy fuels the promising outlook for 2026

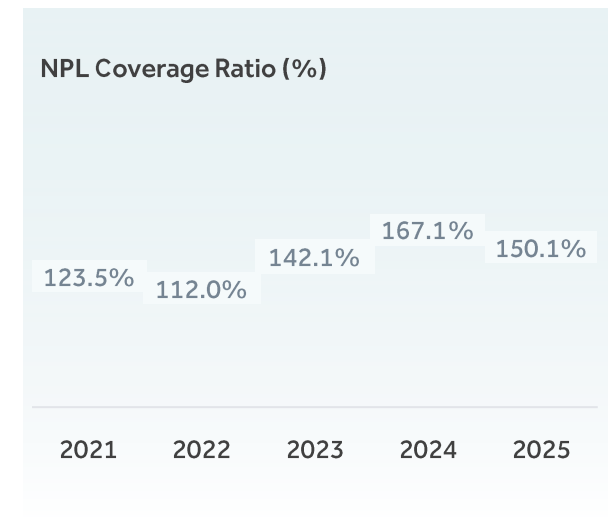
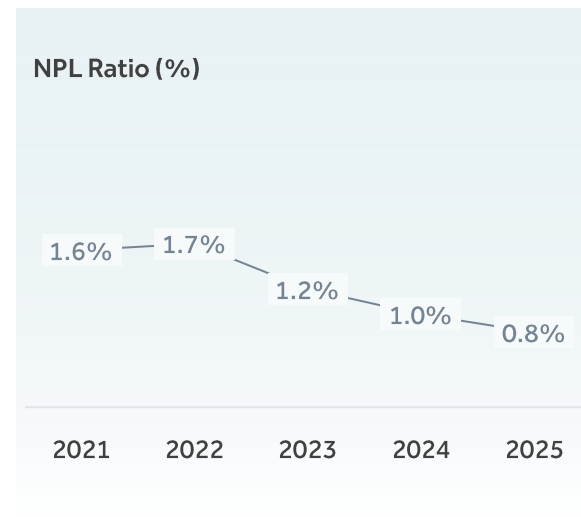
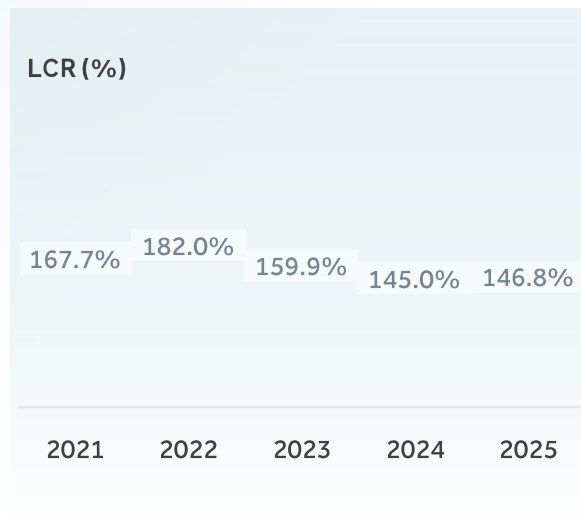
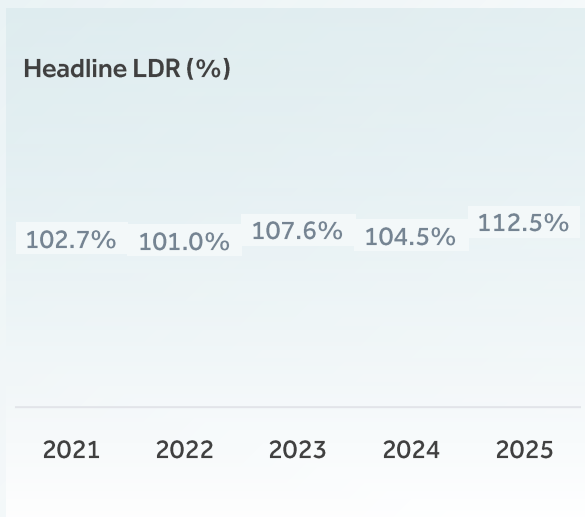
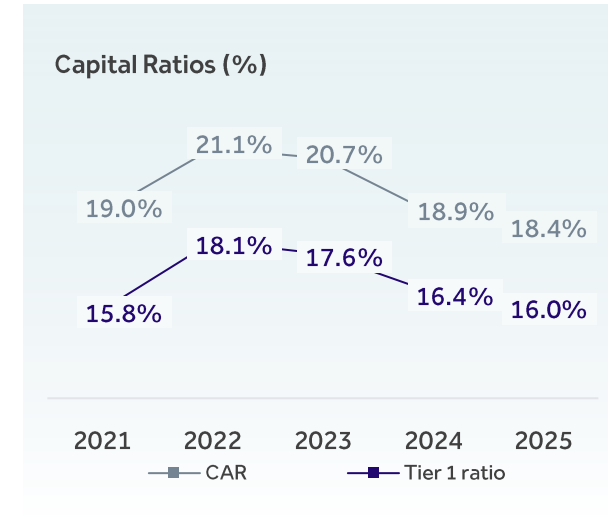
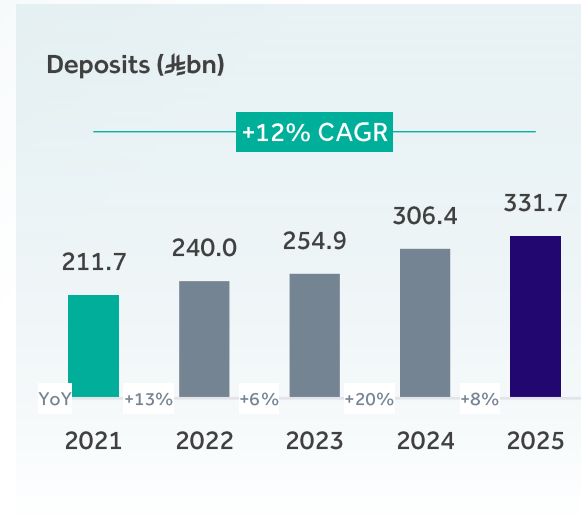
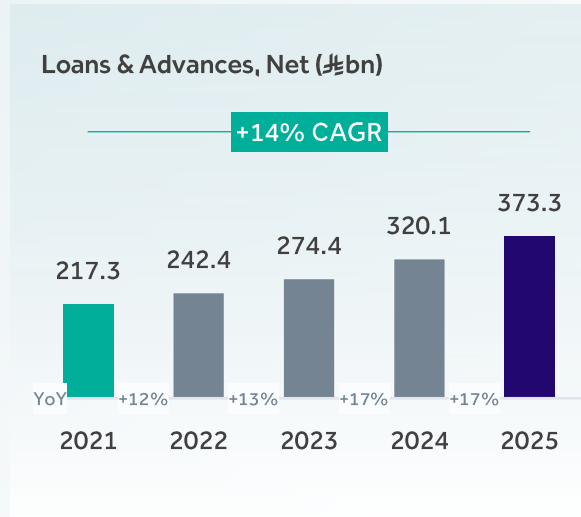
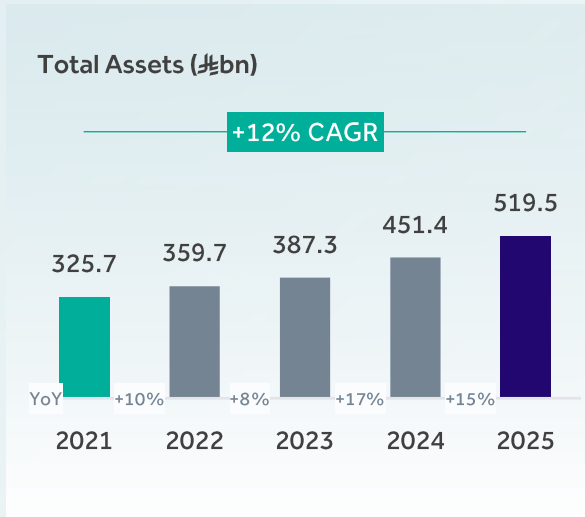
		FY 2025	FY 2026 Guidance	Drivers
Balance Sheet	 Loans, Net	₹ 373bn (17% YoY)	High Single Digit	Positive economic outlook and credit demand will support selective growth opportunities
	 Net Special Commission Income	₹ 13.1bn (2% YoY)	High Single Digit	Asset mix and repricing efforts will support NSCI growth during the year
Profitability	 Cost to Income	29.6%	Below 30.0%	Cost discipline will continue despite ongoing investments in line with the new strategic direction
	 Return on Equity	16.9%	Above 16%	Sustained ROAE driven by top line growth, efficiencies and normalized cost of risk
Asset Quality	 Cost of Credit Risk	39bps	30bps – 40bps	Strong financial position and resilient credit environment will result in a stable cost of risk
Capital	 Tier 1 Capital Ratio	16.0%	Above 15%	Healthy capitalization driven by efficient capital management and internal capital generation
2030 ROE Aspiration: High Teens				



Historical Performance

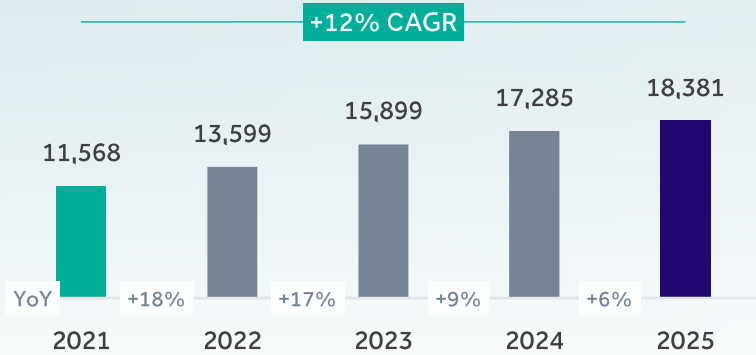


Balance sheet 5-year Summary

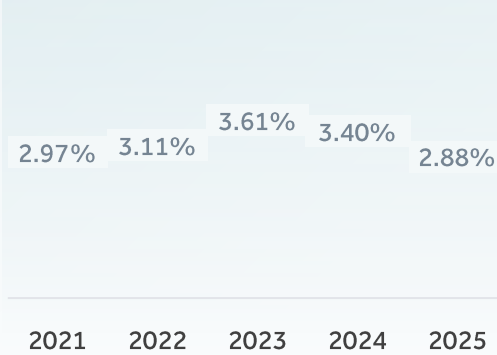


Income Statement 5-year Summary

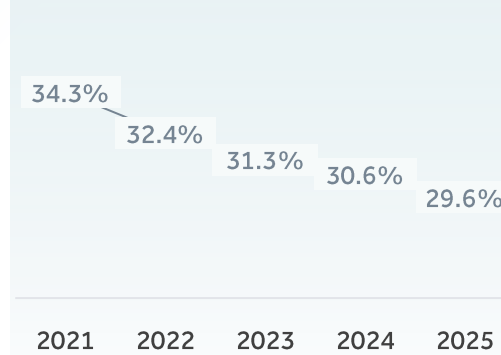
Total Operating Income (Rp mn)



NSCI Margin (%)



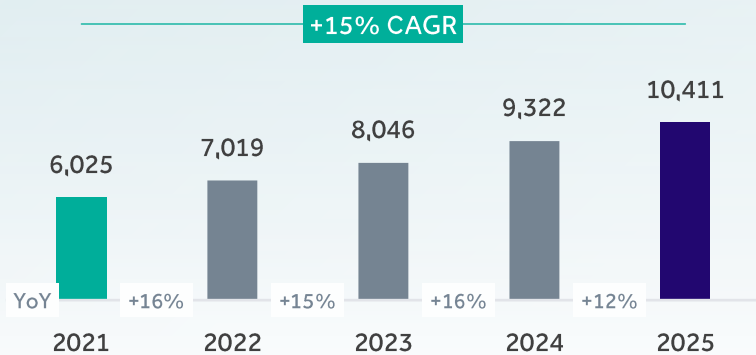
Cost to Income Ratio (%)



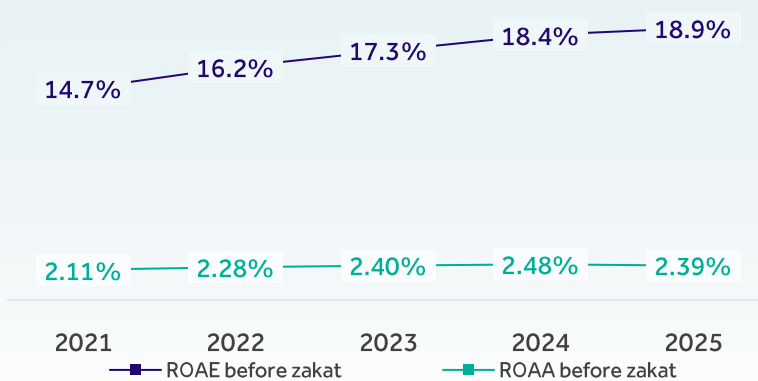
Cost of Credit Risk (%)



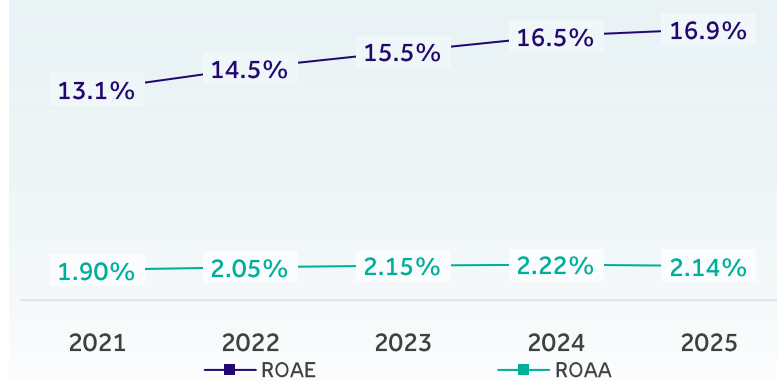
Net Income (Rp mn)



ROAE, ROAA Before Zakat (%)



ROAE, ROAA (%)




Appendix



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Contact the investor relations for more information

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Riyad Bank Head Office

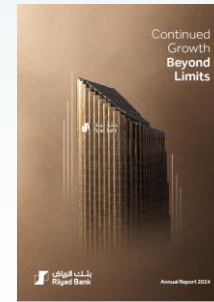


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