Earnings Presentation
3Q 2026



Public

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.

All rights are reserved to Riyad Bank. This presentation and the materials associated therewith, including the discussions during the Earnings Call, have been prepared on a proprietary basis. No recording , reproduction summarization, distribution or reproduction of any part thereof (whether in whole or in part, and by any means whatsoever, including social media or electronic platforms) is permitted without the prior written consent of Riyad Bank, except that rating agencies and licensed research firms may summaries, quote or reproduce limited extracts from the presentation and the Earnings Call discussions solely for the purpose of preparing and distributing their research reports and credit opinions to their clients, provide such use is accurate, fair and not misleading. Access to this presentation or participation in the in the Earnings Call constitutes acceptance of these terms. The Bank reserves all its legal rights in the event of any infringement.

Public

Highlights

9M 2026 **Performance Highlights**

Sustainable balance sheet growth

545Bn
▲ +5% YTD **Total Assets**

385Bn
▲ +3% YTD **Loans, Net**

456Bn
▲ +3% YTD **Total Liabilities**

329Bn
▼ -1% YTD **Customer Deposits**

Quality earnings expansion

14.4Bn
▲ +5% YOY **Operating Income, net**

28.7%
▼ -101bps YOY **Cost to Income Ratio**

8.1Bn
▲ +5% YOY **Net Income**

16.6%
▼ -62bps YOY **Return on Equity**

Healthy & resilient financial ratios

0.87%
NPL Ratio
Proactive NPL Management

151%
NPL Coverage Ratio
Healthy Coverage

20.9%
Total CAR
Strong Capitalization

83.9%
SAMA weighted LDR
Comfortable Liquidity

Public

Strategy Update

Public

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

Public

3Q 2026 Financial Performance

Public

Financial Performance Highlights

Solid earnings growth during the period driven by higher operating income and improved efficiencies

Balance sheet expansion mainly driven by strong growth in investments coupled with moderate loan growth

while the landmark Sukuk issuance supported funding diversification and balance sheet optimization

Total assets 3Q-26
+5% YTD

Loans & advances, net 3Q-26
+3% YTD

Deposits 3Q-26
-1% YTD

NIBs Share (%)
47.2% → 42.9%
4Q 25 3Q 26

Solid growth in profitability driven by operating income growth

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

Net income 9M-26
+5% YoY

ROAE (%)
17.2% → 16.6%
9M 25 9M 26

NSCI 9M-26
+6% YoY

NSCI Margin (%)
2.88% → 2.81%
9M 25 9M 26

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 (%)
29.7% → 28.7%
9M 25 9M 26

Expenses before Impairments 9M-26
+1% YoY

CoR* (%)
0.36% → 0.38%
9M 25 9M 26

NPL Ratio (%)
0.87% → 0.87%
3Q 25 3Q 26

Strong and resilience liquidity position

with strong capitalization well above regulatory minima

LCR 3Q-26
143.9%

SAMA weighted LDR 3Q-26
83.9%

Tier 1 Ratio 3Q-26
18.2%

Total CAR 3Q-26
20.9%

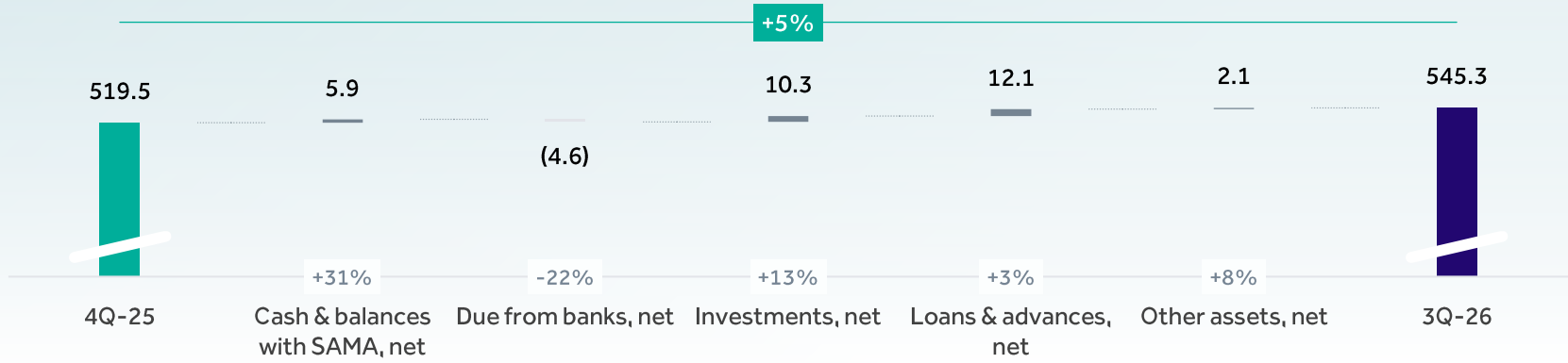
*Cost of Credit Risk

Public

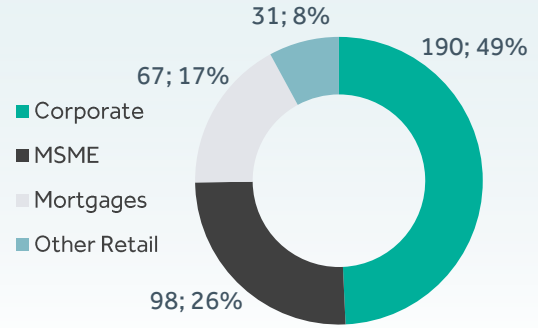
Assets and Financing

Strategic balance sheet expansion primarily driven by a strong growth in the investment portfolio coupled with moderate loan growth

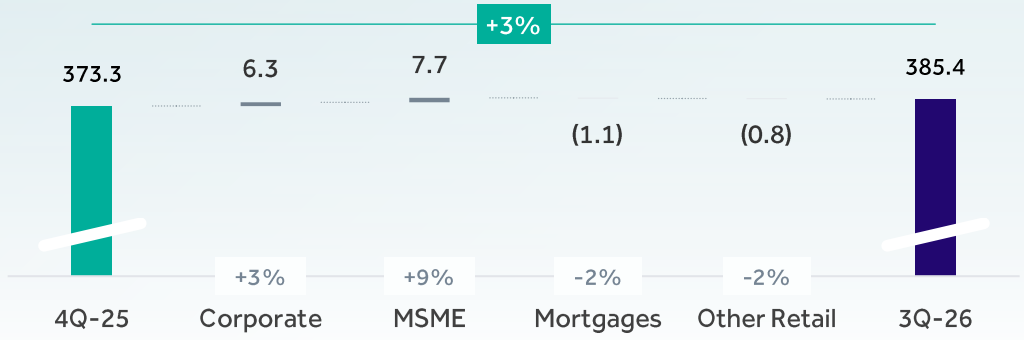
Total Assets Movement YTD (SAR bn)



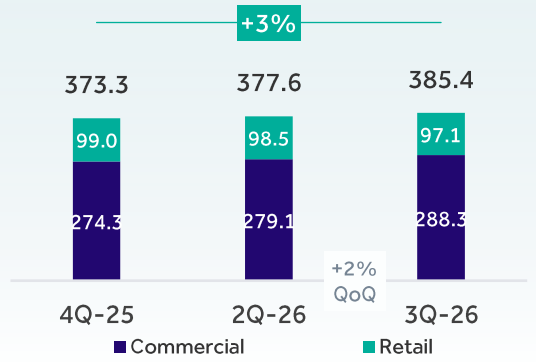
Loans & Advances, Net Composition 3Q-26 (SAR bn)



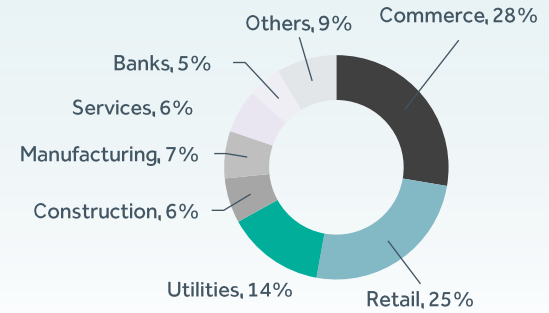
Loans & Advances, Net Movement YTD (SAR bn)



Loans, Net by Segment (SAR bn)



Loans & Advances, Net by Sector 3Q-26 (SAR bn)

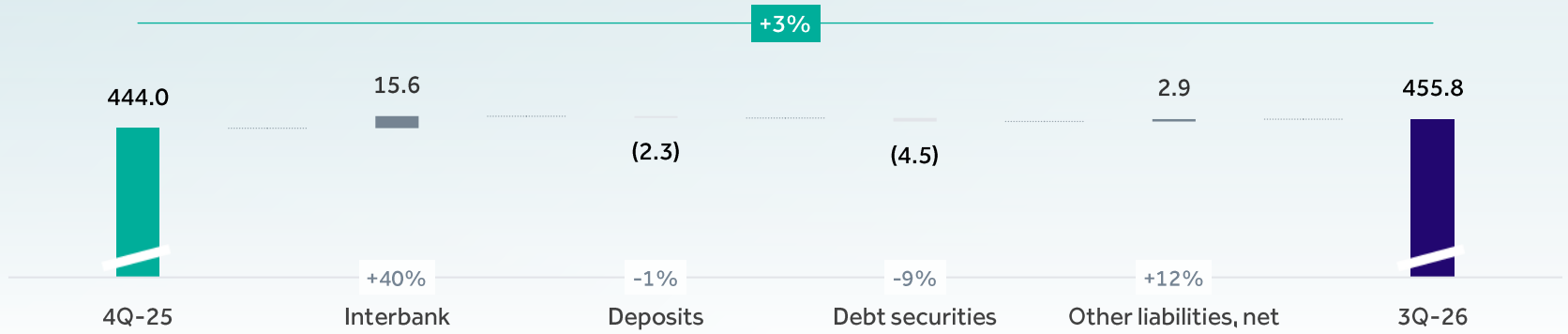


Public

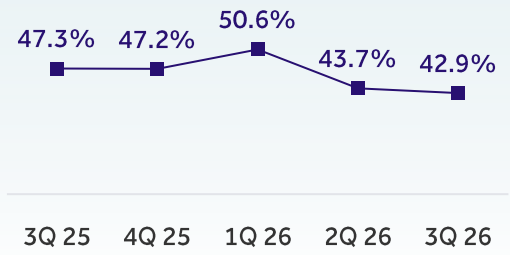
Liabilities, Funding and Liquidity

Liquidity remains healthy and well above regulatory requirements supported by diversified funding sources

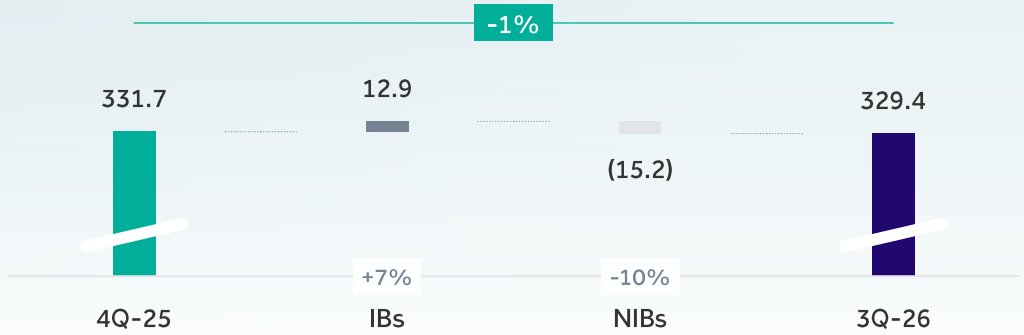
Total Liabilities Movement YTD (SAR bn)



NIBs % of Total Deposits (%)



Total Customers' Deposits Movement YTD (SAR bn)



NSFR
3Q-26
-1.7% YTD
107.5%

LCR
3Q-26
-2.8% YTD
143.9%

SAMA Weighted LDR
3Q-26
+2.1% YTD
83.9%

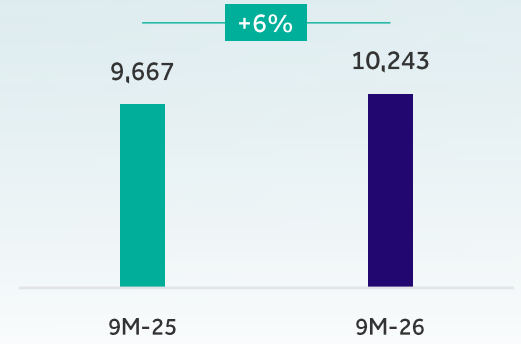
Headline LDR
3Q-26
+4.5% YTD
117.0%

Public

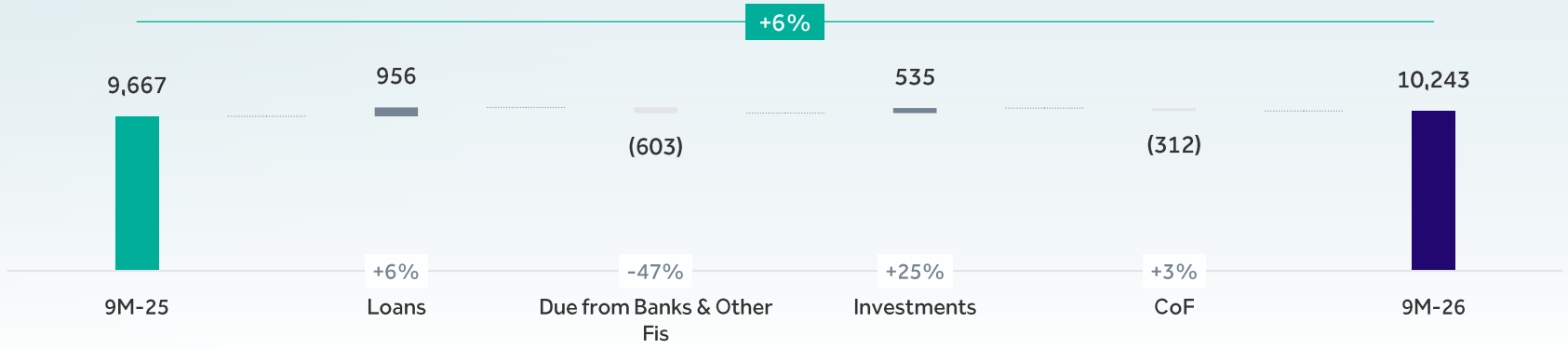
Net Special Commission Income & Margin

Moderate NSCI growth supported by higher volumes and partially offset by increased cost of funds

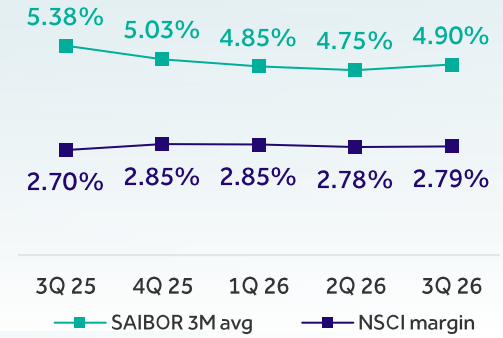
NSCI (SAR mn)



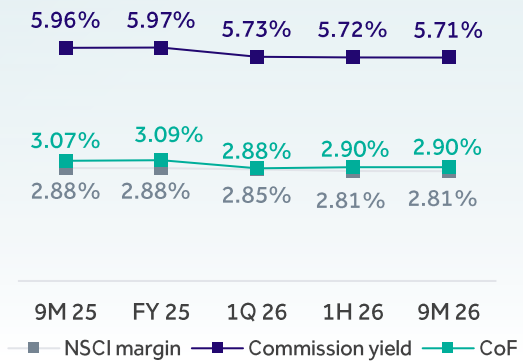
NSCI Movement YoY (SAR mn)



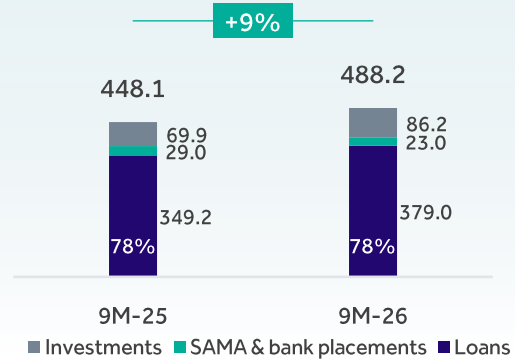
Quarterly NSCI Margin and SAIBOR Trend (%)



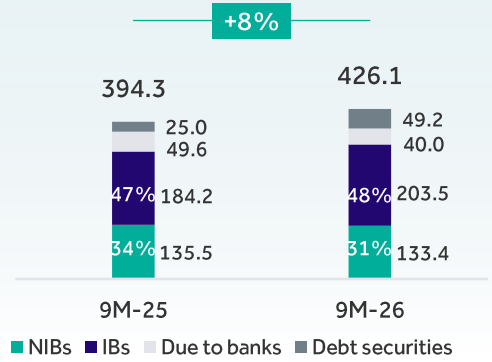
YTD NSCI margin (%)



Average Earning Assets (SAR bn)



Average Bearing Liabilities (SAR bn)

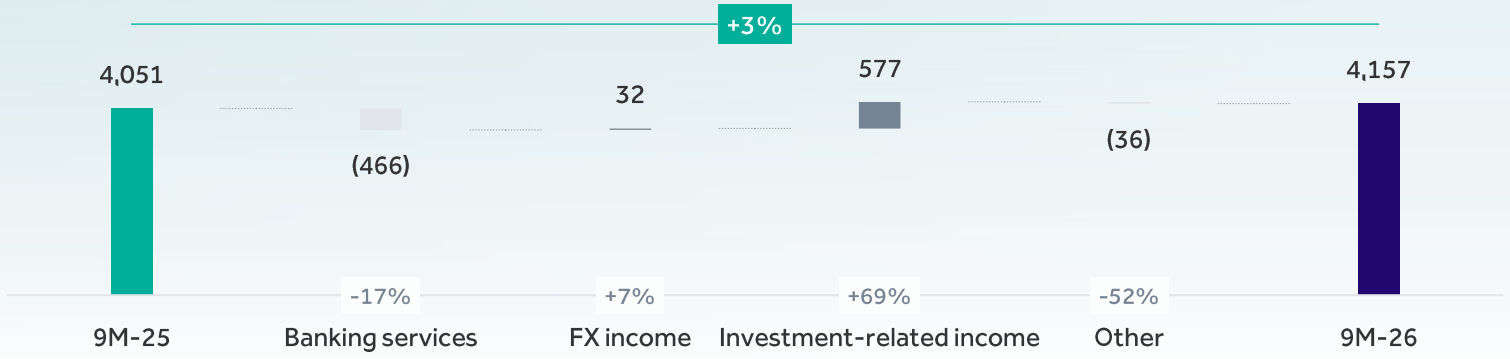


Public

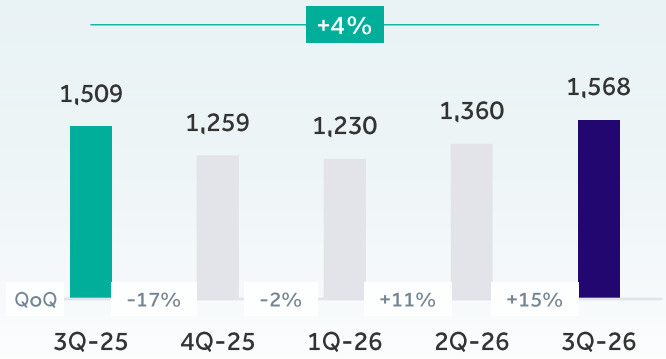
Fee & Other Income

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

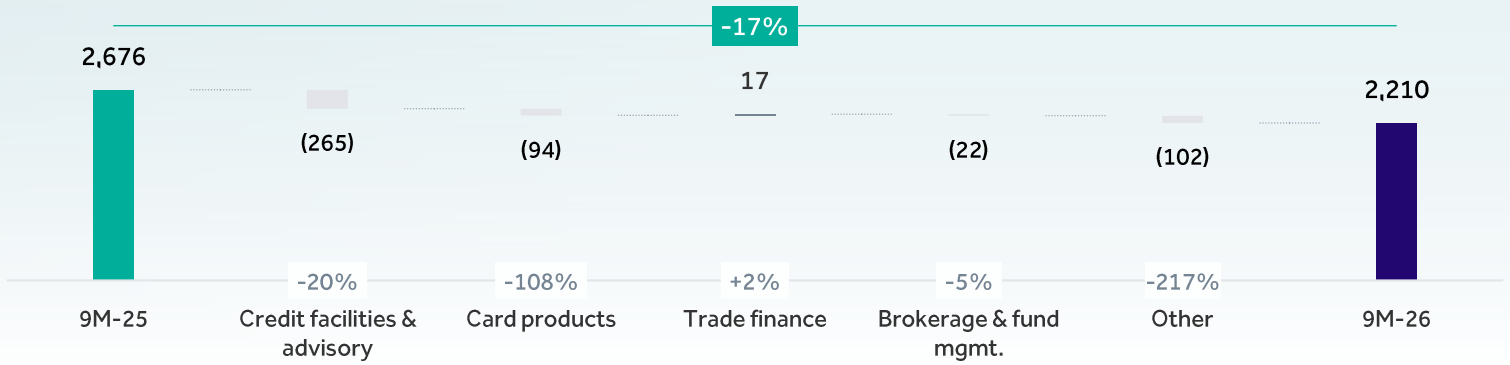
Fee & Other Income Movement YoY (฿mn)



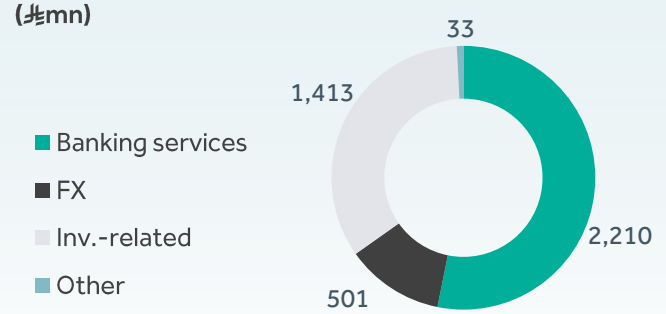
Quarterly Fee & Other Income (฿mn)



Fee Income from Banking Services Movement YoY (฿mn)



Fee & Other Income Composition, 9M-26 (฿mn)

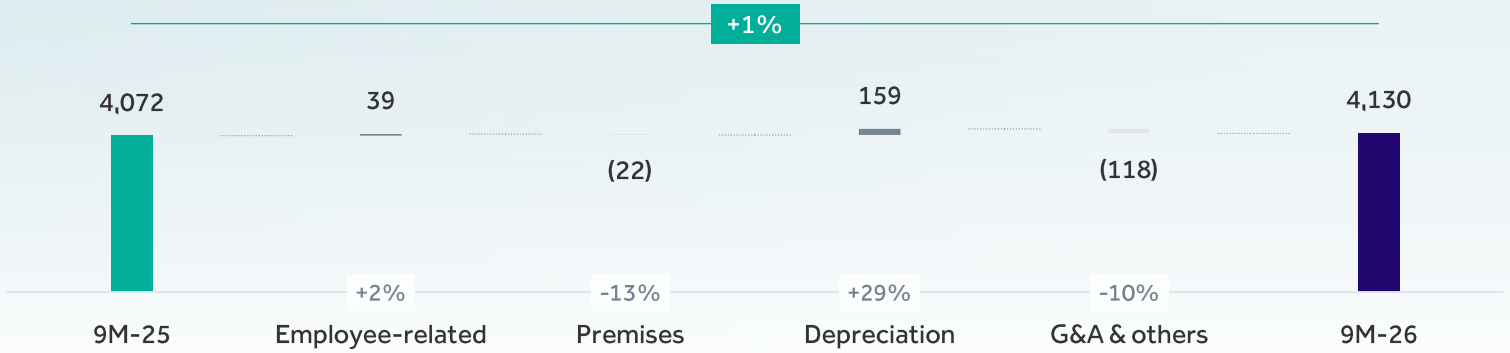


Public

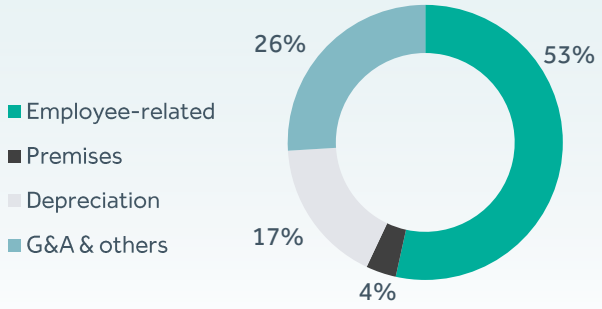
Operating Expenses and Efficiency

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

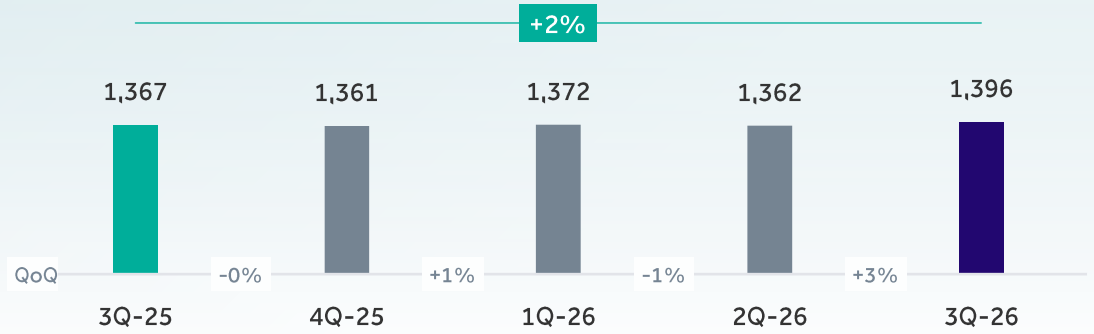
Expenses before Impairment Movement YoY (₱mn)



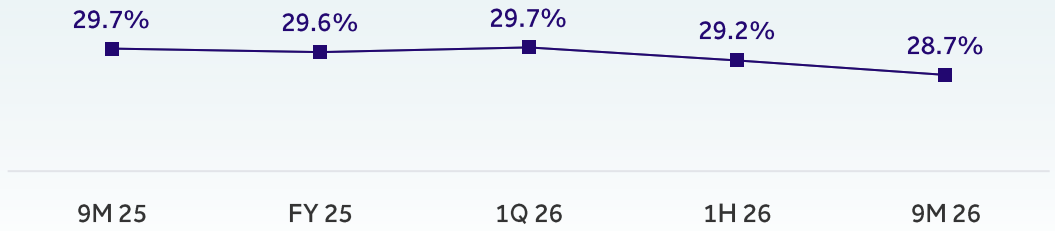
Expenses before Impairments Composition, 9M-26 (%)



Quarterly Expenses before Impairment (₱mn)



Cost to Income Ratio (%)

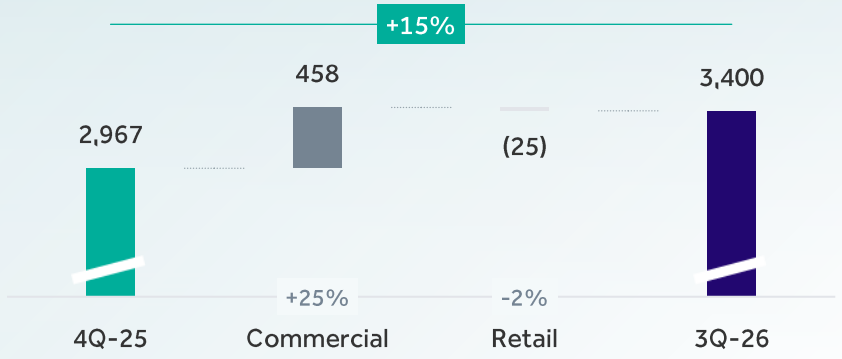


Public

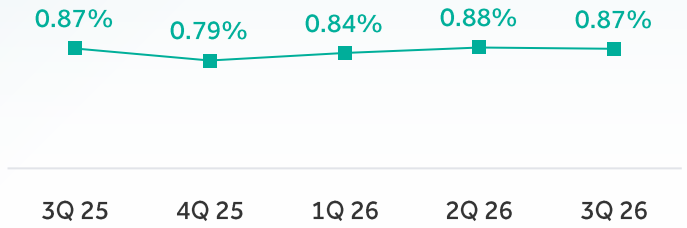
Impairment Charge and Cost of Risk

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 ▲

3Q-26

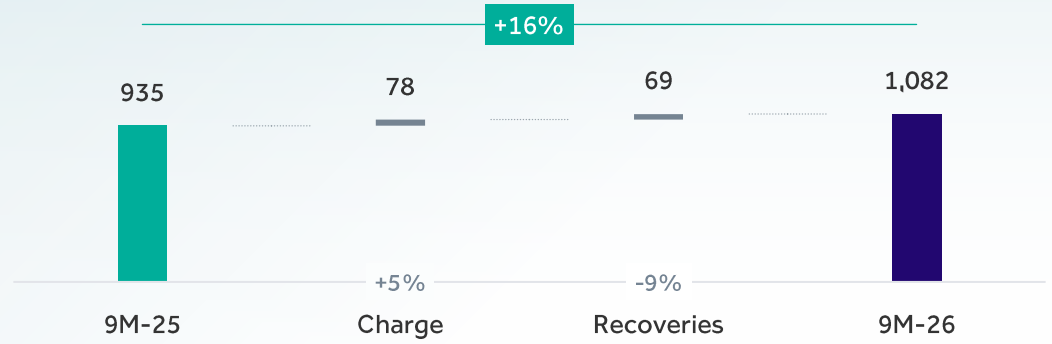
+0.6% YTD

150.7%

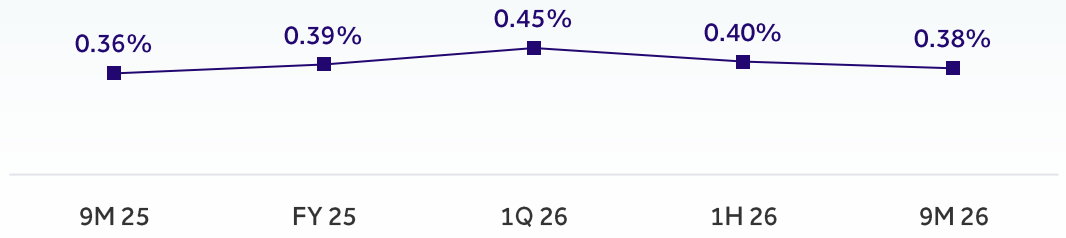
Stage-wise ECL on Gross Loans, 3Q-26, YTD

Stage 1	Stage 2	Stage 3
0.27%	9.9%	49.6%
▲	▼	▼
+0.03%	-0.7%	-0.5%

Impairments for Credit Losses Movement YoY (฿mn)



Cost of Credit Risk (%)

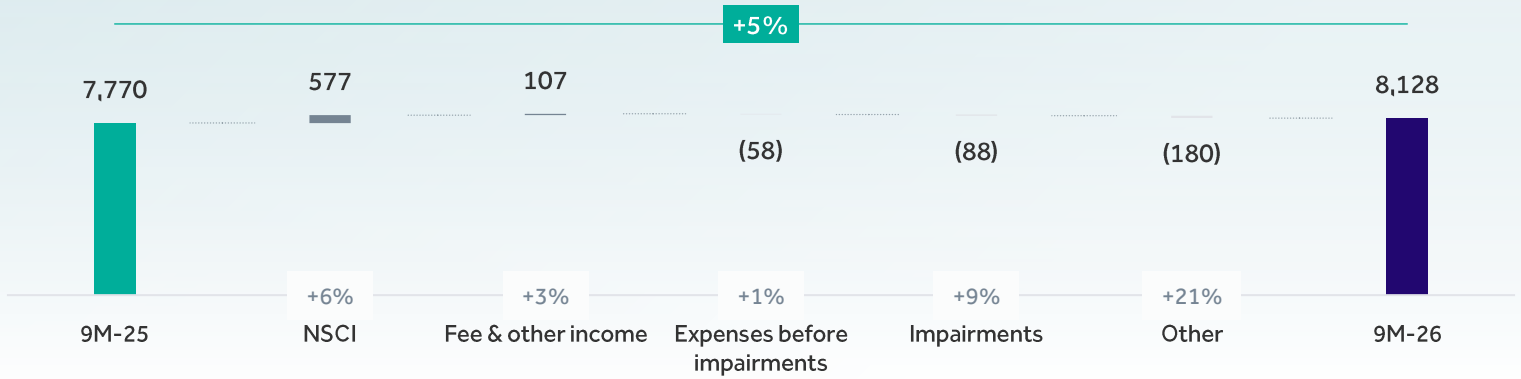


Public

Net Income and Returns

Together these factors supported quality earnings growth

Net Income Movement YoY (฿mn)



Total Operating Income
9M-26 ▲

+5% YoY

฿ Million

14,401

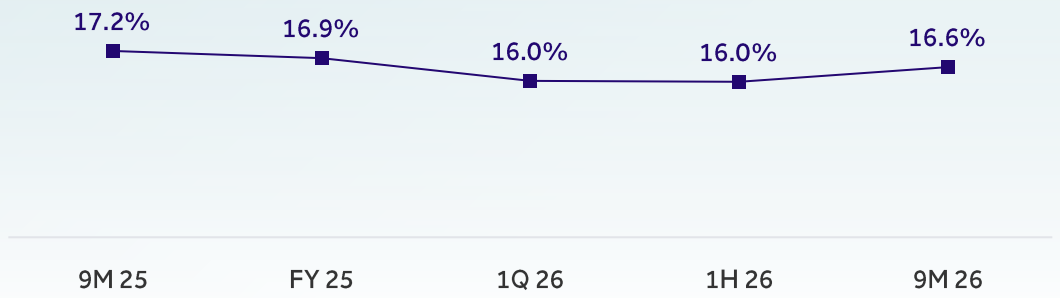
Net Operating Income Before Impairment Charge
9M-26 ▲

+6% YoY

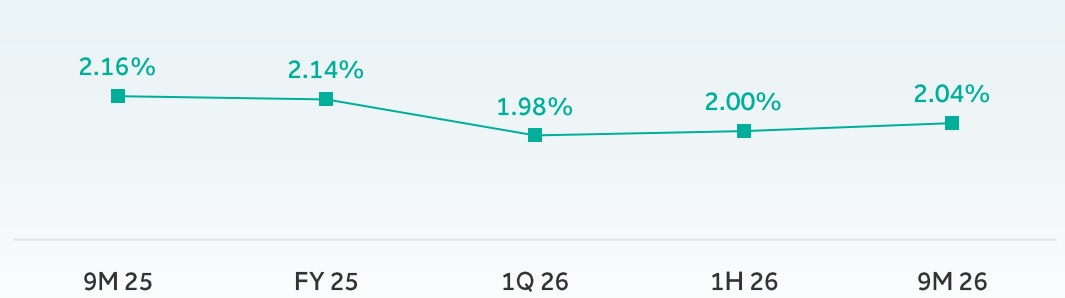
฿ Million

10,271

ROAE (%)



ROAA (%)

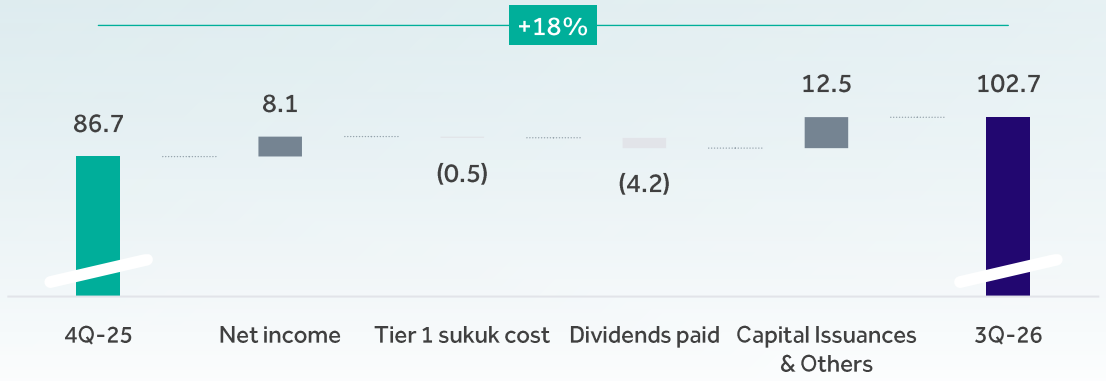


Public

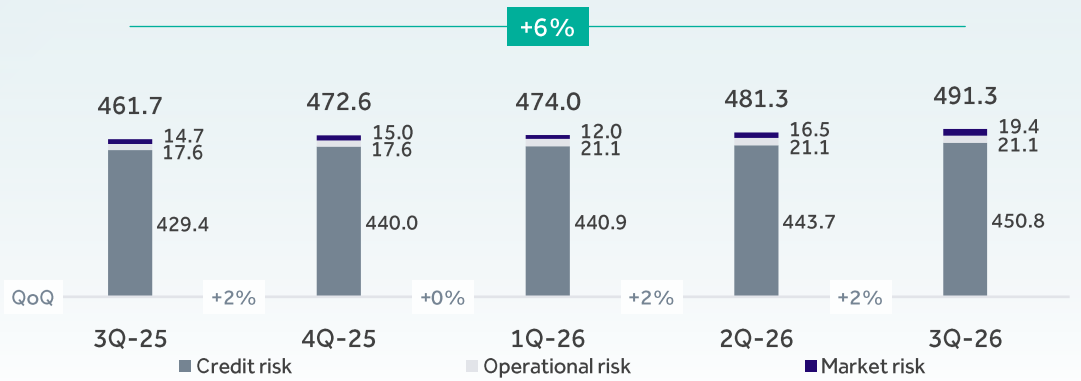
Capitalization

While capitalization remains healthy and well ahead of regulatory minima

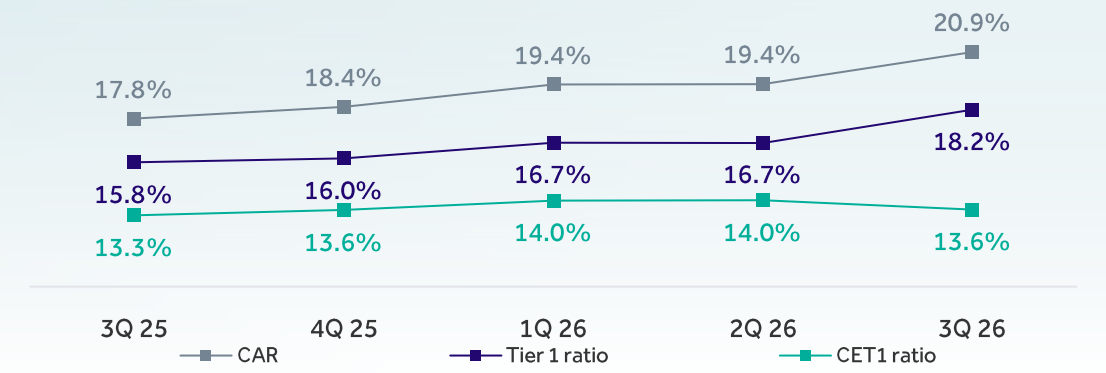
Total Regulatory Capital Movement YTD (兆bn)



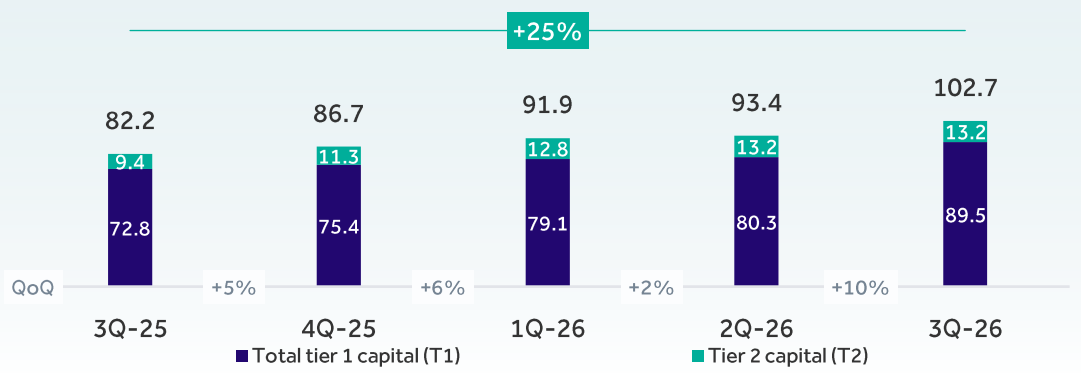
Risk Weighted Assets (兆bn)



Capital Ratios (%)



Total Regulatory Capital (兆bn)



Public

Guidance Update

Guidance remains on track, with continued progress toward 2030 aspiration

		9M 2026	FY 2026 Guidance	Drivers
Balance Sheet	Loans, Net	৳ 385bn *(3.2% YTD)*	Mid to High Single Digit	Healthy credit demand enables continued focus on selective and value-added growth
Profitability	Net Special Commission Income	৳ 10.2bn *(6.0% YoY)*	Mid to High Single Digit	Asset mix and repricing efforts will support NSCI growth during the year
	Cost to Income	28.7%	Below 30.0%	Cost discipline will continue despite ongoing investments in people, infrastructure and digital capabilities
	Return on Equity	16.6%	Above 15.75%	Sustained ROAE supported by top line growth and improved efficiencies
Asset Quality	Cost of Credit Risk	38bps	35bps – 45bps	Prudent and proactive risk management while continuing to focus on recoveries to support cost of credit risk
Capital	Tier 1 Capital Ratio	18.2%	Above 17.5%	Reflecting disciplined capital management, sustained internal capital generation and a calibrated balance sheet and capital position

2030 ROE Aspiration: High Teens

Public

Q&A

Public

Appendix

Public

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

Scale sustainable finance products and services

Successful publication of Sustainable Finance Framework (SFF) and SFF Second Party Opinion by Moody's	The target of 20 ﷼bn by 2030 has been accomplished in 2025 ahead of schedule. A new target of 60 ﷼bn 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

Q3 2026	45,000 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	93% employees completed the trainings by Sep.

Increase women leadership representation and diversity / inclusion initiatives

2027 Target	35-40% women in workforce. 20-30% women in leadership.
2026 Update	31.7% women in workforce 22.6% women in leadership

Saudi Sign Language Workshop

Riyad Bank organized a two consecutive Saudi Sign Language Workshop for Riyad Bank employees on 8 Sep 2026 at Riyad Bank Tower (KAFD) to raise awareness and improve communication with members of the Deaf community.

45 Trained employee.

Al Hilal Blood Donation Campaign

During Q3 2026, Riyad Bank organized a blood donation campaign in collaboration with Al Hilal FC and King Faisal Blood Bank.

Social impact	• Number of Doners: 73. • Total Volume collected: 32,850 ml. • 219 lives saved.

Alzheimer's Awareness Workshop

In recognition of World Alzheimer's Month, Riyad Bank Organized an awareness Workshop on 29 September 2026, in collaboration with the Saudi Alzheimer's Disease Association.

15 Employees attended.

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 Approved by the BoD

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 • ESG risk Governance and operating model has been established. • Climate heatmap has been integrated in to credit review and approval process. • EGS risk trainings have been operationalized. • 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 joined the International Capital Market Association (ICMA) • Riyad Bank is 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.

Rating Agency Score

Bloomberg ESG score	S&P Global ESG Score	MSCI ESG Rating	Sustainalytics ESG Score	CDP ESG score
3.03 As of 2026	**27** As of 2025	**A** As of 2025	**23.4**	**Climate: D** (disclosure)
▲ From 1.62 in 2024	▲ From 20 in 2024	▲ From BBB in 2024	2024 & 2025 scores are the same	**Water: C** (awareness)
RB is in the 66.4 percentile (Above Median)				As of 2025

2026 Awards

MENA Banking Excellence	• Best ESG Strategy
CSR Award 2026	• Silver Category

Public

Riyad Bank Contact

Contact the investor relations for more information

Investor Relations Contact

966 11 401 3030 Ext. 3502

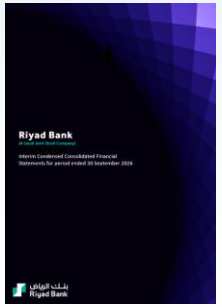
Investor.relations@riyadbank.com

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

Visit our website for more information and to access our disclosures



3Q 2026 Financials



2025 Annual Report



2025 Sustainability Report

Riyad Bank – Investor Relations Website

Investor Relations Award

middle east investor relations association IR AWARDS WINNER 2023

meira 2025 IR AWARDS WINNER

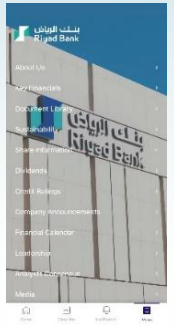


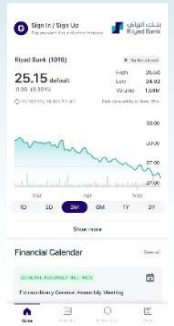


middle east investor relations association IR AWARDS WINNER 2022

meira 2024 IR AWARDS WINNER

Download our IR App





Download on the App Store

GET IT ON Google Play

Public