

Investment Case

Strong fundamentals, clear growth outlook

Riyad Bank is accelerating growth with innovation, financial strength, and a clear vision for the future. As a key player in Saudi Arabia's economic transformation, the Bank is expanding its reach, advancing digital capabilities, and driving sustainable impact in line with Vision 2030. With a strong balance sheet, a forward-thinking strategy, and an unwavering commitment to excellence, Riyadh Bank continues to push boundaries, delivering lasting value and shaping the future of banking beyond limits.

01



A Well-Connected Bank in Saudi Arabia with International Presence

Riyad Bank is the third largest Bank in the Kingdom in terms of assets, with a solid domestic franchise and brand, more than 6 decades of history, and the first joint stock banking company to be established in Saudi Arabia. The Bank has an extensive branch network operating through 224 operating branches in Saudi Arabia, a London branch, an agency in Houston, a representative office in Singapore, and will soon be in China. Riyadh Bank also fosters excellent government and corporate relationships, offering customers a wide range of banking services.

Key Achievements

- Third largest bank in Saudi Arabia, by total asset, and the leading SME Bank.
- Continued to invest in the new Riyadh Bank Mobile app, introducing new products and services, and enhancing the digital banking experience for retail customers.
- Led the trade finance sector in Saudi Arabia, leveraging both local expertise and international reach.
- Established the Jeel incubator, the 1957 Venture Company, and the Center of Intelligence, which continue to drive digital innovation and accelerate Fintech growth.
- Awarded "Best Bank for SMEs in Saudi Arabia", "Best Local Bank in Saudi Arabia", and "Best Private Bank in Saudi Arabia" by the Middle East Banking Awards.

02



Well Positioned for Growth in Line with Saudi Vision 2030

Key Pillars of the Bank's 2025 Strategy

Most Profitable



Most Efficient



Bank of Choice



Most Innovative and Digitally Enabled



Riyad Bank's growth in 2025 reflected the momentum of the Saudi economy and the acceleration of private-sector activity under Vision 2030. The Bank delivered one of the fastest loan portfolio growth rates in the Kingdom, driven by strong demand across diversified sectors and supported by disciplined balance-sheet expansion aligned with national priorities.

This performance underscores Riyadh Bank's role as a system-level enabler of economic transformation, channeling capital toward productive activity while maintaining resilience and quality. Through focused strategic alignment, coordinated engagement with public and private Stakeholders, and continued investment in scalable digital and operational capabilities, the Bank remains closely aligned with Vision 2030 objectives and well positioned to support the next phase of sustainable growth across the economy.

Key Drivers and Accomplishments

- Full alignment of Riyadh Bank's 2025 Strategy with Saudi Vision 2030 objectives.
- Led significant financing for Vision 2030 giga projects and key sectors, including infrastructure, education, and renewable energy.
- Ranked first in the "Finance Guarantee Program for SMEs (Kafalah)" for SME financing, guarantees, and number of supported enterprises, leading in the tourism and technology sectors.

Investment Case continued

03



Strong and Well-Capitalized Balance Sheet and Solid Income Generation Capacity



Riyad Bank’s proven track record of strong profitability and total Shareholders’ value returns is supported by a strong capital position, high levels of liquidity, and a stable deposit base, providing a robust foundation for meeting the demands of customers and delivering a sustainable return to Shareholders.

Key Ratios

CET1:	NSFR:
13.6%	109.2%
Total CAR:	ROAE:
18.4%	16.9%
Leverage:	ROAA:
12.0%	2.14%
LCR:	RoRWA:
146.8%	2.35%

04



A Responsible Bank with Strong ESG Credentials and an Experienced Leadership Team



Riyad Bank acknowledges the critical role of the banking sector in advancing Saudi Arabia’s aspirations for a low-carbon and sustainable economy, and prioritizes sustainability as a fundamental aspect of its commitment to fostering a responsible banking environment within the Kingdom. The Bank’s ESG commitment, embedded in the Sustainability strategy, aligns with Vision 2030 and global best practices.

Key Principles

- Clear roles and responsibilities for the Board and Management.
- Performance culture at the center.
- Experienced and seasoned Management team.

Key Drivers and Accomplishments

- Achieved 31 Bn. in sustainable financing, meeting the 2030 target.
- Female representation increased to 29.9% of the workforce and 30% of new hires.
- Mentored more than 41,546 MSMEs and entrepreneurs.
- Signed a 3-year strategic partnership with the Mohammed Bin Salman Foundation (Misk) to support the entrepreneurial community and enhance the capabilities of young entrepreneurs in Saudi Arabia.