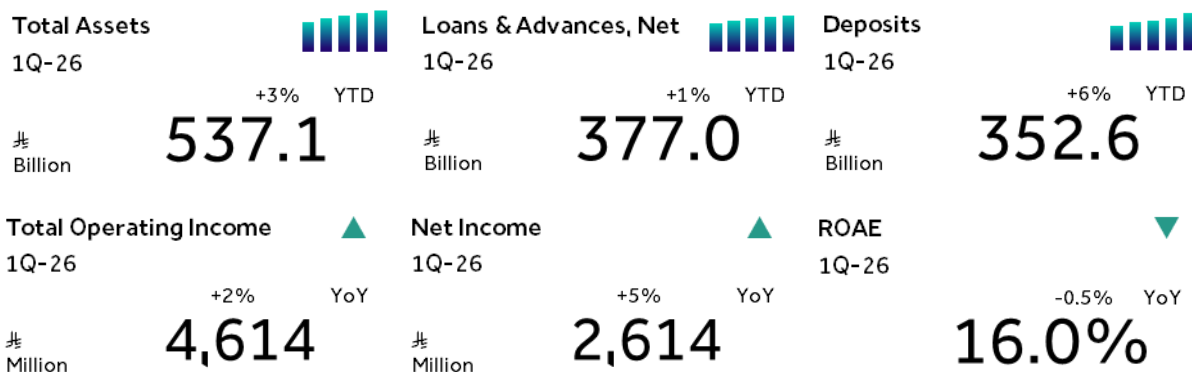


## Riyad Bank reports 5% net income growth reaching to **ﷲ 2.6 billion** in 1Q 2026

Riyad Bank reports 5% net income growth driven by a top line growth and improved efficiencies



- Total assets of **ﷲ537.1bn**, up 3% YTD, mainly driven by 9% growth in investments and a 1% growth in loans & advances.
- Customer deposits amounted to **ﷲ352.6bn**, an increase of 6% YTD.
- Total operating income of **ﷲ4,614mn** in 1Q 2026, up 2% YoY driven by a growth of 3% YoY in net special commission income, besides a growth of 1% in fee and other income.
- Positive jaws resulted in cost to income ratio trending lower to reach 29.7% down by 90bps YoY.
- Total impairment charges, net for 1Q 2026 amounted to **ﷲ275.1mn**, lower by 24% YoY.
- Net income for 1Q 2026 reached to **ﷲ2,614mn**, up 5% YoY on higher operating income, improved efficiencies and lower impairments.
- Return on average equity for the period reached to 16.0% down by 50bps YoY.
- Return on average assets for the period reached to 1.98% down by 19bps YoY.

**Riyadh, 21 April 2026** – Riyad Bank reported 5.1% year-on-year growth in net income reaching to **ﷲ2,614 million** for 1Q 2026, driven by 2.5% expansion in total operating income and lower impairment charges of 23.9%. Total operating income growth resulted from an increase of 3.1% year-on-year in net special commission income coupled with a growth of 0.7% year-on-year in fees and other income.

Total assets amounted to **ﷲ537.1 billion** as of 31<sup>st</sup> March 2026, an increase of 3.4% from the year end of 2025, largely due to robust growth of 9.2% in investments coupled with a loan growth of 1.0%. Customer deposits amounted to **ﷲ352.6 billion**, an increase of 6.3% from the year end of 2025.

**Performance Highlights**
**Income Statement Highlights**

ﷲ (mn)	1Q-2026	1Q-2025	YoY % Change
Net special commission income	3,385	3,282	+3%
Fee and other income	1,230	1,221	+1%
<b>Total operating income, net</b>	<b>4,614</b>	<b>4,504</b>	<b>+2%</b>
Total operating expenses before impairment charge	(1,372)	(1,379)	-1%
<b>Net operating income before impairment charge</b>	<b>3,242</b>	<b>3,125</b>	<b>+4%</b>
Total impairment charge	(275)	(362)	-24%
<b>Net operating income</b>	<b>2,967</b>	<b>2,763</b>	<b>+7%</b>
Share in earnings of associates	10	9	+17%
<b>Net Income for the period before zakat</b>	<b>2,977</b>	<b>2,772</b>	<b>+7%</b>
Zakat for the period	(364)	(286)	+27%
<b>Net Income for the period after zakat</b>	<b>2,614</b>	<b>2,486</b>	<b>+5%</b>
Earnings per share	0.83	0.79	+4%
Return on average common equity	16.0%	16.5%	-0.5%
Return on average assets	1.98%	2.17%	-0.19%
Cost to income ratio	29.7%	30.6%	-0.9%

**Balance Sheet Highlights**

ﷲ (mn)	1Q-2026	4Q-2025	YTD % Change	1Q-2025	YoY % Change
Investments, net	86,842	79,513	+9%	69,722	+25%
Loans and advances, net	377,047	373,305	+1%	338,991	+11%
<b>Total assets</b>	<b>537,083</b>	<b>519,481</b>	<b>+3%</b>	<b>466,455</b>	<b>+15%</b>
Customers' deposits	352,567	331,721	+6%	304,092	+16%
<b>Total liabilities</b>	<b>457,918</b>	<b>444,000</b>	<b>+3%</b>	<b>393,487</b>	<b>+16%</b>
<b>Total shareholders' equity</b>	<b>66,348</b>	<b>64,105</b>	<b>+3%</b>	<b>61,591</b>	<b>+8%</b>
<b>Total equity</b>	<b>79,165</b>	<b>75,481</b>	<b>+5%</b>	<b>72,968</b>	<b>+8%</b>

### Additional Information

The 1Q 2026 financial statements, earnings release, earnings presentation, investor presentation and financial data supplement will be available on the website of Riyad Bank at:



[Riyad Bank - Investor Relations Website](#)

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