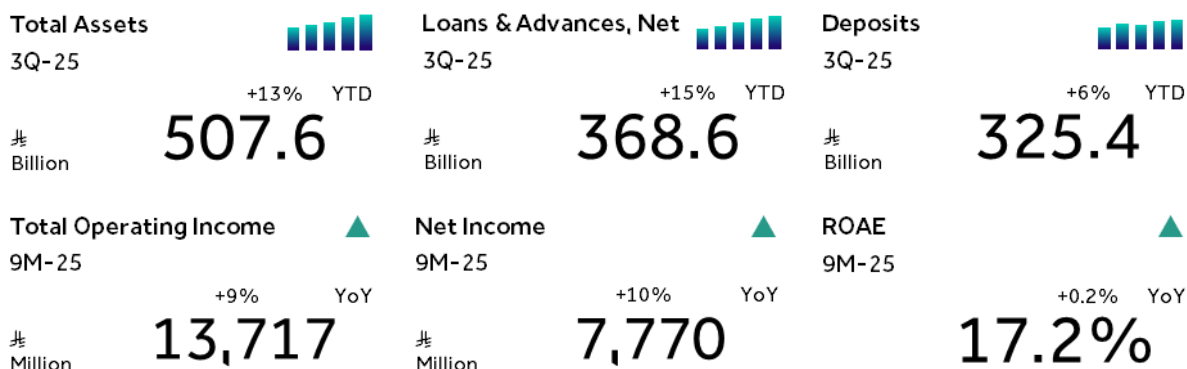


Riyad Bank reports 10% net income growth reaching to **ﷲ 7.8 billion in 9M 2025**

Riyad Bank reports 10% net income growth driven by a robust top line growth and improved efficiencies



- Total assets of **ﷲ 507.6bn**, up 13% YTD, mainly driven by 15% growth in loans & advances and a growth of 6% in investments.
- Customer deposits amounted to **ﷲ 325.4 billion**, an increase of 6% YTD.
- Total operating income of **ﷲ 13,717mn** in 9M 2025, up 9% YoY driven by a growth of 2% YoY in net special commission income, besides a strong growth of 27% in fee and other income.
- Positive jaws resulted in cost to income ratio trending lower to reach 29.7% down by 102bps YoY.
- Total impairment charges, net for 9M 2025 amounted to **ﷲ 1,007mn**, higher by 12% YoY.
- Net income for 9M 2025 reached to **ﷲ 7,770mn**, up 10% YoY on higher operating income, improved efficiencies, offset by higher impairments.
- Return on average equity for the period reached to 17.2% up by 24bps YoY.
- Return on average assets for the period reached to 2.16% down by 13bps YoY.

Riyadh, 20 October 2025 – Riyad Bank reported 10.0% year-on-year growth in net income reaching to **ﷲ 7,770 million** for 9M 2025, driven by 8.6% expansion in total operating income and offset by higher impairment charges of 12.3%. Total operating income growth resulted from an increase of 2.4% year-on-year in net special commission income coupled with a strong growth of 27.0% year-on-year in fees and other income.

Total assets amounted to **ﷲ 507.6 billion** as of 30th September 2025, an increase of 12.6% from the year end of 2024, largely due to robust loan growth of 15.1% coupled with a growth of 5.9% in investments. Customer deposits amounted to **ﷲ 325.4 billion**, an increase of 6.2% from the year end of 2024.

Performance Highlights
Income Statement Highlights

ﷲ (mn)	3Q-2025	3Q-2024	YoY % Change	9M-2025	9M-2024	YoY % Change
Net special commission income	3,184	3,293	-3%	9,667	9,441	+2%
Fee and other income	1,509	1,252	+21%	4,051	3,189	+27%
Total operating income, net	4,693	4,545	+3%	13,717	12,630	+9%
Total operating expenses before impairment charge	(1,367)	(1,307)	+5%	(4,072)	(3,878)	+5%
Net operating income before impairment charge	3,326	3,237	+3%	9,645	8,752	+10%
Total impairment charge	(336)	(286)	+17%	(1,007)	(897)	+12%
Net operating income	2,990	2,951	+1%	8,638	7,855	+10%
Share in earnings of associates	6	8	-18%	25	22	+16%
Net Income for the period before zakat	2,996	2,959	+1%	8,663	7,877	+10%
Zakat for the period	(309)	(305)	+1%	(893)	(812)	+10%
Net Income for the period after zakat	2,687	2,654	+1%	7,770	7,065	+10%
Earnings per share	0.85	0.85	+0%	2.46	2.27	+8%
Return on average common equity	17.5%	18.7%	-1.3%	17.2%	16.9%	+0.2%
Return on average assets	2.15%	2.53%	-0.38%	2.16%	2.30%	-0.13%
Cost to income ratio	29.1%	28.8%	+0.4%	29.7%	30.7%	-1.0%

Balance Sheet Highlights

ﷲ (mn)	3Q-2025	2Q-2025	QoQ % Change	4Q-2024	YTD % Change	3Q-2024	YoY % Change
Investments, net	74,263	73,110	+2%	70,120	+6%	66,589	+12%
Loans and advances, net	368,554	354,550	+4%	320,089	+15%	305,408	+21%
Total assets	507,566	491,268	+3%	450,830	+13%	433,817	+17%
Customers' deposits	325,413	316,811	+3%	306,423	+6%	293,575	+11%
Total liabilities	434,621	418,478	+4%	382,437	+14%	370,225	+17%
Total shareholders' equity	61,570	61,414	+0%	59,007	+4%	57,028	+8%
Total equity	72,945	72,790	+0%	68,394	+7%	63,592	+15%

Additional Information

The 3Q 2025 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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