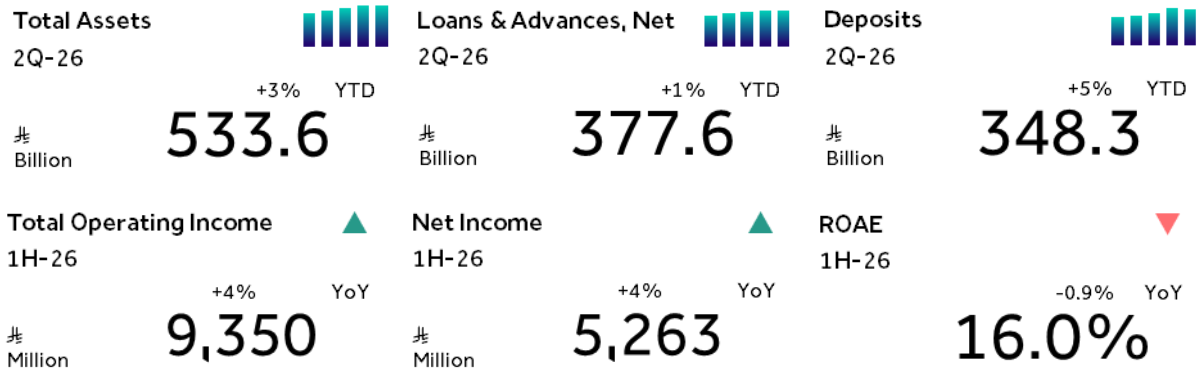
Riyad Bank reports 4% net income growth reaching to ﷼ 5.3 billion in 1H 2026

Riyad Bank reports 4% net income growth driven by a top line growth and improved efficiencies



- Total assets of ﷼533.6bn, up 3% YTD, mainly driven by 16% growth in investments and a 1% growth in loans & advances.
- Customer deposits amounted to ﷼348.3bn, an increase of 5% YTD.
- Total operating income of ﷼9,350mn in 1H 2026, up 4% YoY driven by a growth of 4% YoY in net special commission income, besides a growth of 2% in fee and other income.
- Positive jaws resulted in cost to income ratio trending lower to reach 29.2% down by 70bps YoY.
- Total impairment charges, net for 1H 2026 amounted to ﷼674.9mn, higher by 1% YoY.
- Net income for 1H 2026 reached to ﷼5,263mn, up 4% YoY on higher operating income and partially offset by higher operating expenses.
- Return on average equity for the period reached to 16.0% down by 90bps YoY.
- Return on average assets for the period reached to 2.00% down by 16bps YoY.

Riyadh, 20 July 2026 – Riyad Bank reported 4% year-on-year growth in net income reaching to ﷼5,263 million for 1H 2026, driven by 4% expansion in total operating income and partially offset by higher operating expenses before provision of 1% and higher impairment charges of 1%. Total operating income growth resulted from an increase of 4% year-on-year in net special commission income coupled with a growth of 2% year-on-year in fees and other income.

Total assets amounted to ﷼533.6 billion as of 30th June 2026, an increase of 3% from the year end of 2025, largely due to robust growth of 16% in investments coupled with a loan growth of 1%. Customer deposits amounted to ﷼348.3 billion, an increase of 5% from the year end of 2025.

Public

Performance Highlights

Income Statement Highlights

﷼ (mn)	2Q-2026	2Q-2025	YoY % Change	1H-2026	1H-2025	YoY % Change
Net special commission income	3,376	3,200	+6%	6,761	6,482	+4%
Fee and other income	1,360	1,320	+3%	2,589	2,542	+2%
Total operating income, net	4,736	4,520	+5%	9,350	9,024	+4%
Total operating expenses before impairment charge	(1,362)	(1,326)	+3%	(2,734)	(2,705)	+1%
Net operating income before impairment charge	3,374	3,194	+6%	6,616	6,319	+5%
Total impairment charge	(400)	(309)	+29%	(675)	(671)	+1%
Net operating income	2,974	2,885	+3%	5,941	5,648	+5%
Share in earnings of associates	8	10	-18%	19	19	-2%
Net Income for the period before zakat	2,983	2,895	+3%	5,960	5,667	+5%
Zakat for the period	(333)	(298)	+12%	(697)	(584)	+19%
Net Income for the period after zakat	2,649	2,597	+2%	5,263	5,083	+4%
Earnings per share	0.62	0.61	+1%	1.24	1.21	+3%
Return on average common equity	15.8%	16.9%	-1.1%	16.0%	16.9%	-0.9%
Return on average assets	1.98%	2.17%	-0.19%	2.00%	2.16%	-0.16%
Cost to income ratio	28.8%	29.3%	-0.6%	29.2%	30.0%	-0.7%

Public

Balance Sheet Highlights

﷼ (mn)	2Q-2026	1Q-2026	QoQ % Change	4Q-2025	YTD % Change	2Q-2025	YoY % Change
Investments, net	92,473	86,842	+6%	79,513	+16%	73,110	+26%
Loans and advances, net	377,629	377,047	+0%	373,305	+1%	354,550	+7%
Total assets	533,637	537,083	-1%	519,481	+3%	491,822	+9%
Customers' deposits	348,271	352,567	-1%	331,721	+5%	316,811	+10%
Total liabilities	453,316	457,918	-1%	444,000	+2%	419,032	+8%
Total shareholders' equity	67,498	66,348	+2%	64,105	+5%	61,414	+10%
Total equity	80,322	79,165	+1%	75,481	+6%	72,790	+10%

Additional Information

The 2Q 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

For more information, please contact the bank at:

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