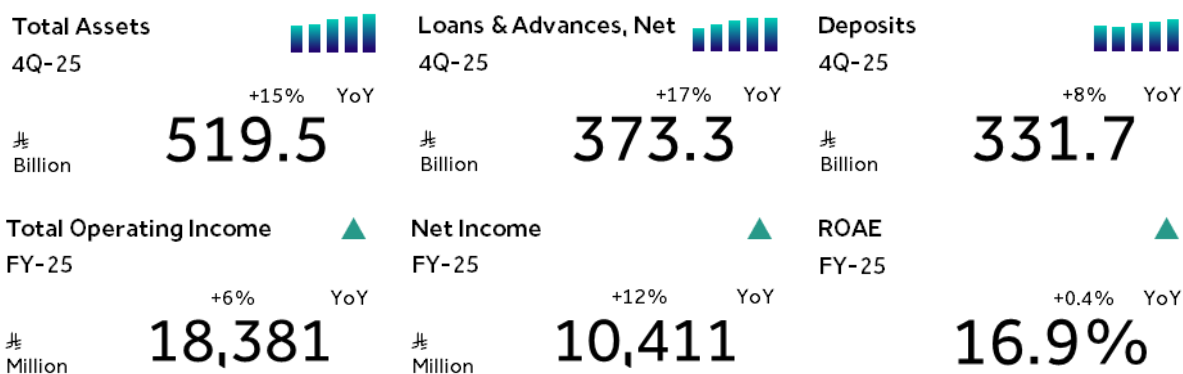


Riyad Bank delivered a record-breaking net income of **ﷲ 10.4 billion in FY 2025, up 12% YoY**

Riyad Bank reports 12% net income growth driven by a robust top line growth and improved efficiencies



- Total assets of **ﷲ519.5bn**, up 15% YoY, mainly driven by 17% growth in loans & advances and a growth of 13% in investments.
- Customer deposits amounted to **ﷲ331.7bn**, an increase of 8% YoY.
- Total operating income of **ﷲ18,381mn** in FY 2025, up 6% YoY driven by a growth of 2% YoY in net special commission income, besides a strong growth of 20% in fee and other income.
- Positive jaws resulted in cost to income ratio trending lower to reach 29.6% down by 100bps YoY.
- Total impairment charges, net for FY 2025 amounted to **ﷲ1,374mn**, lower by 16% YoY.
- Net income for FY 2025 reached to **ﷲ10,411mn**, up 12% YoY on higher operating income, improved efficiencies and lower impairments.
- Return on average equity for the period reached to 16.9% up by 40bps YoY.
- Return on average assets for the period reached to 2.14% down by 8bps YoY.

Riyadh, 2 February 2026 – Riyad Bank reported 11.7% year-on-year growth in net income reaching to **ﷲ10,411 million** for FY 2025, driven by 6.3% expansion in total operating income and lower impairment charges of 15.8%. Total operating income growth resulted from an increase of 1.5% year-on-year in net special commission income coupled with a strong growth of 20.4% year-on-year in fees and other income.

Total assets amounted to **ﷲ519.5 billion** as of 31st December 2025, an increase of 15.1% from the year end of 2024, largely due to robust loan growth of 16.6% coupled with a growth of 13.4% in investments. Customer deposits amounted to **ﷲ331.7 billion**, an increase of 8.3% from the year end of 2024.

Performance Highlights
Income Statement Highlights

ﷲ (mn)	4Q-2025	4Q-2024	YoY % Change	FY-2025	FY-2024	YoY % Change
Net special commission income	3,405	3,432	-1%	13,072	12,873	+2%
Fee and other income	1,259	1,222	+3%	5,310	4,411	+20%
Total operating income, net	4,664	4,655	+0%	18,381	17,285	+6%
Total operating expenses before impairment charge	(1,361)	(1,408)	-3%	(5,433)	(5,286)	+3%
Net operating income before impairment charge	3,303	3,247	+2%	12,948	11,999	+8%
Total impairment charge	(367)	(735)	-50%	(1,374)	(1,632)	-16%
Net operating income	2,936	2,512	+17%	11,574	10,367	+12%
Share in earnings of associates	8	8	-1%	34	30	+11%
Net Income for the period before zakat	2,945	2,520	+17%	11,608	10,397	+12%
Zakat for the period	(304)	(263)	+15%	(1,197)	(1,075)	+11%
Net Income for the period after zakat	2,641	2,257	+17%	10,411	9,322	+12%
Earnings per share	0.83	0.73	+13%	3.29	3.01	+9%
Return on average common equity	16.8%	15.6%	+1.2%	16.9%	16.5%	+0.4%
Return on average assets	2.06%	2.04%	+0.02%	2.14%	2.22%	-0.08%
Cost to income ratio	29.2%	30.2%	-1.1%	29.6%	30.6%	-1.0%

Balance Sheet Highlights

ﷲ (mn)	4Q-2025	3Q-2025	QoQ % Change	4Q-2024	YoY % Change
Investments, net	79,513	74,263	+7%	70,120	+13%
Loans and advances, net	373,305	368,554	+1%	320,089	+17%
Total assets	519,481	507,566	+2%	451,403	+15%
Customers' deposits	331,721	325,413	+2%	306,423	+8%
Total liabilities	444,000	434,621	+2%	383,009	+16%
Total shareholders' equity	64,105	61,570	+4%	59,007	+9%
Total equity	75,481	72,945	+3%	68,394	+10%

Additional Information

The 4Q 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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