

Fact Sheet

Bank Profile

Founded in 1957, Al Rajhi Bank today is the **world's largest Islamic bank** with assets of SR 1,023 billion (USD 273 billion) and the **largest retail bank** in the Middle East serving more than **19.0 million customers** with +24,000 employees ranking the group among the top 10 employers in the kingdom.

Al Rajhi Bank has the largest distribution network in Saudi Arabia with 511 branches, 4,322 ATMs, +840k POS terminals and 136 remittance centres. We also operate 13 branches in Malaysia, 13 in Jordan and 2 in Kuwait.

Strategy

As we start our journey on our new strategy "**Harmonize the Group**" that provides a universal offering ecosystem that is solutions driven, bundles oriented and customer centric with a best in class experience across business and individual clients. focusing on increasing the product penetration and diversifying our customers mix.

Product Offering

To support its growing customer base, Al Rajhi Bank provides **fully Shariah-compliant** retail and corporate banking, treasury services, investment banking services, asset and wealth management products to corporations, government, institutional investors, SMEs, as well as private individuals.

Key Figures SAR (mn),

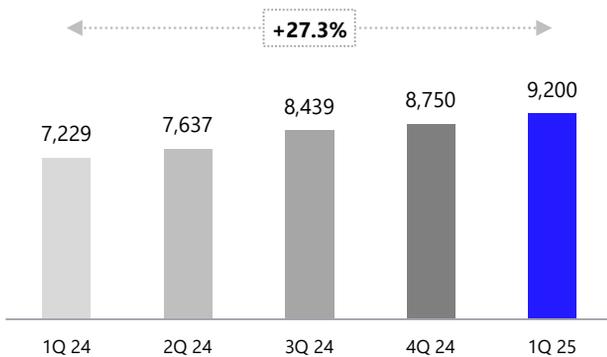
| | 1Q 25 | 1Q 24 | YoY |
|--|------------------|----------------|-------------|
| Total operating income | 9,200 | 7,229 | +27% |
| Net income after Zakat for the period | 5,906 | 4,405 | +34% |
| ROE after Zakat | 23.10% | 19.28% | +382bps |
| ROA | 2.36% | 2.13% | +23bps |
| NIM | 3.16% | 3.03% | +13bps |
| Cost to income | 22.70% | 26.20% | -350bps |
| CoR | 0.29% | 0.28% | +2bps |
| Total assets | 1,023,080 | 835,992 | +22% |
| Total liabilities | 888,995 | 727,720 | +22% |
| Total equity | 134,084 | 108,272 | +24% |
| CAR ratio | 20.64% | 20.20% | +43bps |
| Tier I | 19.81% | 19.17% | +63bps |
| Liquidity coverage ratio (LCR) | 148.63% | 134.13% | +1450bps |
| Loan to deposit ratio (LDR) | 84.89% | 78.70% | +619bps |
| NPL ratio | 0.74% | 0.77% | -3bps |
| NPL coverage ratio | 153% | 175% | -2260bps |

Outlook

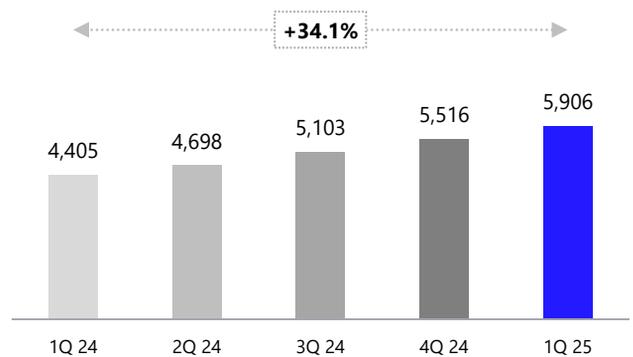
FY 2025 Guidance

| | |
|----------------------|-------------------|
| Financing, Net | High single digit |
| Net Profit Margin | +5 to +15 bps |
| Cost to Income Ratio | Below 23.5% |
| ROE | Above 22.5% |
| Cost of Risk | 0.30% to 0.40% |
| Tier 1 Ratio | Above 19.5% |

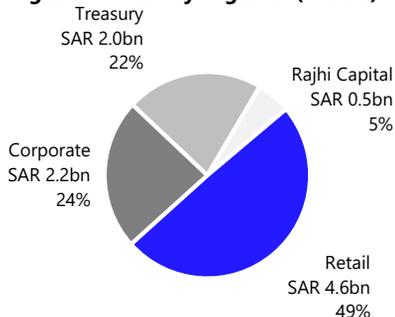
Total Operating Income (SARmn)



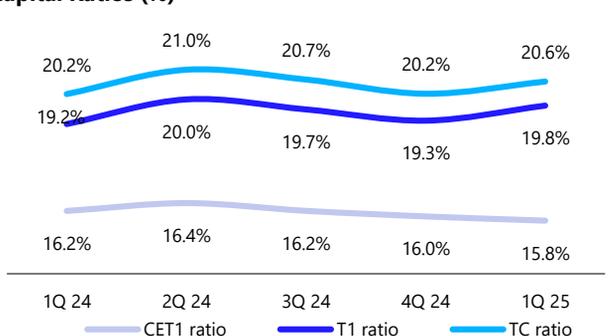
Net Income For The Period After Zakat (SARmn)



Total Operating Income Mix By Segment (SARbn)



Capital Ratios (%)



Al Rajhi Bank Shares - Key Metrics

31 Mar 2025

| | |
|-------------------------|-------------|
| Closing Price | SAR 102 |
| Market Cap | SAR 408 Bn. |
| Market Cap / % Industry | 38.8% |
| Market Cap / % Tadawul | 4.1% |
| Shares outstanding | 4.0 Bn. |
| 90D Volatility | 20.4 |
| Price / Earnings | 20.3 x |
| Price / Book | 3.9 x |

Sources: Bloomberg; Tadawul; Al Rajhi Bank Financials



Ratings

Moody's (Aa3)

S&P (A)

Fitch (A-)

Top 10 Facts About Al Rajhi Bank

Largest Islamic Bank worldwide
(by Assets & Market Cap)

#1 Bank in KSA
(by number of customers)

#1 Retail Bank in Middle East
(by Retail Deposits & Income)

#1 Distribution Network in Middle East
(by # of Branches, POS, ATMs, Remittance)

One of the highest NPB ratios
(69% Non-Profit Bearing Deposits)

#1 Banking transactions in KSA
(+1 bn per Month, average)

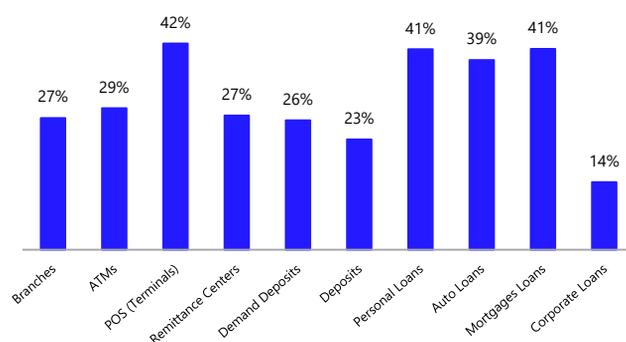
Bank capitalisation among the highest in GCC
(20.6% Total Capital Ratio)

#1 Bank for remittances in Middle East
(by payment value)

One of the highest NPS in KSA
(85 as of Mar 2025)

#1 Bank Brand in KSA
(by Brand Power Score)

Market Share 1Q 2025



The World's Leading Islamic Bank

- World's largest Islamic Banking
- Customer base and banking network
- Size and institutional status
- Financial strength and earnings quality
- Large market capitalization, high trading volume, low volatility
- Track record of consistent shareholder returns

Looking for additional information?

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<https://www.alrajhibank.com.sa/about-alrajhi-bank/investor-relations>



Alrajhi Mobile App



Alrajhi Business App



Alrajhi IR App



Alrajhi Tadawul Mobile App



Emkan App



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