

Bank Profile

Founded in 1957, Al Rajhi Bank today is the **world's largest Islamic bank** with assets of SR 1,039 billion (USD 277 billion) and the **largest retail bank** in the Middle East serving more than **19.8 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 510 branches, 4,304 ATMs, +900k 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),

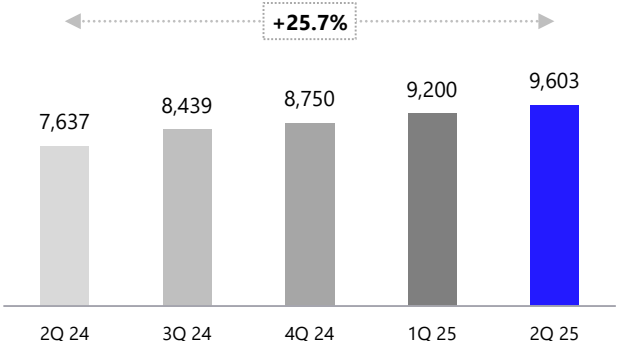
	1H 25	1H 24	YoY
Total operating income	18,803	14,866	+26%
Net income after Zakat for the period	12,057	9,103	+32%
ROE after Zakat	23.50%	19.89%	+361bps
ROA	2.38%	2.18%	+20bps
NIM	3.14%	3.03%	+11bps
Cost to income	22.50%	25.90%	-340bps
CoR	0.31%	0.28%	+3bps
Total assets	1,038,988	866,960	+20%
Total liabilities	904,940	750,563	+21%
Total equity	134,049	116,396	+15%
CAR ratio	20.16%	21.05%	-88bps
Tier I	19.37%	20.02%	-65bps
Liquidity coverage ratio (LCR)	152.95%	146.15%	+679bps
Loan to deposit ratio (LDR)	82.52%	79.68%	+284bps
NPL ratio	0.74%	0.78%	-4bps
NPL coverage ratio	150%	168%	-1759bps

Outlook

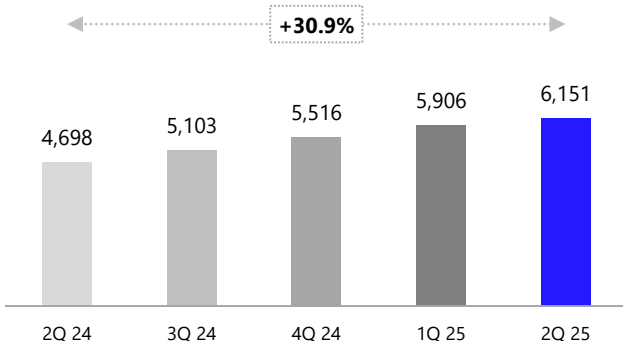
FY 2025 Guidance

Financing, Net	High single digit
Net Profit Margin	+0 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%

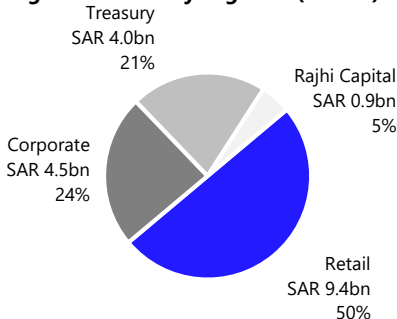
Total Operating Income (SARmn)



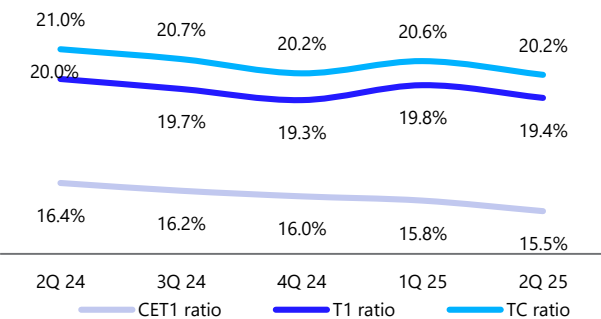
Net Income For The Period After Zakat (SARmn)



Total Operating Income Mix By Segment (SARbn)



Capital Ratios (%)



Al Rajhi Bank Shares - Key Metrics

30 Jun 2025

Closing Price	SAR 94.6
Market Cap	SAR 378 Bn.
Market Cap / % Industry	38.6%
Market Cap / % Tadawul	4.1%
Shares outstanding	4.0 Bn.
90D Volatility	23.2
Price / Earnings	17.8 x
Price / Book	3.6 x

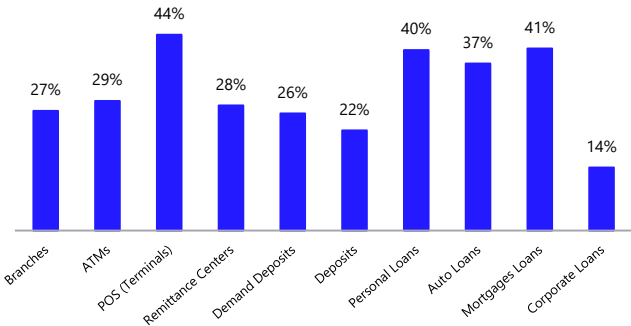
Sources: Bloomberg; Tadawul; Al Rajhi Bank Financials



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** (68% Non-Profit Bearing Deposits)
- #1 Banking transactions in KSA** (+1 bn per Month, average)
- Bank capitalisation among the highest in GCC** (20.2% Total Capital Ratio)
- #1 Bank for remittances in Middle East** (by payment value)
- One of the highest NPS in KSA** (85 as of Jun 2025)
- #1 Bank Brand in KSA** (by Brand Power Score)

Market Share 2Q 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>

Credit Ratings

Moody's (Aa3)
S&P (A)
Fitch (A-)

MSCI
ESG RATINGS



CCC B BB BBB A AA AAA



Alrajhi Mobile App



Alrajhi Business App



Alrajhi IR App



Emkan App



urpay App

