Al Rajhi Bank
Investor Presentation

2Q 2026

مصرف الراجحي
alrajhi bank

2Q 2026 Investor Presentation

The World's Leading Islamic Bank

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Al Rajhi Bank | Islamic Banking, Everywhere

At a glance, 2Q 2026

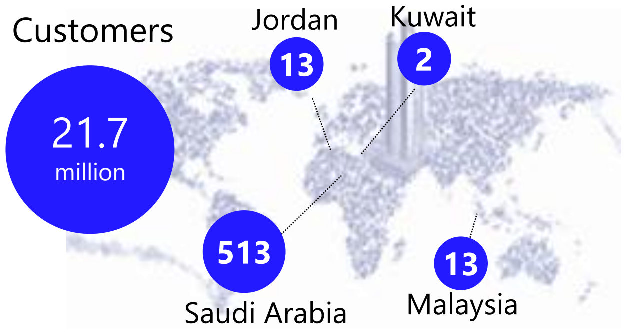
100%
Islamic

64%
CASA

78%
NPS

96 : 4
Digital : Manual

Presence & Branches, 2Q 2026



513
Branches

4,273
ATMs

+990K
POS

135
Remittance Centers

Largest network in Saudi Arabia

2Q 2026 Group Highlights

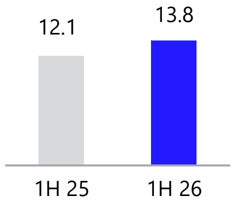
MSCI ESG rating
Leader
AA

Urpay wallets
+8
Million users

Female workforce
36%

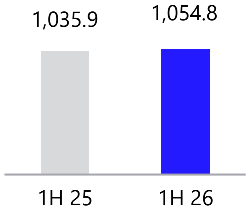
Alrajhi Capital, market share
+13%
of Value traded

2Q 2026 Financial Highlights

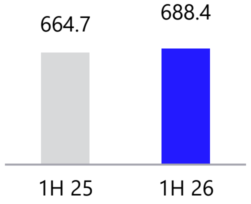


Group Net Income After Zakat
▲+14.2%

- 2.7% YoY Net Financing Growth
- 23.5% Total Capital ratio
- 22.7% Cost to Income ratio



Total Assets
▲+1.8%



Customer Deposits
▲+3.6%

Top 10 Facts About Al Rajhi Bank

1. Largest Islamic Bank worldwide
(by Assets & Market Cap)

2. #1 Retail Bank in Middle East
(Retail Deposits & Loans)

3. One of the highest NPB deposit ratios
(64% Non-profit bearing deposits)

4. Bank capitalisation among the highest in GCC
(23.5% Total Capital ratio)

5. One of the highest NPS in KSA
(78 as on Jun 2026)

6. #1 Bank in KSA
(by total financing and number of customers)

7. #1 Distribution network in Middle East
(by # of Branches, POS, ATMs, Remittance Centres)

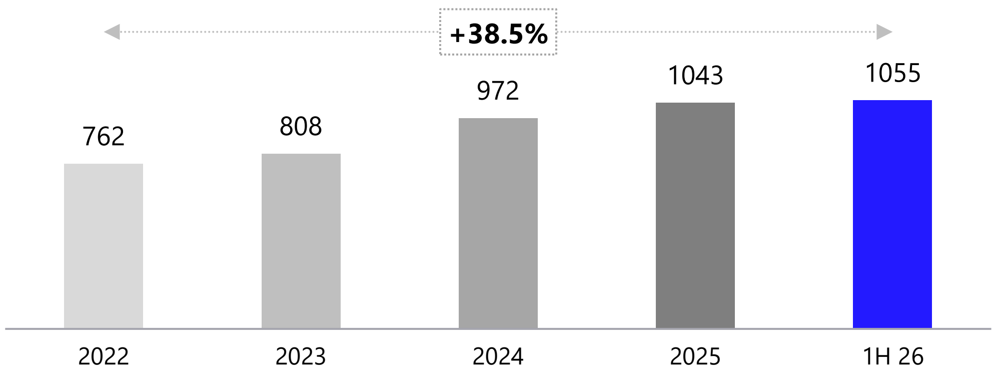
8. #1 Banking transactions in KSA
(+1.2 Bn per month, average)

9. #1 Bank for remittances in Middle East
(by payment value)

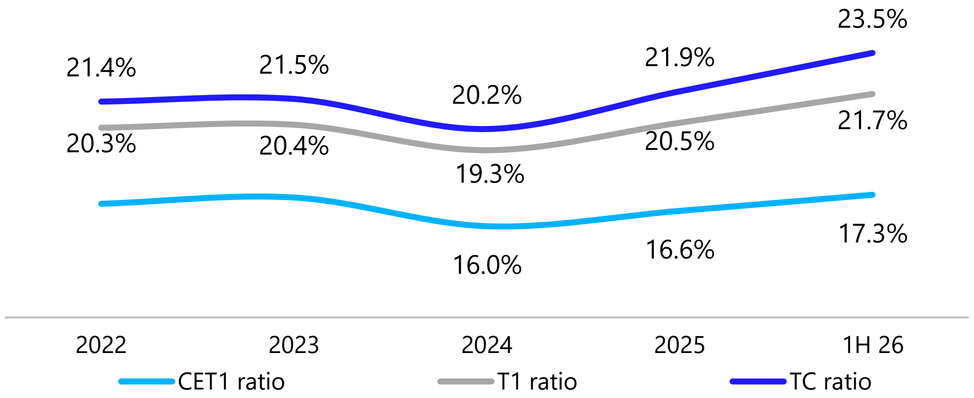
10. #1 Bank brand in KSA
(Brand Power Score)

The World's Leading Islamic Bank | Robust balance sheet with 64% CASA deposits in 2Q 2026

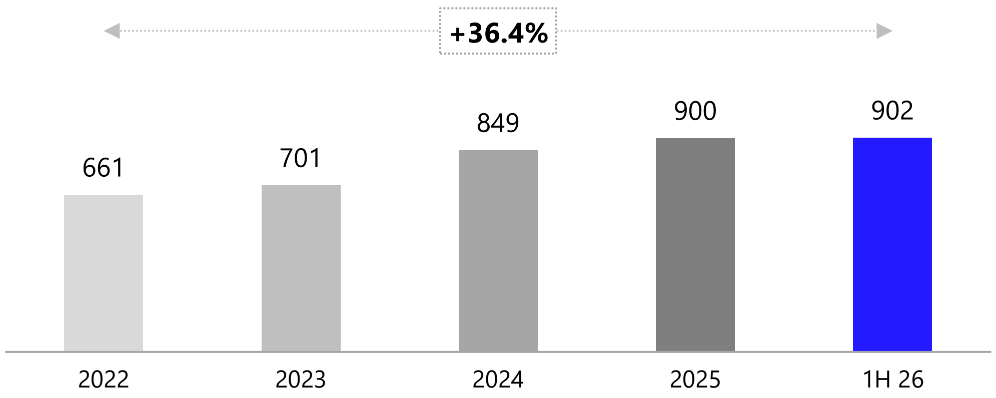
Total Assets (SARbn)



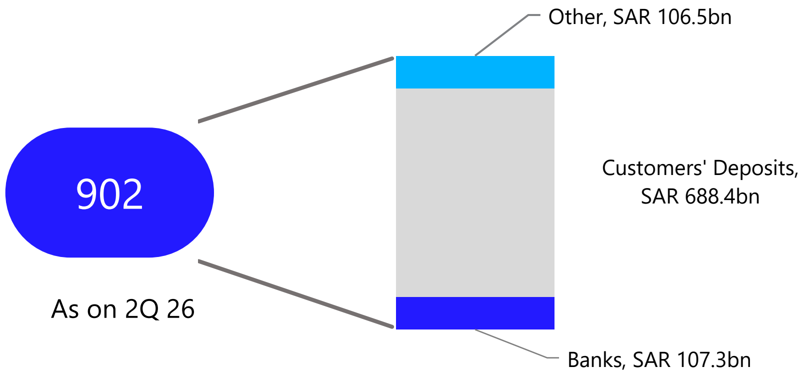
Capital Ratios (%)



Total Liabilities (SARbn)

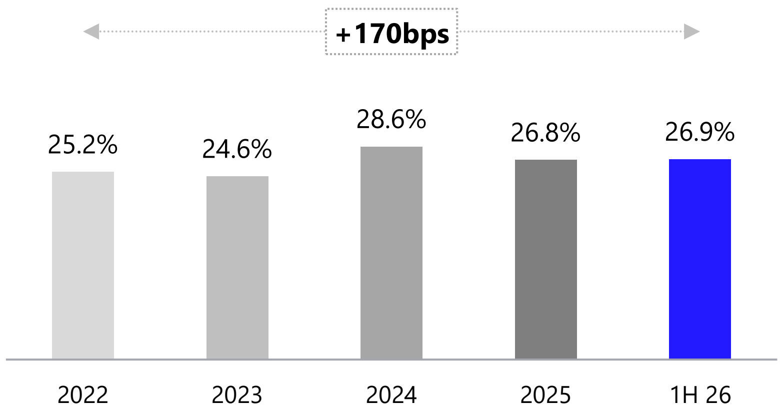


Total Liabilities Mix By Type (SARbn)



What sets Al Rajhi Bank Apart | ARB has the largest retail banking business in the Kingdom

Market Share - Demand Deposits



#2 in Saudi Arabia

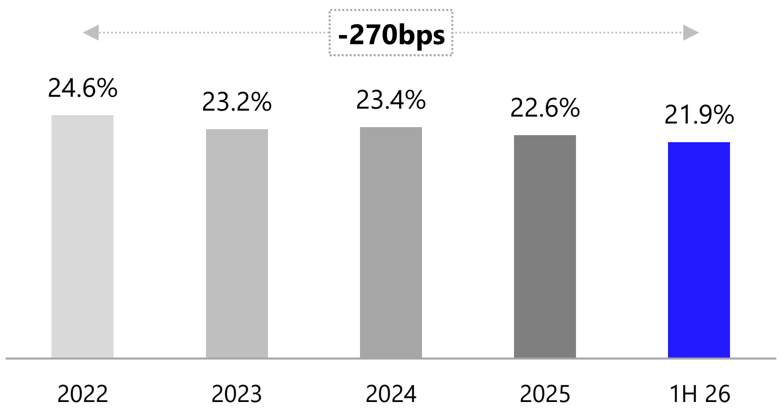
21.7

Million

Customers

#1 in Saudi Arabia

Market Share - Deposits

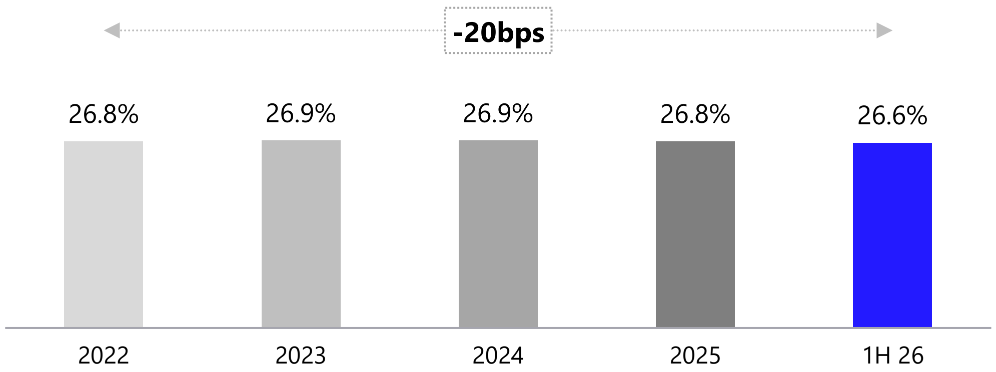


#2 in Saudi Arabia

Al Rajhi Bank's Leading Network | The Bank has the largest distribution network in Saudi Arabia

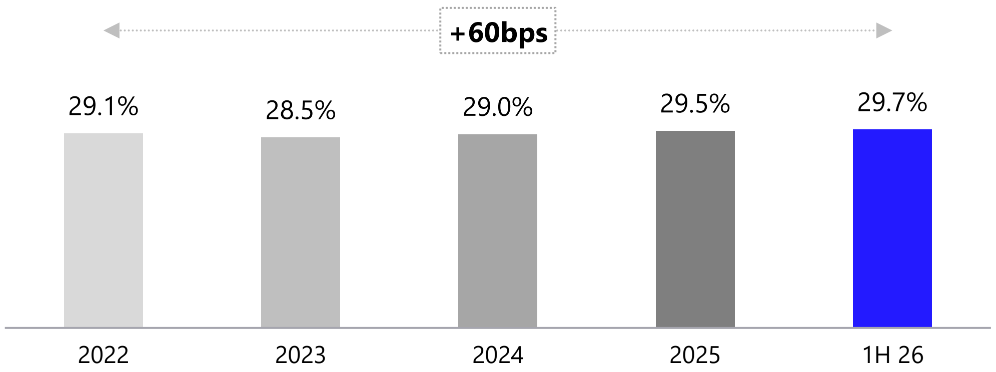
#1 in Branches

Market Share - Branches



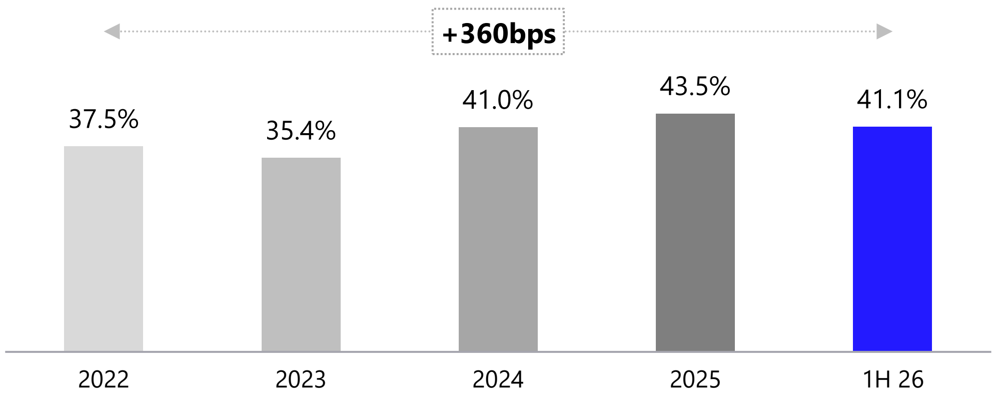
#1 in ATMs

Market Share - ATMs



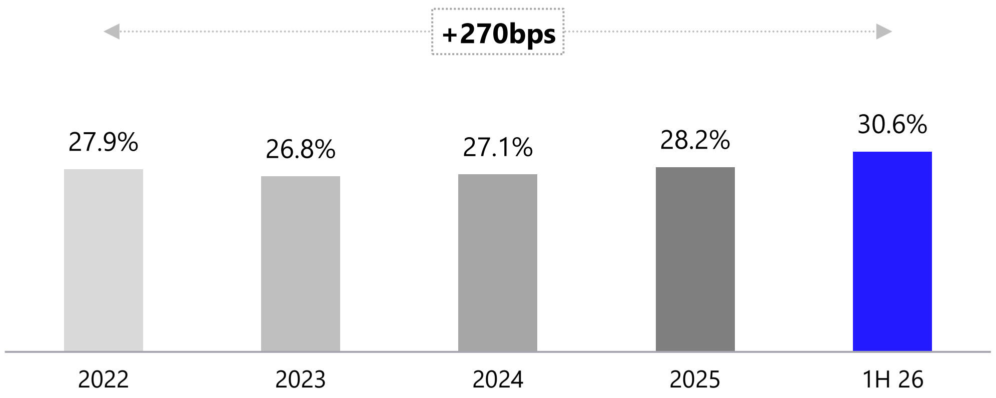
#1 in POS

Market Share - POS (Terminals)



#1 Remittance Centres

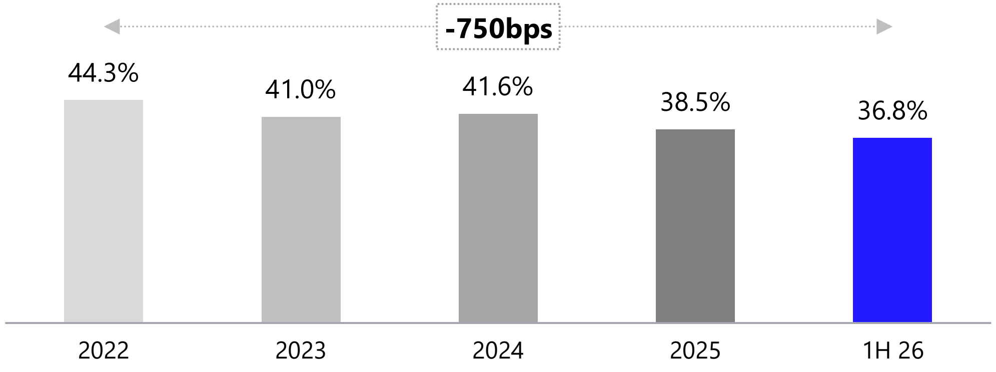
Market Share - Remittance Centers



Al Rajhi Bank has a unique franchise | We maintain a leading market share across key products

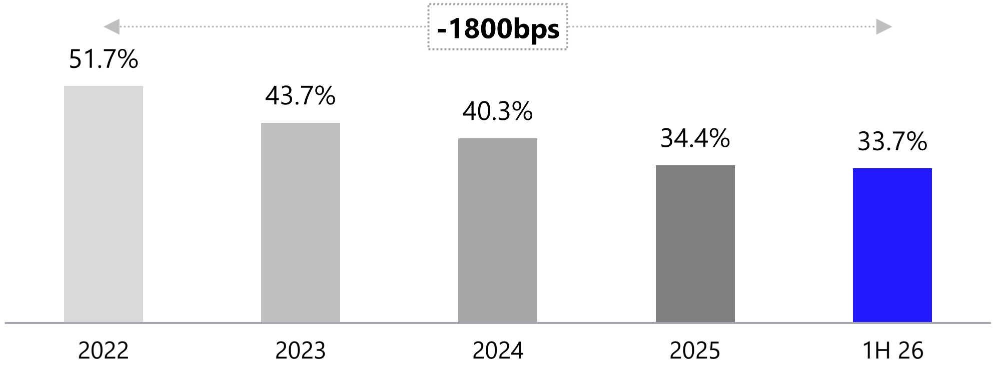
#1 in Personal Loans

Market Share - Personal Loans



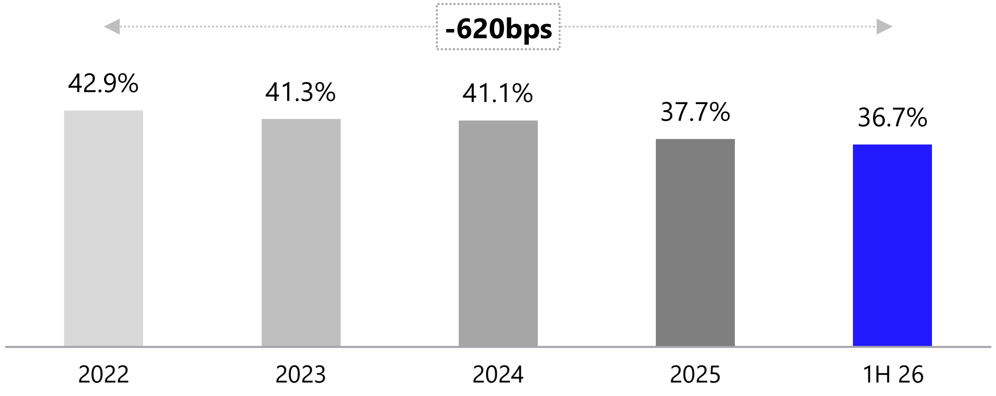
#1 in Auto Loans

Market Share - Auto Loans



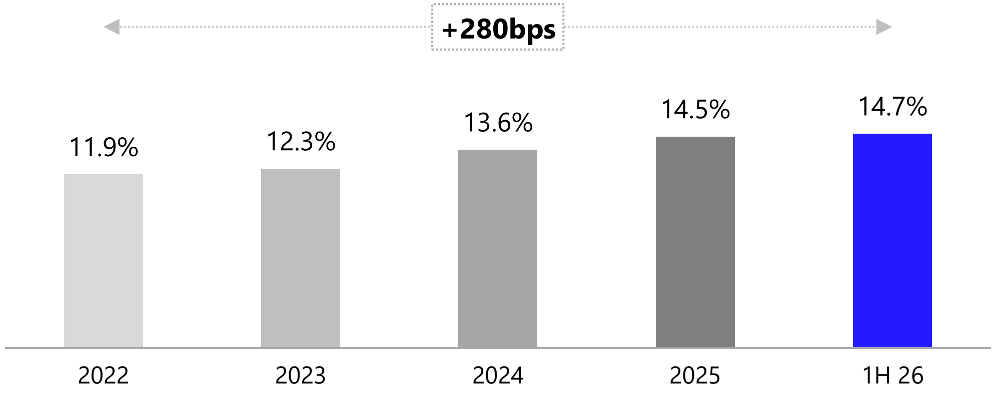
#1 in Mortgages

Market Share - Mortgages Loans



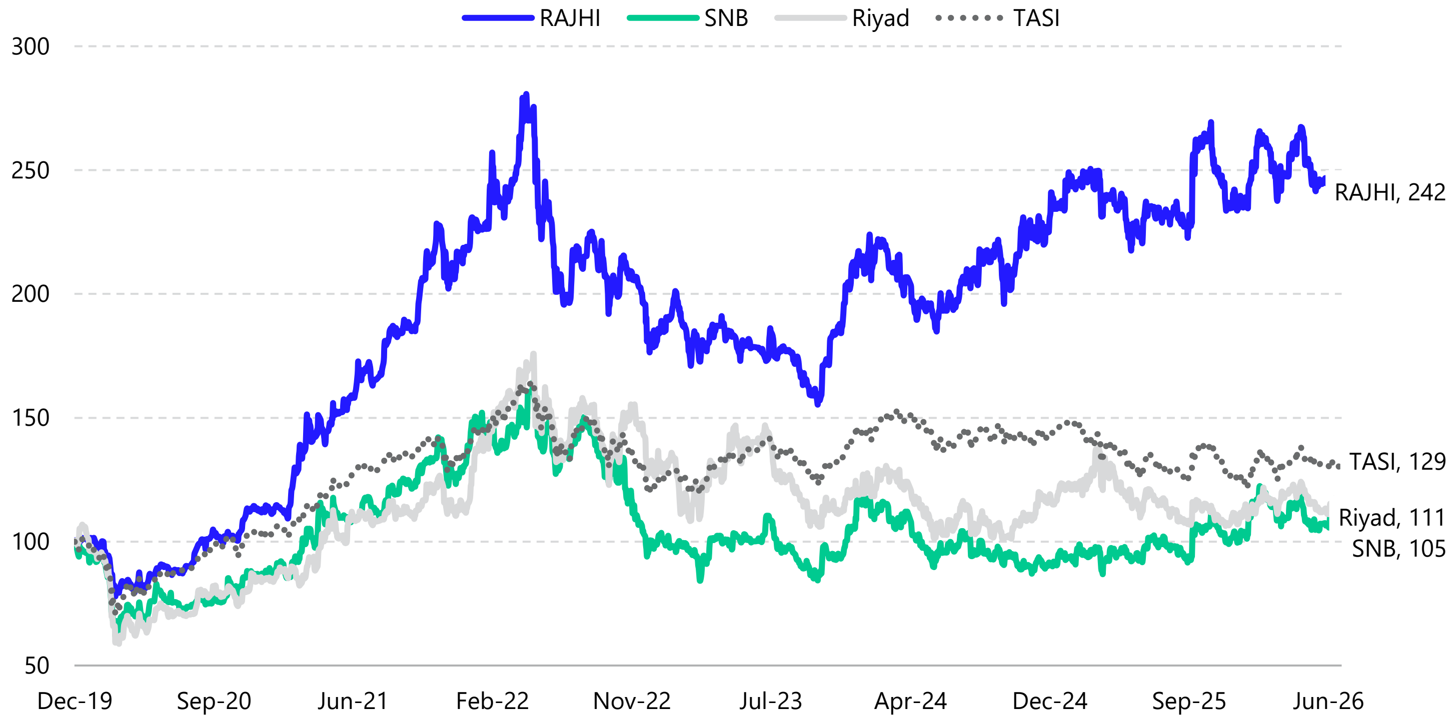
#2 in Corporate Loans

Market Share - Corporate Loans



Al Rajhi Bank Market Performance | ARB maintained its momentum and outperform its peer group

- Share Price Performance Top 3 KSA Banks (Daily; Rebased to 100)



	Al Rajhi Bank	SNB	Riyad Bank	Kuwait Finance House	First Abu Dhabi Bank	Qatar National Bank	Emirates NBD
Rebased to 100	242	105	111	174	113	84	227
As of 30 Jun 2026	65.9 SAR	38.7 SAR	19.9 SAR	0.767 KWD	17.0 AED	17.25 QAR	29.56 AED

	30 Jun 2026
Key Metrics	
Closing Price	SAR 65.9
Market Cap	SAR 395.4 bn
Market Cap / % Industry	39.3%
Market Cap / % Tadawul	4.2%
Shares outstanding	4.0 bn
90D Volatility	18.6
Price / Earnings	15.8 x
Price / Book	3.3 x

Sources: Bloomberg; Tadawul; RAJHI Financials

Ratings	
Moody's	Aa3
S&P	A
Fitch	A

KSA's Macro–Economic Environment

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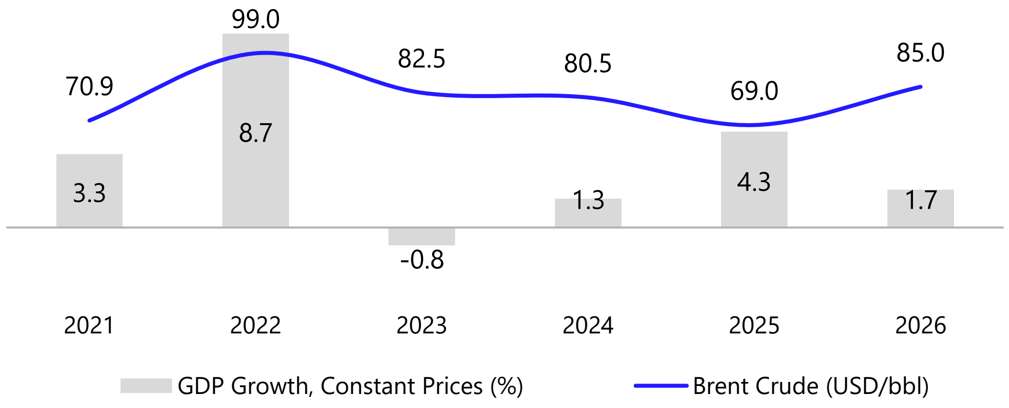
KSA Economic Outlook | Economic conditions remain positive for the Kingdom

Highlights

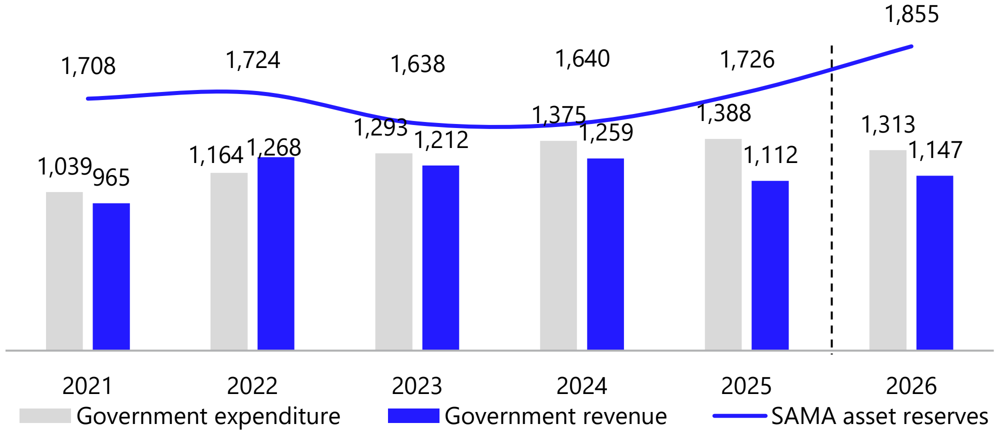
- Saudi GDP is expected to decline by 4.8% in Q2 2026 driven by lower oil activities.
- Based on IMF forecasts , Saudi's GDP is estimated to grow 1.7% for 2026 and 5.5% for 2027
- Unemployment rate stands at 6.4% in Q1 2025

GDP Growth/Brent Oil Price



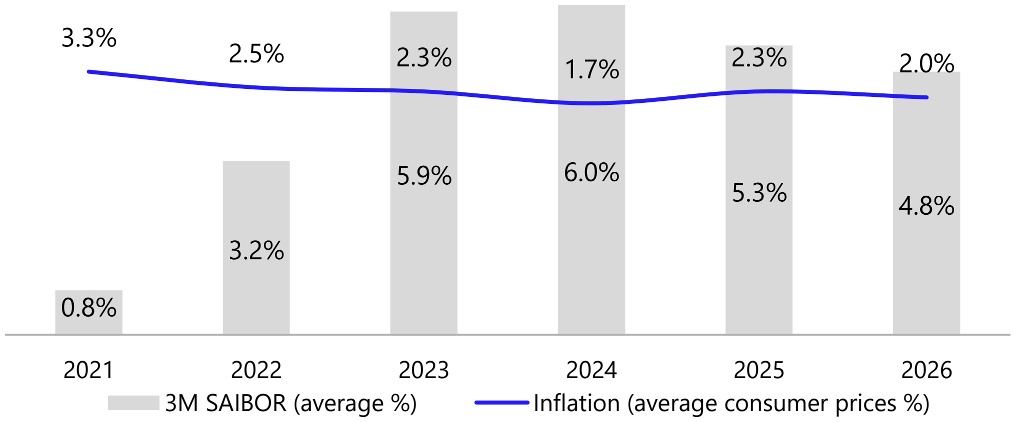
Source: IMF, U.S. Energy Information

Expenditure/Revenue and Asset Reserves (SARbn)



Source: MoF, SAMA

3M SAIBOR / Inflation



Source: SAMA, IMF, MoF

Our strategy
“Harmonize the group”

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"Harmonize the Group" | Highlights on our strategy performance

Business to Consumer

Leverage customer base via cross-sell

% of customers with more than one product

38.0% (FY 2023) → +6.3% → 44.3% (Q2 2026)

Enter new segments

Sales growth from target customers - indexed

100 (FY 2023) → +409% → 509 (Q2 2026)

Develop customer focused propositions

# of Customers

15.8M (FY 2023) → +37% → 21.7M (Q2 2026)

Maintain leadership in customer experience

Net-Promoter-Score (NPS)

72% (FY 2023) → +6% → 78% (Q2 2026)

Business to Business

Become 'main bank' of large corporates

Corporate Banking market share

12.3% (FY 2023) → +2.4% → 14.7% (Q2 2026)

Develop Investment Banking business

Revenue growth from Investment Banking - indexed

100 (FY 2023) → +328% → 428 (Q2 2026)

Grow SME via tailored solutions

SME portfolio growth

SAR 30B (FY 2023) → +125.6% → SAR 68B (Q2 2026)

Ensure Al Rajhi Group's a great place to work

Employee Engagement

74% (FY 2023) → +0% → 74% (Q2 2026)

Support Businesses

Centralization and standardization

% of capabilities centralized & standardized

13.5% (FY 2023) → +42.2% → 55.7% (Q2 2026)

Increase automation and efficiency

% of processes automated

25% (FY 2023) → +41% → 66% (Q2 2026)

Increase scale and agility via Cloud

% of applications that are Cloud ready

29% (FY 2023) → +71% → 100% (Q2 2026)

Build successful careers across Al Rajhi Group

Training Days Total - indexed

100 (FY 2023) → +340% → 440 (Q2 2026)

Digital & Data

Expand digital capabilities Group-wide

Digital : Manual ratio

94:6 (FY 2023) → +2% → 96:4 (Q2 2026)

Customer-centric digital journeys Group-wide

# of Group and open banking APIs

119 (FY 2023) → +265% → 434 (Q2 2026)

Group-wide insights and real-time marketing

Revenue increase from data driven marketing - indexed

100 (FY 2023) → +574% → 674 (Q2 2026)

Leader in Financial Conduct and Sustainability

ESG rating

BBB (FY 2023) → +2 → AA (Q2 2026)

2Q 2026 Financial Highlights

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2Q 2026 Results Summary | Results were strong for the first half 2026

1.1% YTD Balance Sheet Growth

1.2% YTD Growth in financing portfolio

Net Financing

752.8bn (FY 25) → +1.2% → 762.1bn (1H 26)

0.2% increase in liabilities

Total Liabilities

900.4bn (FY 25) → +0.2% → 902.2bn (1H 26)

LDR below regulatory cap

Loan to Deposit Ratio

82.8% (FY 25) — 82.8% (1H 26)

14.2% higher net income YoY

16.0% growth in net yield income

Net Yield income

14,402mn (1H 25) → +16.0% → 16,712mn (1H 26)

6.8% higher Non yield income

Non Yield Income

4,401mn (1H 25) → +6.8% → 4,701mn (1H 26)

13.9% higher operating income

Operating Income

18,803mn (1H 25) → +13.9% → 21,413mn (1H 26)

Stable credit quality

CoR is under control

Cost of risk

0.32% (FY 25) — 0.39% (1H 26)

Healthy NPL ratio

NPL

0.75% (FY 25) — 0.74% (1H 26)

NPL coverage remained strong

NPL Coverage

152% (FY 25) — 153% (1H 26)

Key Ratios

Operating efficiency remains solid

Cost to income ratio

22.5% (1H 25) — 22.7% (1H 26)

Strong capital position

Total Capital Adequacy Ratio

20.2% (1H 25) — 23.5% (1H 26)

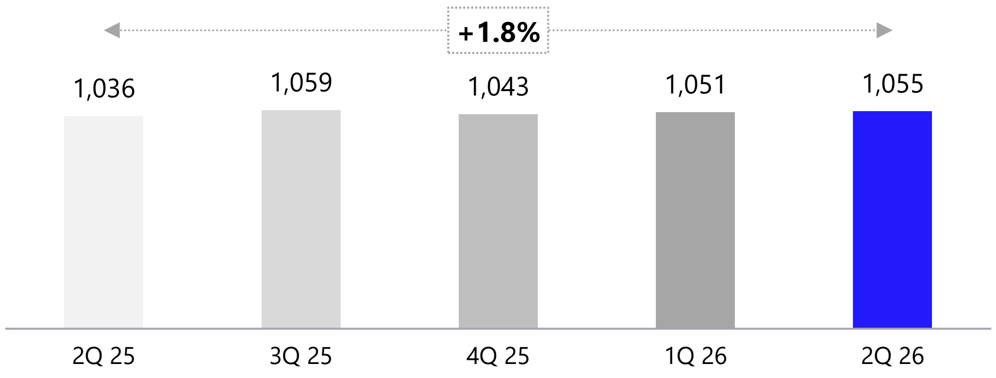
Higher NPM

NPM

3.14% (1H 25) — 3.50% (1H 26)

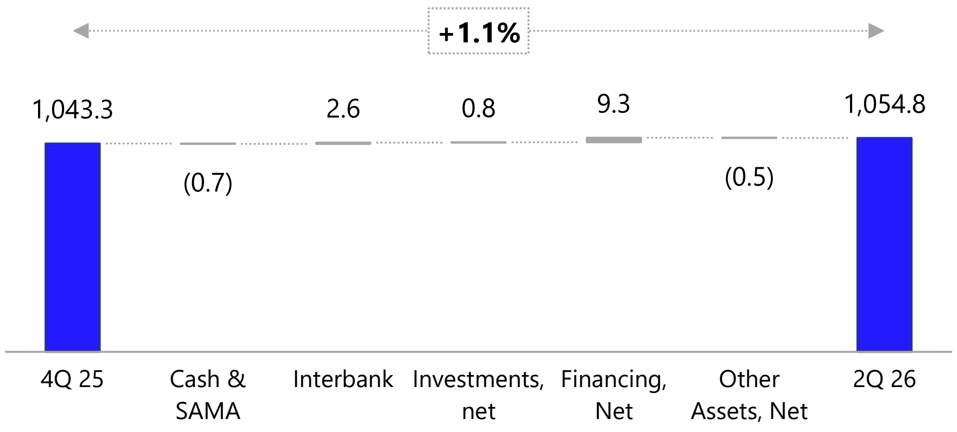
Balance Sheet Trends (1) | Total assets growth of 1.8% YoY driven by Financing book growth

Total Assets (SARbn)

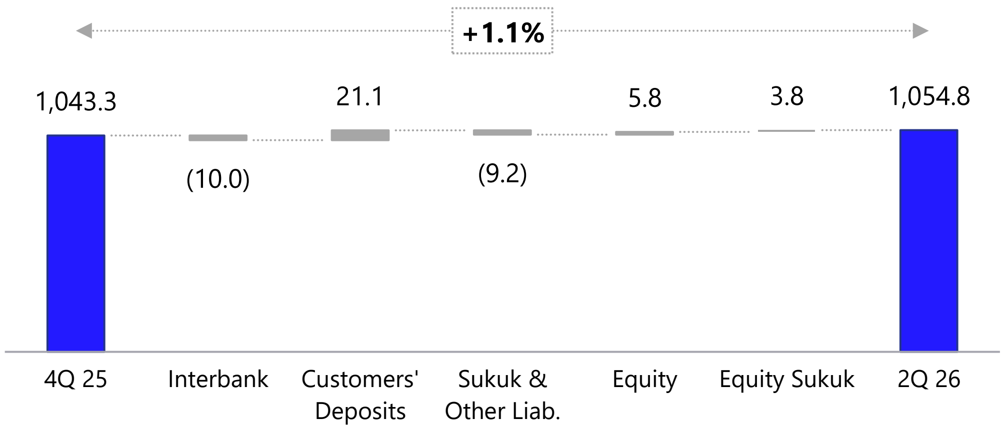


SAR (mn)	2Q 26	1Q 26	QoQ	4Q 25	YTD
Cash & balances with SAMA	53,266	62,523	-15%	54,005	-1%
Due from banks & other FI	29,548	24,420	+21%	26,941	+10%
Investments, net	176,269	174,304	+1%	175,462	+0%
Financing, net	762,096	753,730	+1%	752,760	+1%
Other assets, net	33,594	36,292	-7%	34,101	-1%
Total assets	**1,054,772**	**1,051,268**	**+0.3%**	**1,043,268**	**+1%**
Due to banks & other FI	107,264	104,254	+3%	117,284	-9%
Customers' deposits	688,359	678,734	+1%	667,288	+3%
Sukuk issued & term Financing	74,834	80,067	-7%	79,867	-6%
Other liabilities	31,748	35,570	-11%	35,918	-12%
Total liabilities	**902,206**	**898,625**	**+0%**	**900,356**	**+0%**
Total equity	**152,566**	**152,644**	**-0%**	**142,912**	**+7%**

Movement in Assets (SARbn)

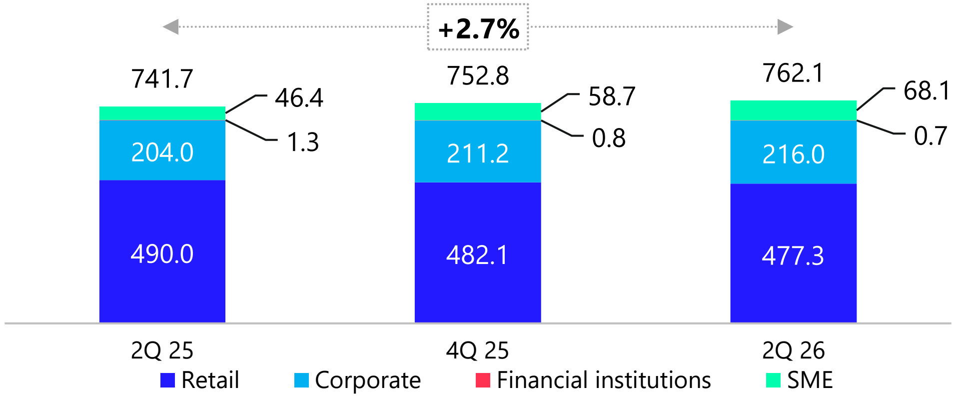


Movement in Funding (SARbn)

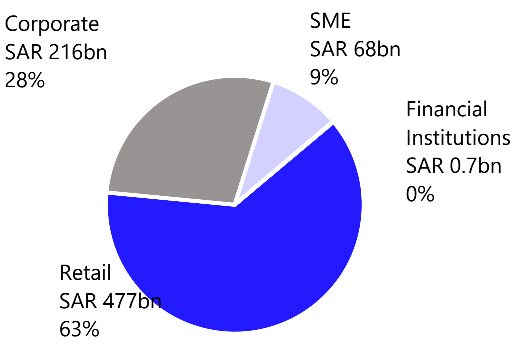


Balance Sheet Trends (2) | Financing grew 2.7% YoY driven by Corporate and SME

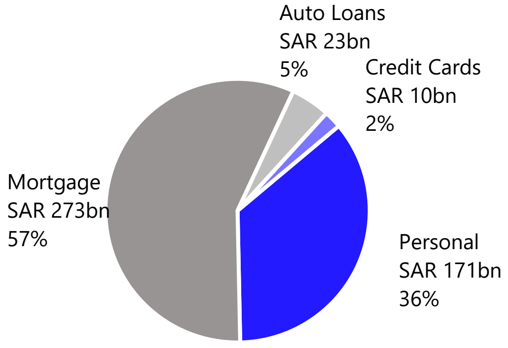
Financing, Net (SARbn)



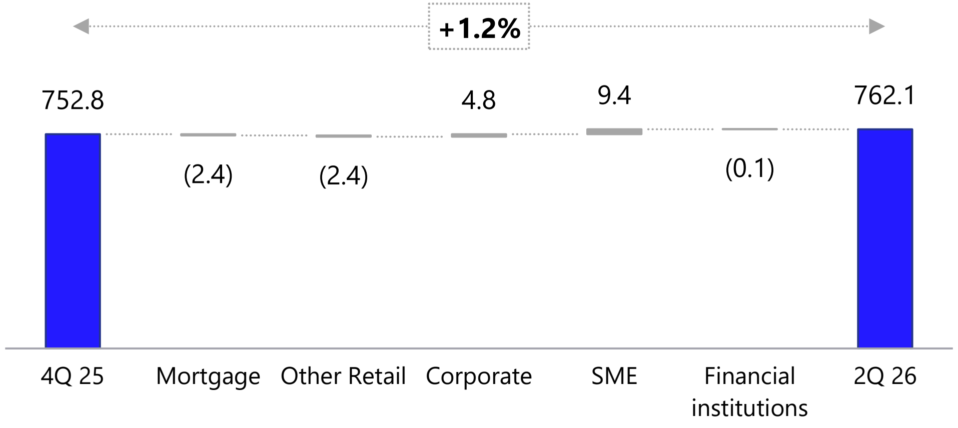
Financing, Net Mix By Segment (SARbn)



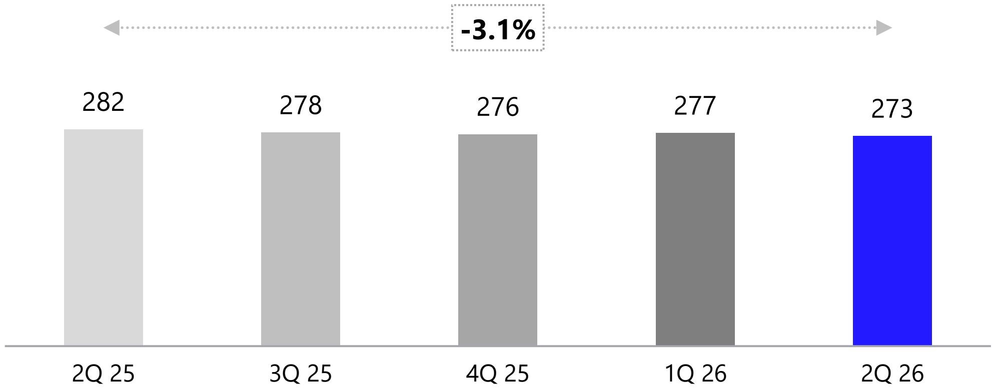
Retail Financing Mix By Segment (SARbn)



Movement in Financing (SARbn)

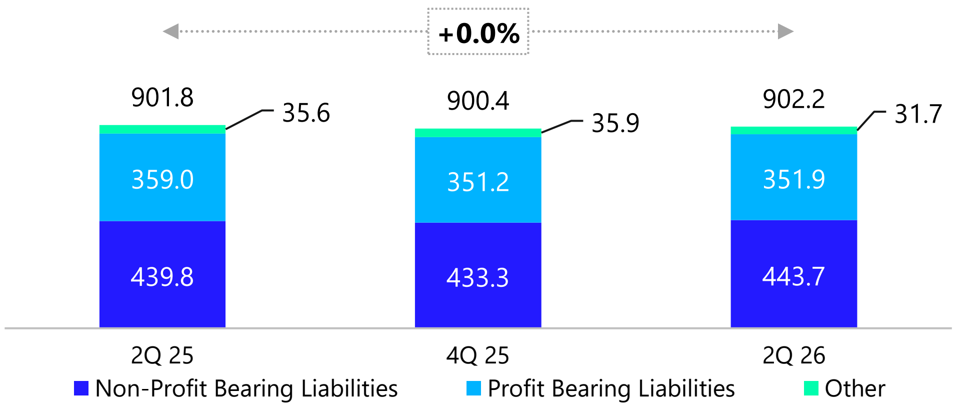


Mortgage Financing (SARbn)

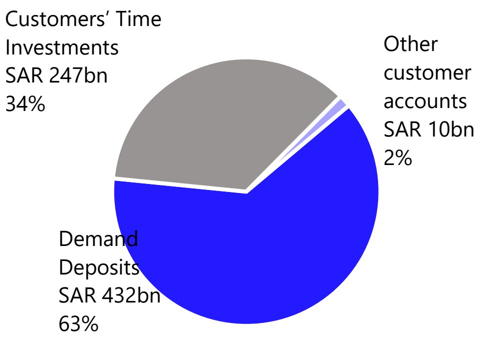


Balance Sheet Trends (3) | Balance sheet shows improving funding mix

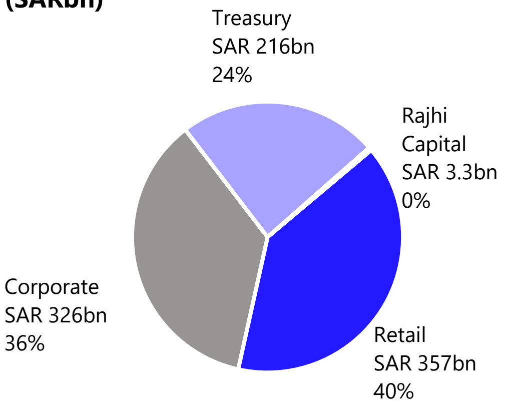
Total Liabilities (SARbn)



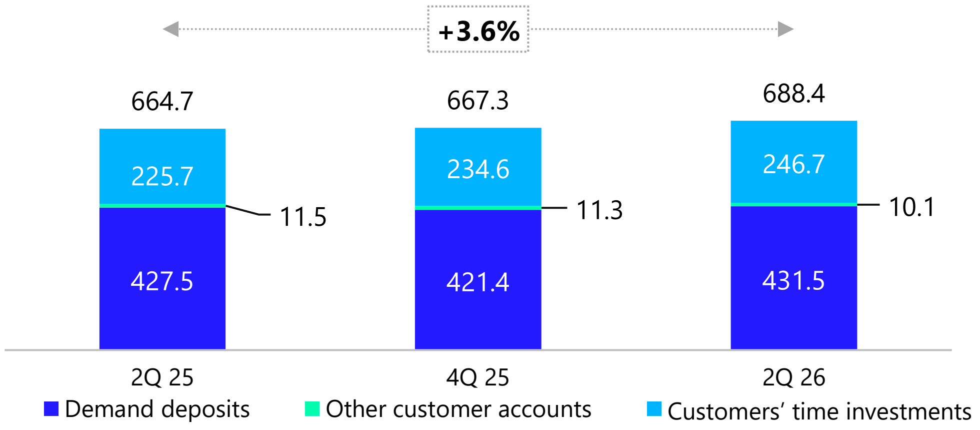
Total Customers' Deposits Mix By Type (SARbn)



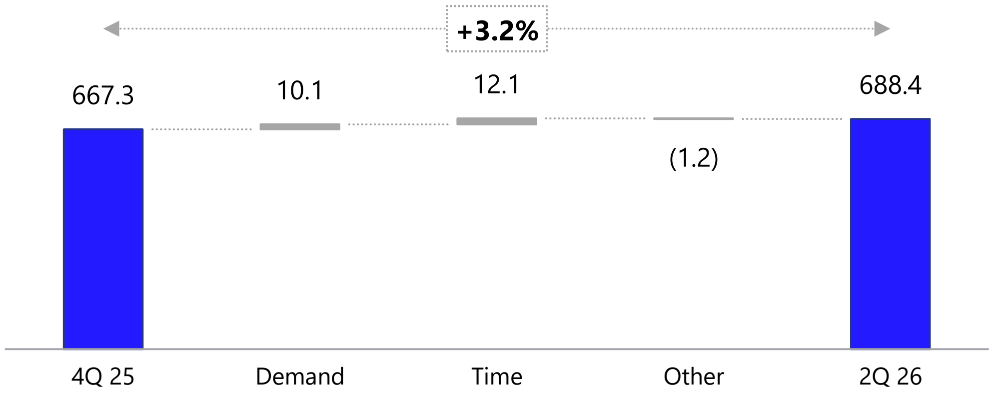
Total Liabilities Mix By Segment (SARbn)



Total Customers' Deposits (SARbn)

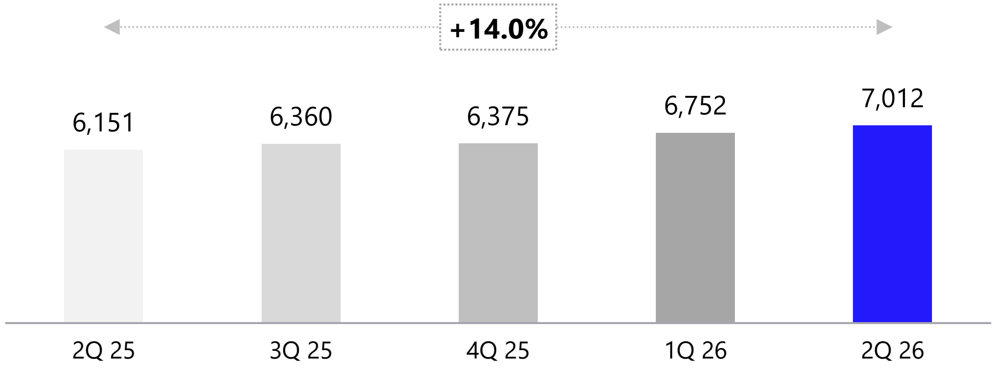


Movement in Total Customers' Deposits (SARbn)



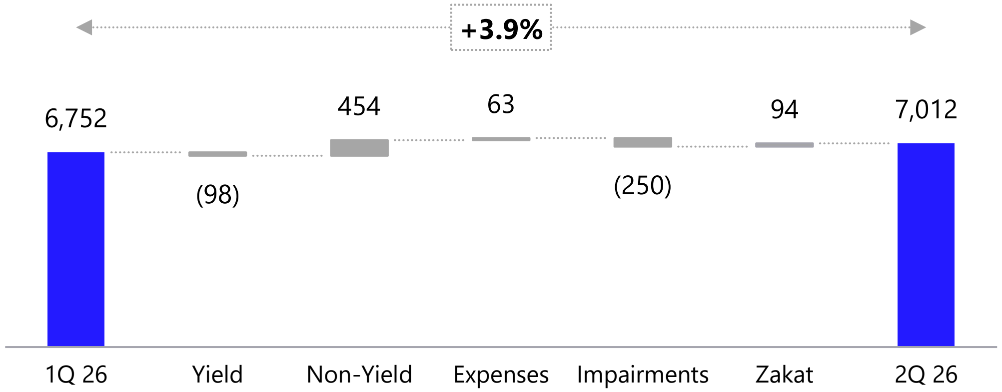
Net Income Trends | Outstanding net income with a 14.2% growth YoY in the first half 2026

Net Income For The Period After Zakat (SARmn)

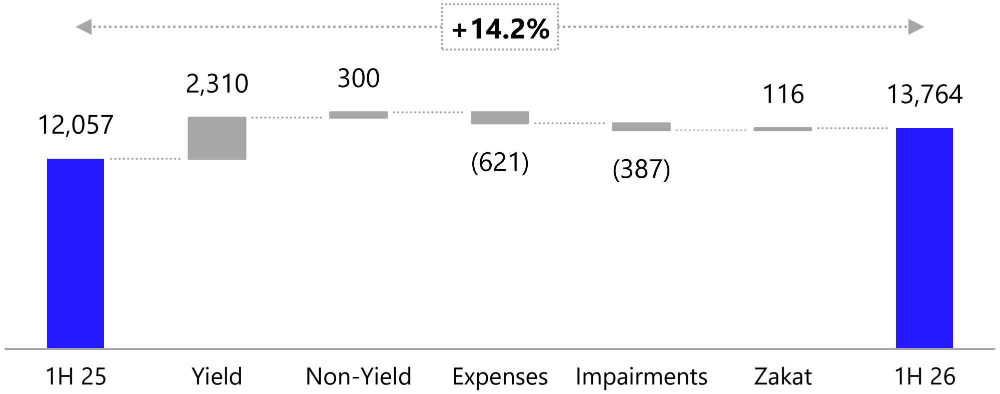


SAR (mn)	1H 26	1H 25	YoY	2Q 26	2Q 25	YoY
Net financing & investment income	**16,712**	**14,402**	**+16%**	**8,307**	**7,305**	**+14%**
Fee from banking services, net	3,241	2,768	+17%	1,638	1,395	+17%
Exchange Income, net	817	673	+21%	409	344	+19%
Other operating income, net	643	960	-33%	531	558	-5%
Fees and other income	**4,701**	**4,401**	**+7%**	**2,578**	**2,298**	**+12%**
Total operating income	**21,413**	**18,803**	**+14%**	**10,884**	**9,603**	**+13%**
Operating expenses	-4,852	-4,231	+15%	-2,395	-2,143	+12%
Pre-provision profit	**16,561**	**14,572**	**+14%**	**8,490**	**7,460**	**+14%**
Total impairment charge	-1,512	-1,125	+34%	-881	-600	+47%
Net income for the period before Zakat	**15,049**	**13,447**	**+12%**	**7,609**	**6,860**	**+11%**
Zakat	-1,260	-1,376	-8%	-583	-699	-17%
Non-controlling interests	25	14	+78%	14	10	+30%
Net income for the period after Zakat	**13,764**	**12,057**	**+14%**	**7,012**	**6,151**	**+14%**

Net Income After Zakat Growth Drivers By Type (SARmn)

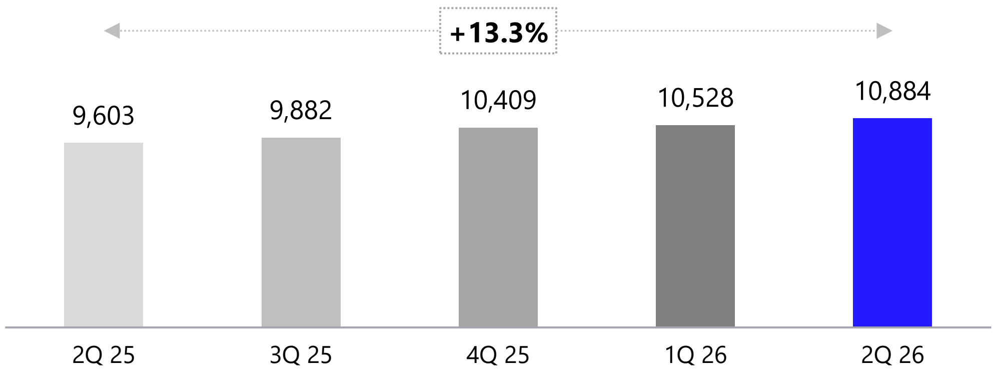


Net Income After Zakat Growth Drivers By Type (SARmn)

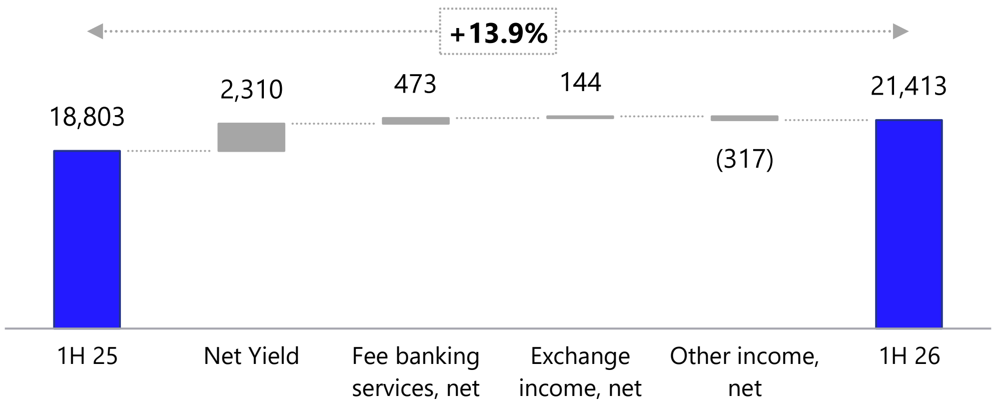


Operating Income Trends | Higher operating income driven by net yield and fee income growth

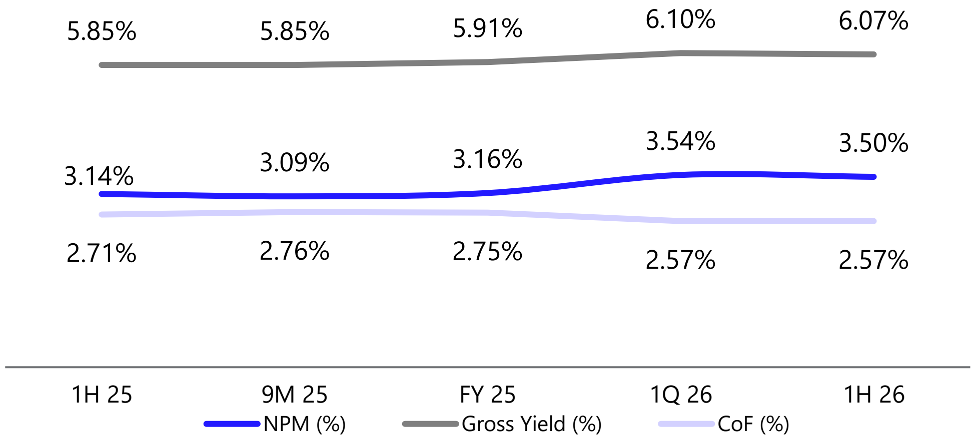
Total Operating Income (SARmn)



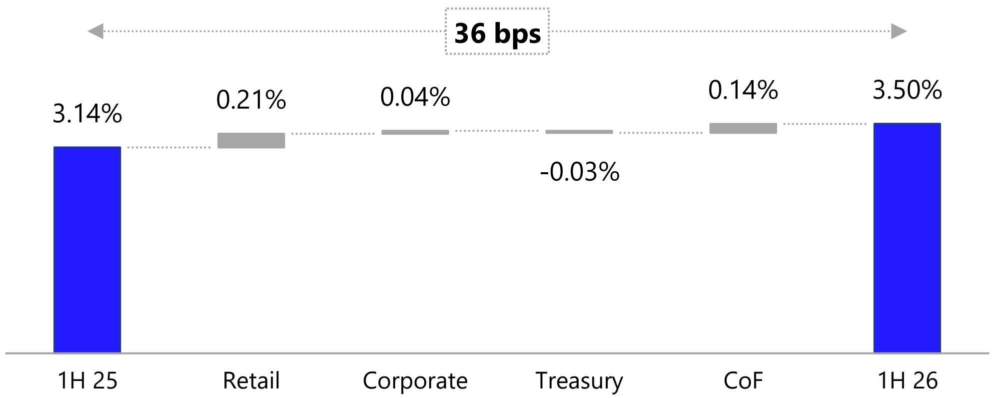
Total Operating Income Growth Drivers By Type (SARmn)



Net Profit Margin (%)

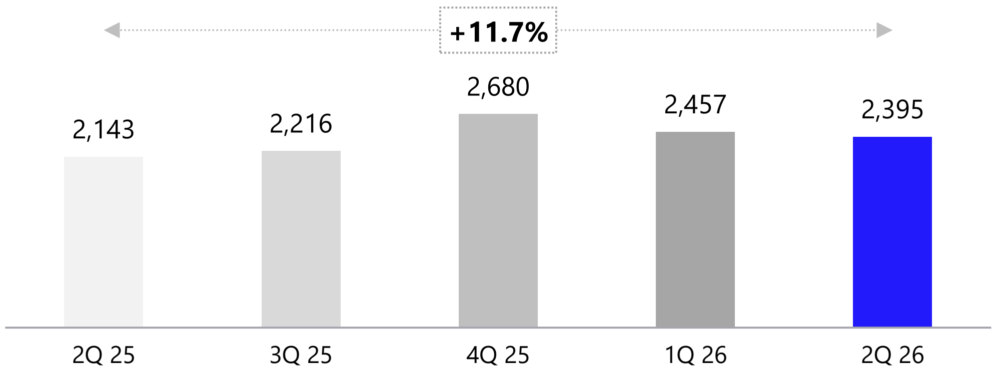


NPM Drivers (%)

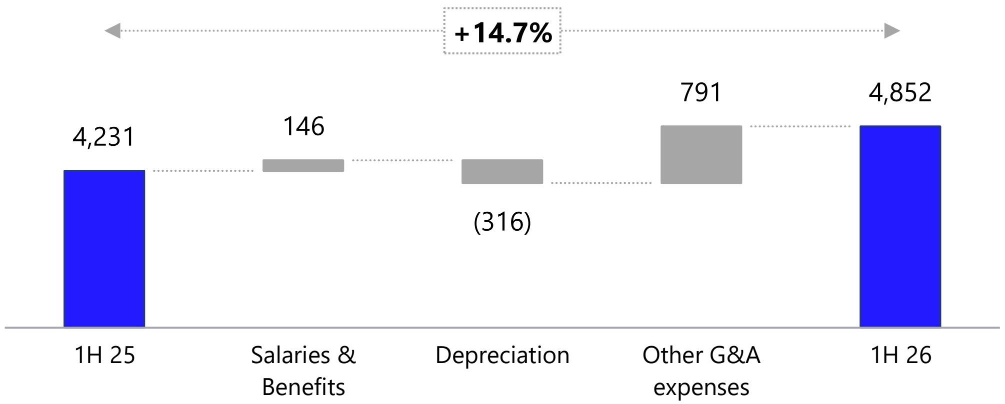


Expenses Trends | Cost efficiencies remains solid with a market leading cost to income ratio of 22.7%

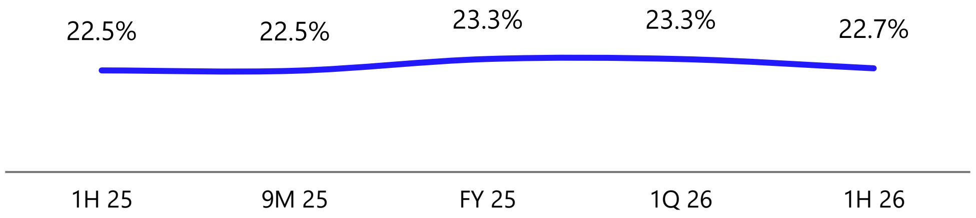
Operating Expenses (SARmn)



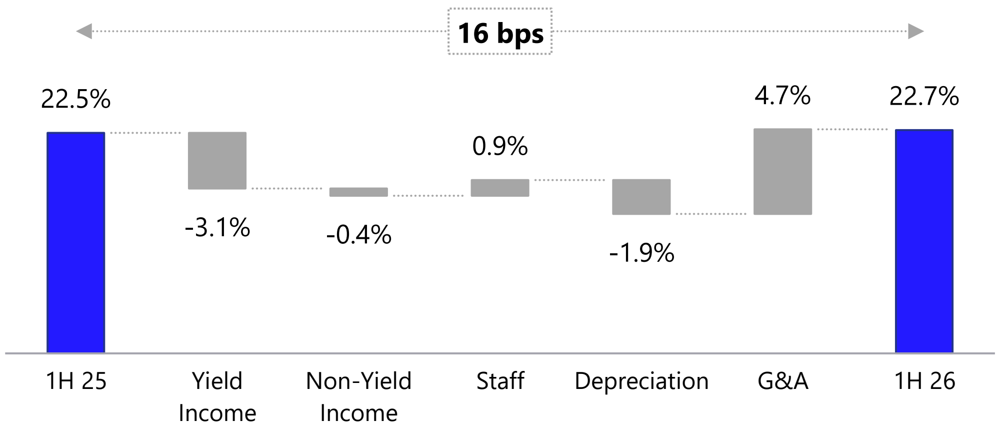
Operating Expenses Growth Drivers By Type (SARmn)



Cost To Income Ratio (%)

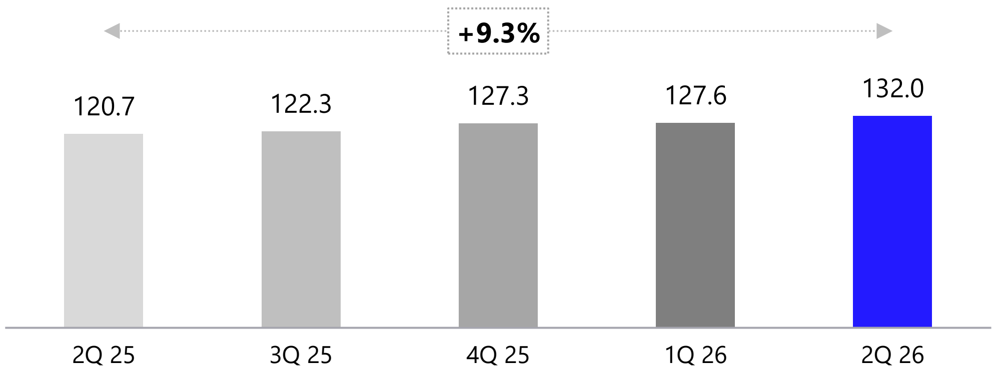


Cost to Income Ratio Drivers (%)

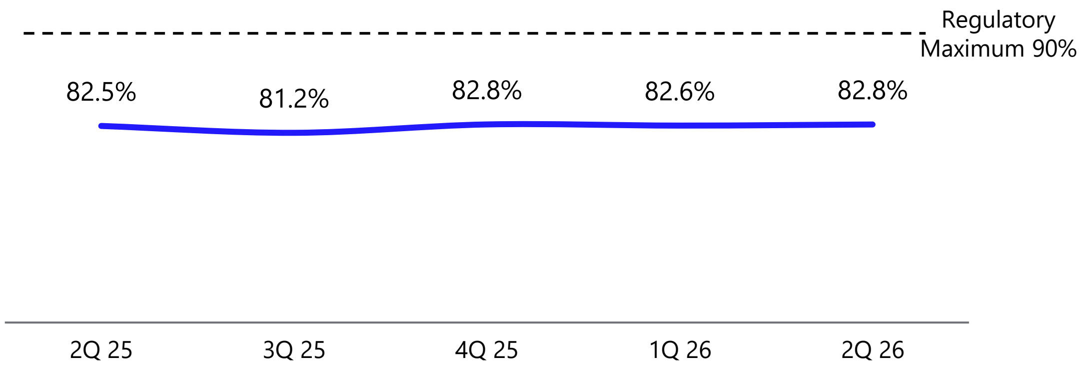


Liquidity Trends | Liquidity remains comfortably within regulatory requirements

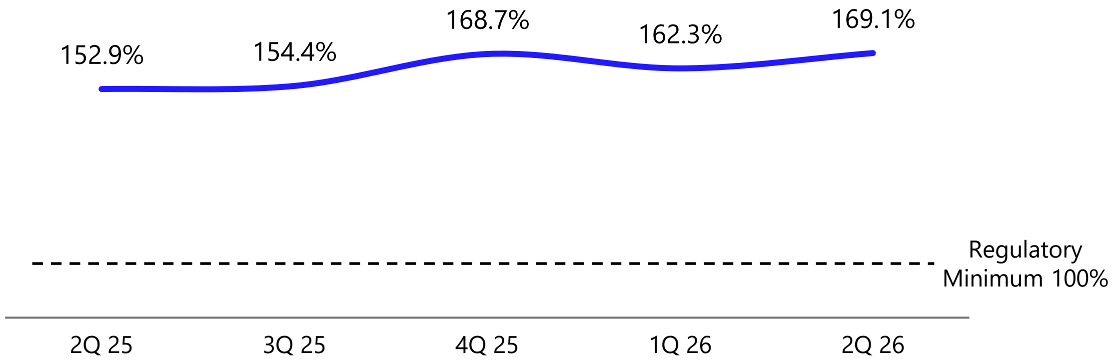
HQLA (SARbn)



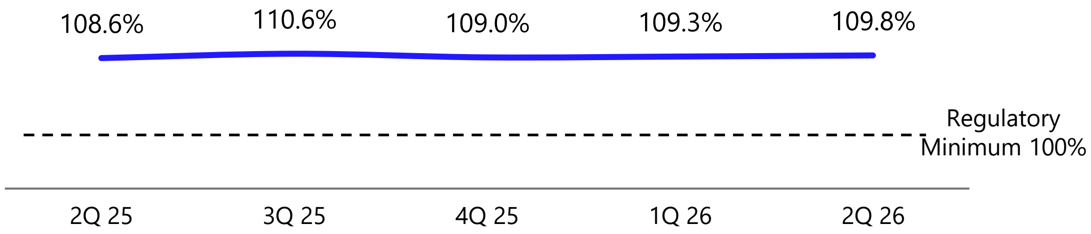
Loan to Deposits Ratio (SAMA) (%)



LCR (%)

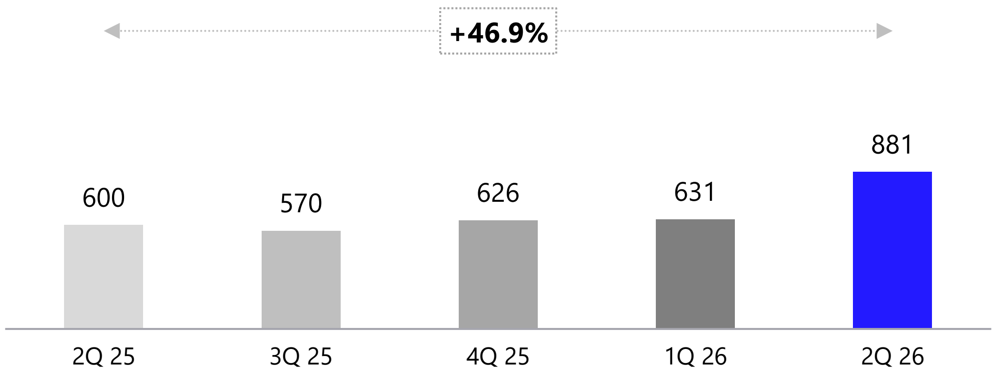


NSFR (%)

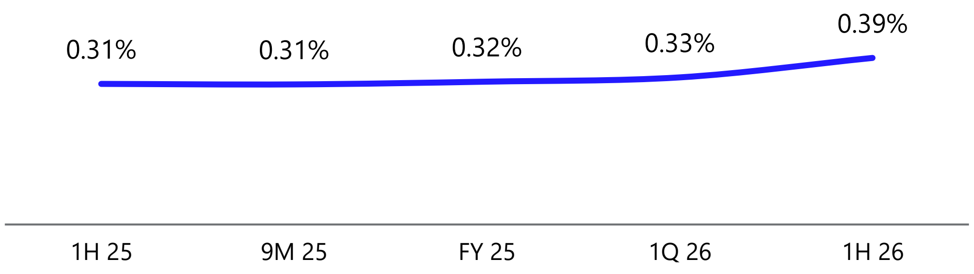


Net Impairment & Assets quality | Asset quality remains healthy with a maintained CoR

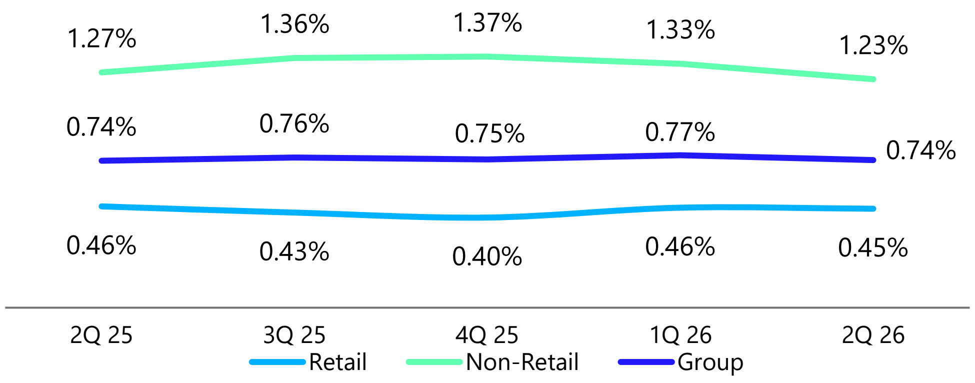
Net Impairment Charges (SARmn)



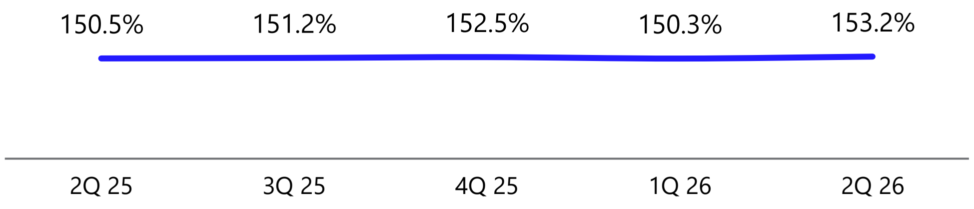
Cost of Risk (%)



NPL Ratio (%)

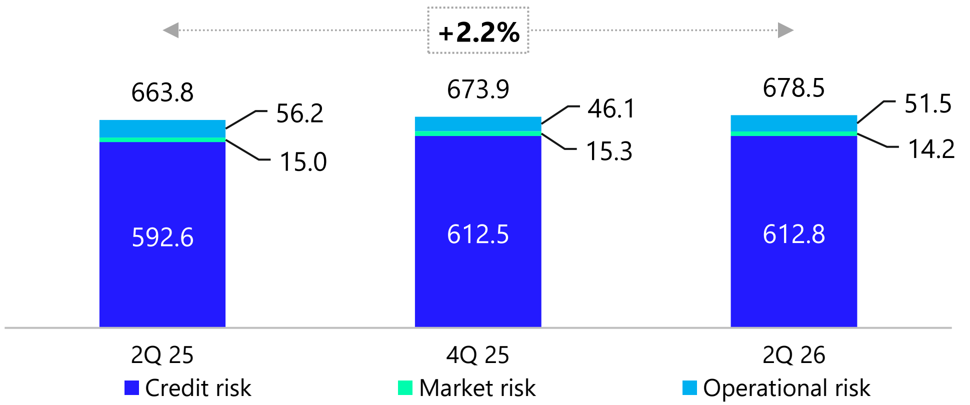


NPL coverage ratio (%)

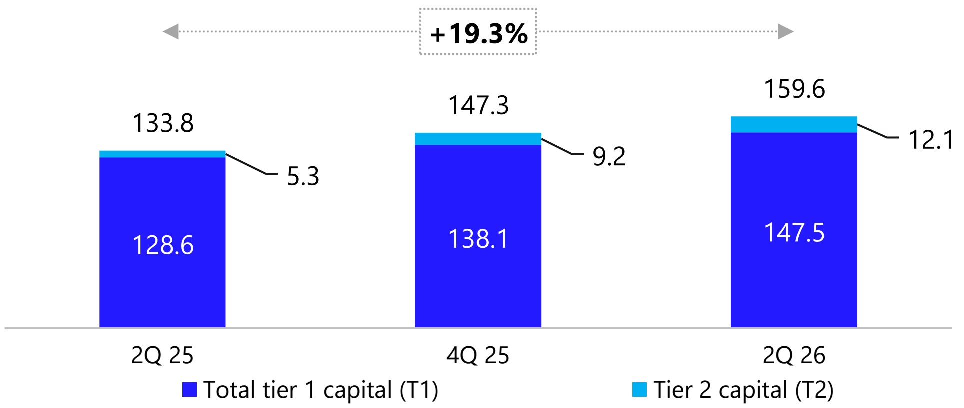


Capitalization Trends | Capital position well above regulatory minima

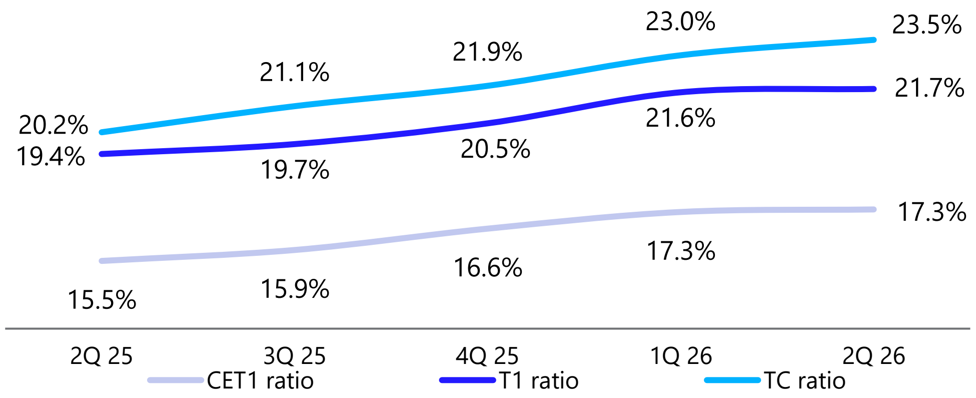
RWA (SARbn)



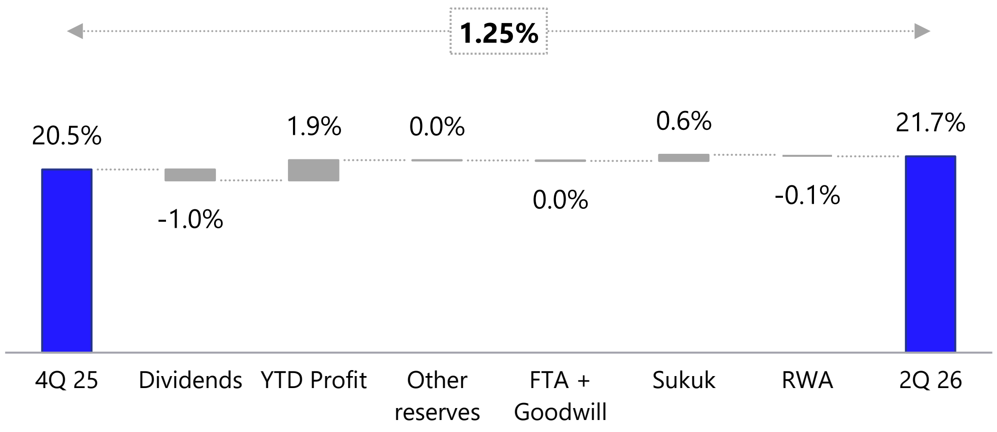
Total Capital (SARbn)



Capital Ratios (%)

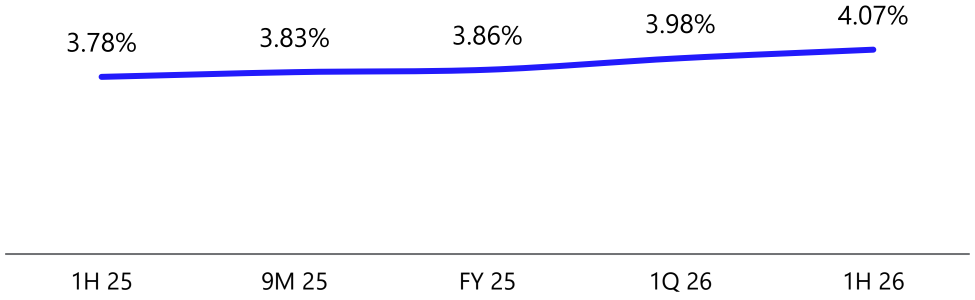


Tier 1 Drivers (%)

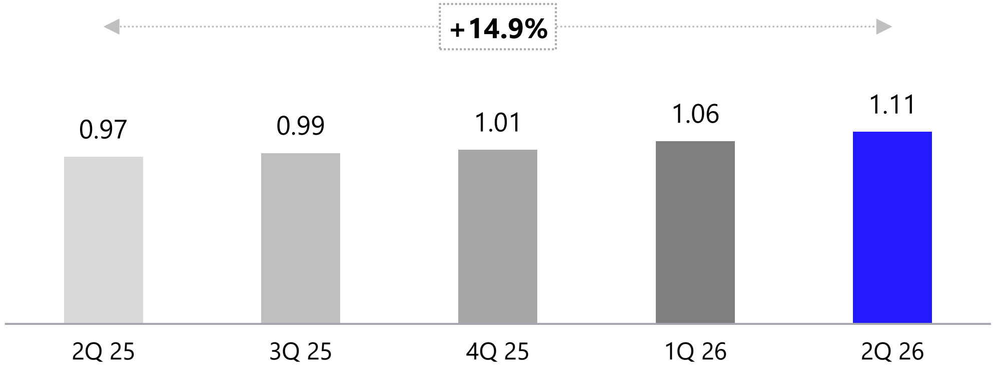


Return Metrics | Al Rajhi Bank's returns remain industry-leading

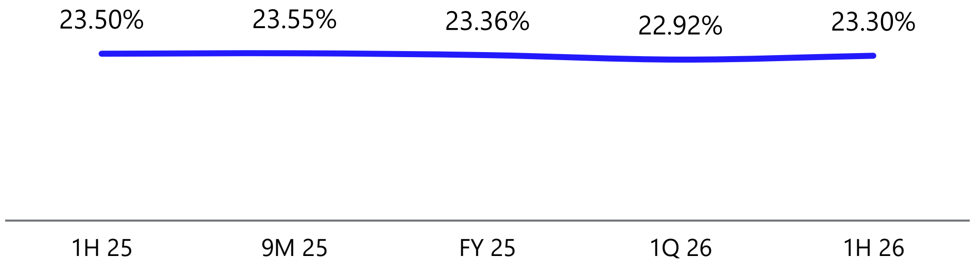
Return on RWA (%)



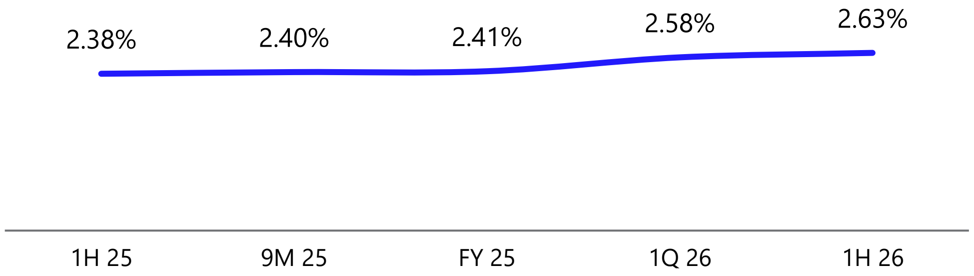
Earnings per Share (SAR)



Return on Equity (%)



Return on Assets (%)



ESG Highlights

ESG Highlights | 2Q 2026

Financial Sustainability	Environmental	Social	Social	Governance	Gender Diversity
	USD **6.9 bn** Green syndicated loans		**+200** Scholarships to Orphan students to join Universities	ISO/DIS 37301:2020 Compliance	
	Started using solar energy system in 61 branches to reduce utilities consumption	**+39k** Families have been benefited from the affordable housing solutions	USD **1.0bn** Social Sukuks	ISO 22301:2019 Business Continuity Management	
SAR **1,055bn** Total Assets	Around SAR **3bn** of financing renewable energy projects	SAR **1,260mn** Zakat	**+110k** Beneficiaries of Alrajhi bank healthcare program	**333** Sharia Board Resolutions in 2025	**13%** growth in female employees in 2025
SAR **13.8bn** Net Profit after Zakat	USD **2.0bn** Sustainable senior-unsecured Sukuk	SAR **2,115mn** In salaries and benefits paid	**14** Batches of Graduate Development Program since 2015	**137** Policies & Frameworks	**36%** of female employees at the group level in 2025
0% Financing exposure in Tobacco, Alcohol & Gambling	**96:4** Digital to Manual Ratio	SAR **68.1bn** in financing for SMEs	**+25k** Employees across the group	**4 out of 11** Independent Board Directors	**+100%** growth in female customers since 2015

2Q 2026 figures

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alrajhi bank

Additional Information | Contact investor relations for more information

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Visit our website (here) for more Investor disclosers:

- Annual Report
- Financial Statements
- Investor Presentation
- Factsheet
- Data Supplement
- Earnings Release

Alrajhi Mobile App

Alrajhi Business App

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Emkan App

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