# Fact Sheet

مصرف الراجحي
alrajhi bank

### Bank Profile

Founded in 1957, Al Rajhi Bank today is the world's largest Islamic bank with assets of SR 1,055 billion (USD 281 billion) and the largest retail bank in the Middle East serving more than 21.7 million customers with +25,000 employees ranking the group among the top 10 employers in the kingdom.

Al Rajhi Bank has the largest distribution network in Saudi Arabia with 513 branches, 4,273 ATMs, +990k POS terminals and 135 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.

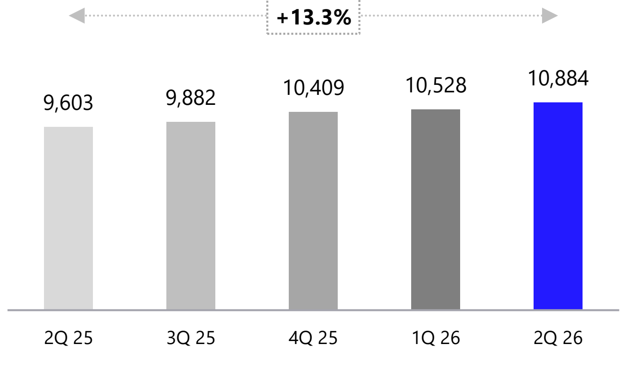
### Product Offering

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.

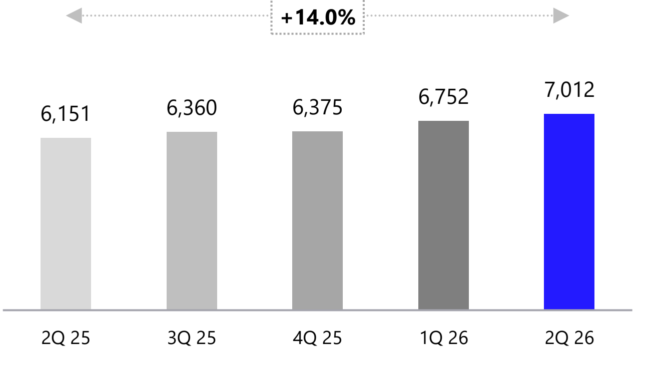
| **Key Figures** SAR (mn), | **1H 26** | **1H 25** | **YoY** |
|---|---|---|---|
| **Total operating income** | **21,413** | **18,803** | **+14%** |
| **Net income after Zakat for the period** | **13,764** | **12,057** | **+14%** |
| ROE after Zakat | 23.30% | 23.50% | -20bps |
| ROA | 2.63% | 2.38% | +25bps |
| NIM | 3.50% | 3.14% | +36bps |
| Cost to income | 22.66% | 22.50% | +16bps |
| CoR | 0.39% | 0.31% | +8bps |
| **Total assets** | **1,054,772** | **1,035,852** | **+2%** |
| **Total liabilities** | **902,206** | **901,804** | **+0%** |
| **Total equity** | **152,566** | **134,049** | **+14%** |
| CAR ratio | 23.53% | 20.16% | +337bps |
| Tier I | 21.74% | 19.37% | +237bps |
| Liquidity coverage ratio (LCR) | 169.15% | 152.95% | +1620bps |
| Financing to customer deposit ratio | 82.80% | 82.52% | +28bps |
| NPL ratio | 0.74% | 0.74% | +0bps |
| NPL coverage ratio | 153% | 150% | +276bps |

| **Outlook** | **FY 2026 Guidance** |
|---|---|
| Financing, Net | Low single digit |
| Net Profit Margin | +30 bps to +40 bps |
| Cost to Income Ratio | Below 23% |
| ROE | Above 23.5% |
| Cost of Risk | 0.35% to 0.45% |
| Tier 1 Ratio | Above 21% |

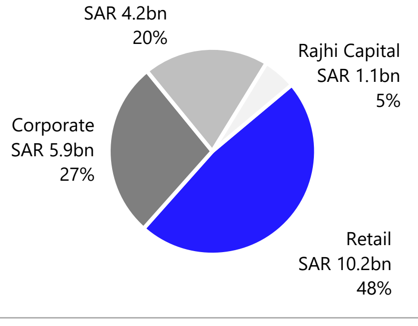
### Total Operating Income (SARmn)



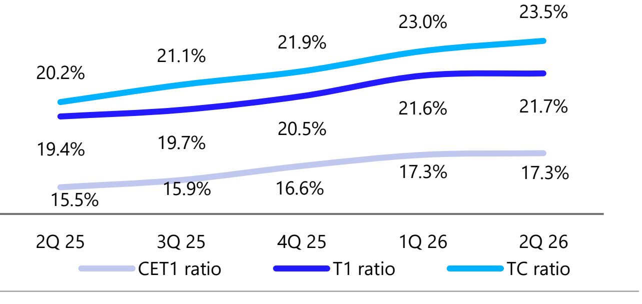

### Net Income For The Period After Zakat (SARmn)




### Total Operating Income Mix By Segment (SARbn)



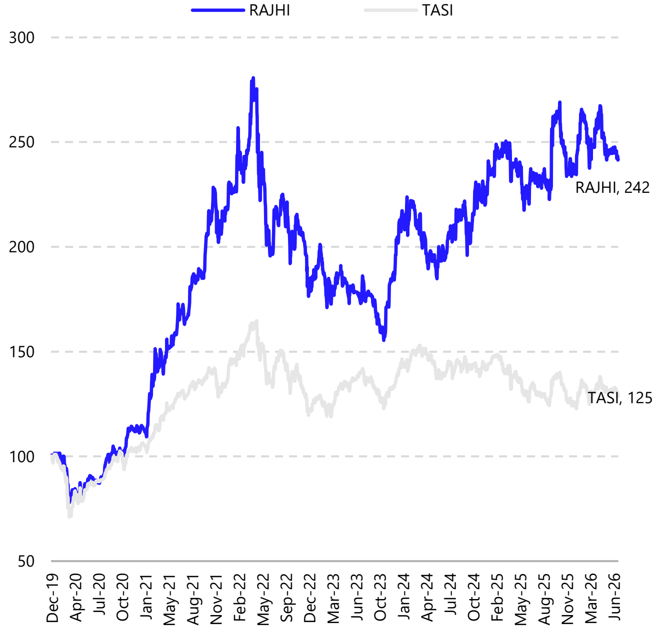

### Capital Ratios (%)



# Fact Sheet

| Al Rajhi Bank Shares - Key Metrics | 30 Jun 2026 |
|---|---|
| Closing Price | SAR 65.9 |
| Market Cap | SAR 395 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; Al Rajhi Bank Financials




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

**One of the highest NPB ratios**
(64% Non-Profit Bearing Deposits)

**Bank capitalisation among the highest in GCC**
(23.5% Total Capital Ratio)

**One of the highest NPS in KSA**
(78 as of Jun 2026)

**#1 Bank in KSA**
(by number of customers)

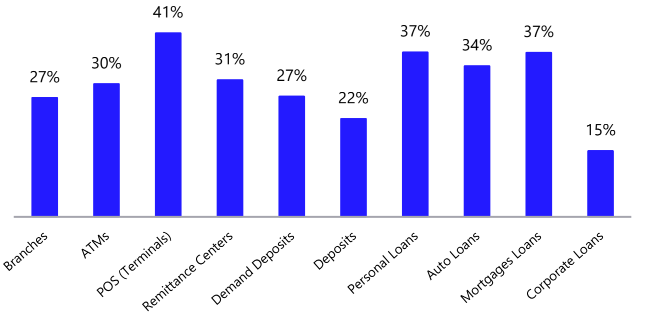
**#1 Distribution Network in Middle East**
(by # of Branches, POS, ATMs, Remittance)

**#1 Banking transactions in KSA**
( +1.2 bn per Month, average)

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

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

### Market Share 2Q 2026




## 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?

Al Rajhi Bank Investor Relations Contact

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

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