Al Rajhi Bank
Investor Presentation

3Q 2026

مصرف الراجحي
alrajhi bank

3Q 2026 Investor Presentation

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The World's Leading Islamic Bank

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Al Rajhi Bank | Islamic Banking, Everywhere

At a glance, 3Q 2026

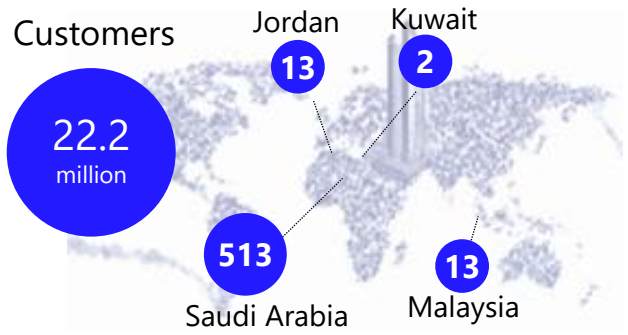
100% Islamic

61% CASA

78% NPS

96 : 4 Digital : Manual

Presence & Branches, 3Q 2026



512 Branches

4,302 ATMs

+940K # POS

135 Remittance Centers

Largest network in Saudi Arabia

3Q 2026 Group Highlights

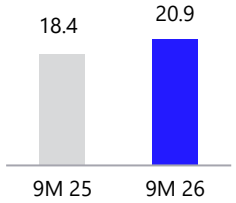
MSCI ESG rating: Leader AA

Urpay wallets: +8 Million users

Female workforce: 36%

Alrajhi Capital, market share: +14% of Value traded

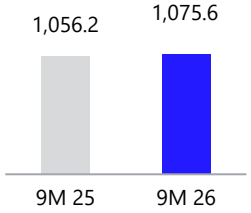
3Q 2026 Financial Highlights



Group Net Income After Zakat

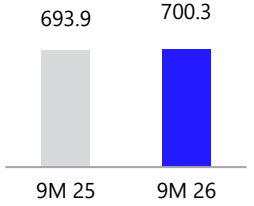
▲ +13.3%

- 2.5% YoY Net Financing Growth
- 23.6% Total Capital ratio
- 22.2% Cost to Income ratio



Total Assets

▲ +1.8%



Customer Deposits

▲ +0.9%

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
(61% Non-profit bearing deposits)

4. Bank capitalisation among the highest in GCC
(23.6% Total Capital ratio)

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

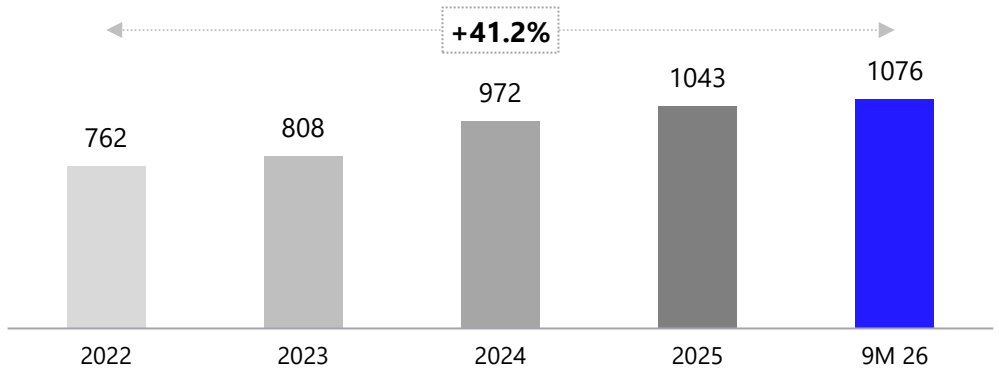
8. #1 Banking transactions in KSA
(1.3 Bn per month, average)

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

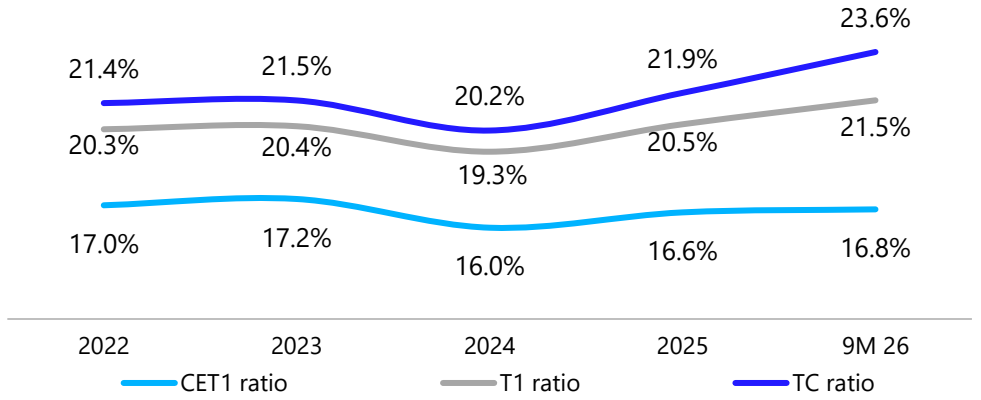
10. #1 Bank brand in KSA
(Brand Power Score)

The World's Leading Islamic Bank | Robust balance sheet with 61% CASA deposits in 3Q 2026

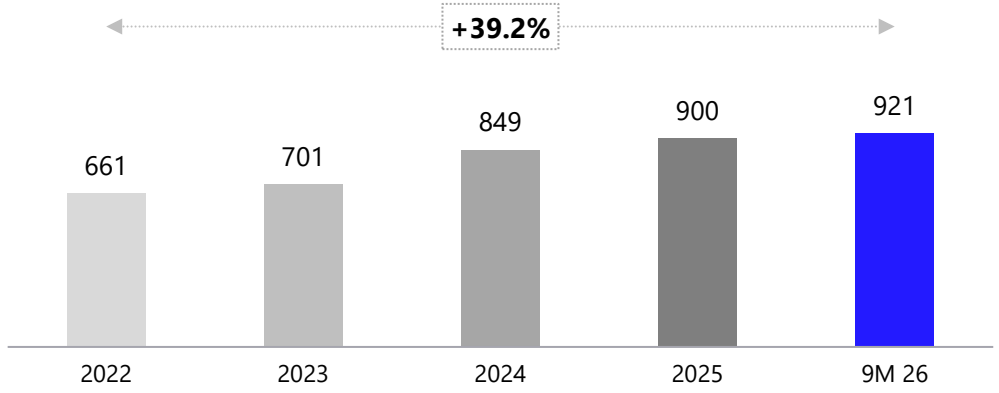
Total Assets (SARbn)



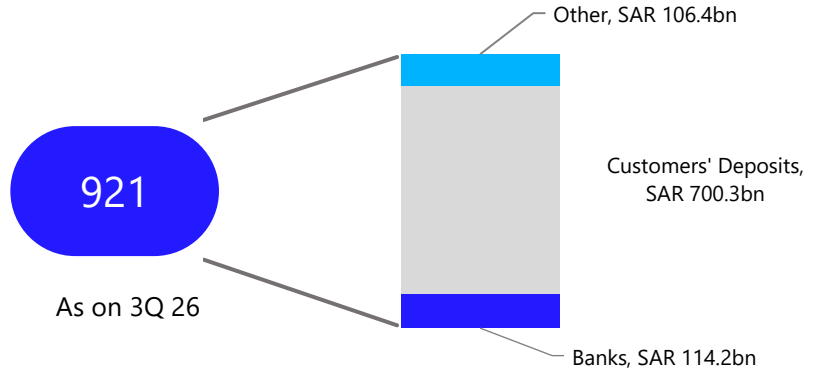
Capital Ratios (%)



Total Liabilities (SARbn)

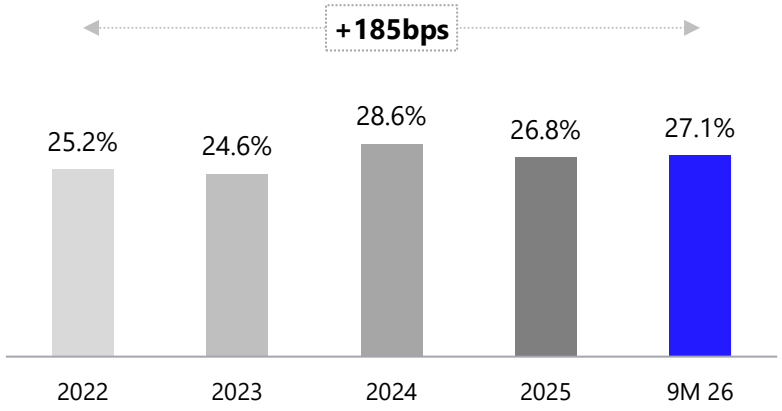


Total Liabilities Mix By Type (SARbn)



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

Market Share - Demand Deposits



#2 in Saudi Arabia

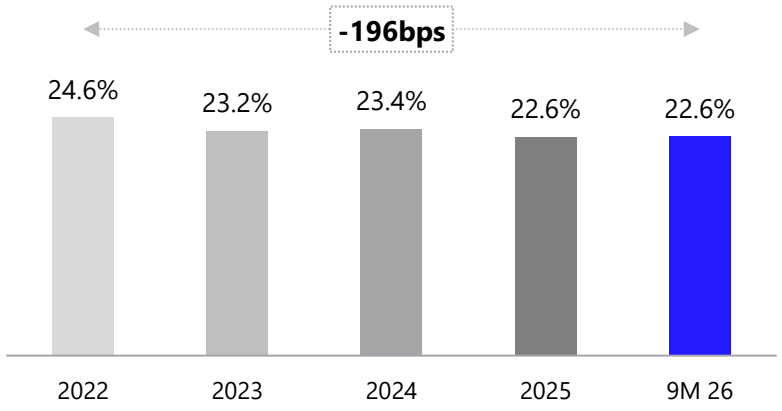
22.2

Million

Customers

#1 in Saudi Arabia

Market Share - Deposits

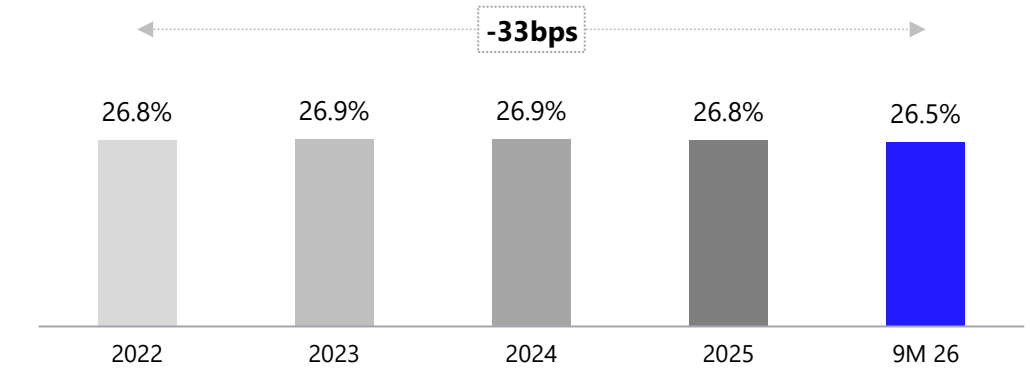


#1 in Saudi Arabia

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

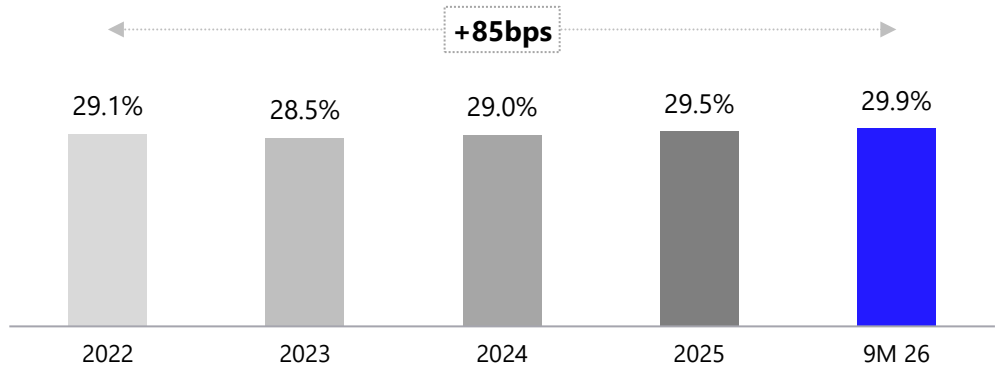
#1 in Branches

Market Share - Branches



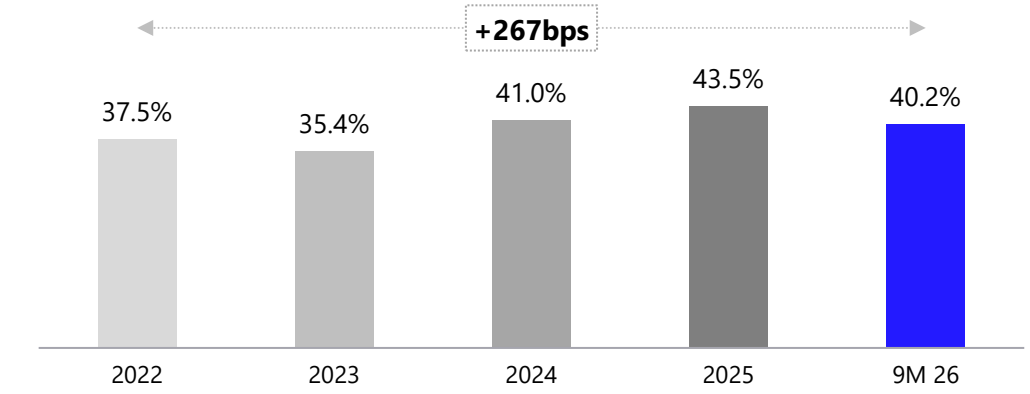
#1 in ATMs

Market Share - ATMs



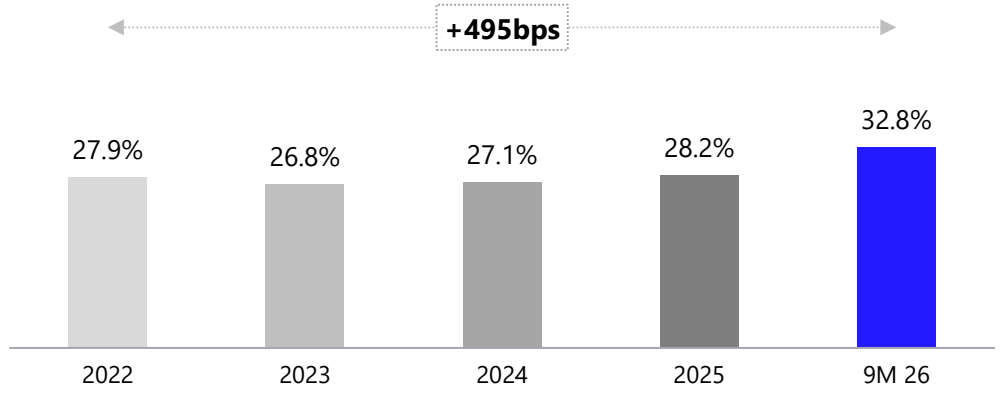
#1 in POS

Market Share - POS (Terminals)



#1 Remittance Centres

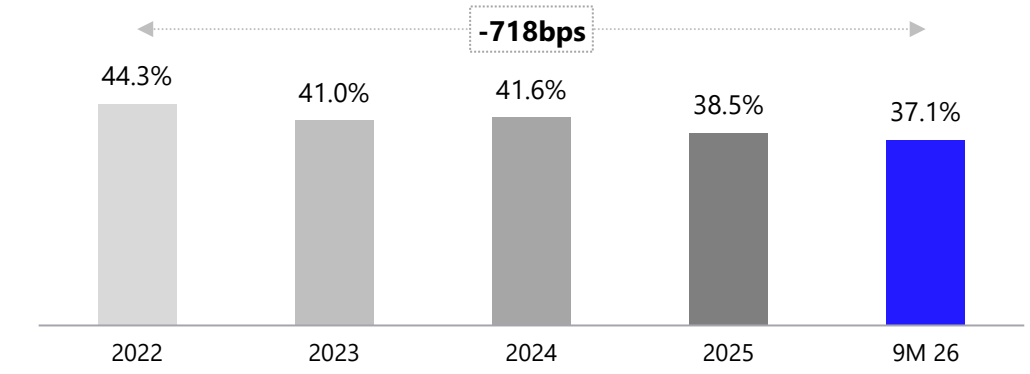
Market Share - Remittance Centers



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

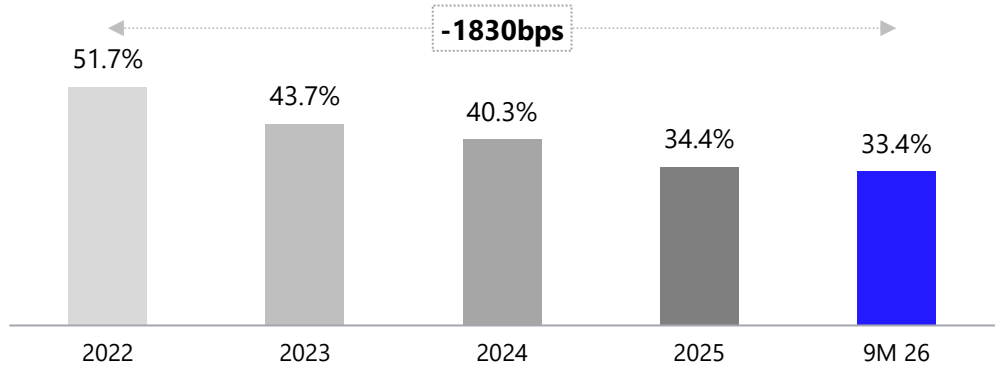
#1 in Personal Loans

Market Share - Personal Loans



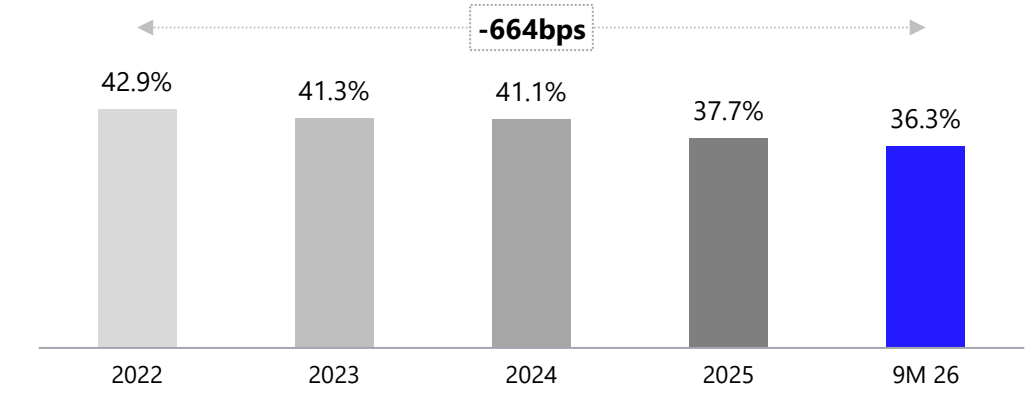
#1 in Auto Loans

Market Share - Auto Loans



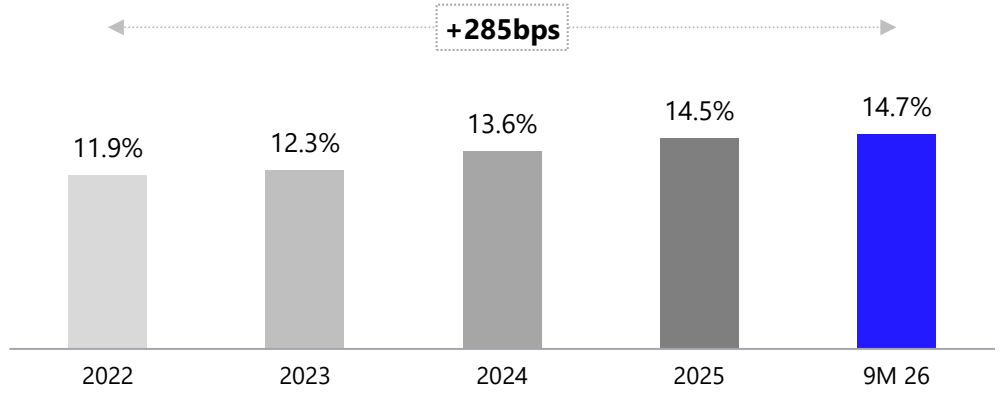
#1 in Mortgages

Market Share - Mortgages Loans



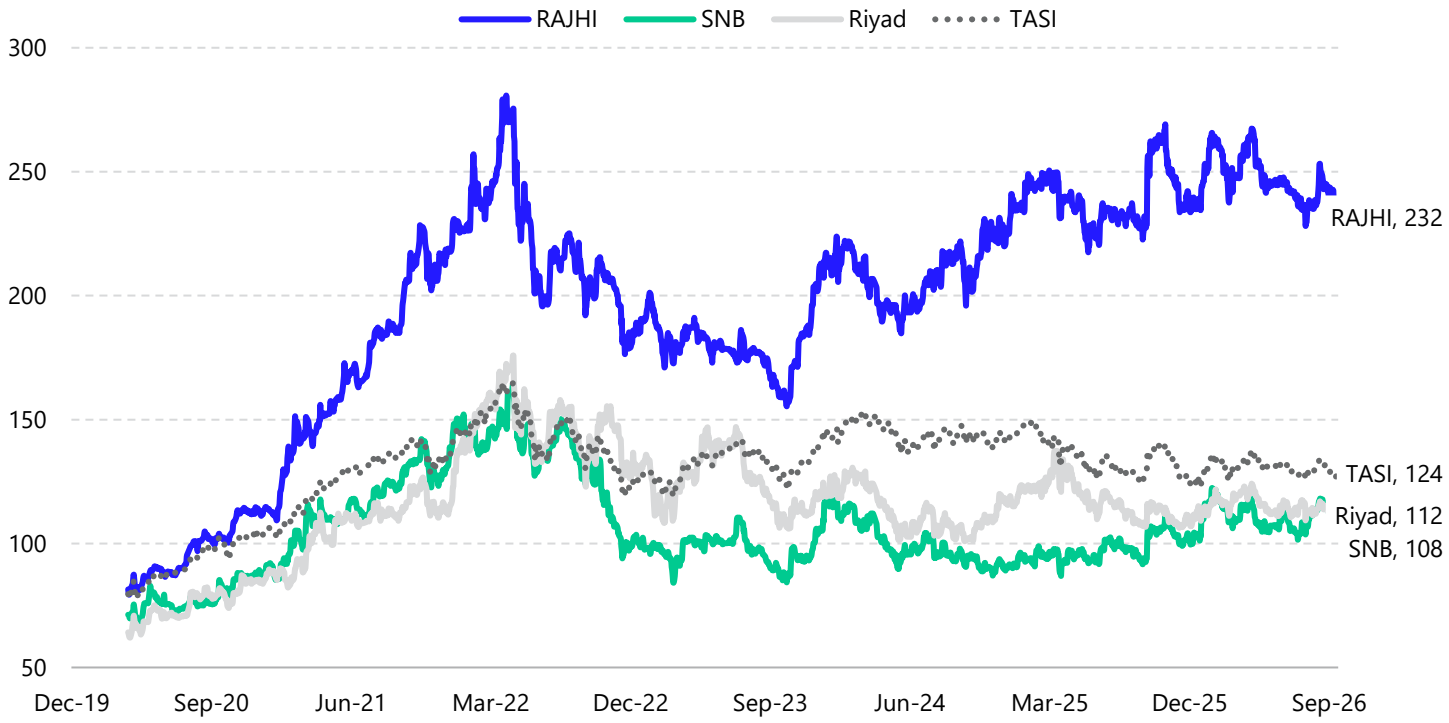
#2 in Corporate Loans

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	232	108	112	176	132	84	227
As of 30 Jun 2026	63.3 SAR	39.8 SAR	20.2 SAR	0.774 KWD	19.8 AED	15.5 QAR	31.2 AED

	30 Sep 2026
Key Metrics	
Closing Price	SAR 63.3
Market Cap	SAR 379.8 bn
Market Cap / % Industry	37.7%
Market Cap / % Tadawul	4.2%
Shares outstanding	6.0 bn
90D Volatility	15.8
Price / Earnings	14.8 x
Price / Book	3.2 x

Sources: Bloomberg; Tadawul; RAJHI Financials

Ratings	
Moody's	Aa3
S&P	A
Fitch	A

KSA's Macro–Economic Environment

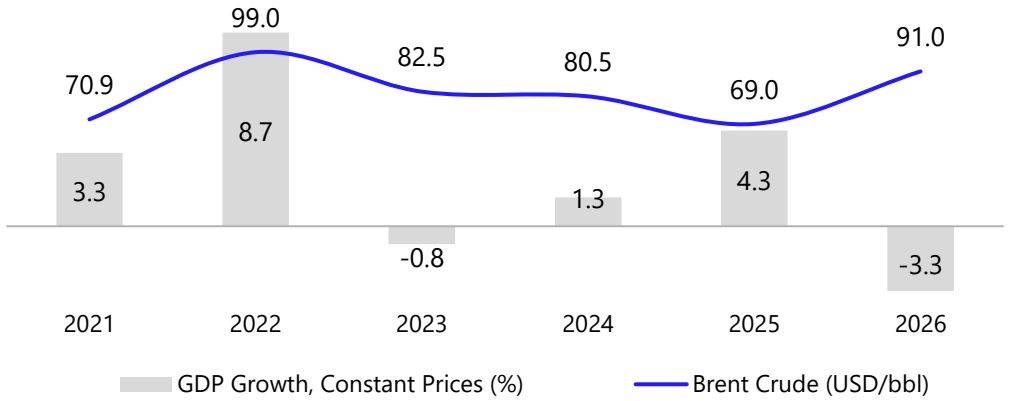
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KSA Economic Outlook | Economic conditions remain positive for the Kingdom

Highlights

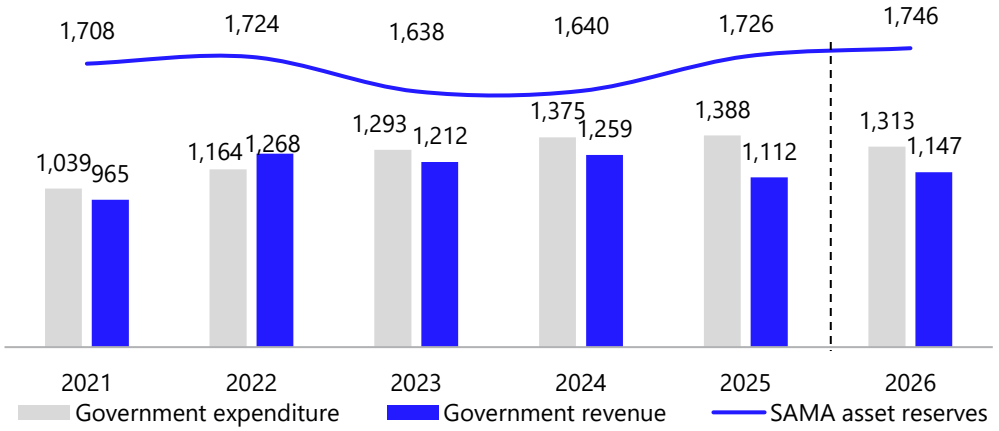
- Saudi GDP is expected to decline by 4.7% in Q2 2026 driven by lower oil activities.
- Based on IMF forecasts, Saudi's GDP is estimated to drop by 3.3% in 2026 and grow 7.9% for 2027
- Unemployment rate stands at 6.5% as of Q2 2026

GDP Growth/Brent Oil Price



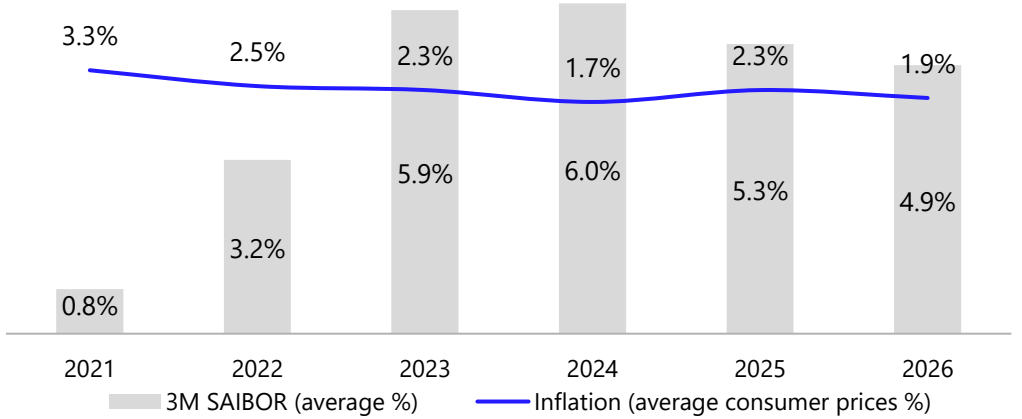
Source: IMF, U.S. Energy Information

Expenditure/Revenue and Asset Reserves (SARbn)



Source: MoF, SAMA

3M SAIBOR / Inflation

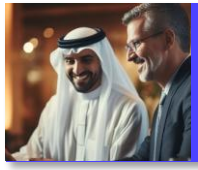


Source: SAMA, IMF, MoF

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 → +5.5% → 43.5% Q3 2026

Enter new segments

Sales growth from target customers - indexed

100 FY 2023 → +457% → 557 Q3 2026

Develop customer focused propositions

# of Customers

15.8M FY 2023 → +41% → 22.2M Q3 2026

Maintain leadership in customer experience

Net-Promoter-Score (NPS)

72% FY 2023 → +6% → 78% Q3 2026



Business to Business

Become ‘main bank’ of large corporates

Corporate Banking market share

12.3% FY 2023 → +2.4% → 14.7% Q3 2026

Develop Investment Banking business

Revenue growth from Investment Banking - indexed

100 FY 2023 → +337% → 437 Q3 2026

Grow SME via tailored solutions

SME portfolio growth

SAR 30B FY 2023 → +133.3% → SAR 70B Q3 2026

Ensure Al Rajhi Group’s a great place to work

Employee Engagement

74% FY 2023 → +0% → 74% Q3 2026



Support Businesses

Centralization and standardization

% of capabilities centralized & standardized

13.5% FY 2023 → +52.3% → 65.8% Q3 2026

Increase automation and efficiency

% of processes automated

25% FY 2023 → +43% → 68% Q3 2026

Increase scale and agility via Cloud

% of applications that are Cloud ready

29% FY 2023 → +71% → 100% Q3 2026

Build successful careers across Al Rajhi Group

Training Days Total - indexed

100 FY 2023 → +361% → 461 Q3 2026



Digital & Data

Expand digital capabilities Group-wide

Digital : Manual ratio

94:6 FY 2023 → +2% → 96:4 Q3 2026

Customer-centric digital journeys Group-wide

# of Group and open banking APIs

119 FY 2023 → +227% → 449 Q3 2026

Group-wide insights and real-time marketing

Revenue increase from data driven marketing - indexed

100 FY 2023 → +660% → 760 Q3 2026

Leader in Financial Conduct and Sustainability

ESG rating

BBB FY 2023 → +2 → AA Q3 2026

3Q 2026 Financial Highlights

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3Q 2026 Results Summary | Results were strong in the first nine months of 2026

3.1% YTD Balance Sheet Growth

2.9% YTD Growth in financing portfolio

Net Financing

752.8bn (FY 25) → +2.9% → 774.9bn (9M 26)

2.3% increase in liabilities

Total Liabilities

900.4bn (FY 25) → +2.3% → 921.0bn (9M 26)

LDR below regulatory cap

Loan to Deposit Ratio

82.8% (FY 25) — 83.6% (9M 26)

13.3% higher net income YoY

16.7% growth in net yield income

Net Yield income

21,696mn (9M 25) → +16.7% → 25,325mn (9M 26)

3.1% higher Non yield income

Non Yield Income

6,989mn (9M 25) → +3.1% → 7,203mn (9M 26)

13.4% higher operating income

Operating Income

28,685mn (9M 25) → +13.4% → 32,528mn (9M 26)

Stable credit quality

CoR is under control

Cost of risk

0.32% (FY 25) — 0.41% (9M 26)

Healthy NPL ratio

NPL

0.75% (FY 25) — 0.76% (9M 26)

NPL coverage remained strong

NPL Coverage

152% (FY 25) — 152% (9M 26)

Key Ratios

Operating efficiency remains solid

Cost to income ratio

22.5% (9M 25) — 22.2% (9M 26)

Strong capital position

Total Capital Adequacy Ratio

21.1% (9M 25) — 23.6% (9M 26)

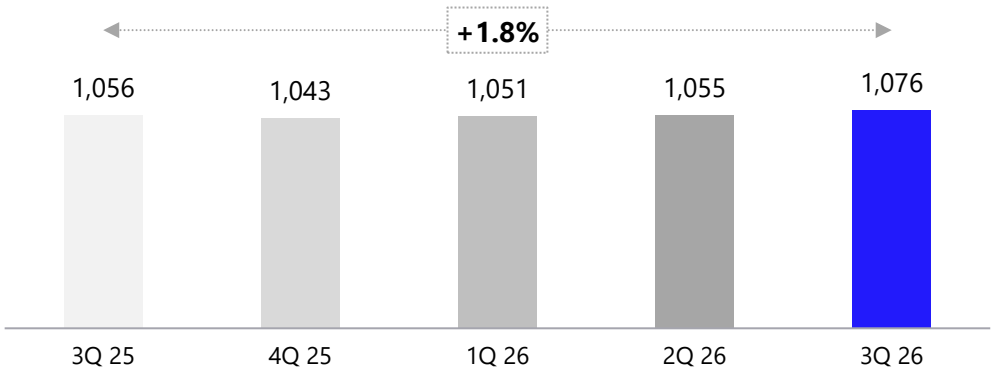
Higher NPM

NPM

3.09% (9M 25) — 3.51% (9M 26)

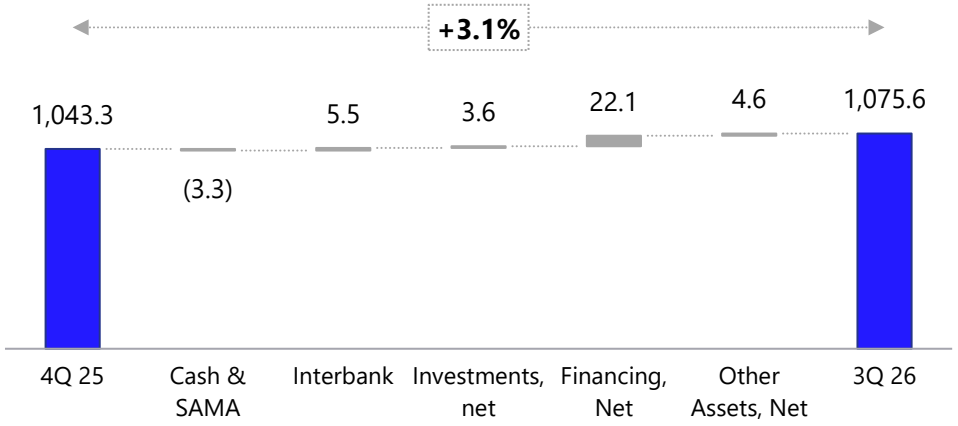
Balance Sheet Trends (1) | Total assets growth of 1.8% YoY driven by Financing book growth

Total Assets (SARbn)

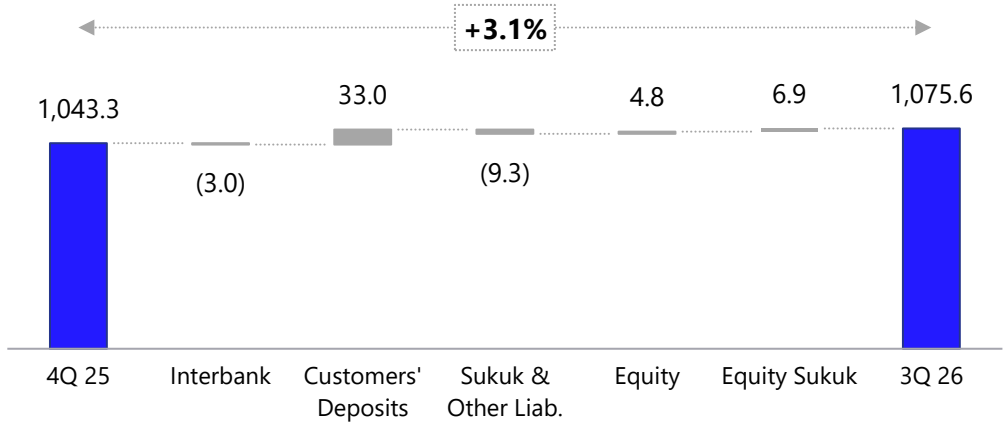


SAR (mn)	3Q 26	2Q 26	QoQ	4Q 25	YTD
Cash & balances with SAMA	50,678	53,266	-5%	54,005	-6%
Due from banks & other FI	32,399	29,548	+10%	26,941	+20%
Investments, net	179,033	176,269	+2%	175,462	+2%
Financing, net	774,859	762,096	+2%	752,760	+3%
Other assets, net	38,667	33,594	+15%	34,101	+13%
Total assets	**1,075,636**	**1,054,772**	**+2.0%**	**1,043,268**	**+3%**
Due to banks & other FI	114,237	107,264	+7%	117,284	-3%
Customers' deposits	700,277	688,359	+2%	667,288	+5%
Sukuk issued & term Financing	63,004	74,834	-16%	79,867	-21%
Other liabilities	43,449	31,748	+37%	35,918	+21%
Total liabilities	**920,967**	**902,206**	**+2%**	**900,356**	**+2%**
Total equity	**154,669**	**152,566**	**+1%**	**142,912**	**+8%**

Movement in Assets (SARbn)

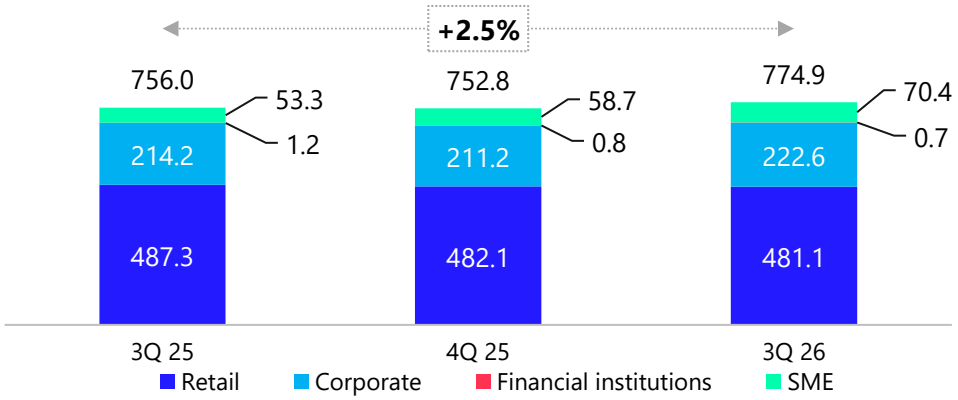


Movement in Funding (SARbn)

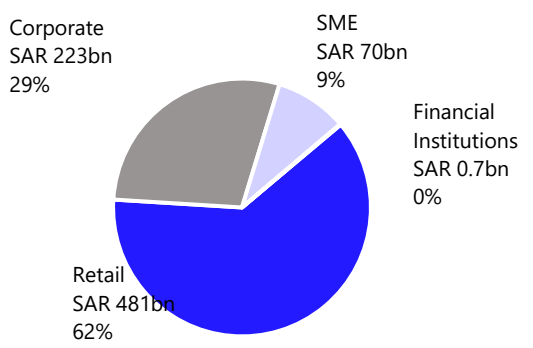


Balance Sheet Trends (2) | Financing grew 2.5% YoY driven by Corporate and SME

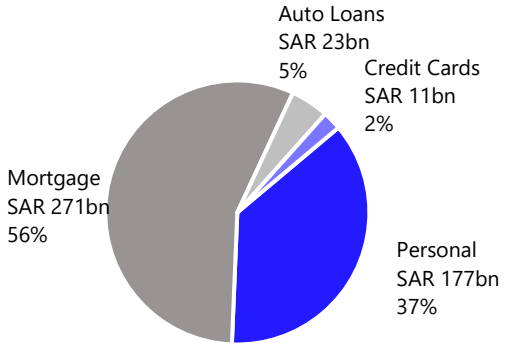
Financing, Net (SARbn)



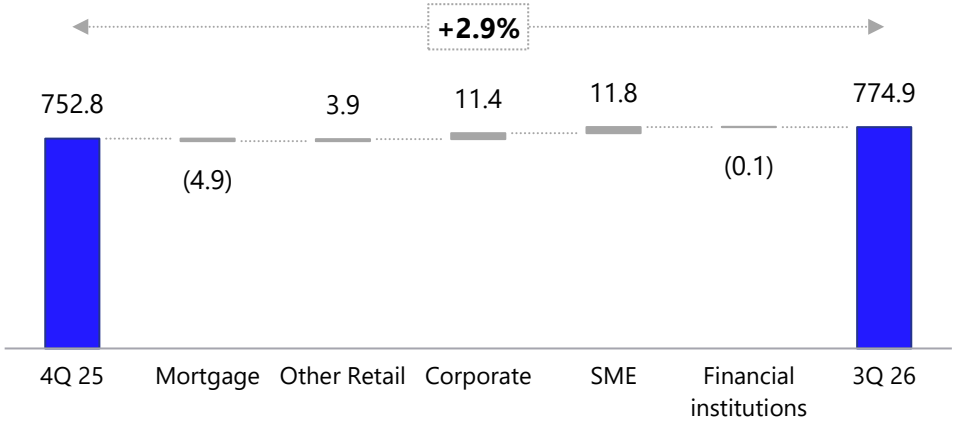
Financing, Net Mix By Segment (SARbn)



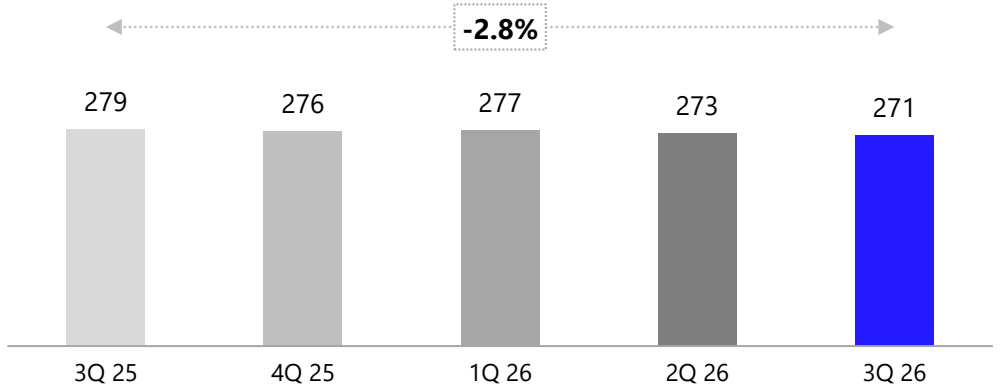
Retail Financing Mix By Segment (SARbn)



Movement in Financing (SARbn)

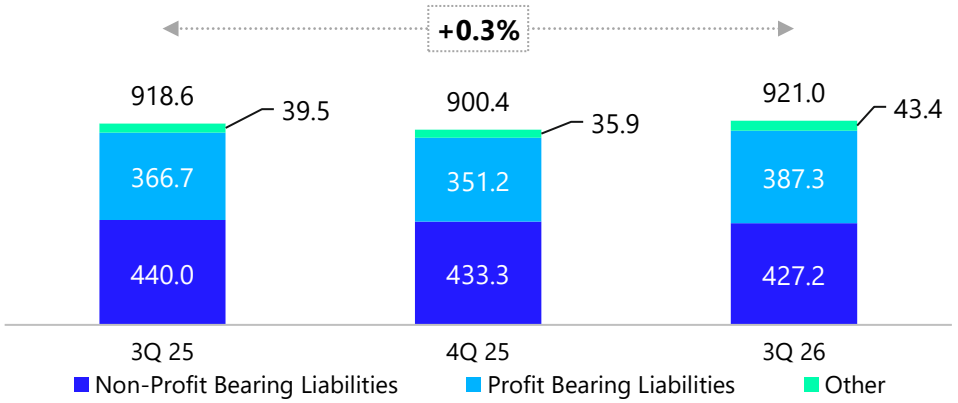


Mortgage Financing (SARbn)

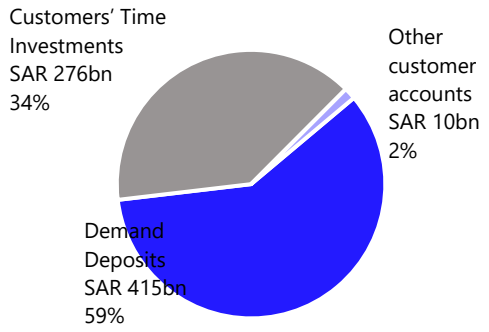


Balance Sheet Trends (3) | Balance sheet shows improving funding mix

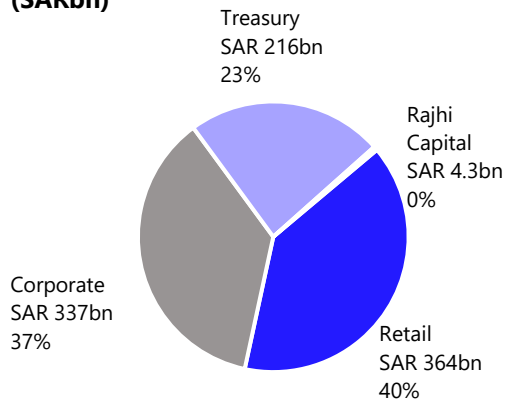
Total Liabilities (SARbn)



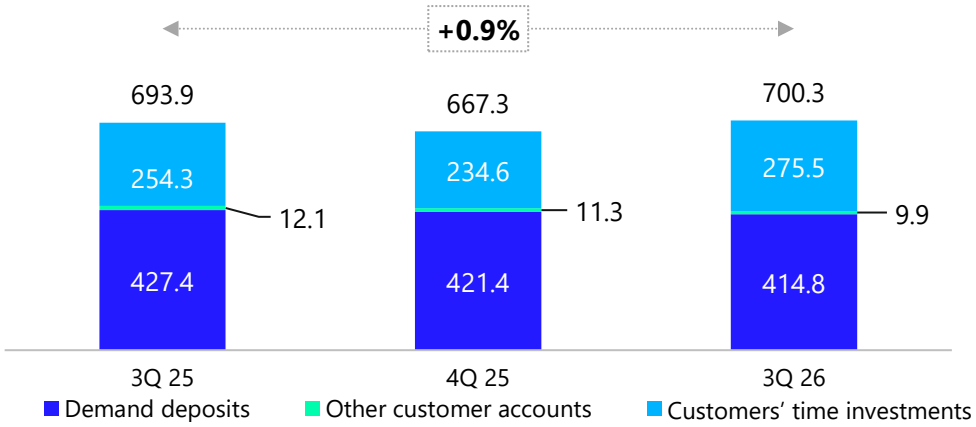
Total Customers' Deposits Mix By Type (SARbn)



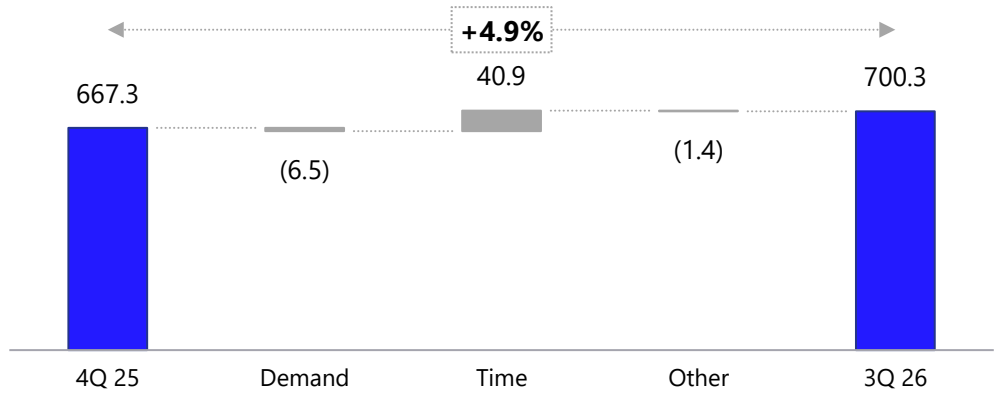
Total Liabilities Mix By Segment (SARbn)



Total Customers' Deposits (SARbn)

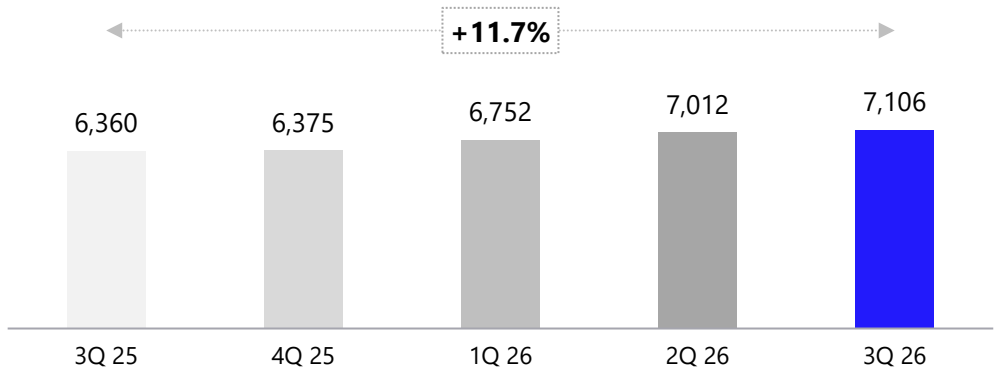


Movement in Total Customers' Deposits (SARbn)



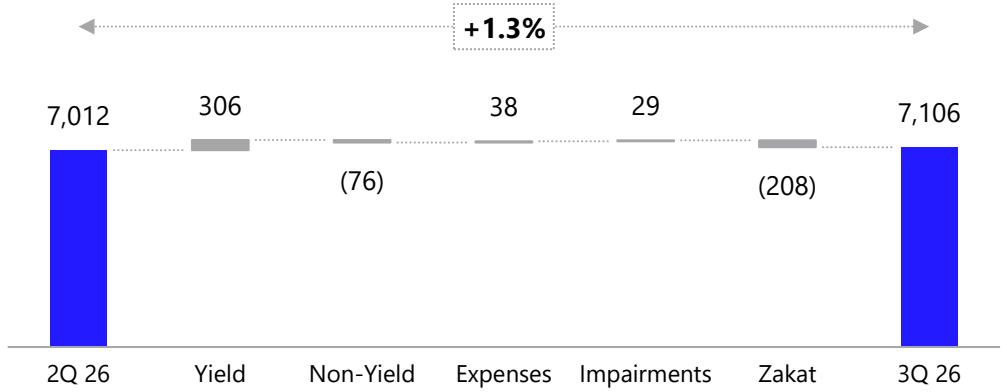
Net Income Trends | Outstanding net income with a 13.3% growth YoY in the first nine months of 2026

Net Income For The Period After Zakat (SARmn)

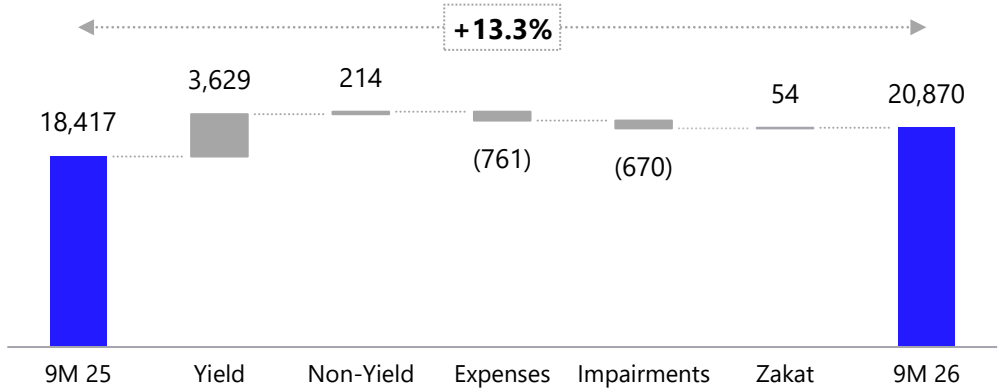


SAR (mn)	9M 26	9M 25	YoY	3Q 26	3Q 25	YoY
Net financing & investment income	**25,325**	**21,696**	**+17%**	**8,613**	**7,294**	**+18%**
Fee from banking services, net	4,959	4,315	+15%	1,717	1,547	+11%
Exchange Income, net	1,237	1,102	+12%	420	429	-2%
Other operating income, net	1,007	1,572	-36%	365	612	-40%
Fees and other income	**7,203**	**6,989**	**+3%**	**2,502**	**2,588**	**-3%**
Total operating income	**32,528**	**28,685**	**+13%**	**11,115**	**9,882**	**+12%**
Operating expenses	-7,208	-6,447	+12%	-2,357	-2,216	+6%
Pre-provision profit	**25,319**	**22,237**	**+14%**	**8,758**	**7,665**	**+14%**
Total impairment charge	-2,364	-1,695	+40%	-852	-570	+50%
Net income for the period before Zakat	**22,955**	**20,543**	**+12%**	**7,906**	**7,096**	**+11%**
Zakat	-2,052	-2,105	-3%	-791	-729	+8%
Non-controlling interests	34	20	+67%	9	6	+43%
Net income for the period after Zakat	**20,870**	**18,417**	**+13%**	**7,106**	**6,360**	**+12%**

Net Income After Zakat Growth Drivers By Type (SARmn)

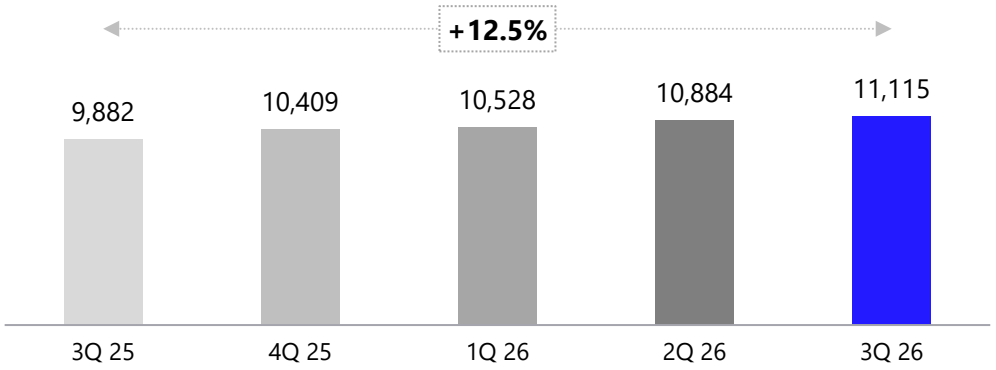


Net Income After Zakat Growth Drivers By Type (SARmn)

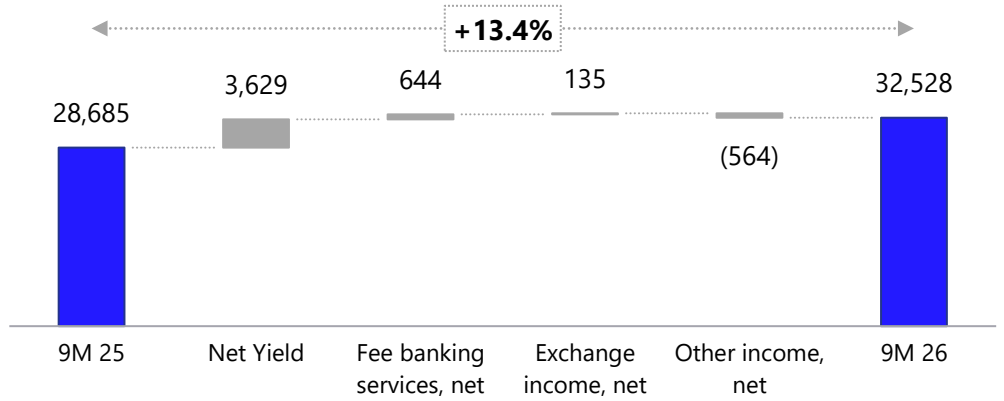


Operating Income Trends | Higher operating income driven by net yield and fee income growth

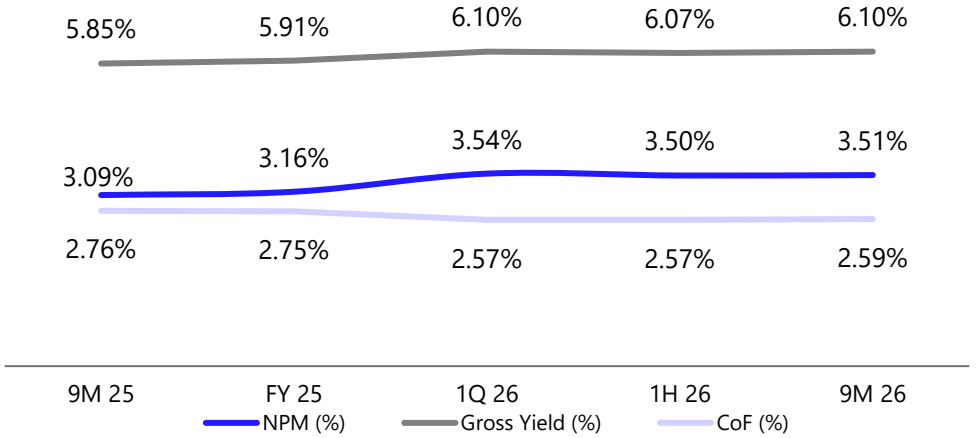
Total Operating Income (SARmn)



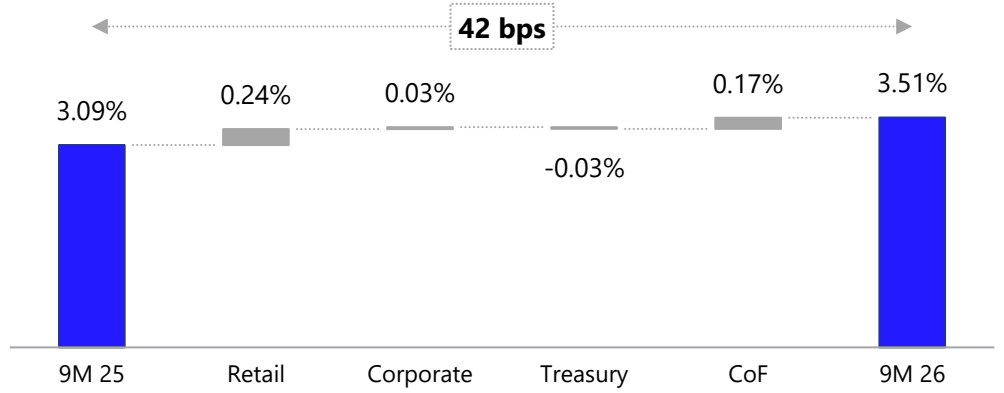
Total Operating Income Growth Drivers By Type (SARmn)



Net Profit Margin (%)

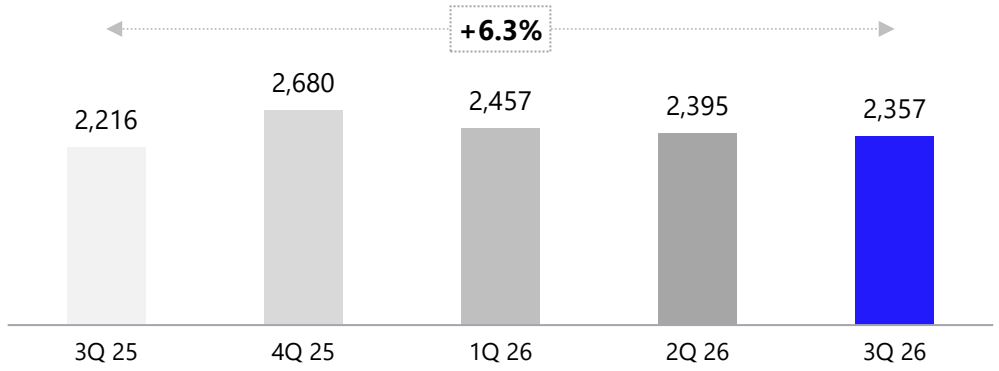


NPM Drivers (%)

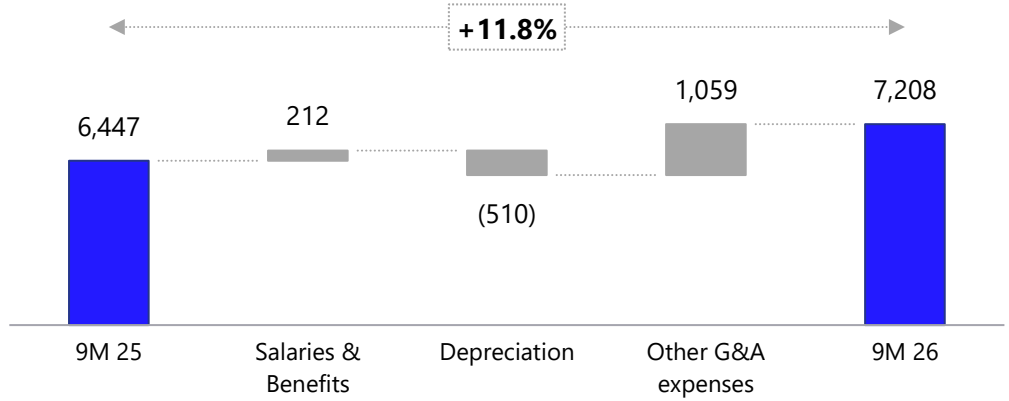


Expenses Trends | Cost efficiencies remains solid with a market leading cost to income ratio of 22.2%

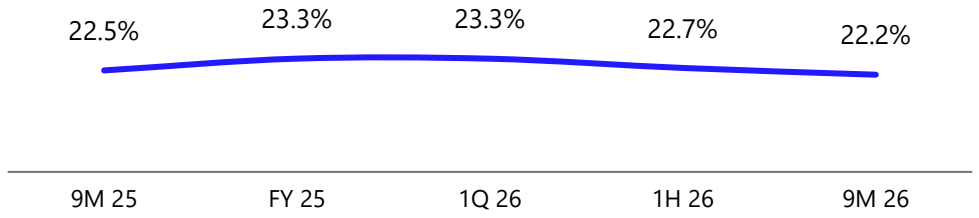
Operating Expenses (SARmn)



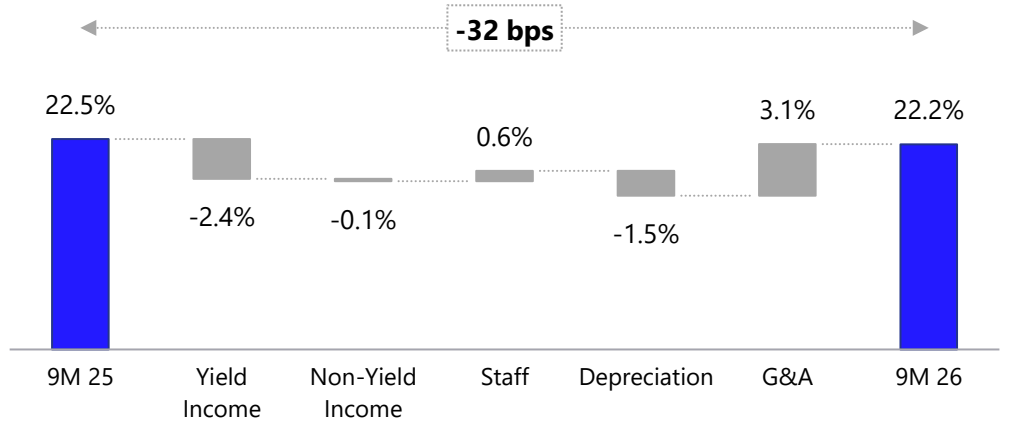
Operating Expenses Growth Drivers By Type (SARmn)



Cost To Income Ratio (%)

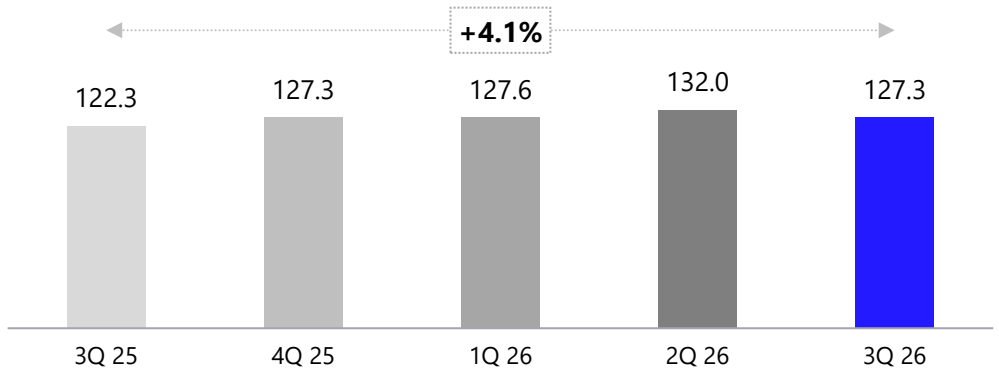


Cost to Income Ratio Drivers (%)

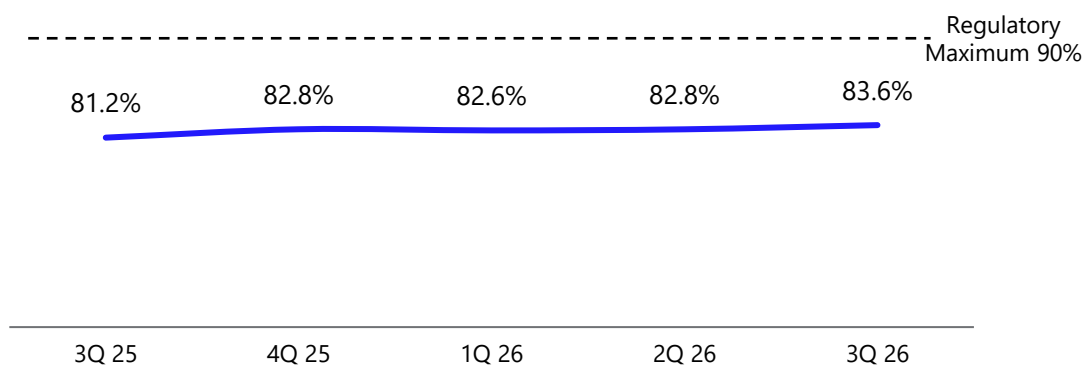


Liquidity Trends | Liquidity remains comfortably within regulatory requirements

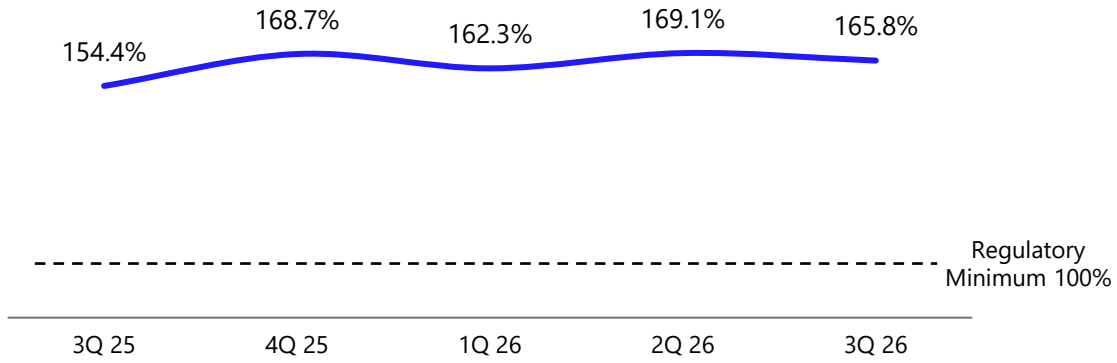
HQLA (SARbn)



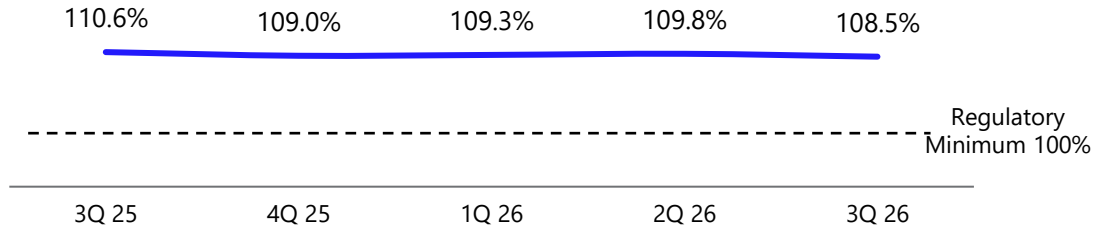
Loan to Deposits Ratio (SAMA) (%)



LCR (%)

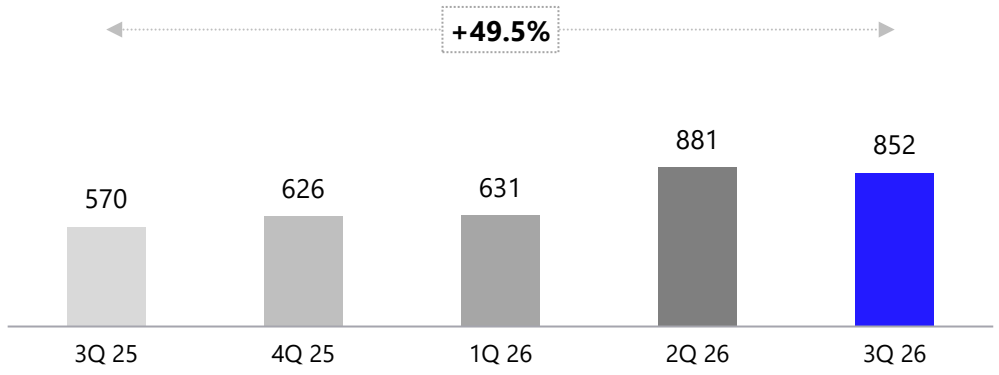


NSFR (%)

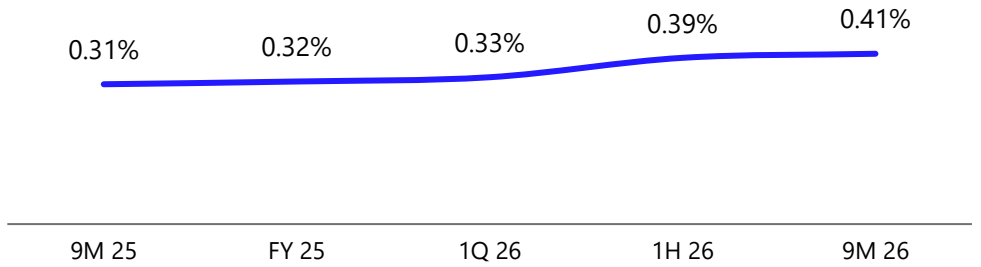


Net Impairment & Assets quality | Asset quality remains healthy with a maintained CoR

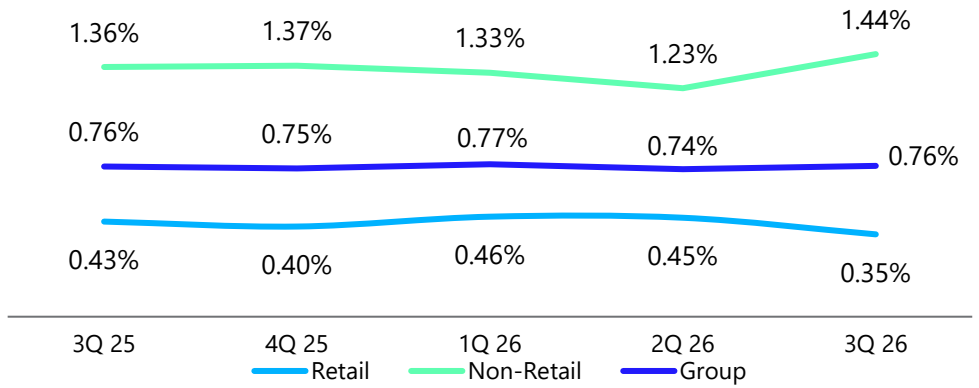
Net Impairment Charges (SARmn)



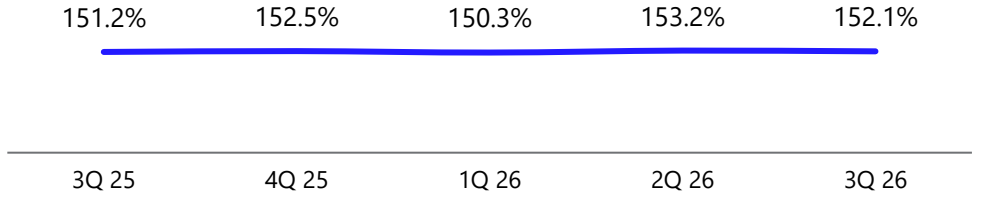
Cost of Risk (%)



NPL Ratio (%)

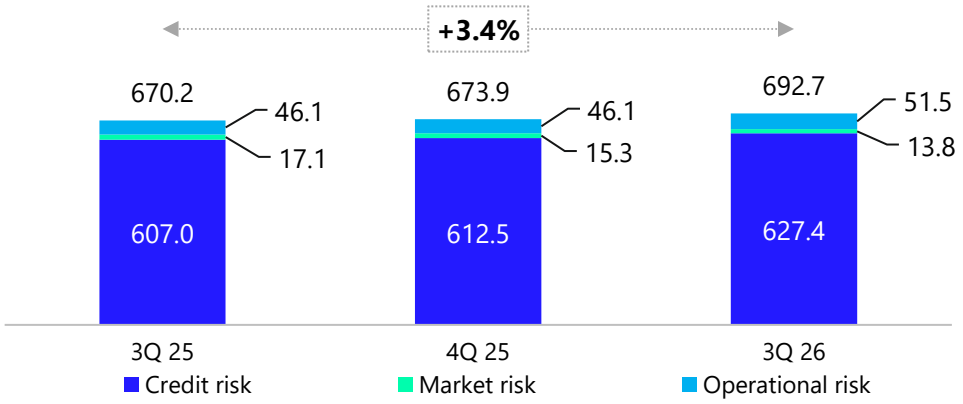


NPL coverage ratio (%)

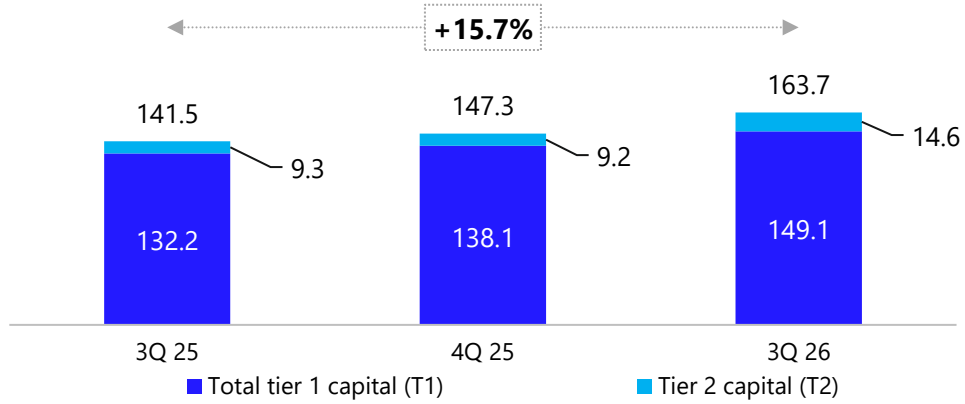


Capitalization Trends | Capital position well above regulatory minima

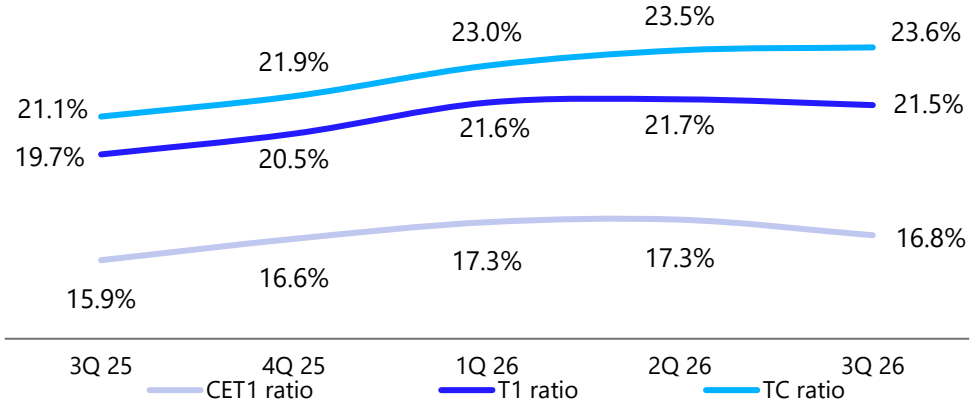
RWA (SARbn)



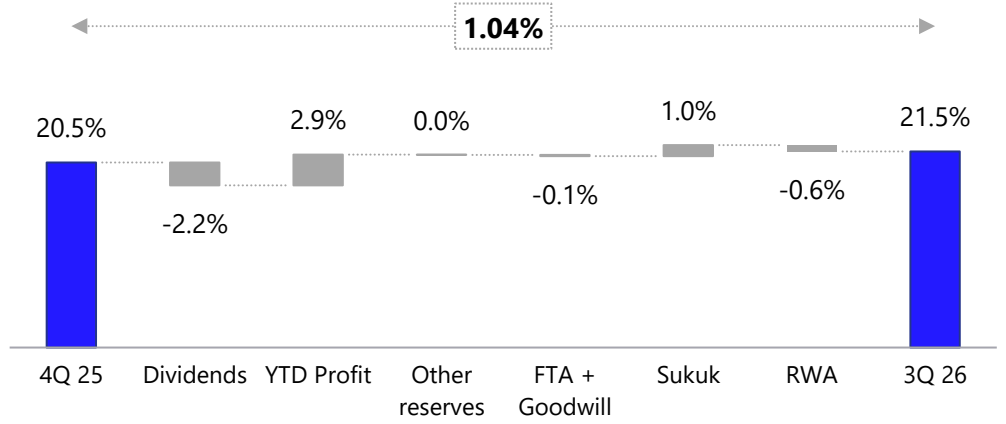
Total Capital (SARbn)



Capital Ratios (%)

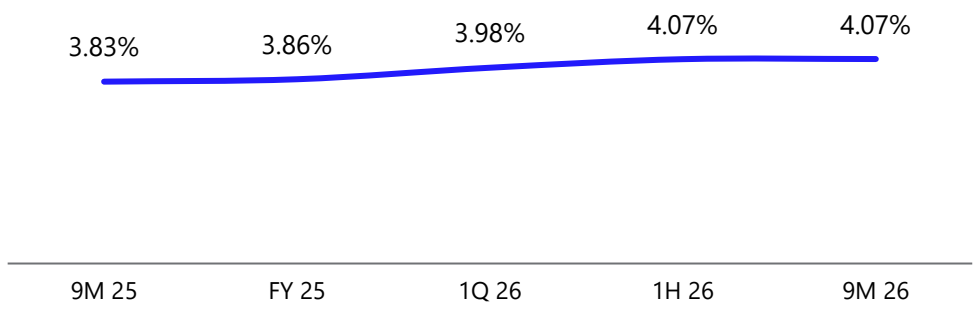


Tier 1 Drivers (%)

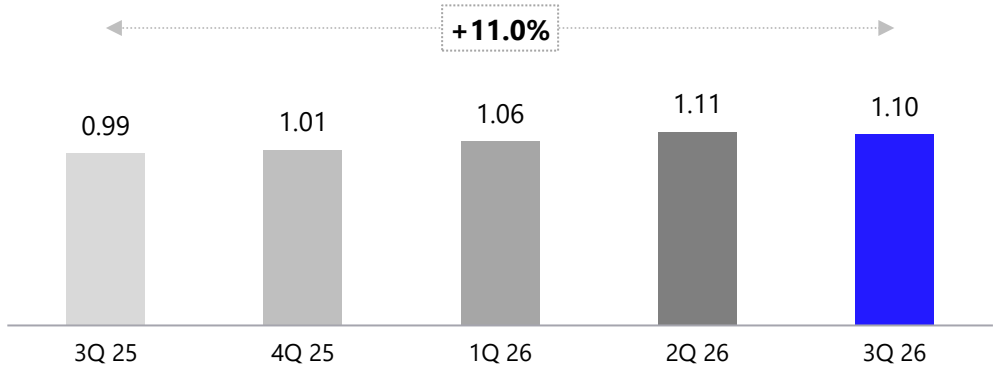


Return Metrics | Al Rajhi Bank's returns remain industry-leading

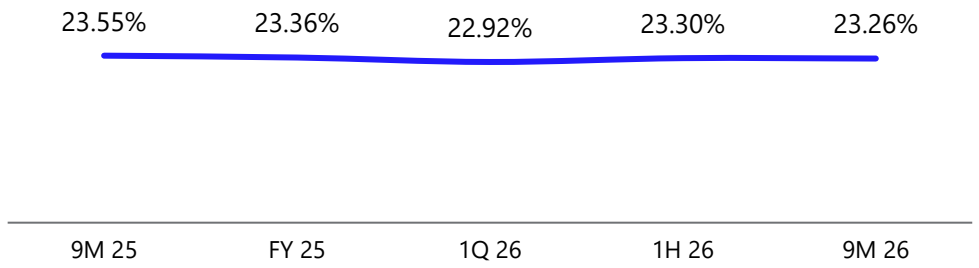
Return on RWA (%)



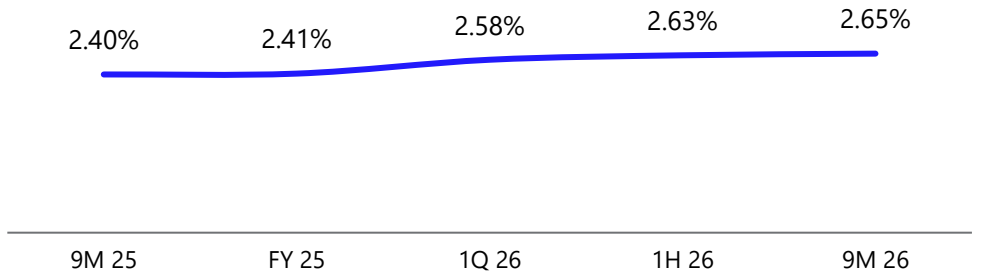
Earnings per Share (SAR)



Return on Equity (%)



Return on Assets (%)



ESG Highlights

مصرف الراجحي
alrajhi bank

ESG Highlights | 3Q 2026

	USD **5.5 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 **1,076bn** Total Assets	Around SAR **3bn** of financing renewable energy projects	SAR **2,052mn** Zakat	**+110k** Beneficiaries of Alrajhi bank healthcare program	**333** Sharia Board Resolutions in 2025	**13%** growth in female employees in 2025
SAR **20.9bn** Net Profit after Zakat	USD **2.4bn** Sustainable senior-unsecured Sukuk	SAR **3,175mn** 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 **70.4bn** in financing for SMEs	**+25k** Employees across the group	**4 out of 11** Independent Board Directors	**+100%** growth in female customers since 2015
Financial Sustainability	**Environmental**	**Social**		**Governance**	**Gender Diversity**

3Q 2026 figures

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- Financial Statements
- Investor Presentation
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