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 1,076 billion (USD 287 billion) and the largest retail bank in the Middle East serving more than 22.2 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 512 branches, 4,302 ATMs, +940k 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.

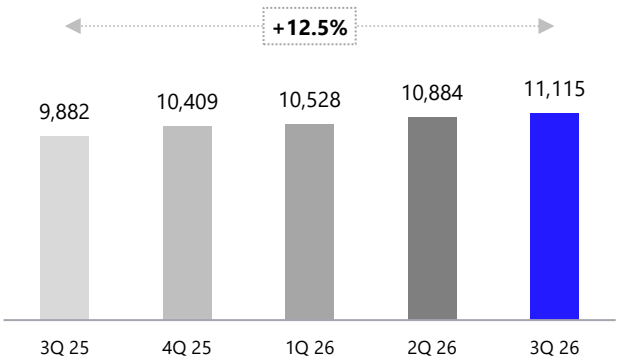
Product Offering

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.

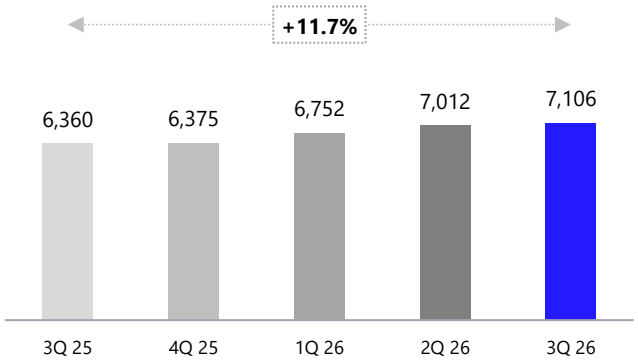
Key Figures SAR (mn),	**9M 26**	**9M 25**	**YoY**
Total operating income	**32,528**	**28,685**	**+13%**
Net income after Zakat for the period	**20,870**	**18,417**	**+13%**
ROE after Zakat	23.26%	23.55%	-29bps
ROA	2.65%	2.40%	+25bps
NIM	3.51%	3.09%	+42bps
Cost to income	22.16%	22.48%	-32bps
CoR	0.41%	0.31%	+10bps
Total assets	**1,075,636**	**1,056,157**	**+2%**
Total liabilities	**920,967**	**918,642**	**+0%**
Total equity	**154,669**	**137,515**	**+12%**
CAR ratio	23.64%	21.11%	+252bps
Tier I	21.53%	19.73%	+180bps
Liquidity coverage ratio (LCR)	165.76%	154.36%	+1141bps
Financing to customer deposit ratio	83.60%	81.21%	+239bps
NPL ratio	0.76%	0.76%	+0bps
NPL coverage ratio	152%	151%	+89bps

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%

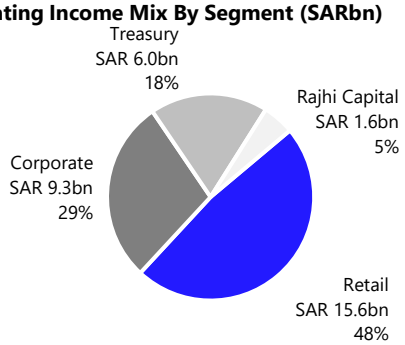
Total Operating Income (SARmn)



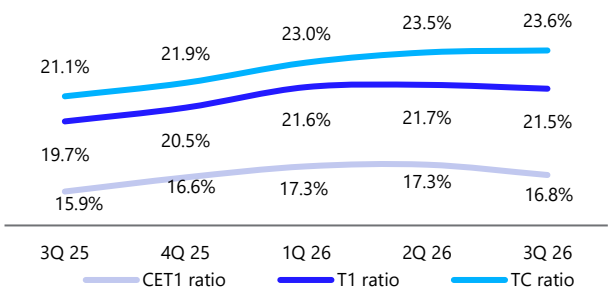
Net Income For The Period After Zakat (SARmn)



Total Operating Income Mix By Segment (SARbn)



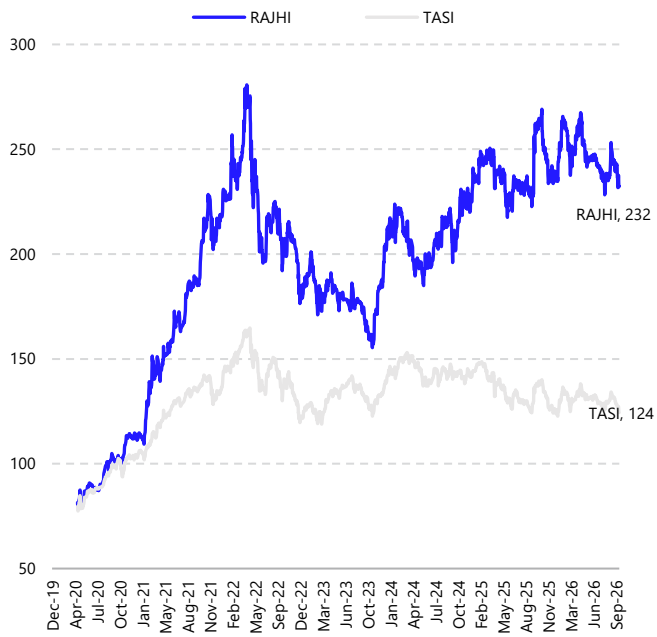
Capital Ratios (%)



Fact Sheet

Al Rajhi Bank Shares - Key Metrics	30 Sep 2026
Closing Price	SAR 63.3
Market Cap	SAR 380 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; 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
(61% Non-Profit Bearing Deposits)

Bank capitalisation among the highest in GCC
(23.6% Total Capital Ratio)

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

#1 Bank in KSA
(by number of customers)

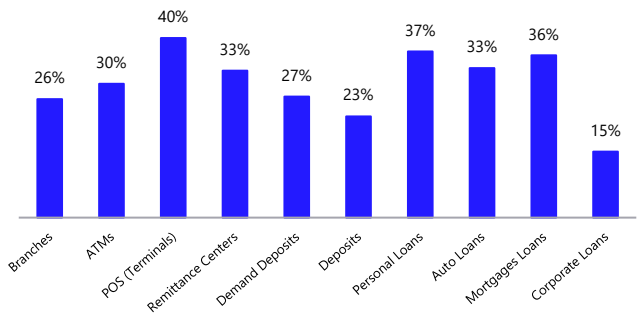
#1 Distribution Network in Middle East
(by # of Branches, POS, ATMs, Remittance)

#1 Banking transactions in KSA
(1.3 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 3Q 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?

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

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