

Fact Sheet

Bank Profile

Founded in 1957, Al Rajhi Bank today is the world's largest Islamic bank with assets of SR 974 billion (USD 260 billion) and the largest retail bank in the Middle East serving more than 18.5 million customers with +23,000 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, 4,371 ATMs, +786k 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),

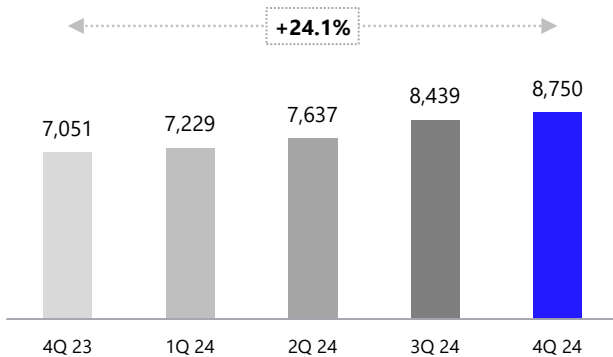
	FY 24	FY 23	YoY
Total operating income	32,055	27,531	+16%
Net income after Zakat for the period	19,722	16,621	+19%
ROE after Zakat	21.06%	19.35%	+171bps
ROA	2.26%	2.12%	+14bps
NIM	3.13%	2.99%	+14bps
Cost to income	24.87%	27.23%	-237bps
CoR	0.32%	0.25%	+7bps
Total assets	974,387	808,098	+21%
Total liabilities	851,247	701,339	+21%
Total equity	123,139	106,759	+15%
CAR ratio	20.21%	21.52%	-131bps
Tier I	19.29%	20.40%	-111bps
Liquidity coverage ratio (LCR)	120.09%	116.54%	+356bps
Loan to deposit ratio (LDR)	85.53%	82.90%	+263bps
NPL ratio	0.76%	0.71%	+5bps
NPL coverage ratio	159%	203%	-4358bps

Outlook

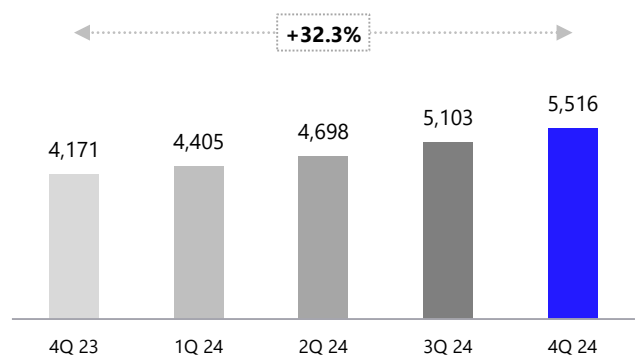
FY 2025 Guidance

Financing, Net	High single digit
Net Profit Margin	+5 to +15 bps
Cost to Income Ratio	Below 24.5%
ROE	Above 21%
Cost of Risk	0.30% to 0.40%
Tier 1 Ratio	Above 19.5%

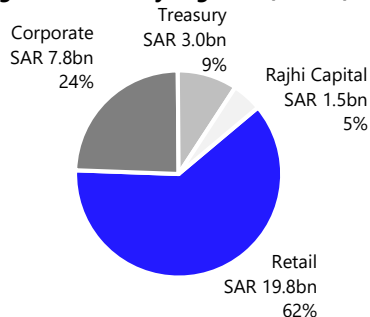
Total Operating Income (SARmn)



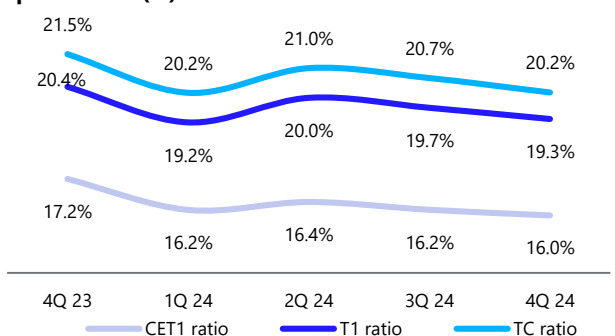
Net Income For The Period After Zakat (SARmn)



Total Operating Income Mix By Segment (SARbn)



Capital Ratios (%)

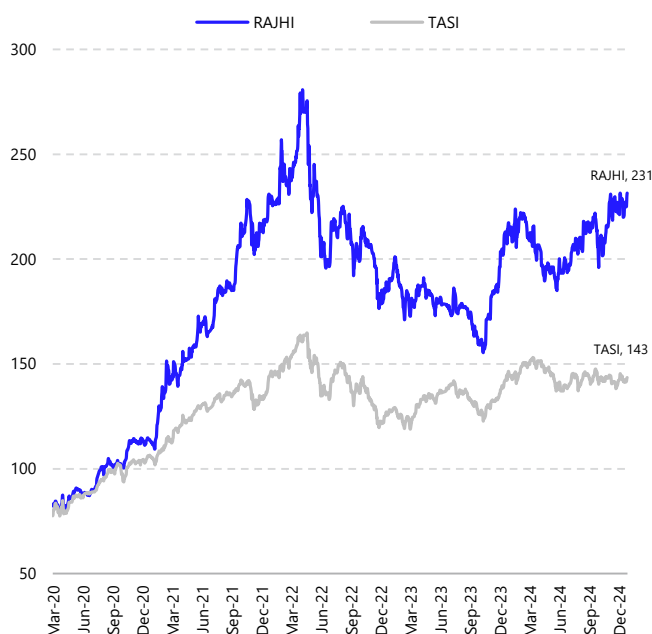


Al Rajhi Bank Shares - Key Metrics

31 Dec 2024

Closing Price	SAR 94.6
Market Cap	SAR 378 Bn.
Market Cap / % Industry	38.9%
Market Cap / % Tadawul	3.7%
Shares outstanding	4.0 Bn.
90D Volatility	19.9
Price / Earnings	21.6 x
Price / Book	4.0 x

Sources: Bloomberg; Tadawul; Al Rajhi Bank Financials



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 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
(73% Non-Profit Bearing Deposits)

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

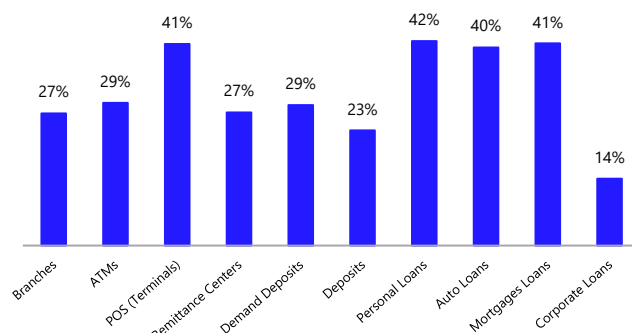
Bank capitalisation among the highest in GCC
(20.2% Total Capital Ratio)

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

One of the highest NPS in KSA
(85 as of Dec 2024)

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

Market Share 4Q 2024



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

E-mail: IR@alrajhibank.com.sa

Telephone: +966 11 828 1921

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



Alrajhi Mobile App



Alrajhi Business App



Alrajhi IR App



Alrajhi Tadawul Mobile App



Emkan App



urpay App