

Fact Sheet

Bank Profile

Founded in 1957, Al Rajhi Bank today is the **world's largest Islamic bank** with assets of SR 903 billion (USD 241 billion) and the **largest retail bank** in the Middle East serving more than **17.8 million customers** with +22,000 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, 4,420 ATMs, +726,000 POS terminals and 136 remittance centres. We also operate 13 branches in Malaysia, 10 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),

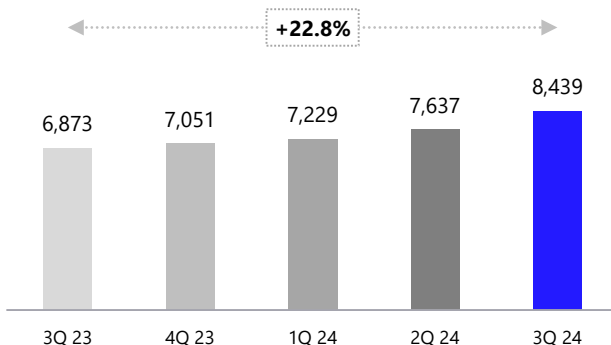
	9M 24	9M 23	YoY
Total operating income	23,305	20,481	+14%
Net income after Zakat for the period	14,206	12,451	+14%
ROE after Zakat	20.47%	19.47%	+100bps
ROA	2.22%	2.14%	+8bps
NIM	3.08%	2.98%	+10bps
Cost to income	25.40%	26.86%	-145bps
CoR	0.33%	0.25%	+8bps
Total assets	902,571	800,799	+13%
Total liabilities	784,692	698,519	+12%
Total equity	117,879	102,280	+15%
CAR ratio	20.71%	20.77%	-6bps
Tier I	19.68%	19.64%	+4bps
Liquidity coverage ratio (LCR)	137.17%	144.71%	-754bps
Loan to deposit ratio (LDR)	78.28%	81.00%	-272bps
NPL ratio	0.79%	0.60%	+19bps
NPL coverage ratio	165%	240%	-7475bps

Outlook

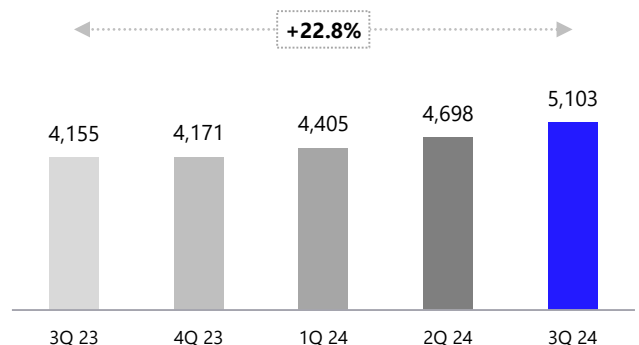
FY 2024 Guidance

Financing, Net	Low teens
Net Profit Margin	+10 to +20 bps
Cost to Income Ratio	Below 25.5%
ROE	Above 20%
Cost of Risk	0.30% to 0.40%
Tier 1 Ratio	Above 20%

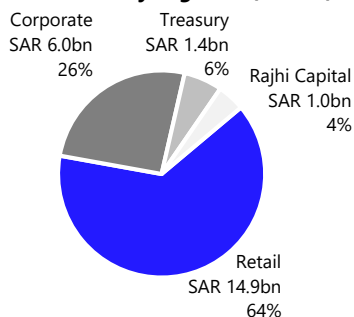
Total Operating Income (SARmn)



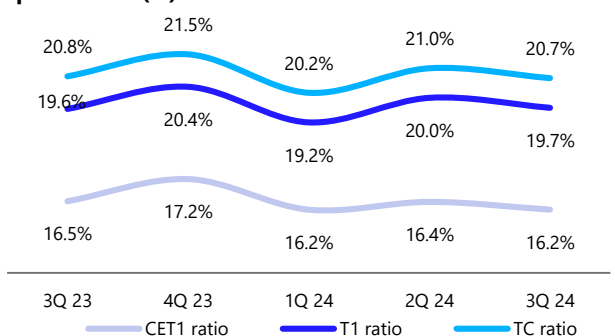
Net Income For The Period After Zakat (SARmn)



Total Operating Income Mix By Segment (SARbn)



Capital Ratios (%)



Al Rajhi Bank Shares - Key Metrics

30 Sep 2024

Closing Price	SAR 87.2
Market Cap	SAR 349 Bn.
Market Cap / % Industry	37.4%
Market Cap / % Tadawul	3.5%
Shares outstanding	4.0 Bn.
90D Volatility	19.9
Price / Earnings	19.9 x
Price / Book	3.7 x

Sources: Bloomberg; Tadawul; Al Rajhi Bank Financials



Ratings

Moody's (A1)
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
(72% Non-Profit Bearing Deposits)

#1 Banking transactions in KSA
(988mn per Month, average)

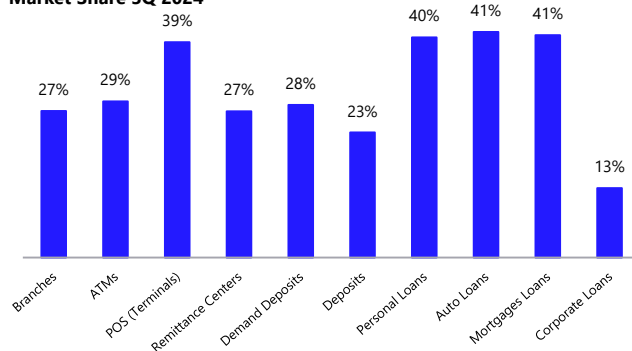
Bank capitalisation among the highest in GCC
(20.7% Total Capital Ratio)

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

One of the highest NPS in KSA
(84% as of Sep 2024)

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

Market Share 3Q 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?

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



Alrajhi Mobile App



Alrajhi Business App



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