

Fact Sheet



Bank Profile

Founded in 1957, Al Rajhi Bank today is the **world's largest Islamic bank** with assets of SR 1,023 billion (USD 273 billion) and the **largest retail bank** in the Middle East serving more than **19.0 million customers** with +24,000 employees ranking the group among the top 10 employers in the kingdom.

Al Rajhi Bank has the largest distribution network in Saudi Arabia with 511 branches, 4,322 ATMs, +840k 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),

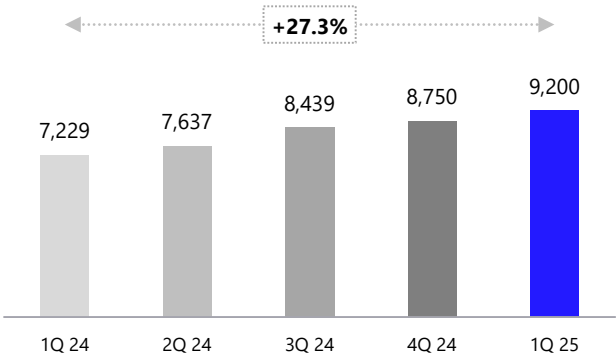
	1Q 25	1Q 24	YoY
Total operating income	9,200	7,229	+27%
Net income after Zakat for the period	5,906	4,405	+34%
ROE after Zakat	23.10%	19.28%	+382bps
ROA	2.36%	2.13%	+23bps
NIM	3.16%	3.03%	+13bps
Cost to income	22.70%	26.20%	-350bps
CoR	0.29%	0.28%	+2bps
Total assets	1,023,080	835,992	+22%
Total liabilities	888,995	727,720	+22%
Total equity	134,084	108,272	+24%
CAR ratio	20.64%	20.20%	+43bps
Tier I	19.81%	19.17%	+63bps
Liquidity coverage ratio (LCR)	148.63%	134.13%	+1450bps
Loan to deposit ratio (LDR)	84.89%	78.70%	+619bps
NPL ratio	0.74%	0.77%	-3bps
NPL coverage ratio	153%	175%	-2260bps

Outlook

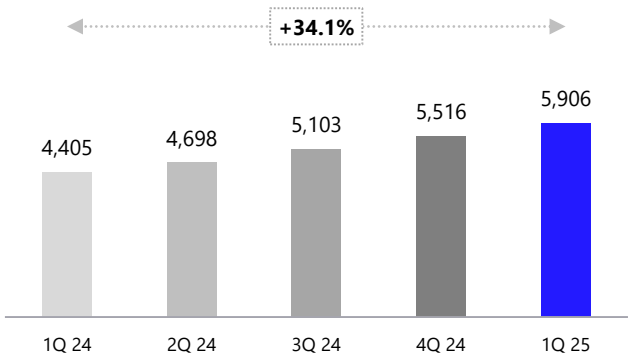
FY 2025 Guidance

Financing, Net	High single digit
Net Profit Margin	+5 to +15 bps
Cost to Income Ratio	Below 23.5%
ROE	Above 22.5%
Cost of Risk	0.30% to 0.40%
Tier 1 Ratio	Above 19.5%

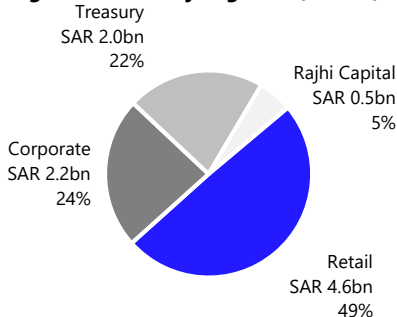
Total Operating Income (SARmn)



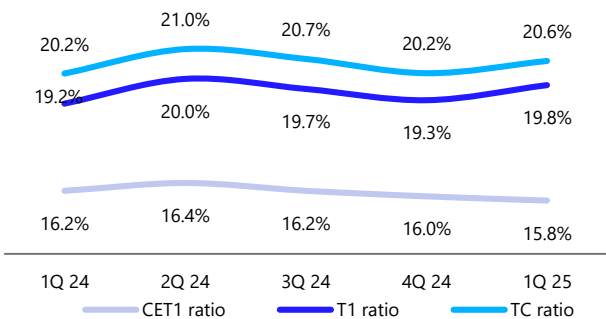
Net Income For The Period After Zakat (SARmn)



Total Operating Income Mix By Segment (SARbn)



Capital Ratios (%)

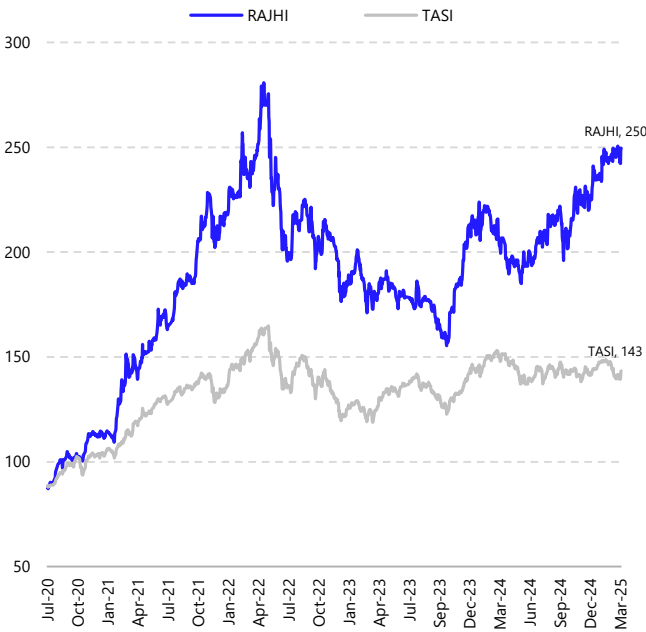


Al Rajhi Bank Shares - Key Metrics

31 Mar 2025

Closing Price	SAR 102
Market Cap	SAR 408 Bn.
Market Cap / % Industry	38.8%
Market Cap / % Tadawul	4.1%
Shares outstanding	4.0 Bn.
90D Volatility	20.4
Price / Earnings	20.3 x
Price / Book	3.9 x

Sources: Bloomberg; Tadawul; Al Rajhi Bank Financials



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
(69% Non-Profit Bearing Deposits)

Bank capitalisation among the highest in GCC
(20.6% Total Capital Ratio)

One of the highest NPS in KSA
(85 as of Mar 2025)

#1 Bank in KSA
(by number of customers)

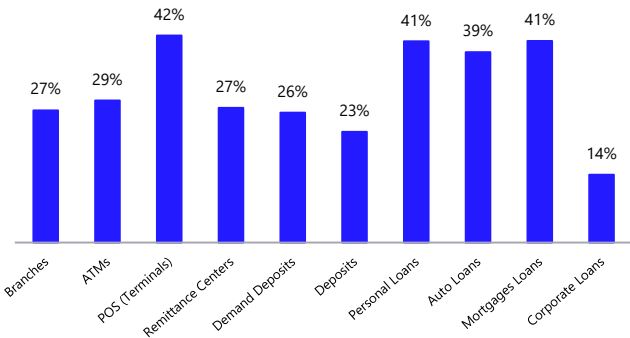
#1 Distribution Network in Middle East
(by # of Branches, POS, ATMs, Remittance)

#1 Banking transactions in KSA
(+1 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 1Q 2025



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>

Ratings

Moody's (Aa3)

S&P (A)

Fitch (A-)



Alrajhi Mobile App



Alrajhi Business App



Alrajhi IR App



Alrajhi Tadawul Mobile App



Emkan App



urpay App

