

this is alrajhi bank

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GRI 2-1



purpose

- We enable finance for your thriving future



ambition

- To enrich people's lives through a leading financial ecosystem built on seamless experiences, innovative solutions and endless opportunities



our values

Our core values articulate why we are the number one bank of choice in the Kingdom.

- **People focused**

We put people at the heart of everything we do.

- **Progressive**

We think ahead and adapt rapidly to deliver value.

- **Principled**

We operate with integrity, transparency and modesty.



our evolution

alrajhi's journey from a bank to an ecosystem of broader financial capabilities is anchored in a rich, decades-long legacy:

1957

Established as an exchange house

1978

Several individual entities under the Al Rajhi name were merged under the umbrella organisation Al Rajhi Trading and Exchange Corporation

1988

Converted to a bank under the name Al Rajhi Banking and Investment Corporation

2006

Named Al Rajhi Bank

Established Al Rajhi Bank Malaysia – the first overseas branch

2008

Established Al Rajhi Capital Company as a securities business subsidiary

2010

Established Al Rajhi Bank Kuwait



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2011

Established Al Rajhi Bank Jordan

2013

Established Tudar Real Estate Company to manage the growing real estate and properties of the alrajhi group

2018

Established Emkan Finance Company for microfinancing

2019

Established Tawtheeq for financial leasing contracts registration and streamlining litigation processes

2021

Established Neoleap as a FinTech company focused on payment solutions

Centralised and absorbed all operations, automation, and professional services under Tanfeeth, later rebranded as Atmaal

2022

Fully acquired Ejada Systems Limited Co. to extend IT capabilities

2024

Established Neotek as a FinTech company focused on data aggregation

Acquired majority stake of the Drahim App – a personal financial management (PFM) and automated investment app – the first-of-its-kind investment in the region.

the bank

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Headquartered in Riyadh, Kingdom of Saudi Arabia, alrajhi bank operates under Commercial Registration No. 1010000096. A member of the alrajhi bank group, the bank is listed on the Saudi Stock Exchange (Tadawul) with the Ticker No. RJHI [1120]. alrajhi bank is the world's largest Islamic bank with ﷲ 1,043 Bn. (USD 278 Bn.) in assets, a paid-up capital of ﷲ 40 Bn. (USD 11 Bn.) and an employee base of over 25,000 associates.

The bank's business is diversified across the following verticals:



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alrajhi bank group

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alrajhi bank group provides customers with innovative financial products and services that are simultaneously in line with Islamic banking principles and rapidly evolving market requirements.

The group is Shariah-compliant and has been instrumental in bridging the gap between 21st-century financial demands and intrinsic Islamic values.



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Locations of subsidiaries and branches

alrajhi Bank



Kuwait

alrajhi Bank



Jordan

Al Rajhi Capital Company

Atmaal Company

Tuder Real Estate Company

Emkan Finance Company

Tawtheeq Company

International Digital Solutions Co. (Neoleap)

Ejada Systems

Neotek



alrajhi
Financial
Markets Ltd.
Drahim

Cayman Islands



alrajhi
Corporation
Limited

Malaysia



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Subsidiaries and international network

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Al Rajhi Capital Company


A Saudi closed joint stock company authorised by the Capital Market Authority to carry on securities business in the activities of dealing/brokerage, managing assets, advising, arranging and custody.


Tuder Real Estate Company


A limited liability company registered in the Kingdom of Saudi Arabia to carry out the real estate and property management function on behalf of the bank.


International Digital Solutions Co. (Neoleap)


A closed joint stock company owned by the bank for the purpose of practising technical work in financial services, digital payment systems, financial settlements and related services.


Atmaal


A limited liability company registered in the Kingdom of Saudi Arabia to provide recruitment services, automation, and business solutions.


Emkan Finance Company


A closed joint stock company registered in the Kingdom of Saudi Arabia providing micro consumer financing, finance lease and small and medium business financing.


Ejada Systems


A Saudi Closed Joint Stock Company owned by the Bank for the purpose of providing professional, scientific, technological activities, information communication services, and system analysis and senior management consultation services.


alrajhi bank - Kuwait


Foreign branch registered with the Central Bank of Kuwait.


Tawtheeq Company


A closed joint stock company registered in the Kingdom of Saudi Arabia providing financial leasing contracts registration to organise contracts data and streamline litigation processes, and transferring and holding the title deeds of real estate properties on behalf of the bank.


Neotek


A FinTech company regulated by the Saudi Central Bank (SAMA) as a Third-Party Provider (TPP) of cutting-edge financial technology solutions.


alrajhi bank - Jordan


Foreign branch operating in the Hashemite Kingdom of Jordan, providing financing, banking, and investments services, and importing and trading in precious metals and stones in accordance with Islamic Shariah and applicable banking laws.

alrajhi Financial Markets Ltd.


A Limited Liability Company registered in the Cayman Islands with the objective of managing certain treasury related transactions on behalf of the bank.


Drahim


A leading financial management and automated investment platform licensed by the Saudi Central Bank (SAMA) within the FinTech Lab and the Capital Market Authority's regulatory environment.


alrajhi bank - Malaysia


Foreign subsidiary and licensed Islamic Bank under the Islamic Financial Services Act 2013, incorporated and domiciled in Malaysia.



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Strength and reach

- The largest Islamic bank in the world with the largest branch network in the Middle East including 13 branches in Jordan, 2 branches in Kuwait and 13 branches in Malaysia
- The largest bank in terms of financing portfolio and total deposits, and the second largest bank in Saudi Arabia in terms of assets – accounting for 22.5% of total assets, 24.0% of loans, 22.6% of total deposits among banks in the Kingdom as of 31 December 2025
- Total group assets amounted to ﷲ 1,043 Bn. as at 31 December 2025
- A market capitalisation of ﷲ 390 Bn. as at 31 December 2025
- Diverse traditional and modern channels spanning the Kingdom including:
- 511 branches | 4,327 ATMs | 991,927 POS terminals | 135 Tahweel centres
- Expanding digital banking ecosystem with 14.9 Mn. active users
- Handling an average of 1+ billion transactions per month
- 25,000+ employees at the end of 2025 ranking the group among the top 10 employers in the Kingdom
- Industry-leading Return Metrics with Return on Equity standing at 23.4%, Cost to Income ratio at 23.3% and Asset Quality with NPL standing at 0.75% as at 31 December 2025



Commitment to Vision 2030

alrajhi bank remains one of the Kingdom's main contributors towards the three themes of Vision 2030: A vibrant society, a thriving economy, and an ambitious nation. With a significant number of the goals of Vision 2030 either directly or indirectly connected with finance, the bank and its subsidiaries are ideally placed to further the Kingdom's aspirations, policies, and plans in its journey towards realising Vision 2030 in the coming years.