

# Fact Sheet

## Bank Profile

Founded in 1957, Al Rajhi Bank today is the **world's largest Islamic bank** with assets of SR 1,043 billion (USD 278 billion) and the **largest retail bank** in the Middle East serving more than **20.6 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 511 branches, 4,327 ATMs, +990k 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),

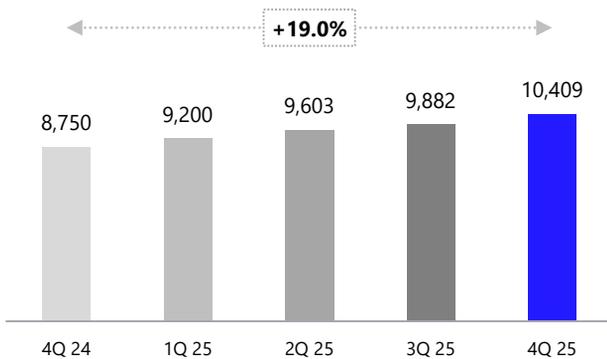
	FY 25	FY 24	YoY
<b>Total operating income</b>	<b>39,094</b>	<b>32,055</b>	<b>+22%</b>
<b>Net income after Zakat for the period</b>	<b>24,792</b>	<b>19,722</b>	<b>+26%</b>
ROE after Zakat	23.36%	21.06%	+230bps
ROA	2.41%	2.26%	+15bps
NIM	3.16%	3.13%	+3bps
Cost to income	23.35%	24.87%	-152bps
CoR	0.32%	0.32%	-1bps
<b>Total assets</b>	<b>1,043,268</b>	<b>972,444</b>	<b>+7%</b>
<b>Total liabilities</b>	<b>900,356</b>	<b>849,305</b>	<b>+6%</b>
<b>Total equity</b>	<b>142,912</b>	<b>123,139</b>	<b>+16%</b>
CAR ratio	21.85%	20.21%	+164bps
Tier I	20.49%	19.29%	+120bps
Liquidity coverage ratio (LCR)	168.74%	120.09%	+4865bps
Financing to customer deposit ratio	82.81%	85.53%	-272bps
NPL ratio	0.75%	0.76%	-1bps
NPL coverage ratio	152%	159%	-696bps

## Outlook

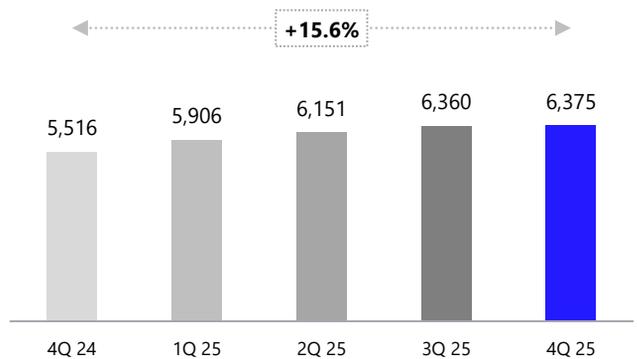
## FY 2026 Guidance

Financing, Net	Low to mid single digit
Net Profit Margin	+25 bps to +35 bps
Cost to Income Ratio	Below 23%
ROE	Above 23.5%
Cost of Risk	0.30% to 0.40%
Tier 1 Ratio	Above 20%

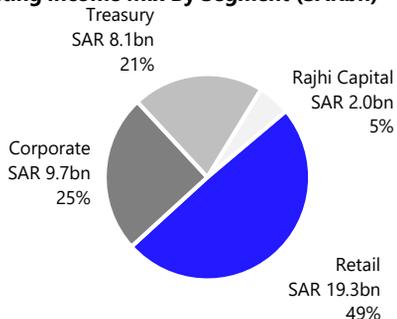
## Total Operating Income (SARmn)



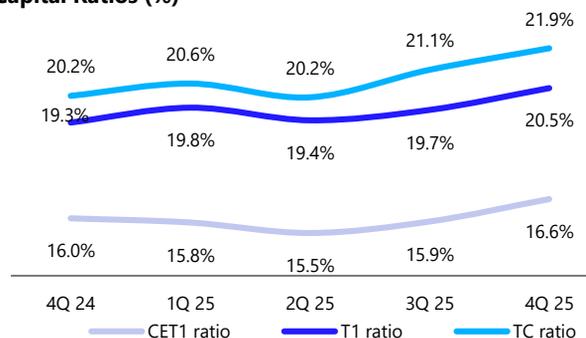
## Net Income For The Period After Zakat (SARmn)



## Total Operating Income Mix By Segment (SARbn)



## Capital Ratios (%)



## Al Rajhi Bank Shares - Key Metrics

31 Dec 2025

Closing Price	SAR 97.5
Market Cap	SAR 390 bn
Market Cap / % Industry	39.8%
Market Cap / % Tadawul	4.4%
Shares outstanding	4.0 bn
90D Volatility	25.7
Price / Earnings	16.7 x
Price / Book	3.4 x

Sources: Bloomberg; Tadawul; Al Rajhi Bank Financials



## 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**  
(65% Non-Profit Bearing Deposits)

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

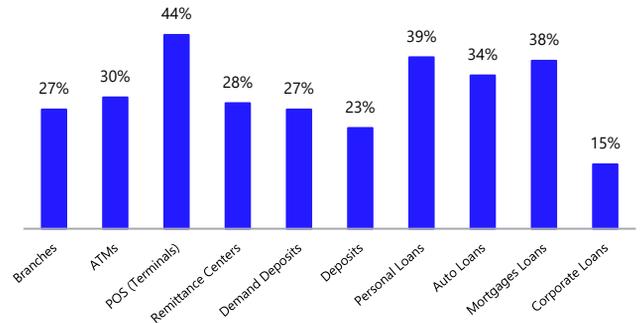
**Bank capitalisation among the highest in GCC**  
(21.9% Total Capital Ratio)

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

**One of the highest NPS in KSA**  
(82 as of Dec 2025)

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

## Market Share 4Q 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?

Al Rajhi Bank Investor Relations Contact

E-mail: [IR@alrajhibank.com.sa](mailto:IR@alrajhibank.com.sa)

Telephone: +966 11 828 1921

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

## Credit Ratings

Moody's (Aa3)

S&P (A)

Fitch (A)

**MSCI**  
ESG RATINGS



CCC B BB BBB A AA AAA



Alrajhi Mobile App



Alrajhi Business App



Alrajhi IR App



Emkan App



urpay App