

Al Rajhi Bank Investor Presentation

1Q 2026



1Q 2026 Investor Presentation

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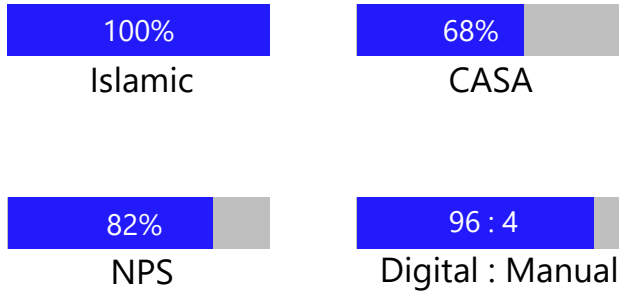
- 27** ESG Highlights

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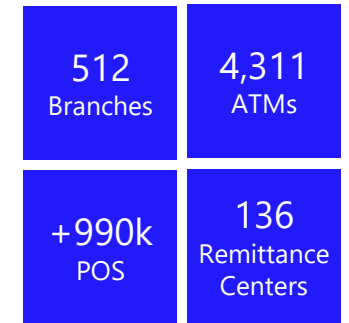
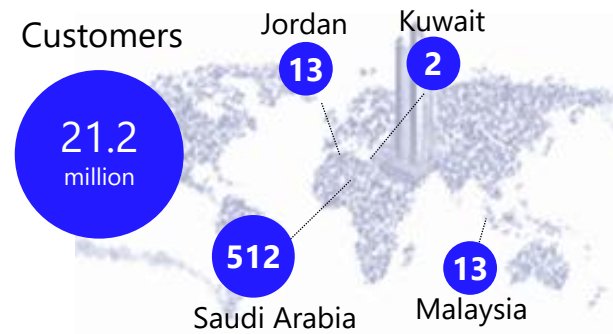


The World's Leading Islamic Bank

At a glance, 1Q 2026



Presence & Branches, 1Q 2026



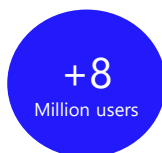
Largest network in Saudi Arabia

1Q 2026 Group Highlights

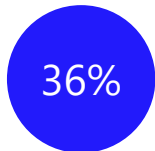
MSCI ESG rating



Urpay wallets



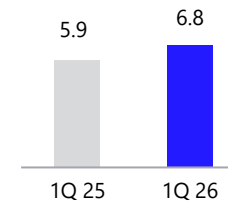
Female workforce



Alrajhi Capital, market share



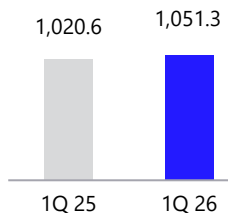
1Q 2026 Financial Highlights



Group Net Income
After Zakat

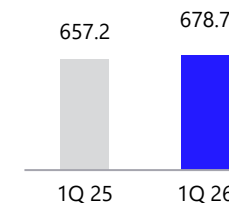
▲ +14.3%

- 4.3% YoY Net Financing Growth
- 23.0% Total Capital ratio
- 2.6% Cost of Funds



Total Assets

▲ +3.0%



Customer Deposits

▲ +3.3%



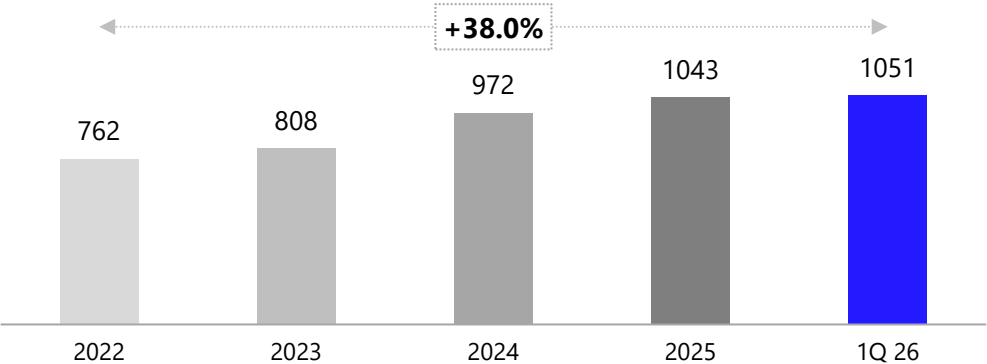
Top 10 Facts About Al Rajhi Bank

- 1** Largest Islamic Bank worldwide
(by Assets & Market Cap)
- 2** #1 Retail Bank in Middle East
(Retail Deposits & Income)
- 3** One of the highest NPB deposit ratios
(68% Non-profit bearing deposits)
- 4** Bank capitalisation among the highest in GCC
(23.0% Total Capital ratio)
- 5** One of the highest NPS in KSA
(82 as on Mar 2026)
- 6** #1 Bank in KSA
(by total financing and number of customers)
- 7** #1 Distribution network in Middle East
(by # of Branches, POS, ATMs, Remittance Centres)
- 8** #1 Banking transactions in KSA
(+1 Bn per month, average)
- 9** #1 Bank for remittances in Middle East
(by payment value)
- 10** #1 Bank brand in KSA
(Brand Power Score)

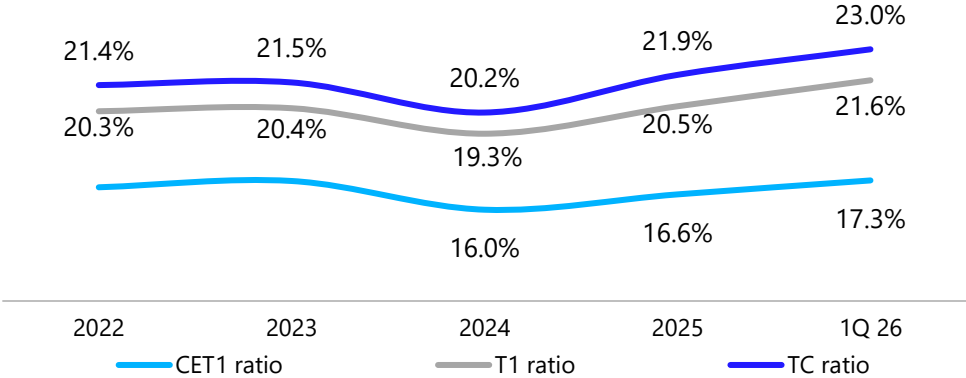


The World's Leading Islamic Bank | Robust balance sheet with 68% CASA deposits in 1Q 2026

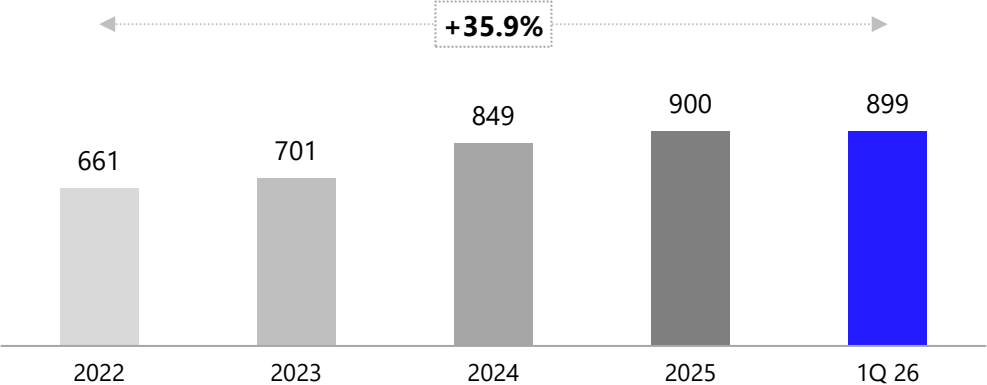
Total Assets (SARbn)



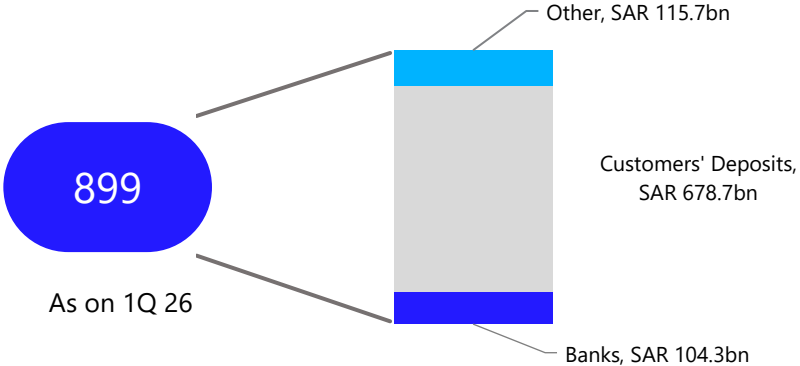
Capital Ratios (%)



Total Liabilities (SARbn)

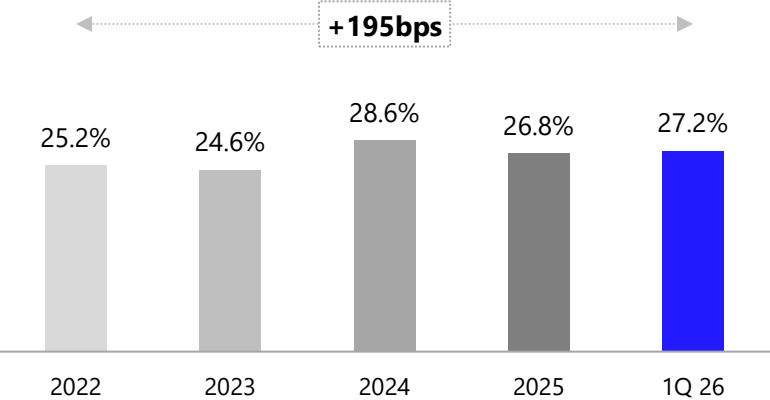


Total Liabilities Mix By Type (SARbn)



What sets Al Rajhi Bank Apart | ARB has the largest retail banking business in the Kingdom

Market Share - Demand Deposits

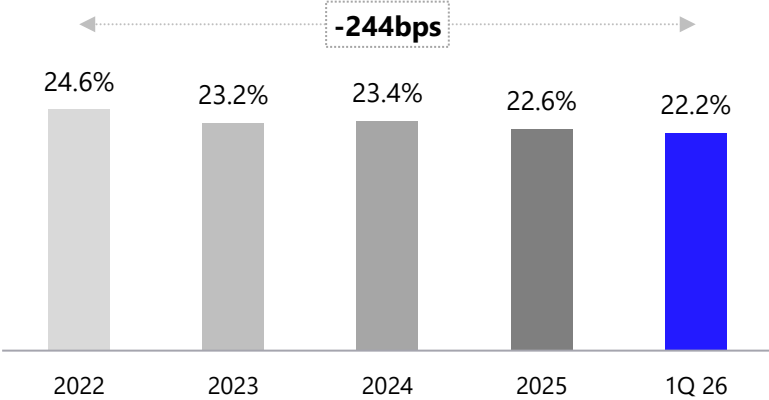


#2 in Saudi Arabia

21.2
Million
Customers

#1 in Saudi Arabia

Market Share - Deposits



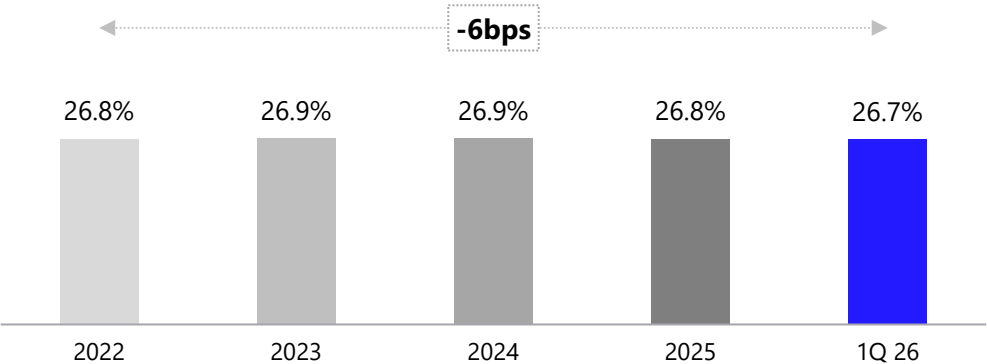
#1 in Saudi Arabia



Al Rajhi Bank's Leading Network | The Bank has the largest distribution network in Saudi Arabia

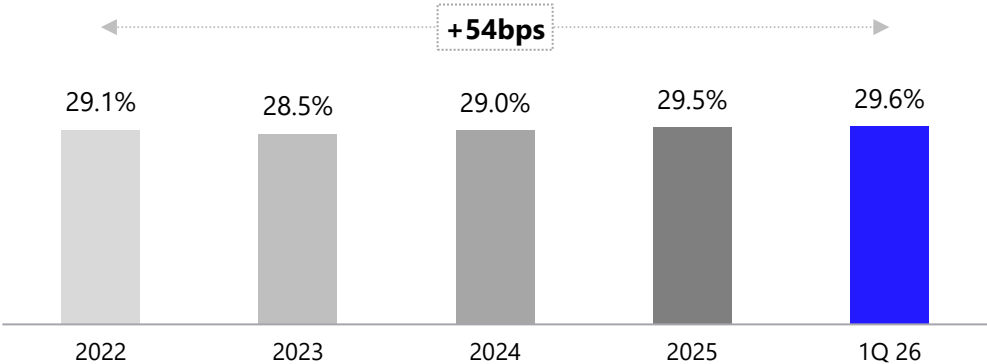
#1 in Branches

Market Share - Branches



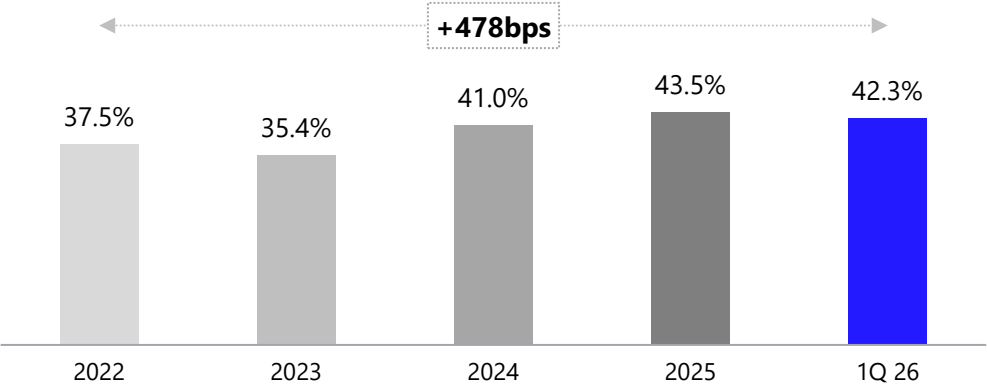
#1 in ATMs

Market Share - ATMs



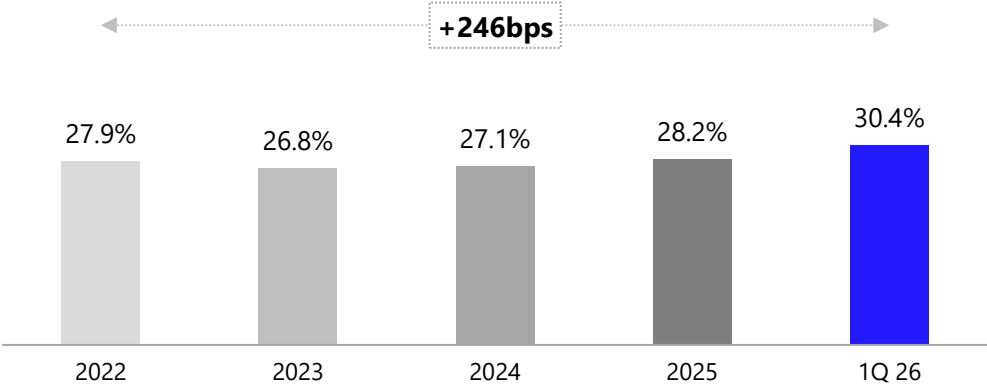
#1 in POS

Market Share - POS (Terminals)



#1 Remittance Centres

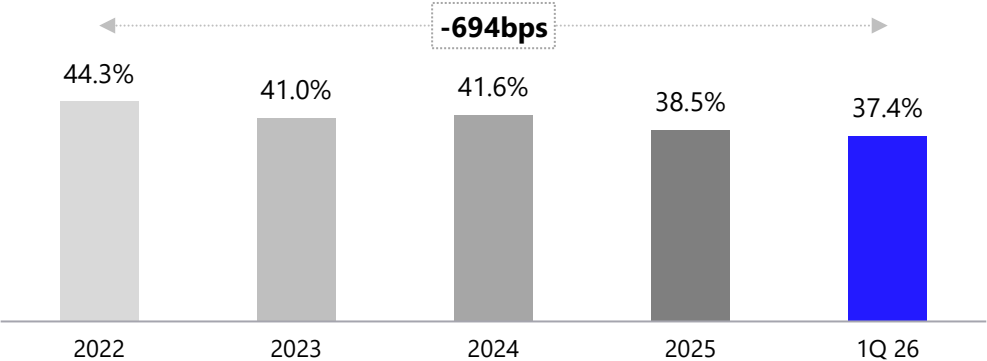
Market Share - Remittance Centers



Al Rajhi Bank has a unique franchise | We maintain a leading market share across key products

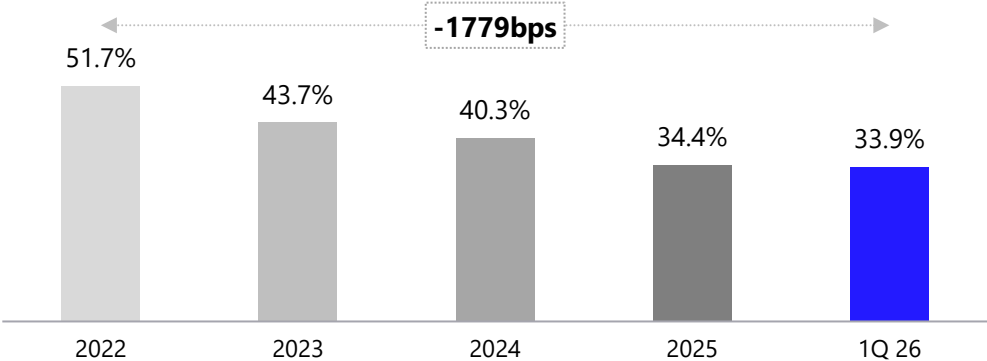
#1 in Personal Loans

Market Share - Personal Loans



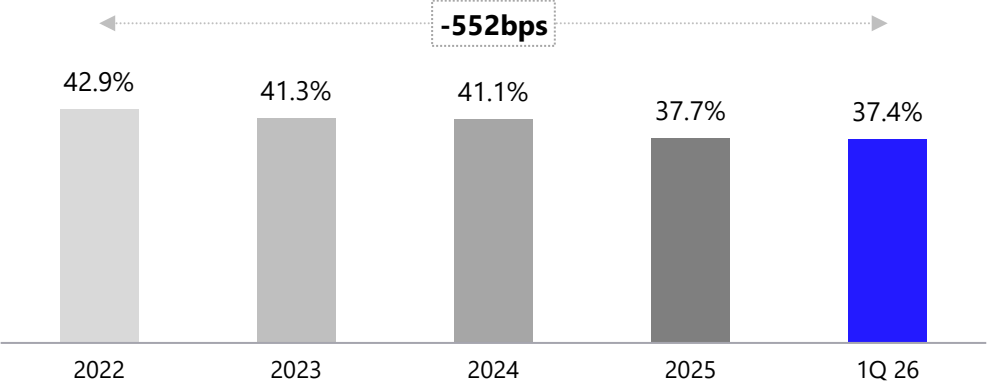
#1 in Auto Loans

Market Share - Auto Loans



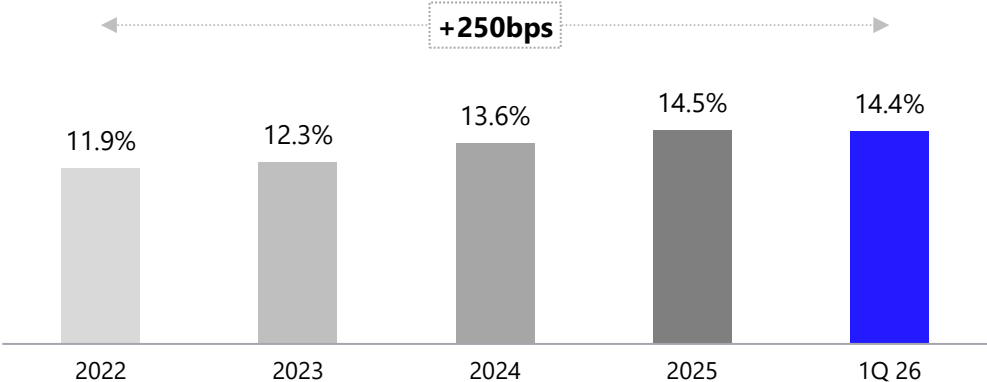
#1 in Mortgages

Market Share - Mortgages Loans



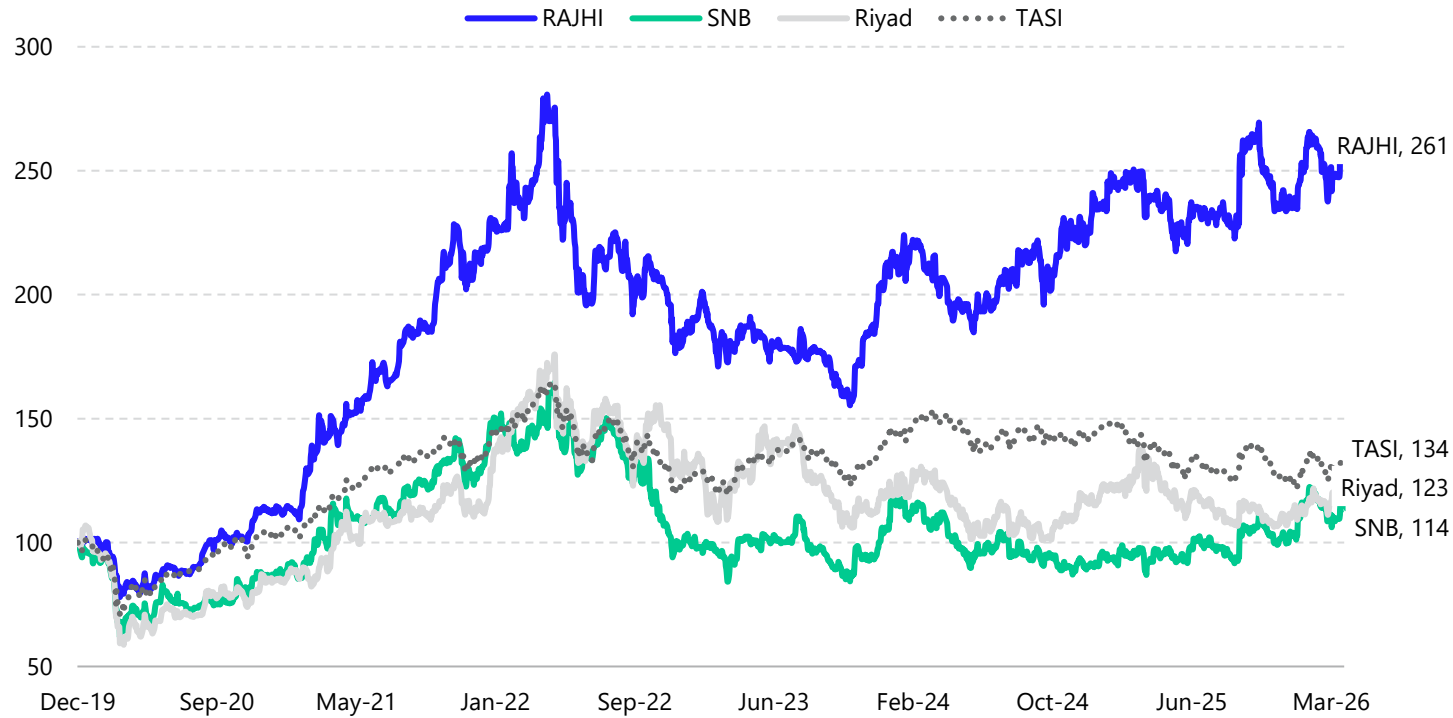
#3 in Corporate Loans

Market Share - Corporate Loans



Al Rajhi Bank Market Performance | ARB maintained its momentum and outperform its peer group

- Share Price Performance Top 3 KSA Banks (Daily; Rebased to 100)



31 Mar 2026

Key Metrics

Closing Price	SAR 106.6
Market Cap	SAR 426 bn
Market Cap / % Industry	39.5%
Market Cap / % Tadawul	4.3%
Shares outstanding	4.0 bn
90D Volatility	21.14
Price / Earnings	17.7 x
Price / Book	3.5 x

Sources: Bloomberg; Tadawul; RAJHI Financials

Ratings

Moody's	Aa3
S&P	A
Fitch	A

	Al Rajhi Bank	SNB	Riyadh Bank	Kuwait Finance House	First Abu Dhabi Bank	Qatar National Bank	Emirates NBD
Rebased to 100	261	114	123	171	113	83	206
As of 31 March 2026	106.6 SAR	41.8 SAR	29.5 SAR	0.805 KWD	17.0 AED	17.04 QAR	26.8 AED



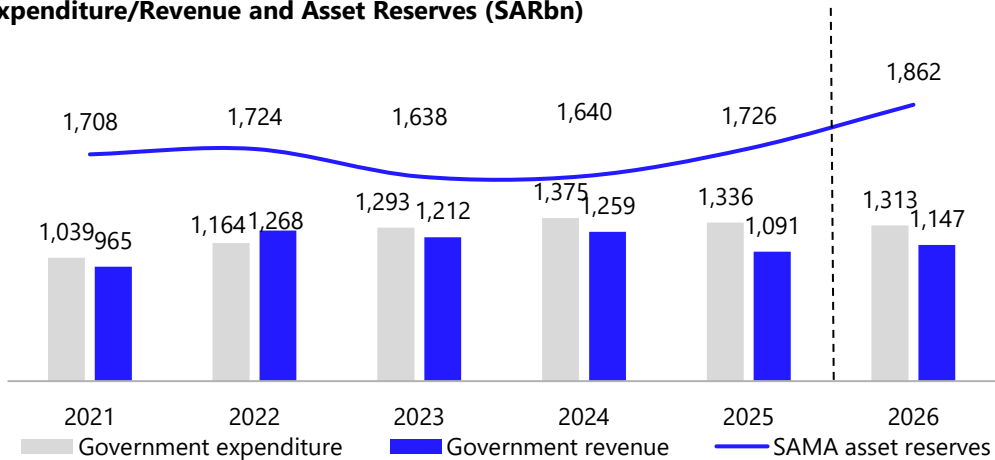
KSA's Macro-Economic Environment



Highlights

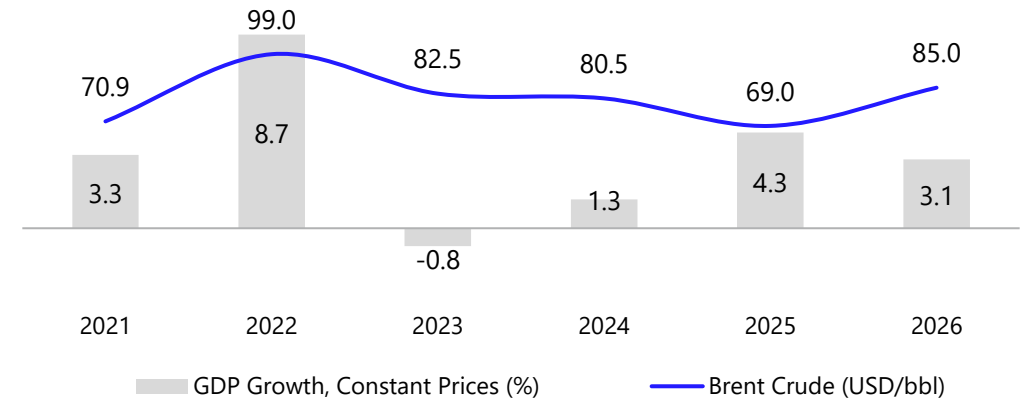
- Saudi GDP is expected to increase by 2.8% in Q1 2026 driven by higher oil and non-oil activities.
- Based on IMF forecasts, Saudi's GDP is estimated to grow 3.1% for 2026 and 4.5% for 2027
- Unemployment rate stands at 7.2% in Q4 2025

Expenditure/Revenue and Asset Reserves (SARbn)



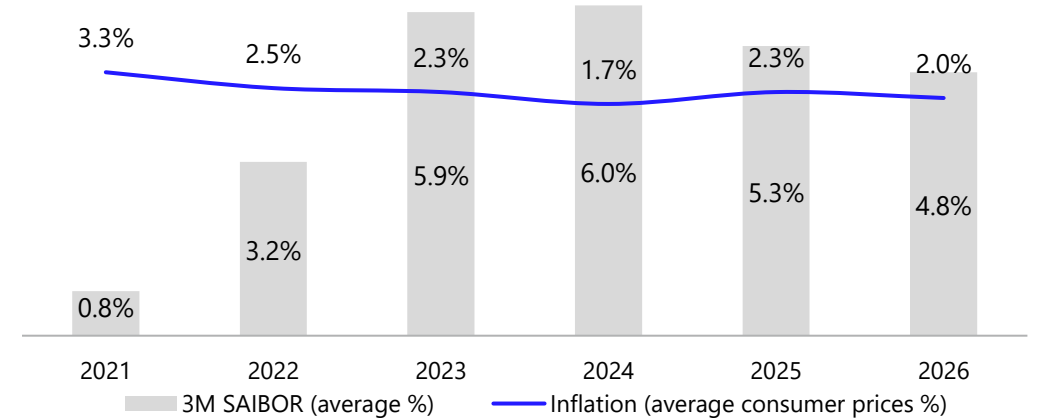
Source: MoF, SAMA

GDP Growth/Brent Oil Price



Source: IMF, U.S. Energy Information

3M SAIBOR / Inflation

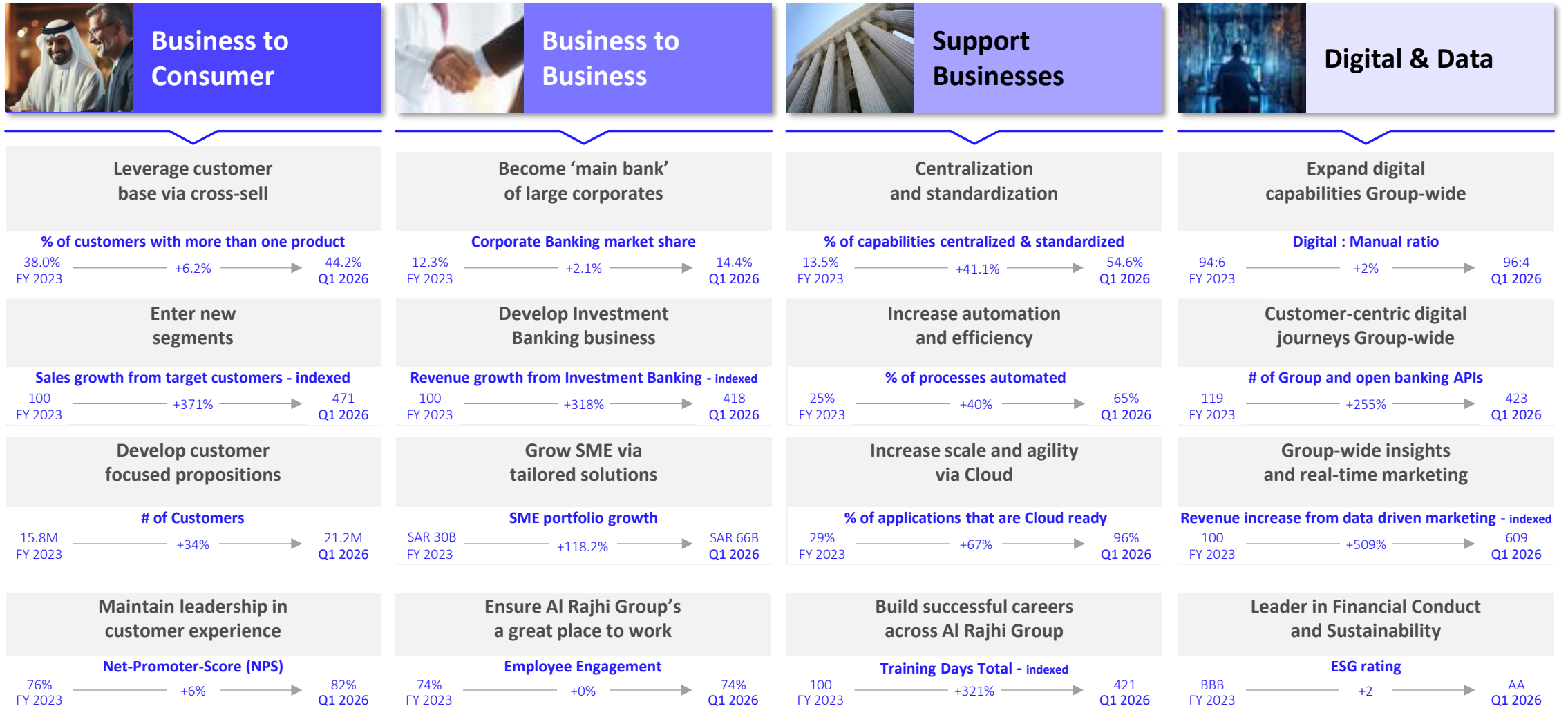


Source: SAMA, IMF, MoF



Our strategy
“Harmonize the group”

“Harmonize the Group” | Highlights on our strategy performance



1Q 2026 Financial Highlights

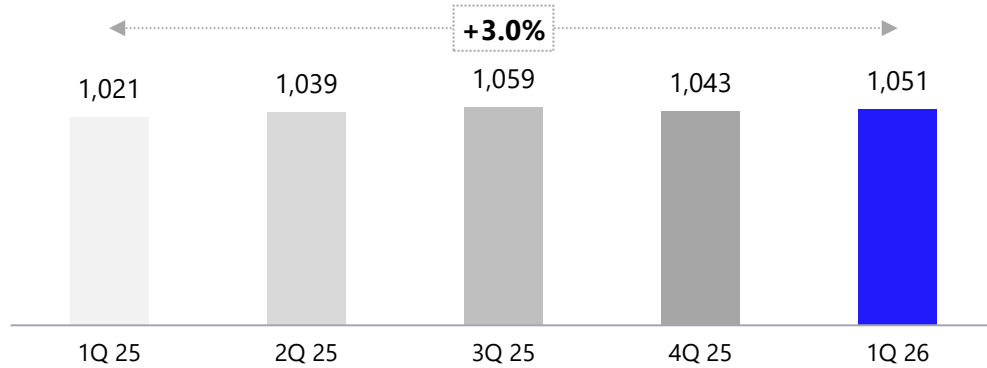
1Q 2026 Results Summary | Results were above expectations for the first quarter 2026

0.8% YTD Balance Sheet Growth	0.1% YTD Growth in financing portfolio		0.2% decrease in liabilities		LDR below regulatory cap	
	Net Financing	Total Liabilities	Loan to Deposit Ratio			
	752.8bn FY 25	+0.1% →	753.7bn Q1 26	900.4bn FY 25	-0.2% →	898.6bn Q1 26
				82.8% FY 25	—	82.6% Q1 26
14.3% higher net income YoY	18.4% growth in net yield income		1.0% higher Non yield income		14.4% higher operating income	
	Net Yield income	Non Yield Income	Operating Income			
	7,097mn Q1 25	+18.4% →	8,405mn Q1 26	2,103mn Q1 25	+1.0% →	2,124mn Q1 26
				9,200mn Q1 25	+14.4% →	10,528mn Q1 26
Stable credit quality	Maintained COR		Healthy NPL ratio		NPL coverage remained strong	
	Cost of risk	NPL	NPL Coverage			
	0.32% FY 25	—	0.33% Q1 26	0.75% FY 25	—	0.77% Q1 26
				152% FY 25	—	150% Q1 26
Key Ratios	Operating efficiency remains solid		Strong capital position		Higher NPM	
	Cost to income ratio	Total Capital Adequacy Ratio	NPM			
	22.7% Q1 25	—	23.3% Q1 26	20.6% Q1 25	—	23.0% Q1 26
				3.16% Q1 25	—	3.54% Q1 26



Balance Sheet Trends (1) | Total assets growth of 3.0% YoY driven by Financing book growth

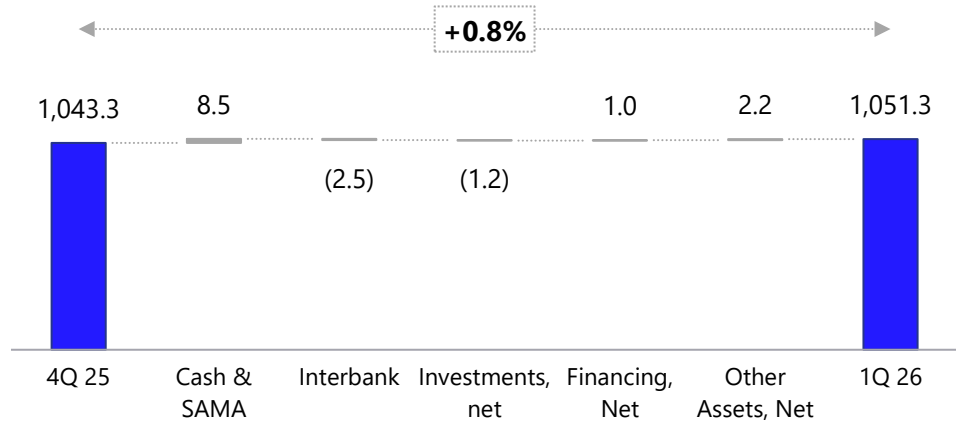
Total Assets (SARbn)



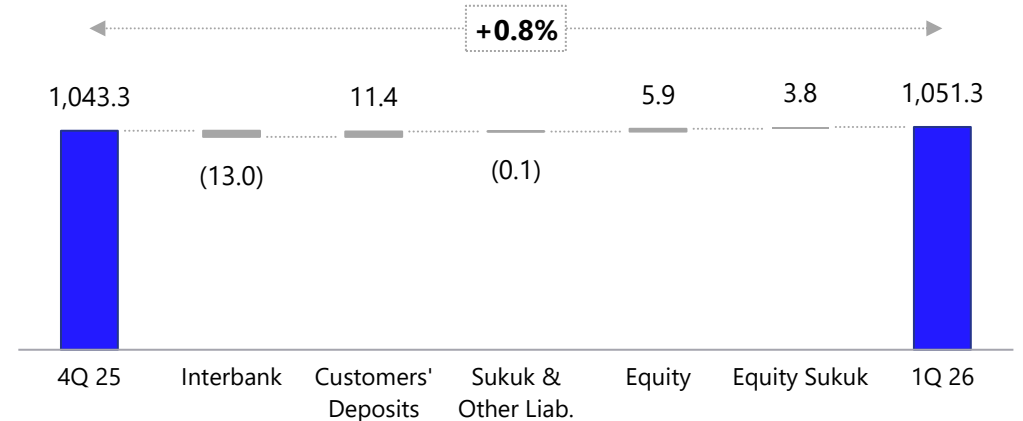
SAR (mn)

	1Q 26	4Q 25	QoQ	1Q 25	YoY
Cash & balances with SAMA	62,523	54,005	+16%	65,077	-4%
Due from banks & other FI	24,420	26,941	-9%	20,978	+16%
Investments, net	174,304	175,462	-1%	178,973	-3%
Financing, net	753,730	752,760	+0%	722,785	+4%
Other assets, net	36,292	34,101	+6%	32,817	+11%
Total assets	1,051,268	1,043,268	+0.8%	1,020,631	+3%
Due to banks & other FI	104,254	117,284	-11%	132,394	-21%
Customers' deposits	678,734	667,288	+2%	657,179	+3%
Sukuk issued & term Financing	80,067	79,867	+0%	51,739	+55%
Other liabilities	35,570	35,918	-1%	45,234	-21%
Total liabilities	898,625	900,356	-0%	886,546	+1%
Total equity	152,644	142,912	+7%	134,084	+14%

Movement in Assets (SARbn)

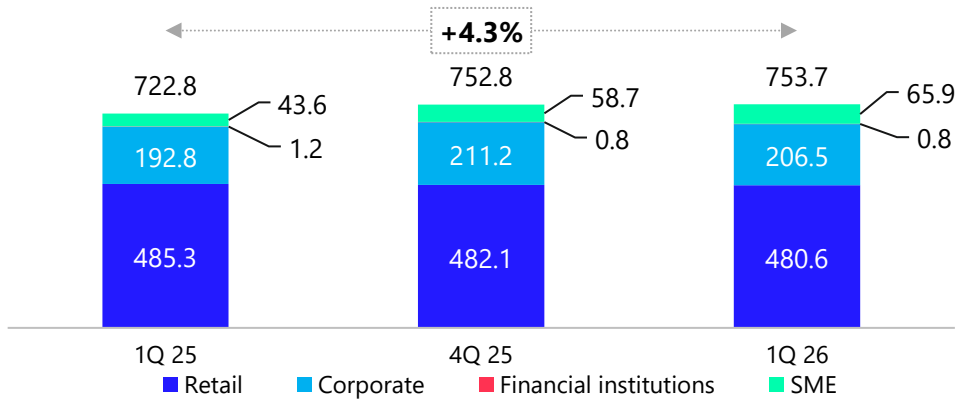


Movement in Funding (SARbn)

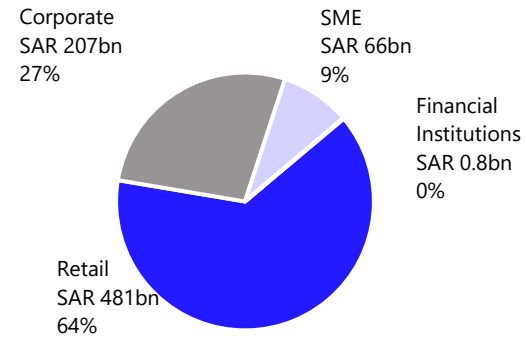


Balance Sheet Trends (2) | Financing grew 4.3% YoY driven by Corporate and SME

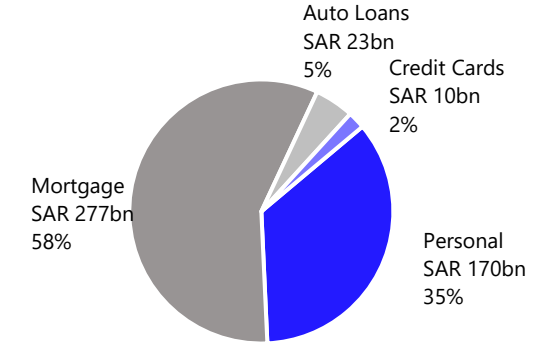
Financing, Net (SARbn)



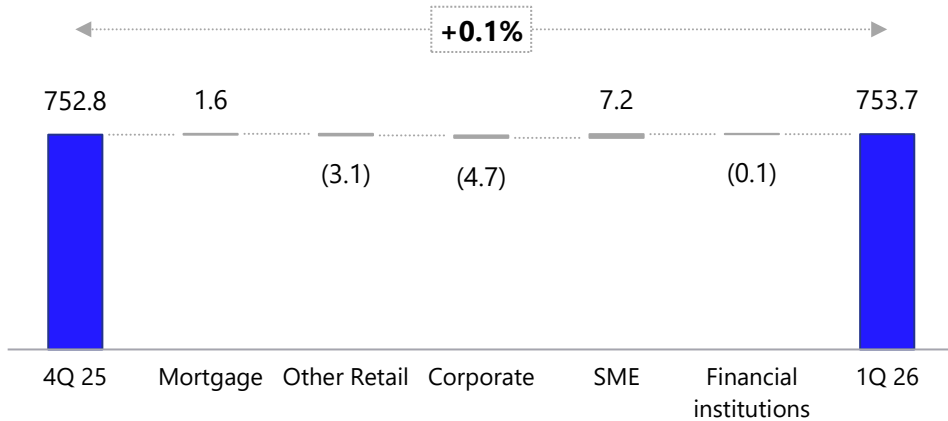
Financing, Net Mix By Segment (SARbn)



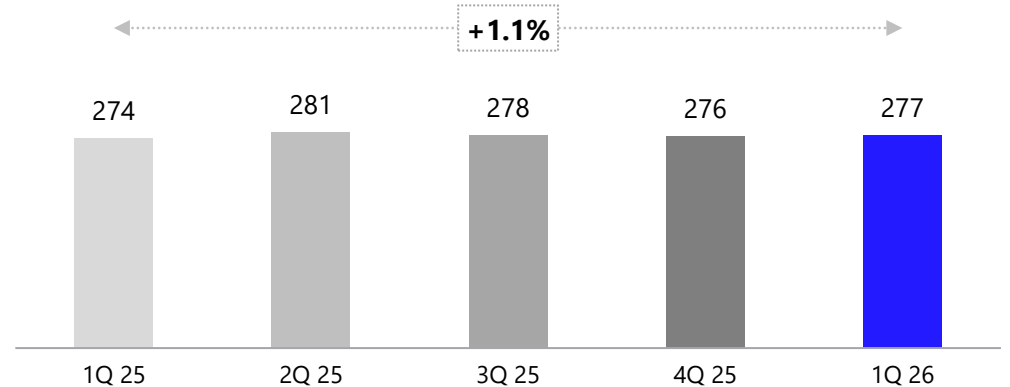
Retail Financing Mix By Segment (SARbn)



Movement in Financing (SARbn)

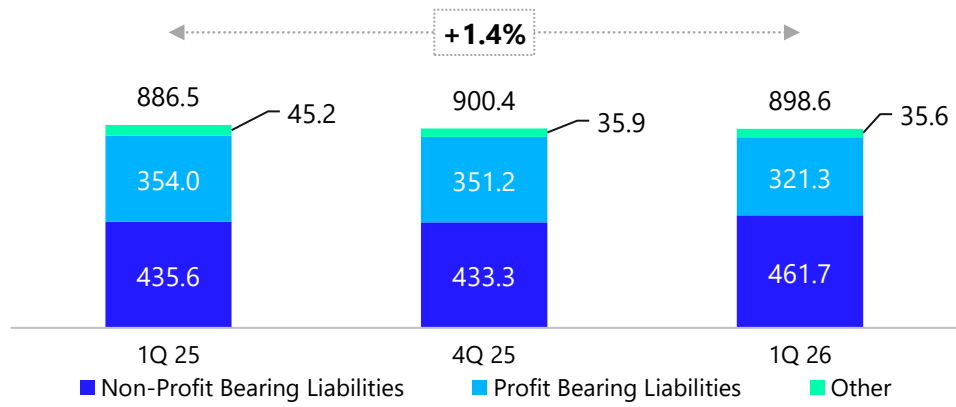


Mortgage Financing (SARbn)

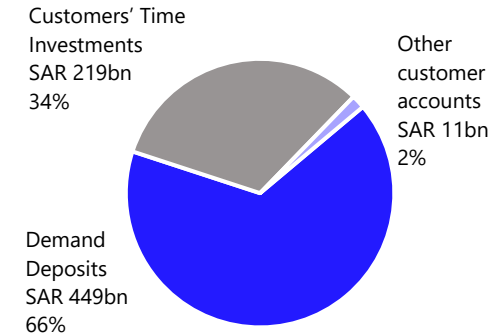


Balance Sheet Trends (3) | Balance sheet shows improving funding mix

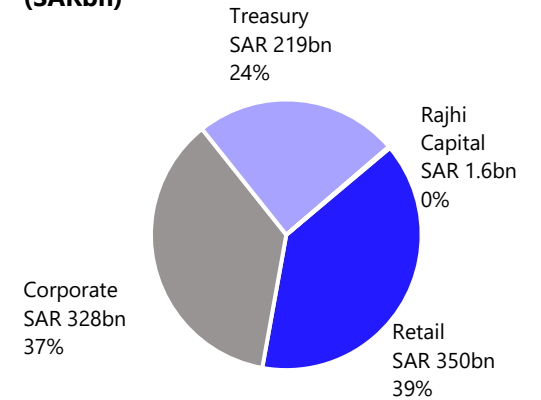
Total Liabilities (SARbn)



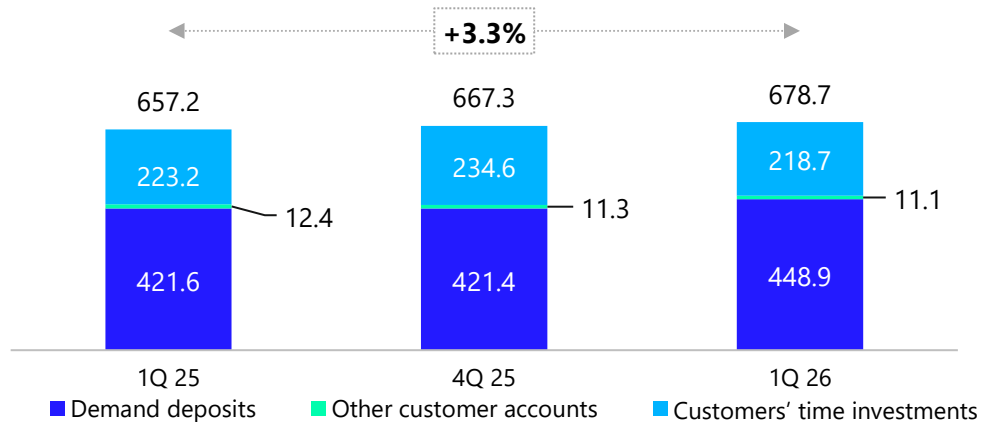
Total Customers' Deposits Mix By Type (SARbn)



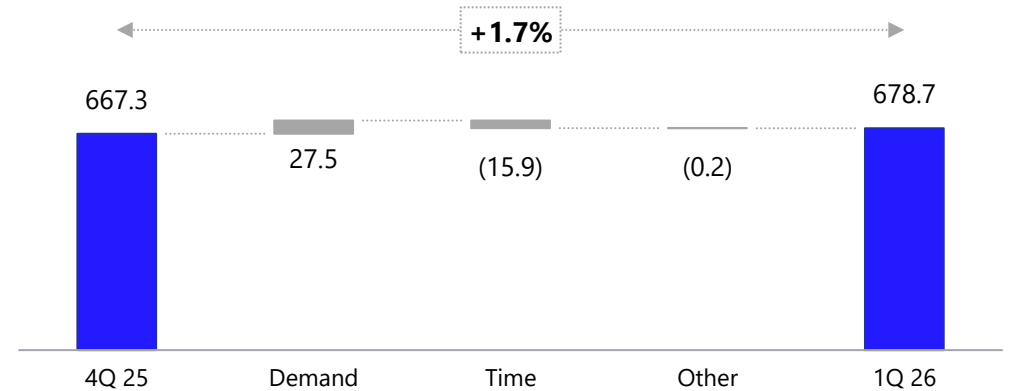
Total Liabilities Mix By Segment (SARbn)



Total Customers' Deposits (SARbn)

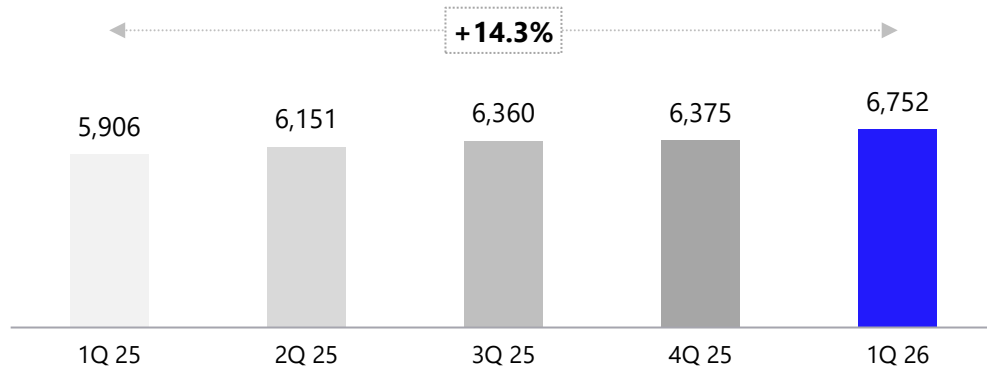


Movement in Total Customers' Deposits (SARbn)

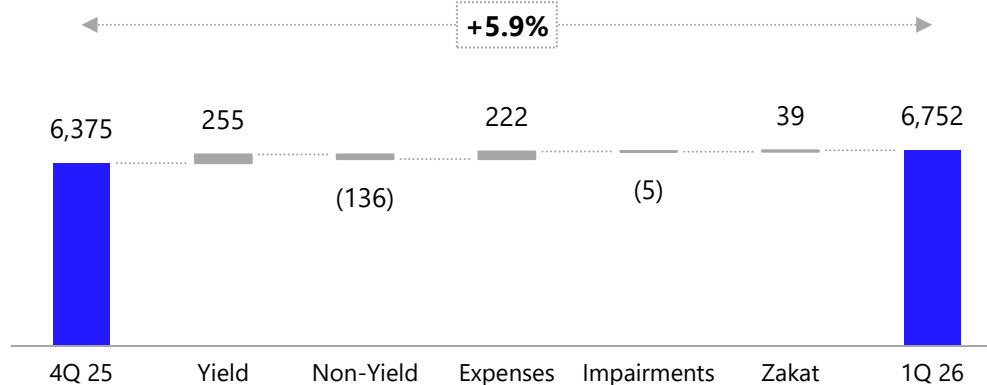


Net Income Trends | Outstanding net income with a 14.3% growth YoY in the first quarter 2026

Net Income For The Period After Zakat (SARmn)



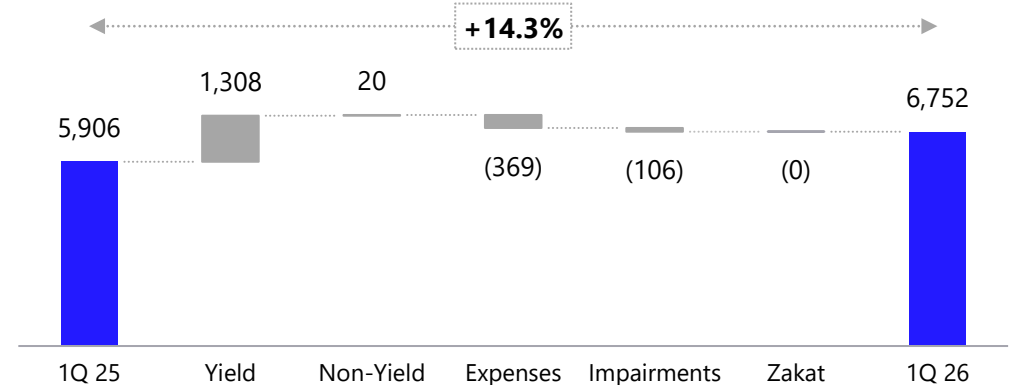
Net Income After Zakat Growth Drivers By Type (SARmn)



SAR (mn)

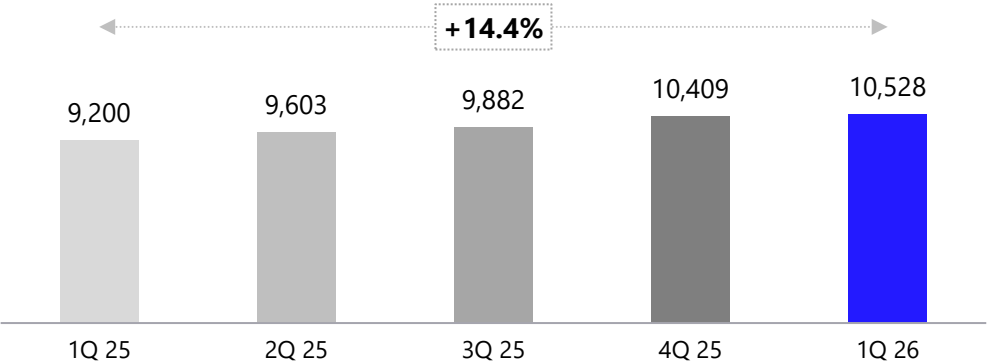
	1Q 26	1Q 25	YoY	1Q 26	4Q 25	YoY
Net financing & investment income	8,405	7,097	+18%	8,405	8,150	+3%
Fee from banking services, net	1,603	1,373	+17%	1,603	1,554	+3%
Exchange Income, net	408	329	+24%	408	457	-11%
Other operating income, net	112	401	-72%	112	248	-55%
Fees and other income	2,124	2,103	+1%	2,124	2,260	-6%
Total operating income	10,528	9,200	+14%	10,528	10,409	+1%
Operating expenses	-2,457	-2,088	+18%	-2,457	-2,680	-8%
Pre-provision profit	8,071	7,112	+13%	8,071	7,730	+4%
Total impairment charge	-631	-525	+20%	-631	-626	+1%
Net income for the period before Zakat	7,440	6,587	+13%	7,440	7,104	+5%
Zakat	-677	-677	+0%	-677	-717	-5%
Non-controlling interests	11	4	+211%	11	13	-9%
Net income for the period after Zakat	6,752	5,906	+14%	6,752	6,375	+6%

Net Income After Zakat Growth Drivers By Type (SARmn)

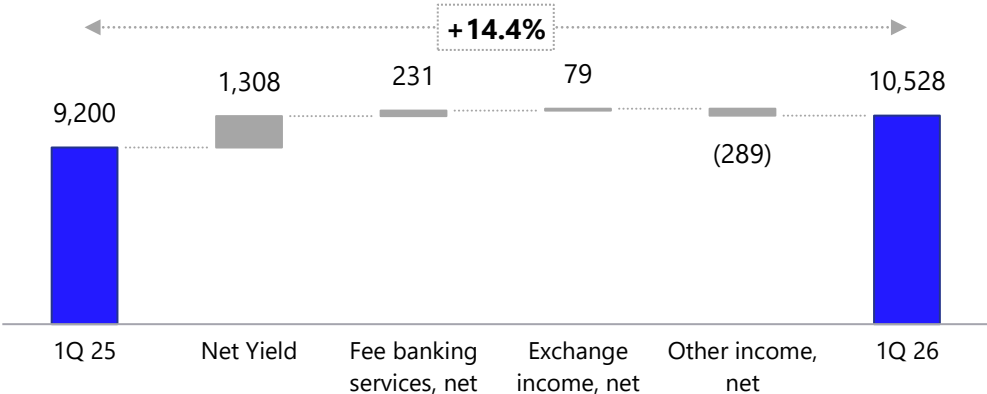


Operating Income Trends | Higher operating income driven by net yield and fee income growth

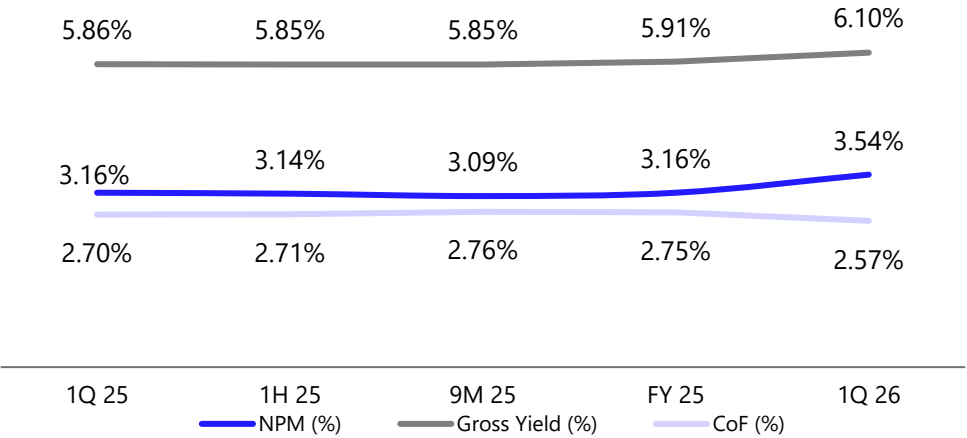
Total Operating Income (SARmn)



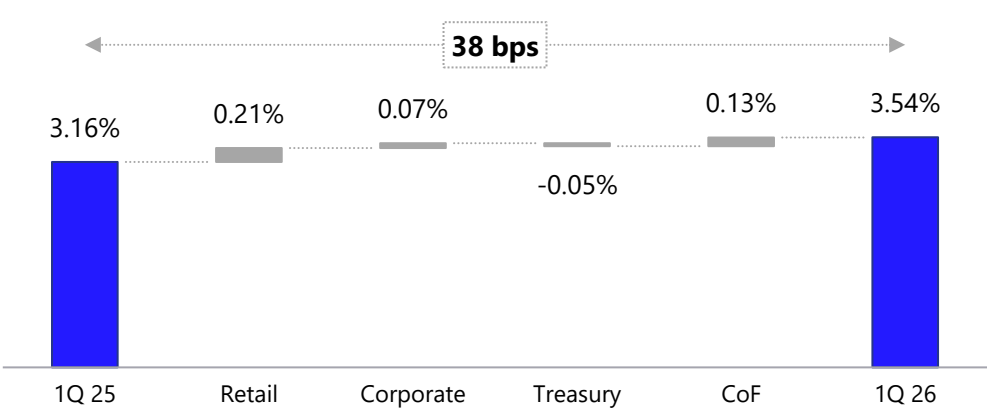
Total Operating Income Growth Drivers By Type (SARmn)



Net Profit Margin (%)

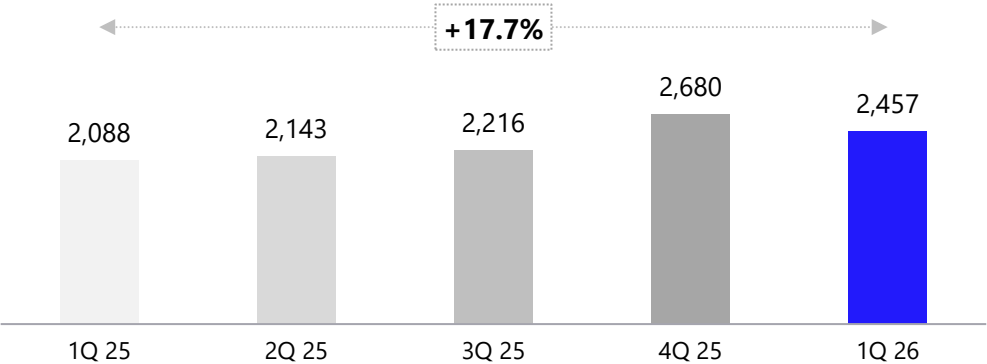


NPM Drivers (%)

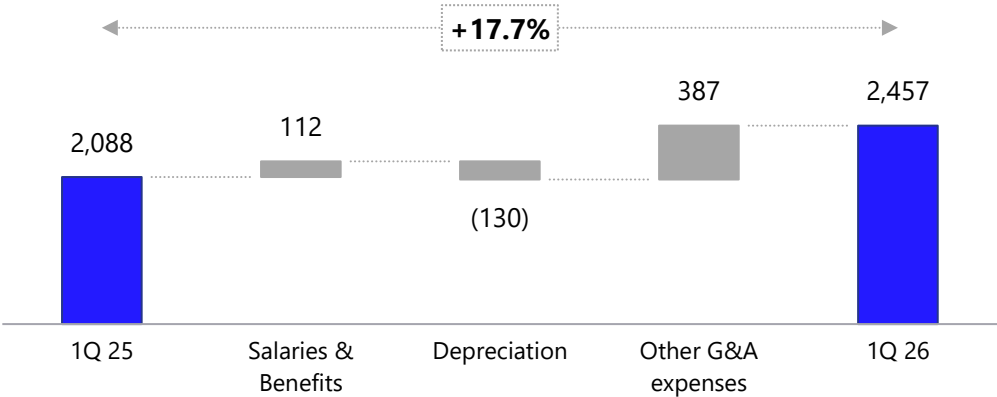


Expenses Trends | Cost efficiencies remains solid with a market leading cost to income ratio of 23.3%

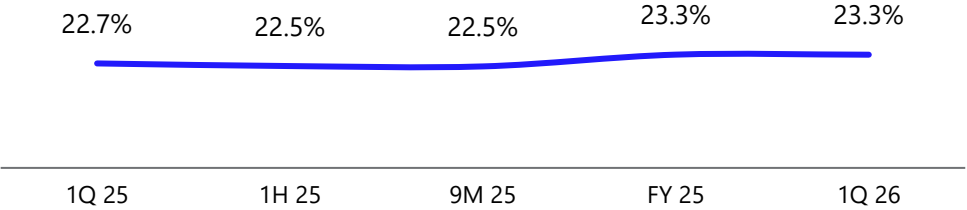
Operating Expenses (SARmn)



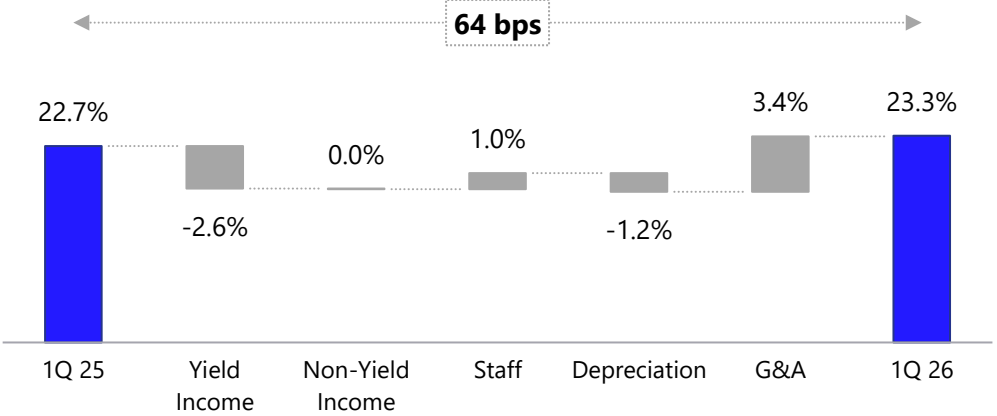
Operating Expenses Growth Drivers By Type (SARmn)



Cost To Income Ratio (%)

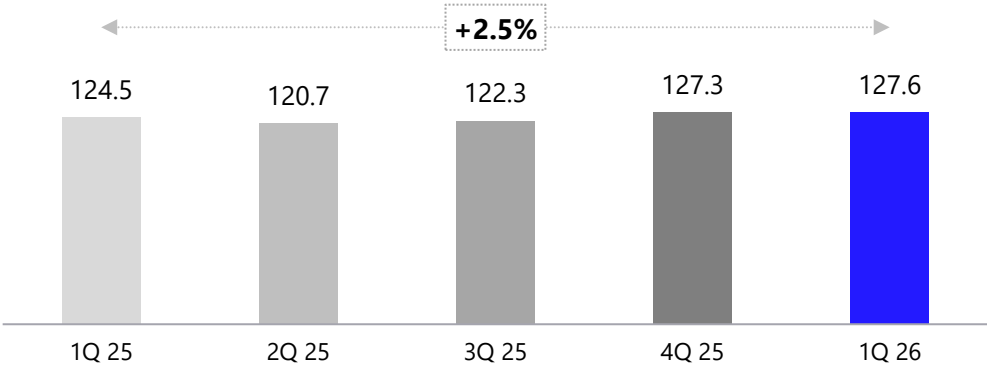


Cost to Income Ratio Drivers (%)

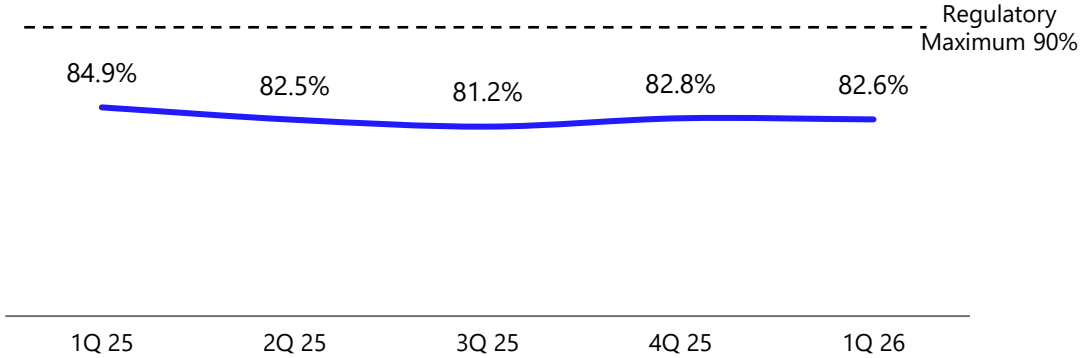


Liquidity Trends | Liquidity remains comfortably within regulatory requirements

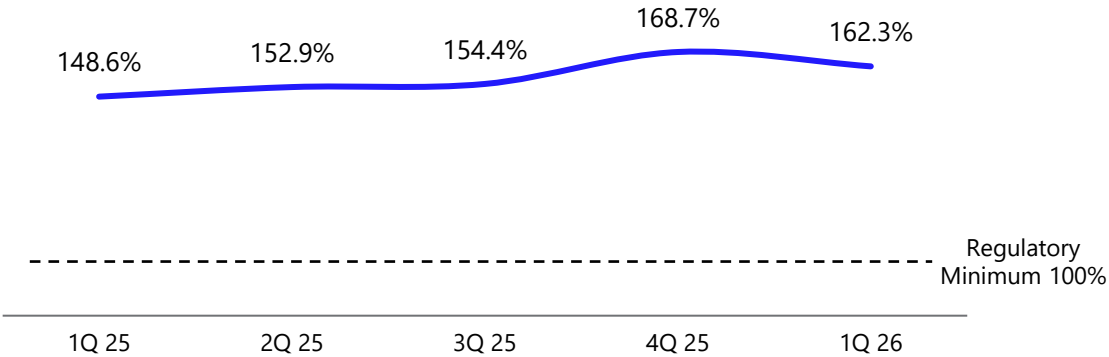
HQLA (SARbn)



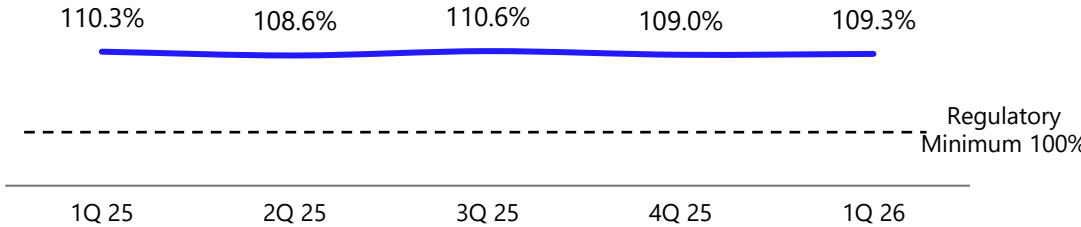
Loan to Deposits Ratio (SAMA) (%)



LCR (%)

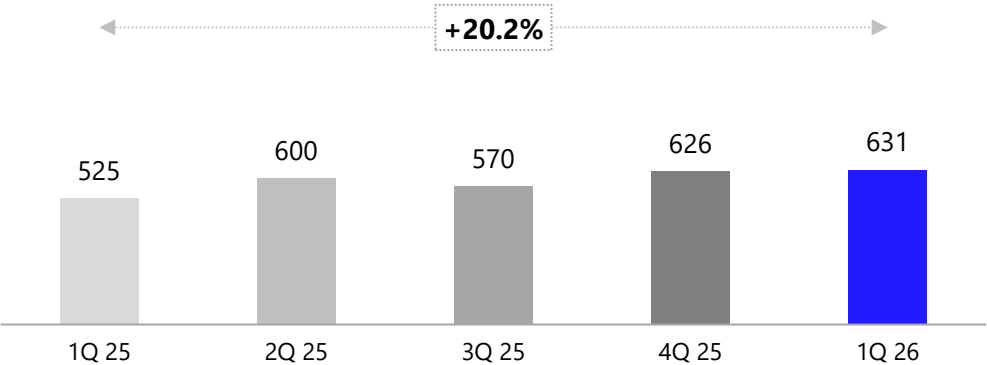


NSFR (%)

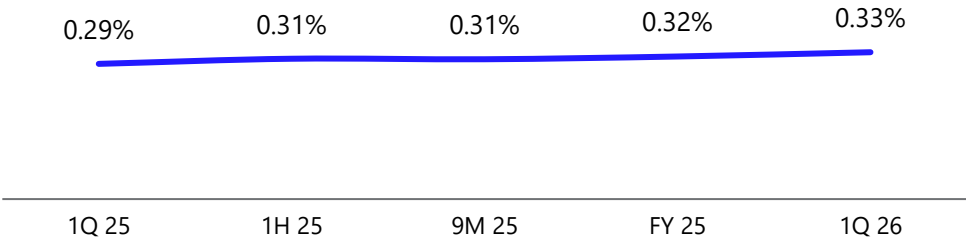


Net Impairment & Assets quality | Asset quality remains healthy with a maintained CoR

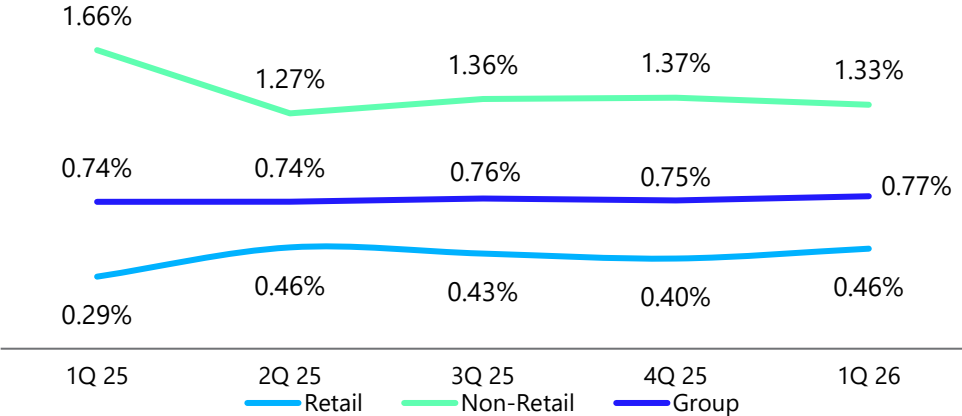
Net Impairment Charges (SARmn)



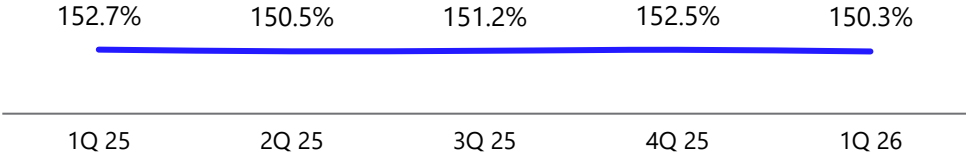
Cost of Risk (%)



NPL Ratio (%)

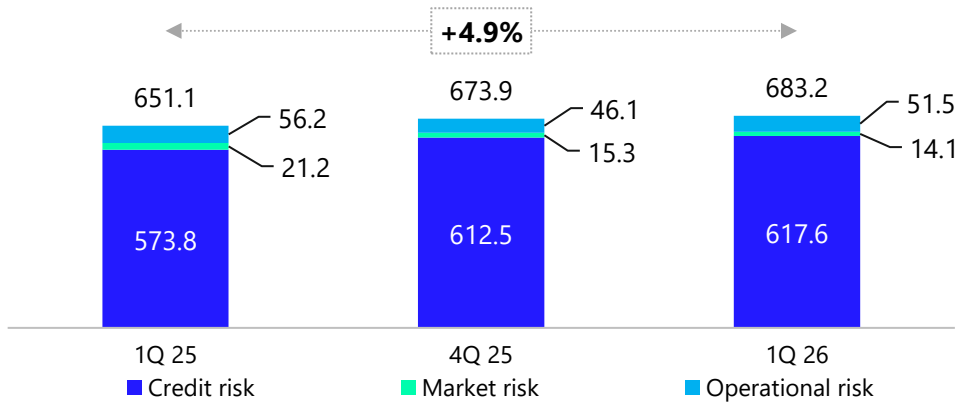


NPL coverage ratio (%)

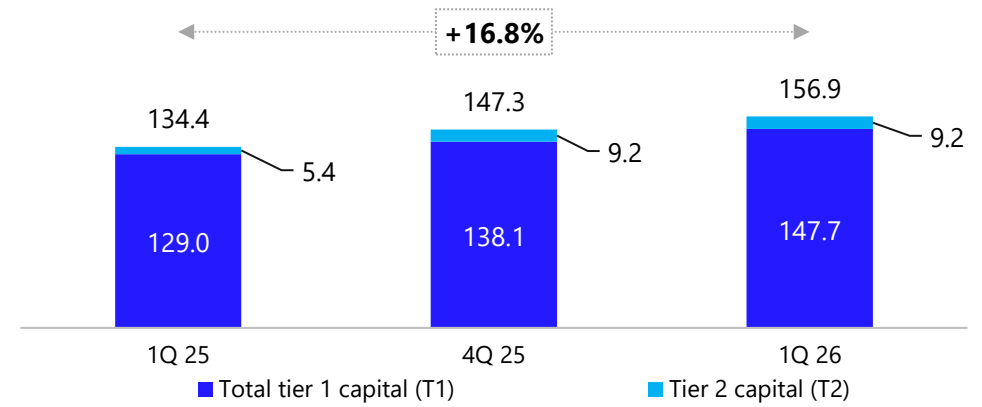


Capitalization Trends | Capital position well above regulatory minima

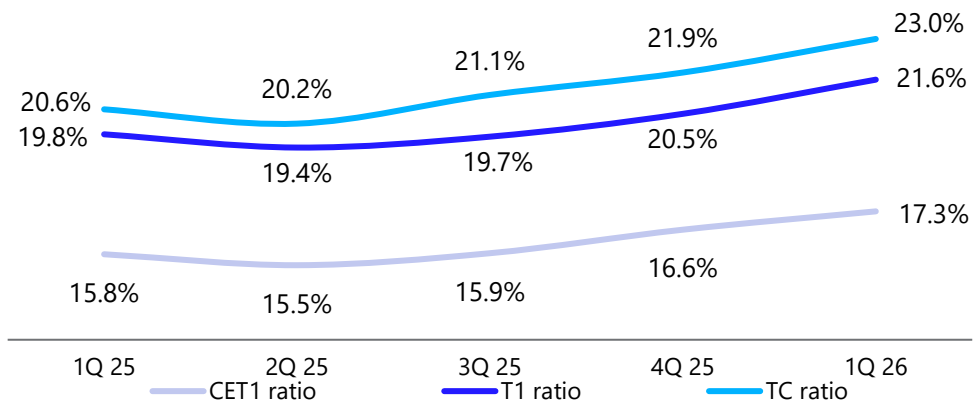
RWA (SARbn)



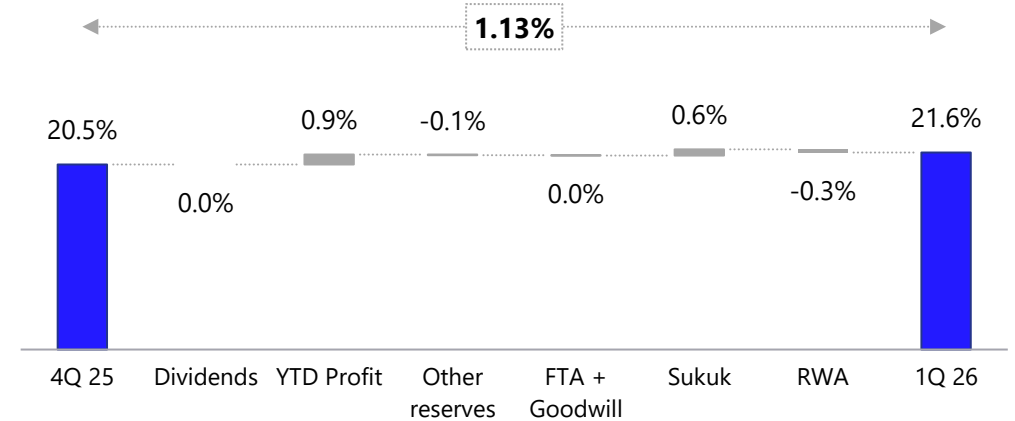
Total Capital (SARbn)



Capital Ratios (%)

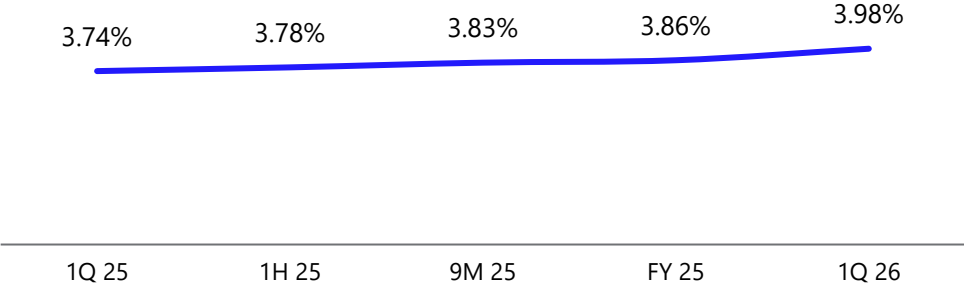


Tier 1 Drivers (%)

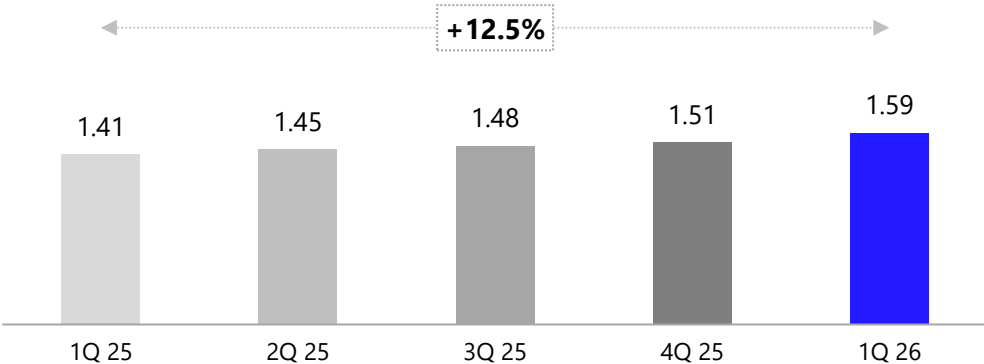


Return Metrics | Al Rajhi Bank's returns remain industry-leading

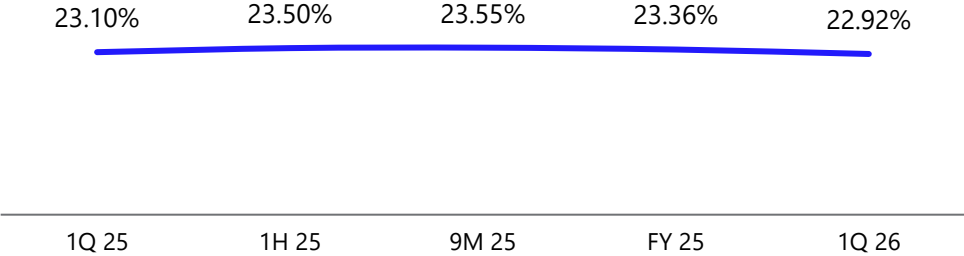
Return on RWA (%)



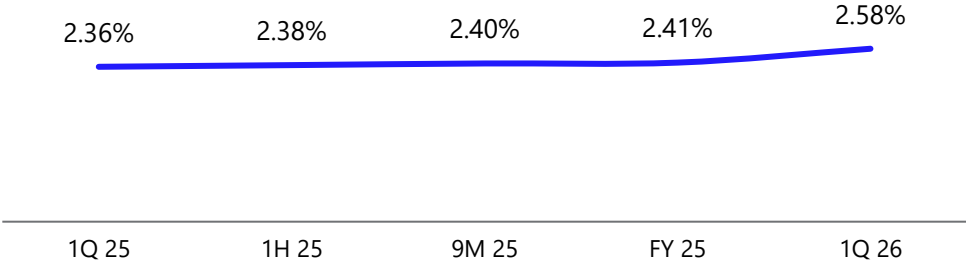
Earnings per Share (SAR)



Return on Equity (%)



Return on Assets (%)



ESG Highlights

ESG Highlights | 1Q 2026

	USD 6.9 bn Green syndicated loans		+200 Scholarships to Orphan students to join Universities	ISO/DIS 37301:2020 Compliance	
	Started using solar energy system in 61 branches to reduce utilities consumption	+39k Families have been benefited from the affordable housing solutions	USD 1.0bn Social Sukuks	ISO 22301:2019 Business Continuity Management	
SAR 1,051bn Total Assets	Around SAR 3bn of financing renewable energy projects	SAR 677mn Zakat	+272 Catheterization Procedures Performed	333 Sharia Board Resolutions in 2025	13% growth in female employees in 2025
SAR 6.8bn Net Profit after Zakat	USD 2.0bn Sustainable senior Sukuk	SAR 1,096mn In salaries and benefits paid	14 Batches of Graduate Development Program since 2015	137 Policies & Frameworks	36% of female employees at the group level in 2025
0% Financing exposure in Tobacco, Alcohol & Gambling	96:4 Digital to Manual Ratio	SAR 65.9bn in financing for SMEs	+25k Employees across the group	4 out of 11 Independent Board Directors	+100% growth in female customers since 2015
Financial Sustainability	Environmental	Social		Governance	Gender Diversity

■ 1Q 2026 figures



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Visit our website ([here](#)) for more Investor disclosures:

- Annual Report
- Financial Statements
- Investor Presentation
- Factsheet
- Data Supplement
- Earnings Release



Alrajhi Mobile App



Alrajhi Business App



Alrajhi IR App



Emkan App



urpay App



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