

Fact Sheet

Bank Profile

Founded in 1957, Al Rajhi Bank today is the **world's largest Islamic bank** with assets of SR 1,051 billion (USD 280 billion) and the **largest retail bank** in the Middle East serving more than **21.2 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 512 branches, 4,311 ATMs, +990k 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),

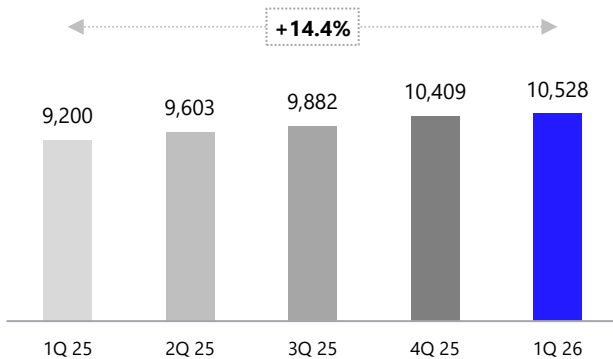
	1Q 26	1Q 25	YoY
Total operating income	10,528	9,200	+14%
Net income after Zakat for the period	6,752	5,906	+14%
ROE after Zakat	22.92%	23.10%	-18bps
ROA	2.58%	2.36%	+22bps
NIM	3.54%	3.16%	+38bps
Cost to income	23.34%	22.70%	+64bps
CoR	0.33%	0.29%	+4bps
Total assets	1,051,268	1,020,631	+3%
Total liabilities	898,625	886,546	+1%
Total equity	152,644	134,084	+14%
CAR ratio	22.97%	20.64%	+233bps
Tier I	21.62%	19.81%	+181bps
Liquidity coverage ratio (LCR)	162.26%	148.63%	+1363bps
Financing to customer deposit ratio	82.59%	84.89%	-230bps
NPL ratio	0.77%	0.74%	+3bps
NPL coverage ratio	150%	153%	-239bps

Outlook

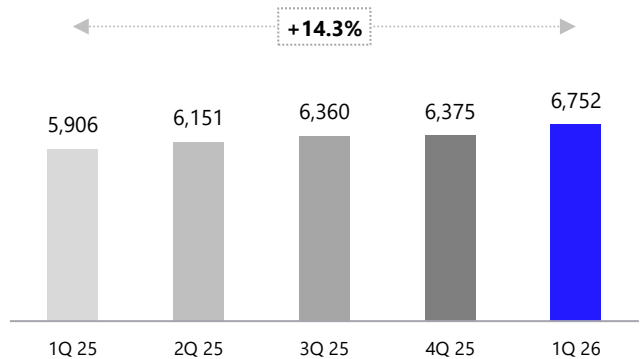
FY 2026 Guidance

Financing, Net	Low to mid single digit
Net Profit Margin	+30 bps to +40 bps
Cost to Income Ratio	Below 23%
ROE	Above 23.5%
Cost of Risk	0.30% to 0.40%
Tier 1 Ratio	Above 21%

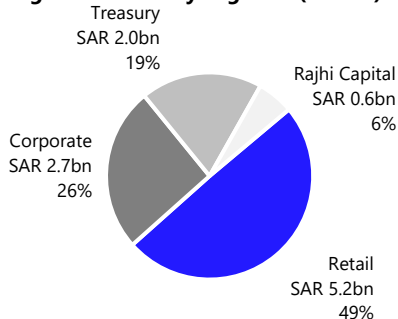
Total Operating Income (SARmn)



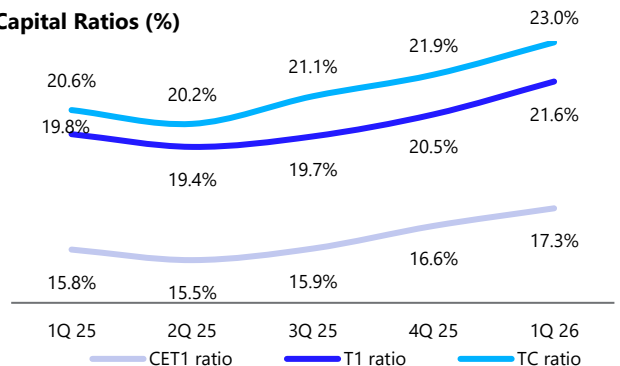
Net Income For The Period After Zakat (SARmn)



Total Operating Income Mix By Segment (SARbn)



Capital Ratios (%)

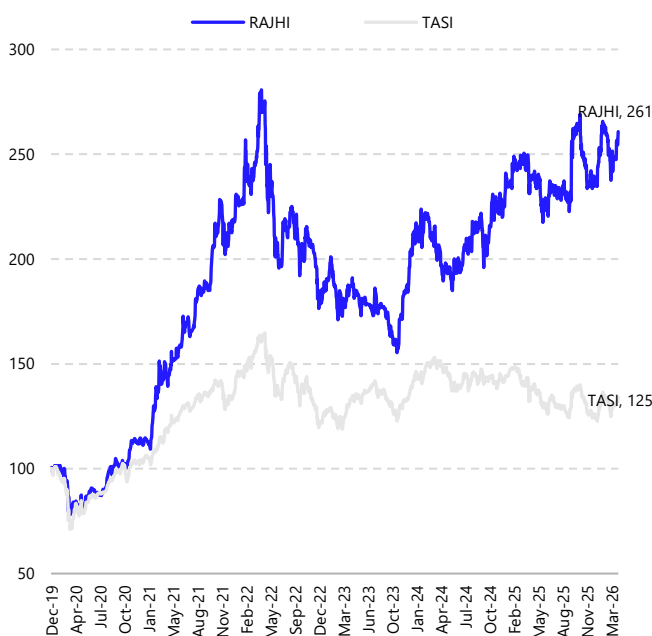


Al Rajhi Bank Shares - Key Metrics

31 Mar 2026

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; Al Rajhi Bank Financials



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

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
(68% Non-Profit Bearing Deposits)

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

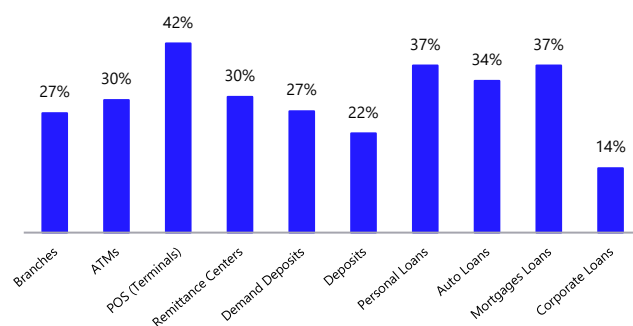
Bank capitalisation among the highest in GCC
(23.0% Total Capital Ratio)

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

One of the highest NPS in KSA
(82 as of Mar 2026)

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

Market Share 1Q 2026



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>