Fact Sheet

مصرف الراجحي
alrajhi bank

Bank Profile

Founded in 1957, Al Rajhi Bank today is the world's largest Islamic bank with assets of SR 1,039 billion (USD 277 billion) and the largest retail bank in the Middle East serving more than 19.8 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 510 branches, 4,304 ATMs, +900k 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.

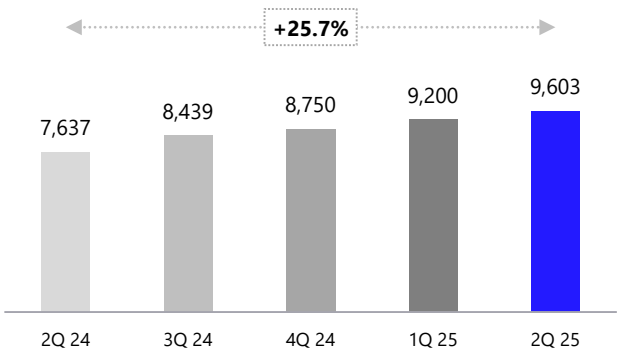
Product Offering

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.

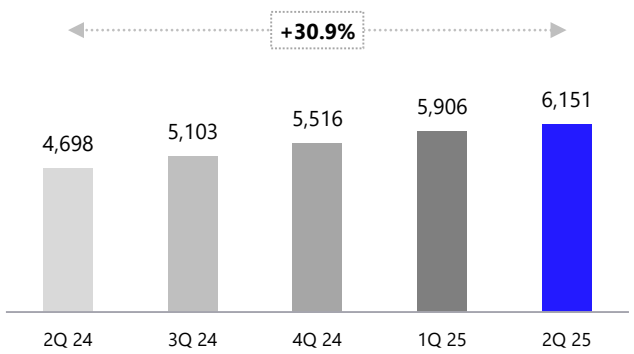
Key Figures SAR (mn),	**1H 25**	**1H 24**	**YoY**
Total operating income	**18,803**	**14,866**	**+26%**
Net income after Zakat for the period	**12,057**	**9,103**	**+32%**
ROE after Zakat	23.50%	19.89%	+361bps
ROA	2.38%	2.18%	+20bps
NIM	3.14%	3.03%	+11bps
Cost to income	22.50%	25.90%	-340bps
CoR	0.31%	0.28%	+3bps
Total assets	**1,038,988**	**866,960**	**+20%**
Total liabilities	**904,940**	**750,563**	**+21%**
Total equity	**134,049**	**116,396**	**+15%**
CAR ratio	20.16%	21.05%	-88bps
Tier I	19.37%	20.02%	-65bps
Liquidity coverage ratio (LCR)	152.95%	146.15%	+679bps
Loan to deposit ratio (LDR)	82.52%	79.68%	+284bps
NPL ratio	0.74%	0.78%	-4bps
NPL coverage ratio	150%	168%	-1759bps

Outlook	**FY 2025 Guidance**
Financing, Net	High single digit
Net Profit Margin	+0 to +10 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%

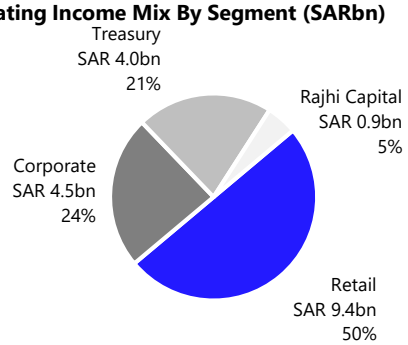
Total Operating Income (SARmn)



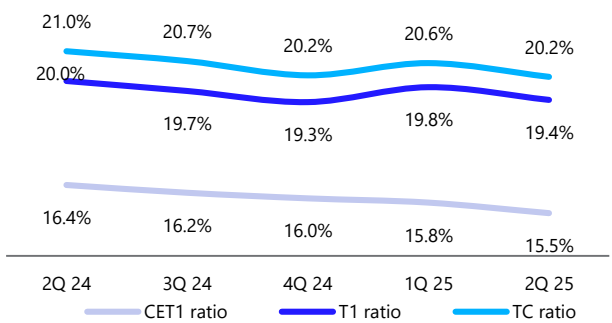
Net Income For The Period After Zakat (SARmn)



Total Operating Income Mix By Segment (SARbn)



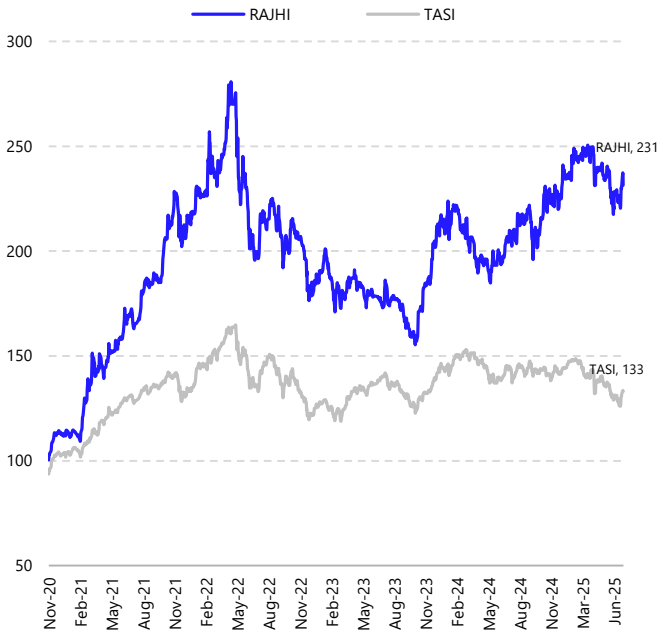
Capital Ratios (%)



Fact Sheet

Al Rajhi Bank Shares - Key Metrics	30 Jun 2025
Closing Price	SAR 94.6
Market Cap	SAR 378 Bn.
Market Cap / % Industry	38.6%
Market Cap / % Tadawul	4.1%
Shares outstanding	4.0 Bn.
90D Volatility	23.2
Price / Earnings	17.8 x
Price / Book	3.6 x

Sources: Bloomberg; Tadawul; Al Rajhi Bank Financials



Credit Ratings

Moody's (Aa3)
S&P (A)
Fitch (A-)

MSCI ESG RATINGS AA

CCC | B | BB | BBB | A | AA | AAA

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
(68% Non-Profit Bearing Deposits)

Bank capitalisation among the highest in GCC
(20.2% Total Capital Ratio)

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

#1 Bank in KSA
(by number of customers)

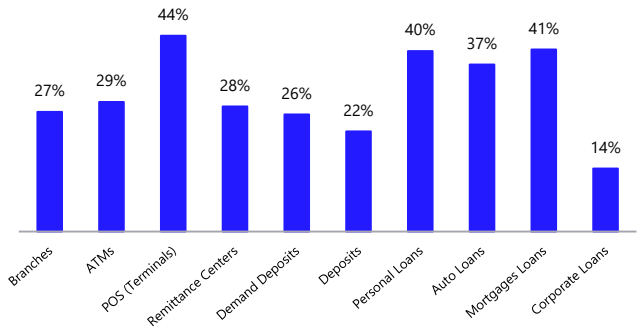
#1 Distribution Network in Middle East
(by # of Branches, POS, ATMs, Remittance)

#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 2Q 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
Telephone: +966 11 828 1921
https://www.alrajhibank.com.sa/about-alrajhi-bank/investor-relations

Alrajhi Mobile App | Alrajhi Business App | Alrajhi IR App | Emkan App | urpay App