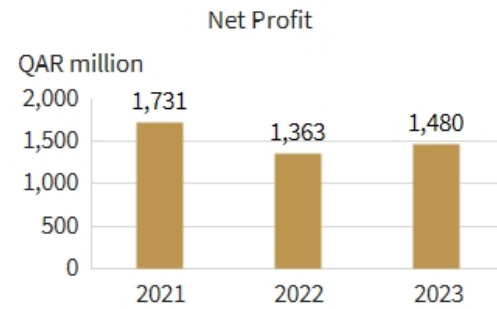
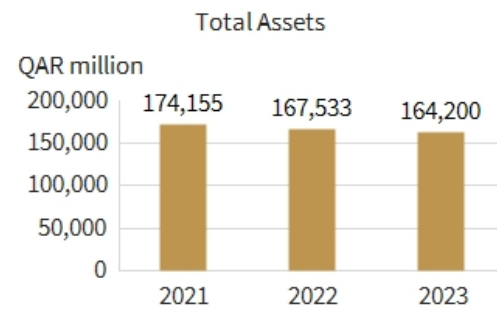


Masraf Al Rayan(QPSC), incorporated in 2006, has achieved substantial growth in the past years. It is a full-fledged Sharia-compliant bank, offering a comprehensive range of products and services - in corporate and personal banking, asset management, treasury and trade finance. The Bank has expanded its operations in United Kingdom through its subsidiary Al Rayan Bank PLC. The effort to provide specialized services and build lasting relationships continue to win over new customers, including individuals, institutions, companies and governments across all operations.

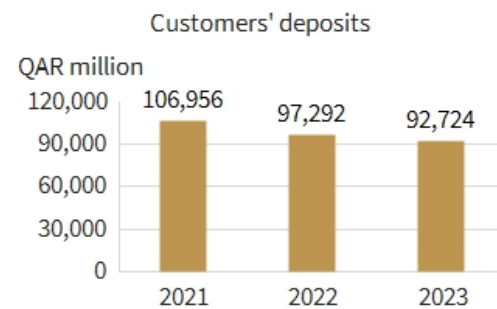
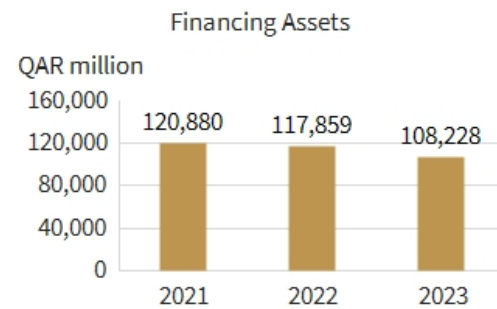
#### ● Masraf Al - Rayan



Share data		21/11/2024	
Currency	QAR	Volume	11,298,325
Previous Close	2.34	Number of Shares (mil)	9,300.00
Quotes (%)	-0.21	Market Cap (mil)	21,771.30



Key Figures (QAR million)	2021	2022	2023
Total assets	174,155	167,533	164,200
Financing assets	120,880	117,859	108,228
Customers' deposits	106,956	97,292	92,724
Equity attributable to equity holders of the bank	23,467	23,084	23,569
Net profit	1,731	1,363	1,480
Total Income	5,107	7,137	9,560
Non-Performing Financing Ratio (NPL)	1.67%	5.99%	5.71%
Return on average assets (ROAA)	1.38%	0.80%	0.88%
Return on average equity (ROAE)	11.38%	5.80%	6.03%
Capital Adequacy Ratio	20.95%	20.30%	22.05%
Efficiency ratio (Cost to Income Ratio)	22.08%	29.4%	25.6%



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Email Address: [IR@alrayan.com](mailto:IR@alrayan.com)  
Dividends Inquiry: [ShareholdersAffairs@alrayan.com](mailto:ShareholdersAffairs@alrayan.com)  
Investor Relation Officer: Eliane Abou Atmeh

