

# Review of Subsidiaries and International Branches

To meet its goals, including the promotion and development of Islamic banking within and beyond the Kingdom's borders, the Bank has established a number of subsidiaries of which it owns all or a majority of shares.



## Subsidiaries →

### Al Rajhi Bank Malaysia

An Islamic bank licensed under Islamic financial services law issued in 2013, incorporated and practices its business in Malaysia.

### Al Rajhi Capital

A closed joint stock company, registered in KSA to work as a main agent and/or provide financial brokerage services, insurance, management, consultancy, arrangements and book keeping.

### Al Rajhi Takaful Agency

A limited liability company, registered in KSA to work as an agent to practice insurance brokerage activities according to agency agreement with Al Rajhi Cooperative Insurance Company.

### Al Rajhi Development Company Ltd.

A limited liability company registered in KSA to support real estate finance programmes of ARB by transferring and keeping real estate ownership documents in its name on behalf of the Bank, collect revenues of selling some properties sold by the Bank, provide consultancies in real estate and engineering field, register real estate contracts and supervising real estate valuation.

### Al Rajhi Services Company

A limited liability company registered in KSA to provide recruitment services.

There are no loans on the Bank or its subsidiaries (whether payable on demand or others).

Subsidiary name	Capital	Ownership %	Country (place of operation)	Country (place of foundation)
Al Rajhi Bank Malaysia	1,051,714,300	100	Malaysia	Malaysia
Al Rajhi Capital	500,000,000	100	KSA	KSA
Al Rajhi Takaful Agency	2,000,000	99	KSA	KSA
Al Rajhi Development Company Ltd.	1,000,000	100	KSA	KSA
Al Rajhi Services Company	500,000	100	KSA	KSA

## International Branches →

### Al Rajhi Bank (Kuwait)

A foreign branch registered with the Central Bank of Kuwait.

### Al Rajhi Bank (Jordan)

A foreign branch operating in Hashemite Kingdom of Jordan providing all financial, banking, and investments services and importing and trading in precious metals and stones in accordance with Islamic Sharia rules and under the applicable banking law.

Subsidiary name	Capital	Ownership %	Country (place of operation)	Country (place of foundation)
Al Rajhi Bank Kuwait	389,888,426	100	Kuwait	Kuwait
Al Rajhi Bank Jordan	264,842,950	100	Jordan	Jordan