

4084

Governance: C

# DERAYAH

Derayah Financial Co.

## 23.37 SAR / Share

As of: May 28, 2026

<b>14.6x</b> <b>P/E RATIO</b> Trailing 12 Months	<b>5.3x</b> <b>P/B RATIO</b> Price to Book Value	<b>5.6%</b> <b>DIVIDEND YIELD</b> Annual Dividend / Share	<b>5.84B SAR</b> <b>MARKET CAP</b> Total Valuation	<b>0.73</b> <b>BETA</b> Systematic Risk Index	<b>42.8%</b> <b>NET MARGIN</b> Net Profit / Revenue
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## Company Profile

Derayah Financial Company is a Saudi Joint Stock Company providing custody, advising, arranging, dealing, managing investments, and operating funds. It operates through four main segments: Brokerage (equities, options, margin trading), Asset Management (product development and placement), Investments (proprietary fund management), and Investment Property (residential real estate leasing). The company listed on Tadawul in March 2025.

## The Story

"A high-margin, capital-efficient financial services powerhouse that successfully transitioned to a public listing in 2025 while maintaining a dominant position in brokerage and asset management."

Financial Metric	Value
Return on Capital (ROIC)	45.3%
Debt-to-Equity Ratio	3.6%
Sustainable Growth Rate	+9.0%

## Growth Story

Derayah's growth trajectory is characterized by a steady expansion of its core service lines, with total revenue rising from 878.1 million SAR in fiscal 2024 to 934.5 million SAR in fiscal 2025. This growth is underpinned by a sustainable growth rate of 9.04%, driven by an exceptional five-year average ROIC of 45.3%... [\[Read full story\]](#)

## Corporate Governance Profile

**Rating: C**

We track 7 key governance disclosures in our database.

## Profitability Dynamics

The company's profitability profile is exceptionally strong, defined by a TTM operating margin of 56.6% and a net profit margin of 42.8%. While net income saw a moderate decline from 443.9 million SAR in fiscal 2024 to 400.2 million SAR in fiscal 2025, the business remains highly cash-generative. This cash flow... [\[Read full story\]](#)

## Risk & Capital Structure Factors

Derayah's risk profile is primarily tied to market volatility and regional geopolitical uncertainties. The company utilizes a Sharia-compliant, unsecured credit facility with a 500 million SAR limit to support operations, with 186.1 million SAR drawn as of year-end 2025. A key structural risk is the consolidation of... [\[Read full story\]](#)