

Al Rajhi Bank Investor Presentation

FY 2021 Results



FY 2021 Investor Presentation

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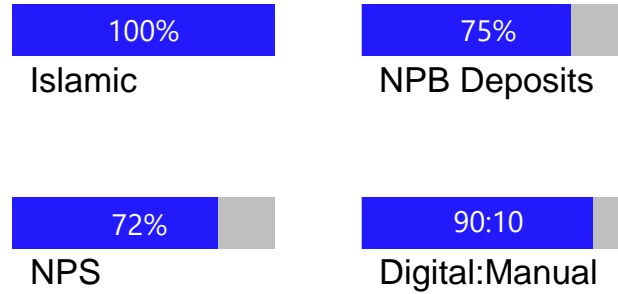
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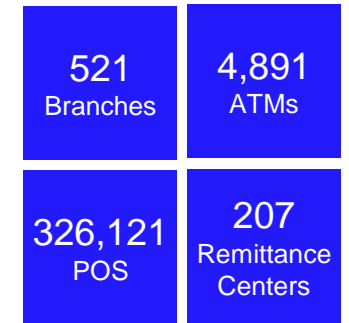
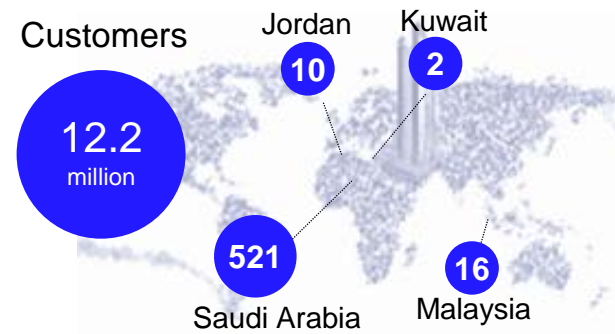


The World's Leading Islamic Bank

At a glance, 2021



Presence & Branches, 2021



Largest network in Saudi Arabia

2021 Strategic Highlights

4Q21 Avg Trans./mth



Active Digital Customers



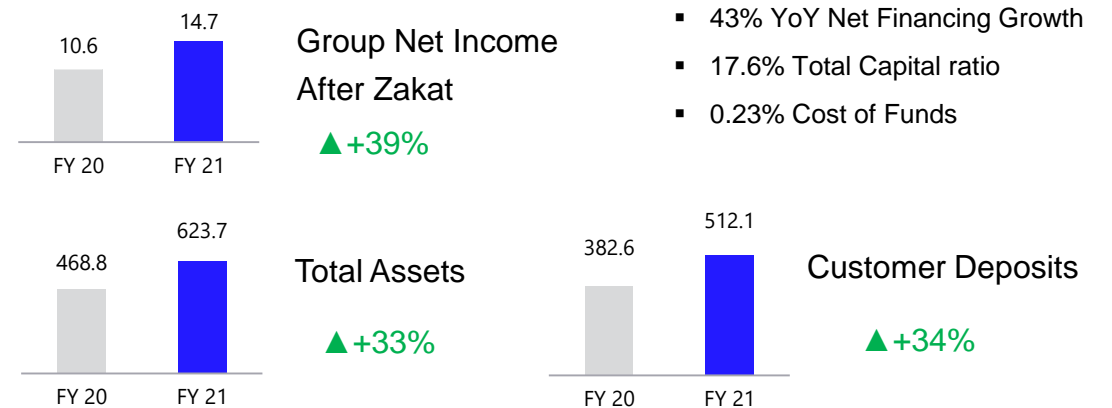
Training Days



Volunteering Hrs



2021 Financial Highlights



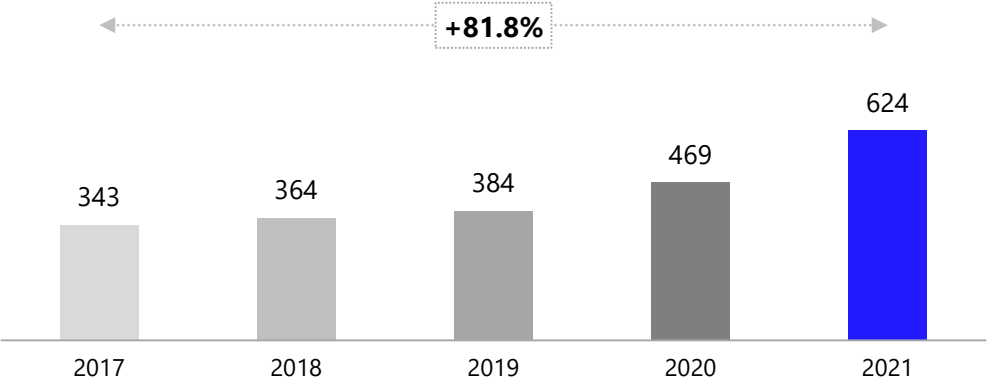
Top 10 Facts About Al Rajhi Bank

- 1** Largest Islamic Bank worldwide
(by Assets & Market Cap)
- 2** #1 Retail Bank in Middle East
(Retail Deposits & Income)
- 3** One of the highest NPB deposit ratios
(75% Non-profit bearing deposits)
- 4** Bank capitalisation among the highest in GCC
(17.6% Total Capital ratio)
- 5** #1 NPS in KSA
(72% as on 2021)
- 6** #1 Bank in KSA
(by number of customers)
- 7** #1 Distribution network in Middle East
(by # of Branches, POS, ATMs, Remittance Centres)
- 8** #1 Banking transactions in KSA
(544mn per month, average)
- 9** #1 Bank for remittances in Middle East
(by payment value)
- 10** #1 Bank brand in KSA
(Brand Power Score)

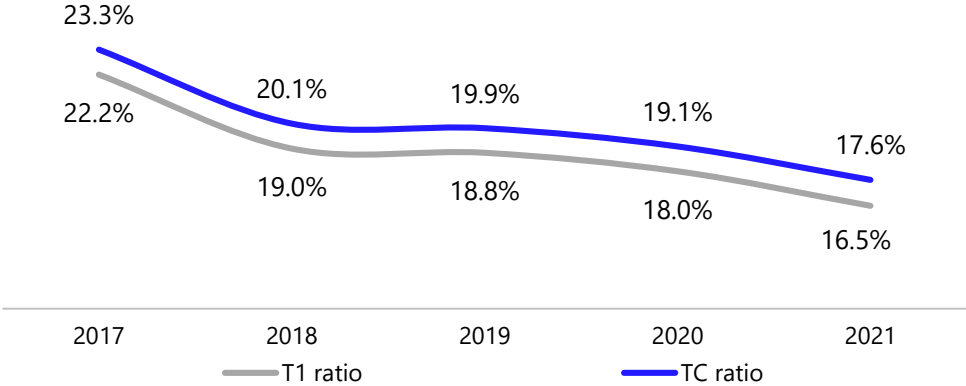


The World's Leading Islamic Bank | Robust balance sheet with 75% non-profit bearing deposits as of 4Q 2021

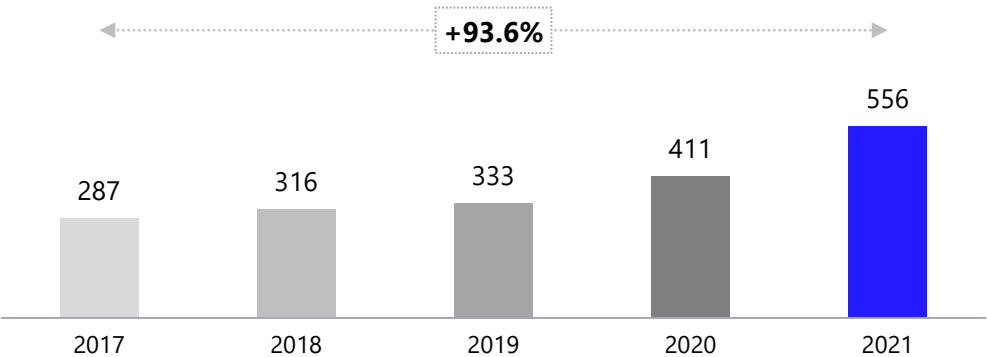
Total Assets (SARbn)



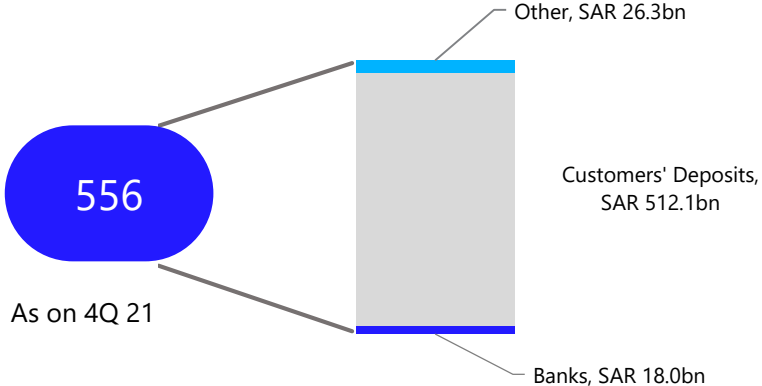
Capital Ratios (%)



Total Liabilities (SARbn)

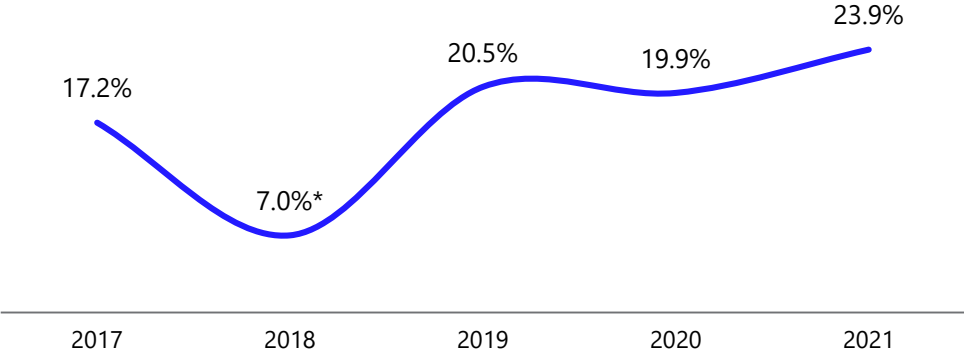


Total Liabilities Mix By Type (SARbn)



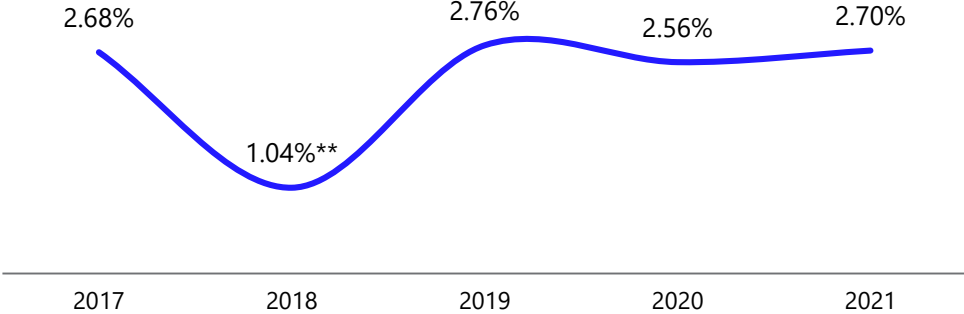
The World's Leading Islamic Bank | Outstanding foundation and strong returns

ROE (%)



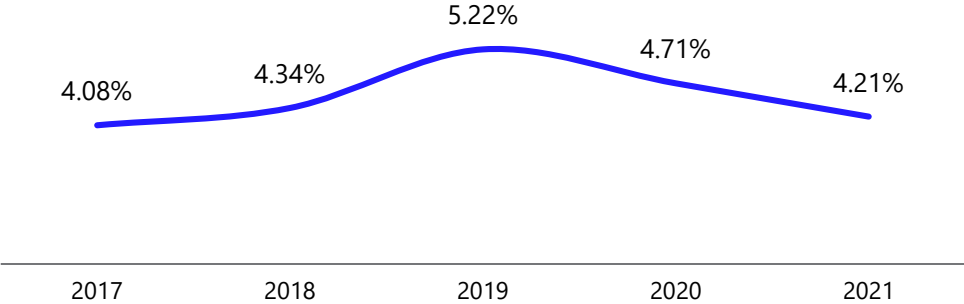
* As a result of Zakat Settlement – ROE before Zakat is 19.8%

ROA (%)

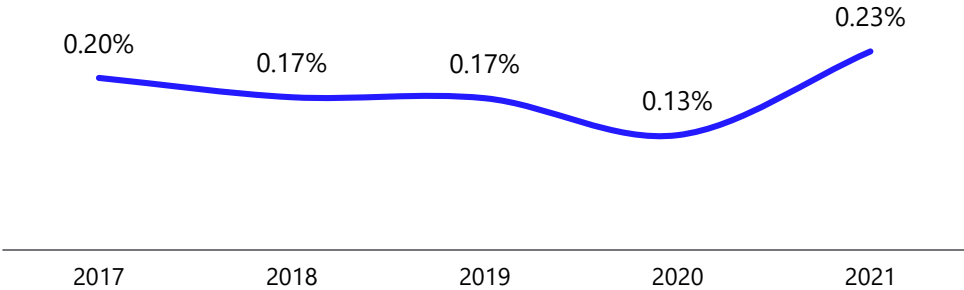


** As a result of Zakat Settlement – ROA before Zakat is 2.9%

Net Profit Margin (%)

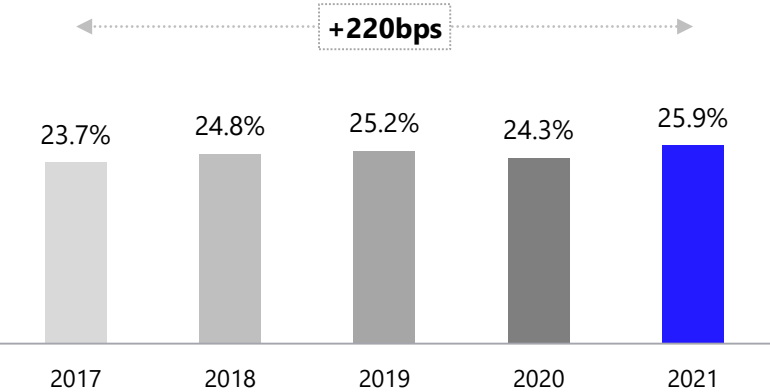


Cost of Funds (%)



What sets Al Rajhi Bank Apart | ARB has the largest retail banking business in the Middle East

Market Share - Demand Deposits

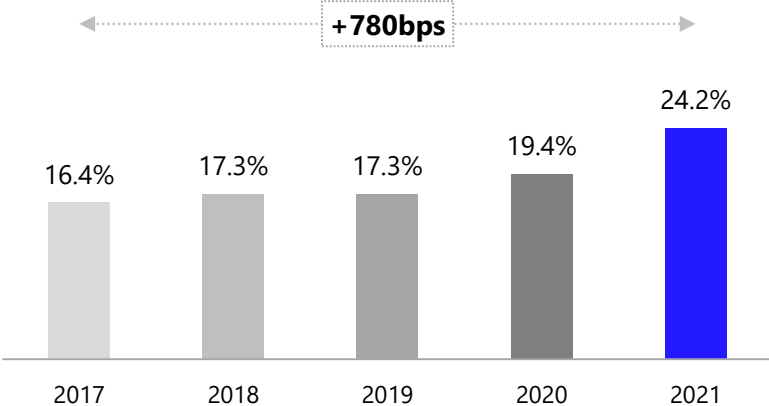


#2 in Saudi Arabia

12.2
Million
Active Customers

#1 in Saudi Arabia

Market Share - Deposits



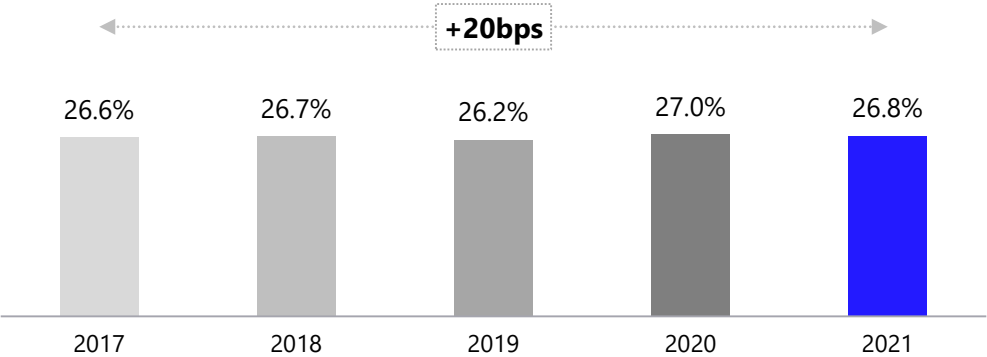
#2 in Saudi Arabia



Al Rajhi Bank's Leading Network | The Bank has a large distribution network in Saudi Arabia...

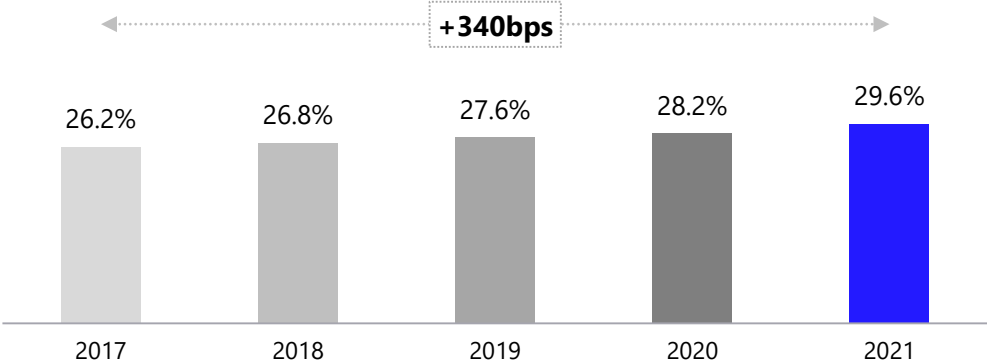
#1 in Branches

Market Share - Branches



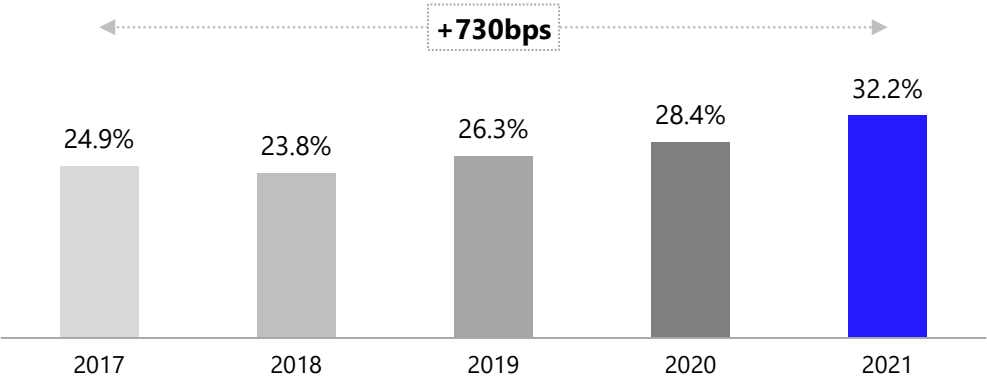
#1 in ATMs

Market Share - ATMs



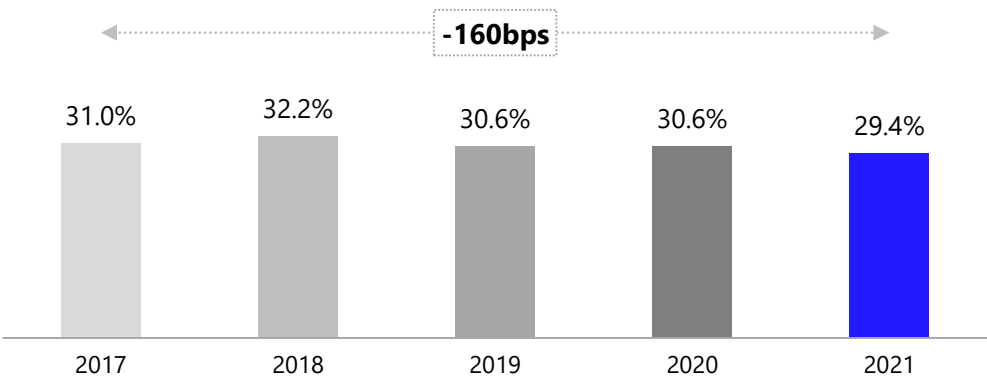
#1 in POS

Market Share - POS (Terminals)



#1 Remittance Centres

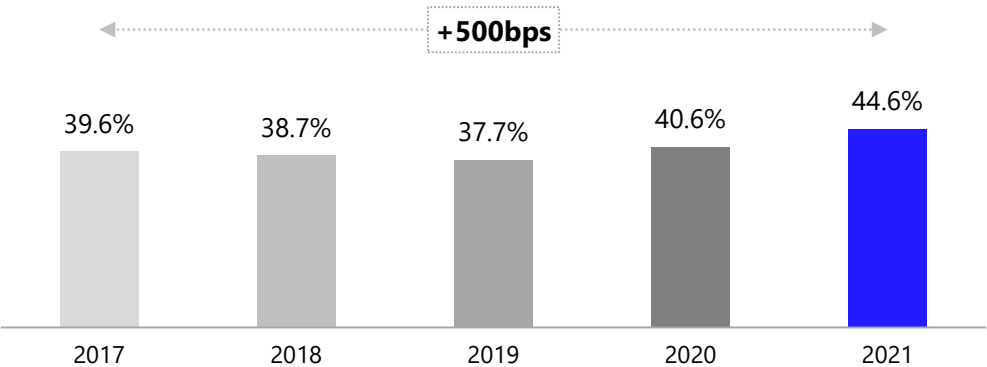
Market Share - Remittance Centers



Al Rajhi Bank has a unique franchise | We maintain a leading market share across key products

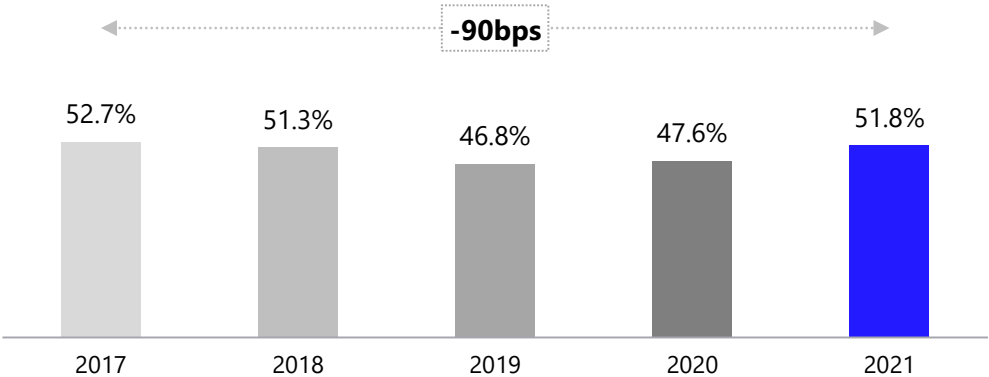
#1 in Personal Loans

Market Share - Personal Loans



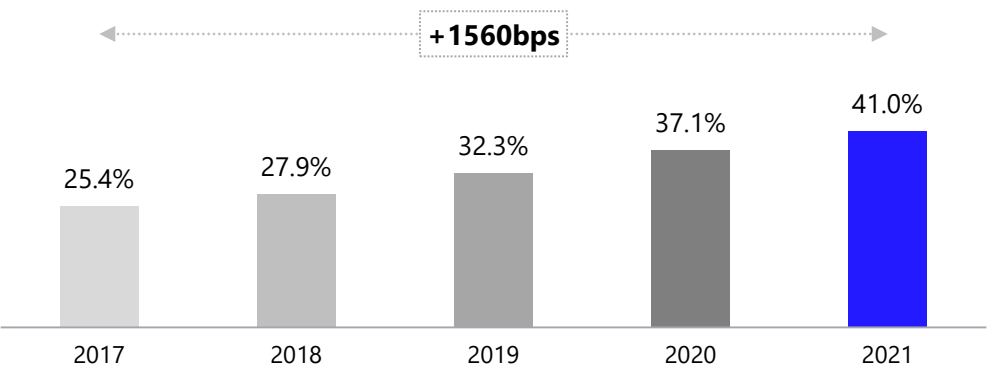
#1 in Auto Loans

Market Share - Auto Loans



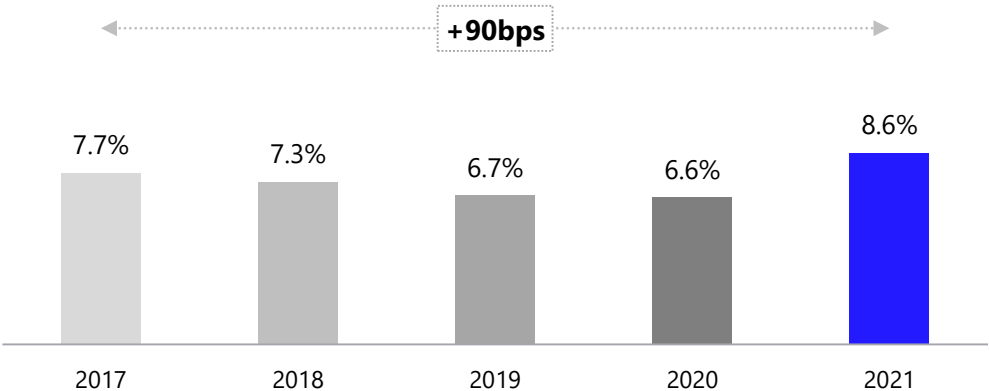
#1 in Mortgages

Market Share - Mortgages Loans



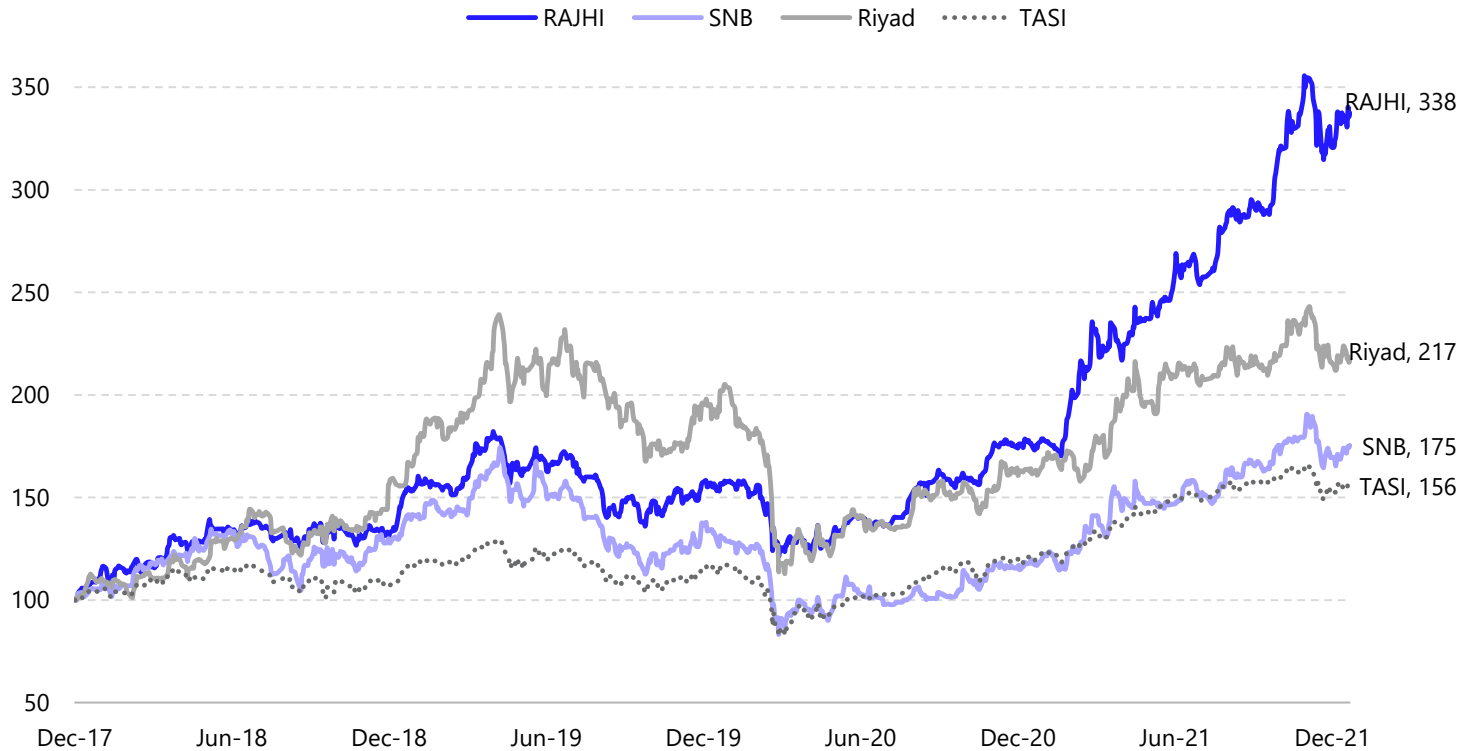
Improving Position in Corporate Loans

Market Share - Corporate Loans



Al Rajhi Bank Market Performance | ARB maintained its momentum and outperform its peer group

- Share Price Performance Top 3 KSA Banks (Daily; Rebased to 100)



31 Dec 2021

Key Metrics

Closing Price	SAR 141.8
Market Cap	SAR 354.5 bn
Market Cap / % Industry	34.7%
Market Cap / % Tadawul	3.6%
Shares outstanding	2.500 bn
90D Volatility	24.42
Price / Earnings	24.03 x
Price / Book	5.27 x
Dividend Yield (TTM)	1.69%

Sources: Bloomberg; Tadawul; RAJHI Financials

Ratings

Moody's	A1
S&P	BBB+
Fitch	A-

	Al Rajhi Bank	SNB	Riyad Bank	Kuwait Finance House	First Abu Dhabi Bank	Qatar National Bank	Emirates NBD
Rebased to 100	338	175	217	210	180	160	172
As of 31 Dec 2021	141.8 SAR	64.4 SAR	27.1 SAR	832 KWD	18.84 AED	20.19 QAR	13.55 AED



			91 kidney transplants through Shifaa platform	ISO/DIS 37301:2020 Compliance	
	Started using solar energy system in 5 branches to reduce utilities consumption	SAR 32mn Donation in 2021	9 batches of Graduate Development Program since 2015	ISO 22301:2019 Business Continuity Management	101 women-owned suppliers engaged
SAR 624bn Total Assets	Over USD1bn of financing renewable energy projects	SAR 1,699 mln Zakat paid	3,663 Employees volunteered in social programs	1,209 Sharia Board Resolutions	69% growth in female employees since 2015
SAR 14.7bn Net Profit after Zakat	ISO Green Certification for the head office building	SAR 3.1bn in salaries and benefits paid	18,300+ of volunteering hours Clocked	137 Policies & Frameworks	17% of female employees
0% Financing exposure in Tobacco, Alcohol & Gambling	90:10 Digital to Manual Ratio	SAR 15.8bn in financing for SMEs	89,800+ total training days	4 out of 11 Independent Board Directors	93% growth in female customers since 2015
Financial Sustainability	Environmental	Social		Governance	Gender Diversity



- Global Awards



Best Bank in Saudi Arabia
(3 consecutive years 2017, 2018, 2019)



Best Financial Institution in Saudi Arabia



Largest Bank in the world in terms of Sharia Assets



Best Bank in Saudi Arabia
(2 consecutive years 2017 & 2018)

- Regional Awards



- Best Bank in GCC
- Fastest Growing Bank in KSA
- Most Innovative Bank in KSA
- Best Retail Bank in KSA



- Strongest Islamic Retail Bank in the World
- Strongest Islamic Retail Bank in the GCC
- Strongest Islamic Retail Bank in the MEA



- GCC Best Employer Brand Award



- Most Improved IR Team – Blue-Chip (2018)
- Best Investor Relations in the Middle East (2019)
- Best Investor Relations in KSA (2019)
- Best CFO in the Middle East (2019)
- Best Investor Relations Professional (2019)
- Best CFO in the Middle East (2021)

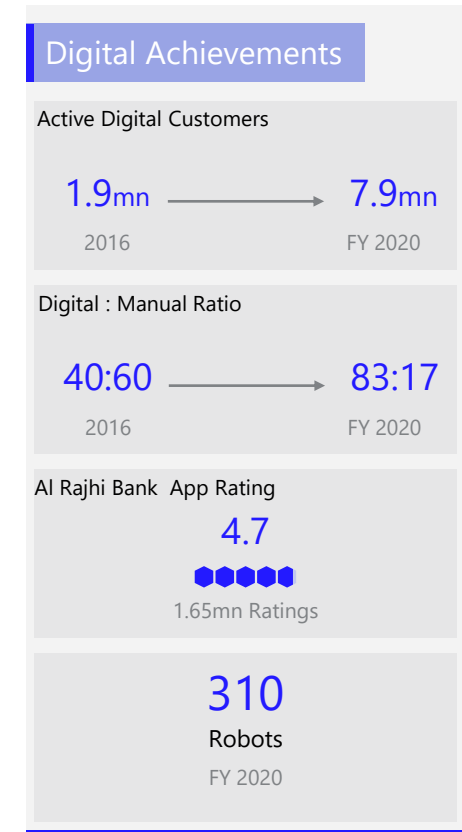
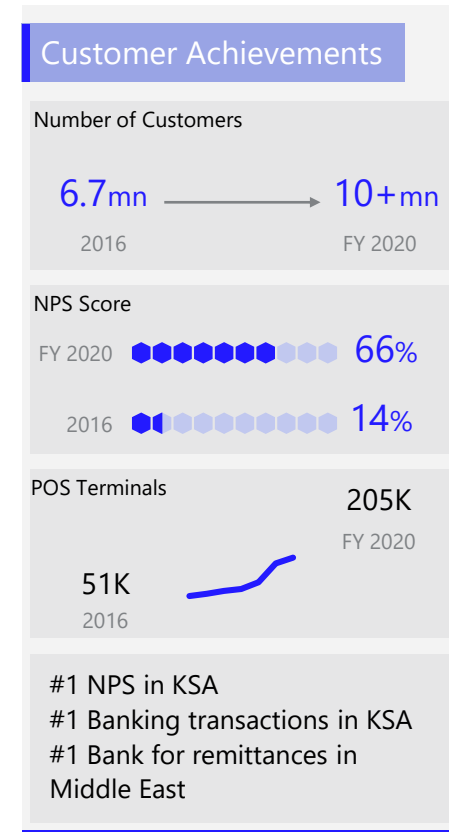
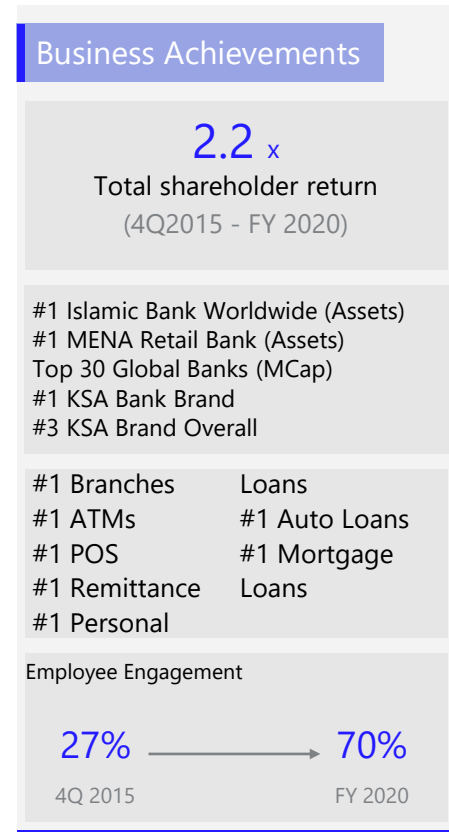
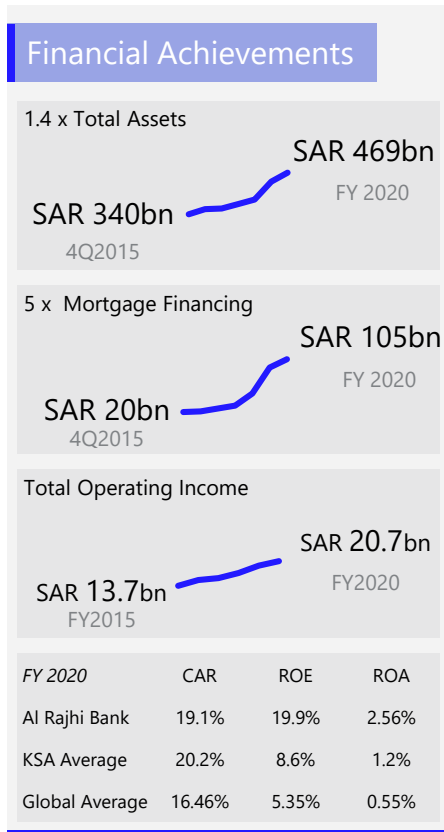
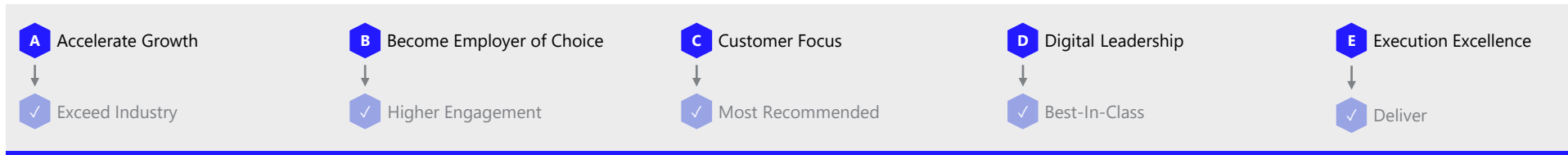


- Best Investor Relations Program (2020) – Saudi Capital Markets Awards (2020)

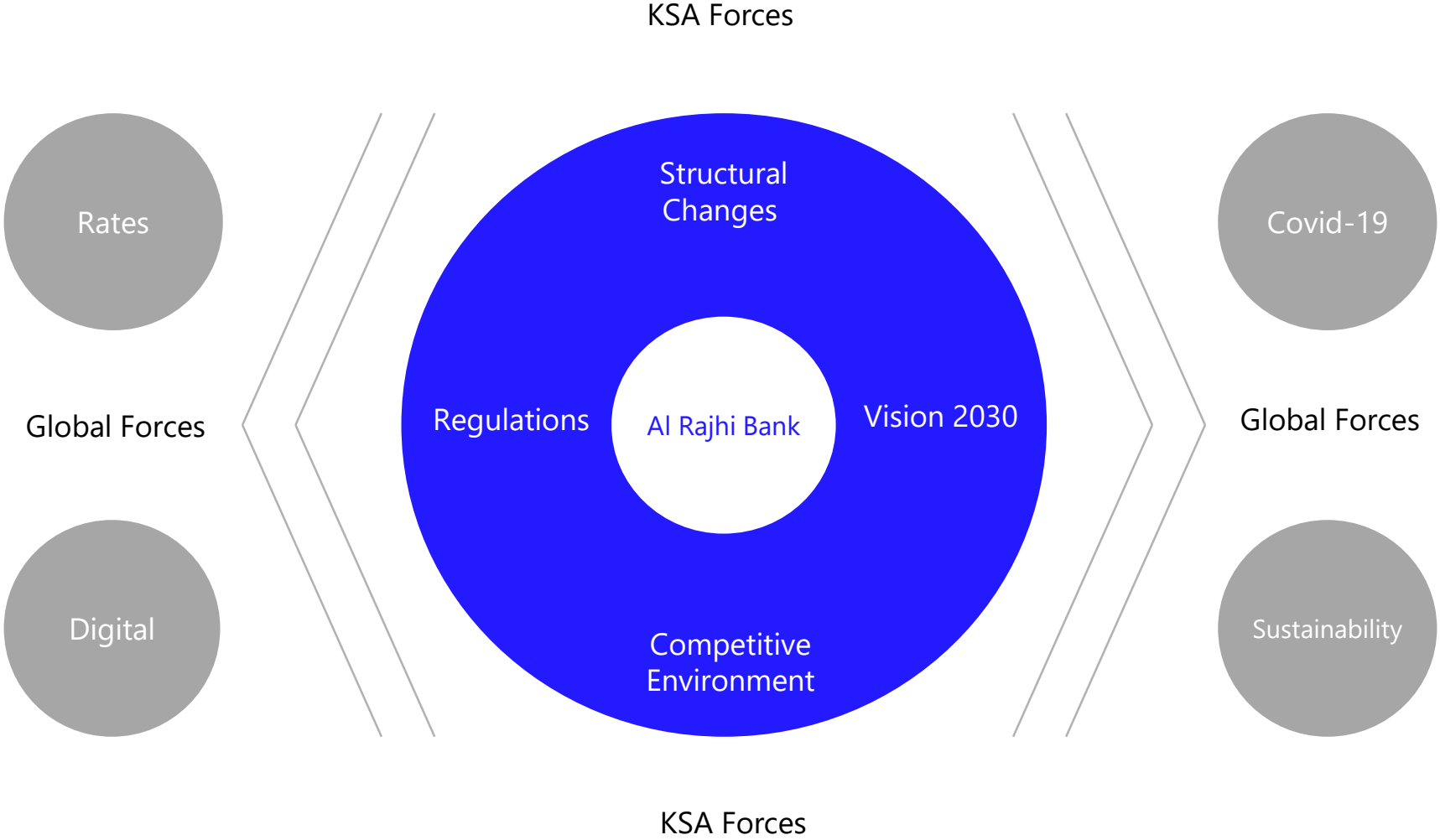


Since inception of ABCDE Strategy,
the world has changed

ABCDE Strategy Initiatives & Outcomes | Al Rajhi Bank 2016 – 2020 Strategy achieved a lot and set a strong foundation

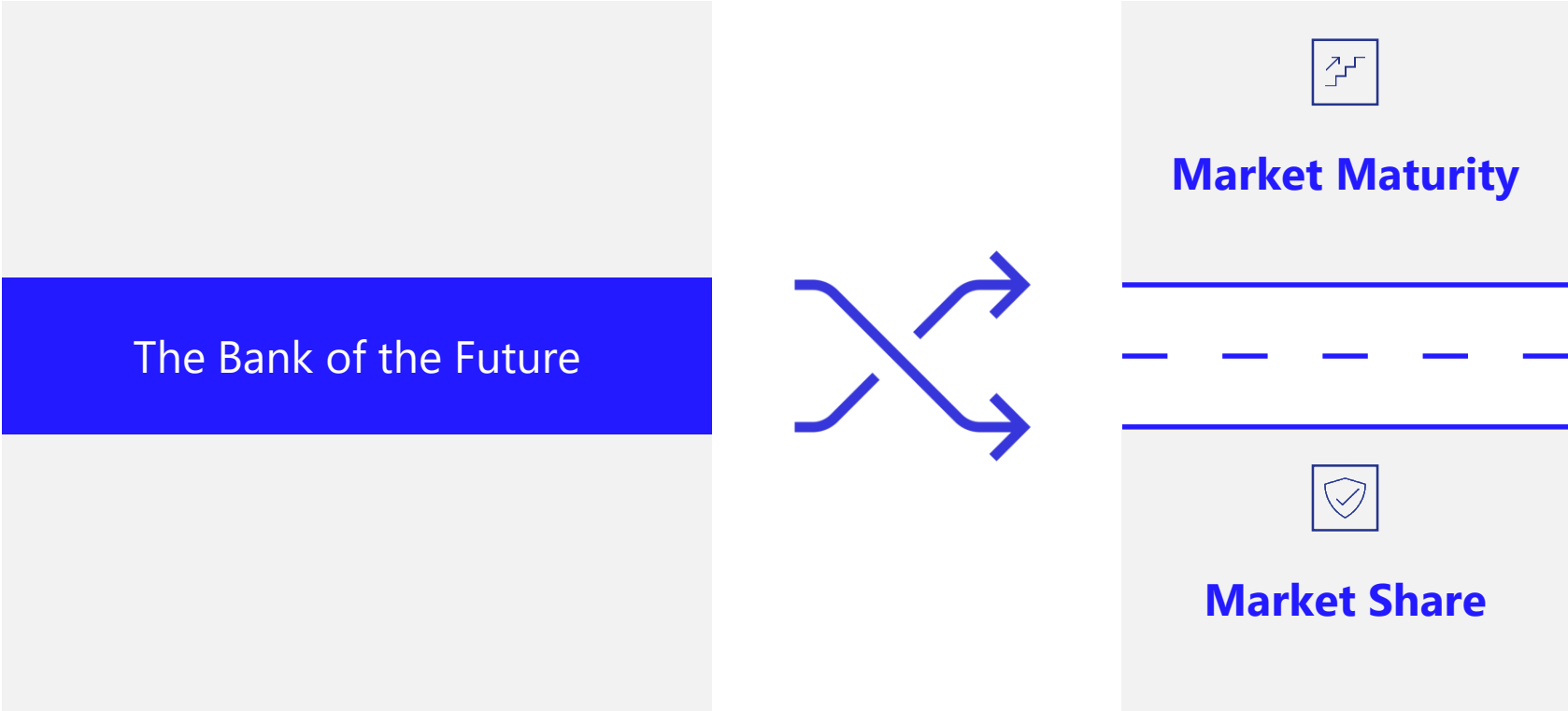


Global and KSA Market Forces | A force field of risks and opportunities



Where are **future opportunities**
for growth?

Where are the growth opportunities? | The Bank of the Future has two main avenues for growth in KSA



The Bank of the Future has two avenues for growth | A maturing market in KSA and market share growth



Market Maturity



Mega Projects, Privatization, Capital Markets



Underpenetrated KSA Financial Services



Mobile / Digital



Home-ownership



Income, Wealth, Lifestyle, Demographics

**A growing
addressable
market**



Market Share



Leverage Retail to areas previously not focused on



Corporate, Treasury, Al Rajhi Capital, Payments



Ecosystems (build on reach of 1/4 KSA population)



PB, WM, NST, Private Sector, Bancassurance

**Defend & Grow
Market Share**



We are building the
“Bank of the Future”

Bank

Build on our core

Grow Retail including Private Sector

Expand Corporate

Bank of Choice for SMEs

Grow Demand Deposits

Improve Revenue Mix

OF

Outperform our competition

Customer Experience

Preferred Employer

Market Share

Preferred Loyalty Program

Leader in Financial Conduct

The

Transform technology

Digital Core Banking Platform

Data Leader for Customer Insights

Modernize our technology

Leverage our Infrastructure

Adopt Agile Delivery

Future

Focus on new client needs

Become Leading Finance Company

Develop Best Payments Solution

Grow Private Bank

Expand customer reach

Deepen Relationships via X-Sell



Bank

Build on our core

- Grow Retail including Private Sector**
 Retail financing growth in 2021
+46%
- Expand Corporate**
 Corporate Financing growth in 2021
+33%
- Bank of Choice for SMEs**
 SME Financing growth in 2021
+61%
- Grow Demand Deposits**
 Demand Deposits growth in 2021
+13%
- Improve Revenue Mix**
 Non-yield Income to Operating Income
21%

OF

Outperform our competition

- Customer Experience**
 Customer NPS
72%
- Preferred Employer**
 Employee Engagement Index
71%
- Market Share**
 Market share of KSA banking assets
19%*
- Preferred Loyalty Program**
 Loyalty program customers enrolled
3.5mn
- Leader in Financial Conduct**
 ESG Rating
BBB

The

Transform technology

- Digital Core Banking Platform**
 Digital / Manual ratio
90/10
- Data Leader for Customer Insights**
 Active Digital Customer penetration
9.7mm
- Modernize our technology**
 Number of Robots
360
- Leverage our Infrastructure**
 Alrajhi Banking App Rating
4.7
- Adopt Agile Delivery**
 Transactions per month average in 4Q
544mn

Future

Focus on new client needs

- Become Leading Finance Company**
 Emkan financing total (SAR)
6.8bn
- Develop Best Payments Solution**
 POS Market Share
32%
- Grow Private Bank**
 New Private Banking products
13
- Expand our customer reach**
 Number of Active customers
12.2mn
- Deepen Relationships via X-Sell**
 360-degree system to serve clients
100%



On track to build the “Bank of the Future” | Ejada acquisition will help to accelerate our strategic initiatives

Bank Build on our core	OF Outperform our competition	The Transform technology	Future Focus on new client needs
Grow Retail including Private Sector	Customer Experience	Digital Core Banking Platform	Become Leading Finance Company
Expand Corporate	Preferred Employer	Data Leader for Customer Insights	Develop Best Payments Solution
Bank of Choice for SMEs	Market Share	Modernize our technology	Grow Private Bank
Grow Demand Deposits	Preferred Loyalty Program	Leverage our Infrastructure	Expand customer reach
Improve Revenue Mix	Leader in Financial Conduct	Adopt Agile Delivery	Deepen Relationships via X-Sell

The banking model is evolving:

- Technology in banks has evolved from being a function to a fundamental part of the organization
- Continuous deployment and upgrade to digital capabilities is required to support future growth in highly competitive market
- Banks are becoming technology companies around which an ecosystem is established



- Ejada is a leading IT services provider in Saudi Arabia and the MENA region
- Ejada will help the group to continue delivering a superior customer experience, driving scale and efficiency gains and improving agility and time to market
- Ejada will be an integral part of our strategy to create a financial ecosystem that provides innovative and smart financial solutions to address changing customer needs

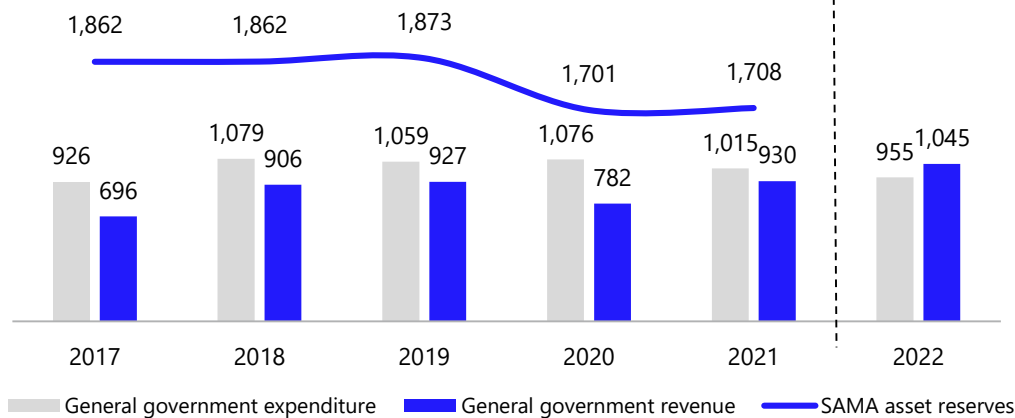


KSA's Macro-Economic Environment

Highlights

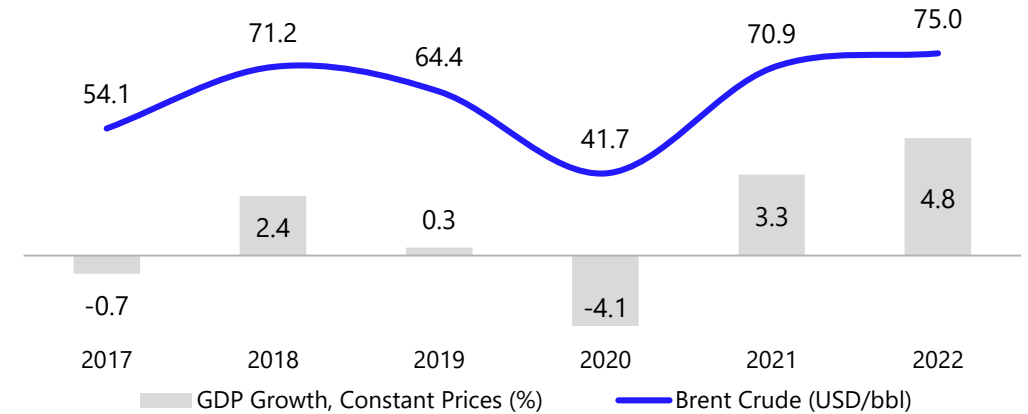
- GDP grew by 3.3% in 2021 driven by recovery in economic activities and supported by oil prices. IMF forecasts Saudi Arabia's economy to expand by 4.8 percent in 2022
- MoF forecasted a budget surplus of 2.5% of GDP in 2022, the first since oil prices crashed in 2014, driven by oil prices recovery and rising crude production, as well as improved outlook for economic activities
- Average inflation estimated to be 3.3% in 2021 and expected to normalize in 2022 to 1.3% as the impact of VAT increase fades

Expenditure/Revenue and Asset Reserves (SARbn)



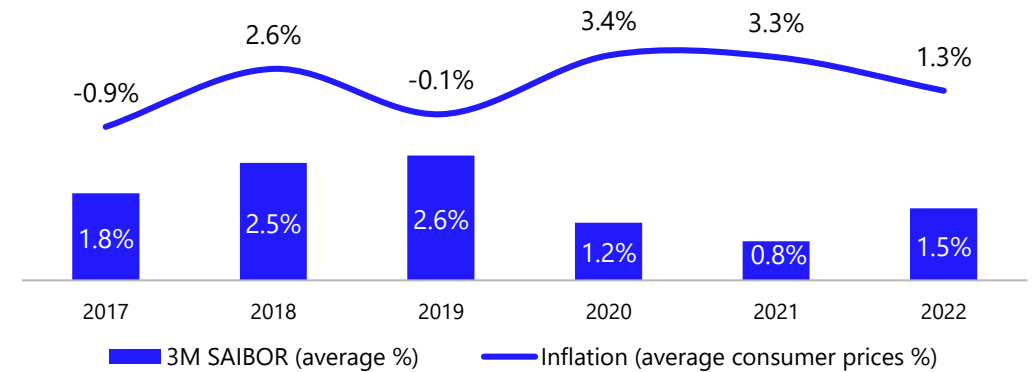
Source: MoF, SAMA

GDP Growth/Brent Oil Price



Source: IMF, U.S. Energy Information

3M SAIBOR / Inflation



Source: SAMA, IMF, MoF

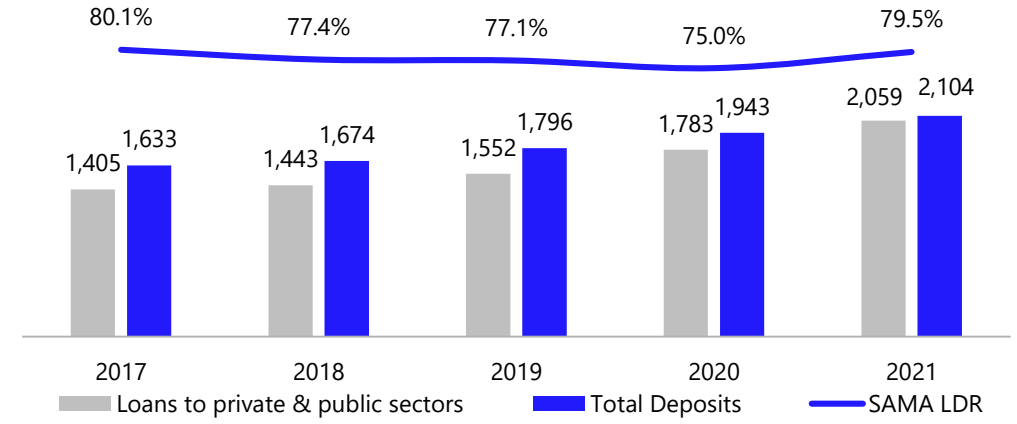


Banking Sector Highlights | Growth in mortgage lending continues to drive credit growth

Recent Developments

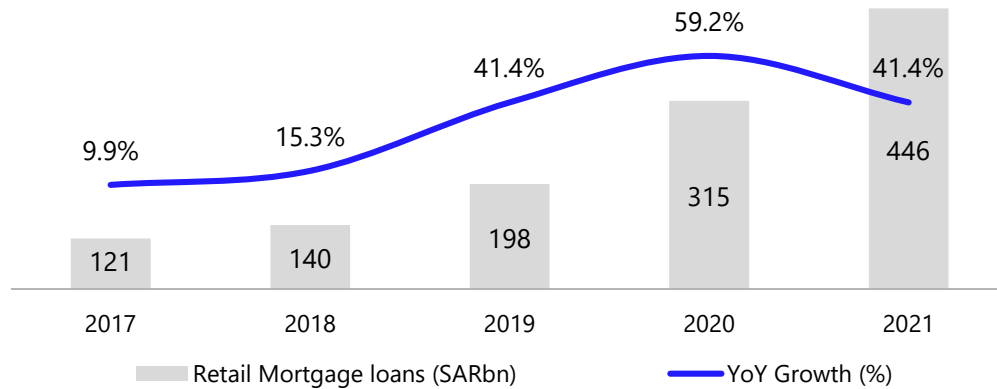
- Strong loan growth was recorded in 2021 supported by mortgages with healthy LDR well below the regulatory minimum
- Consumer spending recovered with continuous migration to cashless payment methods
- Deferral Payment Program extended for additional three months till March 31, 2022 for MSME that are still affected by Covid-19

SAMA LDR (%) & Bank Loans and Deposits (SARbn)



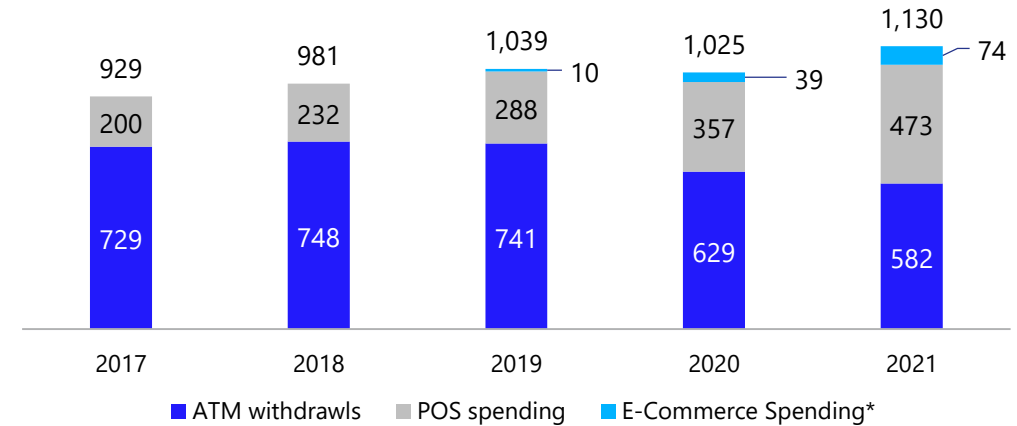
Source: SAMA

Retail Mortgage (SARbn)



Source: SAMA

POS/ATM & E-Commerce (SARbn)



Source: SAMA

* E-Commerce started in 2019



FY 2021 Financial Highlights

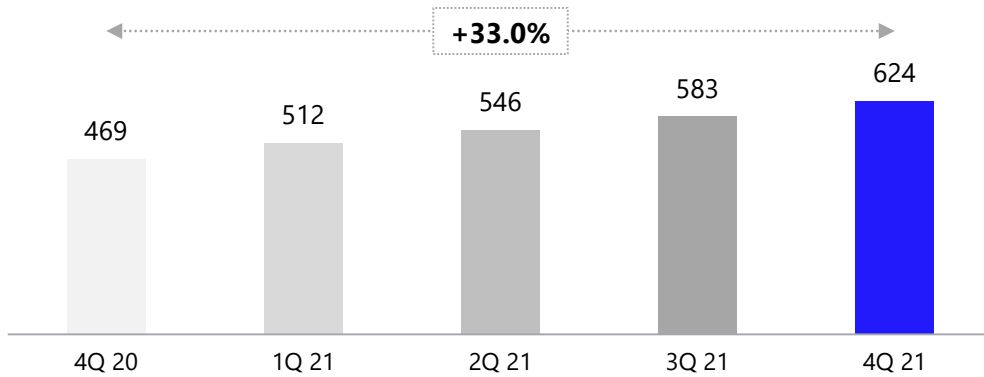
ARB delivered excellent results in 2021 | Results are in line with or ahead of expectations

Strong 33% YoY Balance Sheet Growth	43.4% Growth in financing driven by mortgages	35.5% Growth in liabilities	Healthy LDR
	Net Financing 315.7bn $\xrightarrow{+43.4\%}$ 452.8bn FY 20 FY 21	Total Liabilities 410.7bn $\xrightarrow{+35.5\%}$ 556.4bn FY 20 FY 21	Loan to Deposit Ratio 79% $\xrightarrow{\quad}$ 82% FY 20 FY 21
Solid 39% net income growth YoY	20.6% Net yield income growth, impacted by slightly lower NPM	39.8% Non yield income growth	24.1% Operating income growth
	Net Yield income 16,913mn $\xrightarrow{+20.6\%}$ 20,392mn FY 20 FY 21	Non Yield Income 3,808mn $\xrightarrow{+39.8\%}$ 5,324mn FY 20 FY 21	Operating Income 20,721mn $\xrightarrow{+24.1\%}$ 25,716mn FY 20 FY 21
Stable credit quality	15 bps COR reduction	11 bps improvement in NPL ratio from strong loan growth	NPL coverage remained strong and stable
	Cost of risk 0.75% $\xrightarrow{\quad}$ 0.60% FY 20 FY 21	NPL 0.76% $\xrightarrow{\quad}$ 0.65% FY 20 FY 21	NPL Coverage 306% $\xrightarrow{\quad}$ 306% FY 20 FY 21
Key Ratios	5.6 ppt better operating efficiency	Capital position above regulatory minima	Lower NPM
	Cost to income ratio 32.5% $\xrightarrow{\quad}$ 26.9% FY 20 FY 21	Total Capital Adequacy Ratio 19.1% $\xrightarrow{\quad}$ 17.6% FY 20 FY 21	NPM 4.71% $\xrightarrow{\quad}$ 4.21% FY 20 FY 21



Balance Sheet Trends (1) | Strong 33% YoY balance sheet growth driven by Financing and Investments

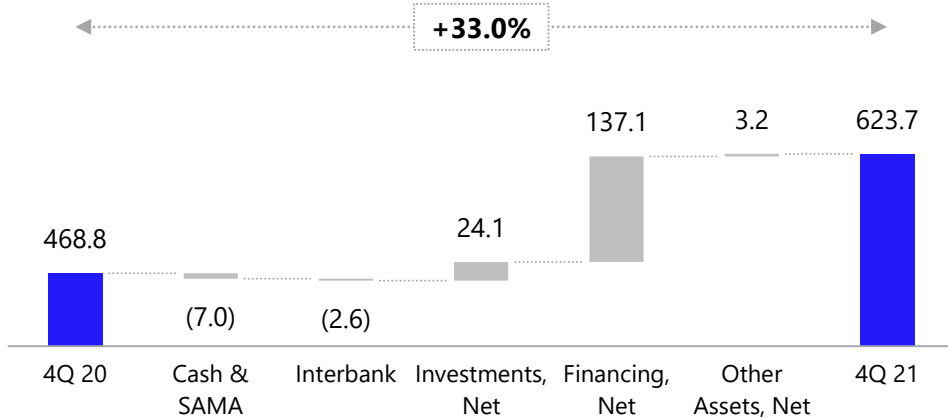
Total Assets (SARbn)



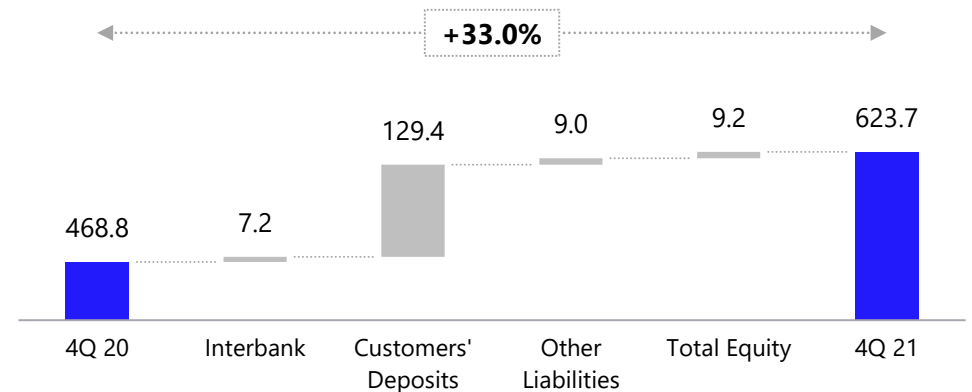
SAR (mn)

	4Q 21	3Q 21	QoQ	4Q 2020	YoY
Cash & balances with SAMA	40,363	34,420	+17%	47,363	-15%
Due from banks & other FI	26,065	27,518	-5%	28,655	-9%
Investments, net	84,433	82,048	+3%	60,285	+40%
Financing, net	452,831	420,954	+8%	315,712	+43%
Other assets, net	19,979	17,745	+13%	16,810	+19%
Total assets	623,672	582,684	+7%	468,825	+33%
Due to banks & other FI	17,952	14,733	+22%	10,764	+67%
Customers' deposits	512,072	478,331	+7%	382,631	+34%
Other liabilities	26,339	25,984	+1%	17,311	+52%
Total liabilities	556,363	519,048	+7%	410,706	+35%
Total shareholders' equity	67,309	63,637	+6%	58,119	+16%

Movement in Assets (SARbn)

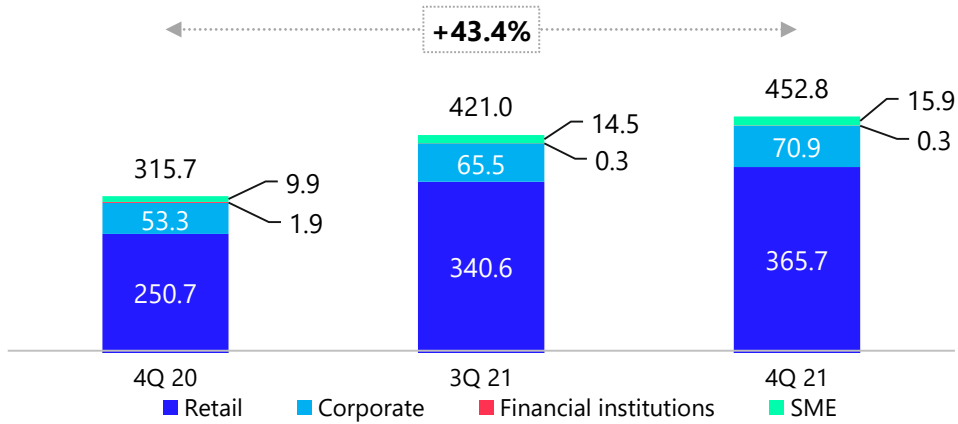


Movement in Funding (SARbn)

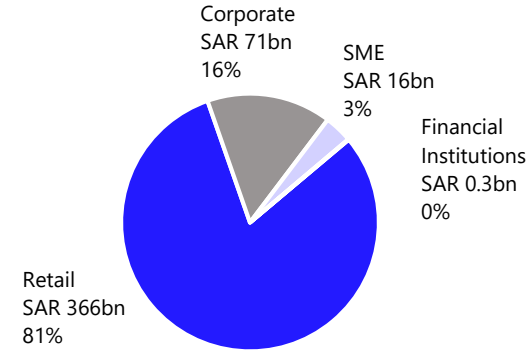


Balance Sheet Trends (2) | Financing growth driven by all lines of business

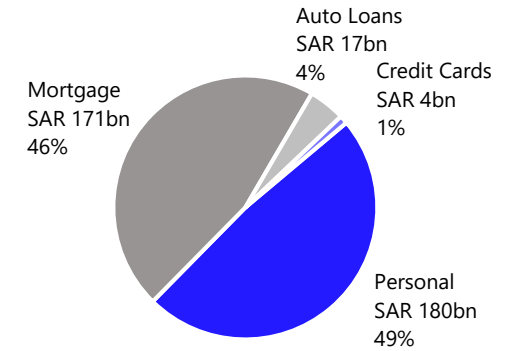
Financing, Net (SARbn)



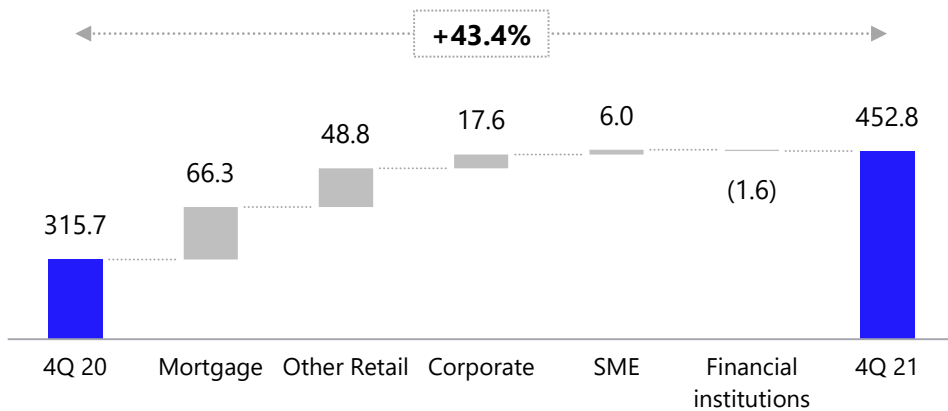
Financing, Net Mix By Segment (SARbn)



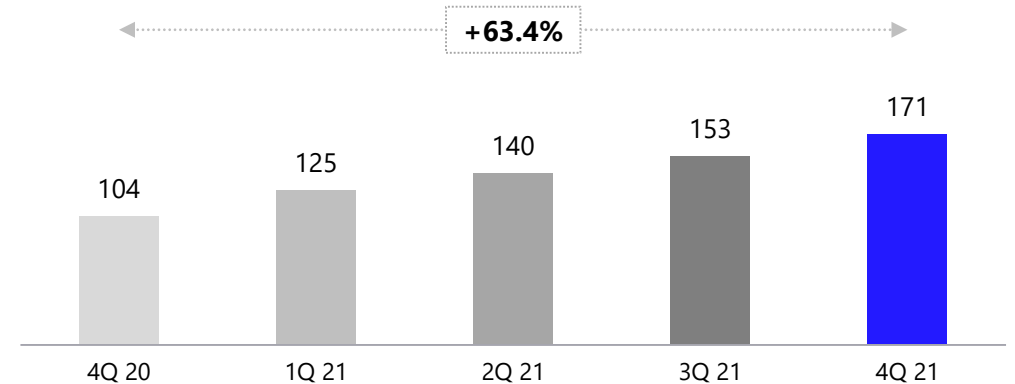
Retail Financing Mix By Segment (SARbn)



Movement in Financing (SARbn)

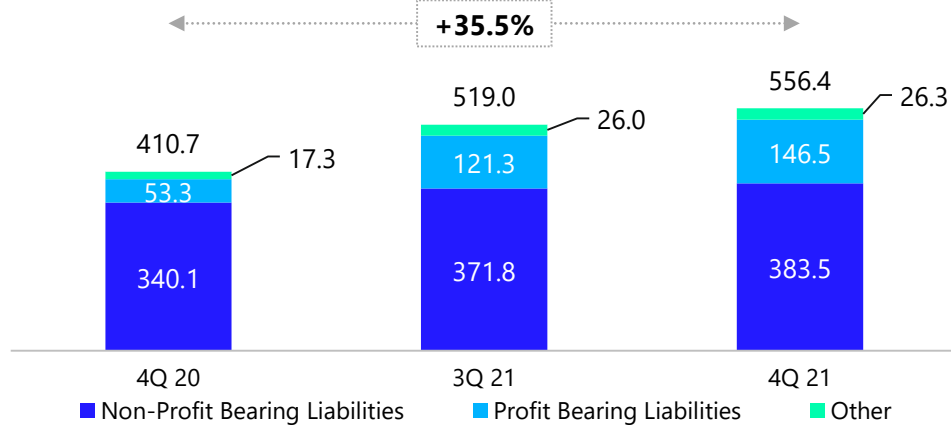


Mortgage Financing (SARbn)

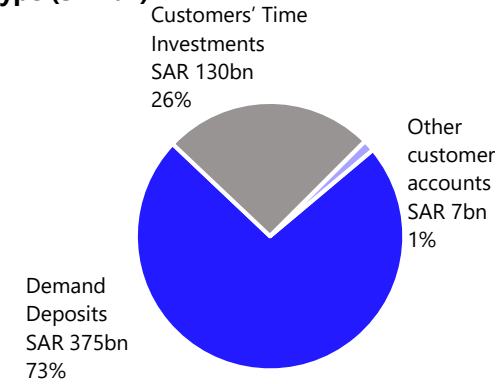


Balance Sheet Trends (3) | Balance sheet growth funded by NPB deposits

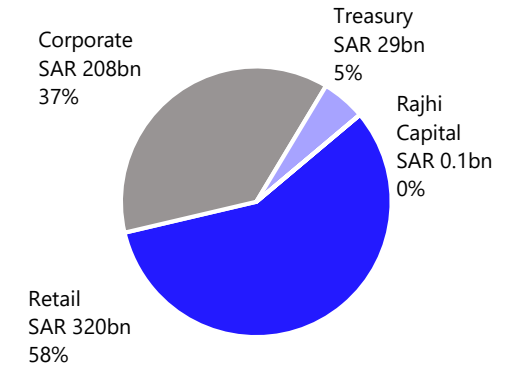
Total Liabilities (SARbn)



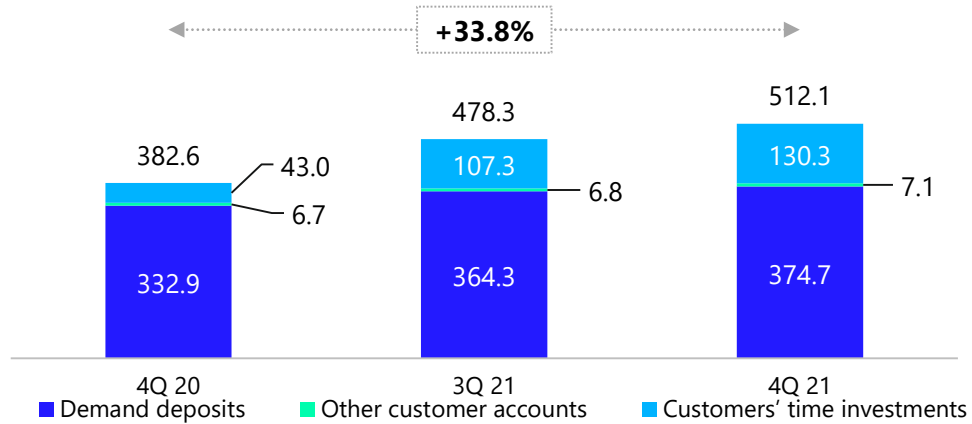
Total Customers' Deposits Mix By Type (SARbn)



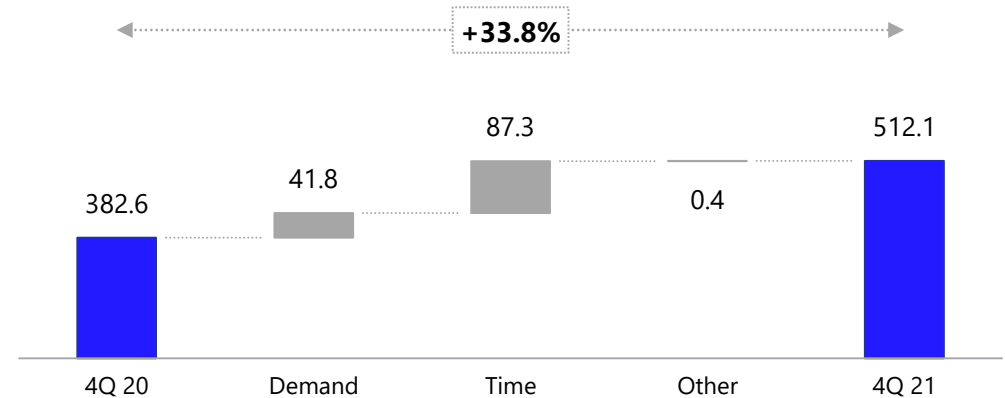
Total Liabilities Mix By Segment (SARbn)



Total Customers' Deposits (SARbn)

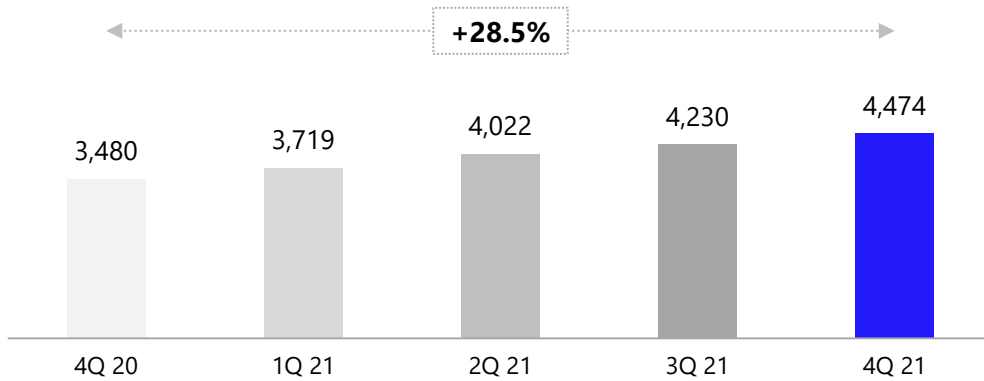


Movement in Total Customers' Deposits (SARbn)

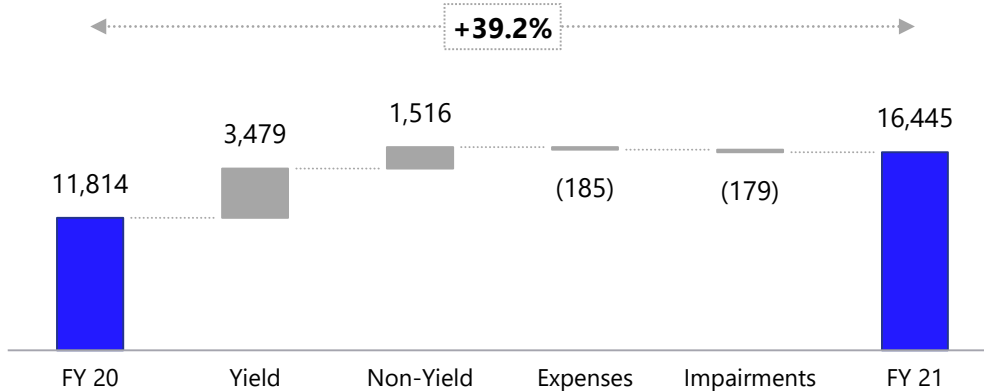


Net Income Trends | Solid net profit growth of 39% YoY

Net Income For The Period Before Zakat (SARmn)



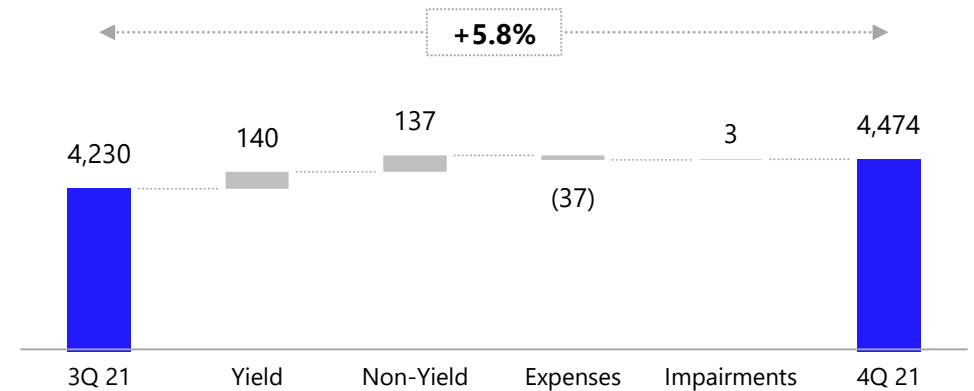
Net Income Before Zakat Growth Drivers By Type (SARmn)



SAR (mn)

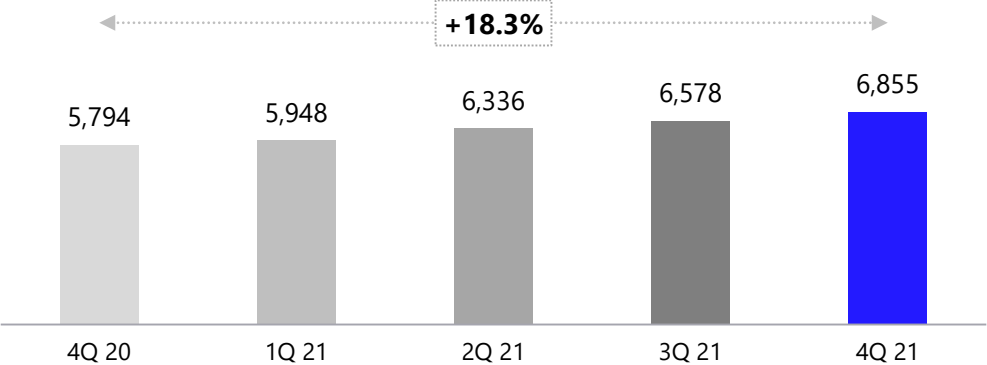
	FY 21	FY 20	YoY	4Q 21	4Q 20	YoY
Net financing & investment income	20,392	16,913	+21%	5,355	4,638	+15%
Fee from banking services, net	3,933	2,660	+48%	1,114	864	+29%
Exchange Income, net	788	784	+1%	218	210	+4%
Other operating income, net	603	365	+65%	168	82	+104%
Fees and other income	5,324	3,808	+40%	1,500	1,155	+30%
Total operating income	25,716	20,721	+24%	6,855	5,794	+18%
Operating expenses	-6,927	-6,742	+3%	-1,791	-1,763	+2%
Pre-provision profit	18,790	13,979	+34%	5,064	4,030	+26%
Total impairment charge	-2,345	-2,166	+8%	-590	-550	+7%
Net income for the period before Zakat	16,445	11,814	+39%	4,474	3,480	+29%
Zakat	-1,699	-1,218	+39%	-461	-359	+29%
Net income for the period after Zakat	14,746	10,596	+39%	4,012	3,121	+29%

Net Income Before Zakat Growth Drivers By Type (SARmn)

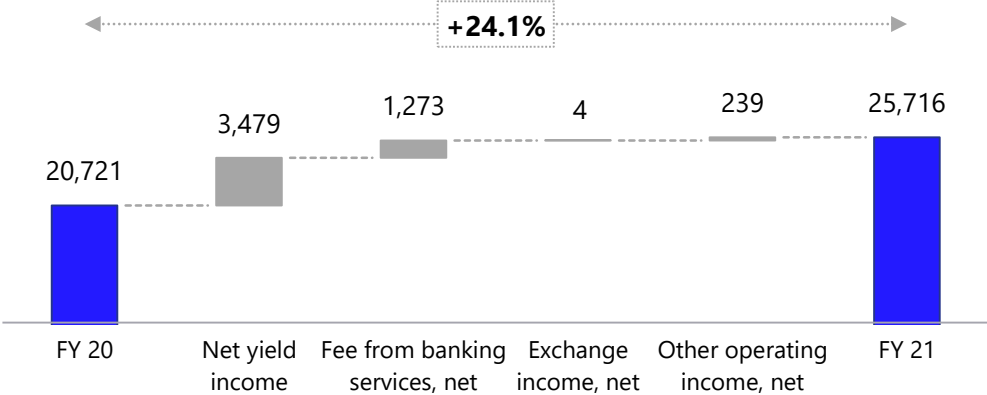


Operating Income Trends | Strong income growth reflecting successful strategy execution

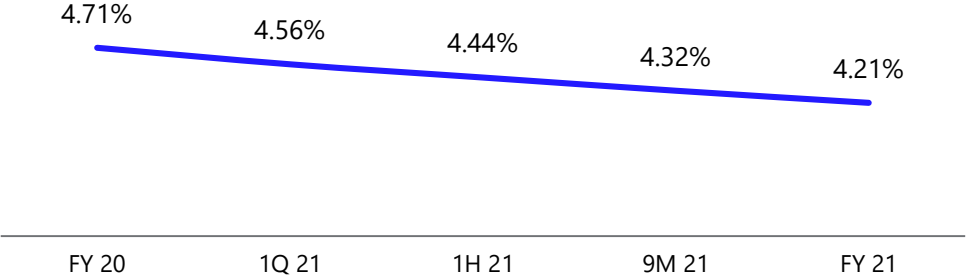
Total Operating Income (SARmn)



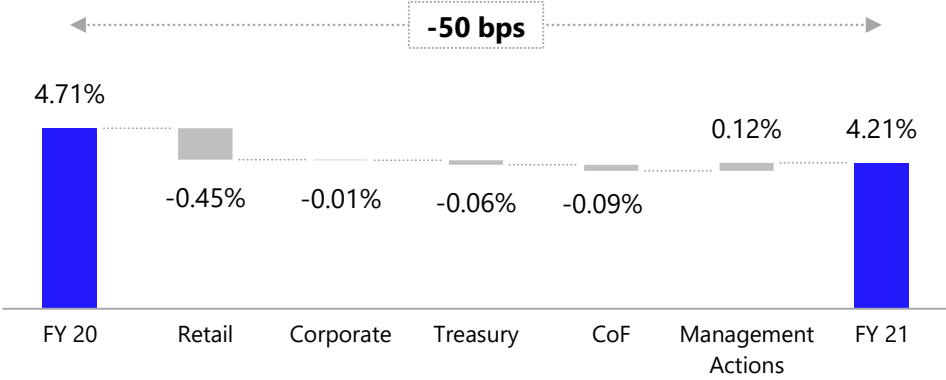
Total Operating Income Growth Drivers By Type (SARmn)



Net Profit Margin (%)

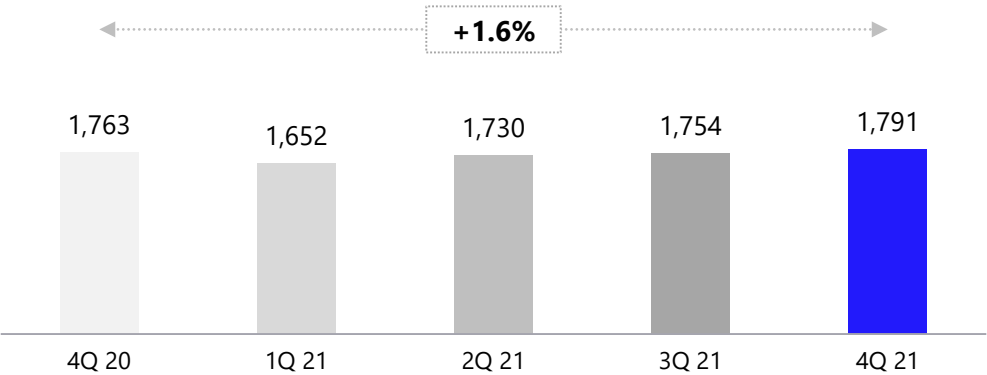


NPM Drivers (%)

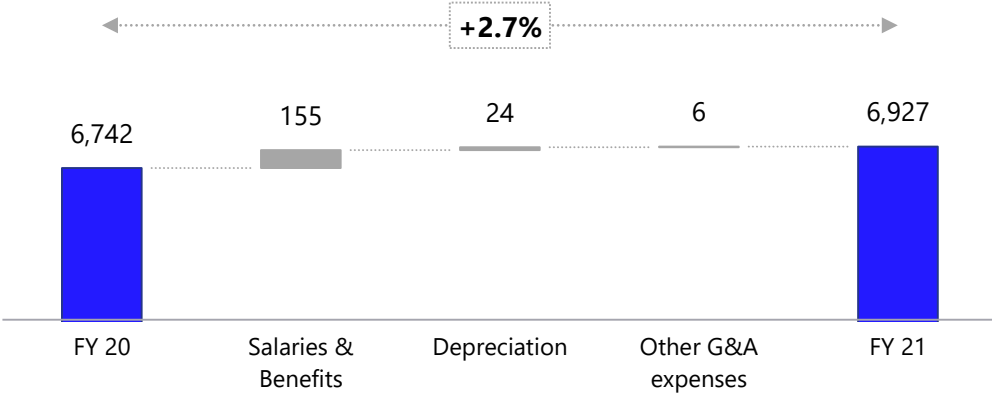


Expenses Trends | Cost efficiencies resulted in higher positive jaws

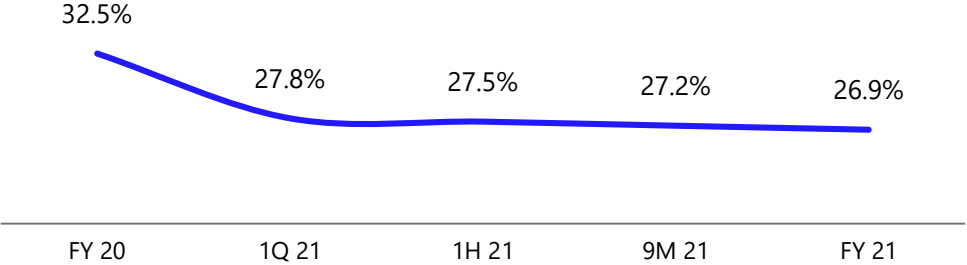
Operating Expenses (SARmn)



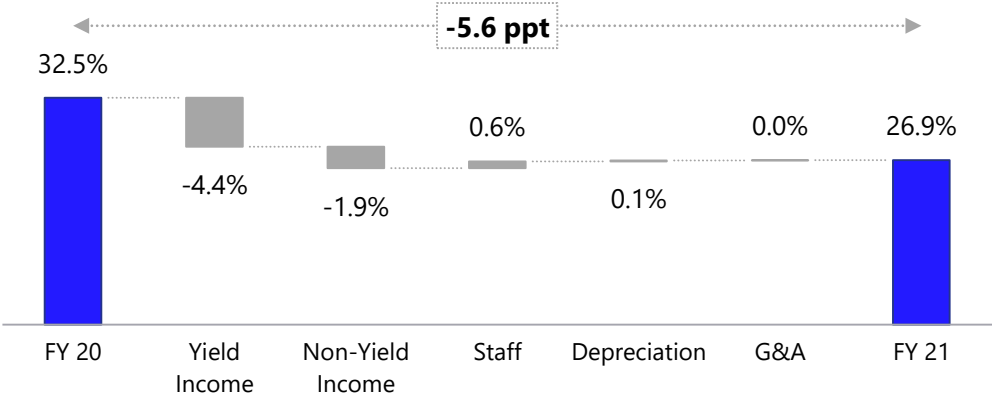
Operating Expenses Growth Drivers By Type (SARmn)



Cost To Income Ratio (%)

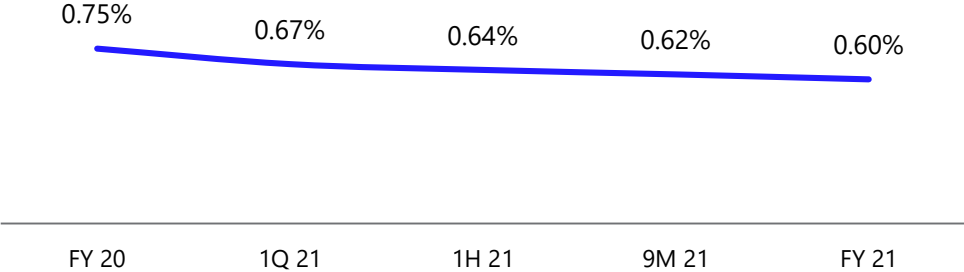


Cost to Income Ratio Drivers (%)

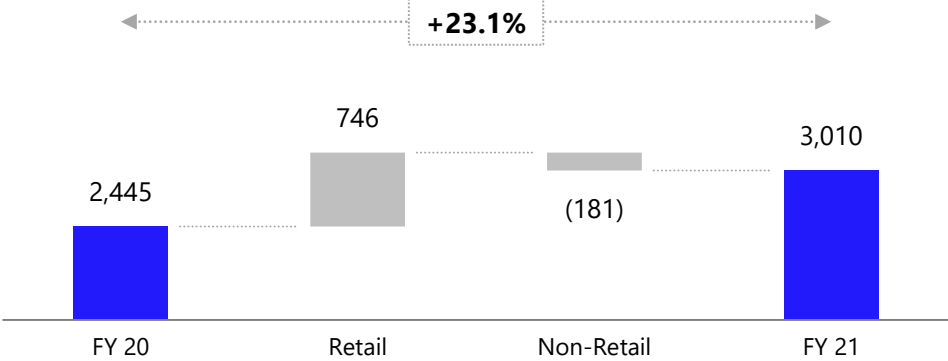


Asset Quality Trends (1) | Asset quality remains healthy and NPL coverage remains strong and stable

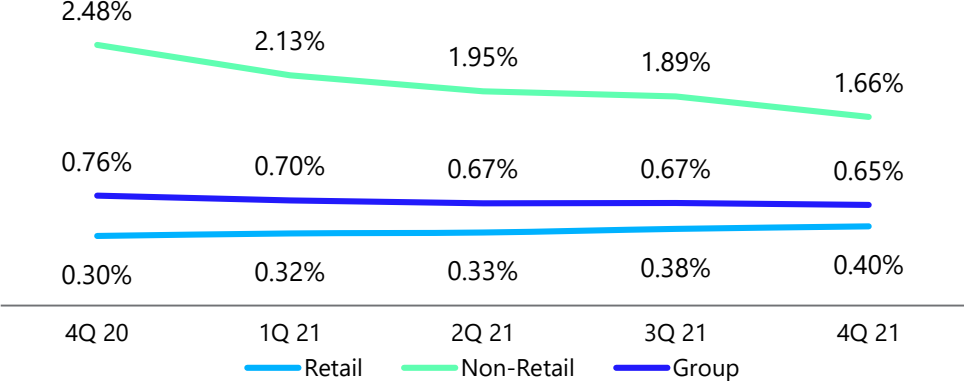
Cost of Risk (%)



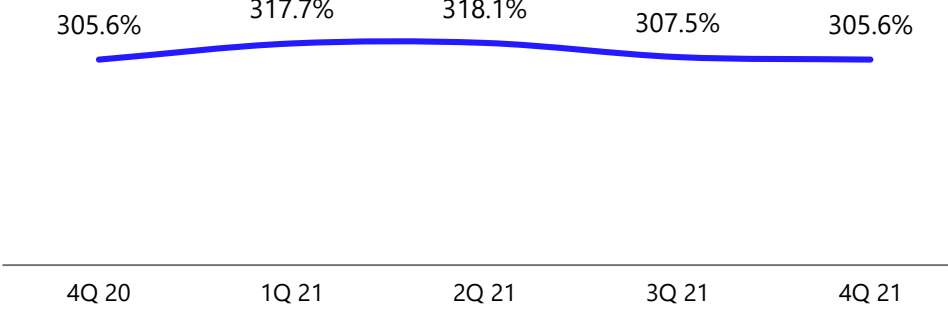
Movement in NPL (SARmn)



NPL Ratio (%)

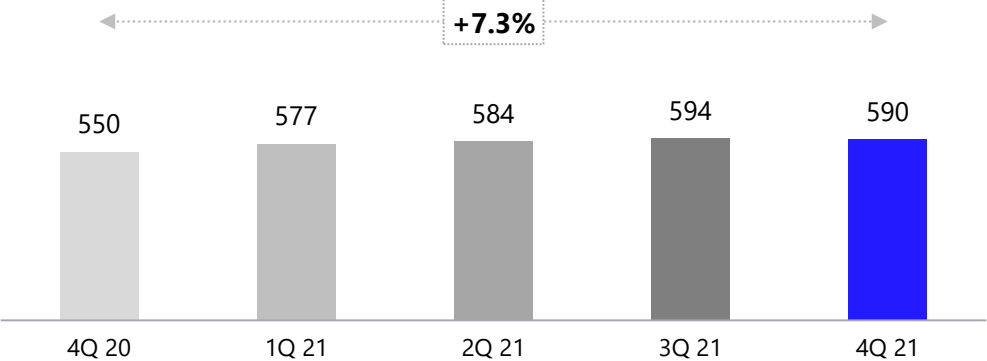


NPL coverage ratio (%)

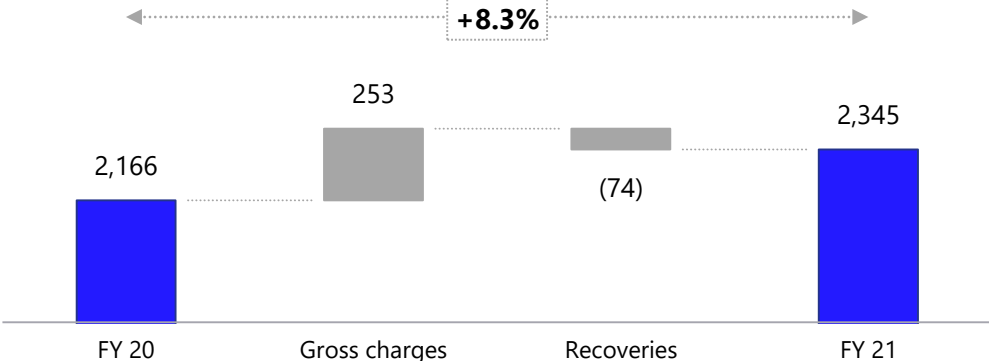


Asset Quality Trends (2) | Healthy stage coverage reflecting prudent risk management

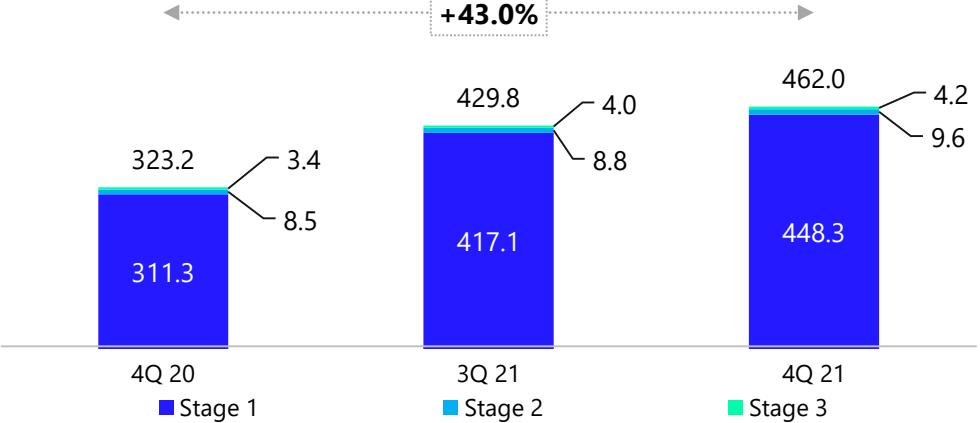
Net Impairment Charges (SARmn)



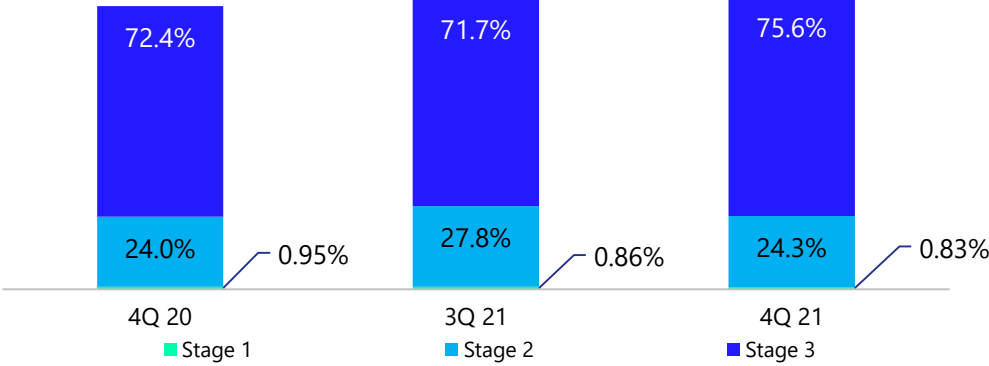
Movement in Net Impairment (SARmn)



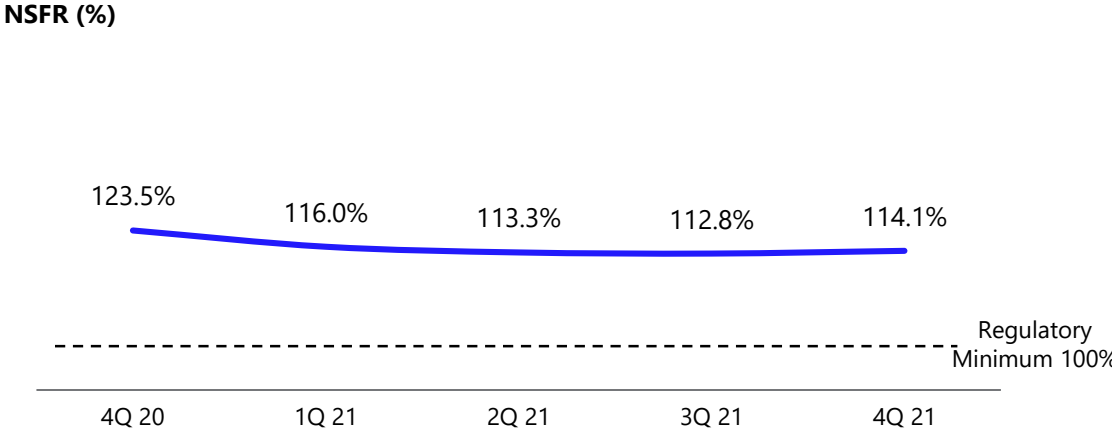
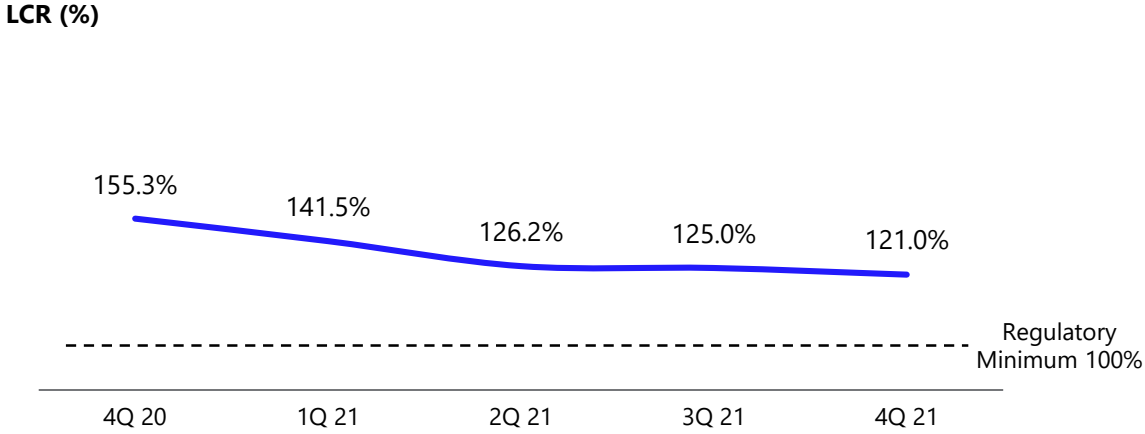
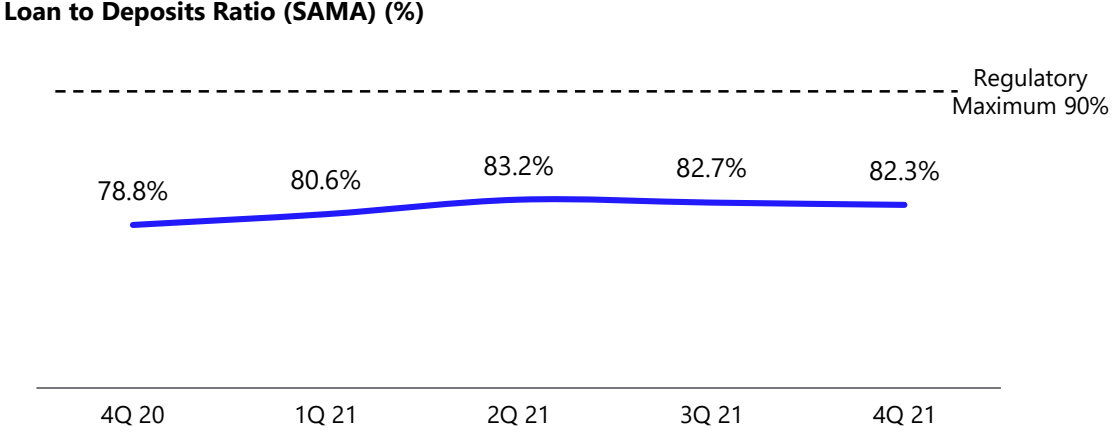
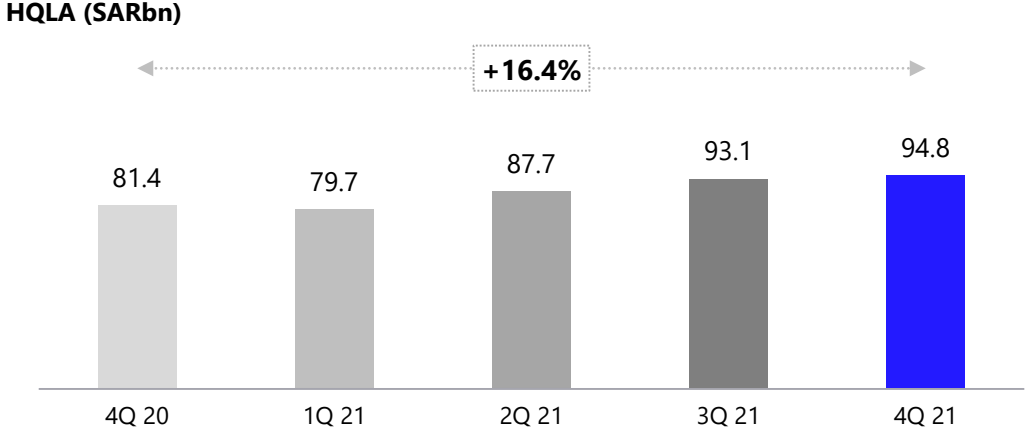
Gross Loans by Stage (SARbn)



ECL Coverage (%)

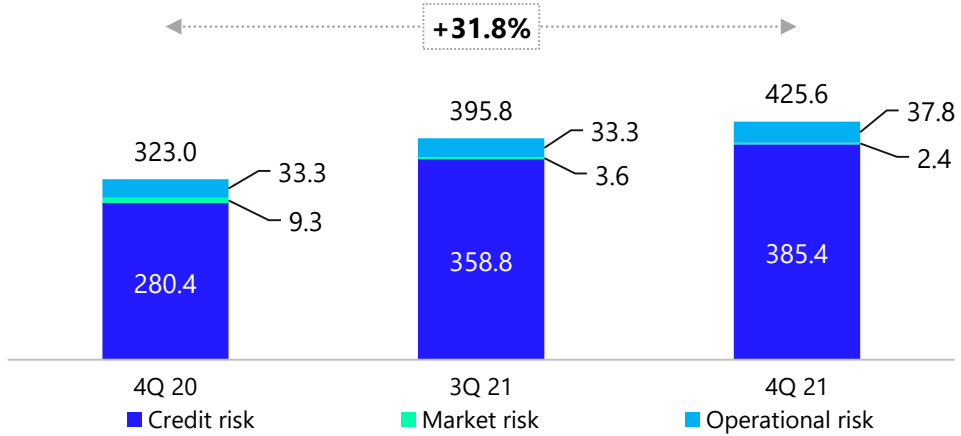


Liquidity Trends | Liquidity remains comfortably within regulatory requirements

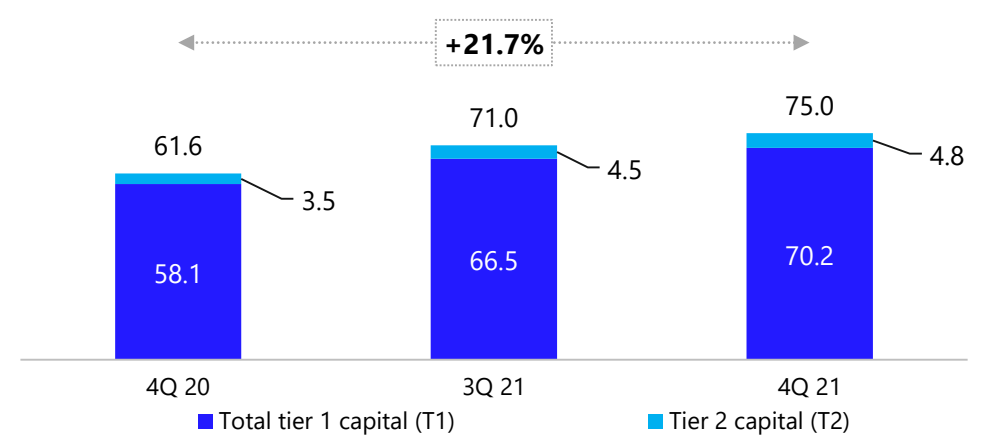


Capitalization Trends | Capital position well above regulatory minima

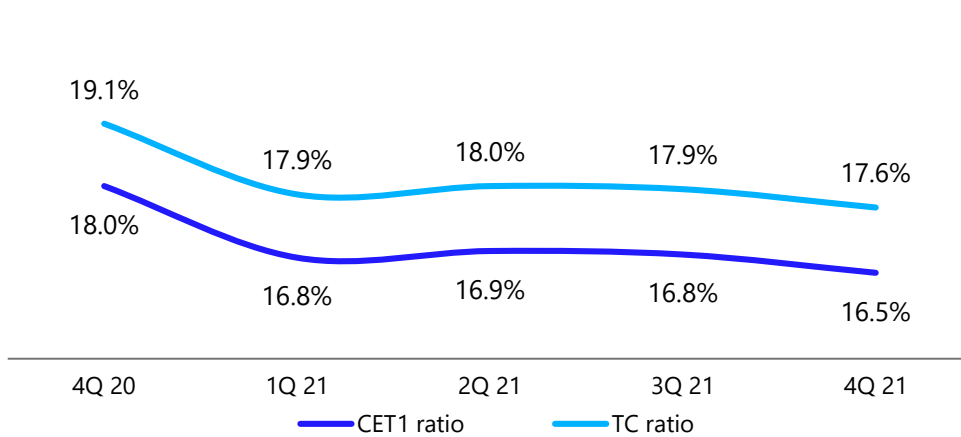
RWA (SARbn)



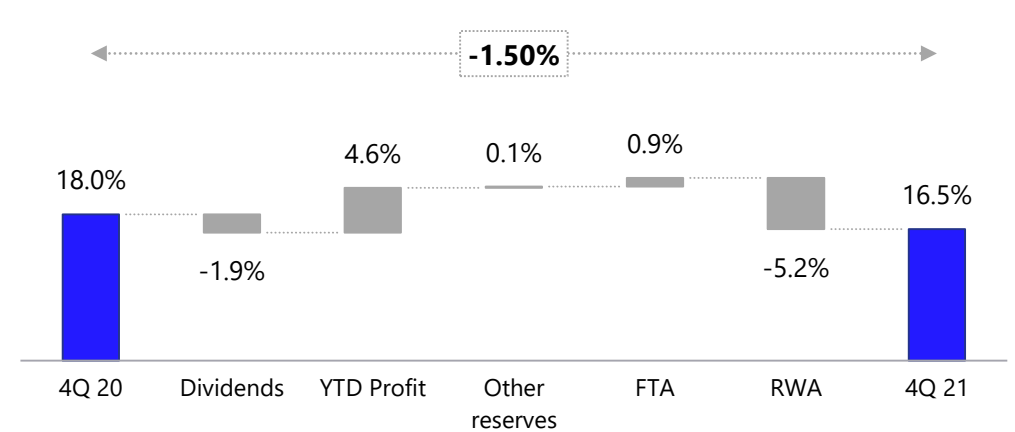
Total Capital (SARbn)



Capital Ratios (%)

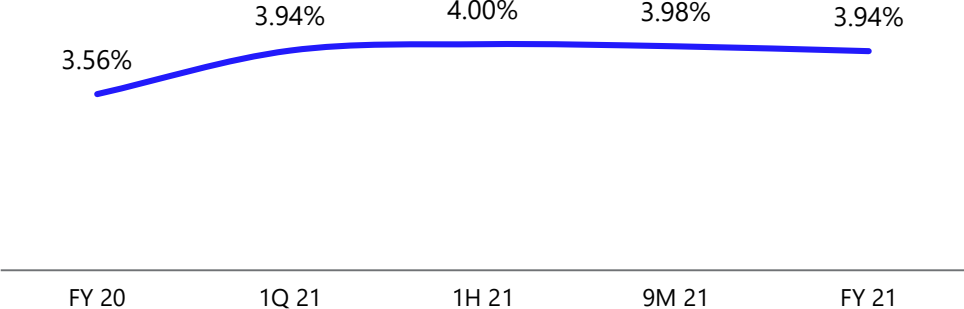


CET1 Drivers (%)

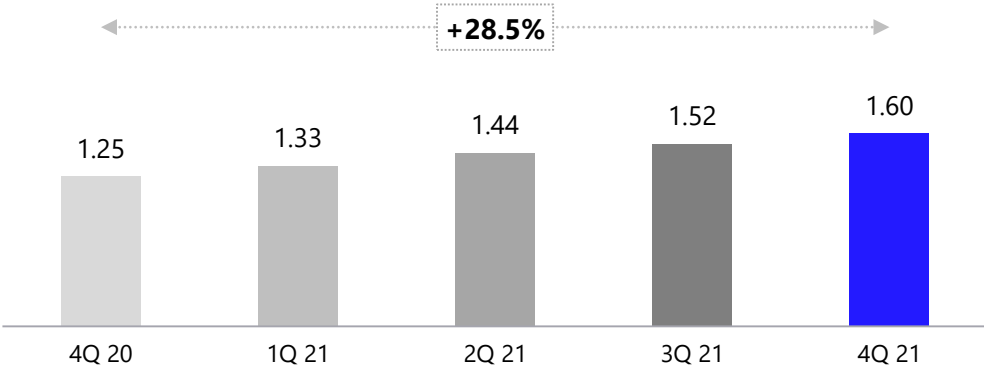


Return Metrics | Al Rajhi Bank's returns remain industry-leading

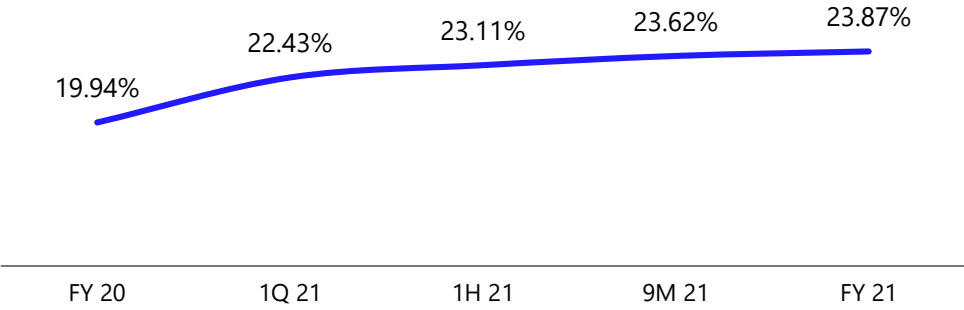
Return on RWA (%)



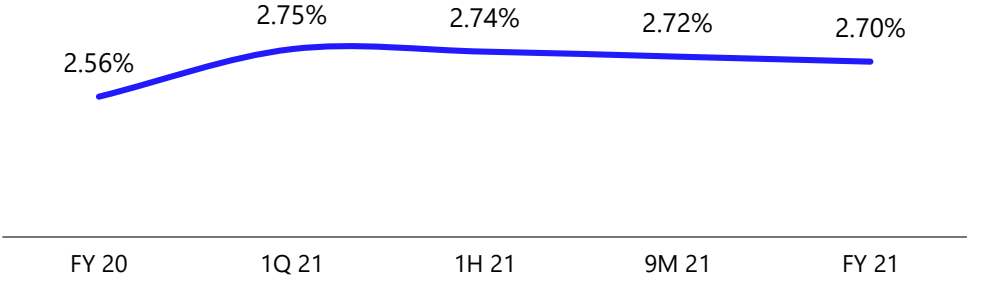
Earnings per Share (SAR)



Return on Equity (%)



Return on Assets (%)



2022 Guidance

FY 2022 Assumptions and Outlook | Positive economic outlook with focus in delivering efficiencies

Economy



- IMF forecasted Saudi GDP growth of 4.8% in 2022 while MoF forecasts stands at 7.8%.
- MoF forecasted a budget surplus of SAR90bn. representing 2.5% of GDP in 2022
- Consumer spending increased by 10.2% in 2021 on the back of improved economic activities and vaccine rollout
- Credit growth is expected to continue during 2022 supported by government and PIF initiatives and projects

Interest Rates



- Interest rates are expected to move higher during 2022 as US inflation staying well above its 2% target
- Competition is expected to continue which will negate the positive impact of higher interest rates
- Retail ex-mortgage assets re-pricing is expected to occur in the range of 1-3 years.

Strategy & Execution



- “Bank of the Future” strategy is paving the way for growth opportunities across all business lines
- Strategy execution is on track to build a financial ecosystem addressing changing customer needs
- The focus will continue to improve the bank overall efficiencies through several initiatives
- ESG remains a focus for the management to build a sustainable business that contributes to the bottom line



FY 2022 Guidance | Continuation of excellent results and strategy execution

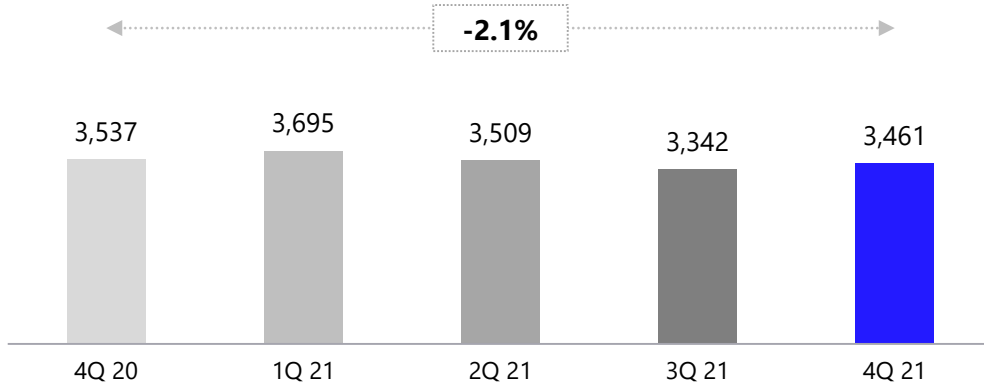
		FY 2020 Actual	FY 2021 Latest Guidance	FY 2021 Actual	FY 2022 Guidance
Balance Sheet	Financing	SAR 315.7bn	38% - 41%	+43.4%	High teens
Profitability	Net profit margin	4.71%	-45 bps to -55 bps	-50 bps	-45 bps to -55 bps
	Cost to income ratio	32.5%	Below 28.0%	26.9%	Below 27%
	ROE	19.94%	23% - 24%	23.9%	23% - 24%
Asset Quality	Cost of risk	0.75%	0.60% - 0.70%	0.60%	0.50% - 0.60%
Capital	Tier 1 ratio	18.0%	17% - 18%	16.5%	17% - 18%



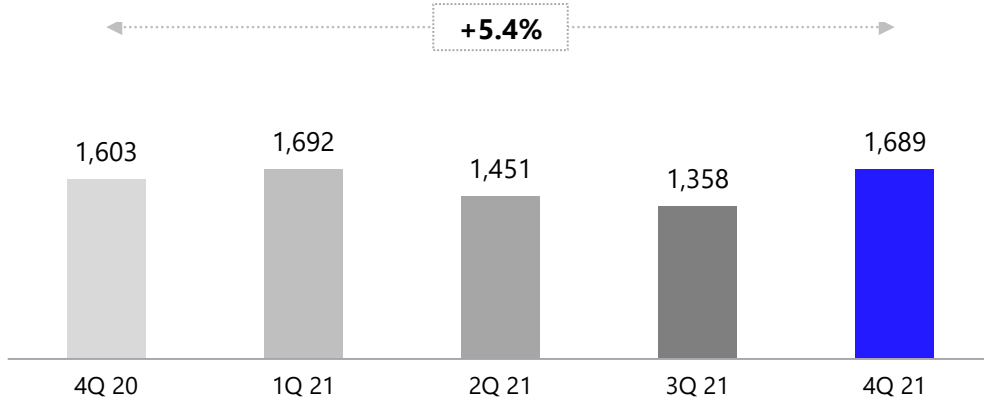
FY 2021 Operating Results

Retail Banking | Strong growth supported operating income growth YoY

Total Operating Income (SARmn)



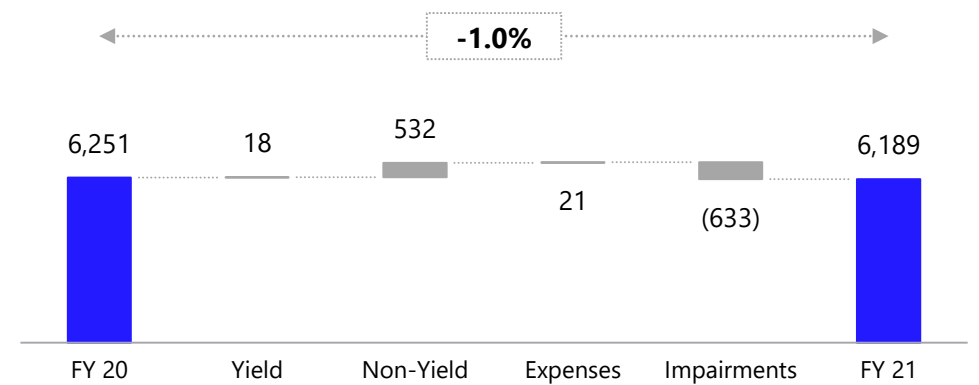
Net Income Before Zakat (SARmn)



Retail

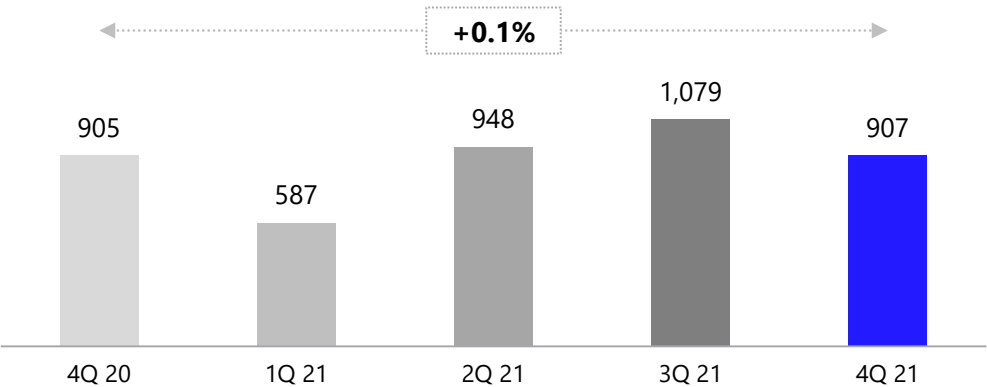
SAR (mn)	FY 21	FY 20	YoY %
Net financing and investment income	11,353	11,335	+0.2%
Fees and other income	2,654	2,122	+25.1%
Total operating income	14,007	13,457	+4.1%
Operating expenses	(6,032)	(6,053)	-0.4%
Total impairment charge	(1,785)	(1,152)	+55.0%
Net income for the period	6,189	6,251	-1.0%
Total assets	418,027	268,109	+55.9%
Total liabilities	319,611	289,584	+10.4%

Net Income Before Zakat Growth Drivers By Type (SARmn)



Corporate Banking | Net income growth driven by growth and lower impairment charges

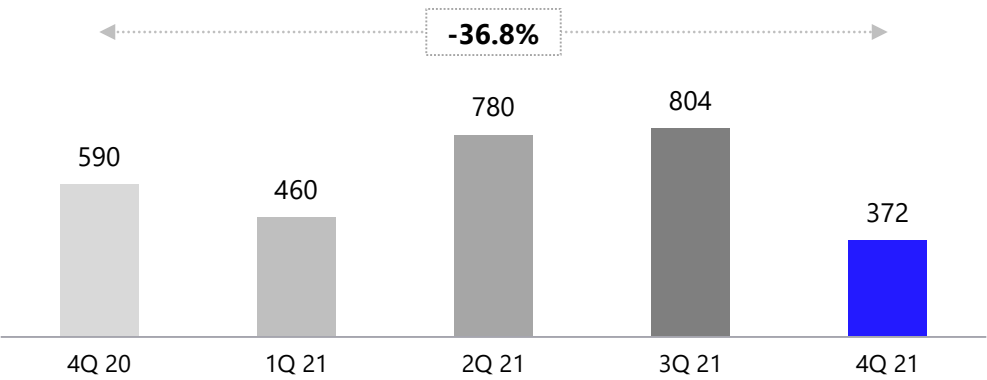
Total Operating Income (SARmn)



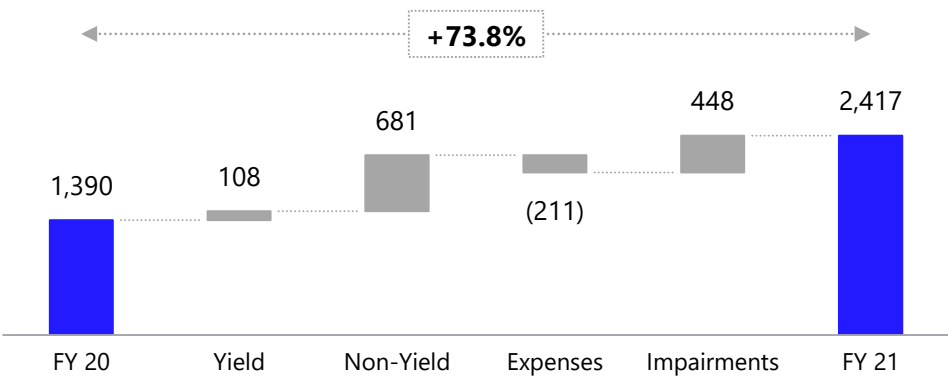
Corporate

SAR (mn)	FY 21	FY 20	YoY %
Net financing and investment income	2,440	2,332	+4.6%
Fees and other income	1,080	399	+170.8%
Total operating income	3,520	2,731	+28.9%
Operating expenses	(537)	(326)	+64.8%
Total impairment charge	(566)	(1,015)	-44.2%
Net income for the period	2,417	1,390	+73.8%
Total assets	88,031	66,837	+31.7%
Total liabilities	207,506	108,515	+91.2%

Net Income Before Zakat (SARmn)

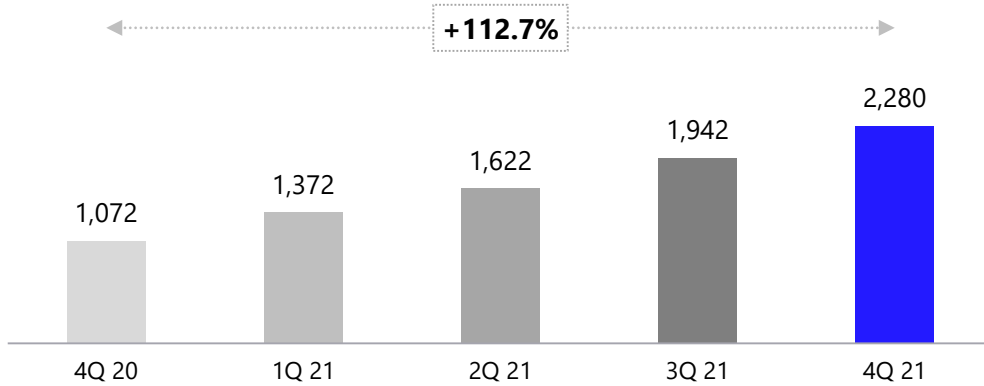


Net Income Before Zakat Growth Drivers By Type (SARmn)

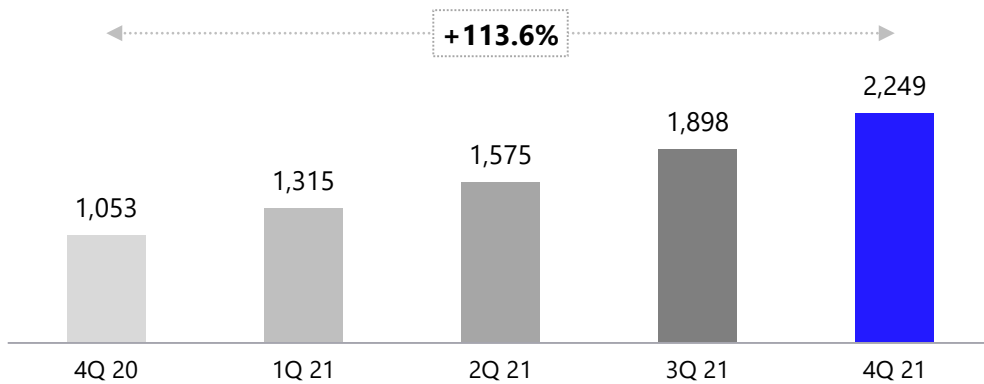


Treasury | Strong net income growth driven by investment portfolio growth

Total Operating Income (SARmn)



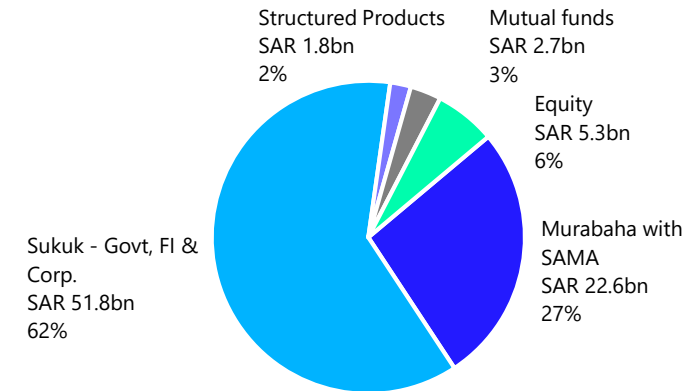
Net Income Before Zakat (SARmn)



Treasury

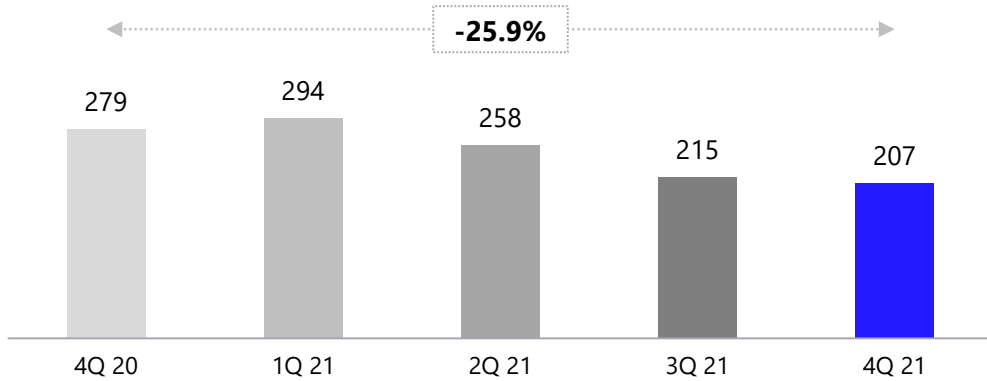
SAR (mn)	FY 21	FY 20	YoY %
Net financing and investment income	6,524	3,199	+104.0%
Fees and other income	691	530	+30.5%
Total operating income	7,215	3,728	+93.5%
Operating expenses	(185)	(205)	-9.8%
Total impairment charge	7	1	+699.0%
Net income for the period	7,037	3,524	+99.7%
Total assets	112,692	129,951	-13.3%
Total liabilities	29,157	12,443	+134.3%

Investments, Mix By Asset (SARbn)

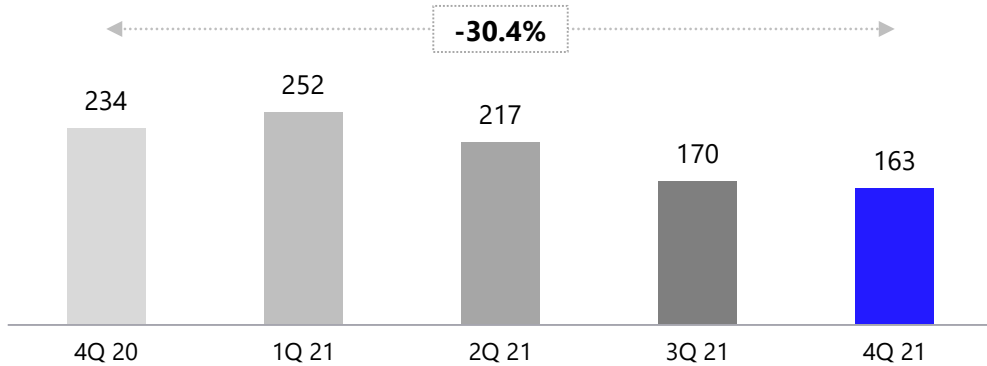


Al Rajhi Capital | Continue to maintain a leading market share in brokerage

Total Operating Income (SARmn)



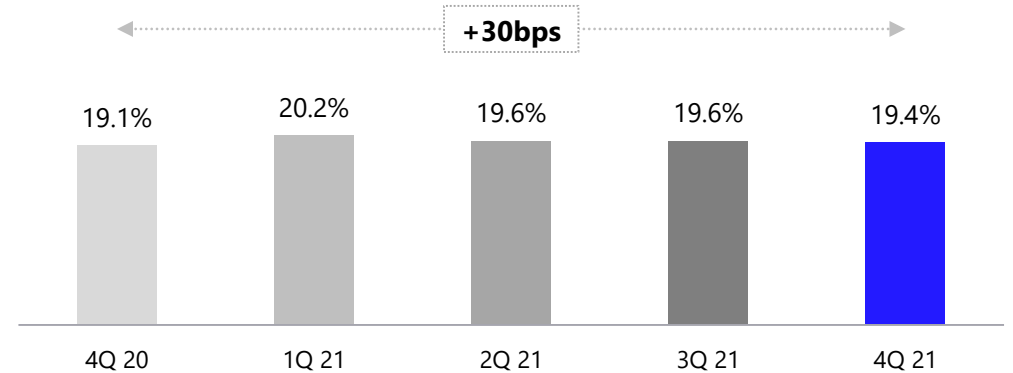
Net Income Before Zakat (SARmn)



ARC

SAR (mn)	FY 21	FY 20	YoY %
Net financing and investment income	75	48	+57.0%
Fees and other income	899	758	+18.7%
Total operating income	974	805	+21.0%
Operating expenses	(172)	(158)	+9.2%
Net income for the period	802	648	+23.8%
Total assets	4,922	3,928	+25.3%
Total liabilities	89	165	-45.7%

Market Share - Al Rajhi Capital Brokerage (Value Traded)



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Visit our website ([here](#)) for more Investor disclosures:

- Annual Report
- Financial Statements
- Investor Presentation
- Factsheet
- Data Supplement
- Earnings Release

Upcoming Events in 1Q 2022

28th – 8th March

EFG Hermes' annual One-on-One Conference

2nd – 3rd March

Goldman Sachs Fifth Annual Saudi Arabia Conference



Alrajhi Mobile App



Alrajhi Business App



Alrajhi IR App



Alrajhi Tadawul Mobile App



Emkan App



urpay App



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