

Fact Sheet

Bank Profile

Founded in 1957, Al Rajhi Bank today is the **world's largest Islamic bank** with assets of +SR 741 billion (+USD 198 billion) and the **largest retail bank** in the Middle East serving more than **12.7 million customers** with 9,360 employees in Al Rajhi Bank KSA.

Al Rajhi Bank has the largest distribution network in Saudi Arabia with 514 branches, 4,776 ATMs, 453,525 POS terminals and 195 remittance centers. We also operate 16 branches in Malaysia, 10 in Jordan and 2 in Kuwait.

Strategy

The Bank of the Future (BOTF) strategy is designed to ensure that it remains future-ready in terms of its business and stakeholder groups, as it continues to focus on providing market leading customer experience. We are building the "Bank of the Future":

- B - Build on our core
- O - Outperform our competition
- T - Transform technology
- F - Focus on new clients needs

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.

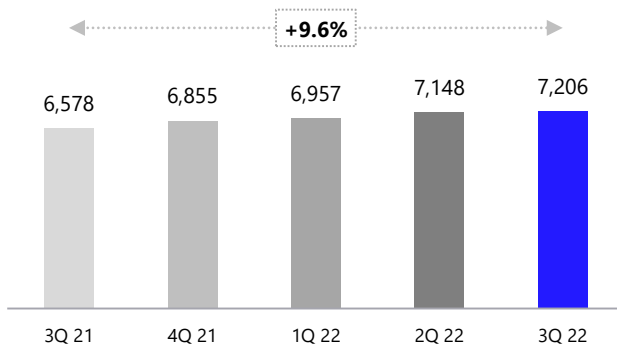
Key Figures SAR (mn),

	9M 22	9M 21	YoY
Total operating income	21,311	18,862	+13%
Net income after Zakat for the period	12,746	10,734	+19%
ROE after Zakat	23.08%	23.62%	-54bps
ROA	2.50%	2.72%	-22bps
NPM	3.66%	4.32%	-66bps
Cost to income	25.57%	27.23%	-165bps
CoR	0.43%	0.62%	-19bps
Total assets	740,627	582,657	+27%
Total liabilities	654,525	519,048	+26%
Total shareholders' equity	79,601	63,609	+25%
CAR ratio	19.57%	17.94%	+163bps
Tier I	18.42%	16.81%	+161bps
Liquidity coverage ratio (LCR)	121.19%	125.03%	-384bps
Financing to customer deposit ratio	88.45%	82.67%	+578bps
NPL ratio	0.55%	0.67%	-12bps
NPL coverage ratio	272%	307%	-3,521bps

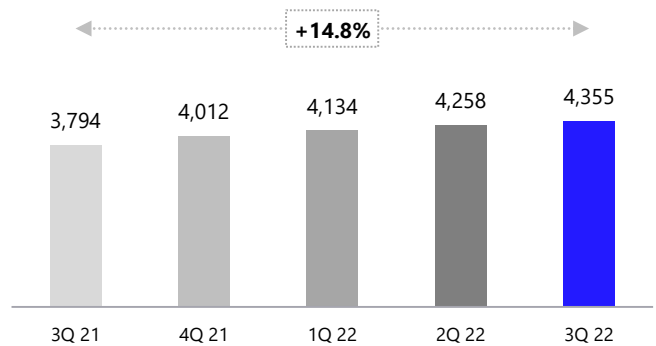
Outlook

	FY 2022 Guidance
Financing, Net	High twenties
Net Profit Margin	-55 to -65 bps
Cost to Income Ratio	Below 26.0%
ROE	22.5% to 23.5%
Cost of Risk	0.40% to 0.50%
Tier 1 Ratio	17% to 18%

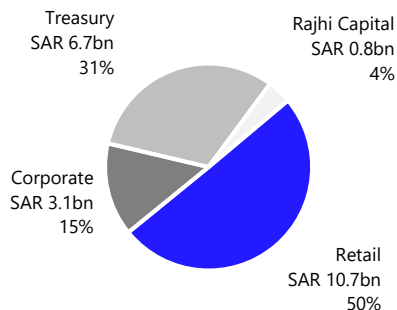
Total Operating Income (SARmn)



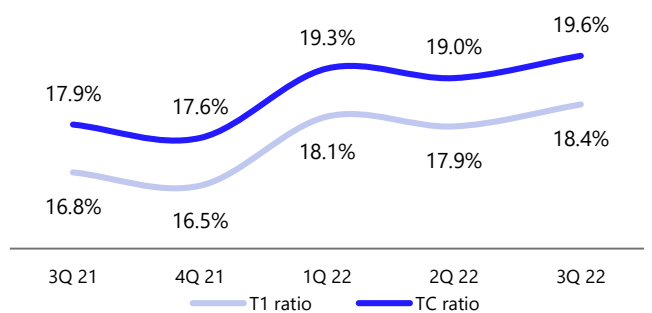
Net Income For The Period After Zakat (SARmn)



Total Operating Income Mix By Segment (SARbn)



Capital Ratios (%)



Al Rajhi Bank Shares - Key Metrics

30 September 2022

Closing Price	SAR 81.30
Market Cap	SAR 325.20 Bn.
Market Cap / % Industry	31.29%
Market Cap / % Tadawul	3.00%
Shares outstanding	4.0 Bn.
90D Volatility	27.90
Price / Earnings	19.57 x
Price / Book	4.09 x

Sources: Bloomberg; Tadawul; Al Rajhi Bank Financials



Ratings

Moody's (A1)

S&P (BBB+)

Fitch (A-)



Alrajhi Mobile App



Alrajhi Business App



Alrajhi IR App



Alrajhi Tadawul Mobile App



Emkan App



urpay App

Top 10 Facts About Al Rajhi Bank

Largest Islamic Bank worldwide
(by Assets & Market Cap)

#1 Bank in KSA
(by number of customers)

#1 Retail Bank in Middle East
(by Retail Deposits & Income)

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

One of the highest NPB ratios
(70% Non-Profit Bearing Deposits)

#1 Banking transactions in KSA
(668mn per Month, average)

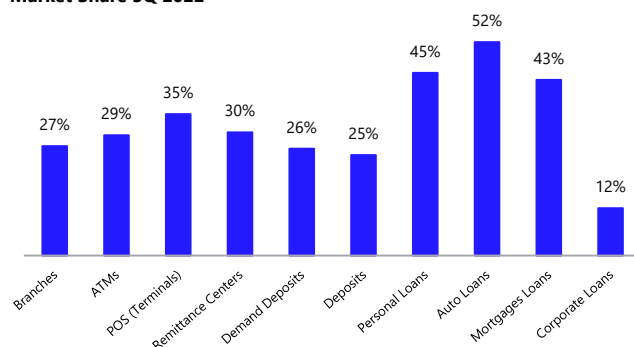
Bank capitalisation among the highest in GCC
(19.6% Total Capital Ratio)

#1 Bank for remittances in Middle East
(by payment value)

#1 NPS in KSA
(75% as on 3Q 2022)

#1 Bank Brand in KSA
(by Brand Power Score)

Market Share 3Q 2022



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?

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<https://www.alrajhibank.com.sa/about-alrajhi-bank/investor-relations>