

Fact Sheet



Bank Profile

Founded in 1957, Al Rajhi Bank today is the world's largest Islamic bank with assets of +SR 430 billion (+USD 114 billion) and the largest retail bank in the Middle East serving more than 9 million customers with 13,175 employees.

Al Rajhi Bank has the largest distribution network in Saudi Arabia with 546 branches, 5,261 ATMs, 168,665 POS terminals and 228 remittance centers. We also operate 16 branches in Malaysia, 10 in Jordan and 2 in Kuwait.

Strategy

The Bank's continued success is attributable to the execution of its 'ABCDE' back to basics strategy that focuses on five key pillars:

- A - Accelerate Growth >>> Exceed Industry
- B - Become Employer of Choice >>> Higher Engagement
- C - Customer Focus >>> Most Recommended
- D - Digital Leadership >>> Best-In-Class
- E - Execution Excellence >>> Deliver

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),

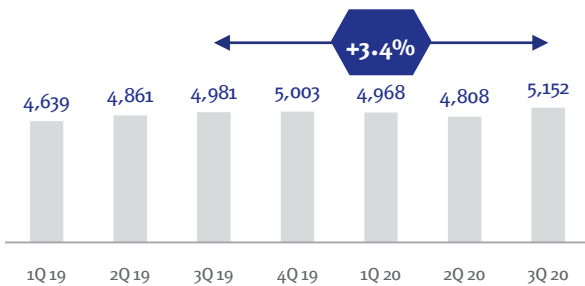
	9M 2020	9M 2019	YoY
Total operating income	14,927	14,481	+3%
Net income after Zakat for the period	7,474	7,841	-5%
ROE after Zakat	19.16%	21.64%	-248 bps
ROA	2.48%	2.93%	-45 bps
NPM	4.72%	5.21%	-49 bps
Cost to income	33.4%	30.1%	+330 bps
CoR	0.78%	0.60%	+18 bps
Total assets	430,300	367,871	+13.1%
Total liabilities	332,716	319,103	+4.3%
Total shareholders' equity	54,919	48,767	+12.6%
CAR ratio	19.3%	19.5%	-20 bps
Tier I	18.2%	18.5%	-30 bps
Liquidity coverage ratio (LCR)	150%	172%	-22000 bps
Financing to customer deposit ratio	79.9%	81.4%	-150 bps
NPL ratio	0.83%	0.94%	11 bps
NPL coverage ratio	293%	306%	-13000 bps

Outlook

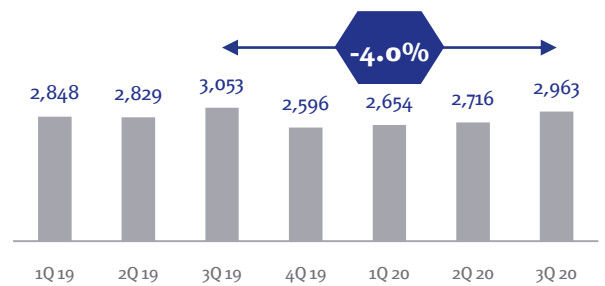
FY 2020 Revised Guidance

Financing, Net	High-teens digits
Net Profit Margin	-55 to -35 bps
Cost to Income Ratio	Below 33%
Cost of Risk	0.70% to 0.90%
CET1 Ratio	17% to 19%
ROE	18% to 20%

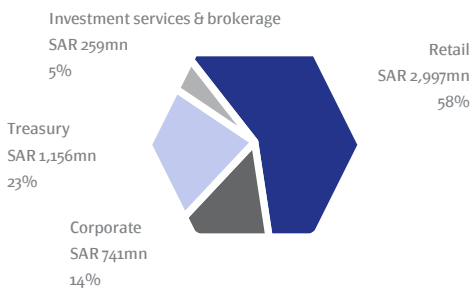
Total Operating Income (SARmn)



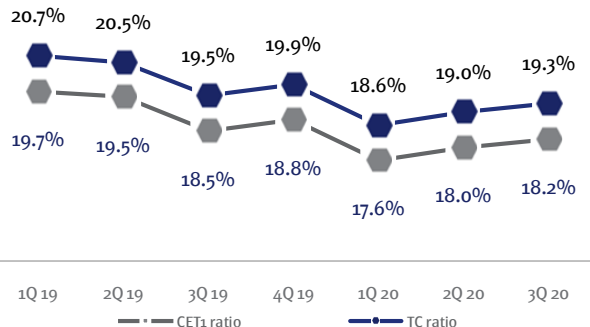
Net Income Before Zakat For The Period (SARmn)



Total Operating Income Mix By Segment (SARmn)



Capital Ratios (%)





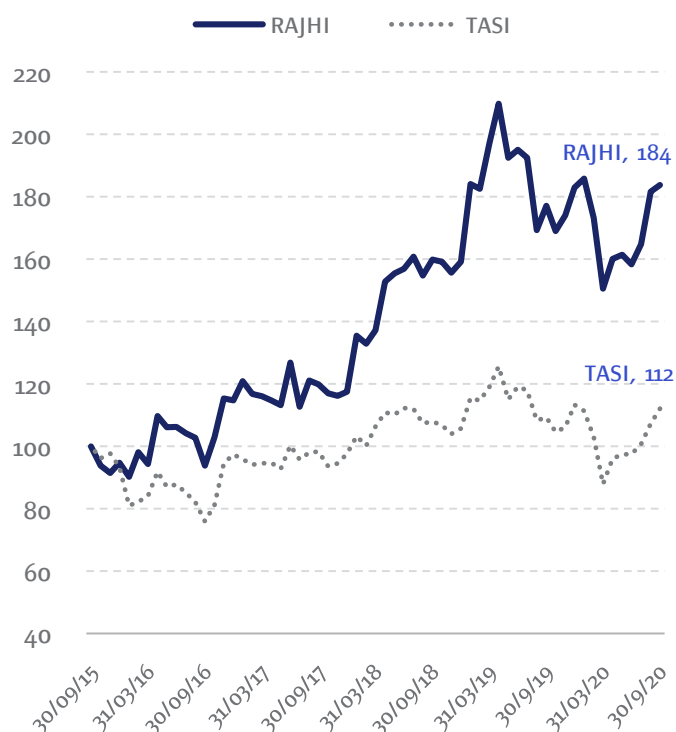
Al Rajhi Bank Shares - Key Metrics

30 Sep 2020

Closing Price	SAR 65.7
Market Cap	SAR 164.3 bn
Market Cap / % Industry	28.17%
Market Cap / % Tadawul	1.80%
Shares outstanding	2,500 bn
90D Volatility	36.5
Price / Earnings	16.77 x
Price / Book	3.16 x
Dividend Yield	5.19%
Return on Equity	19.16%
Return on Assets	2.48%
DPS (2019)	SAR 3

Sources: Bloomberg; Tadawul; Al Rajhi Bank Financials

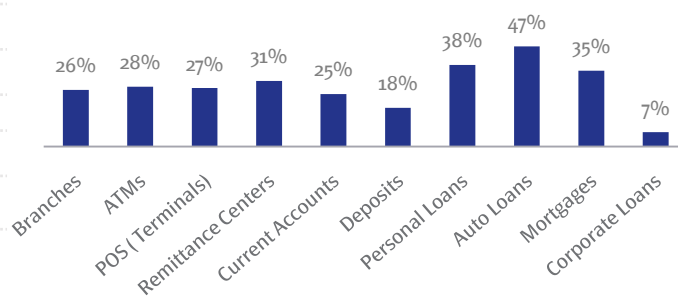
Relative Share Price Performance vs TASI



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** (94% Non-Profit Bearing Deposits)
- #1 Banking transactions in KSA** (325mn per Month, avg)
- #1 Bank capitalisation in GCC** (19.3% Total Capital Ratio)
- #1 Bank for remittances in Middle East** (by payment value)
- #1 NPS in KSA** (maintained high score in KSA)
- #1 Bank Brand in KSA** (by Brand Power Score)

Market Share 2Q 2020



The Blue Chip 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.

Ratings

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

Looking for additional information?

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