

Al Rajhi Bank Investor Presentation

3Q 2021 Results



3Q 2021 Investor Presentation

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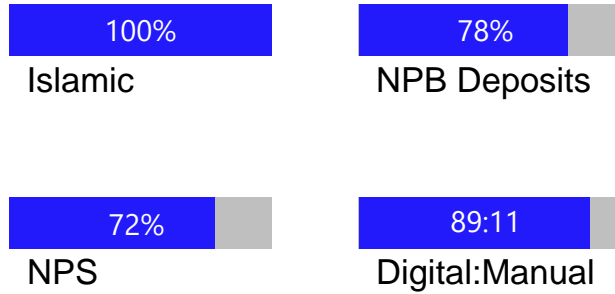
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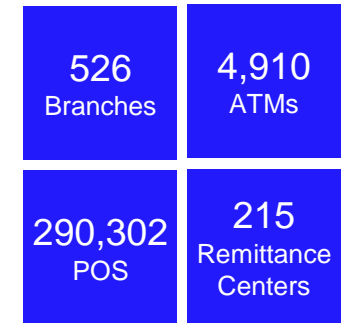
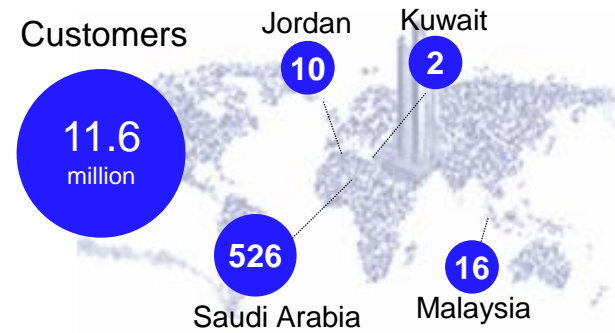


The World's Leading Islamic Bank

At a glance, 9M 2021



Presence & Branches, 9M 2021



Largest network in Saudi Arabia

9M 2021 Strategic Highlights

Avg Transactions/mth



Active Digital Customers



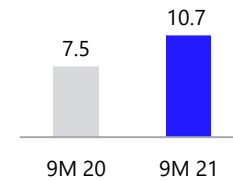
Training Days



Volunteering Hrs



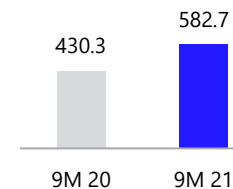
9M 2021 Financial Highlights



Group Net Income After Zakat

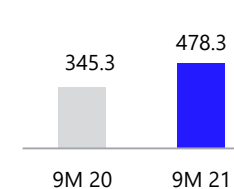
▲ +44%

- 33% YTD Net Financing Growth
- 17.9% Total Capital ratio
- 0.20% Cost of Funds



Total Assets

▲ +35%



Customer Deposits

▲ +39%



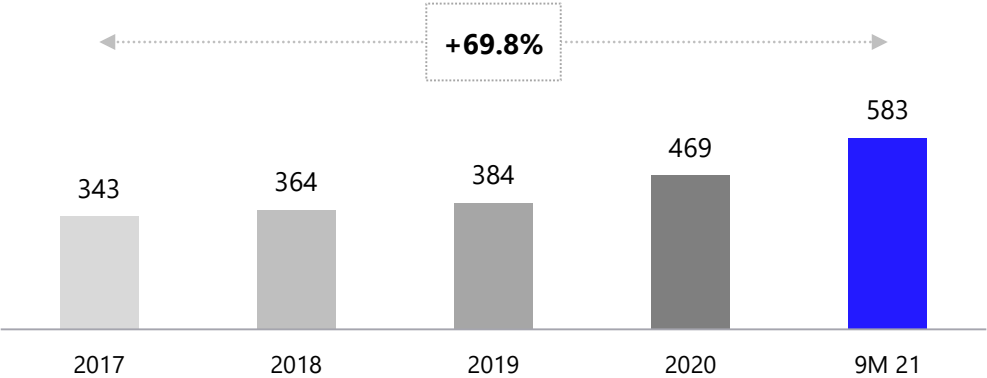
Top 10 Facts About Al Rajhi Bank

- 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
(78% Non-profit bearing deposits)
- 4** Bank capitalisation among the highest in GCC
(17.9% Total Capital ratio)
- 5** #1 NPS in KSA
(72% as on 9M 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
(498mn per month, average)
- 9** #1 Bank for remittances in Middle East
(by payment value)
- 10** #1 Bank brand in KSA
(Brand Power Score)

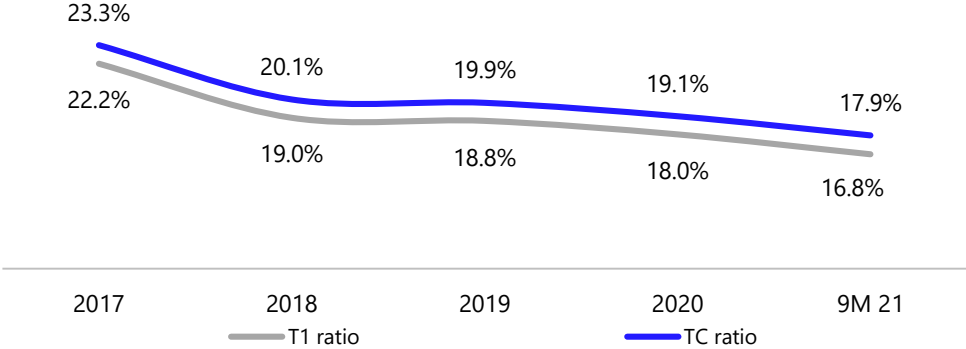


The World's Leading Islamic Bank | Robust balance sheet with 78% non-profit bearing deposits as of 9M 2021

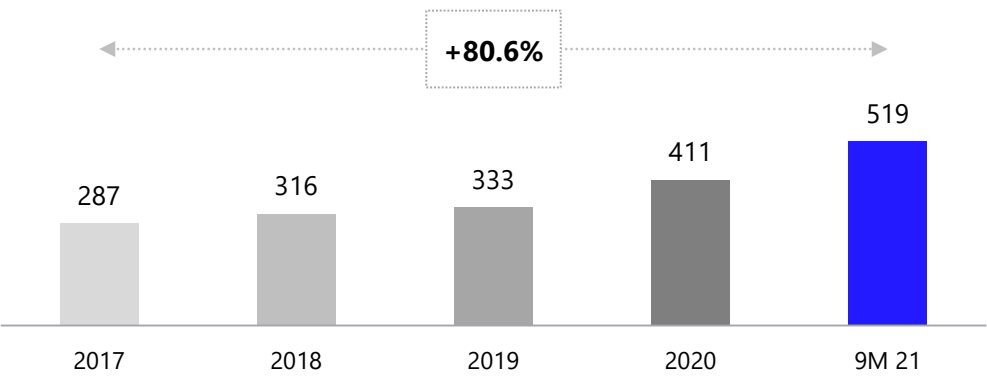
Total Assets (SARbn)



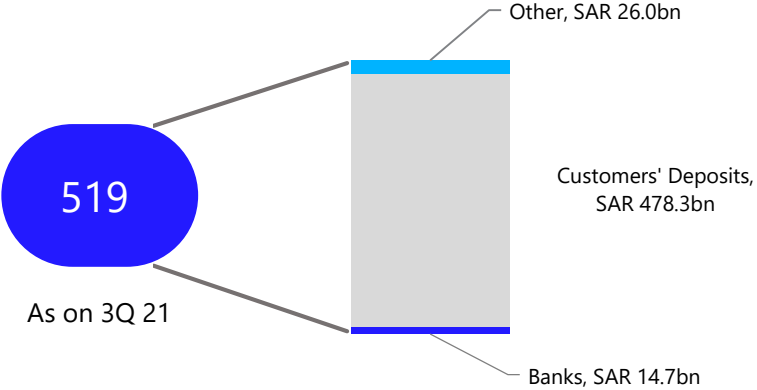
Capital Ratios (%)



Total Liabilities (SARbn)

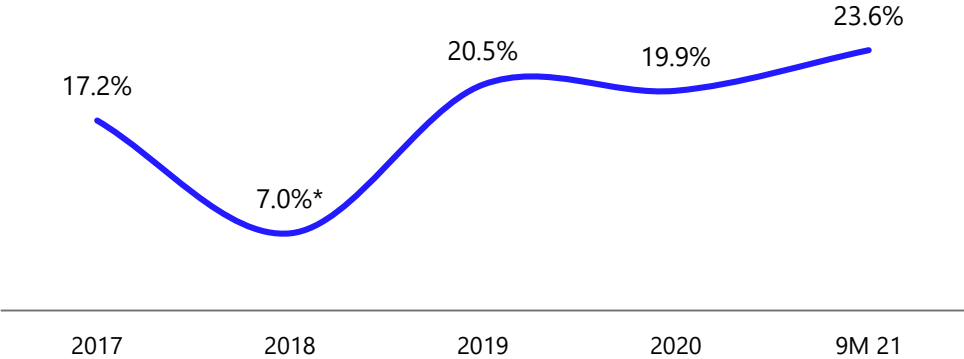


Total Liabilities Mix By Type (SARbn)



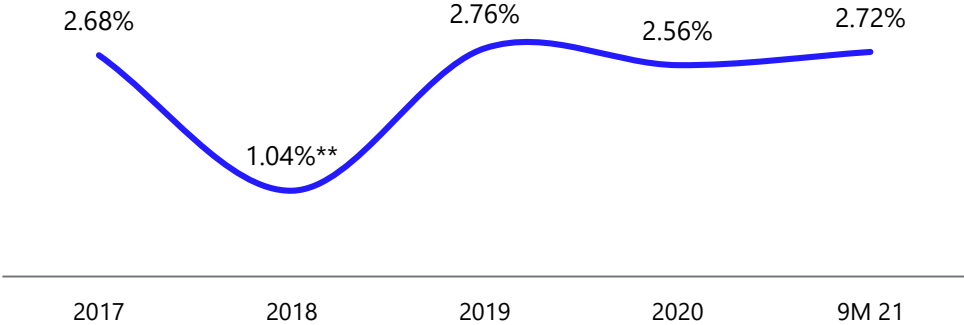
The World's Leading Islamic Bank | Outstanding foundation and strong returns

ROE (%)



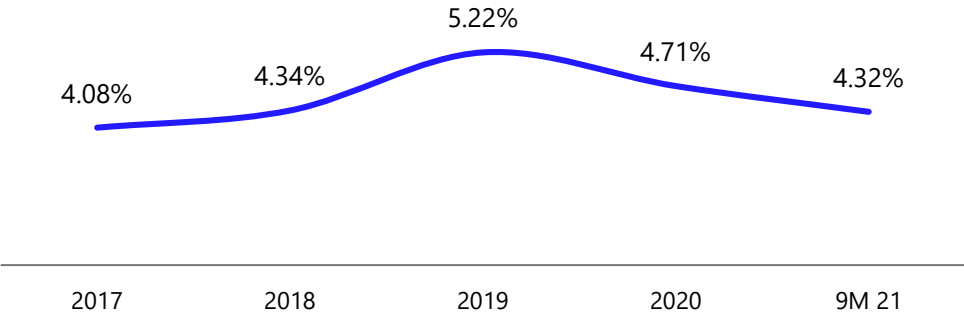
* As a result of Zakat Settlement – ROE before Zakat is 19.8%

ROA (%)

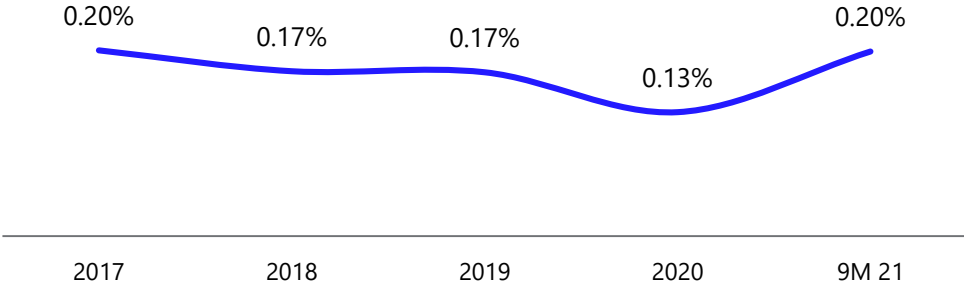


** As a result of Zakat Settlement – ROA before Zakat is 2.9%

Net Profit Margin (%)

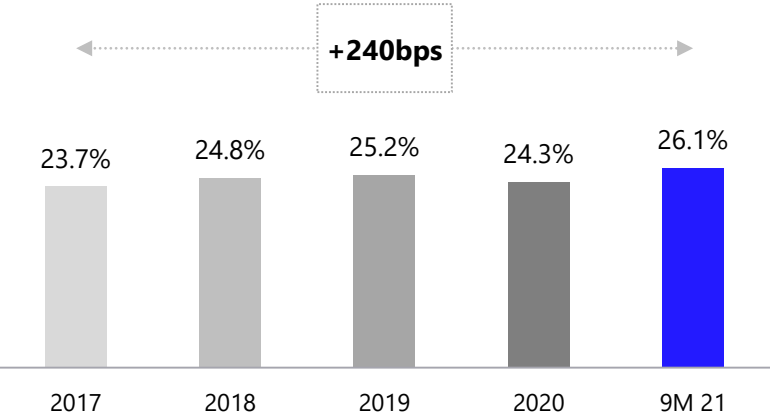


Cost of Funds (%)



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

Market Share - Demand Deposits

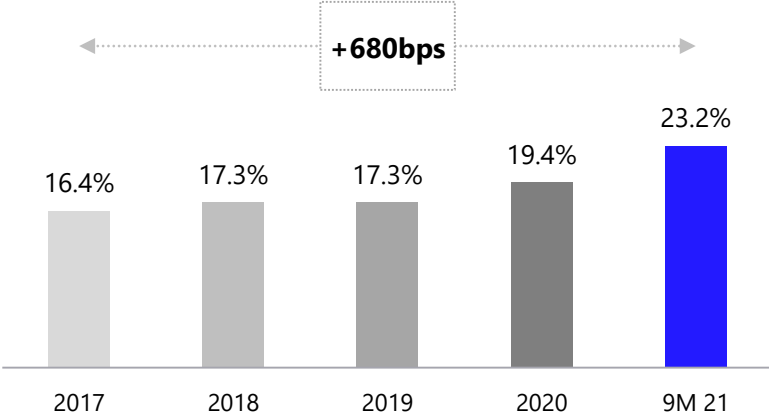


#2 in Saudi Arabia

11.6
Million
Customers

#1 in Saudi Arabia

Market Share - Deposits



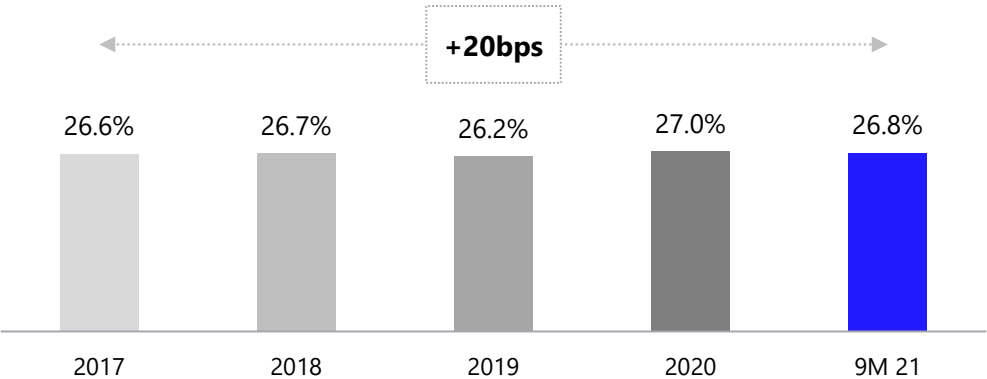
#2 in Saudi Arabia



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

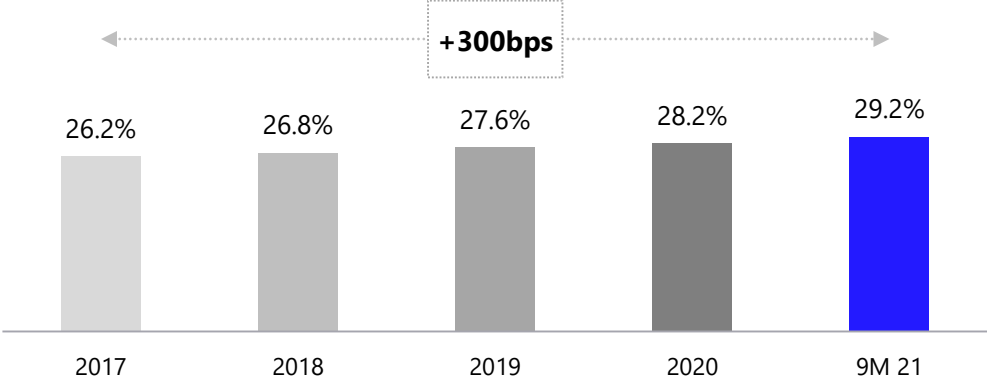
#1 in Branches

Market Share - Branches



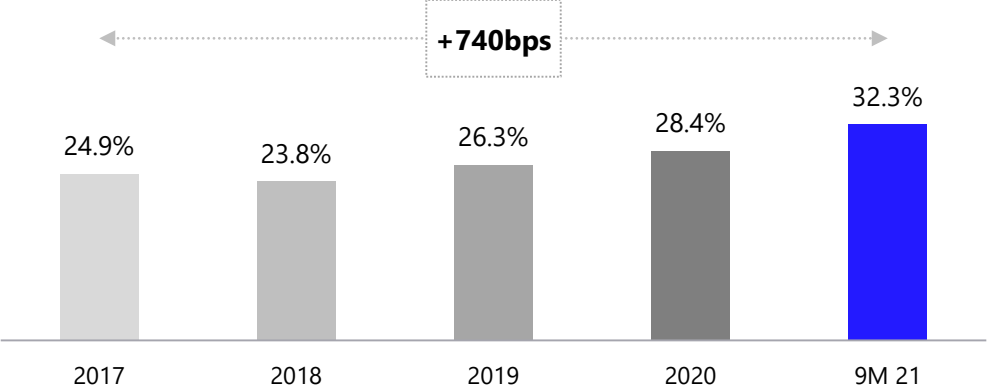
#1 in ATMs

Market Share - ATMs



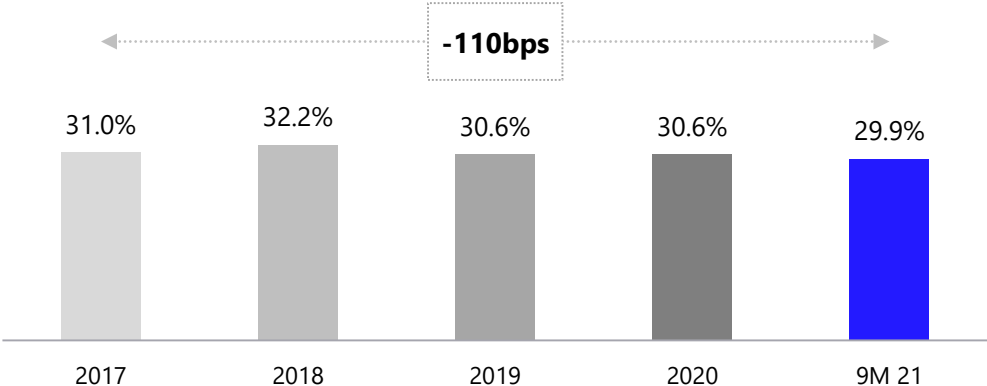
#1 in POS

Market Share - POS (Terminals)



#1 Remittance Centres

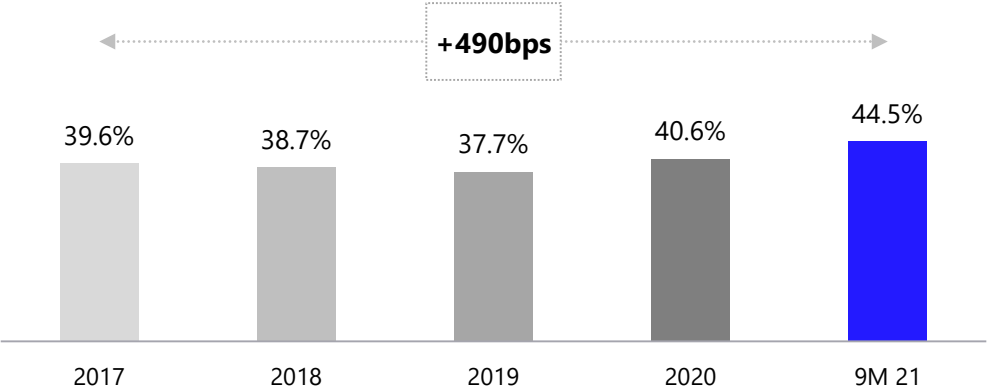
Market Share - Remittance Centers



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

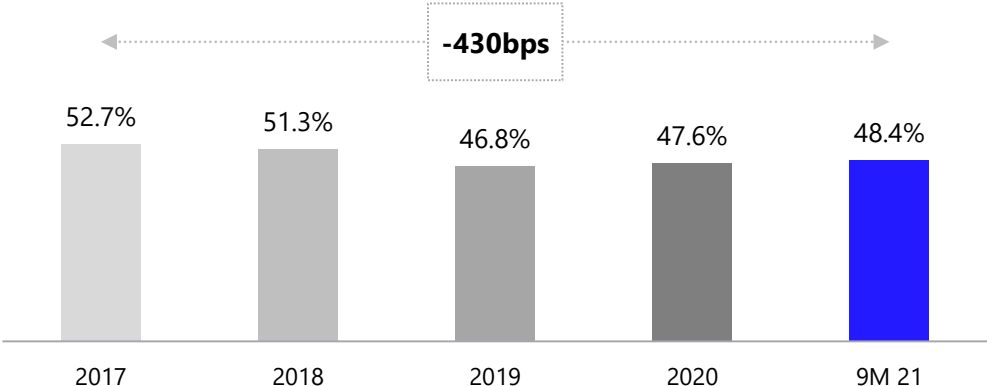
#1 in Personal Loans

Market Share - Personal Loans



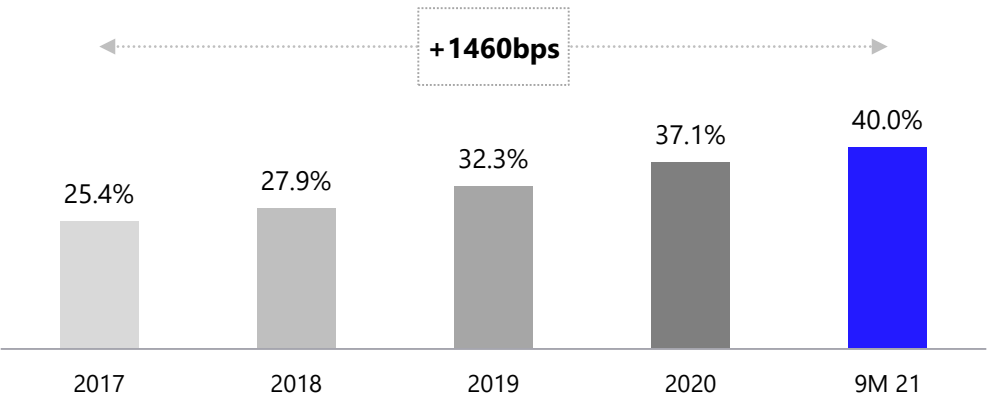
#1 in Auto Loans

Market Share - Auto Loans



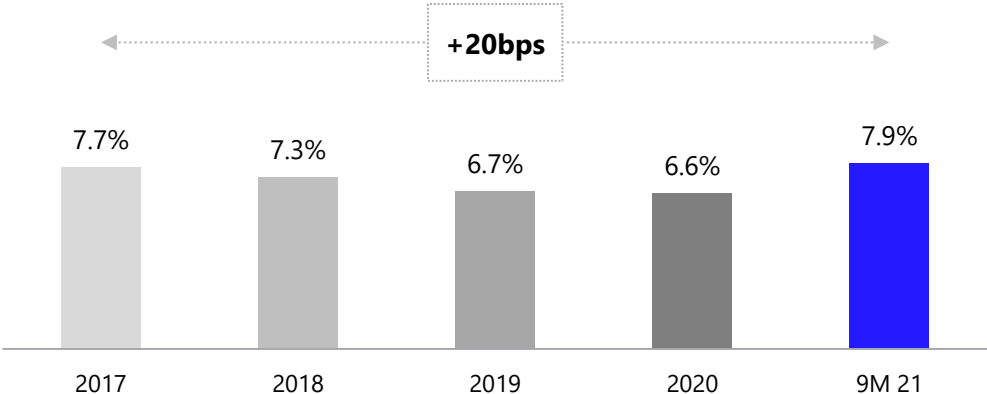
#1 in Mortgages

Market Share - Mortgages Loans



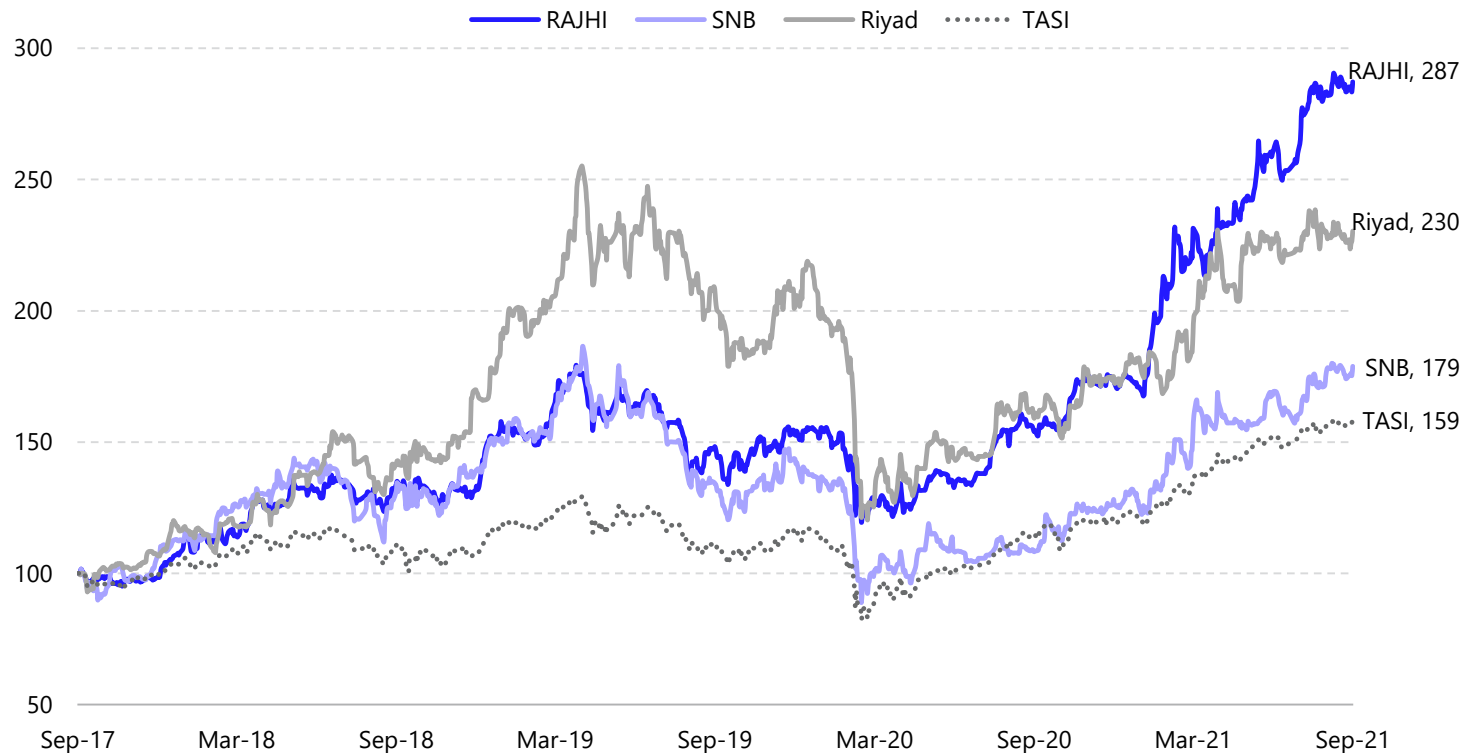
Improving Position in Corporate Loans

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)



30 Sep 2021

Key Metrics

Closing Price	SAR 122.6
Market Cap	SAR 306.5 bn
Market Cap / % Industry	33.2%
Market Cap / % Tadawul	3.1%
Shares outstanding	2.500 bn
90D Volatility	17.1
Price / Earnings	22.1 x
Price / Book	4.82 x
Dividend Yield (TTM)	1.96%

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	287	179	230	196	173	157	178
As of 30 Sep 2021	122.6 SAR	61.4 SAR	27.0 SAR	822 KWD	17.8 AED	19.2 QAR	14.2 AED



ESG Highlights | 3Q 2021

			91 kidney transplants through Shifaa platform	ISO/DIS 37301:2020 Compliance	
	Window film at branches to reduce energy use	SAR 49mn Donation in 2020	7 batches of Graduate Development Program since 2015	ISO 22301:2019 Business Continuity Management	94 women-owned suppliers engaged
SAR 583bn Total Assets	32% of Corporate loans and project finance integrate ESG factors	SAR 1,237 mln Zakat paid	94 Social responsibility programs in 29 cities	1,198 Sharia Board Resolutions	40% growth in female employees since 2015
SAR 10.7bn Net Profit after Zakat	ISO Green Certification for the head office building	SAR 2.3bn in salaries and benefits paid	13,125 of volunteering hours Clocked	134 Policies & Frameworks	16% total number of female employees
0% Financing exposure in Tobacco, Alcohol & Gambling	89:11 Digital to Manual Ratio	SAR 14.5bn in financing for SMEs	61,500+ total training days	3 out of 11 Independent Board Directors	67% growth in female customers since 2015
Financial Sustainability	Environmental	Social		Governance	Gender Diversity

■ 3Q 2021 figures



- 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)

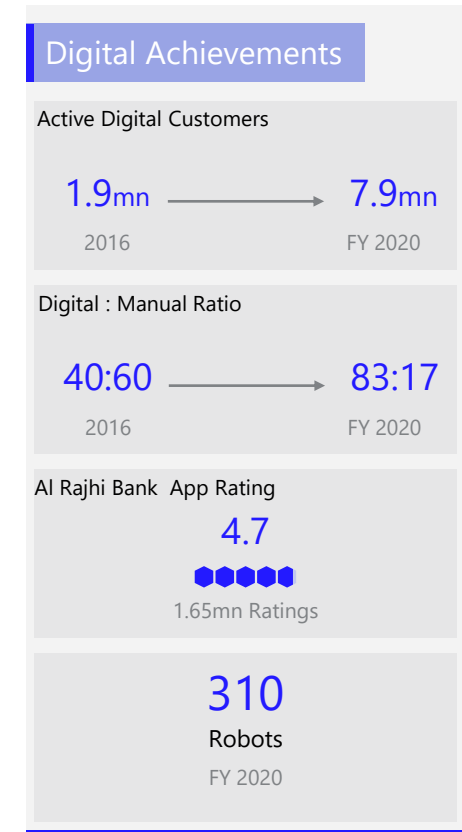
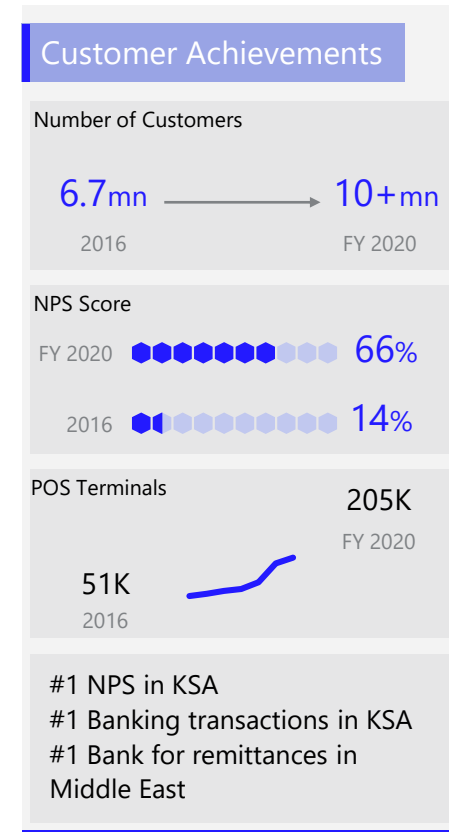
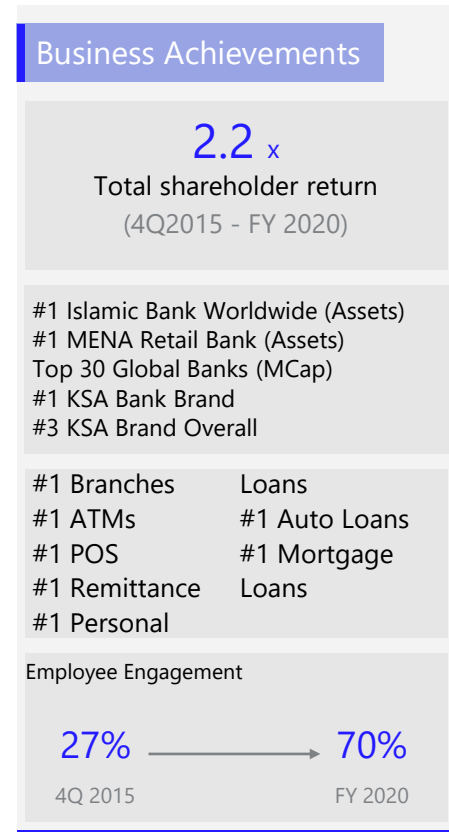
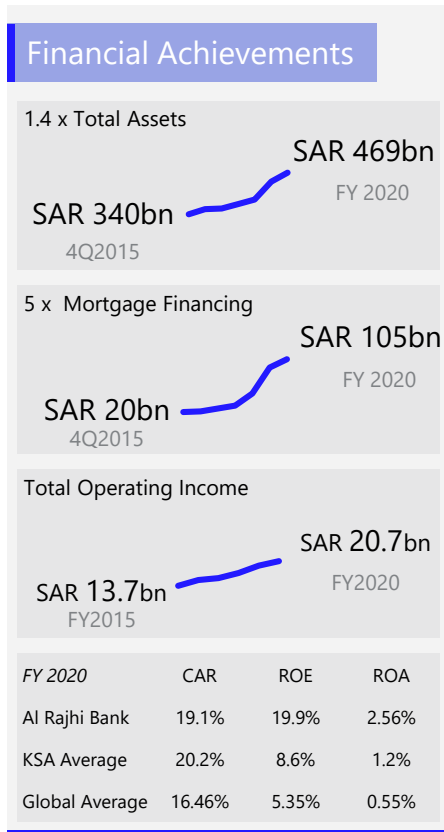
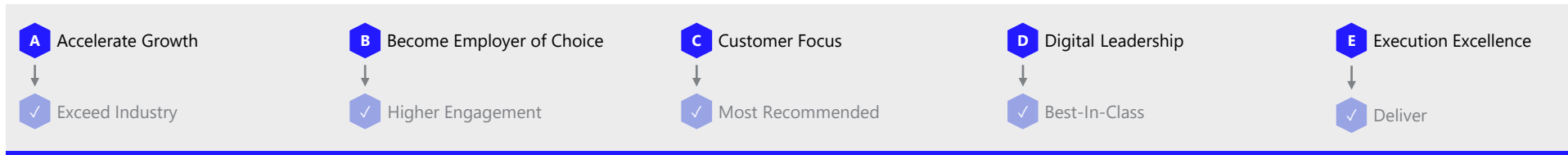


- Best Investor Relations Program (2020) – Saudi Capital Markets Awards (2020)

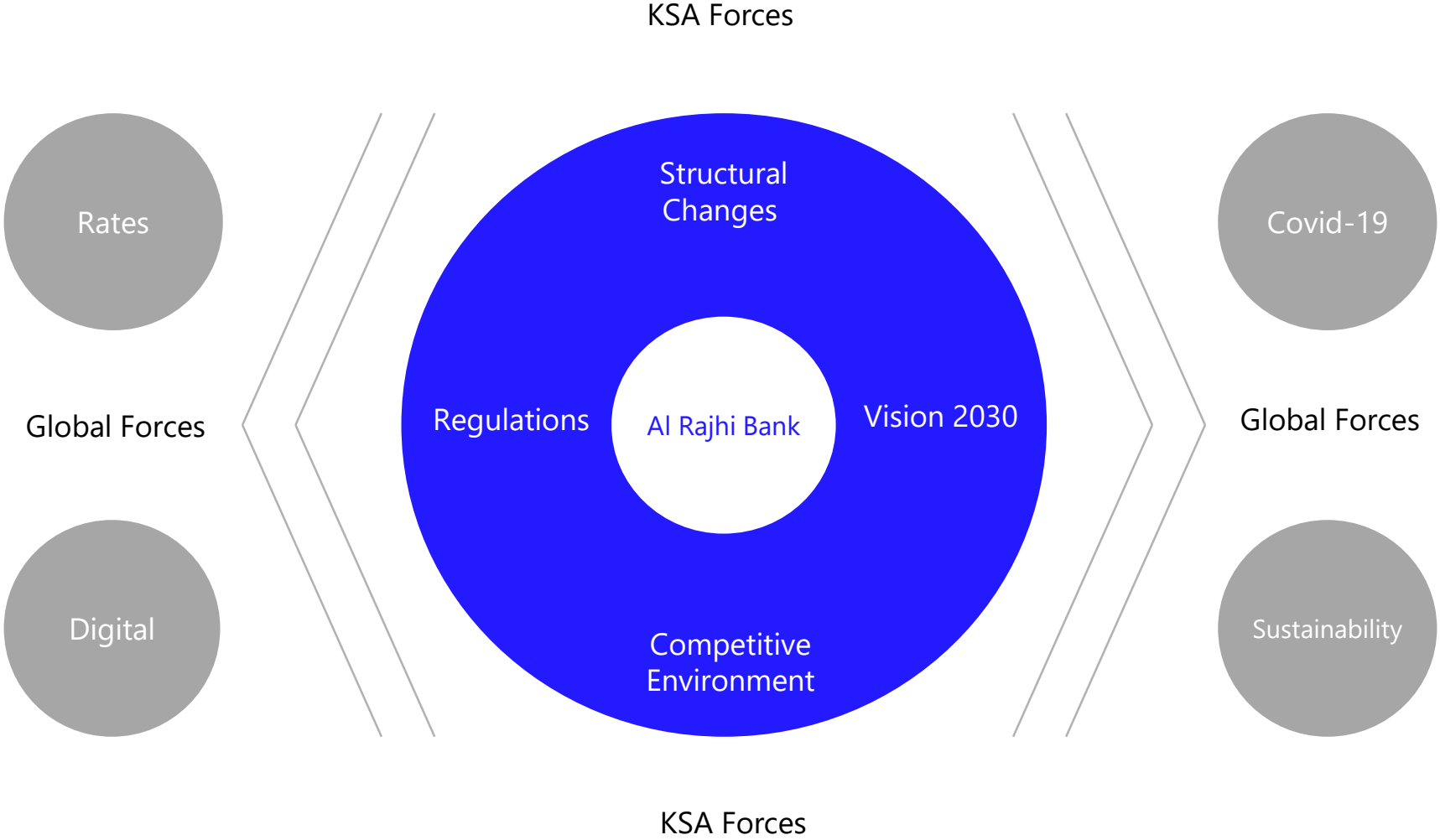


Since inception of ABCDE Strategy,
the world has changed

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

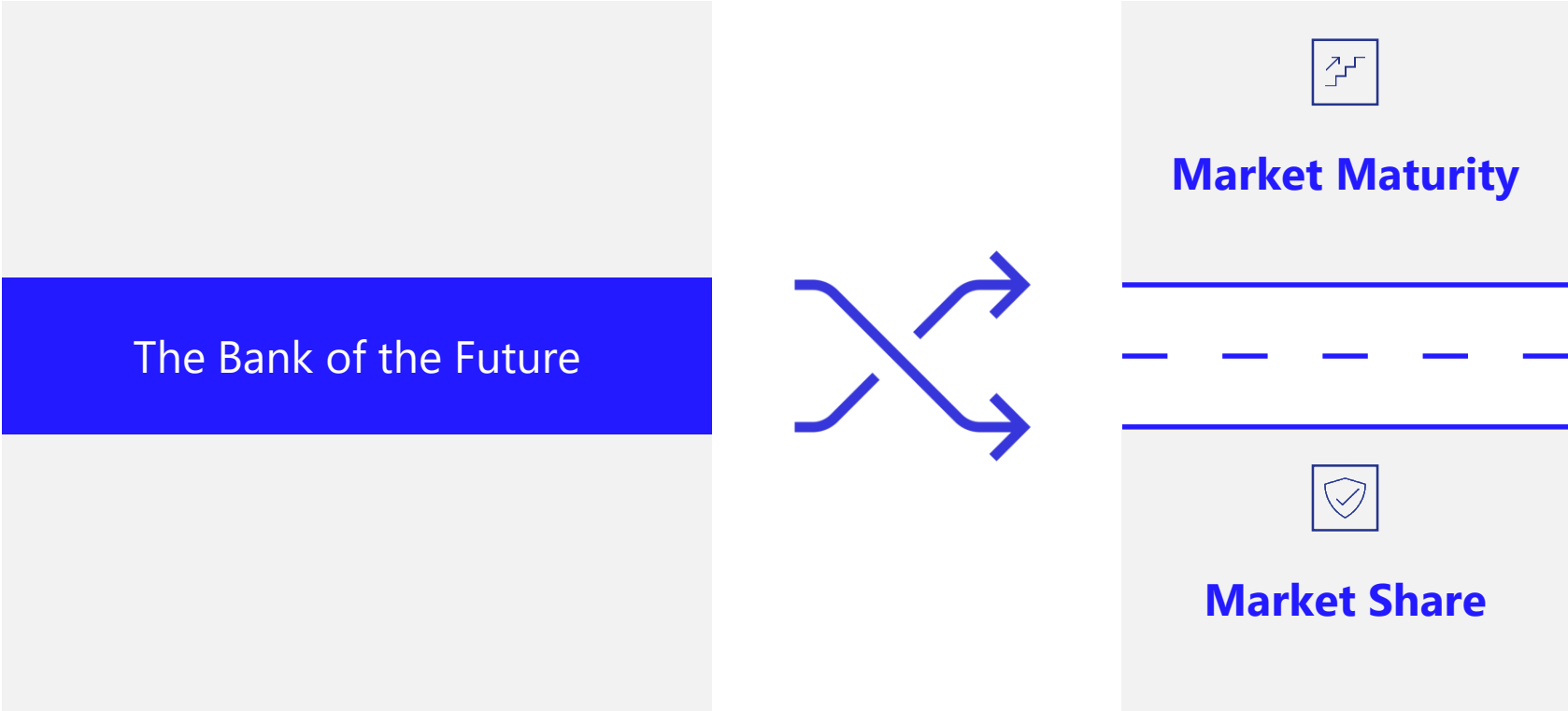


Global and KSA Market Forces | A force field of risks and opportunities



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

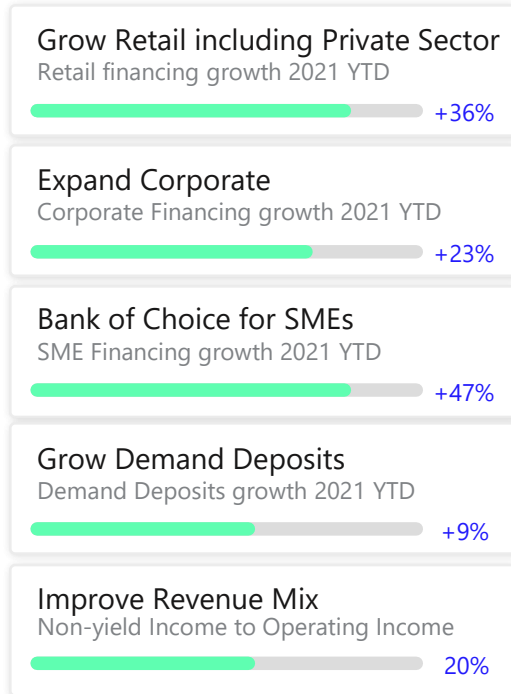
Expand customer reach

Deepen Relationships via X-Sell



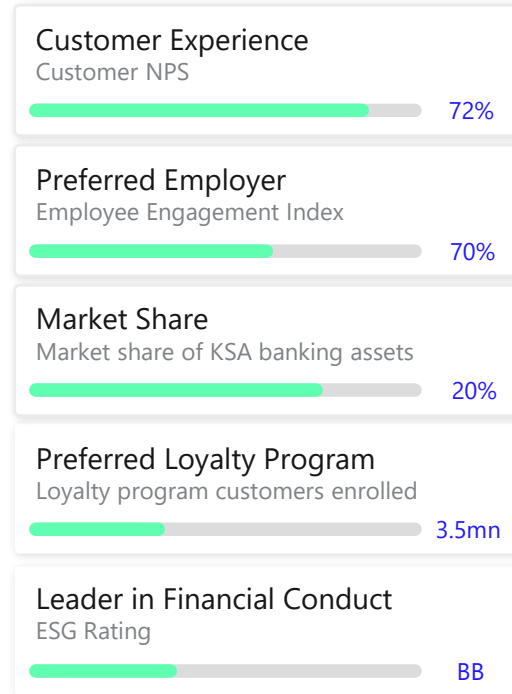
Bank

Build on our core



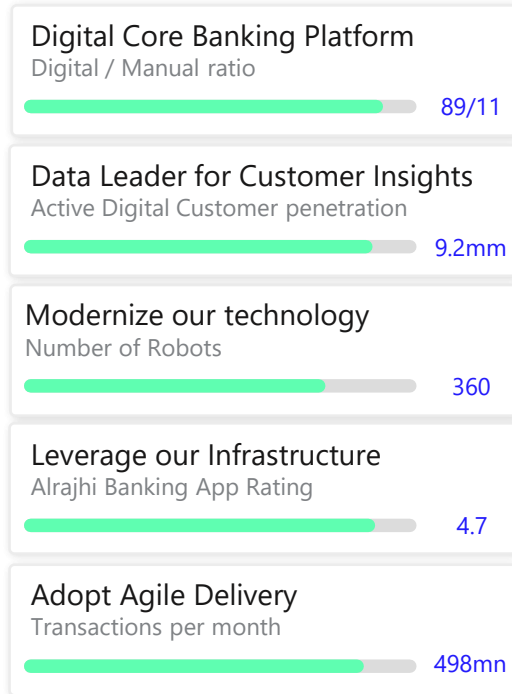
OF

Outperform our competition



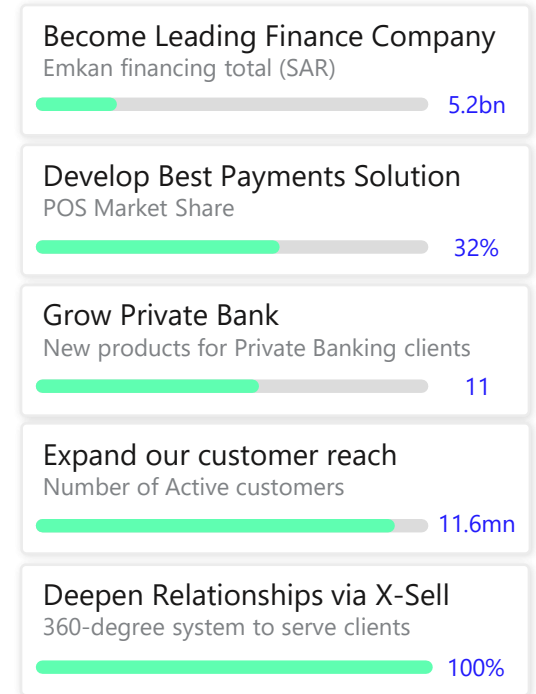
The

Transform technology



Future

Focus on new client needs



ARB is well positioned to win the payments market | Leveraging on strong and leading market share

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



KSA is digitizing the payments market:

- KSA Govt. & SAMA have launched a series of successful initiatives to digitize payments
- New Fintech licenses & other new entrants have increased competition & innovation
- KSA is the largest payments market in the region with the biggest growth potential



- **neoleap** is Al Rajhi Bank new Fintech payment company
- **neoleap** is in favorable position to win the payment market given ARB leading market share with the largest customer base
- Centralizing payments expertise allows full range of solutions & ability to respond to rapidly changing technology & competition



neoleap's Objectives and Product offering | Ambition shaped the DNA and Culture



neoleap's objectives:

- Offer seamless **in-store and online payment acceptance** solutions
- Be the **third-party processing of choice of banks and financial institutions** through local presence, technological leadership and operational excellence
- **Leapfrog payment innovation** and promote cashless economy by pioneering new products and services
- Promote financial inclusion and literacy by **democratizing financial services and simplifying money management**

Product Offering



Enables consumers to make their payments and purchases and possibility of issuing digital cards.



Enables merchants to accept credit cards and mada cards payments.



Provides merchants with an integrated solution to build an online store instantly.



Provides shop owners the ability to receive customer requests, pay directly and issue invoices.



Enables merchants to accept customer payments on mobile POS devices or mobile phones.

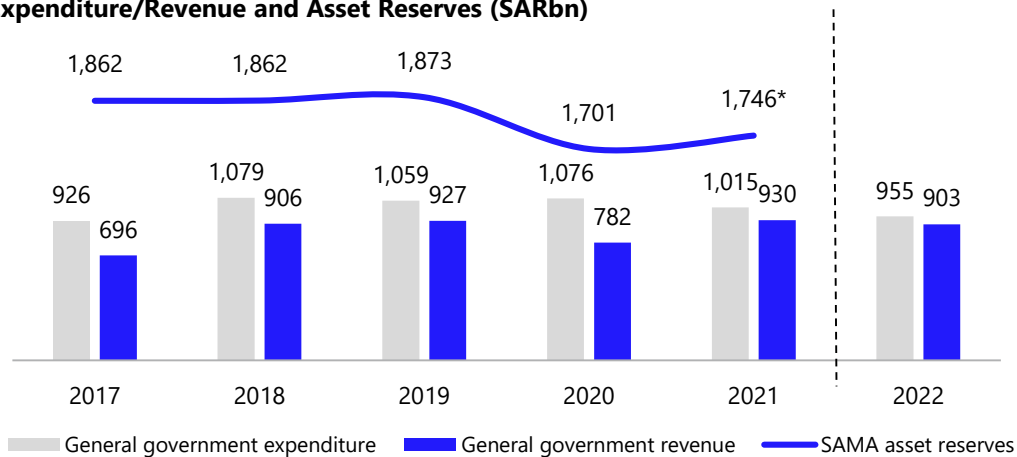


KSA's Macro-Economic Environment

Highlights

- IMF has revised up 2021 GDP growth forecast to 2.8% driven by recovery in economic activities and supported by oil prices
- Saudi budget performance for 3Q21 recorded the first surplus since 1Q19 of SAR6.6bn and the overall budget deficit is forecasted to be SAR85bn as compared to budgeted SAR141bn
- Average inflation forecasted to be 3.3% in 2021 and expected to normalize in 2022 to 1.3%

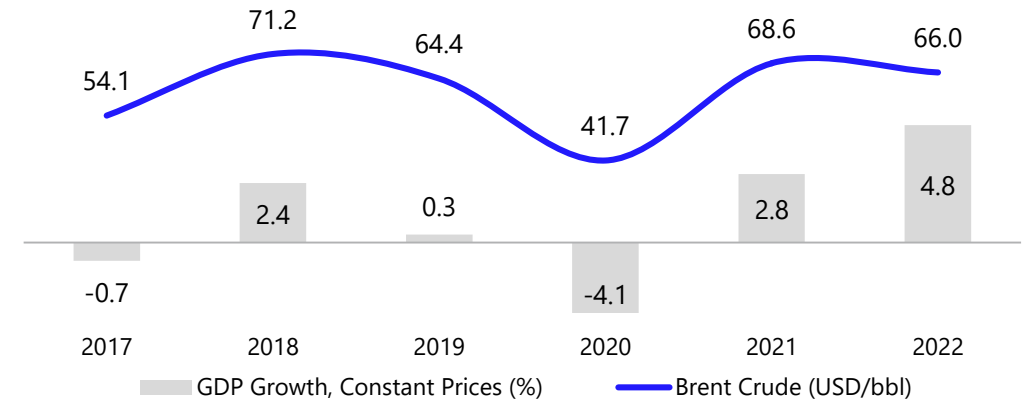
Expenditure/Revenue and Asset Reserves (SARbn)



Source: MoF, SAMA

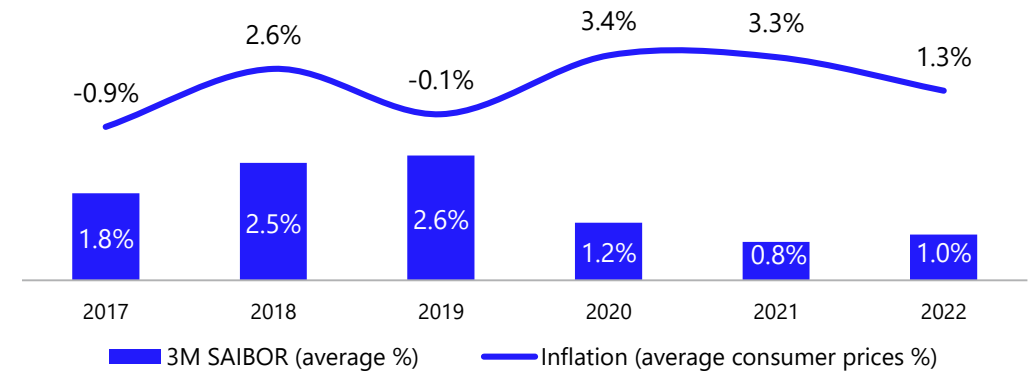
* Sep 2021 figure

GDP Growth/Brent Oil Price



Source: IMF, U.S. Energy Information

3M SAIBOR / Inflation



Source: SAMA, IMF, MoF

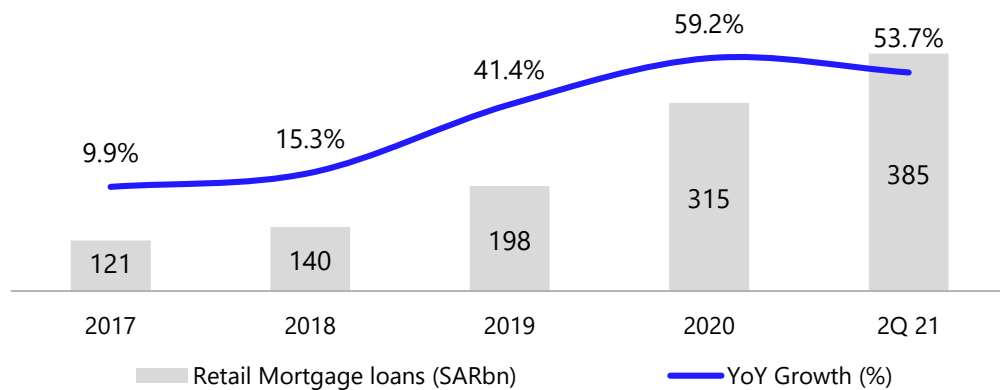


Banking Sector Highlights | Growth in mortgage lending continues to drive credit growth

Recent Developments

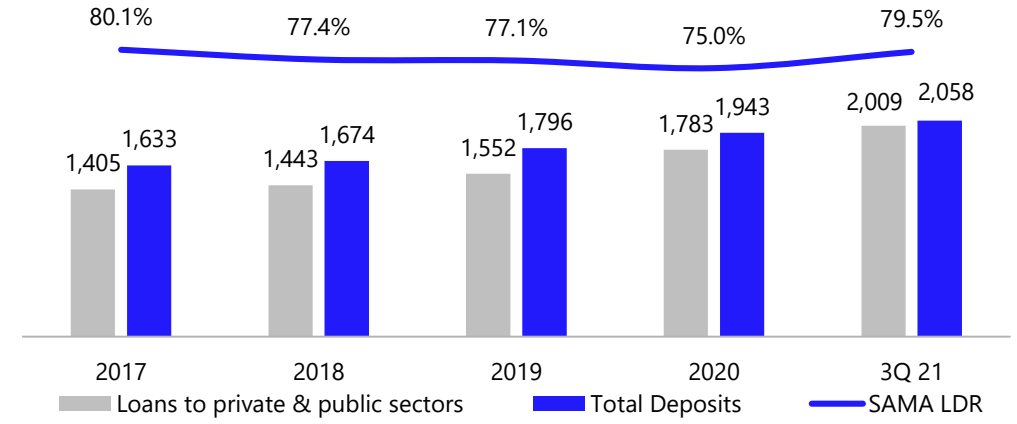
- REDF resumes tenor cap to 25 years with customers bearing the additional 5 years
- Consumer spending recovered with continuous migration to cashless payment methods
- Deferral Payment Program extended for additional three months till December 31, 2021 for MSME that are still affected by Covid-19

Retail Mortgage (SARbn)



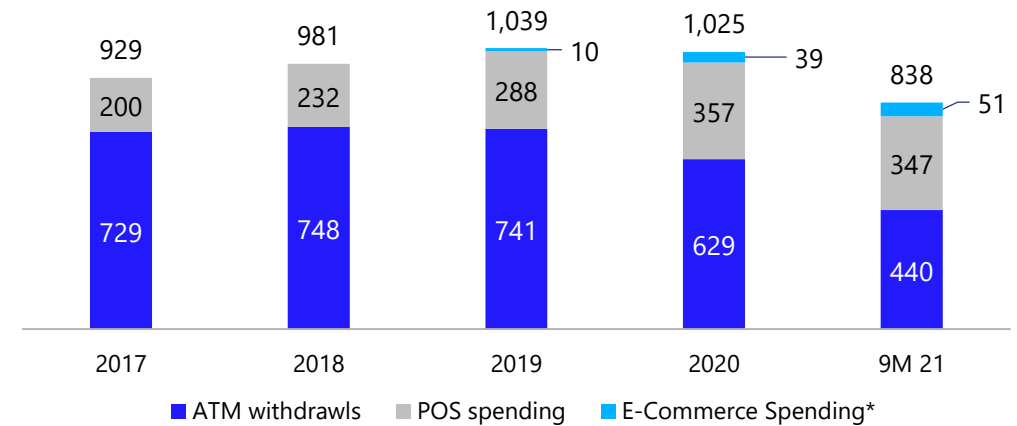
Source: SAMA

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



Source: SAMA

POS/ATM & E-Commerce (SARbn)



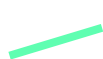

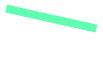
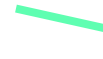
Source: SAMA

* E-Commerce started in 2019



3Q 2021 Financial Highlights

ARB delivered excellent results in the first nine-months of 2021 | Results are in line with or ahead of expectations

Strong 24% YTD Balance Sheet Growth	33.3% Growth in financing driven by mortgages		26.4% Growth in liabilities		Healthy LDR	
	Net Financing 315.7bn FY 20	+33.3% → 421.0bn 9M 21	Total Liabilities 410.7bn FY 20	+26.4% → 519.0bn 9M 21	Loan to Deposit Ratio 79% FY 20	 83% 9M 21
Solid 44% net income growth YoY	22.5% Net yield income growth, impacted by slightly lower NPM		44.2% Non yield income growth		26.4% Operating income growth	
	Net Yield income 12,275mn 9M 20	+22.5% → 15,037mn 9M 21	Non Yield Income 2,653mn 9M 20	+44.2% → 3,824mn 9M 21	Operating Income 14,927mn 9M 20	+26.4% → 18,862mn 9M 21
Stable credit quality	13 bps COR reduction		9 bps improvement in NPL ratio from strong loan growth		NPL coverage remained strong and stable	
	Cost of risk 0.75% FY 20	 0.62% 9M 21	NPL 0.76% FY 20	 0.67% 9M 21	NPL Coverage 306% FY 20	 307% 9M 21
Key Ratios	6.1 ppt better operating efficiency		Capital position above regulatory minima		Lower NPM	
	Cost to income ratio 33.4% 9M 20	 27.2% 9M 21	Total Capital Adequacy Ratio 19.3% 9M 20	 17.9% 9M 21	NPM 4.72% 9M 20	 4.32% 9M 21



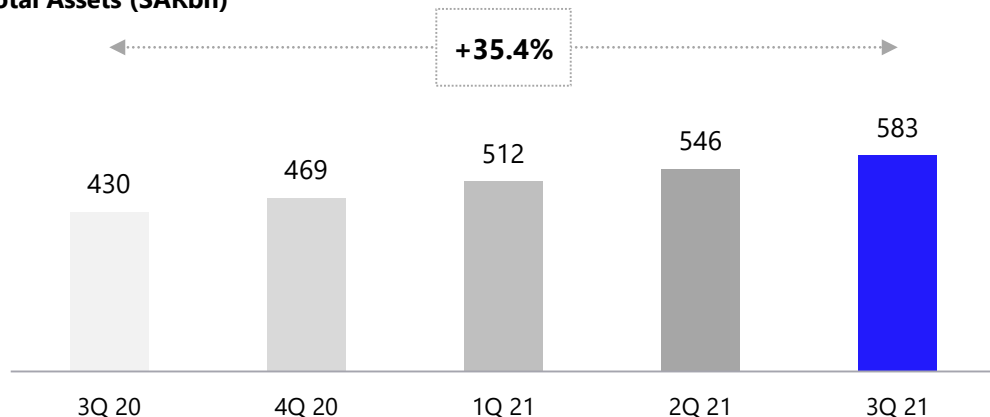
Trends ahead of expectations | Guidance revisions driven by solid growth in first 9M 2021

		FY 2020 Actual	FY 2021 Latest Guidance	9M 2021 Actual	Guidance Revision
Balance Sheet	Financing	SAR 315.7bn	32% - 35%	+33.3%	38% - 41%
Profitability	Net profit margin	4.71%	-40 bps to -50 bps	-39 bps	-45 bps to -55 bps
	Cost to income ratio	32.5%	Below 28.5%	27.2%	Below 28.0%
	ROE	19.94%	23% - 24%	23.6%	Unchanged
Asset Quality	Cost of risk	0.75%	0.60% - 0.70%	0.62%	Unchanged
Capital	CET1 ratio	18.0%	17% - 18%	16.8%	Unchanged

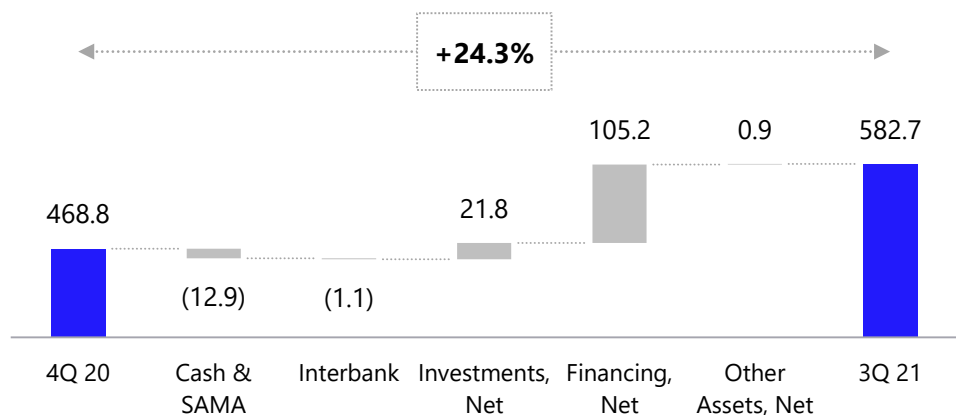


Balance Sheet Trends (1) | Strong 24% YTD balance sheet growth driven by Financing and Investments

Total Assets (SARbn)



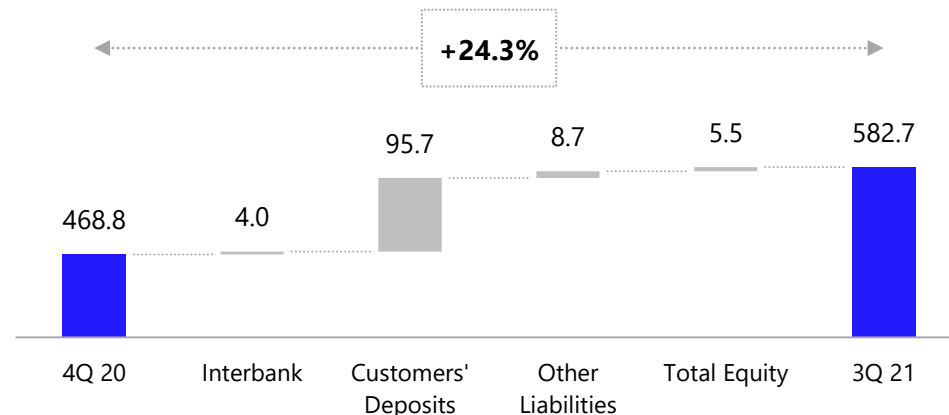
Movement in Assets (SARbn)



SAR (mn)

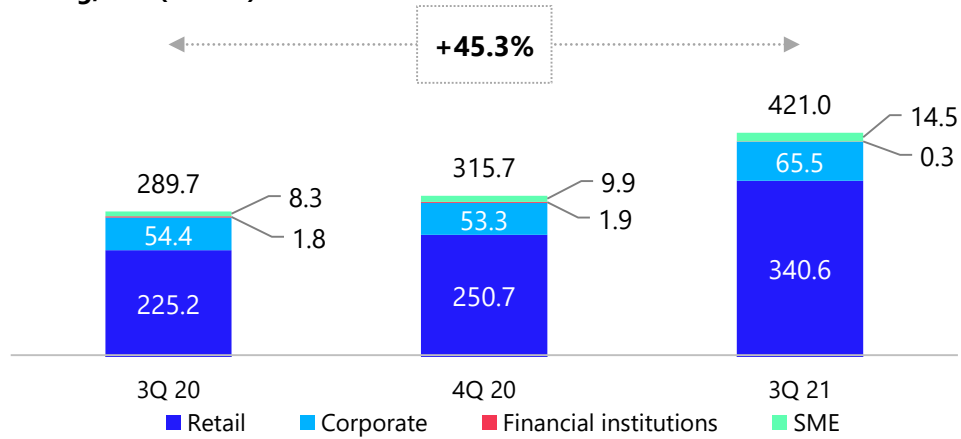
	3Q 2021	2Q 2021	QoQ	4Q 2020	YTD
Cash & balances with SAMA	34,420	36,914	-7%	47,363	-27%
Due from banks & other FI	27,518	26,213	+5%	28,655	-4%
Investments, net	82,048	74,474	+10%	60,285	+36%
Financing, net	420,954	390,296	+8%	315,712	+33%
Other assets, net	17,745	18,243	-3%	16,810	+6%
Total assets	582,684	546,139	+7%	468,825	+24%
Due to banks & other FI	14,733	14,085	+5%	10,764	+37%
Customers' deposits	478,331	447,506	+7%	382,631	+25%
Other liabilities	25,984	24,878	+4%	17,311	+50%
Total liabilities	519,048	486,469	+7%	410,706	+26%
Total shareholders' equity	63,637	59,670	+7%	58,119	+9%

Movement in Funding (SARbn)

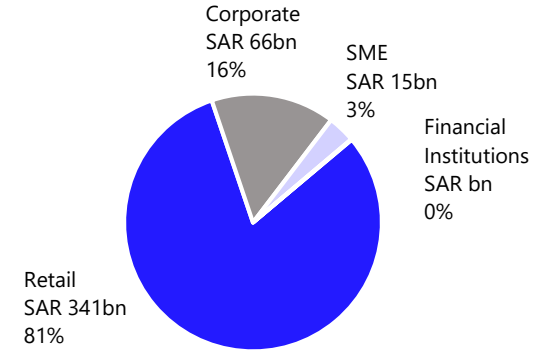


Balance Sheet Trends (2) | Financing growth driven by all lines of business

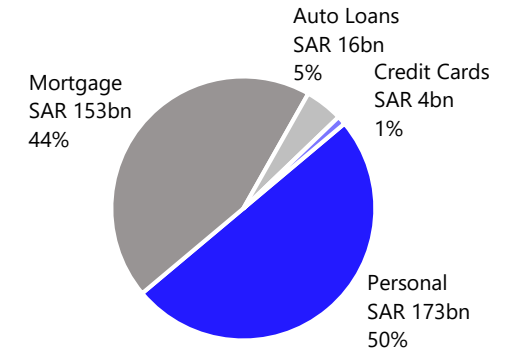
Financing, Net (SARbn)



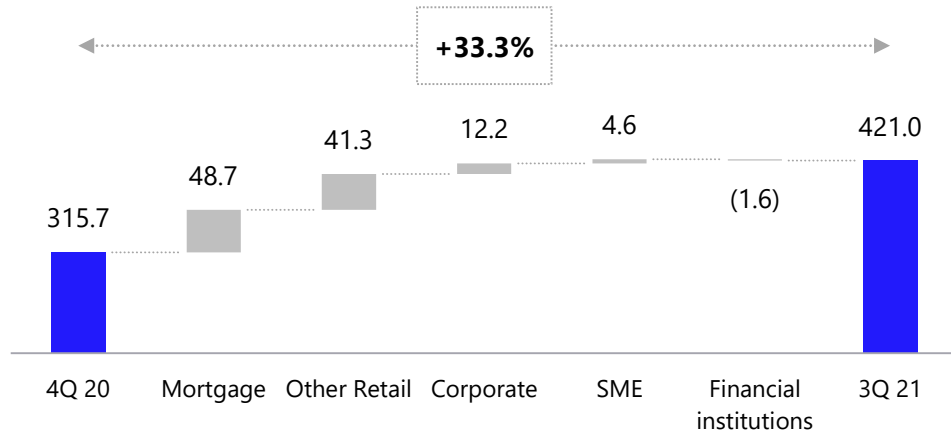
Financing, Net Mix By Segment (SARbn)



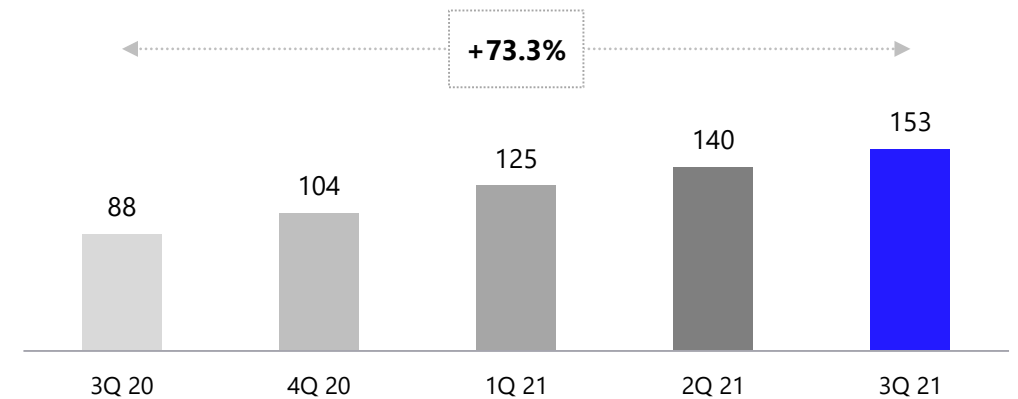
Retail Financing Mix By Segment (SARbn)



Movement in Financing (SARbn)

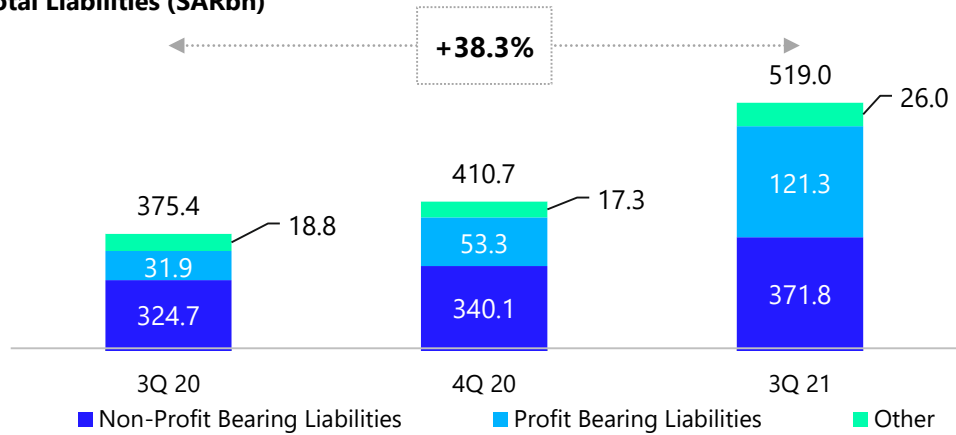


Mortgage Financing (SARbn)

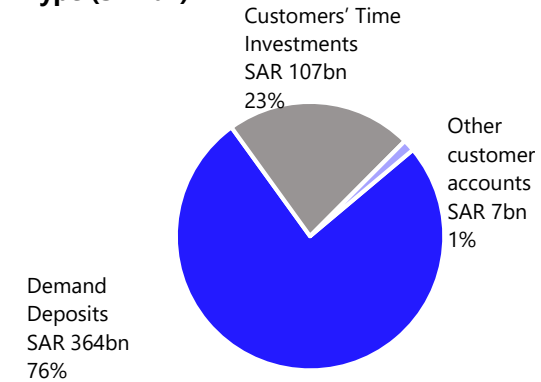


Balance Sheet Trends (3) | Balance sheet growth funded by NPB deposits

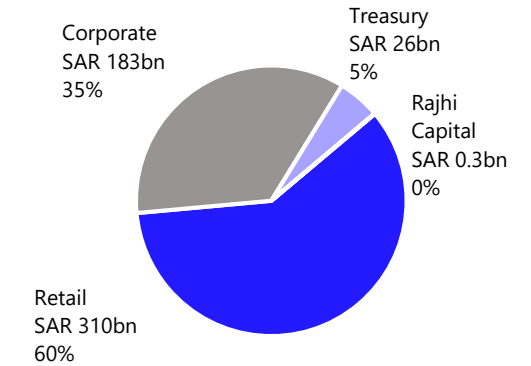
Total Liabilities (SARbn)



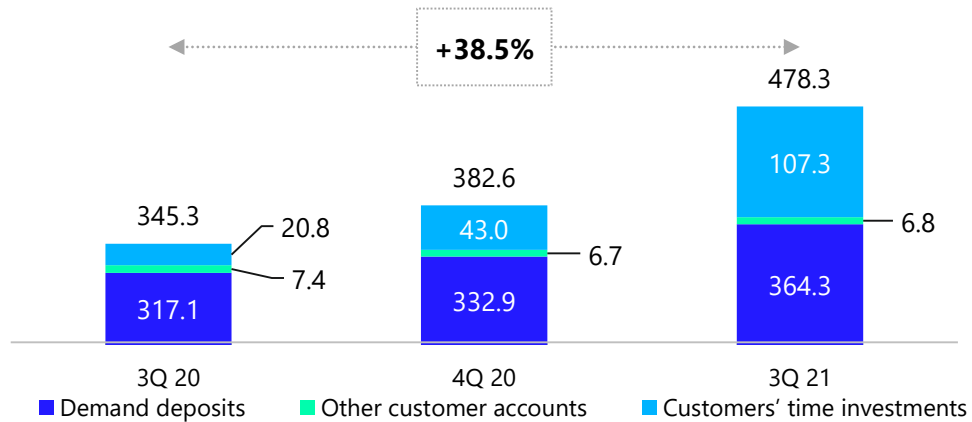
Total Customers' Deposits Mix By Type (SARbn)



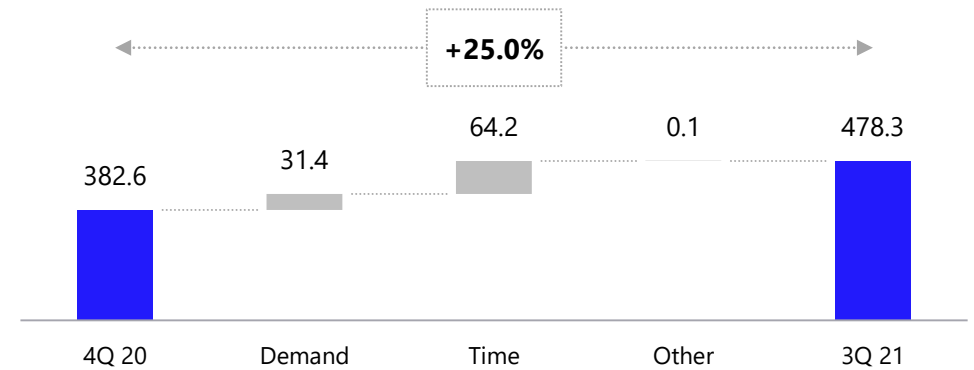
Total Liabilities Mix By Segment (SARbn)



Total Customers' Deposits (SARbn)

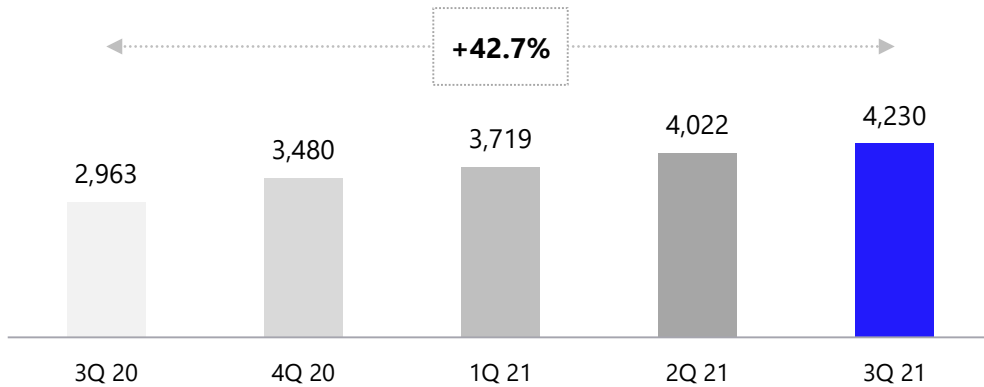


Movement in Total Customers' Deposits (SARbn)

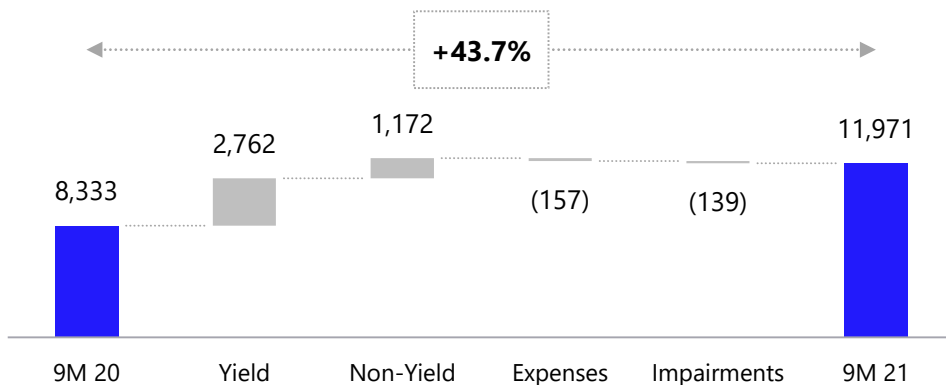


Net Income Trends | Solid net profit growth of 44% YoY

Net Income For The Period Before Zakat (SARmn)



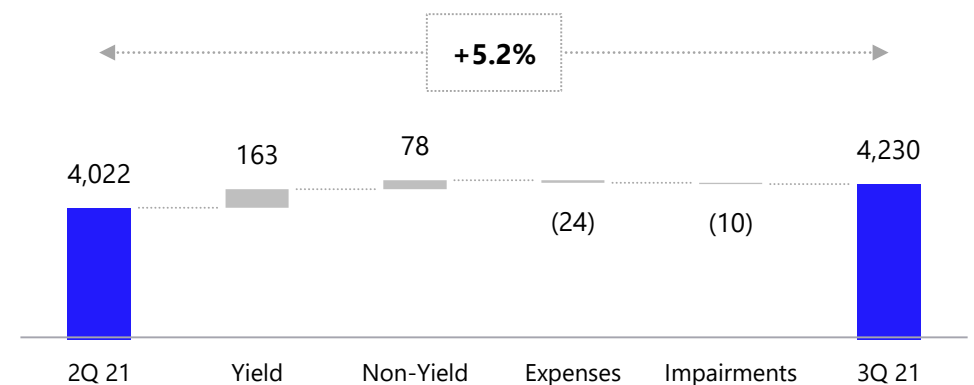
Net Income Before Zakat Growth Drivers By Type (SARmn)



SAR (mn)

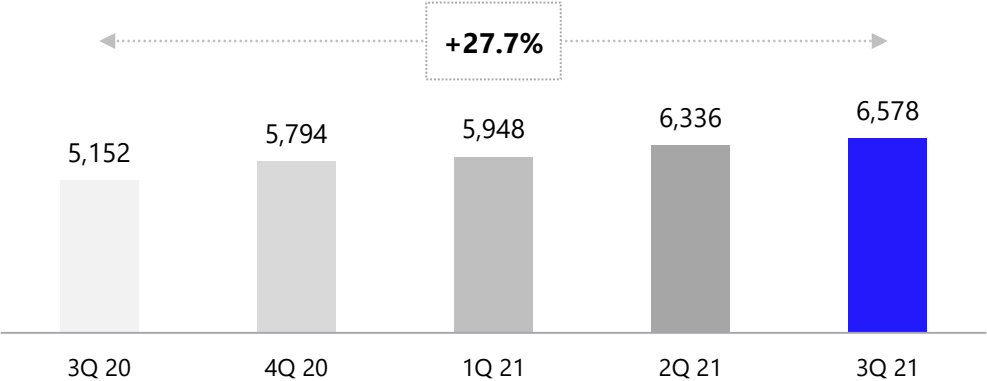
	9M 21	9M 20	YoY	3Q 21	3Q 20	YoY
Net financing & investment income	15,037	12,275	+23%	5,215	4,196	+24%
Fee from banking services, net	2,819	1,796	+57%	976	649	+50%
Exchange Income, net	570	574	-1%	210	197	+7%
Other operating income, net	436	283	+54%	177	110	+61%
Fees and other income	3,824	2,653	+44%	1,363	956	+43%
Total operating income	18,862	14,927	+26%	6,578	5,152	+28%
Operating expenses	-5,136	-4,978	+3%	-1,754	-1,724	+2%
Pre-provision profit	13,726	9,949	+38%	4,824	3,428	+41%
Total impairment charge	-1,755	-1,616	+9%	-594	-465	+28%
Net income for the period before Zakat	11,971	8,333	+44%	4,230	2,963	+43%
Zakat	-1,237	-859	+44%	-436	-306	+43%
Net income for the period after Zakat	10,734	7,474	+44%	3,794	2,658	+43%

Net Income Before Zakat Growth Drivers By Type (SARmn)

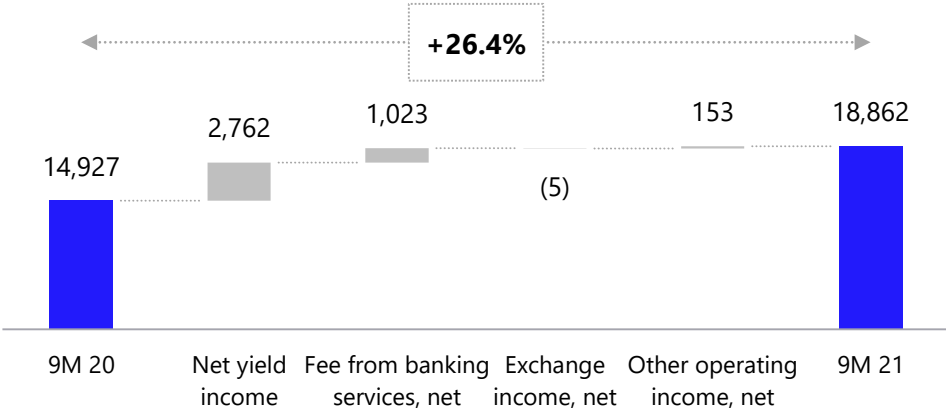


Operating Income Trends | Strong income growth reflecting successful strategy execution

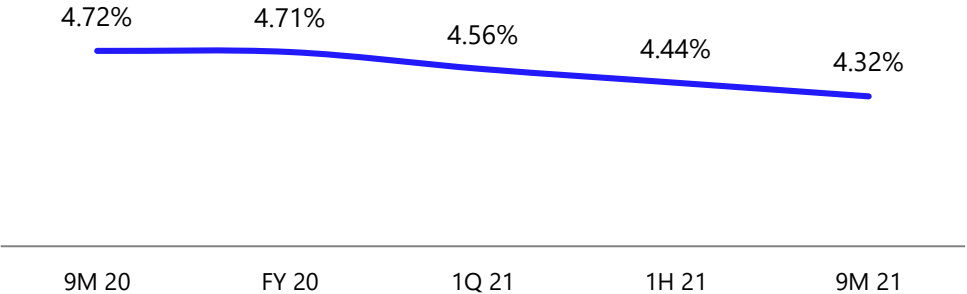
Total Operating Income (SARmn)



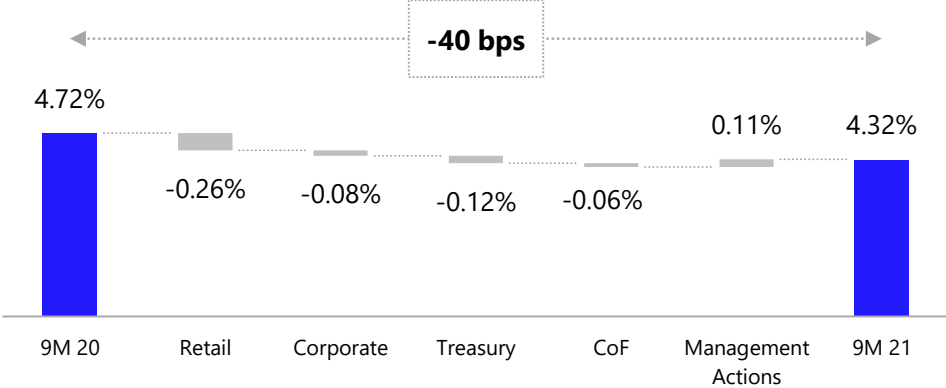
Total Operating Income Growth Drivers By Type (SARmn)



Net Profit Margin (%)

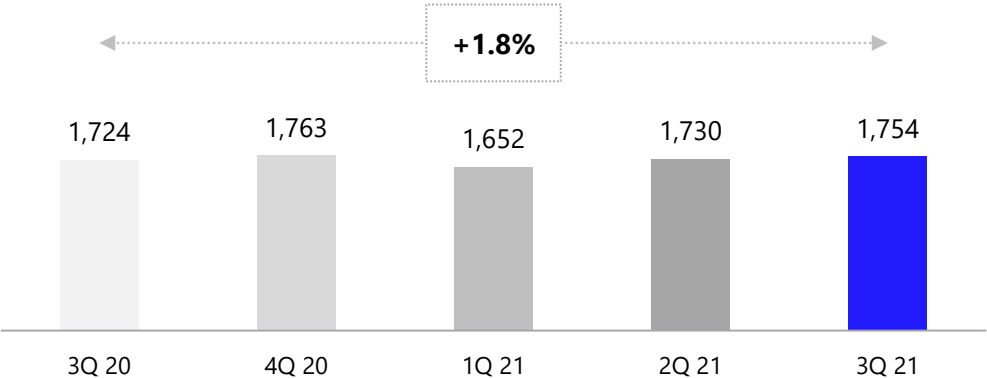


NPM Drivers (%)

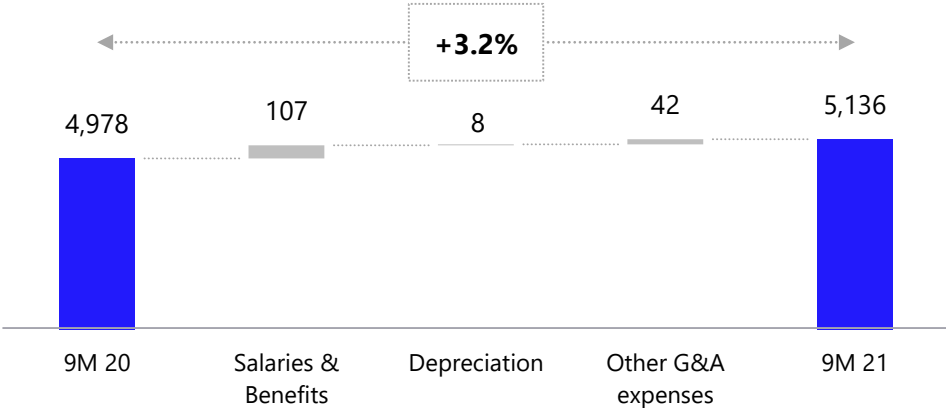


Expenses Trends | Cost efficiencies resulted in higher positive jaws

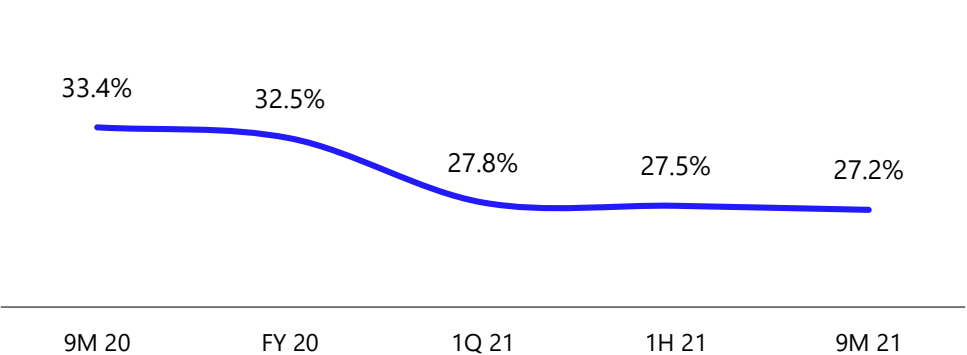
Operating Expenses (SARmn)



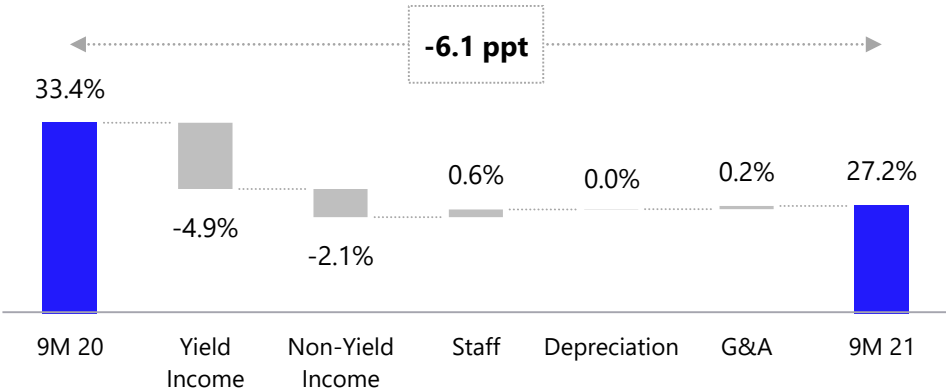
Operating Expenses Growth Drivers By Type (SARmn)



Cost To Income Ratio (%)

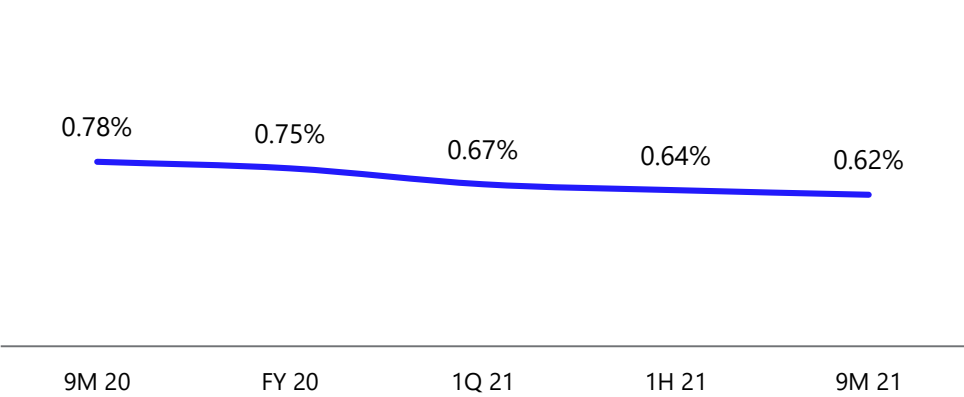


Cost to Income Ratio Drivers (%)

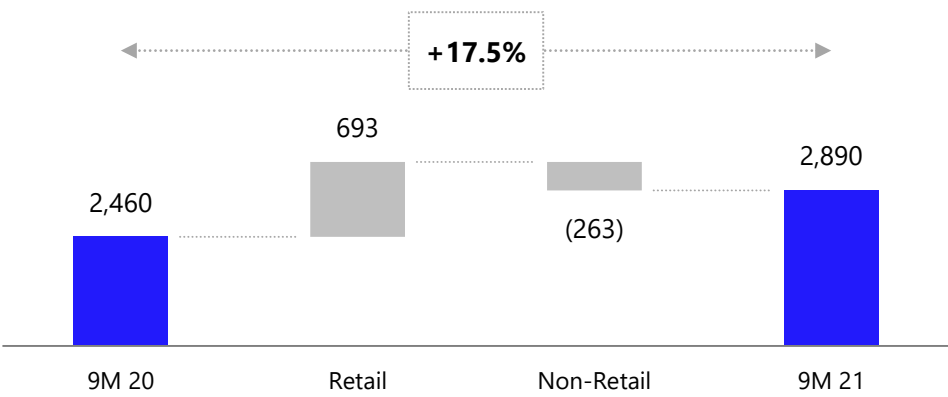


Asset Quality Trends (1) | Asset quality remains healthy and NPL coverage remains strong and stable

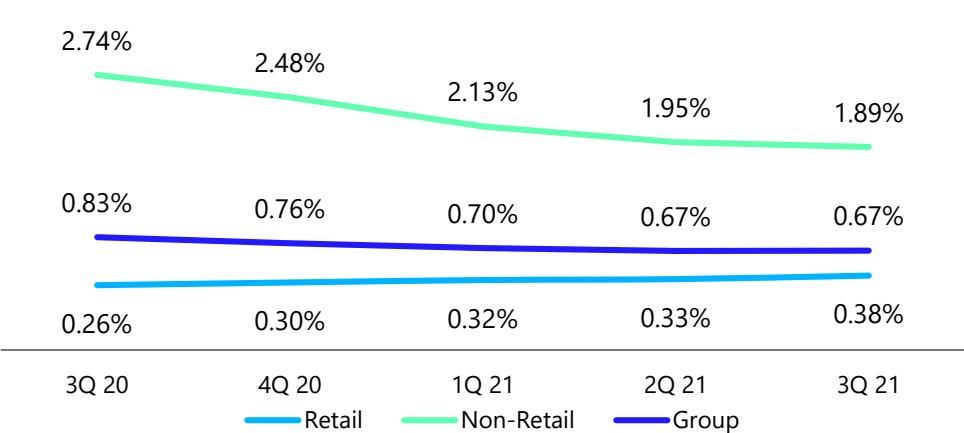
Cost of Risk (%)



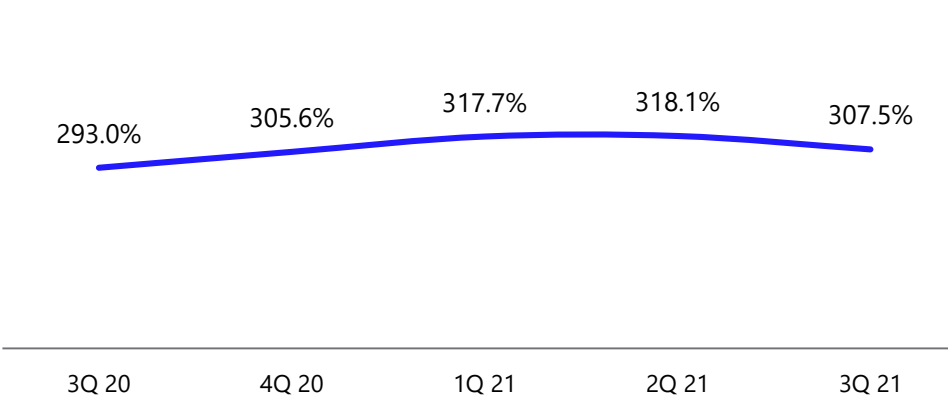
Movement in NPL (SARmn)



NPL Ratio (%)

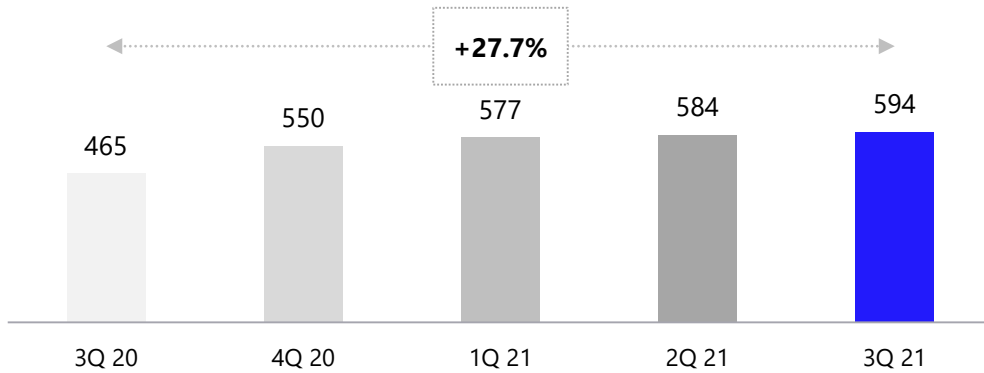


NPL coverage ratio (%)

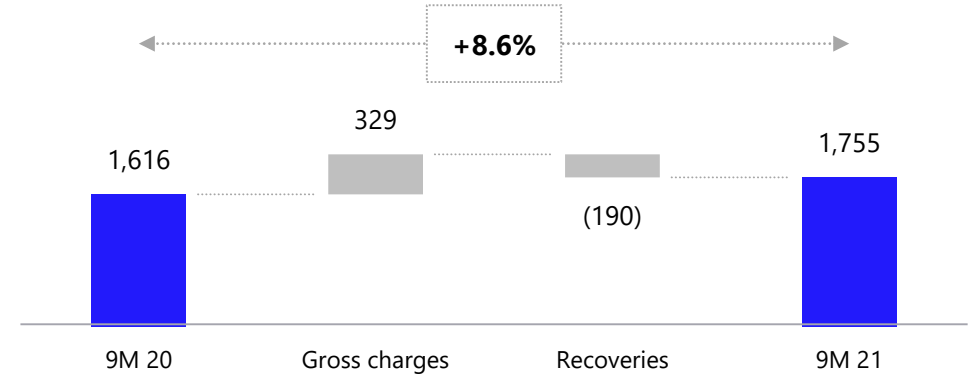


Asset Quality Trends (2) | Healthy stage coverage reflecting prudent risk management

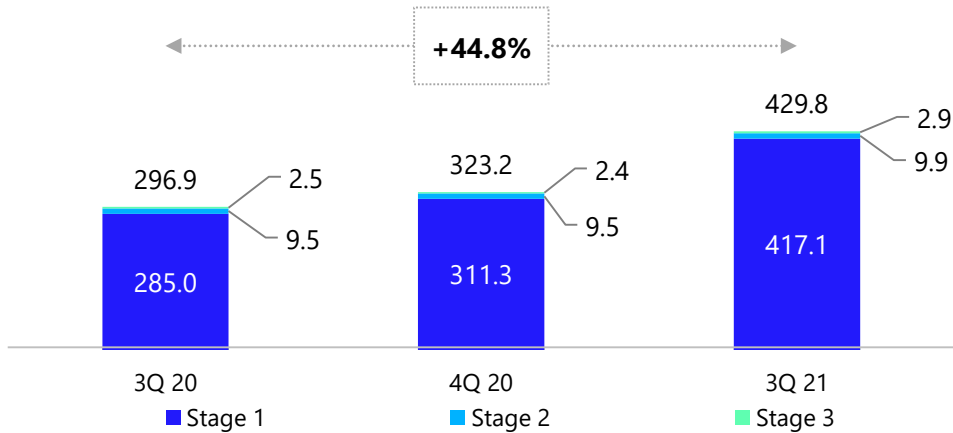
Net Impairment Charges (SARmn)



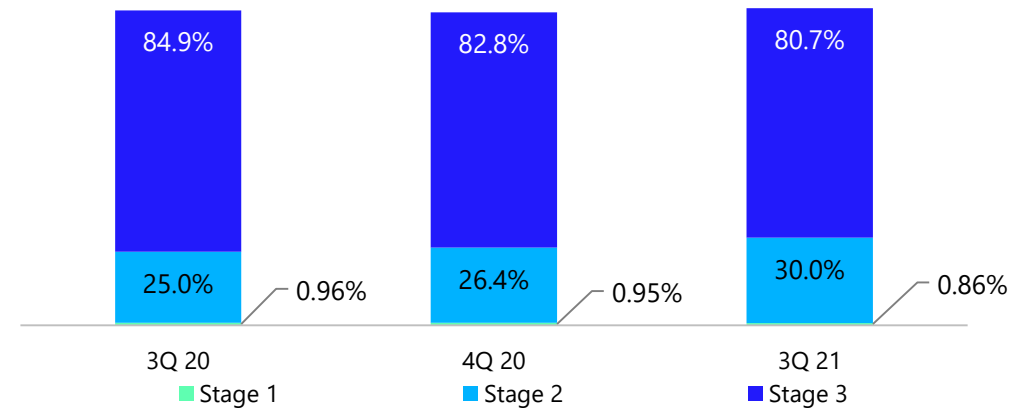
Movement in Net Impairment (SARmn)



Gross Loans by Stage* (SARbn)



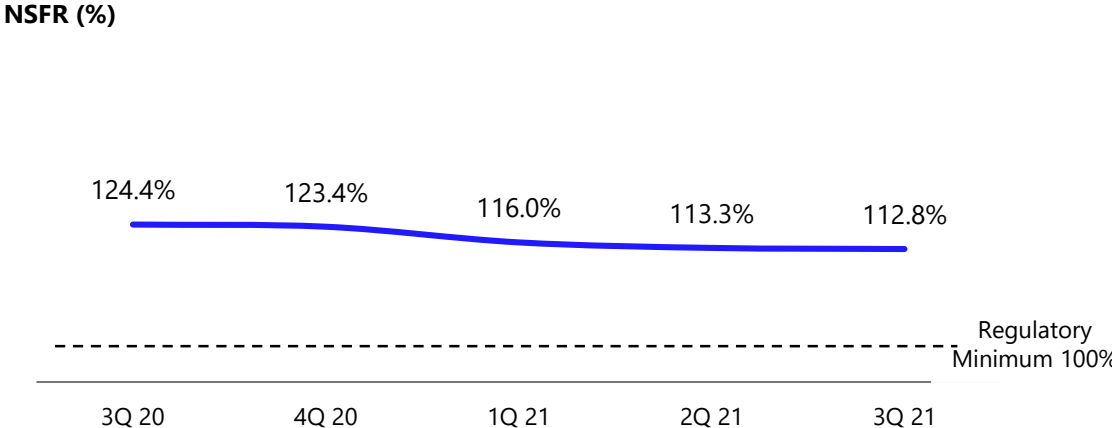
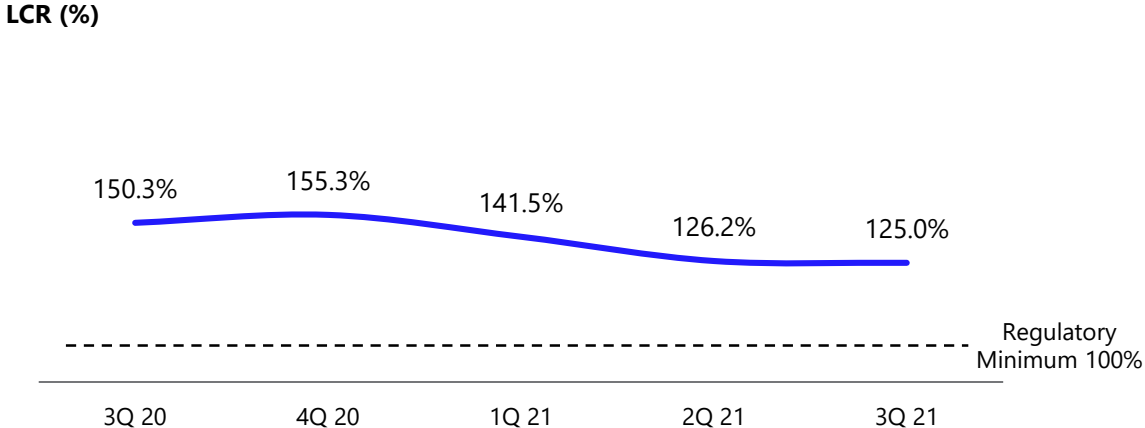
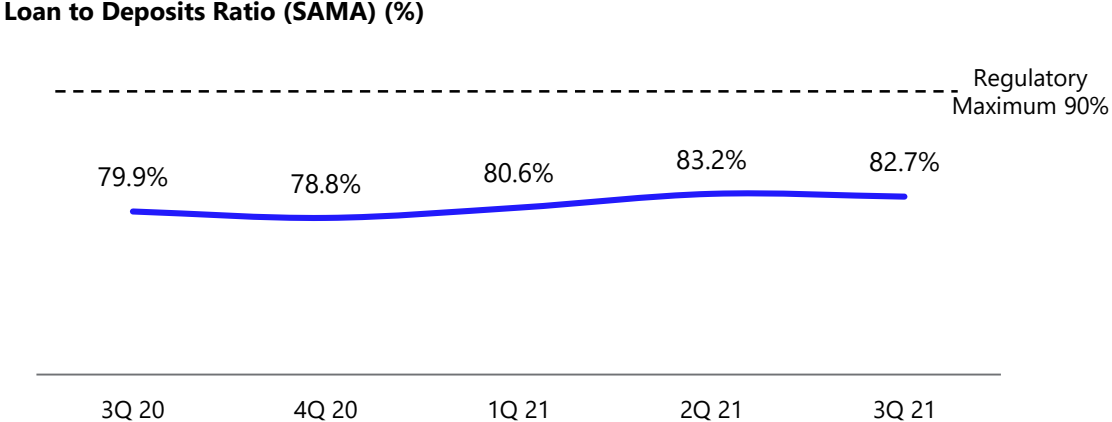
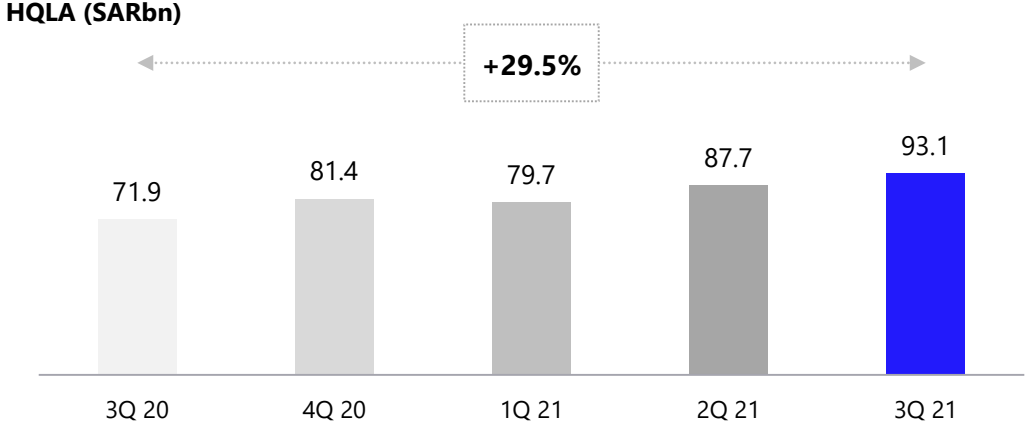
ECL Coverage* (%)



* Stage exposure and ECL allowances varies from the financial statements due to IFRS9 cure period treatment

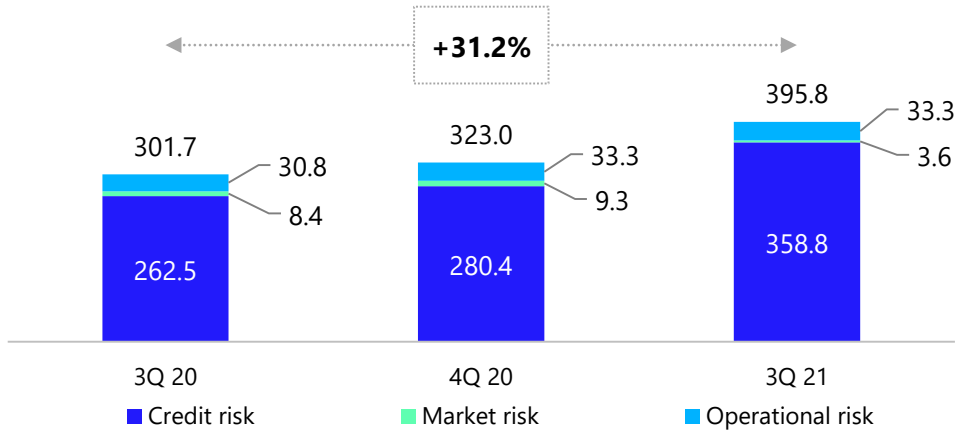


Liquidity Trends | Liquidity remains comfortably within regulatory requirements

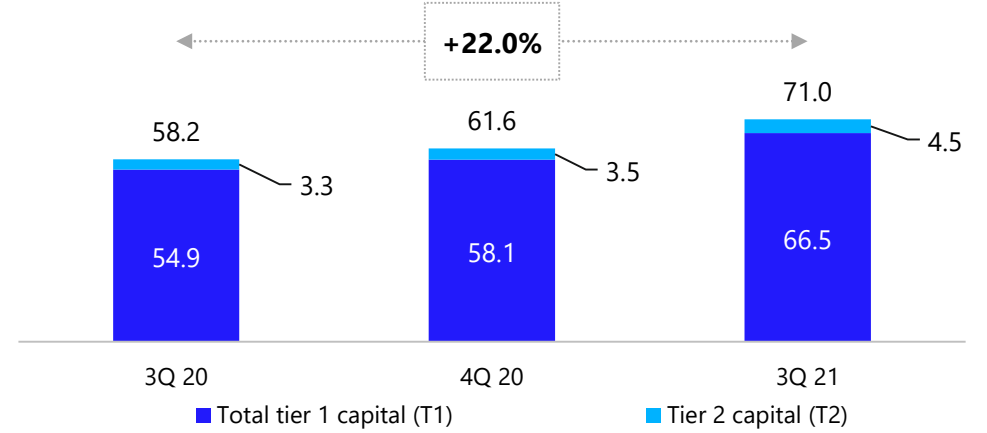


Capitalization Trends | Capital position well above regulatory minima

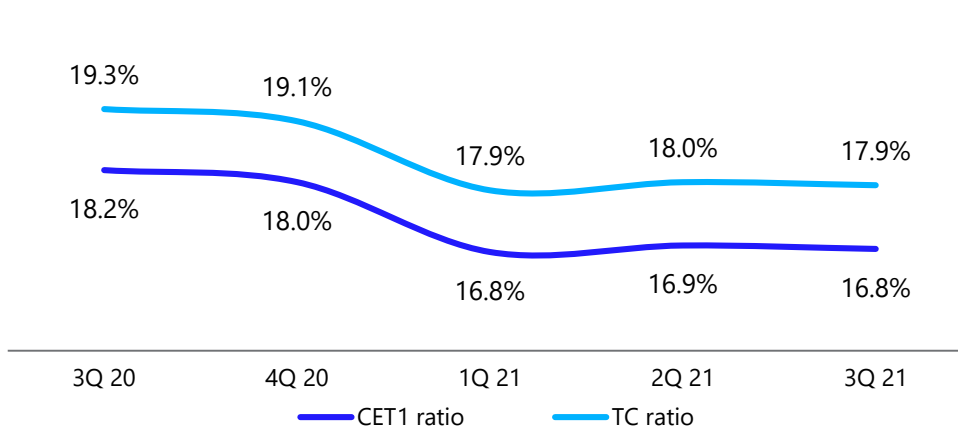
RWA (SARbn)



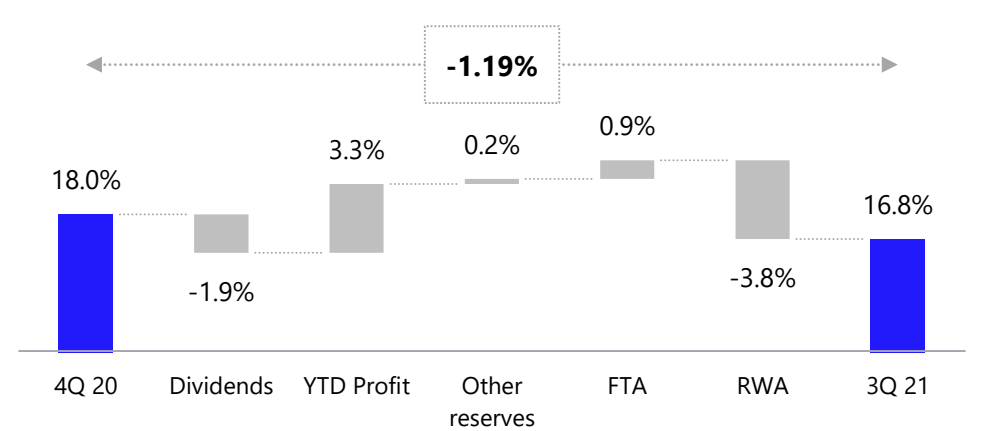
Total Capital (SARbn)



Capital Ratios (%)

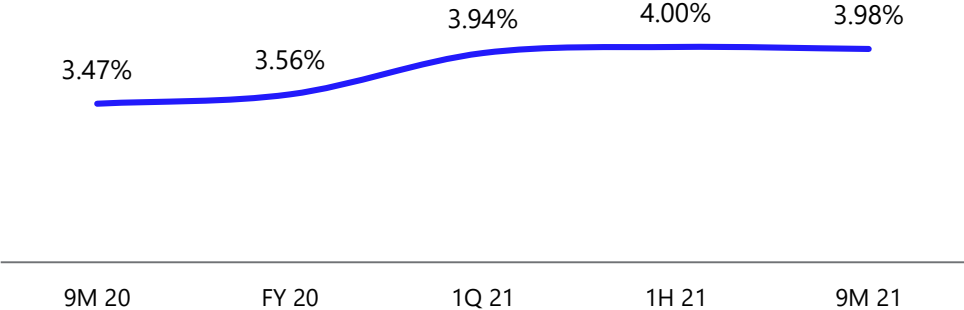


CET1 Drivers (%)

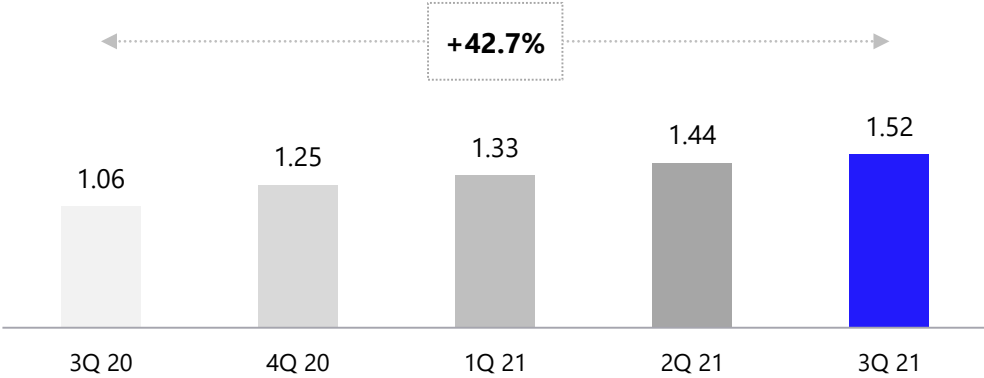


Return Metrics | Al Rajhi Bank's returns remain industry-leading

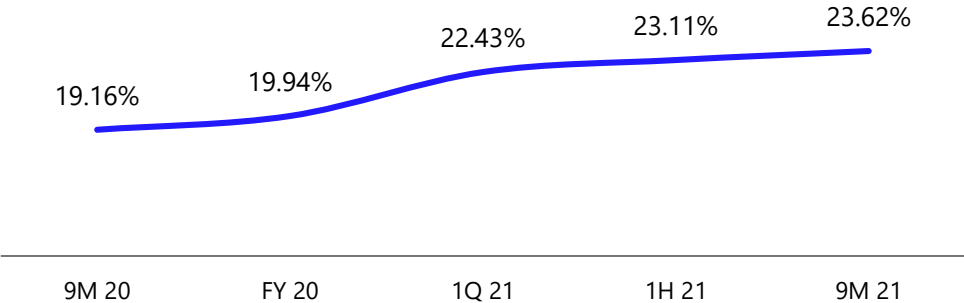
Return on RWA (%)



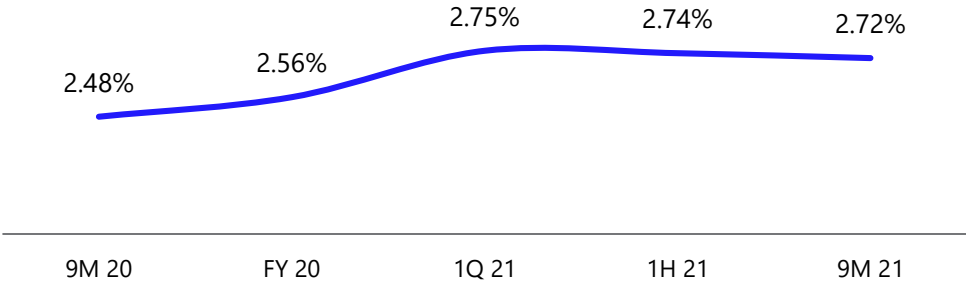
Earnings per Share (SAR)



Return on Equity (%)



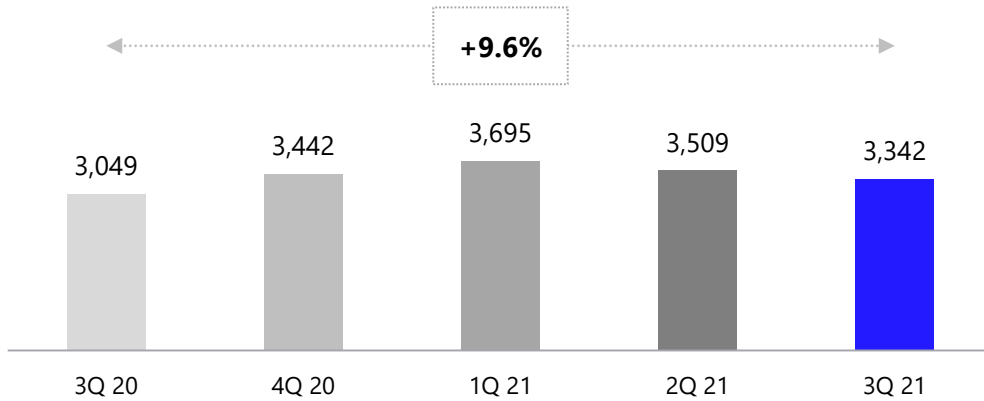
Return on Assets (%)



3Q 2021 Operating Results

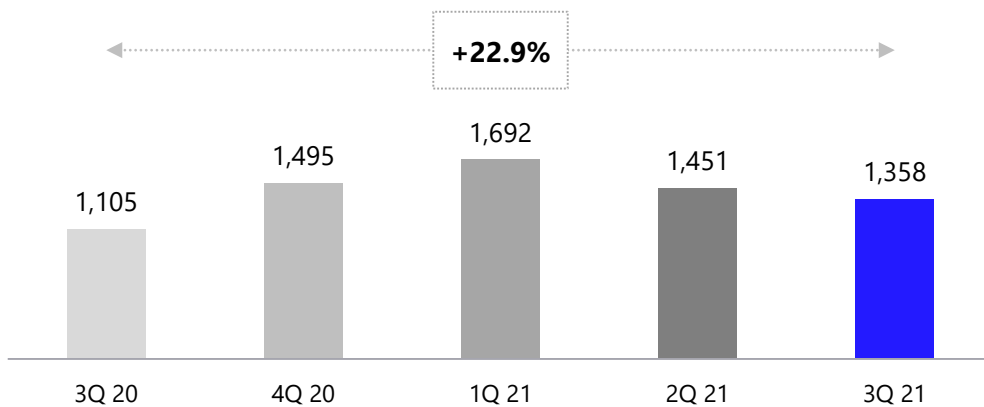
Retail Banking | Strong growth supported net income growth YoY

Total Operating Income (SARmn)

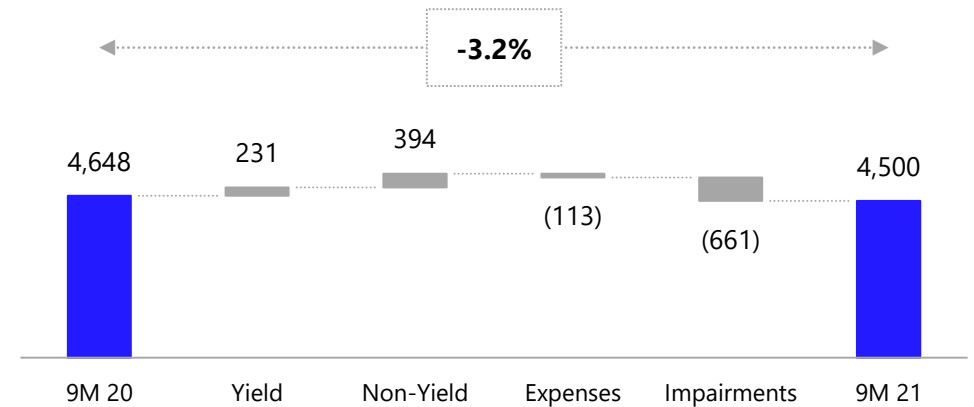


SAR (mn)	9M 21	9M 20	YoY %	3Q 21	2Q 21	QoQ %	3Q 20	YoY %
Net financing and investment income	8,708	8,476	+2.7%	2,618	3,015	-13.2%	2,592	+1.0%
Fees and other income	1,838	1,444	+27.3%	724	494	+46.7%	457	+58.5%
Total operating income	10,546	9,920	+6.3%	3,342	3,509	-4.8%	3,049	+9.6%
Operating expenses	(4,488)	(4,375)	+2.6%	(1,535)	(1,494)	+2.8%	(1,581)	-2.9%
Total impairment charge	(1,557)	(896)	+73.7%	(449)	(564)	-20.4%	(363)	+23.8%
Net income for the period	4,500	4,648	-3.2%	1,358	1,451	-6.4%	1,105	+22.9%
Total assets	358,327	246,752	+45.2%	358,327	332,209	+7.9%	246,752	+45.2%
Total liabilities	309,656	284,148	+9.0%	309,656	313,043	-1.1%	284,148	+9.0%

Net Income Before Zakat (SARmn)

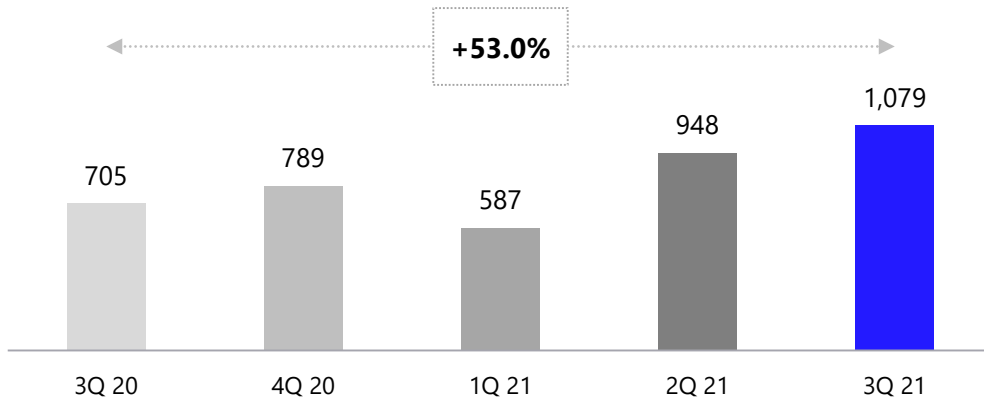


Net Income Before Zakat Growth Drivers By Type (SARmn)



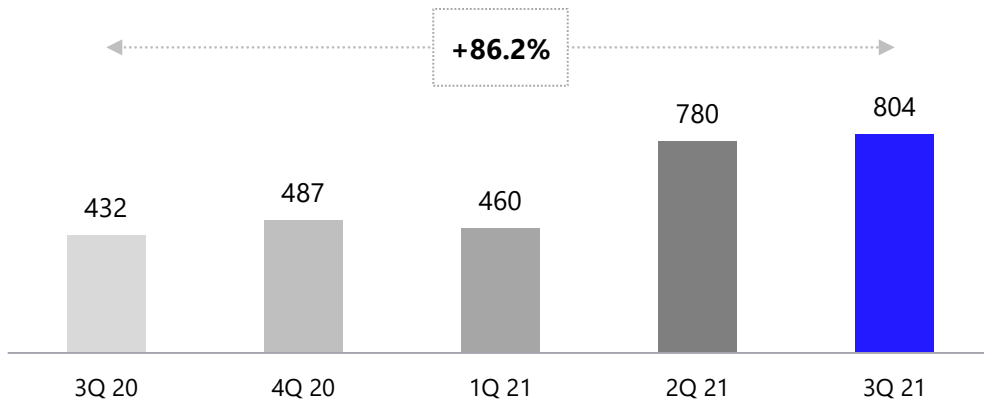
Corporate Banking | Net income growth driven by growth and lower impairment charges

Total Operating Income (SARmn)

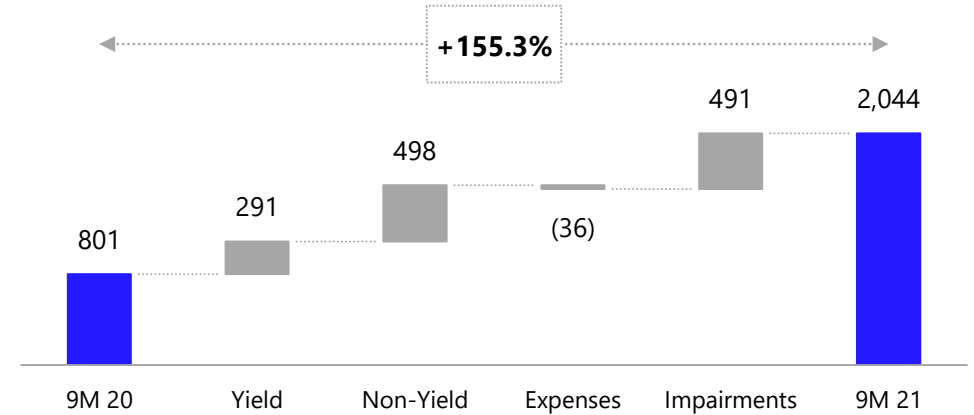


SAR (mn)	9M 21	9M 20	YoY %	3Q 21	2Q 21	QoQ %	3Q 20	YoY %
Net financing and investment income	1,811	1,521	+19.1%	813	518	+56.9%	607	+34.0%
Fees and other income	802	304	+163.5%	266	430	-38.1%	99	+169.7%
Total operating income	2,614	1,825	+43.2%	1,079	948	+13.8%	705	+53.0%
Operating expenses	(371)	(335)	+10.7%	(125)	(142)	-12.2%	(185)	-32.5%
Total impairment charge	(199)	(690)	-71.2%	(150)	(26)	+486.3%	(88)	+69.3%
Net income for the period	2,044	801	+155.3%	804	780	+3.1%	432	+86.2%
Total assets	80,890	63,954	+26.5%	80,890	77,761	+4.0%	63,954	+26.5%
Total liabilities	182,791	75,543	+142.0%	182,791	152,073	+20.2%	75,543	+142.0%

Net Income Before Zakat (SARmn)

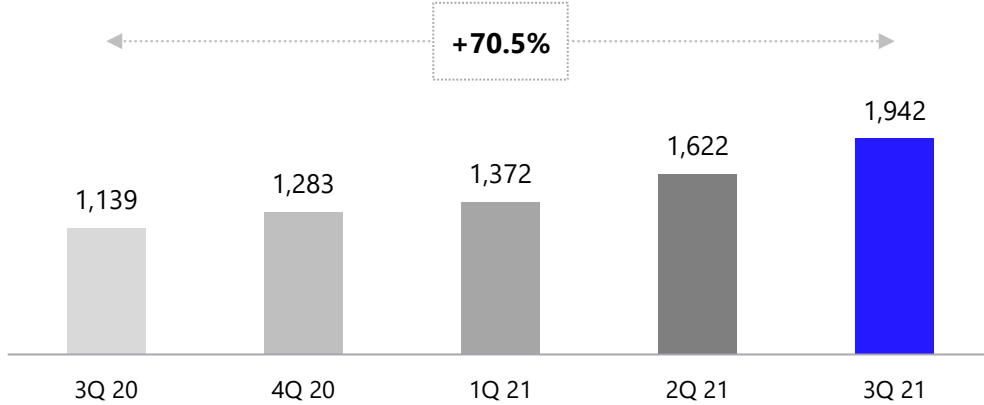


Net Income Before Zakat Growth Drivers By Type (SARmn)

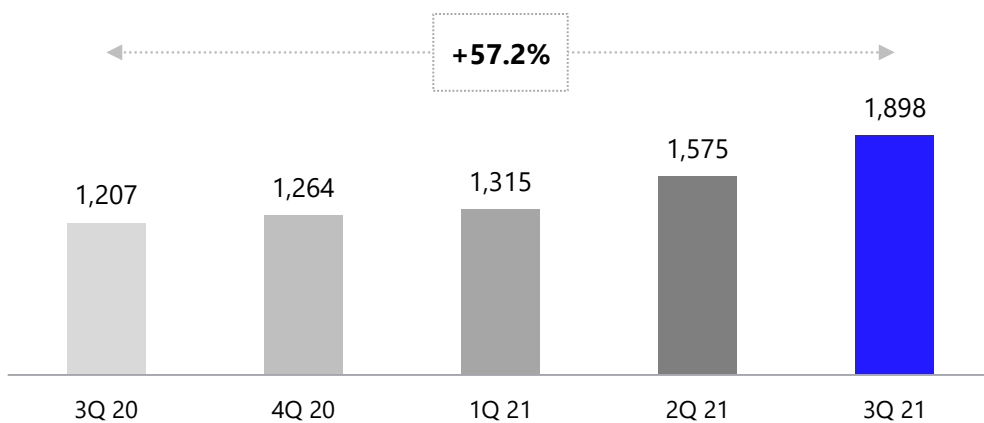


Treasury | Strong net income growth driven by investment income growth

Total Operating Income (SARmn)

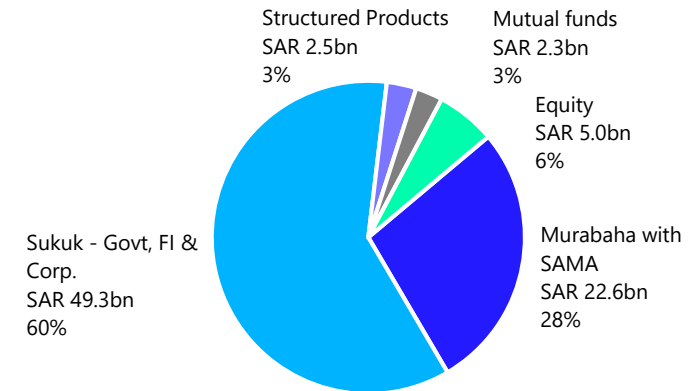


Net Income Before Zakat (SARmn)



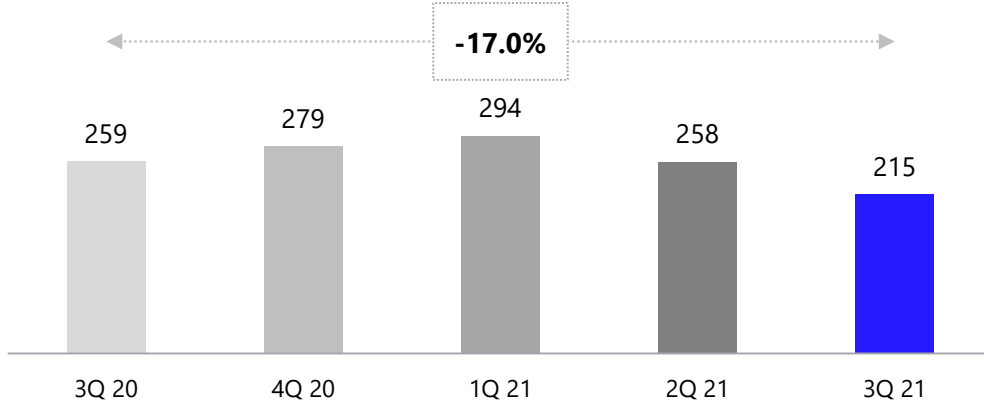
SAR (mn)	9M 21	9M 20	YoY %	3Q 21	2Q 21	QoQ %	3Q 20	YoY %
Net financing and investment income	4,467	2,243	+99.1%	1,763	1,502	+17.4%	987	+78.7%
Fees and other income	469	413	+13.4%	179	119	+49.8%	152	+17.5%
Total operating income	4,935	2,656	+85.8%	1,942	1,622	+19.8%	1,139	+70.5%
Operating expenses	(149)	(156)	-4.6%	(49)	(52)	-5.1%	82	-160.5%
Total impairment charge	1	(29)	-104.3%	5	6	-12.5%	(14)	-136.8%
Net income for the period	4,788	2,471	+93.7%	1,898	1,575	+20.5%	1,207	+57.2%
Total assets	138,716	116,204	+19.4%	138,716	131,723	+5.3%	116,204	+19.4%
Total liabilities	26,314	15,527	+69.5%	26,314	21,162	+24.3%	15,527	+69.5%

Investments, Mix By Asset (SARbn)



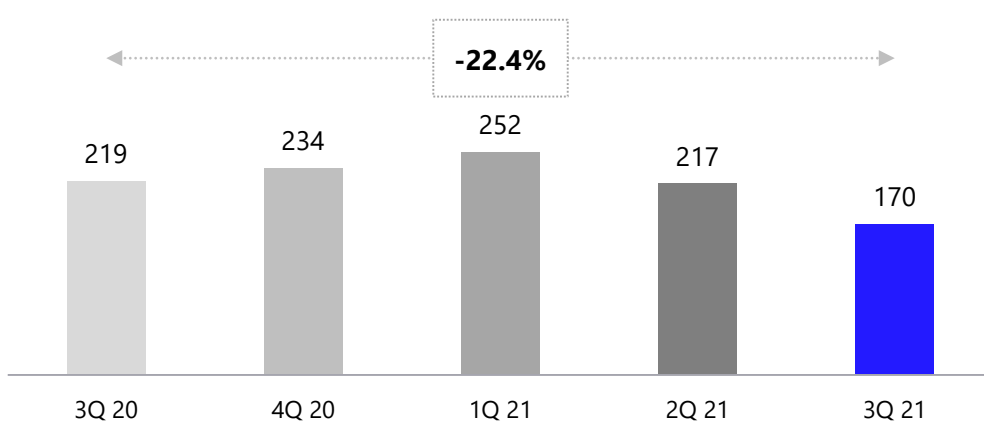
Al Rajhi Capital | Continue to maintain a leading market share in brokerage

Total Operating Income (SARmn)

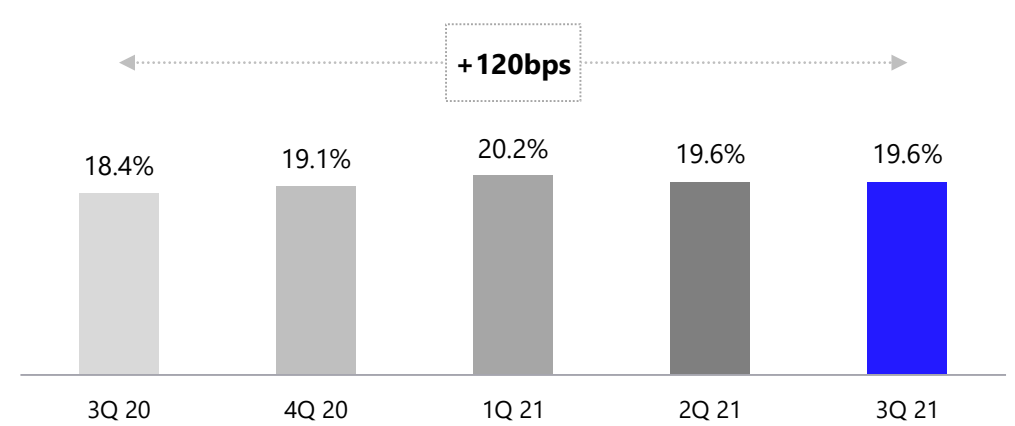


SAR (mn)	9M 21	9M 20	YoY %	3Q 21	2Q 21	QoQ %	3Q 20	YoY %
Net financing and investment income	51	35	+48.5%	21	17	+25.1%	11	+91.4%
Fees and other income	715	491	+45.6%	194	242	-19.8%	248	-21.8%
Total operating income	767	526	+45.8%	215	258	-16.9%	259	-17.0%
Operating expenses	(128)	(112)	+14.0%	(44)	(42)	+6.8%	(39)	+13.0%
Net income for the period	639	414	+54.4%	170	217	-21.4%	219	-22.4%
Total assets	4,752	3,391	+40.1%	4,752	4,446	+6.9%	3,391	+40.1%
Total liabilities	287	163	+76.0%	287	191	+50.6%	163	+76.0%

Net Income Before Zakat (SARmn)



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 4Q 2021

8th – 9th November

GS 13th Annual CEEMEA Conference

9th – 10th November

BofA Global Research MENA Conference



Alrajhi bank app



ebusiness banking app



Investor Relations app



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