

Fact Sheet



Bank Profile

Founded in 1957, Al Rajhi Bank today is the world's largest Islamic bank with assets of +SR 468 billion (+USD 125 billion) and the largest retail bank in the Middle East serving more than 9 million customers with 13,057 employees.

Al Rajhi Bank has the largest distribution network in Saudi Arabia with 543 branches, 5,211 ATMs, 204,549 POS terminals and 226 remittance centers. We also operate 16 branches in Malaysia, 10 in Jordan and 2 in Kuwait.

Strategy

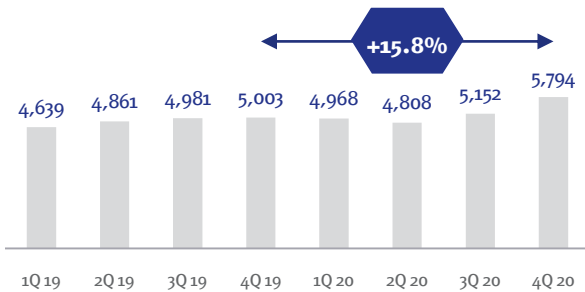
The Bank's continued success is attributable to the execution of its 'ABCDE' back to basics strategy that focuses on five key pillars:

- 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

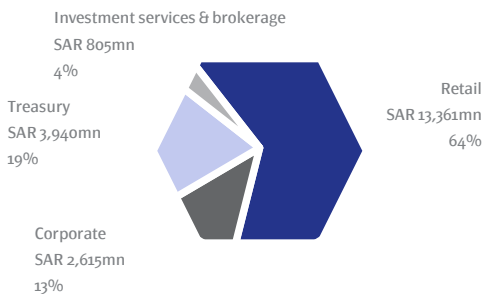
Product Offering

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.

Total Operating Income (SARmn)



Total Operating Income Mix By Segment (SARmn)



Key Figures SAR (mn),

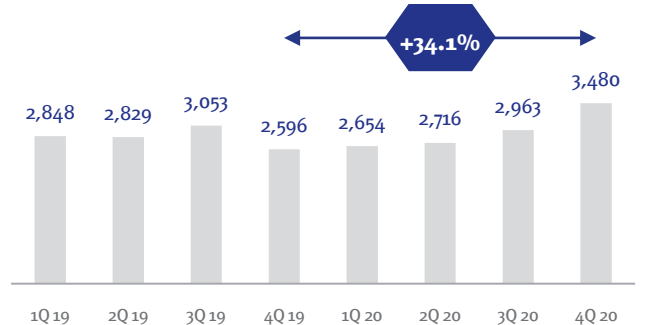
	FY 2020	FY 2019	YoY
Total operating income	20,721	19,484	+6%
Net income before Zakat for the period	11,814	11,326	+4%
ROE after Zakat	19.94%	20.49%	-55 bps
ROA	2.56%	2.76%	-20 bps
NPM	4.71%	5.22%	-51 bps
Cost to income	32.5%	32.8%	-30 bps
CoR	0.75%	0.71%	+4 bps
Total assets	468,825	384,087	+22%
Total liabilities	410,706	332,895	+23%
Total shareholders' equity	58,119	51,192	+14%
CAR ratio	18.0%	18.8%	-80 bps
Tier I	19.1%	19.9%	-80 bps
Liquidity coverage ratio (LCR)	155%	175%	-2000 bps
Financing to customer deposit ratio	78.8%	79.9%	-110 bps
NPL ratio	0.76%	0.90%	-14 bps
NPL coverage ratio	306%	306%	0 bps

Outlook

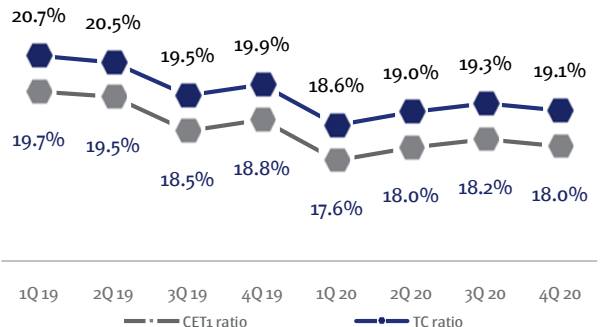
FY 2021 Guidance

Financing, Net	Mid-teens digits
Net Profit Margin	-30 to -20 bps
Cost to Income Ratio	Below 31%
Cost of Risk	0.60% to 0.70%
CET1 Ratio	17% to 18%
ROE	20% to 21%

Net Income Before Zakat For The Period (SARmn)



Capital Ratios (%)



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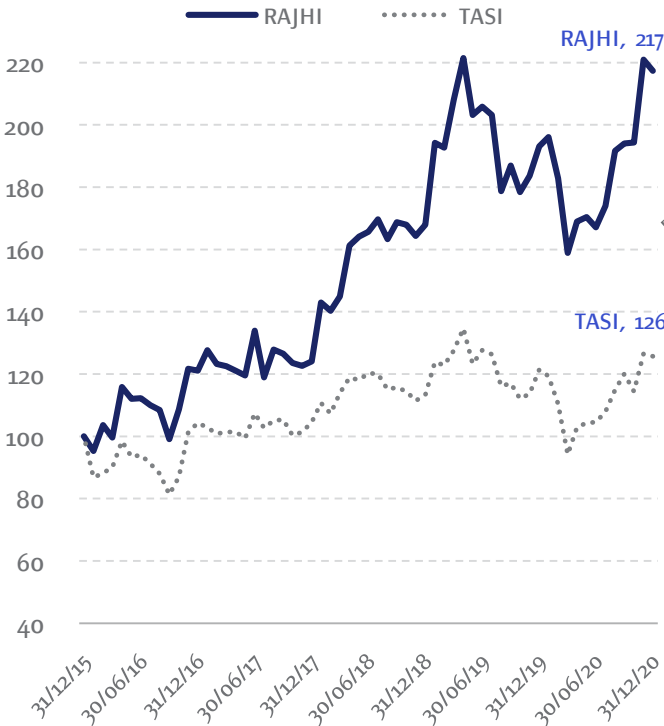
Al Rajhi Bank Shares - Key Metrics

31 Dec 2020

Closing Price	SAR 73.6
Market Cap	SAR 184.0 bn
Market Cap / % Industry	29.0%
Market Cap / % Tadawul	2.0%
Shares outstanding	2,500 bn
90D Volatility	36.5
Price / Earnings	19.11 x
Price / Book	3.35 x

Sources: Bloomberg; Tadawul; Al Rajhi Bank Financials

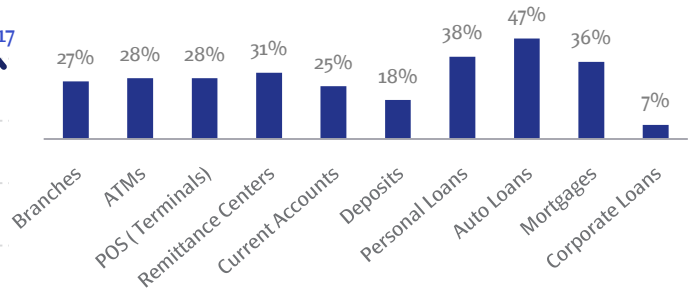
Relative Share Price Performance vs TASI



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** (89% Non-Profit Bearing Deposits)
- #1 Banking transactions in KSA** (362mn per Month, avg)
- #1 Bank capitalisation in GCC** (19.1% Total Capital Ratio)
- #1 Bank for remittances in Middle East** (by payment value)
- High NPS in KSA** (maintained high score in KSA)
- #1 Bank Brand in KSA** (by Brand Power Score)

Market Share 3Q 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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