

# Fact Sheet



## Bank Profile

Founded in 1957, Al Rajhi Bank today is the world's largest Islamic bank with assets of +SR 512 billion (+USD 137 billion) and the largest retail bank in the Middle East serving more than 10 million customers with 13,711 employees.

Al Rajhi Bank has the largest distribution network in Saudi Arabia with 543 branches, 5,074 ATMs, 232,087 POS terminals and 225 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),

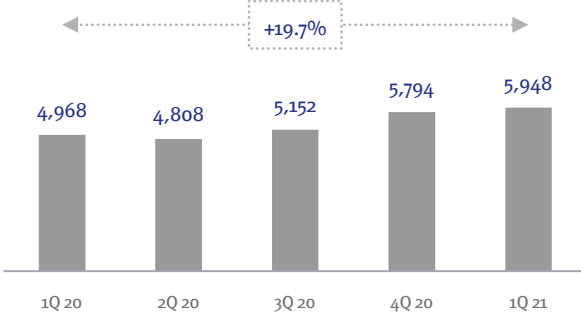
	1Q 2021	1Q 2020	YoY
Total operating income	5,948	4,968	+20%
Net income before Zakat for the period	3,719	2,654	+40%
ROE after Zakat	22.5%	18.3%	+427 bps
ROA	2.75%	2.49%	+26 bps
NPM	4.56%	5.00%	-44 bps
Cost to income	27.77%	32.63%	-486 bps
CoR	0.67%	1.05%	-38 bps
Total assets	512,234	391,901	+31%
Total liabilities	453,011	342,315	+32%
Total shareholders' equity	59,222	49,587	+19%
CAR ratio	17.9%	18.6%	-78 bps
Tier I	16.8%	17.6%	-5 bps
Liquidity coverage ratio (LCR)	141.5%	176.7%	-3515 bps
Financing to customer deposit ratio	80.6%	82.1%	-146 bps
NPL ratio	0.70%	1.07%	-37 bps
NPL coverage ratio	318%	253%	+6448bps

## Outlook

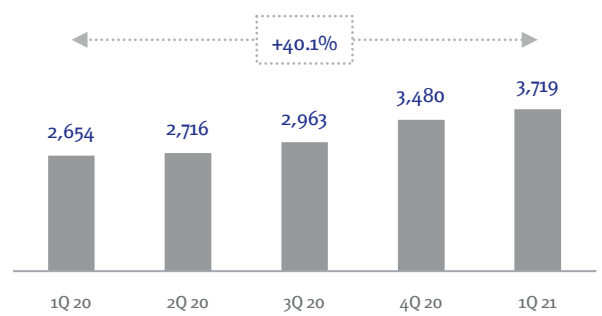
## FY 2021 Guidance

Financing, Net	High teens growth
Net Profit Margin	-40 to -30 bps
Cost to Income Ratio	Below 30%
Cost of Risk	0.60% to 0.70%
CET1 Ratio	16% to 17%
ROE	21% to 22%

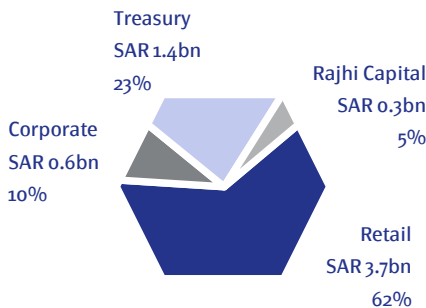
## Total Operating Income (SARmn)



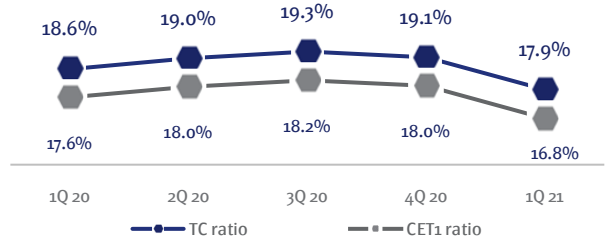
## Net Income For The Period Before Zakat (SARmn)



## Total Operating Income Mix By Segment (SARbn)



## Capital Ratios (%)



# Fact Sheet



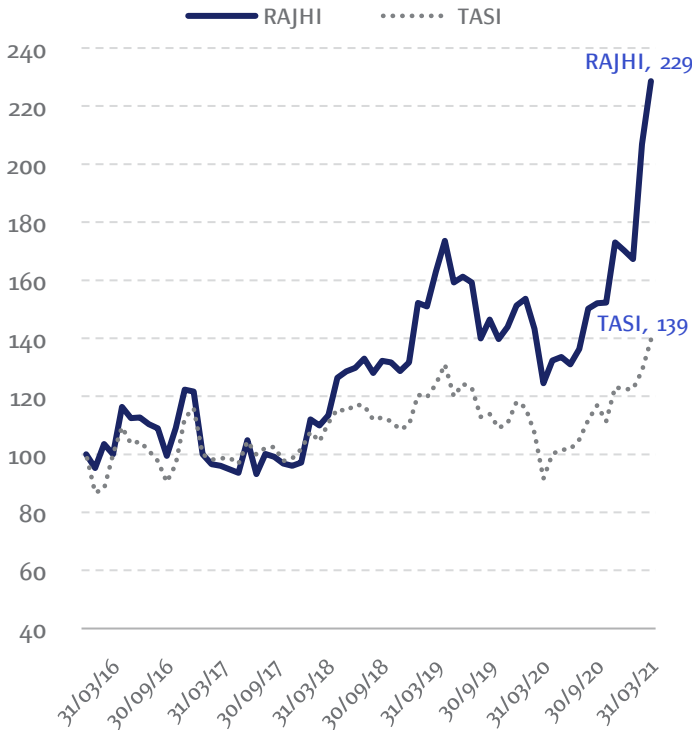
## Al Rajhi Bank Shares - Key Metrics

31 March 2021

Closing Price	SAR 98.8
Market Cap	SAR 247.0 bn
Market Cap / % Industry	32.2%
Market Cap / % Tadawul	2.6%
Shares outstanding	2,500 bn
90D Volatility	23.7
Price / Earnings	21.44 X
Price / Book	4.17 X

Sources: Bloomberg; Tadawul; Al Rajhi Bank Financials

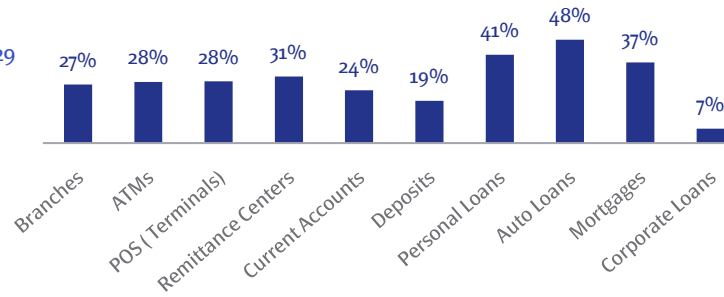
## Relative Share Price Performance vs TASI



## 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** (87% Non-Profit Bearing Deposits)
- #1 Banking transactions in KSA** (392mn per Month, avg)
- #1 Bank capitalisation in GCC** (17.9% 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 FY 2020



## 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.

## Ratings

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

## Looking for additional information?

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