

Fact Sheet



Bank Profile

Founded in 1957, Al Rajhi Bank today is the world's largest Islamic bank with assets of +SR 384 billion (+USD 102 billion) and the largest retail bank in the Middle East serving more than 9 million customers with 13,146 employees.

Al Rajhi Bank has the largest distribution network in Saudi Arabia with 544 branches, 5,215 ATMs, 115,243 POS terminals and 231 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),

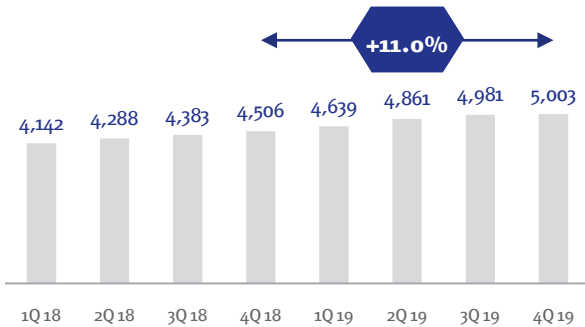
	FY 2019	FY 2018	YoY
Total operating income	19,484	17,320	+12.5%
Net income after Zakat for the period	10,159	3,768	+169.6%
ROE after Zakat	20.49%	7.01%	+192.3%
ROA	2.76%	1.04%	+165.7%
NPM	5.22%	4.34%	+20.3%
Cost to income	32.8%	32.6%	+0.4%
CoR	0.71%	0.64%	+11.1%
Total assets	384,087	364,031	+5.5%
Total liabilities	332,895	315,725	+5.4%
Total shareholders' equity	51,192	48,554	+5.4%
TC ratio	19.9%	20.1%	-1.0%
Liquidity coverage ratio (LCR)	175.0%	196.5%	-10.9%
Basel III leverage ratio	12.8%	16.8%	-23.8%
Financing to customer deposit ratio	79.9%	80.8%	-1.1%
NPL ratio	0.9%	1.0%	-5.6%
NPL coverage ratio	303%	342%	-11.4%

Outlook 2020

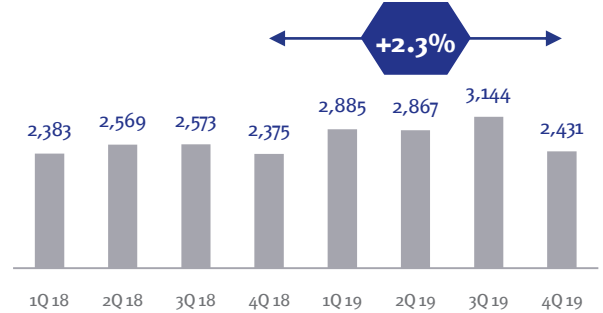
FY 2020 Guidance

Financing, Net	Mid-single Digits
Net Profit Margin	0 to +10 bps
Cost to Income Ratio	Below 31%
Cost of Risk	0.60% to 0.70%
CET1 Ratio	18% to 19%
ROE	Above 22%

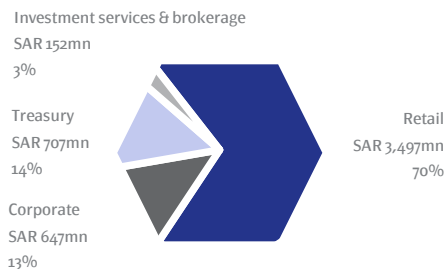
Total Operating Income (SARmn)



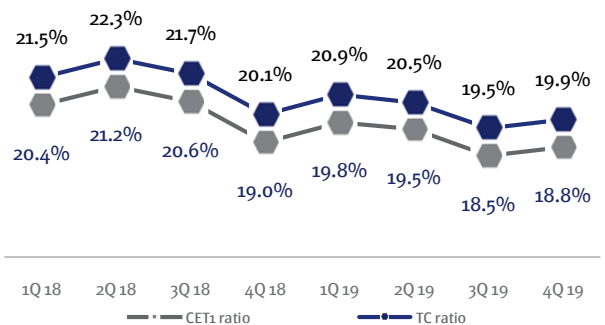
Net Income Before Zakat For The Period (SARmn)



Total Operating Income Mix By Segment (SARmn)



Capital Ratios (%)



Fact Sheet



Al Rajhi Bank Shares - Key Metrics

31 December 19

Closing Price	SAR 65.4
Market Cap	SAR 163.5 bn
Market Cap / % Industry	23.69%
Market Cap / % Tadawul	1.81%
Shares outstanding	2,500 bn
90D Volatility	22.611
Price / Earnings	15.34 X
Price / Book	3.32 X
Dividend Yield	4.59%

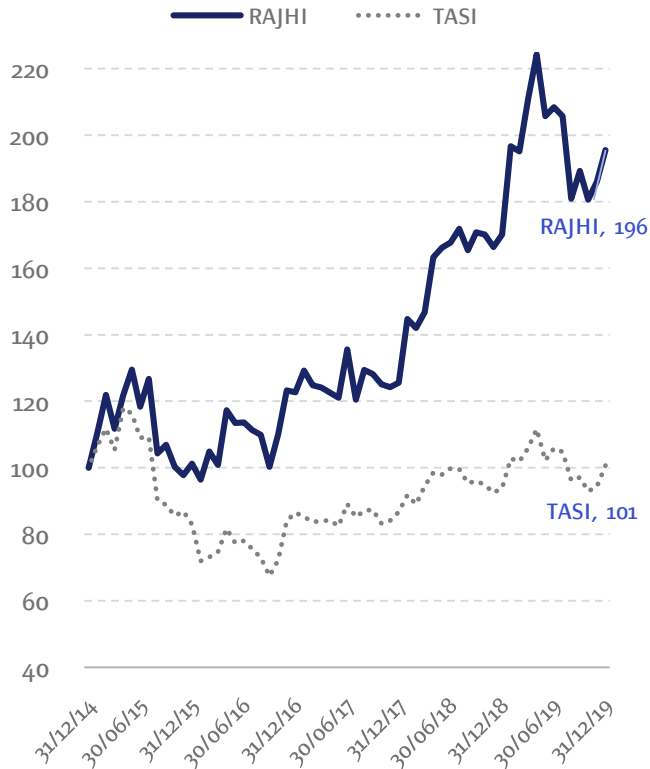
Return on Equity	20.49%
Return on Assets	2.76%

per share

Operating Income	7.79%
Earnings	4.53%
Total Return	20.19%

Sources: Bloomberg; Tadawul; Al Rajhi Bank Financials

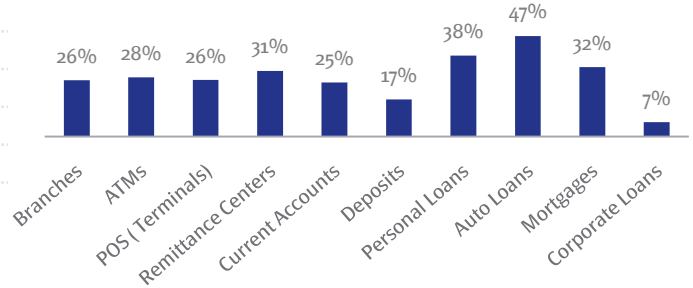
Relative Share Price Performance vs TASI



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** (93% Non-Profit Bearing Deposits)
- #1 Banking transactions in KSA** (228mn per Month, avg)
- #1 Bank capitalisation in GCC** (19.9% Total Capital Ratio)
- #1 Bank for remittances in Middle East** (by payment value)
- #1 NPS in KSA** (#1 out of 11 in KSA)
- #1 Bank Brand in KSA** (by Brand Power Score)

Market Share FY 2019



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 (A-)
Fitch (A+)

Looking for additional information?

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