

# Fact Sheet



## Bank Profile

Founded in 1957, Al Rajhi Bank today is the world's largest Islamic bank with assets of SR 368 billion (USD 98 billion) and the largest retail bank in the Middle East serving more than 9 million customers with 12,951 employees.

Al Rajhi Bank has the largest distribution network in Saudi Arabia with 546 branches, 5,190 ATMs, 106,080 POS terminals and 232 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),

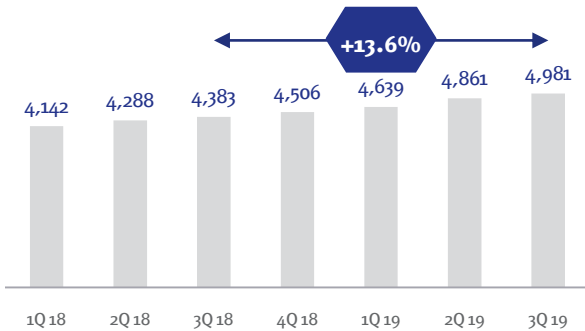
	9M 2018	9M 2019	YoY
Total operating income	12,814	14,481	+13.0%
Net income after Zakat for the period	7,524	8,896	+18.2%
ROE after Zakat	19.36%	21.64%	+11.8%
ROA	2.89%	2.93%	+1.4%
NPM	4.27%	5.21%	+22.0%
Cost to income	31.9%	30.9%	-3.1%
CoR	0.67%	0.60%	-9.9%
Total assets	355,581	368,284	+3.6%
Total liabilities	303,606	319,103	-5.4%
Total shareholders' equity	51,975	49,181	-5.0%
TC ratio	21.7%	19.5%	-9.8%
Liquidity coverage ratio (LCR)	189.5%	174.8%	-7.8%
Basel III leverage ratio	14.1%	12.9%	-8.5%
Financing to customer deposit ratio	81.8%	81.9%	0.1%
NPL ratio	0.84%	0.94%	+12.0%
NPL coverage ratio	403%	313%	-22.5%

## Outlook 2019

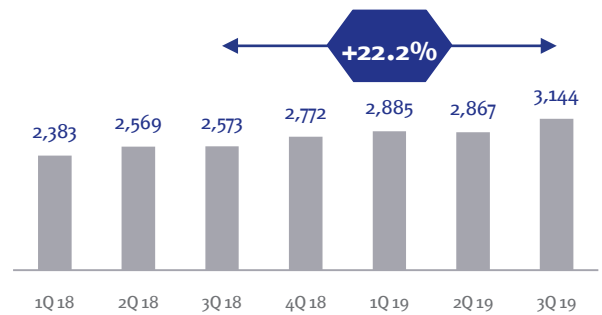
## FY 2019 Guidance

Financing, Net	Mid Single Digit Growth
Net Profit Margin	+35 to +45 bps
Cost to Income Ratio	~ 31%
Cost of Risk	0.60% to 0.70%
CET1 Ratio	19% to 20%
ROE	Above 21%

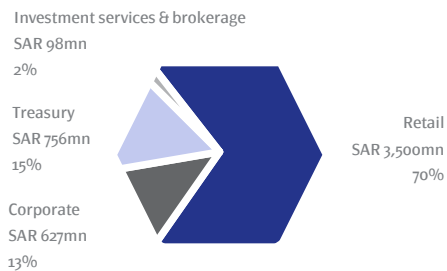
## Total Operating Income (SARmn)



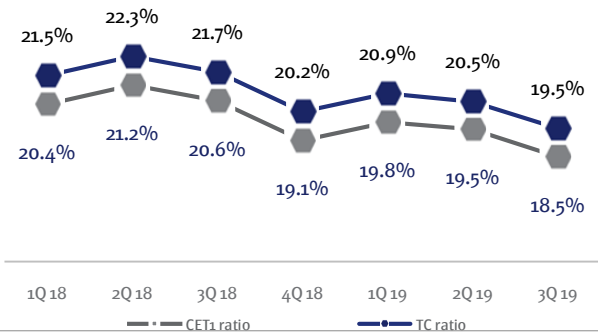
## Net Income Before Zakat For The Period (SARmn)



## Total Operating Income Mix By Segment (SARmn)



## Capital Ratios (%)



## Al Rajhi Bank Shares - Key Metrics 30 September 19

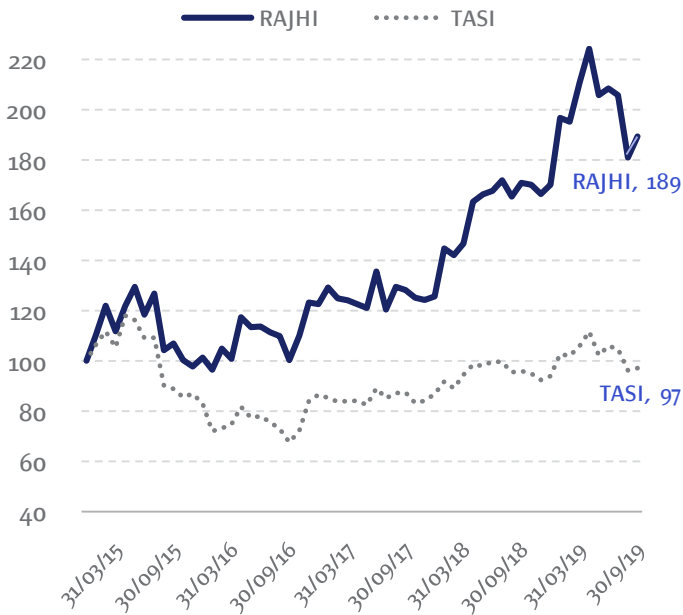
Closing Price	SAR 63.30
Market Cap	SAR 158.25 bn
Market Cap / % Industry	24.7%
Market Cap / % Tadawul	8.29%
Shares outstanding	2,500 bn
90D Volatility	23.301
Price / Earnings	15.22 X
Price / Book	3.16 X
Dividend Yield	5.92%
Return on Equity	21.64%
Return on Assets	2.93%

### YoY Growth per share

Operating Income	5.79%
Earnings	3.56%
Total Return	13.35%

Sources: Bloomberg; Tadawul; Al Rajhi Bank Financials

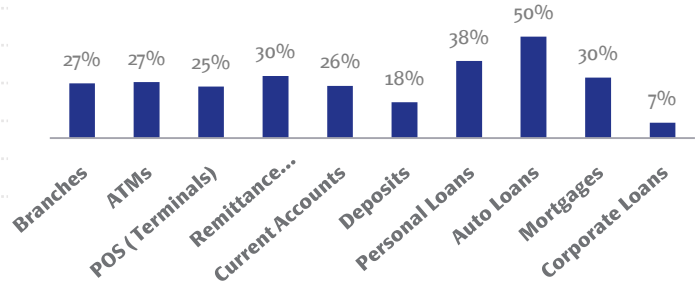
## Relative Share Price Performance vs TASI



## 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** (97% Non-Profit Bearing Deposits)
- #1 Banking transactions in KSA** (228mn per Month, avg)
- #1 Bank capitalisation in GCC** (19.5% 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 2Q 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 through dividends and other pay-outs

### Ratings

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

### Looking for additional information?

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