

# Fact Sheet



## Bank Profile

Founded in 1957, Al Rajhi Bank today is the world's largest Islamic bank with assets of +SR 417 billion (+USD 110 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 545 branches, 5,253 ATMs, 144,603 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.

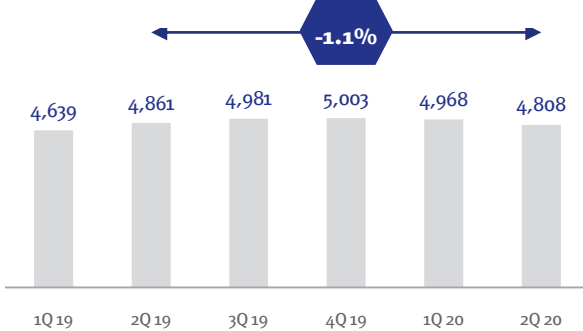
Key Figures SAR (mn),	1H 2020	1H 2019	YoY
Total operating income	9,775	9,500	+3%
Net income after Zakat for the period	4,816	5,102	-6%
ROE after Zakat	18.78%	20.62%	-184 bps
ROA	2.46%	2.82%	-36 bps
NPM	4.80%	5.20%	-40 bps
Cost to income	33.3%	32.1%	+120 bps
CoR	0.85%	0.64%	+21 bps
Total assets	417,684	369,196	+13.1%
Total liabilities	365,754	319,379	+14.5%
Total shareholders' equity	51,930	49,817	4.2%
CAR ratio	19%	20.5%	-150 bps
Tier I	18%	19.5%	-150 bps
Liquidity coverage ratio (LCR)	164%	172%	-800 bps
Financing to customer deposit ratio	78.8%	79.3%	-50 bps
NPL ratio	1.02%	0.85%	17 bps
NPL coverage ratio	253%	353%	-10000 bps

## Outlook

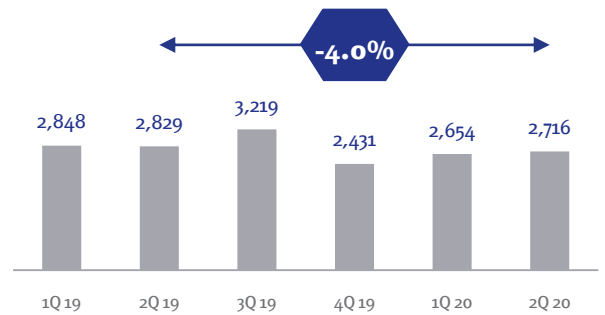
### FY 2020 Revised Guidance

Financing, Net	Low-teens digits
Net Profit Margin	-55 to -35 bps
Cost to Income Ratio	Below 33%
Cost of Risk	0.80% to 1.00%
CET1 Ratio	17% to 19%
ROE	18% to 20%

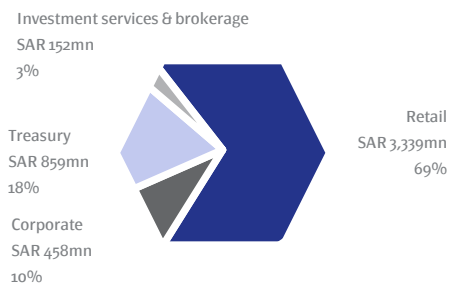
## Total Operating Income (SARmn)



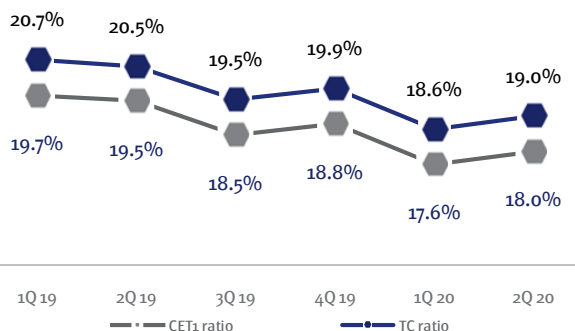
## Net Income Before Zakat For The Period (SARmn)



## Total Operating Income Mix By Segment (SARmn)



## Capital Ratios (%)



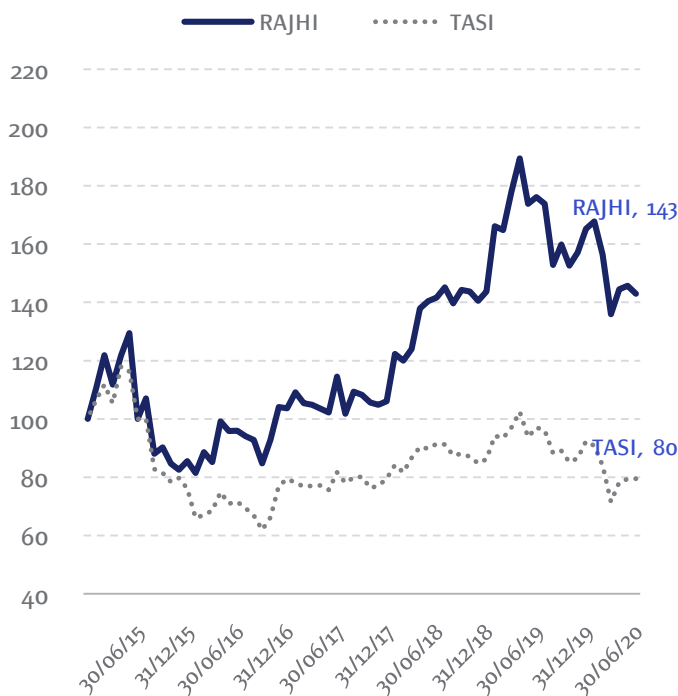


## Al Rajhi Bank Shares - Key Metrics 30 June 2020

Closing Price	SAR 56.6
Market Cap	SAR 141.5bn
Market Cap / % Industry	26.60%
Market Cap / % Tadawul	1.72%
Shares outstanding	2,500 bn
90D Volatility	32.7
Price / Earnings	14.23 x
Price / Book	2.85x
Dividend Yield	5.19%
Return on Equity	18.78%
Return on Assets	2.46%
DPS (2019)	SAR 3

Sources: Bloomberg; Tadawul; Al Rajhi Bank Financials

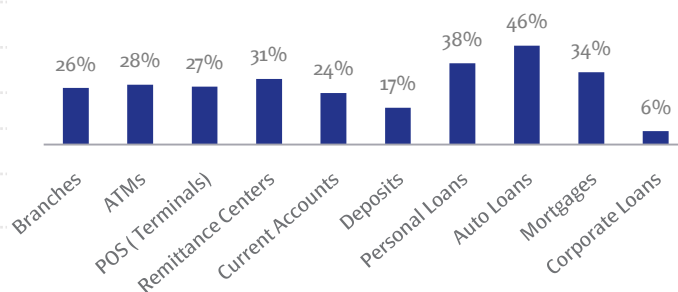
## Relative Share Price Performance vs TASI



## 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** (96% Non-Profit Bearing Deposits)
- #1 Banking transactions in KSA** (241mn per Month, avg)
- #1 Bank capitalisation in GCC** (19.0% 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 1Q 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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