

Fact Sheet

Bank Profile

Founded in 1957, Al Rajhi Bank today is the **world's largest Islamic bank** with assets of +SR 583 billion (+USD 155 billion) and the **largest retail bank** in the Middle East serving more than **11.6 million customers** with 13,996 employees.

Al Rajhi Bank has the largest distribution network in Saudi Arabia with 526 branches, 4,910 ATMs, 290,302 POS terminals and 215 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),

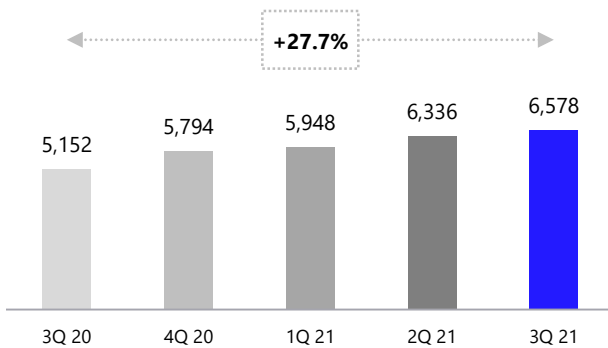
	9M 21	9M 20	YoY
Total operating income	18,862	14,927	+26%
Net income before Zakat for the period	11,971	8,333	+44%
ROE after Zakat	23.62%	19.16%	+446bps
ROA	2.72%	2.48%	+24bps
NPM	4.32%	4.72%	-40bps
Cost to income	27.23%	33.35%	-612bps
CoR	0.62%	0.78%	-16bps
Total assets	582,684	430,300	+35%
Total liabilities	519,048	375,381	+38%
Total shareholders' equity	63,637	54,919	+16%
CAR ratio	17.94%	19.29%	-135bps
Tier I	16.81%	18.21%	-140bps
Liquidity coverage ratio (LCR)	125.03%	150.31%	-2527bps
Financing to customer deposit ratio	82.67%	79.93%	+274bps
NPL ratio	0.67%	0.83%	-16bps
NPL coverage ratio	307%	293%	+1451bps

Outlook

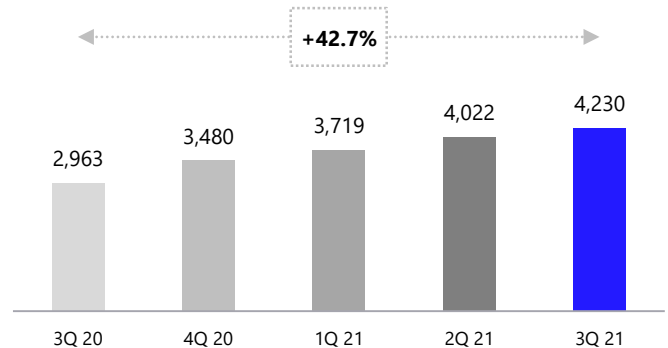
FY 2021 Guidance

Financing, Net	38% - 41%
Net Profit Margin	-45 to -55 bps
Cost to Income Ratio	Below 28.0%
ROE	23% to 24%
Cost of Risk	0.60% to 0.70%
CET1 Ratio	17% to 18%

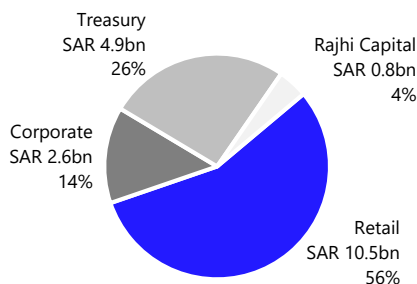
Total Operating Income (SARmn)



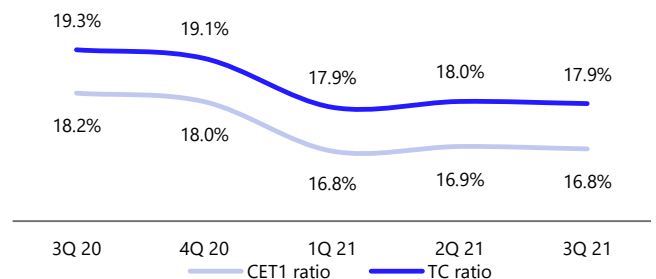
Net Income For The Period Before Zakat (SARmn)



Total Operating Income Mix By Segment (SARbn)



Capital Ratios (%)



Al Rajhi Bank Shares - Key Metrics

30 September 2021

Closing Price	SAR 122.6
Market Cap	SAR 306.5 bn
Market Cap / % Industry	33.2%
Market Cap / % Tadawul	3.1%
Shares outstanding	2.500 bn
90D Volatility	17.1
Price / Earnings	22.1 x
Price / Book	4.82 x

Sources: Bloomberg; Tadawul; Al Rajhi Bank Financials



Ratings

Moody's (A1)

S&P (BBB+)

Fitch (A-)

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
(78% Non-Profit Bearing Deposits)

#1 Banking transactions in KSA
(498mn per Month, average)

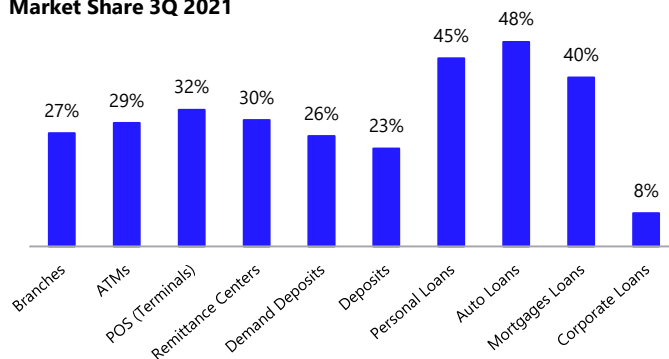
Bank capitalisation among the highest in GCC
(17.9% Total Capital Ratio)

#1 Bank for remittances in Middle East
(by payment value)

#1 NPS in KSA
(72% as on 9M2021)

#1 Bank Brand in KSA
(by Brand Power Score)

Market Share 3Q 2021



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.

Looking for additional information?

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