

# Fact Sheet

## Bank Profile

Founded in 1957, Al Rajhi Bank today is the **world's largest Islamic bank** with assets of +SR 624 billion (+USD 166 billion) and the **largest retail bank** in the Middle East serving more than **12.2 million customers** with 15,078 employees.

Al Rajhi Bank has the largest distribution network in Saudi Arabia with 521 branches, 4,891 ATMs, 326,121 POS terminals and 207 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.

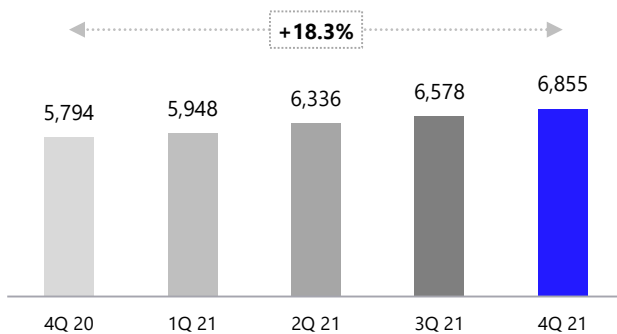
## Key Figures SAR (mn)

	FY 21	FY 20	YoY
Total operating income	25,716	20,721	+24%
Net income before Zakat for the period	16,445	11,814	+39%
ROE after Zakat	23.87%	19.94%	+393bps
ROA	2.70%	2.56%	+14bps
NPM	4.21%	4.71%	-50bps
Cost to income	26.93%	32.54%	-560bps
CoR	0.60%	0.75%	-15bps
Total assets	623,672	468,825	+33%
Total liabilities	556,363	410,706	+35%
Total shareholders' equity	67,309	58,119	+16%
CAR ratio	17.62%	19.08%	-145bps
Tier I	16.49%	17.99%	-150bps
Liquidity coverage ratio (LCR)	120.97%	155.32%	-3435bps
Financing to customer deposit ratio	82.27%	78.75%	+352bps
NPL ratio	0.65%	0.76%	-11bps
NPL coverage ratio	306%	306%	+1bps

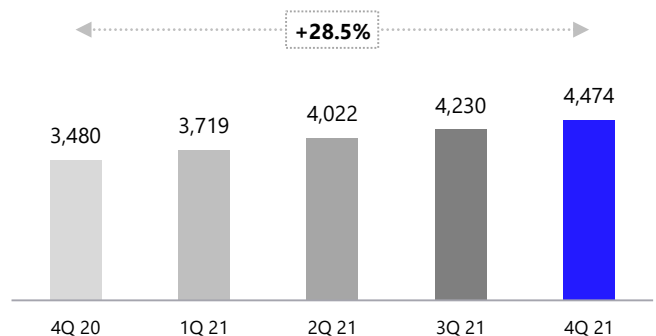
## Outlook

	FY 2022 Guidance
Financing, Net	High teens
Net Profit Margin	-45 to -55 bps
Cost to Income Ratio	Below 27.0%
ROE	23% to 24%
Cost of Risk	0.50% to 0.60%
Tier 1 Ratio	17% to 18%

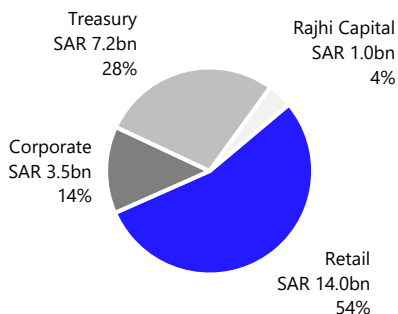
## Total Operating Income (SARmn)



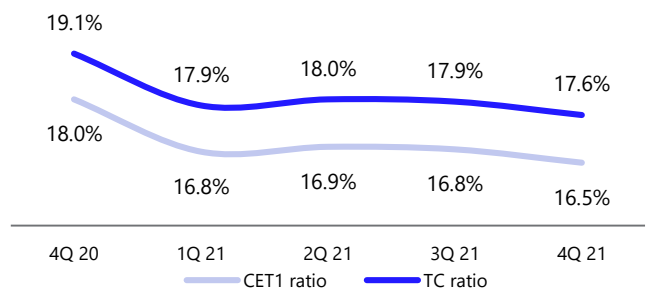
## Net Income For The Period Before Zakat (SARmn)



## Total Operating Income Mix By Segment (SARbn)



## Capital Ratios (%)

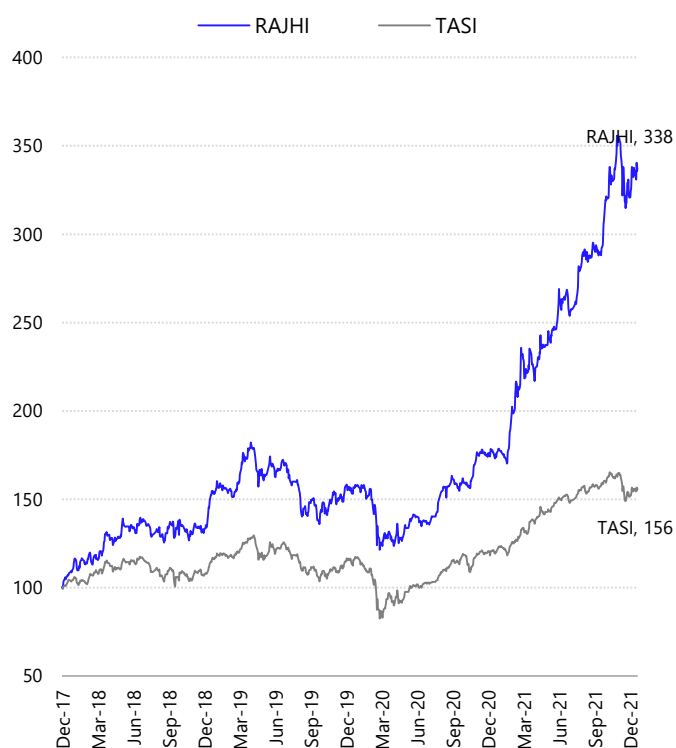


## Al Rajhi Bank Shares - Key Metrics

31 December 2021

Closing Price	SAR 141.8
Market Cap	SAR 354.5
Market Cap / % Industry	34.70%
Market Cap / % Tadawul	3.60%
Shares outstanding	2.5 bn
90D Volatility	24.42
Price / Earnings	24.03 x
Price / Book	5.27 x

Sources: Bloomberg; Tadawul; Al Rajhi Bank Financials



## Ratings

Moody's (A1)

S&P (BBB+)

Fitch (A-)



Alrajhi Mobile App



Alrajhi Business App



Alrajhi IR App



Alrajhi Tadawul Mobile App



Emkan App



urpay App

## 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**  
(75% Non-Profit Bearing Deposits)

**#1 Banking transactions in KSA**  
(544mn per Month, average)

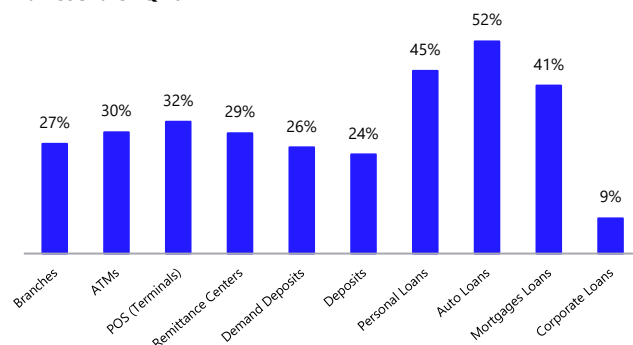
**Bank capitalisation among the highest in GCC**  
(17.6% Total Capital Ratio)

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

**#1 NPS in KSA**  
(72% as on 2021)

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

## Market Share 4Q 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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