

Fact Sheet

Bank Profile

Founded in 1957, Al Rajhi Bank today is the **world's largest Islamic bank** with assets of +SR 801 billion (+USD 213 billion) and the **largest retail bank** in the Middle East serving more than **15.2 million customers** with 19,964 employees ranking the group among the top 10 employers in the kingdom.

Al Rajhi Bank has the largest distribution network in Saudi Arabia with 511 branches, 4,604 ATMs, 581,700 POS terminals and 163 remittance centres. We also operate 13 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)

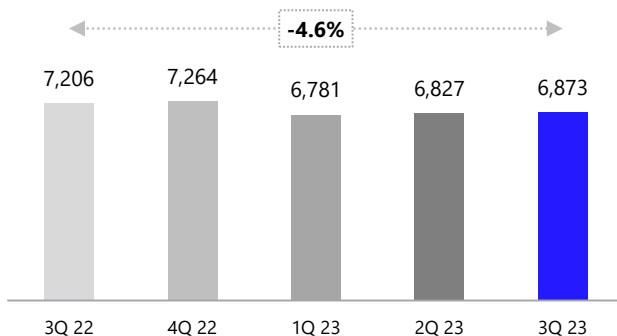
	9M 23	9M 22	YoY
Total operating income	20,481	21,311	-4%
Net income after Zakat for the period	12,451	12,746	-2%
ROE after Zakat	19.47%	23.08%	-361bps
ROA	2.14%	2.50%	-36bps
NPM	2.98%	3.66%	-68bps
Cost to income	26.86%	25.57%	+128bps
CoR	0.25%	0.43%	-18bps
Total assets	801,483	739,962	+8%
Total liabilities	699,204	653,860	+7%
Total equity	102,280	86,101	+19%
CAR ratio	20.77%	19.41%	+136bps
Tier I	19.64%	18.26%	+137bps
Liquidity coverage ratio (LCR)	144.71%	121.19%	+2352bps
Financing to customer deposit ratio	81.00%	88.45%	-745bps
NPL ratio	0.60%	0.64%	-4bps
NPL coverage ratio	240%	248%	-849bps

Outlook

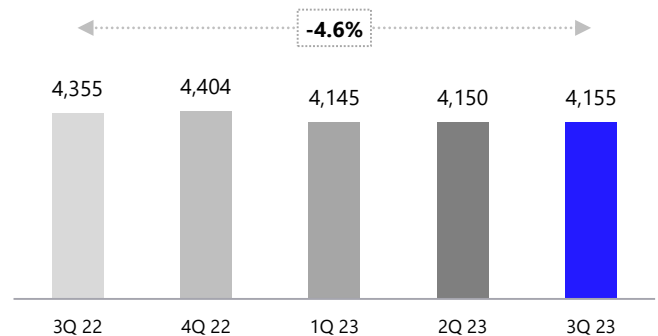
FY 2023 Guidance

Financing, Net	Mid single digit
Net Profit Margin	-45 to -55 bps
Cost to Income Ratio	Below 27.5%
ROE	Above 19%
Cost of Risk	0.20% to 0.30%
Tier 1 Ratio	Above 20%

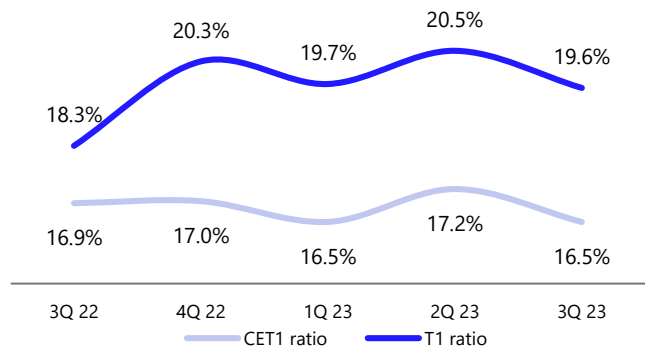
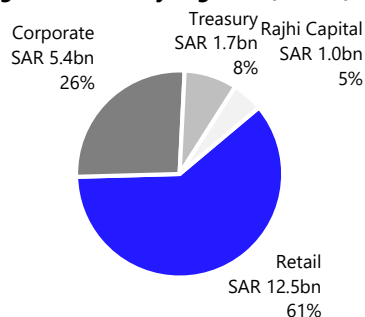
Total Operating Income (SARmn)



Net Income For The Period After Zakat (SARmn)



Total Operating Income Mix By Segment (SARbn)



Al Rajhi Bank Shares - Key Metrics

30 Sep 2023

Closing Price	SAR 67.9
Market Cap	SAR 271.6 Bn.
Market Cap / % Industry	32.2%
Market Cap / % Tadawul	2.4%
Shares outstanding	4.0 Bn.
90D Volatility	15.1
Price / Earnings	16.7 x
Price / Book	3.2 x

Sources: Bloomberg; Tadawul; Al Rajhi Bank Financials



Ratings

Moody's (A1)

S&P (A-)

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
(67% Non-Profit Bearing Deposits)

#1 Banking transactions in KSA
(817mn per Month, average)

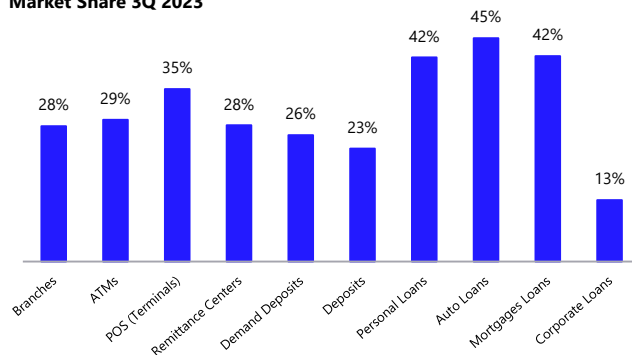
Bank capitalisation among the highest in GCC
(20.8% Total Capital Ratio)

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

#1 NPS in KSA
(73% as on September 2023)

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

Market Share 3Q 2023



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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