



Bank Profile

Founded in 1957, Al Rajhi Bank today is the world's largest Islamic bank with assets of SR 363 billion (USD 97 billion) and the largest retail bank in the Middle East serving more than 9 million customers with 12,877 employees.

Al Rajhi Bank has the largest distribution network in Saudi Arabia with 550 branches, 5,095 ATMs, 90,252 POS terminals and 236 remittance centers. We also operate 18 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), IFRS

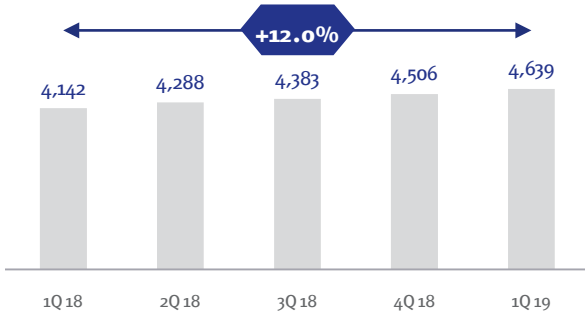
	1Q 2018	1Q 2019	YoY
Total operating income	4,142	4,639	+12%
Net income for the period	2,383	2,885	+21.1%
ROE	17.9%	23.09%	+28.6%
ROA	2.8%	3.2%	+16.5%
NPM	4.17%	4.80%	+15.1%
Cost to income	31.6%	29.4%	-7%
CoR	0.76%	0.64%	-16.3%
Total assets	348,430	363,340	+4.3%
Total liabilities	297,989	312,080	+4.7%
Total shareholders' equity	50,440	51,260	+1.6%
TC ratio	21.5%	20.9%	-3.1%
Liquidity coverage ratio (LCR)	219%	183%	-16.7%
Basel III leverage ratio	13.9%	13.5%	-2.6%
Financing to customer deposit ratio	81.0%	81.7%	+0.8%
NPL ratio	0.72%	0.94%	+29.9%
NPL coverage ratio	483%	346%	-28%

Outlook 2019

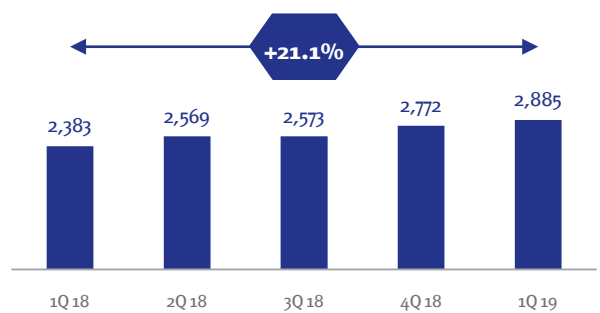
FY 2019 Guidance

Financing, Net	Mid Single Digit Growth
Net Profit Margin	+25 to +30 bps
Cost to Income Ratio	Below 31%
Cost of Risk	0.55% to 0.65%
CET1 Ratio	19% to 20%
ROE	Above 22%

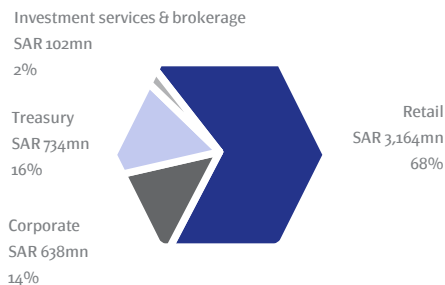
Total Operating Income (SARmn)



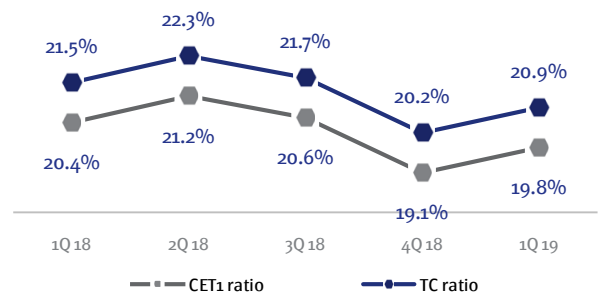
Net Income For The Period (SARmn)



Total Operating Income Mix By Segment (SARmn)



Capital Ratios (%)





Al Rajhi Bank Shares - Key Metrics

31 Mar 18

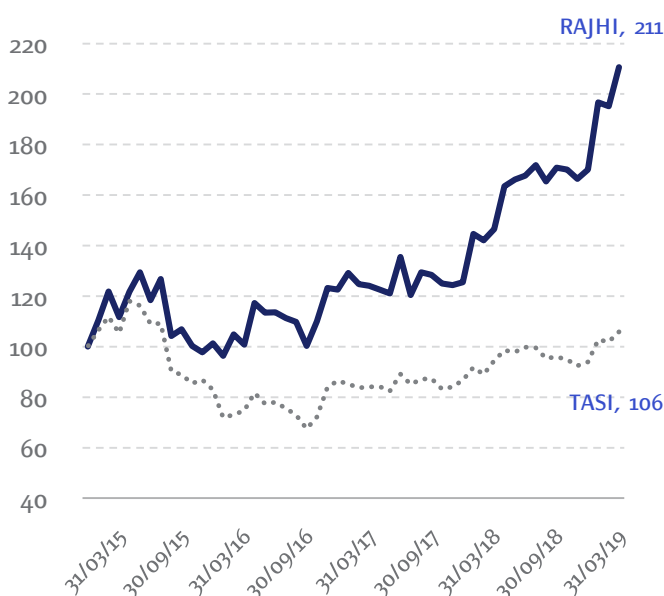
Closing Price	SAR 108.40
Market Cap	SAR 176.2 bn
Market Cap / % Industry	24.08%
Market Cap / % Tadawul	8.44%
Shares outstanding	1.625 bn
90D Volatility	17.185
Price / Earnings	17.65 x
Price / Book	3.39 x
Dividend Yield	4.86%
Return on Equity	23.09%
Return on Assets	3.21%

YoY Growth per share

Operating Income	11.99%
Earnings	21.10%
Total Return	49.40%

Sources: Bloomberg; Tadawul; Al Rajhi Bank Financials

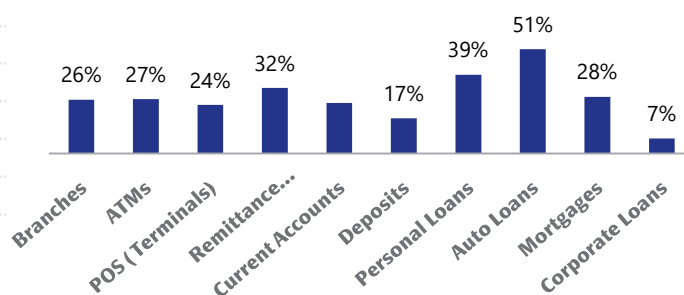
Relative Share Price Performance vs TASI



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** (199mn per Month, avg)
- #1 Bank capitalisation in GCC** (20.9% Total Capital Ratio)
- #1 Bank for remittances in Middle East** (by payment value)
- #1 Brokerage in KSA** (15.1% market share in 1Q 2019)
- #1 Bank Brand in KSA** (by Brand Power Score)

Market Share FY 2018



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 (BBB+)
Fitch (A-)

Looking for additional information?

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