

# Al Rajhi Bank - External Data Supplement



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Income Statement

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SAR (mn)	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022	YoY %	5yr CAGR %	1Q 2019	1H 2019	9M 2019	FY 2019	1Q 2020	1H 2020	9M 2020	FY 2020	1Q 2021	1H 2021	9M 2021	FY 2021	1Q 2022	1H 2022	9M 2022	FY 2022	1Q 2023	1H 2023	QoQ %	YoY %	
Gross financing and investment income	10,213	10,258	11,751	12,581	14,994	16,963	17,378	21,442	28,202	+32%	+18%	4,887	8,269	12,551	16,963	4,253	8,335	12,617	17,378	4,915	10,159	15,688	21,442	5,891	12,371	19,668	28,202	4,768	18,063	+6%	+48%	
Return on customers' banks' and FIC time investments	(295)	(299)	(528)	(552)	(507)	(535)	(465)	(1,050)	(6,028)	+474%	+61%	(143)	(250)	(383)	(530)	(142)	(257)	(343)	(465)	(144)	(316)	(651)	(1,050)	(551)	(1,464)	(3,076)	(8,028)	(1,643)	(2,744)	+13%	+429%	
<b>Net financing and investment income</b>	<b>9,917</b>	<b>9,959</b>	<b>11,223</b>	<b>12,029</b>	<b>14,487</b>	<b>16,428</b>	<b>16,913</b>	<b>20,392</b>	<b>22,173</b>	<b>+9%</b>	<b>+13%</b>	<b>3,844</b>	<b>8,005</b>	<b>12,168</b>	<b>16,428</b>	<b>4,110</b>	<b>8,078</b>	<b>12,275</b>	<b>16,913</b>	<b>4,771</b>	<b>9,822</b>	<b>15,037</b>	<b>20,392</b>	<b>5,340</b>	<b>10,907</b>	<b>16,594</b>	<b>22,173</b>	<b>5,125</b>	<b>10,319</b>	<b>+1%</b>	<b>-5%</b>	
Fee from banking services, net	2,738	2,704	2,950	2,697	1,867	1,987	2,640	3,933	4,624	+18%	+11%	473	995	1,531	1,987	618	1,147	1,796	2,660	3,909	1,843	2,819	3,933	1,148	2,310	3,445	4,624	1,210	2,339	-7%	+1%	
Exchange Income, net	952	980	925	842	756	774	784	788	1,162	+48%	+7%	174	371	580	774	207	377	574	784	952	359	570	788	237	545	864	1,162	298	589	-2%	+8%	
Other operating income, net	359	303	245	336	270	295	365	603	616	+2%	+13%	49	129	202	295	32	173	283	365	359	259	436	603	232	342	407	616	148	362	+45%	+6%	
Fees and other income	3,850	3,787	4,118	3,875	2,853	3,057	3,808	5,324	6,402	+20%	+11%	695	1,495	2,313	3,057	857	1,497	2,653	3,908	3,850	1,717	2,462	3,234	5,324	1,816	3,197	4,717	6,402	1,655	3,289	-1%	+3%
<b>Total operating income</b>	<b>13,667</b>	<b>13,746</b>	<b>15,341</b>	<b>15,965</b>	<b>17,320</b>	<b>19,484</b>	<b>20,721</b>	<b>25,716</b>	<b>28,575</b>	<b>+11%</b>	<b>+12%</b>	<b>4,639</b>	<b>9,500</b>	<b>14,481</b>	<b>19,484</b>	<b>4,968</b>	<b>9,775</b>	<b>14,527</b>	<b>20,721</b>	<b>5,548</b>	<b>12,284</b>	<b>18,882</b>	<b>25,716</b>	<b>6,957</b>	<b>14,104</b>	<b>21,311</b>	<b>28,575</b>	<b>6,781</b>	<b>13,608</b>	<b>+1%</b>	<b>-4%</b>	
Sales and employees' related benefits	(2,514)	(2,561)	(2,874)	(2,514)	(2,802)	(2,796)	(2,977)	(3,132)	(3,350)	+6%	+4%	(880)	(1,389)	(2,049)	(2,794)	(733)	(1,441)	(2,222)	(2,977)	(758)	(1,538)	(2,329)	(3,132)	(850)	(1,610)	(2,549)	(3,350)	(872)	(1,757)	+2%	+9%	
Depreciation	(413)	(374)	(416)	(441)	(603)	(1,050)	(1,118)	(1,142)	(1,330)	+16%	+2%	(213)	(440)	(757)	(1,050)	(275)	(558)	(829)	(1,118)	(258)	(538)	(837)	(1,142)	(302)	(644)	(966)	(1,330)	(363)	(745)	+3%	+16%	
Other general and administrative expenses	(1,592)	(1,623)	(1,718)	(1,982)	(2,240)	(2,532)	(2,646)	(2,652)	(2,726)	+3%	+7%	(959)	(1,219)	(1,801)	(2,532)	(612)	(1,256)	(1,927)	(2,646)	(636)	(1,304)	(1,969)	(2,652)	(662)	(1,336)	(1,935)	(2,726)	(560)	(1,138)	+1%	-15%	
<b>Operating expenses</b>	<b>(4,519)</b>	<b>(4,558)</b>	<b>(5,007)</b>	<b>(5,237)</b>	<b>(5,653)</b>	<b>(6,386)</b>	<b>(6,742)</b>	<b>(6,927)</b>	<b>(7,451)</b>	<b>+8%</b>	<b>+7%</b>	<b>(1,402)</b>	<b>(3,048)</b>	<b>(4,644)</b>	<b>(6,386)</b>	<b>(1,621)</b>	<b>(3,255)</b>	<b>(4,978)</b>	<b>(6,742)</b>	<b>(1,652)</b>	<b>(3,382)</b>	<b>(5,136)</b>	<b>(6,927)</b>	<b>(1,769)</b>	<b>(3,589)</b>	<b>(5,450)</b>	<b>(7,451)</b>	<b>(1,800)</b>	<b>(3,640)</b>	<b>+2%</b>	<b>+1%</b>	
Impairment charge for financing, net	(2,312)	(1,958)	(2,208)	(1,548)	(1,531)	(1,772)	(2,166)	(2,345)	(2,001)	-15%	+5%	(389)	(775)	(1,107)	(1,772)	(693)	(1,151)	(1,616)	(2,166)	(577)	(1,161)	(1,755)	(2,345)	(578)	(1,159)	(1,649)	(2,001)	(359)	(719)	+0%	-38%	
<b>Total impairment charge</b>	<b>(2,312)</b>	<b>(1,958)</b>	<b>(2,208)</b>	<b>(1,548)</b>	<b>(1,531)</b>	<b>(1,772)</b>	<b>(2,166)</b>	<b>(2,345)</b>	<b>(2,001)</b>	<b>-15%</b>	<b>+5%</b>	<b>(389)</b>	<b>(775)</b>	<b>(1,107)</b>	<b>(1,772)</b>	<b>(693)</b>	<b>(1,151)</b>	<b>(1,616)</b>	<b>(2,166)</b>	<b>(577)</b>	<b>(1,161)</b>	<b>(1,755)</b>	<b>(2,345)</b>	<b>(578)</b>	<b>(1,159)</b>	<b>(1,649)</b>	<b>(2,001)</b>	<b>(359)</b>	<b>(719)</b>	<b>+0%</b>	<b>-38%</b>	
<b>Total operating expenses</b>	<b>(6,831)</b>	<b>(6,516)</b>	<b>(7,215)</b>	<b>(6,784)</b>	<b>(7,184)</b>	<b>(8,158)</b>	<b>(8,908)</b>	<b>(9,272)</b>	<b>(9,452)</b>	<b>+2%</b>	<b>+7%</b>	<b>(1,791)</b>	<b>(3,823)</b>	<b>(5,751)</b>	<b>(8,158)</b>	<b>(2,314)</b>	<b>(4,405)</b>	<b>(6,594)</b>	<b>(8,908)</b>	<b>(2,229)</b>	<b>(4,543)</b>	<b>(6,896)</b>	<b>(9,272)</b>	<b>(2,347)</b>	<b>(4,748)</b>	<b>(7,099)</b>	<b>(9,452)</b>	<b>(2,159)</b>	<b>(4,359)</b>	<b>+2%</b>	<b>-8%</b>	
<b>Net income for the period before Zakat</b>	<b>6,836</b>	<b>7,130</b>	<b>8,126</b>	<b>9,121</b>	<b>10,136</b>	<b>11,326</b>	<b>11,814</b>	<b>16,445</b>	<b>19,123</b>	<b>+16%</b>	<b>+16%</b>	<b>2,848</b>	<b>5,677</b>	<b>8,730</b>	<b>11,326</b>	<b>2,654</b>	<b>5,370</b>	<b>8,333</b>	<b>11,814</b>	<b>3,719</b>	<b>7,741</b>	<b>11,971</b>	<b>16,445</b>	<b>4,609</b>	<b>9,357</b>	<b>14,212</b>	<b>19,123</b>	<b>4,622</b>	<b>9,249</b>	<b>+0%</b>	<b>-1%</b>	
Zakat	0	0	0	0	(6,348)	(1,168)	(1,718)	(1,099)	(1,972)	+34%	(28)	(285)	(898)	(1,168)	(274)	(544)	(859)	(1,218)	(383)	(801)	(1,237)	(1,099)	(1,446)	(96)	(1,466)	(1,972)	(477)	(944)	+0%	-1%		
<b>Net income for the period after Zakat</b>	<b>6,836</b>	<b>7,130</b>	<b>8,126</b>	<b>9,121</b>	<b>3,788</b>	<b>10,159</b>	<b>10,716</b>	<b>14,746</b>	<b>17,151</b>	<b>+16%</b>	<b>+13%</b>	<b>2,563</b>	<b>5,362</b>	<b>7,841</b>	<b>10,159</b>	<b>2,389</b>	<b>4,816</b>	<b>7,474</b>	<b>10,526</b>	<b>3,335</b>	<b>6,840</b>	<b>10,734</b>	<b>14,746</b>	<b>4,134</b>	<b>8,362</b>	<b>12,746</b>	<b>17,151</b>	<b>4,145</b>	<b>8,295</b>	<b>+0%</b>	<b>-1%</b>	
Number of shares in issue	1,625	1,625	1,625	1,625	1,625	2,500	2,500	2,500	4,000	+90%	+20%	1,625	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	4,000	4,000	4,000	+0%	+0%	
Weighted average number of shares*	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	+0%	+0%	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	+0%	+0%
Earnings per share (SAR)	1.71	1.78	2.05	2.28	0.94	2.54	2.65	3.69	4.24	+15%	+13%	0.64	1.28	1.96	2.54	0.60	1.20	1.87	2.65	0.83	1.74	2.68	3.69	1.03	2.08	3.16	4.24	0.99	1.97	-1%	-6%	
Dividends per share (SAR)	1.75	1.50	2.25	4.00	4.25	3.00	1.00	1.00	1.25	-11%	-21%	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00	1.40	0.00	0.00	0.00	0.00	1.25	0.00	1.15			
Return on equity	17.01%	16.11%	16.60%	17.24%	7.01%	20.49%	19.94%	23.87%	22.68%	-4.99%	+5.64%	23.09%	20.62%	21.64%	20.49%	18.36%	18.78%	19.16%	19.94%	22.57%	23.11%	23.62%	23.87%	23.70%	23.43%	23.08%	22.68%	19.98%	19.99%	+0.10%	-16.93%	
Return on assets	2.33%	2.29%	2.49%	2.68%	1.04%	2.76%	2.56%	2.70%	2.40%	-8.89%	-1.70%	3.21%	2.82%	2.93%	2.76%	2.49%	2.46%	2.48%	2.56%	2.75%	2.74%	2.72%	2.70%	2.70%	2.59%	2.55%	2.40%	2.17%	2.19%	-1.87%	-15.69%	
Net financing and investment margin	3.91%	3.61%	3.89%	4.08%	4.34%	5.22%	4.71%	4.21%	3.56%	-15.68%	-2.74%	4.80%	4.80%	5.21%	5.22%	5.00%	4.80%	4.72%	4.71%	4.56%	4.44%	4.42%	4.21%	3.80%	3.76%	3.60%	3.55%	3.00%	2.96%	-1.67%	-20.74%	
Cost to income ratio	33.1%	33.9%	32.6%	32.9%	32.6%	32.8%	32.5%	26.9%	26.1%	-3.2%	-4.6%	30.2%	32.1%	32.1%	32.8%	32.6%	33.3%	33.4%	32.5%	27.8%	27.5%	27.2%	26.9%	25.4%	25.4%	25.6%	26.1%	26.5%	26.7%	+1.5%	+5.1%	
Cost of risk	1.10%	0.91%	0.92%	0.66%	0.64%	0.77%	0.75%	0.67%	0.39%	-35.00%	-9.60%	0.65%	0.64%	0.60%	0.71%	1.05%	0.85%	0.78%	0.75%	0.67%	0.64%	0.62%	0.60%	0.48%	0.47%	0.43%	0.39%	0.25%	0.25%	-0.47%	-47.16%	

\* Adjusted to the latest outstanding number of shares issued

Balance Sheet



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SAR (mn)	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022	YoY %	5yr CAGR %	1Q 2019	1H 2019	9M 2019	FY 2019	1Q 2020	1H 2020	9M 2020	FY 2020	1Q 2021	1H 2021	9M 2021	FY 2021	1Q 2022	1H 2022	9M 2022	FY 2022	1Q 2023	1H 2023	QoQ %	YoY %		
Cash and balances with SAMA and other central banks	33,585	27,054	42,150	48,282	43,246	39,294	47,363	40,363	42,052	+4%	-3%	39,203	40,197	28,611	39,294	36,293	45,022	37,451	47,363	38,562	36,914	34,420	40,363	36,143	37,714	43,995	42,052	45,625	46,020	+1%	+22%		
Due from banks and other financial institutions	163,516	26,911	26,579	10,770	32,388	32,008	28,655	26,065	25,656	-2%	+19%	28,076	28,322	33,160	32,058	28,014	28,215	27,517	28,655	31,730	26,213	27,518	26,065	20,222	28,472	14,744	25,656	13,070	30,983	-16%	-63%		
Investments, net	42,550	39,877	34,033	36,401	40,063	46,941	40,285	44,443	102,146	+21%	+23%	45,612	45,868	45,946	46,643	48,658	52,397	57,111	60,285	67,968	74,474	82,348	84,433	91,758	96,618	103,808	102,146	114,737	121,420	+4%	+26%		
Financing, net	205,940	210,210	224,984	233,536	231,758	249,683	215,712	462,831	568,338	+26%	+19%	234,426	238,496	244,586	240,683	261,385	274,928	289,729	315,712	356,144	380,296	420,354	452,831	484,526	519,701	557,408	568,338	577,011	579,080	+0%	+11%		
Other assets, net	9,120	11,560	11,956	14,188	15,576	16,209	16,810	19,952	24,173	+21%	+11%	15,337	16,403	15,568	16,209	16,552	16,582	18,482	16,810	17,829	18,243	17,745	19,952	22,689	25,833	22,583	23,456	25,814	27,017	+5%	+5%		
Property, equipment and right of use assets, net	4,814	5,579	6,485	7,858	8,649	10,407	10,235	10,148	11,339	+12%	+8%	10,143	10,208	10,211	10,407	10,225	10,122	10,153	10,225	10,309	10,473	10,424	10,148	10,778	10,980	11,410	11,339	11,526	11,772	+2%	+7%		
Investment properties, net	0	1,350	1,331	1,314	1,298	1,384	1,541	1,411	1,365	-3%	+7%	1,289	1,289	1,388	1,384	1,471	1,575	1,573	1,541	1,534	1,528	1,523	1,411	1,386	1,378	1,370	1,365	1,359	1,361	+0%	-1%		
Goodwill and other intangibles	0	0	0	0	0	0	0	0	518	+124%		0	0	0	0	0	0	0	0	0	0	0	518	597	607	0	1,215	1,273	1,309	+3%	+176%		
Positive value of derivatives, net	0	0	0	0	0	0	0	352	1,704	+384%		0	0	0	0	0	0	0	0	0	0	0	352	412	700	996	840	1,085	+0%	+55%			
Other assets, net	4,381	4,657	4,140	5,015	5,629	4,418	5,054	5,522	8,352	+14%	+11%	5,910	4,886	3,949	4,418	4,885	4,885	6,785	5,034	5,987	6,041	5,797	7,522	8,576	92,769	9,887	8,542	10,817	11,489	+6%	-6%		
<b>Total assets</b>	<b>307,712</b>	<b>315,620</b>	<b>338,712</b>	<b>343,117</b>	<b>364,031</b>	<b>384,087</b>	<b>468,825</b>	<b>623,645</b>	<b>762,366</b>	<b>+22%</b>	<b>+17%</b>	<b>363,054</b>	<b>369,196</b>	<b>367,871</b>	<b>394,087</b>	<b>391,901</b>	<b>417,684</b>	<b>430,300</b>	<b>468,825</b>	<b>512,234</b>	<b>546,139</b>	<b>582,684</b>	<b>623,645</b>	<b>657,339</b>	<b>709,279</b>	<b>740,627</b>	<b>781,649</b>	<b>776,196</b>	<b>784,520</b>	<b>+1%</b>	<b>+11%</b>		
Due to banks and other financial institutions	2,135	4,558	8,917	5,523	7,290	2,220	10,764	17,952	70,839	+295%	+67%	2,558	2,139	3,173	2,220	5,511	10,325	11,294	10,764	9,731	14,085	14,733	17,952	38,827	42,532	71,828	70,839	88,086	81,591	-7%	+92%		
Customers' deposits	256,077	257,822	272,593	273,056	293,909	312,406	382,631	510,072	564,925	+10%	+16%	293,504	300,563	296,811	312,406	315,661	334,665	345,322	382,631	421,269	447,506	478,331	510,072	507,892	532,957	555,767	564,925	556,197	570,655	+3%	+8%		
Negative value of derivatives, net	0	0	0	0	0	0	0	311	1,678	+439%		0	0	0	0	0	0	0	0	0	0	0	311	362	637	0	961	748	1,021	+34%	+57%		
Sukuk issued	0	0	0	0	0	0	0	0	0	+0%	+0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other liabilities	7,603	6,601	6,255	8,787	14,526	18,269	17,311	26,028	24,700	-5%	+23%	16,017	16,678	17,120	18,269	21,143	20,764	18,765	17,311	22,012	24,878	25,984	26,028	31,889	31,239	26,930	24,699	31,938	24,285	-24%	-22%		
<b>Total liabilities</b>	<b>265,815</b>	<b>268,981</b>	<b>287,765</b>	<b>287,366</b>	<b>315,725</b>	<b>332,895</b>	<b>410,706</b>	<b>556,363</b>	<b>662,141</b>	<b>+19%</b>	<b>+18%</b>	<b>312,080</b>	<b>319,380</b>	<b>319,103</b>	<b>332,895</b>	<b>342,315</b>	<b>365,754</b>	<b>375,381</b>	<b>410,706</b>	<b>453,011</b>	<b>486,469</b>	<b>519,048</b>	<b>556,363</b>	<b>578,970</b>	<b>627,365</b>	<b>654,525</b>	<b>661,424</b>	<b>676,969</b>	<b>681,333</b>	<b>+1%</b>	<b>+9%</b>		
Share capital	16,250	16,250	16,250	16,250	16,250	25,000	25,000	25,000	40,000	+60%	+20%	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	40,000	40,000	40,000	40,000	40,000	+0%	+0%		
Statutory reserve	16,250	16,250	16,250	16,250	16,250	21,790	25,000	25,000	29,288	+17%	+13%	16,250	19,250	19,250	21,790	21,790	21,790	21,790	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	+0%	+17%	
Other reserves	2,599	2,998	4,773	5,282	(350)	(216)	(135)	282	(428)	-252%	-160%	(949)	(285)	(323)	(216)	(451)	(544)	(213)	(135)	133	649	649	282	736	(245)	(356)	(428)	(371)	(332)	-10%	+36%		
Retained earnings	4,829	8,666	12,236	13,907	12,747	868	8,253	16,999	9,865	-62%	-7%	15,067	2,101	4,840	868	3,248	5,684	8,342	8,253	9,089	9,193	12,987	16,999	21,133	10,658	14,957	9,865	13,811	11,732	+28%	+66%		
Proposed dividends	1,969	2,475	2,438	4,063	3,666	3,750	0	5,000	0	+0%	+0%	3,656	3,750	0	3,750	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total shareholders' equity</b>	<b>41,896</b>	<b>46,639</b>	<b>51,947</b>	<b>55,751</b>	<b>48,554</b>	<b>51,192</b>	<b>58,119</b>	<b>67,282</b>	<b>83,725</b>	<b>+24%</b>	<b>+8%</b>	<b>50,975</b>	<b>49,817</b>	<b>48,767</b>	<b>51,192</b>	<b>49,587</b>	<b>51,930</b>	<b>54,919</b>	<b>58,119</b>	<b>59,222</b>	<b>59,670</b>	<b>63,637</b>	<b>67,282</b>	<b>71,868</b>	<b>75,413</b>	<b>79,601</b>	<b>83,725</b>	<b>82,727</b>	<b>86,687</b>	<b>+5%</b>	<b>+15%</b>		
Tier 1 Sukuk	0	0	0	0	0	0	0	0	16,500	+0%	+0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total Equity</b>	<b>41,896</b>	<b>46,639</b>	<b>51,947</b>	<b>55,751</b>	<b>48,554</b>	<b>51,192</b>	<b>58,119</b>	<b>67,282</b>	<b>100,225</b>	<b>+49%</b>	<b>+12%</b>	<b>50,975</b>	<b>49,817</b>	<b>48,767</b>	<b>51,192</b>	<b>49,587</b>	<b>51,930</b>	<b>54,919</b>	<b>58,119</b>	<b>59,222</b>	<b>59,670</b>	<b>63,637</b>	<b>67,282</b>	<b>78,368</b>	<b>81,913</b>	<b>86,101</b>	<b>100,225</b>	<b>99,227</b>	<b>103,187</b>	<b>+4%</b>	<b>+24%</b>		
Risk weighted assets	226,736	236,288	248,975	251,115	254,505	272,321	323,009	425,629	497,973	+17%	+15%	259,356	257,790	266,458	272,321	282,424	289,237	301,660	323,009	353,498	370,826	396,766	425,629	446,700	471,137	479,225	497,973	504,984	503,518	-6%	+7%		
CET1 ratio	18.5%	19.7%	20.9%	22.2%	18.0%	18.8%	18.0%	16.5%	16.7%	+1%	-6%	19.7%	19.5%	18.5%	18.8%	17.6%	18.0%	18.2%	18.0%	16.8%	16.9%	16.8%	16.5%	16.6%	17.6%	16.5%	17.1%	17.0%	16.5%	17.2%	+5%	-5%	
Tier 1 capital ratio	18.5%	19.7%	20.9%	22.2%	19.0%	18.8%	18.0%	16.5%	20.3%	+23%	-2%	19.7%	19.5%	18.5%	18.8%	17.6%	18.0%	18.2%	18.0%	16.8%	16.9%	16.8%	16.5%	18.1%	17.9%	18.4%	20.3%	19.7%	20.5%	+4%	+15%		
Total capital adequacy ratio	19.6%	20.8%	22.0%	23.3%	20.1%	19.9%	19.1%	17.6%	21.4%	+22%	-2%	20.7%	20.5%	19.5%	19.9%	18.6%	19.0%	19.3%	19.1%	17.9%	18.0%	17.9%	17.6%	19.2%	19.0%	19.6%	21.4%	20.9%	21.7%	+4%	+15%		
Liquidity coverage ratio (LCR)	0.0%	210.0%	233.0%	198.5%	196.5%	175.0%	155.3%	121.0%	125.8%	+4%	-9%	182.7%	171.7%	174.8%	175.0%	176.7%	164.4%	150.3%	155.3%	141.5%	126.2%	125.0%	121.0%	124.2%	121.0%	121.0%	124.2%	121.0%	133.4%	142.8%	+5%	+18%	
Base III leverage ratio	0.0%	14.28%	14.77%	15.74%	12.79%	12.83%	12.00%	11.00%	11.60%	+5%	-6%	13.49%	13.08%	12.88%	12.85%	12.22%	12.06%	12.36%	12.00%	11.20%	11.30%	11.21%	11.00%	11.60%	11.60%	12.74%	12.74%	12.55%	+2%	+8%			
Financing to customer deposit ratio (SAMA)	80.4%	81.5%	82.5%	85.5%	80.8%	79.9%	78.8%	82.3%	85.9%	+4%	+0%	81.7%	79.0%	81.4%	79.9%	82.1%	78.8%	79.9%	78.8%	80.6%	83.2%	82.7%	82.3%	87.9%	83.89%	88.4%	85.9%	87.8%	81.9%	-7%	-2%		
Non-performing financing	2,656	3,267	2,888	1,770	2,290	2,317	2,445	3,010	3,085	+2%	+12%	2,291	2,100	2,371	2,317	2,884	2,890	2,460	2,445	2,556	2,663	2,890	3,010	3,061	3,025	3,118	3,085	3,007	3,574	+2%	+18%		
Total allowances	5,194	5,773	6,																														



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