

Fact Sheet



Bank Profile

Founded in 1957, Al Rajhi Bank today is the world's largest Islamic bank with assets of +SR 546 billion (+USD 146 billion) and the largest retail bank in the Middle East serving more than 11 million customers with 13,996 employees.

Al Rajhi Bank has the largest distribution network in Saudi Arabia with 527 branches, 4,930 ATMs, 257,296 POS terminals and 217 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),

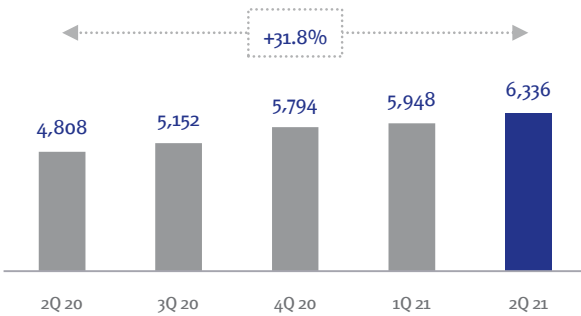
	1H 2021	1H 2020	YoY
Total operating income	12,284	9,775	+26%
Net income before Zakat for the period	7,741	5,370	+44%
ROE after Zakat	23.1%	18.8%	+433 bps
ROA	2.74%	2.46%	+28 bps
NPM	4.44%	4.80%	-36 bps
Cost to income	27.5%	33.3%	-570 bps
CoR	0.64%	0.85%	-21 bps
Total assets	546,139	417,684	+31%
Total liabilities	486,469	365,754	+33%
Total shareholders' equity	59,670	51,930	+15%
CAR ratio	18.0%	19.0%	-104 bps
Tier I	16.9%	18.0%	-108 bps
Liquidity coverage ratio (LCR)	126.2%	164.0%	-3782 bps
Financing to customer deposit ratio	83.2%	78.8%	+438 bps
NPL ratio	0.67%	1.02%	-36 bps
NPL coverage ratio	318%	253%	+6538bps

Outlook

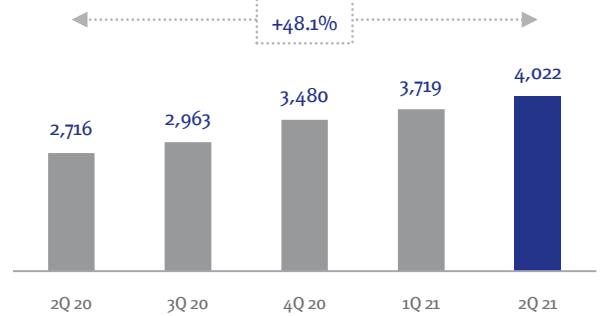
FY 2021 Guidance

Financing, Net	32% - 35%
Net Profit Margin	-40 to -50 bps
Cost to Income Ratio	Below 28.5%
ROE	23% to 24%
Cost of Risk	0.60% to 0.70%
CET1 Ratio	17% to 18%

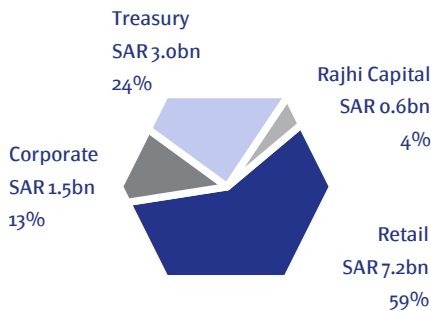
Total Operating Income (SARmn)



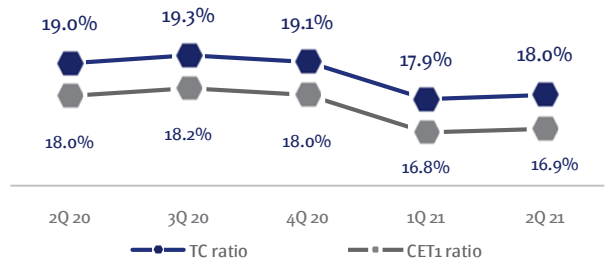
Net Income For The Period Before Zakat (SARmn)



Total Operating Income Mix By Segment (SARbn)



Capital Ratios (%)



Al Rajhi Bank Shares - Key Metrics

30 June 2021

Closing Price	SAR 111.0
Market Cap	SAR 277.5 bn
Market Cap / % Industry	32.3%
Market Cap / % Tadawul	2.9%
Shares outstanding	2,500 bn
90D Volatility	25.7
Price / Earnings	21.86 x
Price / Book	4.65 x

Sources: Bloomberg; Tadawul; Al Rajhi Bank Financials

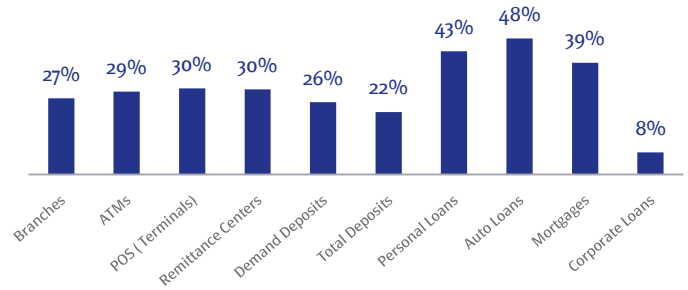
Relative Share Price Performance vs TASI



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** (81% Non-Profit Bearing Deposits)
- #1 Banking transactions in KSA** (450mn per Month, average)
- Bank capitalisation among the highest in GCC** (18.0% Total Capital Ratio)
- #1 Bank for remittances in Middle East** (by payment value)
- #1 NPS in KSA** (71% as on 1H2021)
- #1 Bank Brand in KSA** (by Brand Power Score)

Market Share 2Q 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.

Ratings

Moody's (A1)
S&P (BBB+)
Fitch (A-)

Looking for additional information?

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