Fact Sheet

مصرف الراجحي
alrajhi bank

Bank Profile

Founded in 1957, Al Rajhi Bank today is the world's largest Islamic bank with assets of +SR 658 billion (+USD 175 billion) and the largest retail bank in the Middle East serving more than 12.6 million customers with 9,360 employees in Al Rajhi Bank KSA.

Al Rajhi Bank has the largest distribution network in Saudi Arabia with 515 branches, 4,824 ATMs, 404,173 POS terminals and 199 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.
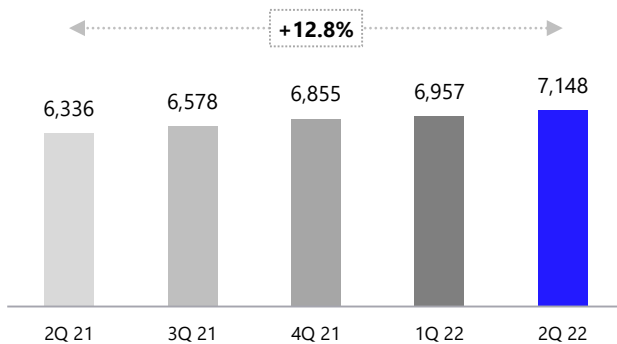
Key Figures SAR (mn),

	1H 22	1H 21	YoY
Total operating income	14,104	12,284	+15%
Net income after Zakat for the period	8,392	6,940	+21%
ROE after Zakat	23.43%	23.11%	+32bps
ROA	2.55%	2.74%	-19bps
NPM	3.76%	4.44%	-68bps
Cost to income	25.45%	27.53%	-208bps
CoR	0.47%	0.64%	-18bps
Total assets	709,779	546,139	+30%
Total liabilities	627,866	486,469	+29%
Total shareholders' equity	75,413	59,670	+26%
CAR ratio	19.04%	17.99%	+104bps
Tier I	17.90%	16.87%	+103bps
Liquidity coverage ratio (LCR)	121.01%	126.18%	-517bps
Financing to customer deposit ratio	83.83%	83.18%	+65bps
NPL ratio	0.57%	0.67%	-10bps
NPL coverage ratio	293%	318%	-2517bps

Outlook

	FY 2022 Guidance
Financing, Net	Low twenties
Net Profit Margin	-55 to -65 bps
Cost to Income Ratio	Below 26.5%
ROE	23% to 24%
Cost of Risk	0.40% to 0.50%
Tier 1 Ratio	17% to 18%

Total Operating Income (SARmn)

+12.8%

2Q 21	3Q 21	4Q 21	1Q 22	2Q 22
6,336	6,578	6,855	6,957	7,148

Net Income For The Period After Zakat (SARmn)

+18.1%

2Q 21	3Q 21	4Q 21	1Q 22	2Q 22
3,605	3,794	4,012	4,134	4,258
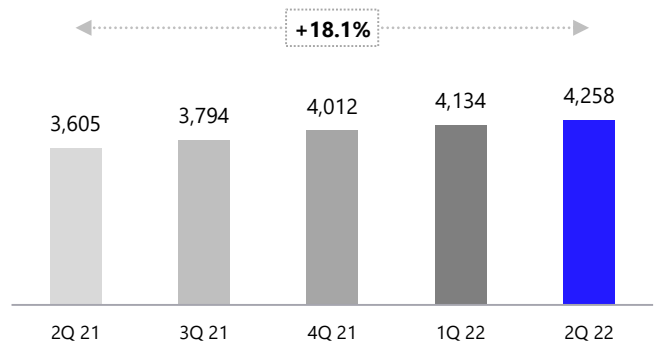
Total Operating Income Mix By Segment (SARbn)

- Treasury SAR 4.8bn 34%
- Rajhi Capital SAR 0.6bn 4%
- Corporate SAR 1.9bn 13%
- Retail SAR 6.9bn 49%

Capital Ratios (%)

TC ratio: 18.0%, 17.9%, 17.6%, 19.3%, 19.0%
T1 ratio: 16.9%, 16.8%, 16.5%, 18.1%, 17.9%

| 2Q 21 | 3Q 21 | 4Q 21 | 1Q 22 | 2Q 22 |

— T1 ratio — TC ratio

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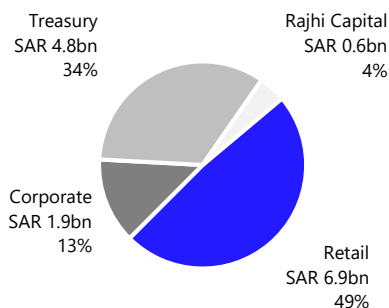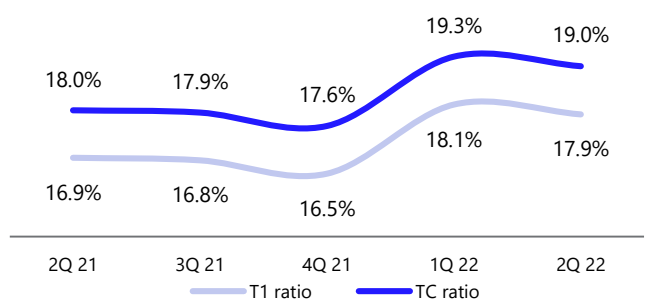
Al Rajhi Bank Shares - Key Metrics	30 June 2022
Closing Price*	SAR 82.50
Market Cap	SAR 330.00 Bn.
Market Cap / % Industry	31.24%
Market Cap / % Tadawul	3.09%
Shares outstanding*	4.0 bn
90D Volatility	35.58
Price / Earnings	21.24 x
Price / Book	4.59 x

Sources: Bloomberg; Tadawul; Al Rajhi Bank Financials

Top 10 Facts About Al Rajhi Bank

Largest Islamic Bank worldwide
(by Assets & Market Cap)

#1 Retail Bank in Middle East
(by Retail Deposits & Income)

One of the highest NPB ratios
(72% Non-Profit Bearing Deposits)

Bank capitalisation among the highest in GCC
(19.0% Total Capital Ratio)

#One of top NPS in KSA
(74% as on 2Q 2022)

#1 Bank in KSA
(by number of customers)

#1 Distribution Network in Middle East
(by # of Branches, POS, ATMs, Remittance)

#1 Banking transactions in KSA
(612mn per Month, average)

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

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

RAJHI — TASI

RAJHI, 234

TASI, 138

Market Share 2Q 2022

| | | | | | | | | | |
| Branches 27% | ATMs 29% | POS (Terminals) 34% | Remittance Centers 30% | Demand Deposits 26% | Deposits 24% | Personal Loans 45% | Auto Loans 53% | Mortgages Loans 42% | Corporate Loans 10% |
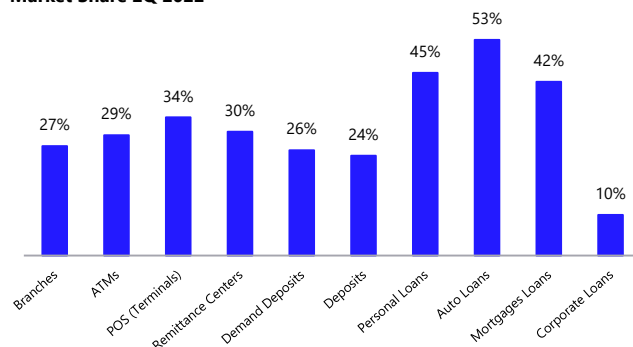
The World's Leading Islamic Bank

- 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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Alrajhi Mobile App

Alrajhi Business App

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urpay App