

Founded in 1957, Al Rajhi Bank is one of the largest Islamic banks in the world by total assets. With over 60 years of experience in banking and trading activities, the various individual establishments under the Al Rajhi name were merged into the umbrella 'Al Rajhi trading and exchange corporation' in 1978 and it was in 1988 that the bank was established as a Saudi share holding company. Deeply rooted in Islamic banking principles, the Sharia compliant banking group is instrumental in bridging the gap between modern financial demands and intrinsic values, whilst spearheading numerous industry standards and development.

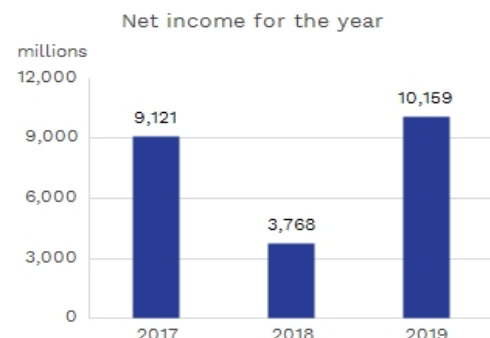
With an established base in Riyadh, Saudi Arabia, Al Rajhi Bank has the largest network of branches and largest customer base of any bank in the Kingdom. The first men's branch was opened in Aldirah in 1957, with the first ladies branch being opened in AlShmais in 1979.

● Al Rajhi Bank

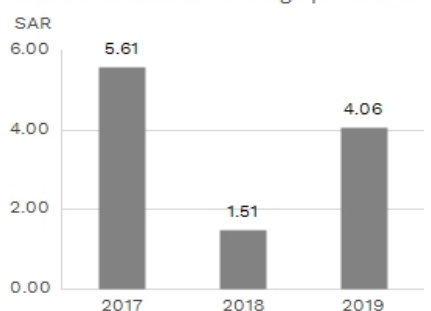


Share data				22/10/2020
Currency	SAR	Volume		3,060,817
Previous Close	67.00	Number of Shares mn		1,500.00
Change (%)	0.75	Market Cap mn		100,500.00

Key Figures (millions)	2017	2018	2019
Income Statement			
Total operating income	15,905	17,320	19,484
Net income for the year	9,121	3,768	10,159
Basic and diluted earnings per share (SAR)	5.61	1.51	4.06
Balance Sheet			
Total assets	343,117	364,031	384,087
Total shareholders' equity	55,751	48,306	51,192
Total liabilities	287,366	315,725	332,895
Cash Flow			
Net cash from operating activities	7,562	14,370	7,076
Net cash (used in) / from investing activities	(4,010)	(8,282)	(5,186)
Net cash from / (used in) financing activities	(5,014)	(7,524)	(10,565)
Cash and cash equivalents at the end of the year	31,222	29,787	21,111
Capital Adequacy Ratio			
Tier I ratio (%)	22.20	18.98	18.80
Tier I and II ratio (%)	23.29	20.07	19.87



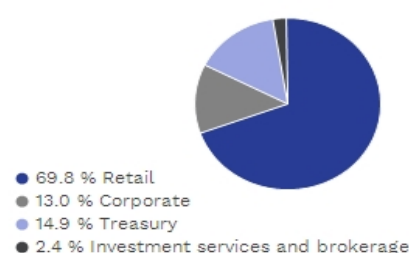
Basic and diluted earnings per share



Total assets



Income by operating segment 2019



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