

At a glance

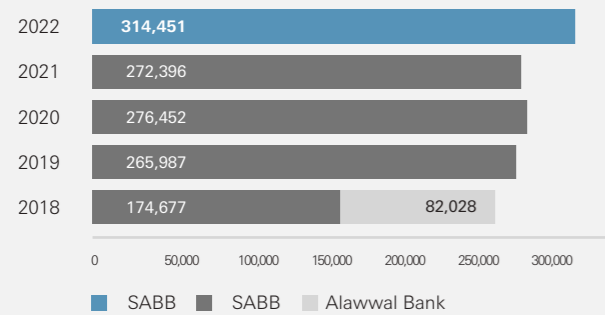
Accelerating investments. Delivering on our promises.

SAR
2.37
EPS

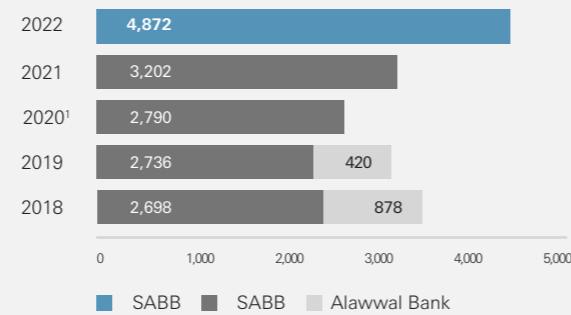
SAR
9.7 bln
2022 revenue

11.5%
Underlying return
on tangible equity

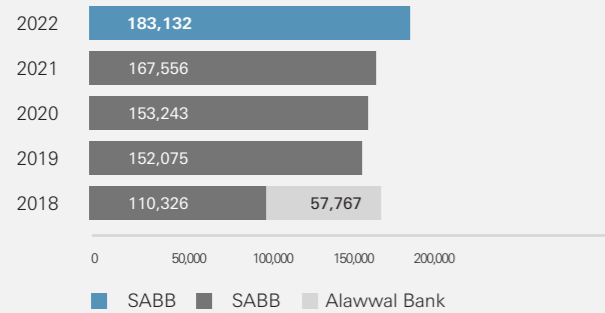
Total assets (SAR mln)



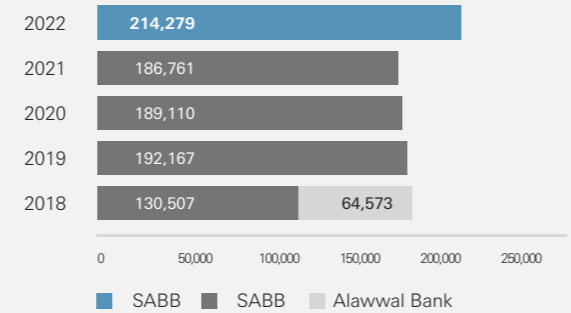
Net income after Zakat and income tax (SAR mln)



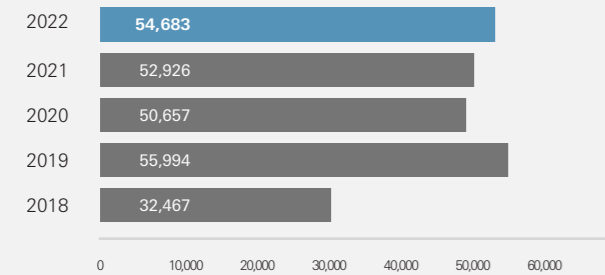
Loans and advances, net (SAR mln)



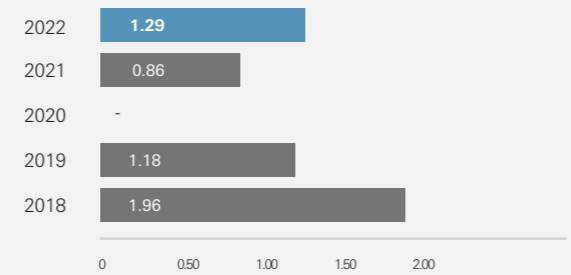
Customer deposits (SAR mln)



Shareholders' equity (SAR mln)



Dividend per share (SAR)



1. Excludes goodwill impairment and associated tax impact

1.4 mln
Retail customers

c.21k
Corporate and institutional customers

SAR
22 bln
Mortgage portfolio

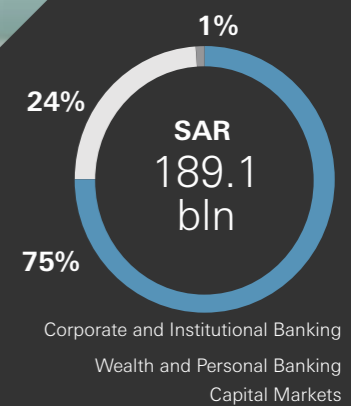
12%
Corporate lending market share

c.20%
Trade market share

SAR
189.1 bln
of gross customer loans

17.7%
CET 1 ratio

49%
Shareholding in HSBC SA - the leading investment bank in the Kingdom



Customer lending by business

Gross loans CIB vs. WPB vs. Capital Markets