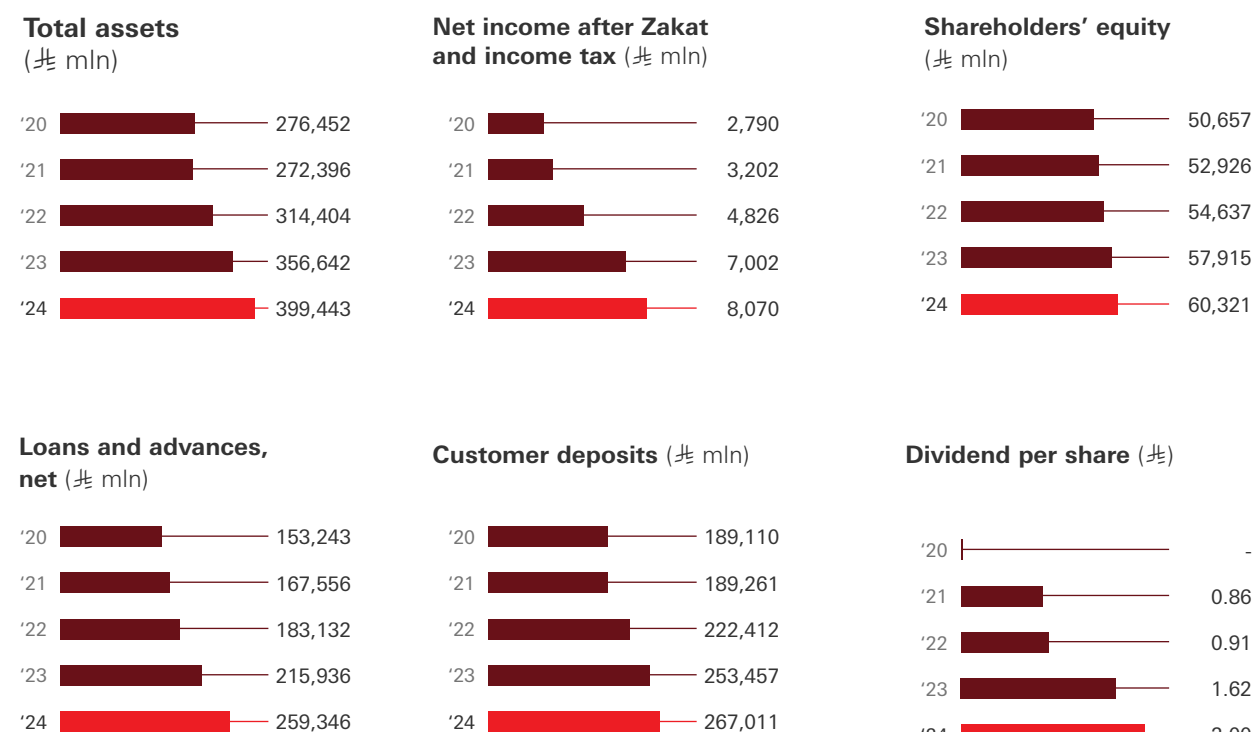


# At a Glance

## Financial highlights



**SAR 14.0 bln**  
2024 Revenue

**SAR 265.6 bln**  
Gross customer loans

**16.0%**  
Return on tangible equity

**24%**  
Trade market share

**49%**  
Shareholding in HSBC SA, the leading investment bank in the Kingdom

**12.5%**  
Corporate lending market share

**30.6%**  
Cost: Income ratio

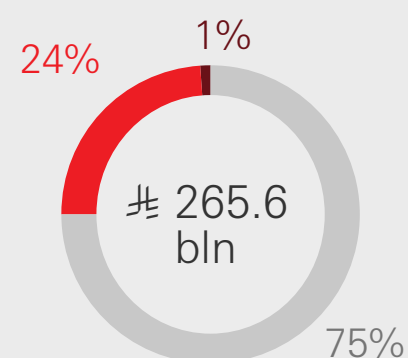
**SAR 35.3 bln**  
Mortgage portfolio

**SAR 3.78**  
EPS

**SAR 198.5 bln**  
Corporate and Institutional loan portfolio

**SAR 65.4 bln**  
Retail loan portfolio

## Customer lending by business



**Gross loans**  
CIB vs. WPB vs. Capital Markets

**15.4%**  
CET 1 ratio

## Operational highlights

**103**  
Total branches

**1,069**  
No of ATMs

**4,062**  
Total employees

**93%**  
Saudisation rate

## ESG highlights

**2035**  
Operational net zero target

**900,000**  
Trees planted as part of our commitment to the Saudi Green Initiative

**SAR 18.8 bln**  
of sustainable finance and investments by the end of 2024

## MSCI ESG Rating

**MSCI rating at BBB**

Females at Managing Director and Director levels (%)

**19 women**  
in Senior Management and four in Executive Management

Colleague engagement (%)

**>85%**  
participated in the employee experience survey

