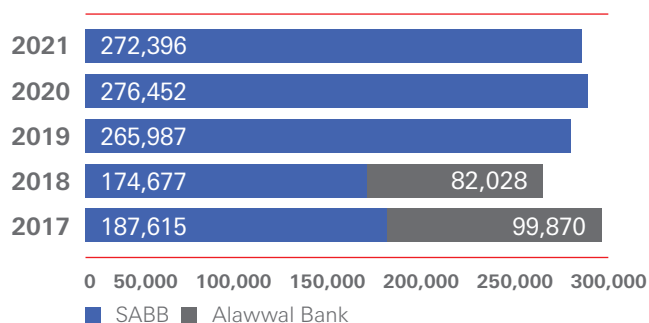


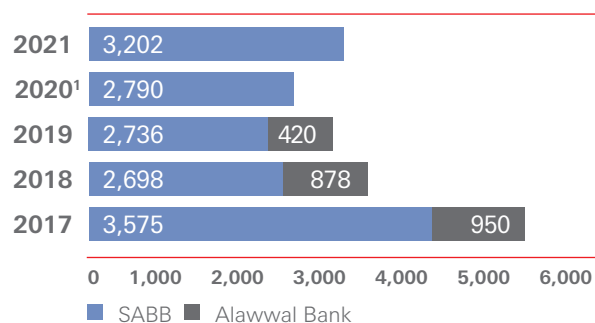
At a glance

Demonstrating Resilience. Delivering Growth.

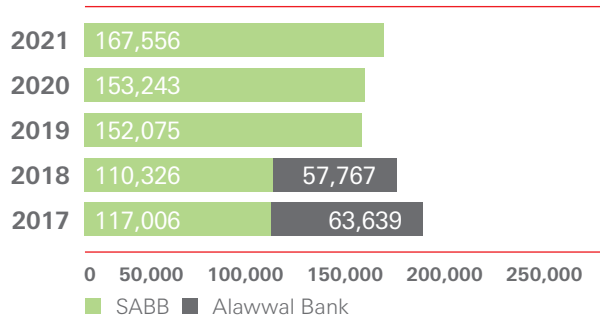
Total assets (SAR mln)



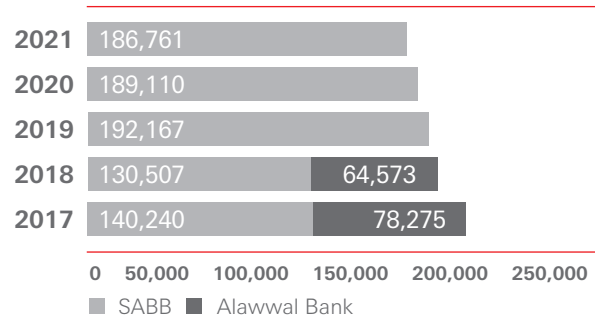
Net income after Zakat and income tax (SAR mln)



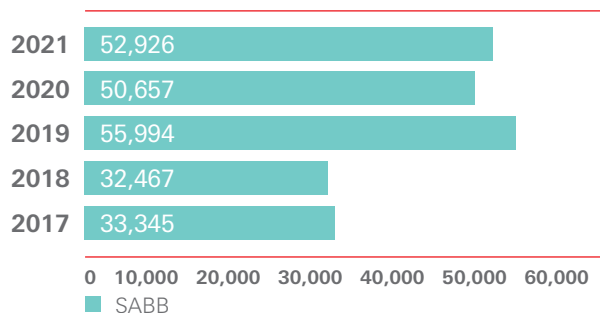
Loans and advances, net (SAR mln)



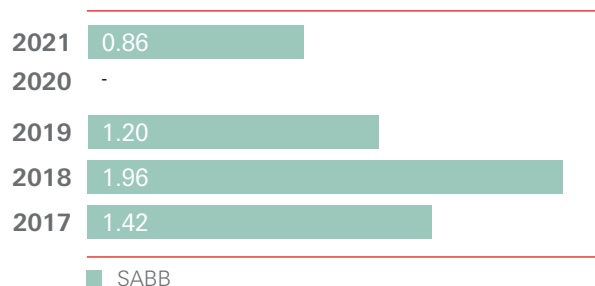
Customer deposits (SAR mln)



Shareholders' equity (SAR mln)



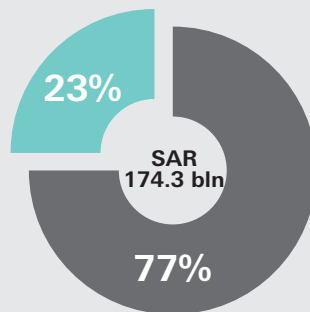
Dividend per share (SAR)



1. Excludes goodwill impairment and associated tax impact

Customer lending by business

Gross loans
RBWM vs. CIB



8.0%

Underlying return on tangible equity



SAR 1.56

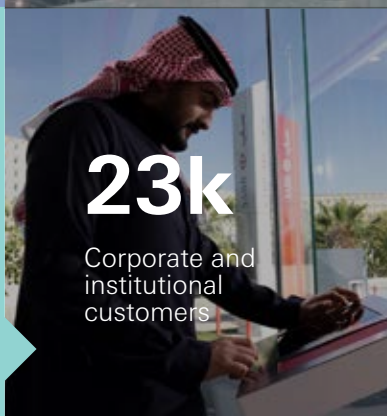
EPS

SAR 7.9 bln

2021 revenue

1.3 mln

Retail customers



23k

Corporate and institutional customers

5%

Mortgage market share

c.20%

Trade market share



13%

corporate lending market share

SAR 174 bln

of gross customer loans



19.29%

CET 1 ratio



49%

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

