

Derayah Financial

Announces Its Intention to List on the Saudi Exchange

The Leading Independent Digital Investment Platform in Saudi Arabia

Brokerage

Digital Brokerage Platform Offering Access To 43 Markets, Complemented by a Differentiated Proposition

- Market Access**
 - 2 Local markets
 - 8 Regional markets
 - 33 Global markets
- Products**
 - Equities, ETFs, Options, Futures, CFDs, Bonds, Commodities, etc.
- Diversified Clients**
 - Retail and Institutional brokerage
- Margin Lending**
 - 3 Innovative margin lending products

Asset & Wealth Management

Comprehensive Asset Management Offering for Diverse Risk-Reward Profiles

- Public Markets Funds**
 - Equities
 - Fixed Income
 - DPMs
 - Cash Management
- Private Markets Funds**
 - Credit
 - Venture Capital
 - Real Estate (inc. REITs)
- Innovative Wealth Management Solutions Tailored for a Wider Range of Client Needs**
- Fund Supermarket**
 - 50+ Mutual Funds
 - 8 Investment managers
- Derayah Smart**
 - Strategies tailored to client's risk/return profile
 - Asset classes: Equity, Money Markets & Sukuks

Derayah in Numbers

Brokerage

- #1** Independent Digital Broker by brokerage revenues¹
- 12x** Client Account Growth from 2016G - 2023G

Asset & Wealth Management

- 3rd** Largest CMI² by market share³
- c.100%** Online Client Acquisition⁴

- SAR 42B** in Client Assets⁵ as of 1H24; +22% from 31 December 2023G
- 33%** AUM CAGR from 2020G - 30 June 2024G
- 65%** in Public Markets Funds⁶

- SAR 15.1B** AUM as of 1H24; +c.50% from 31 December 2023G
- 35%** in Private Markets Funds⁷

¹ 2023 local & international brokerage revenue reached SAR 364 million
² Capital Markets Institution
³ c.14% market share in KSA's online brokerage As of 30 June 2024
⁴ since 2018
⁵ Client Assets is the sum of Assets Under Custody (AUC) and Asset Under Management (AUM)
⁶ Public markets funds defined as funds with underlying public assets
⁷ Private market funds defined as funds with underlying private assets (as of 30 June 2024G)

A Growth Story Underpinned by Continuous Product and Service Innovation

Innovative Foundations

- 2009: Derayah's establishment as the first brokerage with purpose-built technology in KSA
- 2011: Launch of SAR Trading Finance Fund - Derayah's first Private Credit Fund
- 2012: Launch of Equity Portfolio Management services
- 2013: Launch of Derayah's first Real Estate Fund
- 2016: Roll-out of International Brokerage, being a first mover in KSA

Digital Transformation

- 2018: Launch of Full Digital Onboarding in KSA
- 2018: Listing of Derayah REIT
- 2019: Launch of USD Trading Finance Fund
- 2020: Launch of Derivative Trading in KSA
- 2022: Establishment of Digital Bank D360
- 2023: Freestyle Fund: Best Performing Public Shariah Fund in KSA

Solid Financial Track-Record and Debt-Free Balance Sheet, Yielding Attractive Returns

SAR 624M
Total Operating Income (2023G)

31%
Operating Income CAGR (2020G-2023G)

SAR 330M
Net Income (2023G)

47%
Net Income CAGR (2020G-2023G)

53%
Net Profit Margin (2023G)

43% RoAE (2023G)

69% Dividend Payout Ratio (2023G)

Investment Highlights

A Compelling Opportunity to be Part of a **Highly Profitable Digital Growth Story**

KSA's leading independent digital broker, serving all types of investors as a preferred gateway to local, regional, and international markets

Proprietary purpose-built technology enabling a superior digital user experience and the ability to unlock swifter market response, agile scaling, and efficient operations

Solid financial track record with a consistent growth trajectory, strong profitability, and robust returns

Strong asset management expertise driving market share growth and expansion into high-margin asset classes

Led by a highly experienced founder-led team with a successful execution track record

Favorable industry outlook bolstered by KSA's economic strength, ongoing financial sector reforms, and digitally savvy population

Offering Overview

The Offering consists of **49,947,039** Offer Shares, representing **20%** of the Company's issued share capital.

The Offer Shares will be listed and traded on Tadawul following the completion of the Offering and listing formalities with the CMA and Tadawul.

The Offer Shares will be offered to institutional investors, with a claw back to individual investors of up to 10% of the offered Shares.

Advisor Sole Financial Adviser, Global Coordinator, Lead Manager, Bookrunner, and Underwriter

Receiving Agents

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