



Q3 2025
Investor
Presentation

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anb overview

anb

Solid market position

a leading Saudi bank pioneering tech driven future of the financial industry

- In 1979 **anb** was established by Royal Decree M/38 taking over the existing operations of the Arab Bank in the KSA
- 40% owned by Arab Bank PLC
- **anb**, licensed as a public shareholding company, is active across all main sectors of Saudi Economy
- KSA remains primary market with branch in London

> 46 years
of banking experience



121
Branches



1,091
ATMs



Over 2 mn
Customers

> 16.2% CET1*
Well-capitalized

> 43.4 **bn***
Market capitalization

> 44.35%* Free-float
share

> 55%* Share of
foreign ownership

Credit ratings

MOODY'S

A1 / P-1 Stable

S&P Global

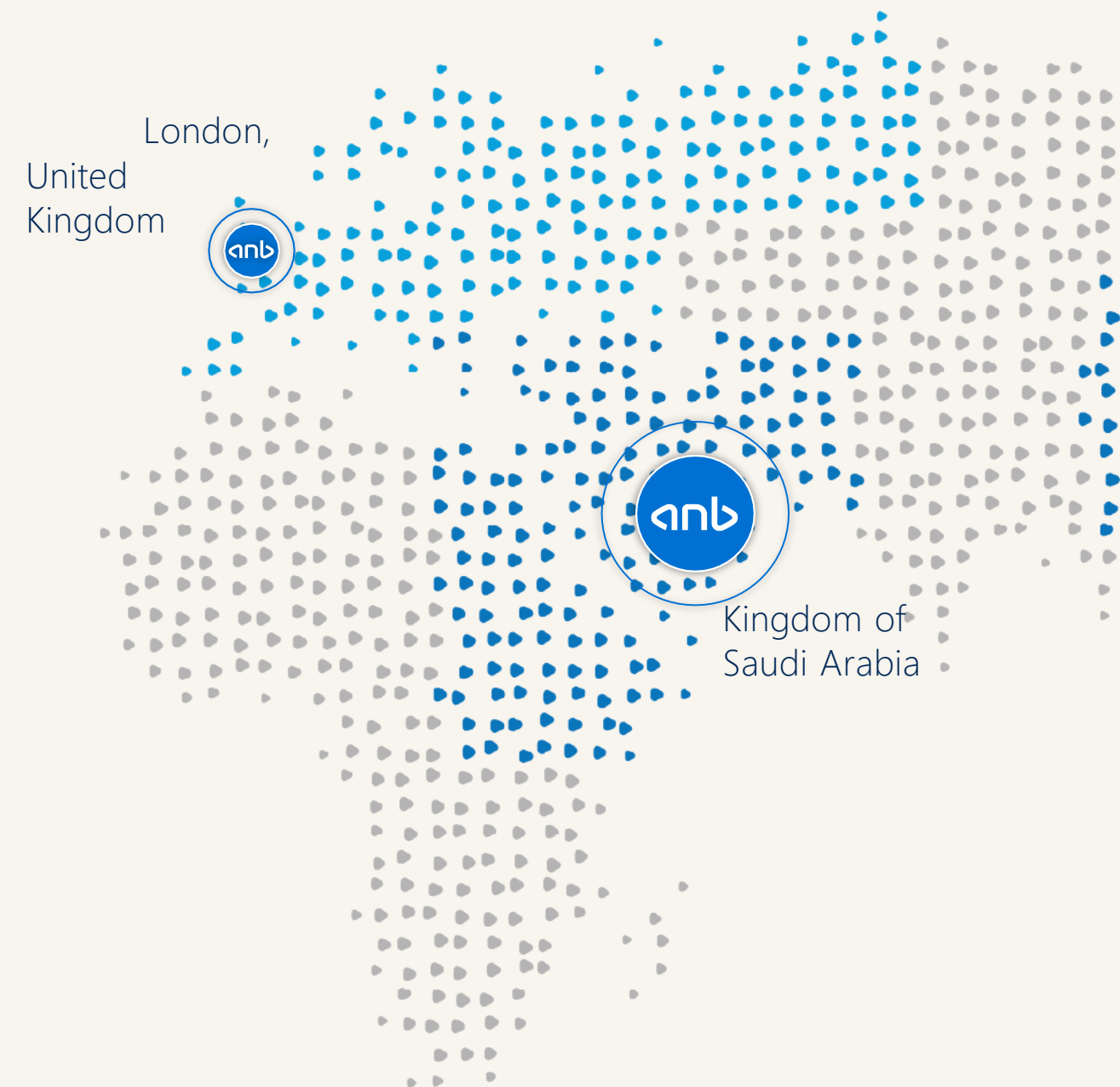
A- / A-2 Stable

FitchRatings

A- / F2 Stable



*As of 30.09.2025



Effective implementation of strategy

the highest diversification, one of the top ranked profitability

- Well-diversified business model allows to offer holistic customer solutions and generate resilient revenues with best-in-class efficiency
- Maintained robust fundamentals underpinned by resilient asset quality, strong liquidity and funding profile and outstanding operating efficiency

₹ 280.5 bln (15.8% YoY)
Total assets

₹ 2.4 bln (-0.7% YoY)
Operating income

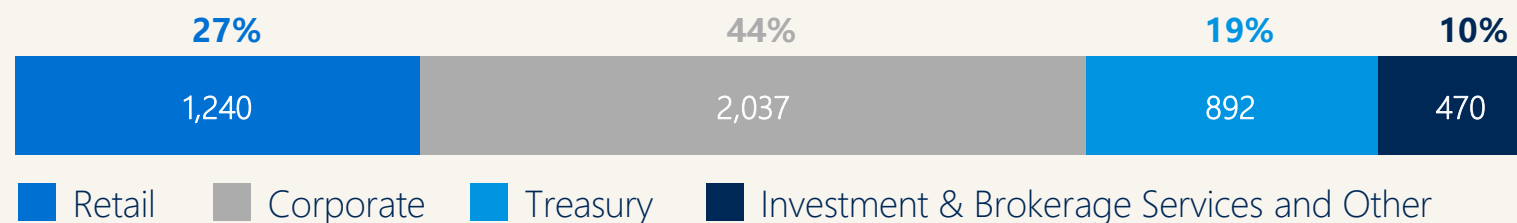
₹ 210.7 bln (16.5% YoY)
Customer's deposits

12.32% (-70 bps YoY)
ROAE

₹ 1.329 bln (6.9% YoY)
Net income

32.7% (+71 bps YoY)
Cost to income

➤ Net income by business segment before zakat and tax (₹ mln)



➤ Operating segments



Why invest in anb

key growth drivers

Expanding and solidifying market position in the growing market

- Among the leading banks in the largest economy of the Gulf
- The Kingdom economy continues to expand creating further pockets of growth in the sectors of the banks' strong presence
- Pursuing Vision 2030 Program increases economic and social diversification, and creates multiple new market opportunities in the KSA

Balanced business model and exposure to growing segments with customer-centric culture

- Optimal business mix ensures combination of sound growth and profitability
- Strong market position across all operating segments
- Recognized as the Best SME Bank in the KSA (2024)*
- Won the "Excellence in Innovation for Corporate and Institutional Banking Services in Middle East (2024)**

Innovative digital strategy and fintech enabler

- New digital strategy launched
- Continuous focus on enhancing online and mobile platforms
- Set benchmark in accessibility and fintech enablement via anb connect
- Leadership in Open Banking

Strong financial performance and superior asset quality

- A growth story with a double digits growth across key metrics
- Excellent track-record of core banking revenues
- Strong risk metrics
- Investment grade credit ratings

Committed to cater interests of all stakeholders supported by good governance and rigorous risk management practices

- Continuous support of the social and economic development of the Kingdom
- Advanced risk management supports sustainable business growth
- Robust corporate governance culture supports a track record of strong financial and operational achievements



* By Global Finance Magazine

** By Global Banking & Financing Review magazine

9M'25 highlights

anb delivers strong combination of growth and profitability

bln (unless otherwise stated)

| | | | |
|---|--|--|---|
| Loans and advances 191.4 ▲ 15.0% YoY ▲ 12.9% YTD | Customers' deposits 210.7 ▲ 16.5% YoY ▲ 15.6% YTD | Operating income 7.5 ▲ 6.6% YoY | NIM 3.50% ▼ 32 bps YoY ▼ 29 bps YTD |
| Cost to income 32.69% ▼ 71 bps YoY ▼ 24 bps YTD | CAR 20.56% ▲ 1.0 ppt YoY ▲ 1.5 ppt YTD | NPL ratio 0.93% ▼ 39 bps YoY ▼ 27 bps YTD | CET 1 ratio 16.24% ▼ 1.50 ppt YoY ▼ 1.09 ppt YTD |
| Cost of risk 38 bps ▼ 13 bps YoY ▼ 1 bps YTD | ROAE 12.32% ▼ 70 bps YoY ▼ 91 bps YTD | LCR 137.1% ▼ 6.3 ppt YoY ▼ 5.1 ppt YTD | LDR 78.40% ▼ 3.9 ppt YoY ▼ 3.5 ppt YTD |

- ▶ Favorable macro environment in KSA supports anb's excellent performance
- ▶ Continued strong loan growth across all business segments, in line with guidance
- ▶ NIM remained resilient despite of liquidity pressure and heightened competition
- ▶ Stable Cost of Risk underpin strong asset quality
- ▶ Costs growth slowed down following significant investments in human capital and digital
- ▶ Mix of funding model and powerful deposits franchise fuel continued asset growth
- ▶ Robust capital and liquidity ratios make anb well positioned to pursue further profitable growth



Operating
environment

انك



KSA today

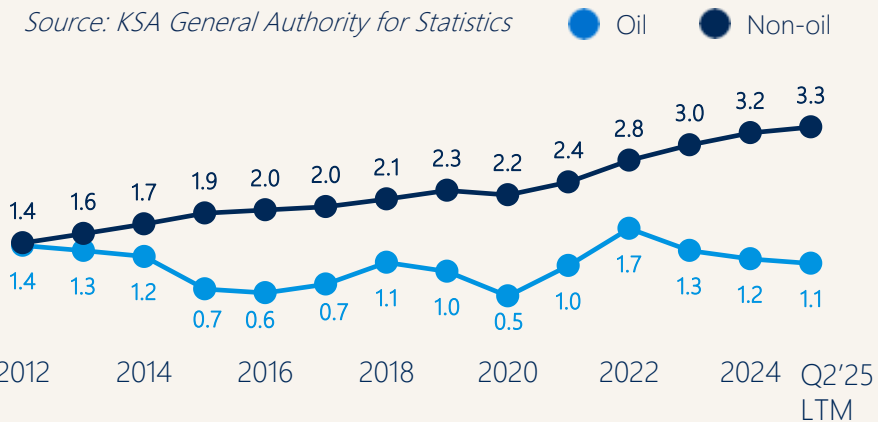
ambition, development, leadership

Fundamental strength

| | 2024 |
|-----------------|-------------|
| Government debt | 29% |
| Inflation | 1.9% |
| Repo rate | 5% |
| Population | 35 m |
| Unemployment | 3.7% |

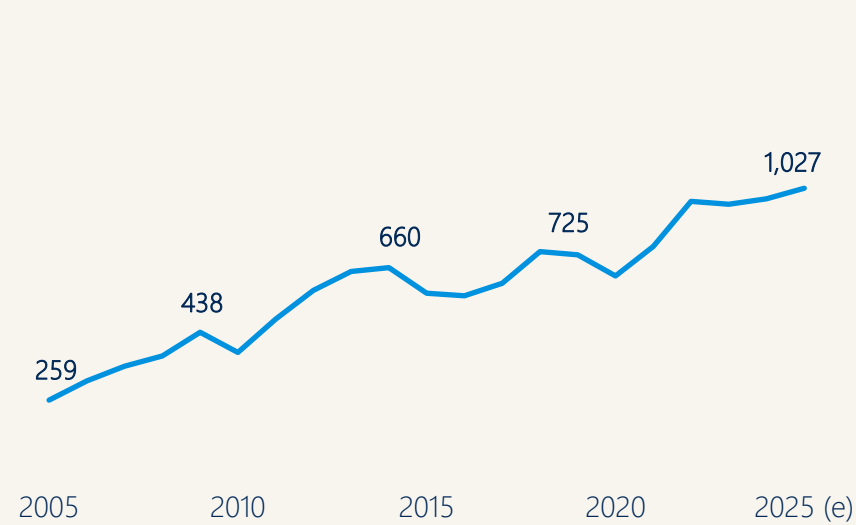
Saudi's non-oil revenues is more than 50% of the total GDP. Kingdom's non-oil sectors grow as the economy diversifies in line with Vision 2030 goals

KSA GDP at current price by institutional sectors (SAR tn)



Accelerated development

KSA's nominal GDP (USD bln) Source: IMF

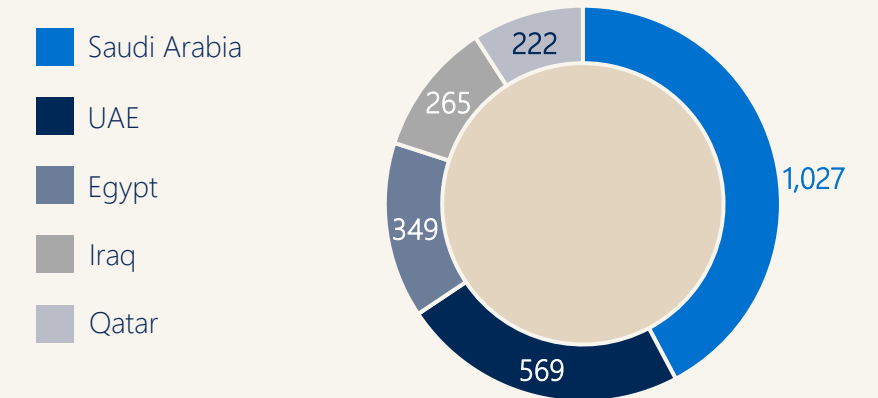


The GDP of Saudi Arabia grew more than 300% since 2004 and out-performed world's average growth rate twofold

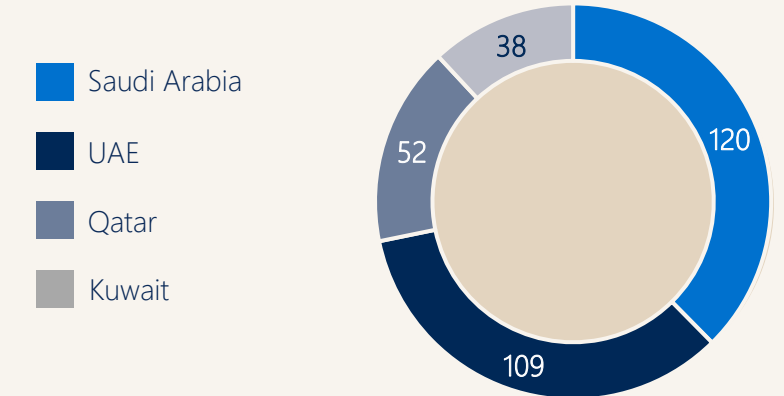
The IMF estimated Saudi's GDP grew by 1.3% in 2024, followed by a 4.0% expected increase in 2025

Regional leadership

GDP (USD bln) Source: IMF



Banking sector net revenue (SAR bln) Source: IMF



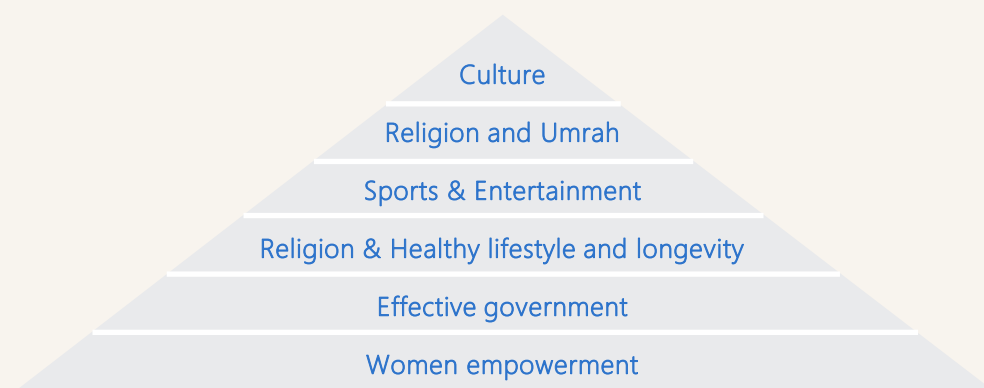
KSA sustainable economic growth

➤ Global ambition

A journey towards a brighter future



- Raise KSA economic position from 19th largest to the top 15
- From 50% to 20% reduce oil GDP contribution
- 10% of GDP economic contribution from tourism
- To 50% of GDP increase share of non-oil exports
- 65% increase the private sector's GDP contribution
- Key projects: NEOM, Red Sea Project, Qiddiya



New horizons of Vision 2030 social and economic development are set to fundamentally transform the country in major spheres

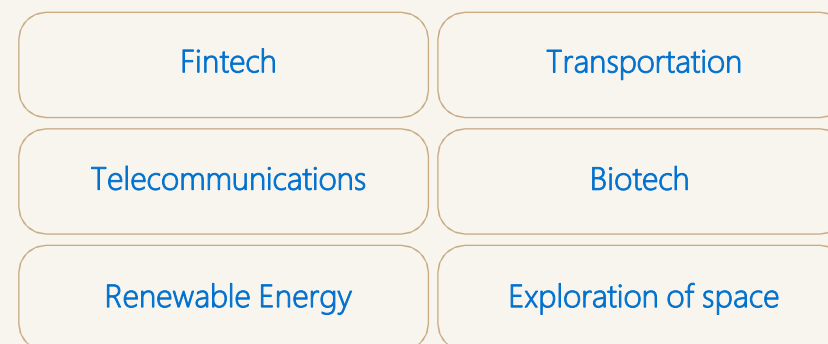
➤ Sustainable growth

The private sector is to play a vital role in enhancing and diversifying the economy

| Contribution to GDP | Current | 2030 target |
|---------------------|---------|-------------|
| Private sector | 45% | 65% |
| SME | 20% | 35% |
| FDI | 3.8% | 5.8% |

Source: global-rates

The emergence of new industries is turning Saudi Arabia into an international scientific and technological powerhouse

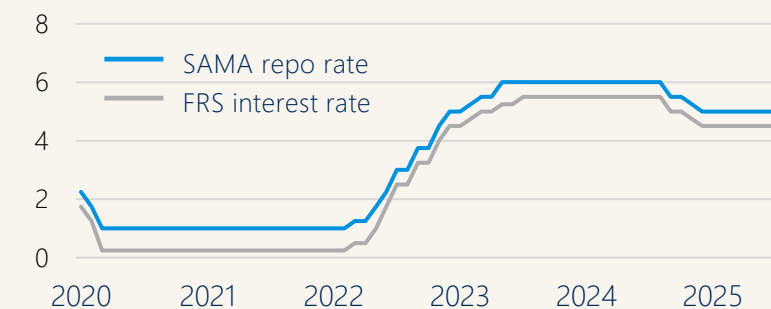


➤ Prudent monetary and tax policies

The Saudi Central Bank synchronizes its repo rate with the US Federal funds rate which makes macro-economical environment in the country stable and predictable

SAMA & FRS rates

Source: global-rates



Source: global-rates

| | |
|---------------|-----|
| VAT | 15% |
| Corporate tax | 20% |

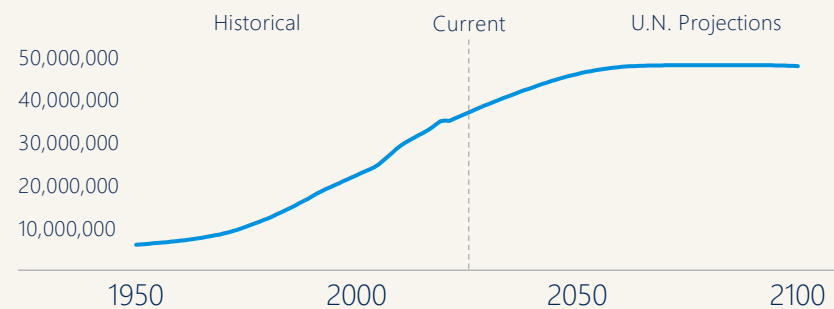
Saudi Arabia tax system is among world's most liberal and comfortable both for corporates and individuals

Socio-demographic changes - key highlights

➤ Growing young workforce & urbanization

Saudi Arabia population 1950-2024

Sources: www.theglobaleconomy.com



40 mln expected to live in Saudi Arabia by 2030

>60% of the population under 35, creating a dynamic and adaptable labour force

~ 80% urbanization rate

Sources: GASTAT, www.theglobaleconomy.com

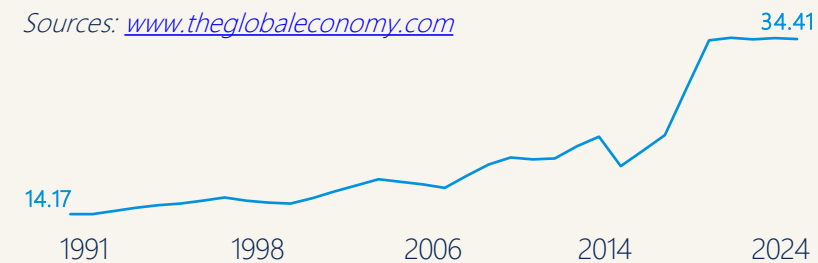
➤ Workforce change

Diversification

- Shift from oil-centric jobs to sectors like technology, tourism, entertainment, renewable energy
- \$50 bln education budget for 2024, the largest in the Gulf region
- 100% enrolment at intermediate and secondary levels

The highest female workforce participation (%)

Sources: www.theglobaleconomy.com



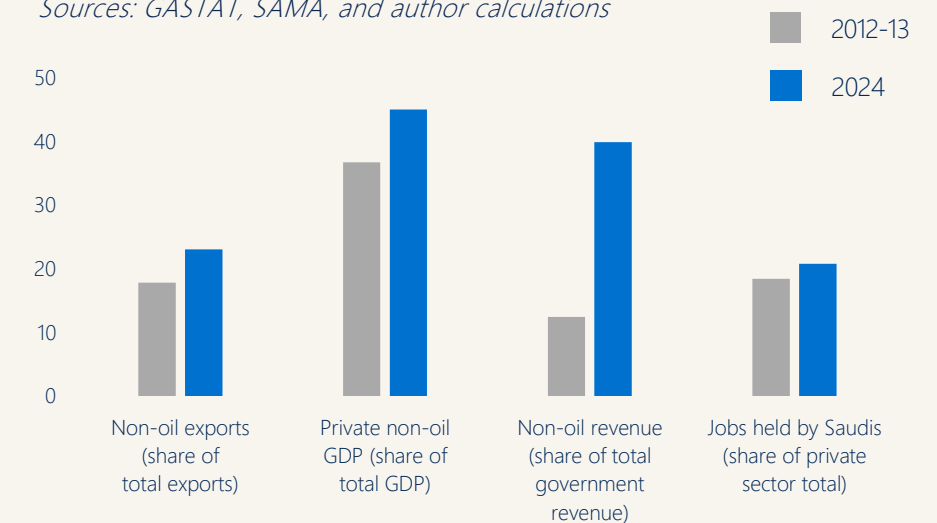
Education

Saudi Arabia allocated around 16% of its budget towards education in 2024; higher than the US, UK, EU and the largest budget in the Gulf region

➤ Sources of new wealth

Four indicators of economic diversification

Sources: GASTAT, SAMA, and author calculations



New drivers of the Wealth growth:

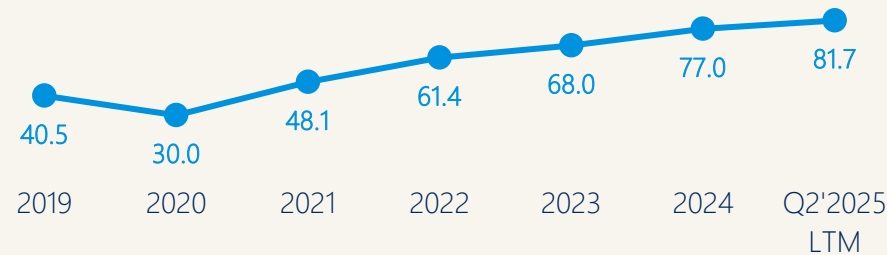
- Tech Innovation
2.5% of GDP to be invested annually in R&D by 2040
- Tourism and Entertainment
projected to contribute \$46 bln to GDP by 2030
- Renewable Energy
50% renewable energy by 2030

National banking industry is on the rise

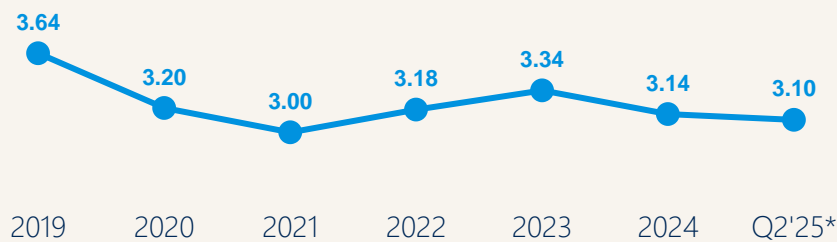
Revenues grow

- Saudi-listed banks reported nearly a 13% increase in aggregate net profit in 2024 and continued to increase in Q2 2025.
- Aggregate net interest margin (NIM) stood at 3.14% in 2024 and at 3.10% in Q2 2025.

Net income to common shareholders (ﷲ bln) Source: Bloomberg



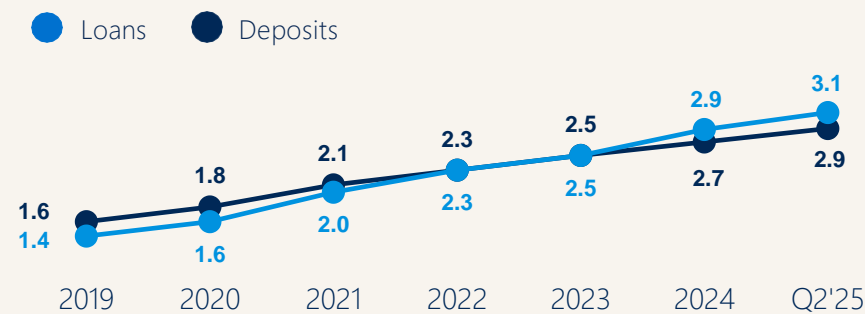
NIM (%) Source: Bloomberg



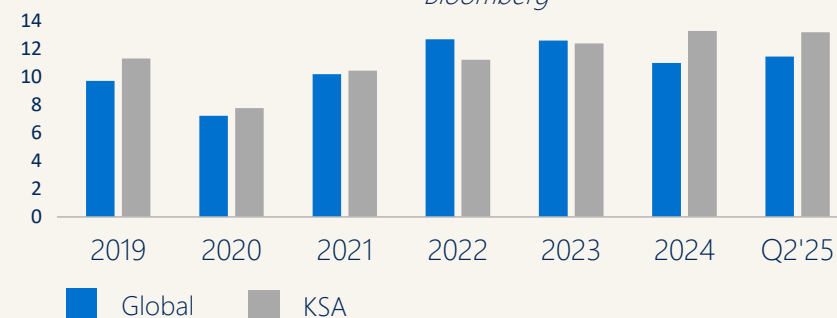
Strong business position

KSA banks' total deposits reached ﷲ 2.7 tn in 2024, marking a 8.4% increase as compared to 2023 followed by additional increase in Q2 2025. It enables banks to fuel growing economy with abundant lending. Top-10 biggest banks account for more than 80% of loans and deposits volumes

Deposits/loans portfolios of the top-10 Saudi banks (ﷲ tn) Source: Bloomberg



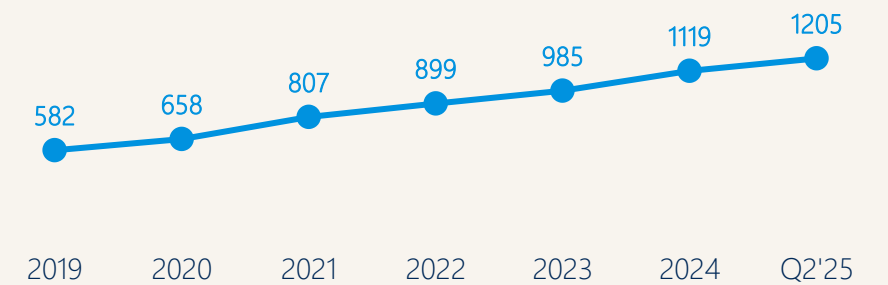
Return on equity (%) Source: McKinsey, Refinitiv, Bloomberg



New opportunities

Implementation of projects under the Vision 2030 program is to offer up to 1 USD trillion injection into the national banking system doubling its current size. Saudi Arabia's total banking assets grew 13.6% in 2024, overreaching the milestone of USD 1 tn. In Q2 2025 total assets continued their growth.

Total assets (USD bln) Source: Bloomberg



Massive government spending and ongoing digital transformation of the financial industry will promote further growth of lending and boost banks' revenues over the medium term

Saudi Arabia banks tend to outpace global average ROE of financial institutions.



* Annualized NIM (Median)

Fintech: anb – a partner of choice for emerging fintech industry

Saudi Arabia's fintech sector is rapidly growing, driven by regulatory support and significant investment, expected to strongly promote digitalization of the banking sector

Continued digital transformation, supportive regulations, and high consumer adoption are expected to enhance efficiency, competition, and customer satisfaction in the banking sector

> \$1 billion invested in local Fintech companies

~ 230 Fintech companies operating in the Kingdom by 2025

~ 6,000 jobs created by Fintech sector by 2025

Active fintech companies by subsector (%)



> 70% of Saudi consumers use online banking services, with over 90% by smartphone

\$13.3 bln Projected reach of e-commerce market by 2025, with increased preference for digital payments

40% consumers who use social media to purchase online, compared to average 14% in advanced economies

Regulation

- **Regulatory Sandbox Framework** established to allow financial institutions and Fintechs to test and launch their products and services in an innovative and safe environment

Non-FS Players Disrupting the Market

- Telecom-provided digital wallets and e-commerce giants like STC Pay, Amazon, and Noon are expanding their market influence
- These non-FS players are integrating financial services, including payment solutions and consumer financing

Digitalization of Corporate and Retail Banking

- **65%** of large businesses and over **50%** of retail customers use digital transaction services
- Banks are projected to invest **over \$1 bln** in digital infrastructure by 2025, incorporating blockchain and AI for enhanced efficiency and security

Ongoing Consolidation of Banking Market

- Such high-profile **mergers**, as NCB and Samba, have reshaped the market landscape, creating one of the region's largest banks
- **The top five banks** now collectively control over **60%** of Saudi Arabia's total banking assets





Business
overview

anb

anb business today

optimal business mix delivers strong results

Total assets
¥ 280.5 bln

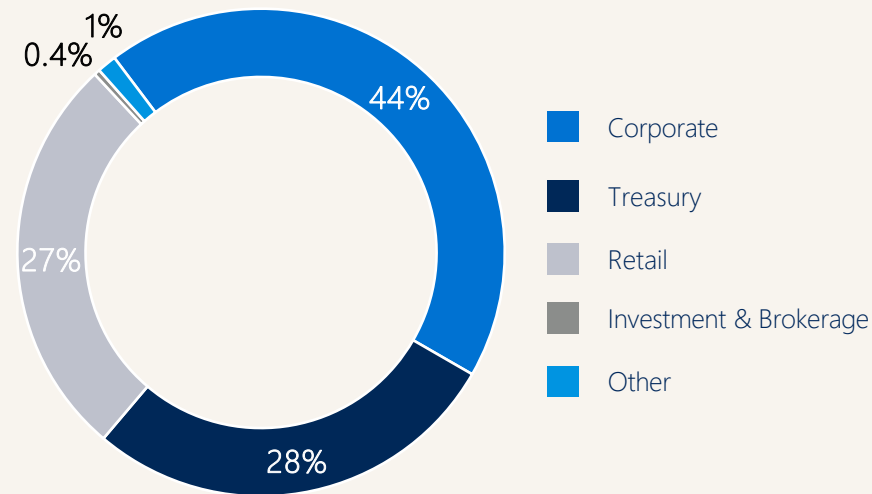
Loans
¥ 191.4 bln

Deposits
¥ 210.7 bln

Operating income
¥ 2.39 bln Q3'25
¥ 2.41 bln Q3'24

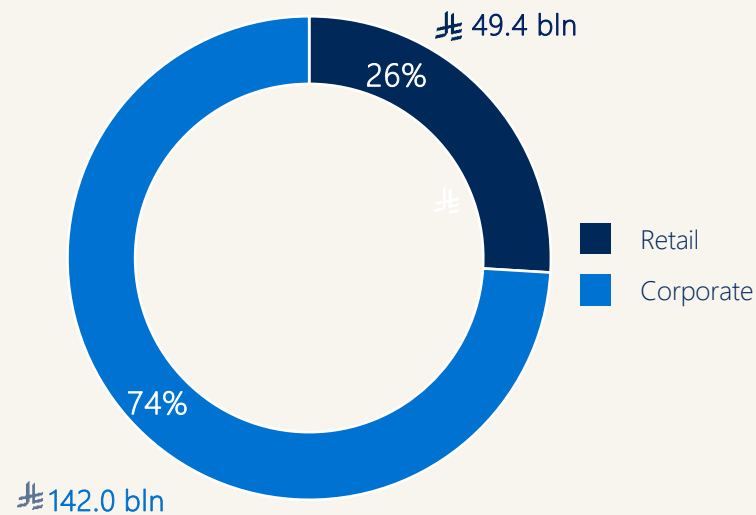
Net income
¥ 1.33 bln Q3'25
¥ 1.24 bln Q3'24

Assets mix by business line



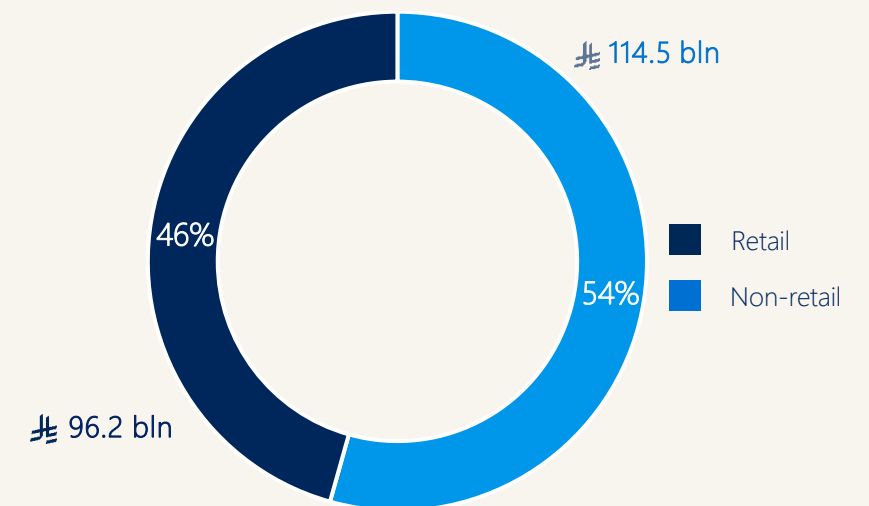
➤ Leading banking franchise

Loans



➤ Supporting customer loan growth

Deposits

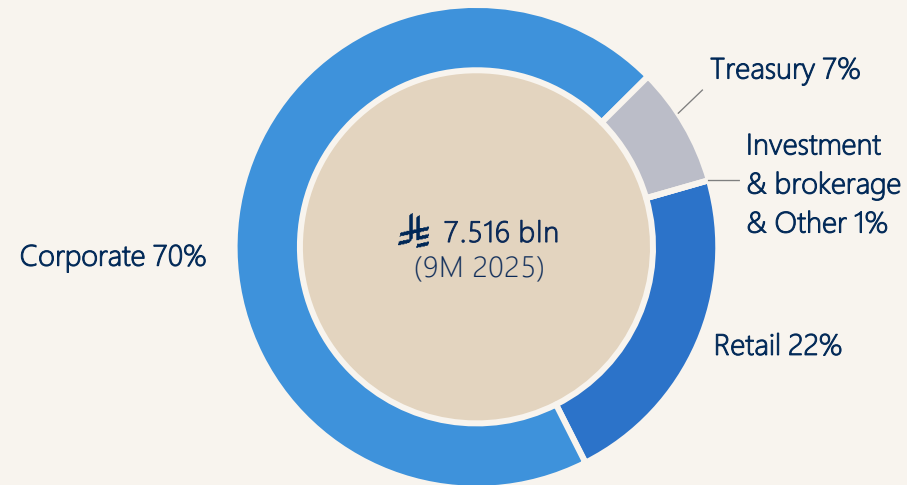


➤ Strong core deposit base

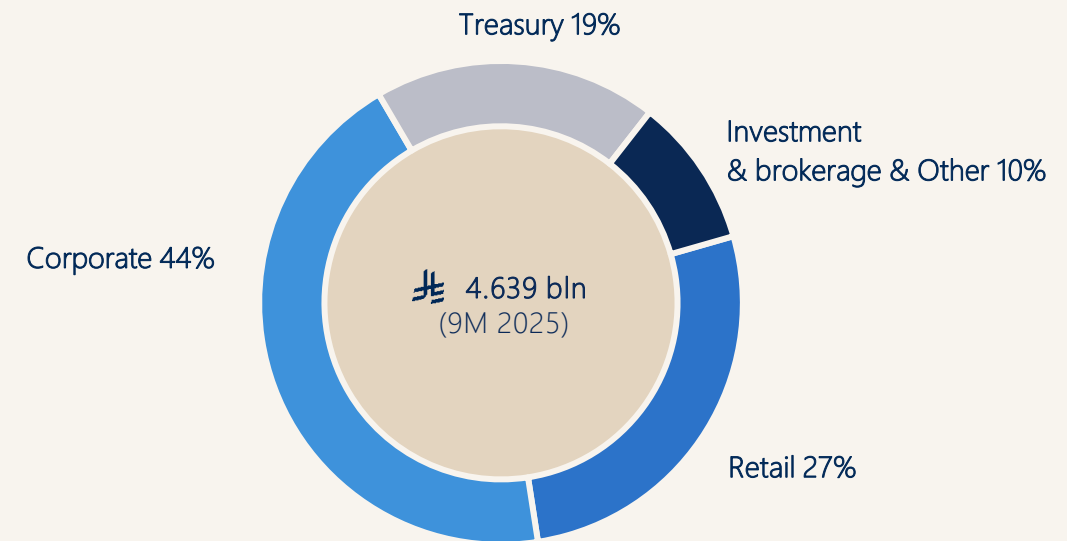


Organic growth across various business segments

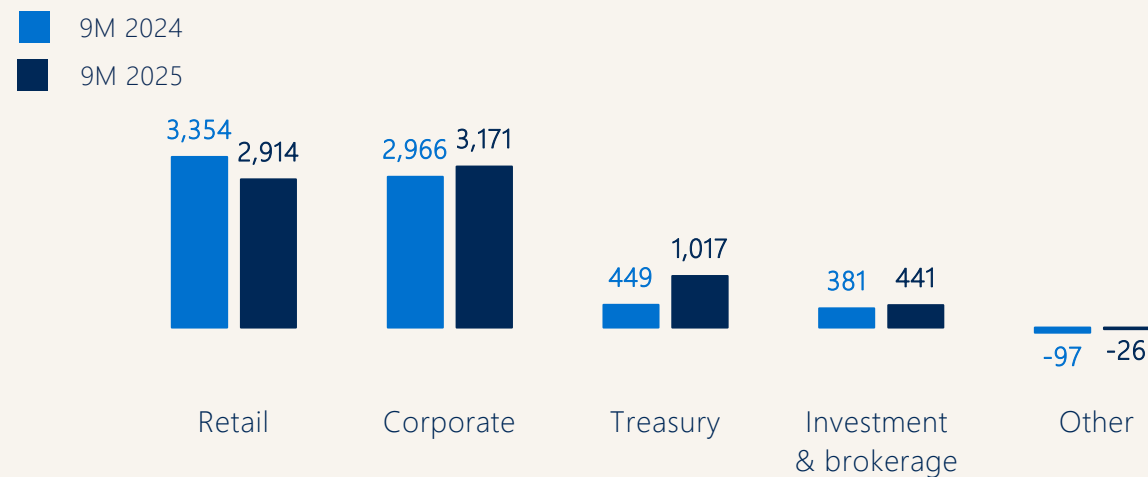
> Operating income by business segments



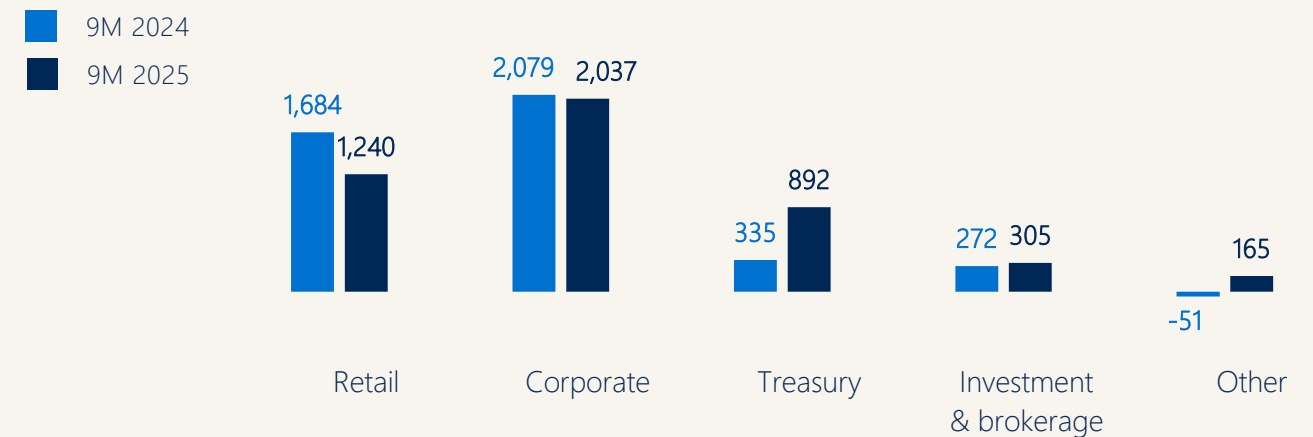
> Net income before Zakat and income tax by business segments



> Operating income (₺ mln)



> Net income before Zakat and income tax (₺ mln)

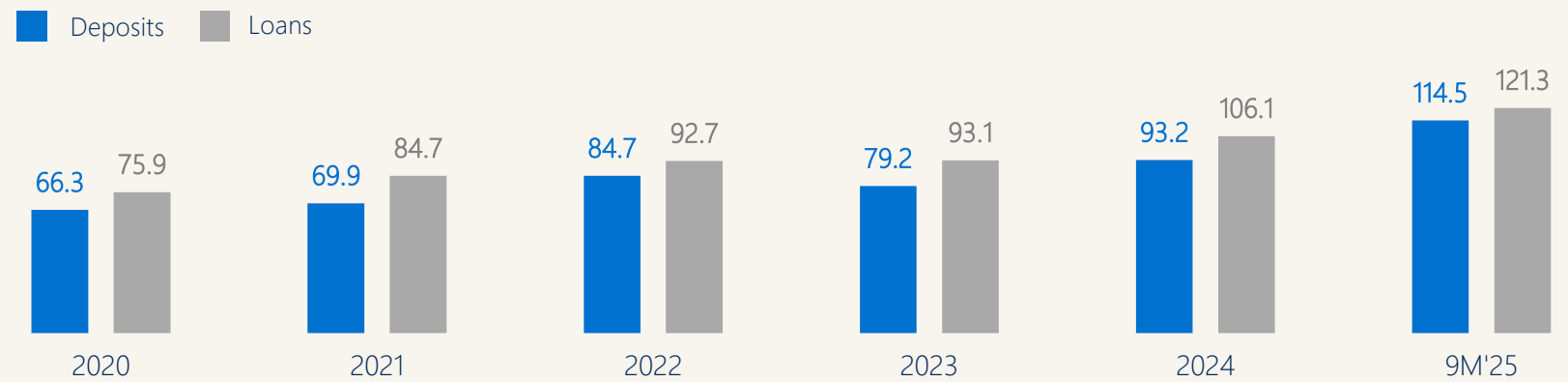


Corporate segment accelerating development

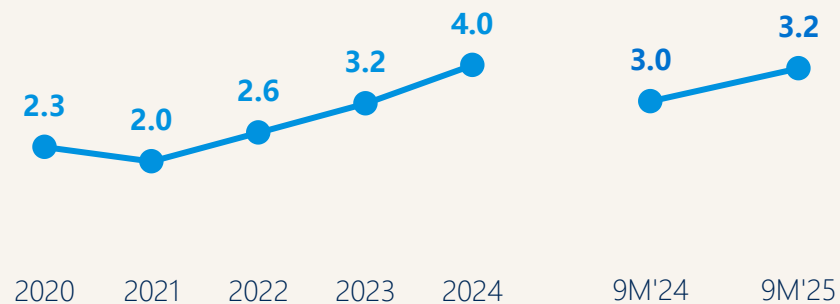
KSA's growing and swiftly diversifying economy requires financial resources. **anb** steadily expands its loan portfolio focusing on lending to **key industries**:

- services
- construction
- real estate
- manufacturing
- transportation
- merchantry

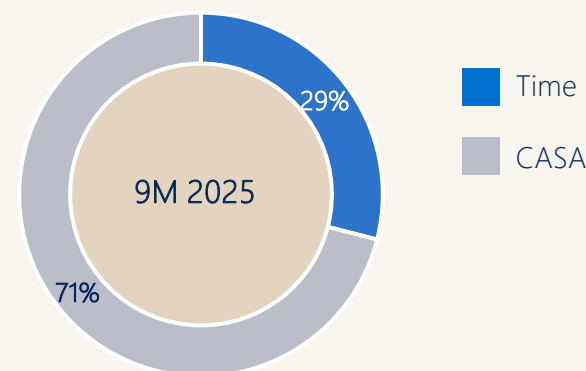
> Deposits / loans growth* (ﷲ bln)



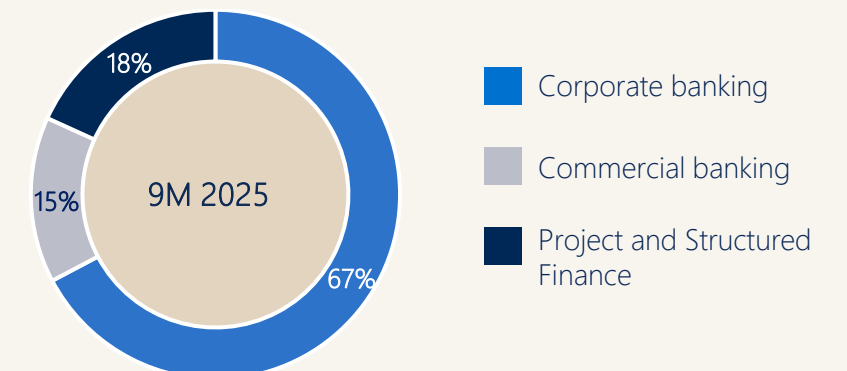
> Total operating income (ﷲ bln)



> Deposits breakdown (ﷲ bln)



> Loans breakdown* (ﷲ bln)



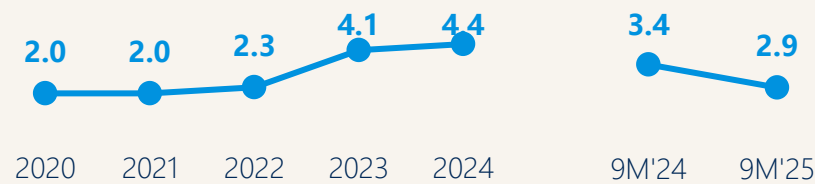
* According to anb internal calculations

Retail segment

easy, efficient, totally digital

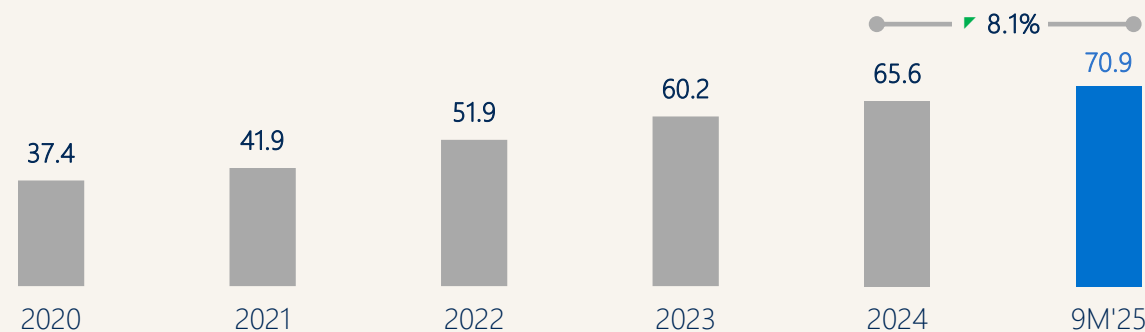
anb provides comprehensive range of products and services to retail clients, with particular focus on HNWI clients and rapidly growing digital platform

Total operating income (₹ bln)



anb's strategic goal is to build up recurrent revenues from retail business by increasing fees and commissions income

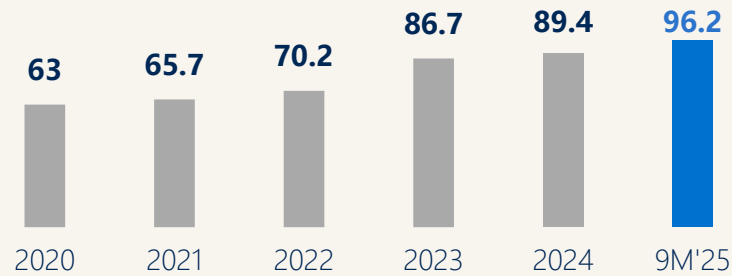
Net loans* (₹ bln)



Excellent retail deposits franchise is underpinned by dominant share of CASA deposits

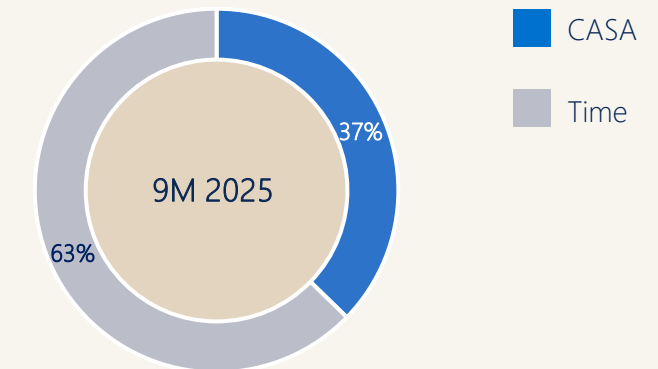
Growth in Retail segment driven by housing loans (+12.8% YTD) and auto lease (+33.2% YTD)

Total retail deposits (₹ bln)

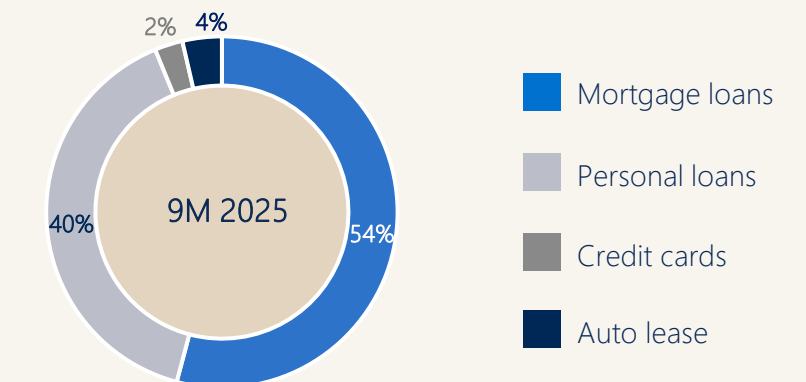


Healthy volume of deposits secures a comfortable liquidity position and provides the Bank with abundant resources for lending

Retail deposits breakdown (₹ bln)



Loan portfolio breakdown (₹ bln)



* According to internal bank calculations

Treasury segment guidance and expertise

anb's effective management of investment and funding activities generates significant earnings which provides for a better diversification of the bank's revenues

anb develops sophisticated treasury solutions which comprise both traditional and innovative instruments of financial management.

Treasury solutions

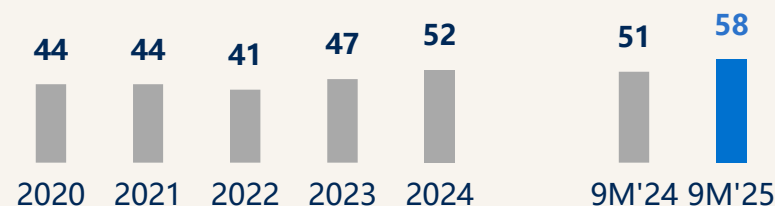
- Murabaha, time and call deposits
- Hedge funds
- REPO on KSA sovereign debt securities
- FX instruments

Transaction banking solutions

- Merchant
- Collections
- Liquidity management
- Fintech

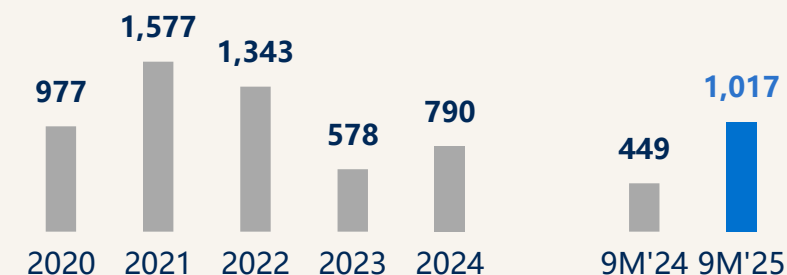
Sizeable investment book supports **anb's** growth ambitions and liquidity requirements.

> Net investments (₹ bln)

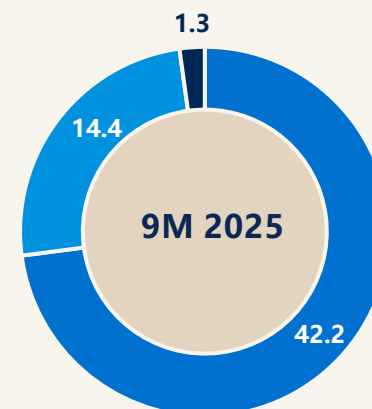


Treasury segment Operating income grew x2.3 YoY driven by surge in income from external customers

> Total operating income (₹ mln)



> Investment securities value breakdown (₹ bln)



- Investments at amortized cost
- Investments at FVOCI
- Investments at FVSI

Investment and brokerage full range of advanced solutions

anb capital's IB team continued its strong momentum by acting as Joint Arranger, Permanent Dealer, Joint Lead Manager to Arab National Bank's USD 750 Mn sukuk, reinforcing our position as trusted partner in the Saudi capital market.

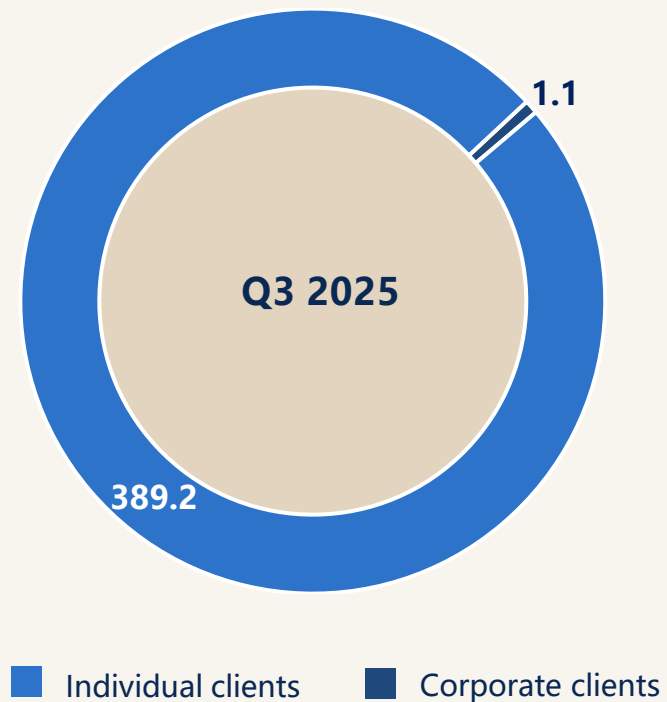
anb capital's activities include dealing in securities, advising on capital markets transactions, investment advisory, investment management, brokerage in local and international markets, and custody services

Service offering:

- Securities Brokerage
- Asset Management
- Investment Banking
- Alternative Investments
- Custody Services

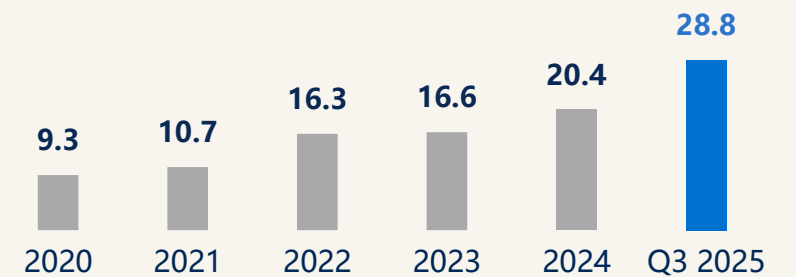
anb capital develops relationships with High-Net-Worth clients providing its deep expertise and technical solutions to deliver superior risk-adjusted returns

> anb capital customers (thousand)

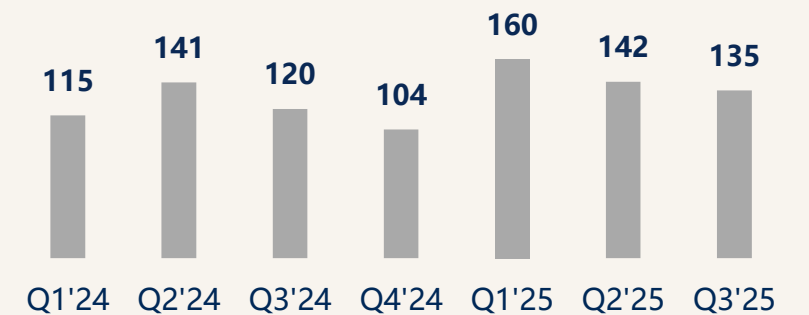


Total AUM reached ₪ 28.8 bn while operating revenue reached ₪ 437 Mn YTD, indicating robust performance and expansion

> AUM (₪ bln)



> Revenue (₪ mn)





Strategy
Overview

אנב

The anb 5Y Strategy House



“Corporate bank of choice”

in our key client segments

Corporate

Retail & Private

Tresuary

Investment & brokerage

FOCUS AREAS

Established

“become success partner to our corporate clients”

Corporate Bank

Grow portfolio by increasing our competitiveness in the market

- Capitalize on expected growth in strategic sectors
- Focus on ancillary business, competitive pricing and cross sell
- Revise risk adjusted return appetite to maintain portfolio-level profitability

Strategic

“support sustainable asset growth”

Project & Structured Finance

- Maintain and grow lead position in structured finance deals
- Increase focus on PPP Financings
- Build an ESG compliant portfolio to capitalize on market opportunities
- Scale-up Corporate Financings and Secondary
- Market Opportunities

Vision Realization

- Provide bespoke wholesale solutions to Vision 2030 companies and government organizations
- Enhance value proposition to become the establishment banking partner to Vision 2030 and PIF Portfolio Companies
- Focus cross-sell efforts to increase group-wide client coverage

High growth

“win and capture client base”

Commercial Bank

- Grow customer base by focusing on strategic sectors and emerging cities
- Expand product offering and introduce innovative solutions

SME

- Elevate value proposition by scaling up and enhancing financing options
- Digitize and optimize client touchpoints for a seamless experience
- Segment enablement through sponsorships, partnerships, and SME marketplace

ENABLERS

Global Transaction Banking

- Maintain and grow lead position in fintechs through tailored solutions
- Build a specialized fintech unit within GTB
- Grow Acquiring and Payment business
- Enhance Wholesale digital delivery channels and specialized products / solutions

Trade Finance

- Grow contingent book to drive limit utilization through activation of trade agreements
- Enhance digital capabilities to streamline process
- Introduce innovative trade and supply-chain solutions

Operating Model

- Optimize WBG organizational structure to enhance synergies and support growth
- Enhance technology and systems to increase efficiency



Retail and Private

empower our clients through tailored value propositions

Corporate

Retail & Private

Treasury

Investment & brokerage

FOCUS AREAS

Affluent focus

"Best in class affluent offerings"

- Enhance segmentation with increased focus on wealth segment
- Elevate RM capabilities to enhance customer service for the wealth segment
- Engage with anb capital to elevate wealth advisory services

Bespoke experience

"Optimize our digital and physical channels"

- Branch and ATM network optimization strategy (closure, relocation, merge and opening)
- Digital Channels Personalization (Virtual RM and anb verse)
- Dedicated Affluent Centers in each region targeting affluent areas

Enhanced value proposition

"Diversify our offerings and drive balance sheet growth"

- Sustainable Asset Growth
 - Affluent mortgage growth
 - Middle mass personal loan and credit card
- Liability Boost
 - Expansion of deposit products, including Time and Savings
- Innovative Card & Payment Solutions
 - Affluent premium cards
 - Middle mass pre-paid, low limit, etc.
- Loyalty & Tailored Offerings
 - Rewards and gifts
 - Tailored offerings for different segments

ENABLERS

Organizational optimization

- Revamp RBG operating model
- Develop human capital capabilities in addition to utilization of enabling systems to monitor performance and enhance decision making

Digital strategy

- Drive retail digital innovation

The trusted bank for HNWIs

FOCUS AREAS

Strengthen financial position

"Enhance the product offering and grow the Balance Sheet / Fee Income"

Expand customer base

"Continue to enhance the sales organization to grow the customer base"

Generational wealth partner

"Strengthen relationship with existing clients and 2nd generation to initiate a long-term partnership"

ENABLERS

Organizational optimization

"Continue to offer a variety of banking services and investment instruments in collaboration with ANBC / Treasury"

Digital strategy

"Stimulate the sales organization to grow the customer base and approach future HNWIs for PB products and investment solutions"



Treasury will continue to optimize the function to support the business growth

FOCUS AREAS

Diversify revenue streams

"growing the investment book and boosting profitability"

Enhance capabilities

"elevate talent capabilities and technological infrastructure"

ENABLERS

Human Capital

Technology

Our vision is to be "the premier investment bank of Saudi Arabia"

FOCUS AREAS

Focused growth

Become trusted advisor

"Innovation in each business line to build credentials and credibility"

"To be the trusted partner to Saudi individuals, institutions, and government"

Capital Markets

- Institutionalize the market; target institutional flows and upcoming listings based on the National Investment Strategy

Asset Management

- New ways of working, by digitizing operations
- Launch thematic funds and raise AUM
- Keep team together; establish history

Real Estate

- Increase the number of development funds
- A combination of new funds and fund exits
- Expand geographic focus to include International funds
- Introduce new fund category – REIT

Investment Banking

- Build institutional track record
- Establish relationships and deal flow from PIF/prominent government entities
- Establish DCM to complete our product offering suite

Private Equity

- Build a portfolio of actively managed and feeder funds
- We will leverage anbn network for origination, and leverage PB and WM for placements

ENABLERS

People

Technology

Partnerships

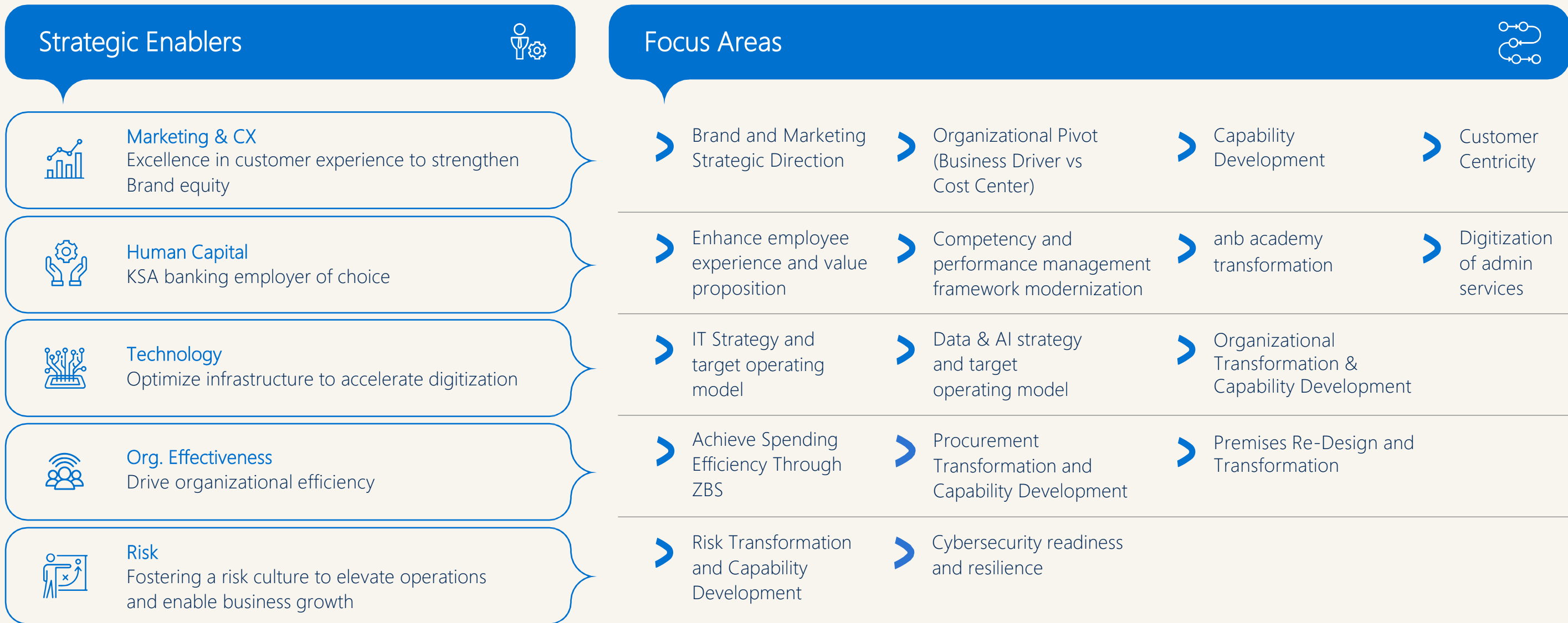


Strategy achievements and initiatives

| | Initiatives | Key achievements | Areas of focus moving forward |
|------------------|--|---|---|
| Corporate | <p>47%</p> <p>22 Completed</p> <p>25 In progress</p> | <ul style="list-style-type: none"> Grew our customer base in key sectors, emerging cities and innovative solutions in line with the 2030 vision Introduced a SME fully digitalized platform that offers lending solutions | <ul style="list-style-type: none"> Expand structured finance, public-private partnership, and ESG-compliant portfolios Tailor financial solutions for vision 2030 entities Boost fintech enablement and digital transformation |
| Retail & Private | <p>61%</p> <p>33 Completed</p> <p>21 In progress</p> | <ul style="list-style-type: none"> Introduced a Customer Relationship Management tool to enhance product offerings Revamped retail app offerings Optimized branch networks and introduced investment products for high net-worth individuals | <ul style="list-style-type: none"> Diversifying and tailoring offerings to the different segments Enhancing deposit products and loyalty programs |
| Treasury | <p>40%</p> <p>2 Completed</p> <p>3 In progress</p> | <ul style="list-style-type: none"> Diversified investments into higher-yielding assets Upgraded treasury systems | <ul style="list-style-type: none"> Innovating in business line integration and collaboration Expanding and diversifying treasury offerings |
| anb Capital | <p>71%</p> <p>12 Completed</p> <p>5 In progress</p> | <ul style="list-style-type: none"> Launched new digital and technology investment funds Completed high-profile investment banking transactions Revamped the current investment app to be in-line with the market demands | <ul style="list-style-type: none"> Driving innovation in capital markets and asset management Expand direct market access for institutional clients |








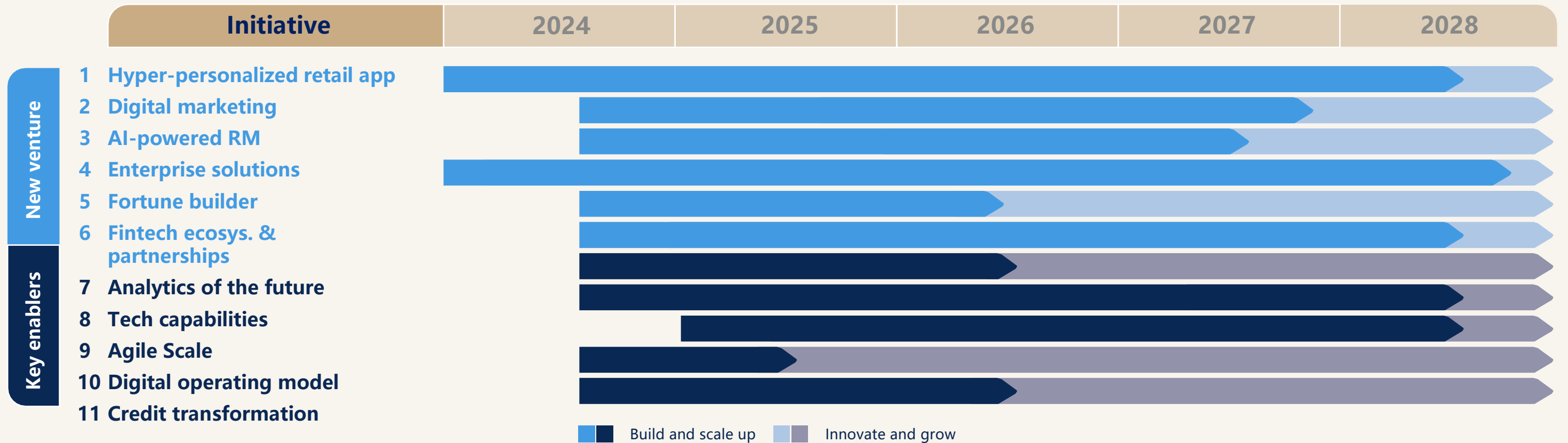
To ensure effective delivery of the strategy, we have reviewed and enhanced our strategic enablers



Digital to serve as a key enabler for anb's business objectives & 5Y Digital Roadmap

We defined an aspirational vision for digital to serve as a key enabler for **anb's** business objectives

-  Gain #1 position **digitally in segments close to anb's DNA (SME, Wealth, Affluent, Youth, Fintech)**
-  Establish **ecosystems across commerce, fintech, and retail** to expand the business in new areas
-  Retail, wholesale and wealth segments with **best customer experience in the country**
-  Chart the future of Saudi Arabia's financial services and **incubate and ignite rising star startup ventures**
-  Nurture and embed next generation capabilities and establish **go-to innovation hub in the Kingdom**

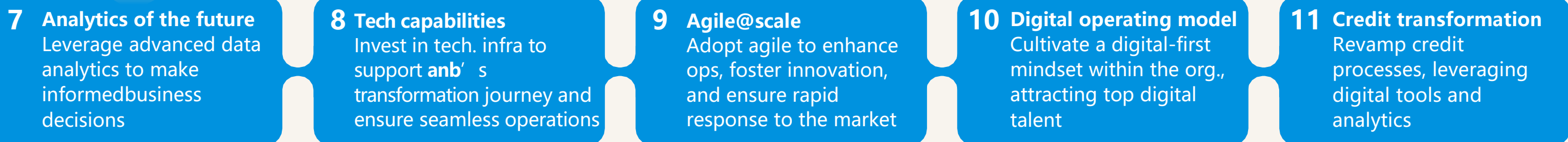


Core growth initiatives will elevate our digital capabilities, while key enabler initiatives will empower digital transformation

CORE GROWTH



KEY ENABLERS



Digital Banking Achievements and Initiatives in Q3 2025

One of the fastest growing digital banks in KSA with exponential growth in digital banking and digital customer onboarding

Digital Banking Q3 growth

New customer acquisition

▶ 29% YoY

Personal Finance

▶ 8% YoY

Digital transaction

▶ 6% YoY

Product digital fulfillment

Auto lease

100%

Credit card activation

95%

Housing Loan

90%

Personal loan

58%

Product Launched in Q3

Accelerating Digital Engagement: Expanding Experience, Reach and Investment capabilities

As part of anb's digital strategy, we have marked a pivotal quarter with high-impact initiatives across engagement, acquisition and investments channels. These achievements reinforced anb's position as a market leader in digital innovation and customer experience excellence.

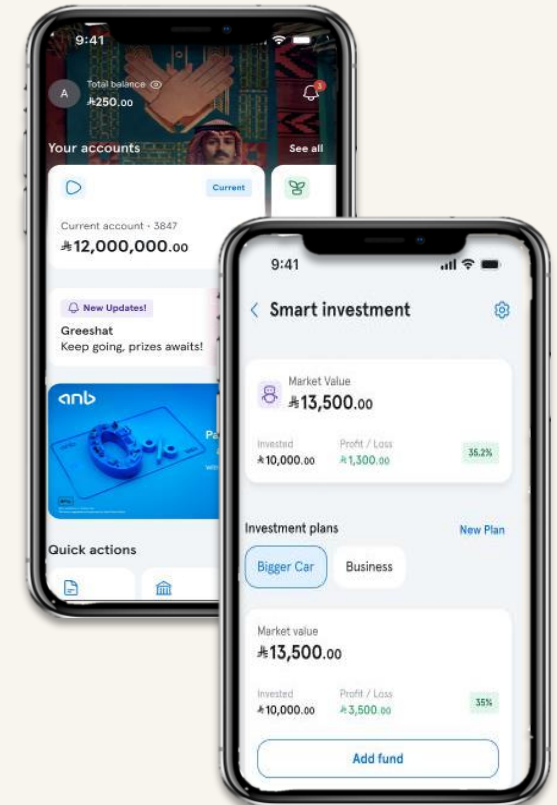
This quarter's we have introduced new growth levers ranging from large scale campaigns to seamless investment journeys driving stronger customer engagement and measurable business impact such as:

- Gamification for Customer Acquisition and Engagement
- Smart Investments
- Simplified Journey for Investment Account Opening through anb mobile app

Strategic Objective:

- Deepen customer engagement through personalization
- Expand investment accessibility via digital channels
- Drive acquisition, retention and cross-sell through innovation

This quarter marked a key leap towards a future-ready, investment-driven omnichannel ecosystem.





Financial performance

סחן

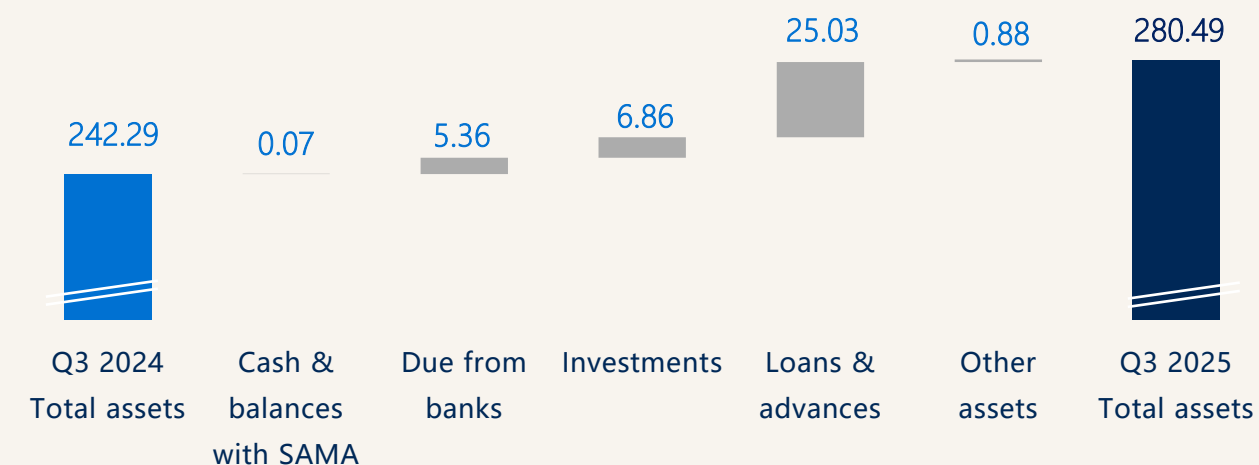
Balance sheet overview

powerful deposit franchise funds strong growth in loans and investments

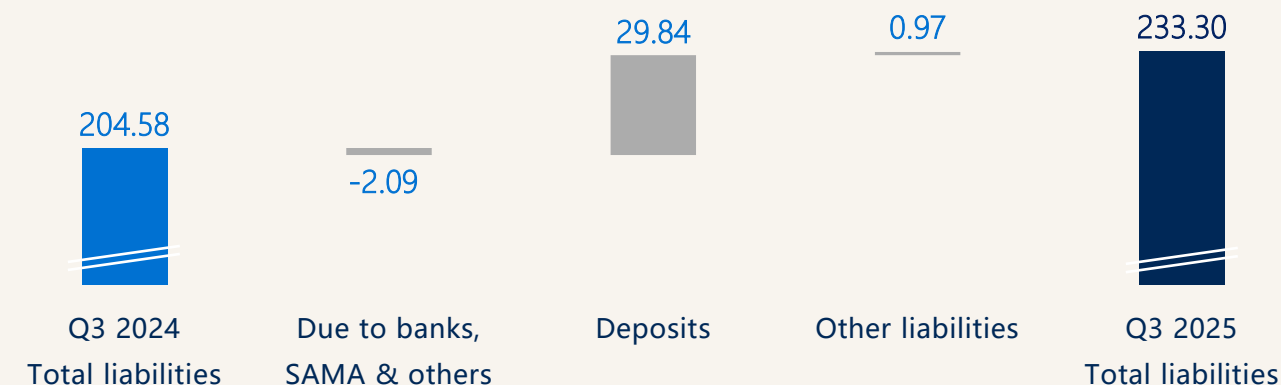
| Consolidated Balance Sheet, ₪ mln | QoQ | | | YoY | | YTD | |
|--|----------------|----------------|-------------|----------------|--------------|----------------|--------------|
| | Q3'25 | Q2'25 | Diff % | Q3'24 | Diff % | Q4'24 | Diff % |
| Cash and balances with SAMA | 12,932 | 13,933 | -7.2% | 12,858 | 0.6% | 12,342 | 4.8% |
| Due from banks and other fin. institutions | 7,760 | 4,196 | 84.9% | 2,403 | 222.9% | 3,853 | 101.4% |
| Net Investments | 57,891 | 54,313 | 6.6% | 51,032 | 13.4% | 52,950 | 9.3% |
| Net Loans and advances | 191,356 | 186,476 | 2.6% | 166,330 | 15.0% | 169,495 | 12.9% |
| Investment in associates | 901 | 897 | 0.5% | 940 | -4.1% | 890 | 1.3% |
| Other assets | 9,646 | 9,168 | 5.2% | 8,727 | 10.5% | 9,382 | 2.8% |
| Total assets | 280,486 | 268,983 | 4.3% | 242,290 | 15.8% | 248,912 | 12.7% |
| Due to banks and other fin. institutions | 9,673 | 11,563 | -16.4% | 11,764 | -17.8% | 14,410 | -32.9% |
| Customers' deposits | 210,697 | 201,739 | 4.4% | 180,852 | 16.5% | 182,224 | 15.6% |
| Issued Sukuk | 2,852 | 2,829 | 0.8% | 2,852 | 0.0% | 2,829 | 0.8% |
| Other liabilities | 10,081 | 9,794 | 2.9% | 9,114 | 10.6% | 10,695 | -5.7% |
| Total liabilities | 233,303 | 225,925 | 3.3% | 204,582 | 14.0% | 210,158 | 11.0% |
| Total equity | 47,183 | 43,059 | 9.6% | 37,708 | 25.1% | 38,754 | 21.8% |
| Total liabilities and equity | 280,486 | 268,983 | 4.3% | 242,290 | 15.8% | 248,912 | 12.7% |

Note: numbers may not add up due to rounding

Total assets movements (₪ bln)



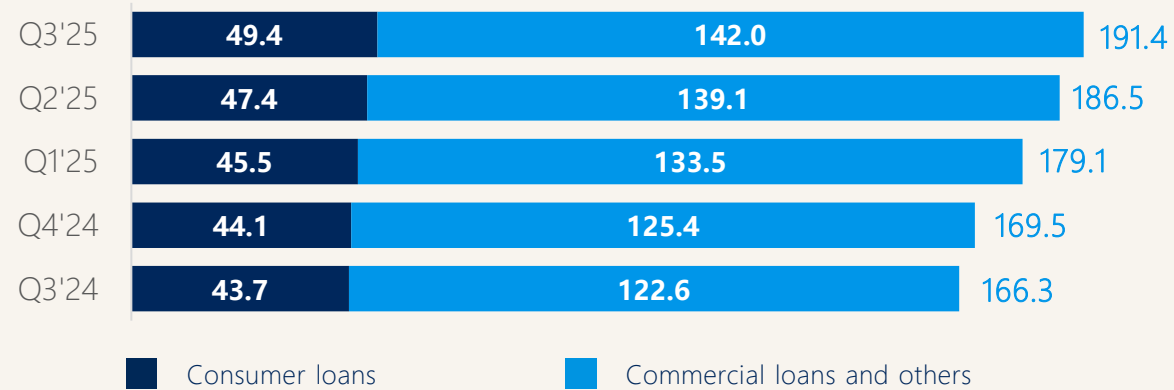
Total liabilities movements (₪ bln)



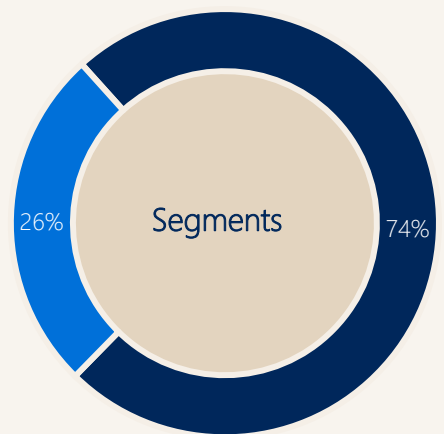
Loan book

well diversified and focused on growth opportunities in all business segments

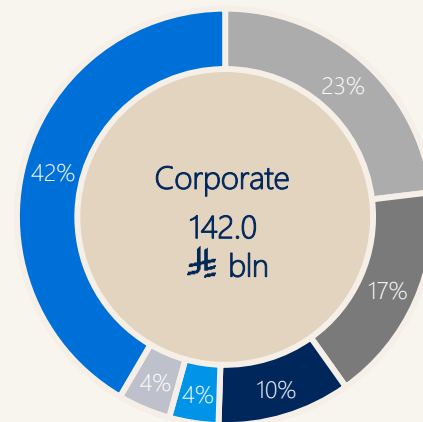
Loans and advances (€ bln)



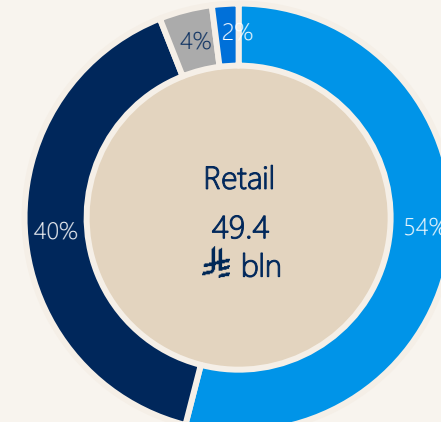
Loans breakup as of Q3'25 (%)



Corporate loans
Retail loans



Services
Real estate activities
Manufacturing
Transportation & storage
Construction
Others

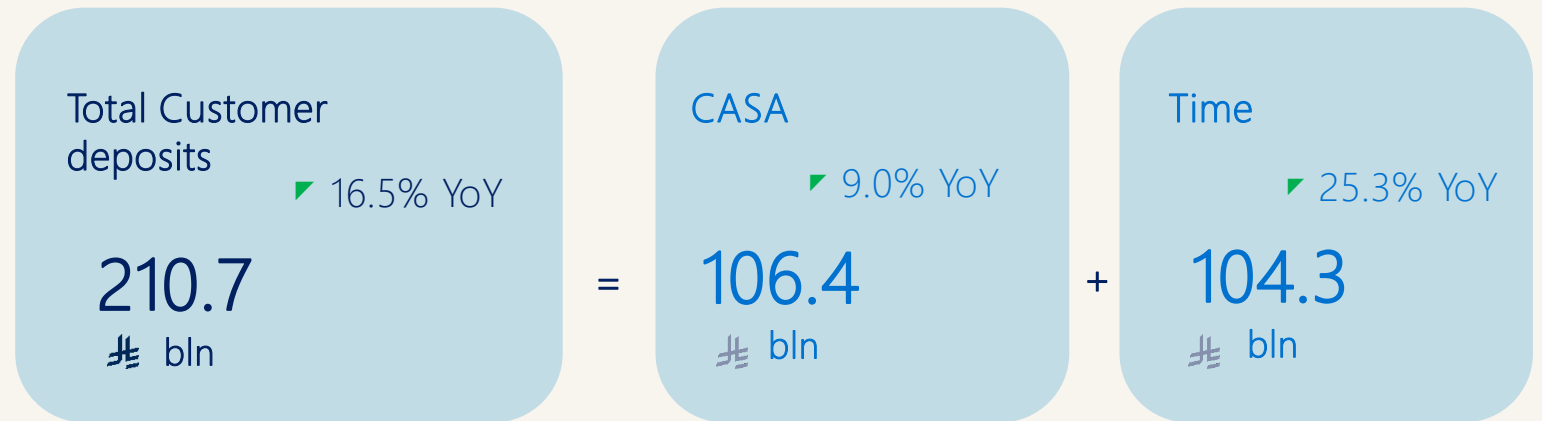
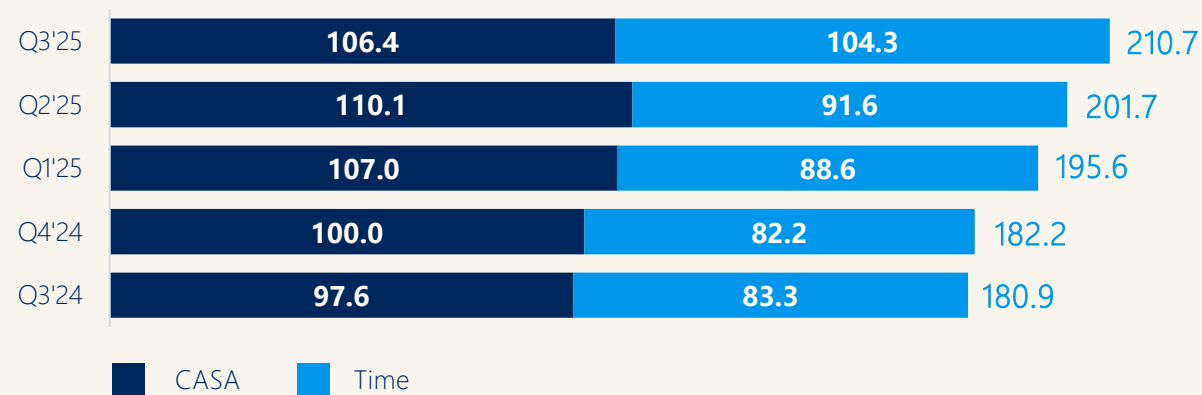


Home loans
Personal loans
Auto loans
Credit cards

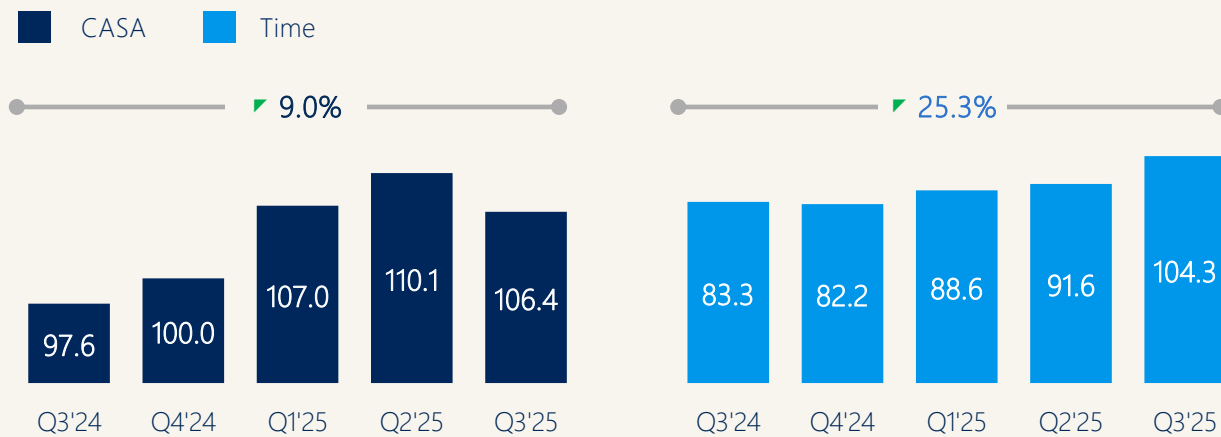
Balance sheet overview

large proportion of CASA deposits combined with ample time deposits growth

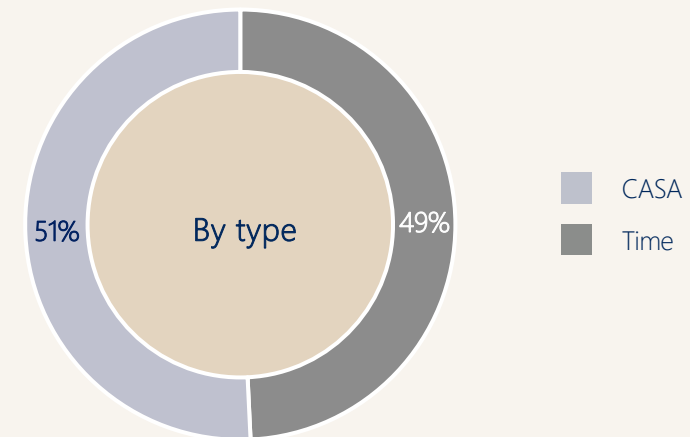
Customer deposits (₹ bln)



Customer deposits (₹ bln)



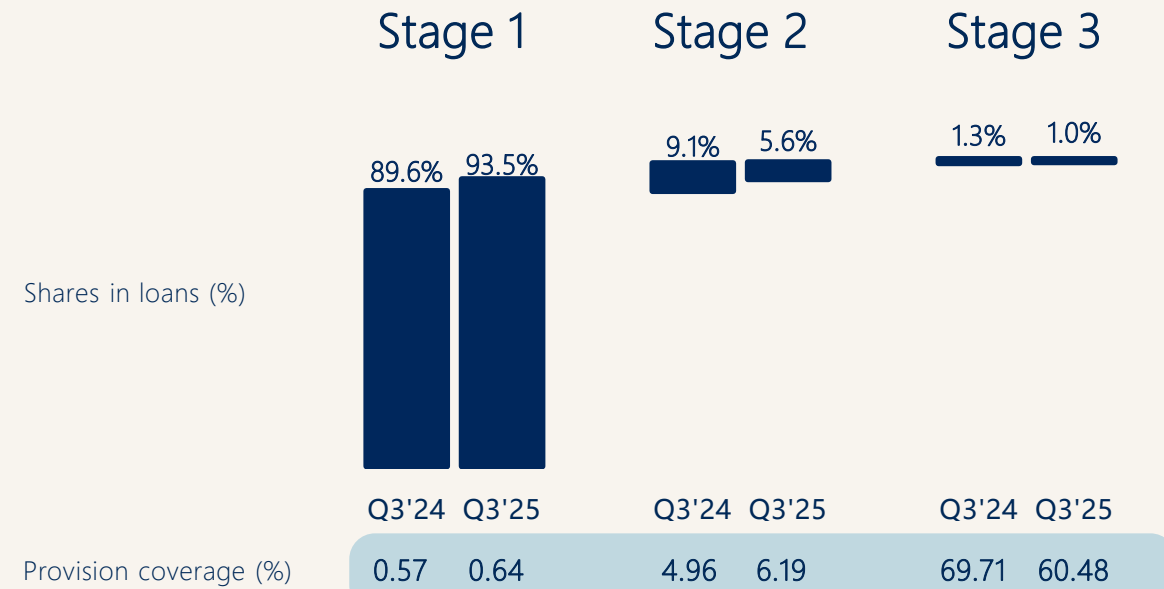
Deposits breakdown as of Q3'25 (%)



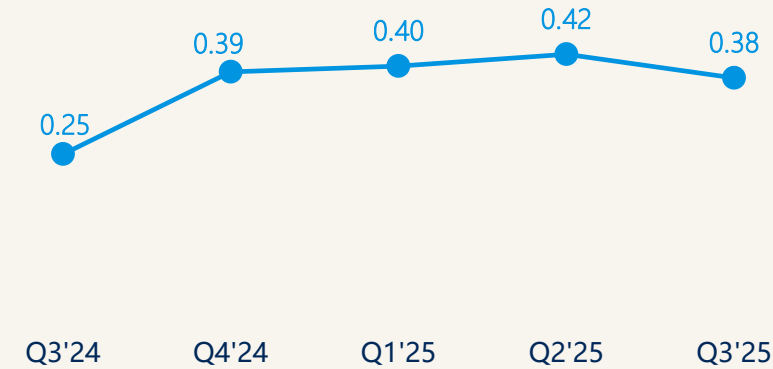
Balance sheet overview

risk metrics remain stable underpinning solid loan quality, coverage improved further

Loans and advances (%)

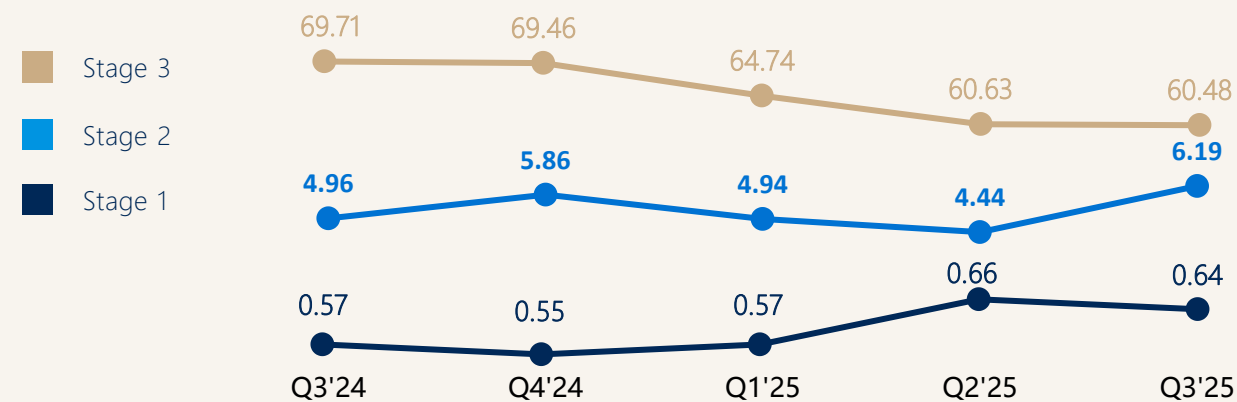


Cost of risk (%)

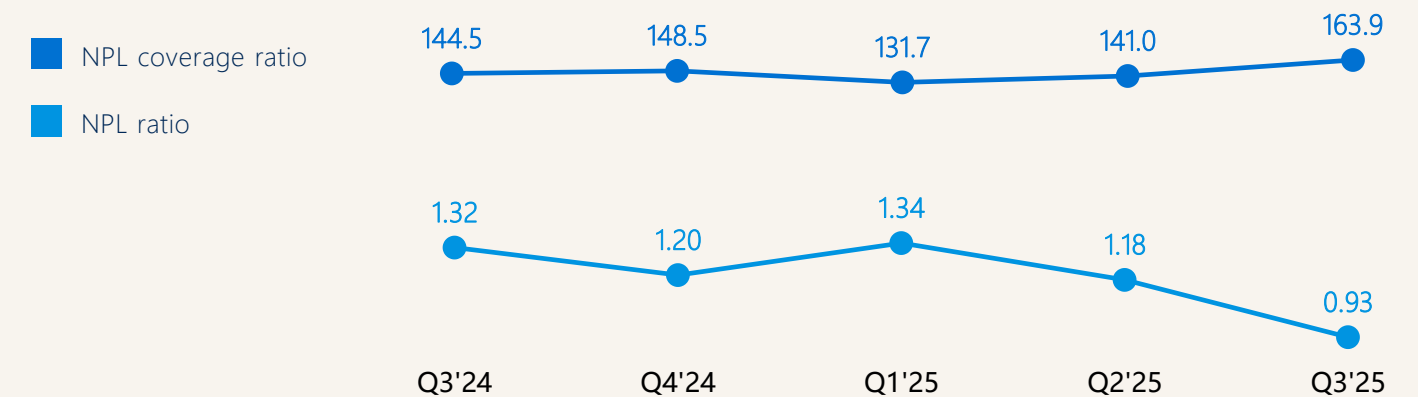


In Q3'25 cost of risk was below guidance while NPL level dropped and coverage ratio further improved

Stage-wise coverage (%)



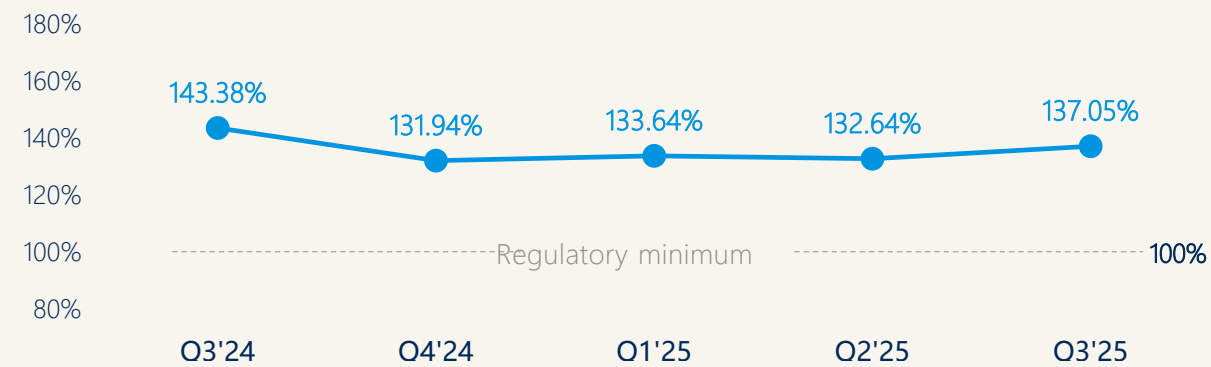
NPL coverage ratio and NPL ratio (%)



Liquidity

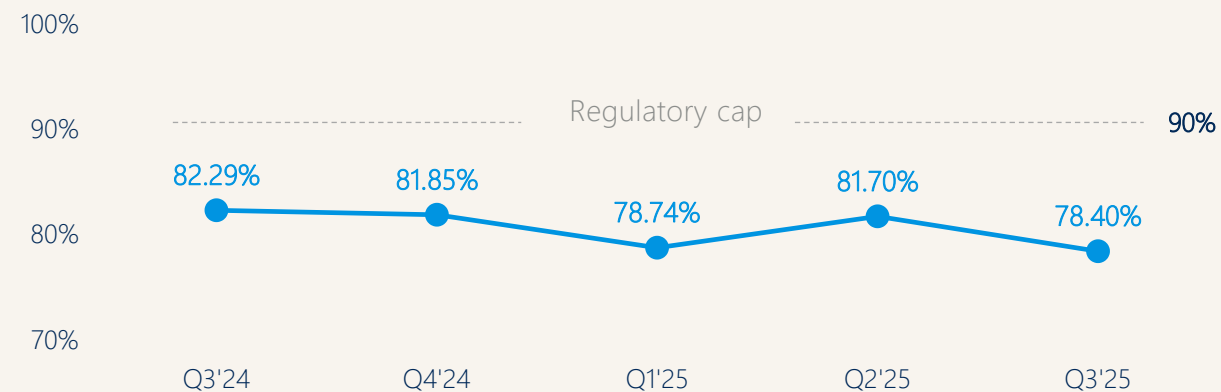
regulatory ratios demonstrate conservative funding profile

> LCR (%)

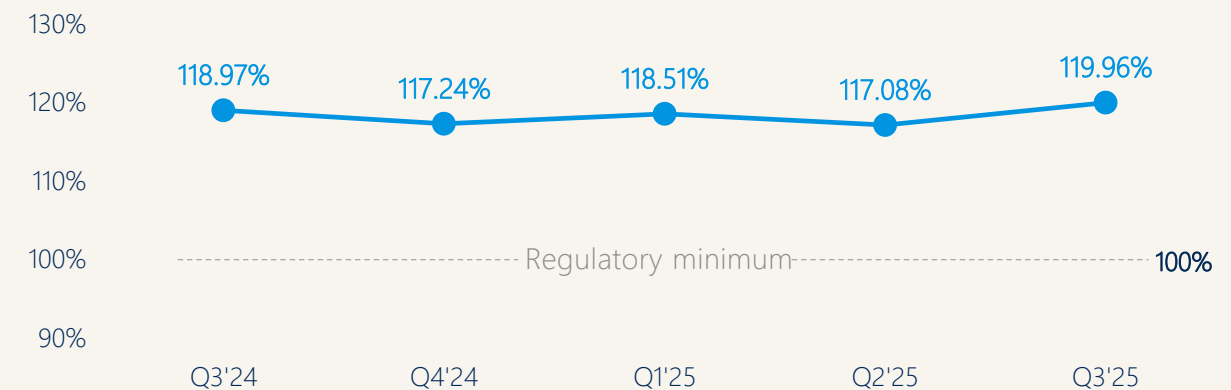


- > anb maintains robust liquidity position supported by powerful deposits franchise
- > liquidity ratios have sizeable cushions versus the SAMA's regulatory requirements which underscores prudent liquidity management
- > anb maintains strong ability to pursue further business growth

> LDR (%)



> NSFR (%)

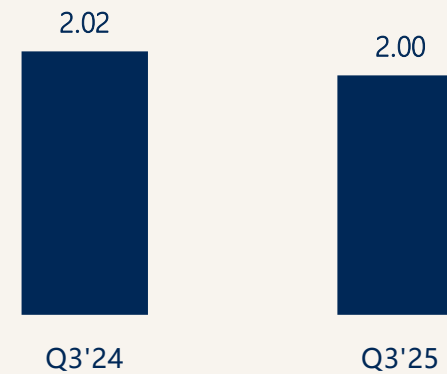


anb capitalization

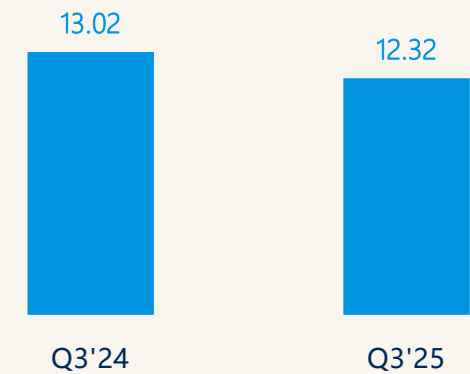
strong combination of ample capital adequacy and robust profitability

solid capital base allows anb to capture attractive business opportunities while maintaining overall high capital adequacy levels supported by strong ability to issue subordinated instruments

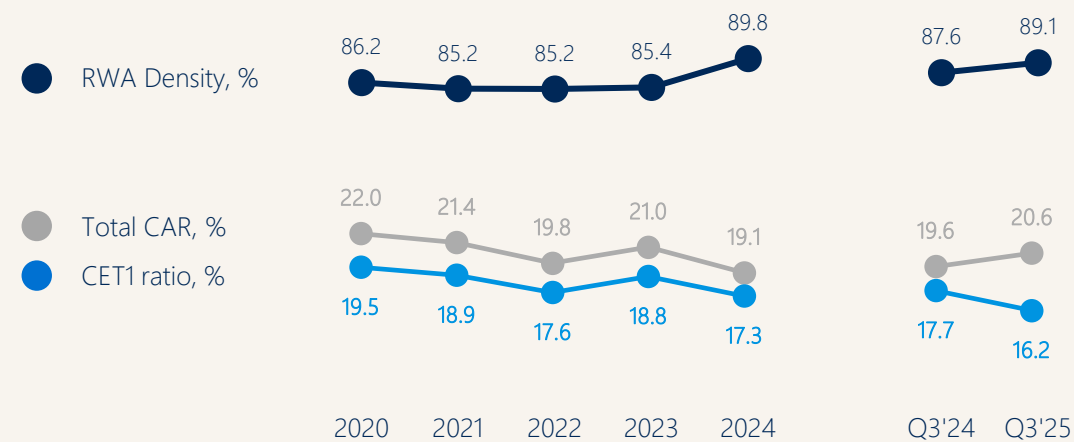
> ROAA (%)



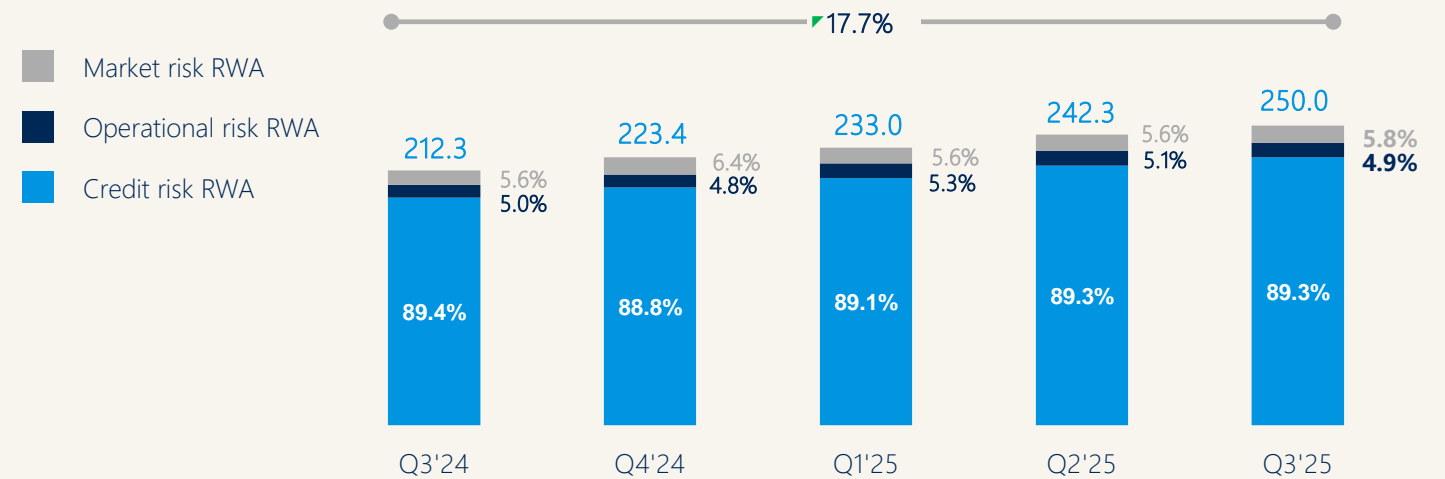
> ROAE (%)



> Capital adequacy



> Risk Weighted Assets (€ bln)



anb P&L overview

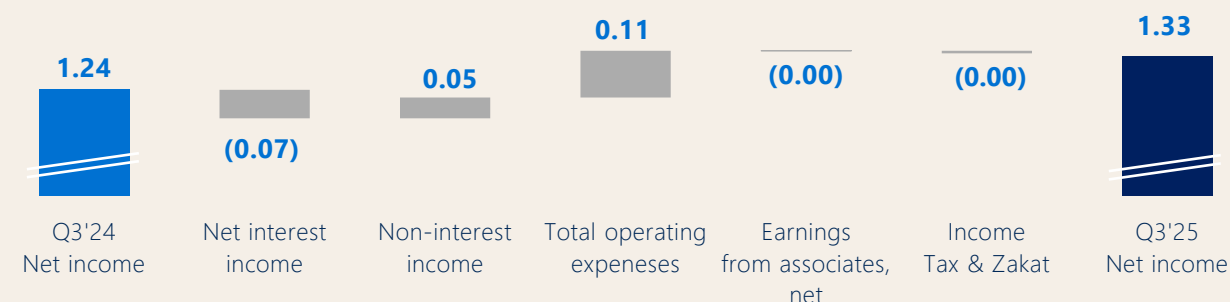
continued excellent growth on non-interest revenues supported by slowdown of costs growth

| Consolidated Income Statement, ₺ mln | Q3'25 | Q3'24 | YoY | 9M'25 | 9M'24 | YoY |
|---|--------------|--------------|---------------|--------------|--------------|-------------|
| Special commission income | 3,905 | 3,772 | 3.5% | 11,375 | 10,816 | 5.2% |
| Special commission expense | 1,897 | 1,698 | 11.8% | 5,225 | 4,871 | 7.3% |
| Net special commission income | 2,008 | 2,075 | -3.2% | 6,150 | 5,944 | 3.5% |
| Fee and commission income | 565 | 471 | 19.8% | 1,750 | 1,420 | 23.2% |
| Fee and commission expense | 340 | 287 | 18.5% | 995 | 816 | 22.0% |
| Fee and commission income, net | 225 | 184 | 22.0% | 755 | 604 | 25.0% |
| Exchange income, net | 89 | 81 | 9.3% | 268 | 221 | 21.0% |
| Gains/(losses) on FVSI, net | -1 | -6 | -81% | 118 | 17 | >100% |
| Other revenue | 71 | 75 | -5.1% | 225 | 268 | -15.5% |
| Total operating income | 2,392 | 2,409 | -0.7% | 7,516 | 7,054 | 6.6% |
| Salaries and employee related expenses | 507 | 446 | 13.6% | 1,446 | 1,278 | 13.1% |
| Depreciation and amortisation | 75 | 61 | 21.9% | 211 | 183 | 15.7% |
| Other expenses | 243 | 282 | -13.6% | 800 | 795 | 0.6% |
| Operating expenses prior ECL | 825 | 789 | 4.6% | 2,457 | 2,256 | 8.9% |
| ECL charges, net | 119 | 165 | -27.5% | 541 | 493 | 9.8% |
| Impairment charge on other real estate | -100 | 0 | - | -100 | 0 | - |
| Total operating expenses | 844 | 954 | -11.5% | 2,898 | 2,748 | 5.4% |
| Earnings from associates, net | 7 | 7 | -0.1% | 21 | 13 | 61.6% |
| Net Income before zakat and income tax | 1,555 | 1,462 | 6.3% | 4,639 | 4,318 | 7.4% |
| Zakat and income tax | 225 | 219 | 2.8% | 669 | 608 | 10.1% |
| Net income after zakat and tax* | 1,329 | 1,243 | 6.9% | 3,970 | 3,710 | 7.0% |
| EPS | 0.64 | 0.62 | 3% | 1.94 | 1.86 | 5% |

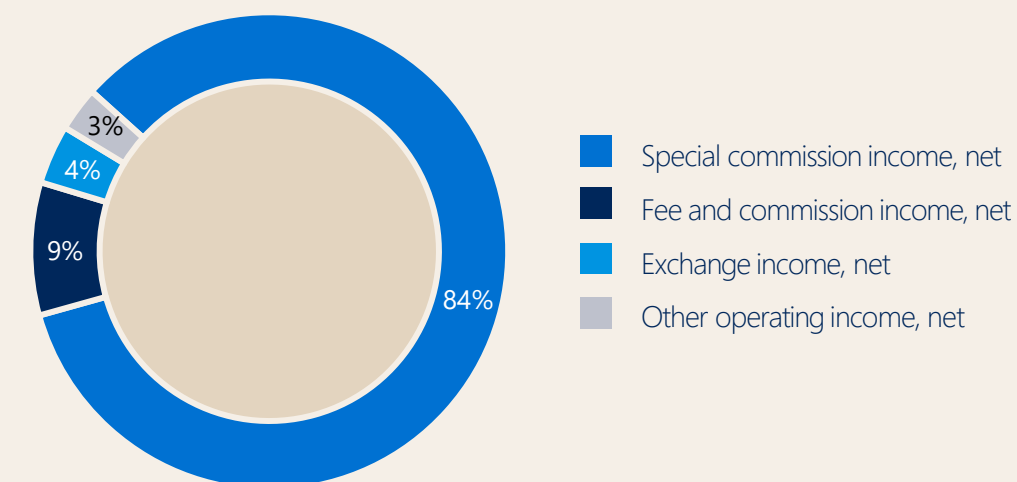
Note: numbers may not add up due to rounding

* Equity holders of the Bank

Net income movements (₺ bln)



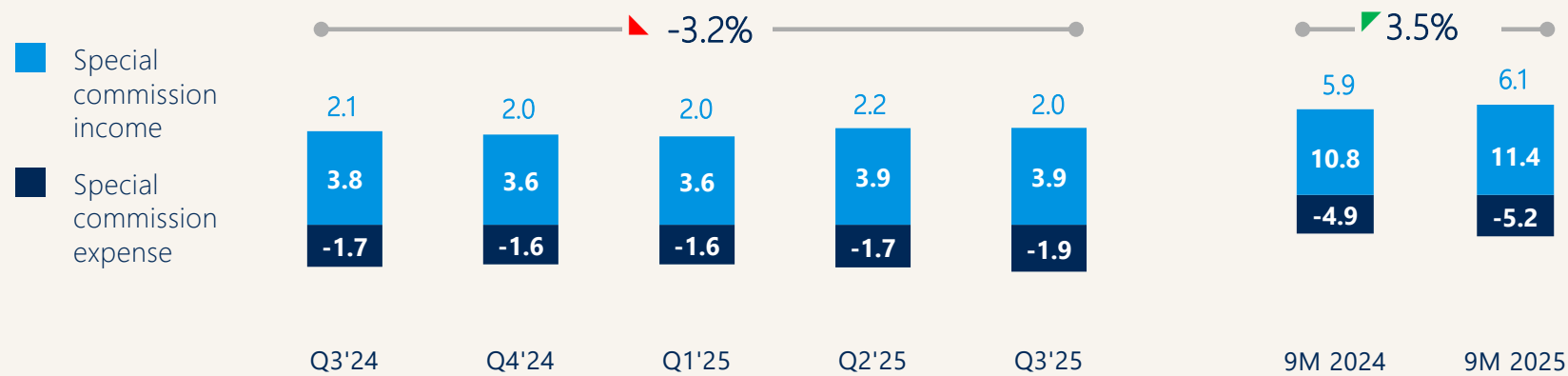
Operating income structure Q3'25 (%)



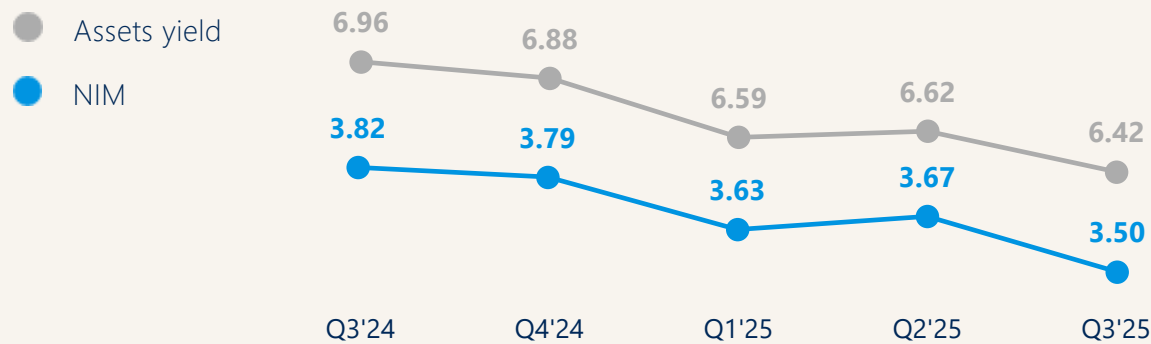
anb P&L overview

NIM supported by lower funding costs and favorable deposits mix

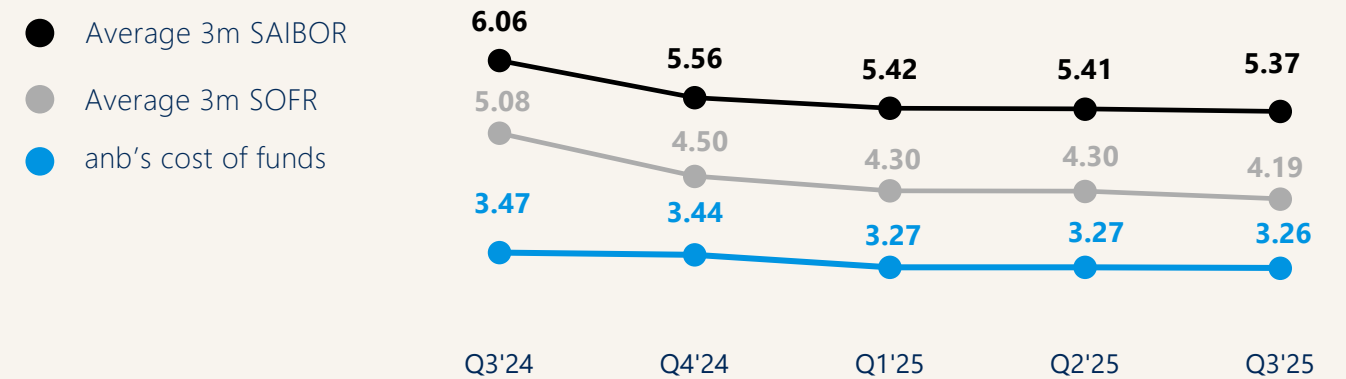
> Special commission income, net (€ bln)



> NIM and assets yield (QTD, %)



> Cost of funds (%)



anb P&L overview

anb maintains healthy costs efficiency while investing in business development

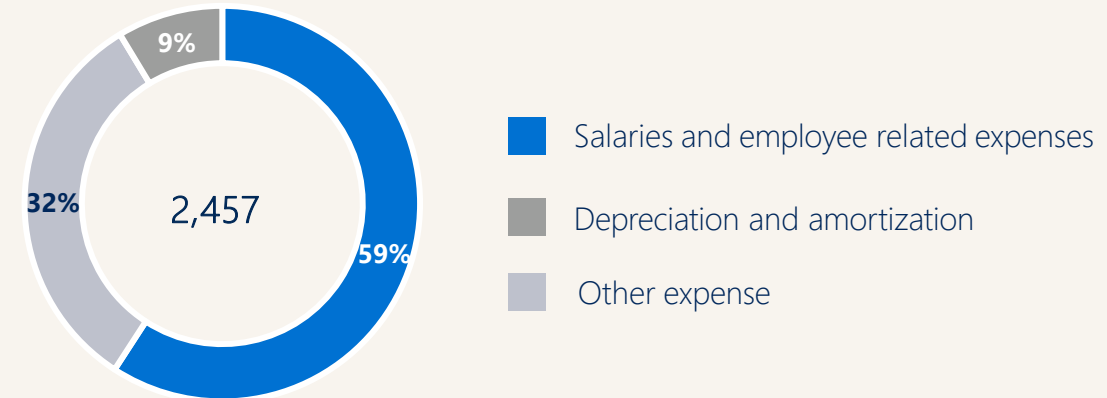
Cost to income

32.69%

▲71 bps YoY

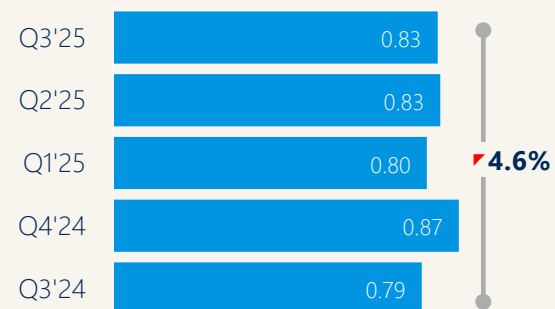
4.6% yoy OPEX growth reflects slowdown in cost increases following significant investments into human capital and digital security

> Operating expenses for 9M'25 breakdown (₹ mln)



> OPEX before impairment (₹ bln)

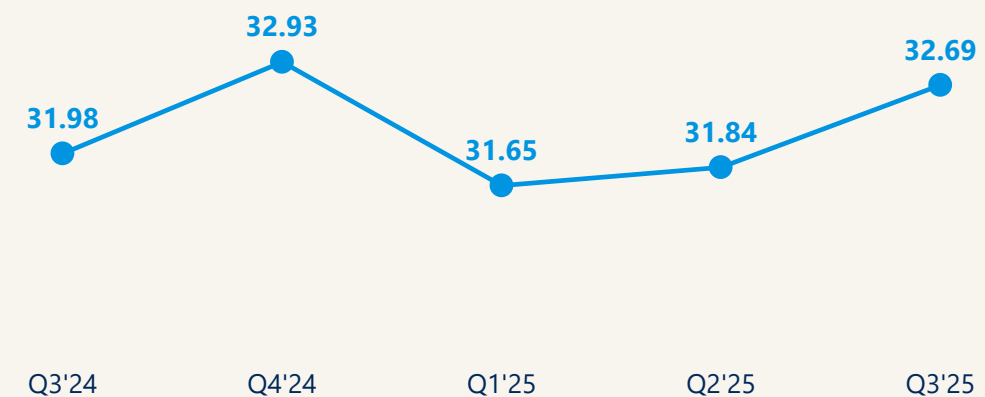
Quarters



Nine-month period



> Cost to income, (QTD %)



Shareholder returns

EPS continues to grow as a result of robust performance

> Per share data

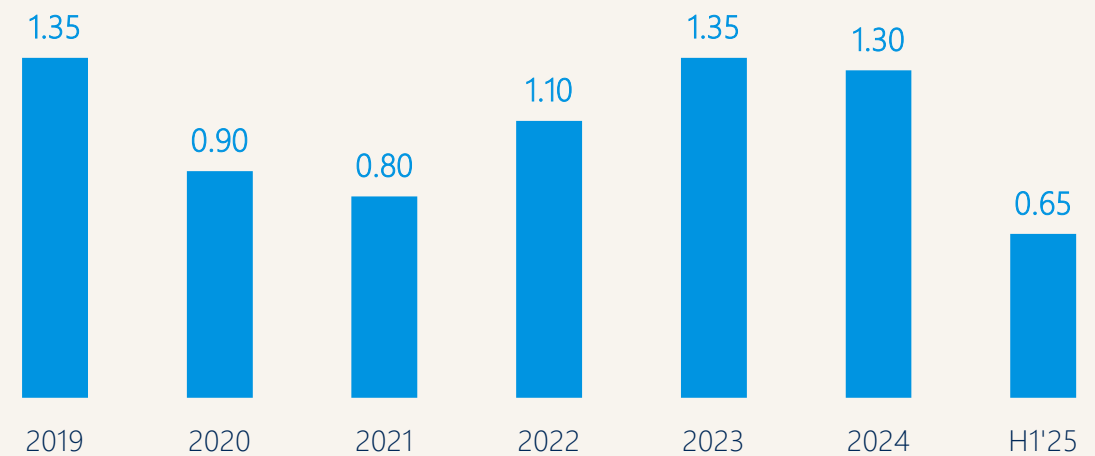


Aggregate dividend return 2019-H1'25
ca. 7.45
(₺ / share)

Dividend payout ratio
51.0%
in H1'25 LTM

- > anb prioritizes returns to shareholders through dividends distribution
- > Book value per share grew 17% yoy, EPS grew 4% yoy

> Common dividends (₺ per share)



Note: anb's shareholders approved 33.3% capital increase during the EGM held in May 2024 (from ₺ 15 bn to ₺ 20 bn)

טח

Guidance

טח

Guidance

on track to deliver on 2025 targets

| | > Metric | Q3 2025 | > 2025G | > Guidance revisions |
|---------------|-----------------------------|---------|--------------|------------------------|
| Balance sheet | Loans & Advances growth YoY | 15.0% | Mid-teens | Unchanged |
| Profitability | NIM | 3.50% | 3.5% - 3.6% | Revised to 3.4% - 3.5% |
| | Cost to Income Ratio | 32.7% | Below 32% | Revised to Below 33% |
| | Costs growth YoY | 4.6% | Single-digit | Unchanged |
| | ROAE | 12.32% | Above 13% | Revised to Above 12% |
| Asset quality | Cost of risk | 38 bps | 40 – 50 bps | Unchanged |
| Capital | Total CAR | 20.56% | Above 18% | Unchanged |



A photograph of the Bank Leumi building facade, featuring a large glass window and a wooden panel with the Hebrew logo 'לכ"מ'. The building is reflected in the glass. A blue decorative pattern of arrows is overlaid on the left side of the image.

לכ"מ

Corporate
Governance &
ESG

לכ"מ

anb board of directors and management team has a proven track record of banking experience

Board of directors



Mr. Salah
Al-Rashed

Chairman of the Board



Mr. Abdulmohsen
AlTouq

Deputy Chairman



Mr. Obaid
Alrasheed

Managing Director
& CEO



Mr. Hesham
Aljabr

Board member



Mr. Osama
Alatiki

Board member



Dr. Mohammed
Al-Zahrani

Board member



Mr. Thamer
Alwadai

Board member



Ms. Randa
Al-Sadiq

Board member



Mr. Mohammed
Alghanamah

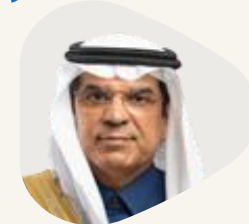
Board member



Mr. Naim
AlHussaini

Board member

Executive management



Obaid
Alrasheed

Managing Director &
Chief Executive Officer



Saad
Aldughish

Chief
Financial Officer



Kamal
Khodr

Chief of
Risk Management



Zeyad
Abanmay

Chief of
Treasury Group



Aiedh
Alzahrani

Chief Operating
Officer



Louai
Alzاهر

Chief of Wholesale
Banking Group



Khaled
Alrashed

Chief of
Retail Banking



Bader
Alotaibi

Chief of Human
Resources Group



Abdulrahman
Ahmed

Chief Strategy Transformation
Officer



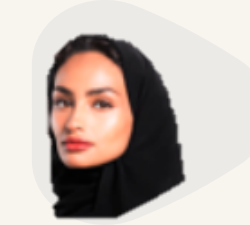
Saleh
Almahmoud

Chief of Private
Banking



Fahad
Alsalem

Board Secretary and Head
of Corporate Governance



Lama
E. Alessa

Chief Marketing and
Customer Experience
Officer



Abdulaziz
S. Alomran

Chief of Credit
Officer



Waleed
Alkhulayfi

Chief of Compliance
Officer



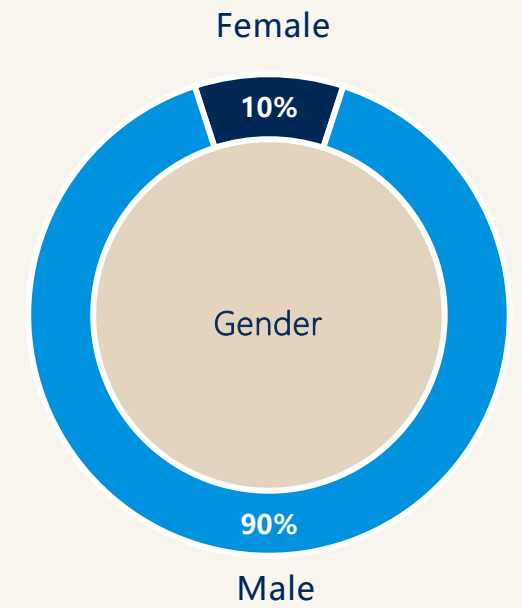
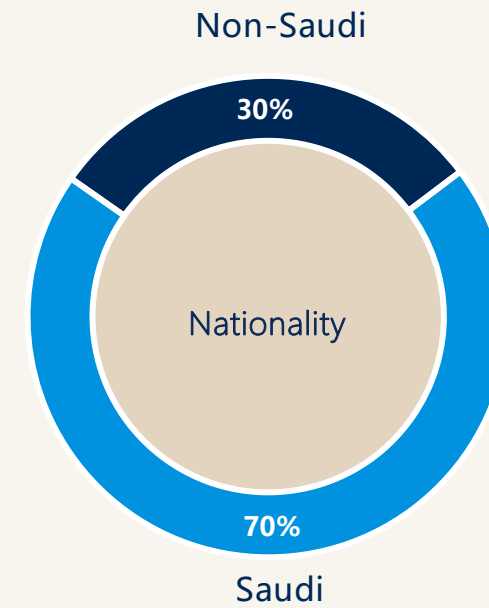
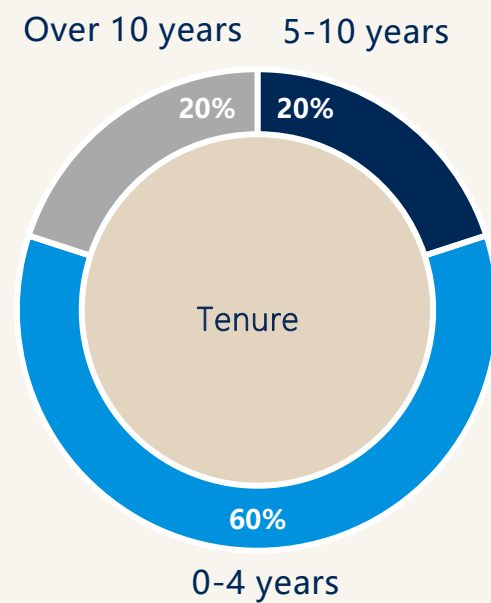
BoD comprised of 10 members including 4 independent directors

Independent directors

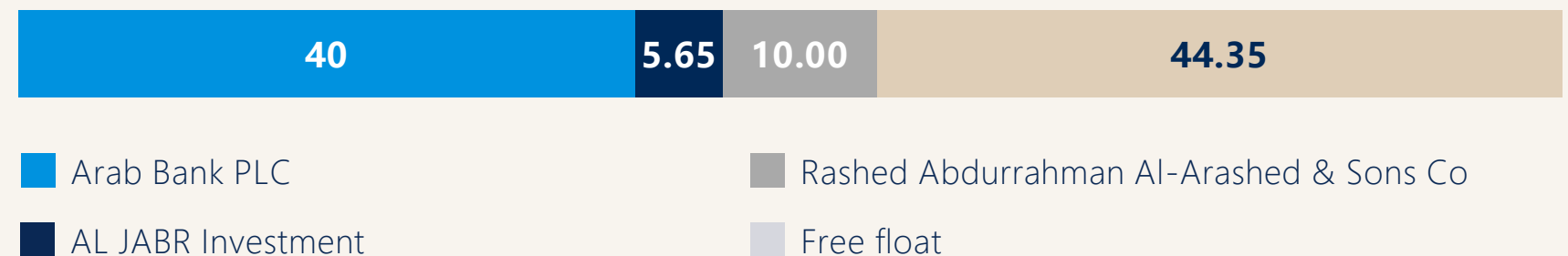
- Mr. Abdulmohsen Ibrahim Al-Touq, Deputy Chairman
- Dr. Mohammed Faraj Alkanani Al-Zahrani
- Mr. Thamer Mesfer Al-Wadai
- Mr. Osama Khalid Alatiki

Non-independent directors

- Mr. Salah Rashid Alrasheed, Chairman (Non-executive)
- Mr. Obaid Abdullah Alrasheed, Managing Director (Executive)
- Mr. Hesham Abdullatif Al-Jabr
- Mr. Naim Rassem Al-Hussaini
- Ms. Randa Muhammad Al-Sadiq
- Mr. Mohammad Abdelfattah Alghanamah



> Shareholder structure (%)



Notable achievements at anb

across Environmental, Social and Governance activities



ENVIRONMENTAL

-  Public launch of anb [ESG and Net Zero Strategy](#)
-  Commitment to **20%+** emissions intensity reduction for financed emissions in [power sector by 2030](#)
-  Commitment to **20%+** emissions intensity reduction of financed emissions in [aviation sector by 2030](#)
-  **86%** of [new accounts](#) for existing customers [opened digitally](#)
-  [Development of Climate Risk models](#) and portfolio sensitivity to transition and physical risks
-  [Green initiatives](#) to reduce Scope 1 and 2, such as solar panel installation, recycling, and green space expansion









SOCIAL

-  Top performer in the Kafalah SME program in 2024 – received three success partners awards for:
 - Silver Award for [Outstanding Performance](#)
 - Best Bank [Supporting Female Entrepreneurs](#)
 - Best Bank [Supporting Culture Sectors](#)
-  KSA SME Bank Awards for Top Commercial Bank in Joint Financing Program and Top Performer on the Financing Portal
-  Partnership with REDF to [support housing for low-income segments](#)
-  Launch of anb Metaverse digital branch to promote financial literacy and engage younger audiences
-  [Female workforce](#) participation rate [increased to 24%](#) from 13%; [Saudiization](#) stands at **96%**
-  CSR spend of **18Mn+ SAR** on [education, healthcare,](#) and other [philanthropic initiatives](#) in 2024



GOVERNANCE

-  [Regulatory adherence](#) to SAMA, CMA and international bank governance policies
-  Development of [Sustainable Finance Framework](#) for transparency in sustainable debt products, achieving **"Excellent" Sustainable Fitch rating** 
-  [Establishment of ESG Management committee and Sustainable Finance Committee](#), with defined stakeholders and meeting cadence
-  [Zero material data](#) breaches in 2024
-  Collaboration with [SAMA ESG Advisory Committee](#) and its four working groups



Activities ongoing in business lines (wholesale, retail, treasury and capital)



Activities ongoing in support lines (HR, CSR, premises and governance)

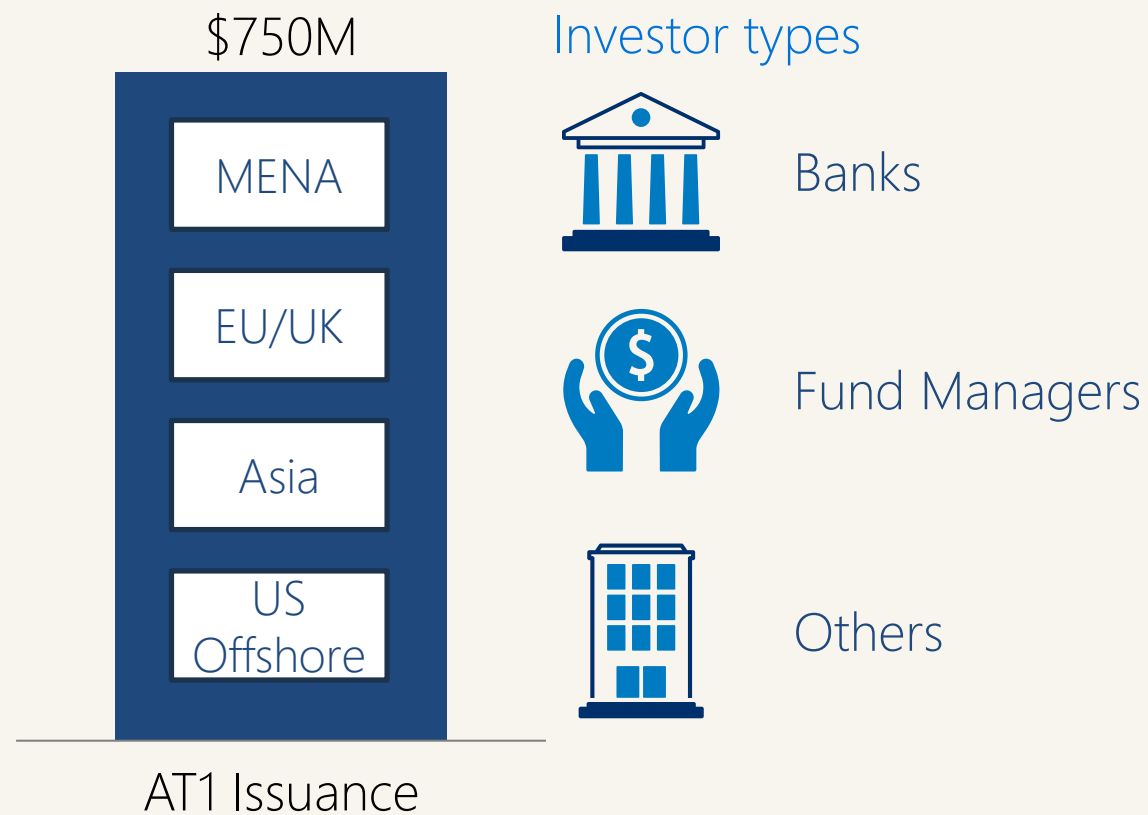


Bank-wide activities

First sustainable \$750M AT1 sukuk issuance

achieved with 4x oversubscription

FIRST SUSTAINABLE AT1 SUKUK ISSUANCE



➤ First sustainable \$750M AT1 sukuk issuance 4x oversubscribed, demonstrating strong investor confidence and broad participation from regional and international investors

STRONG PROCEEDS GOVERNANCE

1

Use of Proceeds

Proceeds will finance or refinance eligible green, transition, and social projects aligned with anb's Sustainable Finance Framework (*see SFF details [here](#)*)

2

Management of Proceeds

Funds are tracked in dedicated accounts and unallocated amounts invested in ESG-labelled instruments

3

Evaluation & Selection

The Sustainable Finance Committee reviews and approves eligible projects and monitors allocation and impact

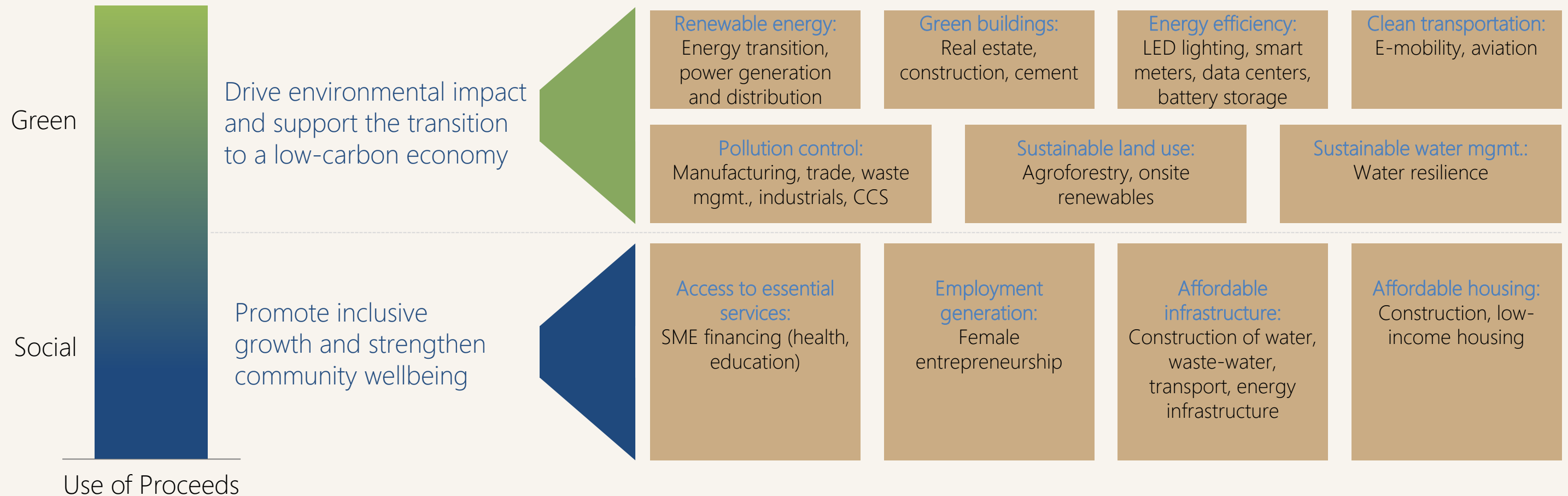
4

Reporting

anb will publish annual allocation and impact reports, independently reviewed for alignment with the Framework

Allocation of proceeds ongoing

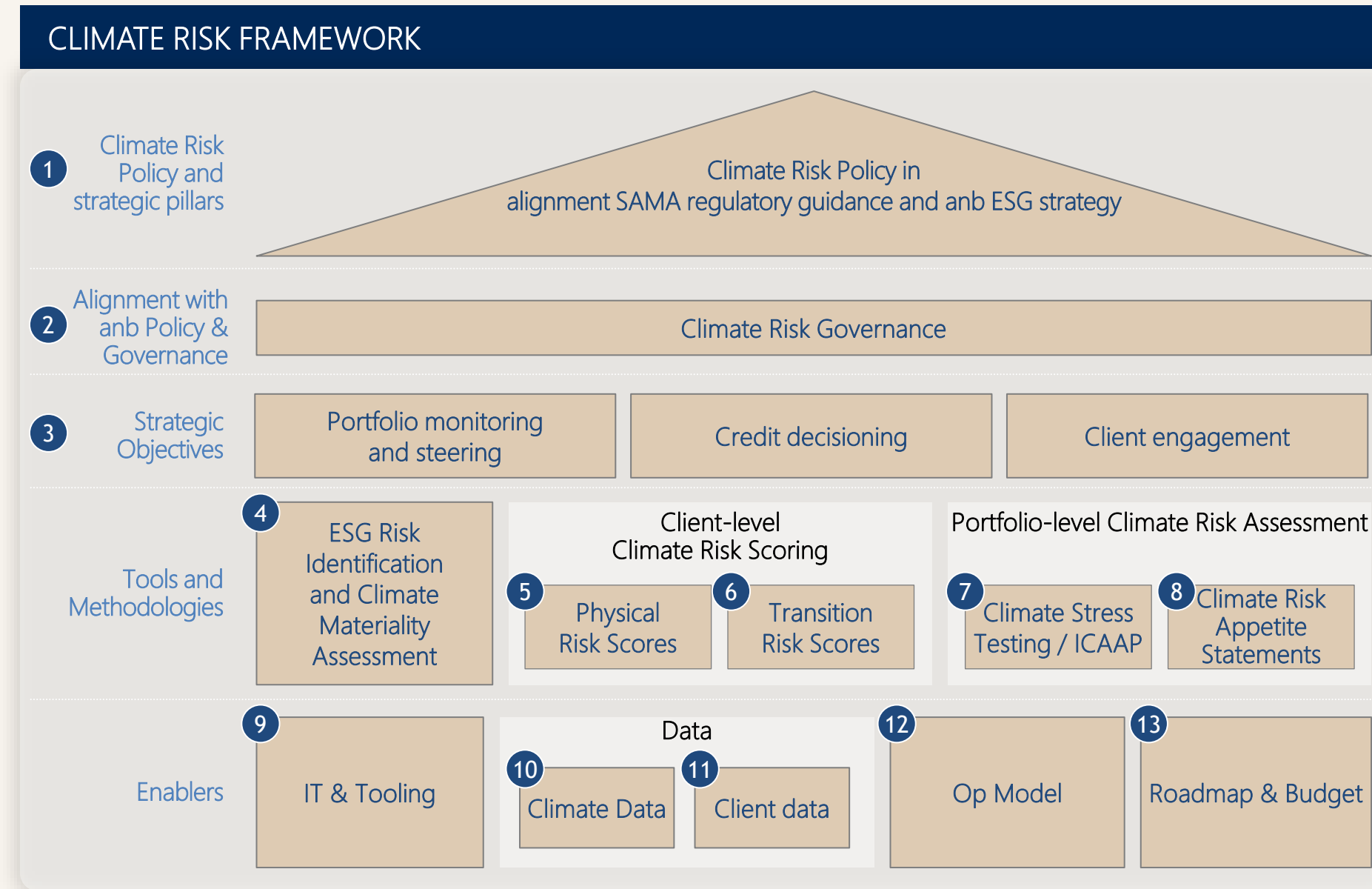
across KSA and anb priority sectors within ICMA categories



> Proceeds are distributed across green and social projects¹, reinforcing anb's strategy to deliver dual impact under the SFF

Developed comprehensive Climate Risk Framework

and started embedding it into credit review and origination processes



FRAMEWORK HIGHLIGHTS

- > **Comprehensive Scope:** Climate risk embedded in policy, governance, and credit processes aligned with SAMA guidance and anb's ESG Strategy
- > **Robust Methodology:** Proprietary scoring for physical and transition risks, covering client- and portfolio-level assessments
- > **Advanced Capabilities:** Climate stress-testing and ICAAP framework to quantify capital impacts and regulatory readiness
- > **Operational Readiness:** Clear operating model, governance, and roadmap to embed climate risk across the organization



ESG Strategy

as previously communicated in Q2'25 update

VISION

We will lead in ESG by supporting KSA's Vision 2030, Net Zero 2060 goals, and KSA social advancement priorities, focusing on helping our clients transition to a sustainable future, while driving profitability through climate risk management and decarbonization of our portfolio

AMBITION, COMMITMENTS AND TARGETS



~ **₹ 30B+**
lending volume
exposure in ESG
assets by 2030



~ **₹ 500M+**
operating income
across ESG
opportunities
by 2030



Fair market share in
ESG opportunities in
Power, Aviation,
Water and green
Real Estate



Leader in
circularity/waste
mgmt. in KSA by
2030



#1
financier of SME
transition in KSA by
2030



Publication of first
ESG report



Sustainable Debt
Issuance

Q3'25 focus



Power emissions reduction
*20%+ intensity reduction of financed
emission intensity in power by 2030*

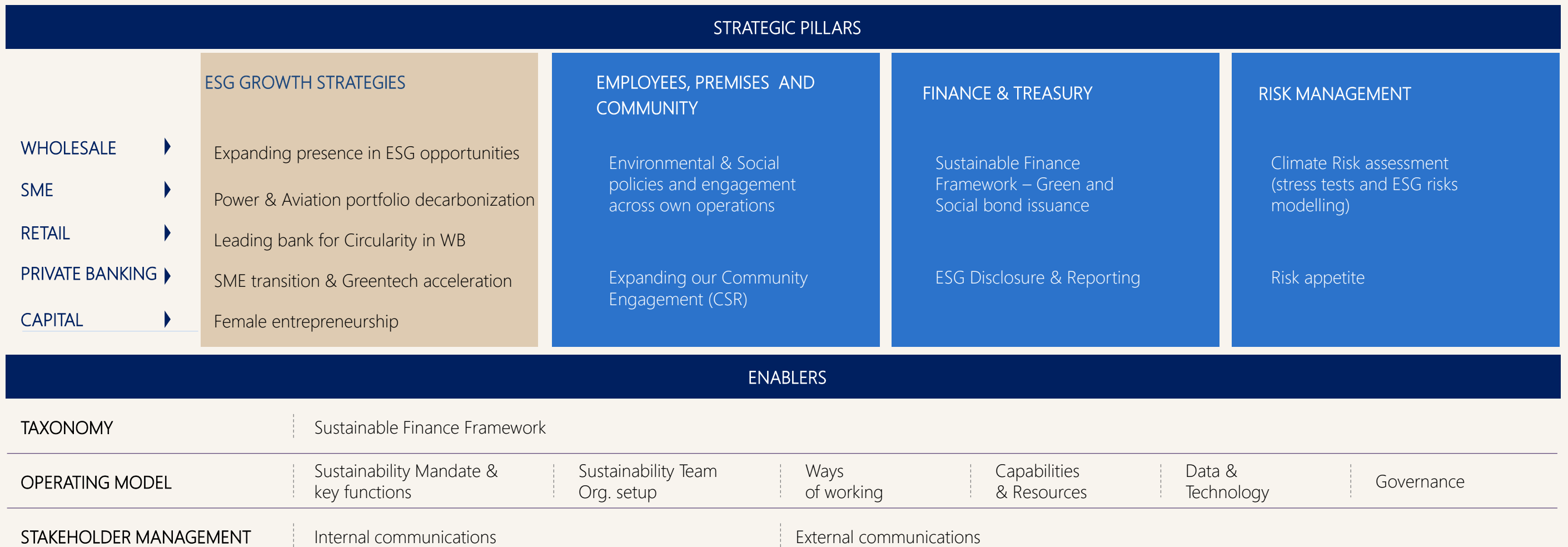


Aviation emissions reduction
*20%+ intensity reduction of financed
emission intensity in aviation by 2030*



Net Zero Pathway
Publish decarbonization targets

To achieve our ambition, we have defined the overarching pillars and enablers



In addition, we will enhance our focus on CSR activities and integrate ESG into our Operations

CORPORATE SOCIAL RESPONSIBILITY

- **Environmental Sustainability**
 - Sustainable greening contribution
 - Pollution mitigation support
 - Wildlife preservation
- **Community Welfare**
 - Educational access and enablement
 - Health facilitation and support for unprivileged patients
 - Housing for unprivileged families
 - Pilgram volunteering and assistance
 - Empowerment of productive families
- **Government Collaborations and NGOs**

DAY TO DAY OPERATIONS

- **ESG Compliant Procurement**
 - Integrate ESG into the end-to-end procurement process
 - Track and report on ESG metrics related to procurement spend
- **Premises and Administration**
 - Space Efficiency and Sustainability
 - ESG Compliance and Advocacy
 - Safety First Culture

Please contact the Investor Relations team for additional information or download anb's IR App

For more information, please contact us at:

anb

P.O.Box 56921 Riyadh 11564 Email:

Invest@anb.com.sa

[2024 Annual report](#)

Access our ESG report:

<https://anb.com.sa/web/anb/esg-reports>

Access our IR website:

www.anb.com.sa

Find out financial disclosures:

<https://anb.com.sa/en/web/anb/annual-reports>

anb Investor Relations App:

