



Q1 2026
Investor
Presentation



> Forward - looking statements

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anb

anb
overview



> Solid market position

- 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



117
Branches



977
ATMs



Over 2 mn
Customers

> 16.5% CET1*
Well-capitalized

> 43.1 \$ bln*
Market capitalization

> 44.35%* Free-float
share

> 54%* Share of
foreign ownership

Credit ratings (long-term / short-term)

MOODY'S A1 / P-1 Stable

S&P Global A- / A-2 Stable

FitchRatings A- / F2 Stable

*As of 31.03.2026

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

London,
United Kingdom



Kingdom of
Saudi Arabia

Effective implementation of strategy

- 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

Q1 2026 highlights

₺ 285.9 bln (+7.4% YoY)

Total assets

₺ 208.0 bln (+6.3% YoY)

Customer's deposits

₺ 1.36 bln (+4.3% YoY)

Net income

₺ 2.59 bln (+3.1% YoY)

Operating income

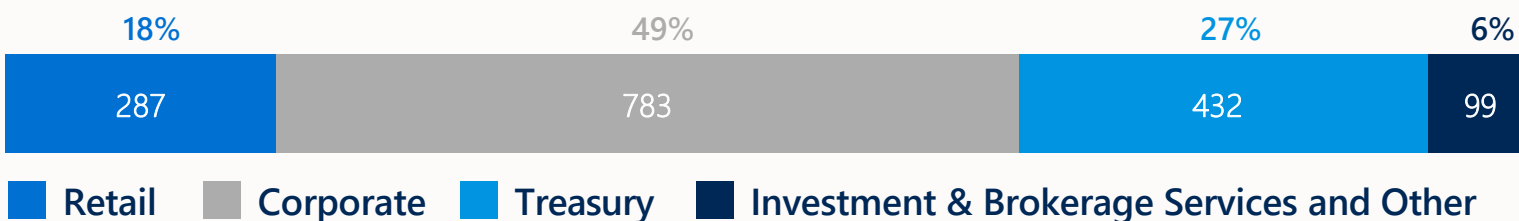
11.29% (-148 bps YoY)

ROAE

33.29% (+198 bps YoY)

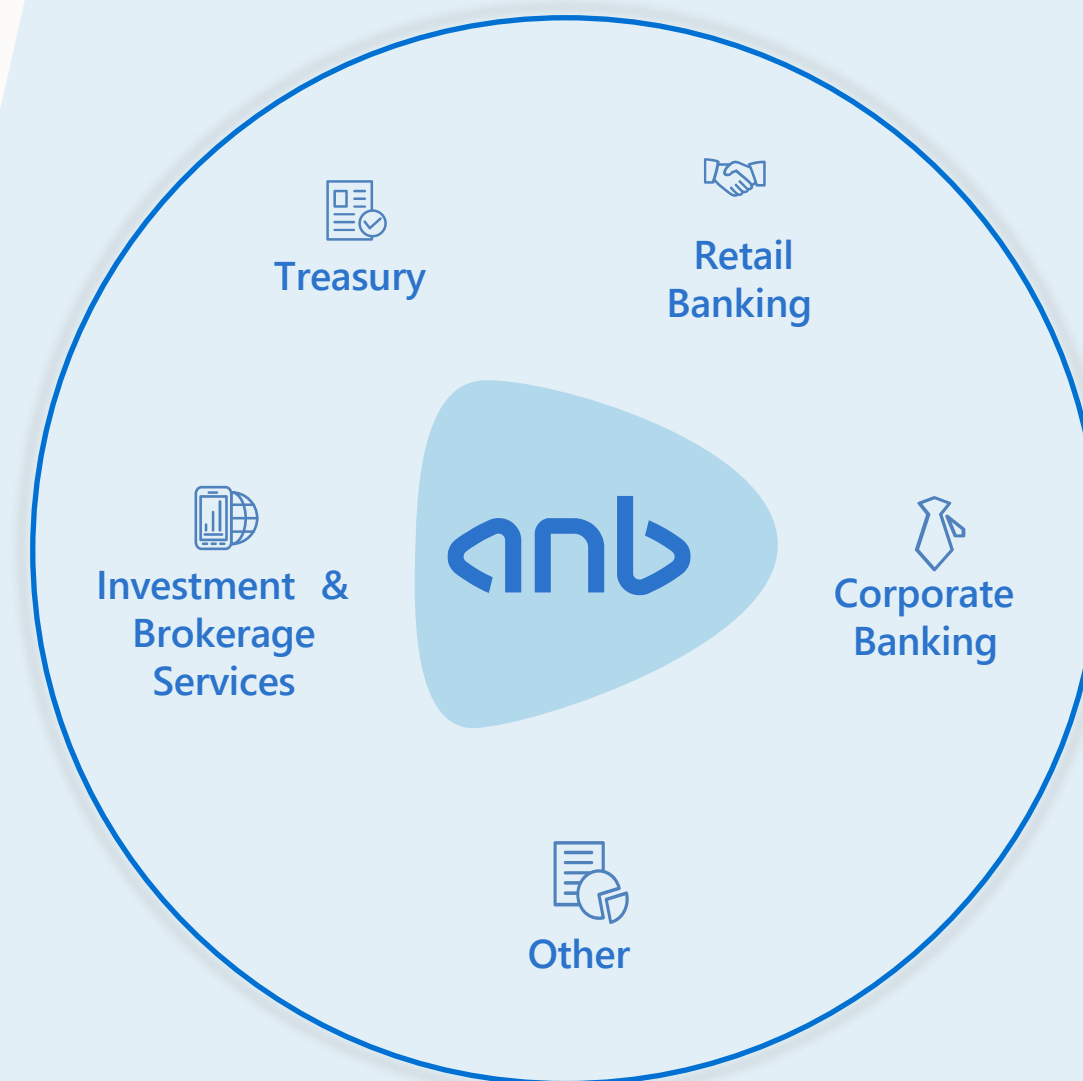
Cost to income

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



the highest diversification,
one of the top ranked profitability

Operating segments



> Why invest in anb

Key growth drivers

- > Expanding and solidifying market position in the growing market
- > Balanced business model and exposure to growing segments with customer-centric culture
- > Innovative digital strategy and fintech enabler
- > Strong financial performance and superior asset quality
- > Committed to cater interests of all stakeholders supported by good governance and rigorous risk management practices

- 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

- 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)**"

* By Global Finance Magazine

** By Global Banking & Financing Review magazine

- 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

- 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

- 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

> Q1'26 highlights

⌘ bln (unless otherwise stated)

Loans
and advances

198.6

▲10.9% YoY
▲1.7% QoQ

Customers'
deposits

208.0

▲6.3% YoY
▲0.6% QoQ

Operating
net income

2.59

▲3.1% YoY
▲7.0% QoQ

NIM

3.38%

▲23 bps YoY
▲6 bps QoQ

Cost to income

33.29%

▲198 bps YoY
▲48 bps QoQ

CAR

20.04%

▲23 bps YoY
▲34 bps QoQ

CET 1 ratio

16.51%

▲57 bps YoY
▲23 bps QoQ

NPL ratio

0.94%

▲40 bps YoY
▲0 bps QoQ

Cost of risk

32 bps

▲8 bps YoY
▲5 bps QoQ

ROAE

11.29%

▲148 bps YoY
▲32 bps QoQ

LCR

141.6%

▲8.0 ppt YoY
▲1.6 ppt QoQ

LDR

81.96%

▲3.2 bps YoY
▲1.4 ppt QoQ

continued progress on strategic initiatives, delivered healthy profitability

- > Net income growth supported by increased in operating revenues and costs discipline
- > Strong and resilient net interest margin underpins soundness of business model
- > Key risk metrics improved reflecting robust risk management
- > Costs growth continued to slow down, growth in staff costs offset by savings initiatives in G&A, cost-to-income ratio remains moderate
- > Funding model focused on optimizing cost of funds
- > Liquidity ratios maintained at comfortable level, with significant buffers versus regulatory thresholds
- > Solid capital bases makes balance sheet resilient and provides opportunities for profitable growth



טרה

Operating
Environment



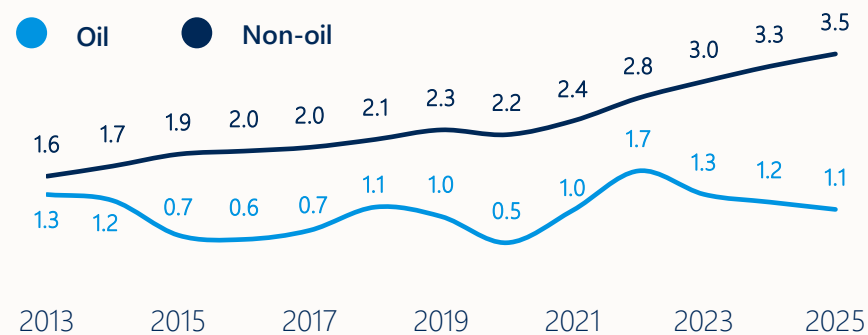
> KSA today

> Fundamental strength

Government debt (KSA's budget 2025)	30%
FX Reserves (end of 2025)	USD 460 bn
Repo rate (end of 2025)	4.25%
Inflation (March 2026)	1.8%
Unemployment (Q4 2025)	3.5%
Population (end of 2024)	>35 m

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

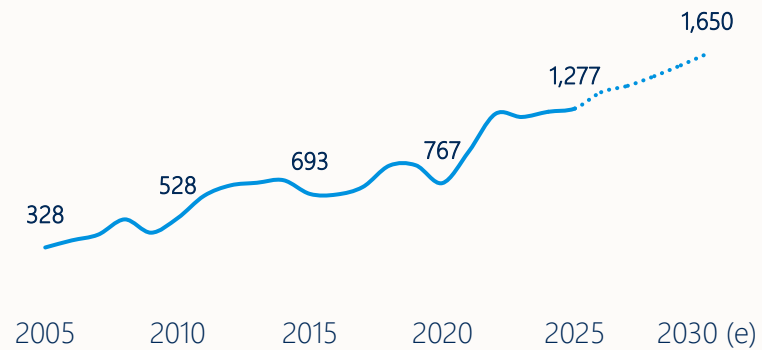
KSA GDP at current price by institutional sectors (bn)



Source: GASTAT

> Accelerated development

KSA's GDP at current prices (USD bln)



Source: IMF

The GDP of Saudi Arabia grew almost 400% since 2004 and out-performed world's average growth rate twofold

The GDP flash estimates put real GDP growth at 2.8% year-on-year in Q1 2026, boosted by growth in both oil and non-oil sectors, up by 2.3% and 2.8% respectively

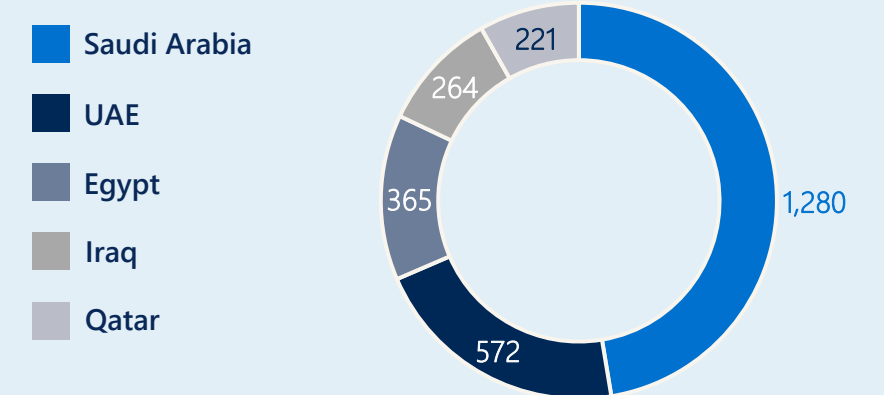
Source: KSA General Authority for Statistics

ambition, development, leadership

> Regional leadership

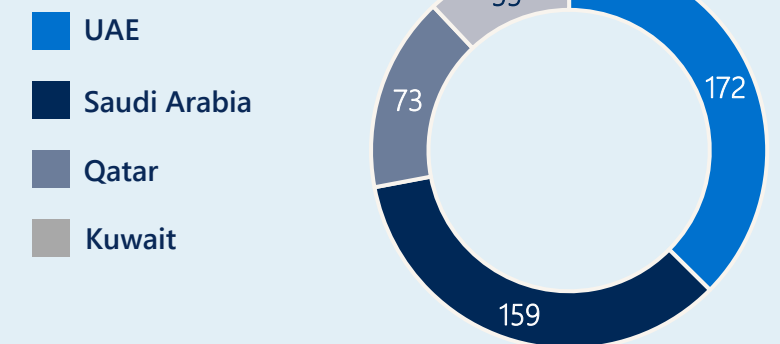
GDP (USD bln)

Source: IMF



Banking sector net revenue (bn)

Source: Bloomberg



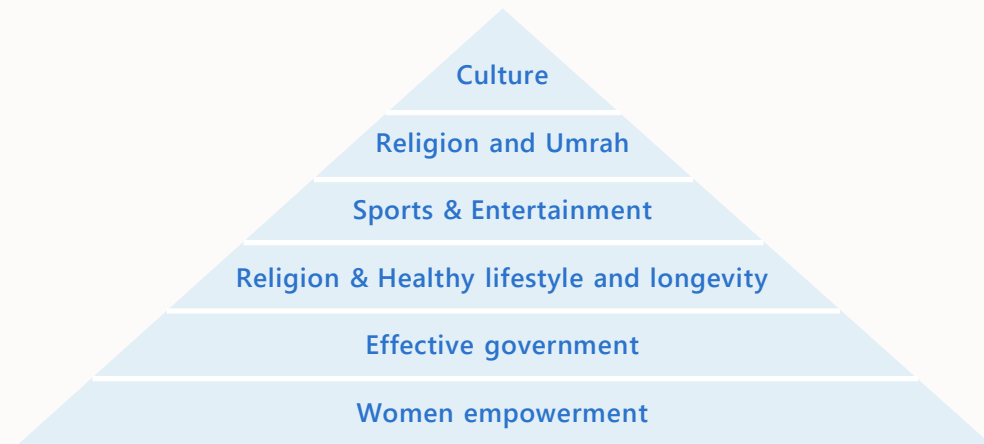
> KSA sustainable economic growth

> 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

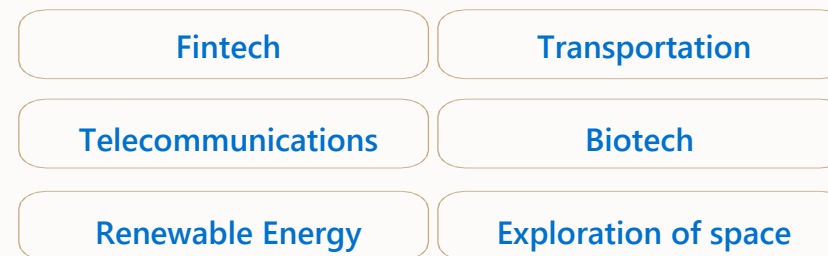
> Sustainable growth momentum

Private sector drives credit demand and banking expansion

Indicator	Value (Q3`25), ﷲ bn	YoY Growth
Private sector credit	3,028	+13.0%
Total bank credit	3,262	+14.3%
Bank Deposits	2,935	+7.9%
Real estate lending	938	+10.8%
Credit cards	33.4	+10.3%
Islamic banking finance	2,709	+13.5%

Source: SAMA, *Key Economic Developments Q3 2025*

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

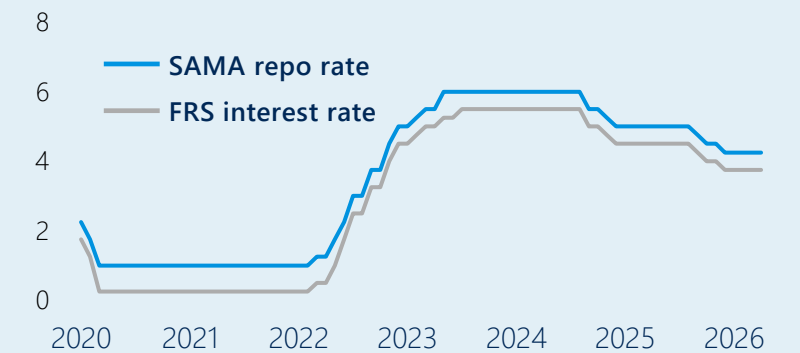


> Prudent monetary and tax policies

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: SAMA, www.global-rates.com



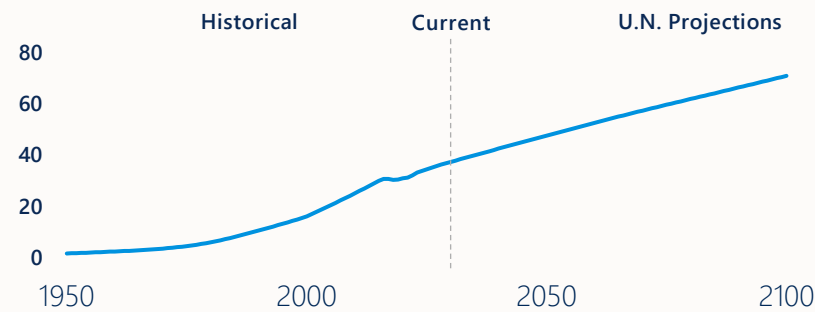
VAT	15%
Corporate tax	20%

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

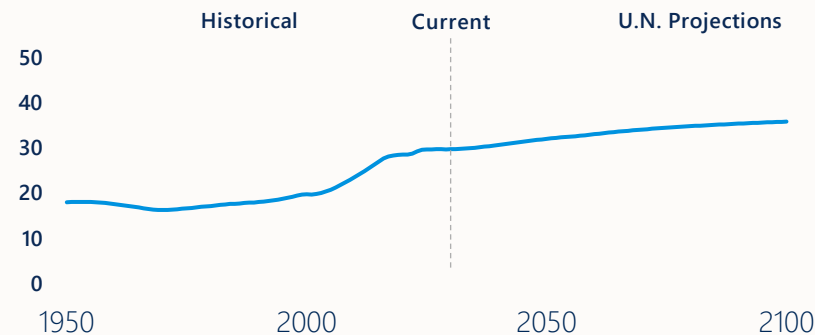
Socio-demographic changes

Growing young workforce & urbanization

KSA population 1950-2100 (mn of people)



KSA median age of population 1950-2100 (years)



Population

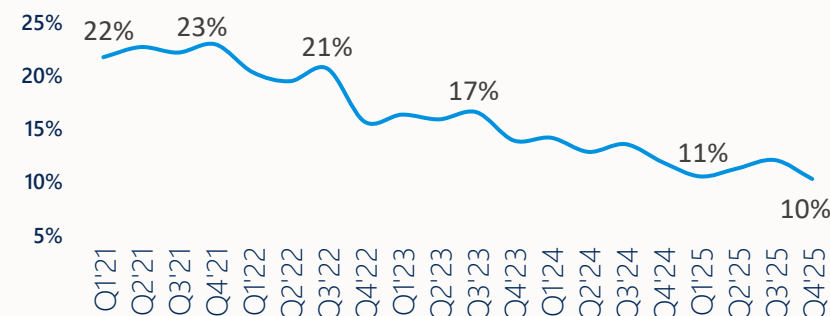
- +2x population in Saudi Arabia by 2100 – to more than 70 mn of people (CAGR 1%)
- >50% of the population under 35, creating a dynamic and adaptable labour force
- 85% urbanization rate in 2024 (35th in global rank)

Workforce change

Diversification

- Shift from oil-centric jobs to sectors like technology, tourism, entertainment, renewable energy
- Strengthening the role of females in the country's labor force and bridging the gender gap is one of the key goals outlined in the Kingdom's economic diversification Vision 2030 program.

Unemployment rate of Female (Saudi Nationality)



Education

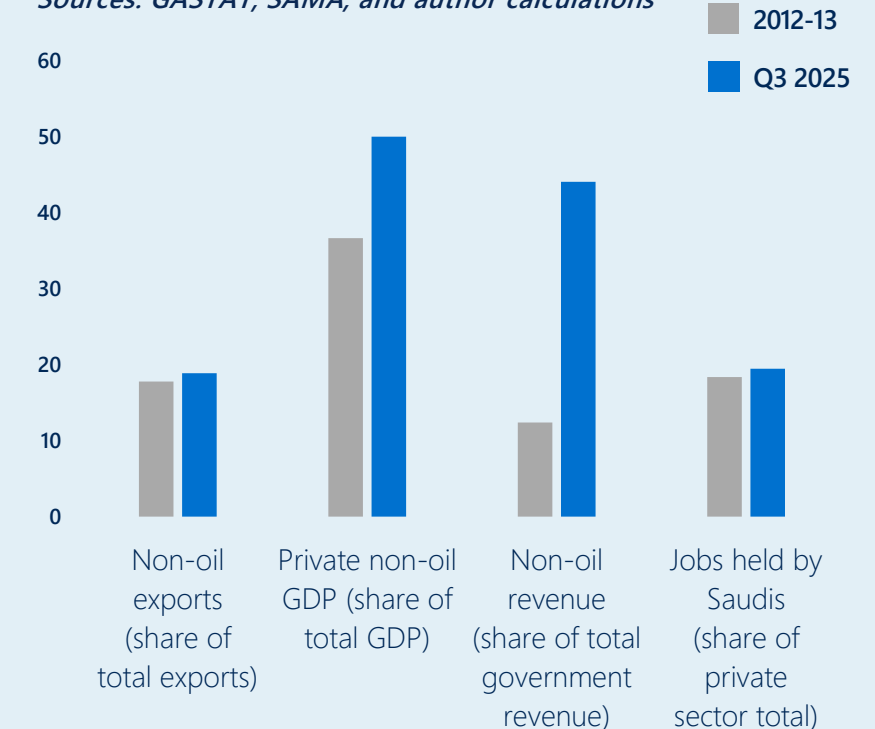
- 99% population completed intermediate education
- \$55 bln education budget for 2025 (+19% YoY), the largest in the Gulf region. This surge is directly aligns with Vision 2030, aiming to reshape Saudi Arabia's educational ecosystem into a globally competitive force.

key highlights

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
- \$46 bln from tourism and entertainment projected to contribute to GDP by 2030
- 50% renewable energy by 2030

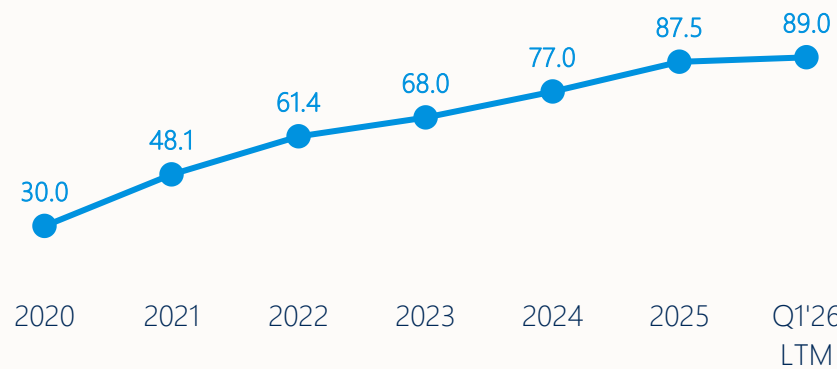
> National banking industry is on the rise

> Revenues grow

- Saudi-listed banks reported a 13.6% increase in aggregate net profit in 2025
- Aggregate net interest margin (NIM) stood at 2.9% in 2025 on the backdrop of challenging market environment

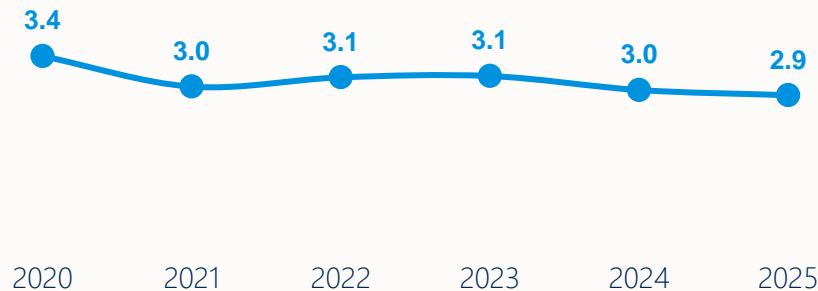
Net income to common shareholders (ﷲ bln)

Source: Bloomberg



NIM (%)

Source: Refinitiv

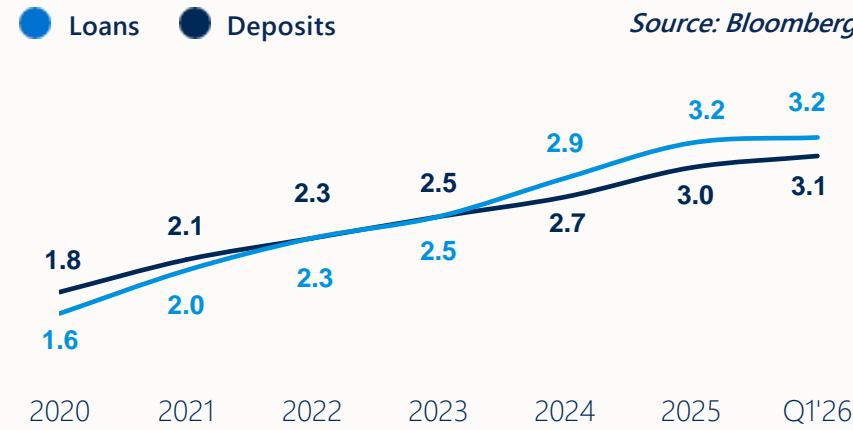


> Strong business position

KSA banks' total deposits reached ﷲ 3.0 tn in 2025, marking a 10.2% increase as compared to 2024. It enables banks to fuel growing economy with abundant lending. Top-10 biggest banks account for more than 80% of loans and deposits volumes

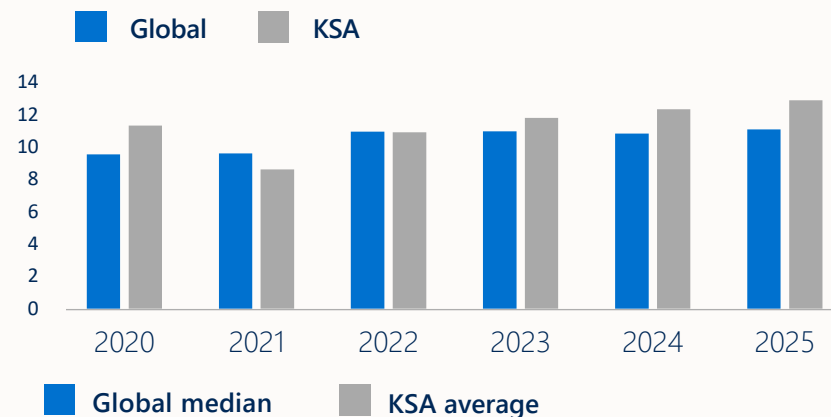
Deposits/loans portfolios of the top-10 Saudi banks (ﷲ tn)

Source: Bloomberg



Return on equity (%)

Source: Refinitiv

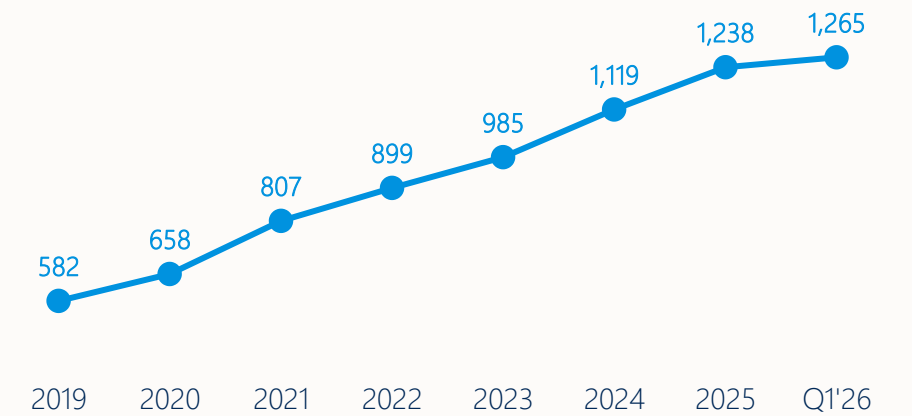


> New opportunities

Saudi Arabia's banking assets rose 10.6% in 2025 to USD 1,238 billion. Since 2019, they have more than doubled. Vision 2030 project inflows could inject up to USD 1 trillion into the system, supporting further expansion.

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.

> 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 e-commerce market in 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 were invested over \$1 bln in digital infrastructure in 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



انبي

البنك العربي الوطني
arab national bank

انبي

Business
overview



> Business today

all business segments contribute to bottom-line result

Total assets
₺284.9 bln

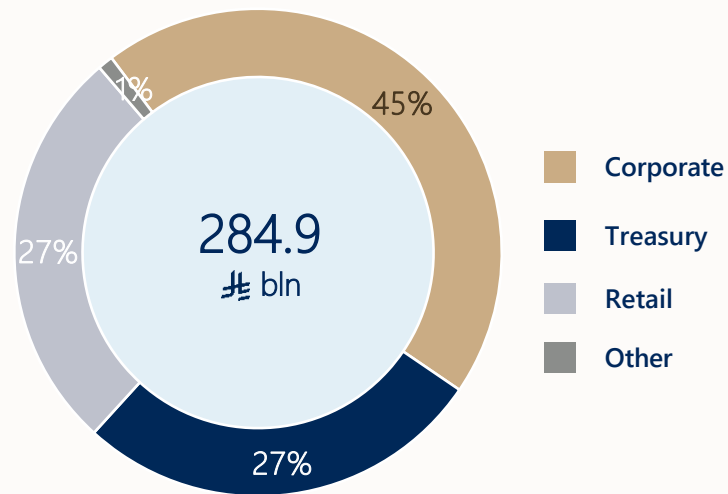
Loans
₺198.6 bln

Deposits
₺208.0 bln

Operating income
₺2.59 bln Q1'26
₺2.51 bln Q1'25

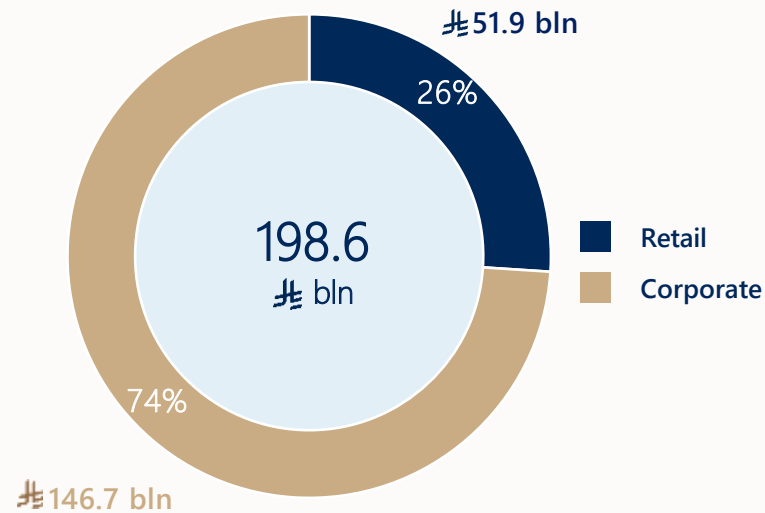
Net income
₺1.36 bln Q1'26
₺1.30 bln Q1'25

Assets mix by business line



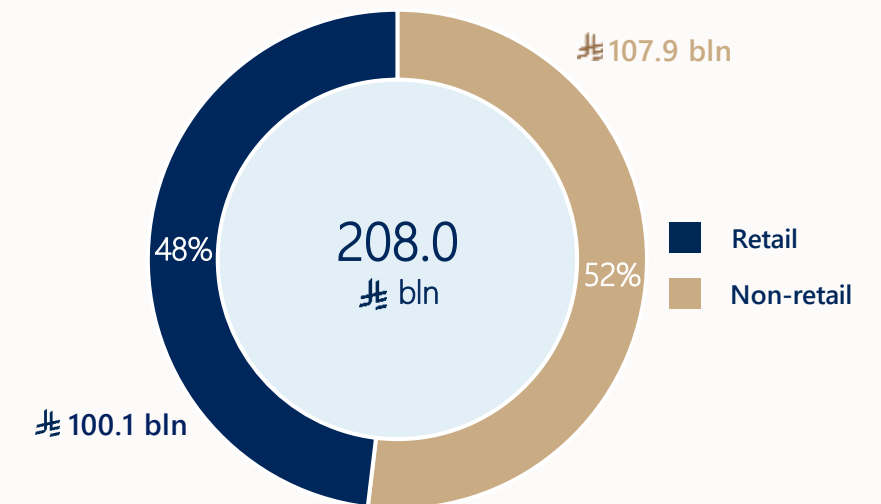
> Leading banking franchise

Loans



> Supporting customer loan growth

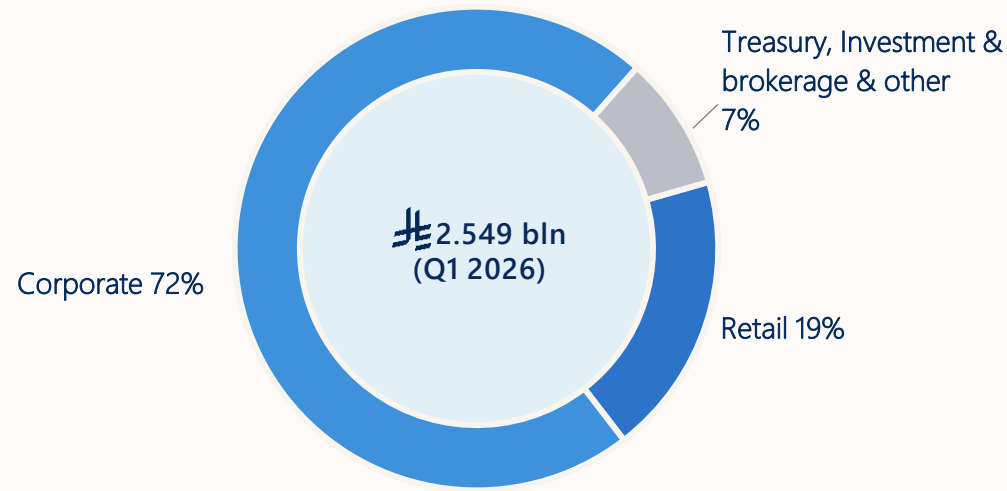
Deposits



> Strong core deposit base

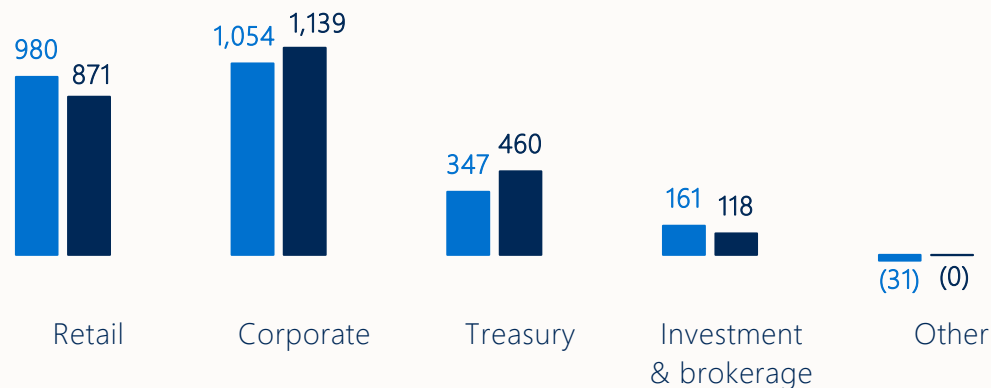
> Organic growth

> Operating income from external customers by business segments



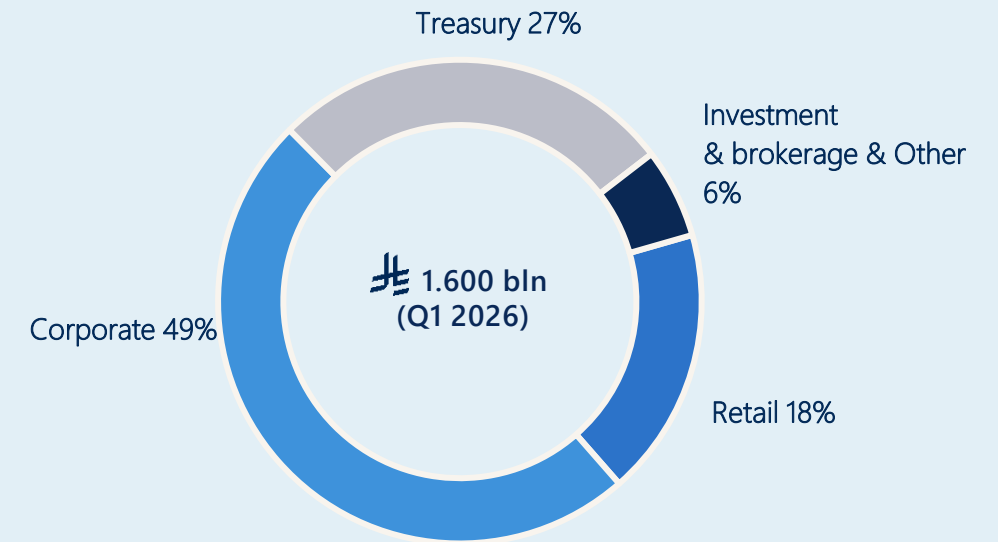
> Total operating income (₺ mln)

■ Q1 2025
■ Q1 2026



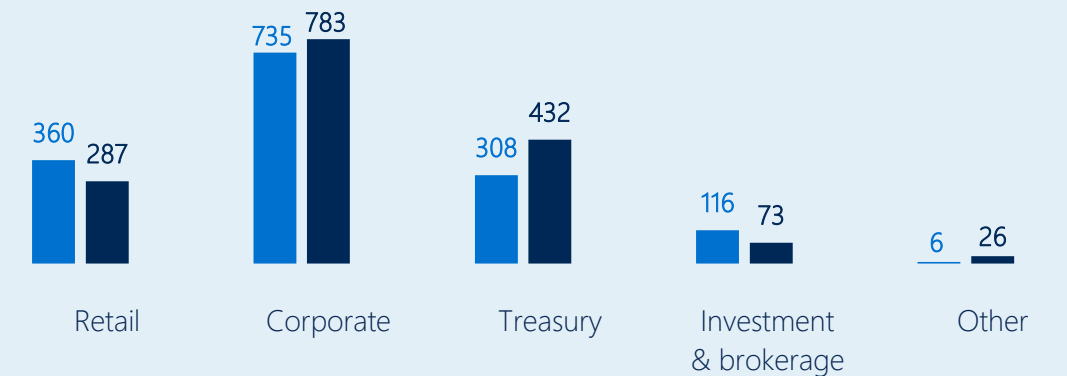
across various business segments

> Net income before Zakat and income tax by business segments



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

■ Q1 2025
■ Q1 2026



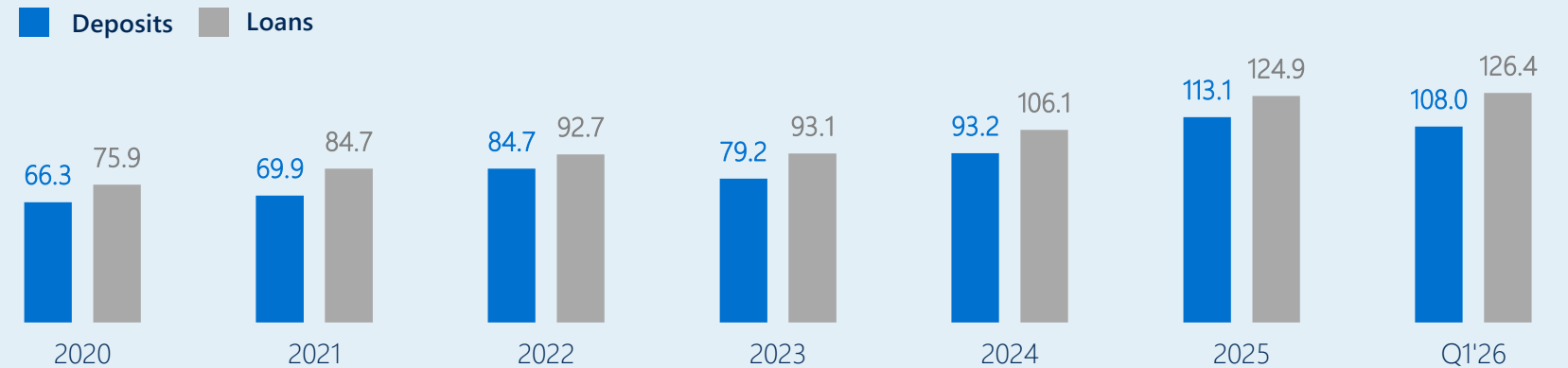
> Corporate segment

accelerating development

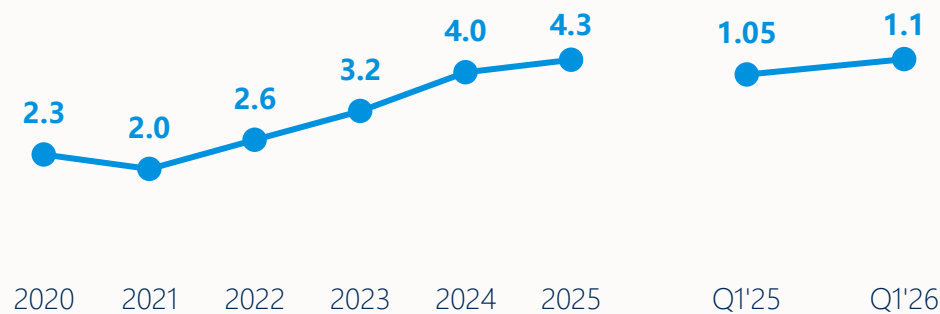
KSA's growing and swiftly diversifying economy requires financial resources. anb steadily expands its loan portfolio focusing on lending to key industries:

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

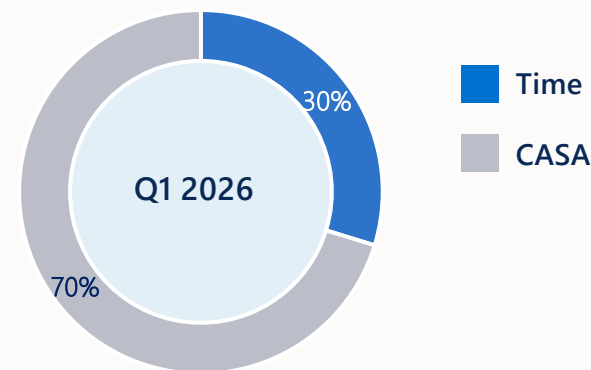
> Deposits / loans growth* (₹ bln)



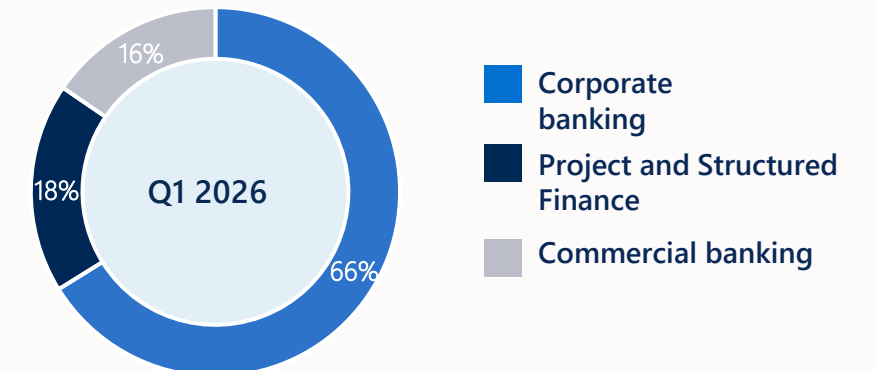
> Total operating income (₹ bln)



> Deposits breakdown (₹ bln)



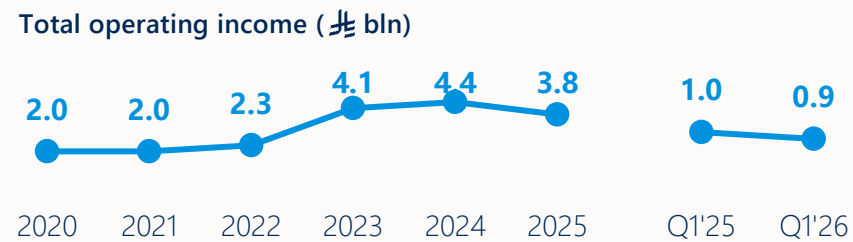
> Loans breakdown* (₹ bln)



> Retail segment

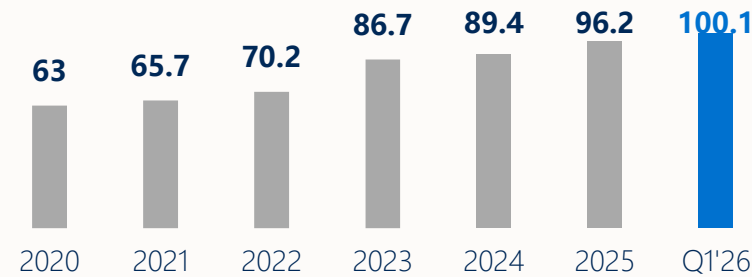
easy, efficient, totally digital

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



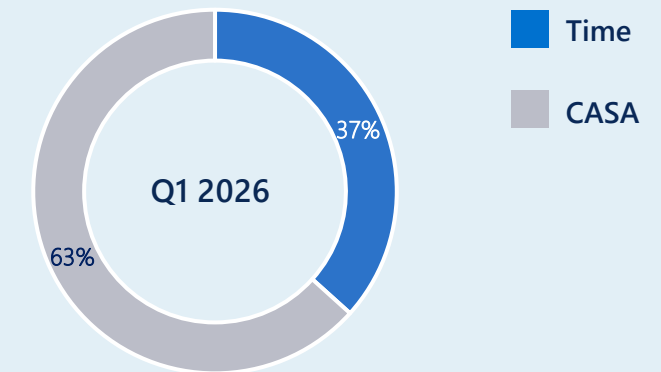
anb's strategic goal is to build up recurrent revenues from retail business by increasing fees and commissions income

> Total retail deposits (₹ bln)

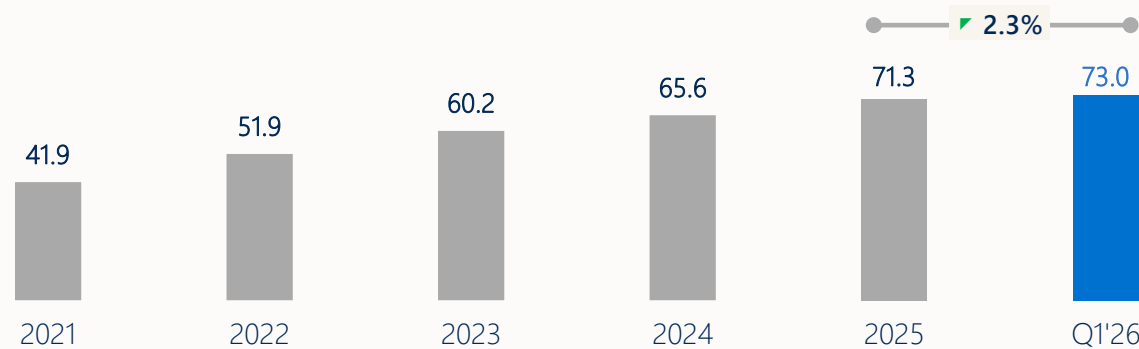


Healthy volume of deposits secures a comfortable liquidity position and provides the Bank with abundant resources for lending

> Retail deposits breakdown (₹ bln)



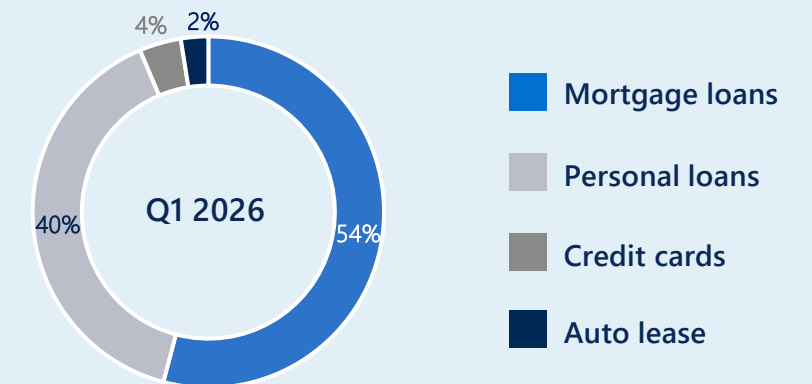
> Net loans* (₹ bln)



Excellent retail deposits franchise underpinned by dominant share of CASA deposits

Growth in Retail segment driven by housing loans (+2.6% YTD) and personal loans (+4.1%)

> Loan portfolio breakdown (₹ bln)



> Treasury segment

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

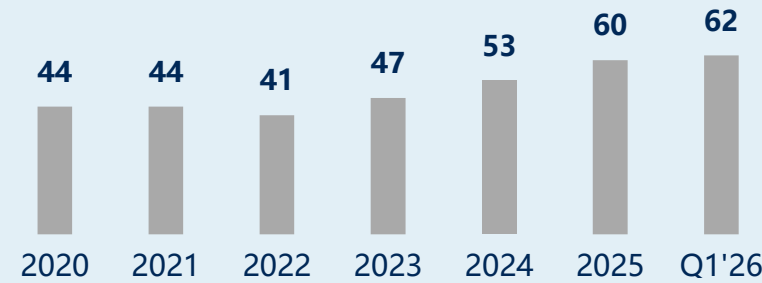
- Merchant
- Collections
- Liquidity management
- Fintech

guidance and expertise

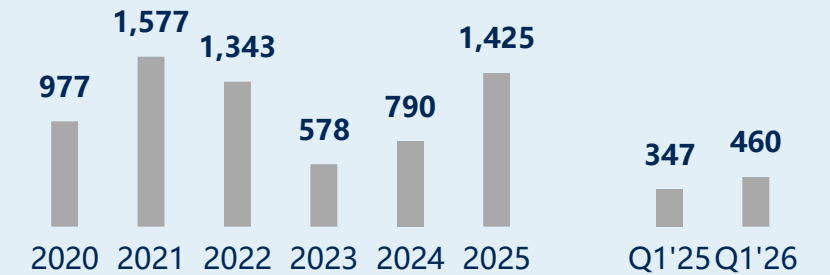
Sizeable investment book supports anb's growth ambitions and liquidity requirements.

Treasury segment Operating income almost doubled in 2025 driven by surge in income from external customers

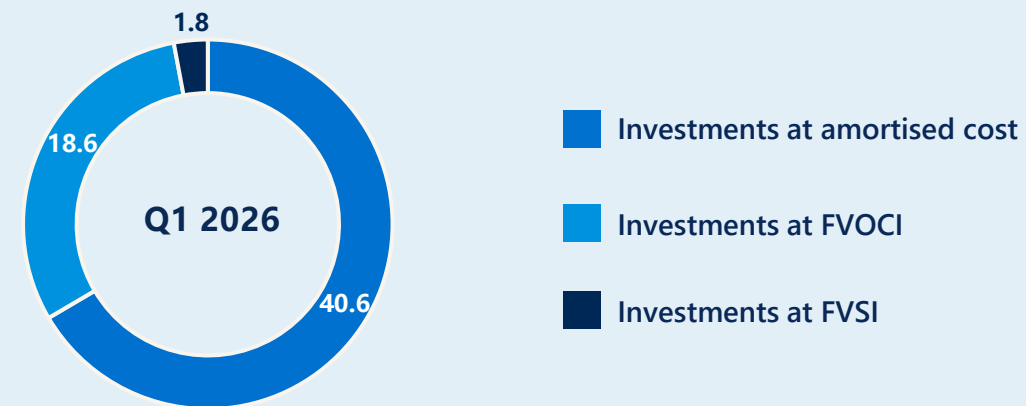
> Net investments (₹ bln)



> Total operating income (₹ mln)



> Investment securities value breakdown (₹ bln)



> Investment and brokerage

anb capital Investment Banking team continued its strong momentum by acting as Joint Arranger and Joint Lead Manager on Arab National Bank's SAR 3.35 billion inaugural AT1 capital sukuk issuance, as well as Joint Arranger, Permanent Dealer, and Joint Lead Manager to Arab National Bank's USD 750 Mn sukuk. In addition, the team served as Joint Bookrunner on Flynas IPO, further reinforcing our position as a trusted partner in the Saudi capital market.

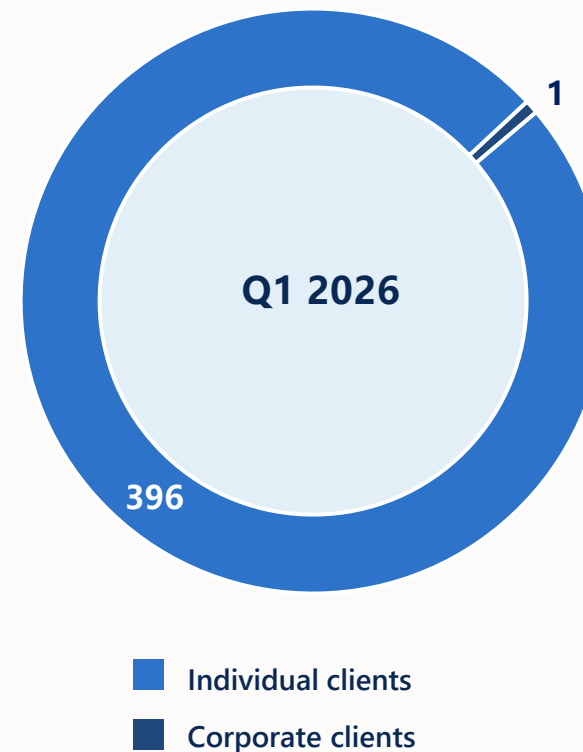
anb capital's activities include dealing in securities, advising on capital markets transactions, investment advisory, investment management, brokerage in local and international markets, and custody services

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 (th.)



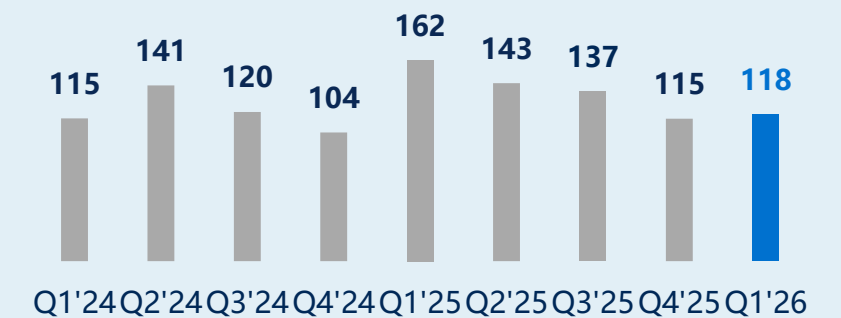
full range of advanced solutions

Total AUM reached SAR 28.6 bn in Q1'26 while operating revenue reached SAR 556 Mn, indicating robust performance and expansion

> AUM (SAR bln)



> Revenue (SAR mn)

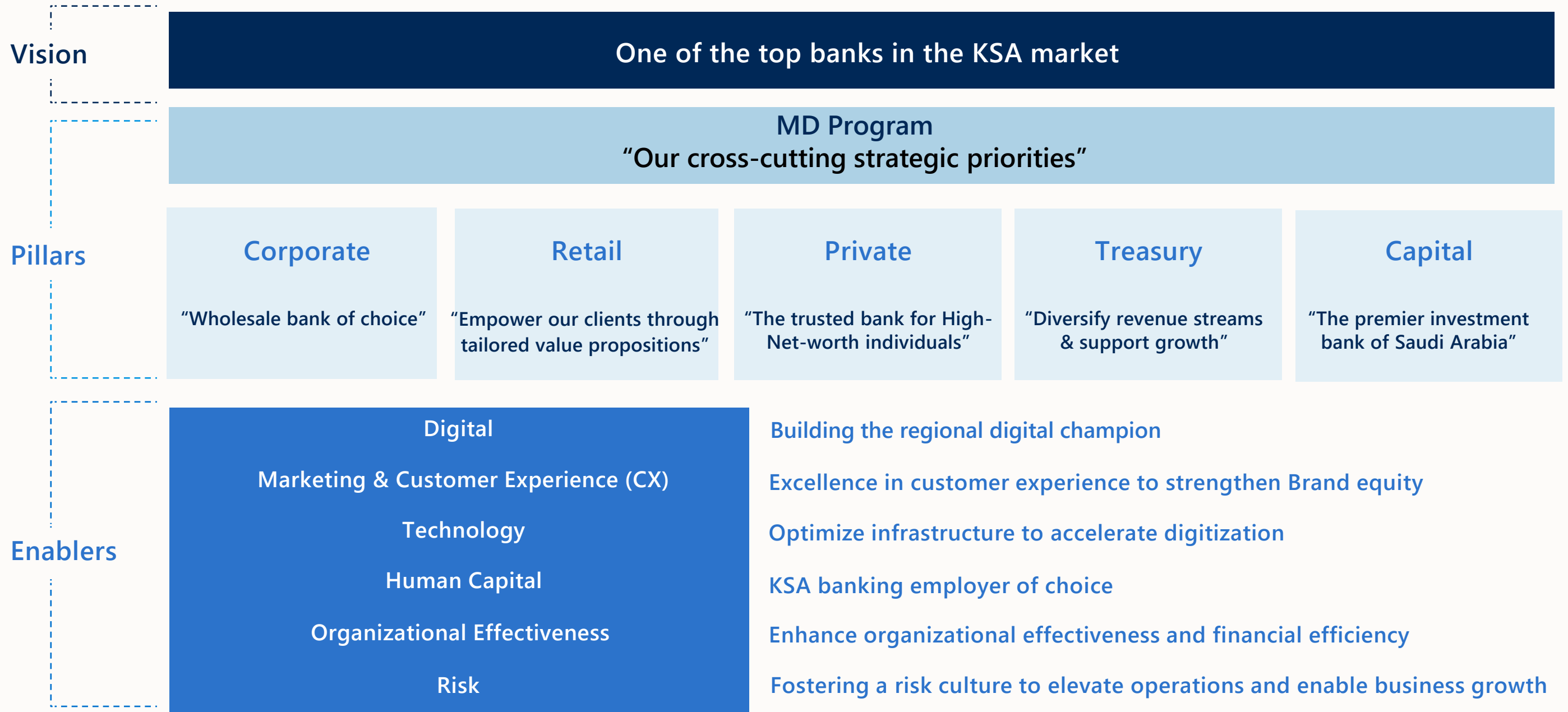


انك

Strategy
Execution



> The anb 5Y Strategy House



> “Corporate bank of choice”

in our key client segments

FOCUS AREAS

Established

“Become success partner to our corporate clients”

Corporate Bank

Grow portfolio by increasing our competitiveness in the market

- Actively capture growth opportunities within priority strategic sectors
- Drive ancillary revenue, enforce competitive pricing, and maximize cross-selling
- Optimize risk-adjusted return appetite to safeguard portfolio-level profitability
- Embed cross-selling across all business segments to deliver fully integrated client solutions

Strategic

“Support sustainable asset growth”

Project & Structured Finance

- Sustain and further strengthen leadership in structured finance transactions
- Sharpen focus on PPP financing opportunities
- Accelerate the scale-up of corporate and secondary financing activities

Vision Realization

- Deliver tailored wholesale banking solutions to Vision 2030 entities and government organizations
- Strengthen the value proposition to position the bank as the preferred establishment banking partner for Vision 2030 and PIF portfolio companies
- Intensify cross-selling efforts to expand group-wide client coverage

High growth

“Win and capture client base”

Commercial Bank

- Expand commercial’s footprint into emerging regional cities, increasing the client base and driving incremental revenues
- Broaden the product portfolio and roll out innovative, market-leading solutions

SME

- Expand ecosystem partnerships through incubator programs, strategic sponsorships, and financing agreements
- Digitize and optimize client touchpoints to deliver a seamless end-to-end experience
- Enable targeted segment growth through sponsorships, partnerships, and the SME marketplace

ENABLERS

Global Transaction Banking

- Sustain and strengthen leadership within the fintech segment through tailored, high-impact solutions
- Establish a dedicated fintech unit within GTB to drive focused growth and innovation
- Accelerate growth of the acquiring and payments business

Trade Finance

- Expand the contingent portfolio to maximize limit utilization through active trade agreement deployment
- Strengthen digital capabilities to simplify and accelerate processes
- Launch innovative trade and supply-chain financing solutions

Operating Model

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

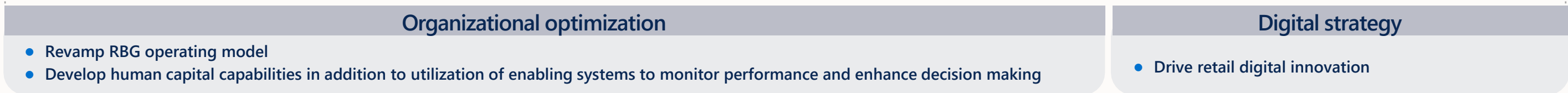
> Retail and Private

empower our clients through tailored value propositions

FOCUS AREAS

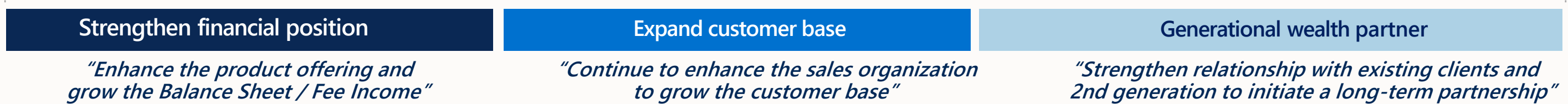


ENABLERS

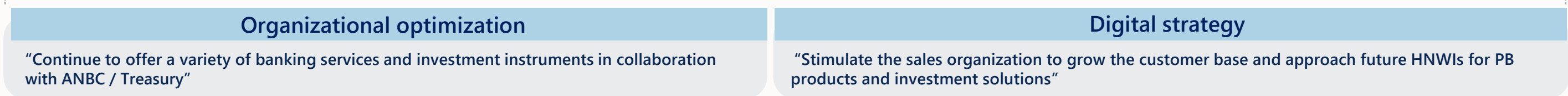


The trusted bank for HNWIs

FOCUS AREAS



ENABLERS



> 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

- Embed new ways of working by fully digitizing operations and workflows
- Launch thematic funds and accelerate AUM growth

Real Estate

- Increase the number of development funds
- Drive growth through a balanced mix of new fund launches and strategic exits
- Expand geographic scope to include international funds
- Introduce a new fund category with the launch of REITs

Investment Banking

- Build a strong and credible institutional track record
- Establish deep relationships and sustainable deal flow with PIF and leading government entities
- Set up a DCM strengthen the overall product offering suite

Private Equity

- Build a diversified portfolio of actively managed and feeder funds
- Leverage the ANB network for origination while utilizing PB and WM channels for effective fund placement

ENABLERS

People

Technology

Partnerships

> To ensure effective delivery of the strategy

we have reviewed and enhanced our strategic enablers

Strategic Enablers



Marketing & CX

Excellence in customer experience to strengthen Brand equity



Human Capital

KSA banking employer of choice



Technology

Optimize infrastructure to accelerate digitization



Org. Effectiveness

Drive organizational efficiency



Risk

Fostering a risk culture to elevate operations and enable business growth

Focus Areas

> Brand and Marketing Strategic Direction

> Organizational Pivot (Business Driver vs Cost Center)

> Capability Development

> Customer Centricity

> Enhance employee experience and value proposition

> Competency and performance management framework modernization

> anb academy transformation

> Digitization of admin services

> IT Strategy and target operating model

> Data & AI strategy and target operating model

> Organizational Transformation & Capability Development

> Achieve Spending Efficiency Through ZBS

> Procurement Transformation and Capability Development

> Premises Re-Design and Transformation

> Risk Transformation and Capability Development

> Cybersecurity readiness and resilience

➤ Strategy achievements and initiatives – Core Business

	Initiatives	Key achievements	Areas of focus moving forward
Corporate	 <p>52% Completed (24) / In progress (22)</p>	<ul style="list-style-type: none"> • Grew our customer base in key sectors, emerging cities and innovative solutions in line with Vision 2030 • Converted strategic relationships into revenue through landmark deals and product cross-sell 	<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 • Introduce new CRM tool to tailor for better offerings and client experience
Retail & Private	 <p>67% Completed (52) / In progress (26)</p>	<ul style="list-style-type: none"> • Revamped retail mobile app with premium offering • Expanding product offerings through anb London Branch • Enhancing deposit products and loyalty programs • Introduced a CRM tool to strengthen client insights and tailor product offerings 	<ul style="list-style-type: none"> • Diversifying and tailoring offerings to the different segments • Accelerating digital channel innovation to enhance client experience and engagement • Introduced anb rewards referral program to expand clients points
Treasury	 <p>40% Completed (2) / In progress (3)</p>	<ul style="list-style-type: none"> • Strategically diversified portfolio to enhance yield and resilience • Upgraded treasury management systems to enhance operational efficiency and financial oversight • Strengthened debt market presence through successful issuances • Enhanced cross-sell with WBG by increasing clients offerings 	<ul style="list-style-type: none"> • Innovating in business line integration and collaboration • Expanding the treasury product suite to address evolving client and market needs • Enhancing client-centric treasury solutions in close collaboration with business lines
anb Capital	 <p>76% Completed (13) / In progress (4)</p>	<ul style="list-style-type: none"> • Expanded AUMs by strong growth across AM, RE and the launch of PE • Executed highly strong investment banking transactions • Launched Sell-Side Research and launched Institutional Sales Desk, driving market share among Saudi CMLs 	<ul style="list-style-type: none"> • Driving innovation in capital markets and asset management • Expanding the range of thrift and savings plans with flexible, goal-based investment solutions • Scaling asset management capabilities to drive sustainable AUM growth

➤ Strategy achievements and initiatives – Cross Functional (1/2)

	Initiatives	Key achievements	Areas of focus moving forward
MD Program	 <p>51% Completed (22) / In progress (21)</p>	<ul style="list-style-type: none"> Developed a comprehensive ESG strategy, with clear ambitions and targets (commitments to Net Zero Targets) Published anb's first ESG report and Sustainable Finance Framework Assessed Cross-sell activity and developed successful roadmap and set targets to achieve the bank's ambitious for the program 	<ul style="list-style-type: none"> Establish ANB sustainability function to Source skilled new recruits and upskill existing staff members to build a central Sustainability function to drive ESG Strategy Introducing SME transition & Greentech acceleration to access green technology solutions, educational resources, and financial support Establish a circularity for Leading bank in wholesale to expertise and become key lender & arranger in waste mgmt.
Digital	 <p>73% Completed (19) / In progress (7)</p>	<ul style="list-style-type: none"> Launched a new revamp for anb mobile, Telemoney app and the anb business portal for corporates Accelerated Digital Growth in retail digital users and customer acquisitions by +16% and +25% YoY Launched Fintech Ecosystem & Partnerships allowing ANB to build a portfolio of innovative growth opportunities and ventures integrated into ANB services and client base 	<ul style="list-style-type: none"> Developing Enterprise Solutions to offer a client-specific banking portal with a fully digital view of processes and products Introducing Fortune Builder to target long-term wealth generation and investment objectives Enabling Analytics of the future to invest in scalable computing solutions & automate data treatment processes
Marketing & CX	 <p>25% Completed (1) / In progress (3)</p>	<ul style="list-style-type: none"> Launched a new brand identity, transforming market perception and strengthening brand equity Elevated digital marketing efforts through impactful marquee campaigns, driving engagement and awareness Designed Net promoter system for organization & accountabilities 	<ul style="list-style-type: none"> Develop innovation space/hub to support CX design and development a dedicated space that serves as a central hub for customer experience design and development activities
Technology	 <p>55% Completed (22) / In progress (18)</p>	<ul style="list-style-type: none"> Delivered a major core banking system upgrade, enhancing stability and performance Introduced agility tools to accelerate delivery and improve operational efficiency Implemented AI Platform for new capabilities 	<ul style="list-style-type: none"> Develop a Innovation Enablement & Emerging Technology Adoption Hub that will serve as a catalyst for prototyping, testing, and evaluating emerging technologies and innovative concepts Develop a IT Strategy Execution & Financial Management A program that focuses on strengthening IT strategy execution and financial management by establishing a centralized IT Strategy Execution Office

➤ Strategy achievements and initiatives – Cross Functional (2/2)

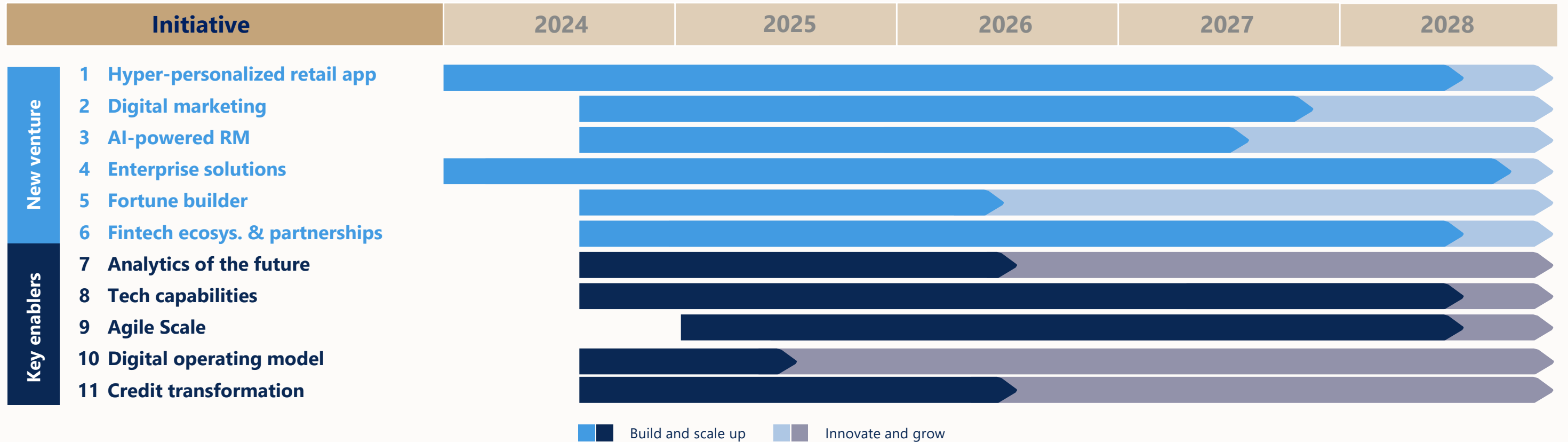
	Initiatives	Key achievements	Areas of focus moving forward
Human Capital	<p>85% Completed (23 initiatives), 15% In progress (4 initiatives)</p>	<ul style="list-style-type: none"> Uplifted employee value proposition through revamped career development framework and enhanced employee experience Empowered workforce through targeted trainings and upskilling strategic partnerships with leading educational institutes and the world class renowned executive training providers 	<ul style="list-style-type: none"> Drive culture & behavior change to enable faster, better, and stronger organization Launching a employee savings schemes
Organizational Effectiveness	<p>60% Completed (3 initiatives), 40% In progress (2 initiatives)</p>	<ul style="list-style-type: none"> Launched a procurement strategy to enhance operational effectiveness Activated Zero Base Spend project with a confirmed saving of around SAR 43M since launch 	<ul style="list-style-type: none"> Paperless Banking aims to enhance ANB's operational efficiency and customer experience through the implementation of Paperless Banking for remaining services and transactions Identify and realize cost savings across Support Functions for phase two Assess existing internal RM processes and identify areas of improvement with the ultimate aim of improving customer satisfaction
Risk Management	<p>35% Completed (14 initiatives), 65% In progress (26 initiatives)</p>	<ul style="list-style-type: none"> Enhanced Cost of Risk (CoR) 2021-2025 by 55% for Wholesale and 17% for Retail Elevated Cyber Incident Reponse capabilities by establishing a Digital Forensics Lab with capabilities in malware analysis, forensic imaging Launched a Proactive Threat Management and Intelligence to Strengthens ANB's security 	<ul style="list-style-type: none"> Develop a Holistic Cybersecurity Technology optimization focuses on evaluating, refining, and strengthening the cybersecurity technology ecosystem at anb Cybersecurity to maximize efficiency Develop a Enhance Endpoint Protection Program to strengthens anb's endpoint security by updating requirements, enforcing desktop encryption, and validating security baselines.

> 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 **Lead**
-  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

1 Segment of ONE hyperapp
Deliver a hyper-personalized banking experience for retail customers, leveraging advanced analytics and tailored digital services

2 Next wave digital marketing
Boost client acquisition and engagement with data-driven marketing strategies, ensuring that anb's brand resonates effectively across digital channels

3 AI-powered RM
Equip Relationship Managers with AI-driven tools and insights, enabling them to serve corporate clients more effectively and drive business growth

6 Fintech ecosystem & partnerships
Foster innovation by building strong partnerships within the fintech ecosystem, ensuring that ANB remains at the cutting edge of financial technology

5 Fortune builder
Establish a leading position in digital wealth management, offering innovative investment solutions and driving growth in the affluent segment

4 Enterprise solutions
Deliver best-in-class corporate banking solutions, enhancing the digital experience for anb's corporate clients and ensuring seamless banking operations

KEY ENABLERS

7 Analytics of the future
Leverage advanced data analytics to make informed business decisions

8 Tech capabilities
Invest in tech. infra to support anb's transformation journey and ensure seamless operations

9 Agile@scale
Adopt agile to enhance ops, foster innovation, and ensure rapid response to the market

10 Digital operating model
Cultivate a digital-first mindset within the org., attracting top digital talent

11 Credit transformation
Revamp credit processes, leveraging digital tools and analytics

➤ Digital Banking Achievements and Initiatives in Q1 2026

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

Digital Banking Q1 2026 growth

New customer acquisition

➤ 24% YoY

Personal Finance

➤ 12% YoY

Digital transaction

➤ 9% YoY

Product digital fulfillment

Auto lease
100%

Credit card activation
90%

Housing Loan
96%

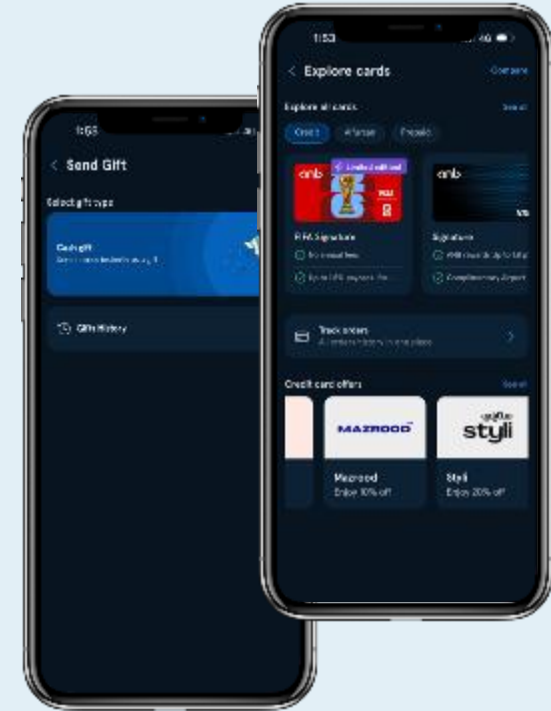
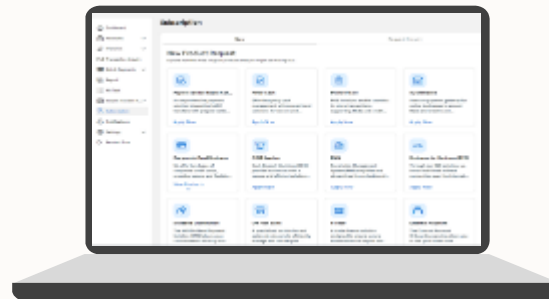
Personal loan
76%

Product Launched in Q1 2026

We continue to expand our digital capabilities across Retail and Wholesale, enhancing customer experience and enabling new revenue streams.

Mobile App

- Expanded card portfolio with FIFA Credit Card.
- Introduced several products services to enhance customer experience:
 - Family Banking
 - Credit Card Advance Management
 - Hassala
 - anb Gifting



anb business

Broadened Digital Payment & Commerce capabilities for our corporate and SME clients:

- **POS:** Enables point-of-sale related service capability through the platform and supports core day-to-day corporate transaction needs.
- **E-Commerce:** Provides digital commerce enablement to support online transaction activity and broader customer usage of the platform.
- **Prepaid Cards:** Allows businesses to request, manage, and track their corporate Prepaid cards directly through the platform.
- **Credit Cards:** Allows businesses to request, manage, and track their corporate credit cards directly through the platform.

البنك العربي الوطني
arab national bank



البنك العربي الوطني

Financial
Performance



> Balance sheet overview

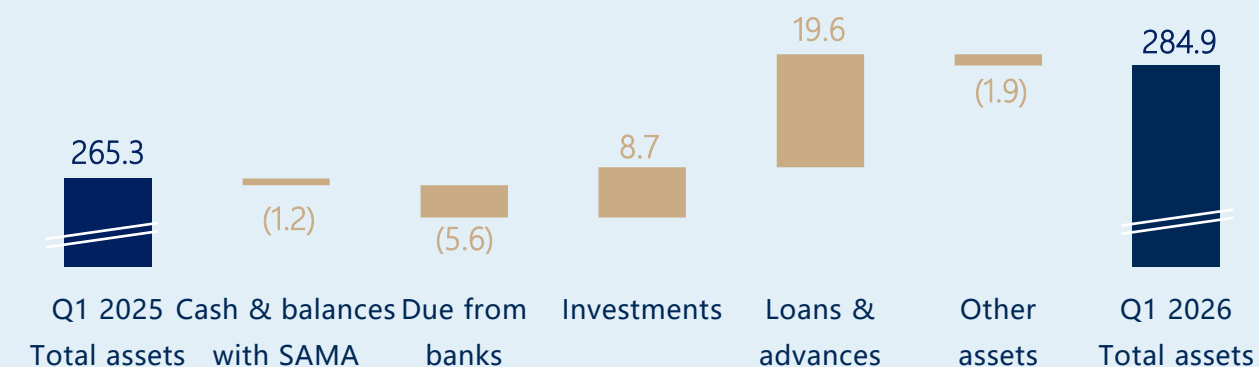
Consolidated Balance Sheet, ₪ mln	QoQ			YoY	
	Q1'26	Q4'25	Diff %	Q1'25	Diff %
Cash and balances with SAMA	13,724	13,167	4.2%	14,901	(7.9%)
Due from banks and other fin. institutions	1,500	2,335	(35.8%)	7,062	(78.8%)
Net Investments	61,637	60,012	2.7%	52,931	16.4%
Net Loans and advances	198,639	195,299	1.7%	179,057	10.9%
Investment in associates	917	908	0.9%	892	2.8%
Other assets	8,476	9,662	(12.3%)	10,427	(18.7%)
Total assets	284,891	281,383	1.2%	265,270	7.4%
Due to banks and other fin. institutions	16,663	11,949	39.5%	12,682	31.4%
Customers' deposits	208,021	209,287	(0.6%)	195,619	6.3%
Debt Securities in issue	457	452	1.0%	2,852	(84.0%)
Other liabilities	10,466	10,183	2.8%	11,709	(10.6%)
Total liabilities	235,606	231,870	1.6%	222,862	5.7%
Equity attributable to equity holders	41,488	41,715	(0.5%)	39,028	6.3%
Tier I Sukuk	7,768	7,768	-	3,350	131.9%
Total shareholders' equity	49,255	49,483	(0.5%)	42,378	16.2%
Non-controlling interest	30	30	(0.5%)	30	0.1%
Total equity	49,285	49,513	(0.5%)	42,408	16.2%
Total liabilities and equity	284,891	281,383	1.2%	265,270	7.4%

Note: numbers may not add up due to rounding

Solid and prudent balance sheet structure allows for profitable growth

- > Loan growth in line with guidance and strategic plan, focused on high returns and prime quality
- > Growth in net investments concentrated on fixed-rate assets and focus on profitability
- > Increase in due to banks in Q1 2026 mitigates higher funding costs on customers' deposits

> Total assets movements (₪ bln)



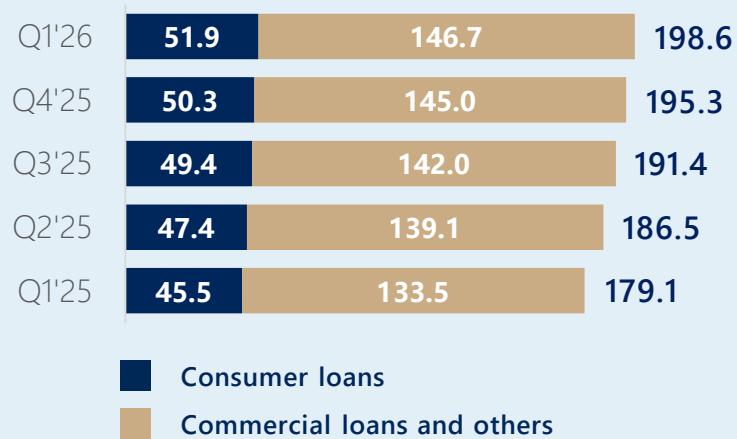
> Total liabilities movements (₪ bln)



> Loan book

financing is well-diversified by business segments and credit products

> Loans and advances (₹ bln)



Total Loans and advances

▲ 10.9% YoY
▲ 1.7% QoQ

198.6
₹ bln

Corporate loans

▲ 9.9% YoY
▲ 1.2% QoQ

= 146.7
₹ bln

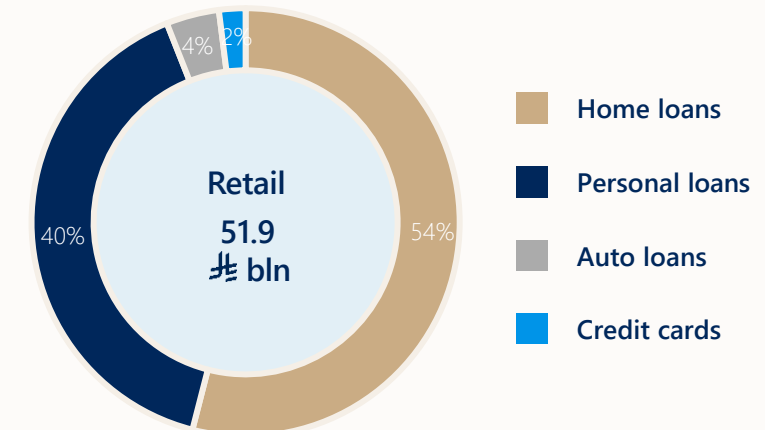
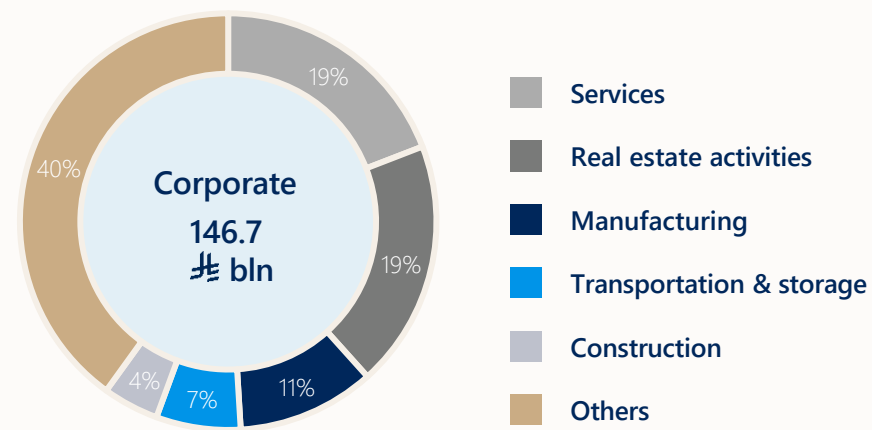
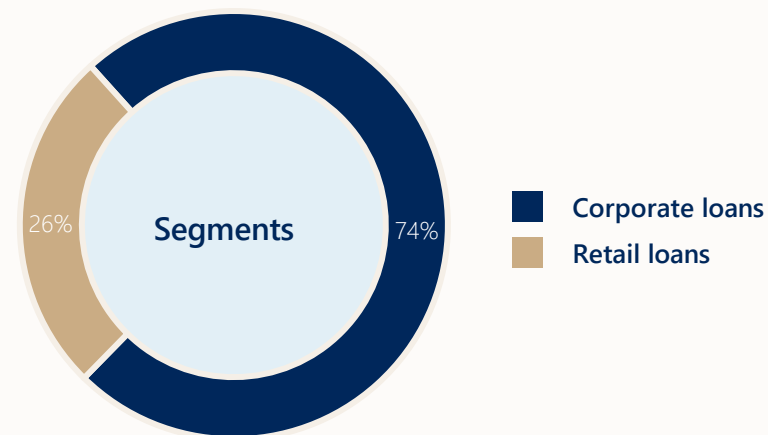
Retail loans

▲ 13.9% YoY
▲ 3.2% QoQ

+ 51.9
₹ bln

- > Corporate loan book represents mixture of large, mid corporate and MSME borrowers and diversified across sectors and industries
- > Retail portfolio consists of predominantly home and personal loans while auto lease and credit cards continue growing

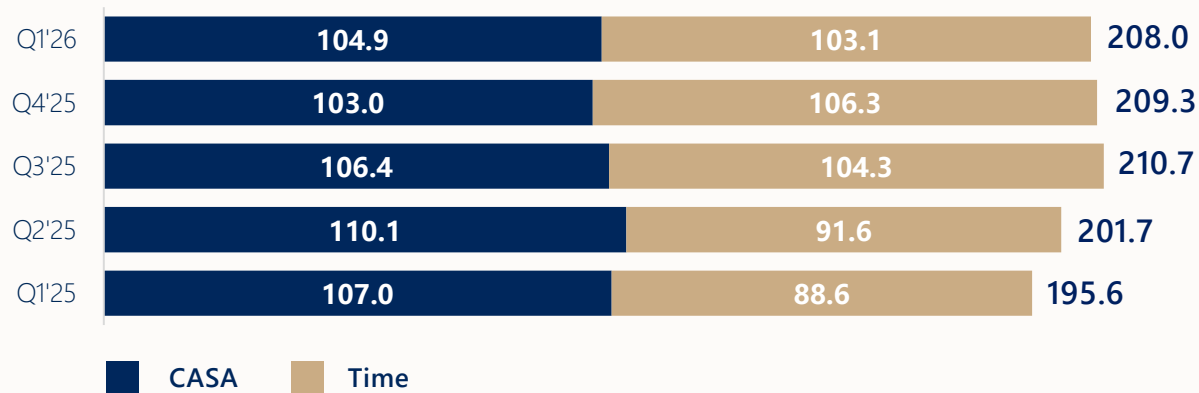
> Loans breakup as of Q1'26 (%)



> Customers' deposits

solid and reliable funding base supports business growth

> Customers' deposits (₹ bln)



Total Customers' deposits

▲ 6.3% YoY
▼ 0.6% QoQ

208.0
₹ bln

CASA

▼ 2.0% YoY
▲ 1.8% QoQ

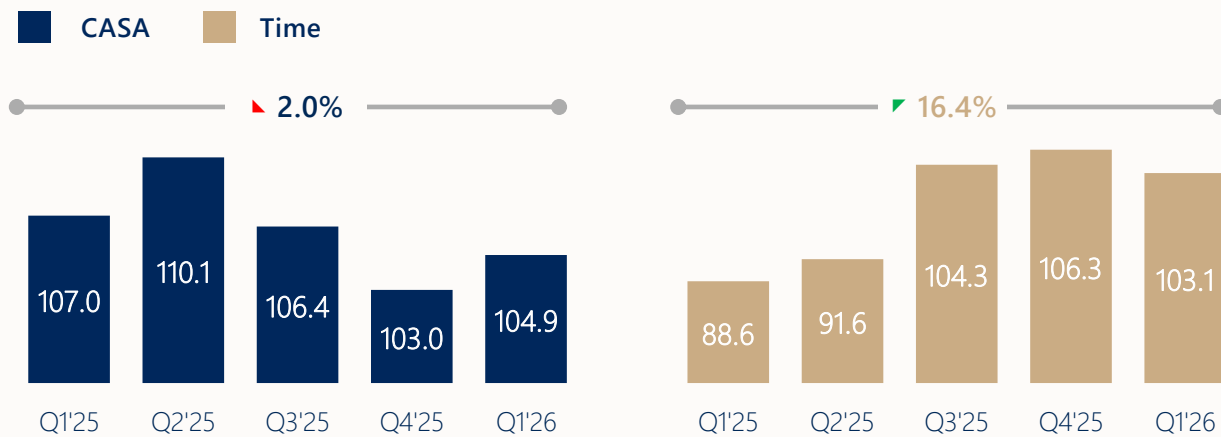
104.9
₹ bln

Time

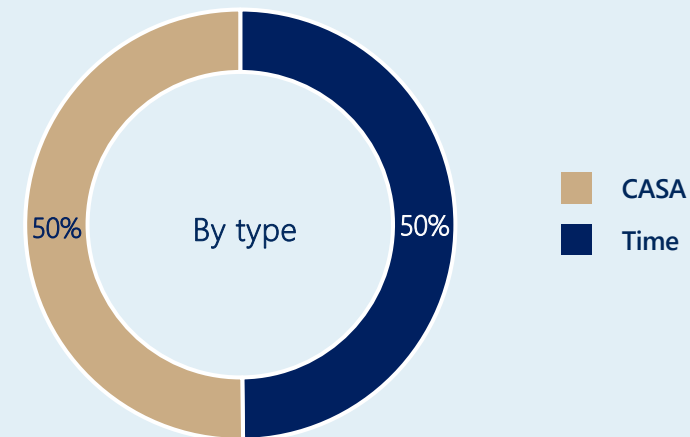
▲ 16.4% YoY
▼ 2.9% QoQ

103.1
₹ bln

> Customers' deposits (₹ bln)



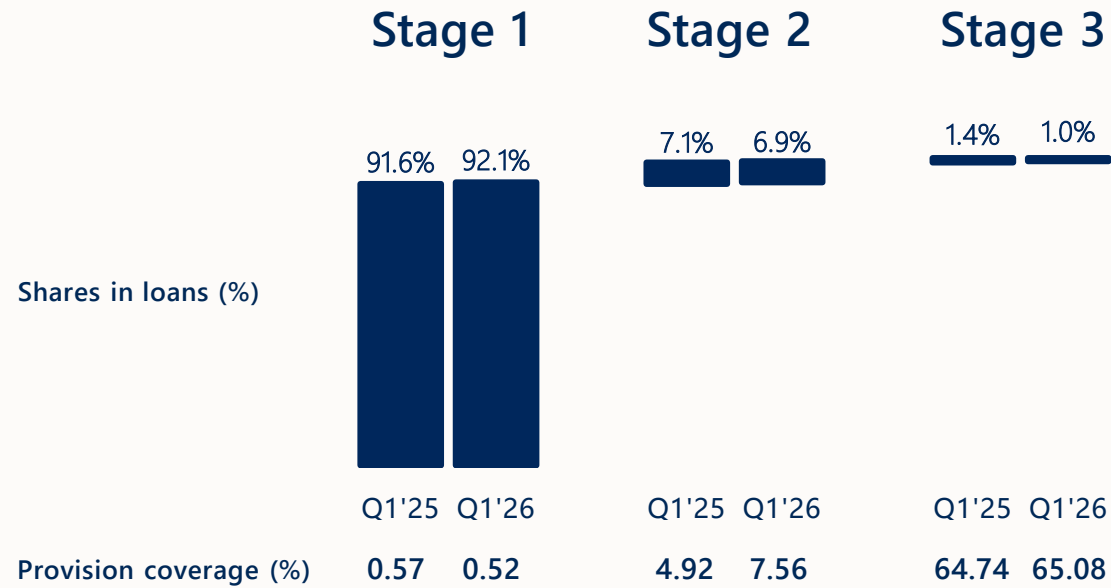
> Deposits breakdown as of Q1'26 (%)



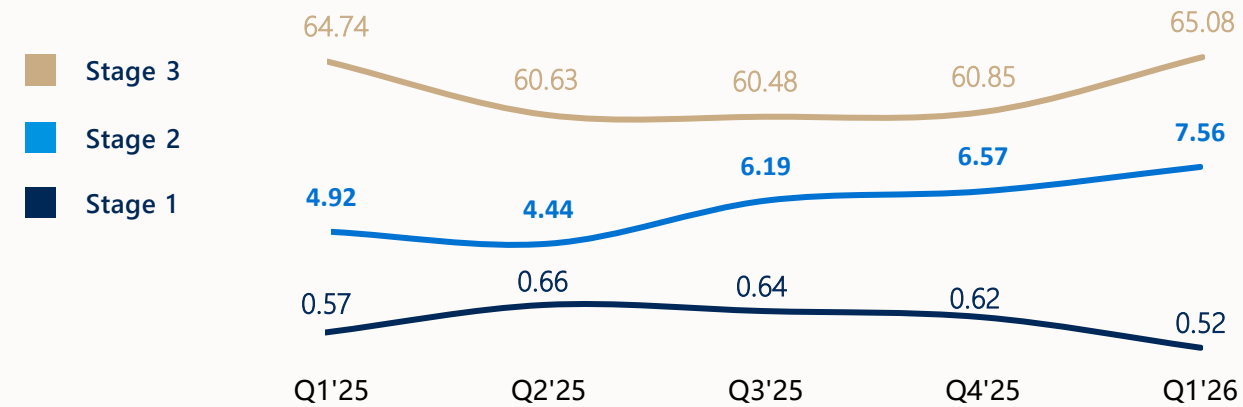
In Q1 2026 customers' deposits were growing in 'demand' and 'call accounts' segments while reducing in 'time and savings' segments following efforts to optimize funding costs

> Loan quality

> Loans and advances (%)

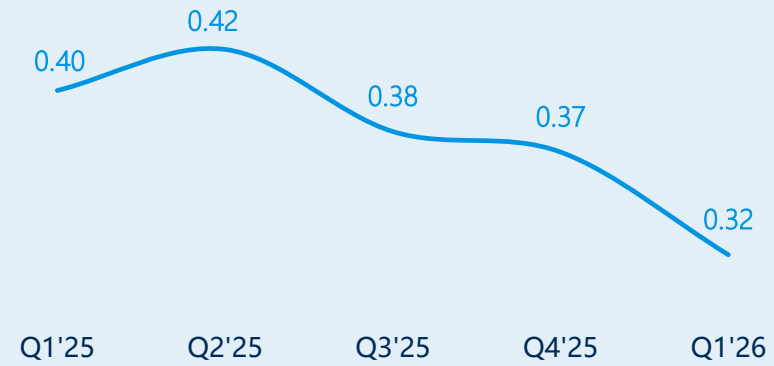


> Stage-wise coverage (%)



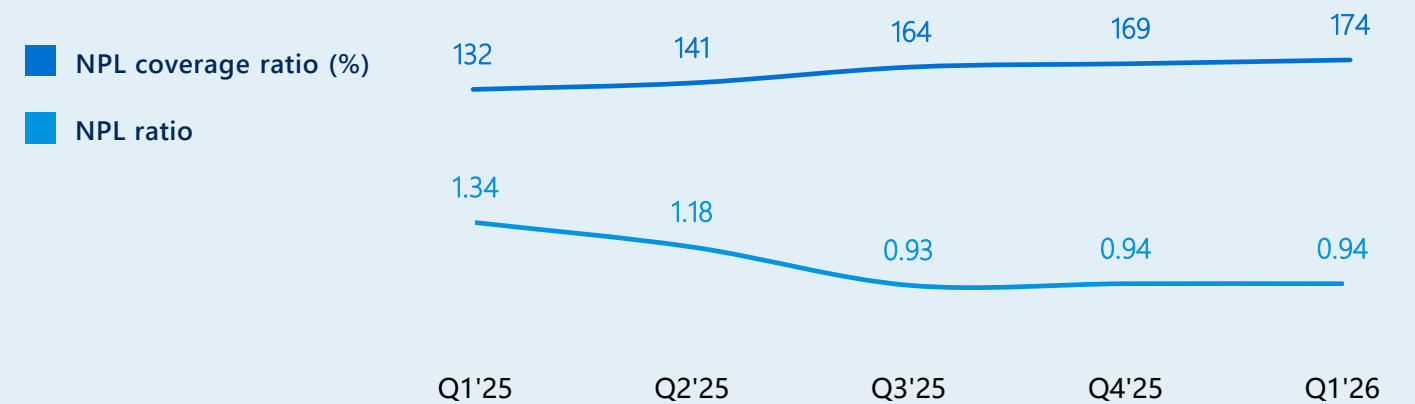
all key risk metrics further improved underpinning sound loan quality

> Cost of risk (%)



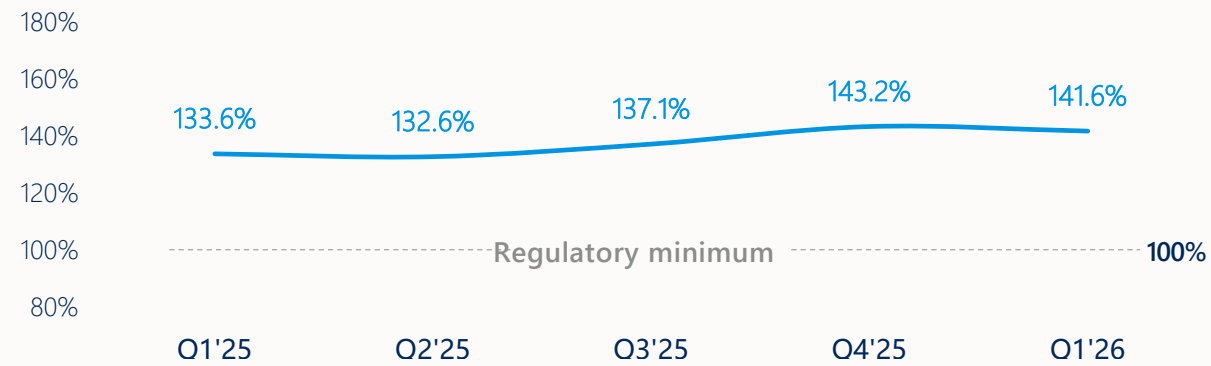
Cost of risk decrease coupled with stable NPL ratio, solid coverage and increase of share of Stage 1 loans reflect robust risk management

> NPL coverage ratio and NPL ratio

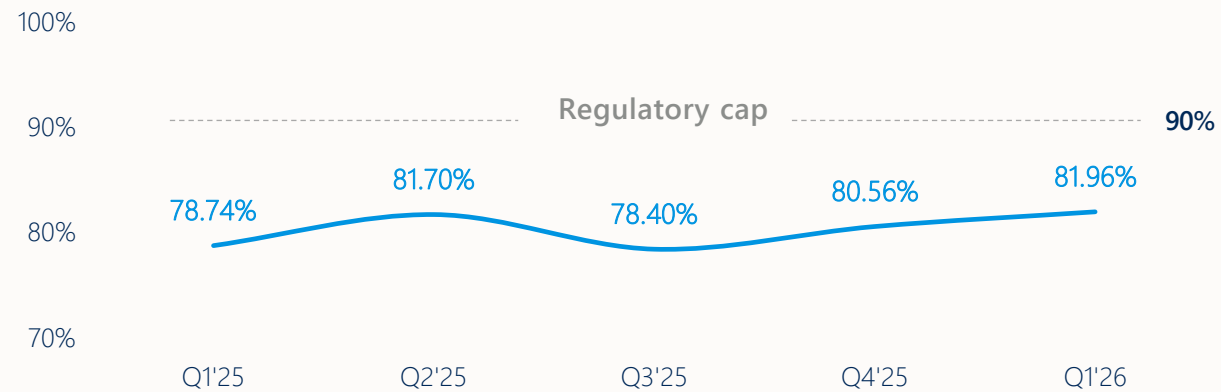


> Liquidity

> LCR (%)



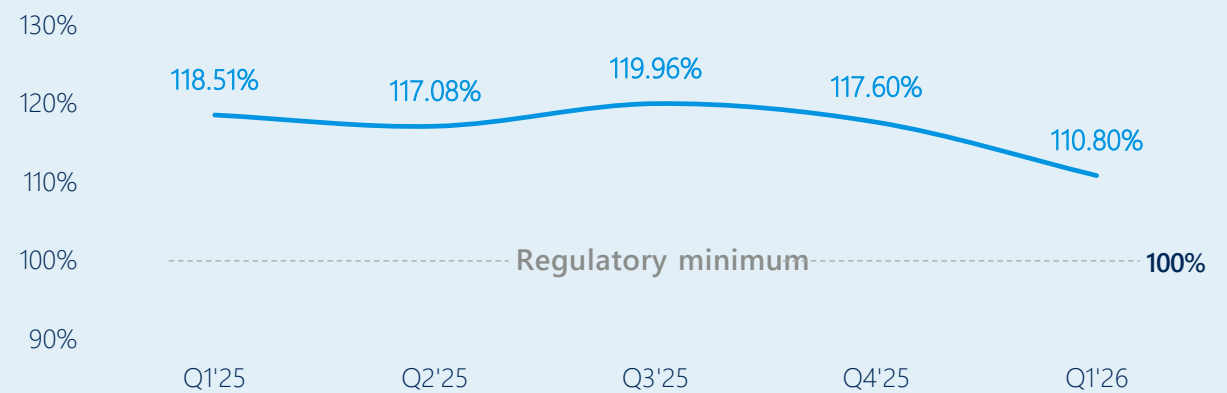
> LDR (%)



Liquidity ratios underscore prudent funding model

- > Liquidity ratios maintained with sizeable buffers versus regulatory thresholds
- > Robust liquidity bodes well for pursuing growth opportunities

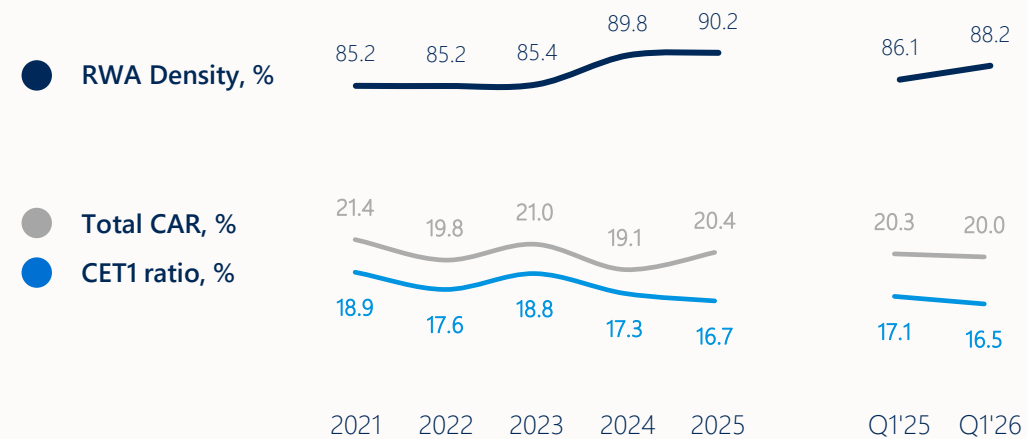
> NSFR (%)



> Capitalization

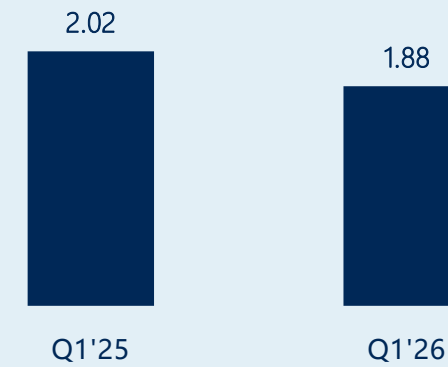
High levels of capitalization supported by organic capital generation and issued Tier 1 Sukuk

> Capital adequacy

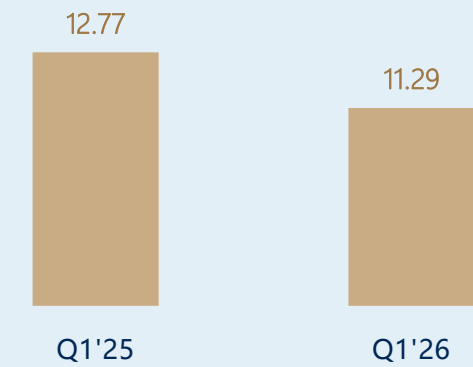


strong capital adequacy and solid double-digit capital returns

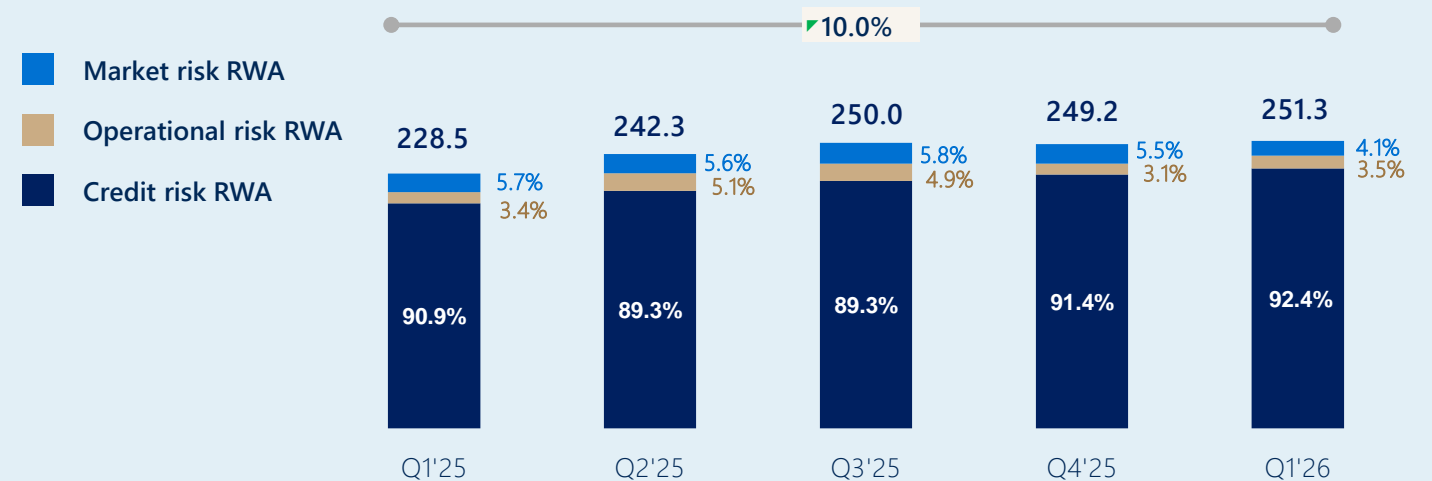
> ROAA (%)



> ROAE (%)



> Risk Weighted Assets (Rp bln)



> P&L overview

Consolidated Income Statement, ₺ mln	YTD			YOY	
	Q1'26	Q4'25	Diff %	Q1'25	Diff %
Special commission income	3,983	3,876	2.8%	3,554	12.1%
Special commission expense	1,871	1,885	(0.8%)	1,600	17.0%
Net special commission income	2,112	1,990	6.1%	1,954	8.1%
Fee and commission income	619	534	16.0%	613	1.0%
Fee and commission expense	379	410	(7.7%)	332	14.1%
Fee and commission income, net	240	123	94.8%	281	(14.5%)
Exchange income, net	78	83	(5.7%)	92	(15.5%)
Gains on FVSI, net	34	112	(69.4%)	113	(69.5%)
Dividend income, net	82	46	79.0%	50	63.1%
Trading income, net	34	32	5.2%	19	80.1%
Other revenue	8	32	(76.3%)	2	236.3%
Total operating income	2,589	2,419	7.0%	2,512	3.1%
Salaries and employee related expenses	513	586	(12.5%)	455	12.9%
Depreciation and amortization	68	67	0.7%	61	10.7%
Other expenses	281	271	3.8%	271	3.8%
Operating expenses prior ECL	862	924	(6.7%)	786	9.6%
ECL charges, net	135	152	(10.9%)	205	(34.1%)
Impairment charge on other real estate	0	0	-	0	-
Total operating expenses	997	1,076	(7.3%)	992	0.5%
Earnings from associates, net	8	7	25.0%	6	38.5%
Net Income before zakat and income tax	1,600	1,350	18.6%	1,526	4.9%
Zakat and income tax	240	203.6	17.8%	226	6.1%
Discontinued operations	(1)	1	(309.6%)	4	(128.4%)
Net income after zakat and tax*	1,359	1,147	18.5%	1,304	4.3%
EPS	0.60	0.55	5%	0.65	(5%)

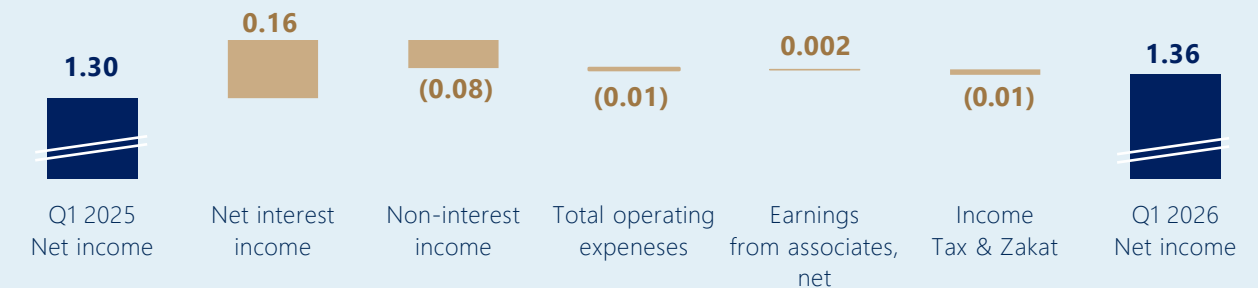
Note: numbers may not add up due to rounding

* Equity holders of the Bank

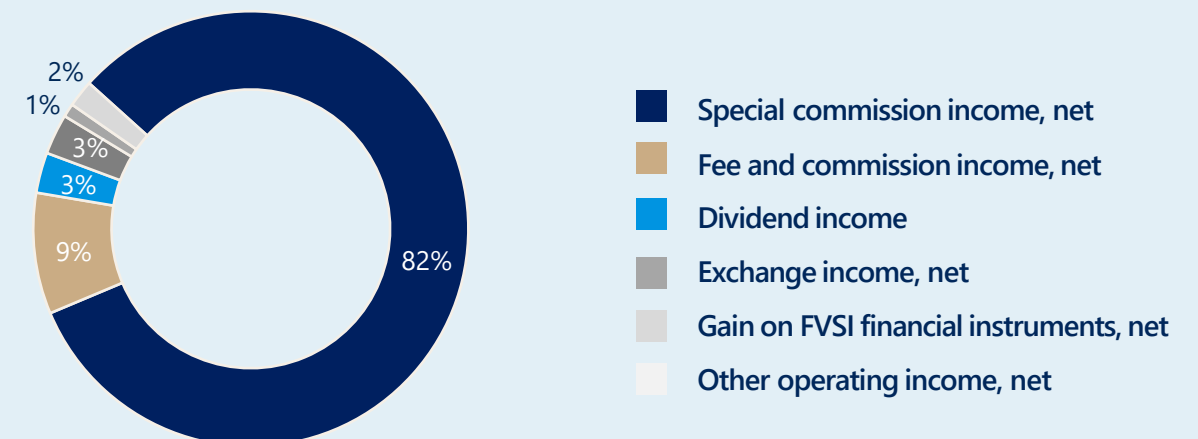
profitability supported by growth of funded revenues and disciplined cost management

- > Net special commission income grew on larger financing and investment
- > Net fee and commission income showed strong sequential growth
- > Lower ECL charges further supported bottom line

> Net income movements (₺ bln)

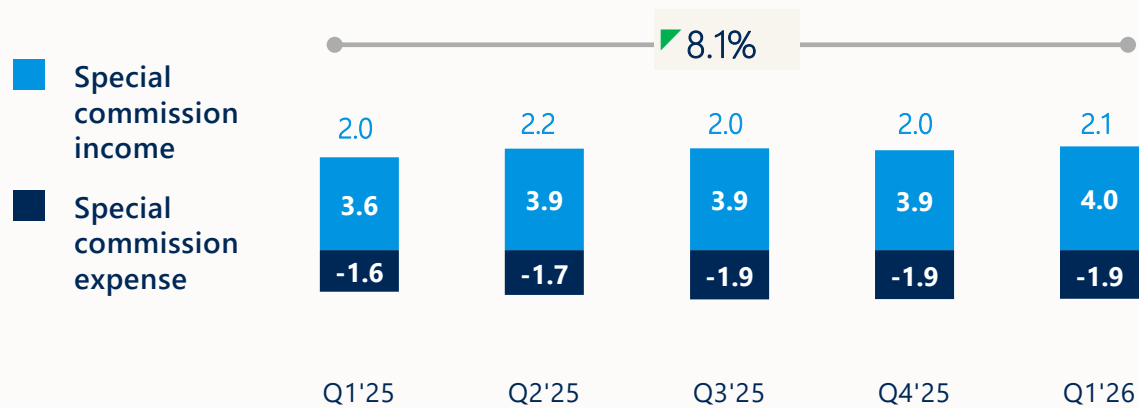


> Operating income structure Q1'26 (%)

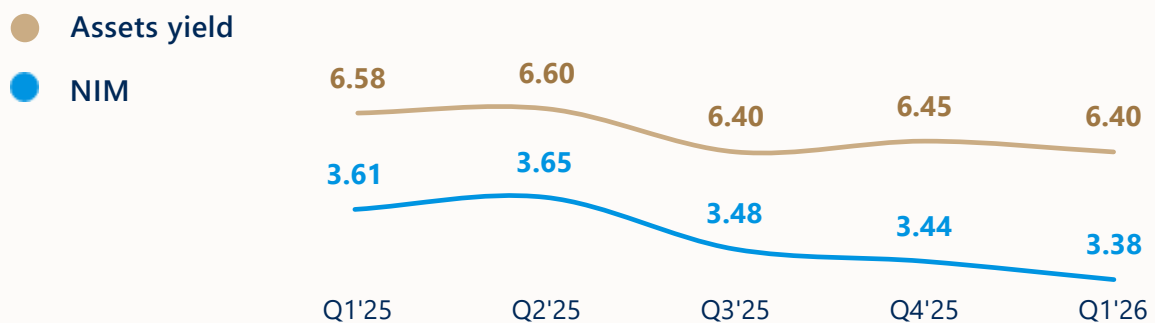


> P&L overview

> Special commission income, net (₹ bln)



> NIM and assets yield (QTD, %)



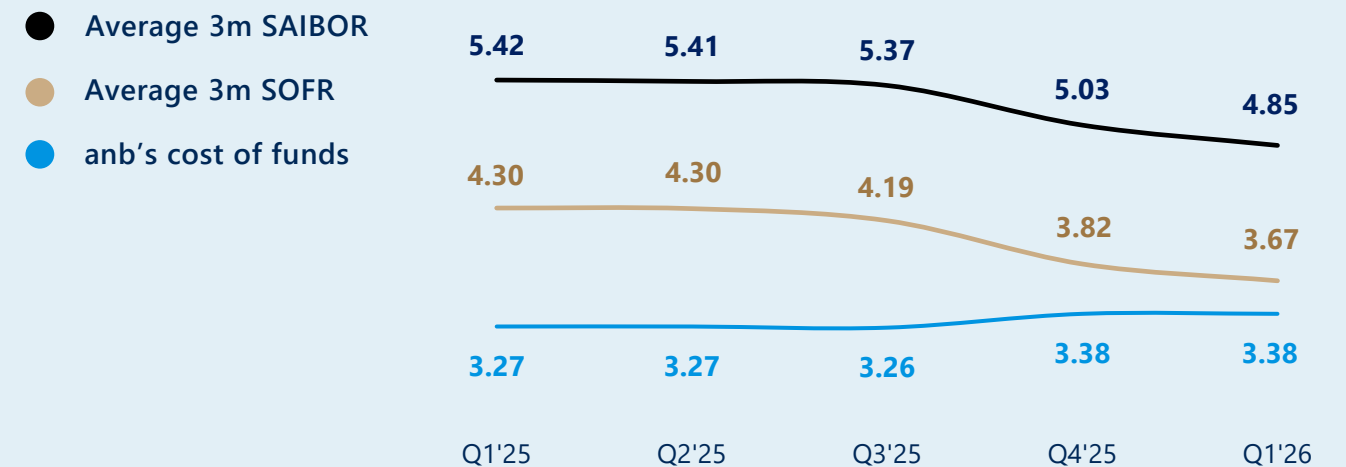
Net interest margin stabilizing on easing pressure on the cost of funds

NIM

3.38% ▾ 23 bps YoY



> Cost of funds (%)



> P&L overview

Cost to income

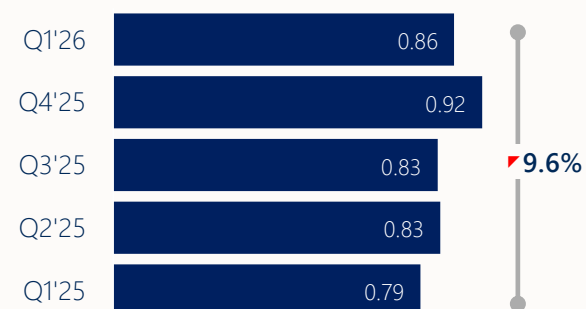
33.29%

▴ 198 bps YoY

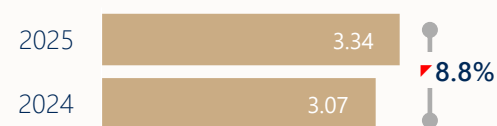
Implementation of cost-saving initiatives allows to continue investing into human capital and strategic initiatives

> OPEX before impairment (฿ bln)

Quarters

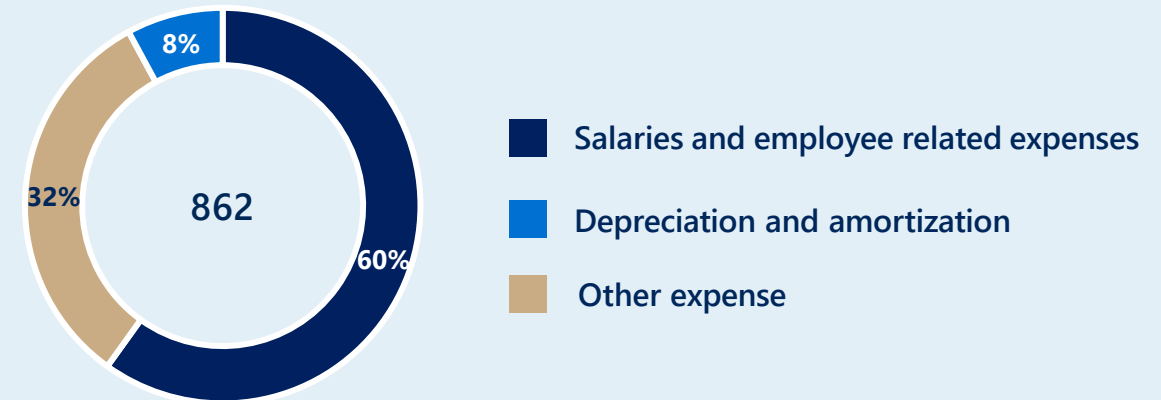


Full year periods

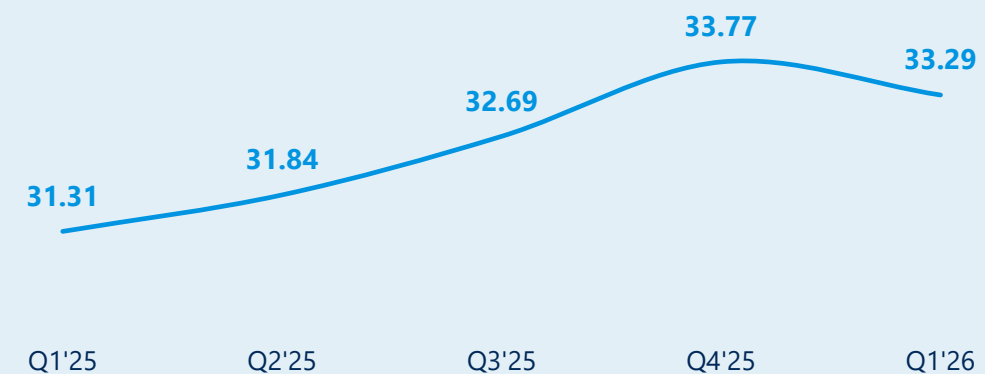


healthy costs efficiency while costs growth slowed down to single-digit rate

> Operating expenses in Q1 2026 breakdown (฿ mln)

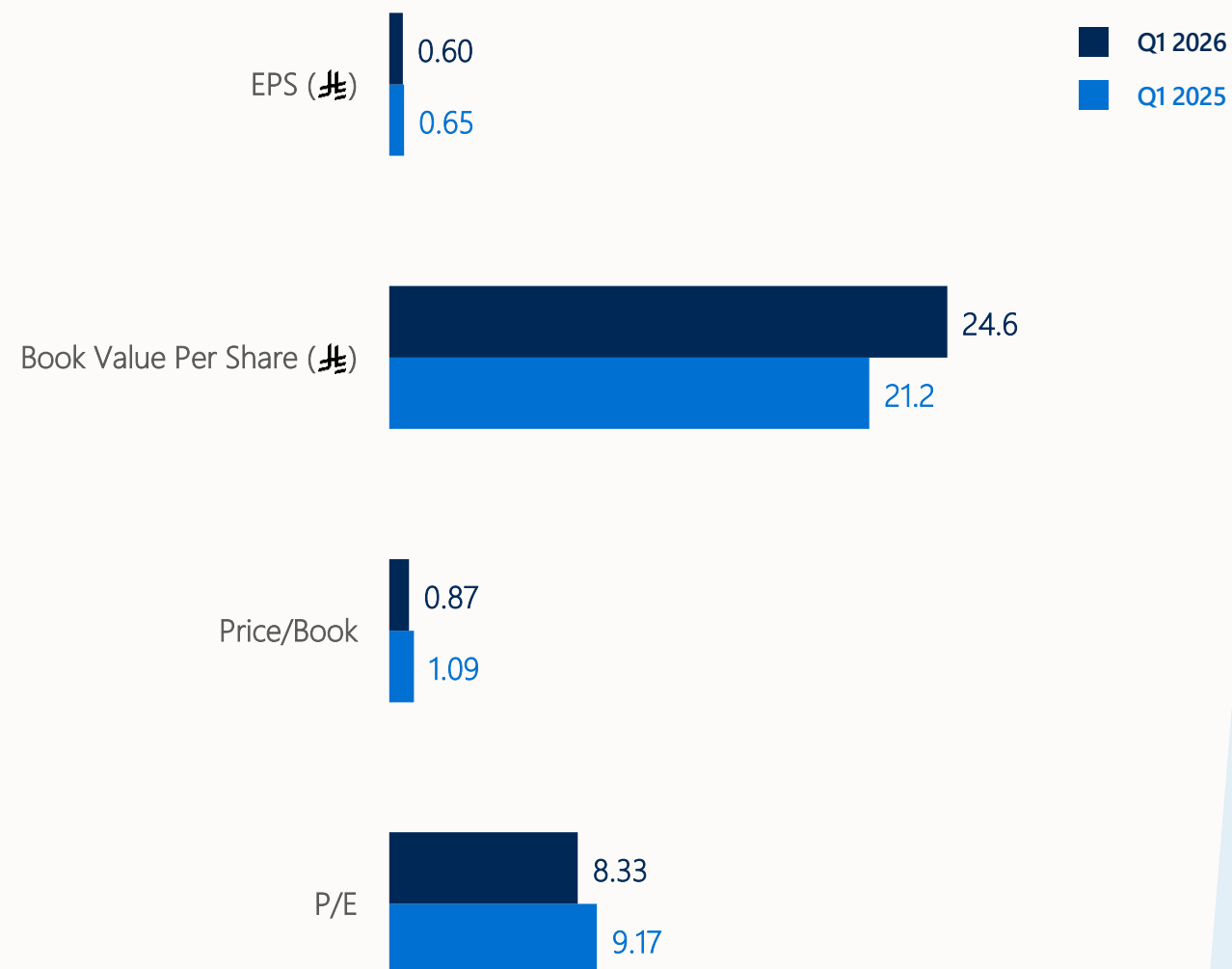


> Cost to income, (QTD %)



> Shareholder returns

> Per share data



anb consistently upholds commitment to deliver returns to shareholders

Aggregate dividend return 2019-2025

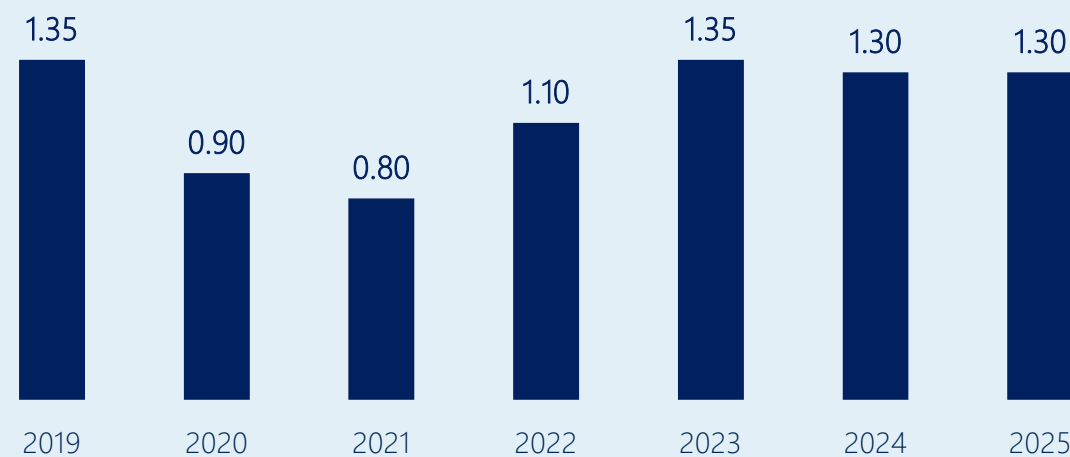
8.10
(₪ / share)

Dividend payout ratio

50.8%
in 2025

- > anb prioritizes returns to shareholders through dividends distribution
- > Book value per share increased further in Q1 2026

> Common dividends (₪ per share)



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



Guidance



> Guidance

> Metric	FY 2025 Actual	Q1 2026 Actual	FY 2026 Guidance
Loans & Advances growth YoY	15.2%	10.9%	Mid-High single digit
NIM	3.44%	3.38%	Above 3%
Cost to Income Ratio	33.77%	33.29%	Below 33%
Costs growth YoY	8.8%	9.6%	Single-digit
ROAE	11.61%	11.29%	Above 12%
Cost of risk	37 bps	32 bps	40 – 50 bps
Total CAR	20.38%	20.04%	Above 19%

anb

البنك العربي الوطني
arab national bank

وخدمات رقمية

بنك تابع لإشراف وزارة البنك المركزي السعودي

لتفصّل الشروط والأحكام
800 124 4040
anb.com.sa



Corporate
Governance
& ESG



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 of the Board



Mr. Obaid Alrasheed
Managing Director & CEO



Mr. Hesham Aljabr
Board member



Mr. Osama Alatiki
Board member



Dr. Mohammed Alkanani
Board member



Mr. Thamer Alwadai
Board member



Ms. Randa Al-Sadiq
Board member



Mr. Ahmed Alzaem
Board member



Mr. Naim AlHussaini
Board member

Executive management



Obaid Alrasheed
Managing Director & Chief Executive Officer



Bader Alotaibi
Chief Human Resources Officer



Aiedh Alzahrani
Chief Operating Officer



Khaled Alrashed
Chief Retail Bank Officer



Kamal Khodr
Chief Risk Officer



Fahad Alsalem
Chief Corporate Governance Officer & Corporate Secretary



Louai Alzahr
Chief Wholesale Bank Officer



Abdulaziz Alomran
Chief Credit Officer



Saad Aldughish
Chief Financial Officer



Waleed Alkhulayfi
Chief Compliance Officer



Lama Alessa
Chief Marketing and Customer Experience Officer



Omar Alageel
Chief Digital Officer



Naif Alharbi
Chief Information Officer



Seleh Almahmoud
Chief Private Bank Officer



Zeyad Abanmay
Chief Treasury Officer



Abdulrahman Ahmed
Chief Strategy Transformation Officer



Waleed Alomary
Chief Internal Auditor



Omar Almudarra
Chief Legal Auditor



Hatim Alghamdi
Chief Customer Care Officer

> BoD comprised of 10 members

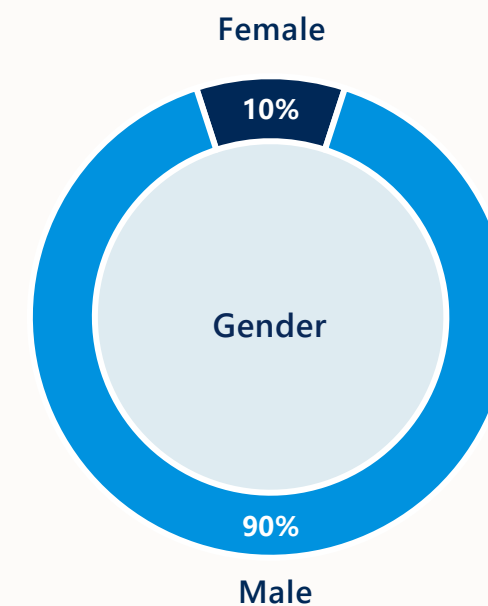
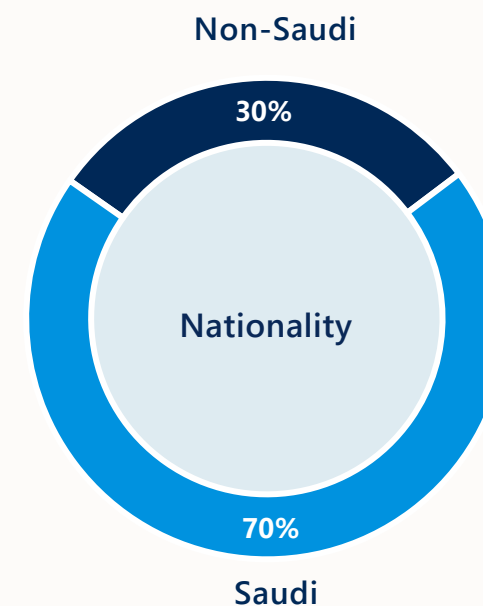
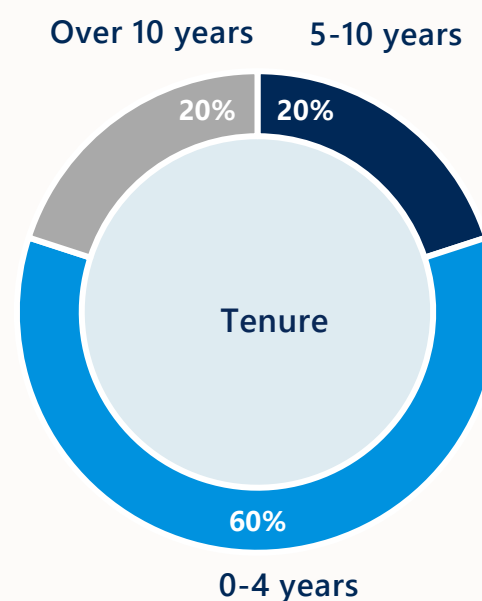
including 4 independent directors

Independent directors

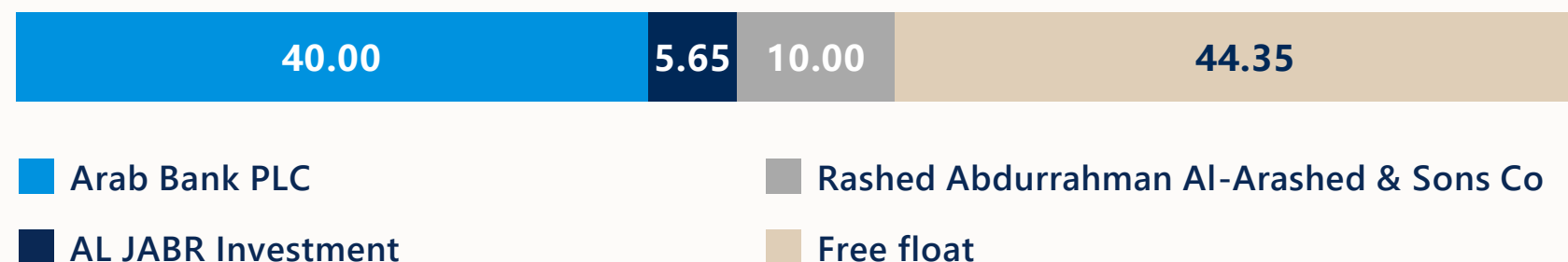
- Dr. Mohammed Faraj Alkanani Al-Zahrani
- Mr. Thamer Mesfer Al-Wadai
- Mr. Osama Khalid Alatiki
- Mr. Ahmed Samer Hamdi Al Zaeem

Non-independent directors

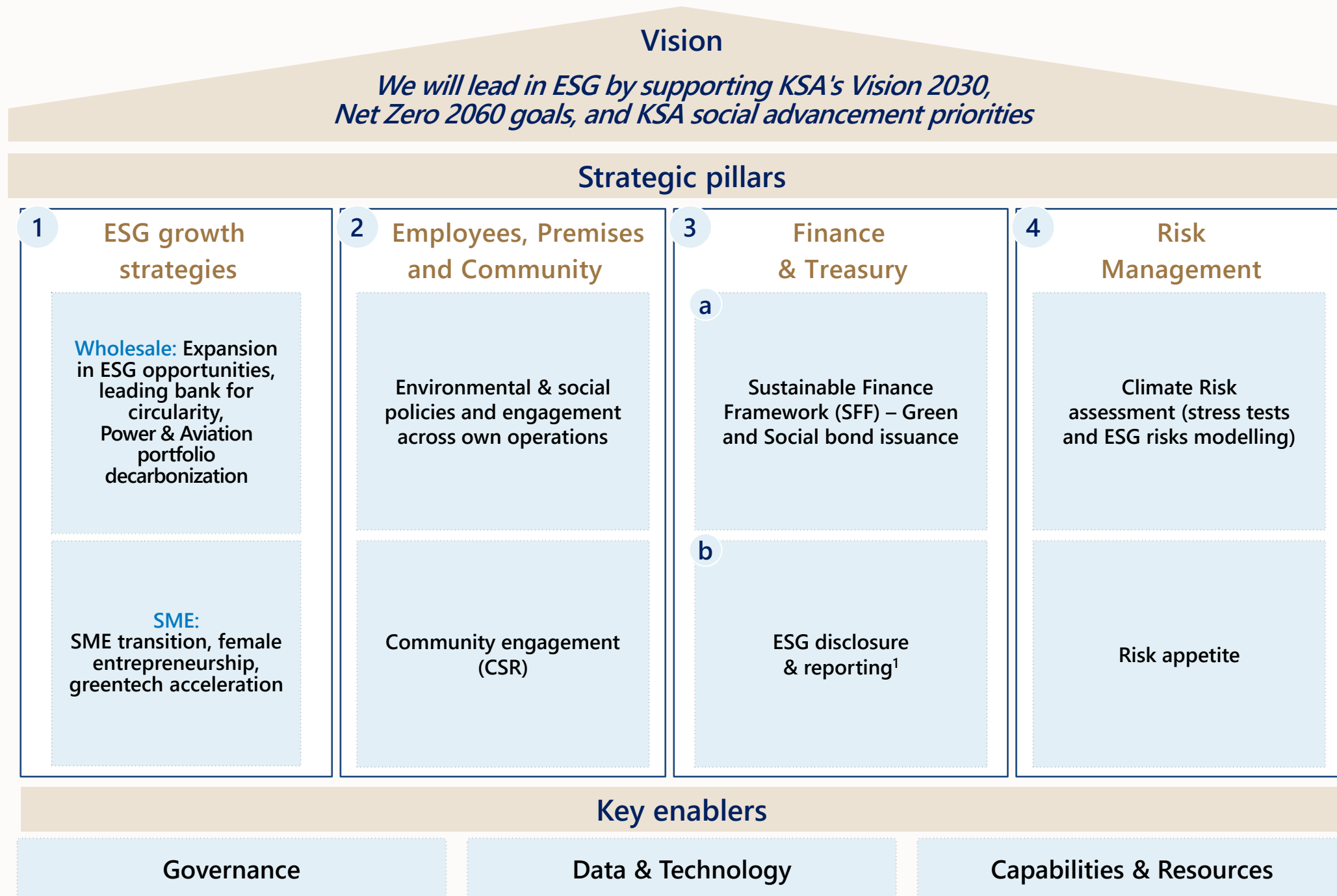
- Mr. Salah Rashid Alrasheed, Chairman (Non-executive)
- Mr. Obaid Abdullah Alrasheed, Managing Director (Executive)
- Mr. Abdulmohsen Ibrahim Al-Touq, Deputy Chairman
- Mr. Hesham Abdullatif Al-Jabr
- Mr. Naim Rassem Al-Hussaini
- Ms. Randa Muhammad Al-Sadiq



> Shareholder structure (%)



➤ ESG strategy guided by strong vision and 4 pillars



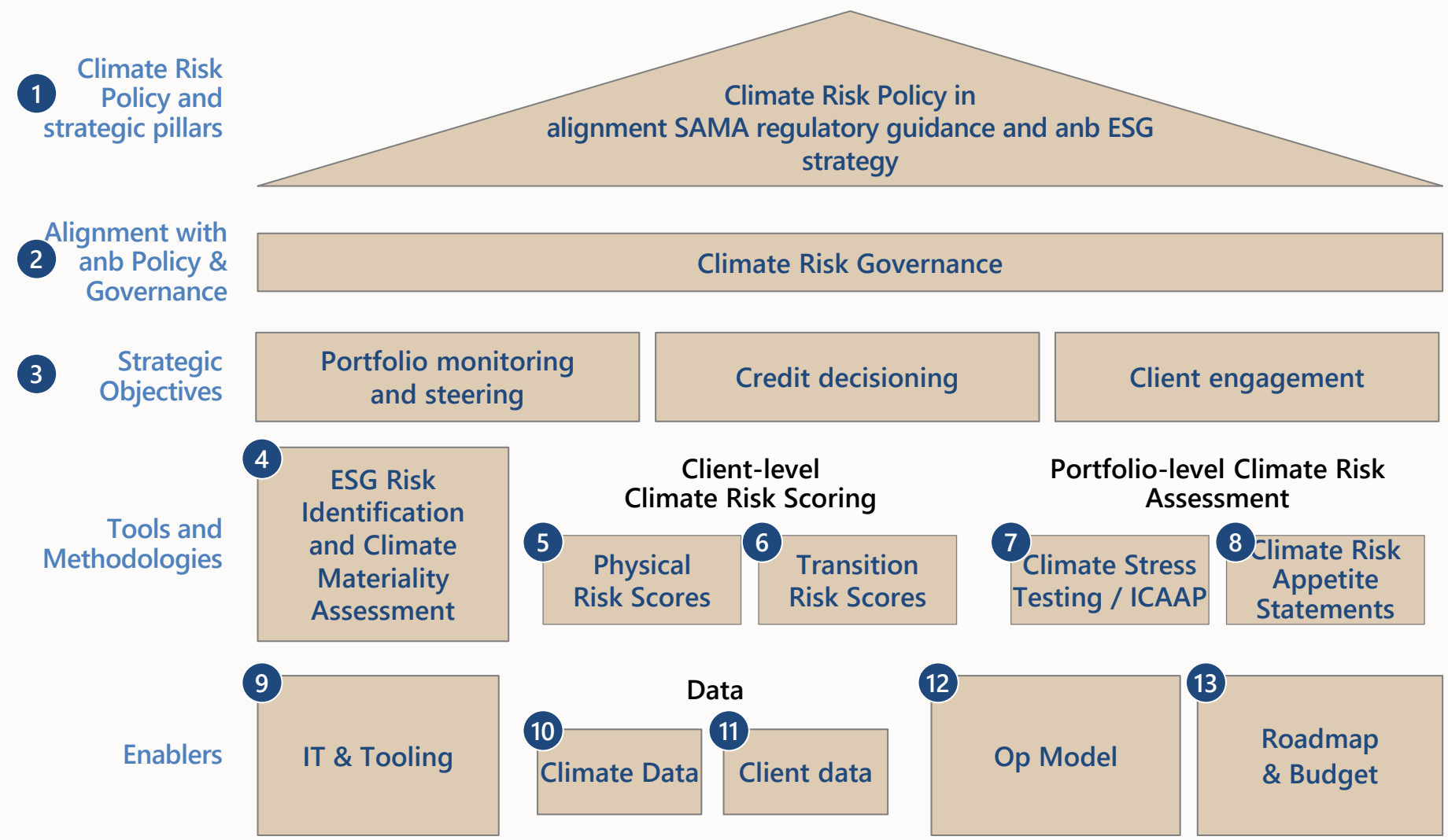
Ambition

- ESG as contributor to profitable growth
 - Sustainable issuances governed by SFF 
 - Leading ESG ratings with key agencies   
 - Climate risk framework fully embedded at anb
 - Strong ESG awareness & functional capabilities
- ▼
- ESG to become a key differentiator positioning anb as a mid-market leader

Developed comprehensive Climate Risk Framework

and started embedding it into credit review and origination processes

CLIMATE RISK FRAMEWORK



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

➤ 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**
-  **90% of new accounts for existing customers opened digitally**
-  **Development of Climate Risk models** and portfolio sensitivity to transition and physical risks
-  **Green initiatives** Planted 10,000 lavender seedlings in the Asir region and 10,000 smart trees as part of the "Lasting Green Impact" initiative








SOCIAL

-  Awarded in **the Kafalah program**, the **Bronze Award** for Outstanding Performance & Best Bank Supporting Micro Enterprises
-  Awarded under SME Bank Co-finance Program as the **highest commercial bank contributor in Loans**
-  Awarded under SME Bank Co-finance Program as the **highest commercial bank contributor in Funding Gate**
-  Partnership with REDF to **support housing for subsidy-eligible segments**
-  ANB was **honored by the Minister of HRSD with the Labor Award in the Saudization**. With Female workforce increasing from **13.5% to 24.5%** while Saudization reached **~98%**
-  CSR spend of **SAR 21Mn+** on **education, healthcare, and other philanthropic initiatives** in 2025



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 2025
 - **Zero** Customer privacy data breaches
 - **Zero** Number of corruption & bribery breaches
 - **Full compliance in** Anti-money Laundering and FATF regulations
-  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



Official and Independent Awards

➤ Progress tracked across key ESG metrics

showing anb's strong commitment to ESG performance improvement

Environmental metrics	Social metrics	Governance metrics	Sustainable finance
<p>20%</p> <p>Emissions intensity reduction commitment for Power & Aviation by 2030</p>	<p>15%</p> <p>MSME loans out of total loan book</p>	<p>40%</p> <p>Independent directors in Board <i>(SAMA and CMA compliant)</i></p>	<p>750 M USD</p> <p>Sustainable sukuk volume allocated in 2025 <i>(top 2 bank in KSA)</i></p>
<p>Fully established</p> <p>Climate Risk framework being embedded into credit review & origination</p>	<p>24.5%</p> <p>Women participation in total workforce <i>(11% growth YoY)</i></p>	<p>2</p> <p>C-suite committees to govern anb's ESG activities</p>	<p>4X</p> <p>Sukuk oversubscription, demonstrating robust and diversified investor interest</p>

S&P Global
Ratings

2025 ESG
Score: 38

- KSA leader: Rated among top KSA banks in ESG
- Momentum: Highest YoY gain among KSA peers
- Strengths in key dimensions: Global top performance in Human Capital, Financial Inclusion, Business Ethics, and Risk Management *(12-26 points above global average)*

 Sustainable
Fitch

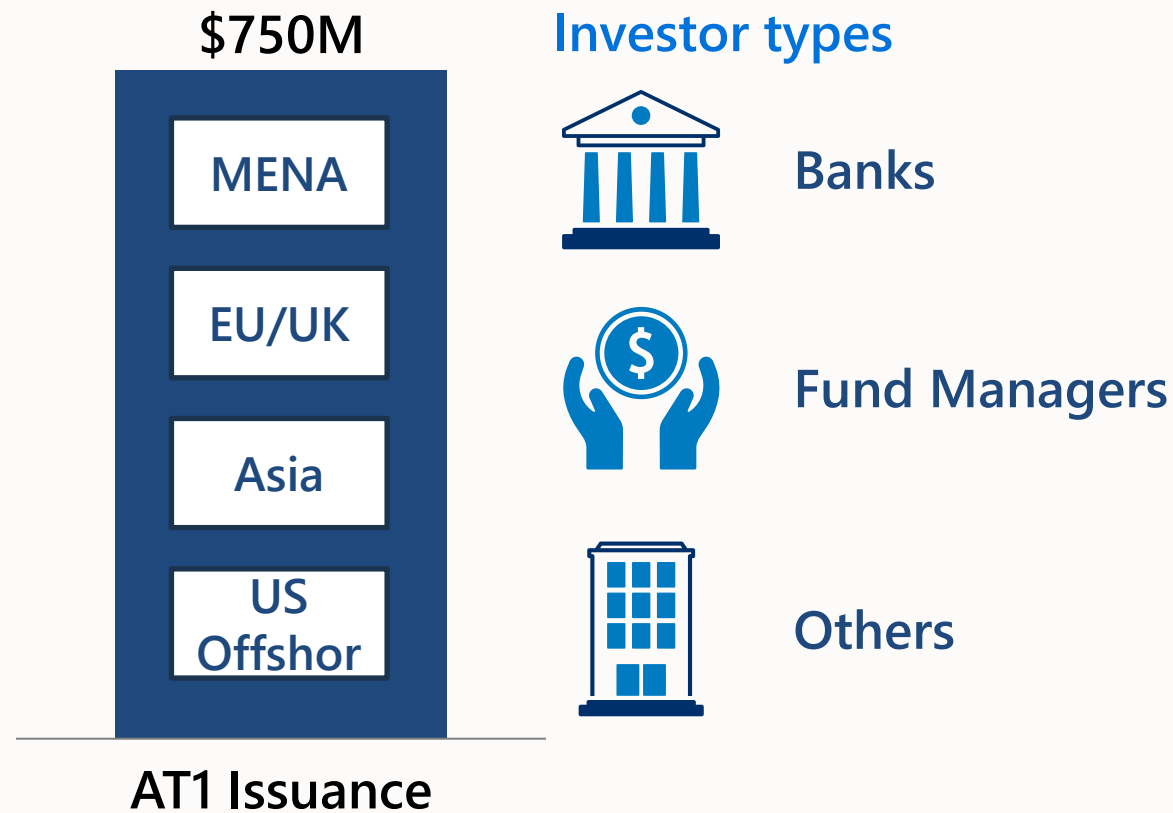
Excellent rating
for Sustainable
Finance Framework
(Highest rating possible)

Note: All numbers are reported as of 2024, unless specified otherwise

> First sustainable \$750M AT1 sukuk issuance

achieved with 4x oversubscription

FIRST SUSTAINABLE AT1 SUKUK ISSUANCE



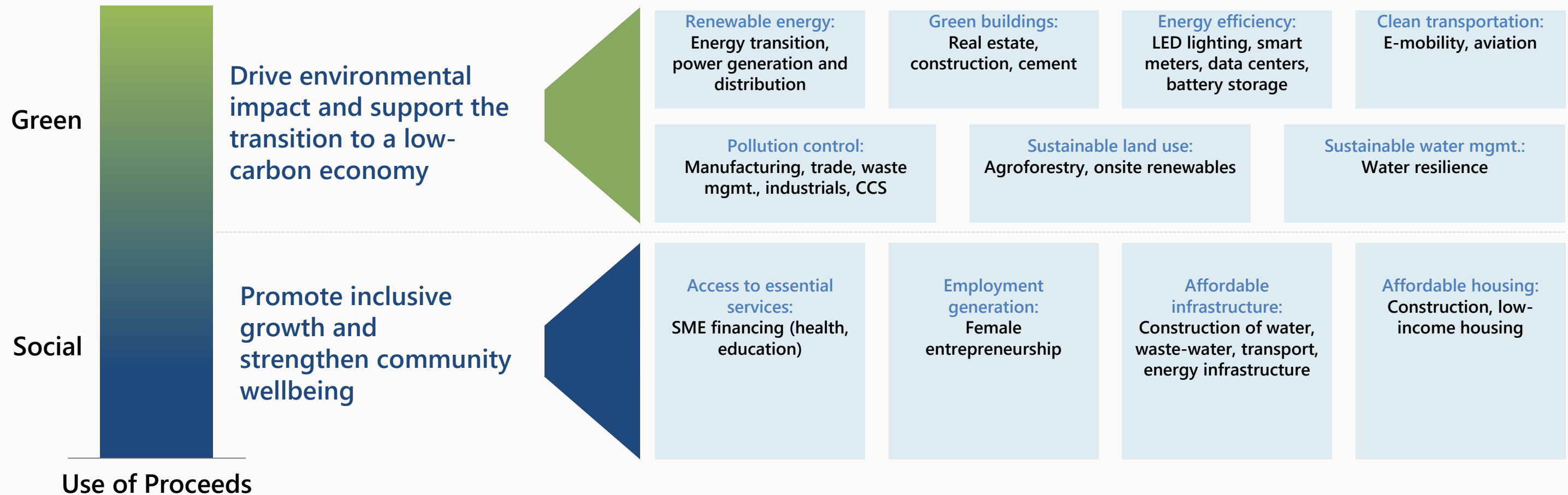
STRONG PROCEEDS GOVERNANCE

- 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

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

> 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

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

For more information, please contact us at:
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Email: Invest@anb.com.sa

Access our ESG report:
<https://anb.com.sa/web/anb/esg-reports>

Access our IR website:
www.anb.com.sa

[2025 Annual report](#)

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

anb Investor Relations App:

