



FY 2025 >
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



121
Branches



1,022
ATMs



Over 2 mn
Customers

> 16.4% CET1*
Well-capitalized

> 43.2 Bn *
Market capitalization

> 44.35%* Free-float
share

> 55%* 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 31.12.2025

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

FY 2025 highlights

₹ 281.4 bln (+13.1% YoY)
Total assets

₹ 9.9 bln (+4.9% YoY)
Operating income

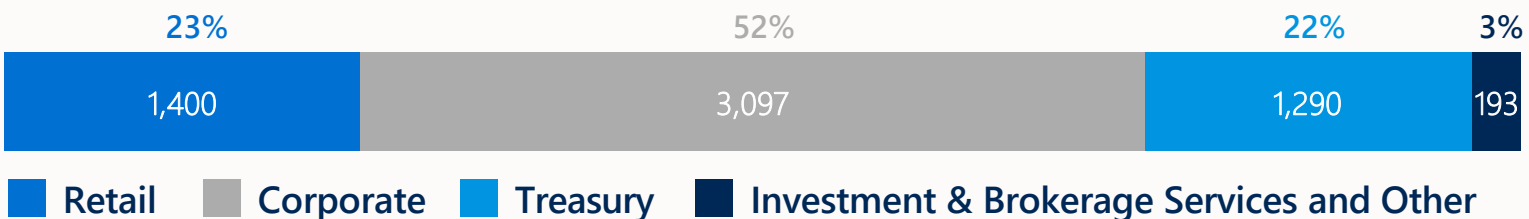
₹ 209.3 bln (+14.9% YoY)
Customer's deposits

11.61% (-165 bps YoY)
ROAE

₹ 5.116 bln (+3.0% YoY)
Net income

33.77% (+123 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

> FY'25 highlights

₹ bln (unless otherwise stated)

Loans
and advances
195.3

▲ 15.2% YoY

Customers'
deposits
209.3

▲ 14.9% YoY

Operating
income
9.9

▲ 4.9% YoY

NIM
3.44%

▲ 35 bps YoY

Cost to income
33.77%

▲ 123 bps YoY

CAR
20.02%

▲ 94 bps YoY

NPL ratio
0.94%

▲ 26 bps YoY

CET 1 ratio
16.44%

▲ 86 bps YoY

Cost of risk
37 bps

▲ 2 bps YoY

ROAE
11.61%

▲ 165 bps YoY

LCR
143.19%

▲ 11.25 ppt YoY

LDR
80.56%

▲ 1.29 bps YoY

robust business growth
accompanied by strong capital
base and healthy profitability

- > Strong loan growth across well-diversified corporate and retail books
- > NIM remains strong despite contraction caused by tough competition for liquidity
- > Growth in customer deposits matched loan growth, allowed to maintain comfortable liquidity ratios
- > Costs growth slowed down, growth in staff costs offset by savings program and tight costs control, cost-to-income ratio remains moderate
- > Cost of risk down YoY reflecting good asset quality and strong risk management
- > Capital base reinforced by Tier 1 Sukuk issuance
- > Continued to deliver on strategic initiatives and digital banking platforms and capabilities
- > anb remains well positioned to capture attractive business opportunities and grow customer base



مغلق Closed

مغلق Closed

anb
تحويل نسبة
من كل عملية شراء

Operating Environment

> KSA today

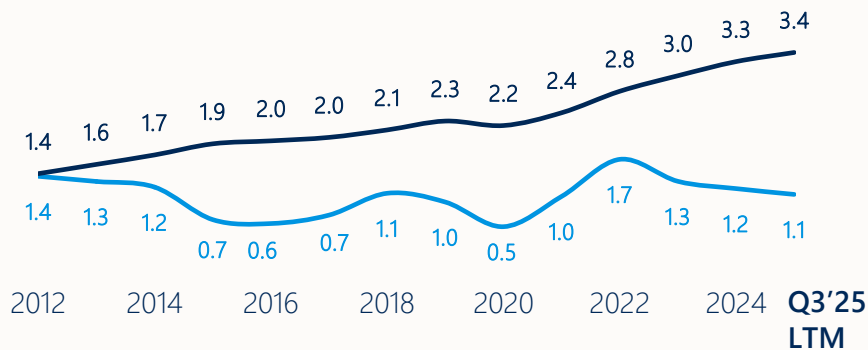
> Fundamental strength

Government debt (KSA's budget 2025)	30%
FX Reserves (end of 2025)	USD 460 bn
Inflation (December 2025)	2.1%
Repo rate (end of 2025)	4.25%
Population (end of 2024)	>35 m
Unemployment (Q3 2025)	3.4%

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

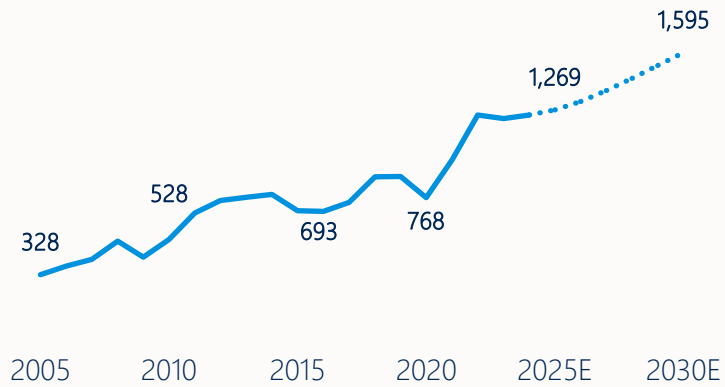
KSA GDP at current price by institutional sectors (bn)

Source: KSA General Authority for Statistics ● Oil ● Non-oil



> Accelerated development

KSA's GDP at current prices (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 GDP flash estimates put real GDP growth at 4.5% year-on-year in FY 2025, boosted by growth in both oil and non-oil sectors, up by 5.6% and 4.9% respectively

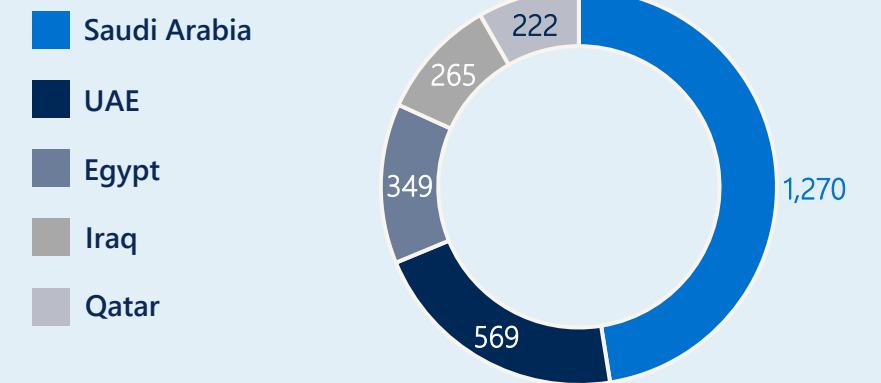
Source: KSA General Authority for Statistics

ambition, development, leadership

> Regional leadership

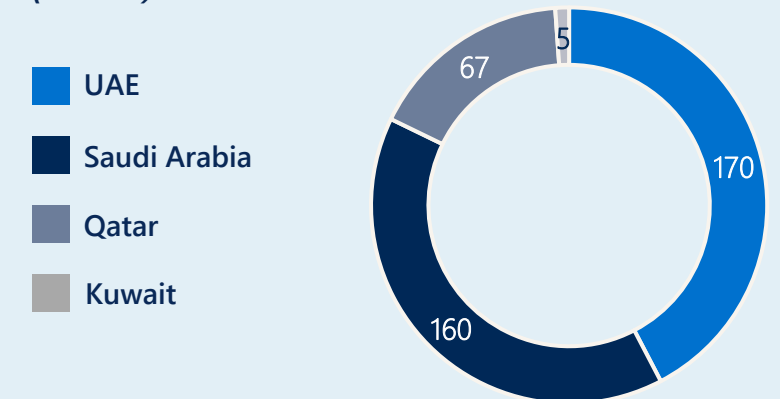
GDP (USD bln)

Source: IMF



Banking sector net revenue (bn)

Source: Bloomberg



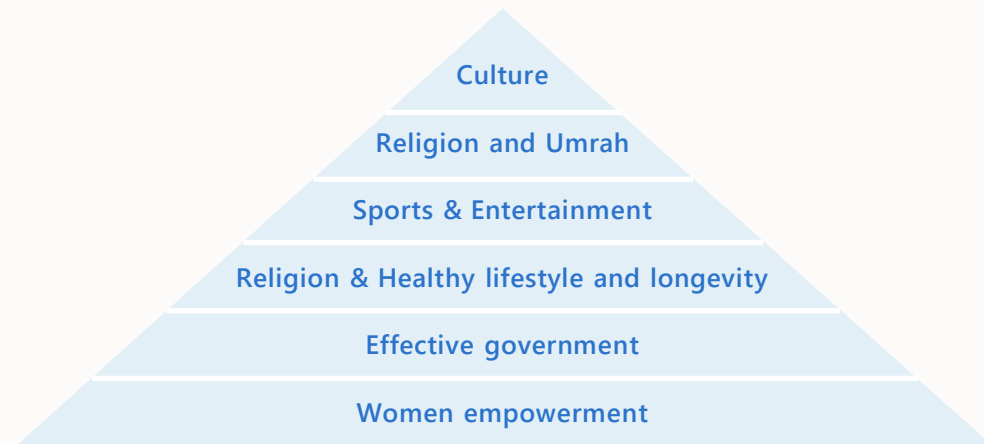
> KSA sustainable economic growth

> 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

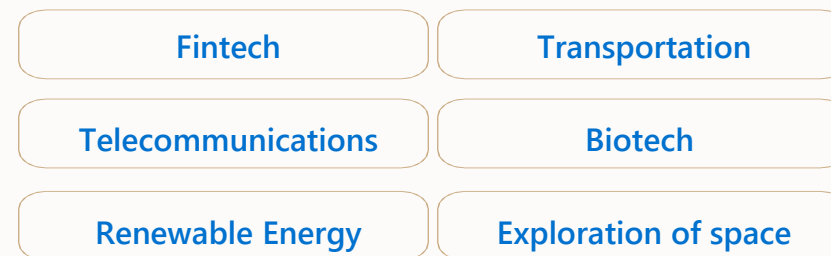
> Sustainable growth momentum

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

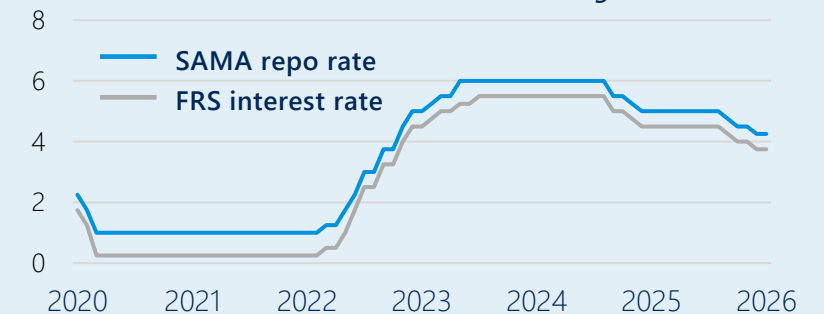


> Prudent monetary and tax policies

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



Source: *global-rates*

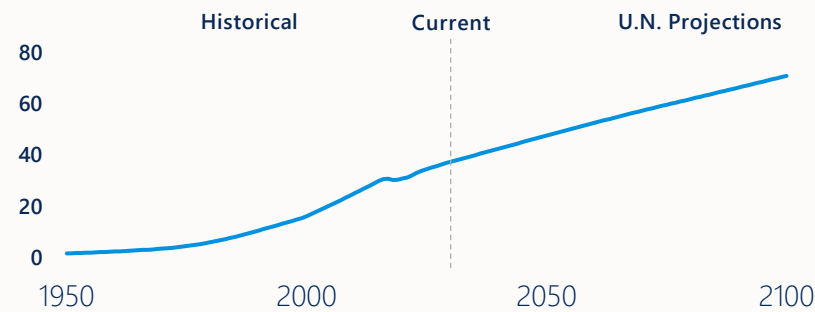
VAT	15%
Corporate tax	20%

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

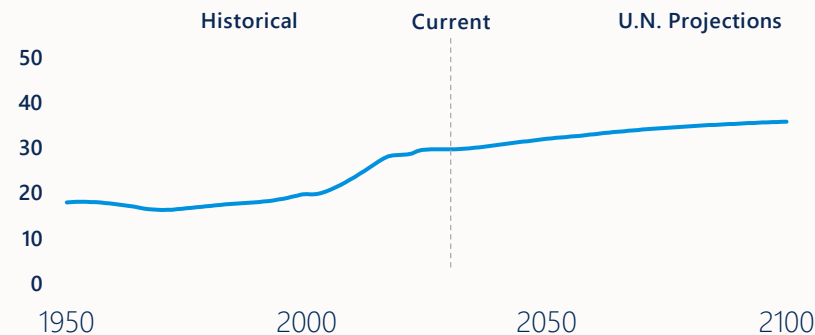
Socio-demographic changes

Growing young workforce & urbanization

KSA population 1950-2100 (mn of people)



KSA median age of population 1950-2100 (years)



Population

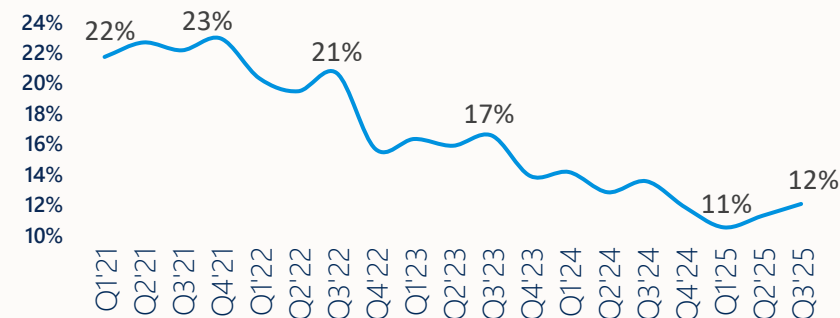
- +2x population in Saudi Arabia by 2100 – to more than 70 mn of people (CAGR 1%)
- >50% of the population under 35, creating a dynamic and adaptable labour force
- 85% urbanization rate in 2024 (35th in global rank)

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

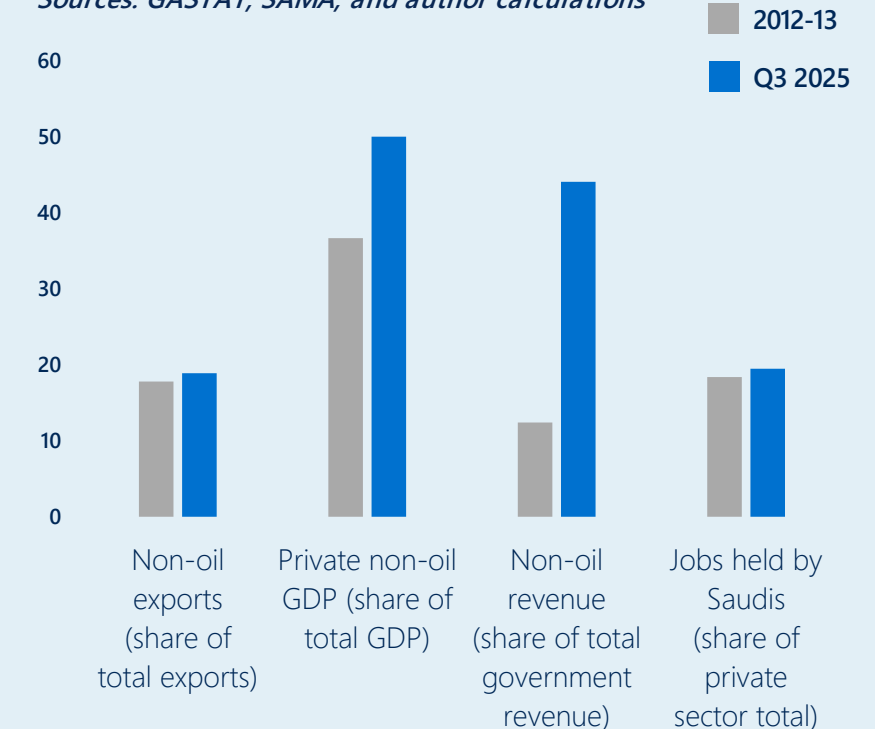
- 99% population completed intermediate education
- \$55 bln education budget for 2025 (+19% YoY), the largest in the Gulf region. This surge is directly aligns with Vision 2030, aiming to reshape Saudi Arabia's educational ecosystem into a globally competitive force.

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

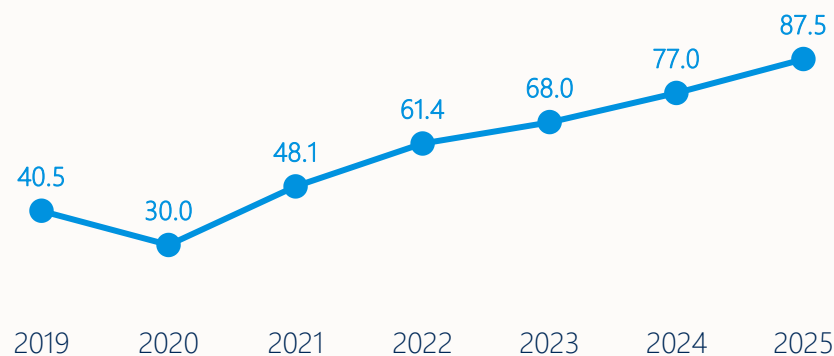
> National banking industry is on the rise

> 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

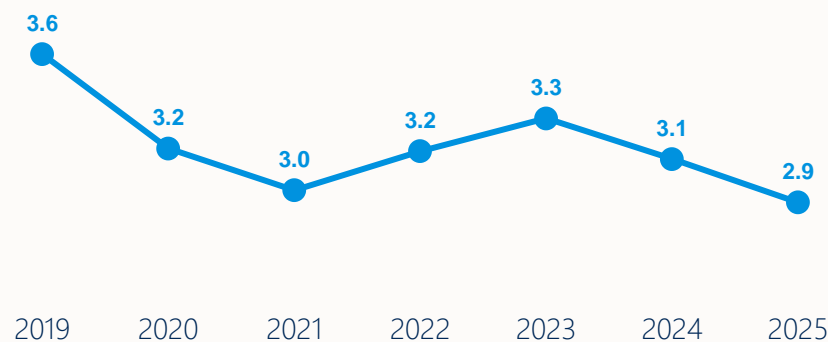
Net income to common shareholders (ﷲ bln)

Source: Bloomberg



NIM (%)

Source: Bloomberg



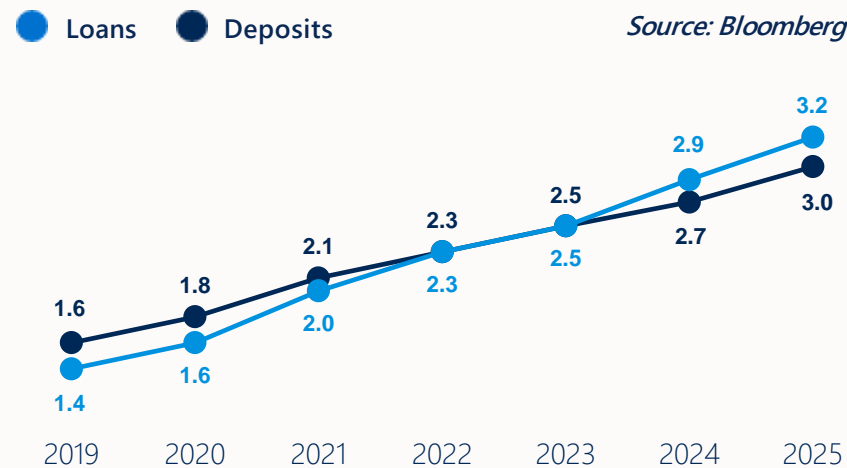
* Annualized NIM (Median)

> 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

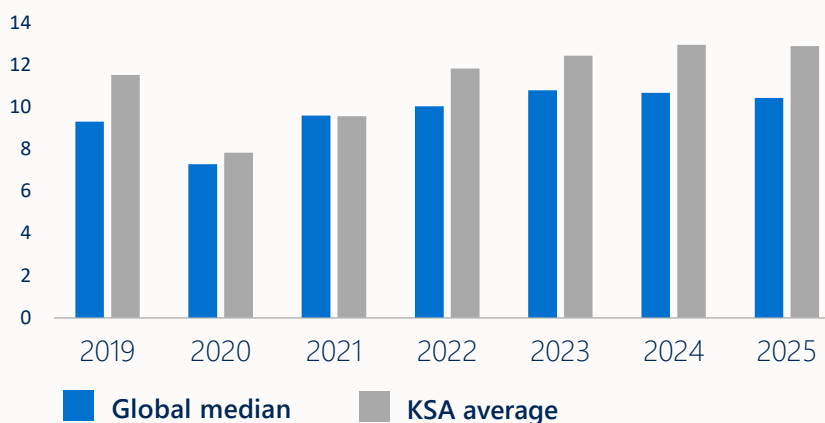
Deposits/loans portfolios of the top-10 Saudi banks (ﷲ tn)

Source: Bloomberg



Return on equity (%)

Source: Refinitiv

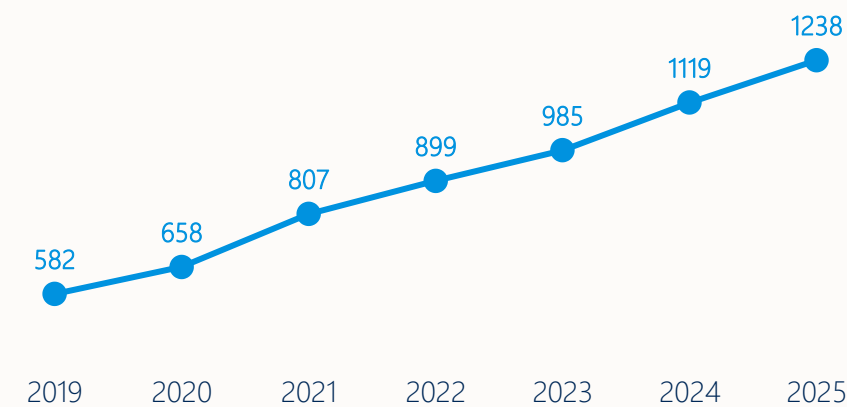


> New opportunities

Saudi Arabia's banking assets rose 10.6% in 2025 to USD 1,238 billion—the second year above USD 1 trillion. 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

بنك

Business
overview



> Business today

optimal business mix delivers strong results

Total assets
₺ 281.4 bln

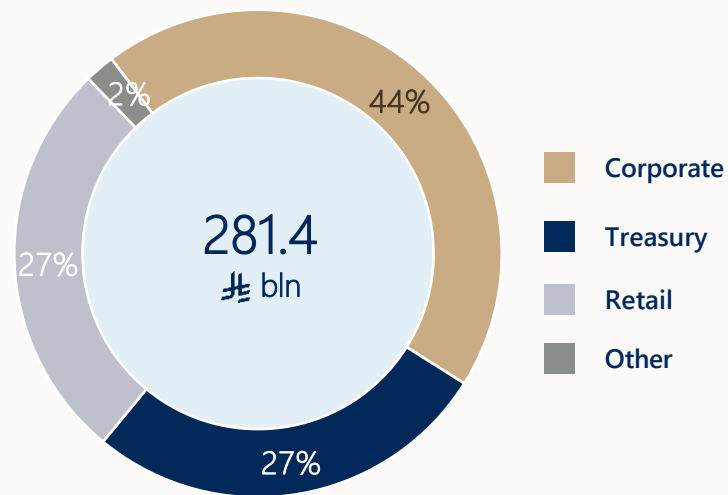
Loans
₺ 195.3 bln

Deposits
₺ 209.3 bln

Operating income
₺ 2.37 bln Q4'25
₺ 2.37 bln Q4'24

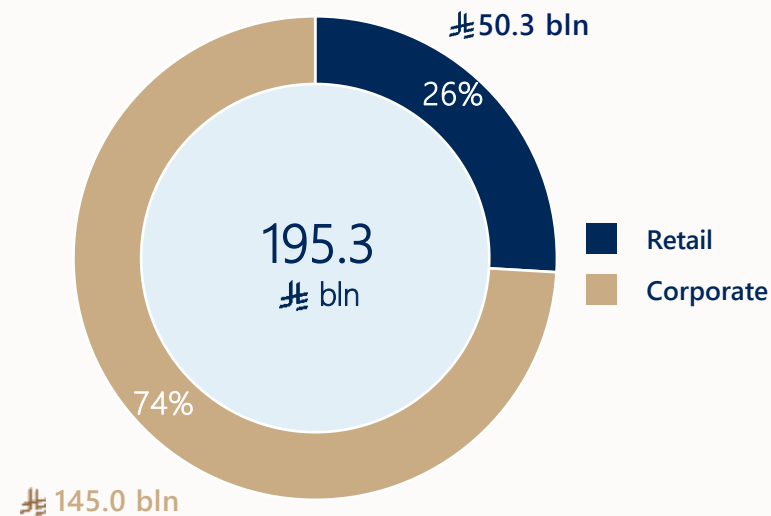
Net income
₺ 1.15 bln Q4'25
₺ 1.26 bln Q4'24

Assets mix by business line



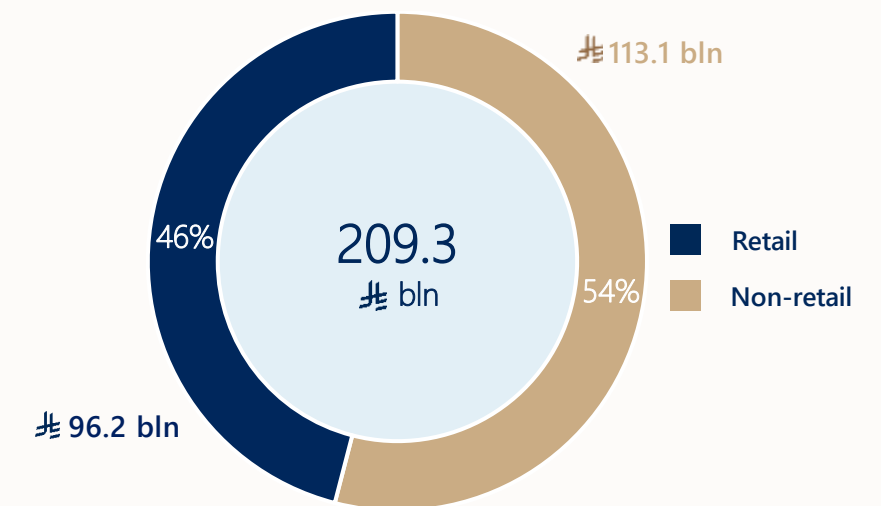
> Leading banking franchise

Loans



> Supporting customer loan growth

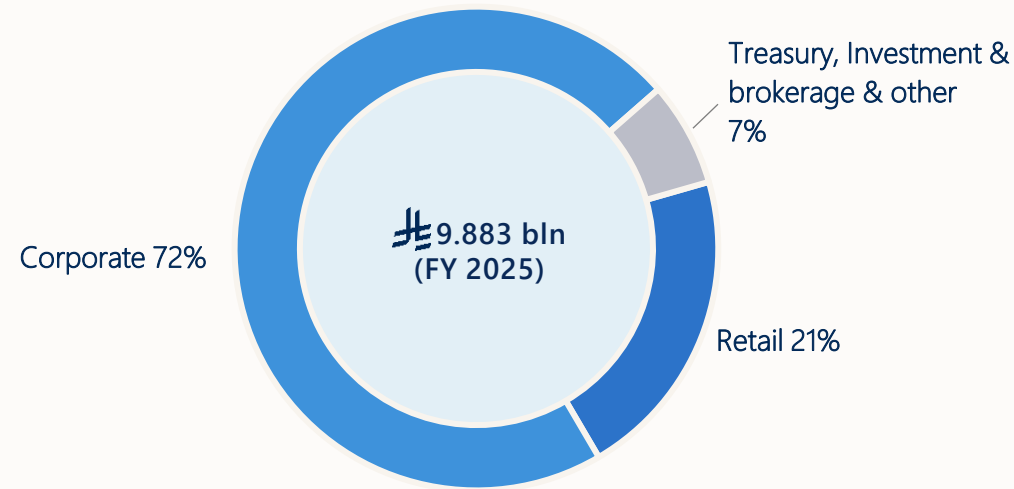
Deposits



> Strong core deposit base

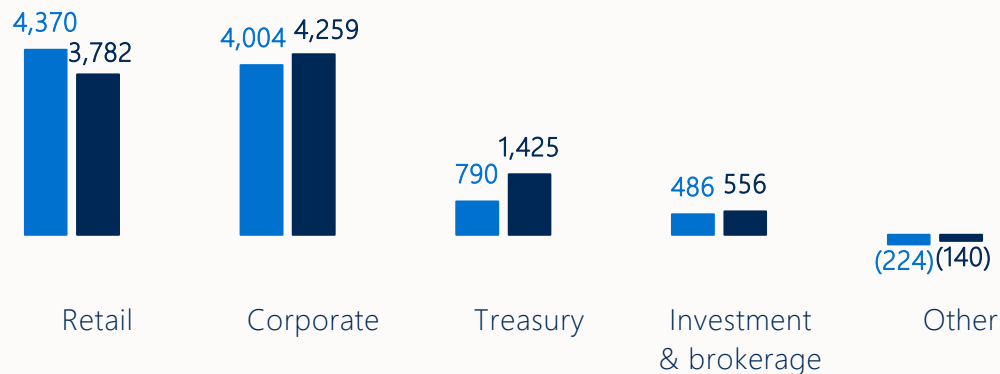
> Organic growth

> Operating income from external customers by business segments



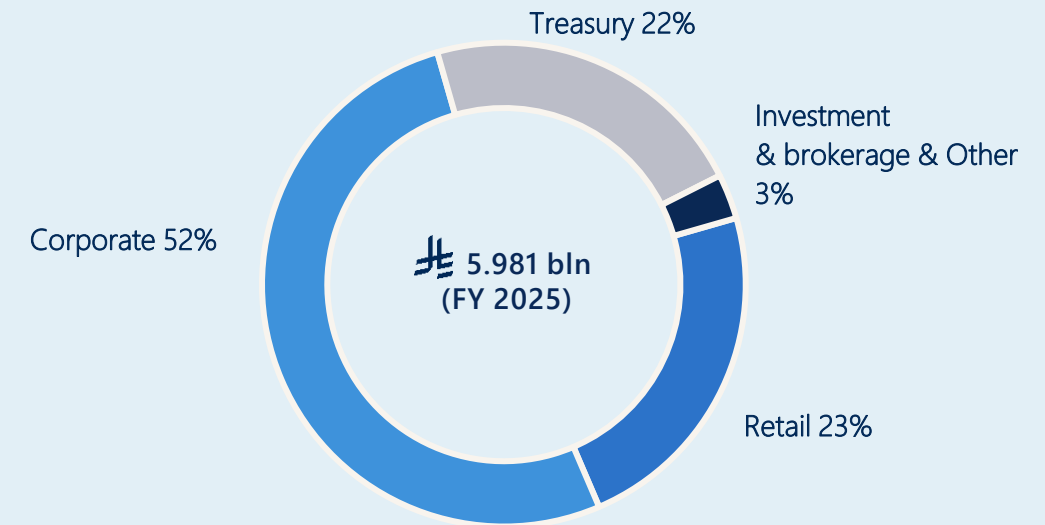
> Total operating income (₹ mln)

■ FY 2024
■ FY 2025



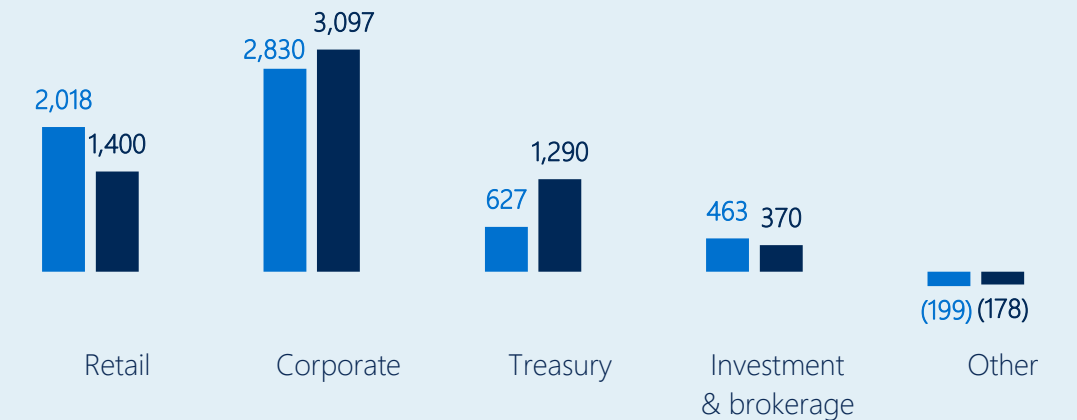
across various business segments

> Net income before Zakat and income tax by business segments



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

■ FY 2024
■ FY 2025



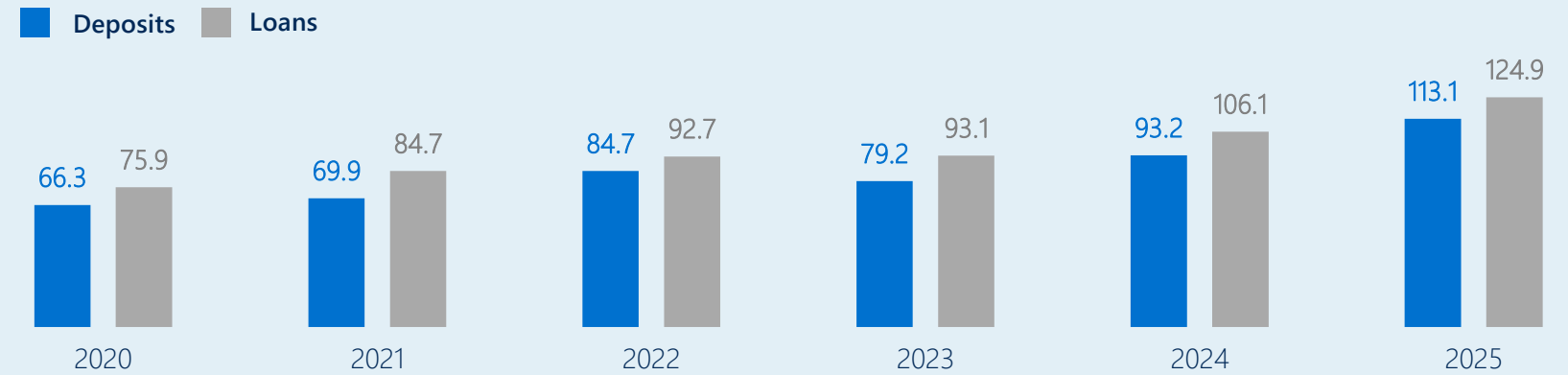
> Corporate segment

accelerating development

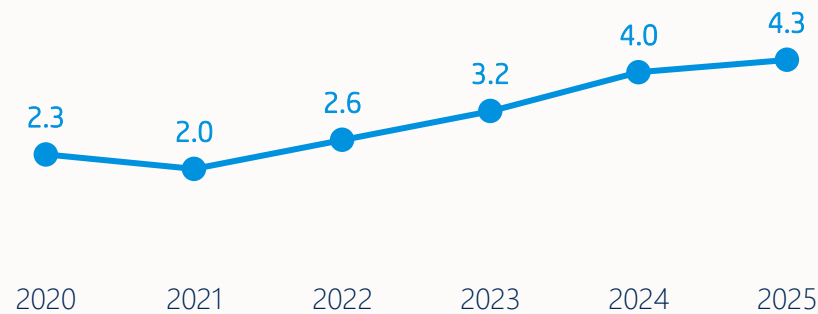
KSA's growing and swiftly diversifying economy requires financial resources. anb steadily expands its loan portfolio focusing on lending to key industries:

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

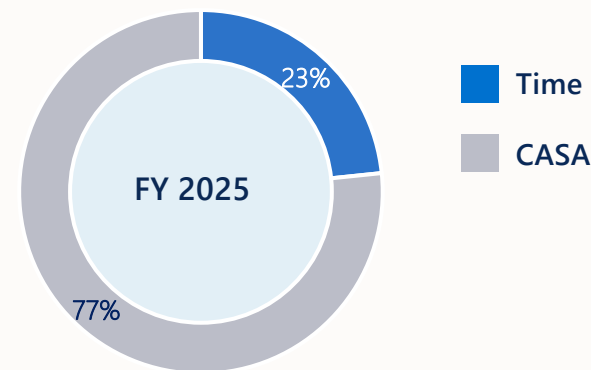
> Deposits / loans growth* (₹ bln)



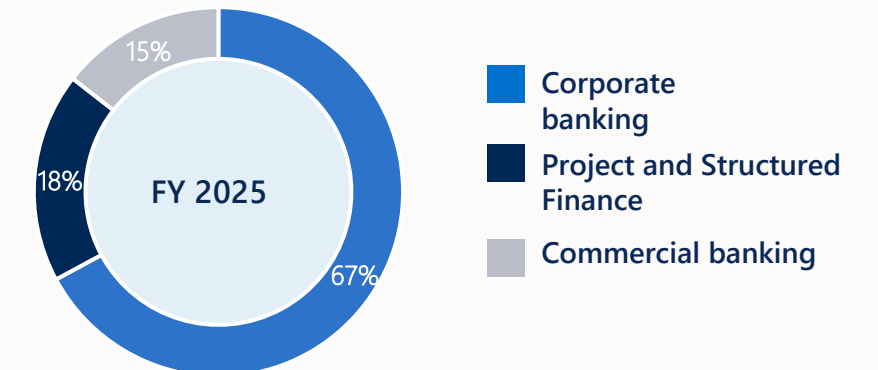
> Total operating income (₹ bln)



> Deposits breakdown (₹ bln)



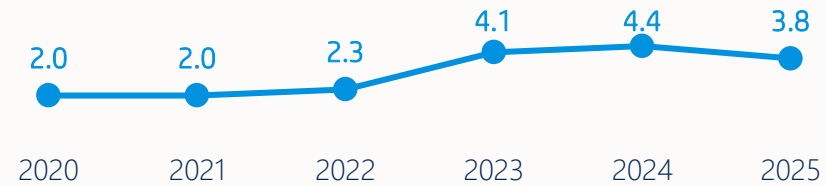
> Loans breakdown* (₹ bln)



> Retail segment

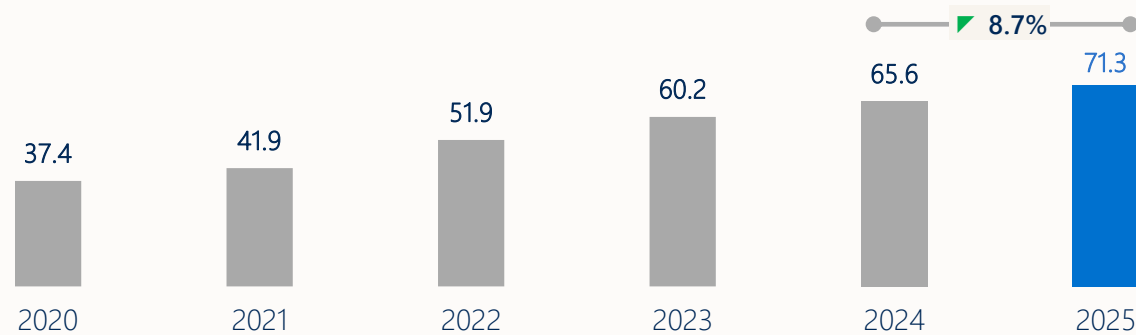
anb provides comprehensive range of products and services to retail clients, with particular focus on HNWI clients and rapidly growing digital platform

Total operating income (₹ bln)



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

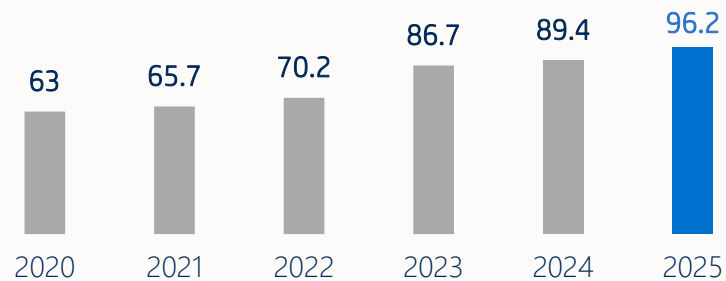
> Net loans* (₹ bln)



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

Growth in Retail segment driven by housing loans (+15.4% YTD) and personal loans (+9.6%)

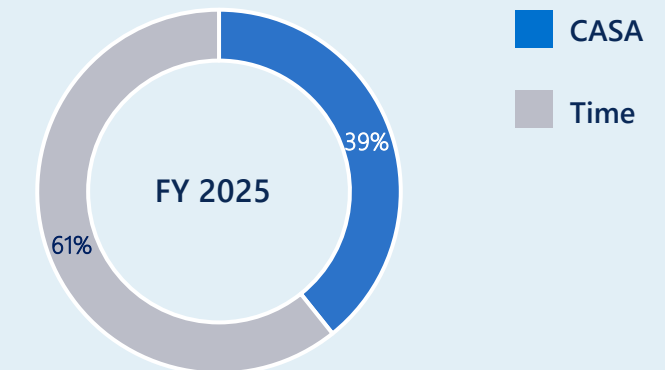
> Total retail deposits (₹ bln)



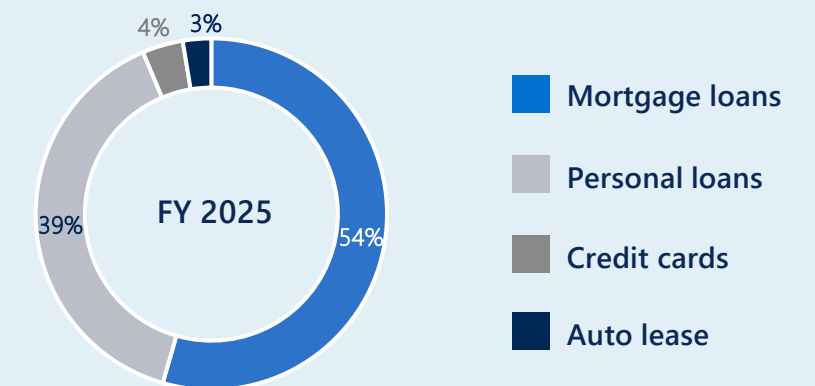
Healthy volume of deposits secures a comfortable liquidity position and provides the Bank with abundant resources for lending

easy, efficient, totally digital

> Retail deposits breakdown (₹ bln)



> 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

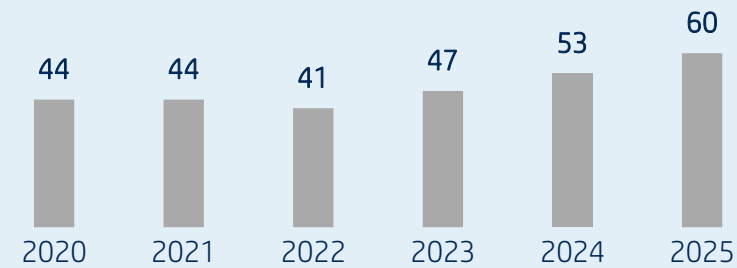
- Merchant
- Collections
- Liquidity management
- Fintech

guidance and expertise

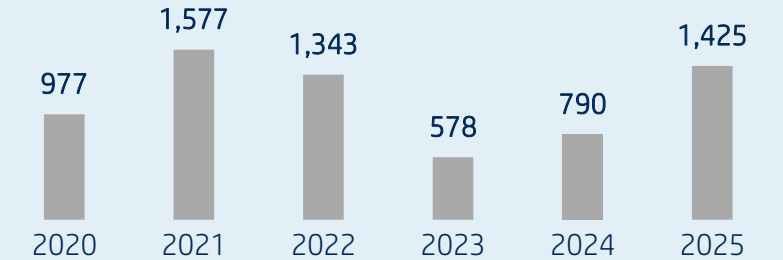
Sizeable investment book supports anb's growth ambitions and liquidity requirements.

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

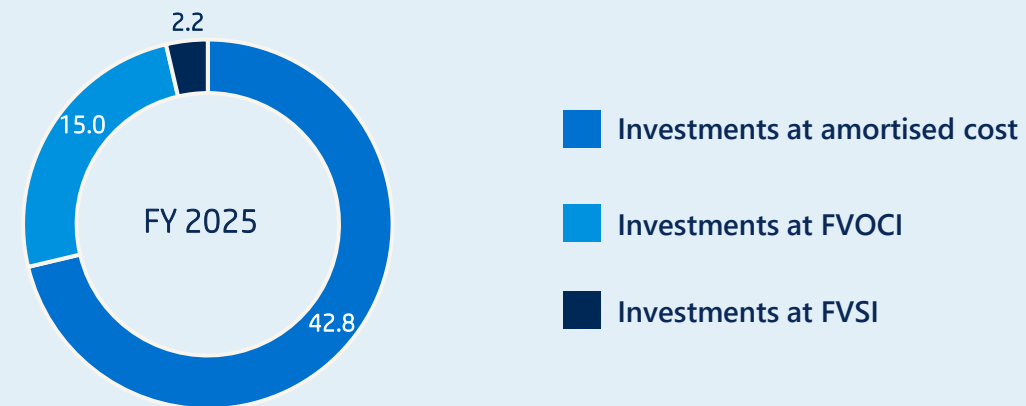
> Net investments (₹ bln)



> Total operating income (₹ mln)



> Investment securities value breakdown (₹ bln)



> Investment and brokerage

anb capital'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.

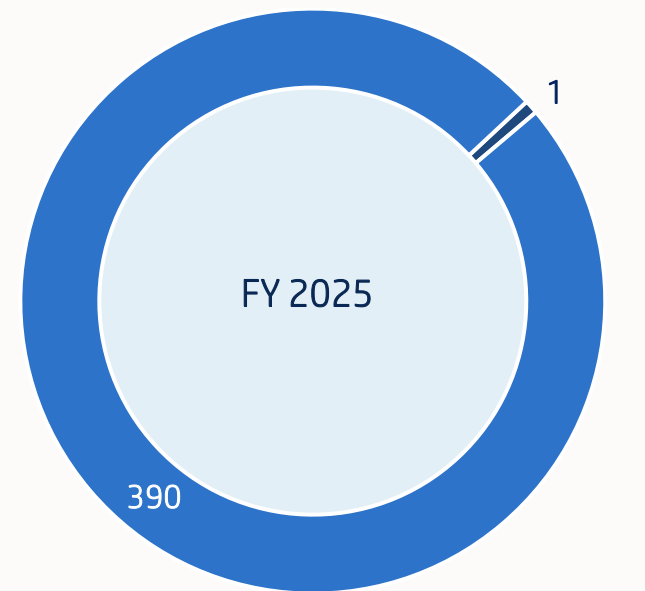
anb capital's activities include dealing in securities, advising on capital markets transactions, investment advisory, investment management, brokerage in local and international markets, and custody services

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)



■ Individual clients ■ Corporate clients

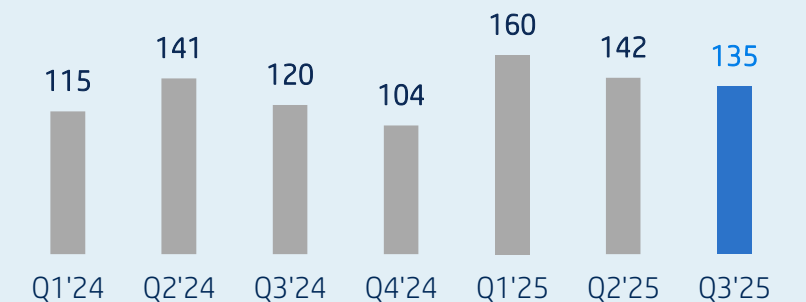
full range of advanced solutions

Total AUM reached SAR 28.1 bn in 2025 while operating revenue reached SAR 565 Mn, indicating robust performance and expansion

> AUM (SAR bln)



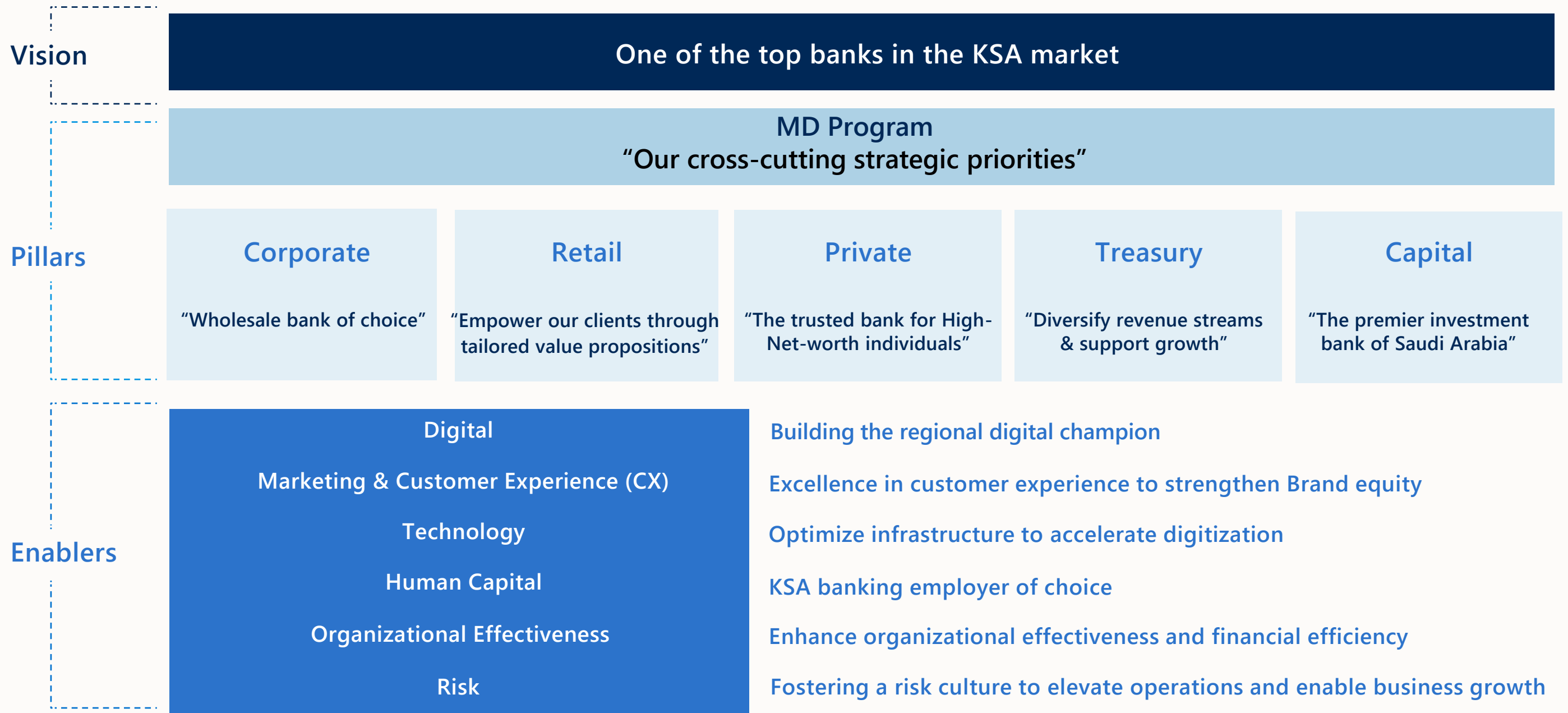
> Revenue (SAR mn)



انب

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

- 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

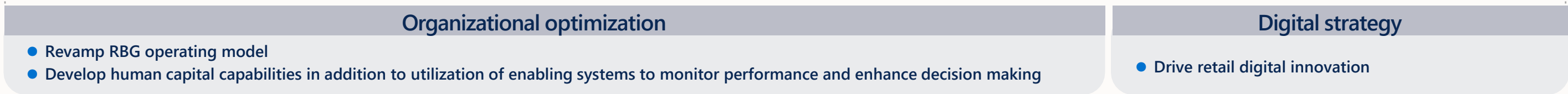
> Retail and Private

empower our clients through tailored value propositions

FOCUS AREAS

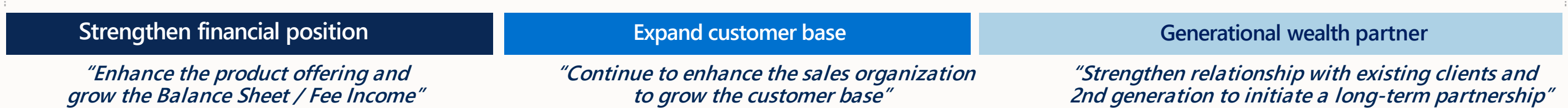


ENABLERS

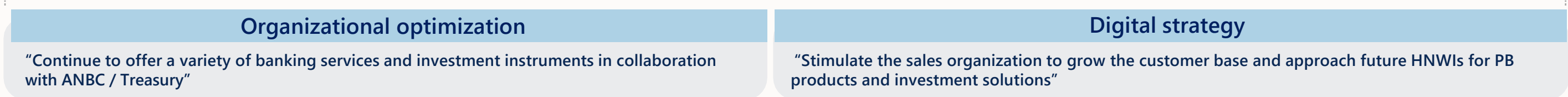


The trusted bank for HNWIs

FOCUS AREAS



ENABLERS



> Treasury will continue to optimize the function

to support
the business growth

FOCUS AREAS

Diversify revenue streams

Enhance capabilities

"growing the investment book and boosting profitability"

"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

Asset Management

Real Estate

Investment Banking

Private Equity

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

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

- 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

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

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

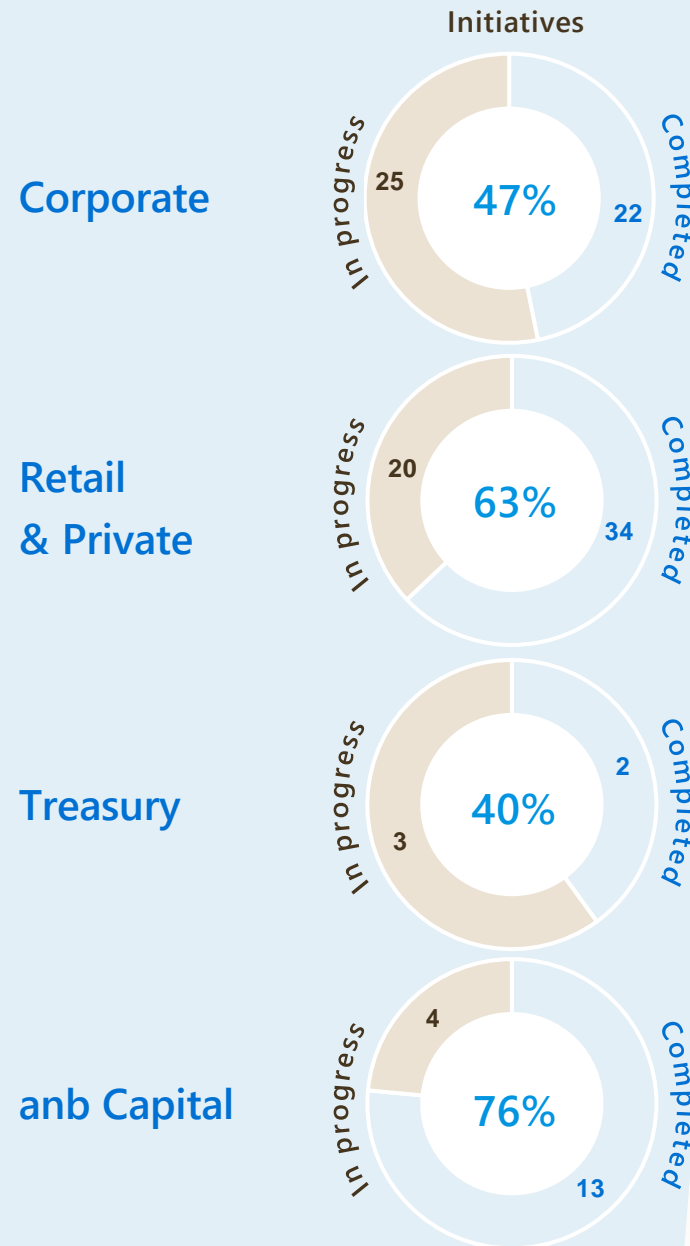
ENABLERS

People

Technology

Partnerships

> Strategy achievements and initiatives



Key achievements

- > 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

- > Introduced a CRM tool to strengthen client insights and tailor product offerings
- > Revamped retail mobile app with premium offering
- > Expanded to a range of new savings and investment products through digital channels catering to customers needs

- > 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

- > 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 CMIs

Areas of focus moving forward

- > 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

- > Diversifying and tailoring offerings to the different segments
- > Enhancing deposit products and loyalty programs
- > Expanding product offerings through anb London Branch
- > Accelerating digital channel innovation to enhance client experience and engagement

- > 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

- > 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

> 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

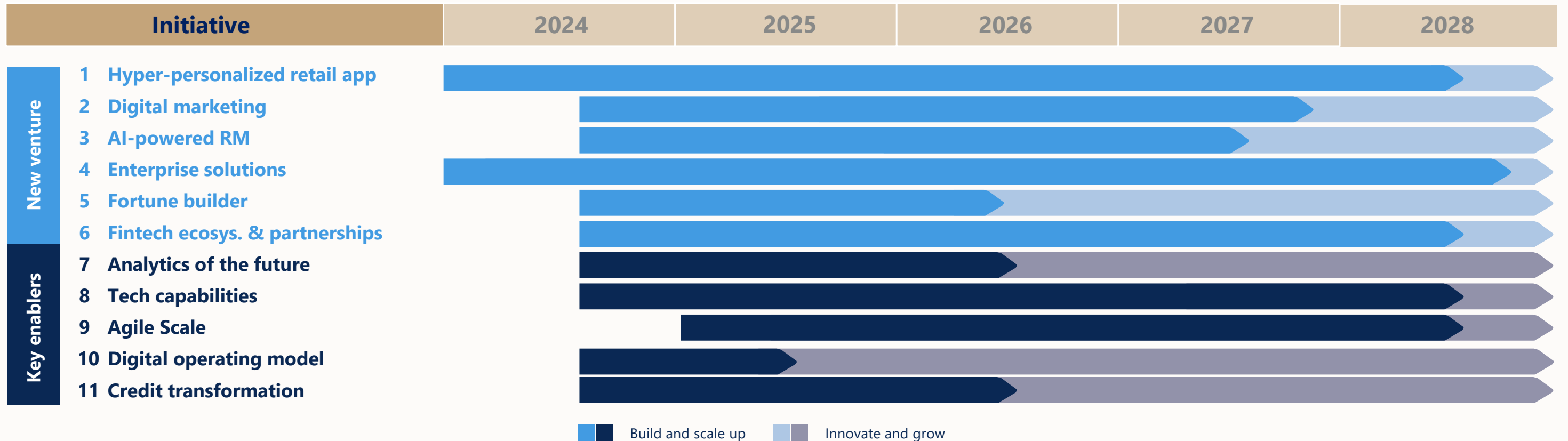
> Cybersecurity readiness and resilience

> 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 2025

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

Digital Banking 2025 growth

New customer acquisition

➤ 24% YoY

Personal Finance

➤ 4% YoY

Digital transaction

➤ 11% YoY

Product digital fulfillment

Auto lease
100%

Credit card activation
87%

Housing Loan
91%

Personal loan
59%

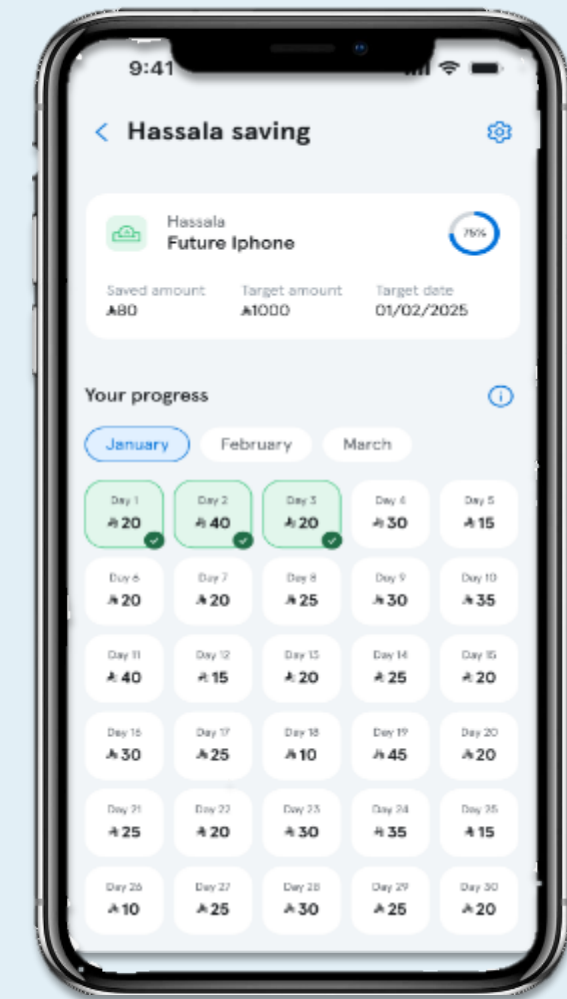
Seamless Savings Experiences

As part of anb's digital strategy, this quarter focused on strengthening savings behavior through Hassala product, a digital saving product designed to increase NIBs and customer engagement.

Hassala enables customers to save seamlessly within the anb mobile app, driving higher engagement, improved retention and sustainable balance growth through a simple experience.

This product supports the strategic objective of deepening customer relationships, enhancing deposit growth, and reinforcing anb's position as a customer-centric digital bank.

Product Launched in Q4



البنك العربي الوطني
arab national bank



البنك العربي الوطني

Financial
Performance



> Balance sheet overview

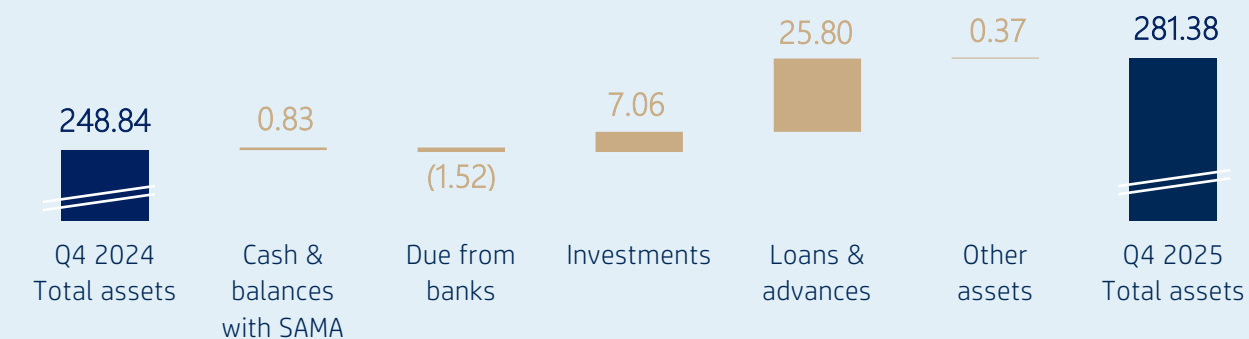
Consolidated Balance Sheet, ml ₹	QoQ			YoY	
	Q4'25	Q3'25	Diff %	Q4'24	Diff %
Cash and balances with SAMA	13,167	12,932	1.8%	12,342	6.7%
Due from banks and other fin. institutions	2,335	7,760	(69.9%)	3,853	(39.4%)
Net Investments	60,012	57,891	3.7%	52,950	13.3%
Net Loans and advances	195,299	191,356	2.1%	169,495	15.2%
Investment in associates	908	901	0.7%	890	2.1%
Other assets	9,662	9,646	0.2%	9,310	3.8%
Total assets	281,383	280,486	0.3%	248,840	13.1%
Due to banks and other fin. institutions	11,949	9,673	23.5%	14,410	(17.1%)
Customers' deposits	209,287	210,697	(0.7%)	182,224	14.9%
Debt Securities in issue	452	0	-	0	-
Issued Sukuk	0	2,852	(100%)	2,829	(100%)
Other liabilities	10,182	10,081	1.0%	10,695	(4.8%)
Total liabilities	231,870	233,303	(0.6%)	210,158	10.3%
Equity attributable to equity holders	41,715	40,590	2.8%	38,652	7.9%
Tier I Sukuk	7,768	6,563	18.4%	0	-
Total shareholders' equity	49,483	47,152	4.9%	38,652	28.0%
Non-controlling interest	30	30	0.1%	30	2.5%
Total equity	49,513	47,183	4.9%	38,682	28.0%
Total liabilities and equity	281,383	280,486	0.3%	248,840	13.1%

Note: numbers may not add up due to rounding

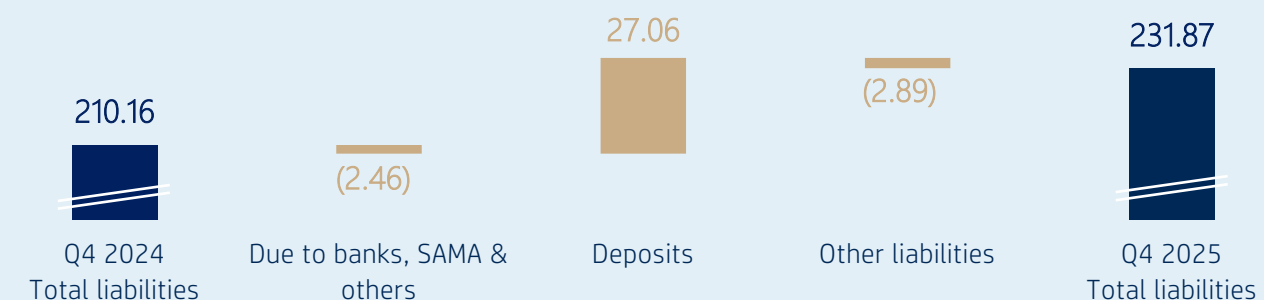
Growth in loans and investments matched by deposits inflow and capital reinforcement

- > Robust 15.2% loan growth achieved in both corporate (+15.7%) and retail (+13.9%) loans demonstrates powerful origination capabilities
- > Solid 14.9% deposits growth underpins strength of customer relationships
- > 28% growth of shareholders' equity due to Tier 1 Sukuk issuance and profit retention

> Total assets movements (₹ bln)



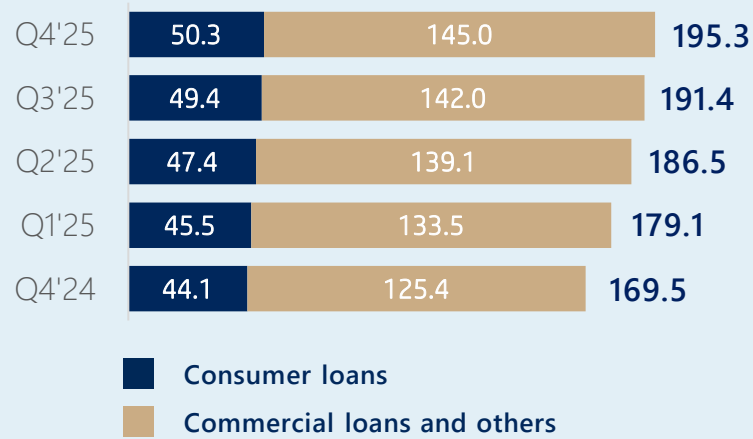
> Total liabilities movements (₹ bln)



> Loan book

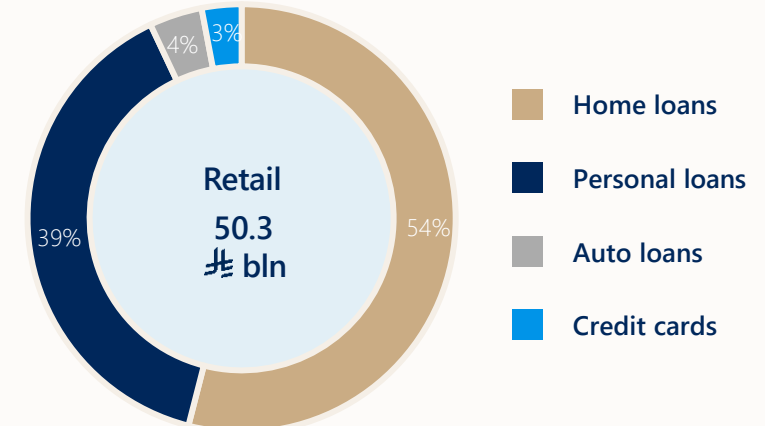
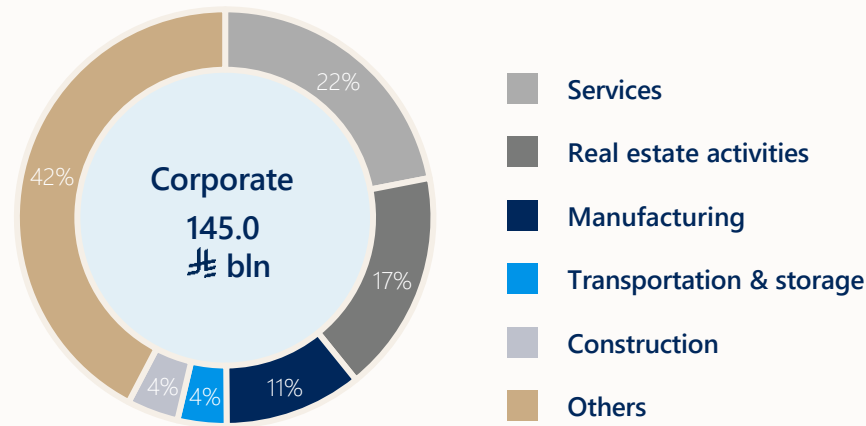
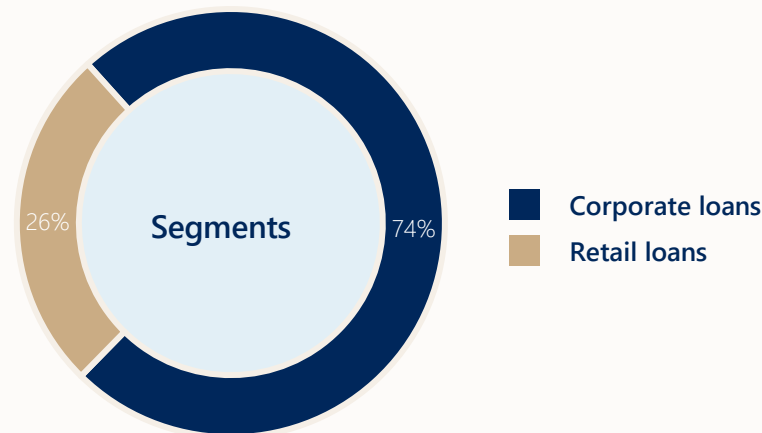
corporate and retail books are well diversified and focused on profitable growth

> Loans and advances (₹ bln)



- > Corporate loan book represents mixture of large and SME clients and diversified across sectors and industries
- > Retail lending tilts to home loans, auto lease and credit cards saw fast growth in; robust 15.2% loan growth achieved in both corporate (+15.7%)

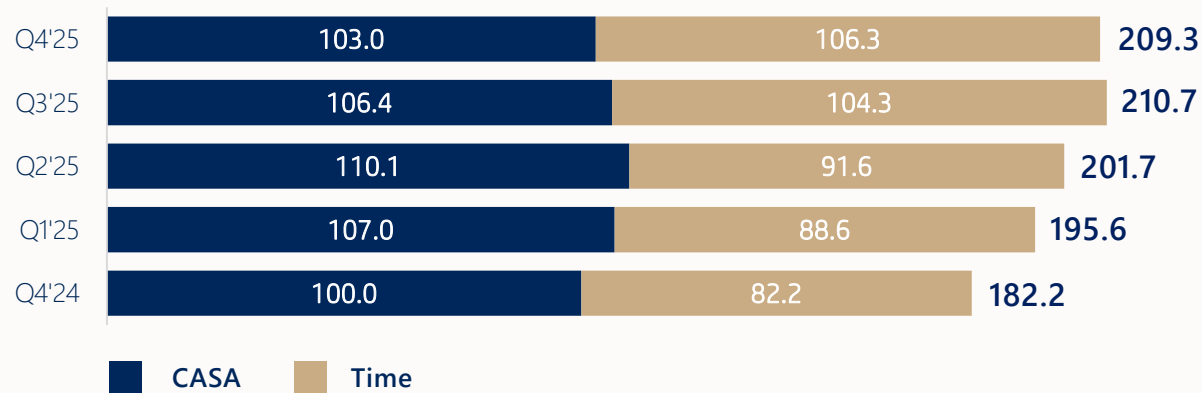
> Loans breakup as of Q4'25 (%)



> Balance sheet overview

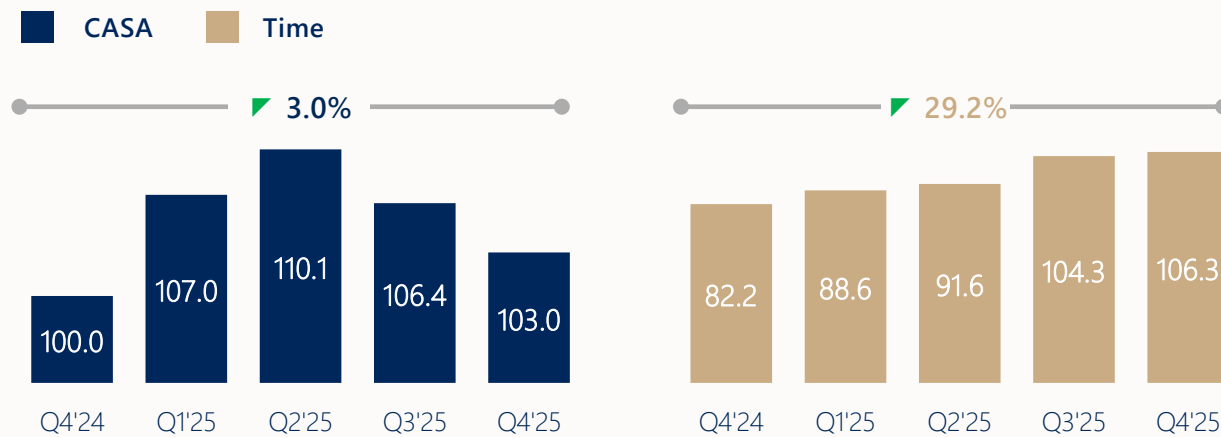
strong ability to grow customer deposits supports balance sheet expansion

> Customer deposits (₹ bln)

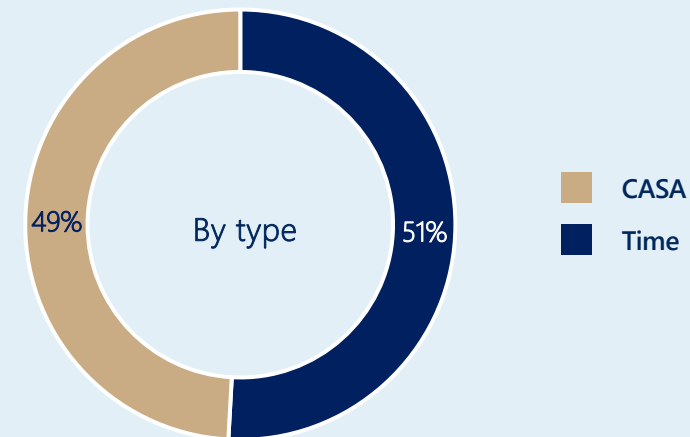


Total Customer deposits	CASA	Time
209.3 ₹ bln	103.0 ₹ bln	106.3 ₹ bln
▲ 14.9% YoY	▲ 3.0% YoY	▲ 29.2% YoY

> Customer deposits (₹ bln)



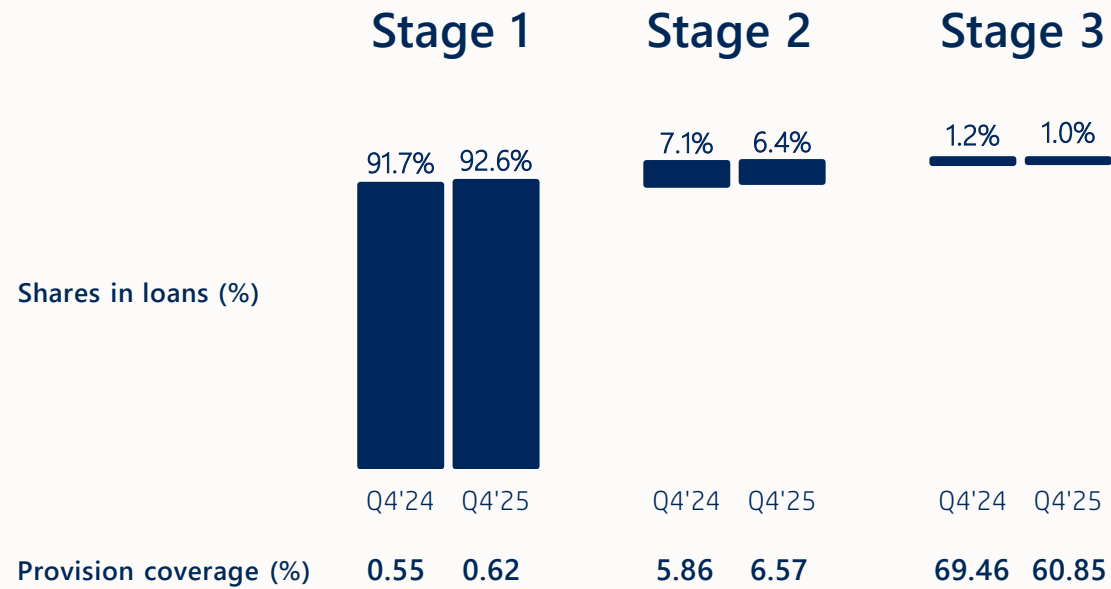
> Deposits breakdown as of Q4'25 (%)



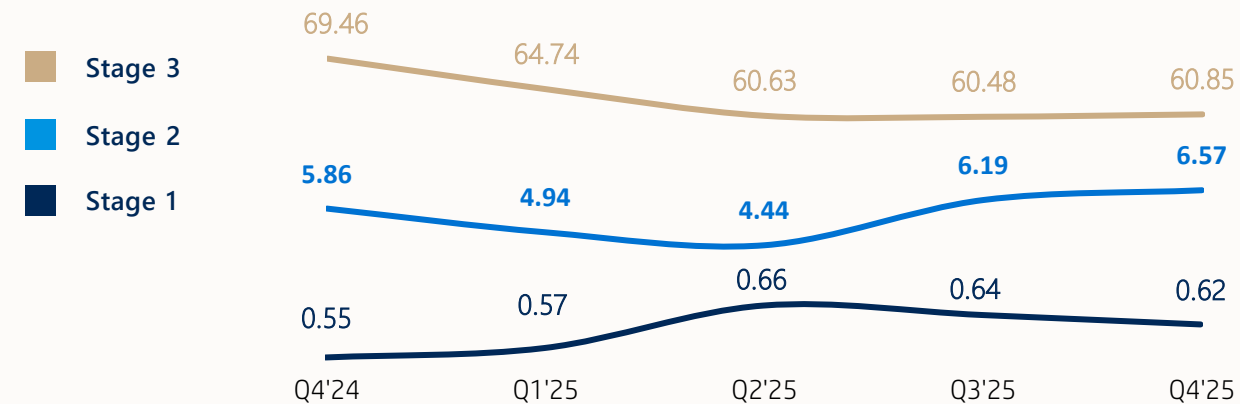
> Customer deposits growth was primarily focused on time deposits reflecting competitive market environment and customers' greater prowess to manage liquidity

> Balance sheet overview

> Loans and advances (%)

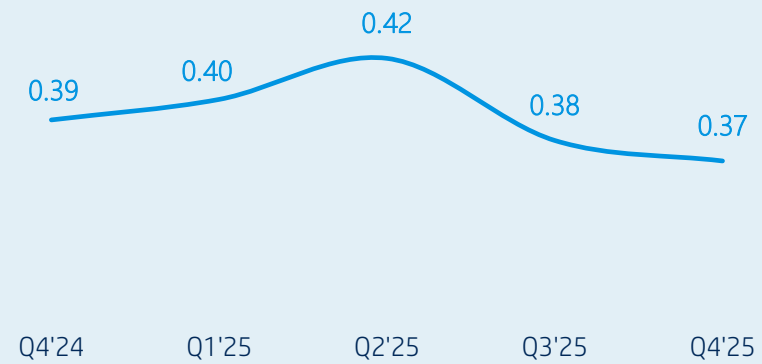


> Stage-wise coverage (%)



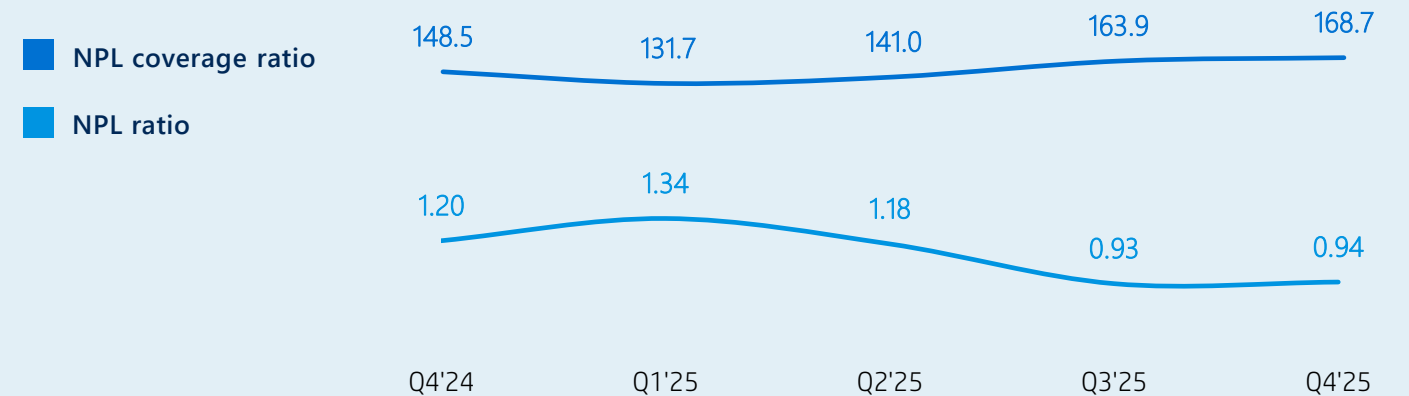
stable risk metrics underpin solid loan quality and robust risk management

> Cost of risk (%)



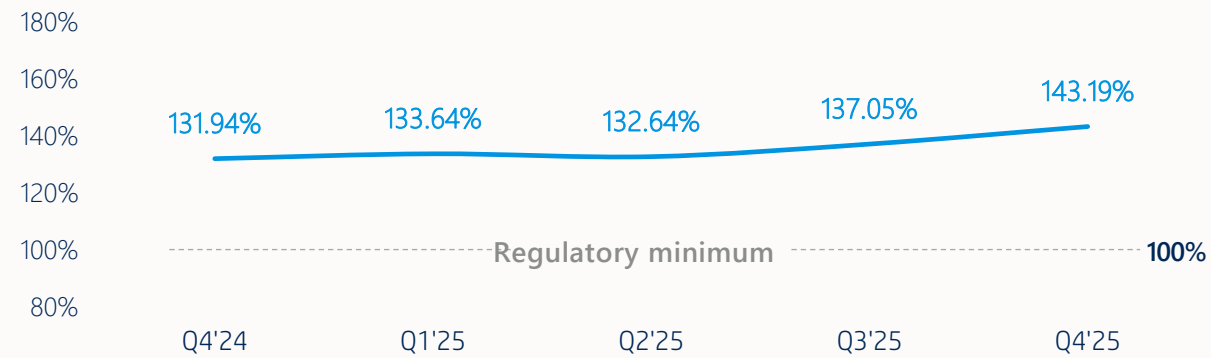
Cost of risk was moderate and below guidance reflecting stable asset quality
NPL level dropped and coverage ratio rose

> NPL coverage ratio and NPL ratio (%)

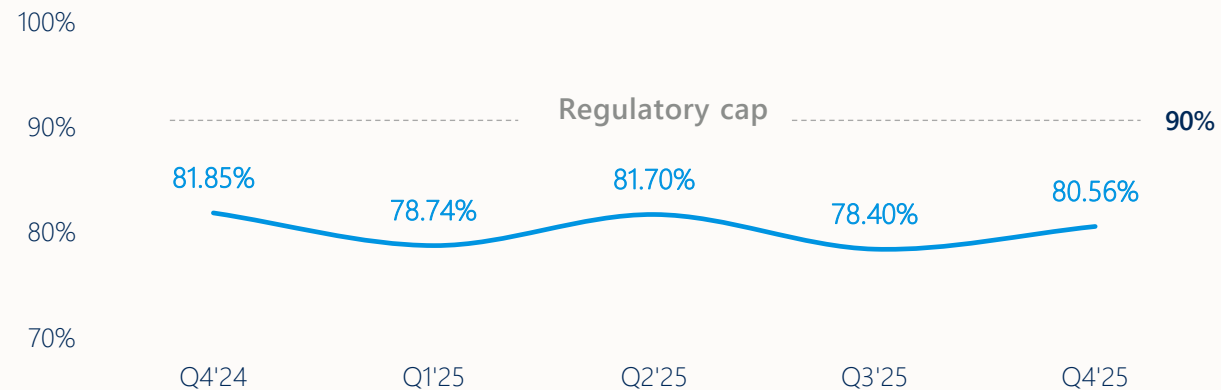


> Liquidity

> LCR (%)



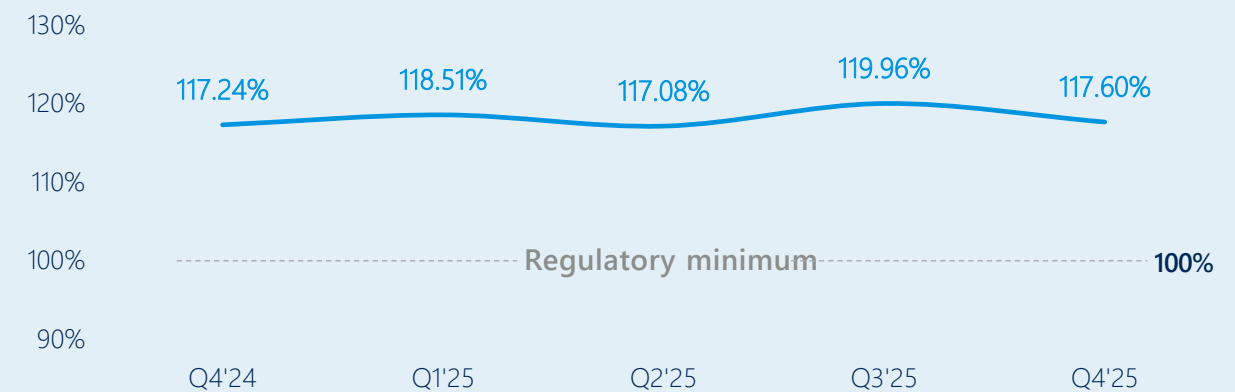
> LDR (%)



comfortable level of key ratios supported by strong funding base

- > Stable LDR on the backdrop of robust loan growth underscores elaborate liquidity management
- > LCR improved, NSFR remained stable, both ratios comfortably above regulatory minimum
- > Robust liquidity makes anb well positioned to pursue further growth

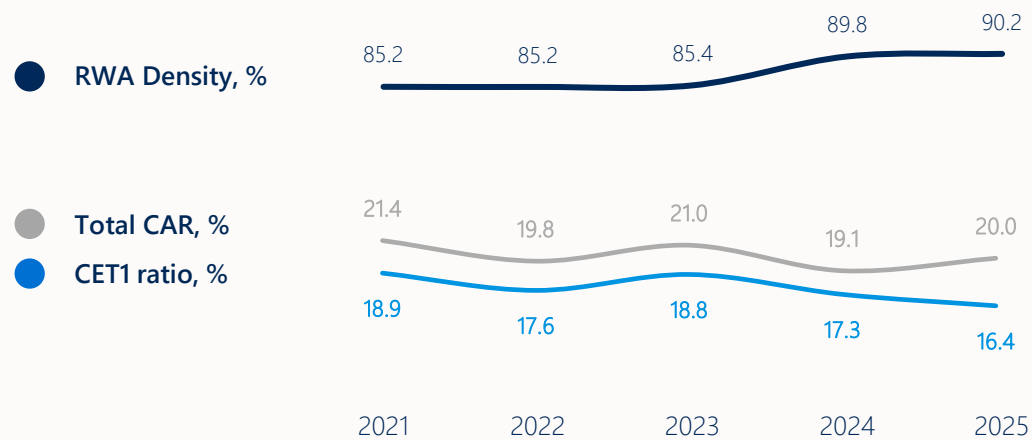
> NSFR (%)



> Capitalization

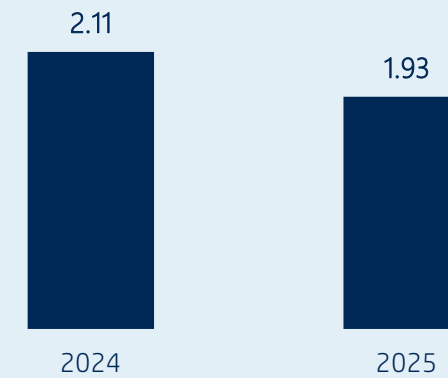
solid capital base allows anb to capture attractive business opportunities while maintaining high capital adequacy supported by Tier 1 Sukuk issuance

> Capital adequacy

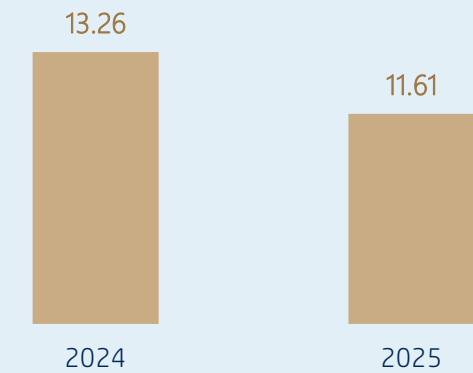


capital base reinforced by T1 issuance

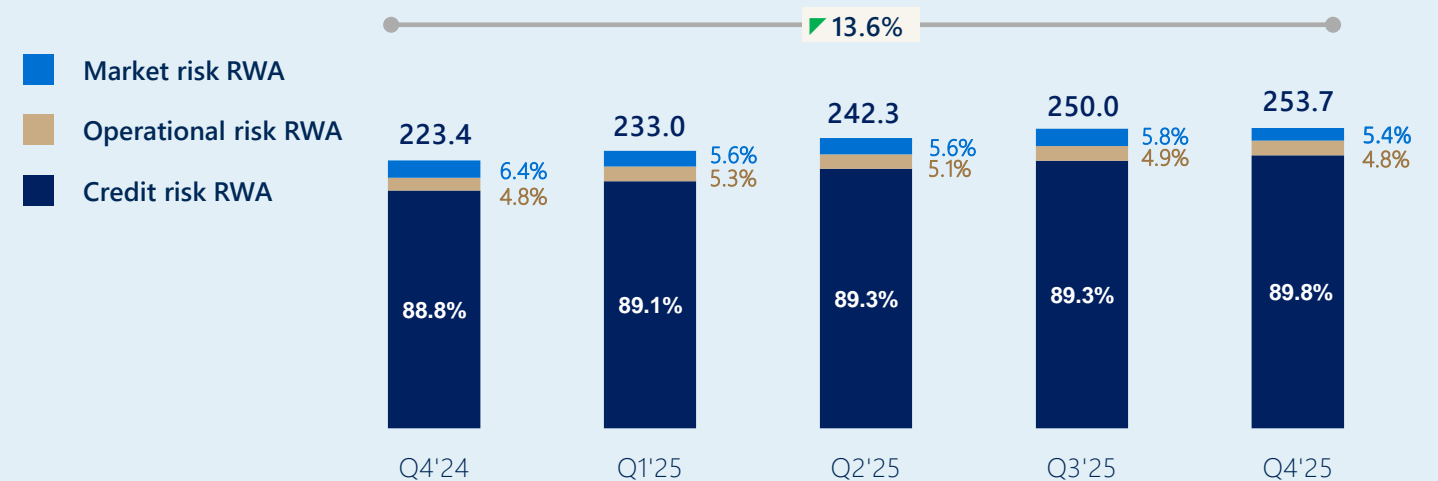
> ROAA (%)



> ROAE (%)



> Risk Weighted Assets (Rp bln)



> P&L overview

Consolidated Income Statement, mln ₺	YTD			QTD		
	FY'25	FY'24	Diff %	Q4'25	Q4'24	Diff %
Special commission income	15,205	14,406	5.5%	3,830	3,591	6.7%
Special commission expense	7,108	6,480	9.7%	1,883	1,608	17.0%
Net special commission income	8,097	7,927	2.2%	1,947	1,982	(1.8%)
Fee and commission income	2,283	1,867	22.3%	534	447	19.4%
Fee and commission expense	1,405	1,158	21.4%	410	342	19.9%
Fee and commission income, net	878	709	23.9%	123	105	17.8%
Exchange income, net	351	326	7.7%	83	104	(20.6%)
Gains on FVSI, net	231	174	32.3%	112	157	(28.4%)
Dividend income, net	270	205	31.4%	92	78	16.8%
Trading income, net	81	59	36.9%	32	(3)	>100%
Other revenue	(25)	25	>100%	(22)	(52)	(58%)
Total operating income	9,883	9,425	4.9%	2,367	2,371	-0.2%
Salaries and employee related expenses	2,012	1,772	13.6%	567	494	14.7%
Depreciation and amortization	261	222	17.7%	50	39	27.4%
Other expenses	1,062	1,073	(0.9%)	263	278	-5.2%
Operating expenses prior ECL	3,337	3,067	8.8%	880	811	8.5%
ECL charges, net	693	645	7.4%	152	152	(0.1%)
Impairment charge on other real estate	-100	119	(183.9%)	0	119	(100.0%)
Total operating expenses	3,930	3,831	2.6%	1,032	1,083	(4.7%)
Earnings from associates, net	27	145	(81.1%)	7	132	(94.9%)
Net Income before zakat and income tax	5,981	5,739	4.2%	1,341	1,421	(5.6%)
Zakat and income tax	870	782	11.2%	201	174	15.1%
Discontinued operations	6	11	(43.3%)	6	11	(43.3%)
Net income after zakat and tax*	5,116	4,966	3.0%	1,147	1,256	(8.7%)
EPS	2.49	2.48	0%	0.55	0.63	(13%)

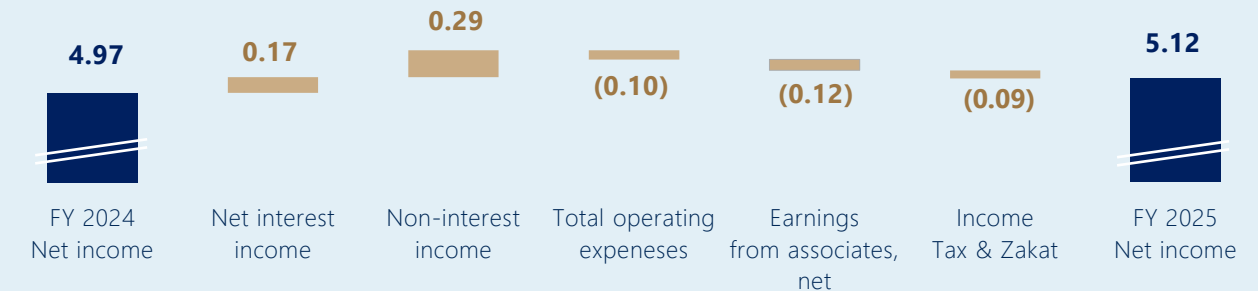
Note: numbers may not add up due to rounding

* Equity holders of the Bank

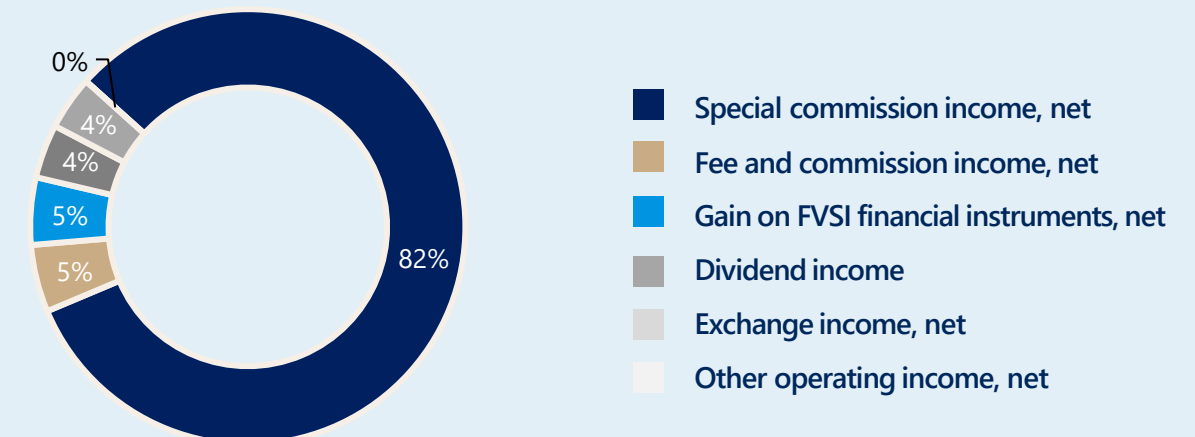
profitability supported by sizeable growth on non-interest revenues and drop in costs growth

- > Moderate growth of net special commission income due to reduction of NIM
- > Net fee and commission income continued to grow at fast pace
- > Tight costs control and savings programs allowed to combine lower costs inflation with and continued investments into talent and staff development

> Net income movements (₺ bln)

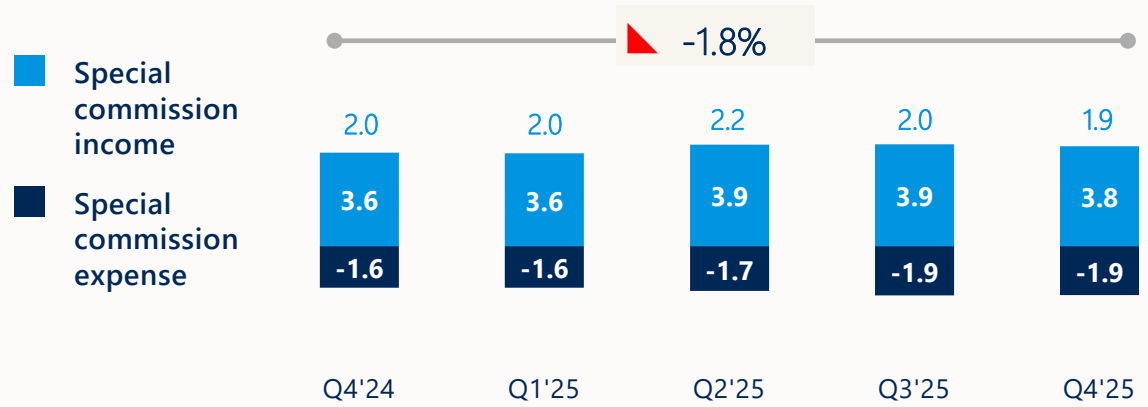


> Operating income structure Q4'25 (%)

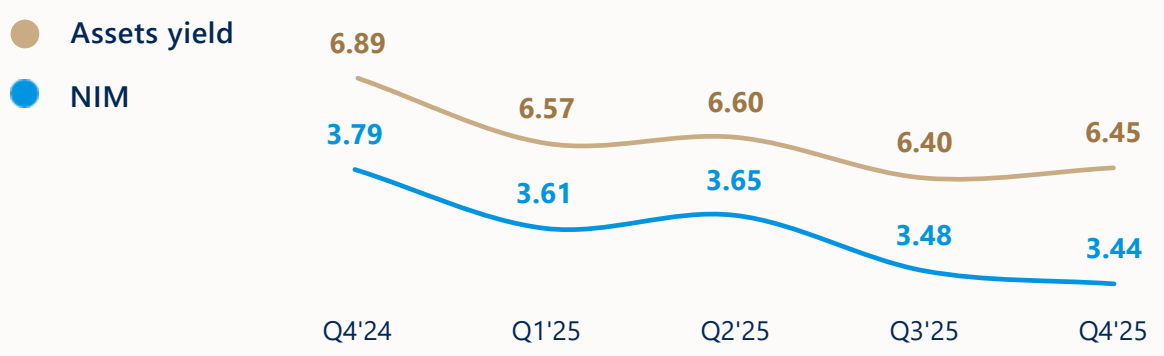


> P&L overview

> Special commission income, net (₹ bln)



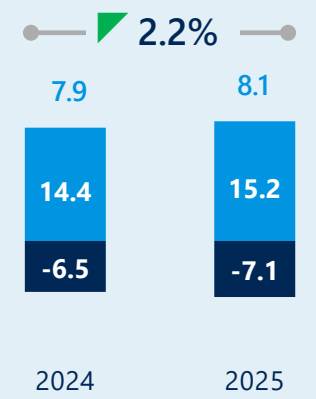
> NIM and assets yield (QTD, %)



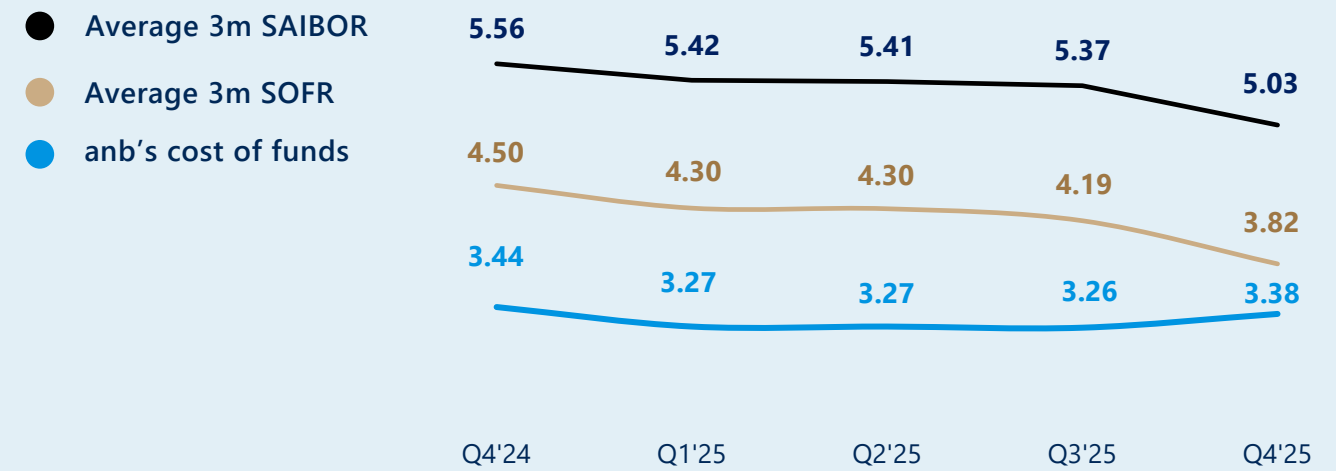
NIM supported by lower funding costs and favorable deposits mix

NIM
3.44% ▲ 35 bps YoY

NIM remains resilient amid pressure on interest rates



> Cost of funds (%)



> P&L overview

Cost to income

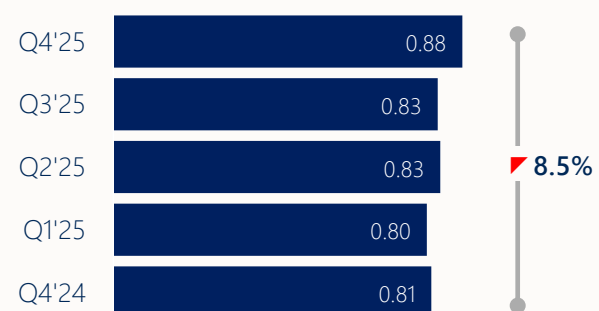
33.77%

▲ 123 bps YoY

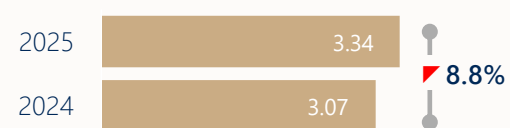
Continued investments into human capital and digital offset by tight costs control and savings programs and initiatives

> OPEX before impairment (₹ bln)

Quarters

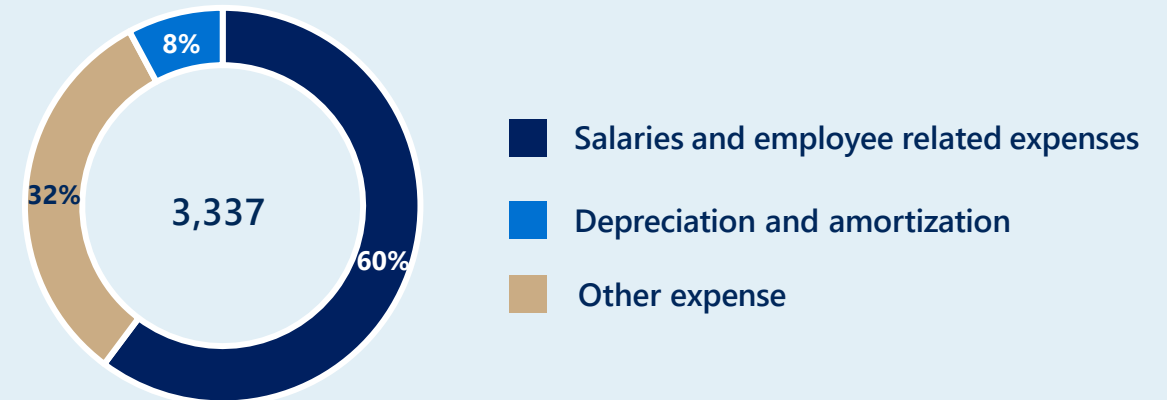


Full year periods



anb maintains healthy costs efficiency while investing in business development

> Operating expenses for FY 2025 breakdown (₹ mln)

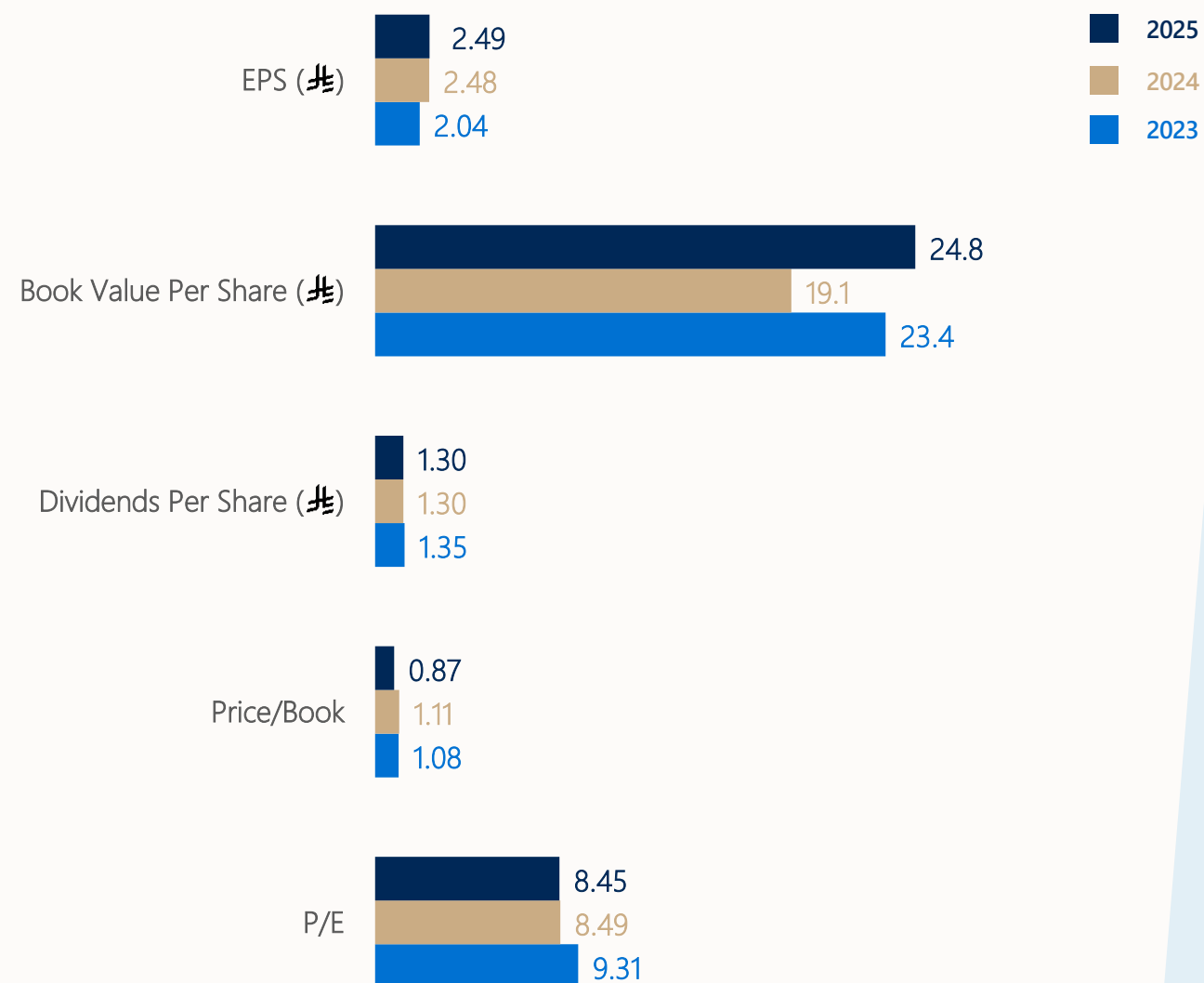


> Cost to income, (QTD %)



> Shareholder returns

> Per share data



anb consistently upholds commitment to deliver returns to shareholders

Aggregate dividend return 2019-2025

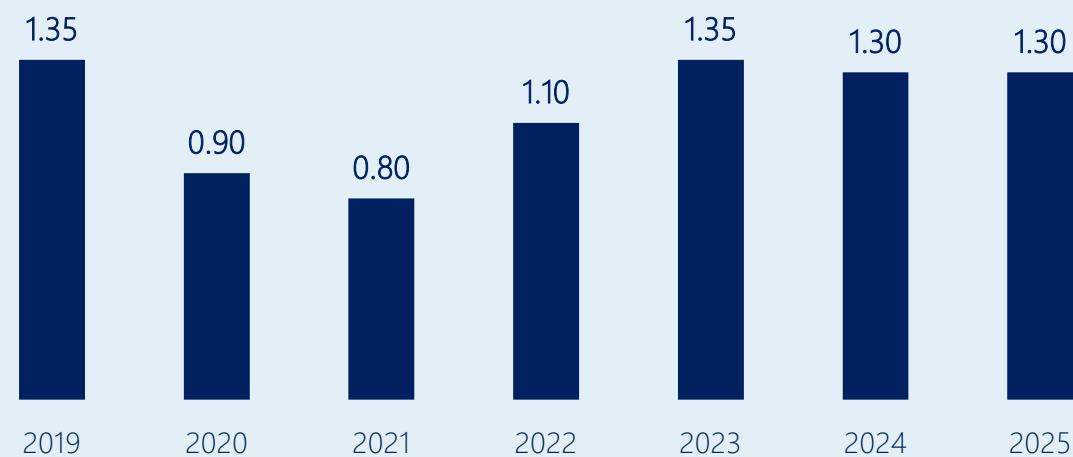
8.10
(₪ / share)

Dividend payout ratio

50.8%
in 2025

- > anb prioritizes returns to shareholders through dividends distribution
- > Book value per share increased, EPS remained stable

> 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	2025A	2025G	> 2025 target status	2026G
Loans & Advances growth YoY	15.2%	Mid-teens	✓	Mid-High single digit
NIM	3.44%	3.4% - 3.5%	✓	Above 3%
Cost to Income Ratio	33.77%	Below 33%	—	Below 33%
Costs growth YoY	8.8%	Single-digit	✓	Single-digit
ROAE	11.61%	Above 12%	—	Above 12%
Cost of risk	37 bps	40 – 50 bps	✓	40 – 50 bps
Total CAR	20.02%	Above 18%	✓	Above 19%

anb

البنك العربي الوطني
arab national bank

وخدمات رقمية

بنك تابع لشركة ورفاهية بنك المركزي السعودي

لتفوق الشروط والأحكام
800 124 4040
anb.com.sa



Corporate
Governance
& ESG



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

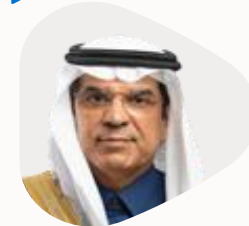
Board member



Mr. Naim AlHussaini

Board member

Executive management



Obaid Alrasheed

Managing Director & Chief Executive Officer



Saad Aldughish

Chief Financial Officer



Kamal Khodr

Head of Risk Management



Zeyad Abanmay

Head of Treasury Group



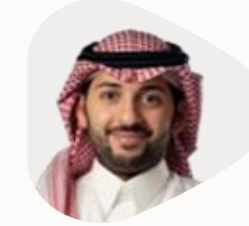
Aiedh Alzahrani

Chief Operating Officer



Louai Alzاهر

Head of Wholesale Banking Group



Khaled Alrashed

Head of Retail Banking



Bader Alotaibi

Head of Human Resources Group



Abdulrahman Ahmed

Chief Strategy Transformation Officer



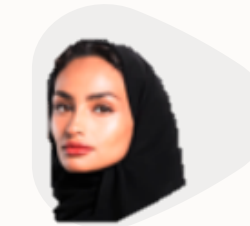
Saleh Almahmoud

Head 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 Credit Officer



Waleed Alkhulayfi

Chief Compliance Officer

> BoD comprised of 10 members

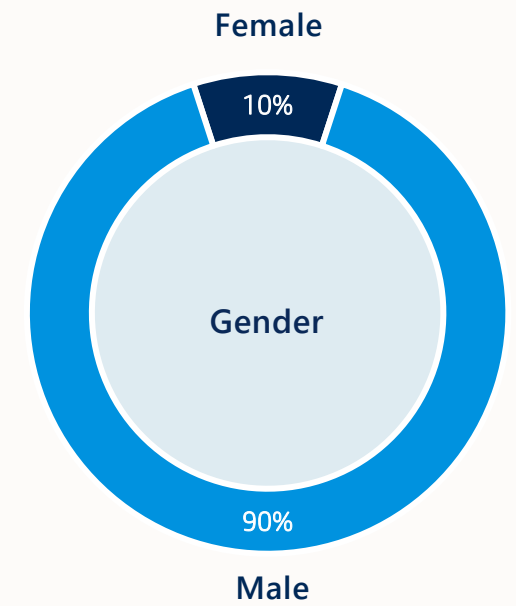
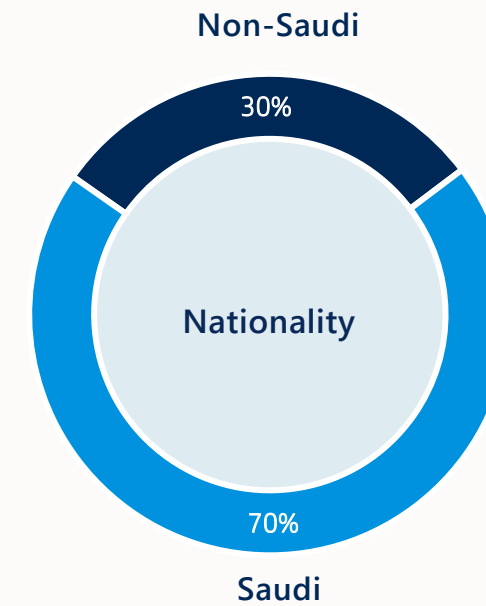
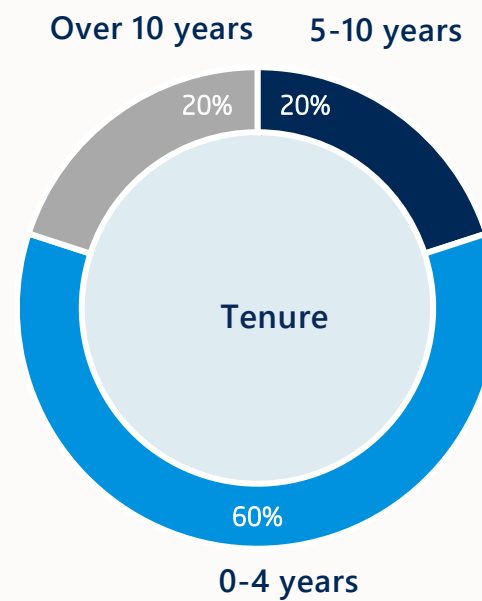
including 4 independent directors

Independent directors

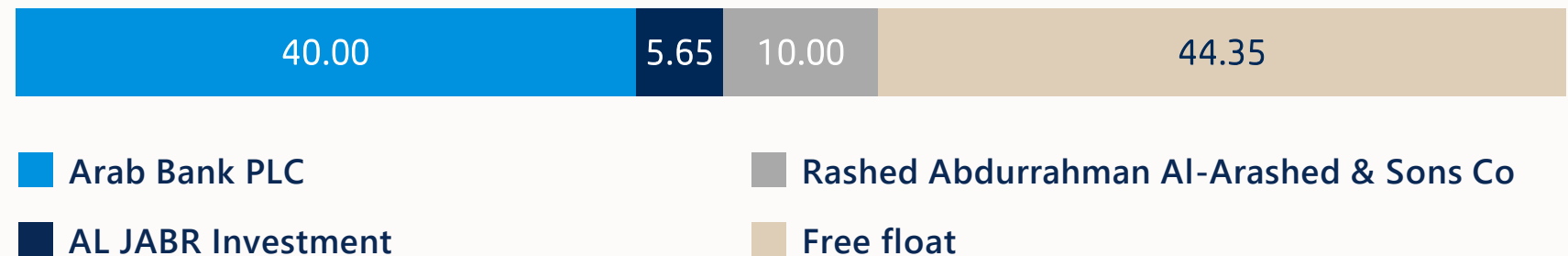
- Mr. Abdulmohsen Ibrahim Al-Touq, Deputy Chairman
- Dr. Mohammed Faraj Alkanani Al-Zahrani
- Mr. Thamer Mesfer Al-Wadai
- Mr. Osama Khalid Alatiki

Non-independent directors

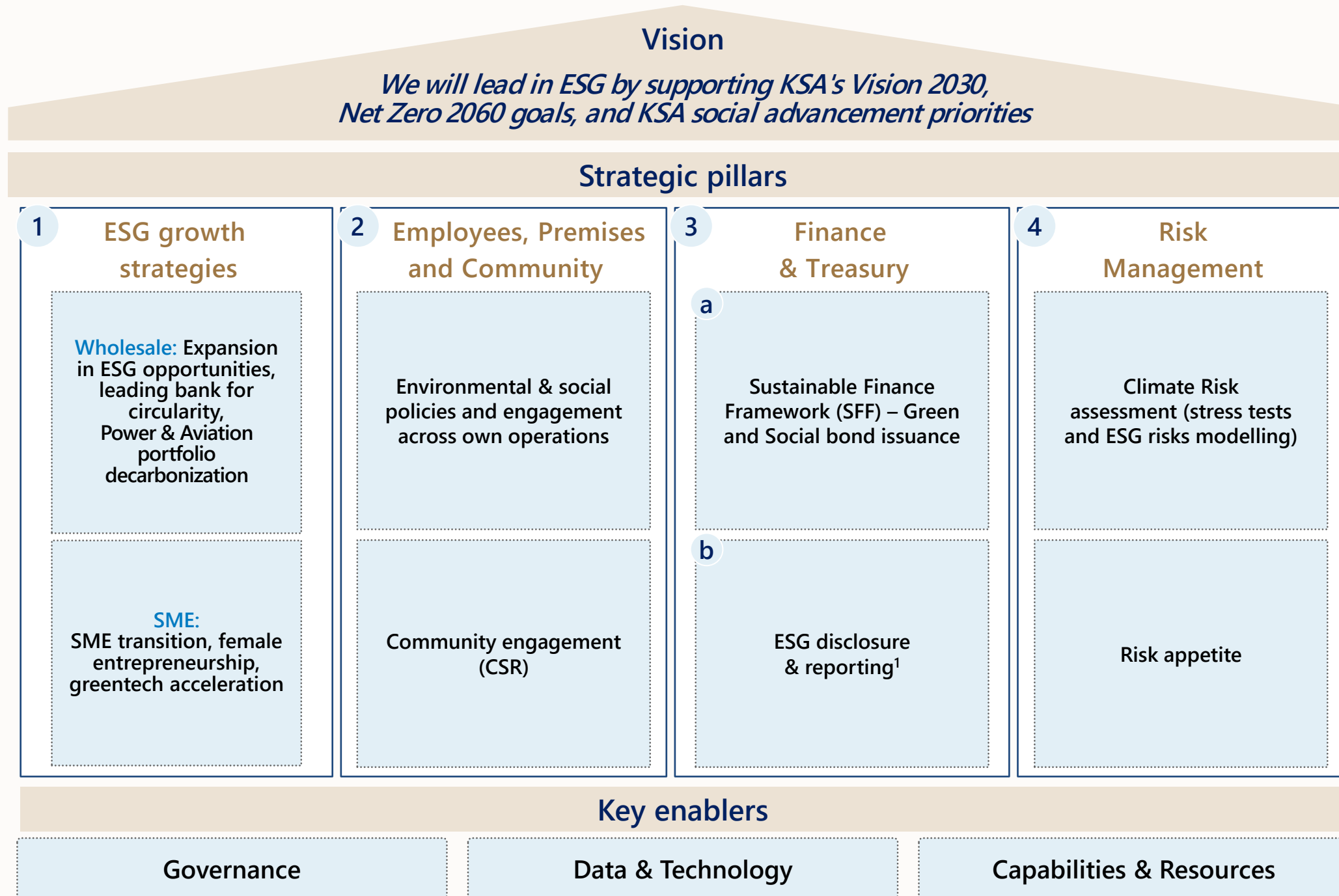
- Mr. Salah Rashid Alrasheed, Chairman (Non-executive)
- Mr. Obaid Abdullah Alrasheed, Managing Director (Executive)
- Mr. Hesham Abdullatif Al-Jabr
- Mr. Naim Rassem Al-Hussaini
- Ms. Randa Muhammad Al-Sadiq
- Mr. Mohammad Abdelfattah Alghanamah







> Shareholder structure (%)



ESG strategy guided by strong vision and 4 pillars



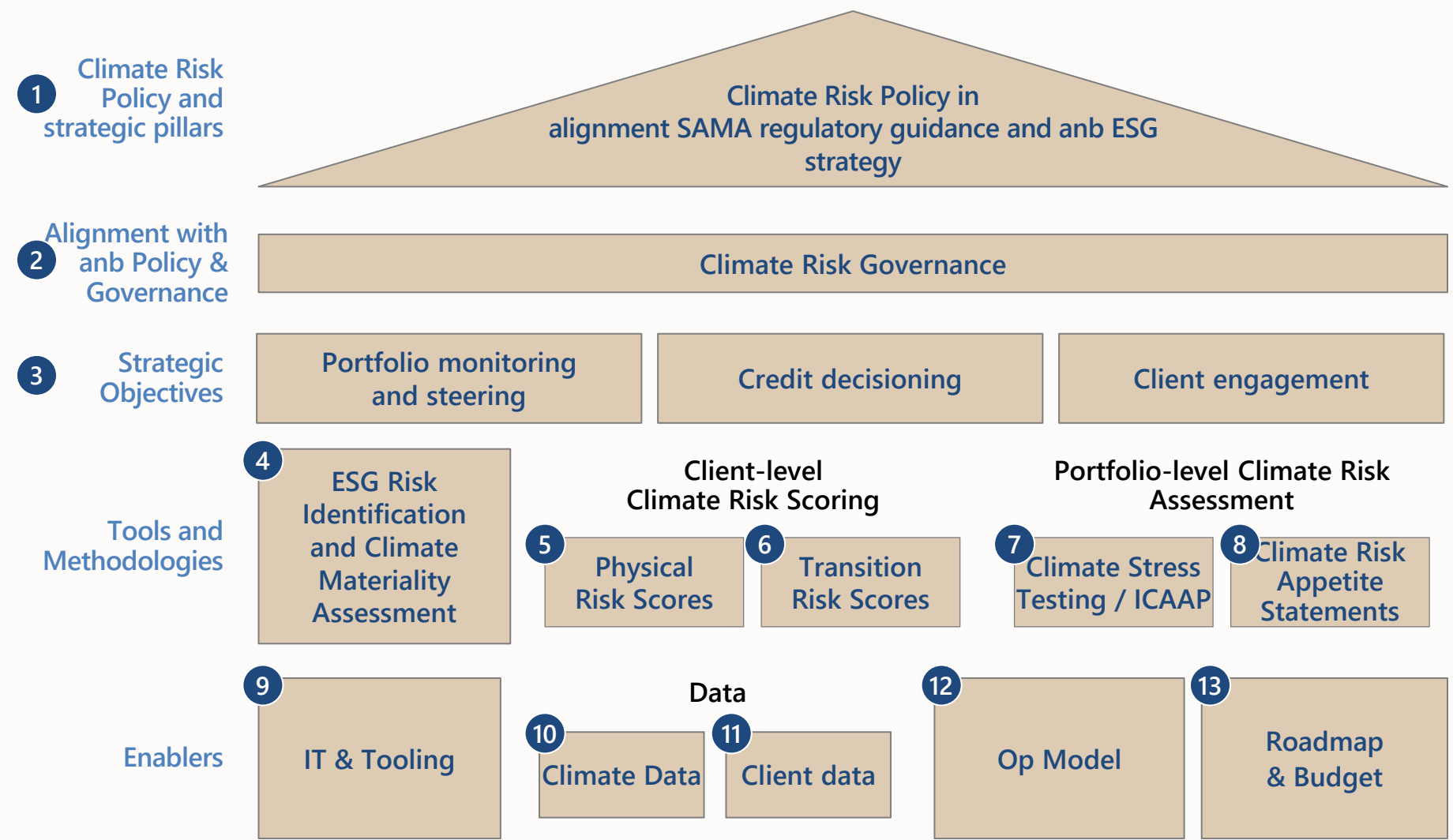
Ambition

- 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
-  **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%; **Saudization** 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

➤ Progress tracked across key ESG metrics

showing anb's strong commitment to ESG performance improvement

20%

Emissions intensity reduction commitment for Power & Aviation by 2030

Fully established

Climate Risk framework being embedded into credit review & origination

15%

MSME loans out of total loan book

24%

Women participation in total workforce
(11% growth in one year)

40%

Independent directors in Board
(SAMA and CMA compliant)

2

C-suite committees to govern anb's ESG activities

750 M USD

Sustainable sukuk volume allocated in 2025
(top 2 bank in KSA)

4X

Sukuk oversubscription, demonstrating robust and diversified investor interest

S&P Global
Ratings

2025 ESG
Score: 36

- 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

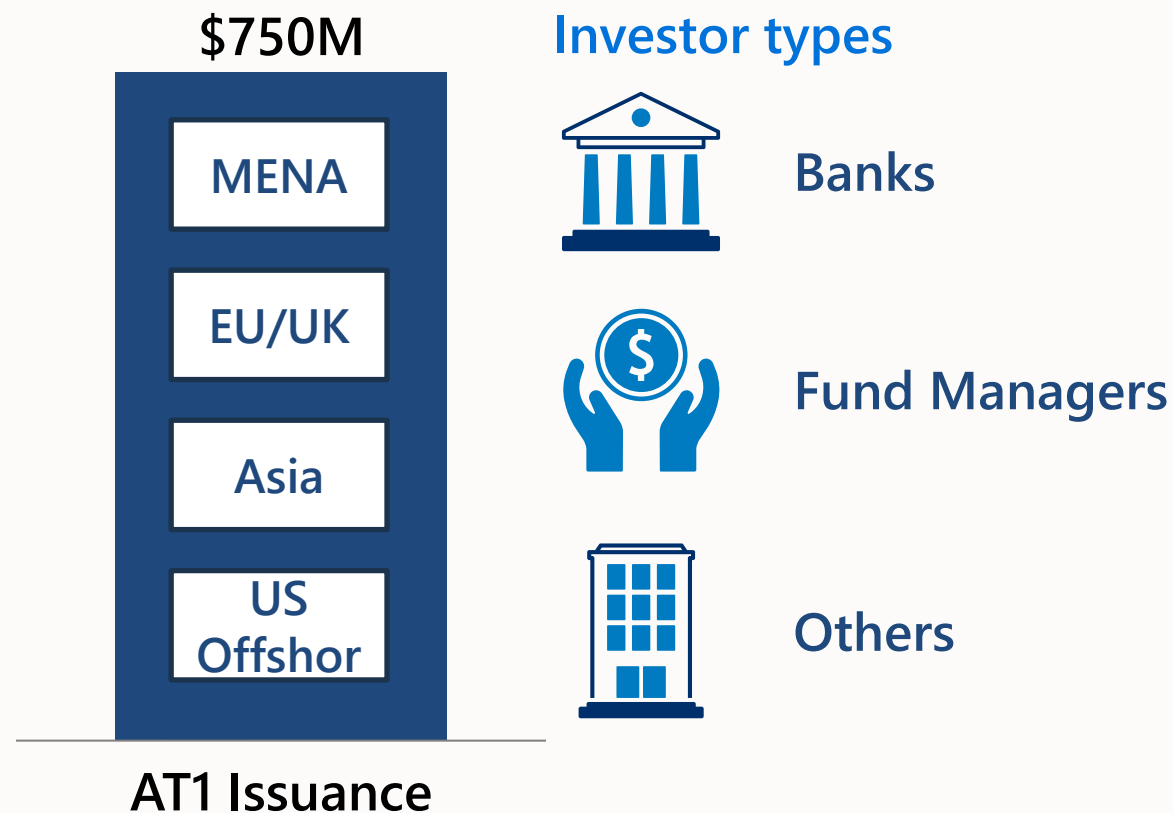
Excellent rating
for Sustainable
Finance Framework
(Highest rating possible)

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



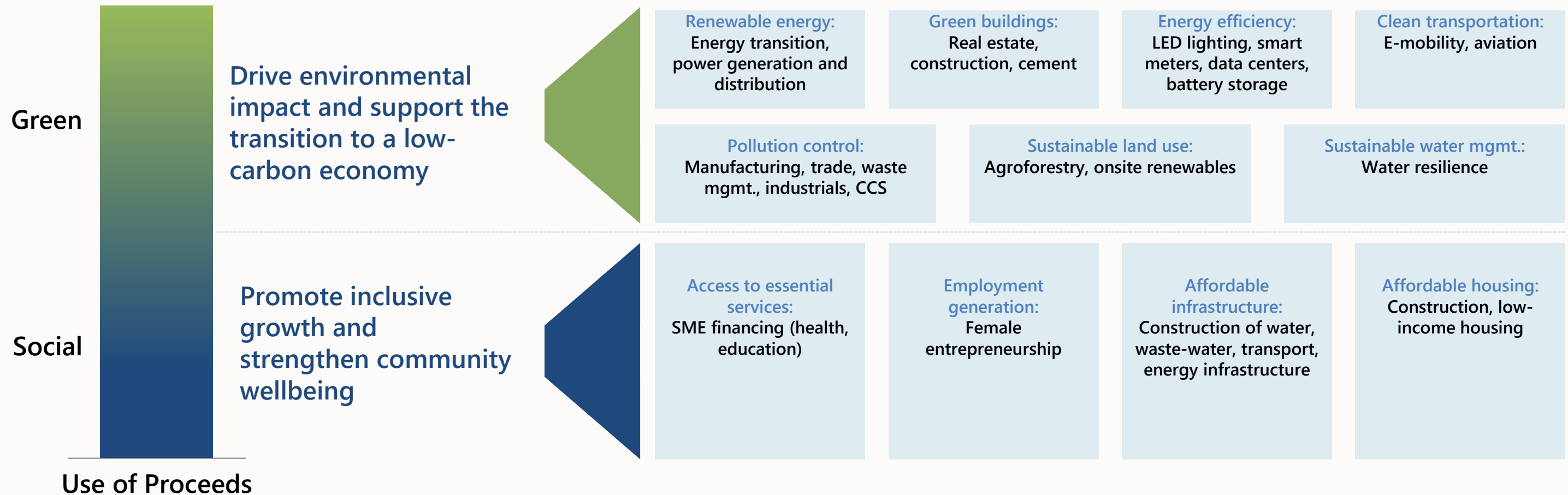
STRONG PROCEEDS GOVERNANCE

- 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:
anb P.O.Box 56921 Riyadh 11564
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](#)

Find out financial disclosures:
<https://anb.com.sa/en/web/anb/annual-reports>

anb Investor Relations App:

