



Q1 2026
Earnings
Presentation



> Forward - looking statements

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Financial Highlights



> 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

> Business today

all business segments contribute to bottom-line result

Total assets
₺284.9 bln

Loans
₺198.6 bln

Deposits
₺208.0 bln

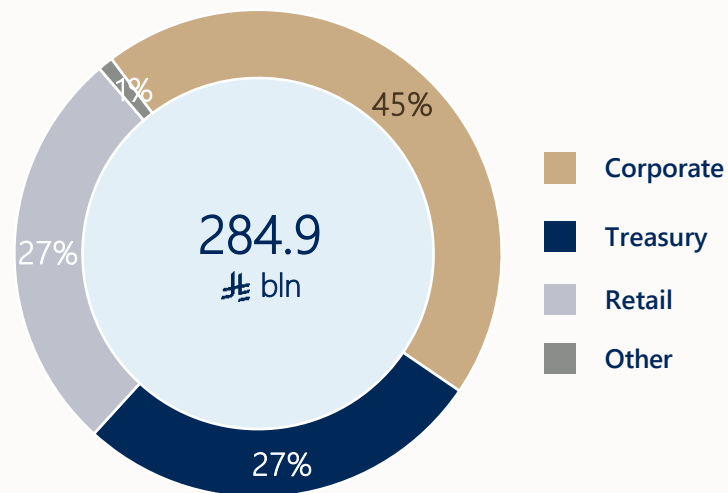
Operating income
₺2.59 bln Q1'26

₺2.51 bln Q1'25

Net income
₺1.36 bln Q1'26

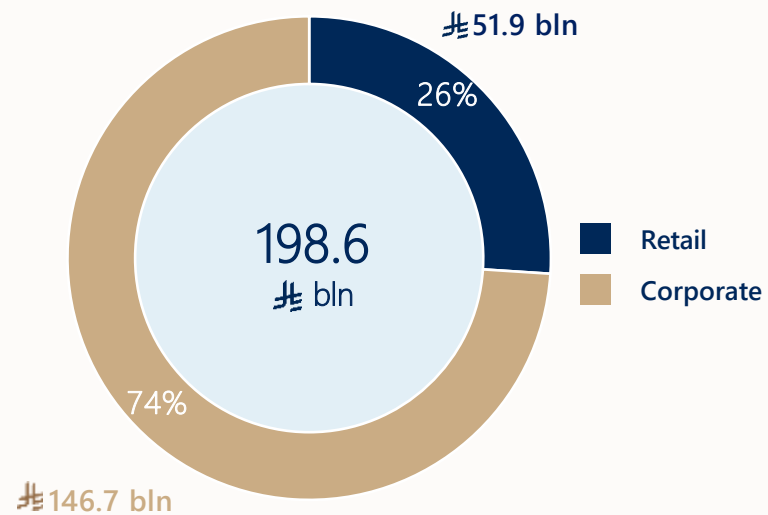
₺1.30 bln Q1'25

Assets mix by business line



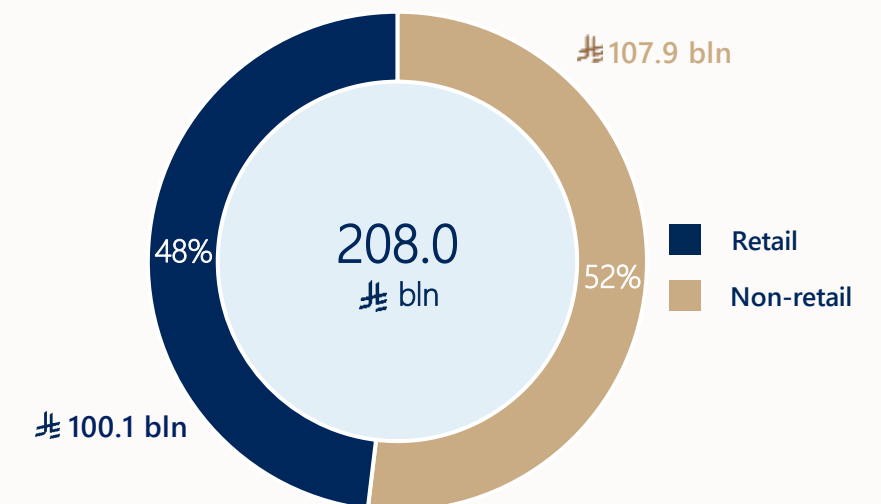
> Leading banking franchise

Loans



> Supporting customer loan growth

Deposits



> Strong core deposit base

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35

35

Strategy
Execution



➤ Strategy achievements and initiatives – Core Business

	Initiatives	Key achievements	Areas of focus moving forward
Corporate	 <p>52%</p> <p>24 Completed</p> <p>22 In progress</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%</p> <p>52 Completed</p> <p>26 In progress</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%</p> <p>2 Completed</p> <p>3 In progress</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%</p> <p>13 Completed</p> <p>4 In progress</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%</p> <p>22 Completed</p> <p>21 In progress</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%</p> <p>19 Completed</p> <p>7 In progress</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%</p> <p>1 Completed</p> <p>3 In progress</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%</p> <p>22 Completed</p> <p>18 In progress</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 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%

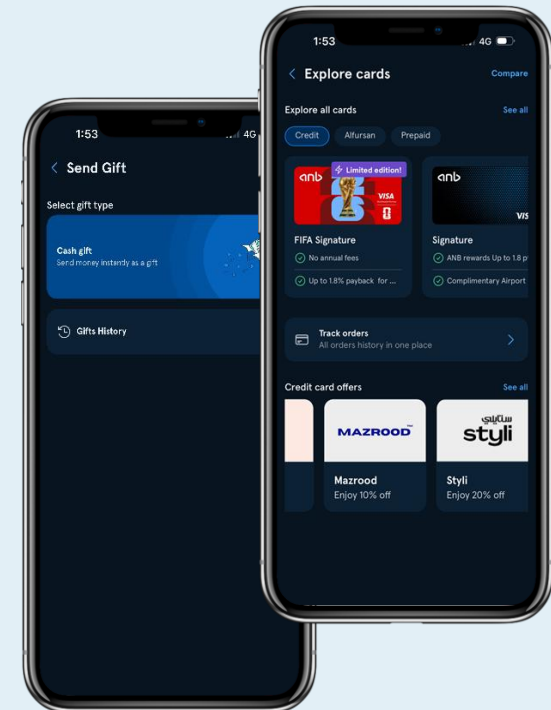
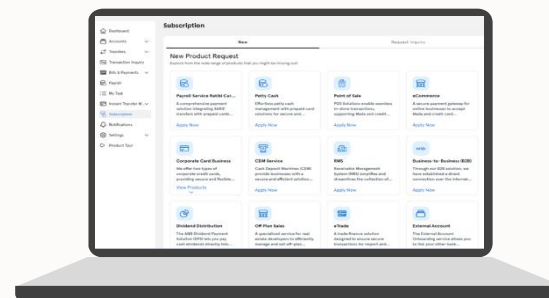
Personal loan
76%

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

Product Launched in Q1 2026



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.

➤ 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

البنك العربي الوطني
arab national bank



البنك العربي الوطني

Financial
Performance



> Balance sheet overview

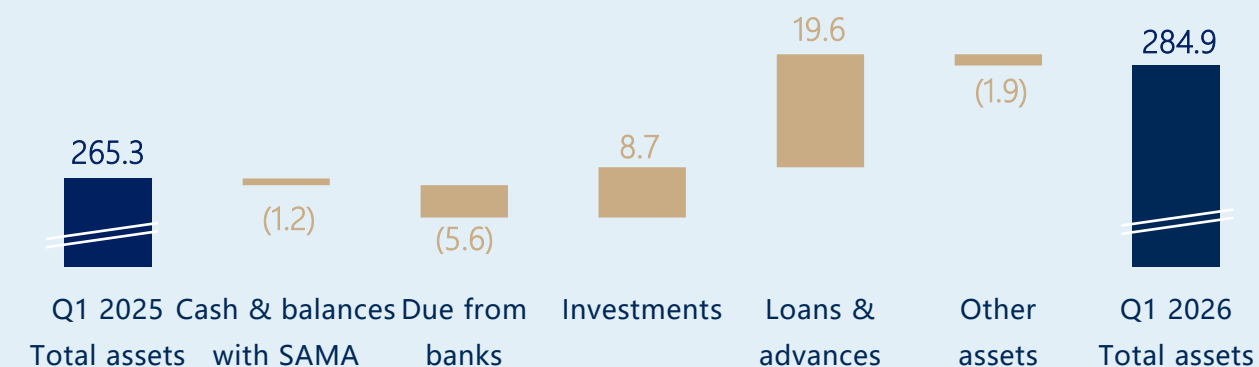
Consolidated Balance Sheet, ₪ mln	QoQ			YoY	
	Q1'26	Q4'25	Diff %	Q1'25	Diff %
Cash and balances with SAMA	13,724	13,167	4.2%	14,901	(7.9%)
Due from banks and other fin. institutions	1,500	2,335	(35.8%)	7,062	(78.8%)
Net Investments	61,637	60,012	2.7%	52,931	16.4%
Net Loans and advances	198,639	195,299	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)



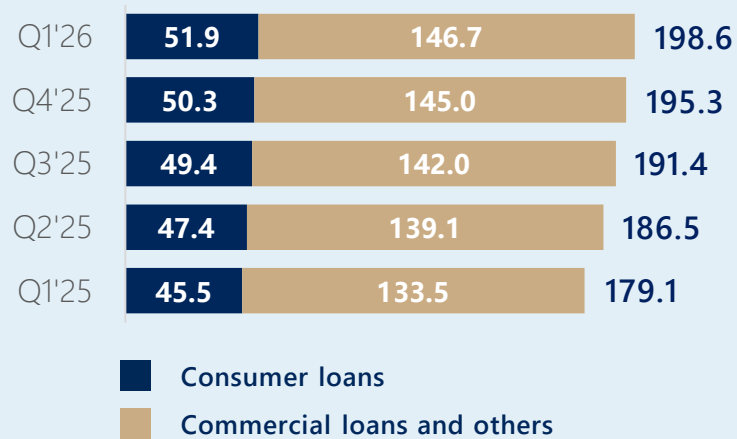
> Total liabilities movements (₪ bln)



> 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

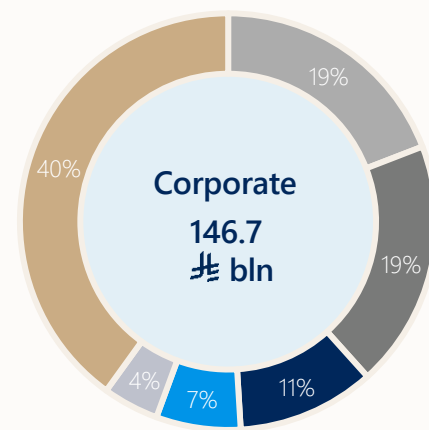
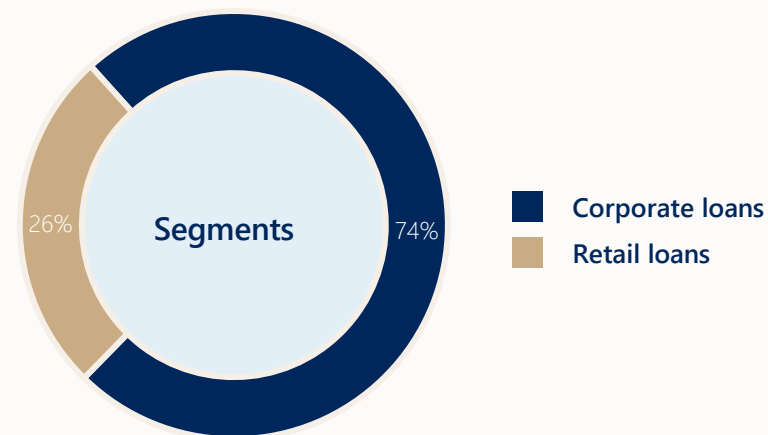
Retail loans

▲ 13.9% YoY
▲ 3.2% QoQ

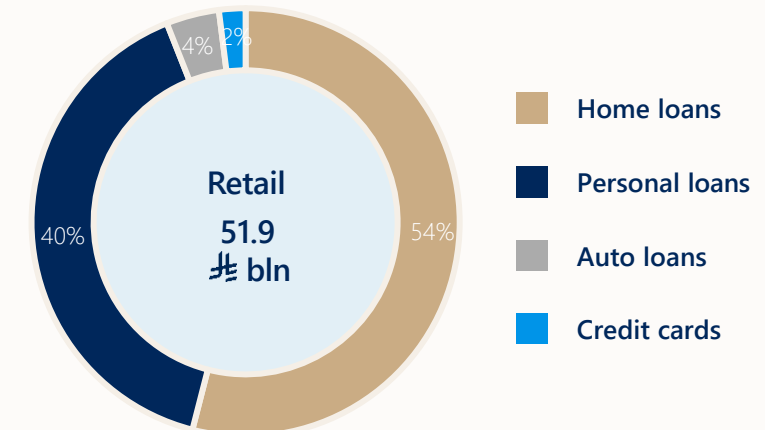
+ 51.9
₹ bln

- > 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 (%)



- Services
- Real estate activities
- Manufacturing
- Transportation & storage
- Construction
- Others

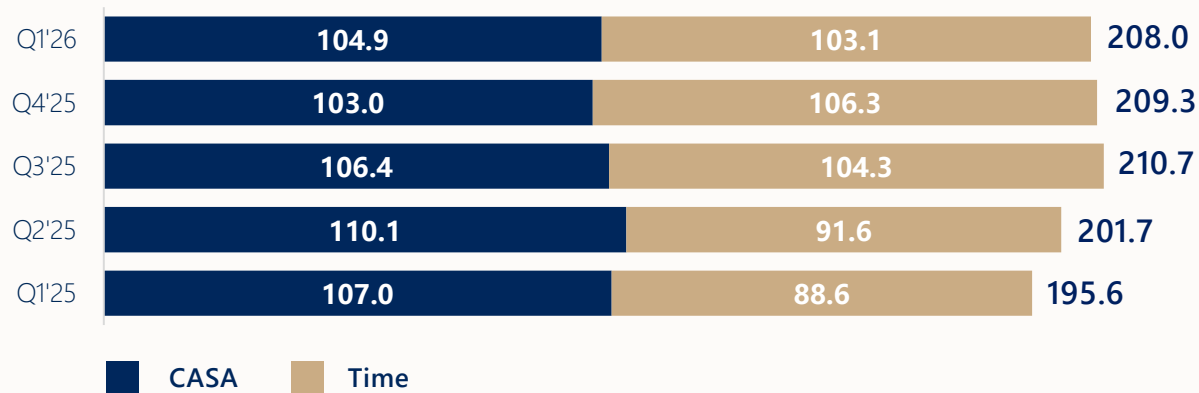


- Home loans
- Personal loans
- Auto loans
- Credit cards

> 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

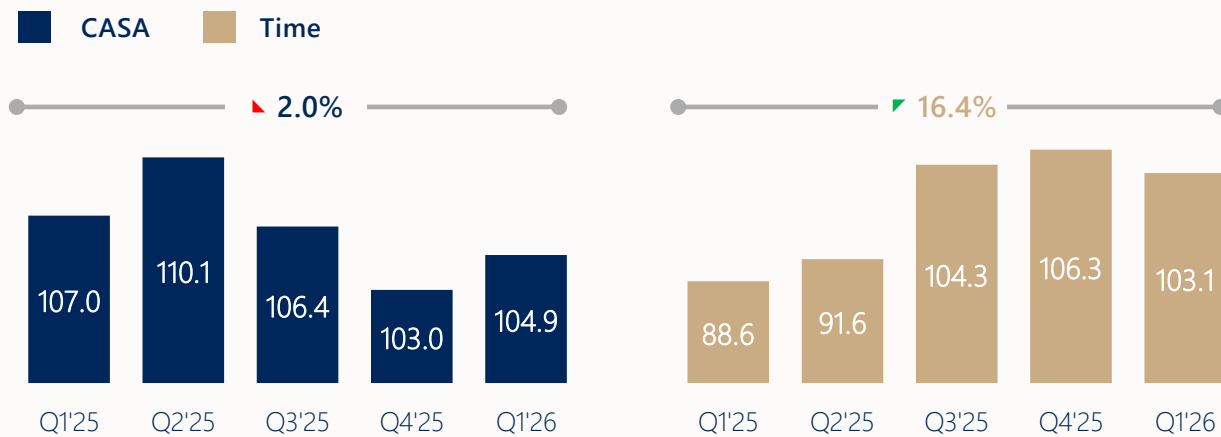
104.9
₹ bln

Time

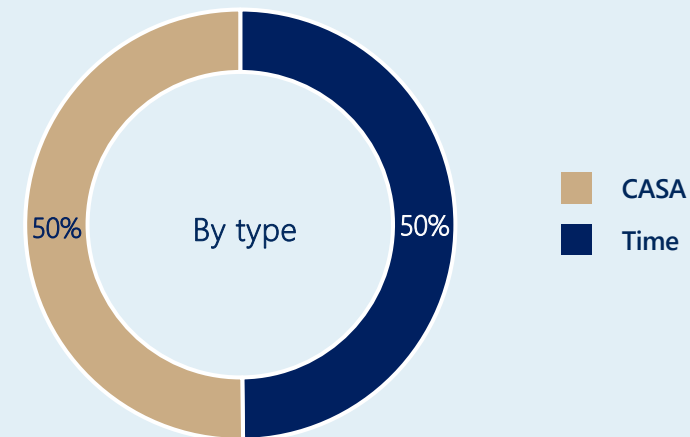
▲ 16.4% YoY
▲ 2.9% QoQ

103.1
₹ bln

> Customers' deposits (₹ bln)



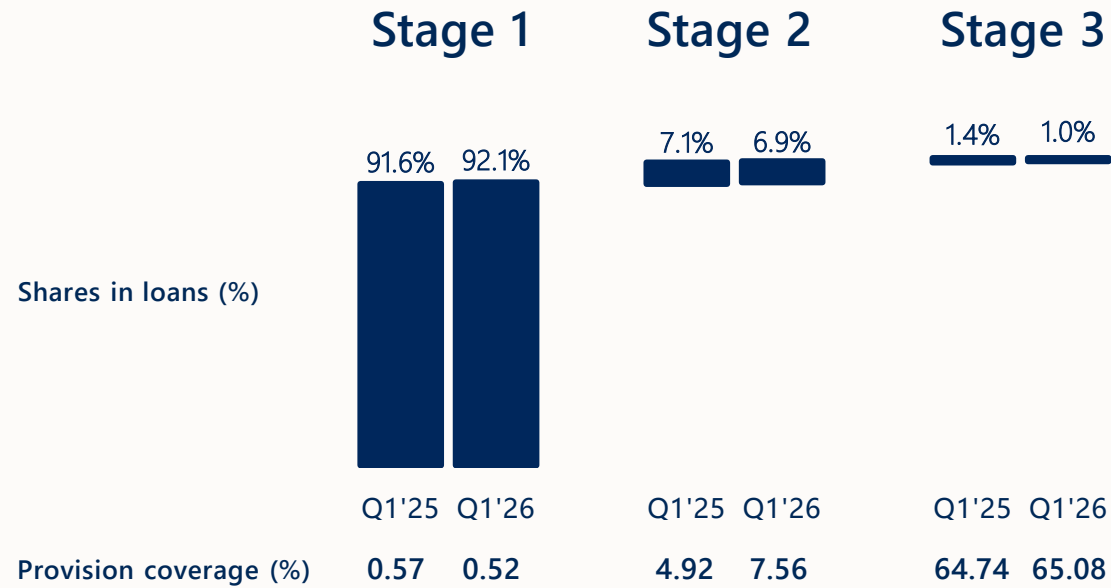
> Deposits breakdown as of Q1'26 (%)



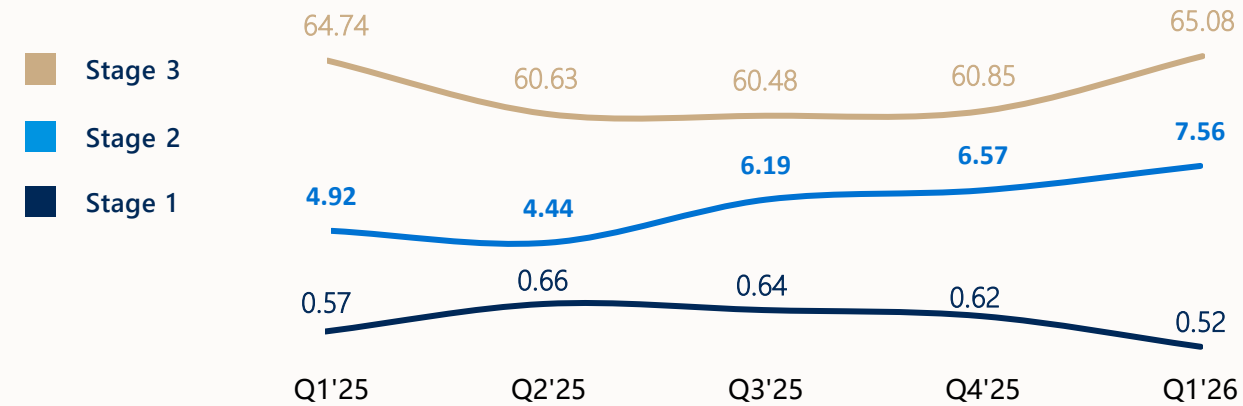
In Q1 2026 customers' deposits were growing in 'demand' and 'call accounts' segments while reducing in 'time and savings' segments following efforts to optimize funding costs

> Loan quality

> Loans and advances (%)

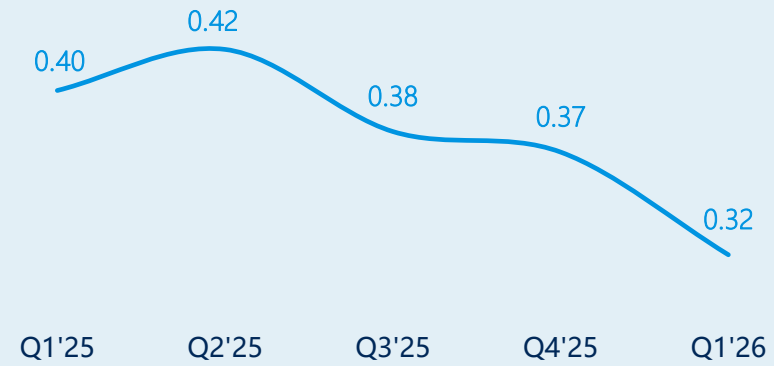


> Stage-wise coverage (%)



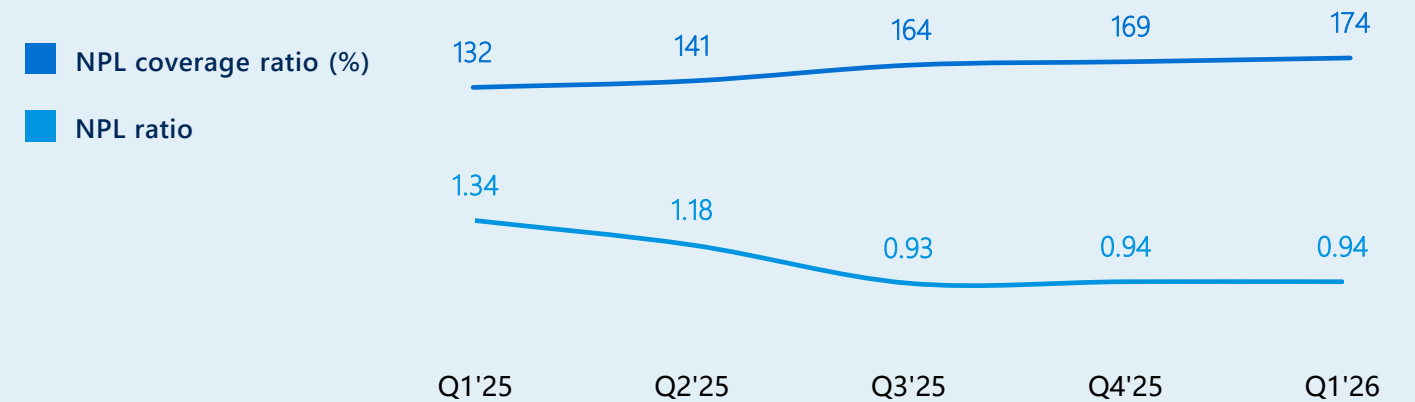
all key risk metrics further improved underpinning sound loan quality

> Cost of risk (%)



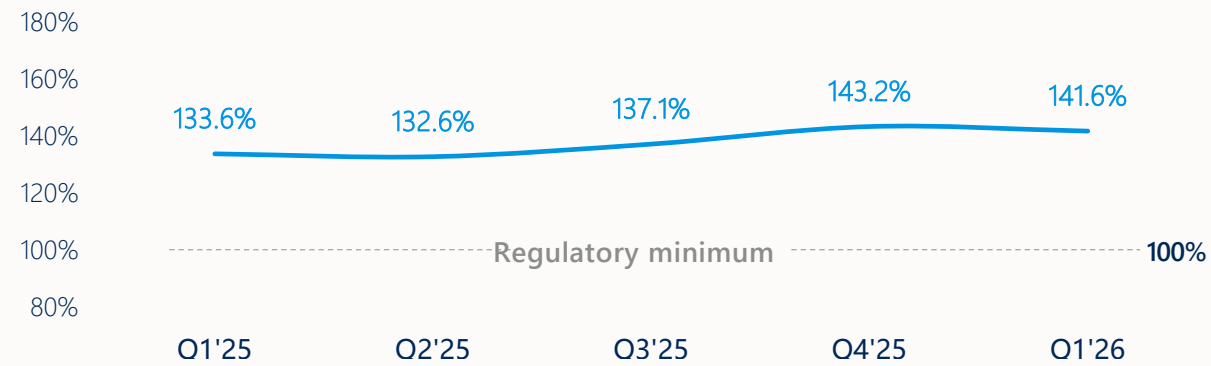
Cost of risk decrease coupled with stable NPL ratio, solid coverage and increase of share of Stage 1 loans reflect robust risk management

> NPL coverage ratio and NPL ratio

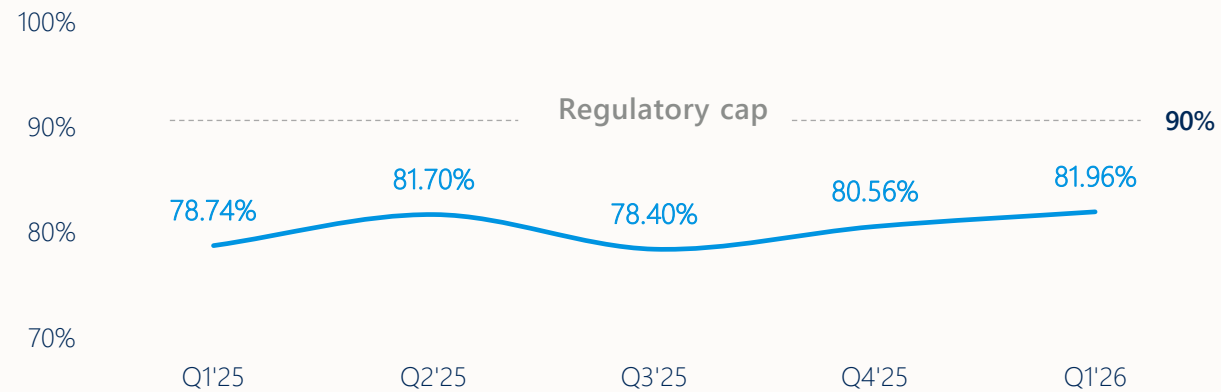


> Liquidity

> LCR (%)



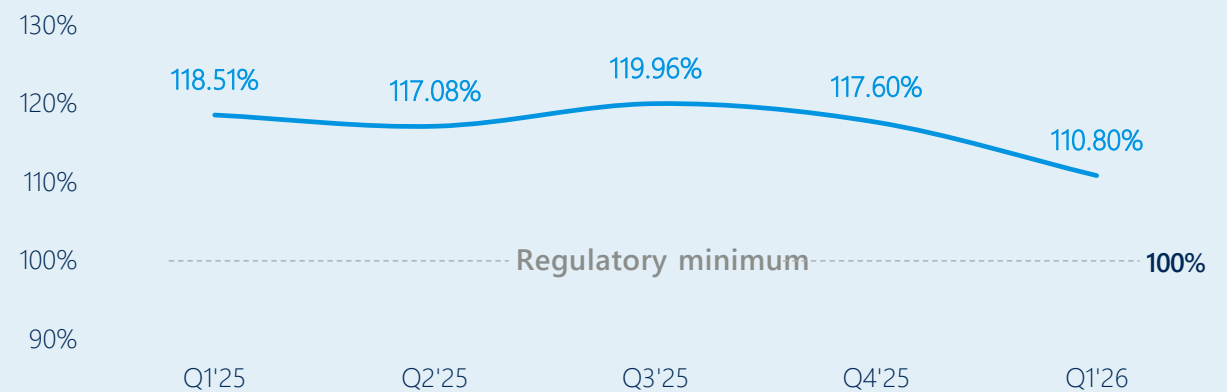
> LDR (%)



Liquidity ratios underscore prudent funding model

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

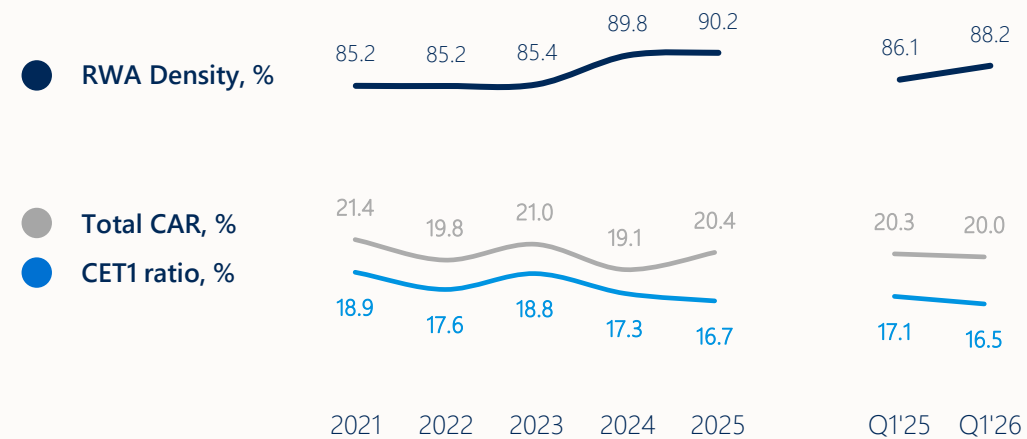
> NSFR (%)



> Capitalization

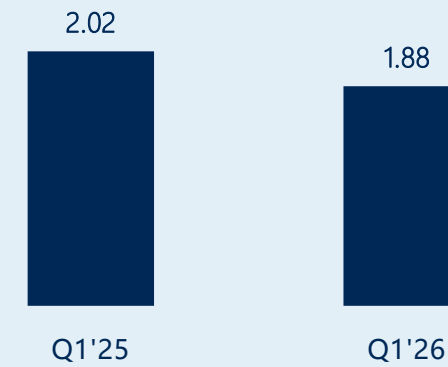
High levels of capitalization supported by organic capital generation and issued Tier 1 Sukuk

> Capital adequacy

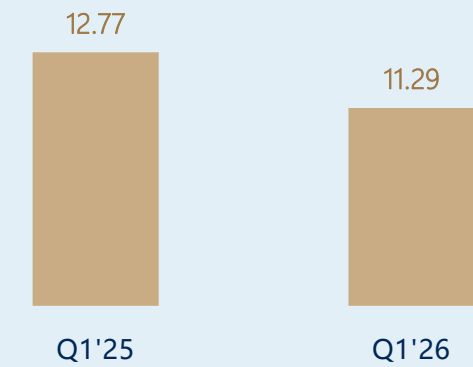


strong capital adequacy and solid double-digit capital returns

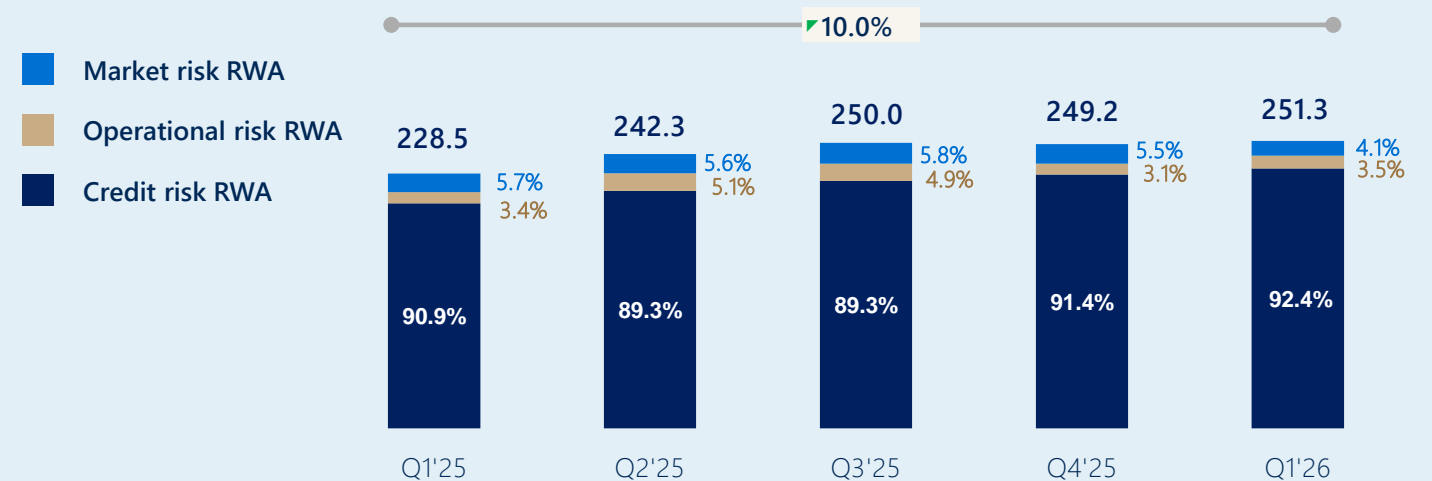
> ROAA (%)



> 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	0.05	0.65	(0.05)

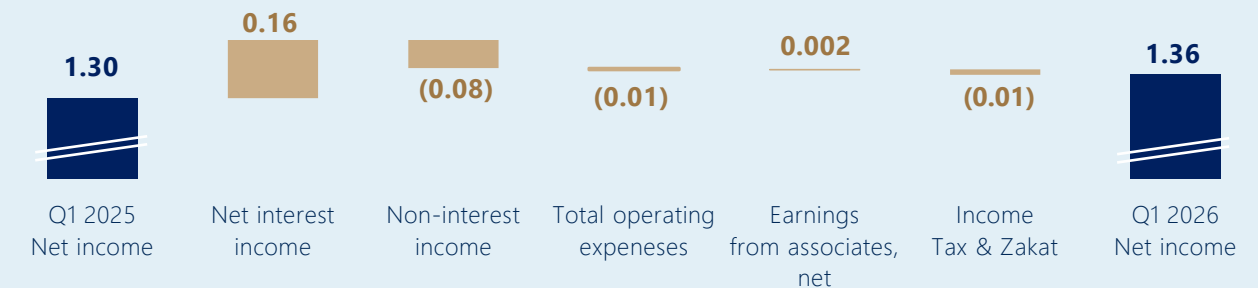
Note: numbers may not add up due to rounding

* Equity holders of the Bank

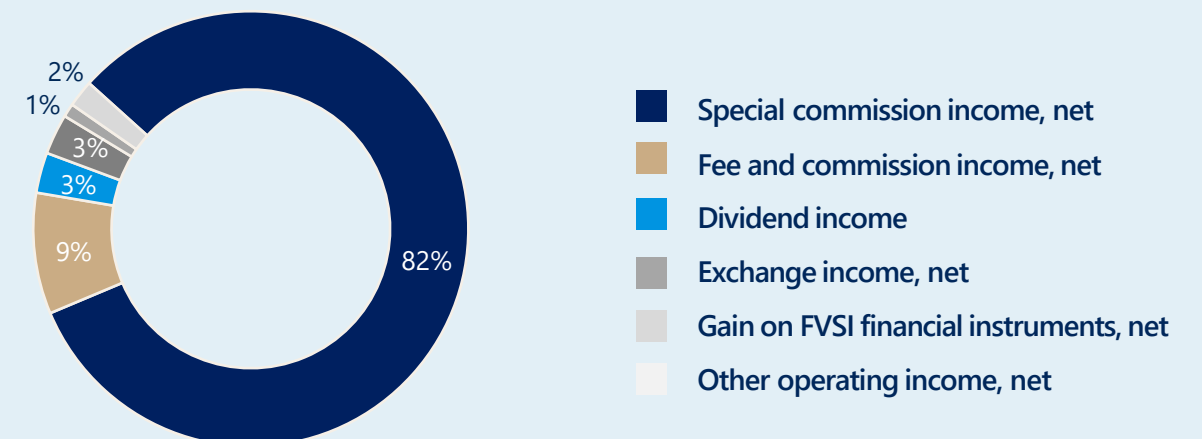
profitability supported by growth of funded revenues and disciplined cost management

- > 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)

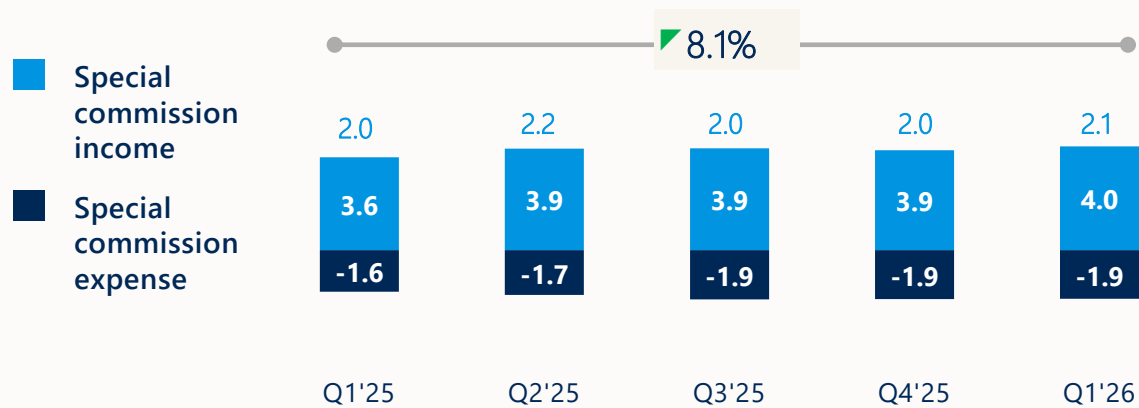


> Operating income structure Q1'26 (%)

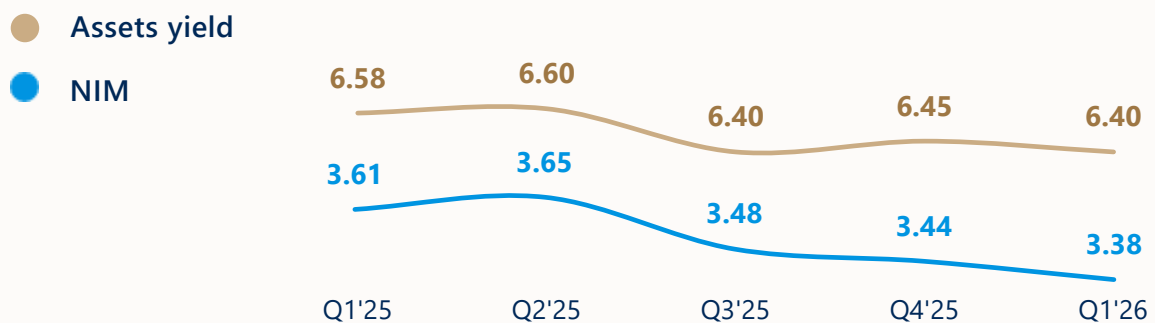


> P&L overview

> Special commission income, net (₹ bln)



> NIM and assets yield (QTD, %)



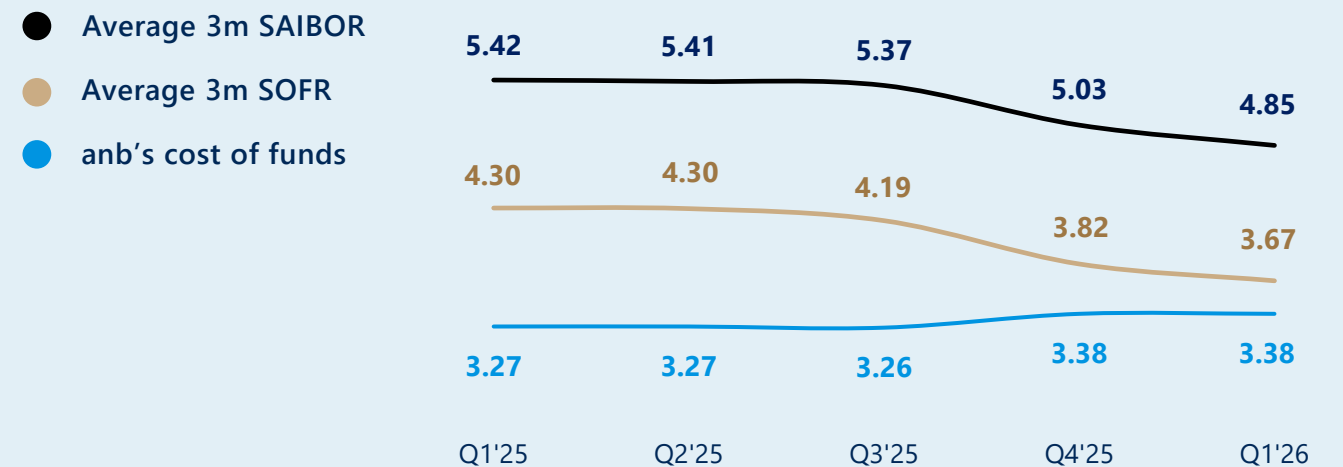
Net interest margin stabilizing on easing pressure on the cost of funds

NIM

3.38% ▾ 23 bps YoY



> Cost of funds (%)



> P&L overview

Cost to income

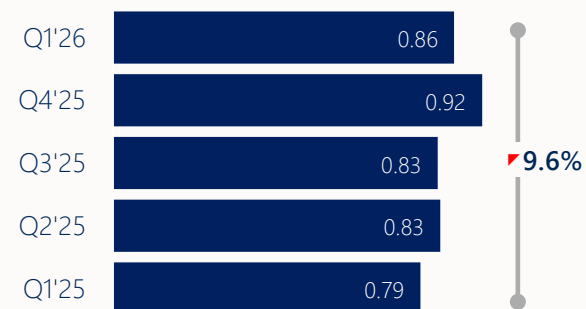
33.29%

▼ 198 bps YoY

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

> OPEX before impairment (฿ bln)

Quarters

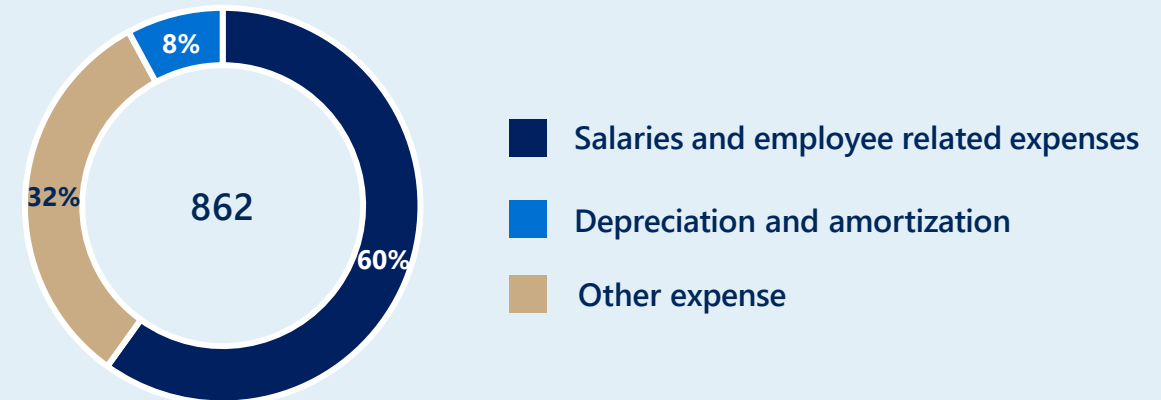


Full year periods



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

> Operating expenses in Q1 2026 breakdown (฿ mln)

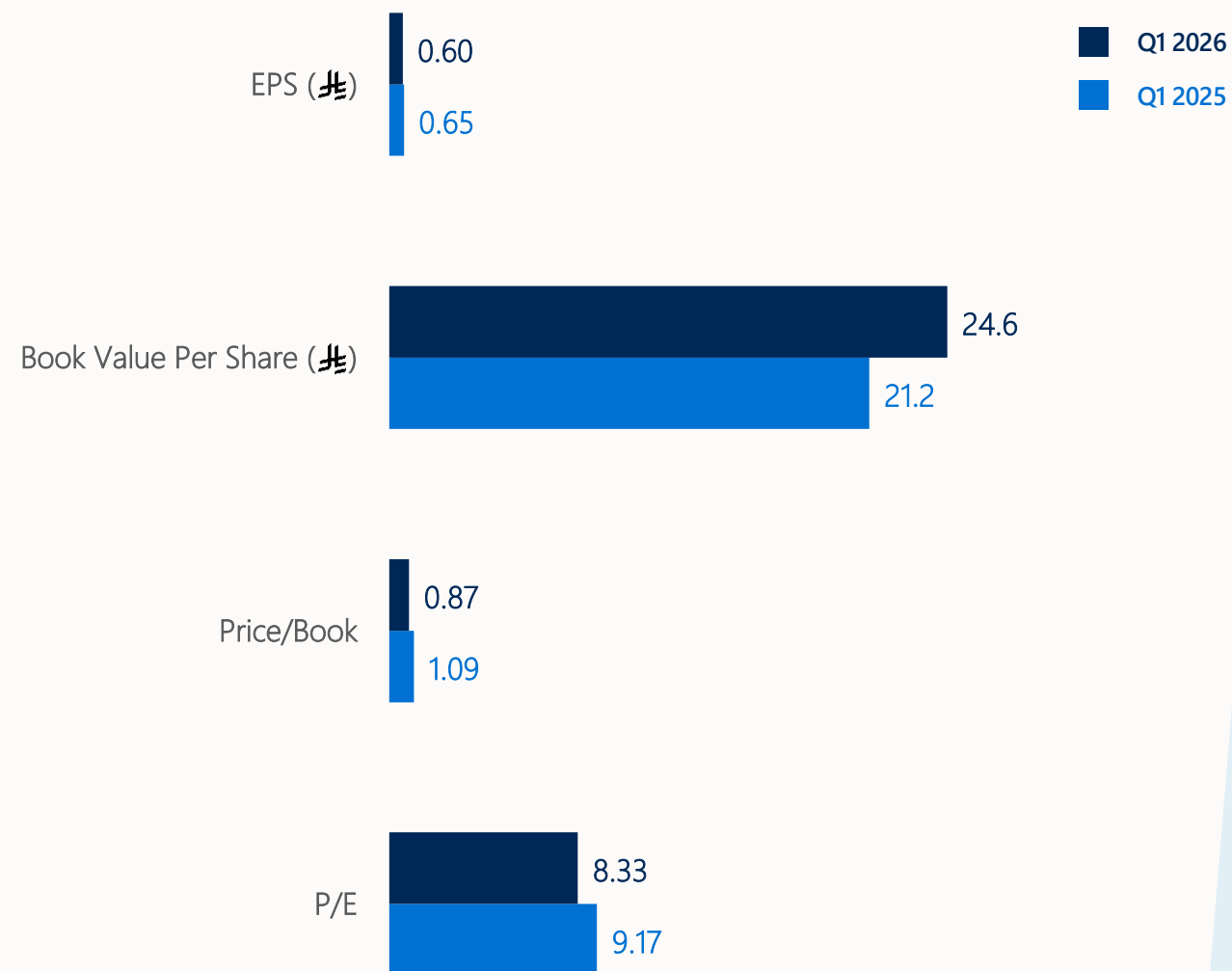


> Cost to income, (QTD %)



> Shareholder returns

> Per share data



anb consistently upholds commitment to deliver returns to shareholders

Aggregate dividend return 2019-2025

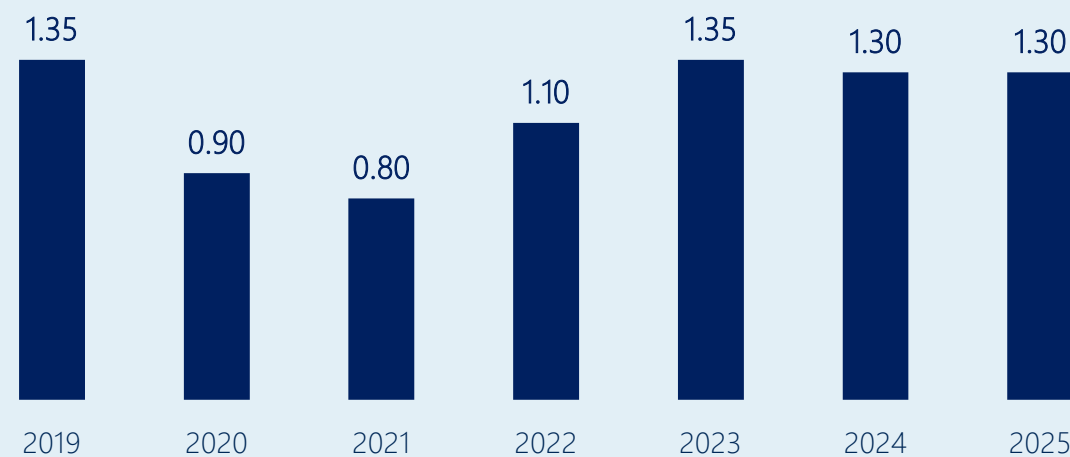
8.10
(₪ / share)

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)



مغلق Closed

مغلق Closed



Operating
Environment
& Guidance

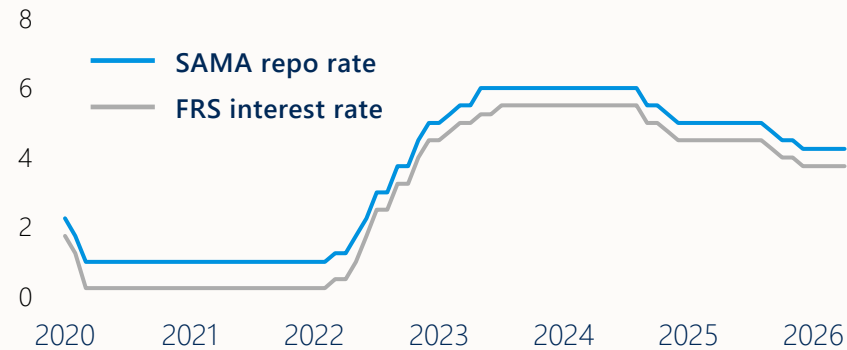


Operating Backdrop

robust and increasingly diversified Saudi economy underpins solid banking sector

SAMA & FRS rates

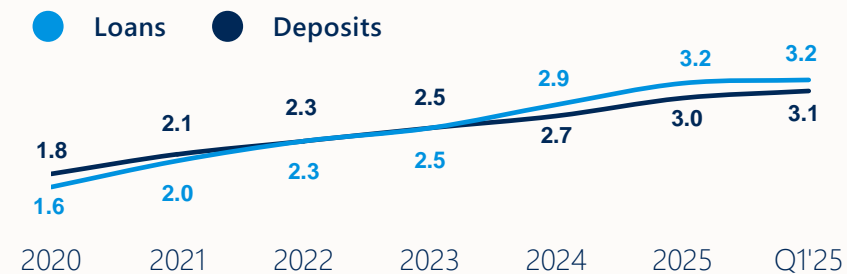
The Saudi Central Bank synchronizes its repo rate with the US Federal funds rate which makes macro-economical environment in the country stable and predictable



Source: SAMA, www.global-rates.com

Deposits/loans portfolios of the top-10 Saudi banks (S\$ tn)

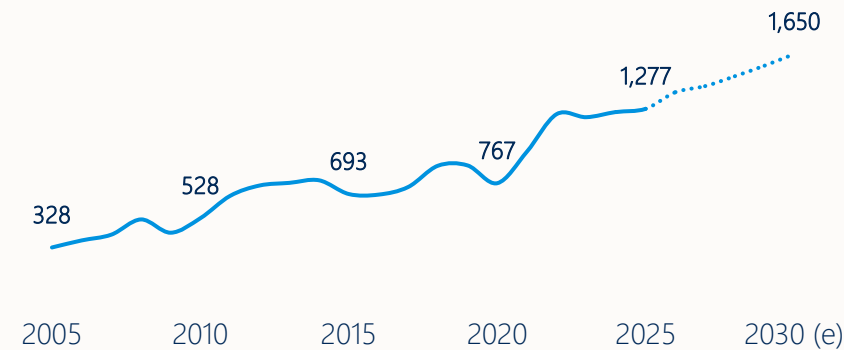
KSA banks' total deposits reached S\$ 3.1 tn in 2025, marking a 10% increase YoY followed by additional increase in Q1'26. It enables banks to fuel growing economy with abundant lending. Top-10 biggest banks account for more than 80% of loans and deposits volumes



Source: Bloomberg

KSA's GDP at current prices (\$ bn)

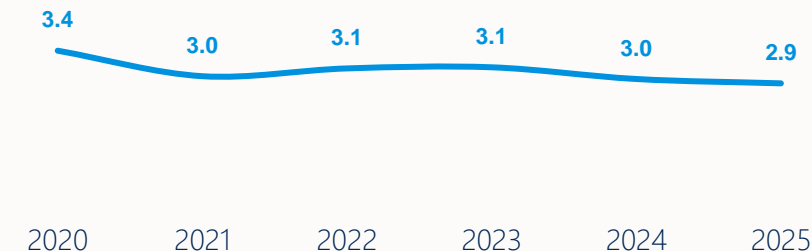
The GDP of Saudi Arabia grew almost 400% since 2004 and out-performed world's average growth rate twofold



Source: IMF

NIM (%)

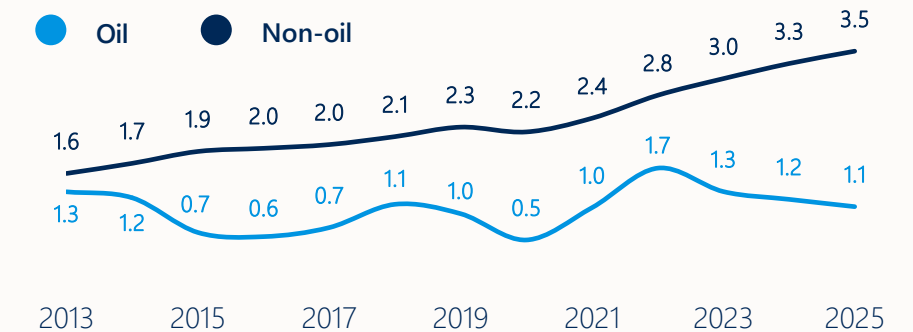
The aggregate net interest margin (NIM) remains resilient amid pressure on interest rates



Source: Refinitiv

KSA GDP at current prices by sectors (S\$ tn)

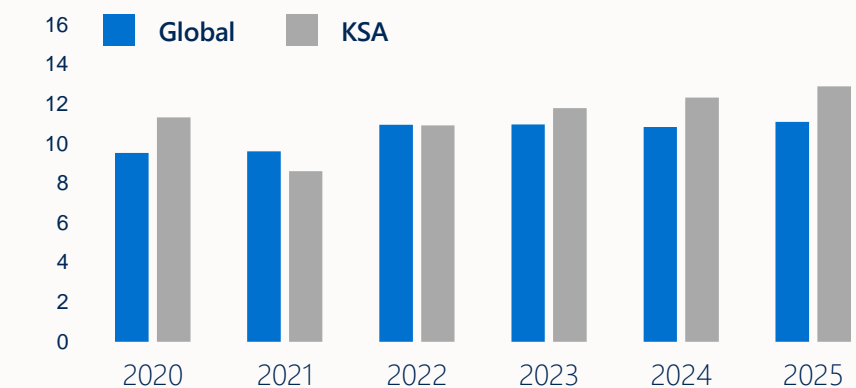
Saudi Arabia's non-oil sector of economy has been showing stable growth rates for a decade while oil-related industries are subjected to high volatility due to commodities price fluctuations.



Source: GASTAT

Return on equity (%)

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



Source: Refinitiv

> 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%

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

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