



Earnings PRESENTATION

May 2024

Forward looking statements



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AT A GLANCE

STRATEGY

**RECENT FINANCIAL
RESULTS**

GUIDANCE



01

AT A GLANCE

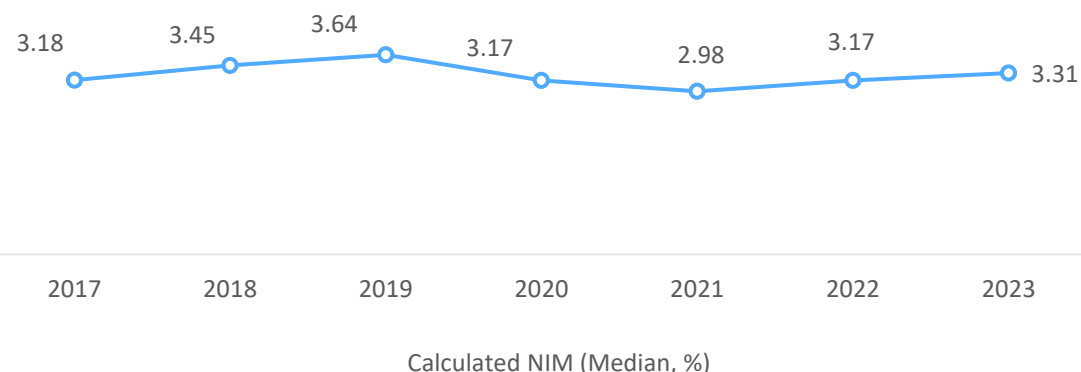
KSA banking sector well-positioned to benefit from strong loan growth amid stable economic outlook¹



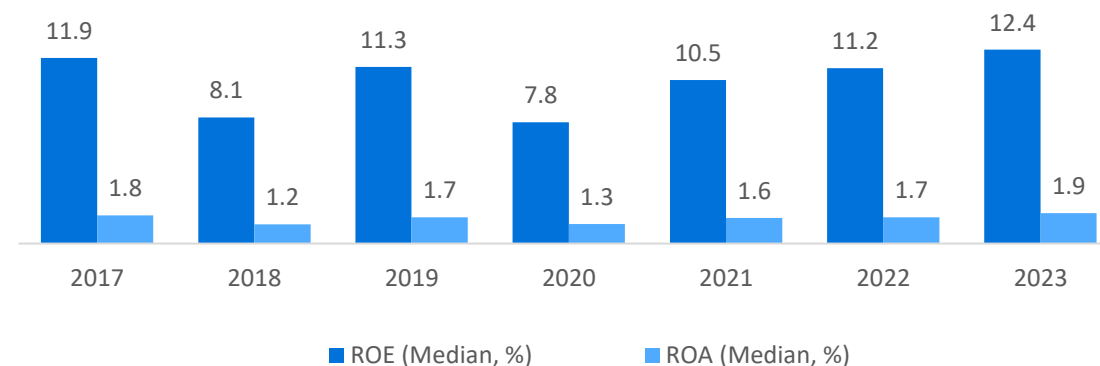
- KSA banks are increasingly turning to medium term borrowing to address the liquidity constraints resulting from high LDR and this is likely to affect NIM.
- However, the diversification of the non-oil sector positions the KSA well for a positive economic counterbalance
- Aggregate net interest margin (NIM) expanded by 14 bps to 3.31% in 2023

- RoE increased to the highest level of 12.4% (+120bps YoY) since the pandemic, driven by the growth in net income
- RoA gained 20 bps YoY and reached 1.9% percent for 2023

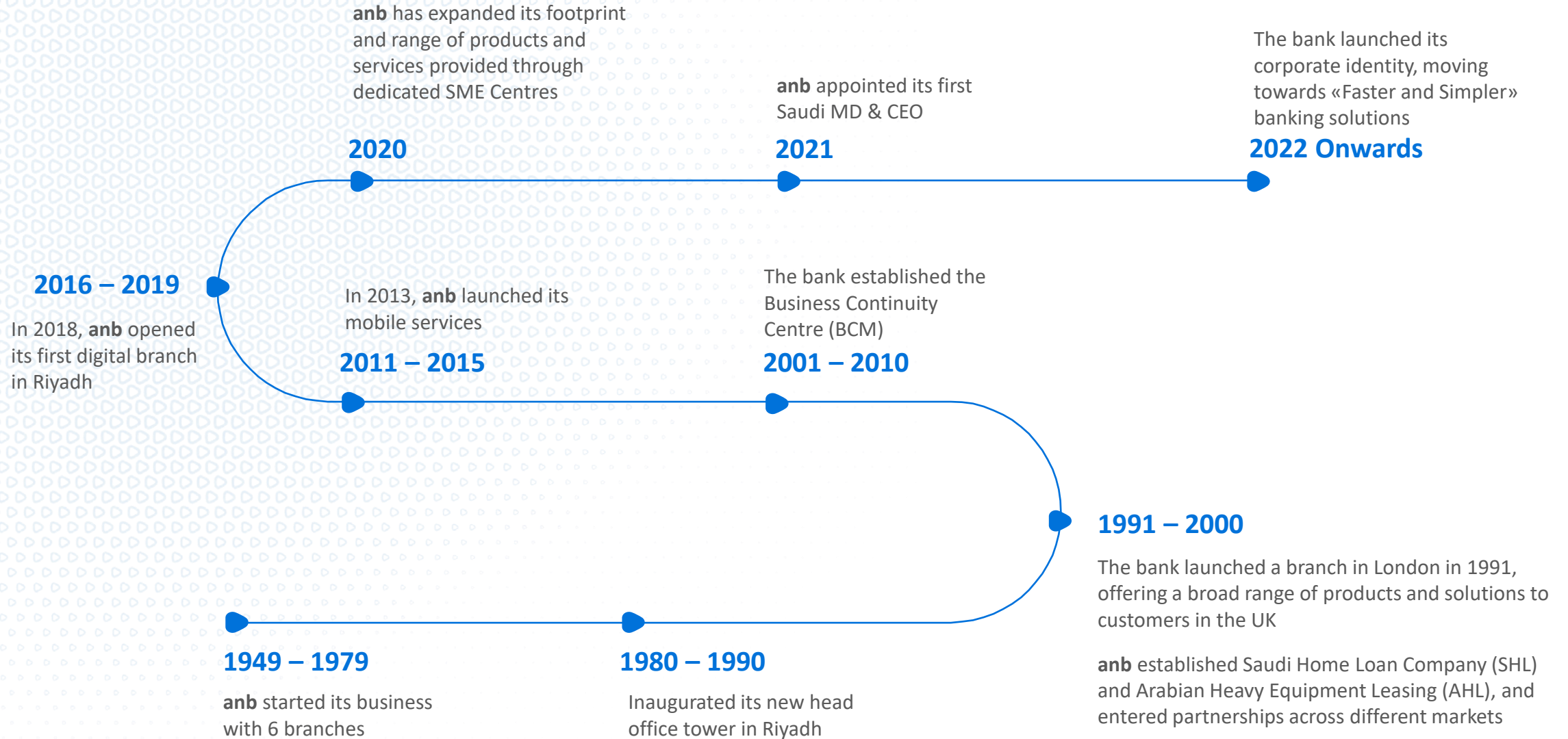
KSA Banks Net Interest Margin growth



KSA Banks' Profitability



Long story of banking services to retail and corporate customers



anb management team has a proven track record of banking experience



**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



**Waleed
Alomary**

Chief
Internal Auditor



**Zuhair
Alherbish**

Head of
Legal Affairs Division



**Bader
Alboqami**

Head of Marketing and
Customer Experience



**Khalid
Quadri**

Chief
Credit Officer



**Waleed
Alkhulayfi**

Chief
Compliance Officer

BoD comprised of 10 members, including 4 independent directors

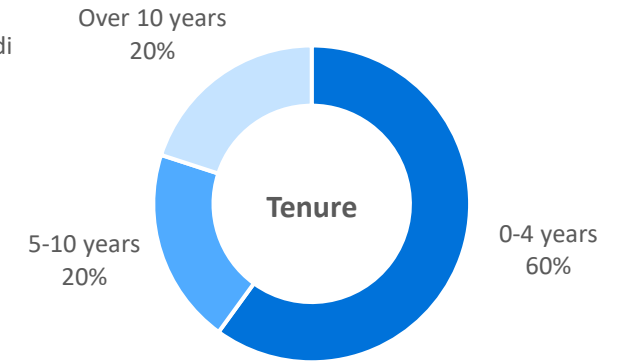
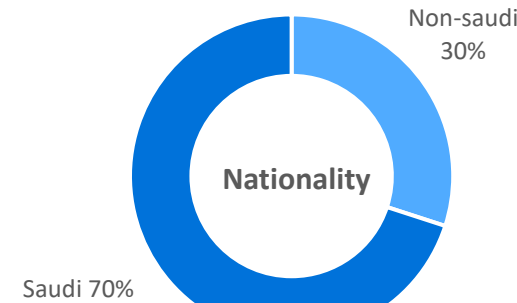
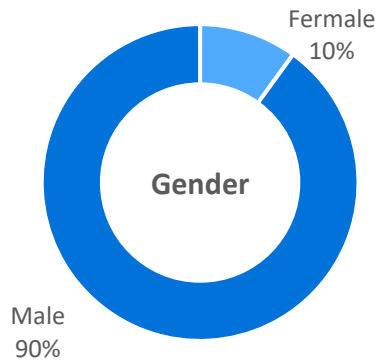


Independent directors

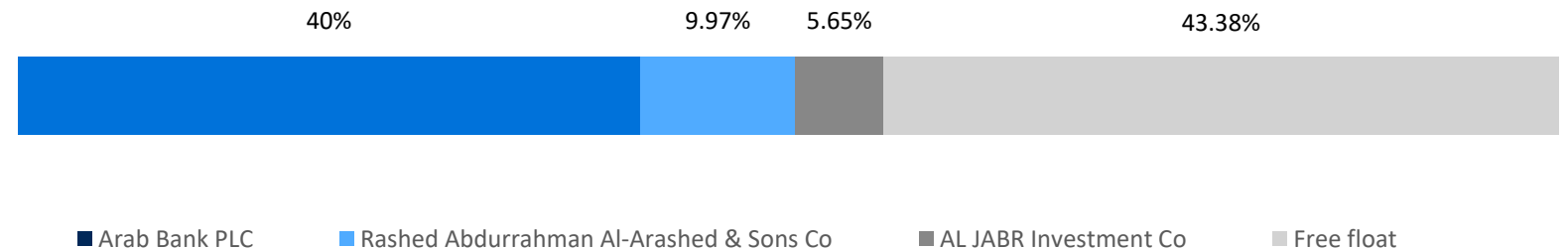
- **Mr. Abdulmohsen Ibrahim Al-Touq**
Deputy Chairman
- **Dr. Mohammed Faraj Alkanani Al-Zahrani**
- **Mr. Thamer Mesfer Al-Wadai**
- **Mr. Osama Khalid Alatiki**

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



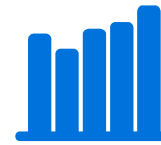
Your exposure to the structural turnaround story in the KSA



Supportive regional macro
and ongoing Vision 2030
implementation



Well-balanced
business mix

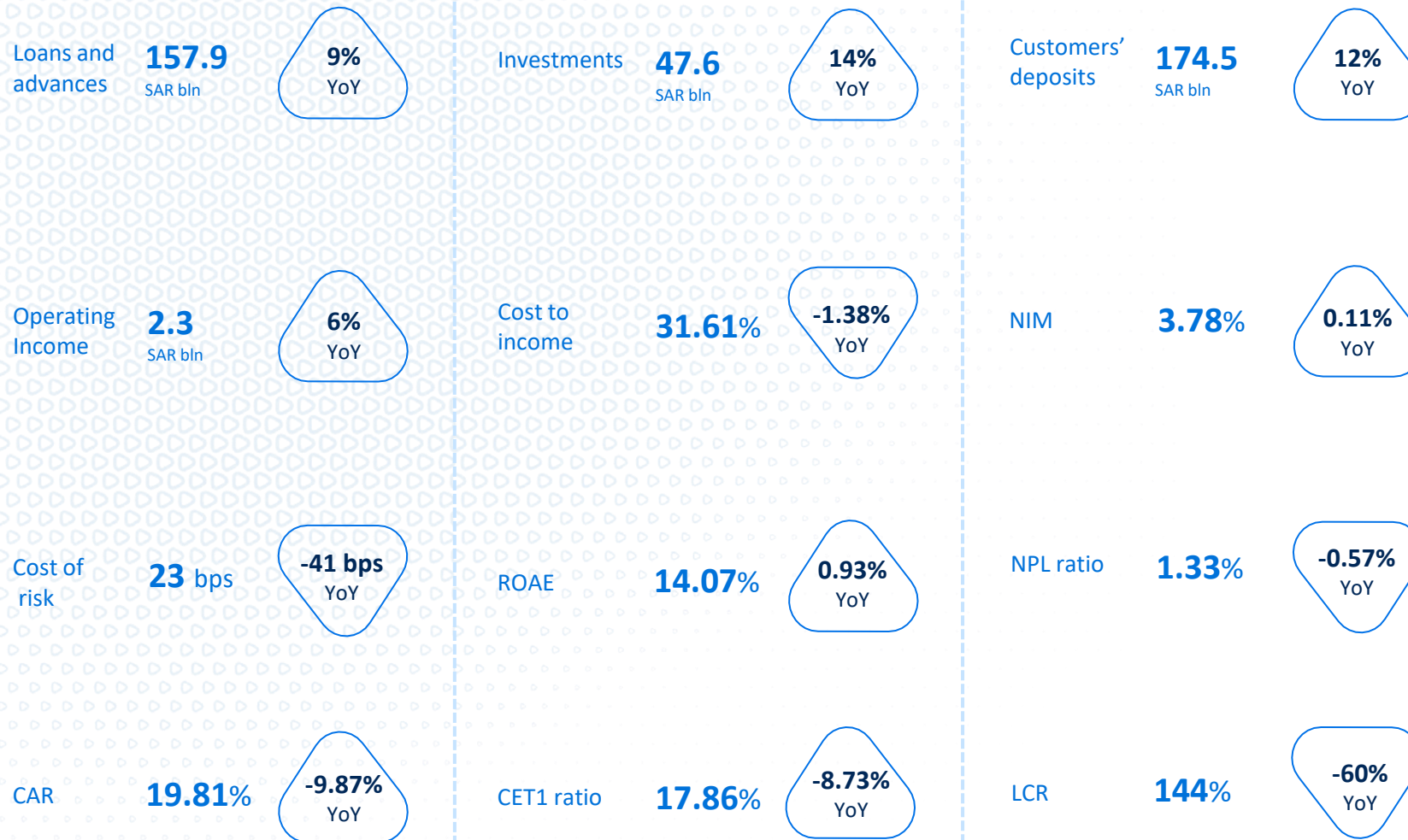


Healthy profitability
driving lucrative dividend
returns, supported
by strong balance sheet



Business digitalization
inside out in line with
the bank's strategy

1Q2024 highlights: improvement across key metrics



Balance sheet

- Loans and advances increased by 9% YoY
- Investments increased by 14% YoY
- Customers' deposits increased by 12% YoY

Profitability

- Operating income grew to SAR 2.3 bln by 6% YoY against 2.2 bln for 3M2023
- Cost to income increased from 30.23% to 31.61% YoY
- Net interest margin trended up to 3.78% following the increase in operating income

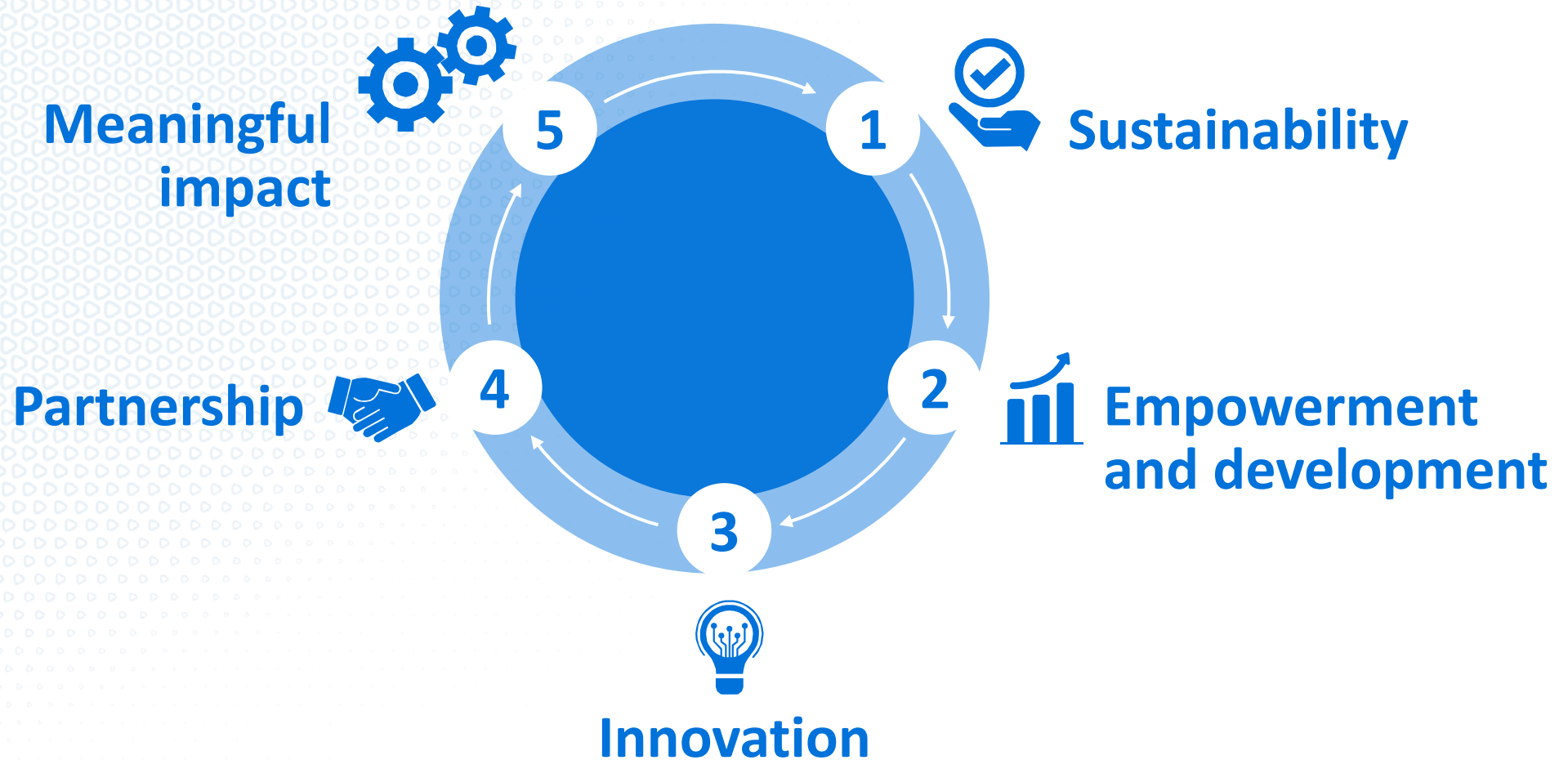
Credit Quality

- Cost of risk in 2024 stood at 23 bps, down from 41 bps in 1Q 2023
- Return on average equity amounted to 14.07%, compared to 13.14% for 1Q 2023
- NPL ratio declined 0.57% YoY

Capital & Liquidity

- CAR reduced by 9.87% YoY
- CET1 Ratio decreased to 17.86% against 19.57% in 1Q 2024
- LCR slightly decreased YoY by 60%

anb has set out several selection criteria
for social and environmental initiatives aligned with its strategy





02

Strategy overview

Strategy: key pillars & enablers



VISION

One of the top banks in the KSA market

PILLARS

 **Wholesale**

wholesale bank of choice

 **Retail**

Empower our clients through tailored value propositions

 **Private**

The trusted bank for High-Net-worth individuals

 **Treasury**

Diversify revenue streams & support growth

 **Capital**

The premier investment bank of Saudi Arabia

Enablers



Building the regional digital champion



Enhancing excellence in customer experience to strengthen Brand equity



Optimizing infrastructure to accelerate digitization



Becoming KSA banking employer of choice



Enhancing organizational effectiveness and financial efficiency



Enhancing risk management to support our growth

Since the launch of the strategy, we have had several significant achievements ...



Key pillars



Wholesale Banking

- Enhancement of wholesale **profitability and portfolio quality**
- Maintained our position as a **leading SME banking** partner for Kafala and Monshaat
- Enhanced our **fintech enablement proposition**



Retail

- Retail division **growth and expansion of product offerings**
- Increased **emphasis on affluent segment** growth
- Launched **revamped mobile app**
- **Rolled-out branch network revamp and optimization project**
- Enhanced **investment product suite** for our private segment
- **Enhanced sales organization** to grow our customer base



Treasury

- **Diversified into higher yielding assets** with new investments
- **Upgraded Treasury infrastructure and systems**



Capital

- Completed a number of **high-profile** investment banking transactions
- Launched new **real estate funds** and **private equity** business lines

Organizational Effectiveness

- Successfully launched anb **rebrand and corporate identity** to shift market perception
- **Optimized organizational structure** to improve synergies across groups

Infrastructure and Digital

- Invested in our **digital capabilities** and **product offerings across various client segments**
- Launched CBS upgrade project to strengthen our infrastructure and resilience

Enablers

... with key strategic milestones planned for the upcoming period as part of our ambitious transformation



Key pillars



Wholesale Banking

- Modernization and **digitization of corporate offerings**
- Develop **SME ecosystem and partnerships** including end-to-end digital services
- Expansion into **strategic sectors and Vision 2030 opportunities**
- Driving **healthy balance sheet growth through project finance**
- Expand **fintech enablement business to extend market lead and provide tailored solutions**



Retail

- Optimization of retail **digital and physical channels to cater to our different client segments**
- Diversification of our **product offerings** to drive asset growth (specifically credit cards, auto loans, and micro-lending)
- Enhancing our deposit offerings to **enhance liabilities**
- Strengthen our position as a **generational wealth partner**



Treasury

- Innovation in each business line to build **credentials**
- **Expansion and diversification** of investment banking and advisory offerings
- Enhancing the **investment options** provided to **anb** retail and private banking clients

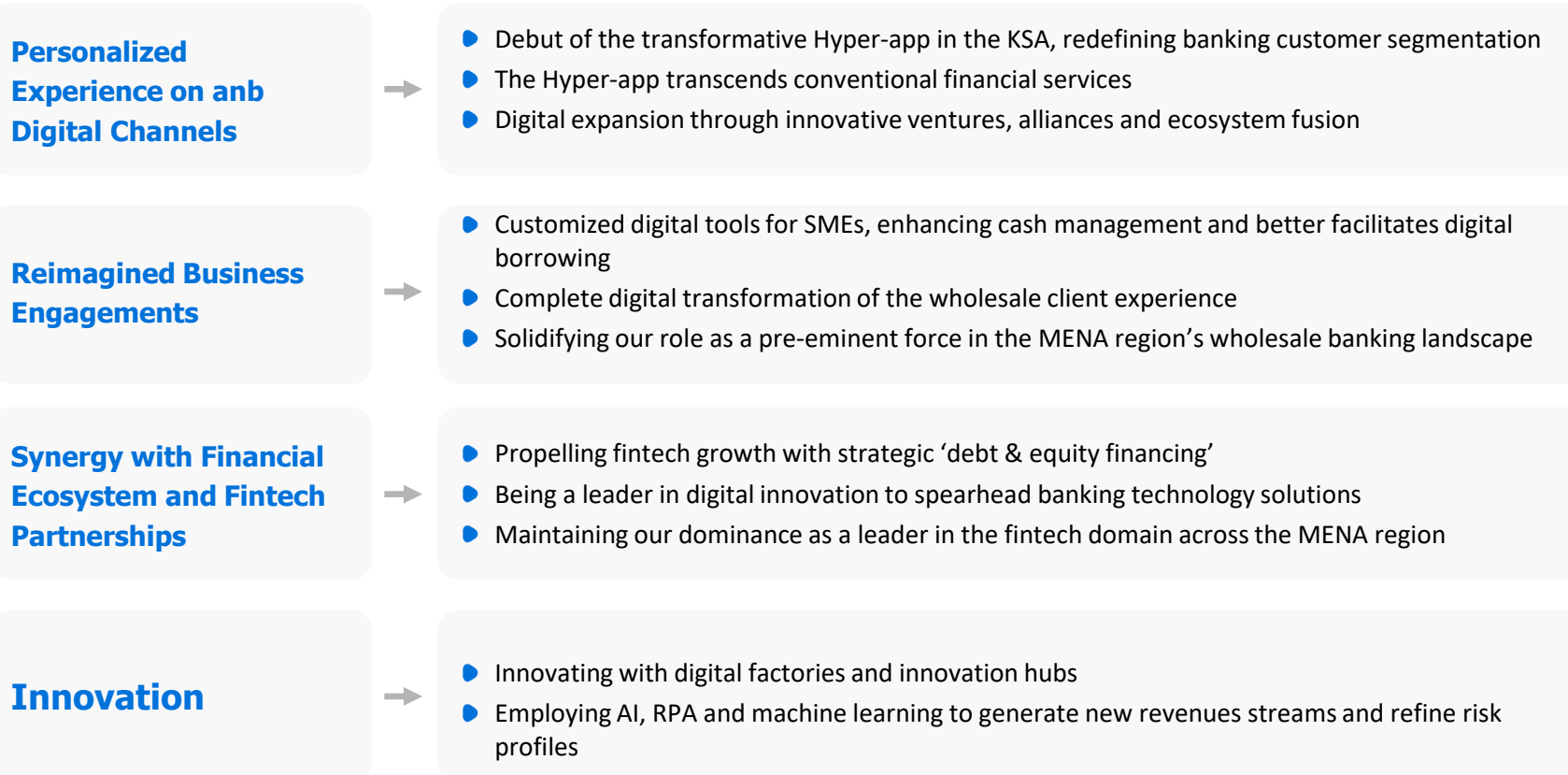
Infrastructure and Digital

- Invest enhancing our **Data and AI infrastructure** to support business and operational use-cases

Enablers

Forging a Spectacular Digital Bank: Pioneering Financial Innovation and Exquisite Customer Experiences

anb's trailblazing Digital Strategy for 2024 and beyond:



Key achievements in Digital Banking

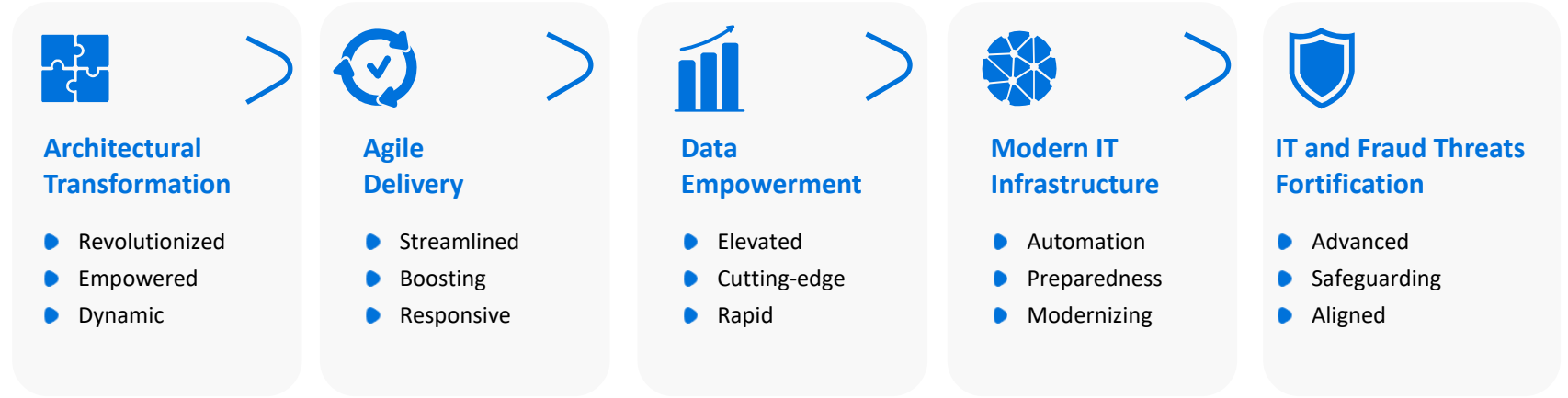
- **Seamless integration of digital channels:** mobile banking, online banking, and self-service kiosks for enhanced accessibility and consistent customer journey
- **Expansion of Digital Product Portfolio** with comprehensive digital solutions covering retail, wholesale, and anb capital, including account opening, savings, investments, financing, online payments, and insurance
- **Establishment of anb Connect**, an open banking platform fostering partnerships with financial companies and fintechs through API interfaces
- **Launch of Cashee**, a financial education platform tailored for children and young customers to promote financial literacy and savings habits

anb Digital Banking: Our Vision and Technical Capabilities



Our Vision of 'Financial Excellence'

- Redefining digital customer journeys for retail and wholesale banking
- Delivering advanced wholesale banking solutions and leading the fintech ecosystem's growth and digital transformation in MENA region
- Enhancing IT efficiency with full automation for faster, error-free banking operations
- Utilizing data, AI and machine learning for enhanced banking experience



Digital Customer Acquisition
86%

Digital Transactions
99%

Digital Products Sales Growth
8% YoY

Digital initiatives launched in Q12024



1

Cashee



Cashee is a financial education and mobile banking platform tailored for children and teenagers. Cashee offers a complimentary prepaid Visa card and a mobile app to youth aged 6 to 18.

2

Market Place



Additional revenue stream for digital sales offering different e-vouchers, gift cards through anb mobile app. The solution contributes to cross-sell, recommendation of related products and services, potentially increasing sales of core products, and customer satisfaction.

3

SME App



SME app manages multiple functionalities for business customers like accounts payable and receivables, cash management, payments and transfers, payroll service, beneficiary management and account management.

4

Digital Prepaid Card



Anb digital card can be issued through anb electronic channels. This card is linked to a current account for POS, Online, and ATM transactions.

5

Chatbot



Chatbot is an AI-based conversational bot that acts as a virtual assistant to provide real-time support to bank customers. Customers can interact with these bots in place of a human, and customer support representative.

6

Auto Lease for Staff



Auto Leasing allows staff to lease the car of their choice through shariah-compliant programs with easy and flexible installment plans.

Overview of Key ESG achievements and initiatives



ENVIRONMENTAL

- Treasury investments in green bonds worth **150Mn USD**
- Bookrunner on PIF's green bond issue worth **11.35Bn SAR (~3Bn USD)**
- Fully digitalized personal loan application and 83% digitalized individual account opening processes
- Program partner to Wave, a national initiative dedicated to ocean regeneration
- Green initiatives to make efficient premises, such as solar panel installation, box recycling, and green space expansion



SOCIAL

- Leading SME bank to support Vision 2030 programs, such as Monshaat, Kafalah, REDF¹, SME bank²
 - Best partner award (Monshaat portal, 2022)
 - Best bank award for supporting female entrepreneurs (Kafalah, 2022)
 - Recognition as prominent SME financing bank in the Kafalah program (SME bank, 2023)
- Partnership with REDF to support housing for low-income segments; total home loans worth 1.6Bn SAR given to 3,000+ customers in 2023
- Partnership with SDB³ to develop products to improve saving habits of consumers
- Higher auto lease and personal loan disbursements to support female financial independence
- Female workforce participation rate increased to 23% from 13%; Saudization stands at 96%
- CSR spend of 6Mn+ SAR on education, healthcare, and other philanthropic initiatives in 2022



GOVERNANCE

- Regulatory adherence to SAMA⁴, CMA⁵ and international bank governance policies
- Financial/ compliance/ legal frameworks and ISO⁶ certifications:
 - Anti-corruption and fraud framework
 - Data privacy framework
 - Financial crime and Anti-money laundering framework
 - Information, cybersecurity and privacy protection standard
 - Customer satisfaction standards (quality management)
- Establishment of ESG Management committee, with defined stakeholders and meeting cadence
- Collaboration with regulatory ESG Advisory Committee and its four workstreams

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

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

anb is completing the first phase of its ESG ambition-setting journey, and will develop a comprehensive strategy and KPIs by end of 2024



Build ESG foundations

- Establish the anb's ESG vision and ambition
- Reflect on learnings from global best practices and stakeholder expectations
- Assess internal readiness for ESG and develop required training materials
- Discuss KPIs and KPTs for tracking the target ESG vision
- Review risks and mitigation opportunities, leveraging best practices
- Align with regulatory and national initiatives

Design a comprehensive ESG strategy

- Develop key strategic pillars of ESG-centric value proposition
- Develop a Sustainable Finance Framework in line with the bank's strategic goals and regulations
- Build in-depth strategic ESG initiatives, KPIs/ KPTs
- Design a target operating model for effective ESG strategy execution
- Document the implementation roadmap, indicating initiatives sequence and dependencies
- Sustain collaboration with regulators and key stakeholders

Lead the ESG implementation

- Prepare and publish the ESG/ sustainability report
- Design a portfolio of ESG products in line with the target vision
- Steer the implementation of ESG initiatives and circumvent challenges
- Launch an ESG change management program and foster an ESG-focused culture
- Run non-deal roadshows, elevating the bank's ESG brand among stakeholders
- Ensure ESG-focused regulatory alignment



03

FINANCIAL
PERFORMANCE

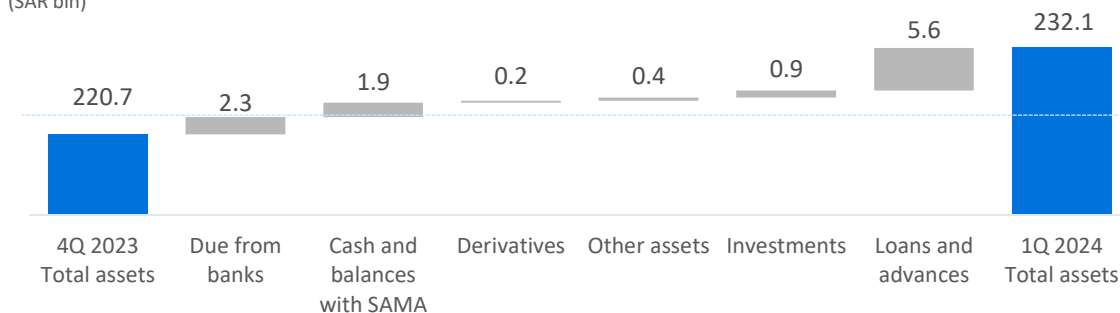
anb balance sheet overview



| SAR mln, | 1Q 2024 | 4Q 2023 | Diff % | 1Q 2023 | Diff % |
|---|----------------|----------------|-----------|----------------|-----------|
| Cash and balances with SAMA | 12,837 | 10,892 | 18% | 14,067 | -9% |
| Due from banks and other financial institutions | 4,770 | 2,478 | 92% | 4,754 | 0% |
| Positive fair value of derivatives | 2,036 | 1,802 | 13% | 2,406 | -15% |
| Investments | 47,624 | 46,676 | 2% | 41,788 | 14% |
| Loans and advances | 157,875 | 152,235 | 4% | 144,727 | 9% |
| Other assets | 7,006 | 6,600 | 4% | 6,301 | 11% |
| Total assets | 232,146 | 220,683 | 4% | 214,042 | 8% |
| Due to banks, SAMA and other financial institutions | 10,285 | 8,430 | -38% | 13,660 | -25% |
| Negative fair value of derivatives | 1,476 | 1,403 | -35% | 1,755 | -16% |
| Customers' deposits | 174,541 | 165,861 | 7% | 155,247 | 12% |
| Issued Sukuk | 2,852 | 2,829 | 0% | 2,853 | 0% |
| Other liabilities | 7,062 | 7,062 | 2% | 7,859 | -1% |
| Total liabilities | 196,948 | 185,585 | 3% | 181,374 | 9% |
| Share capital | 15,000 | 15,000 | 0% | 15,000 | 0% |
| Statutory reserve | 10,648 | 10,648 | 0% | 9,630 | 11% |
| Other reserves | 258 | 437 | -41% | 127 | 103% |
| Retained earnings | 4,264 | 8,985 | -53% | 7,887 | -46% |
| Proposed issuance of bonus shares | 5,000 | 0 | 100% | 0 | 100% |
| Total equity | 35,170 | 35,069 | 0% | 32,644 | 8% |

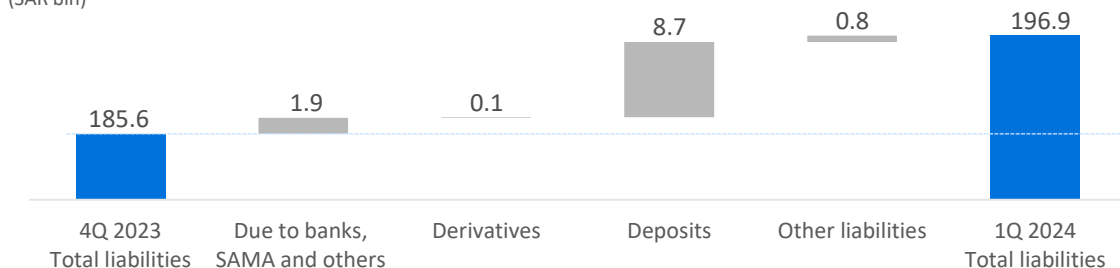
Total Assets Movements

(SAR bln)



Total Liabilities Movements

(SAR bln)

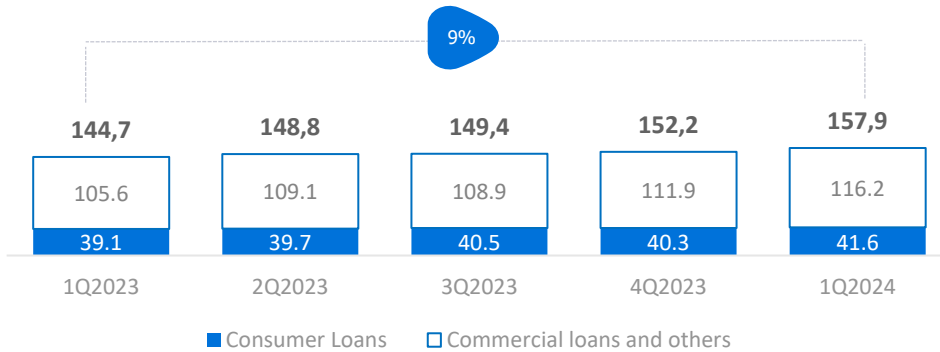


- Loans and advances increased by 9% YoY, mainly driven by growth in retail by 6% and corporate by 10%
- Investments posted a YoY increase of 14%
- Customer deposits gained 12% YoY, reflecting growth in both CASA and time deposits

anb balance sheet overview: KSA-focused loan portfolio well diversified across business segments and economic sectors



Loans and Advances



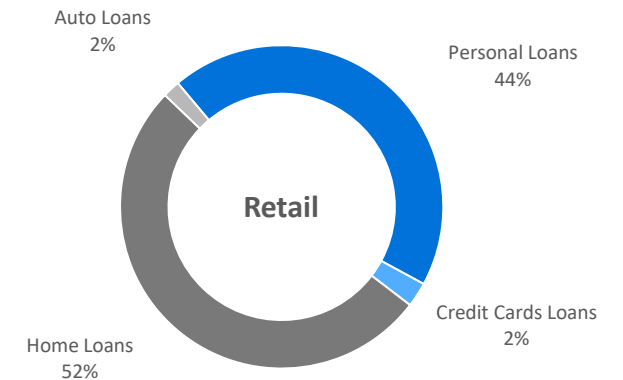
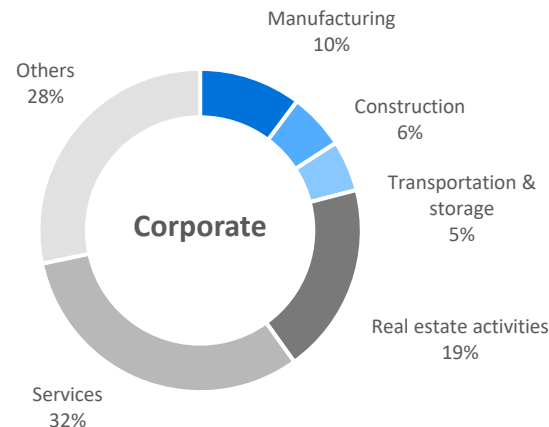
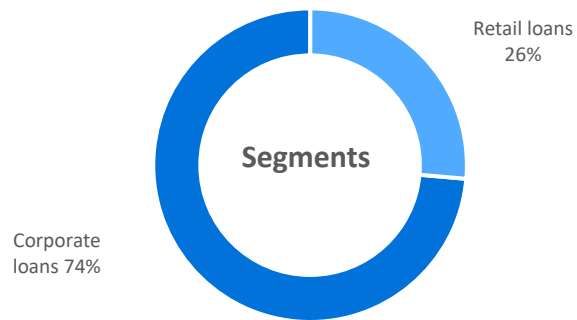
157.9

(SAR bln)

+9% YoY

- Loans and advances portfolio increased by 9% YoY
- Retail grew by 6%, driven by mortgages growth by 9,5% and auto leas by 166% YoY
- Corporate loans grew by 10% YoY

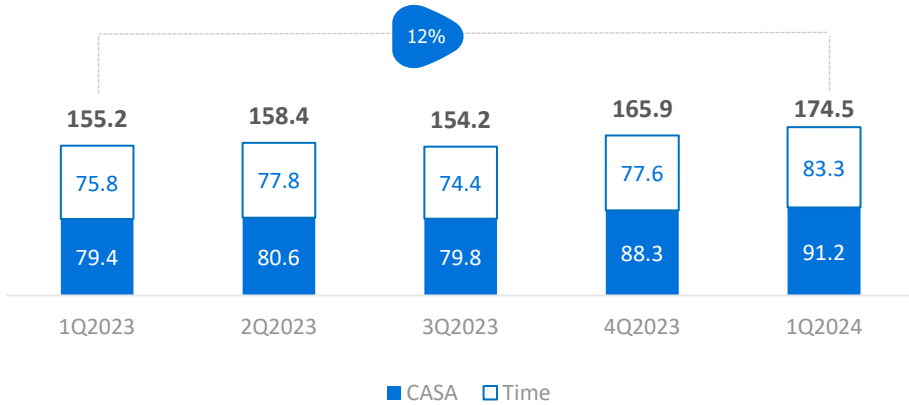
Loans breakup as of 1Q2024



anb balance sheet overview: solid growth in customer deposit base with healthy CASA to time deposits mix



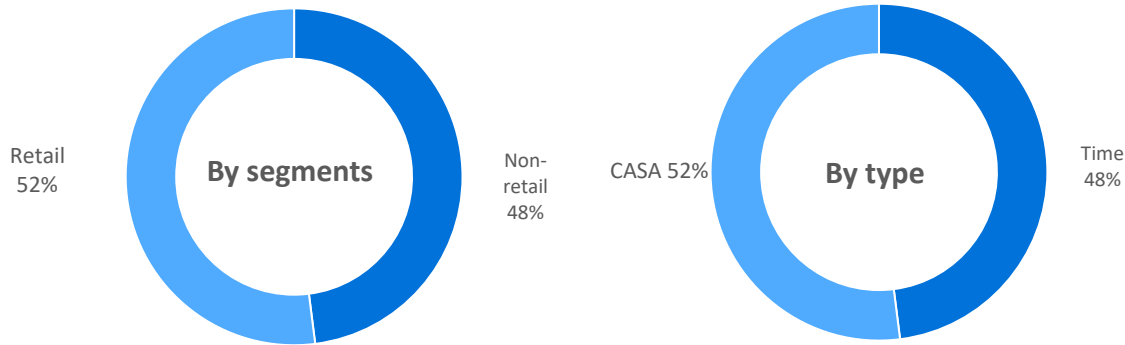
Customer Deposits



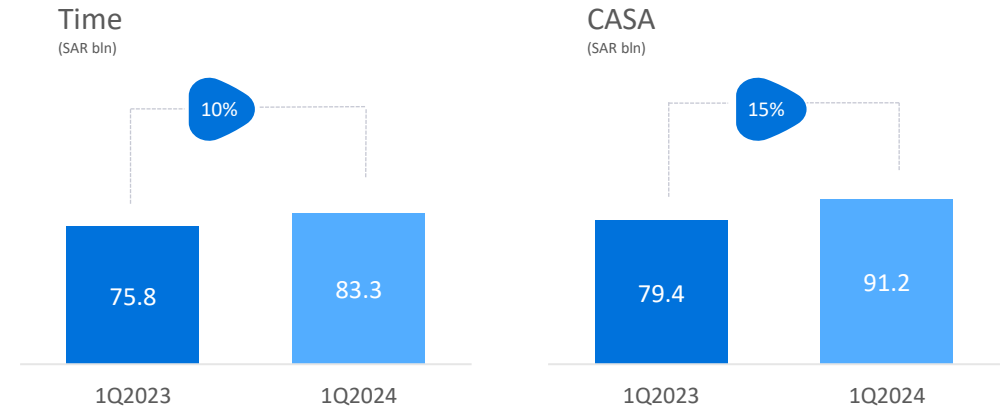
174.5
(SAR bln)
+12% YoY

- Customer deposits grew 12% YoY, reflecting SAR 7.5 bln growth in time deposits and SAR 11.8 bln increase in CASA deposits
- Total deposits 52% retail, 48% non-retail
- CASA represents 52% of total deposits.
- Time deposits represents 48% of total deposits.

Deposits breakdown as of 1Q2024



Deposits dynamics

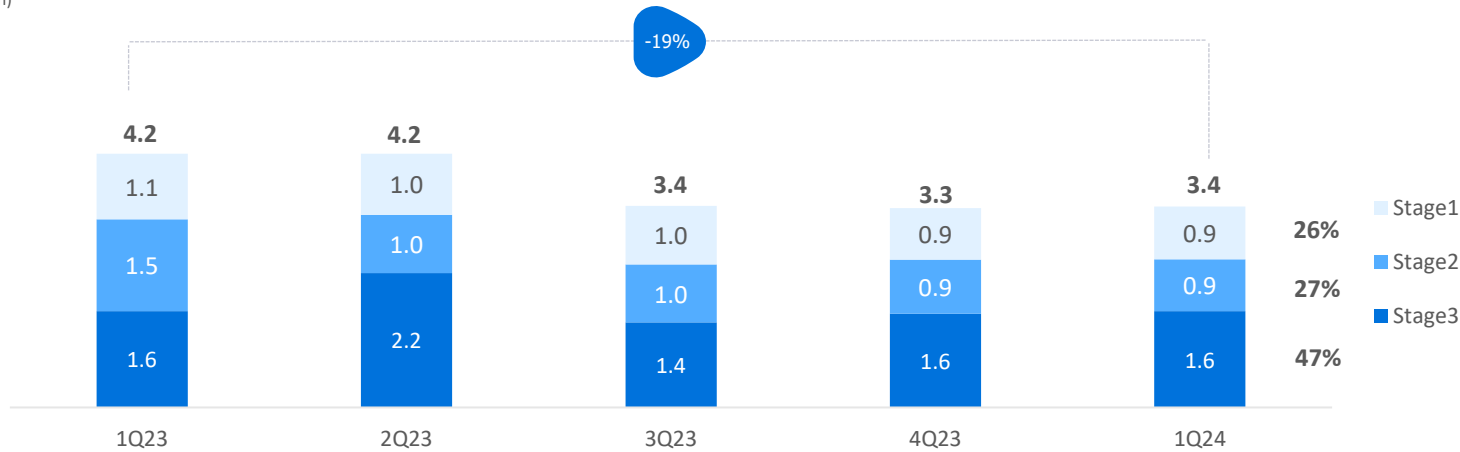


anb balance sheet overview: NPL Coverage



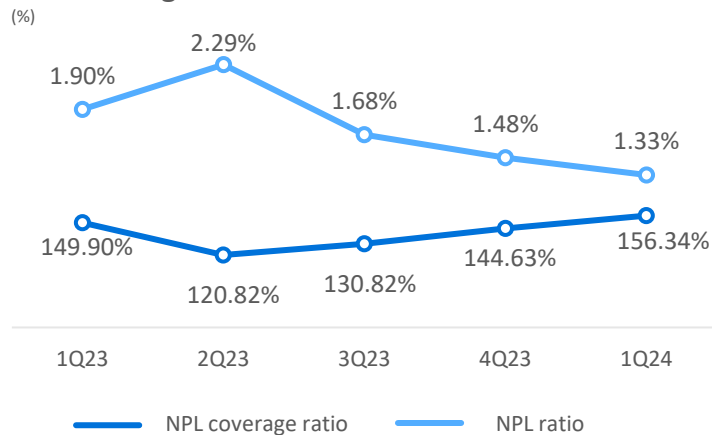
ECL stage-wise for loans and advances

(SAR bln)

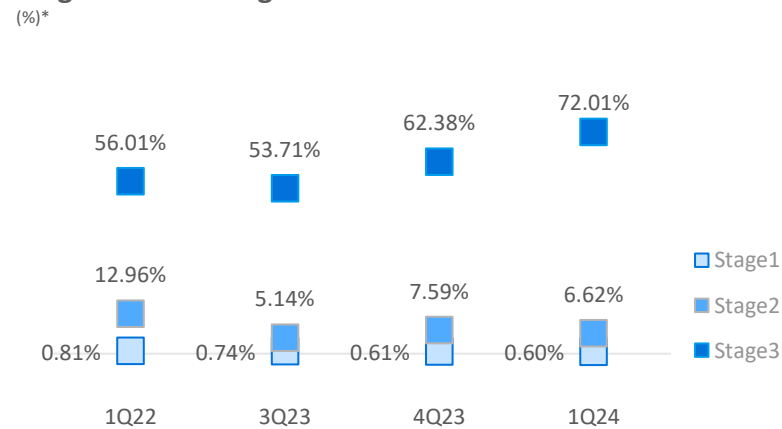


- anb maintains a robust risk management with an NPL coverage ratio resiliently at 156.34%
- On the other hand, anb succeeded to optimize provisioning of loan portfolio by 19% YoY due to high quality of its portfolio

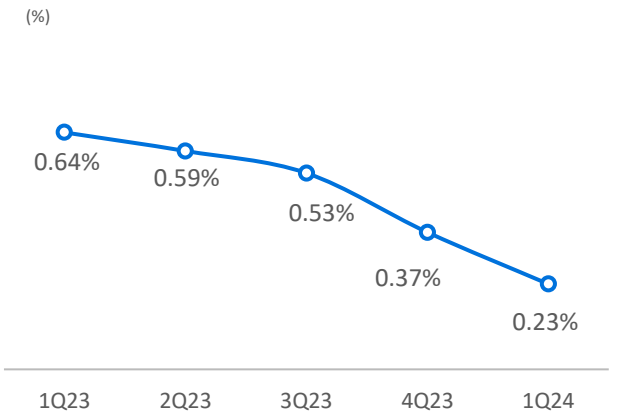
NPL Coverage Ratio and NPL ratio



Stage-wise Coverage



Cost of Risk



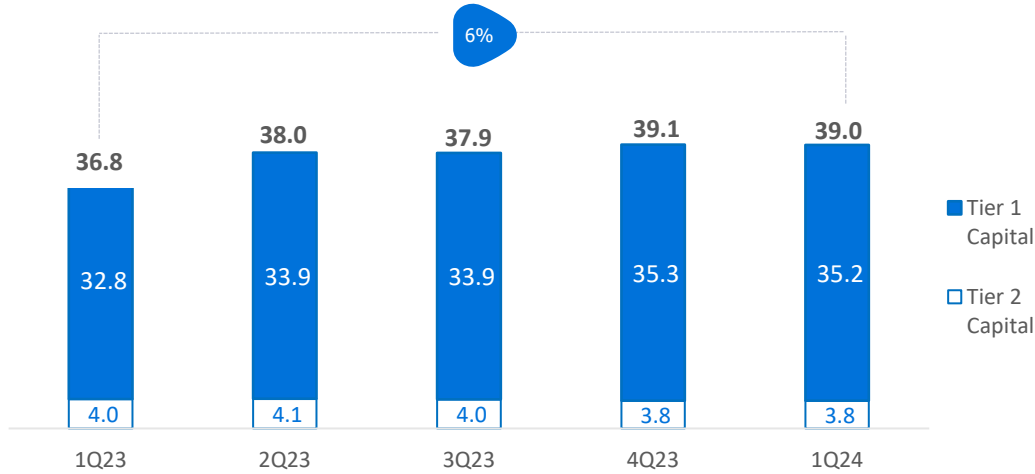
*ANB started publishing this note in 3q2023

anb Capitalization



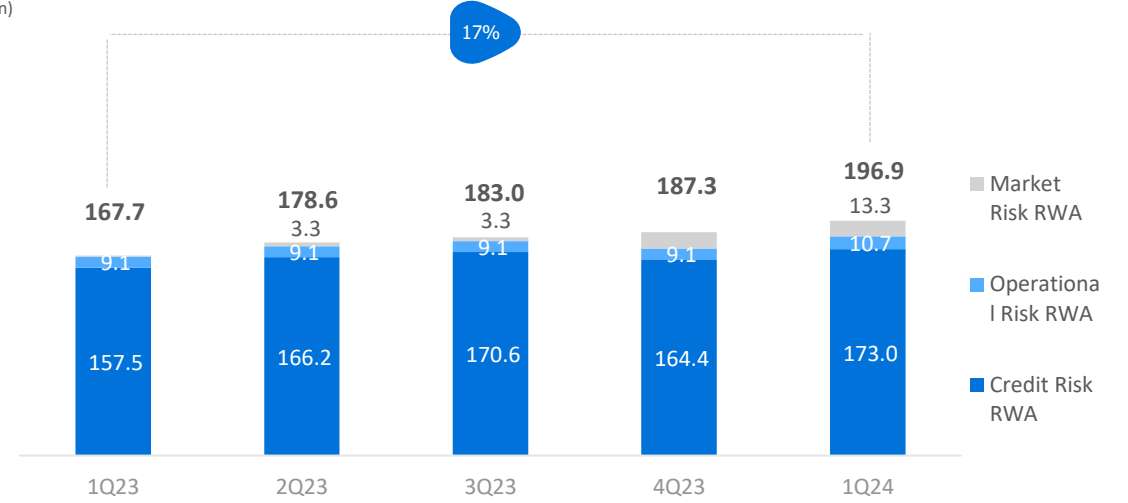
Tier I & Tier II Capital

(SAR bln)



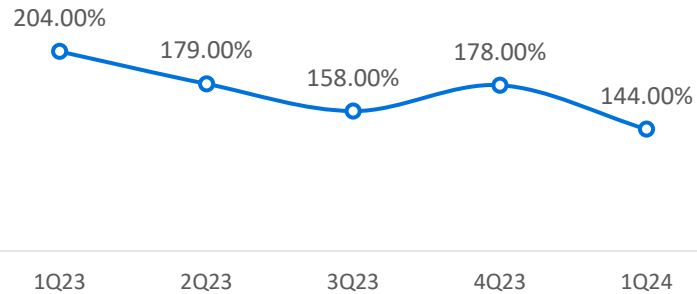
Risk Weighted Assets

(SAR bln)



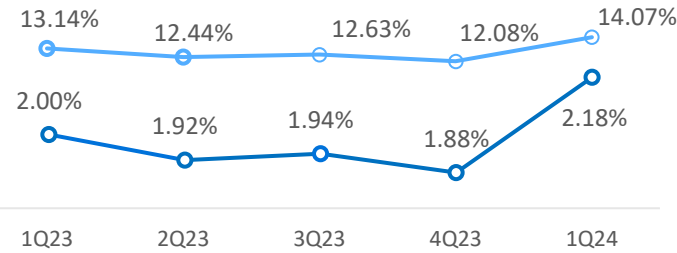
LCR

(%)



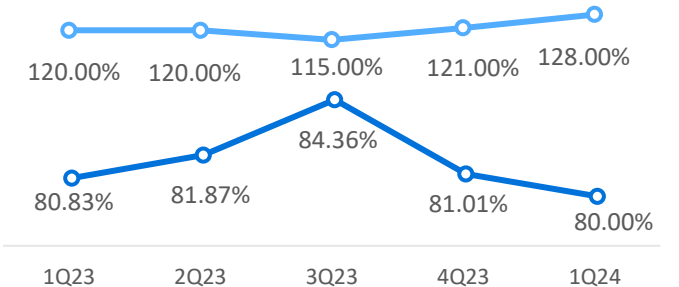
ROAE & ROAA

(%)



NSFR & Weighted LDR

(%)



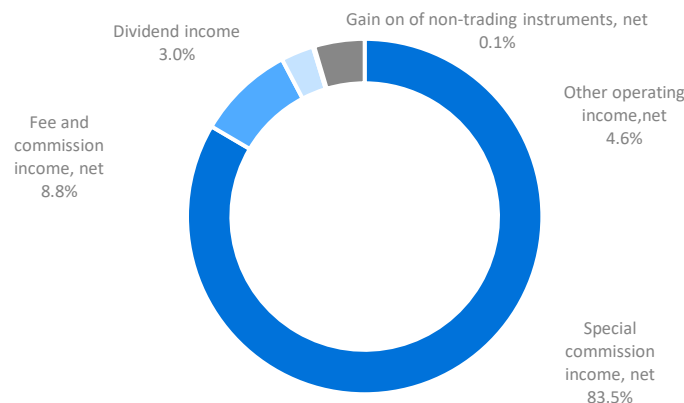
anb P&L overview: top-line YoY growth contributed to strong net profit



| SAR mln, | 1Q 2024 | 1Q 2023 | Diff | 4Q 2023 | Diff |
|---|--------------|--------------|-------------|--------------|-------------|
| Net interest income | 1,928 | 1,764 | 9% | 1,834 | 5% |
| Special commission income | 3,487 | 2,857 | 22% | 3,363 | 4% |
| Special commission expense | 1,560 | 1,093 | 43% | 1,529 | 2% |
| Fee and commission income, net | 204 | 120 | 70% | 122 | 68% |
| Exchange income, net | 69 | 85 | - 20% | 85 | - 19% |
| Gains on non-trading instruments, net | 3 | 156 | 100% | 1 | 311% |
| Other operating income, net | 106 | 55.467 | 91% | 55 | 93% |
| Total operating income | 2,310 | 2,180 | 6% | 2,097 | 10% |
| Salaries and employee related expenses | 418 | 368 | 14% | 416 | 0% |
| Depreciation and amortisation | 63 | 56 | 13% | 59 | 7% |
| Other expenses | 249 | 236 | 6% | 317 | - 21% |
| | 730 | 659 | 11% | 792 | - 8% |
| Total operating expenses before impairment | | | | | |
| Allowance charges of ECL and other provisions, net | 162 | 248 | - 35% | - 90 | - 280% |
| Impairment charges on other real estate owned | 0 | 50 | - 100% | 272 | - 100% |
| Total operating expenses | 891 | 957 | - 7% | 974 | - 8% |
| Earnings from associates, net | - 1 | 10 | - 110% | - 17 | - 94% |
| Net Income before Zakat and Tax | 1,417 | 1,233 | 15% | 1,103 | 29% |
| Zakat and tax | 181 | 165 | 10% | 163 | 11% |
| Net after Zakat and Tax (equity holders of the Bank) | 1,236 | 1,068 | 16% | 941 | 31% |
| EPS | 0.82 | 0.71 | 0.11 | 0.63 | 0.19 |

- Total operating income grew by 6% YoY mainly due to 9% growth in NII
- Operating expenses increased 11% YoY mostly due to G&A-related expense growth
- Impairment charge decreased by 46% YoY

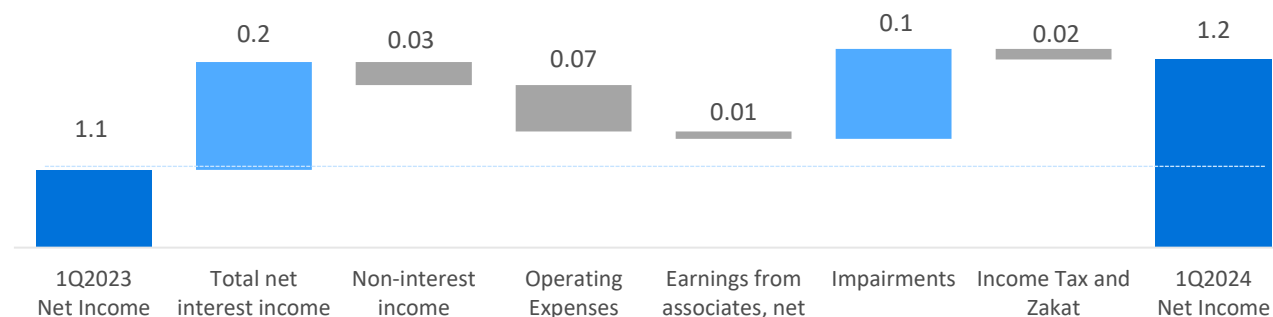
Operating Income Structure



- Fees and commission income increased YoY by 70%, mainly due to growth in credit facilities and trade finance fees
- Gains on non-trading instruments decreased YoY due to hedging gain from a one-off sale of hedged Saudi Gov Sukuk

Net Income Movements

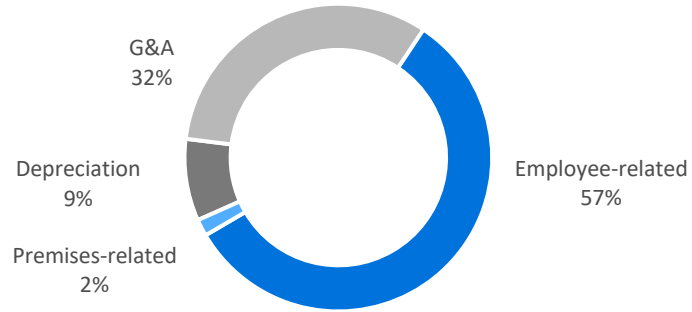
(SAR bln)



anb P&L overview: OPEX rose by 9% YoY, in line with NII growth for the same period



Operating expenses breakdown



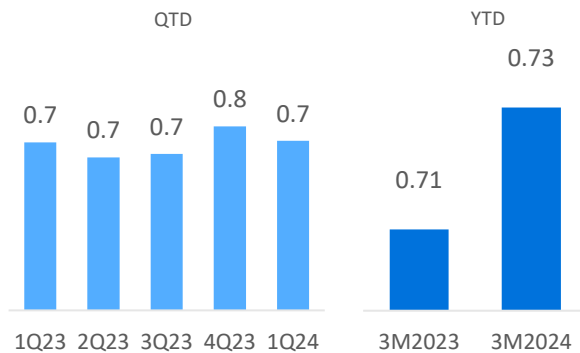
Cost to Income

31.61%
1.38%
YoY

- Cost to income increased by 1.38% YoY reaching to 31.61%
- OPEX added 11% YoY to SAR 0.7 bln for 1Q2024
- The structure of operating expenses had low volatility due the period

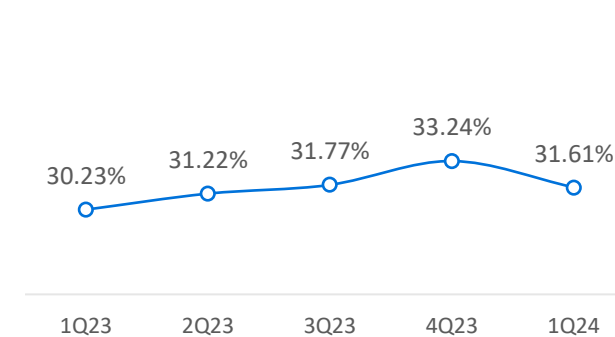
OPEX before impairment

(SAR bln)



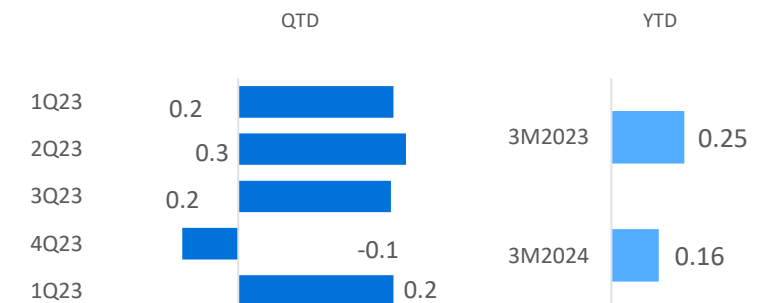
Cost to income

(%)



Impairment charge for ECL

(SAR bln)

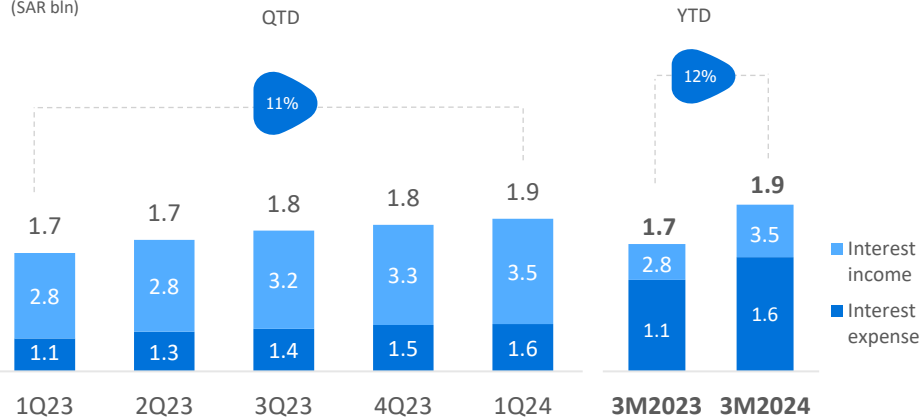


anb P&L overview: continued increase in yields driven by rising benchmark rates fueled net interest income



Net interest income

(SAR bln)



NIM

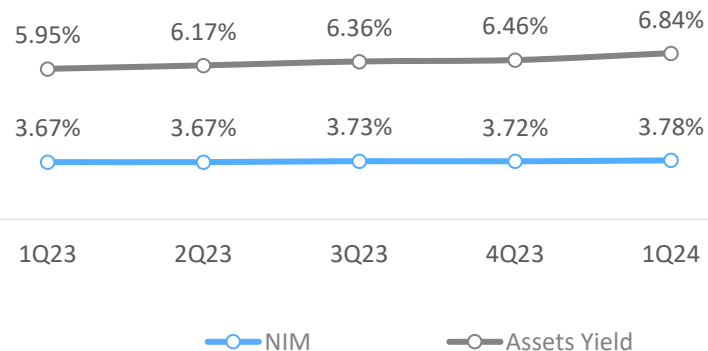
3.78%

+11 bps YoY

- NIM gained 11 bps to 3.78% following an increase in operating income on the back of rising rates
- Assets yield added 89 bps, while cost of funds rose by 78 bps

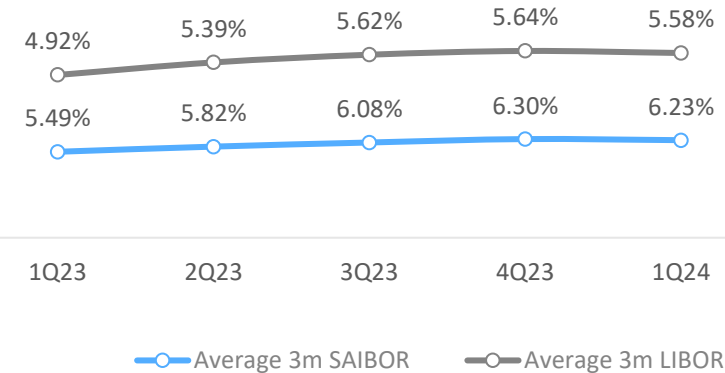
NIM and assets yield

(%)



Market benchmarks

(%)



anb returns value to shareholders, while its capital remains strong



Per Share Data

| | 2023 | 2022 | 2021 |
|---------------------------|-------|-------|-------|
| EPS (SAR) | 2.71 | 2.05 | 1.45 |
| EPS Before XO Items | 2.61 | 2.02 | 1.34 |
| Book Value (BV) | 23.40 | 21.51 | 20.73 |
| Dividends Per Share (SAR) | 1.35 | 1.10 | 0.80 |
| Price/book | 1.08 | 1.49 | 1.10 |
| P/E | 9.32 | 15.66 | 15.77 |

Aggregate Return

ca. 6.8
(SAR / share)

MOODY'S
A2/P-1
Outlook: Positive

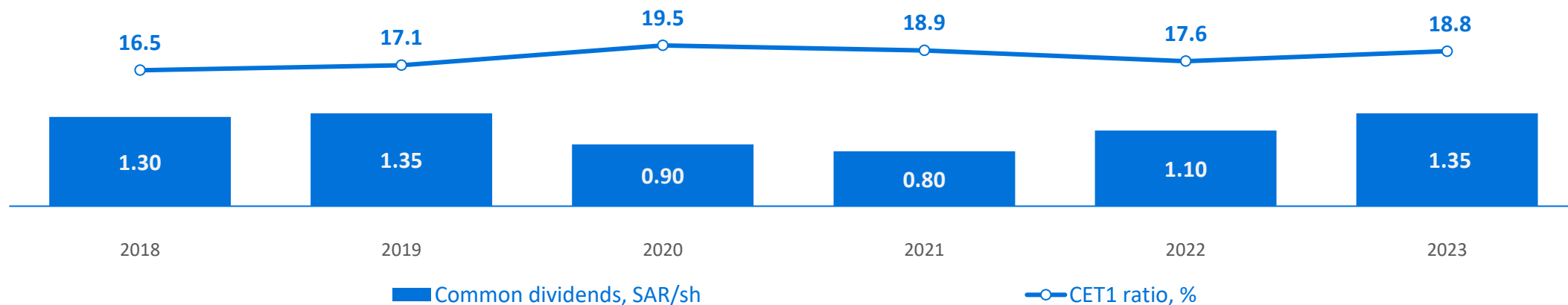
S&P Global
Ratings
A2/A-2
Outlook: Stable

Fitch Ratings
A-/F2
Outlook: Stable

Credit Ratings

- we expect ANB to maintain its solid deposit-funded profile, a credit strength, supported by a well-established and defensible domestic franchise.
- We expect asset-quality risks to be subdued for the next 12-18 months supported by the resilient operating environment for banks
- The stable outlook reflects anb's strong capitalization, balanced by below average, although improving, asset quality indicators
- We view the Saudi banking sector as well capitalized with strong earnings capacity through economic cycles
- anb's 'A-' long-term IDRs are driven by potential support from the Saudi Arabian authorities, as reflected by its Government Support Rating (GSR) of 'a -'.
- anb's risk profile considers its sound underwriting standards and increasing focus on lower-risk retail mortgages as well as high concentration risks.

Capital return





04

GUIDANCE

1Q2024 highlights: improvement across key metrics



| Metric | 3M2024 | | Guidance | Revision |
|-----------------------|--------|------------|-------------|-----------|
| Loans & advances, net | 157.9 | 9% YoY | Mid Teens | UNCHANGED |
| NIM | 3.78% | 0.11% YoY | -5 to 5 bps | UNCHANGED |
| Cost to income | 31.61% | 1.38% YoY | Below 32% | UNCHANGED |
| ROAE | 14.07% | 0.93% YoY | Above 13% | UNCHANGED |
| Cost of Risk | 23bps | -53bps YoY | 50 – 60 bps | UNCHANGED |
| CET1 Ratio | 17.86% | -8.73% YoY | Above 19% | UNCHANGED |

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

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