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

- In 1979 anb was established by Royal Decree M/38 taking over the existing operations of the Arab Bank in the KSA
- 40% owned by Arab Bank PLC
- anb, licensed as a public shareholding company, is active across all main sectors of Saudi Economy
- KSA remains primary market with branch in London
- > 46 years of banking experience

122

2



ATMs



Over 2 mn

- > 16.5% CET1*
 Well-capitalized
- > 44.35%* Free-float share
- > 56%* Share of foreign ownership

Credit ratings

Moody's	A1 / P-1	Stable
S&P Global	A-/A-2	Stable
FitchRatings	A- / F2	Stable



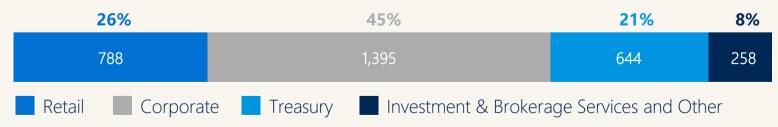


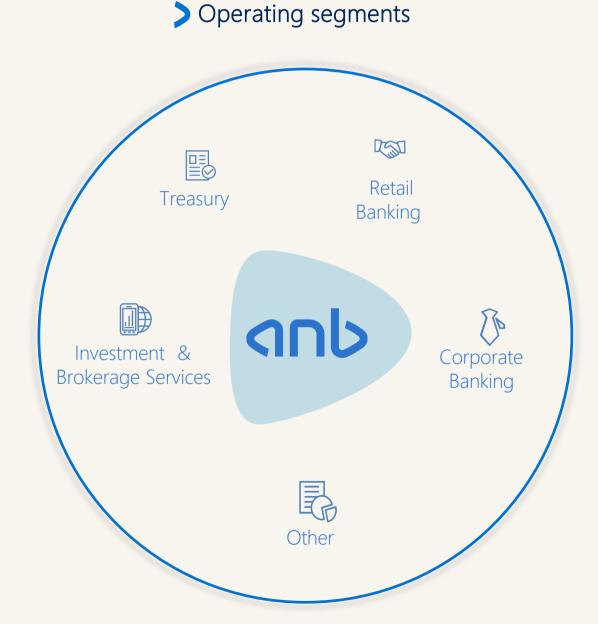
Effective implementation of strategy the highest diversification, one of the top ranked profitability

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

# 269.0 bln (14.2% YoY) Total assets	#2.6 bln (11.1% YoY) Operating income			
业201.7 bln (14.9% YoY) Customer's deposits	12.86% (+16 bps YoY) ROAE			
上 1.336 bln (7.0% YoY) Net income	31.8% (+26 bps YoY) Cost to income			

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







Why invest in anb

key growth drivers

Expanding and soldifying market position in the growing market

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

Balanced business model and exposure to growing segments with customercentric culture

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

Innovative digital strategy and fintech enabler

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

Strong financial performance and superior asset quality

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

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

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



^{*} By Global Finance Magazine

H1'25 highlights

robust profitability combined with strong growth

★ bln (unless otherwise stated)

Loans

and advances

186.5

►15.4% YoY ►10.0% YTD

Customers' deposits

201.7

►14.9% YoY ►10.7% YTD

Operating income

5.1

▶10.3% YoY

NIM

3.67%

►11 bps YoY ►13 bps YTD

Cost to income

31.8%

✓ 26 bps YoY
►109 bps YTD

CAR

19.63%

0.40 ppt YoY0.69 ppt YTD

NPI ratio

1.18%

≥29 bps YoY ≥ 2 bps YTD

CET 1 ratio

16.49%

►0.96 ppt YoY ►0.69 ppt YTD

Cost of risk

42 bps

✓ 12 bps YoY✓ 2 bps YTD

ROAE

12.86%

►16 bps YoY ►58 bps YTD

LCR

132.6%

▶29.1 ppt YoY▶ 0.7 ppt YTD

LDR

81.70%

►0.30 ppt YoY ►0.15 ppt YTD

- Profitability and capital returns are strong and improved further
- Sturdy loan growth driven by corporate lending and other segments
- NIM resilience supported by favorable funding mix, and growth in assets
- Stable risk metrics reflect sound asset quality
- Costs to Income ratio below guidance while anb's continues to invest into human capital
- Healthy balance sheet structure: prudent funding model and solid capital adequacy
- Supportive macro environment as Saudi economy is boosted by expanding non-oil activities
- Statement on 2025 guidance (unchanged or revised)





KSA today

ambition, development, leadership

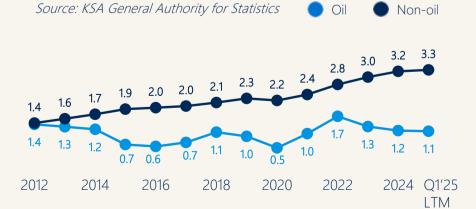
> Fundamental strength

2024

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

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

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



Accelerated development

KSA's nominal GDP (USD bln)

2010

2005

Source: IMF

2025 (e)



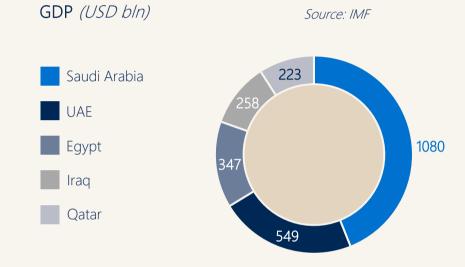
2020

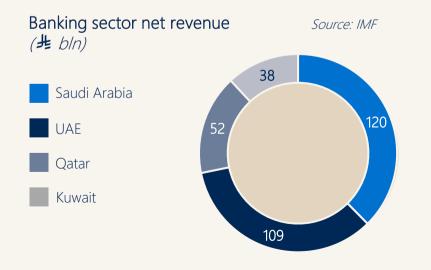
The GDP of Saudi Arabia grew more than 300% since 2004 and out-performed world's average growth rate twofold

2015

The IMF estimated Saudi's GDP grew by 1.3% in 2024, followed by a 3.0% expected increase in 2025

> Regional leadership







Geopolitical resilience

Saudi economy proves strong and stable driven by diversification and domestic investments

Limited impact on oil price from regional conflicts

The Middle East conflict (13-25 June 2025) triggered a short-lived 10-15% oil price surge, driven by market fears of potential disruptions to the Strait of Hormuz — a critical chokepoint for Gulf oil exports. However, the effect proved temporary, with prices normalizing swiftly after the de-escalation, highlighting the market's ability to absorb short-term geopolitical shocks.

> Saudi Arabia's Economic Diversification: Non-Oil GDP Growth Outpacing Oil Dependence

Saudi Arabia's non-oil GDP has more than tripled since 2010 (CAGR: >8%), increasing its share of total GDP from 43% to nearly 60% in Q1 2025. This structural shift—underpinned by Vision 2030 investments—has reduced the economy's sensitivity to oil price volatility and strengthened its resilience.

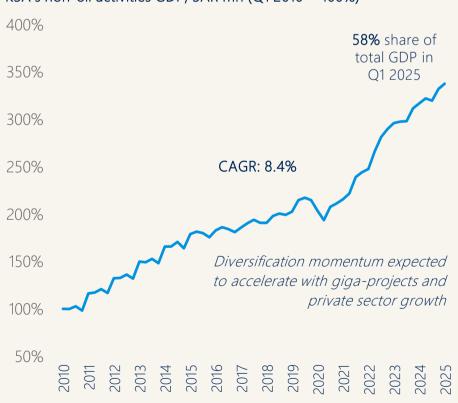
GCC Sovereign Buffers: A Pillar of Regional Stability

Strong net asset positions (>175% of GDP) provide insulation against oil volatility

Brent Crude Oil Price (\$/barrel)



KSA's non-oil activities GDP, SAR mn (Q1 2010 = 100%)



GCC 2024 Net Sovereign Wealth, % of GDP



Source: CEIC, Global SWF, country sources, HSBC calculations



KSA sustainable economic growth

Global ambition

A journey towards a brighter future



- Raise KSA economic position from To 50% of GDP increase 19th largest to the top 15
- From 50% to 20% reduce oil GDP contribution
- 10% of GDP economic contribution from tourism

- share of non-oil exports
- 65% increase the private sector's GDP contribution
- Key projects: NEOM, Red Sea Project, Qiddiya

Sustainable growth

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

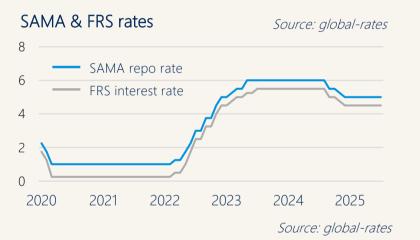
Contribution to GDP	Current	2030 target
Source: global-rates		
Private sector	45%	65%
SME	20%	35%
FDI	3.8%	5.8%

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

Fintech	Transportation
Telecommunications	Biotech
Renewable Energy	Exploration of space

> Prudent monetary and tax policies

The Saudi Central Bank synchronizes its reporate with the US Federal funds rate which makes macroeconomical environment in the country stable and predictable



VAT	15%
Corporate tax	20%

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



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



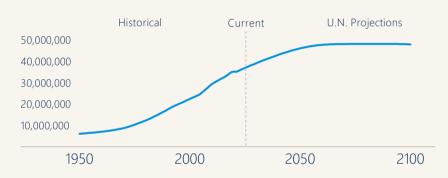
Socio-demographic changes

key highlights

Growing young workforce & urbanization

Saudi Arabia population 1950-2024

Sources: www.theglobaleconomy.com



40 mln expected to live in Saudi Arabia by 2030

61% of the population under 35, creating a dynamic and adaptable labour force

~ 80% urbanization rate

Sources: GASTAT, www.theglobaleconomy.com

> Workforce change

Diversification

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

The highest female workforce participation (%)

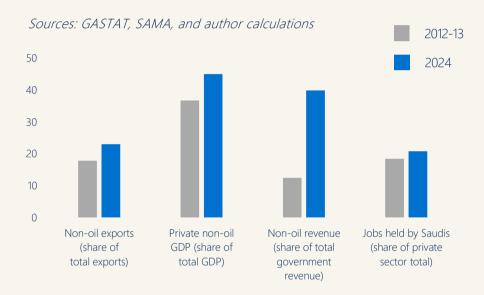


Education

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

> Sources of new wealth

Four indicators of economic diversification



New drivers of the Wealth growth:

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



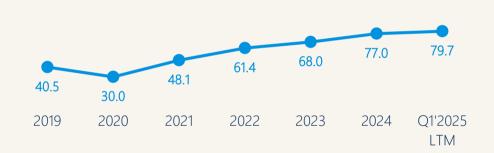
National banking industry is on the rise

> Revenues grow

- Saudi-listed banks reported nearly a 13% increase in aggregate net profit in 2024 and continued to increase in O1 2025.
- Aggregate net interest margin (NIM) stood at 3.14% in 2024 and at 3.09% in Q1 2025.

Net income to common shareholders (# bln)

Source: Bloomberg

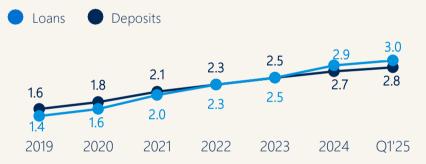


> Strong business position

KSA banks' total deposits reached 2.7 tn in 2024, marking a 8.4% increase as compared to 2023 followed by additional increase in Q1 2025. It enables banks to fuel growing economy with abundant lending. Top-10 biggest banks account for more than 80% of loans and deposits volumes

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

Source: Bloomberg



Return on equity (%) Source: McKinsey, Refinitiv, Bloomberg 2019 2020 2021 2022 2023 2024 Q1'25

> New opportunities

Implementation of projects under the Vision 2030 program is to offer up to 1 USD trillion injection into the national banking system doubling its current size. Saudi Arabia's total banking assets grew 13.6% in 2024, overreaching the milestone of USD 1 tn. In Q1 2025 total assets continued their growth.

Tolal assets (USD bln)



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



Regulation

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

Non-FS Players Disrupting the Market

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



Digitalization of Corporate and Retail Banking

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

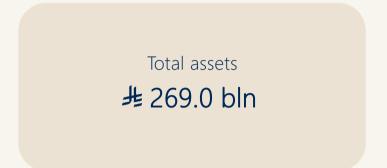
Ongoing Consolidation of Banking Market

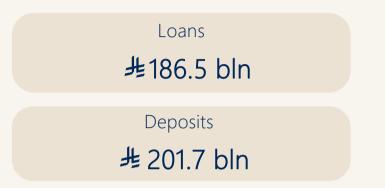
- Such high-profile **mergers**, as NCB and Samba, have reshaped the market landscape, creating one of the region's largest banks
- The top five banks now collectively control over 60% of Saudi Arabia's total banking assets

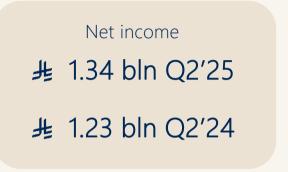


anb business today

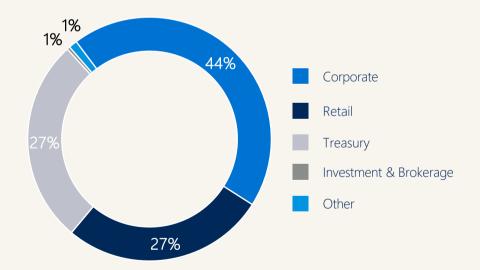
optimal business mix delivers strong results

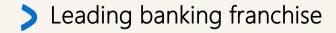


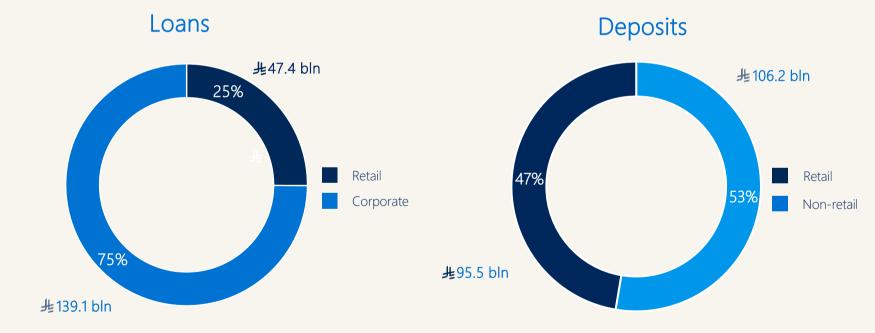












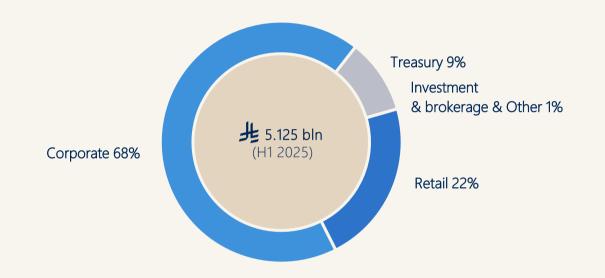
> Supporting customer loan growth

> Strong core deposit base

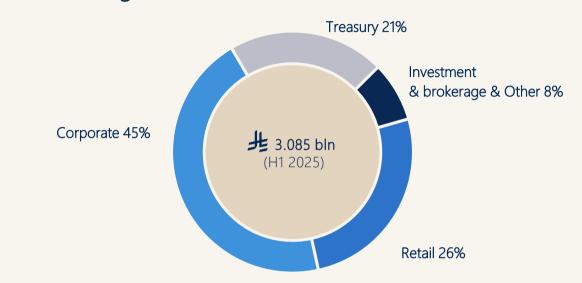


Organic growth across various business segments

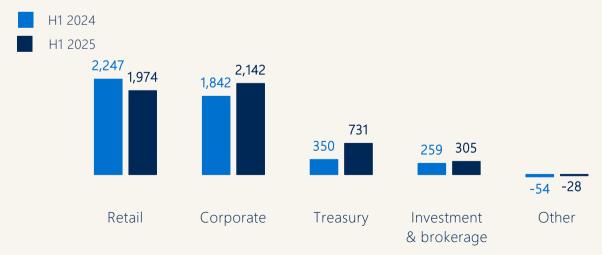
Operating income by business segments



Net income before Zakat and income tax by business segments



Operating income (生mln)



Net income before Zakat and income tax (此 mln)





Corporate segment

accelerating development

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

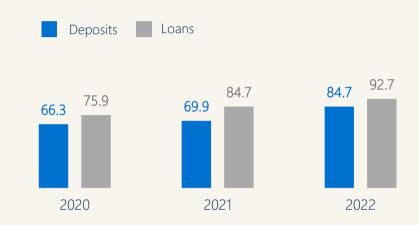
services

- manufacturing
- construction
- transportation

real estate

merchantry



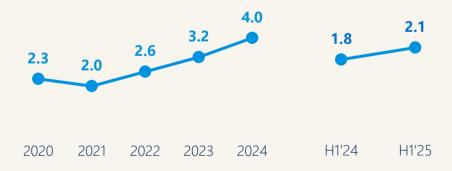




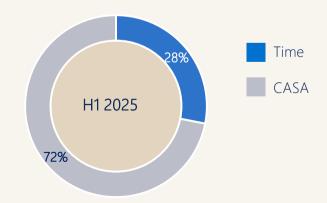


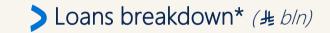


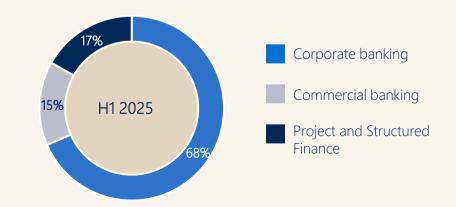




Deposits breakdown (性 bln)









Retail segment

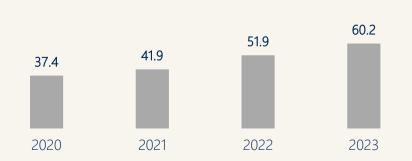
easy, efficient, totally digital

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

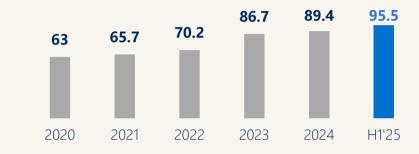


anb's strategic goal is to build up recurrent revenues from retail business by increasing fees and commissions income

> Net loans* (此bln)



➤ Total retail deposits (共 bln)

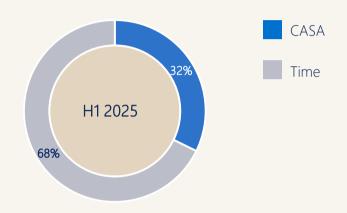


Healthy volume of deposits secures a comfortable liquidity position and provides the Bank with abundant resources for lending

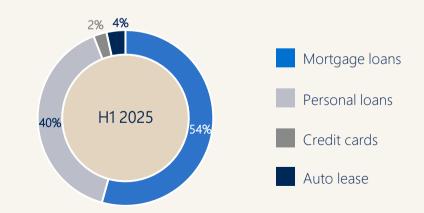


Excellent retail deposits franchise in underpinned by dominant share of CASA deposits

Growth in Retail segment driven by housing loans (+8.5%V YTD) and auto lease (+22.6%V YTD) > Retail deposits breakdown (生 bln)



> Loan portfolio breakdown (此 bln)





Treasury segment

guidance and expertise

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

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

Treasury solutions

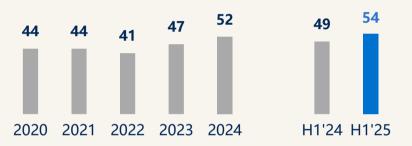
- Murabaha, time and call deposits
- Hedge funds
- REPO on KSA sovereign debt securities
- FX instruments

Transaction banking solutions

- Merchant
- Collections
- Liquidity management
- Fintech

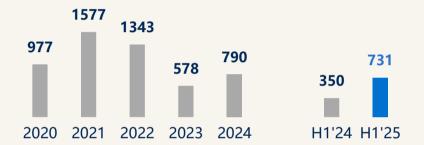
Sizeable investment book supports **anb's** growth ambitions and liquidity requirements.

Net investments (身bln)

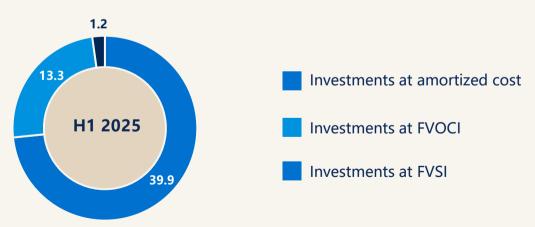


Treasury segment Operating income grew x2.1 YoY driven by surge in income from external customers

> Total operating income (♯ mln)



> Investment securities value breakdown (共bln)





Investment and brokerage

full range of advanced solutions

anb capital's IB team carried on its momentum by acting as a bookrunner on the landmark IPO of Flynas in Q2 2025. This follows our role as a joint lead manager, arranger and bookrunner for Arab national bank's inaugural # 3.35 bln 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

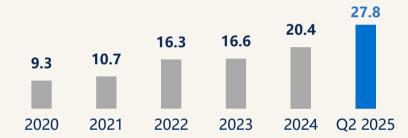
anb capital develops relationships with High-Net-Worth clients providing its deep expertise and technical solutions to deliver superior riskadjusted returns

anb capital customers (thousand)



Total AUM reached £27.8 bn while operating revenue reached £301.9 mn YTD, indicating robust performance and expansion

> AUM (點bln)



> Revenue (些 mn)







The anb 5Y Strategy House





Corporate Retail & Private

Tresuary

Investment & brokerage

in our key client segments

FOCUS AREAS

Established

"become success partner to our corporate clients"

Strategic

"support sustainable asset growth"

High growth

"win and capture client base"

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

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

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



empower our clients through tailored value propositions

FOCUS AREAS

Affluent focus

"Best in class affluent offerings"

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

Bespoke experience

"Optimize our digital and physical channels"

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

Enhanced value proposition

"Diversify our offerings and drive balance sheet growth"

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

ENABLERS

Organizational optimization

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

Digital strategy

• Drive retail digital innovation

The trusted bank for HNWIs

Strengthen financial position

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

Expand customer base

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

Generational wealth partner

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

FNABLERS

Organizational optimization

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

Digital strategy

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



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

Corporate

Retail & Private Tre

Tresuary

Investment & brokerage

Human Capital

Technology

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

FOCUS AREAS

Focused growth

Become trusted advisor

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

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

Capital Markets

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

Asset Management

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

Real Estate

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

Investment Banking

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

Private Equity

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

ENABLERS

People

Technology

Partnerships



Strategy achievements and initiatives





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

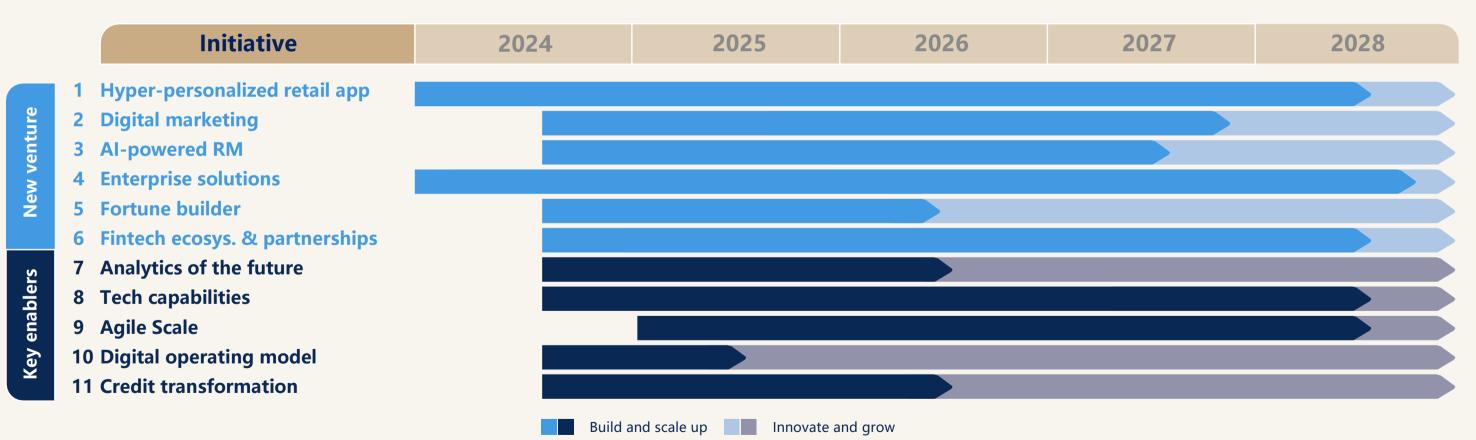
Strategic Enablers Focus Areas Marketing & CX Brand and Marketing Organizational Pivot Capability Customer Excellence in customer experience to strengthen Strategic Direction (Business Driver vs Development Centricity Brand equity Cost Center) Enhance employee anb academy Digitization Competency and **Human Capital** experience and value performance management of admin transformation KSA banking employer of choice proposition framework modernization services IT Strategy and Data & Al strategy Organizational **Technology** Transformation & and target target operating Optimize infrastructure to accelerate digitization Capability Development model operating model Achieve Spending Procurement Premises Re-Design and Org. Effectiveness Transformation Efficiency Through Transformation and Drive organizational efficiency 7BS Capability Development Risk Transformation Cybersecurity readiness Risk ارْخيا and resilience and Capability Fostering a risk culture to elevate operations Development and enable business growth



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 Al-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
informedbusiness
decisions

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 Q2 2025

Q2

Launched

Product I

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

Digital Banking Q2 growth

New customer acquisition

Personal Finance

4% YoY

16% YoY

Digital transaction

7% YoY

Product digital fulfillment

Auto lease

Credit card activation

100%

91%

Housing Loan

Personal loan

90%

57%

Reimagining Omnichannel Banking: A Strategic Design Transformation

As part of anb's digital strategy, we have executed a comprehensive redesign of both our Mobile Banking App and Retail Internet Banking Platforms, aimed at setting a new benchmark in digital experience across channels.

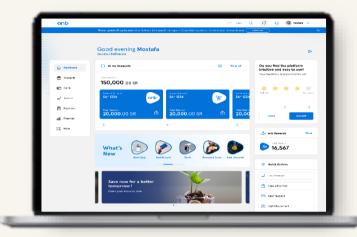
This large- scale transformation spans over 170+ customer journeys, covering mission-critical experience such as:

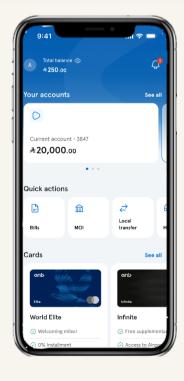
- Onboarding and Login
- Dashboard & Account management
- Transfers & Payments
- Cards, Rewards and Offers
- Savings, Loans, Billers and much more.

Strategic Objective:

- Establish a unified design system
- Deliver a modern , intuitive and responsive interface
- Enable modular, scalable architecture
- Increase digital engagement, NPS and cross-sell potential

This transformation is not just a visual upgrade - it is a foundational leap toward building a future-ready omnichannel ecosystem.









Balance sheet overview

growth of loan book and investments portfolio fully funded by deposits inflow

	QoQ		YoY		YTD		
Consolidated Balance Sheet, 4 mln	Q2'25	Q1'25	Diff %	Q2'24	Diff %	Q4'24	Diff %
Cash and balances with SAMA	13,933	14,901	-6.5%	11,302	23.3%	12,342	12.9%
Due from banks and other fin. institutions	4,196	7,062	-40.6%	3,608	16.3%	3,853	8.9%
Net Investments	54,313	52,311	3.8%	48,867	11.1%	52,345	3.8%
Net Loans and advances	186,476	179,057	4.1%	161,612	15.4%	169,495	10.0%
Investment in associates	897	892	0.6%	952	-5.7%	890	0.8%
Other assets	9,168	10,427	-12.1%	9,150	0.2%	9,382	-2.3%
Total assets	268,983	264,651	1.6%	235,491	14.2%	248,307	8.3%
Due to banks and other fin. institutions	11,563	12,682	-8.8%	10,950	5.6%	14,404	-19.7%
Customers' deposits	201,739	195,619	3.1%	175,594	14.9%	182,230	10.7%
Issued Sukuk	2,829	2,852	-0.8%	2,829	0.0%	2,829	0.0%
Other liabilities	9,794	11,637	-15.8%	9,207	6.4%	10,695	-8.4%
Total liabilities	225,925	222,790	1.4%	198,580	13.8%	210,158	7.5%
Total equity	43,059	41,861	2.9%	36,910	16.7%	38,149	12.9%
Total liabilities and equity	268,983	264,651	1.6%	235,491	14.2%	248,307	8.3%



> Total liabilities movements (此 bln)





Loan book

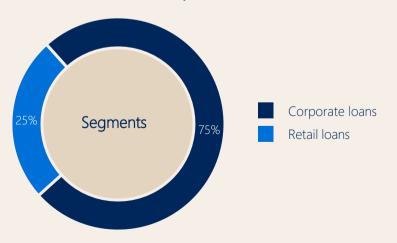
well diversified and focused on growth opportunities

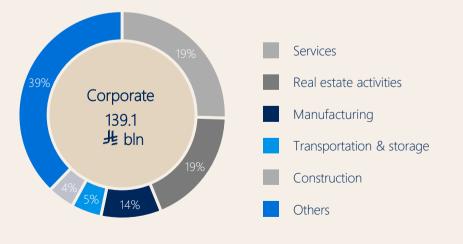
> Loans and advances (此bln)

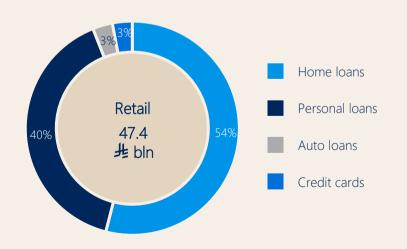




> Loans breakup as of Q2'25 (%)





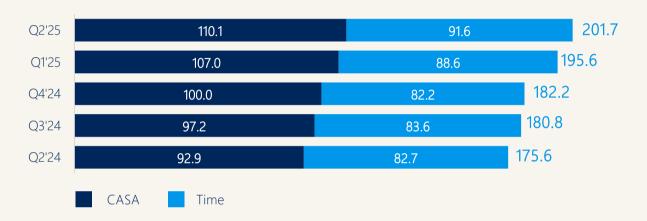


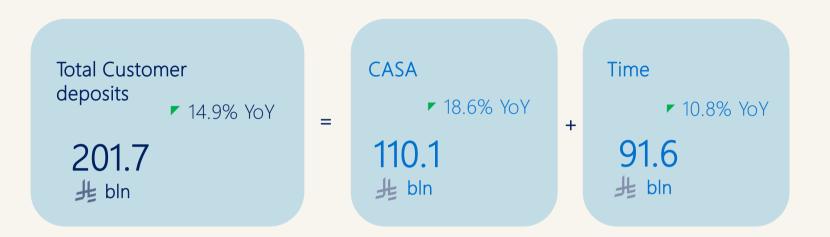


Balance sheet overview

large proportion of CASA deposits underpins strong market positions



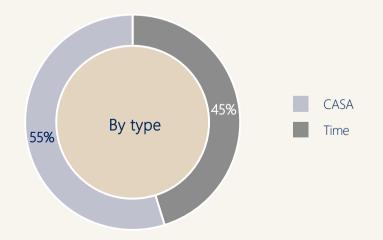




Customer deposits (生 bln)



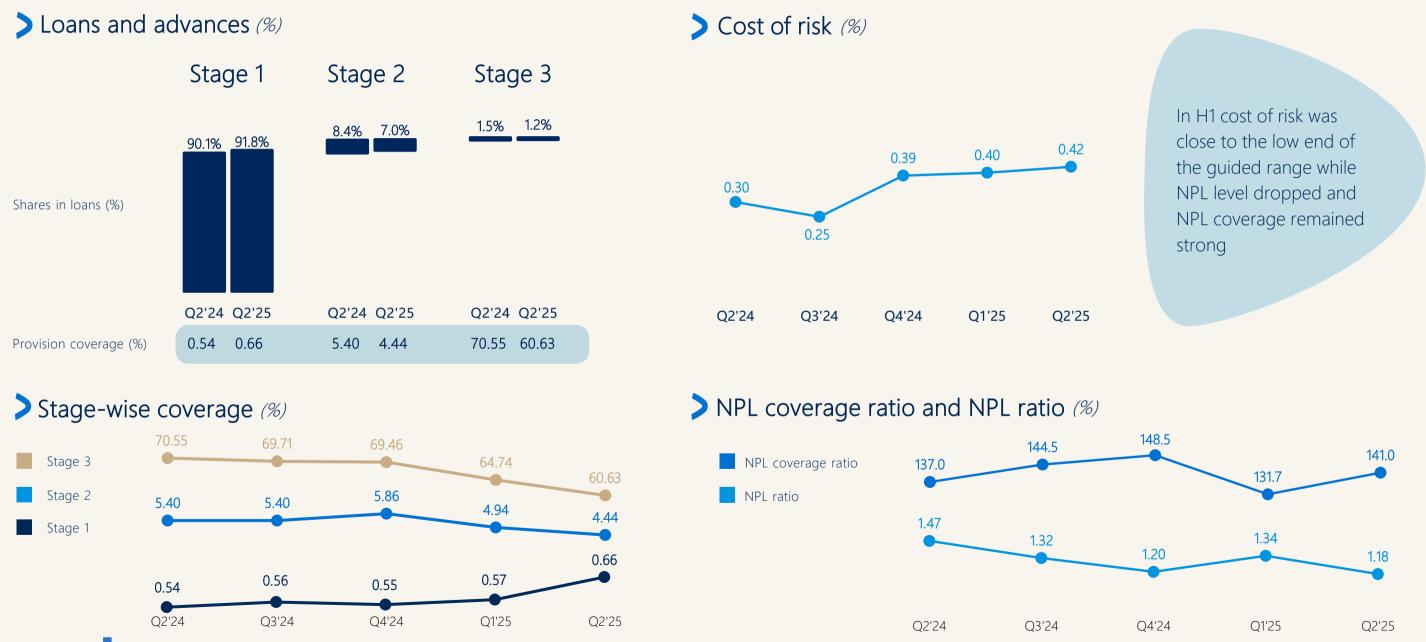
Deposits breakdown as of Q2'25 (%)





Balance sheet overview

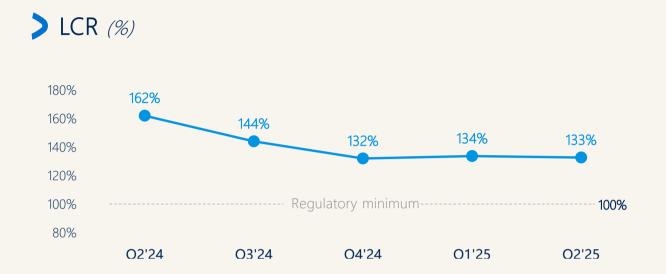
risk metrics remain stable underpinning solid loan quality



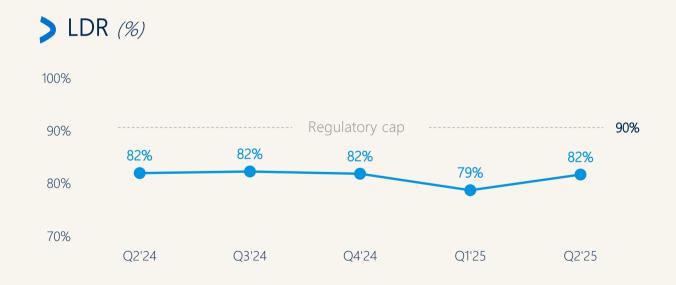


Liquidity

regulatory ratios demonstrate conservative funding profile



- anb maintains robust liquidity position supported by ample deposits franchise
- liquidity ratios have sizeable cushions versus the SAMA's regulatory requirements which underscores prudent liquidity management
- Growth in loans and net investments in H1 was fully funded by inflow of customer deposits

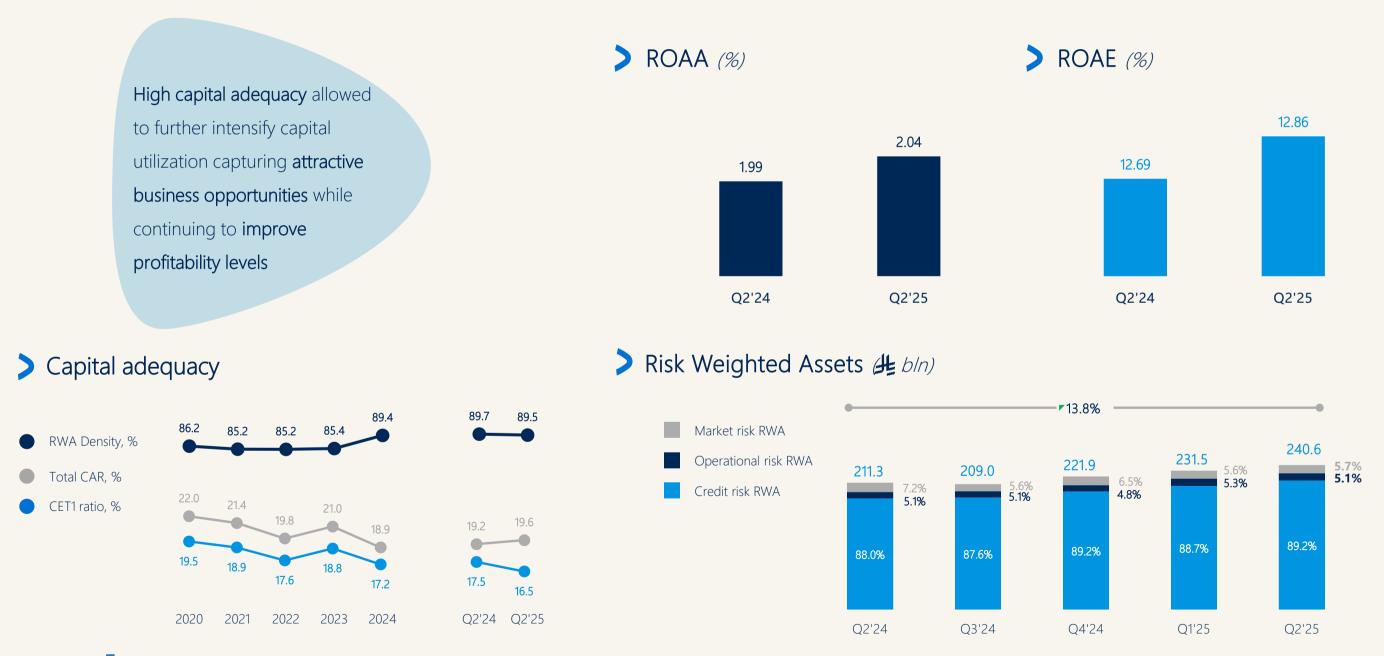






anb capitalization

strong combination of ample capital adequacy and robust profitability



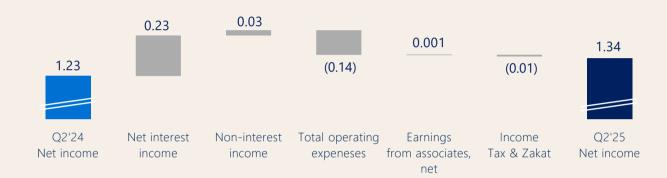


anb P&L overview

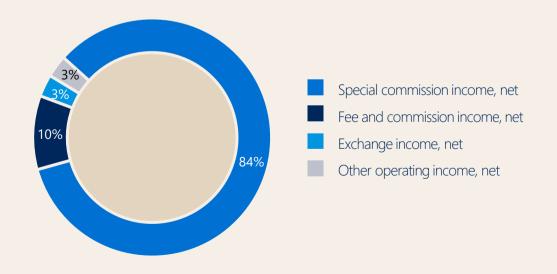
all income lines showed healthy growth

Consolidated Income Statement, # mln	Q2'25	Q2'24	YoY	H1'25	H1'24	YoY
Special commission income	3,901	3,554	9.8%	7,470	7,041	6.1%
Special commission expense	1,728	1,612	7.2%	3,328	3,172	4.9%
Net special commission income	2,173	1,942	11.9%	4,142	3,869	7.0%
Fee and commission income	572	482	18.8%	1,185	948	24.9%
Fee and commission expense	323	266	21.5%	655	529	23.8%
Fee and commission income, net	249	216	15.6%	530	420	26.3%
Exchange income, net	87	72	21.2%	179	140	27.7%
Gains/ (losses) on FVSI, net	7	5	43.7%	120	24	>100%
Other revenue	78	101	-23%	154	192	-19.8%
Total operating income	2,594	2,336	11.1%	5,125	4,645	10.3%
Salaries and employee related expenses	477	414	15.3%	938	831	12.9%
Depreciation and amortisation	70	59	19.6%	137	122	12.5%
Other expenses	284	264	7.3%	556	514	8.3%
Operating expenses prior ECL	831	737	12.8%	1,631	1,467	11.3%
ECL charges, net	216	167	29.8%	422	328	28.4%
Total operating expenses	1,047	903	15.9%	2,053	1,795	14.4%
Earnings from associates, net	8	7	15.1%	14	6	>100.0%
Net Income before zakat and income tax	1,555	1,439	8.1%	3,085	2,855	8.0%
Zakat and income tax	218	208	4.8%	444	389	14.2%
Net income after zakat and tax*	1,337	1,231	8.6%	2,640	2,466	7.0%
EPS	0.67	0.62	9%	1.32	1.23	7%

> Net income movements(生 bln)



> Operating income structure Q2'25 (%)

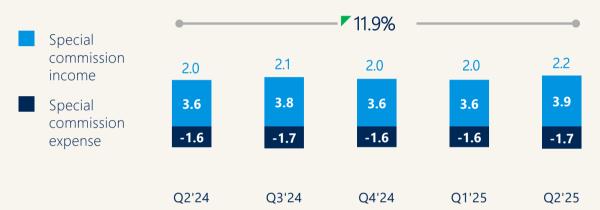


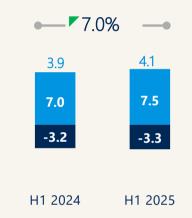


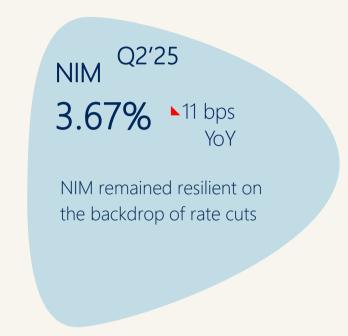
anb P&L overview

NIM supported by lower funding costs and favorable deposits mix

> Special commission income, net (此 bln)



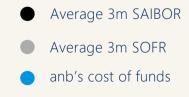




> NIM and assets yield (QTD, %)



> Cost of funds (%)







anb P&L overview

investing in human capital balanced by disciplined costs control

Q2′25

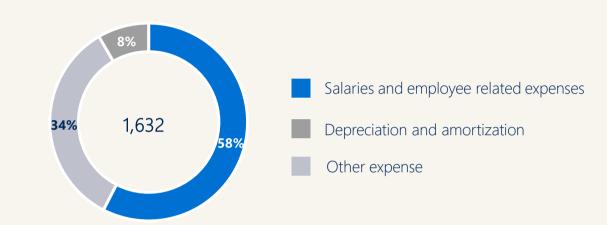
Cost to income

31.84%

►26 bps YoY

12.8% yoy OPEX growth was driven primarily by staff costs reflecting continued investments into human capital and digital security prowess, while Cost to Income Ratio is in line with full-year 2025 guidance

Operating expenses for H1'25 breakdown (生 mln)



> OPEX before impairment (此 bln)





Cost to income, (QTD %)

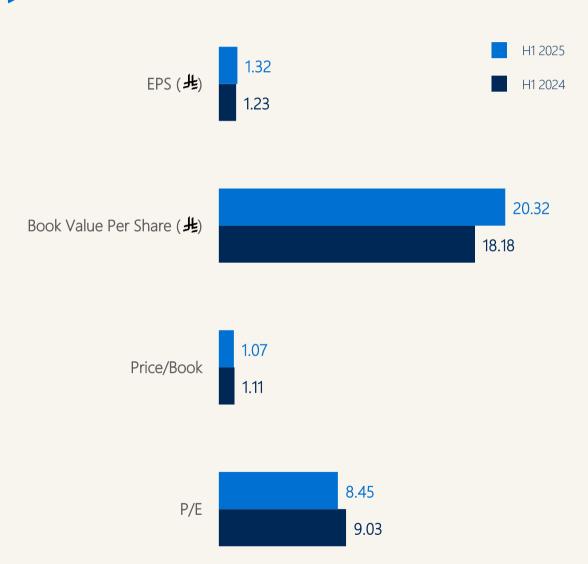




Shareholder returns

EPS continues to grow as a result of robust performance

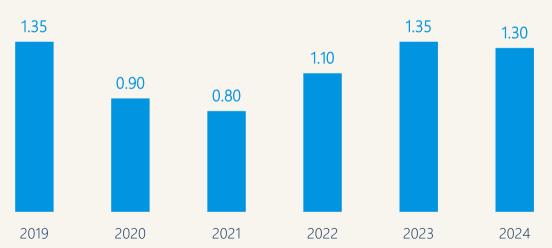
> Per share data





- anb prioritizes returns to shareholders through dividends distribution
- Book value per share grew 12% yoy,
 EPS grew 7% yoy

Common dividends (生 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

on track to deliver on 2025 targets

		Metric	Q2 2025	> 2025G	
	Balance sheet	Loans & Advances growth YoY	15.4%	Mid-teens	
		NIM	3.67%	Revised to 3.5% - 3.6%	
		Cost to Income Ratio	31.8%	Below 32%	
Profitability	Costs growth YoY	12.8%	Single-digit		
		ROAE	12.86%	Above 13%	
	Asset quality	Cost of risk	42 bps	40 – 50 bps	
	Capital	Total CAR	19.63%	Above 18%	





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

> Board of directors



Mr. Salah Al-Rashed

Chairman of the Board Deputy Chairman



Mr. Abdulmohsen AlToug



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



Bader Alotaibi

Head of Human Resources Group



Saad Aldughish

Chief Financial Officer



Abdulrahman Ahmed

Chief Strategy Transformation Officer



Kamal Khodr

Head of Risk Management



Saleh Almahmoud

Head of Private Banking



Zeyad Abanmay

Head of Treasury Group



Fahad Alsalem

Board Secretary and Head of Corporate Governance



Aiedh Alzahrani

Chief Operating Officer



Lama Alessa

Chief Marketing and Customer Experience Officer



Louai Alzaher

Head of Wholesale Banking Group



Abdulaziz Alomran

Chief Credit Officer



Khaled Alrashed

Head of Retail Banking



Waleed Alkhulayfi

Chief Compliance Officer



BoD comprised of 10 members

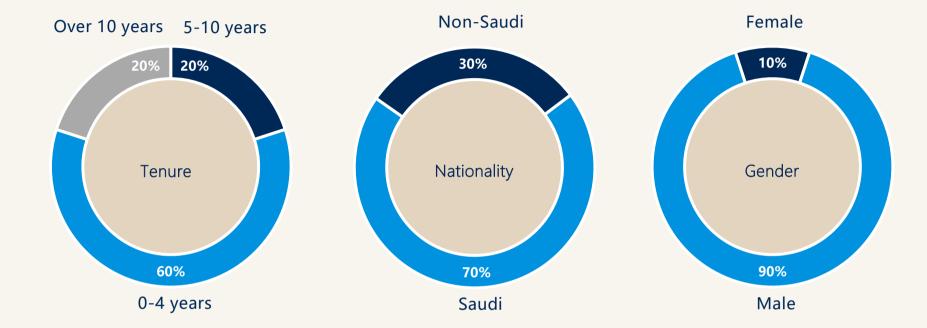
including 4 independent directors

Independent directors

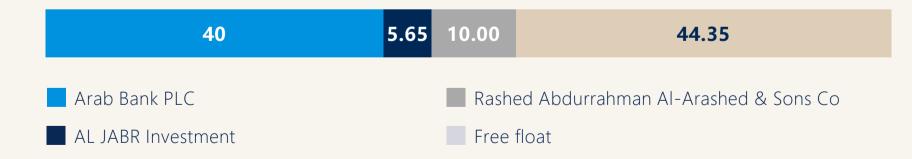
- Mr. Abdulmohsen Ibrahim Al-Touq, Deputy Chairman
- Dr. Mohammed Faraj Alkanani Al-Zahrani
- Mr. Thamer Mesfer Al-Wadai
- Mr. Osama Khalid Alatiki

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 (%)





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, introduced to promote transparency and strong governance in sustainable debt products
- 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)

anb Bank-wide activities

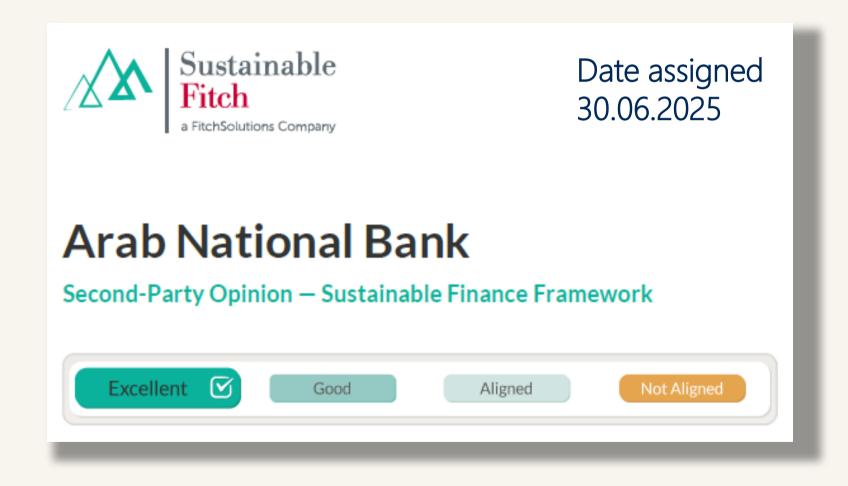
anb published its inaugural ESG Report

and received an "Excellent" rating for the Sustainable Finance Framework by Sustainable Fitch

Inaugural 2024 FY ESG Report

"Excellent" rating on <u>Sustainable Finance Framework</u>







Launched new ESG strategy

with strong ambition levels to support business growth

VISION

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





Power emissions reduction

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



Aviation emissions reduction

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

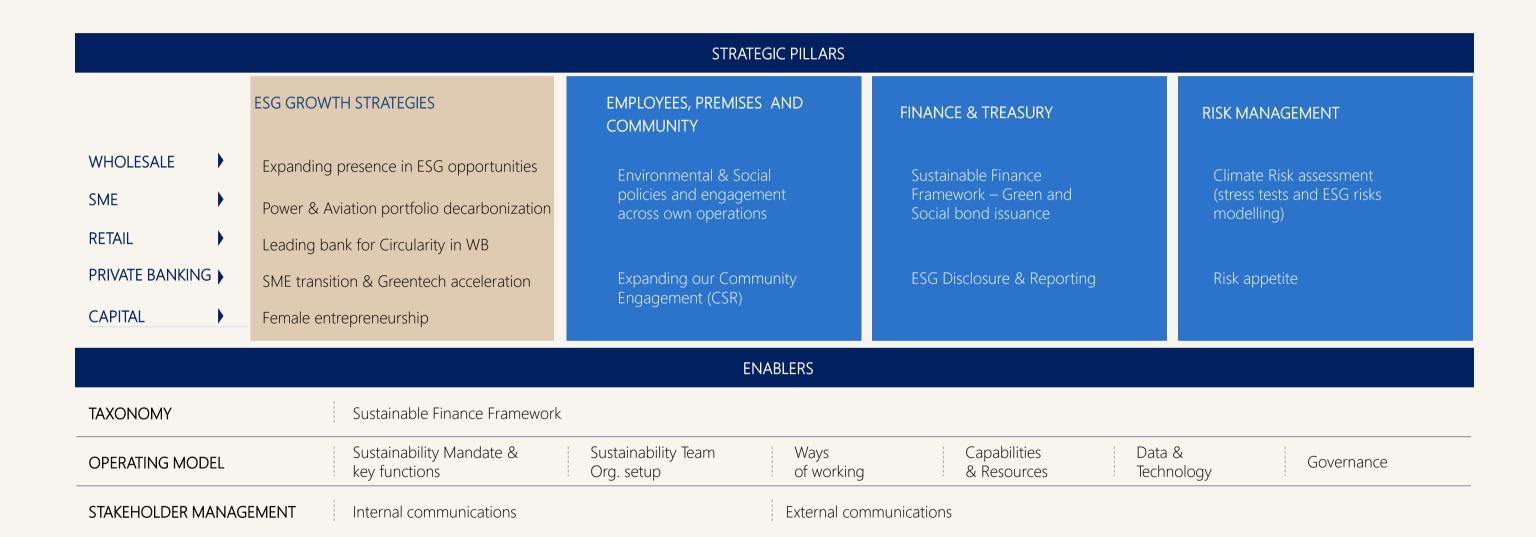


Net Zero Pathway

Publish decarbonization targets



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





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

CORPORATE SOCIAL RESPONSIBILITY

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

DAY TO DAY OPERATIONS

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



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

For more information, please contact us at: anb

P.O.Box 56921 Riyadh 11564 Email:

Invest@anb.com.sa

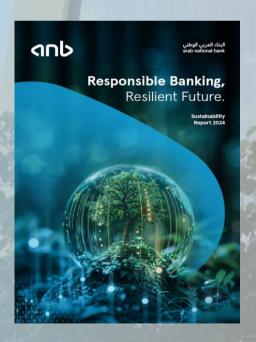
2024 Annual report





Access our ESG report:

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



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

Find out financial disclosures:

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

anb Investor Relations App:



