



البنك العربي الوطني
arab national bank

Sustainable Leadership, Lasting Impact

Sustainability Report 2025





The Custodian of the Two Holy Mosques
King Salman bin Abdulaziz Al Saud
(May Allah protect him)



His Royal Highness
Prince Mohammad bin Salman bin Abdulaziz Al Saud
Crown Prince and Prime Minister
(May Allah protect him)

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Building on the foundations established since the launch of its ESG strategy, anb is continuing to align its sustainability objectives with the Kingdom's Vision 2030 ambitions



01

Introduction

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anb's sustainability vision is to lead in ESG by supporting Saudi Arabia's Vision 2030, Net Zero 2060 goals and national social advancement priorities



About this Report

Purpose of this report

This 2025 Sustainability Report presents anb’s continued progress in embedding sustainability at the core of its purpose as a responsible financial institution, and its contribution to Saudi Arabia’s Vision 2030, the Saudi Green Initiative (SGI) and the Kingdom’s Net Zero 2060 ambition.

Building on the inaugural 2024 Sustainability Report, this edition captures a year of integration, execution and measurable progress across anb’s environmental, social and governance (ESG) pillars, providing investors, regulators, customers and the wider community with a clear and comprehensive overview of the Bank’s ESG performance for 2025. This includes achievements and forward-looking commitments across sustainable finance, climate strategy, governance, risk management, people development and community engagement.

The report demonstrates how anb embeds ESG principles into its strategy, operations and financing activities, while delivering long-term value for shareholders and society, and maintaining alignment with relevant international frameworks and standards.

Through disclosure and accountability, anb seeks to strengthen stakeholder confidence and support informed decision-making across all aspects of its sustainability journey.

Reporting period, scope and boundary

This report covers the period from 1 January to 31 December 2025. The data presented relates to anb’s operations within the Kingdom of Saudi Arabia, including all owned and operated branches, centers and offices, as well as our international branch in London, United Kingdom.

Environmental data primarily reflects operational activities (Scope 1 and Scope 2 emissions), while financed emissions disclosures focus on priority sectors identified within our portfolio, including power and aviation, in line with our ESG strategy and Sustainable Finance Framework.

Where relevant, comparative data from 2024 is included to provide context on performance trends and progress.

Reporting frameworks and standards

This ESG Report has been prepared in alignment with internationally recognized standards and market best practices.

- The report is prepared with reference to the Global Reporting Initiative (GRI) Standards.
- Financed emissions are calculated using the Partnership for Carbon Accounting Financials (PCAF) methodology.
- Our Sustainable Finance Framework (SFF) aligns with the principles of the International Capital Market Association (ICMA) and the Loan Market Association (LMA) and has been reviewed by an independent external second party.

The report also reflects alignment with:

- Saudi Vision 2030
- The Saudi Green Initiative (SGI)
- The UN Sustainable Development Goals (SDG)

Governance and oversight

Oversight of sustainability remains embedded within our governance structure. The Board of Directors provides strategic direction, while executive management oversees implementation through dedicated ESG and sustainable finance governance mechanisms.

The Sustainable Finance Committee continues to review eligible projects, monitor allocation of sustainable debt proceeds and ensure alignment with our SFF criteria and risk appetite framework.

Assurance and data integrity

We constantly improve our internal controls, data systems and ESG reporting processes to strengthen the accuracy, consistency and transparency of our disclosures.

Where applicable, selected ESG indicators may be subject to external assurance. Details of assurance scope and conclusions are provided in the Appendices section on (Page 96) of this report.



About anb

Arab National Bank (anb) is a leading bank in the Kingdom of Saudi Arabia and one of the prominent financial institutions in the Middle East. Headquartered in Riyadh, the Bank operates through a broad domestic network spanning the Central, Eastern, Western and Southern regions of the Kingdom, as well as an international branch in London, United Kingdom.

Established in 1979, anb has grown into a diversified universal bank serving more than 2 million customers across retail, corporate and institutional segments. Through prudent management, disciplined growth and a strong customer-centric culture, the Bank continues to play a key role in supporting the Kingdom's economic transformation under Vision 2030.

Our philosophy



Vision

To become the chosen financial partner in the Kingdom.



Mission

To empower the Kingdom's ambitious people, organizations and society by providing innovative, tailored financial solutions delivered through a fast and simple experience.



Our promise

Beyond Banking.

Sustainability vision

anb's sustainability vision is to lead in ESG by supporting Saudi Arabia's Vision 2030, Net Zero 2060 goals and national social advancement priorities. The Bank focuses on helping clients transition to a more sustainable future, while driving profitability through climate risk management and decarbonization of its portfolio.

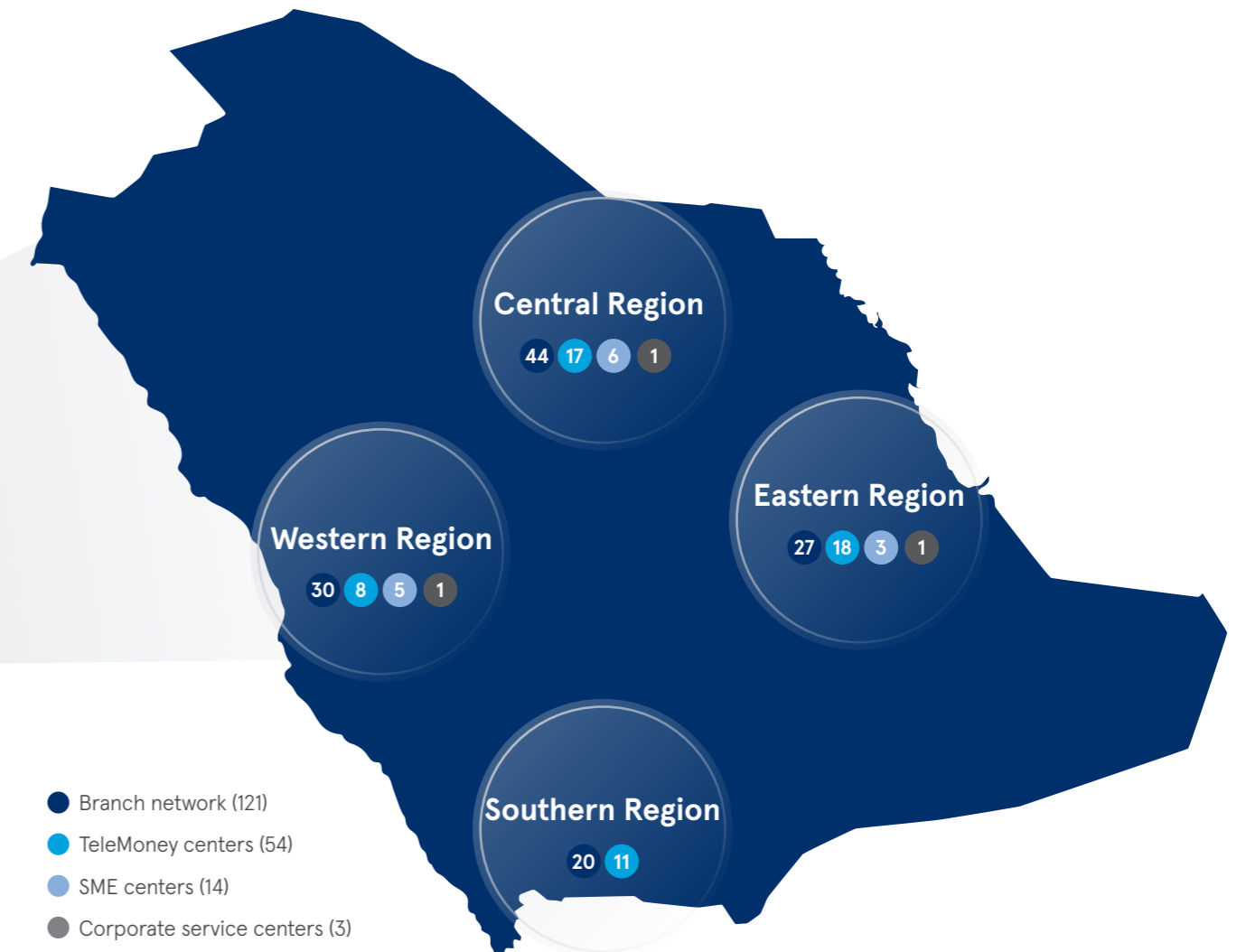
As a financial institution, anb recognizes that its greatest environmental and social impact does not only lie in its operational footprint, but mainly in its financing decisions. Through its ESG strategy and Sustainable Finance Framework, the Bank actively supports renewable energy, sustainable infrastructure, SME growth, female entrepreneurship and inclusive economic development.



About anb continued

Geographic footprint

anb maintains an extensive distribution network across the Kingdom of Saudi Arabia, designed to serve the full breadth of its customer base. This encompasses 121 branches and 54 dedicated remittance centers, ensuring broad geographic reach and accessible banking services for individuals and families. The Bank also operates 14 specialized SME centers delivering tailored financial solutions to the entrepreneurial segment, supported by approximately 1,028 ATMs providing customers with round-the-clock access to core banking services nationwide.



This physical network is complemented by advanced digital channels, enabling customers to access services seamlessly through mobile and online banking platforms. In recent years, anb has accelerated its digital transformation journey, improving operational efficiency and improving customer experience.

About anb continued

History

Since its establishment, anb has demonstrated steady growth, innovation and resilience. Key milestones include the launch of early digital banking services in the Kingdom, the establishment of its London branch, the creation of anb Academy for talent development and the recent upgrade of its core banking system to improve operational resilience and customer experience.

Today, anb is evolving as a forward-looking institution, combining financial strength with responsible banking practices to create sustainable value for shareholders, customers, employees and the communities it serves.

<p>1979</p> <p>anb was established, taking over the existing operations of Arab Bank in the Kingdom of Saudi Arabia. The Bank started its business with 6 branches and a capital of 150 million.</p>	<p>1985</p> <p>anb expanded its reach, with its number of branches reaching 79.</p>	<p>1986</p> <p>anb inaugurated its Head Office building in Al Murabaa district, Riyadh, and established its employee training center.</p>	<p>1991</p> <p>The Bank launched a branch in London, offering a broad range of products and solutions to customers in the United Kingdom.</p>	<p>1992</p> <p>anb launched its TeleMoney service, allowing money transfers to various countries.</p>	<p>1998</p> <p>In line with Saudization efforts, the Bank's Saudization rate reached 73%.</p>	<p>2000</p> <p>anb launched the first internet banking service in the Kingdom.</p>
<p>2018</p> <p>anb opened its first digital branch in Prince Mohammed bin Abdulaziz Road (Tahlia Street), Riyadh.</p>	<p>2017</p> <p>The training center was transformed into anb Academy.</p>	<p>2015</p> <p>anb inaugurated its new Head Office tower in Riyadh.</p>	<p>2013</p> <p>anb launched its mobile service.</p>	<p>2007</p> <p>The Bank established the Saudi Home Loan Company (SHL) / SHL Finance Company.</p>	<p>2005</p> <p>The Bank established the Business Continuity Center (BCM).</p>	
<p>2019</p> <p>The Bank's Saudization rate reached 93%, of which 20% is female.</p>	<p>2021</p> <p>anb appointed its first Saudi Managing Director and Chief Executive Officer.</p>	<p>2022</p> <p>anb launched its corporate identity, moving towards "Faster and Simpler" banking solutions.</p>	<p>2024</p> <p>The Bank upgraded its core banking system, designed to transform and elevate customer experience and improve operational resilience.</p>	<p>2025</p> <p>The Bank successfully established its Sustainable Finance Framework and completed the issuance and full allocation of its inaugural USD 750 million sustainable Sukuk, strengthening its position in sustainable finance and enabling the financing of projects that support environmental and social impact.</p>		



Chairman's statement

>> At Arab National Bank (anb), we recognize that our most significant environmental impact lies not within our direct operations, but through the influence of our financing decisions. >>

Salah Rashed Al Rashed
Chairman of the Board



Over the past year, we have advanced our ESG journey, strengthening the integration of our ESG strategy and Sustainable Finance Framework (SFF) to support our ambition of achieving net zero emissions across our financed portfolio by 2060 or earlier. In doing so, we remain closely aligned with national priorities, including the Saudi Green Initiative and the Kingdom's broader sustainability agenda.

Our commitment to sustainable development is grounded in our role as a key financial enabler of economic transformation. Sustainable finance remains a core pillar of anb's strategy, through which we support critical sectors such as renewable energy, infrastructure and SME development. In 2025, anb published its first sustainable issuance and won multiple awards for financial and non-financial achievements. As we deepen our capabilities, we are positioning anb to lead in driving ESG adoption and facilitating the transition to a more resilient, low-carbon economy.

anb places strong emphasis on social impact by fostering inclusive growth and expanding access to financial services. Our longstanding support for SMEs, combined with targeted initiatives to empower female entrepreneurs, reflects our dedication to enabling broader economic participation. At the same time, our investment in digital innovation and fintech partnerships is increasing financial accessibility and helping us reach underserved segments of society.

Beyond our core banking activities, we remain committed to contributing positively to the communities we serve. Through strategic partnerships and impactful CSR initiatives, we support education, healthcare and social welfare programs that improve quality of life and create lasting value across the Kingdom.

Strong governance is key to our sustainability efforts. We regularly update our governance system to provide solid oversight of ESG goals, manage risks effectively and stay in line with both regulations and global standards. By using organized committees, clear reporting and steady implementation, we ensure accountability and earn stakeholder trust.

The progress achieved this year reflects the collective efforts of our stakeholders. I extend my sincere appreciation to our government partners, clients, employees and communities for their continued trust and collaboration. Together, we are advancing a shared vision, one defined by sustainable leadership, long-term value creation and a lasting positive impact on the Kingdom and future generations.

First sustainable sukuk issuance in 2025

This report reflects our commitment to embedding ESG at the heart of our strategy. Building on the strong foundations established in our inaugural report, we remain focused on accelerating our sustainability journey and delivering measurable progress in the years ahead.

Message from our MD

» This year represents a pivotal point in anb’s sustainability journey. We are building on the solid foundations developed through our ESG strategy, which aligns with Saudi Arabia’s Vision 2030 and global climate commitments. »

Obaid Abdullah Al-Rasheed
Managing Director and
Chief Executive Officer



Our progress is also supported by the ongoing implementation of our Sustainable Finance Framework (SFF).

Our vision, central to our ESG strategy and SFF, is to leverage our leadership to promote lasting value and strengthen resilience through sustainability. anb is prioritizing investments in sectors critical to the Kingdom’s transition, including renewable energy, infrastructure and broader decarbonization initiatives, while supporting clients in adopting more sustainable practices. This year, we established a comprehensive climate risk framework to enhance our ability to assess and manage climate-related risks across our operations.

The Sustainable Finance Framework plays a key role in guiding our financing towards impactful environmental and social outcomes

The SFF plays a key role in guiding our financing towards impactful environmental and social outcomes. The framework also supports our role in advancing social progress, including enabling access to essential services, supporting affordable housing initiatives and fostering employment through the financing of SMEs, particularly women-led enterprises. These efforts reinforce our commitment to inclusive growth and economic diversification across the Kingdom.

We are continuing to decarbonize our operations through targeted efficiency measures, digital transformation and responsible resource management. Our initiatives include reducing energy consumption, minimizing paper usage and expanding digital banking solutions to enhance accessibility, lowering our environmental footprint across branches and offices.

At the core of our success is our people. We remain committed to fostering a diverse and inclusive work environment, supported by leadership development programs, employee engagement initiatives and a strong culture of collaboration. Our social impact is further strengthened through community initiatives focused on education, social development and support for underserved groups.

In governance, we uphold the highest standards of transparency, accountability and ethical conduct. Our ESG governance framework, supported by structured oversight and regular performance reviews, ensures alignment with regulatory requirements and international best practices, while reinforcing trust among our stakeholders.

Looking ahead, our focus remains on deepening the integration of ESG principles across our strategic initiatives to support the Kingdom’s sustainable transformation. Together, we are committed to delivering sustainable leadership and creating lasting impact for our stakeholders and future generations.

Sustainability highlights and achievements

In 2025, anb achieved significant progress in advancing our ESG strategy and delivering measurable impact across environmental, social and governance dimensions.

The following achievements reflect the Bank's commitment to embedding sustainability across its operations and financing activities.

Sustainability Highlights



Our environment and climate risk

Introduction of financed emissions measurement and initial emission-intensity reduction targets for priority sectors	Operationalization of a Climate Risk Framework and integration into credit risk processes	Planted 10,000 smart trees as part of the Lasting Green Impact initiative and 10,000 lavender seedlings in the Asir region	Recycled 84 tons of paper waste
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Our people and society

Increased female workforce participation to 24.5%	Achieved a 98% Saudization rate	Delivered 364,279 training hours to employees	Reached over 235,000 beneficiaries through community investment programs in education, healthcare and social welfare
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Our governance

Strengthened ESG governance through dedicated management committees overseeing sustainability and sustainable finance	Published the Bank's first Sustainability Report	Zero material data breaches recorded
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Sustainable Finance & SMEs

Successful issuance and full allocation of a USD 750 million sustainable Sukuk	Mandated lead arranger for the USD 4.5 billion financing of PIF's round-six solar projects	Establishment of a Sustainable Finance Framework , rated "Excellent" by Sustainable Fitch
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Awards, Recognition and Certifications



Silver Award for Corporate Social Responsibility (CSR)

from the Ministry of Human Resources and Social Development



Occupational Health and Safety Compliance Certificate

by the National Council for Occupational Safety and Health



Best CSR Bank in Saudi Arabia – 2025

by Global Banking & Finance



Top Commercial Bank award

under the CoFinancing Program and the Funding Gate of the Small and Medium Enterprises Bank



Best Health and Well-being Program in Large Enterprises Award

by the Council of Health Insurance



Best SME Bank in Saudi Arabia – 2025

by Global Banking & Finance



Best Customer Experience in Financial Services Award

SCXA 26



Bronze Award for Best Bank Supporting Micro Enterprises

by Kafalah Program



"Highest Commercial Bank Contributor" under the Co-finance program

by SME Bank



Excellence in Digital Innovation in Saudi Arabia from the Global Transaction Banking Innovation Awards

by the Digital Banker Finance



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Sustainability at anb

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anb's ESG Strategy sets out a clear and structured framework for embedding sustainability across the Bank's core business model



Governance and leadership

Sustainability governance

At anb, sustainability is firmly embedded within our governance framework and forms a core element of our long-term value-creation strategy. The Board of Directors maintains active oversight of sustainability-related matters, making sure that environmental, social and governance considerations are integrated into strategic planning, risk management and capital allocation decisions.

Governance activities remained fully aligned with the Bank's approved framework, with constant focus on effective Board and committee operations, regular policy reviews and the reinforcement of risk management and internal controls, reflecting the Board's commitment to robust governance across all areas of the Bank's operations.

During 2025, the Board strengthened its sustainability oversight, underpinned by an understanding of climate risk, sustainable finance developments, regulatory expectations and emerging ESG trends. This enabled more informed, forward-looking decision-making and supported the Bank's ability to assess sustainability-related risks and opportunities in a rapidly evolving financial landscape.

To support anb's Sustainable Finance Framework (SFF), the Bank maintains a Sustainable Finance Committee (SFC). This committee is charged with overseeing the selection, review and allocation of qualifying green and social assets within the Bank's financing portfolio. It assesses new eligible expenditures, ensures ongoing project eligibility within the sustainability portfolio and monitors how proceeds from sustainable issuances are distributed. Through this governance mechanism, anb guarantees transparency, accountability and alignment with recognized market standards.

The Board's composition reflects a balanced mix of experience and competencies relevant to sustainability governance. Members collectively bring expertise in governance, risk management, community engagement, human resources, digital transformation and cybersecurity. This breadth of capability strengthens oversight across environmental and social priorities while reinforcing the Bank's resilience in an increasingly complex operating environment. The Board also maintains a balanced tenure profile, combining institutional continuity with fresh perspectives that support ongoing development and adaptability.

anb remains committed to enhancing its governance practices and expanding sustainability expertise at Board and management levels, ensuring that sustainability considerations are embedded across all areas of the organization.

Board and management responsibilities

The Chairman and members of the Board are entrusted with safeguarding the Bank's long-term stability and delivering sustainable value for shareholders and stakeholders. Through their collective expertise, independence and stewardship, they provide strategic direction and assure anb operates with integrity, accountability and sound risk management.

The Board sets the Bank's overall strategy, including its sustainability ambitions in alignment with Vision 2030 and Saudi Arabia's Net Zero 2060 objectives. It approves key ESG-related policies, such as the Climate Risk Policy, and oversees the integration of sustainability considerations into the Bank's business model and operations. The execution of the strategy is led by the Managing Director and Chief Executive Officer, supported by the Executive Committee and relevant Board committees, implementing a clear distinction between oversight and executive management, enabling effective delivery of strategic priorities.

As of 2025, the Board comprises 10 members, including Executive, Non-Executive and Independent Directors, elected by the General Assembly of shareholders or appointed in accordance with the Bank's Articles of Association for a 3-year term, with eligibility for reappointment. Nominees are selected on the basis of qualifications, professional experience, integrity and competence, with all appointments subject to regulatory approval and a fit and proper assessment in accordance with Saudi Central Bank requirements.

The Board operates according to a documented annual schedule of meetings, with a structured agenda encompassing strategic, financial and operational matters, which encompasses the review and approval of corporate strategy and business plans, sustainability objectives, budgets, major capital expenditures, treasury and credit policies, internal audit plans, dividend proposals and senior executive appointments. Directors receive timely and comprehensive information through the Board Secretary and may seek independent professional advice where necessary.

The Board Risk Committee guarantees that ESG and climate-related risks remain within acceptable levels and in line with regulatory expectations. At the executive level, sustainability oversight is led by two dedicated management committees. The ESG Management Committee, chaired by the Managing Director and CEO and meeting quarterly, steers the Bank's overall ESG agenda. The Sustainable Finance Committee, chaired by the Chief Treasury Officer and meeting quarterly, governs implementation of the Sustainable Finance Framework. Together, these committees ensure ESG principles are embedded in decision-making across the organization.

The Board further verifies appropriate delegation of authority through clearly defined risk tolerances and control mechanisms, documented within the Bank's high-level control framework and reviewed annually to maintain alignment with regulatory requirements and strategic developments.

Through disciplined governance and strong leadership, anb remains committed to responsible banking and the delivery of sustainable long-term value.



Mr. Salah Rashed Al-Rashed
Chairman of the Board
(Non-Executive)



Mr. Abdulmohsen Ibrahim Al-Touq
Deputy Chairman of the Board
(Independent)



Mr. Obaid Abdullah Al-Rasheed
Managing Director and Chief Executive Officer
(Executive)



Mr. Hesham Abdullatif Al-Jabr
Board Member (Non-Executive)



Dr. Mohammed Faraj Al-Kinani Al-Zahrani
Board Member (Independent)



Mr. Thamer Mesfer Al-Wadai
Board Member (Independent)



Mr. Mohammed Abdulfattah Alghanamah
Board Member (Non-Executive)



Mr. Osama Khalid Alatikhi
Board Member (Independent)



Mrs. Randa Muhammad Al-Sadiq
Board Member (Non-Executive)



Mr. Naim Rassem Al-Hussaini
Board Member (Non-Executive)

ESG strategy

anb's ESG Strategy sets out a clear and structured framework for embedding sustainability across the Bank's core business model, operating framework and risk management practices. Anchored in the Kingdom's national sustainability agenda and aligned with international best practices, it reflects anb's commitment to delivering long-term value through environmental stewardship, social responsibility and robust governance.

Our dedicated ESG function, operating within the Strategy Transformation Office, provides centralized oversight and coordination of the Bank's sustainability agenda. Clearly defined roles and responsibilities across business and control functions warrant effective implementation of ESG initiatives and accountability at all levels of the organization. To enhance transparency and reporting quality, we adhere to standardized disclosure practices aligned with regulatory expectations and international sustainability reporting frameworks.

ESG 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."

Sustainable finance and strategic ESG priorities

As a leading financial institution, anb recognizes the significant influence it holds in shaping development projects across the Kingdom. Through our financing activities and advisory capabilities, we contribute to projects of varying scale and complexity, supporting economic diversification and sustainable growth. To align with global best practices and the United Nations Sustainable Development Goals (UN SDG), we continue to implement our Sustainable Finance Framework (SFF), which prioritizes decarbonization and responsible financing in high-emission sectors such as power and aviation.

We remain actively engaged in ESG initiatives that support the Kingdom's Net Zero 2060 ambition and Vision 2030 objectives. Emphasis is placed on expanding sustainable finance solutions for SMEs, advancing greentech innovation and empowering female entrepreneurship. The Bank is concurrently developing sector-specific decarbonization pathways and targets and beginning to measure its financed emissions using best-practice methodologies. Through this integrated approach, anb reinforces its commitment to responsible banking and long-term value creation aligned with national and global sustainability priorities.

Our ESG strategy remains fully integrated into the Bank's risk management framework, incorporating structured assessments of ESG-related risks within client onboarding, credit evaluation and portfolio monitoring processes. ESG considerations are embedded into sectoral risk analysis, with particular focus on priority sectors, including power, waste management, water infrastructure, green real estate and aviation. This approach enables us to identify transition and physical risks while supporting responsible financing decisions.

Operational sustainability

The Bank manages its operational environmental footprint by addressing Scope 1 and Scope 2 greenhouse gas (GHG) emissions through efficient facilities management and sustainable procurement practices. In 2025, total Scope 1 emissions were 359 tCO₂e, comprising stationary combustion and mobile combustion. Total Scope 2 emissions from purchased electricity were 16,190 tCO₂e. Reported figures currently cover anb's Headquarters in Riyadh; the Bank is working to expand data collection across its owned branch network in future reporting cycles. Ongoing initiatives are focused on optimizing energy consumption and reducing resource intensity in support of broader climate objectives.

ESG principles are embedded across procurement activities through ESG-aligned standards, enhanced supplier sustainability screening and the tracking of procurement-related metrics to strengthen transparency and accountability. In 2025, 100% of procurement spend was assessed against ESG criteria.

Furthermore, our focus on premises management and administration supports space optimization, resource efficiency and compliance with environmental standards. By promoting ESG awareness and advocacy throughout the organization, we reinforce a safety-first culture and uphold our commitment to responsible, sustainable and ethical business practices.

80%
reduction in paper usage



90%
of new accounts opened digitally



ESG targets and ambitions

~ ₪ 30+ billion

lending volume exposure in ESG assets by 2030

~ ₪ 500+ million

operating income across ESG opportunities by 2030

Fair market share in ESG opportunities

in power, aviation, water and green renewable energy

Leader in circularity/waste management

in KSA by 2030

First-ever

sustainable debt issuance by anb

Publication

of first ESG Report

Aviation emissions reduction of 20%+

in financed emission intensity by 2030

Power emissions reduction of 20%+

in financed emission intensity by 2030

#1 financer

of SME transition in KSA by 2030

Net zero pathway

Publish decarbonization targets



ESG strategy continued

Pillars and enablers for achieving our ESG ambition

Our ESG approach is built upon four main pillars: ESG Growth Strategies; Employees, Premises and Community; Finance and Treasury; and Risk Management. The primary areas of focus are Risk Management, Finance and Treasury, ESG Growth Strategies, along with the interconnected elements of Employees, Premises and Community. Each pillar features specific initiatives aimed at boosting the Bank's role in sustainable development and ensuring ESG principles are thoroughly integrated throughout our operations.

anb's ESG Growth Strategies pillar applies across all business lines, including Wholesale Bank Group, Retail Banking, Private Banking and anb capital. Through this pillar, we pursue opportunities in sustainable finance, sector decarbonization, greentech innovation, SME transition support and female entrepreneurship. By aligning business growth with environmental and social priorities, we make sure that ESG considerations are embedded into revenue-generating activities.

Focusing on responsible internal practices and meaningful social engagement, the Employees, Premises and Community pillar encompasses environmental and social policies across the Bank's operations. This comprises workplace inclusion, employee well-being, premises efficiency and community investment. The expansion of CSR and volunteer initiatives reinforces the Bank's commitment to delivering positive, long-term impact across the communities it serves, alongside the ongoing strengthening of environmental and social policies within its own operations.

Within Finance and Treasury, the Bank operationalizes its Sustainable Finance Framework (SFF), enabling the issuance and effective management of green and social financing instruments. This pillar also reinforces the Bank's approach to ESG disclosure and reporting, improving the consistency, transparency and decision-usefulness of sustainability-related information for stakeholders.

Enhancing the Bank's ability to identify and manage emerging risks, climate and ESG considerations are integrated into the enterprise risk framework through the Risk Management pillar. This approach incorporates climate risk assessments, scenario analysis, stress testing and ESG risk modelling. Embedding these insights into risk appetite and credit decision-making improves portfolio resilience to both transition and physical climate risks.

These pillars are supported by critical enablers that strengthen execution and governance. A defined taxonomy aligned with the SFF provides clarity on eligible activities. The operating model incorporates a clear sustainability mandate, a dedicated Sustainability team, structured ways of working and the necessary capabilities and resources to deliver results. Data and technology infrastructure increase measurement and reporting accuracy, while strong governance ensures oversight and accountability.

Stakeholder management serves as a cross-cutting enabler, integrating both internal and external communications to promote engagement, alignment and transparency. Together, these pillars and enablers form a comprehensive framework that guides anb's ESG ambition and reinforces our commitment to sustainable growth and long-term value creation.



Our ESG strategy positions the Bank as a leader in advancing ESG initiatives across the Kingdom, reinforcing our commitment to sustainable growth, responsible financing and long-term value creation.

ESG strategy continued

ESG opportunities in Wholesale and SME Banking

Wholesale Banking

anb has identified key ESG opportunities within Wholesale Banking that align with KSA's sustainable transformation drive and broader Vision 2030 objectives. These opportunities focus on portfolio decarbonization, circular economy development and expanding financing across high-impact sustainable sectors.

A priority area is promoting the financing of environmentally efficient assets, particularly in aviation fleet renewal, alongside expanding renewable energy financing for the electricity grid. This dual approach supports portfolio decarbonization, enabling the Bank to capture fair market share in both sectors

anb is also committed to positioning itself as a leading bank in circular economy financing. This includes building internal capacity and expertise in circularity principles and becoming a key lender and arranger in waste management and resource efficiency markets. By supporting sustainable waste and recycling initiatives, the Bank contributes to environmental protection and long-term economic resilience.

In addition, the Bank aims to establish itself as a key lender in KSA's sustainable transformation drive by expanding into green real estate and water management opportunities. These sectors are critical to national sustainability goals, and anb seeks to play a leading role in financing projects that boost environmental performance, improve infrastructure efficiency and support sustainable urban development.

SME Banking

As a leader in SME banking, anb recognizes the significant opportunity to promote ESG integration within the SME segment through focused initiatives centered on female entrepreneurship and SME transition. The Bank increased its market share of female entrepreneurs through structured tracking, enhanced data management and active participation in female entrepreneurship programs. By leveraging its strong market position, we aim to expand targeted investments in female-led businesses, aligning with Vision 2030's goals for women's economic inclusion and empowerment. In 2025, 24% of SME clients were female-led enterprises, reinforcing the Bank's commitment to increasing the number of female entrepreneurs within its portfolio and monitoring progress as part of its broader ESG and innovation strategy.

In parallel, anb is enabling SME transition toward sustainability through the development of a dedicated SME Sustainability Platform. This platform is designed to provide SMEs with access to green technology solutions, educational resources and tailored financial support. By supporting SMEs in adopting innovative sustainability solutions, the Bank not only promotes ESG integration, but also strengthens the long-term competitiveness and resilience of the SME sector in the Kingdom.

Through these initiatives, Wholesale and SME Banking collectively support economic diversification, sustainable transformation and inclusive growth, reinforcing anb's role as a key partner in advancing national sustainability objectives.

Lending volume and operating income

anb's ESG initiatives are expected to unlock growth of over **₹ 30 billion** in lending volume and **₹ 500 million** in operating income by 2030, positioning sustainability as a driver of profitable and differentiated growth within the Bank's core business strategy.

The Bank's overall emissions intensity (CO₂ per unit of lending) remains broadly aligned with benchmarked peers, with approximately 70% of financed emissions concentrated in sectors representing less than 10% of Wholesale Banking assets. This concentration highlights a targeted opportunity to drive meaningful emission reductions through focused sector engagement and portfolio optimization.

anb's portfolio decarbonization strategy is centered on the power and aviation sectors, where transition pathways are clearly defined and being actively pursued by firms across the Kingdom. These sectors represent a concentrated opportunity to deliver meaningful reductions in financed emissions, supporting the Bank's broader climate commitments.

In the power sector, financing renewable energy and clean power generation projects serve as a primary driver of financed emission reductions, underpinned by national targets to expand renewable capacity and increase the share of clean energy in the grid. In aviation, the financing of next-generation, fuel-efficient aircraft supports sector-wide transition, enabling clients to reduce emissions intensity without compromising operational efficiency.

Together, these sectoral strategies position anb as an active participant in the Kingdom's energy and economic transition, providing structured and scalable opportunities for sustainable lending growth.

We continue to pursue sustainability-linked financing opportunities by leveraging preferential pricing and structured incentives on transactions aligned with our ESG strategy. This includes the use of sustainability-linked loans and ESG-linked financing structures that incentivize clients to meet predefined environmental and social performance targets. This approach creates multiple strategic advantages for the Bank.

- Fair market share in cleaner power and aviation, as well as in water infrastructure and green real estate.
- Reputational benefits from positioning anb as a leading lender in circular economy financing and the emerging waste management sector.
- A strengthened competitive position within the SME segment through sustainability-focused financing solutions.
- Enhanced client engagement through advisory support and transition financing, strengthening long-term relationships and portfolio resilience.

By aligning commercial growth with environmental transition priorities, anb reinforces its role as a key financial partner in KSA's sustainable transformation drive while generating long-term shareholder value and supporting the Bank's broader ambition to achieve net zero emissions across its financed portfolio by 2060 or earlier.

₹ 30+ billion 
lending volume by 2030

₹ 500+ million 
operating income by 2030



Materiality

At anb, our materiality assessment ensures that we focus on the environmental, social and governance issues that matter most to our stakeholders and to the long-term success of our business. By aligning these priorities with our strategic objectives and sustainability ambitions, we reinforce our commitment to sustainable growth, responsible innovation and meaningful contribution to Saudi Arabia’s Vision 2030 and Net Zero 2060 goals.

The materiality matrix highlights key priorities across governance, risk management, sustainable finance, climate strategy, talent development, customer trust and community impact.

anb applies a double materiality lens in identifying and prioritizing its material topics, considering two complementary perspectives. Firstly, impact materiality— anb’s impact on the environment and society, through its operations. Secondly, financial materiality— the extent to which ESG issues affect anb’s business model, financial performance and long-term resilience. By assessing both dimensions, the Bank ensures that its sustainability priorities reflect both inside-out societal and environmental impact and outside-in financial relevance.

Process for determining material issues

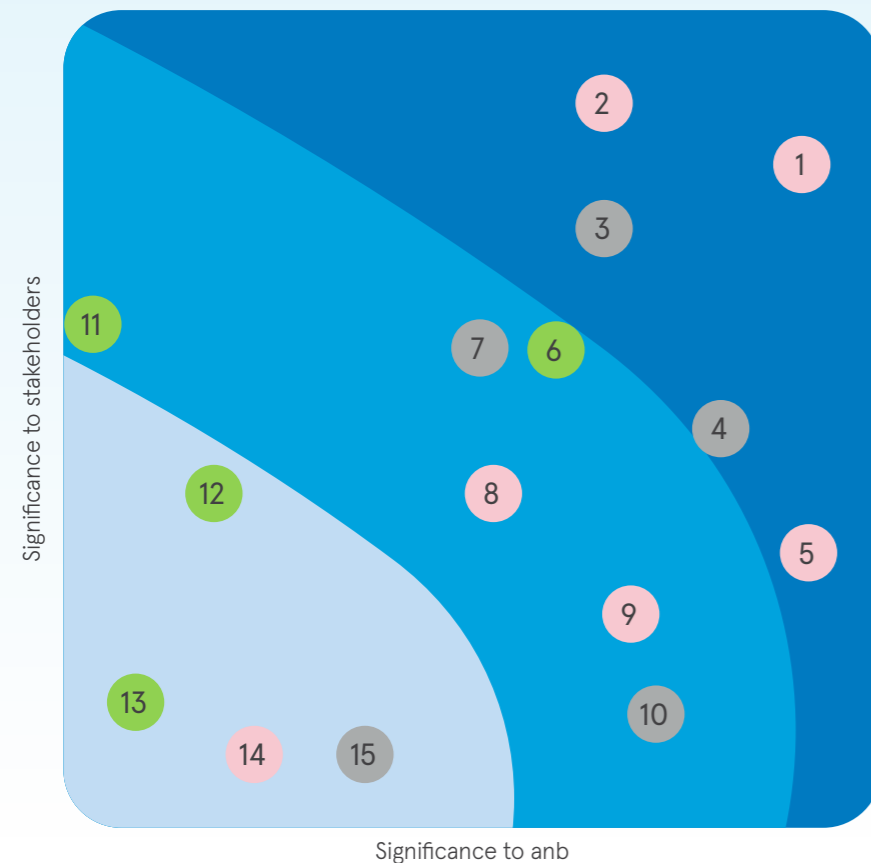
Our materiality process follows a structured and inclusive approach, involving engagement with key stakeholder

groups, including employees, customers, shareholders, regulators, suppliers and community partners. Insight is gathered through surveys, structured meetings, performance reviews and ongoing dialogue across business units, complemented by analysis of peer disclosures, regulatory guidance, international ESG frameworks and sector-specific developments.

Material topics are reviewed periodically to guarantee relevance in light of market conditions, technological advancement, regulatory evolution and national transformation priorities. Through this dynamic process, anb maintains a responsive and forward-looking sustainability strategy that supports long-term value creation.

The findings are evaluated by management and presented to the Board for review and oversight. The Board and Executive Management play a central role in validating the most significant topics and ensuring they are integrated into anb’s corporate strategy, risk management framework and sustainability roadmap, reinforcing the institution’s commitment to responsible and sustainable banking.

List of material topics



Topic	UN SDGs
1 Financial inclusion, accessibility, and financial education	1 No Poverty, 4 Quality Education, 8 Decent Work and Economic Growth, 10 Reduced Inequalities
2 Supporting SMEs	8 Decent Work and Economic Growth, 9 Industry, Innovation and Infrastructure
3 Vision adherence	16 Peace, Justice and Strong Institutions
4 Sustainable finance	8 Decent Work and Economic Growth, 12 Responsible Consumption and Production, 13 Climate Action
5 Talent attraction, retention, and development	4 Quality Education, 8 Decent Work and Economic Growth

Topic	UN SDGs
6 Energy usage/efficiency	7 Affordable and Clean Energy, 13 Climate Action
7 Data privacy and cybersecurity (New addition)	9 Industry, Innovation and Infrastructure, 16 Peace, Justice and Strong Institutions
8 Community engagement	11 Sustainable Cities and Communities, 17 Partnerships for the Goals
9 Employee well-being	3 Good Health and Well-being, 8 Decent Work and Economic Growth
10 Regulatory compliance	16 Peace, Justice and Strong Institutions
11 Waste management	6 Clean Water and Sanitation, 12 Responsible Consumption and Production

Topic	UN SDGs
12 Greenhouse gas emissions	13 Climate Action
13 Climate strategy	13 Climate Action
14 Diversity and equal opportunity	5 Gender Equality, 10 Reduced Inequalities
15 Charitable contributions	1 No Poverty, 17 Partnerships for the Goals

Stakeholder engagement

Meaningful stakeholder engagement is fundamental to how anb develops its sustainability strategy, identifies material issues and builds lasting trust with the communities, customers and partners we serve.

anb recognizes that our success is deeply intertwined with the relationships we nurture with its diverse stakeholders. Through open dialogue, innovative collaboration and mutual respect, the Bank creates an environment where ideas flourish, challenges are addressed and opportunities are realized.



Stakeholder engagement is a crucial aspect of sustainability reporting.



Stakeholder	Employees	Customers	Suppliers/partners	Community	Shareholders
Engagement methods	Quarterly surveys; town halls; focus groups; training; employee app	CX campaigns; social media; surveys; marketing campaigns	Monthly performance reviews; real-time communication (daily); supplier feedback sessions	Volunteer initiatives; support for national programs; collaborations; partnerships; sponsorships; social media	Earnings calls; investor meetings; roadshows; analyst days; conferences; AGM
Stakeholder concerns	Rewarding excellence; accessibility of leadership; job satisfaction; risk and innovation; supportive workplace	Pain points in customer journey; accessibility; sustainability; inclusivity	Collaboration opportunities; risk management; supply chain sustainability; transparency; compliance; performance metrics	ESG and sustainability; health; education; job opportunities	Strategy; leadership; transparency
Response to stakeholder concerns	Training; skills-building; support for professional certifications; competitive pay; leadership programs; coaching programs; IDPs and skills evaluation	Voice of Customer reports guide teams on delivering CX excellence; tailored customer journeys; campaigns that meet customer needs; promoting innovation	Ongoing collaboration and strengthened supplier relationships; improved demand planning; maintaining operational excellence; sound due diligence; tracking and evaluating supplier performance; digital platform to enhance automation in supplier engagement and improve collaboration	Scholarships and training; distributed essential supplies; programs to enhance job readiness; support for underserved groups; conduct life-changing surgeries; distribute medical supplies; empower entrepreneurs; advocate for environmental conservation and biodiversity	Openness about performance, metrics, challenges and opportunities; clear and accurate reporting; reward investors through distribution of dividends

Stakeholder engagement continued



Our employees

In 2025, anb's employee numbers stood at 4,128 individuals from across the Bank's functions and units. Our aim remains to foster an inclusive environment that promotes collaboration and teamwork among employees. We believe employees at all levels should feel empowered to express themselves and respectfully contribute their opinions and ideas, in the interests of innovation, customer care and business success.

anb gathers employee feedback through surveys, town hall meetings and focus groups. We review this data to address concerns and deliver solutions that contribute to an engaged and motivated workforce.

Our Internal Communication function, which falls under the Employee Experience department, plays a key role in strengthening transparency and alignment across the organization. In 2025, the Bank issued approximately 758 internal communications, including newsletters and dedicated campaigns, so that employees remained informed about management's strategic direction and business performance. The Internal Communication function highlights our dedication to optimizing the entire employee journey, from recruitment to exit, fostering a transparent and engaging work environment that promotes well-being and excellence.

The department ensures that employees receive timely and impactful communication across diverse topics, including safety, regulatory updates and business performance. During 2025, we conducted 25 employee pulse surveys. These quick and dynamic surveys enable us to respond promptly to issues that may affect employee engagement and performance. The Bank continues to conduct at least one employee survey per quarter and undertakes surveys prior to major internal initiatives such as hackathons.

We continue to formally recognize employee excellence through Kafu & Value and Magsarat recognition programs that celebrate outstanding performance and reinforce our culture of appreciation. In 2025, 636 employees were recognized through these programs.

In terms of employee engagement, managers are encouraged to maintain an open-door policy that enables employees to raise concerns and grievances directly and without delay. In 2025, all grievances raised were processed in accordance with internal policies and applicable labor regulations, and 100% were resolved.

Internal communications

758



Employee pulse surveys

25



Our customers

anb serves over 2 million customers across the Kingdom of Saudi Arabia. Our customer relationship management systems enable proactive and structured engagement across all customer segments. These systems incorporate feedback loops and surveys that allow us to monitor customer sentiment, address complaints and constantly improve service delivery.

Our marketing campaigns are designed to align with customer needs and preferences, with content tailored to the interests of different customer demographics. Through our digital platforms and social media channels, customers can engage with us in real time, providing immediate feedback and strengthening two-way communication.

anb's strategic approach to customer engagement encompasses a range of initiatives. A key component is the implementation of customer experience (CX) campaigns aligned with global observances such as World CX Day. During 2025, we also delivered seasonal, product-based and awareness campaigns tailored to customer journeys and evolving market trends.

We foster cross-functional collaboration through internal workshops and structured stakeholder engagement sessions to make sure CX and marketing objectives remain aligned with business priorities. Monthly and quarterly initiatives play a vital role in sharing customer insights with internal teams, enabling data-driven improvements in service design and delivery. These efforts culminate in integrated campaigns informed by customer behavior analytics and comprehensive market research, driving deeper engagement and enhanced customer satisfaction.

In 2025, the total number of customer complaints received through communication channels was 61,906. Of these, 100% were resolved in accordance with internal service standards. The average response time for client complaints was 4.13 working days.

Total number of customer complaints received through communication channels

61,906

Percentage of resolved issues that were raised through the complaint channels

100%



Average response rate for client complaints

4.13 working days

Total customers served

2 million



Stakeholder engagement continued



Our suppliers and partners

Our approach to supplier relationship management in 2025 is grounded in transparency, fairness and long-term partnership. We engage openly with suppliers and partners to build trusted relationships across our supply chain, recognizing their critical role in delivering operational excellence and supporting the Bank's strategic objectives.

Rigorous supplier registration and due diligence processes remain in place to ensure suppliers meet regulatory requirements and adhere to the Bank's internal standards. We segment our supplier base according to strategic importance, risk profile and performance levels, enabling more tailored engagement and stronger alignment between supplier capabilities and the Bank's evolving priorities.

To further strengthen collaboration, anb maintains a structured supplier engagement plan that includes clear communication schedules and defined opportunities for partnership development. Performance oversight remains a priority, with structured tracking and evaluation processes designed to make certain that suppliers consistently meet required service, compliance and quality standards. Our digital supplier platform, supported by automation tools, enhances transparency, efficiency and predictability in supplier interactions.

Engagement with suppliers takes place at multiple levels. Daily real-time communication supports ongoing service delivery and operational continuity. In addition, the Bank conducts monthly, quarterly, bi-annual and annual performance reviews, incorporating formal feedback sessions and strategic alignment discussions. These structured reviews help identify areas for improvement and reinforce shared objectives.

Flexibility remains central to our supplier engagement model, enabling the Bank to respond effectively to new project launches, market developments and unforeseen challenges. Supplier feedback consistently informs improvements in operational processes and procurement practices. By implementing agreed action plans and integrating feedback into performance management systems, we strengthen collaboration, improve operational efficiency and reinforce long-term supplier relationships.

Performance reviews



Monthly, quarterly, bi-annual and annual



Our community

As a responsible corporate citizen, anb actively engages with the community through a wide range of social impact initiatives. One of our flagship programs, Aoun, remains central to our volunteer efforts, organizing activities that provide essential services such as medical support, translation and logistical assistance to those in need. In 2025, these efforts contributed to over 1,000 volunteer hours, reaching more than 235,000 beneficiaries across the Kingdom.

In collaboration with organizations such as the Fund for Martyrs and the Saudi Electronic University, anb provides educational scholarships that support Vision 2030's objective of strengthening the knowledge economy. During 2025, the Bank awarded over 370 scholarships to beneficiaries across the Kingdom.

We conduct regular monthly and quarterly awareness campaigns and partner with non-profit organizations to address evolving community needs. In addition, we engage in targeted collaborations with healthcare providers, universities and sustainability-focused entities to deliver impactful programs, including charitable medical surgeries, scholarship initiatives and environmental conservation projects. Annually, anb engages with the wider community through the Aoun initiative during Hajj and through Ramadan charitable giving campaigns, ensuring sustained support during key national and religious occasions. In 2025, the Bank supported over 200,000 pilgrims through its Hajj initiatives and continued its Ramadan outreach programs across the Kingdom.

The Bank further strengthens community well-being through partnerships with healthcare providers, improving access to essential medical services. In 2025, 780 individuals benefited from charitable medical initiatives supported by anb. Awareness campaigns addressing public health priorities again took place throughout the year, including initiatives such as Purple Saturday and the Scoliosis Awareness Campaign, reinforcing our commitment to inclusive health advocacy.

anb also supports community programs focused on conservation and social empowerment. Participation in initiatives such as Catwalk and the Lamma Trail promotes environmental awareness and active lifestyles, encouraging community engagement in preserving the Kingdom's natural heritage. During 2025, the Bank contributed to planting more than 10,000 trees as part of its environmental initiatives. The Bank's Lighting Their Tomorrow program empowers individuals with disabilities through training and employment opportunities, advancing our commitment to inclusion and equal opportunity.

Through structured stakeholder engagement and alignment with Vision 2030 priorities, anb ensures its community investments remain responsive, impactful and aligned with national development goals. In total, anb invested approximately 21.38 million in community initiatives in 2025, supporting a wide range of programs across education, healthcare, social welfare and environmental sustainability.

Investment in community initiatives



21.38 million



Stakeholder engagement continued



Our shareholders

anb places a high priority on transparent and proactive communication with its shareholders. The Bank provides comprehensive information about its activities, performance and strategy through its Annual Report and interim condensed financial statements, which are available on its website (www.anb.com.sa). Investor-related information, including regulatory disclosures and financial updates, is also accessible online for timely and equitable access for all stakeholders.

Regular dialogue with institutional investors remains a key practice. Engagement takes place through structured communication channels designed to facilitate open discussion and constructive feedback. Inquiries from individual shareholders regarding their holdings and the Bank's operations are welcomed and addressed promptly and transparently. All shareholders are encouraged to attend the Annual General Meeting to discuss the Bank's performance, strategic priorities and outlook.

Our engagement approach focuses on delivering clear and targeted messages regarding the Bank's financial performance, sustainability progress and long-term strategic direction. During 2025, anb hosted regular quarterly earnings calls to provide updates on financial results, strategic execution and forward-looking priorities. Investor meetings included both group and one-on-one sessions aimed at

addressing shareholder concerns and gathering market insight. The Bank also conducted multiple roadshows and participated in several investor conferences to present its growth strategy and reinforce confidence in its long-term value-creation model. Analyst days continued to offer detailed presentations on operational performance, risk management and leadership capabilities.

Engagement frequencies vary depending on the nature of the interaction, with formal engagements such as earnings calls and analyst briefings typically occurring on a quarterly or semi-annual basis. Key outcomes from shareholder discussions during 2025 included reinforcing confidence in the Bank's strategic direction, highlighting leadership depth and governance strength, and maintaining transparency regarding performance metrics, challenges and opportunities.

By providing a clear and accurate representation of its financial performance, sustainability initiatives and strategic outlook, anb supports informed investment decisions and strengthens stakeholder trust. In line with the Board's recommendations and applicable regulatory requirements, the Bank continued to reward shareholders through the distribution of dividends.

Regular quarterly earnings calls



Alignment with national and international standards

anb's strategic goals are anchored in Saudi Arabia's Vision 2030, spanning A Vibrant Society, A Thriving Economy, and An Ambitious Nation and aligned with the UN Sustainable Development Goals (UNSDG), reinforcing our commitment to economic diversification, social development and long-term sustainability.

Our initiatives support key national sustainability programs, including the Saudi Green Initiative, the Circular Carbon Economy National Program, and the National Renewable Energy Program, through financing of renewable energy, green real estate and water infrastructure projects, contributing to the Kingdom's Net Zero 2060 ambition.

Vision Realization department

Established in 2022, anb's Vision Realization department aligns the Bank's activities with Vision 2030 by engaging with national champions across priority sectors, including industrialization, tourism, entertainment, housing and renewable energy. All engagements are guided by environmental and social responsibility principles, ensuring our growth contributes meaningfully to the Kingdom's long-term economic and social transformation.

Initiative
<p>Supporting SME growth anb prioritizes financing and advisory support for the SME segment, expanding partnerships with SME-focused institutions, including SME Bank and Tourism Development Fund, to develop tailored guarantee and financing programs.</p>
<p>Financing Saudi Arabia's Rise as a global trade hub Leveraging Saudi Arabia's geographic position and ongoing infrastructure projects, anb broadens trade finance offerings to boost international trade and supply chain connectivity.</p>
<p>Boosting non-oil exports anb strengthens trade finance services as part of the economic diversification agenda, expanding collaboration with Saudi EXIM Bank to augment guarantee programs for non-oil exporters.</p>
<p>Driving economic diversification Through participation in syndicated and structured financing transactions, anb supports mega-projects and strategic national developments, acting as arranger and participant in complex, high-impact transactions.</p>
<p>Fueling aviation anb supports aviation sector growth through syndicated facilities and strategic financing, collaborating with national carriers and aviation ecosystem stakeholders.</p>
<p>Powering tourism In collaboration with the Tourism Development Fund and public/private partners, anb supports initiatives to enhance visitor experience and tourism capacity across the Kingdom.</p>

Impact
<ul style="list-style-type: none"> • 3.25 billion in SME financing provided • 6,070 businesses supported across the Kingdom • Sponsorship of industry events and collaboration with business accelerators
<ul style="list-style-type: none"> • Trade and guarantee services extended across 23 branches nationwide • Modernized trade finance platform with reduced processing times and improved client experience
<ul style="list-style-type: none"> • 45.5 billion in trade finance transactions supporting exporters across priority sectors • Enhanced guarantee programs reinforcing Saudi Arabia's position in global trade markets • Expanded trade finance offerings optimizing operational efficiency for exporters
<ul style="list-style-type: none"> • 33.45 billion in syndicated and structured financing transactions • Support for large-scale real estate, mixed-use communities and infrastructure projects • Improved quality of life and stimulated private sector growth
<ul style="list-style-type: none"> • Strengthened the Kingdom's position as a global logistics and travel hub • Sustainable financing solutions developed for long-term sector resilience
<ul style="list-style-type: none"> • 354 million in financing for tourism-related developments • Supported hospitality, entertainment and destination infrastructure projects • Job creation and sustainable economic development aligned with national goals

Vision 2030	UNSDGs
<p>A Thriving Economy</p> 	  
<p>A Thriving Economy</p> 	  
<p>A Thriving Economy</p> 	   
<p>A Thriving Economy</p> 	   
<p>A Thriving Economy</p> 	  
<p>A Thriving Economy</p> 	   

Alignment with national and international standards continued

Initiative

Cultural and entertainment sector growth

anb finances and supports strategic projects within the entertainment ecosystem, offering specialized banking services to corporates and SMEs operating in the sector.

Supporting homeownership growth

anb enhances mortgage and housing finance solutions to enable broader access to homeownership, collaborating with ROSHN Group and REDF to facilitate sustainable residential communities.

Building financial security for individuals and families

anb expands deposit products to support national efforts to boost household savings, helping families build financial security and a lasting legacy.

Supporting employment and workforce diversity

anb attracts and retains skilled employees, promoting inclusion and female empowerment, providing career pathways and comprehensive development programs.

Enabling a culture of volunteering

anb promotes volunteerism through structured community engagement programs, including the Pilgrims Experience program, nurturing a philanthropic culture within the organization.

Enhancing foreign direct investment

Key strategic projects are structured and financed through foreign currency facilities and international syndications, facilitating international transactions to attract FDI and build confidence in the Kingdom's economy.

Increasing private sector contribution

anb plays a pivotal role in capital raising, structured financing and financial advisory for mid-corporates and SMEs, with a central strategic partnership with Kafalah.

Impact

- Expanded specialized banking services for entertainment-sector organizations
- Sponsored 14 entertainment initiatives
- “anb Arena” naming rights reinforcing long-term sector commitment

- ﷲ 18.24 billion in mortgage financing provided
- Participated in strategic real estate funding initiatives supporting national housing objectives
- Facilitated development of sustainable residential communities improving quality of life

- Total savings and time deposit balances grew by 66%
- Increased customer participation in structured savings programs

- Workforce of 4,128 employees as at 2025
- Women account for 24.5% of total staff
- Targeted recruitment, development and empowerment programs enhancing diversity and inclusion

- 1,000 volunteers supported over 200,000 pilgrims during Hajj
- Over 1,000 employee volunteer hours contributed across multiple community programs

- Increased foreign investment drawn into the Kingdom
- Improved confidence in Saudi Arabia's economic environment

- 3,401 SMEs supported through Kafalah-backed facilities
- Increased global transaction banking and expanded trade finance facilitating business growth
- Strengthened private sector contribution to economic transformation

Vision 2030

A Thriving Economy



A Vibrant Society



An Ambitious Nation



An Ambitious Nation



An Ambitious Nation



A Thriving Economy



A Thriving Economy



UNSDGs





03

Sustainable finance and SMEs












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The Sustainable Finance Framework (SFF) establishes the foundation for the issuance of various financial instruments

Sustainable finance at anb

We recognize the critical role banks play in accelerating the sustainable transition through responsible financing and capital allocation. In line with Vision 2030, which targets $\text{SAR} 1$ trillion in non-oil government revenue by 2030, anb continues to align its financing activities with national economic diversification and sustainability objectives.

This table outlines the areas we intend to impact with our green and social financing, mapped to the corresponding third-party targets.

ICMA Principles category	KSA Vision 2030 targets	ICMA Principles category	KSA Vision 2030 targets
Renewable Energy 	<ul style="list-style-type: none"> Increase renewable energy to around 50% of the energy mix by 2030 	Sustainable Water and Wastewater Management 	<ul style="list-style-type: none"> Reduce daily per capita water consumption from around 263 liters in 2020 to 150 liters by 2030 Increase reuse of treated wastewater to cover 100% of the Kingdom's municipal water by 2030 Reduce non-revenue water (water lost through leakage, theft or inefficiencies) from 25% (2019) to 15% by 2030 Add 9 million cubic meters per day of desalinated water capacity by 2030
Energy Efficiency 	<ul style="list-style-type: none"> Reduce energy intensity of the economy by 3% annually 30-40% reduction in energy consumption in residential and commercial buildings Replace 100% of traditional lighting with energy-efficient LED lighting in public buildings and streetlights by 2030 10% reduction in energy consumption in energy-intensive industries 20-30% improved efficiency of appliances by 2030 100% smart meter penetration by 2025 40% reduction in energy consumption per cubic meter of water produced by 2030 	Environmentally Sustainable Management of Living Natural Resources and Land Use 	<ul style="list-style-type: none"> Plant 10 billion trees by 2030 under the Saudi Green Initiative Restore 40 million hectares of degraded land across Saudi Arabia Increase agricultural land productivity while reducing water consumption by up to 50% in line with sustainable water use goals
Clean Transportation 	<ul style="list-style-type: none"> Promote electric and hybrid vehicles 30% of vehicles in Riyadh to be electric by 2030 50% improvement in fuel efficiency for new vehicles by 2025 Develop public transportation systems, high-speed rail and sustainable aviation 5 million people using Riyadh Metro and bus networks daily 	Access to Essential Services 	<ul style="list-style-type: none"> Achieve 100% universal health coverage Increase mortgage lending from $\text{SAR} 280$ billion (2019) to $\text{SAR} 502$ billion by 2030
Green Buildings 	<ul style="list-style-type: none"> Saudi Energy Efficiency Program (SEEP) – reduce energy consumption from buildings by 30% by 2030 Renewable energy integration in green buildings to support 50% renewable energy target 30-40% reduction in energy consumption in residential and commercial buildings 	Affordable Housing 	<ul style="list-style-type: none"> Deliver 1.5 million housing units by 2030 Deliver 1.2 million housing units by 2030 Increase homeownership from 47% in 2016 to 70% by 2030
Pollution Prevention and Control 	<ul style="list-style-type: none"> Divert 82% of waste from landfills by 2035 Recycle 40% of municipal solid waste by 2035 Recycle 85% of industrial waste by 2035 Process 3 million tons of waste annually into energy Recycle 60% of construction and demolition waste by 2035 Reduce carbon intensity of the industrial sector by 20% by 2030 30% of industrial fuel consumption from gas and renewables by 2030 	Employment Generation and SME Finance 	<ul style="list-style-type: none"> Reduce unemployment in Saudi Arabia to 5%
		Socioeconomic Advancement and Empowerment 	<ul style="list-style-type: none"> Increase women's participation in the workforce from 22% in 2016 to over 30% by 2030

Sustainable Finance Framework

The Sustainable Finance Framework (SFF) establishes the foundation for the issuance of sustainable debt instruments, including green bonds, social bonds, sustainable bonds, transition bonds, loans and Sukuk (Shariah-compliant financial certificates). These instruments are intended to finance projects that advance Saudi Arabia's Vision 2030 objectives and contribute to the United Nations Sustainable Development Goals (UN SDG).

All issuances under the SFF are aligned with recognized international market standards and best practices. These include the International Capital Market Association (ICMA) Principles, as well as the guidelines established by the Loan Market Association (LMA), the Asia Pacific Loan Market Association (APLMA) and the Loan Syndications and iTrading Association (LSTA). Through this alignment, anb assures transparency, credibility and consistency in the structuring, allocation and reporting of sustainable financing activities.

Sustainable debt instruments issued under the framework may take the form of public transactions or private placements. In accordance with the applicable principles, the Bank has established internal processes to ensure an amount equivalent to the net proceeds raised under the framework is allocated to finance or refinance, in whole or in part, projects and activities that meet the defined eligibility criteria.

Proceeds may also be directed toward general corporate purpose loans in "Pure Play Companies", defined as entities that derive more than 90% of their revenue from activities aligned with the green or social eligibility categories outlined in the framework. Eligible assets financed under the SFF are subject to a 3-year lookback period from the issuance date. An amount equal to the net proceeds raised through a sustainable debt instrument will be notionally allocated within 2 years of issuance.

The SFF provides detailed technical guidance, including performance thresholds and exclusion criteria, to maintain clarity and integrity in project selection. The following is a summary of the categories of green projects eligible for support under the framework.

Renewable energy:

- Solar PV
- Concentrated solar power
- Onshore wind
- Green hydrogen and green ammonia
- Biofuels
- Infrastructure to support renewable energy (e.g. battery storage, grid upgrades to renewable energy integration, microgrids)
- Pumped hydro storage from renewable sources



Pollution prevention and control:

- Waste management, reduction and recycling facilities (with exclusion for incineration, hazardous waste, fossil fuel related projects)
- GHG control (e.g. carbon capture and sequestration projects)
- Industrial decarbonization (e.g. efficiency improvements for making cement, steel and aluminum)



Energy efficiency: Products and technologies that reduce consumption by 20%:

- LED lighting
- Efficient heating and cooling
- Smart grids, energy management systems, smart meters
- Energy efficiency measures for data centers



Sustainable water and wastewater management:

- Potable water collection
- Leak detection and mitigation
- Improved efficiency of water and wastewater systems
- Desalination plants using renewable energy
- Water saving systems



Clean transportation:

- Battery electric vehicles and supporting infrastructure
- Public transportation (e.g. buses, trains, trams)
- Low-carbon aviation (e.g. sustainable aviation fuels, electrification of airport traffic)
- Low-carbon sea and coastal transport (e.g. fuel alternatives for shipping, electrification of port equipment)



Environmentally sustainable management of living natural resources and land use:

- Water efficient land use
- Regenerative farming practices
- Sustainable fisheries and aquaculture
- Habitat and wildlife protection
- Ecosystem restoration
- Reforestation, afforestation, forest rehabilitation
- Green urban planning



Green buildings:

- Development and refurbishment of new and existing buildings



Sustainable Finance Framework continued

Below is a summary of the types of social projects that would be eligible for support under the SFF:

- Access to essential services: Projects involving the construction, expansion or upgrading of public hospitals and schools to provide not-for-profit, free or subsidized healthcare and education services.
- Affordable housing: Financing or refinancing of government-supported or subsidized mortgage programs aimed at increasing access to affordable housing for eligible beneficiaries.
- Employment generation and SME finance: Activities that promote job creation and economic resilience through lending and financial support to small and medium-sized enterprises (SME).
- Socioeconomic advancement and empowerment: Initiatives that promote inclusive economic participation, including female entrepreneurship and access to finance for underserved groups. This includes financing provided to:
 - Women-owned SMEs
 - Financial institutions that serve women-owned SMEs
 - Financial institutions that provide access to economic resources, microfinance and skills training for women participating in social welfare programs

Governance of the SFF

The Sustainable Finance Committee (SFC) is responsible for governing and overseeing the implementation of initiatives set out under the SFF. The SFC is composed of senior representatives from Treasury, Strategy, Credit, Risk Management, Wholesale Banking, Retail Banking, Finance, Investor Relations, Marketing, Legal and Compliance, ensuring cross-functional oversight and accountability.

The SFC meets on a quarterly basis to review and endorse eligible projects, confirm that previously approved projects meet eligibility criteria, approve allocation of proceeds and monitor ongoing compliance with the framework. The committee also tracks total eligible expenditures to make certain they are equal to or exceed the outstanding amount of sustainable debt issued. In addition, the SFC is responsible for reviewing and approving updates to the framework and endorsing the annual Sustainable Finance Report.

The Sustainable Finance Report provides detailed disclosure on the allocation of net proceeds raised through sustainable debt instruments and outlines the associated environmental and social impacts. This report details allocated and unallocated proceeds by project type, financing method and geographic area. It includes eligible expenditures, case studies with project descriptions and locations, and expected environmental and social impacts in line with ICMA's Harmonized Framework for Impact Reporting. Where applicable, the methodologies and assumptions used in impact calculations are disclosed to retain transparency and clarity.

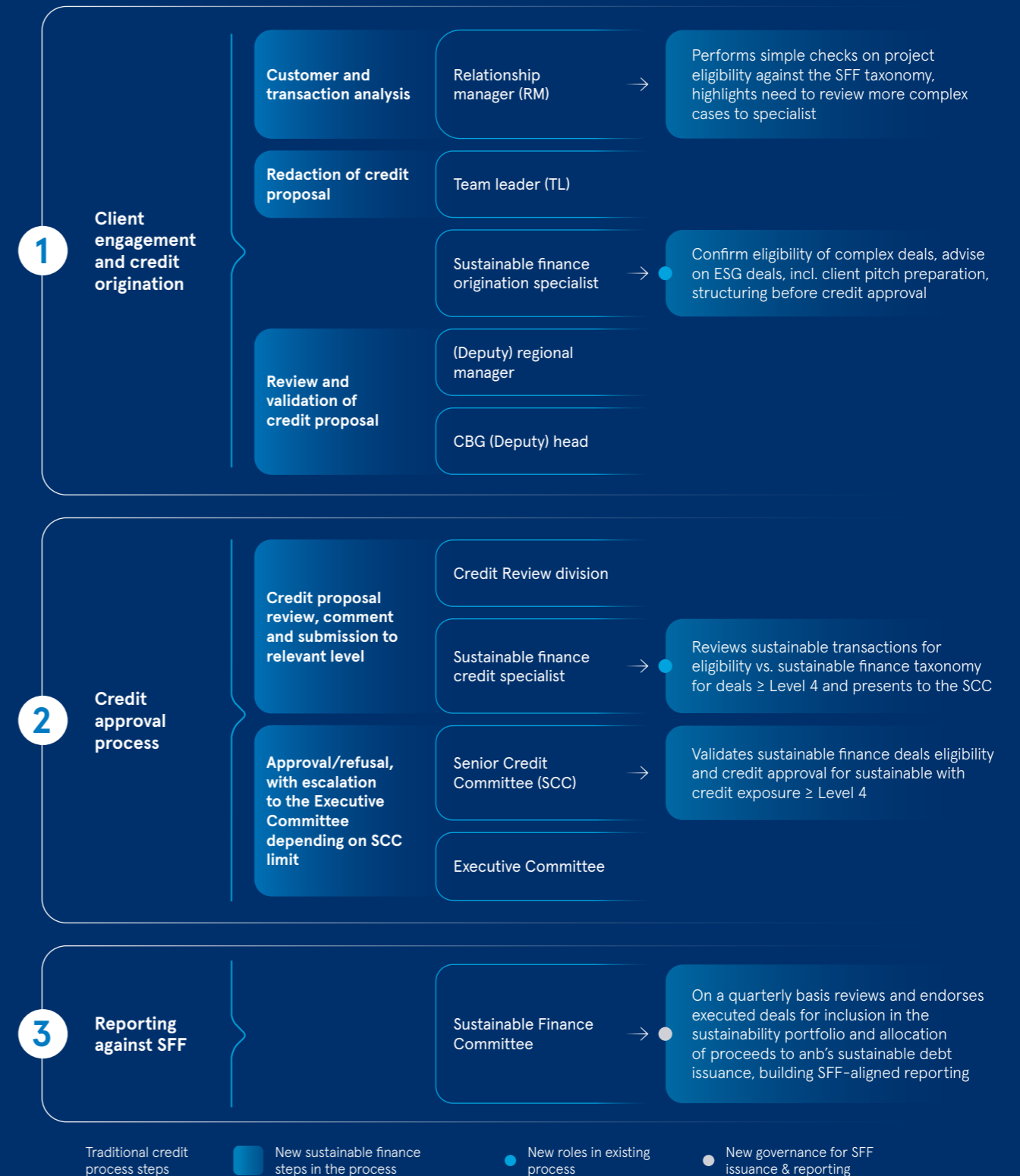
To reinforce transparency and credibility, the Bank has appointed Sustainable Fitch to provide a second party opinion (SPO) on the framework, confirming its alignment with recognized international standards, including the ICMA Principles and the LMA/LSTA guidelines. The SPO is published on the Bank's website to ensure public accessibility.

Furthermore, an independent third-party reviewer conducts an annual assessment of fund allocation and impact reporting. The resulting verification reports are made publicly available, strengthening accountability and stakeholder confidence in the integrity of the Bank's sustainable financing activities.

To activate ESG financing, we have embedded SFF eligibility checks in the existing credit process, enabling early identification and structured review of sustainable transactions without prolonging overall turnaround time. See the table below.

Adjusting the credit process to activate ESG financing

To activate ESG financing, we adjusted the credit process to promote ESG deals without prolonging overall turnaround time. See the table below.



SME portfolio and transition support

SMEs represent a critical pillar of Saudi Arabia’s economic diversification agenda and are central to Vision 2030’s objective of increasing SME contribution to GDP from 20% to 35%. Recognizing this importance, anb continues to strengthen its SME portfolio while supporting the sector’s transition toward more sustainable and resilient business models.

Our SME portfolio strategy integrates financial inclusion, sustainable growth and transition support. Through tailored financing solutions, structured guarantee programs and advisory services, we enable SMEs to scale operations, improve competitiveness and access new market opportunities. This includes a co-financing agreement with the Social Development Bank to extend dedicated financing to micro and small entities through defined risk and profit-sharing models.

As part of our Sustainable Finance Framework (SFF), we have expanded eligibility to include SME-related green and social financing categories. This includes support for energy-efficient upgrades, waste reduction initiatives, sustainable supply chain improvements and access to essential services. By aligning SME financing with SFF criteria, we ensure capital deployment contributes to both economic and environmental outcomes.

A key focus area is supporting SME transition toward low-carbon and resource-efficient operations. Through the development of a dedicated SME Sustainability Platform, the Bank provides access to green technology solutions, financial incentives and educational resources designed to facilitate transition. This platform enables SMEs to adopt sustainable practices, reduce operating costs and enhance long-term resilience.

In parallel, anb actively promotes inclusive entrepreneurship, particularly female-led enterprises. Through targeted financing, partnerships with Kafalah and collaboration with government development funds, we strengthen access to capital for underrepresented entrepreneurs and support socioeconomic advancement across the Kingdom.

Beyond financing, anb supports SMEs through workshops, awareness campaigns and tailored advisory initiatives designed to strengthen financial literacy, accelerate digital adoption and embed sustainability practices. To further streamline access to capital, the Bank has digitalized its lending process through an open portfolio platform, allowing clients to apply for financing and execute contracts entirely online. Through this combination of financial access, capacity building and ecosystem partnerships, anb is committed to fostering a more innovative, resilient and future-ready SME sector.

anb strengthens its position as a strategic partner in Saudi Arabia’s sustainable economic transformation by maintaining disciplined portfolio management and providing structured transition support.

Established

14 MSME centers
across the Kingdom covering 8 cities

16%

SME representation of the Bank’s total lending portfolio





04

Our environment and climate risk

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anb integrates environmental considerations into its business model, with a focus on supporting the transition to a low-carbon and climate-resilient economy

Overview

Arab National Bank (anb) recognizes that environmental and climate-related risks and opportunities are increasingly shaping the financial sector and the broader economy. As a financial institution, the Bank’s most significant environmental impact arises not only from its operational footprint, but more importantly through its financing activities and the influence it exerts on clients and sectors across the Kingdom.

anb’s policies align with the broad aims of Saudi Arabia’s Vision 2030, which recognizes climate change as a key challenge and promotes emissions reduction, renewable energy development and sustainable consumption. In this context, the Bank’s greatest opportunity to deliver positive environmental impact lies in its financing decisions. Through its Sustainable Finance Framework (SFF), anb has identified priority sectors such as power and aviation as key areas for influencing emission reductions, with plans to expand its decarbonization focus to additional sectors over time.

In line with its ESG strategy, anb integrates environmental considerations into its business model, with a focus on supporting the transition to a low-carbon and climate-resilient economy. This includes advancing sustainable finance, embedding climate risk into risk management frameworks and supporting clients in high-emission sectors as they transition toward more sustainable practices.

The Bank’s approach to climate change is aligned with national priorities, including Saudi Arabia’s Vision 2030 and Net Zero 2060 ambition, as well as evolving international expectations for climate risk management and disclosure. Through its SFF, anb channels capital to environmentally sustainable activities, including renewable energy, energy efficiency, sustainable water management and green buildings.

Climate risk is managed as an integral component of the Bank’s enterprise risk framework. This includes the identification, assessment and monitoring of both transition risks, arising from policy, regulatory and market changes, and physical risks, associated with the increasing frequency and severity of climate-related events. These risks are incorporated into credit evaluation, sectoral analysis and portfolio monitoring processes.

At the same time, anb manages its direct environmental footprint by improving energy efficiency, reducing resource consumption and strengthening environmental practices across its operations. While the Bank’s operational emissions remain relatively modest compared to its financed emissions, ongoing initiatives aim to enhance measurement, management and reporting of environmental performance.

Through this integrated approach, anb reinforces its commitment to sustainable leadership and lasting impact, making certain that environmental considerations are embedded across strategy, operations and financing activities, supporting long-term value creation.

Through its SFF, anb channels capital to environmentally sustainable activities, including renewable energy, energy efficiency, sustainable water management and green buildings



Climate strategy

anb has established a comprehensive climate strategy as a core component of its ESG framework, acknowledging the growing importance of climate change as both a financial risk and a strategic opportunity. The Bank's approach focuses on managing climate-related risks, supporting the transition to a low-carbon economy and enabling sustainable growth through its financing activities.

As a financial institution operating within the service economy, we maintain a relatively small direct carbon footprint from Scope 1 and Scope 2 emissions. However, the Bank's most significant environmental impact arises from Scope 3 financed emissions, which account for approximately 95% of its total greenhouse gas (GHG) emissions footprint. This reinforces the importance of embedding climate considerations into financing decisions as the primary lever for driving decarbonization.

A central pillar of anb's climate strategy is the commitment to achieve net zero emissions across our financed portfolio by 2060 or earlier. This commitment reflects the Bank's alignment with Saudi Arabia's Net Zero 2060 ambition and is supported by a phased approach to portfolio decarbonization. Initial efforts are focused on high-emission sectors such as power and aviation, where transition pathways are more clearly defined and measurable.

To support this ambition, we have initiated the measurement of financed emissions in line with leading industry methodologies. This enables the Bank to establish a baseline, identify key emission drivers and set sector-specific decarbonization targets. The Bank has launched financed emissions measurement using the PCAF (Partnership for Carbon Accounting Financials) methodology and established initial emissions-intensity baselines and reduction targets for priority sectors.

As part of the sectoral decarbonization approach, anb has developed a structured segmentation of key industries. In the power sector, companies are assessed across upstream (electricity generation), midstream (transmission) and downstream (distribution and sales) activities. In the aviation sector, segmentation includes upstream (airports), midstream (aircraft manufacturing) and downstream (airline operations). This enables more granular emissions analysis and targeted transition strategies.

Initial emissions intensity baselines have been established for priority sectors, with the power portfolio at approximately 500+ kgCO₂ per MWh of production and the aviation portfolio at approximately 100+ gCO₂ per revenue passenger kilometer (RPK). The Bank has set emission-intensity reduction targets of more than 20% by 2030 for both sectors, forming the foundation of the portfolio decarbonization pathway. Moving forward, intensity reduction targets for the oil and gas sector will be introduced, to further reduce the Bank's Scope 3 emissions.

The Bank's SFF plays a critical role in operationalizing its climate strategy. Through the SFF, anb allocates capital toward environmentally sustainable activities, including renewable energy, energy efficiency, clean transportation, sustainable water management and green buildings. This enables the Bank to support clients in their transition journeys while expanding its sustainable finance portfolio.

Client engagement is a key component of anb's climate strategy. The Bank works closely with clients, particularly in carbon-intensive sectors, to support the adoption of more efficient technologies and the implementation of transition plans. This includes financing next-generation assets, such as fuel-efficient aircraft, and supporting the development of renewable energy projects that contribute to emission reductions at scale.

Climate risk considerations are embedded into the Bank's risk management framework, ensuring alignment between its climate strategy and risk appetite. Both transition and physical risks are assessed across lending portfolios, supported by scenario analysis and stress testing. This integration enables anb to manage potential financial impacts arising from climate change and strengthening portfolio resilience.

Looking ahead, we will enhance our climate strategy by expanding sector coverage, refining decarbonization targets and strengthening data, measurement and disclosure capabilities. Through this approach, the Bank aims to play a leading role in financing the Kingdom's transition to a sustainable, low-carbon economy, delivering long-term value for its stakeholders.

Emissions intensity for power portfolio
500+ kgCO₂ per MWh



Emissions intensity for aviation portfolio
100+ gCO₂

Greenhouse gas emissions

anb recognizes the importance of measuring and managing greenhouse gas (GHG) emissions as part of its broader climate strategy and commitment to long-term sustainable value creation. As a financial institution, the Bank's most significant climate impact arises through its financed emissions, while direct operational emissions remain comparatively limited.

anb has established a comprehensive approach to emissions measurement across all three scopes. For its own operations (Scope 1 and Scope 2), the Bank is implementing green initiatives, including solar panel installations and energy efficiency upgrades, to reduce its direct environmental footprint. For Scope 3 financed emissions, anb applies the PCAF (Partnership for Carbon Accounting Financials) methodology to quantify our portfolio's carbon footprint and support targeted decarbonization efforts.

The Bank strengthens its management of Scope 1 emissions through enhanced data, controls and reporting, while progressing emission-reduction initiatives across our branches and offices, including the integration of alternative energy sources to drive greater efficiency. These efforts have driven a year-on-year reduction in electricity consumption, reinforcing the Bank's operational efficiency and contributing to lower Scope 2 emissions compared to the previous year.

In 2025, anb strengthened its approach to GHG management by advancing financed-emissions measurement using a PCAF-based methodology, enabling the Bank to establish an initial baseline and support sector-specific decarbonization planning. As a first step, anb introduced 2030 emissions-intensity reduction targets of 20% or more for both the power and aviation portfolios, reflecting our focus on high-emission sectors where transition pathways are clearer and more immediate.

The Bank's financed-emissions strategy is closely linked to its commitment to achieve net zero emissions across its financed portfolio by 2060 or earlier. This approach is supported by sector engagement, sustainable finance deployment and climate risk integration, helping to align capital allocation with the Kingdom's transition priorities.

Through this phased approach, anb is building a more robust emissions management framework that supports transparency, informed decision-making and measurable climate action across both operations and financing activities.



Energy usage and efficiency

anb has pledged to improve energy efficiency across its operations as part of its broader environmental and climate strategy. As a financial institution, the Bank's direct environmental footprint is primarily associated with energy consumption across its branch network, office facilities and digital infrastructure.

In 2025, anb advanced a range of initiatives aimed at optimizing energy use and reducing resource intensity across its operations. These efforts have resulted in measurable improvements in energy performance, with overall energy consumption declining year-on-year, reflecting the impact of sustained efficiency measures and develop operational practices. This performance underscores the effectiveness of the Bank's ongoing approach to managing its operational environmental footprint.

Key measures encompass upgrading building management systems to increase cooling and lighting efficiency, incorporating alternative energy sources such as solar panels and improving overall equipment efficiency across its premises. Through these efforts, the Bank seeks to enhance operational performance and reduce its environmental impact.

The Bank has also introduced mobility initiatives, including shuttle bus services between headquarters and metro lines, to reduce employee reliance on private vehicles, lower indirect emissions and promote the use of public transportation.

Digital transformation remains a key enabler of energy efficiency. By expanding our digital banking capabilities, we reduce reliance on physical processes and branch-based services. Since the launch of the ESG strategy, the Bank has reduced paper usage by 80%, while approximately 90% of new accounts have been opened digitally, supporting reduced resource consumption and contributing to more efficient service delivery.

In addition, the Bank supports energy efficiency through sustainable facilities management and procurement practices, including space optimization and the adoption of energy-efficient technologies where feasible.

In parallel, anb is strengthening its approach to energy management through enhanced data collection, monitoring and internal reporting processes. These improvements enable more accurate tracking of energy consumption trends and support the future disclosure of quantitative energy metrics, in line with evolving regulatory and reporting expectations.

Looking ahead, anb aims to progressively improve energy efficiency across operations, supporting our broader environmental objectives and reinforcing our commitment to sustainable leadership and lasting impact.

Key measures encompass upgrading building management systems to increase cooling and lighting efficiency, incorporating alternative energy sources such as solar panels and improving overall equipment efficiency across its premises



Waste management

anb is committed to responsible waste management as part of our broader environmental and operational sustainability approach. While the Bank's activities do not generate significant industrial waste, it recognizes the importance of minimizing waste generation, improving resource efficiency and promoting sustainable consumption practices across operations.

One of anb's ESG ambitions is to become a leader in circularity and waste management in Saudi Arabia by 2030, reflecting our commitment to advancing sustainable resource use and supporting national environmental priorities.

Waste generated by anb primarily consists of office-related materials, including paper, packaging and electronic waste. The Bank implements initiatives aimed at reducing waste at source and improving waste management practices across its premises.

A key focus area is reducing paper consumption through digital transformation. The Bank has digitized account opening processes, contributing to a reduction in paper usage of more than 80%, and has implemented a paperless initiative, including the retirement of printers across the organization.

To further support circularity, recycling facilities have been deployed across key locations, processing approximately 84 tons of paper waste in 2024. In 2025, the Bank expanded its waste management approach to include tracking of additional waste categories, supporting improved monitoring and reporting.

In addition, anb seeks to manage electronic waste responsibly through appropriate disposal practices and engagement with approved service providers, where applicable. The Bank also incorporates sustainability considerations into procurement processes, supporting the selection of materials and suppliers that align with its environmental objectives.

Looking ahead, anb aims to further bolster its waste management practices by enhancing data collection, monitoring and reporting capabilities. This will support the future disclosure of waste-related metrics and enable the Bank to identify additional opportunities to reduce waste generation and improve recycling practices.

Through these efforts, we continue to promote a culture of environmental responsibility across its operations, contributing to its broader sustainability objectives and commitment to sustainable leadership and lasting impact.

In 2025, the Bank expanded its waste management approach to include tracking of additional waste categories, supporting improved monitoring and reporting



Water optimization

anb recognizes the importance of responsible water use, particularly within the context of Saudi Arabia’s water scarcity challenges and national sustainability priorities. While water consumption is not a material impact area for the Bank compared to its financing activities, we remain committed to promoting efficient water use across its operations.

Water consumption within anb is primarily associated with office facilities and branch operations. The Bank constantly implements measures aimed at optimizing water usage and improving resource efficiency across its premises. These include routine monitoring of water consumption, maintenance of plumbing systems to prevent leaks and the promotion of responsible water use practices among employees.

As part of our broader facilities management approach, anb seeks to incorporate water efficiency considerations into building operations and maintenance. This includes the adoption of water-efficient fixtures where feasible and ongoing efforts to improve operational practices that reduce unnecessary water consumption.

In addition, the Bank’s growing focus on digital transformation contributes indirectly to water conservation by reducing reliance on physical processes and supporting more efficient resource use across operations.

Looking ahead, anb aims to improve our approach to water management by strengthening data collection and monitoring processes. This will enable more comprehensive tracking of water consumption and support future disclosure of quantitative water metrics in line with evolving reporting standards.

Through these efforts, anb supports responsible resource management while aligning operations with national sustainability objectives and our commitment to sustainable leadership and lasting impact.



Climate risk

anb acknowledges that climate change presents both financial risks and opportunities that can impact operations, clients and broader portfolio. As part of our enterprise risk management framework, the Bank integrates climate-related risks into its risk identification, assessment and monitoring processes, ensuring alignment with its overall risk appetite and strategic objectives.

The Bank categorizes climate risks into 2 primary types: transition risks and physical risks.

Transition risks arise from the shift towards a low-carbon economy and may result from changes in regulation, policy, technology and market dynamics. These risks can affect clients’ business models, asset values and creditworthiness, particularly in carbon-intensive sectors such as power and aviation. anb addresses transition risks by incorporating ESG considerations into credit assessments, sectoral analysis and portfolio monitoring, while supporting clients in adopting more sustainable practices through financing and advisory solutions.

Physical risks relate to the increasing frequency and severity of climate-related events, such as extreme weather, rising temperatures and water stress. These risks can disrupt business operations, damage assets and impact economic activity. While the Bank’s direct exposure to physical risks is limited to its operational footprint, indirect exposure may arise through its financing activities and client portfolios. To address this, anb considers geographic and sector-specific risk factors as part of its credit evaluation and risk assessment processes.

Climate risk identification and assessment are primarily conducted through the Bank’s financing activities, supported by a structured ESG risk taxonomy and materiality assessment that clearly distinguishes between transition and physical risks.

To support measurement and decision-making, anb applies dedicated transition and physical risk scores across sector archetypes and individual clients, using a 0 to 5 scoring scale assessed across multiple time horizons (2025, 2030, 2040 and 2050).

To enhance our understanding of climate-related risks, anb incorporates scenario analysis and stress testing approaches, enabling the assessment of potential impacts under different climate pathways and time horizons. This supports forward-looking risk management and helps identify vulnerabilities within the Bank’s portfolio.

Climate risk is formalized through a dedicated Climate Risk Policy embedded within the Credit Policy Manual and

integrated into the Bank’s enterprise-wide three lines of defense framework, ensuring clear roles, responsibilities and oversight across all levels of the organization.

Monitoring and reporting are supported through quarterly key risk indicator (KRI) reporting on transition and physical risk concentrations, as well as semi-annual climate stress testing exercises that support the Internal Capital Adequacy Assessment Process (ICAAP – Pillar 2) and capital planning across multiple scenarios.

Climate risk considerations are embedded across key risk processes, including client onboarding, credit approval and ongoing portfolio monitoring. We persist in strengthening internal capabilities, data quality and governance structures to support the effective management of climate-related risks.

Building on this foundation, anb is developing its approach to Adaptation and Resilience financing through pilot engagements with selected clients across priority sectors. These pilots translate the Bank’s climate risk framework into structured client dialogue, covering both transition and physical dimensions.

On the transition side, the pilots focus on engaging clients in carbon-intensive sectors on their decarbonization pathways, with the aim of developing transition financing solutions that incentivize measurable emissions reductions.

On the physical side, the pilots aim to help portfolio companies identify operational vulnerabilities to climate-related events such as extreme heat, water stress, and flooding, and explore tailored financing solutions that strengthen resilience.

Looking ahead, anb aims to further develop its climate risk framework by expanding scenario analysis capabilities, improving data availability, scaling Adaptation and Resilience engagement across the portfolio, and integrating climate considerations more deeply into strategic planning and decision-making processes.

Through this approach, we seek to fortify resilience to climate-related risks, supporting the transition to a more sustainable and climate-resilient economy.

anb has developed a comprehensive Climate Risk Framework, aligned with Saudi Central Bank (SAMA) regulatory guidance and the Bank’s ESG strategy, which is being embedded into credit review and origination processes.



05

Our people and society

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anb is strengthening our human capital foundation, empowering our people to contribute to sustainable growth and deliver lasting impact

Overview

Arab National Bank (anb) accepts that our people are central to long-term success and our ability to deliver sustainable value. The Bank is committed to fostering an inclusive, high-performance and purpose-driven workplace that supports employee well-being, professional development and engagement.

In 2025, anb once again invested in building future-ready capabilities across its workforce, strengthening technical, soft and leadership skills to support its strategic priorities, including digital transformation and sustainability integration. As part of our ESG strategy, the Bank places strong emphasis on its Employees, Premises and Community pillar, reinforcing our commitment to developing human capital while promoting a culture of sustainability across the organization.

Employee engagement remains a key priority, assisted by regular surveys and feedback mechanisms that inform ongoing improvement in workplace experience. In 2025, anb achieved an Organizational Vitality Index of 77% and an Employee Net Promoter Score of 46, reflecting strong engagement and employee satisfaction.

The Bank promotes diversity and inclusion, with a particular focus on increasing female participation and supporting national workforce development. As of 2025, anb employs 4,128 employees, including 1,012 female employees (24.5%), with Saudi nationals representing 98% of the workforce.

During the year, 647 new hires joined the Bank, supporting business growth and capability building.

anb also prioritizes employee development through structured training and ongoing learning initiatives, with a total of 364,279 training hours delivered in 2025, of which 550 training hours were specifically related to ESG topics. These efforts are complemented by a strong focus on health, safety and well-being, ensuring a supportive and productive work environment.

Beyond our workforce, anb extends our commitment to society through community engagement initiatives, such as scholarships, healthcare programs, volunteering activities and assistance in underserved communities.

Through this integrated approach, anb is strengthening our human capital foundation, empowering our people to contribute to sustainable growth and deliver lasting impact.

Organizational Vitality Index 77%		Saudization 98%	
ESG-related training 550 hours		Total training 364,279 hours	

Talent attraction, retention and development

anb) understands that attracting, developing and retaining talent is fundamental to sustaining our competitive advantage and delivering long-term value. The Bank is committed to building a high-performing workforce equipped with the skills and capabilities required to uphold its strategic priorities, including digital transformation and sustainability integration.

anb adopts a structured approach to talent attraction, focusing on recruiting individuals with strong technical expertise, leadership potential and alignment with the Bank's values. The Bank continually strengthens its employer value proposition through competitive compensation, career development opportunities and a supportive work environment, while contributing to national workforce development objectives.

Employee development is a central pillar of anb's talent strategy. The Bank promotes continuous learning through tailored individual development plans (IDP), staff assessment centers and specialized programs such as the anb Sales School. In addition, the anb Academy delivers a broad range of technical and behavioral training, including programs in risk management, fraud awareness, ESG, relationship management, IT and cybersecurity, ensuring our employees are equipped to meet evolving industry demands.

Building sustainability capability across the workforce is a growing area of focus. In 2025, anb delivered 2500+ training hours dedicated to ESG topics through the anb Academy, covering climate risk, sustainable finance, ESG governance and rating frameworks. Approximately 10% of employees participated in at least one ESG training module during the year, with an average of 5 hours of ESG training per employee. Completion of mandatory ESG modules reached ~100%, reflecting bank-wide engagement on sustainability awareness and capability-building.

In 2025, anb strengthened its workforce framework by completing a comprehensive review of our job framework, streamlining job families, refining competencies and clearly defining skill sets to support effective workforce planning and career progression.

Retention of talent is supported through a comprehensive framework that promotes employee engagement, career progression and recognition. The Bank has also redefined our Employee Value Proposition, with a stronger focus on total rewards, career development and simplified internal processes, enhancing the overall employee experience.

The Bank's extensive training offerings endorse this, with each employee expected to engage in a minimum of six training programs, and management-level employees receiving additional training on sustainability topics. In addition, the Bank supports employee development through multiple professional certifications.

These efforts are reflected in improved engagement outcomes, with the Organizational Vitality Index increasing to 77% (from 74% in 2024) and the Employee Net Promoter Score rising to 46 (from 32), outperforming both national and global benchmarks.

In parallel, the successful migration to the Oracle Cloud HR platform has boosted system accessibility, operational efficiency and the overall employee experience, encouraging more streamlined HR processes and improved data-driven decision-making.

Through our integrated approach to talent management, anb continues to foster a dynamic and inclusive workplace that supports employee growth, strengthens organizational performance and contributes to sustainable leadership and lasting impact.

The Bank promotes continuous learning through tailored individual development plans (IDP), staff assessment centers and specialized programs such as the anb Sales School



Occupational health, safety and well-being

anb is committed to providing a safe and healthy working environment for all employees, contractors and visitors. Occupational health and safety (OHS) is an integral part of the Bank's people strategy and operational practices, reflecting our responsibility to protect employee well-being and maintain a secure workplace.

The Bank implements health and safety measures across operations, concentrating on maintaining safe office environments and ensuring compliance with applicable regulatory requirements. This includes regular monitoring of workplace conditions, adherence to safety protocols and the provision of appropriate facilities to support employee health and well-being.

In recognition of our efforts, anb was awarded the Occupational Health and Safety Compliance Certificate by the Kingdom's National Council for Occupational Safety and Health, demonstrating alignment with national standards and best practices.

anb promotes a proactive approach to health and safety through awareness initiatives and internal communications that encourage employees to adopt safe working practices. Employees are informed of relevant policies and procedures, such as emergency response protocols, to maintain preparedness in the event of unforeseen incidents.

The Bank also maintains procedures for reporting and managing workplace incidents, enabling timely response and improvement of safety practices. Where applicable, incidents are recorded and reviewed to identify root causes and implement corrective actions aimed at preventing recurrence.

Looking ahead, the Bank aims to further strengthen our health and safety framework by enhancing monitoring processes and supporting the future disclosure of occupational health and safety metrics, including lost-time injury frequency rate (LTIFR), recordable incident rates and absenteeism rates, in line with evolving reporting standards.

Through these efforts, anb continues to uphold our commitment to safeguarding our workforce and promoting a culture of health, safety and well-being across the organization.

In recognition of our efforts, anb was awarded the Occupational Health and Safety Compliance Certificate by the Kingdom's National Council for Occupational Safety and Health



Diversity and equal opportunity

anb is committed to fostering a diverse and inclusive workplace that promotes equal opportunity and supports the full participation of all employees. The Bank recognizes that diversity strengthens organizational performance, enhances innovation and contributes to long-term sustainable growth.

As part of our people strategy, anb promotes equal opportunity across all stages of the employee lifecycle, including recruitment, development, promotion and retention. Employment decisions are based on merit, qualifications and performance, ensuring a fair, transparent and inclusive approach to talent management.

A key focus area for the Bank is advancing gender diversity in alignment with Saudi Arabia's Vision 2030 objectives. In 2025, female employees represented 24.5% of the total workforce, reflecting perpetual progress toward national targets. The Bank has set a clear ambition to increase female workforce participation to 30% by 2030, supported by initiatives that enable career development, leadership progression and workplace inclusion.

In parallel, anb continues to support workforce nationalization, with Saudi nationals representing 98% of the workforce, contributing to the Kingdom's socioeconomic development goals and the creation of a skilled, future-ready workforce. The Bank has strengthened recruitment of Saudi talent, invested in targeted learning and development programs, and built clear pathways for critical and specialist roles. In parallel, the Bank has identified roles set aside for nationalization, while making sure transitions are phased and conducted in a seamless manner.

The Bank maintains a zero-tolerance approach to discrimination and is committed to providing a respectful and inclusive work environment. Multiple channels are available for employees to report concerns, ensuring that issues are addressed in a fair, transparent and timely manner.

anb also supports the inclusion of individuals with disabilities by providing appropriate workplace accommodations and tailored support, aligned with defined KPIs and internal policies. These efforts are part of the Bank's broader commitment to accessibility and equal opportunity for all employees. In 2025, there was a 19% increase in individuals with disabilities employed by the Bank, compared to 2024.

Looking ahead, anb aims to further strengthen our diversity and inclusion agenda by enhancing data monitoring, promoting inclusive leadership practices and expanding initiatives that support equal opportunity across the organization.

Through these efforts, anb is building an inclusive workplace that empowers employees, supports national priorities and contributes to sustainable leadership and lasting impact.



The Bank has set a clear ambition to increase female workforce participation to 30% by 2030



Employee engagement and well-being

At anb, we pride ourselves on our strong employee engagement initiatives, which play a key role in making certain that employees are supported and recognized for their contributions at the Bank.

In 2025, 79% of employees participated in the employee engagement survey, with the overall satisfaction score improving by 5% from 2024, to 77%. This is a testament to the Bank's ongoing efforts in taking into account employees' concerns and guaranteeing a fair and inclusive working environment. In addition, all 9 employee grievances that were lodged were resolved in a timely manner and as per prevailing labor laws.

To enhance flexibility and inclusivity, anb offers remote working arrangements for non-frontline employees, as well as customized work-from-home solutions for employees with disabilities, presenting an accessible and supportive work environment.

79%

of employees participated in the employee engagement survey



Employee well-being is a key priority, supported by a range of initiatives that promote both physical and mental health. These include comprehensive health and safety policies, mental health support programs, wellness initiatives and access to facilities such as the anb Gym, encouraging a holistic approach to employee well-being.

Campaign	Brief description	Date	Participants
anb Kids Day	A full-day engagement event for employees' children featuring interactive, educational, and recreational activities to strengthen family inclusion	8 January 2025	Employees' children
anb branch leagues	Performance-driven initiative designed to improve teamwork, collaboration and achievement of business objectives across branches	3 March 2025	Branch employees
Founding Day event	Celebration of Saudi heritage and national identity, fostering cultural awareness and employee engagement	19 February 2025	Head Office and Regional Office employees
anb Padel tournament	First edition held in the Central Region to promote employee well-being, teamwork and engagement through sports	19-20 March 2025	Central Region employees
World Health and Safety Day	Awareness initiative promoting workplace health and safety practices, aligned with global observance of the day	28 April 2025	Head Office employees
Eid Al-Fitr celebration	Festive gathering at Head Office to celebrate the occasion and strengthen employee connection and morale	6 April 2025	Head Office employees
TMZ Program campaign	Initiative designed to enhance job satisfaction, recognition and overall employee engagement across the Bank	22 June 2025	All employees
anb 3rd Baloot tournament	Third edition of the tournament aimed at fostering social engagement and strengthening team spirit among employees	15-17 July 2025	Central Region employees
Customer focus campaign	Awareness campaign to reinforce a customer-centric culture and enhance service excellence across the Bank	24 September 2025	All employees
Individual development plan	Structured initiative supporting career growth through goal setting, performance alignment and continuous development	19 October 2025	All employees
Cybersecurity awareness event	Awareness session focused on strengthening employee knowledge of cybersecurity risks and best practices	27 October 2025	Head Office employees
Saudi National Day 95th celebration	Celebration marking the 95th Saudi National Day, promoting national pride and cultural engagement	22 September 2025	Head Office and Regional Office employees
Winter Tale by anb	Fifth annual employee engagement event featuring seasonal activities to promote a positive and inclusive workplace culture	26 November 2025	Head Office employees

Financial inclusion

anb plays a key role in advancing financial inclusion across the Kingdom of Saudi Arabia by expanding access to financial services for individuals, SMEs and underserved segments. As part of our commitment to supporting economic diversification and social development, the Bank integrates financial inclusion into the core business strategy and ESG framework.

anb is committed to expanding access to financial and non-financial support for underserved segments of Saudi society- including small and medium-sized enterprises, female entrepreneurs, youth, beneficiaries of the Social Development Bank, persons with disabilities, and underserved households. This commitment reflects anb's contribution to Vision 2030's social advancement priorities- driving inclusive growth and ensuring the benefits of the Kingdom's transformation reach all segments of society.

In 2025, we focused on increasing our allocated budget for community initiatives and expanding partnerships with public and non-profit sectors, broadening the range of program options.

A key focus area for anb is supporting SMEs, which are critical drivers of economic growth and employment. The Bank expands access to financing through tailored products, advisory services and strategic partnerships with SME Bank, Kafalah and Monsha'at, including customized product offerings targeting high-priority business segments under Vision 2030. anb also collaborates with Saudi EXIM Bank to improve SME export capabilities, helping businesses grow beyond domestic markets.

anb also advances financial inclusion through innovative platforms and strategic partnerships. The Bank partners with fintech companies to extend reach to underbanked populations and works with the Social Development Bank to support youth savings initiatives, contributing to long-term financial resilience and inclusion.

Digital banking is still a key enabler of financial inclusion. By expanding our digital capabilities, anb reduces barriers to access and improves customer reach across the Kingdom. In 2025, approximately 90% of new accounts were opened digitally, reflecting strong adoption of digital channels and the Bank's success in delivering accessible and customer-centric services.

These trends are supported by broader digital transformation efforts, which have driven increased customer adoption, engagement and operational efficiency across all channels, reinforcing the Bank's ability to serve a wider and more diverse customer base.

The Bank places particular emphasis on empowering underrepresented groups, such as women entrepreneurs, by expanding access to financing and supporting their participation in economic activities. Through targeted initiatives and programs, anb aims to increase the number of female-led businesses within our portfolio and contribute to national objectives for women's economic empowerment.

To enhance accessibility, anb has expanded guarantee services across our retail branch network, improving customer access to financing solutions and strengthening support for individuals and SMEs.

In addition, anb offers a range of financial products and services designed to meet the diverse needs of customers, including retail banking solutions, SME financing and advisory support. The Bank also promotes financial literacy and awareness through customer engagement initiatives, helping individuals and businesses make informed financial decisions.

Looking ahead, anb aims to bolster its financial inclusion efforts by expanding digital capabilities, growing SME support programs and leveraging partnerships to reach a broader customer base.

Through these initiatives, anb contributes to inclusive economic growth, supports national development priorities and reinforces our commitment to sustainable leadership and lasting impact.

Recognized as the leading participating bank for both the number and total value of MSMEs financed through the SME Bank Funding Gate, for the fourth consecutive year.



Customer financial protection

anb is committed to protecting our customers' financial well-being by promoting responsible banking practices, transparency and fair treatment across all products and services. Customer financial protection is a core component of the Bank's commitment to ethical conduct and long-term customer trust.

The Bank makes certain that its products and services are designed and delivered in a manner that is clear, transparent and aligned with customer needs. Customers are provided with accessible information on product features, terms and associated risks, enabling them to make informed financial decisions. Marketing and communication practices are conducted in accordance with regulatory requirements for accuracy and fairness.

anb maintains robust internal controls and compliance frameworks to safeguard customer interests. These include policies and procedures designed to prevent mis-selling, manage conflicts of interest and adhere to applicable regulatory standards. The Bank also implements customer due diligence processes in line with anti-money laundering (AML) and counter-terrorism financing (CTF) requirements, reinforcing financial system integrity and customer protection.

Data privacy and cybersecurity are critical elements of customer financial protection. The Bank applies advanced security measures to protect customer data and prevent unauthorized access, safeguarding the confidentiality and integrity of sensitive information. anb's cybersecurity governance framework has ensured zero material data breaches during the reporting period, reflecting the strength of its controls and ongoing investment in secure digital infrastructure.

Customer feedback and complaint management are key components of the Bank's approach to consumer protection. anb maintains comprehensive feedback mechanisms, supported by real-time complaint tracking systems and dedicated customer service training programs to improve service quality and responsiveness. Customers are provided with multiple channels to raise queries or concerns, which are tracked, reviewed and resolved in a timely manner.

In 2025, 61,906 complaints were received and 100% of complaints were resolved within an average of 4 working days with an overall customer satisfaction rate of 91%, demonstrating our commitment to efficient issue resolution and perpetual service improvement.

In addition, anb promotes financial awareness through customer education initiatives, helping individuals better understand financial products, associated risks and responsible financial management practices.

Through these measures, anb strengthens customer protection, enhances trust and supports responsible banking practices, contributing to sustainable customer relationships and long-term value creation.

100%
of complaints were resolved



91%
overall customer satisfaction rate



Community engagement

anb is committed to creating positive and lasting impact within the communities it serves. Through our community engagement and corporate social responsibility (CSR) initiatives, the Bank contributes to social development, promotes inclusion and supports the Kingdom of Saudi Arabia's broader economic and social priorities.

anb's CSR strategy is structured around 4 strategic pillars: community empowerment, economic growth, environmental sustainability, and youth and women empowerment. In 2025, the Bank strengthened its approach to strategic social impact through partnerships with government entities, educational institutions and non-profit organizations, ensuring alignment with Vision 2030 priorities.

In addition, the Bank developed a clear mechanism for disclosing financial and non-financial information related to CSR initiatives, and adopted a multi-stage methodology for approving initiatives after evaluating impact and returns. Comprehensive evaluation and verification was conducted to ensure all CSR initiatives meet 3 key criteria: qualitative social impact, cost effectiveness and sustainability.

anb's community engagement approach focuses on key areas, including education, social welfare, health and economic empowerment. The Bank works in collaboration with national and non-profit partners to deliver programs that address societal needs and contribute to sustainable development.

A core component of anb's strategy is supporting economic inclusion and empowerment. The Bank promotes entrepreneurship and financial literacy through targeted initiatives, with a particular focus on SMEs and female entrepreneurs. These efforts align with Vision 2030 objectives to enhance economic participation and support the development of a diversified and inclusive economy.

Employee volunteering plays an important role in strengthening community engagement. anb encourages employees to participate in volunteering activities and community programs, fostering a culture of social responsibility and reinforcing employee engagement with social impact initiatives.

In 2025, anb delivered measurable impact across our community programs, such as CSR initiatives across education, health and philanthropic initiatives; more than 170 employees volunteered across over 1,000 hours reaching over 235,000 beneficiaries; support for more than 200,000 pilgrims through Hajj volunteering programs; and the planting of more than 10,000 trees through environmental initiatives.

The Bank also supports environmental sustainability through community-based initiatives aligned with national priorities, including contributions to greening programs such as the Saudi Green Initiative and Riyadh Green, reinforcing our commitment to environmental stewardship.

In the interests of effectiveness and accountability, anb improves our approach to community investment by strengthening program governance, impact measurement and reporting. This includes adopting structured evaluation frameworks to assess social outcomes, value for cost and long-term sustainability of initiatives.

Through these efforts, anb reinforces its role as a responsible corporate citizen, supporting sustainable development and contributing to our commitment to sustainable leadership and lasting impact.



Community engagement continued



Environmental Sustainability

- **Lasting Green Impact Initiative:** Planted 10,000 smart trees in support of the Saudi Green Initiative and Riyadh Green programs, contributing to environmental sustainability and urban greening efforts.
- **10KSA Initiative Support:** Sponsored the planting of 10,000 lavender seedlings to promote cancer awareness and support community wellbeing initiatives.



Community Empowerment

- **Jood Iskan Campaign Support:** Contributed to providing suitable housing solutions for families most in need across the Kingdom.
- **Aoun 3 Project:** Supported more than 1,000 volunteers in delivering medical, logistical, and guidance services to over 200,000 Hajj pilgrims.
- **National Charity Campaign Support:** Contributed to the national charitable giving campaign through the Ehsan Platform.
- **Ramadan Giving Caravan Initiative:** Distributed food baskets to families in need during the holy month of Ramadan.
- **anb Chair for Ophthalmology Research:** Sponsored ophthalmology research initiatives at King Saud University to support medical innovation and healthcare advancement.
- **Qadeer 4 Scheme:** Supported knee replacement surgeries for patients in need to improve quality of life and access to healthcare services.
- **Empowering Kidney Patients Initiative:** Renewed support for individuals with chronic kidney

- disease through partnership with Saudi Charity Association for Organ Donation (Eithar).
- **Support for a Better Life Initiative:** Supported the treatment and rehabilitation of 74 individuals with mobility impairments in partnership with the Association for People with Disabilities in Al-Ahsa.
- **Learn Today – Lead Tomorrow Initiative:** Established and developed a computer lab in a public school to enhance digital and innovation skills for more than 370 students and teachers.
- **Mass Wedding Support Initiative:** Supported mass wedding events for individuals with mobility disabilities organized by the Physically Disabled Adults Association “Harakia” in Riyadh.
- **Parkinson’s Support Initiative:** Provided assistive devices to Parkinson’s patients in collaboration with the Saudi Parkinson’s Disease Society to support elderly care and wellbeing.
- **Nawwart Campaign:** Supported cataract surgeries for patients in need to improve access to essential eye care services.



Economic Support

- **Jood Iskan Campaign Support:** Contributed to initiatives aimed at improving housing accessibility for underserved families.
- **Furijat 5 Initiative:** Provided financial support through the Ehsan Platform to help alleviate the financial burdens of 200 indebted citizens.
- **Rifaqah Kafo Initiative:** Supported programs focused on economic empowerment and community development initiatives.
- **National Charity Campaign Support:** Contributed to charitable initiatives through the Ehsan Platform to strengthen social solidarity.
- **Innovative Women Forum Support:** Supported initiatives that promote innovation, entrepreneurship, and professional development opportunities for women.



Youth and Women Empowerment

- **Aoun 3 Project:** Encouraged youth volunteerism through participation in serving Hajj pilgrims across various operational areas.
- **Childhood Care Program:** Supported initiatives focused on child wellbeing and early development.
- **Mass Wedding Support Initiative:** Contributed to community inclusion initiatives supporting individuals with mobility disabilities.
- **Innovative Women Forum Support:** Promoted women’s participation in innovation, leadership, and entrepreneurship initiatives.



Financial Inclusion

- **Financial Awareness Workshops:** Conducted educational workshops across government entities to promote financial literacy and encourage a culture of savings.

Moving forward, the Bank aims to set up a reliable database to support documentation of CSR initiatives, making sure these initiatives are tracked and successfully implemented.



Charitable contributions

anb is committed to creating meaningful and lasting social impact through charitable contributions, supporting communities across the Kingdom and addressing critical social needs. Guided by our ESG strategy and national development priorities, the Bank directs its philanthropic efforts toward initiatives that enhance quality of life, promote inclusion and contribute to sustainable development.

The Bank's charitable approach focuses on key areas such as healthcare, education, social welfare and community support. Through strategic partnerships with government entities, charitable organizations and educational institutions, anb ensures contributions are targeted, impactful and aligned with the evolving needs of society.

In 2025, anb expanded our social impact through a range of initiatives that directly supported individuals and communities. These included funding knee replacement surgeries for underserved individuals, improving access to essential healthcare services and improving quality of life. The Bank also provided university scholarships for children of eligible families through a partnership with the Martyrs Fund, reinforcing our commitment to education and long-term social mobility.

Further strengthening support for education and empowerment, anb collaborated with the Saudi Electronic University and participated as a strategic partner in the Creative Women Forum, promoting skills development, innovation and the advancement of women in the workforce. In addition, the Bank supported communities during Ramadan through the distribution of food baskets and essential supplies across the Kingdom, reaching vulnerable groups and reinforcing social solidarity.

These initiatives are supported by structured governance processes to maintain transparency, accountability and effective allocation of resources. Contributions are assessed and monitored to maintain alignment with the Bank's ESG priorities and to maximize positive social outcomes.

Beyond financial contributions, anb fosters a culture of giving through employee engagement and volunteering, further amplifying its impact and strengthening its connection with the communities we serve.

Looking ahead, anb will augment its charitable contributions by deepening partnerships, expanding impact-driven initiatives and strengthening measurement frameworks to better capture and report social outcomes. Through this approach, anb reinforces its role as a responsible corporate citizen, delivering sustainable leadership and lasting impact across the communities we support.



06

Our governance

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anb operates within a robust governance structure that promotes disciplined decision-making, prudent risk management and clear segregation of responsibilities



Overview

Effective governance remains fundamental to Arab National Bank’s (anb) ability to deliver sustainable long-term value. The Bank’s governance framework is anchored in transparency, accountability and ethical conduct, reflecting its alignment with Saudi Vision 2030, which prioritizes integrity, responsible business practices and strong institutional oversight within the financial sector.

anb operates within a robust governance structure that promotes disciplined decision-making, prudent risk management and clear segregation of responsibilities across the Board of Directors, its committees and executive management. This structure assures adherence to the highest standards of integrity while fostering a culture of accountability, compliance and constant improvement.

The Bank’s governance model is strengthened by a well-established risk and control environment, supported by independent oversight functions and a clear three lines of defense framework. This disciplined approach underpins anb’s strong risk management culture and supports sustainable business growth, as reflected in its consistent financial performance and resilient operating model.

As regulatory expectations and stakeholder demands evolve, particularly in areas such as digital transformation, data governance and climate risk, anb remains committed to enhancing governance practices and disclosure standards. This includes strengthening internal controls, improving transparency and maintaining alignment with both local regulatory requirements and international best practices.

Sustainability is fully embedded within anb’s governance architecture. Oversight of ESG matters is supported by dedicated management-level committees, including the ESG Management Committee and the Sustainable Finance Committee, which guide the implementation of the Bank’s ESG strategy and Sustainable Finance Framework (SFF).

These governance bodies oversee the allocation of sustainable finance, monitor ESG performance and guarantee alignment with strategic priorities, regulatory expectations and global standards. In parallel, the Bank is building on its ESG reporting and disclosure practices, improving transparency around key areas such as financed emissions, climate risk and sustainable finance activities.

Through strong governance, robust internal controls and proactive stakeholder engagement, anb reinforces its role as a responsible financial institution, supporting economic diversification, financial sector resilience and long-term value creation in the Kingdom of Saudi Arabia.

Corporate governance

Effective governance, aligned with sustainability principles and regulatory requirements, remains fundamental to guiding anb’s strategy, performance and long-term resilience. The Bank promotes a culture of integrity and accountability, with the Board of Directors setting the standard for responsible leadership, prudent risk oversight and full compliance with applicable laws and regulations.

To uphold this commitment, anb operates within a comprehensive governance framework that includes its Articles of Association, Corporate Governance Policy, Board and committee charters, internal control policies and clearly defined delegated authorities. These mechanisms are designed to strengthen transparency, enhance decision-making discipline and maintain appropriate segregation of duties across the organization. The framework reflects both Saudi regulatory requirements and internationally recognized governance best practices, supporting effective oversight and structured reporting.

Governance at anb evolves in response to emerging risks, regulatory developments and stakeholder expectations, particularly in areas such as digital transformation, climate risk and sustainable finance. The Board periodically reviews the effectiveness of the governance framework to ensure it remains robust, proportionate and aligned with the Bank’s strategic objectives and risk appetite. Through this structured and disciplined approach, anb reinforces stakeholder confidence and supports sustainable value creation.

Board of Directors

The Board of Directors, consisting of 10 members – 7 are elected by the General Assembly of the Bank’s shareholders and 3 are appointed by Arab Bank Plc. – each serving a 3-year term, plays a central role in delivering sustainable, long-term value to shareholders and stakeholders. The Board is responsible for setting the Bank’s strategic direction and making certain its objectives are pursued within a

robust governance and risk management framework. The management team, led by the Managing Director and Chief Executive Officer, executes the strategy approved by the Board, supported by specialized committees composed of Board members.

In nominating Board members, anb prioritizes professional expertise, financial acumen, industry knowledge and integrity. All candidates are subject to a formal “fit and proper” assessment in accordance with the requirements of the Saudi Central Bank, making certain that members possess the competence and independence necessary to effectively discharge their responsibilities.

The Board maintains a documented annual schedule of meetings that addresses key matters, including strategic planning, budget approval, risk oversight, internal audit plans and major capital decisions. Directors are provided with comprehensive and timely information to support informed deliberations and retain the ability to seek independent professional advice, where appropriate, to fulfil their duties. In addition, the Board ensures that the Bank’s organizational structure is designed to effectively manage risks while reinforcing clear accountability, delegated authority and sound internal controls.



Corporate governance continued



Mr. Salah Rashed Al-Rashed
Chairman of the Board and Executive Committee
(Non-Executive)

- Executive Manager and partner at Rashid Abdulrahman AlRashid and Sons Co.
- Member of the Consulting Authority of the Supreme Economic Council
- Board member for the Chamber of Commerce & Industry
- Member of the Finance Committee and Chairman of the Investment Committee
- Chairman and member of many closed stock joint and limited liability companies

Committee membership:
EC

Appointment date:
01 May 1995

Tenure:
30.7 years



Mr. Abdulmohsen Ibrahim Al-Touq
Deputy Chairman of the Board
(Independent)

- Managing Director and Chief Executive Officer at Arab National Bank
- Member of the Executive Committee and the Strategy Committee
- Several memberships, including Deputy Chairman of the Board of Directors of Doctor Sulaiman Al-Habib Company for Medical Services, Deputy Chairman of the Board of Directors of Saudi Chemical Company, anb capital (a subsidiary) and SHL Finance Company (an associate)
- Member of the Executive Committee of the Saudi British Business Council

Committee membership:
EC, SC

Appointment date:
01 April 2017

Tenure:
8.8 years



Mr. Obaid Abdullah Al-Rasheed
Managing Director and Chief Executive Officer
(Executive)

- Managing Director and Chief Executive Officer at Arab National Bank
- Member of the Executive Committee and the Strategy Committee, and has held several memberships, including Deputy Chairman of the Board of Directors of Doctor Sulaiman Al-Habib Company for Medical Services, Deputy Chairman of the Board of Directors of Saudi Chemical Company, anb capital (a subsidiary) and SHL Finance Company (an associate)
- Member of the Executive Committee of the Saudi British Business Council

Committee membership:
EC, SC

Appointment date:
01 February 2021

Tenure:
4.9 years



Mr. Hesham Abdulatif Al-Jabr
Board member
(Non-Executive)

- Board member and General Manager at Al-Jabr Trading Holding Co
- Member of the board of directors at several companies; and his expertise includes investment and finance
- Previously served as a board member for (Natly) Company for Furniture and Internal Design and for KIA Co.
- Board member for the Gulf Commercial Bank, the United Gas Transport Company and the Advanced Electronic Tools Co. Ltd.
- Previously served as a member of the Saudi Chinese Business Council and the Saudi Chinese Friendship Association, among many others

Committee membership:
EC, NRC

Appointment date:
01 April 2011

Tenure:
14.8 years



Dr. Mohammed Faraj Al-Kinani Al-Zahrani
Board member and Chairman of the Nomination and Remuneration Committee
(Independent)

- Board member and General Manager at Al-Jabr Trading Holding Co
- Member of the board of directors at several companies; and his expertise includes investment and finance
- Previously served as a board member for (Natly) Company for Furniture and Internal Design and for KIA Co.
- Board member for the Gulf Commercial Bank, the United Gas Transport Company and the Advanced Electronic Tools Co. Ltd.
- Previously served as a member of the Saudi Chinese Business Council and the Saudi Chinese Friendship Association, among many others

Committee membership:
NRC, RC, SC

Appointment date:
01 April 2020

Tenure:
5.8 years



Mr. Thamer Mesfer Al-Wadai
Board member and Chairman of the Audit Committee
(Independent)

- Internal Audit Executive Director at the Human Resources Development Fund (HADAF)
- Held several positions, including Assistant Director of Internal Control and Director of the Control and Quality Assurance Program for SAMBA Financial Group; Board member at MetLife-AIG-ANB for Cooperative Insurance; Internal Audit Assistant Manager at Alinma Bank and Alawwal Bank and Chief Internal Audit Officer at Alyusr Company for Ijara and Finance and American Express Company
- Served as the General Director of the General Department of Internal Audit at the Saudi Customs Authority

Committee membership:
NRC, AC

Appointment date:
01 April 2020

Tenure:
5.8 years

Corporate governance continued



Mr. Mohammed Abdulfattah Alghanamah

Board member and Chairman of the Risk Committee (Non-Executive)

- Board member of Arab National Bank representing Arab Bank PLC, Jordan
- Currently Head of the Credit Department at Arab Bank PLC, Jordan

Committee membership: **EC, RC**

Appointment date: **01 January 2008**

Tenure: **18 years**



Mr. Osama Khalid Alatiki

Board member (Independent)

- Holds the position of Chief Operating Officer at Hassana Investment Company
- Has held several other senior positions including Executive Director of Investors Services at JP Morgan Saudi Arabia
- Has also held various positions at HSBC Saudi Arabia and the Saudi British Bank

Committee membership: **RC**

Appointment date: **01 April 2023**

Tenure: **2.8 years**



Mrs. Randa Mohammad Al-Sadiq

Board member and Chairman of the Strategy Committee (Non-Executive)

- Currently holds the position of Managing Director and Chief Executive Officer of Arab Bank PLC, Jordan
- She has held several other positions, including General Manager of the International Banking Group at the National Bank of Kuwait – Kuwait; Managing Director and Executive Director of the Treasury Department; and Director of Current Assets Management at the National Bank of Kuwait, London

Committee membership: **SC**

Appointment date: **01 April 2023**

Tenure: **2.8 years**



Mr. Naim Rassem Al-Hussaini

Board member (Non-Executive)

- Currently serves as Deputy General Manager of Retail Banking and Wealth Management at Arab Bank PLC
- Member of the boards of directors of regional banks and companies
- Held several positions at Banque Saudi Fransi, including Director of Retail Banking Group; Acting Director of Retail Banking Group; Director of Retail Asset Sales sector; Regional Head of the Retail Banking Group in the Eastern Province; and Head of Business Network and Financial Planning Department – Retail Banking Group and General Administration and Director of Personnel Affairs in the Human Resources Department as well as Director of Recruitment and Government Relations, in the Human Resources Department
- Also served as Director of Budget and Financial Planning and Head of Bidding and Contracts at Saudi Telecommunications Company

Committee membership: **EC, RC**

Appointment date: **01 April 2023**

Tenure: **2.8 years**

The Board is composed of a balanced mix of Non-Executive and Independent members, with only one Executive member serving on the Board. This composition reinforces a governance structure that promotes strong strategic leadership alongside effective and objective oversight. By maintaining a majority of Non-Executive and Independent members, the Board improves transparency, encourages constructive challenge and assures decision-making benefits from diverse perspectives.

Through clearly defined mandates across its specialized committees, the Board is well positioned to scrutinize management practices, oversee financial and non-financial risks, including ESG-related matters, and guide the organization's long-term direction. By embedding independence and disciplined oversight at the core of its governance framework, the Board strengthens stakeholder confidence and supports responsible leadership aligned with the Bank's strategic priorities and sustainability commitments.

Legend:

- EC Executive Committee
- NRC Nomination and Remuneration Committee
- SC Strategy Committee
- RC Risk Committee
- AC Audit Committee
- IN Independent
- NE Non-Executive
- EX Executive

Corporate governance continued

Board composition overview

	Number of members	Ratio (%)
Independence		
Executive members	1	10%
Non-executive members	5	50%
Independent members	4	40%
Tenure		
< 5 year	4	40%
5 to 10 years	3	30%
> 10 years	3	30%
Gender		
Female	1	10%
Male	9	90%

Sustainable Finance Committee

The Sustainable Finance Committee plays a central role in overseeing the implementation of anb's Sustainable Finance Framework (SFF). The committee ensures that sustainable financing activities are aligned with the Bank's ESG strategy, material priorities and international market standards.

It is responsible for reviewing eligible projects within anb's lending portfolio for allocation of proceeds raised through green and social bond issuances. The committee assesses new projects proposed for inclusion in the sustainability portfolio, confirms the ongoing eligibility of previously approved projects and reviews allocation proposals to maintain compliance with the SFF criteria and relevant regulatory requirements.

Through this structured governance process, the committee ensures transparency, credibility and disciplined oversight of the Bank's sustainable finance activities. Its work supports anb's commitment to responsible capital deployment and strengthens stakeholder confidence in the integrity of its sustainability-linked funding.

ESG organizational structure

anb's ESG function, referred to as the Sustainability team, operates within the Strategy Transformation Office and is responsible for coordinating and driving the Bank's overall ESG agenda. The team articulates strategic priorities, supports implementation across business units and monitors progress against defined ESG objectives.

The Sustainability team serves as a central point of expertise, supporting internal awareness, regulatory tracking and the integration of ESG considerations into policies, procedures and reporting processes. It works closely with business and control functions to guarantee sustainability principles are embedded into day-to-day decision-making.

ESG responsibility, however, extends beyond the central function. The Business, Risk and Finance divisions play an active role in integrating ESG factors into client engagement, credit assessment and portfolio monitoring. Climate risk considerations, financed emissions tracking and ESG-related disclosures are increasingly embedded into risk management and financial processes.

In addition, the Digital Office supports ESG initiatives by strengthening data capabilities, improving ESG performance tracking and enabling more effective reporting. This integrated structure makes sure that sustainability is embedded across the organization rather than managed in isolation.

Internal Audit

The Internal Audit Group represents the third line of defense within the Three Lines model and reports directly to the Board's Audit Committee. Its role includes providing independent assurance on the effectiveness of governance processes, risk management and internal control systems.

From a sustainability perspective, Internal Audit plays an important role in evaluating ESG-related controls, sustainable finance processes and regulatory compliance where applicable. Audit reviews are conducted in accordance with a risk-based annual audit plan approved by the Audit Committee.

The function also monitors the timely remediation of findings raised in internal audit reviews, external audit reports and regulatory examinations. Through this independent oversight, Internal Audit contributes to maintaining the credibility, transparency and integrity of the Bank's sustainability governance framework.

Internal control framework

Senior management is responsible for establishing and maintaining an effective internal control system within the Bank's approved risk appetite framework. This system includes policies, procedures and processes designed to support strategic objectives and safeguard assets and compliance with applicable laws and internal guidelines.

The Compliance and Anti-Money Laundering Group works closely with the Risk Management Group and other control functions to maintain a strong control environment. These efforts include compliance risk assessments, policy implementation and awareness initiatives aimed at reinforcing a culture of ethical conduct and regulatory adherence.

The Bank has adopted an integrated internal control framework in line with Saudi Central Bank guidelines. This framework incorporates governance principles that define the roles and responsibilities of the Board, its committees and executive management, including oversight of ESG-related risks.

Internal Audit provides independent assurance on the effectiveness of internal controls, including those relating to sustainability governance and reporting where relevant. Findings are reported to the Audit Committee, which actively monitors control effectiveness and remediation efforts.

Based on management's evaluation during the year, the Bank's internal control system is considered adequately designed and operating effectively. Management is strengthening controls to address evolving risks, including those related to sustainability and climate.

Leadership of key ESG and sustainability initiatives

anb has identified a portfolio of priority ESG and sustainability initiatives to advance the integration of environmental, social and governance considerations across the organization. For accountability and effective execution, each initiative is assigned to a designated executive sponsor.

This sponsorship model ensures that ESG initiatives receive appropriate management attention, resource allocation and performance monitoring. By embedding ownership at the leadership level, the Bank reinforces the integration of sustainability into strategic and operational decision-making.

Through this structured leadership approach, anb strengthens internal alignment, enhances cross-functional collaboration and ensures sustainability objectives are translated into measurable outcomes.

Category	Initiative	Responsible Department
ESG growth strategies	Power and aviation portfolio (decarbonization)	Wholesale
	KSA's leading bank in circularity	Wholesale
	Expanding presence in WB ESG opportunities	Wholesale
	SME transition and greentech innovation	Retail
	Female entrepreneurship program	Retail
Credit, risk, finance and treasury	Climate stress-testing	Risk, Finance, Treasury
	ESG in credit process and credit analysis	Risk, Finance, Treasury
	Risk appetite framework (ESG update)	Risk, Finance, Treasury
Enablers	ESG disclosure and external communications	Strategy Transformation Office
	Employee-focused initiatives (upskilling and education)	Human Resources
	Establish anb's sustainability function	Human Resources
	Tracking of financed emissions	Strategy Transformation Office
	Tracking and reduction of anb operations' environmental footprint (Scope 1 and 2)	Public Relations and Corporate Social Responsibility
	CSR and community engagement	Retail

Vision adherence

anb is closely aligned with the Kingdom of Saudi Arabia's Vision 2030, integrating national development priorities into its strategy, operations and financing activities. Through this alignment, the Bank supports economic diversification, financial sector development and sustainable growth across the Kingdom.

The Bank's ESG strategy reflects key pillars of Vision 2030, including the promotion of financial inclusion, support for small and medium-sized enterprises (SME), advancement of digital transformation and increased participation of women in the workforce. Through its lending activities and tailored financial solutions, anb contributes to the growth of priority sectors and the development of a more diversified and resilient economy.

anb also aligns its environmental initiatives with national sustainability goals, such as the Kingdom's Net Zero 2060 ambition and broader climate-related programs. Through its SFF, the Bank facilitates financing for projects that support renewable energy, energy efficiency, clean transportation, water management and sustainable infrastructure.

In addition, the Bank's approach reflects alignment with key national initiatives such as the Saudi Green Initiative, the Middle East Green Initiative and the Circular Carbon Economy framework, supporting the transition to a low-carbon and resource-efficient economy.

anb's commitment to Vision 2030 is further demonstrated through its support for workforce nationalization, talent development and community investment initiatives. By promoting employment opportunities, focusing on skills development and supporting social programs, the Bank contributes to the Kingdom's human capital development objectives.

Through this integrated approach, anb reinforces its role as a key partner in advancing national priorities, aligning the business strategy with the Kingdom's long-term vision and contributing to sustainable leadership and lasting impact.

Regulatory compliance

anb is committed to maintaining the highest standards of regulatory compliance, ensuring its operations are conducted in full alignment with applicable laws, regulations and supervisory requirements. Compliance is a fundamental component of the Bank's governance framework and supports the integrity, stability and sustainability of its operations.

The Bank operates under the supervision of the Saudi Central Bank (SAMA) and complies with all relevant regulatory requirements governing the banking sector in the Kingdom. This includes adherence to regulations related to prudential requirements, anti-money laundering (AML), counter-terrorism financing (CTF), consumer protection and data privacy. In 2025, training on AML, compliance, business continuity and anti-fraud was provided to 100% of employees.

anb maintains a comprehensive compliance framework supported by policies, procedures and internal controls designed to identify, monitor and manage regulatory risks. The Bank's Compliance function operates independently and is responsible for overseeing adherence to regulatory requirements, providing guidance to business units and making sure that compliance risks are effectively managed.

To support a strong compliance culture, anb conducts regular training and awareness programs for employees, ensuring they understand their regulatory obligations and responsibilities. These programs cover key areas such as AML/CTF, conduct risk, data protection and ethical business practices.

The Bank also implements monitoring and reporting mechanisms to safeguard ongoing compliance. This includes internal reviews, audits and reporting to senior management and the Board, enabling timely identification and remediation of any compliance-related issues.

In 2025, no material fines or sanctions were recorded in relation to non-compliance with laws and regulations, reflecting the Bank's commitment to maintaining high standards of regulatory compliance.

Looking ahead, anb will strengthen its compliance framework by enhancing monitoring capabilities, leveraging technology and aligning with evolving regulatory expectations and best practices.

Through these efforts, anb reinforces its commitment to transparency, accountability and responsible banking, supporting sustainable operations and long-term value creation.



no material fines or sanctions were recorded in relation to non-compliance with laws and regulations




Data privacy and cybersecurity

Protecting customer data and strengthening cybersecurity resilience remain central to anb’s commitment to responsible and sustainable banking. As digital transformation reshapes financial services, robust data governance and cybersecurity oversight are critical to safeguarding stakeholder trust, ensuring regulatory compliance and maintaining operational resilience.

In 2025, the Bank advanced a comprehensive, bank-wide data strategy, aligned with its overarching corporate strategy. This focuses on maximizing the value of data assets while reinforcing governance standards, accountability mechanisms and ethical data management practices across the organization.

anb strengthened its data governance framework through improved policies, controls and monitoring mechanisms for the secure handling of information. Compliance with the Personal Data Protection Law (PDPL) and other applicable regulatory requirements remain a priority. As a result of these strengthened controls, anb maintained zero material data breaches during the reporting period, demonstrating the effectiveness of its governance and security measures.

The Bank also continues to enhance enterprise data management capabilities, improving data quality, consistency and reliability to support decision-making and regulatory reporting. Ongoing improvements in data cataloguing, metadata management and governance processes have

improved transparency, traceability and responsible data usage across the organization.

Cybersecurity remains a top strategic priority. In 2025, the Bank revamped the cybersecurity division from a standalone department into a fully integrated business enabler, supported by a 3-year strategy roadmap.

anb maintains a strong cybersecurity governance framework aligned with leading regulatory and international standards, including SAMA Cybersecurity Framework (CSF), National Cybersecurity Authority (NCA), ISO 27001, PCI DSS, SWIFT Customer Security Program (CSP) and CMA guidelines. These frameworks support a structured and comprehensive approach to managing cyber risks and protecting critical information assets.

In 2025, the Bank further strengthened its cybersecurity capabilities by obtaining the PCI-DSS (Payment Card Industry Data Security Standard) certification, reinforcing the security of its payment systems and customer data protection practices. In parallel, anb activated an RPA platform with agentic AI, increasing operational efficiency, strengthening internal controls and reducing exposure to operational and fraud-related risks.

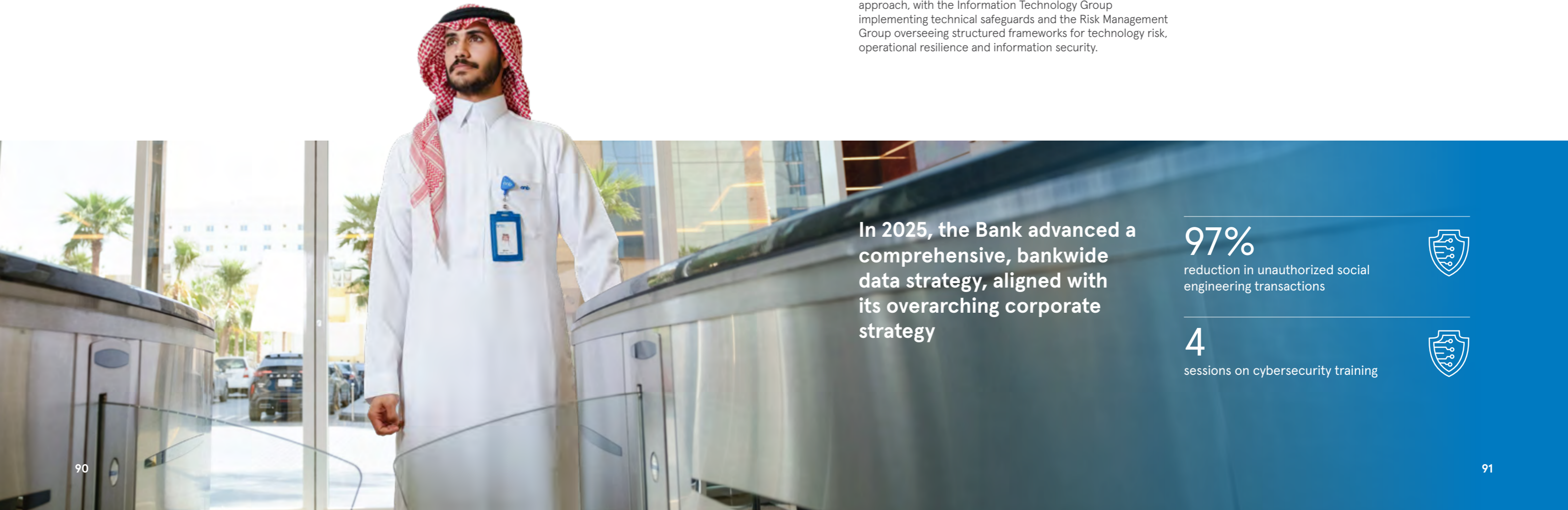
Advanced fraud detection and cybersecurity monitoring systems continue to play a critical role in safeguarding customer transactions. Counter-fraud systems achieved a 97% reduction in unauthorized social engineering transactions in 2024, reaching zero incidents in Q1 2025, demonstrating the effectiveness of proactive risk mitigation and real-time monitoring capabilities.

As digital ecosystems expand, anb maintains monitoring of emerging risks related to third-party providers, fintech partnerships, cloud computing and artificial intelligence (AI). These risks are managed through a coordinated governance approach, with the Information Technology Group implementing technical safeguards and the Risk Management Group overseeing structured frameworks for technology risk, operational resilience and information security.

Employee awareness remains a key pillar of cybersecurity defense. Ongoing training and awareness programs reinforce a strong culture of information security, making sure employees are equipped to identify and respond to evolving cyber threats. In 2025, a total of 4 sessions were conducted to educate employees on various aspects of cybersecurity: orientation program for new hires (801 employees); staff responsibilities toward cybersecurity (6,463 employees); security awareness to protect bank cards (5,222 employees); and cybersecurity for social media (5,785 employees).

Moving forward, the Bank will ramp up its focus on talent attraction, set up effective controls to deal with the evolving threat landscape and focus on digital transformation and IT adoption, including cloud and AI technologies.

Through ongoing investment in data governance, cybersecurity infrastructure and risk management capabilities, anb strengthens its ability to protect sensitive information, uphold customer trust and maintain resilience in an increasingly digital financial environment.



In 2025, the Bank advanced a comprehensive, bankwide data strategy, aligned with its overarching corporate strategy

97%
reduction in unauthorized social engineering transactions



4
sessions on cybersecurity training



Digital and innovation

anb advances its digital transformation agenda as a key enabler of innovation, customer experience and operational efficiency. In a rapidly evolving banking landscape, the Bank embraces digitalization as a strategic driver, positioning technology not only as an enabler, but as a core accelerator of business growth and value creation.

In 2025, anb refreshed its IT Strategy Framework, reinforcing the role of technology in supporting strategic priorities and developing its operational agility. This transformation is reflected in the expansion of digital banking platforms, enabling customers to access services seamlessly through online and mobile channels. As a result, around 90% of new accounts were opened digitally, demonstrating strong adoption of digital services and the Bank's commitment to delivering convenient and accessible banking solutions.

The Bank achieved significant milestones in improving its digital offerings during the year. These include the revamp of our retail mobile application, introducing premium features to improve user experience, and the launch of the anb Business digital platform, designed to provide corporate clients with more efficient and integrated banking solutions.

Digital innovation consistently supports financial inclusion by reducing barriers to access and extending services to underserved and remote populations. Through its digital platforms, we grow our customer reach, improve responsiveness and enable a more inclusive banking experience. This momentum is reflected in year-on-year growth of 20% in customer acquisitions, highlighting the effectiveness of the Bank's digital strategy.

Beyond customer experience, digitalization contributes to operational sustainability. By reducing reliance on paper-based processes and physical transactions, anb improves resource efficiency and supports the reduction of our environmental footprint, aligning with its broader ESG objectives.

The Bank also invests in advanced technologies to strengthen its digital infrastructure, enhance cybersecurity and optimize internal processes. Initiatives such as automation and AI-driven solutions support improved efficiency, data management and service delivery.

anb's commitment to innovation is further demonstrated through its engagement with the broader innovation ecosystem. In 2025, the Bank successfully concluded the anb Innovate Accelerator Program, selecting 16 startups from over 300 applicants, fostering collaboration and supporting the development of emerging technologies within the financial sector.

These efforts have been recognized at the industry level, with anb awarded Best Saudi Bank in Digital Innovation 2025 by The Digital Banker, as well as the Best Digital Transformation Implementation award, reinforcing its position as a leader in digital banking.

Looking ahead, anb will maintain focus on enriching our digital capabilities by expanding platforms, strengthening innovation frameworks and integrating emerging technologies into the business model.

Through its focus on digital transformation and innovation, anb reinforces its position as a forward-looking financial institution, delivering enhanced value to customers while supporting sustainable leadership and lasting impact.

Risk management

anb maintains a comprehensive risk management framework designed to identify, assess and manage risks across all areas of operations. Effective risk management is central to the Bank's governance structure and supports its ability to deliver sustainable growth while safeguarding stakeholder interests.

The Bank adopts an integrated approach to risk management, covering both financial and non-financial risks. These include credit risk, market risk, liquidity risk, operational risk and emerging risks such as environmental, social and governance (ESG) risks, including climate-related risks.

anb's approach to risk management is underpinned by well-established governance processes, supported by comprehensive reporting and a Three Lines of Defense model. The Board of Directors retains overall responsibility for risk oversight, supported by the Board Risk Committee, which monitors the Bank's risk profile and ensures alignment with its defined risk appetite.

At the executive level, the Risk Management Group is responsible for the effective implementation of the risk management framework, overseeing credit, market, liquidity, operational and other key risk categories. Dedicated functions and committees ensure risk considerations are embedded into strategic planning, decision-making and day-to-day operations.

The Bank integrates ESG and climate-related risks into its risk management processes. Climate risks are assessed across both transition and physical dimensions and are incorporated into credit evaluation, sectoral analysis and portfolio monitoring. Scenario analysis and stress testing are increasingly used to evaluate potential impacts under different climate pathways, supporting forward-looking risk management.

Structured risk assessment processes are applied throughout the client lifecycle, including onboarding, credit approval and ongoing monitoring. These processes are supported by defined risk limits, internal controls and escalation mechanisms to make sure risks are effectively managed and in line with the Bank's policies.

In 2025, anb strengthened its risk management capabilities by upgrading liquidity monitoring tools, developing its market risk assessment methodologies and refining dynamic risk management strategies, improving overall responsiveness to changing market conditions.

The Bank also enhanced its risk management capabilities through investments in data, analytics and reporting systems, improving the quality and availability of information to support informed decision-making.

Business continuity management remains a critical component of the Bank's resilience framework. In recognition of its strong capabilities in this area, anb was awarded BCM Team of the Year by the Disaster Recovery Institute in 2025, highlighting the effectiveness of its preparedness and response strategies. Looking ahead, anb aims to further strengthen its risk management framework by enhancing integration across risk types, expanding climate risk capabilities and aligning with evolving regulatory and market expectations.

Through this comprehensive approach, anb reinforces its resilience, supports prudent decision-making and ensures risks are effectively managed in support of sustainable leadership and lasting impact.

16
startups selected for anb Innovate Accelerator Program

Awarded Best Saudi Bank in Digital Innovation

07

Looking ahead

Arab National Bank (anb) enters the next phase of its sustainability journey with a clear strategic direction and a deepened commitment to embedding ESG across all dimensions of its business. Building on the foundations established since the launch of its ESG strategy, anb will continue to align its sustainability objectives with the Kingdom's Vision 2030 ambitions, while upholding international sustainability and reporting standards to deliver long-term value for its stakeholders and the broader economy.

On the environmental and social fronts, anb will consistently reduce its operational footprint through targeted infrastructure and energy optimization efforts, while investing in its people through workforce development, enhanced inclusion and a transition toward a skills-based organization. Underpinning these efforts are ambitious short-, medium- and long-term targets that reflect the Bank's commitment to driving meaningful progress and contributing to the Kingdom's broader sustainability aspirations.

Simultaneously, the Bank will accelerate the growth of its sustainable finance offering, expanding its suite of financing instruments, including Sukuk and innovative blended finance structures, while deepening its support for SMEs and MSMEs as a key driver of economic transition across the Kingdom. Sustainable finance remains a strategic priority for anb, and the Bank will persist in developing its pipeline, strengthening its asset register and advancing product innovation to meet the evolving needs of its clients and the wider market.

anb recognizes that a robust governance framework and sound risk management are essential to delivering on its sustainability ambitions. The Bank strengthens its ESG data capabilities, enhances its climate risk assessment approach and progressively extends its measurement framework to cover a wider range of prudential risk types, making certain that sustainability considerations are fully embedded in its decision-making processes.

With its inaugural Sustainable Impact Report planned for 2026, anb is committed to raising the bar on transparency, accountability and impact measurement. Guided by a clear long-term vision and a culture of constant improvement, anb is well positioned to translate its commitments into meaningful, lasting value for its stakeholders and the broader Saudi economy.

البنك العربي الوطني
arab national bank

08

Appendices

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GRI Content Index

Statement of use Arab National Bank has reported the information cited in this GRI content index for the period 1 January 2025 to 31 December 2025 with reference to the GRI Standards.

GRI 1 used GRI 1: Foundation 2021

GRI Standard	Disclosure	Location
GRI 2: General Disclosures 2021	2-1 Organizational details	Pages 6 – 11 (About anb);
	2-2 Entities included in the organization’s sustainability reporting	Page 4 (About This Report)
	2-3 Reporting period, frequency and contact point	Page 4 (About This Report – Reporting period, scope and boundary)
	2-4 Restatements of information	There are no restatements in this year’s sustainability report.
	2-5 External assurance	This report has not been externally assured.
	2-6 Activities, value chain and other business relationships	Pages 6 – 10 (About anb) Pages 42 – 51 (Sustainable Finance and SMEs) Pages 46 – 49 (Sustainable Finance Framework)
	2-7 Employees	Pages 64 – 65 (Our People and Society – Overview) Page 32 (Stakeholder Engagement – Our employees) Page 68 (Diversity and Equal Opportunity)
	2-9 Governance structure and composition	Pages 20 – 21 (Governance and Leadership) Pages 81 – 87 (Corporate Governance) Pages 81 – 85 (Board of Directors) Pages 86 – 87 (Corporate Governance – Board Composition Overview)
	2-10 Nomination and selection of the highest governance body	Page 22 (Board and management responsibilities) Pages 81 – 85 (Corporate Governance – Board of Directors)
	2-11 Chair of the highest governance body	Pages 14 – 15 (Chairman’s Statement) Pages 81 – 85 (Corporate Governance – Board of Directors)
	2-12 Role of the highest governance body in overseeing the management of impacts	Page 22 (Sustainability governance) Page 22 (Board and management responsibilities) Pages 86 – 87 (ESG organizational structure)
	2-13 Delegation of responsibility for managing impacts	Page 22 (Board and management responsibilities) Pages 86 – 87 (ESG organizational structure) Page 87 (Leadership of key ESG and sustainability initiatives)
	2-14 Role of the highest governance body in sustainability reporting	Pages 20 – 21 (Governance and Leadership) Pages 86 – 87 (ESG organizational structure) Page 4 (About This Report) – Governance and oversight

GRI Standard	Disclosure	Location
	2-15 Conflicts of interest	Pages 81 – 87 (Corporate Governance) Pages 86 – 87 (Internal Control Framework) Page 89 (Regulatory Compliance)
	2-16 Communication of critical concerns	Page 93 (Risk Management) Pages 86 – 87 (Internal Control Framework) Page 89 (Regulatory Compliance)
	2-17 Collective knowledge of the highest governance body	Page 22 (Sustainability governance) Page 22 (Board and management responsibilities)
	2-19 Remuneration policies	Pages 152 – 155 (Remunerations of Board Members, related committees and senior executives)
	2-20 Process to determine remuneration	Pages 152 – 155 (Remunerations of Board Members, related committees and senior executives)
	2-22 Statement on sustainable development strategy	Pages 14 – 15 (Chairman’s Statement) Page 16 – 17 (Message from our MD) Pages 22 – 27 (ESG Strategy)
	2-23 Policy commitments	Pages 22 – 27 (ESG Strategy) Pages 46 – 49 (Sustainable Finance Framework) Page 56 (Climate Strategy) Page 89 (Regulatory Compliance)
	2-24 Embedding policy commitments	Pages 22 – 27 (ESG Strategy) Pages 46 – 49 (Sustainable Finance Framework) Page 61 (Climate and Physical Risk) Page 93 (Risk Management)
	2-25 Processes to remediate negative impacts	Page 69 (Employee Engagement and Wellbeing) Page 71 (Customer Financial Protection) Page 89 (Regulatory Compliance)
	2-26 Mechanisms for seeking advice and raising concerns	Pages 30 – 37 (Stakeholder Engagement) Page 69 (Employee Engagement and Wellbeing) Page 71 (Customer Financial Protection)
	2-27 Compliance with laws and regulations	Page 89 (Regulatory Compliance)
	2-28 Membership associations	Pages 38 – 41 (Alignment with National and International Standards); Pages 46 – 49 (Sustainable Finance Framework)
	2-29 Approach to stakeholder engagement	Pages 30 – 37 (Stakeholder Engagement)

GRI Content Index continued

GRI Standard	Disclosure	Location
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Page 28 (Materiality – Process for determining material issues)
	3-2 List of material topics	Page 29 (Materiality)
GRI 201: Economic Performance 2016	3-3 Management of material topics	Pages 22 – 27 (ESG Strategy); Pages 44 – 45 (Sustainable Finance at anb); Pages 26 – 27 (Lending Volume and Operating Income); Page 88 (Vision Adherence)
	201-1 Direct economic value generated and distributed	Pages 26 – 27 (Lending Volume and Operating Income); Pages 38 – 41 (Alignment with National and International Standards)
	201-2 Financial implications and other risks and opportunities due to climate change	Page 56 (Climate Strategy) Page 61 (Climate and Physical Risk) Page 93 (Risk Management)
GRI 202: Market Presence 2016	3-3 Management of material topics	Pages 8 – 9 (About This Report– Geographic footprint); Page 68 (Diversity and Equal Opportunity)
	202-2 Proportion of senior management hired from the local community	Page 68 (Diversity and Equal Opportunity) Page 66 (Talent Attraction, Retention and Development)
GRI 203: Indirect Economic Impacts 2016	3-3 Management of material topics	Pages 44 – 45 (Sustainable Finance at anb) Page 50 (SME Portfolio and Transition Support) Pages 72 – 75 (Community Engagement) Page 88 (Vision Adherence)
	203-1 Infrastructure investments and services supported	Pages 46 – 49 (Sustainable Finance Framework) Pages 38 – 41 (Alignment with National and International Standards) Pages 72 – 75 (Community Engagement)
	203-2 Significant indirect economic impacts	Pages 42 – 51 (Sustainable Finance and SMEs) Page 70 (Financial Inclusion) Pages 72 – 75 (Community Engagement); Page 76 (Charitable Contributions)
GRI 204: Procurement Practices 2016	3-3 Management of material topics	Page 34 (Our suppliers and partners) Pages 22 – 27 (ESG Strategy)
	204-1 Proportion of spending on local suppliers	Page 34 (Our suppliers and partners) Pages 22 – 27 (ESG Strategy)
GRI 205: Anti-corruption 2016	3-3 Management of material topics	Page 89 (Regulatory Compliance); Pages 86 – 87 (Internal Control Framework); Page 93 (Risk Management)
	205-2 Communication and training about anti-corruption policies and procedures	Page 89 (Regulatory Compliance); Pages 90 – 91 (Data Privacy and Cybersecurity)

GRI Standard	Disclosure	Location
GRI 103: Energy 2025	3-3 Management of material topics	Page 58 (Energy Usage and Efficiency)
	103-1 Policies and commitments related to energy	Page 58 (Energy Usage and Efficiency)
	103-5 Reductions in energy consumption and demand	Page 58 (Energy Usage and Efficiency); Page 92 (Digital and Innovation)
GRI 303: Water and Effluents 2018	3-3 Management of material topics	Page 60 (Water Optimization)
	303-1 Interactions with water as a shared resource	Page 60 (Water Optimization)
	303-2 Management of water discharge-related impacts	Page 60 (Water Optimization)
GRI 101: Biodiversity 2024	3-3 Management of material topics	Page 60 (Water Optimization)
	303-5 Water consumption	Page 60 (Water Optimization)
	3-3 Management of material topics	Pages 72 – 75 (Community Engagement); Page 54 – 55 (Our Environment and Climate Risk – Overview)
GRI 102: Climate Change 2025	101-1 Policies and commitments on biodiversity	Pages 74 (Community Engagement – environmental sustainability initiatives); Page 59 (Waste Management); Page 56 (Climate Strategy)
	101-2 Identification and assessment of biodiversity impacts	Page 74 (Community Engagement – tree planting and environmental initiatives); Pages 38 – 41 (Alignment with National and International Standards)
	101-4 Tracking effectiveness of actions and progress	Pages 72 – 75 (Community Engagement); Page 54 – 55 (Our Environment and Climate Risk – Overview)
	3-3 Management of material topics	Page 56 (Climate Strategy); Page 57 (Greenhouse Gas Emissions); Page 61 (Climate and Physical Risk)
GRI 102: Climate Change 2025	102-1 Climate change transition plan and targets	Page 57 (Greenhouse Gas Emissions)
	102-2 Climate change mitigation actions and decarbonization initiatives	Page 57 (Greenhouse Gas Emissions)
	102-3 Greenhouse gas emissions disclosures	Page 56 (Climate Strategy) Page 57 (Greenhouse Gas Emissions – financed emissions)
	102-4 Climate-related risks and opportunities	Page 56 (Climate Strategy)
	102-5 Financial effects of climate change	Page 56 (Climate Strategy) Page 57 (Greenhouse Gas Emissions) Page 58 (Energy Usage and Efficiency)

GRI Content Index continued

GRI Standard	Disclosure	Location
GRI 306: Waste 2020	3-3 Management of material topics	Page 59 (Waste management)
	306-1 Waste generation and significant waste-related impacts	Page 59 (Waste management)
	306-2 Management of significant waste-related impacts	Page 59 (Waste management)
	306-3 Waste generated	Page 59 (Waste management)
GRI 308: Supplier Environmental Assessment 2016	3-3 Management of material topics	Page 24 (ESG Strategy – Operational Sustainability); Page 34 (Our suppliers and partners)
	308-1 New suppliers that were screened using environmental criteria	Page 24 (ESG Strategy – supplier sustainability screening and procurement-related metrics)
GRI 401: Employment 2016	3-3 Management of material topics	Pages 64 – 65 (Our People and Society – Overview); Pages 66 – 67 (Talent Attraction, Retention and Development); Page 69 (Employee Engagement and Wellbeing)
	401-1 New employee hires and employee turnover	Pages 64 – 65 (Our People and Society – Overview); Pages 66 – 67 (Talent Attraction, Retention and Development)
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Page 69 (Employee Engagement and Wellbeing)
GRI 403: Occupational Health and Safety 2018	3-3 Management of material topics	Page 67 (Occupational Health, Safety and Wellbeing)
	403-1 Occupational health and safety management system	Page 67 (Occupational Health, Safety and Wellbeing)
	403-2 Hazard identification, risk assessment, and incident investigation	Page 67 (Occupational Health, Safety and Wellbeing)
	403-5 Worker training on occupational health and safety	Page 67 (Occupational Health, Safety and Wellbeing); Page 69 (Employee Engagement and Wellbeing)
GRI 404: Training and Education 2016	3-3 Management of material topics	Page 66 (Talent Attraction, Retention and Development)
	404-1 Average hours of training per year per employee	Pages 64 – 65 (Our People and Society – Overview); Page 66 (Talent Attraction, Retention and Development)
	404-2 Programs for upgrading employee skills and transition assistance programs	Page 66 (Talent Attraction, Retention and Development)
	404-3 Percentage of employees receiving regular performance and career development reviews	Page 66 (Talent Attraction, Retention and Development)

GRI Standard	Disclosure	Location
GRI 405: Diversity and Equal Opportunity 2016	3-3 Management of material topics	Page 68 (Diversity and Equal Opportunity)
	405-1 Diversity of governance bodies and employees	Page 68 (Diversity and Equal Opportunity); Pages 86 – 87 (Corporate Governance – Board Composition Overview)
GRI 406: Non-discrimination 2016	3-3 Management of material topics	Page 68 (Diversity and Equal Opportunity); Page 69 (Employee Engagement and Wellbeing)
	406-1 Incidents of discrimination and corrective actions taken	Page 68 (Diversity and Equal Opportunity); Page 69 (Employee Engagement and Wellbeing – grievance disclosures)
GRI 413: Local Communities 2016	3-3 Management of material topics	Pages 72 – 75 (Community Engagement); Page 76 (Charitable Contributions)
	413-1 Operations with local community engagement, impact assessments, and development programs	Pages 72 – 75 (Community Engagement); Page 76 (Charitable Contributions)
GRI 416: Customer Health and Safety 2016	3-3 Management of material topics	Page 71 (Customer Financial Protection); Page 70 (Financial Inclusion)
	416-1 Assessment of the health and safety impacts of product and service categories	Page 71 (Customer Financial Protection); Page 70 (Financial Inclusion)
GRI 417: Marketing and Labeling 2016	3-3 Management of material topics	Page 71 (Customer Financial Protection); Page 33 (Our customers)
	417-1 Requirements for product and service information and labeling	Page 71 (Customer Financial Protection); Page 33 (Our customers)
GRI 418: Customer Privacy 2016	3-3 Management of material topics	Pages 90 – 91 (Data Privacy and Cybersecurity); Page 71 (Customer Financial Protection)
	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Pages 90 – 91 (Data Privacy and Cybersecurity);

Sustainability fact sheet

This Sustainability Fact Sheet provides a consolidated overview of key environmental, social and governance (ESG) metrics disclosed throughout this report for the reporting period 1 January 2025 to 31 December 2025.

The section is intended to provide stakeholders with an accessible summary of the Bank’s most material ESG performance indicators and sustainability achievements.

Sustainable finance and SMEs

Metric	FY2025 Performance
Sustainable Sukuk issuance	USD 750 million
Sustainable Sukuk allocation	Fully allocated
SME financing provided	ﷲ 3.25 billion
Number of businesses supported in the Kingdom	6,070
Financing for tourism-related developments	ﷲ 354 million
SMEs supported through Kafalah-backed facilities	3,401
Sustainable Finance Framework (SFF) rating	“Excellent” by Sustainable Fitch
Mandated lead arranger role	USD 4.5 billion financing for PIF round-six solar projects
ESG lending ambition by 2030	ﷲ 30+ billion
ESG operating income ambition by 2030	ﷲ 500+ million
Sustainable loans and mortgages portfolio outstanding	ﷲ 18.24 billion
Sustainable loans and mortgages sales	ﷲ 2.02 billion
MSME centres established across KSA	14 centres
Cities covered by MSME centres	8 cities
New accounts opened digitally	90%
SME financing recognition	Leading participating bank under SME Bank Funding Gate (4th consecutive year)
Female workforce participation target by 2030	30%
Power portfolio emissions intensity reduction target by 2030	>20%
Aviation portfolio emissions intensity reduction target by 2030	>20%

Environmental

Metric	FY2025 Performance
Scope 1 emissions – HQ	359 tCO ₂ e
Scope 2 emissions – HQ	16,190 tCO ₂ e
Electricity consumption – HQ	27,238,776 kWh
Paper usage reduction since ESG strategy launch	80%
Paper waste recycled	84 tonnes
Trees planted through environmental initiatives	10,000+
Lavender seedlings planted under 10KSA initiative	10,000
Financed emissions methodology	PCAF
Financed emissions share of total footprint	~95%
Power portfolio baseline emissions intensity	500+ kgCO ₂ /MWh
Aviation portfolio baseline emissions intensity	100+ gCO ₂ /RPK
Net zero financed emissions ambition	By 2060 or earlier
Climate stress testing frequency	Semi-annual
Climate risk reporting frequency	Quarterly KRIs

Sustainability fact sheet continued

Social

Metric	FY2025 Performance
Total employees	4,128
Saudization rate	98%
Female workforce participation	24.5%
Female employees	1,012
New hires	647
Employee turnover rate	10%
Voluntary turnover rate	8%
Employee satisfaction score	77%
Employee survey participation rate	79%
Employee Net Promoter Score (eNPS)	46
Organizational Vitality Index	77%
Total training hours delivered	364,279 hours
ESG-related training hours	550 hours
Average training hours per FTE	5.45 hours
Average training spend per FTE	ﷲ 4,971.30
Employees absence rate	1.83%
Increase in employees with disabilities	19%
Customer satisfaction rate	91%
Customer complaints received	61,906
Complaint resolution rate	100%
Average complaint response time	4.13 working days
Community beneficiaries reached	235,000+
Pilgrims supported through Hajj initiatives	200,000+
Volunteer hours contributed	1,000+
Employee volunteers engaged	170+
Scholarships and education partnerships	Ongoing across KSA
Women in STEM-related positions	5%

Governance

Metric	FY2025 Performance
Board members	10
Independent Board members	40%
Female Board representation	10%
Non-Executive Board representation	50%
Executive Board representation	10%
Material regulatory fines or sanctions	0
Corruption and bribery breaches	0
Money laundering or insider trading breaches	0
Conflict-of-interest breaches	11
Customer privacy data breaches	2
Material data breaches disclosed publicly	0
Cybersecurity awareness sessions conducted	4
Employees trained in cybersecurity-related programmes	18,000+ cumulative participations
Reduction in unauthorised social engineering transactions	97%
Unauthorised social engineering incidents in Q1 2025	0
AML, compliance and anti-fraud training coverage	100% of employees
Sustainable Finance Committee meetings	Quarterly
Climate stress testing	Embedded into ICAAP
Climate Risk Framework	Operationalized and integrated into credit processes
Sustainable Finance Report assurance	Independent third-party review

Acronyms

Social

Acronym	Definition
GRI	Global Reporting Initiative
PCAF	Partnership for Carbon Accounting Financials
SFF	Sustainable Finance Framework
SMEs	small and medium-sized enterprises
UN SDGs	United Nations Sustainable Development Goals
SAMA	Saudi Arabian Monetary Authority
REDF	Real Estate Development Fund (Saudi Arabia)
CSR	corporate social responsibility
FHNW	female high-net-worth
NDMO	National Data Management Office (Saudi Arabia)
AI	artificial intelligence
IFRS	International Financial Reporting Standards
TCFD	Task Force on Climate-related Financial Disclosures
SASB	Sustainability Accounting Standards Board
Scope 1	Direct GHG emissions from owned or controlled sources
Scope 2	Indirect GHG emissions from the generation of purchased electricity, steam, heating, and cooling
Scope 3	All other indirect emissions that occur in a company's value chain
NREP	National Renewable Energy Program (Saudi Arabia)
SGI	Saudi Green Initiative
CO ₂ e	carbon dioxide equivalent
CO ₂ /RPK	carbon dioxide emissions per revenue passenger kilometer
SAF	sustainable aviation fuel



