



Earnings Presentation

3Q 2025



9M 2025 Performance Highlights

Solid balance sheet growth

ﷲ 508Bn

+13% YTD



Total Assets

ﷲ 369Bn

+15% YTD



Loans, Net

ﷲ 325Bn

+6% YTD



Customer Deposits

ﷲ 435Bn

+14% YTD



Total Liabilities

Sustainable profitability

ﷲ 13.7Bn

+9% YOY



Operating Income, net

29.7%

-1.0ppts YOY



Cost to Income Ratio

ﷲ 7.8Bn

+10% YOY



Net Income

17.2%

+24bps YOY



Return on Equity

Healthy & resilient financial position

0.87%

NPL Ratio



Proactive
NPL Management

141.7%

NPL Coverage Ratio



Healthy
Coverage

17.8%

Total CAR



Strong
Capitalization

84.1%

SAMA weighted LDR



Comfortable
Liquidity



■ Strategy Update





Our ambition is to be the best Bank in KSA

Strategic Pillars	Most Profitable	Most Efficient	Bank of Choice	Most Innovative & Digitally Enabled
Definition	 <p>Sustainable profit growth and returns to shareholders</p>	 <p>Highest return on spend and operational excellence</p>	 <p>Best bank for customer, employees and society</p>	 <p>Most innovative and digitally enabled bank</p>
Focus Area	<p>Profitability</p> <p>Growth</p>	<p>Cost Efficiency</p> <p>Operational Efficiency</p>	<p>Customer</p> <p>People</p> <p>ESG</p>	<p>Digital</p> <p>Innovation</p>
KPIs	<p>ROE</p> <p>Profit growth</p> <p>Total Shareholders return</p>	<p>Cost to income</p> <p>Time to cash</p>	<p>NPS*</p> <p>People Index**</p> <p>Brand Value</p>	<p>Digital Maturity Index</p>



3Q 2025 Financial Performance





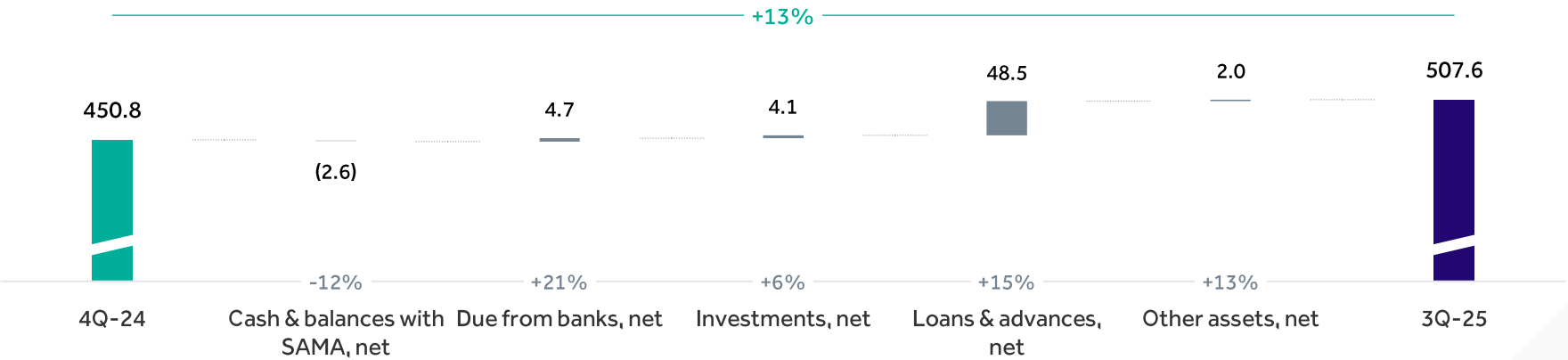
Solid growth in profitability boosted by operating income growth, improved efficiencies and normalized cost of credit risk



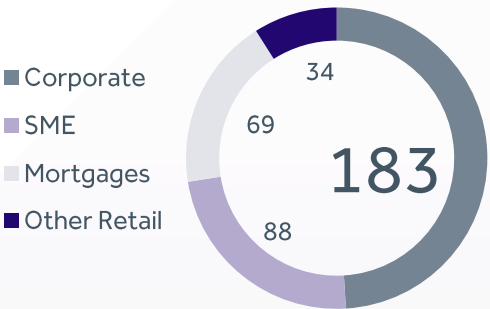


Solid balance sheet expansion primarily fueled by a robust growth in loans, investments and interbank placements

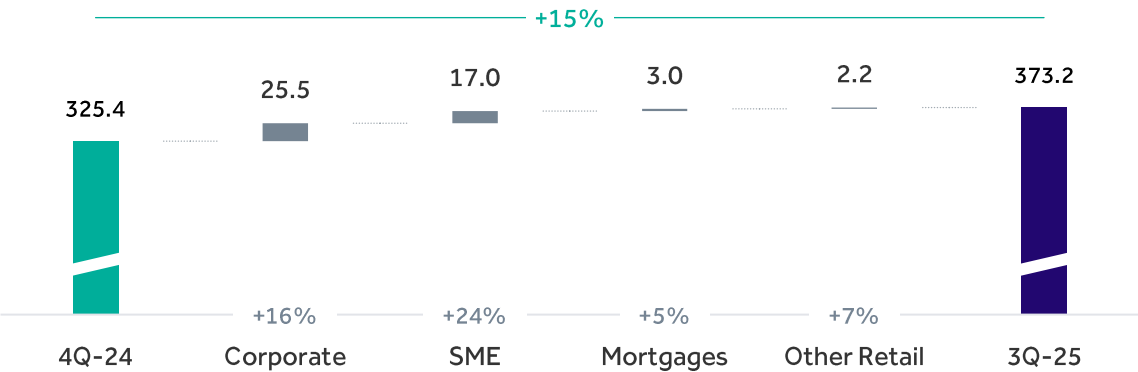
Total Assets Movement YTD (ﷲbn)



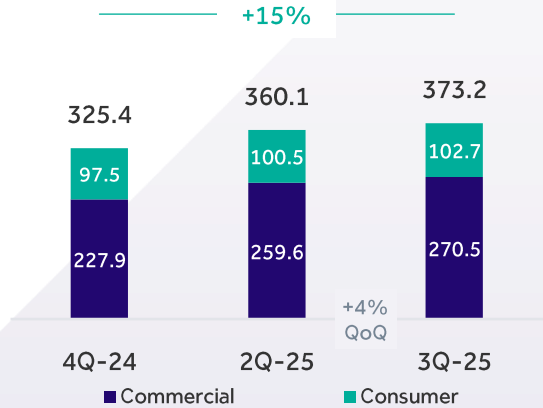
Loans & Advances, Gross Composition 3Q-25 (ﷲbn)



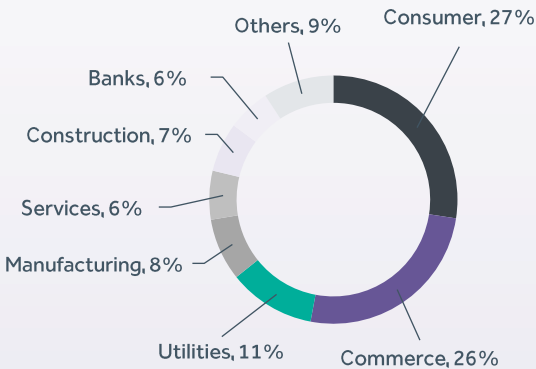
Gross Loans Movement YTD (ﷲbn)



Gross Loans by Segment (ﷲbn)



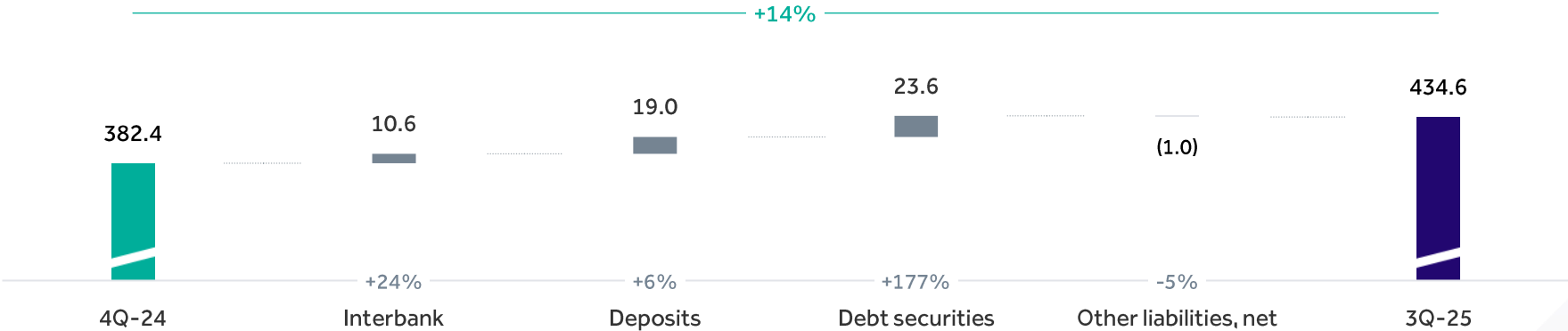
Loans & Advances, Net by Sector 3Q-25 (ﷲbn)



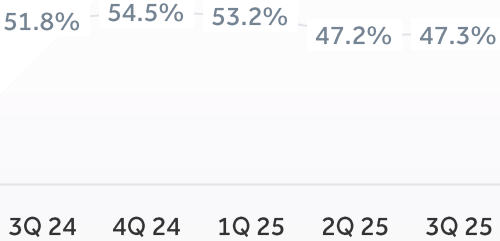


While continuing to diversity the funding sources through customer deposits and wholesale funding to support the overall liquidity position

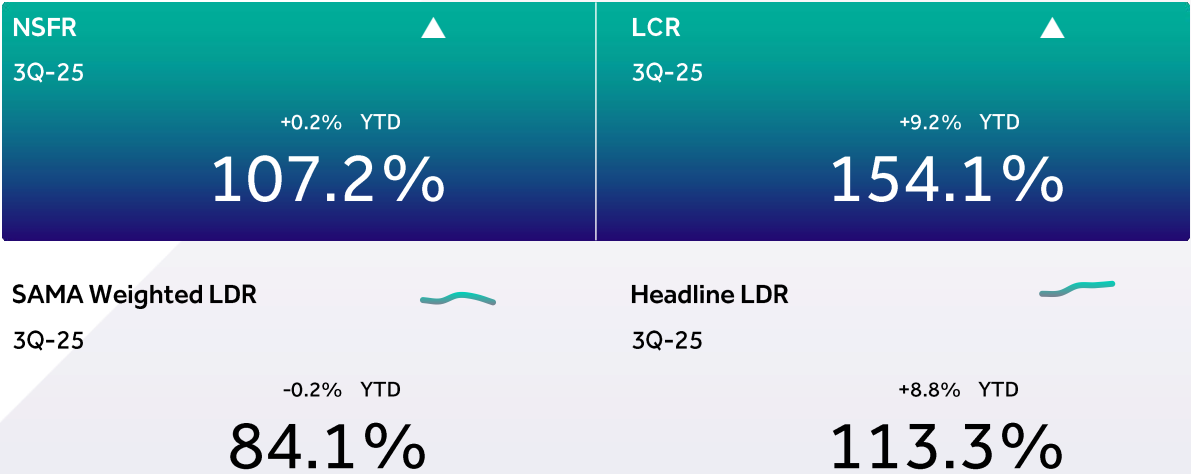
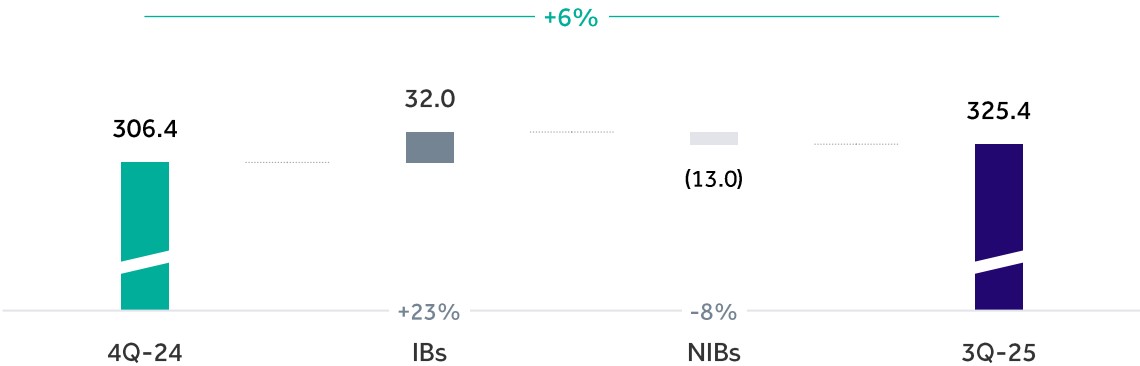
Total Liabilities Movement YTD (ﷲbn)



NIBs % of Total Deposits (%)

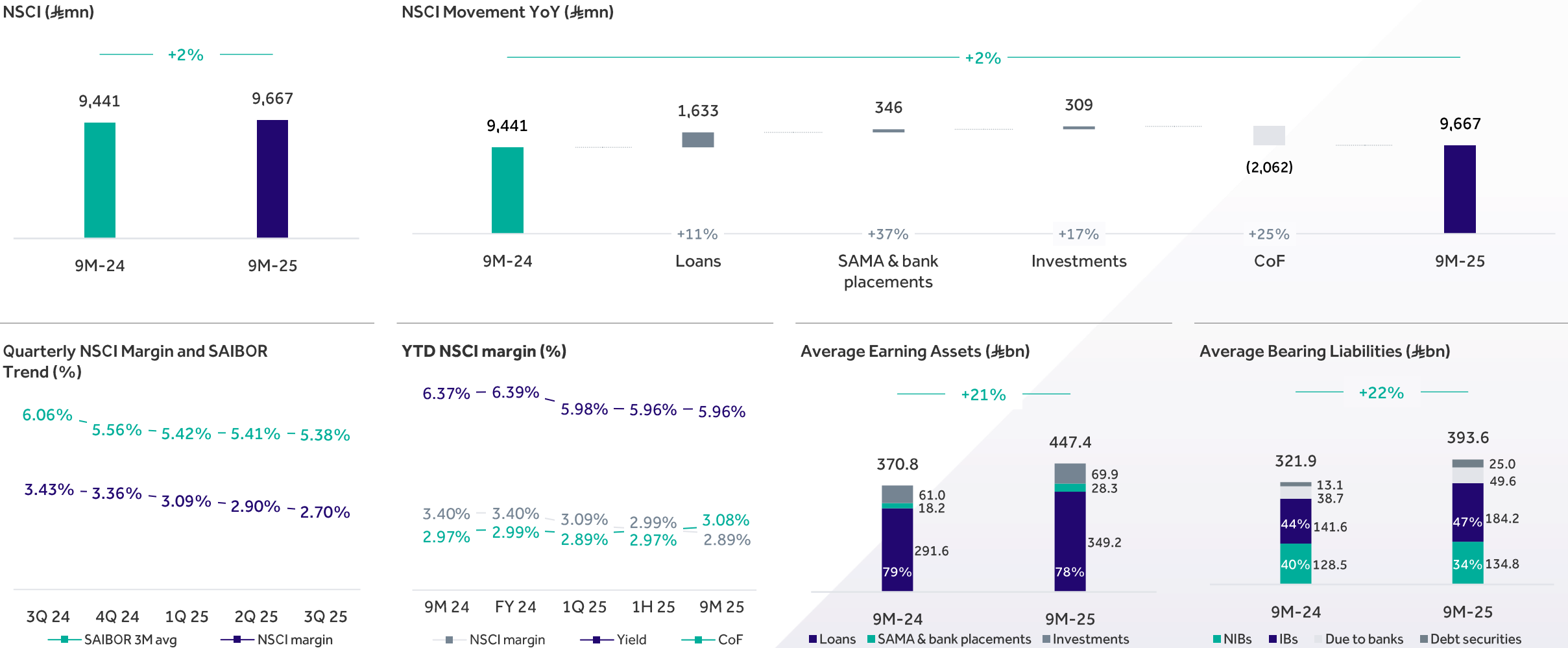


Total Customers' Deposits Movement YTD (ﷲbn)





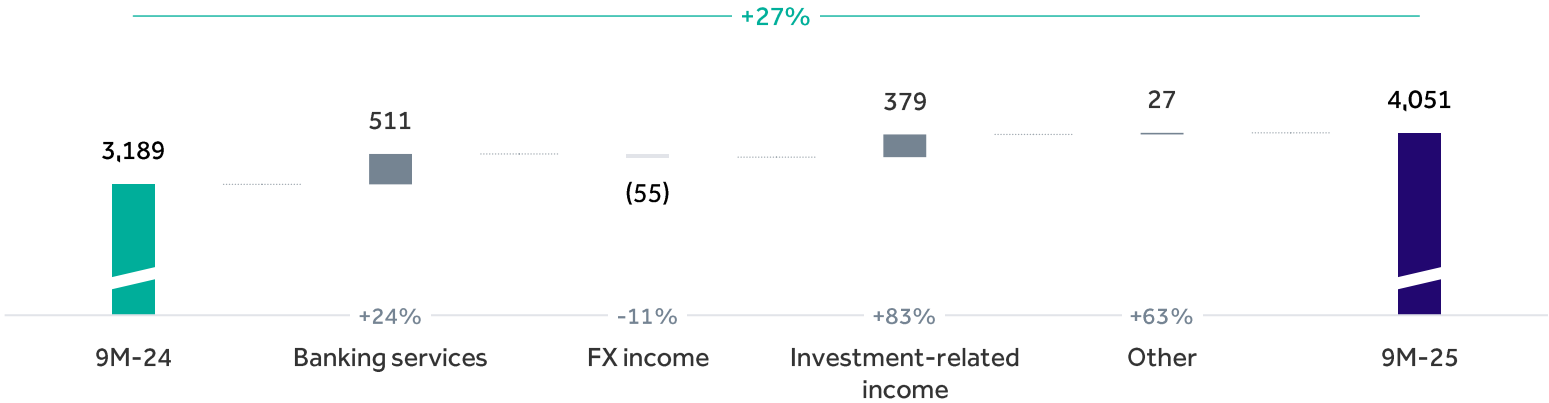
NSCI witnessed a modest growth, propelled by increased volume which was offset by higher cost of funds



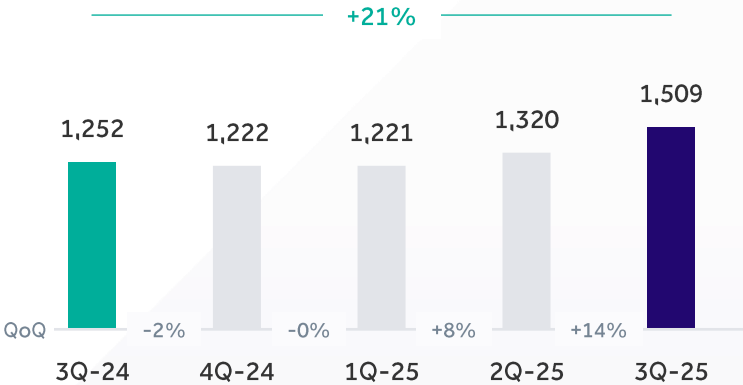


The momentum in fee & other income continues with a strong growth in banking services driven by strategic focus on cross-sell activities

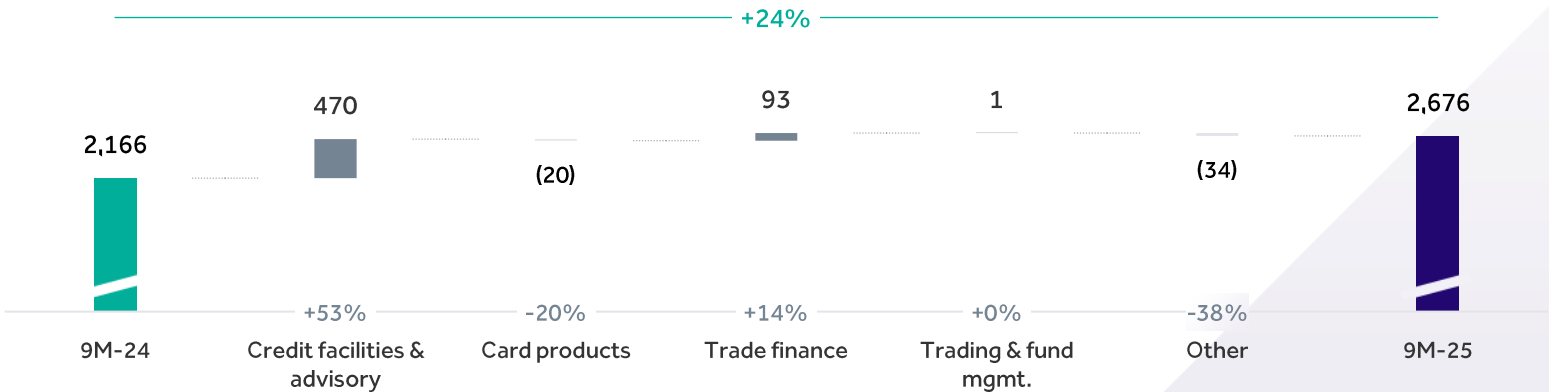
Fee & Other Income Movement YoY (฿mn)



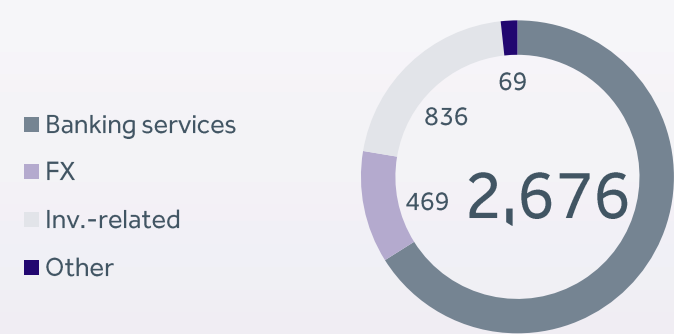
Quarterly Fee & Other Income (฿mn)



Fee Income from Banking Services Movement YoY (฿mn)

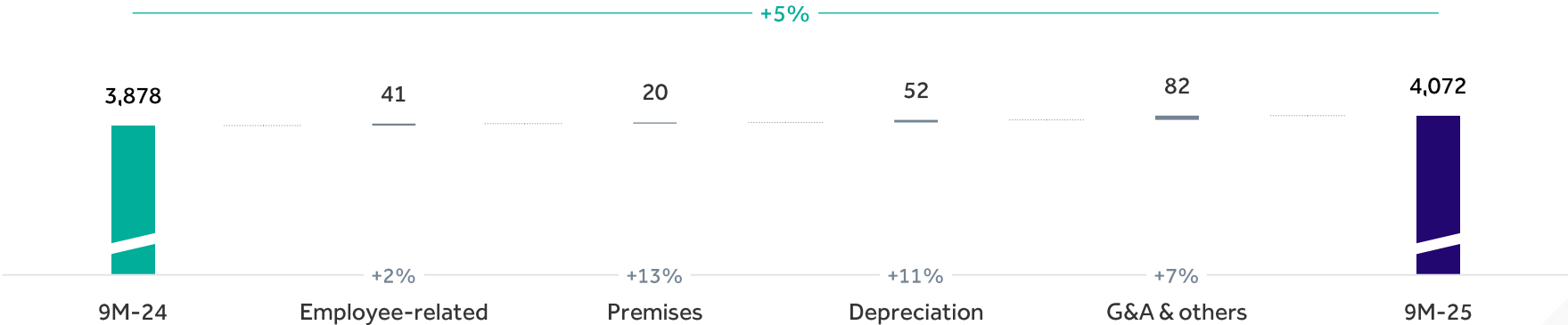


Fee & Other Income Composition, 9M-25 (฿mn)

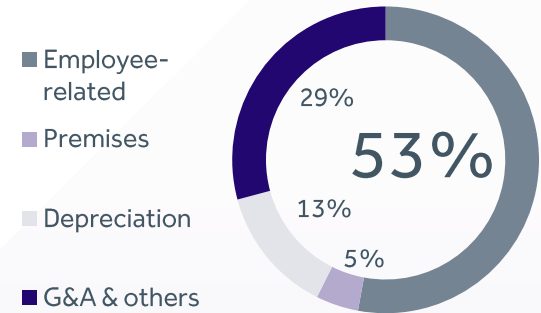


Positive jaws improved cost efficiency despite ongoing investments in people, infrastructure, digital capabilities, and strategic initiatives

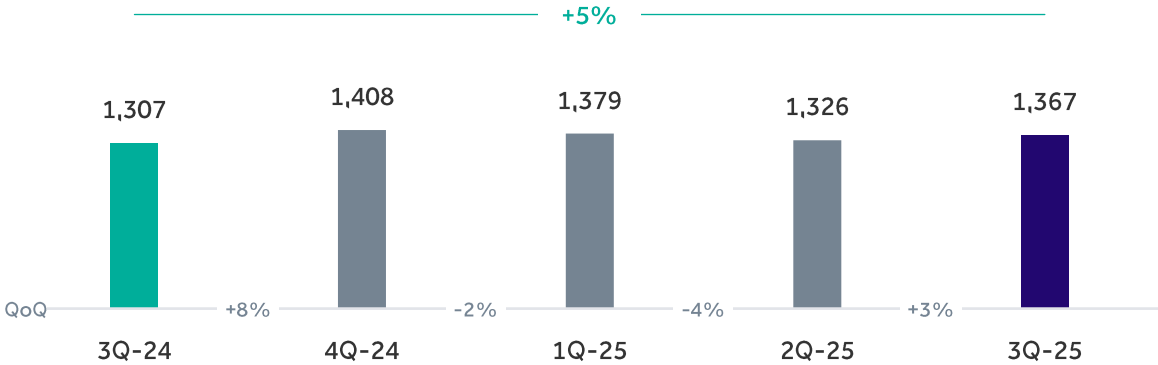
Expenses before Impairment Movement YoY (฿mn)



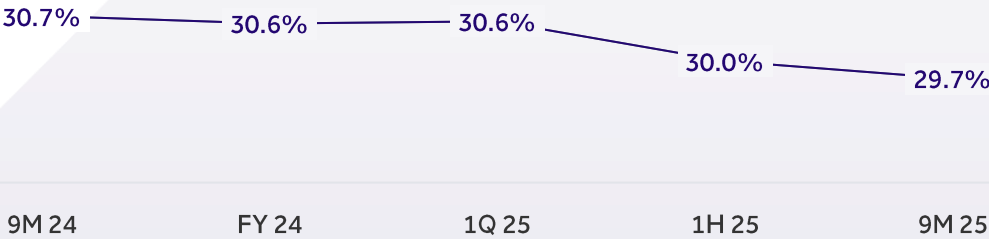
Expenses before Impairments Composition, 1H-25 (%)



Quarterly Expenses before Impairment (฿mn)



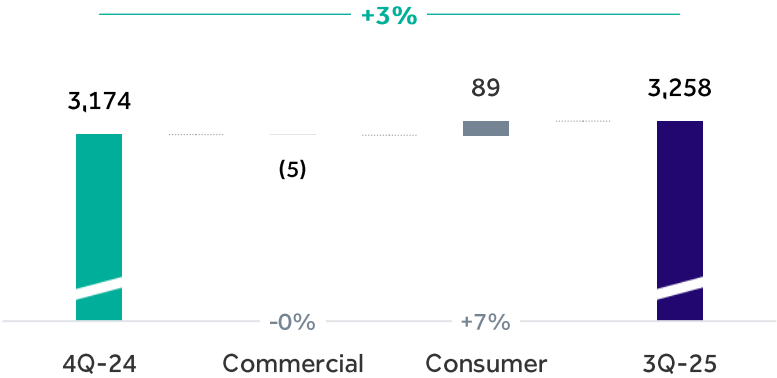
Cost to Income Ratio (%)



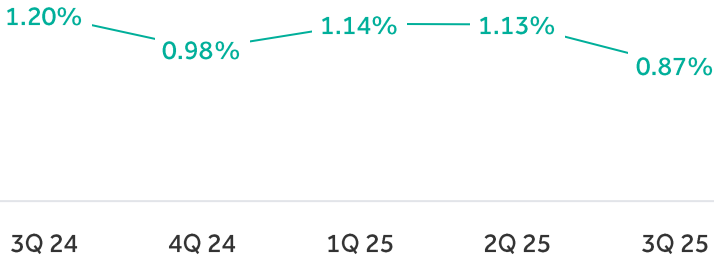


Strong recoveries coupled with proactive risk management and sound asset quality resulted in lower cost of credit risk

NPL Movement by Sector YTD (₪mn)

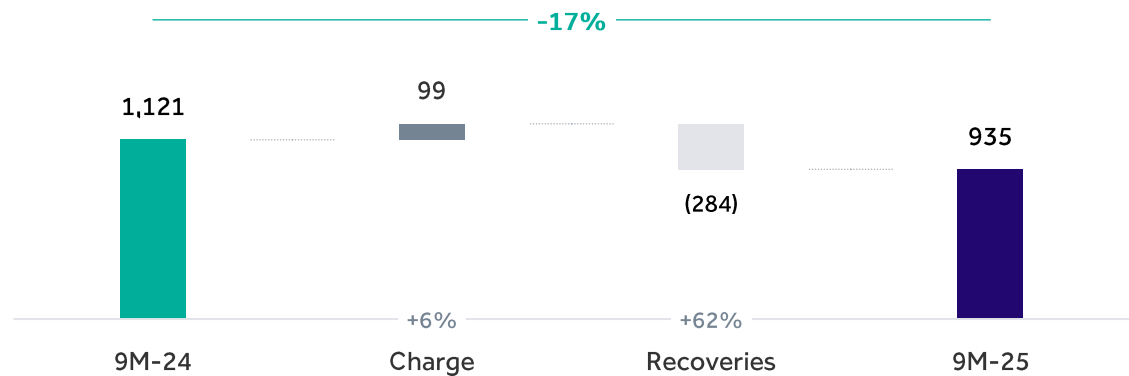


NPL Ratio (%)

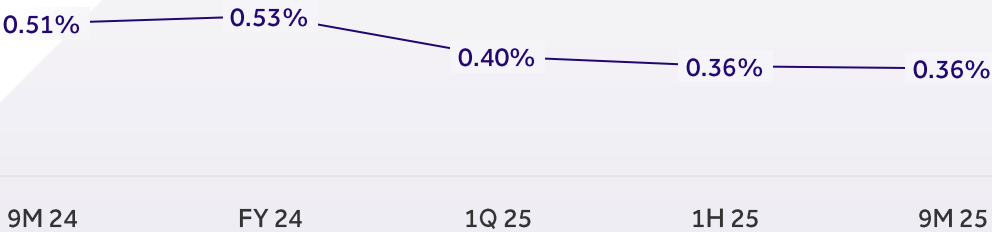


Stage-wise ECL on Gross Loans, 3Q-25, YTD		
Stage 1	Stage 2	Stage 3
0.25%	10.7%	52.1%
▼	▼	▲
-0.07%	-6.3%	+1.8%

Impairments for Credit Losses Movement YoY (₪mn)

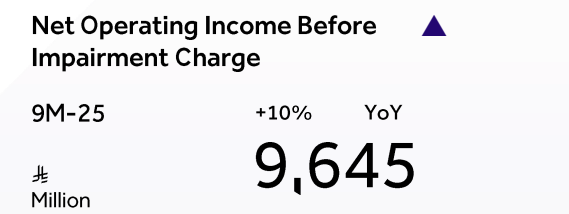
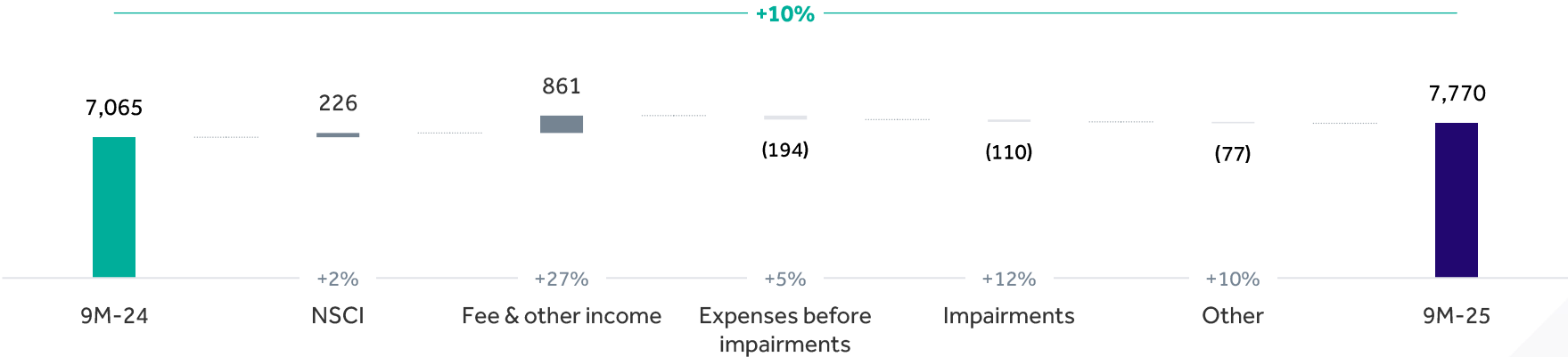


Cost of Credit Risk (%)

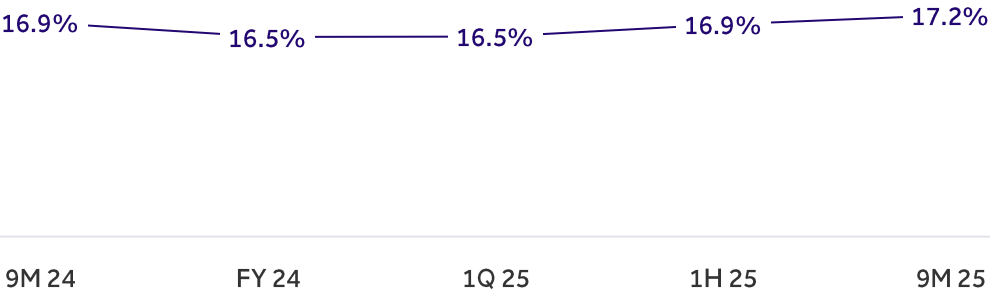


Together these factors drove the solid growth in profitability

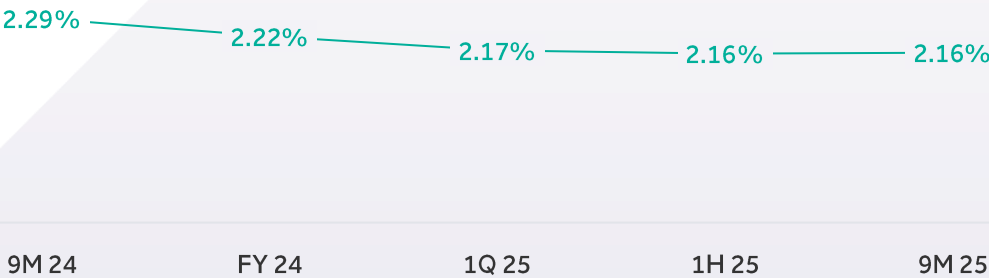
Net Income Movement YoY (฿mn)



ROAE (%)



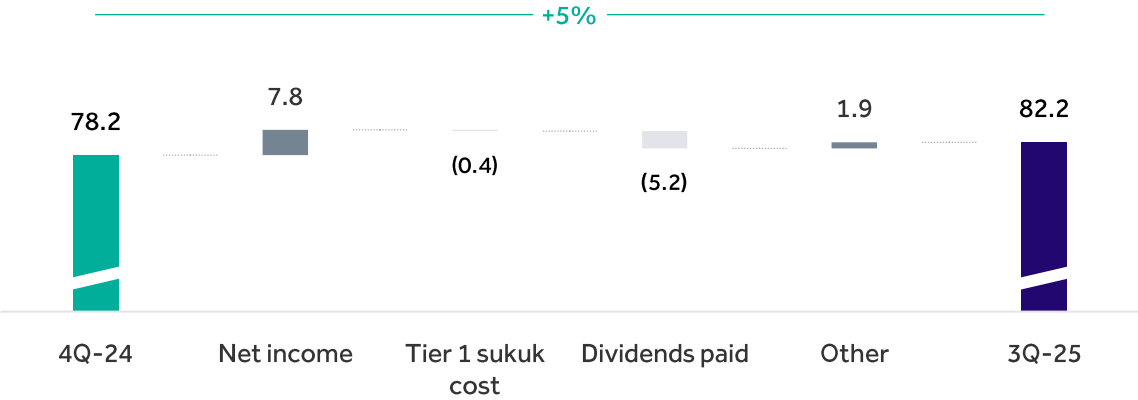
ROAA (%)





While capitalization remains healthy and well ahead of regulatory minima

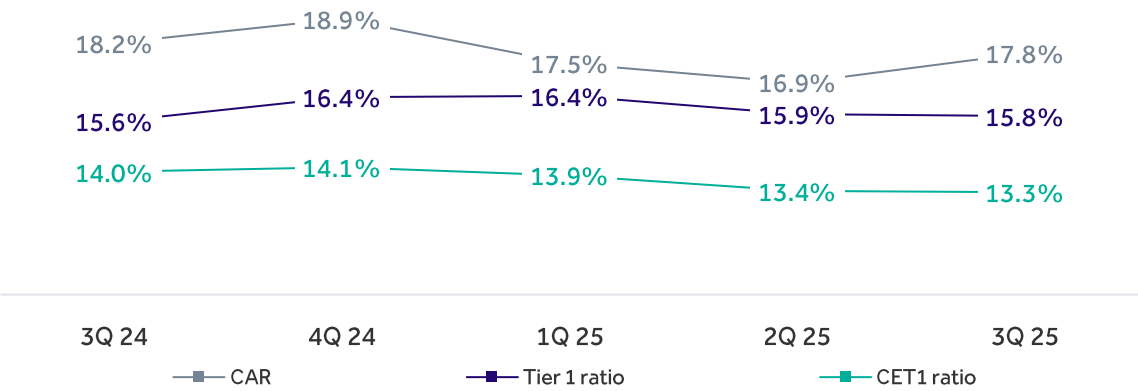
Total Regulatory Capital Movement YTD (฿bn)



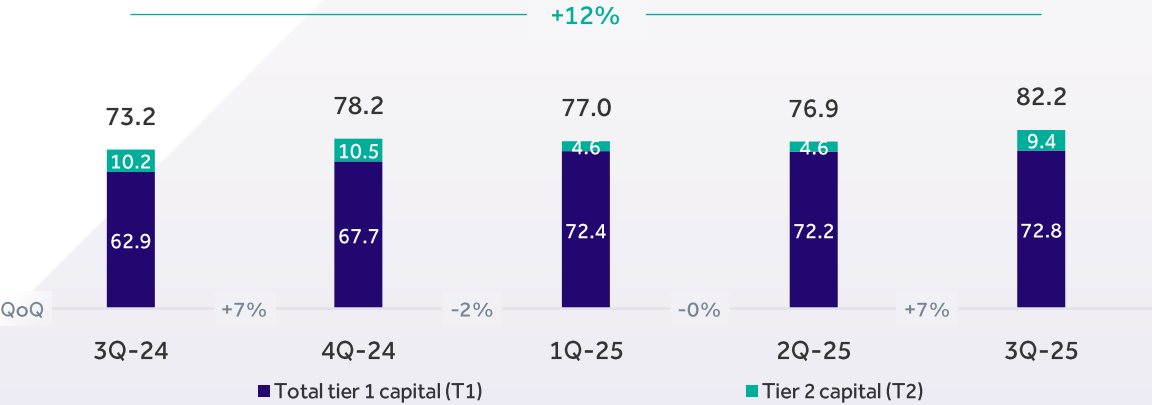
Risk Weighted Assets (฿bn)



Capital Ratios (%)

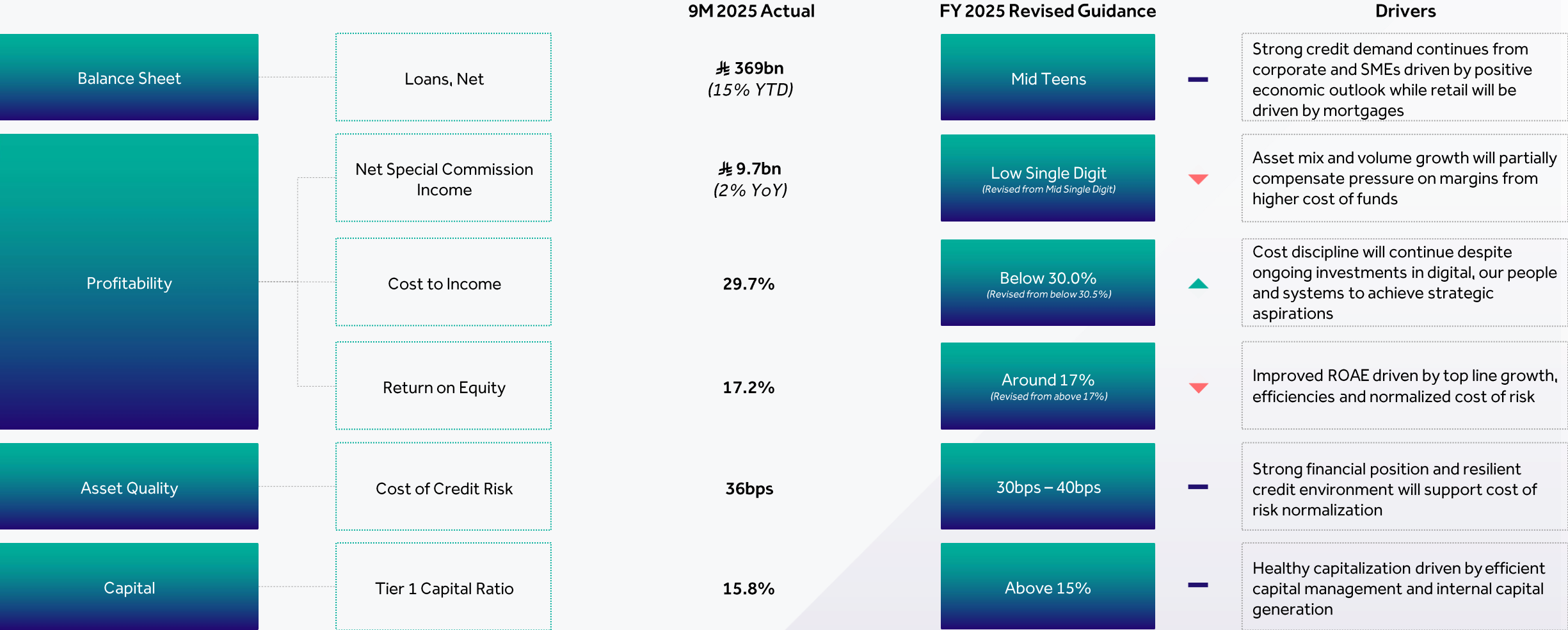


Total Regulatory Capital (฿bn)





The momentum in strategic execution fuels the delivery of 2025 KPIs





Q&A





■ Appendix





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