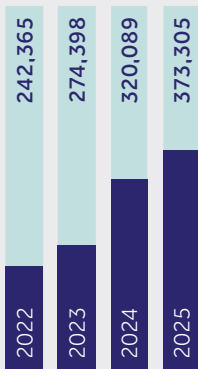


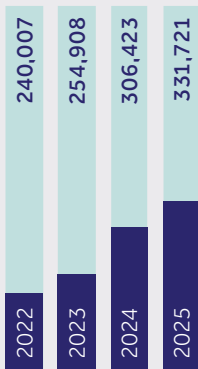
At a Glance

Delivering value across all dimensions

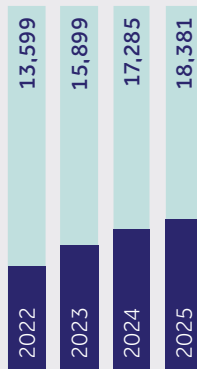
Financial Highlights



Net Loans (SAR Mn.)



Customer Deposits (SAR Mn.)



Operating Income (SAR Mn.)

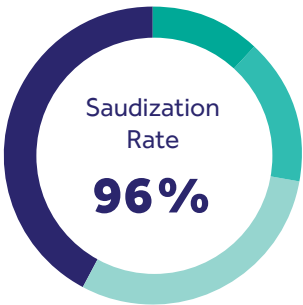
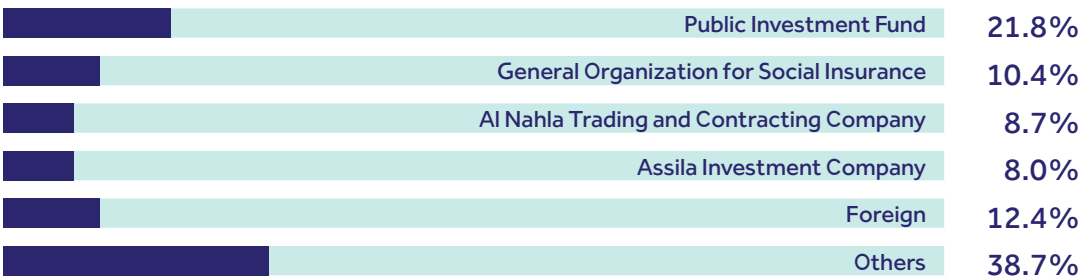
SAR 3.29
Earnings Per Share

SAR 519,481 Mn.
Total Assets

SAR 10,411 Mn.
Net Profit

Operational Highlights

Shareholders



224
Operating Branches

168,833
Points of Sale (PoS)

7,130
Employees

ESG Highlights



First
Saudi Bank to Set Sectoral Financed-Emissions Targets



SAR 31 Bn.
Sustainable Financing Achieved



Net Zero
Operations by 2035



Net Zero
Financed Emissions by 2060



98%
of Employees Completed ESG Training



Employee and community Volunteering Reached
24,866
Hours

Awards and Recognitions



BEST MOBILE BANKING SERVICES – KSA
Provided by: MEA Finance



BEST INNOVATION IN USER EXPERIENCE – KSA
Provided by: MEA Finance



BEST AI TECHNOLOGY IMPLEMENTATION – KSA
Provided by: MEA Finance



BEST INNOVATION IN RETAIL BANKING – KSA
Provided by: MEA Finance



FINANCIAL INSTITUTIONS BOND DEAL OF THE YEAR
Provided by: Global Banking & Markets



PROJECT FINANCE LOAN HOUSE OF THE YEAR
Provided by: Global Banking & Markets



OUTSTANDING NET-ZERO STRATEGY – MIDDLE EAST
Provided by: THE DIGITAL BANKER



OUTSTANDING ACHIEVEMENT IN CARBON EMISSION REDUCTION
Provided by: THE DIGITAL BANKER



OUTSTANDING PERFORMANCE AWARD IN THE BANKING SECTOR
Provided by: Kafalah



SMALL BUSINESS FINANCING AWARD
Provided by: Kafalah



TECHNOLOGY SECTOR SUPPORT AWARD
Provided by: Kafalah



TOURISM SECTOR SUPPORT AWARD
Provided by: Kafalah



EXCELLENCE IN AUTOMATING CUSTOMER EXPERIENCE AWARD
Provided by: SS&C Blue Prism



SME CREDIT INNOVATION
Provided by: Mastercard



BEST BANK FOR SME'S IN SAUDI ARABIA
Provided by: EuroMoney



BEST CORPORATE IN IR 2025
Provided by: extel



BEST LOCAL BANK IN SAUDI ARABIA
Provided by: EMEA Finance



BEST PRIVATE BANK IN SAUDI ARABIA
Provided by: EMEA Finance



TOP BANK IN MEDIUM ENTERPRISES FINANCING BY VALUE AWARD
Provided by: Monsha'at



PREDICTIVE & GENERATIVE AI LEADERSHIP AWARD
Provided by: DataRobot



IMPACT FINANCE AWARD
Provided by: ESG MENA



BEST CX IN FINANCIAL SERVICES
Provided by: SCXA



BEST USE OF CUSTOMER INSIGHT AND FEEDBACK
Provided by: SCXA



BEST MEASUREMENT IN CUSTOMER EXPERIENCE – STRATEGIC APPROACH
Provided by: ICXA



BEST USE OF CUSTOMER INSIGHT AND FEEDBACK – FINANCIAL SERVICES
Provided by: ICXA