

Investor Presentation

FY 2025

March 09, 2026



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01.

Aljazira Bank

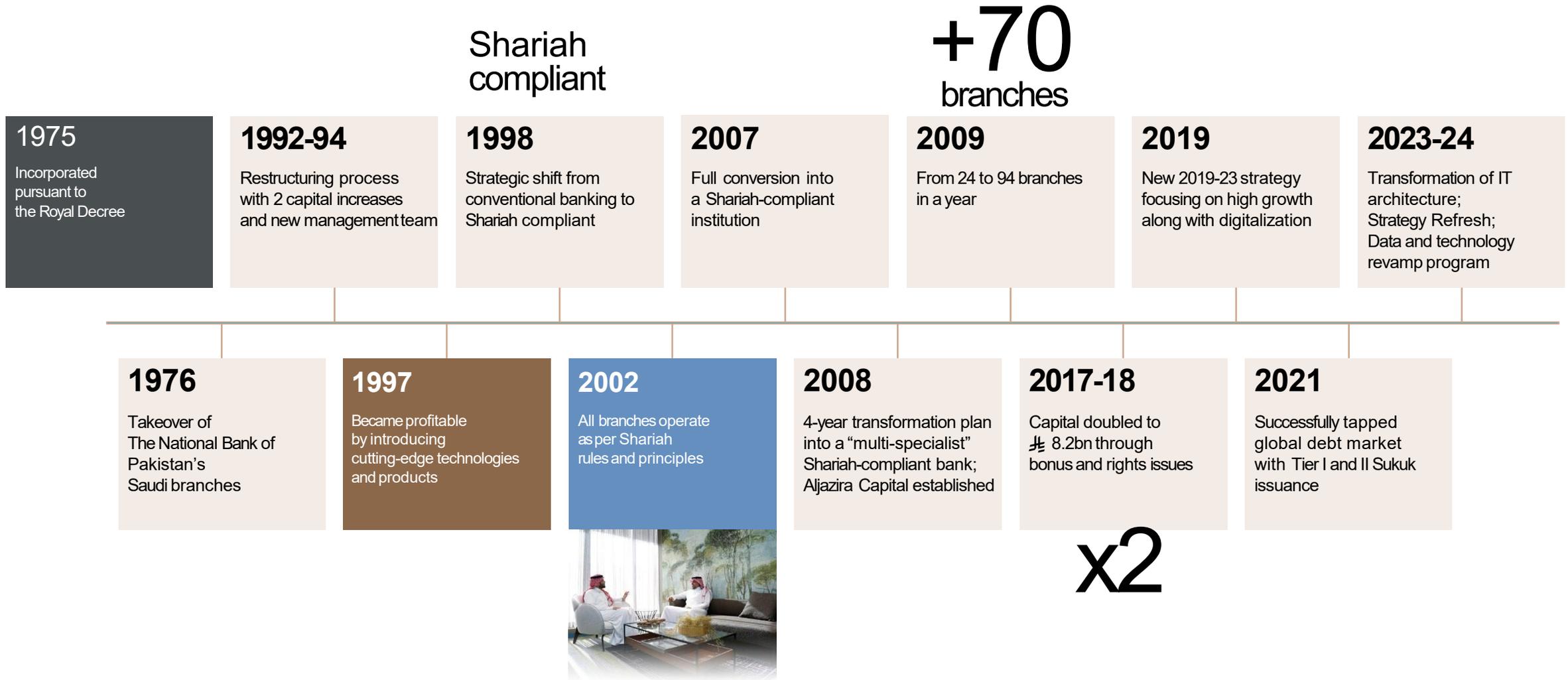
At a glance

Aljazira Bank is a leading Shariah compliant financial group in KSA

Distribution Channels	11 24	Regions in KSA Fawri Centers	73 565	Branches ATMs
Affiliated Companies	5	Wholly owned subsidiaries Al jazira Capital Co. Al jazira Securities Ltd. Aman Dev. & Real Estate Inv. Co. Aman Insurance Agency Co. BAJ Sukuk Tier 1 Ltd.	1	Associate Aljazira Takaful Ta'awuni Co.
Profitability & Asset quality	1,143 ﷲ Mn	FY 2025 Net income increased by +20% YoY	0.29% 2025 CoR	Controlled CoR with YoY improving NPL to 1.0%
Balance Sheet	165.9 ﷲ Bn	Total Assets 11% growth YoY	110.9 ﷲ Bn	Financing, net 14% YoY growth in financing, on a back of stronger loan book
Awards and Recognitions	 	Top 100 listed companies in Middle East by Forbes Top 50 Most Valuable Saudi Arabian Brands – Brand Finance	 	Certified Innovation Organization (CInOrg) – Global Innovation Institute (GInI) Data & AI Excellence Award – Informatica
Credit Ratings	A3 Stable	Moody's	A- Stable	Fitch

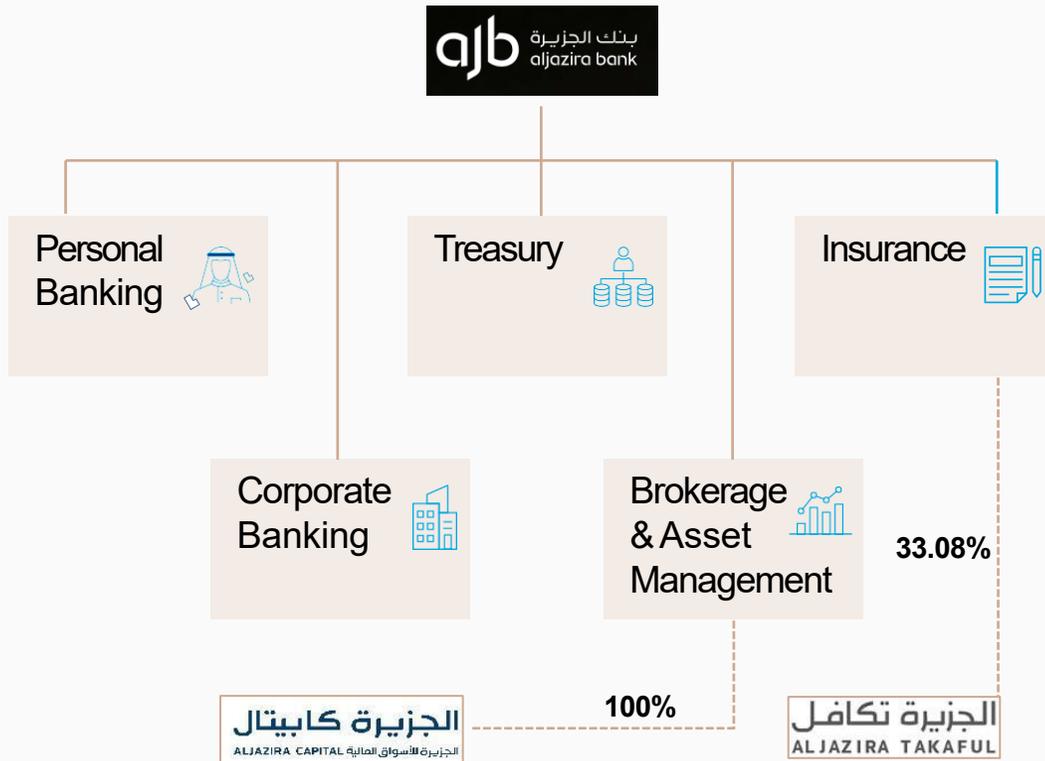
*Community service initiatives program

Aljazira Bank history began in 1975



Robust business mix fuels growth

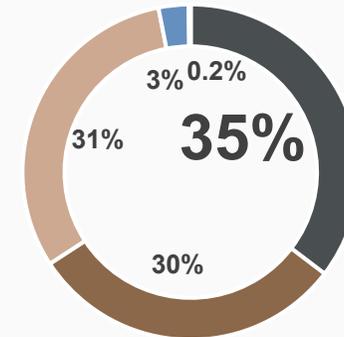
Group Structure



Total Assets Composition (%)

4Q 2025

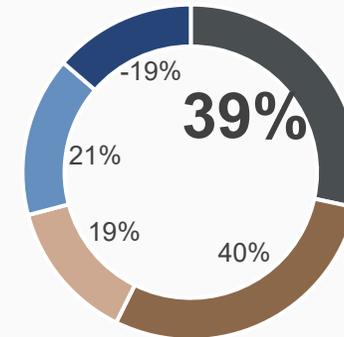
- Corporate
- Retail
- Treasury
- Brokerage & Asset Management
- Other



Net Income Before Zakat & Income Tax Composition (%)

FY 2025

- Corporate
- Retail
- Treasury
- Brokerage & Asset Management
- Other

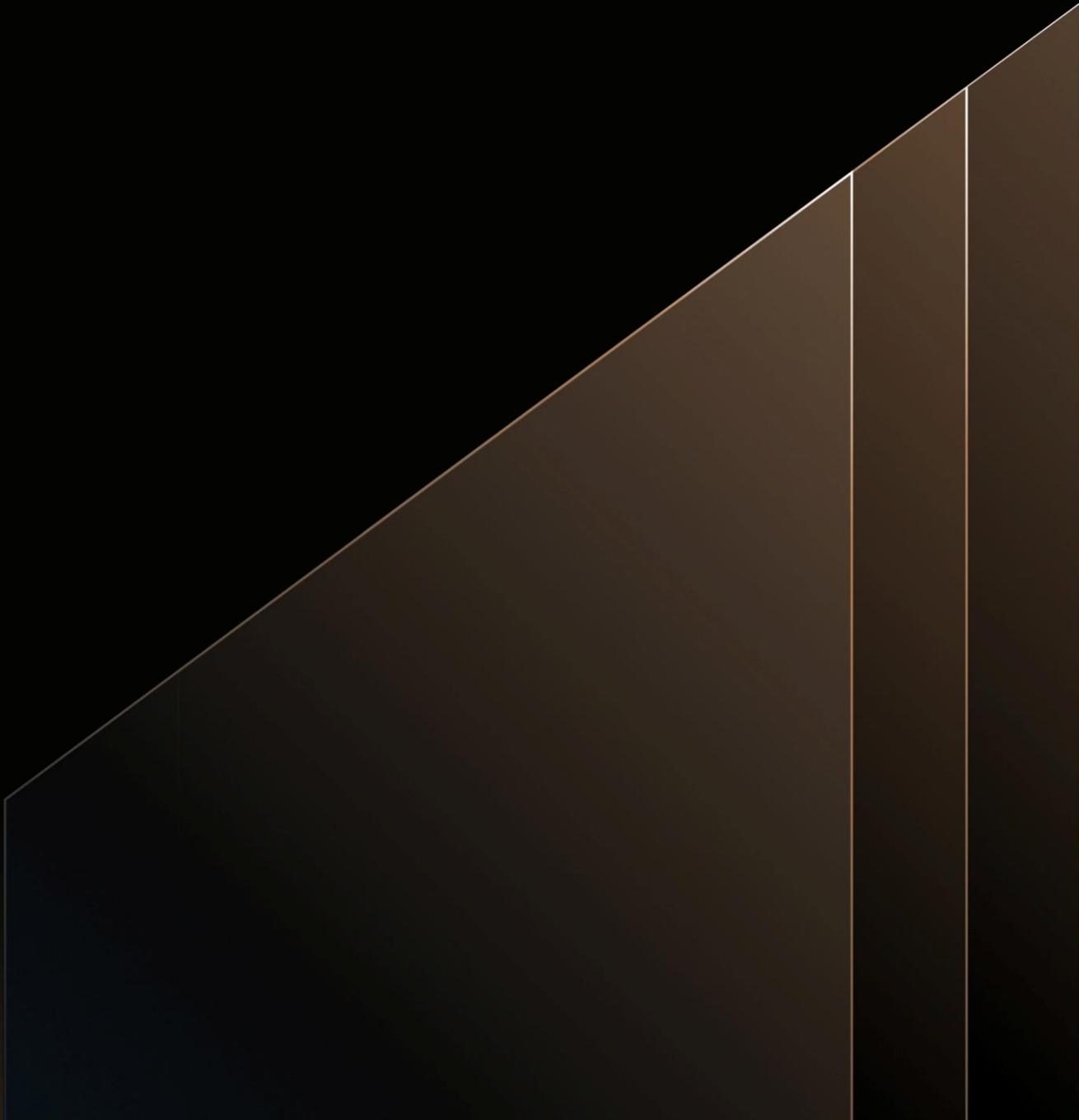


Resilient growing balance sheet & diversified revenue sources

- Record full-year net income of ₪ 1.5 billion, up 22% YoY**, with operating income rising 18%, driven by broad-based business growth, an improved revenue mix, higher net interest margin, and positive operating jaws.
- Revenue quality continues to improve**, net financing and investment income grew 14% on a stronger loan book, while fee and other income surged 28%, now covering 63% of operating expenses and representing ~33% of total operating income. Non-funded exposure grew 33% YoY.
- A solid and well-capitalized balance sheet**, total assets reached ₪ 165.9 Bn (+11%), net financing grew 14%, and total equity expanded 25% to ₪ 21.8 Bn following successful Tier 1 Sukuk issuances. Asset quality improved with NPL ratio declining to 1.03% and coverage strengthening to 186%.
- We met or exceeded FY 2025 guidance on nearly all key metrics**, including financing growth, cost efficiency, capital ratios, and returns. We continue to deliver on our commitments with discipline and transparency.
- Looking ahead to 2026**, we remain focused on delivering profitable growth with high-single-digit financing expansion, further cost optimization towards below 52% C/I, and continued progress on our 5-year transformation strategy — well positioned to capture the opportunities in the Saudi market aligned with Vision 2030.

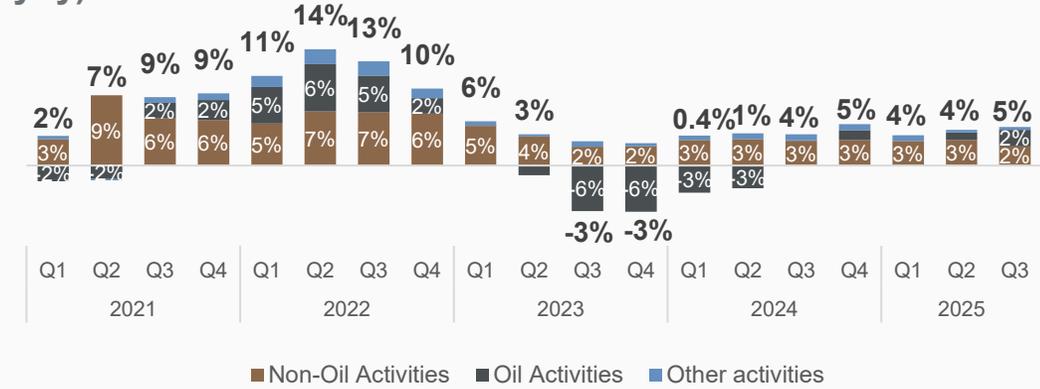
Income Growth YoY FY'25 Net Income Operating Income +22% +18%		Net Margin FY'25 +3 bps YoY 2.06%
Cost of Risk FY'25 + 4 bps YoY 0.36%	Cost to Income Ratio FY'25 -3.6 ppt YoY 52.4%	
Net Financing FY'25 + 14% YoY ₪ 110.9 bn	Total Assets FY'25 + 11% YoY ₪ 165.9 bn	

02. Market Trends



Resilient KSA's Macroeconomic Fundamentals Support Banking Sector Growth

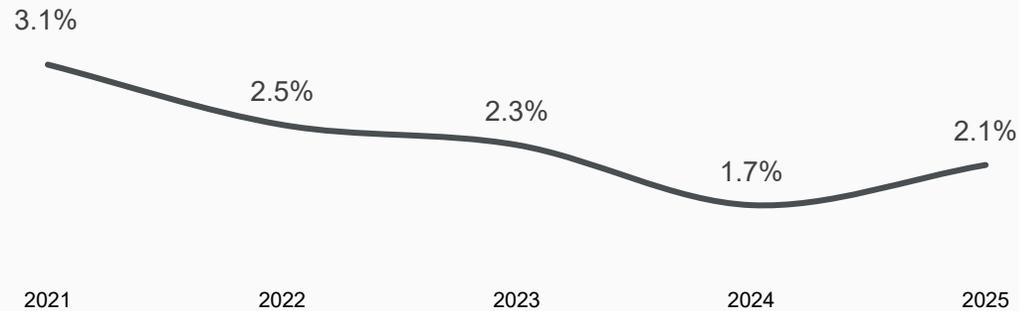
Real GDP Growth Breakdown by Main Economic Activities (% yoy)



Brent Oil Price / Barrel (\$)



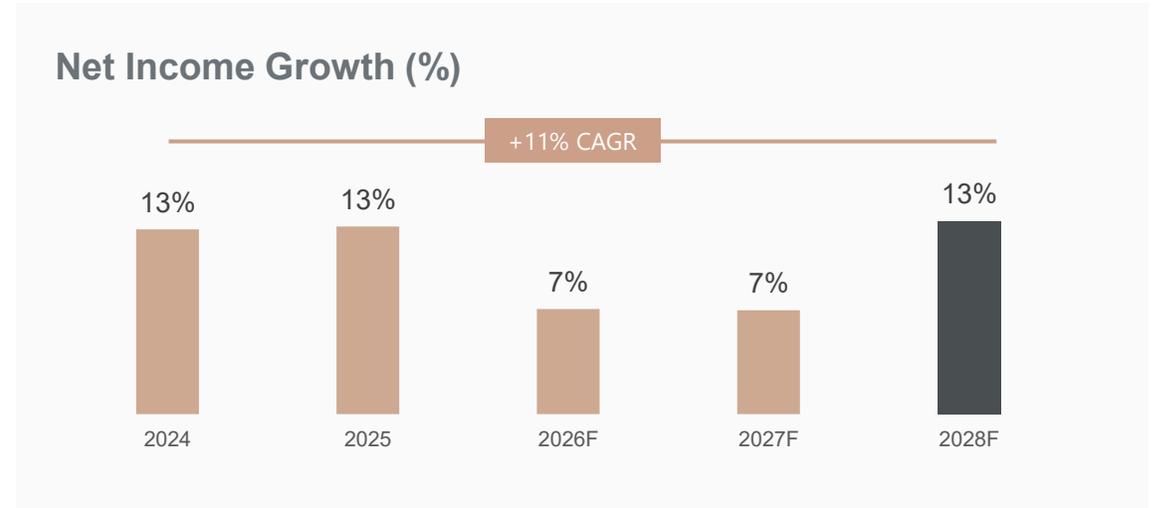
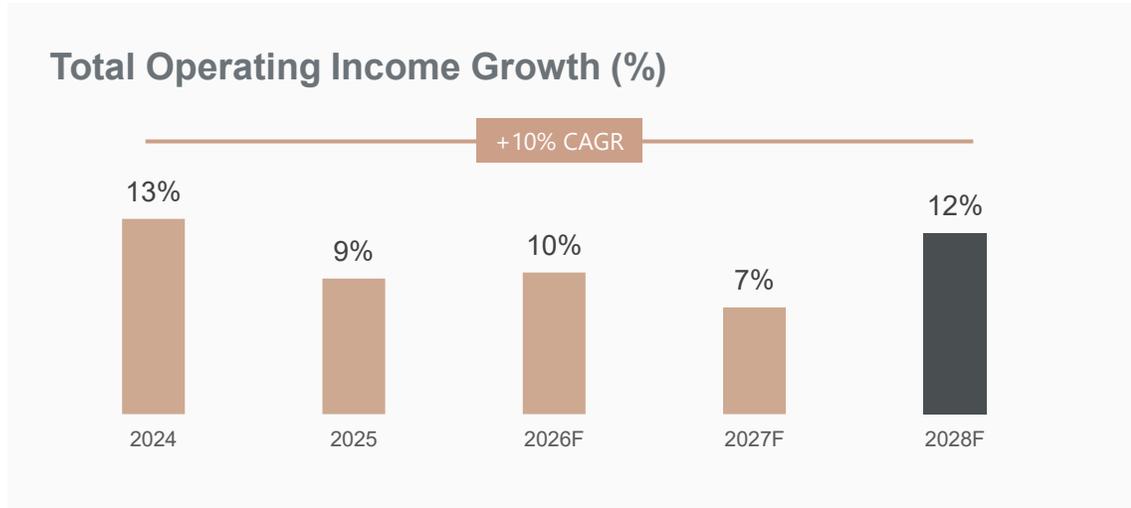
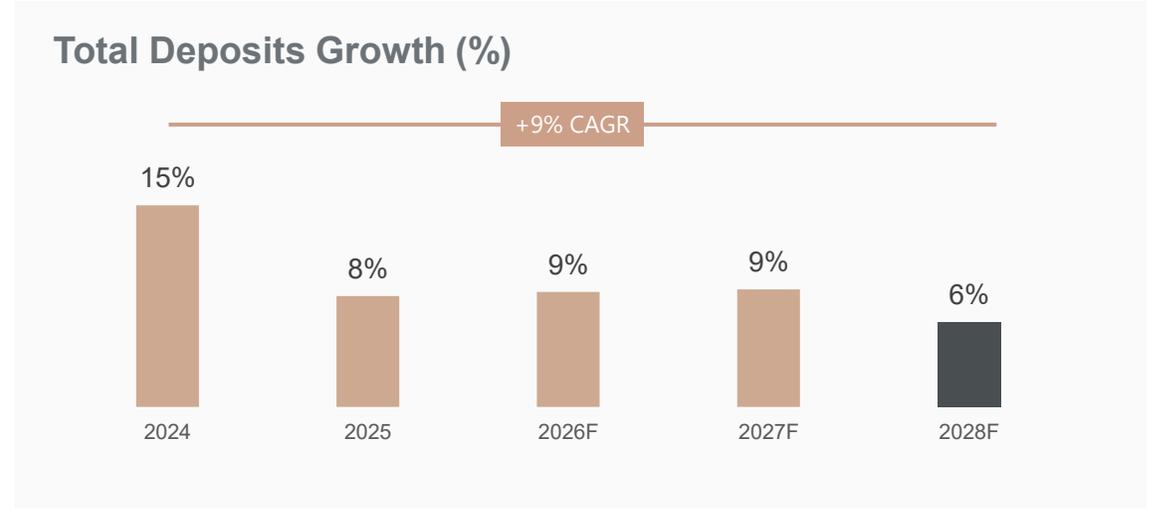
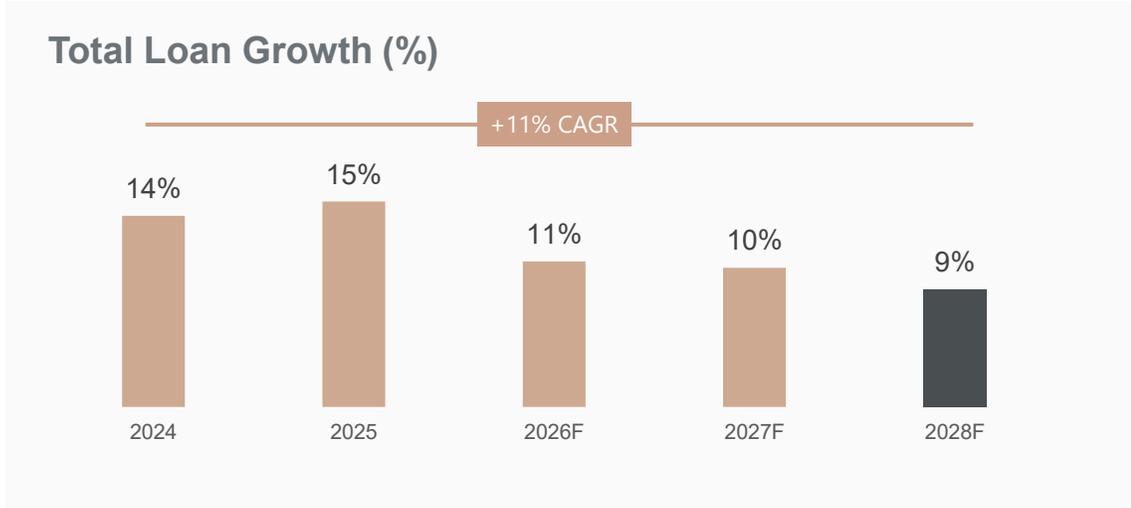
Inflation (%)



SAIBOR 3M Avg (%)

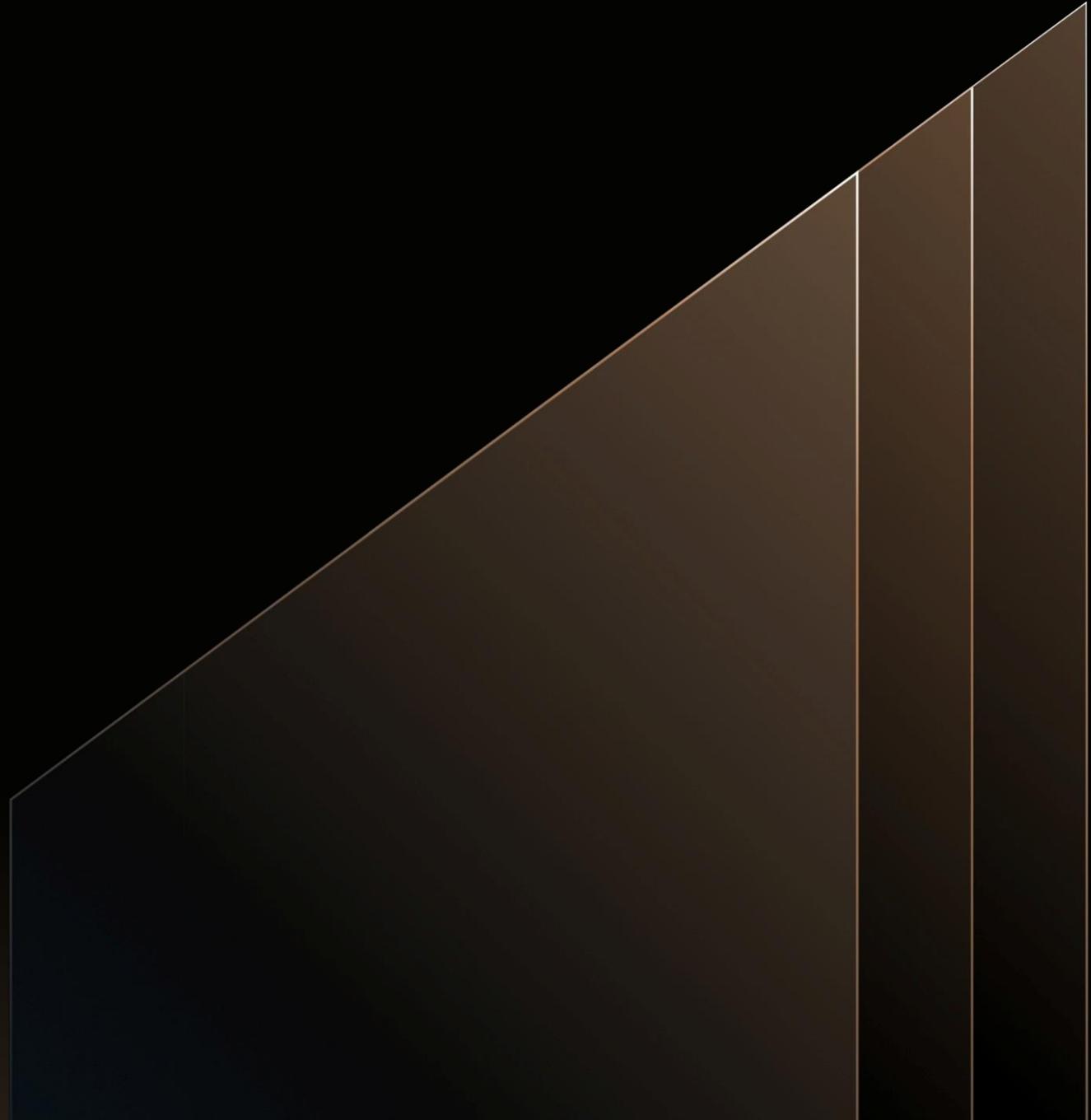


KSA Banking Sector: Key Performance Trends



03.

Strategy Refresh



Refreshed strategy focused on corporate partnerships and affluent retail



The Refreshed Strategy



Well-established boutique bank with strong upside potential in the growing Saudi market



Mobile first, digitally enabled bank that blends physical and digital and provides best-in-class customer experience



Innovative, dynamic and resilient bank in a transforming environment set to increase shareholder value

Refreshed strategy is delivering consistent improvement across scale, profitability, efficiency, and risk



Transformation agenda continues to progress in year 3 of our 5-year strategy



Corporate Segment

Activate & Enhance SME Proposition (AMAAL):

- ✓ Achieved strong 25% growth in the total SME portfolio

Sustain Momentum Across Corporate Segments:

- ✓ Delivered robust funded portfolio growth: Mid-Corp +38%, Large Corp +8%

Digital Transformation:

- ✓ Successfully revamped the e-Corp platform



Retail Segment

Become the "Bank of Choice" for Affluent Clients:

- ✓ Achieved +12.6% customer growth in affluent segments and +6.6% growth in Naga deposits.
- ✓ Increased digital cross-selling with the ratio rising from 2.27 in Dec. 2024 to 2.30 in Dec. 2025.

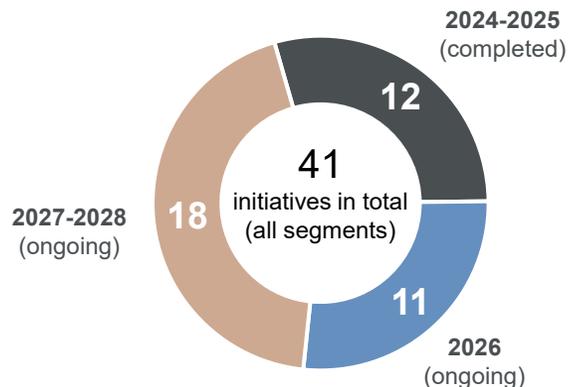
Build Customer-Centric Digital Journeys:

- ✓ Won multiple "Digital Banker Awards" (Best Digital Experience, Best UX 2025).
- ✓ Achieved +40% YoY growth in individual account openings and launched market-first Google Pay.

Grow Core Assets & Deposits:

- ✓ Optimized operations, reducing RE lending TAT by 33% (from 18 to 12 days).

Time Span for Transformation Initiatives



Non-funded assets growth FY 2025

+32%

MSME portfolio growth FY 2025

+22%

Off plan mortgage sales growth FY 2025

+135%

Fully digitized franchise drives business growth

Technology Achievements

Core Transformation Completed:

- ✓ Successfully delivered all core platforms: new Core Banking, Data Lake, CRM, Payment Hub, Private Cloud.
- ✓ Shifted focus from "build" to "value realization."

Tangible Business Impact:

- ✓ +31% growth in accounts opened online.
- ✓ +80% YoY growth in retail personal finance via digital channels.

AI Operationalized at Scale:

- ✓ AI established as a key strategic pillar.
- ✓ Outcomes: resulted in higher customer deposits retention , more digital sales of assets products and onboarded 40% more companies digitally.

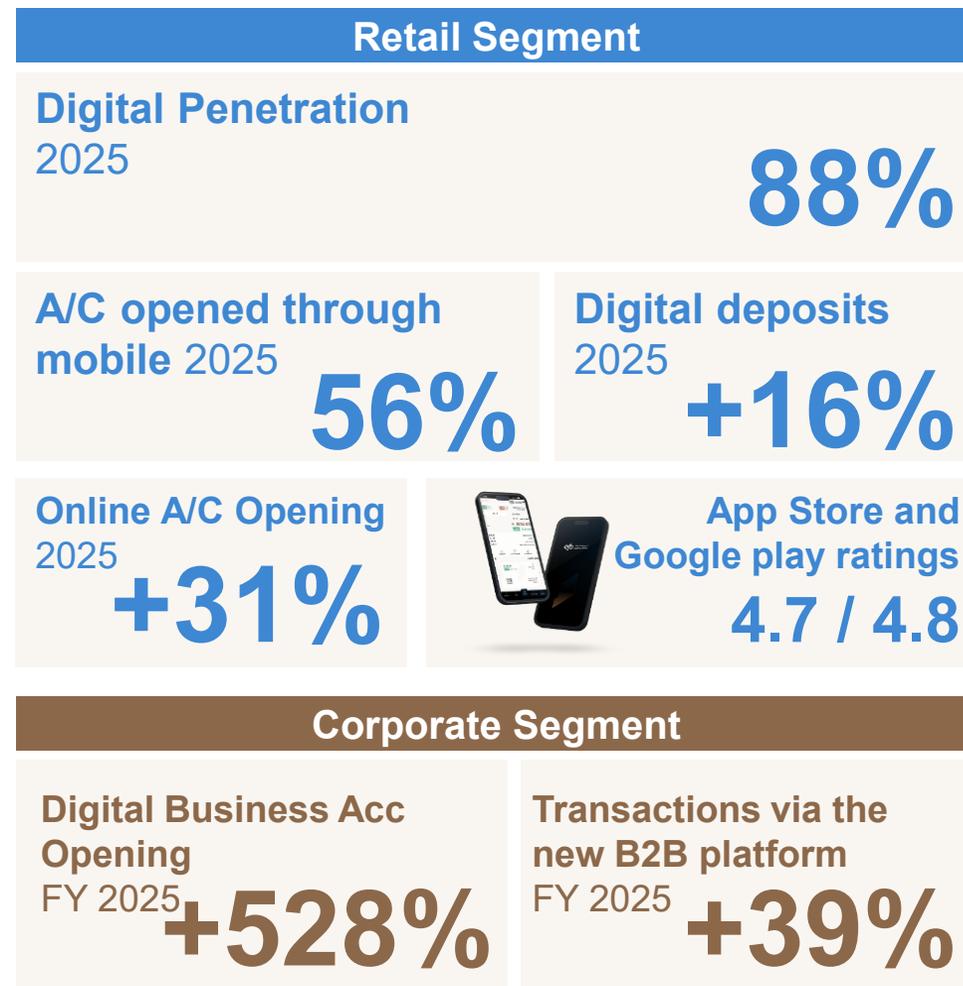
Technology Looking Forward:

Product & Platform Evolution: Build new digital products and migrate legacy offerings.

AI at Scale: Launch 10+ new use cases in AI Banking, Sales, and Support (GenAI, Voice, etc.).

Next-Gen Capabilities: Deliver advanced payments and modern liquidity management.

Resilience & Governance: New DR site and compliant, in-house AI.



05. Sustainability

Sustainability is at core of Aljazira Bank's DNA

Sustainability Key Performance Indicators of Aljazira Bank:

Umbrella KPI

Introduce Sustainability Maturity Index

KPI 1

Improve **environmental footprint**

KPI 2

Incorporation of **ESG criteria** into **lending** and **investment** evaluation

KPI 3

Enhance **digital channels**

KPI 4

Develop two new **climate pledges**

KPI 5

Improve **financial literacy** among customers

KPI 6

Improve **sustainability awareness**

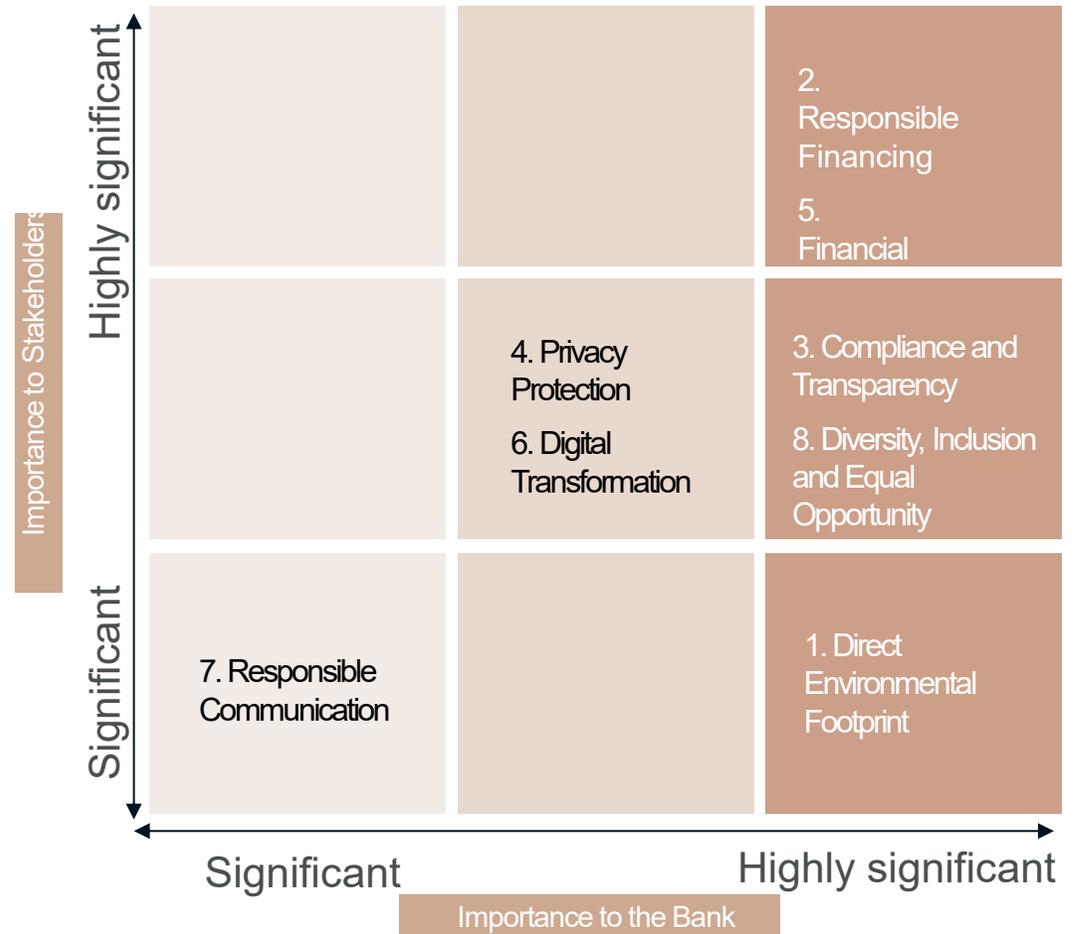
KPI 7

Improve **Islamic Banking and Shariah knowledge** amongst employees

KPI 8

Improve **diversity, equity and inclusion**

Key Material Topics and Materiality Matrix:



We identified 4 key sustainability pillars to create both business value and sustainable impact

Sustainability Pillars:



Strategic objectives:

- **Providing access to finance** through a growing portfolio, to increase economic participation and financial inclusion
- Leveraging **digital innovation** to promote digital financial inclusion and self-service banking
- Evolving as a **learning organization** by revamping work culture, providing training and development, accelerating digitalization, and enhancing employee experience
- Innovation and development of **Shariah compliant products** and increasing Shariah knowledge among employees and customers
- **Preventing financial crime** with zero- tolerance for bribery, corruption and fraud, and ensuring privacy protection for customers
- Promoting and exemplifying **diversity** and **equal opportunity** in employment
- **Sourcing from local vendors**
- Monitoring and **minimizing the Bank's carbon footprint** through responsible consumption and waste management
- Directing of capital flows and investments towards highly **impactful green projects**
- Incorporation of **environmental criteria** in credit evaluation
- Improve institutional knowledge on **climate change mitigation**, adaptation and impact reduction
- **Supporting social entrepreneurship** through advocacy, financial assistance and financial literacy to promote creativity, innovation and economic growth
- Stewardship of external **environmental and community initiatives**
- **Partnerships** with international and local organizations to achieve social and environmental objectives

ESG embedded across all operations



E

Recycling Performance

6,105 kg

of plastics, cardboard and paper recycled, offsetting 7,120 kg of CO2 emissions, equal to 35,250 kW of energy and 42,735 gallons of water saved

Reverse Vending Machine

88,244 Items

recycled, including 33 kg of Aluminium and 2,156 kg of recycled plastics

Shredding Project

10.8 mn pages

Shredded, 32,000 kg of CO2 emissions avoided

Utility Bill Reductions

15%

savings in Q4 from baseline electricity consumption

“Go Green” Campaign

Launched to finance electric cars internally for employees and planned extension of a similar offer to all customers



S

Employees

Al jazira e-Learning Platform in collaboration with Knowledge City launched to empower employees

Awareness seminar with the Financial Academy presented on **work-life balance**

Customers

97% resolution rate achieved for customer complaint handling, reducing resolution times from **4 days** (2024) to **2.66 days** (2025).

Formalized agreement with Future Work Company to **provide banking solutions for self-employment license holders**

New SM Help Desk Service launched

Communities

Participated in the launch of the National Blood Donation Campaign spearheaded by His Highness Crown Prince Mohammed bin Salman

Donated 1 Mn through EHSAN, and implemented over 100+ more community development projects and reached 23,000+ beneficiaries



G

Raising Awareness on Islamic Banking

Seminar organized by Shariah Group in partnership with the Association of Social Economics titled **Developments in the Islamic Finance Industry** inaugurated by Chairman of the Board and attended by scholars and dignitaries

Latest publication on AAOIFI’s Standards from Competition and Prizes to Repurchase launched and announced among employees.

Governance / Compliance Best Practices

- Acquired multiple industry-standard certifications (ISO and others)
- Established the **Data Privacy Office** to ensure compliance with the **Personal Data Protection Law**.
- Created greater awareness of Bank’s **Anti-Money Laundering, Counter-Terrorism Financing and Anti-Commercial Concealment Reporting Platform** among employees

Key Awards & Recognitions in 2025:



CSR Award in Arab States (Banking Sector)
Awarded by the RNSR in partnership with the UNDP



‘Excellence Award’ in CGI for third consecutive year by AIFaisal University



06. Financial Performance

Balance sheet | healthy asset growth and diversification of funding

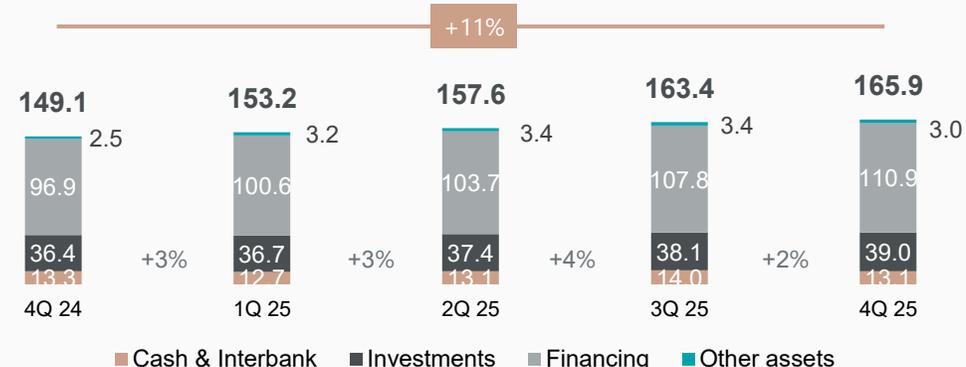
Balance sheet growth driven by increase in financing funded by inflow of customer deposits and wholesale borrowings leading to a more diversified funding structure

Total equity increased by 25% driven by the issuance of $\text{RM}1$ bn in Tier 1 Sukuk in January 2025 and an additional $\text{RM}1.9$ bn issue in September 2025 and supported by internal capital generation

RM Mn	4Q 2025	3Q 2025	QoQ % Change	4Q 2024	YoY % Change
Cash & Interbank	13,085	14,042	-7%	13,281	-1%
Investments	38,968	38,143	+2%	36,406	+7%
Financing	110,862	107,812	+3%	96,912	+14%
Other assets	3,009	3,430	-12%	2,519	+19%
Total assets	165,924	163,428	+2%	149,119	+11%
Due to banks & other FI	23,912	21,753	+10%	19,309	+24%
Customers' deposits	115,395	115,283	+0%	108,187	+7%
Subordinated Sukuk	2,007	2,042	-2%	2,006	+0%
Other liabilities	2,834	2,713	+4%	2,203	+29%
Total liabilities	144,149	141,791	+2%	131,704	+9%
Equity attributable to shareholders of the Bank	15,025	14,887	+1%	13,539	+11%
Tier 1 sukuk	6,750	6,750	+0%	3,875	+74%
Total equity	21,775	21,637	+1%	17,414	+25%

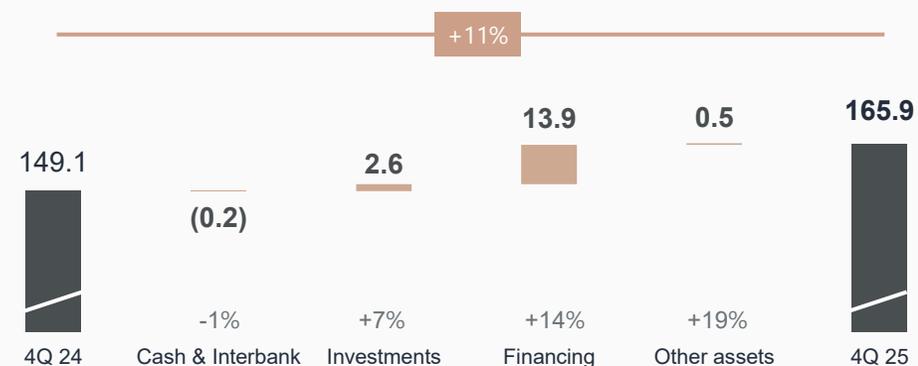
Total Assets (RM Bn)

4Q 2025

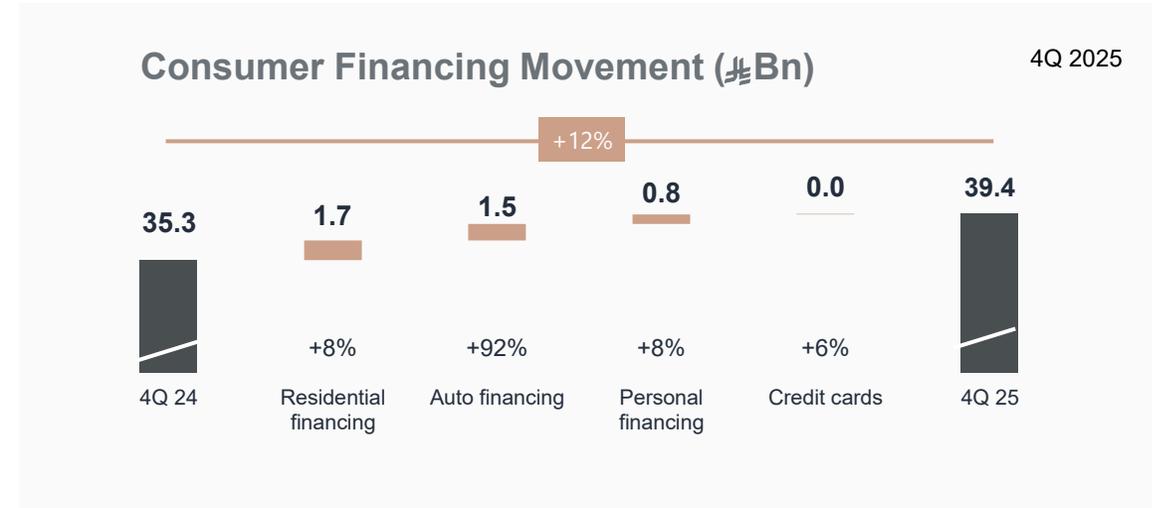
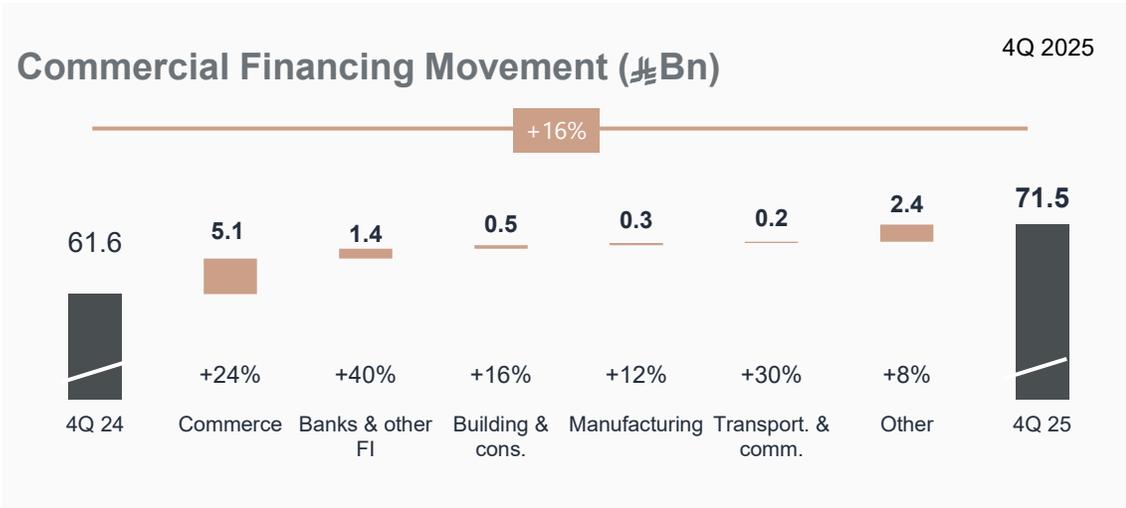
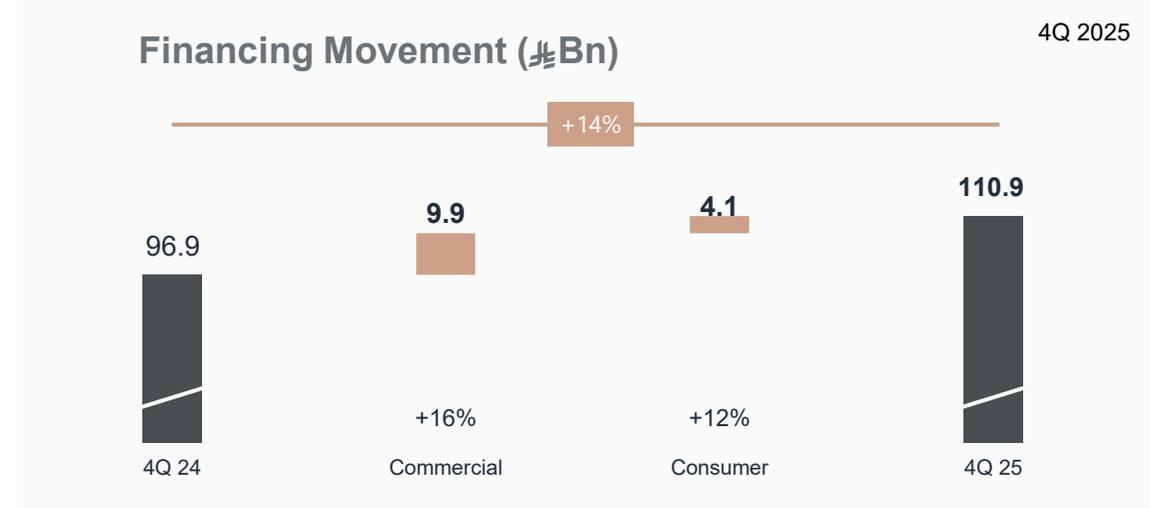
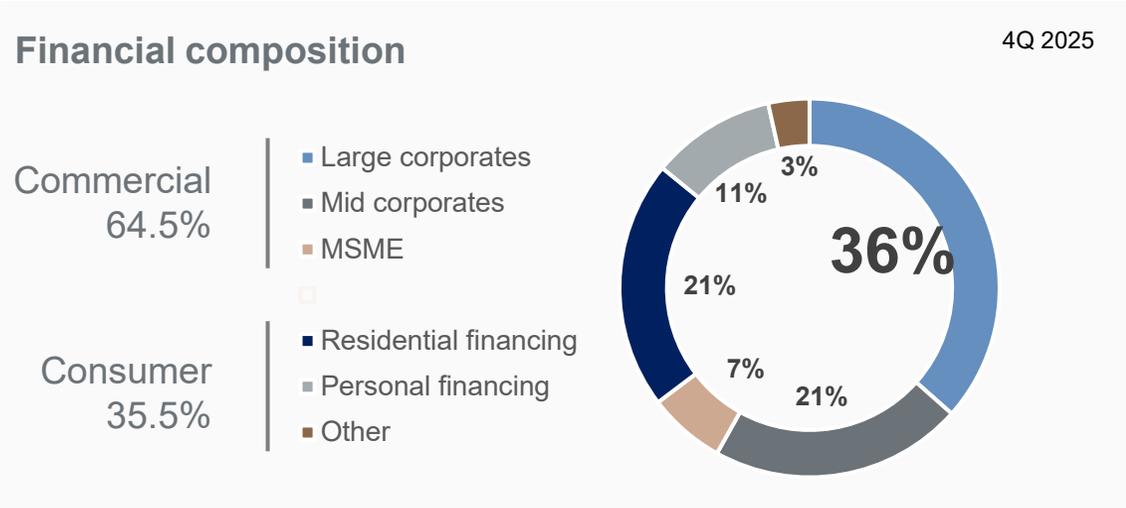


Total Assets Movement (RM Bn)

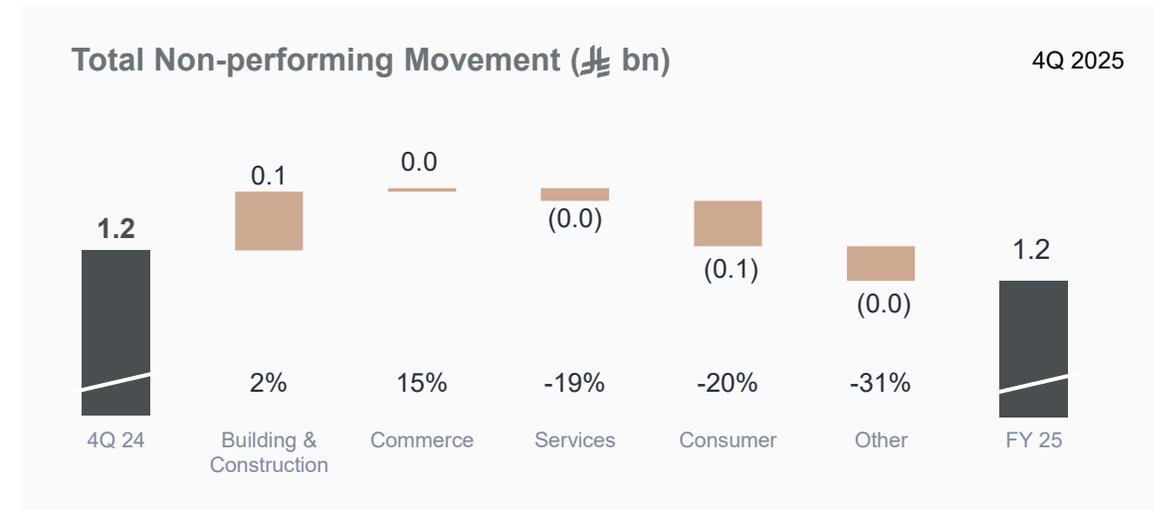
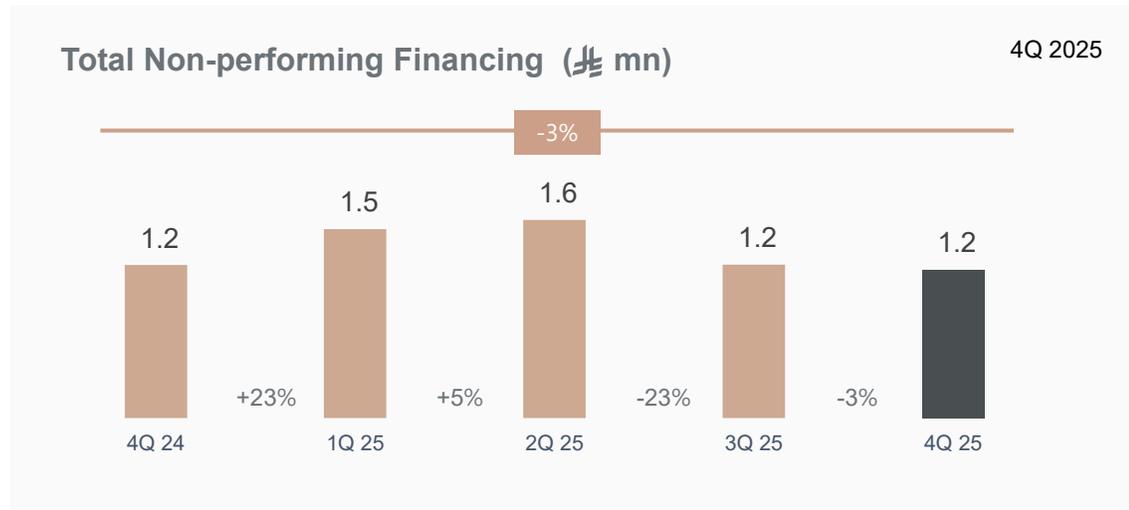
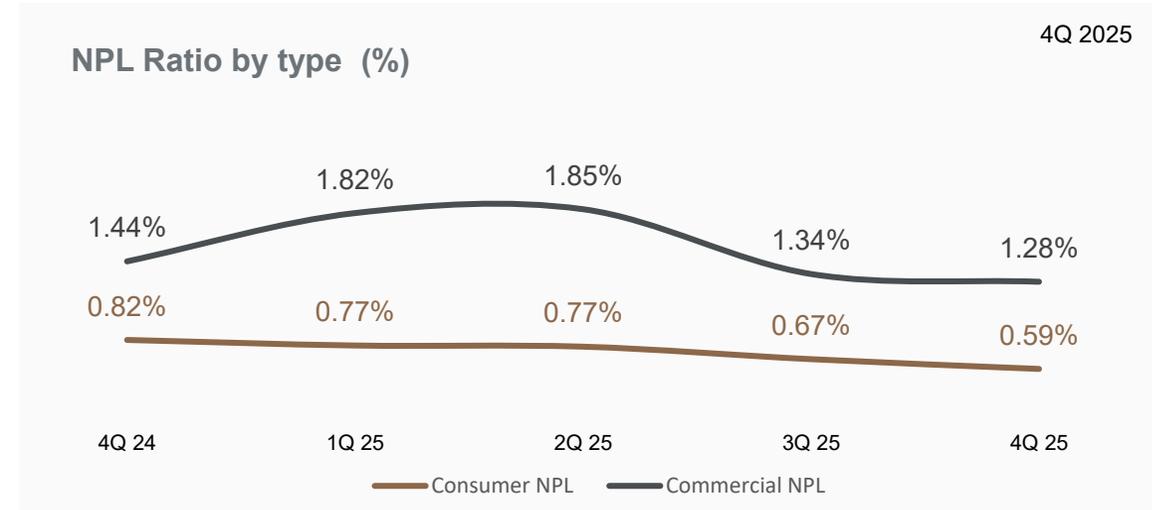
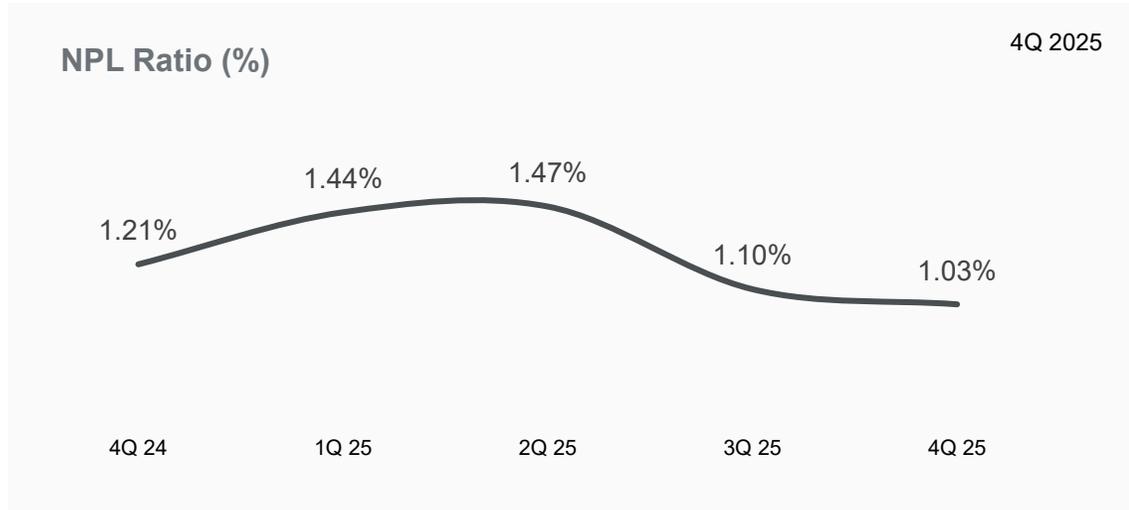
4Q 2025



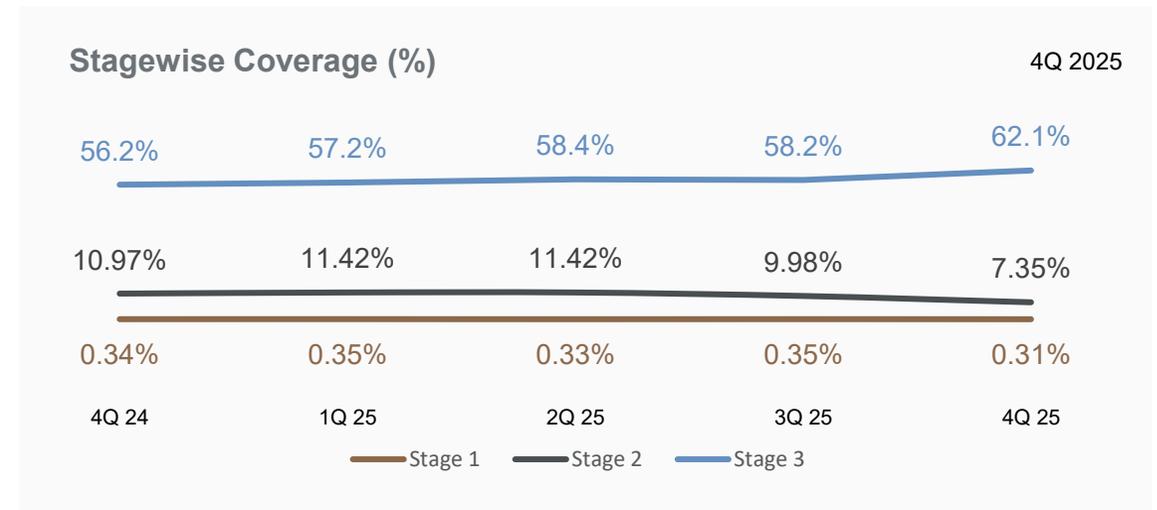
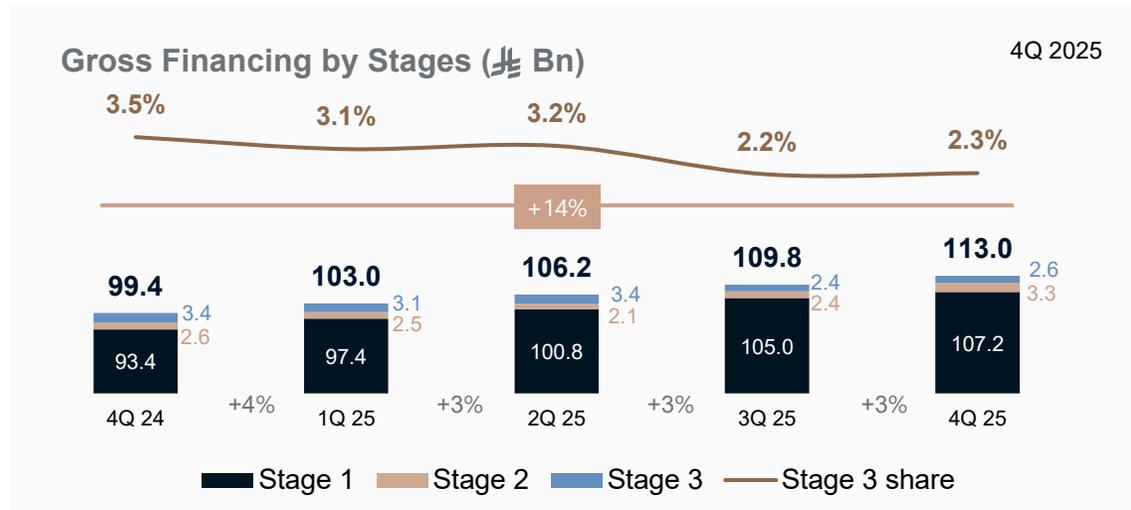
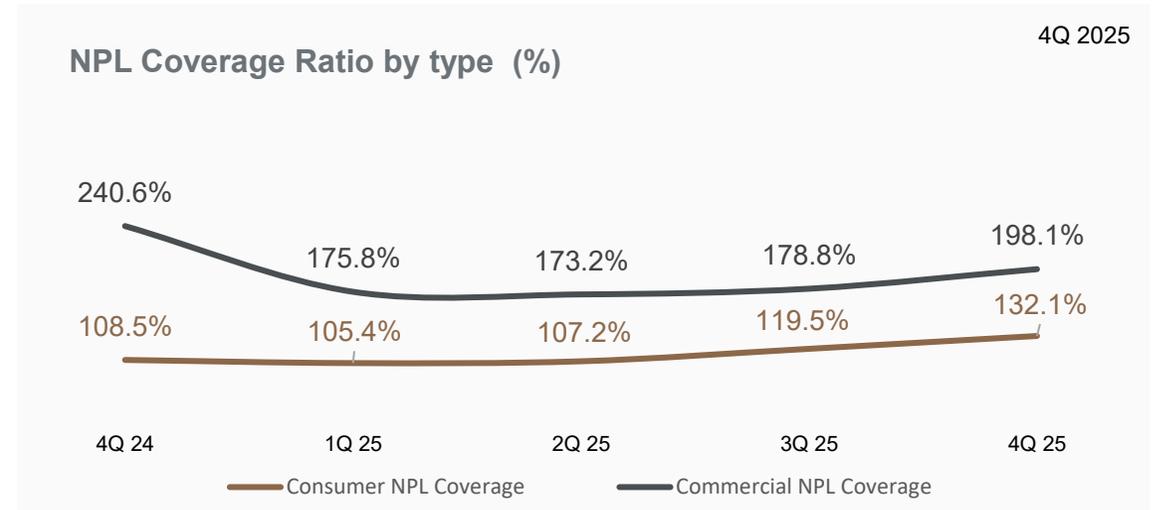
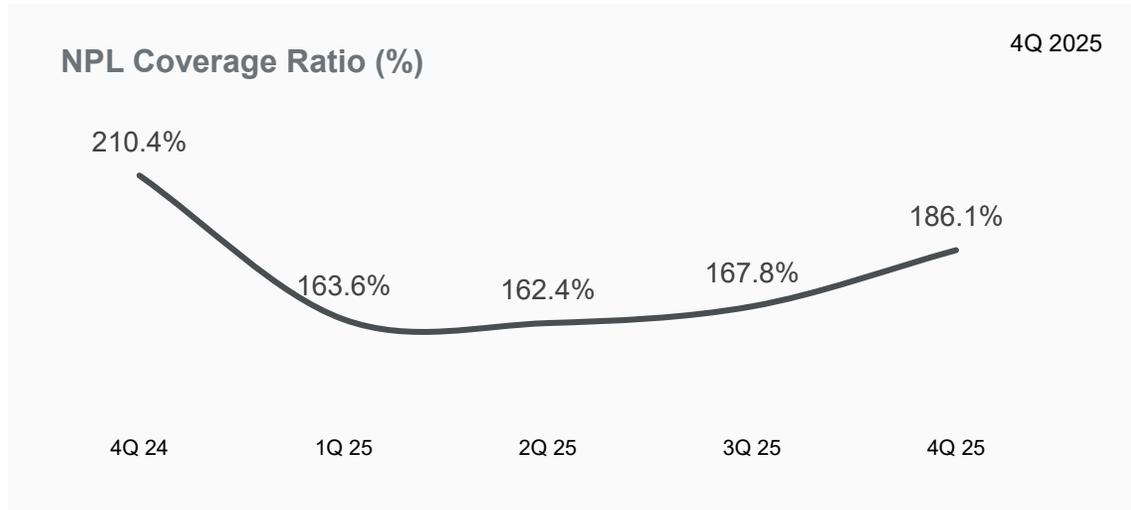
Financing | diversified loan book, solid growth across all key products and client segments



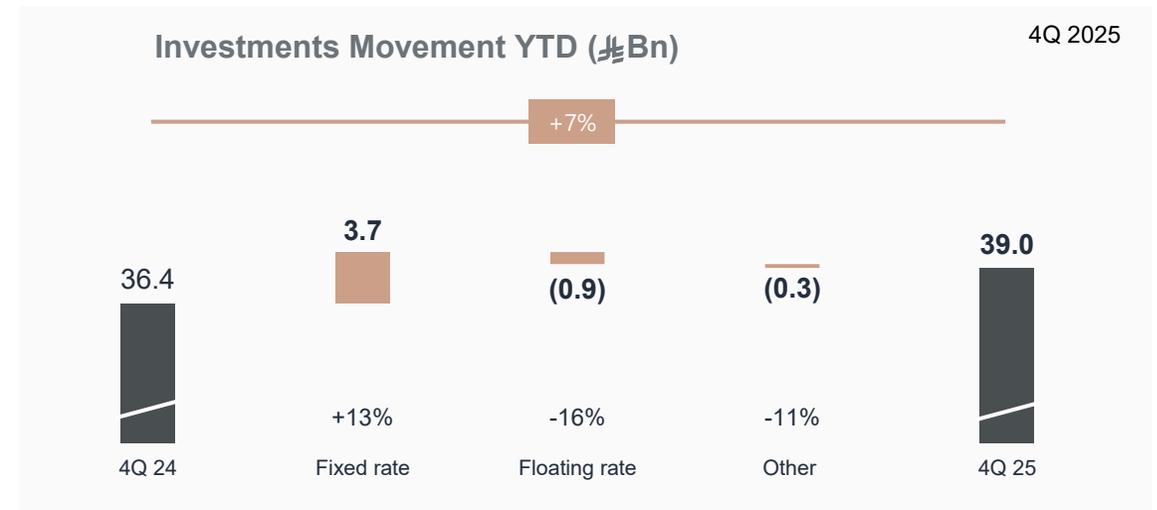
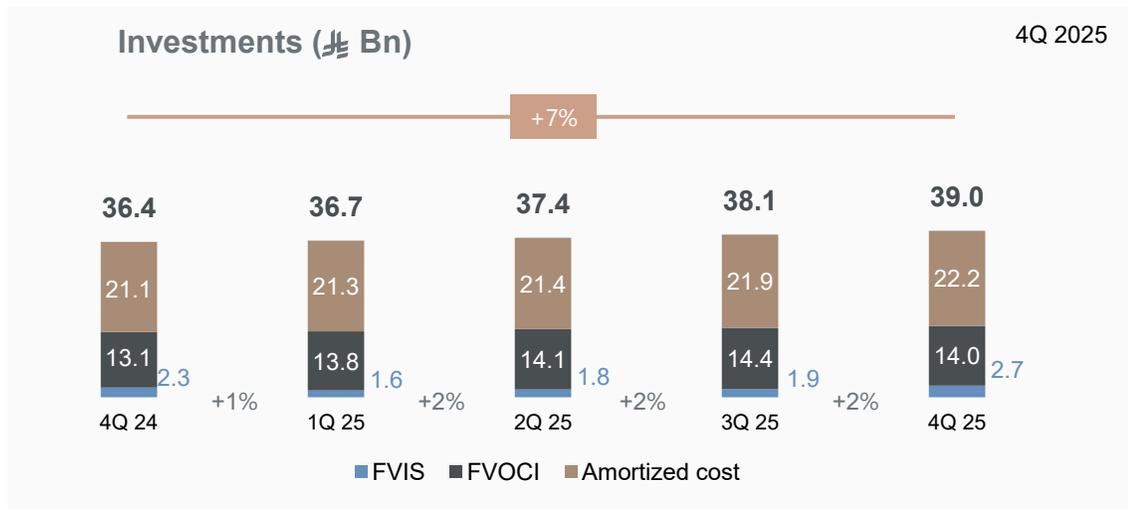
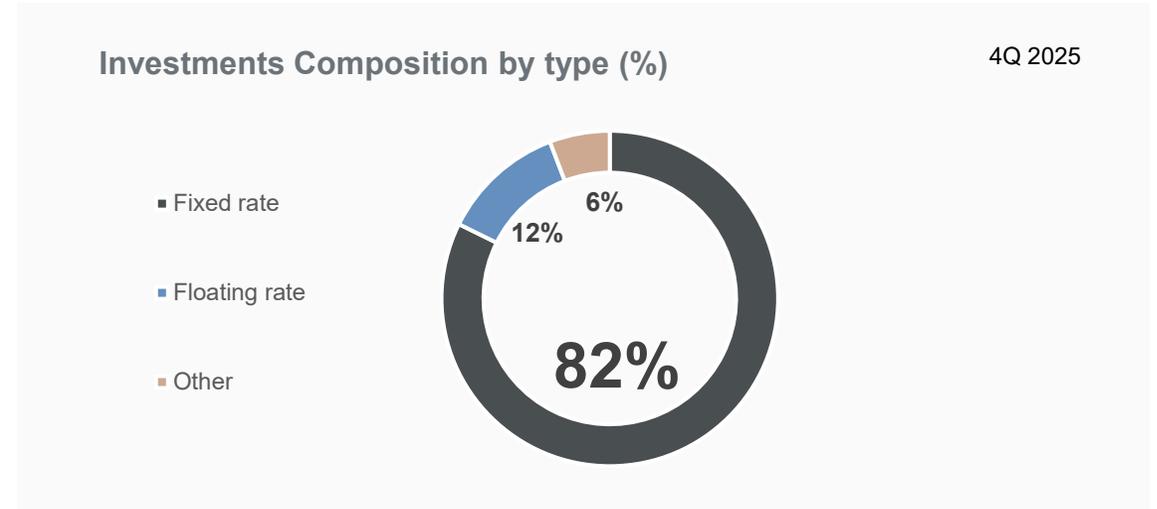
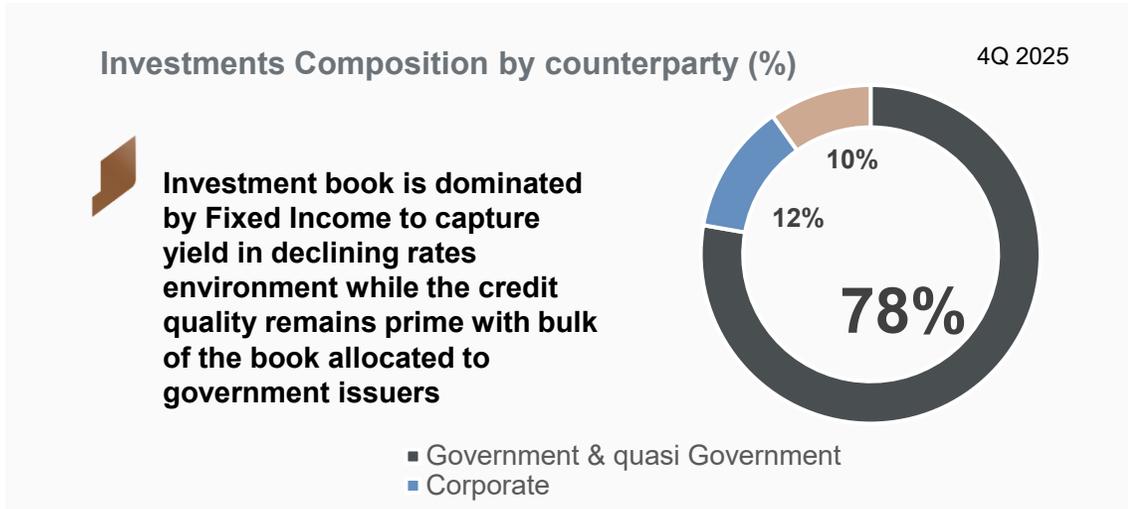
NPL | moderate ratio supported by timely write-offs of fully provisioned exposures



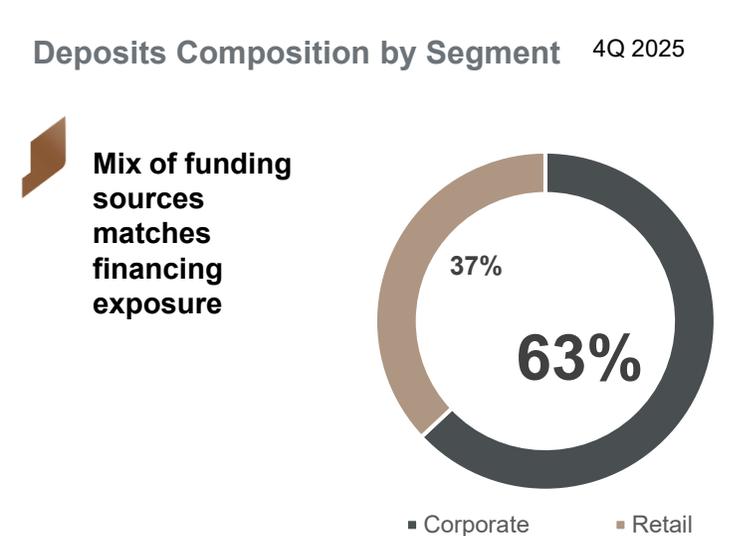
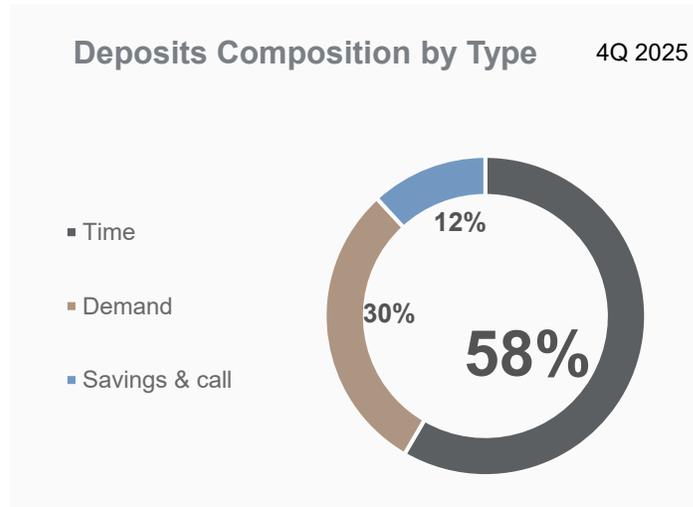
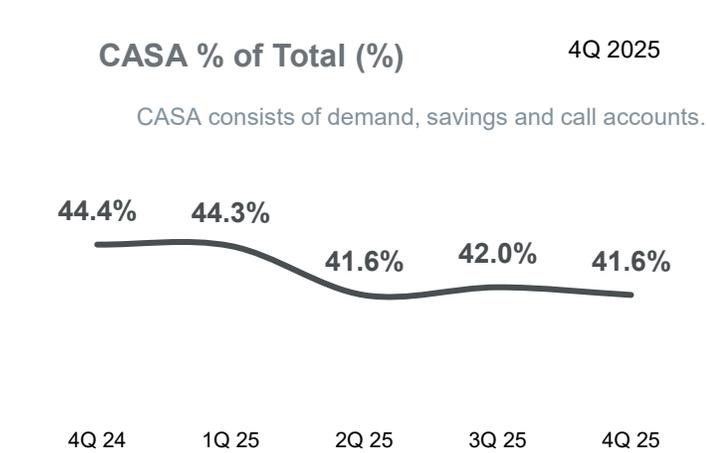
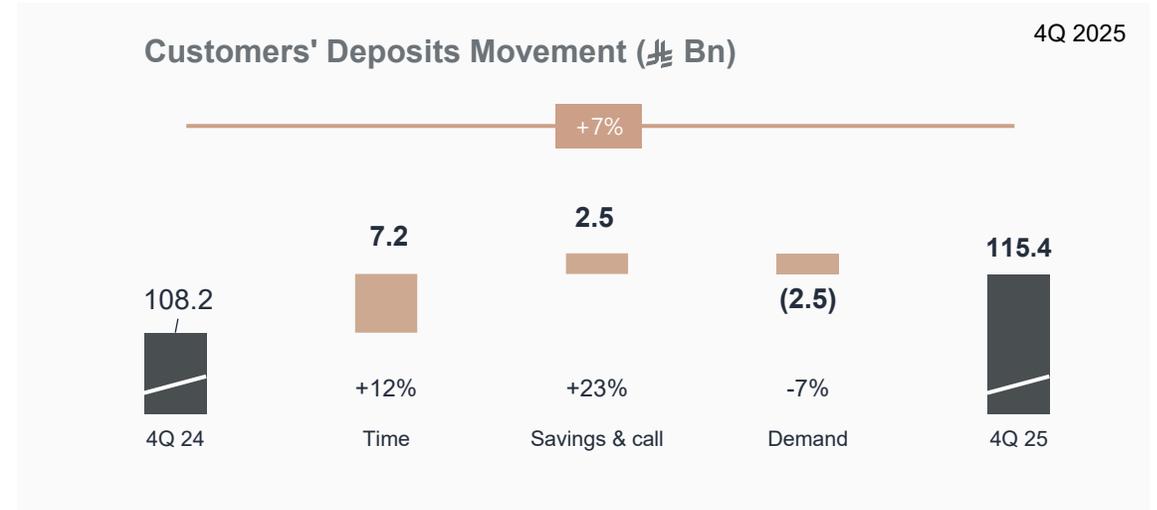
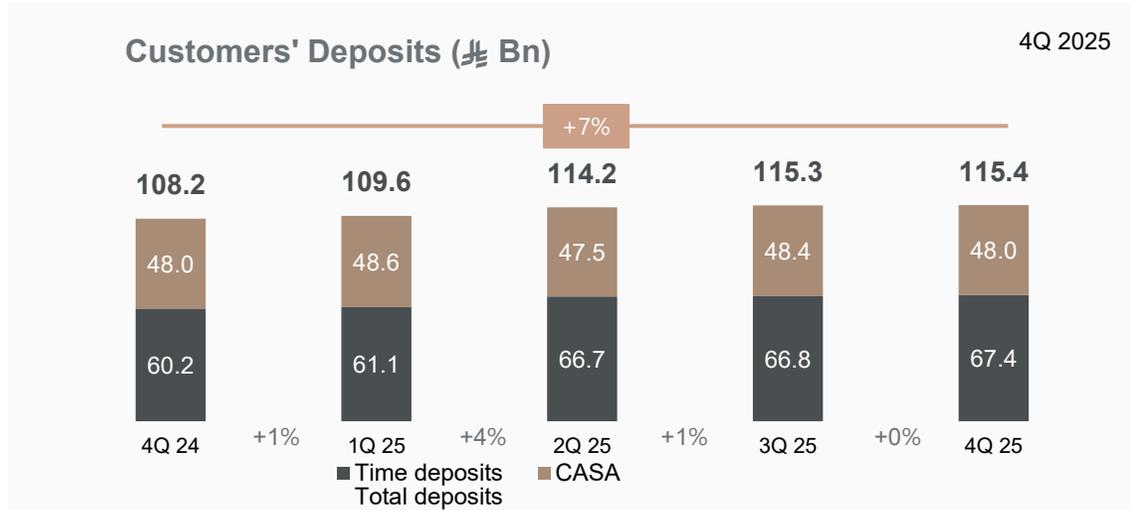
NPL Coverage | strong cross-cycle levels maintained



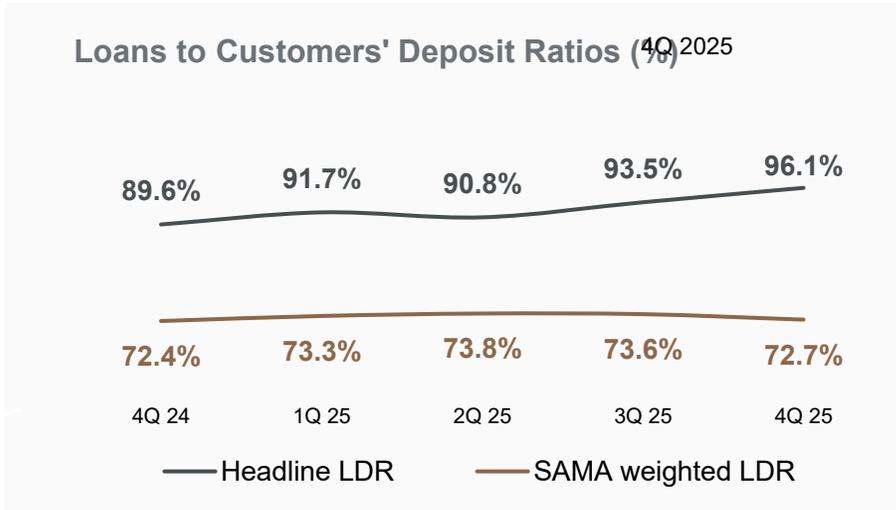
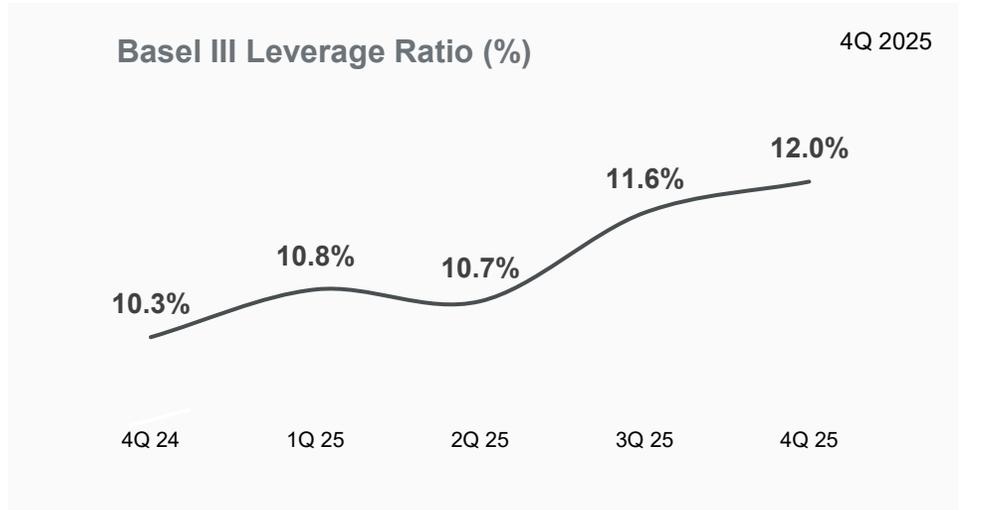
Investments | increase in fixed-rate assets helps mitigate interest rate risk



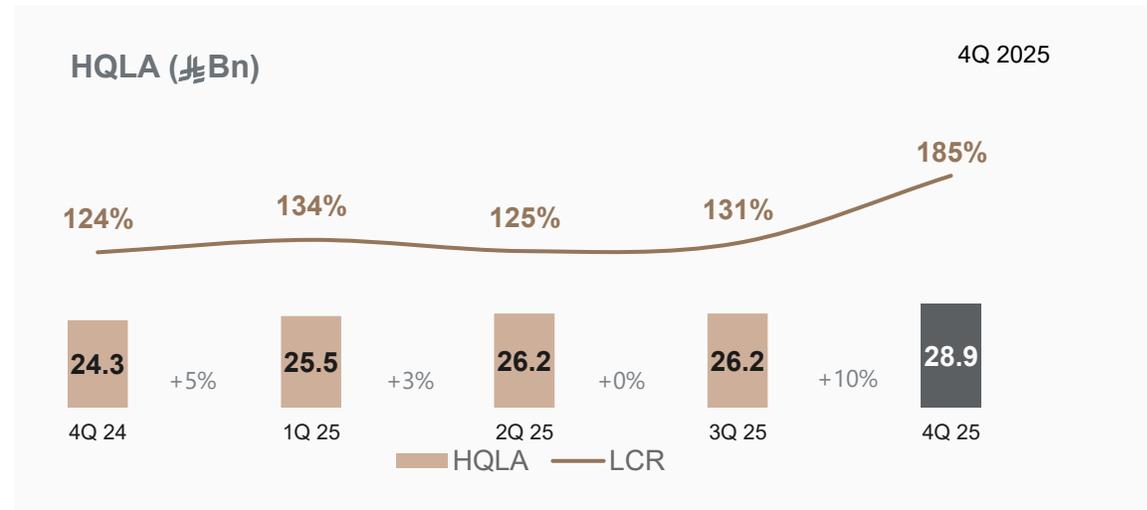
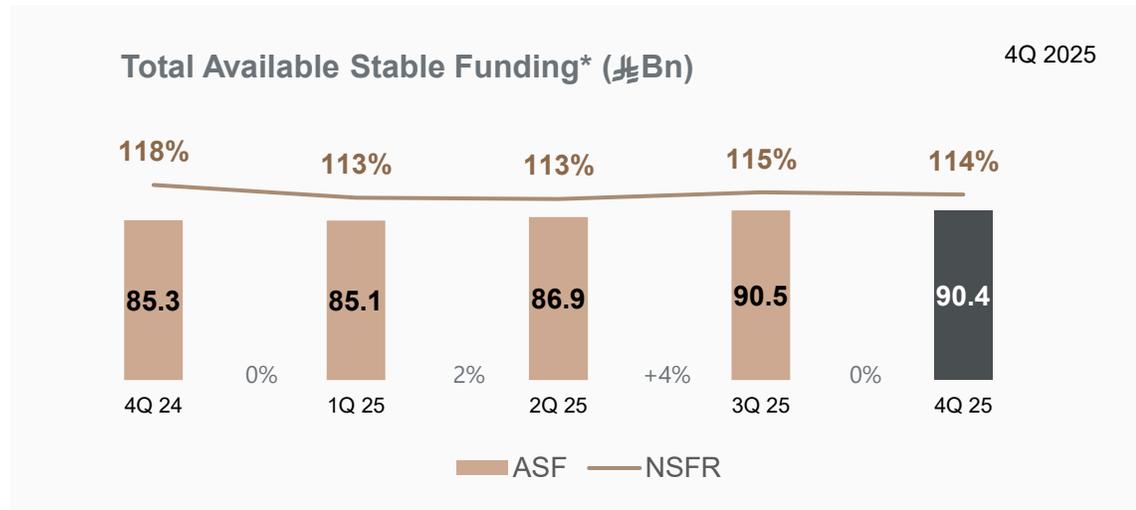
Deposits | robust customer franchise ensures reliable funding base



Liquidity | resilient funding base enables further growth

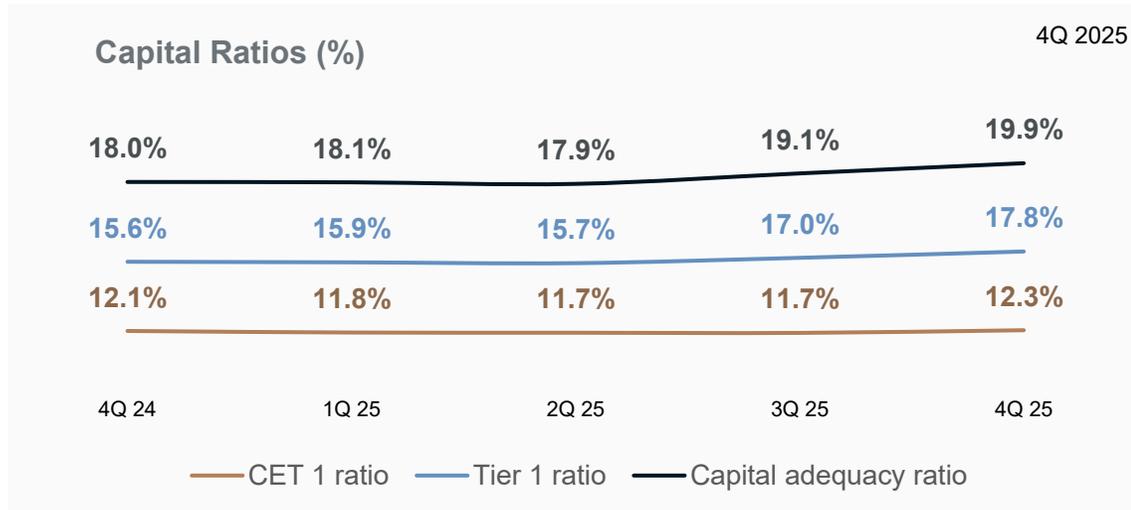


Key liquidity ratios maintained with comfortable buffers versus regulatory thresholds

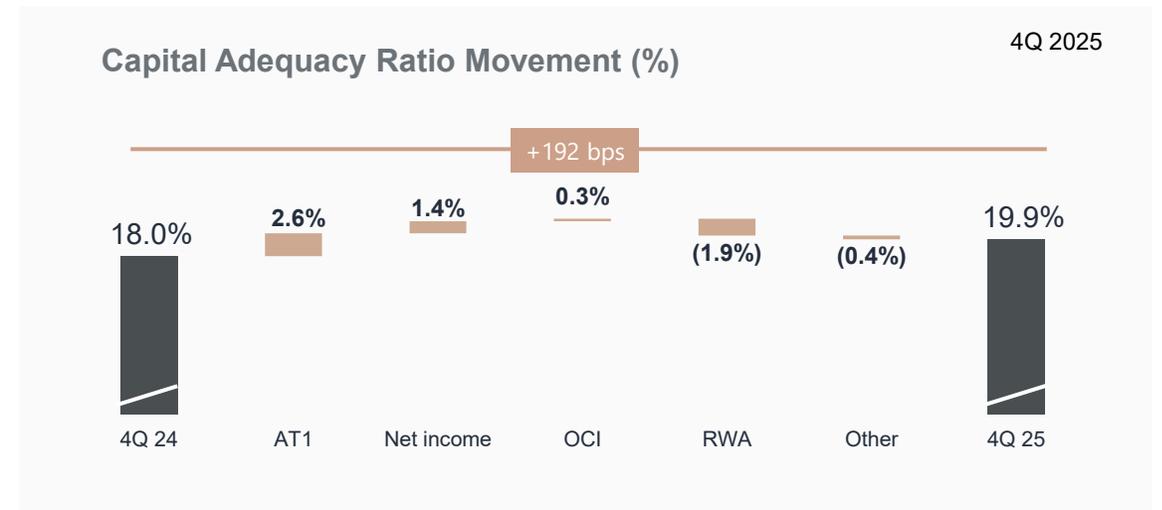
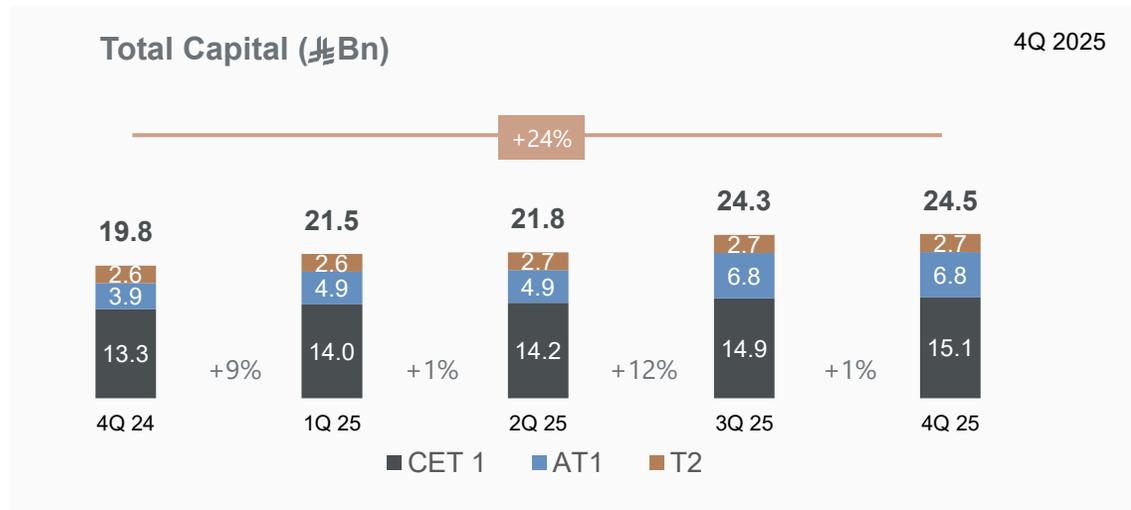


*ASF is the portion of capital and liabilities expected to be reliable over the time horizon considered by the NSFR, which extends to one year.

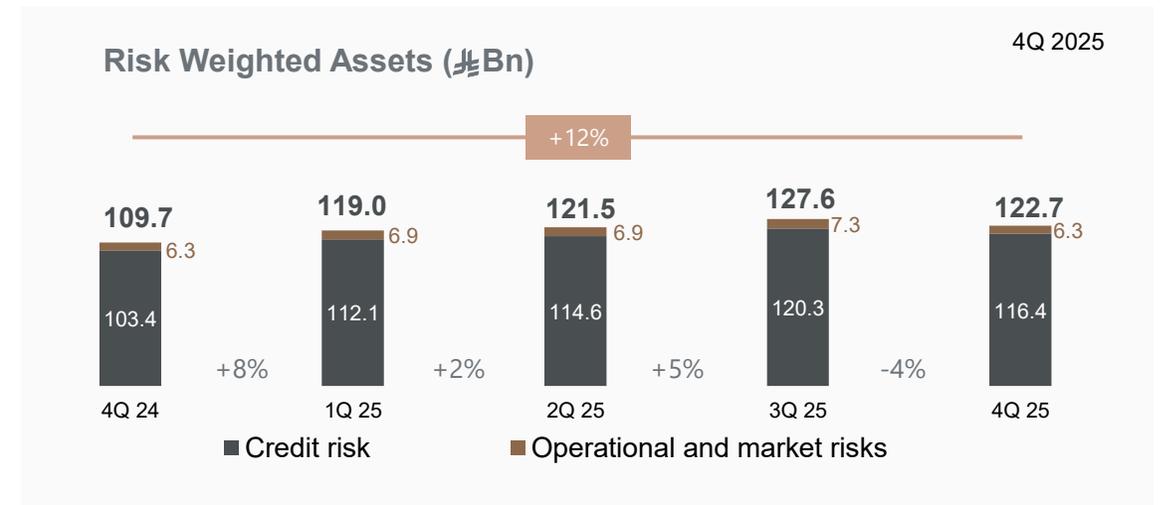
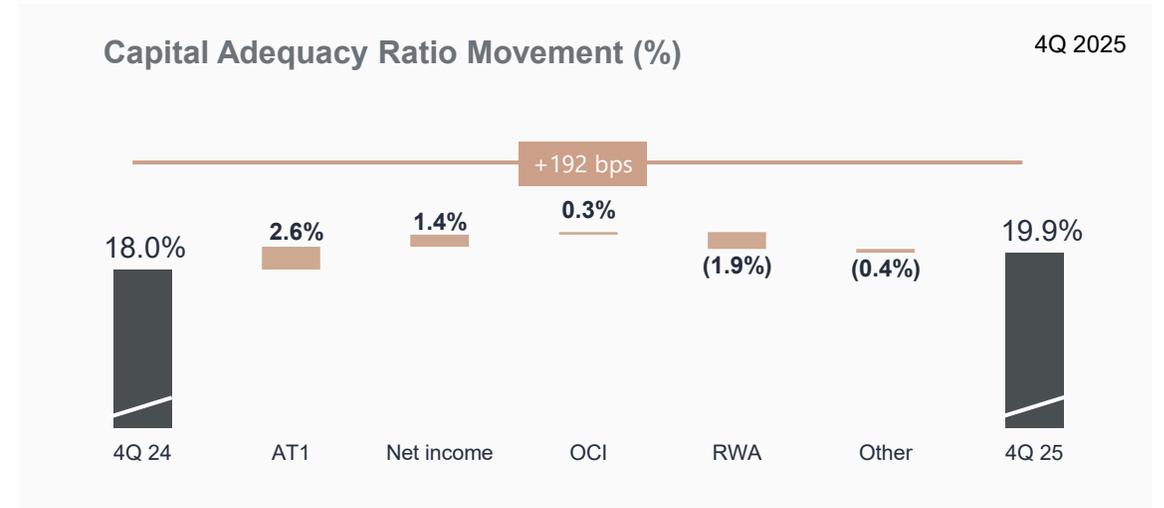
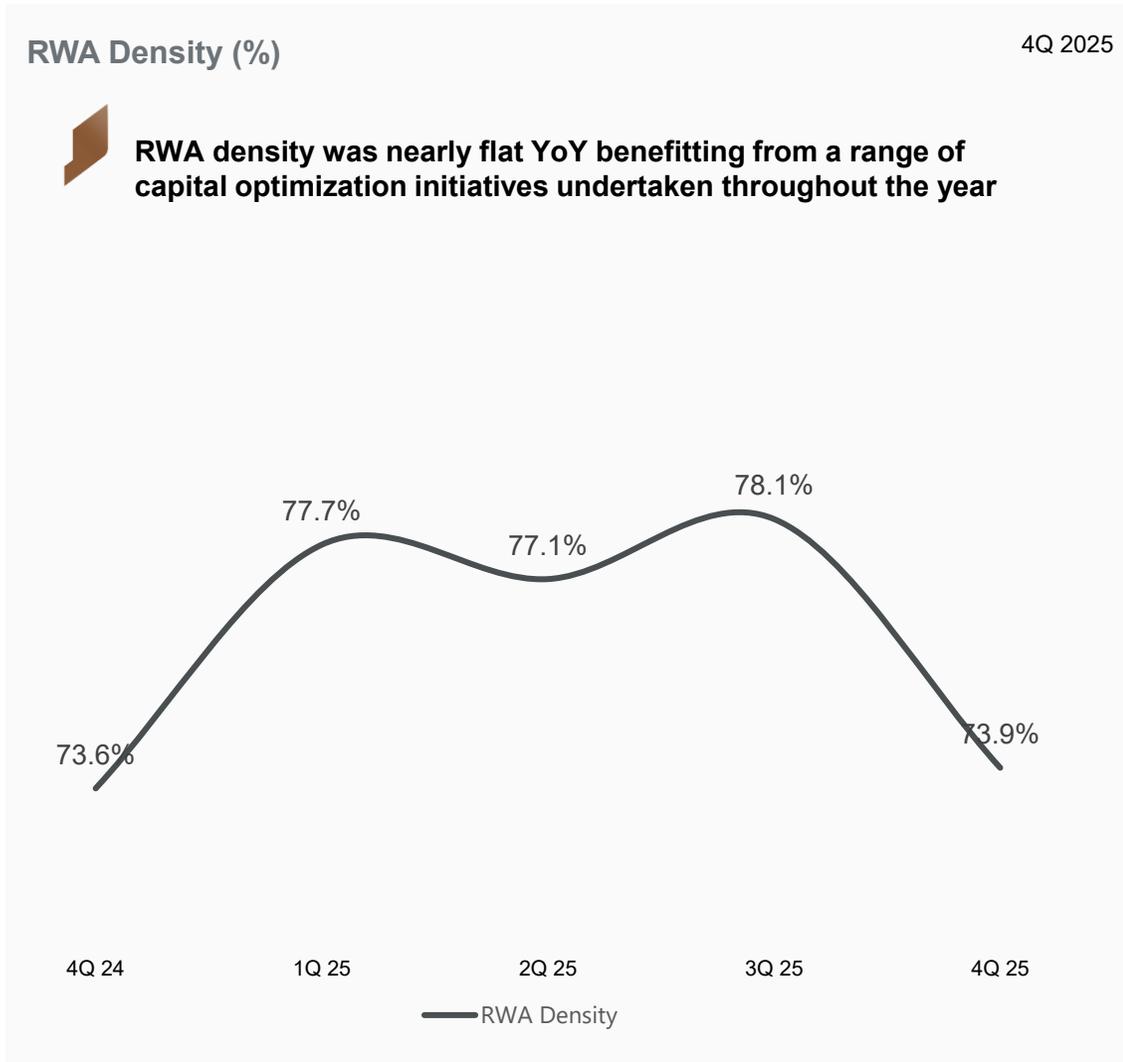
Capitalization | reinforced capital base positions the Bank to pursue profitable growth



Robust capital levels supported by Tier 1 issuance and provide ample headroom for further business growth and pursuing attractive financing opportunities
 In 2025 total equity rose by 24% through a combination of net income retention and Tier 1 issuance, all three capital ratios grew YoY



RWA | optimal capital utilization contributes to growing returns



Income Statement | excellent top-line performance results in 22% YoY net income growth

Net income rose by 22% benefiting from strong top-line performance and positive operating jaws

Net financing and investment income increased 14% YoY on stronger loan book

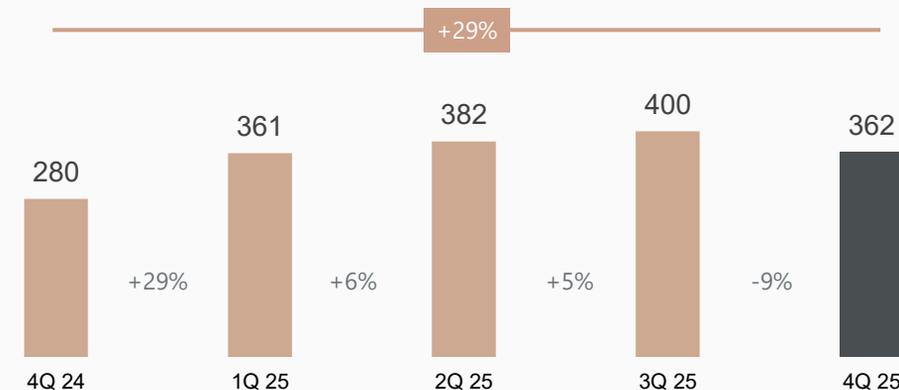
Sizeable 28% Fee & other income rise reflects increase in fees from banking services, dividend and exchange income

Operating expenses rose by 10% due to higher G&A costs and staff-related expenses as the Bank continues to invest in talent and innovation

₹ Mn	12M 2025	12M 2024	YoY % Change	4Q 2025	4Q 2024	YoY % Change
Net financing & investment income	3,000	2,634	+14%	773	735	+5%
Fee & other income	1,465	1,145	+28%	412	232	+77%
Total operating income	4,464	3,779	+18%	1,185	967	+22%
Operating expenses	(2,338)	(2,117)	+10%	(611)	(560)	+9%
Impairment charge	(354)	(275)	+29%	(100)	(92)	+9%
Net operating income	1,773	1,388	+28%	475	316	+50%
Share in net income of an associate	13	17	-24%	5	4	+24%
Net income for the period before zakat & income tax	1,786	1,405	+27%	479	320	+50%
Zakat & income tax	(280)	(174)	+61%	(117)	(39)	+197%
Net income for the period	1,506	1,231	+22%	362	280	+29%

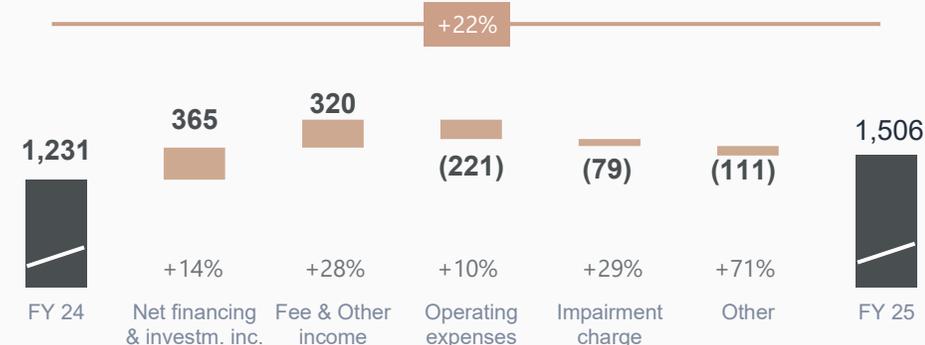
Quarterly Net Income (₹ Mn)

4Q 2025

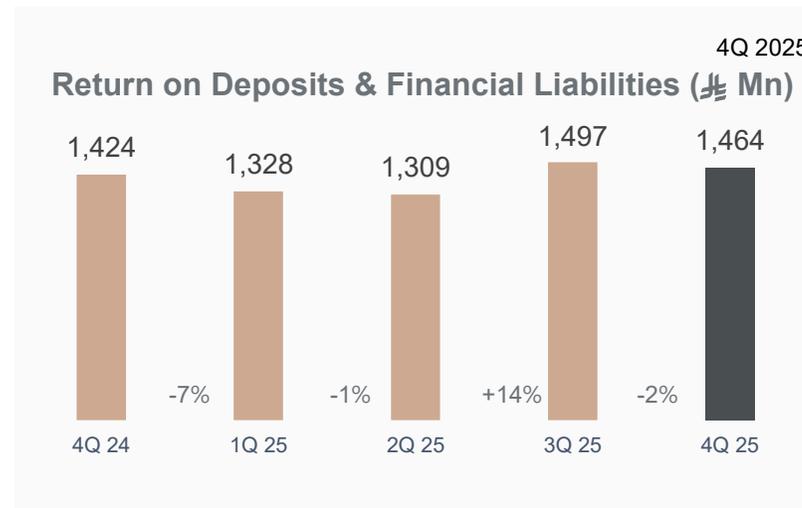
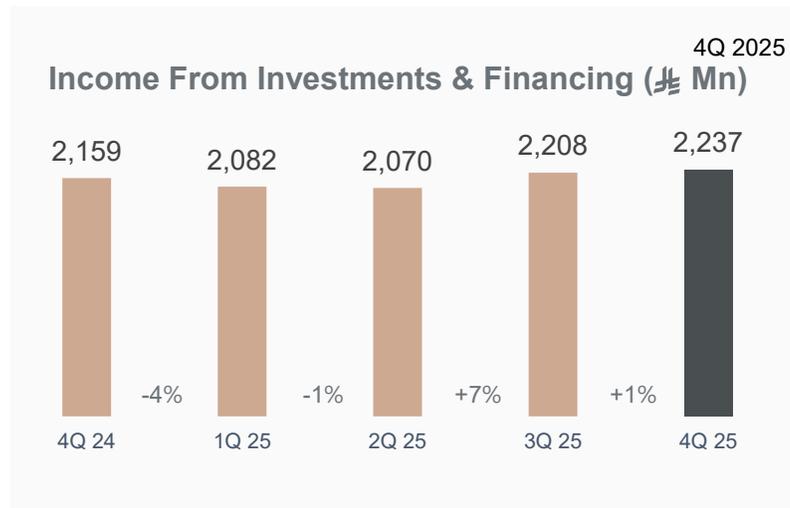
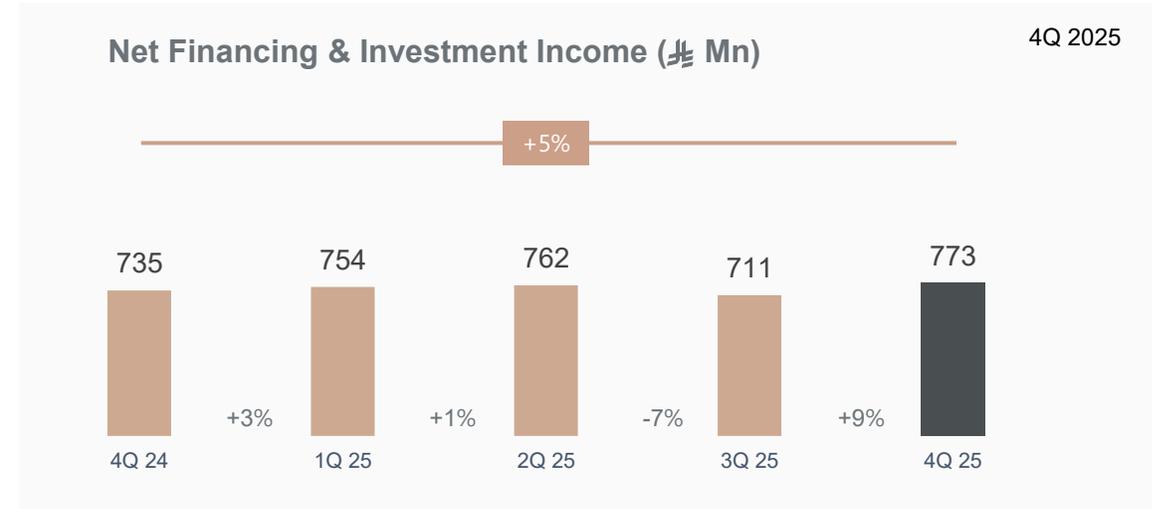
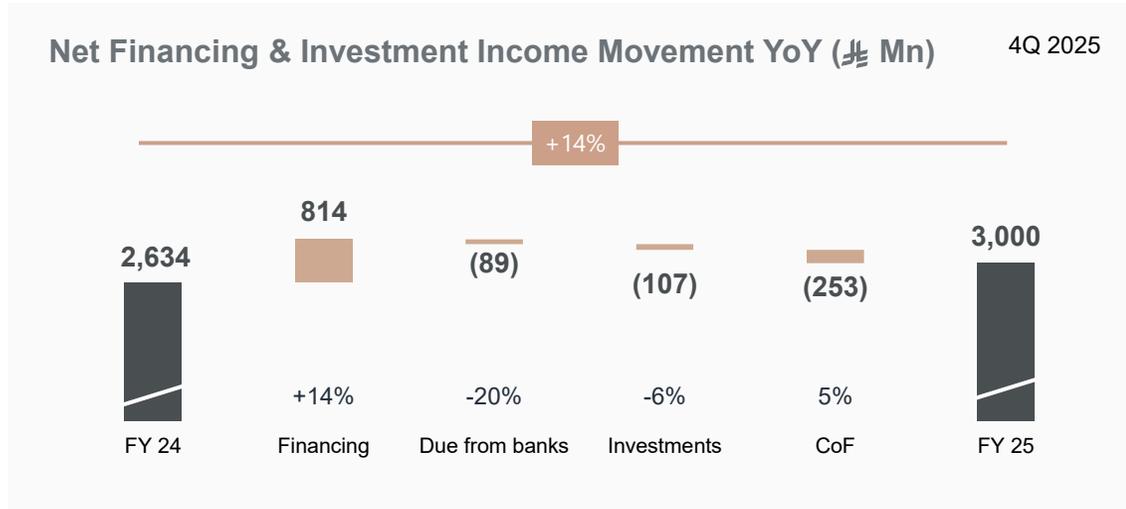


Net Income for the Period Movement YoY (₹ Mn)

4Q 2025



Net financing & investment income | NIM remained resilient amid market pressure



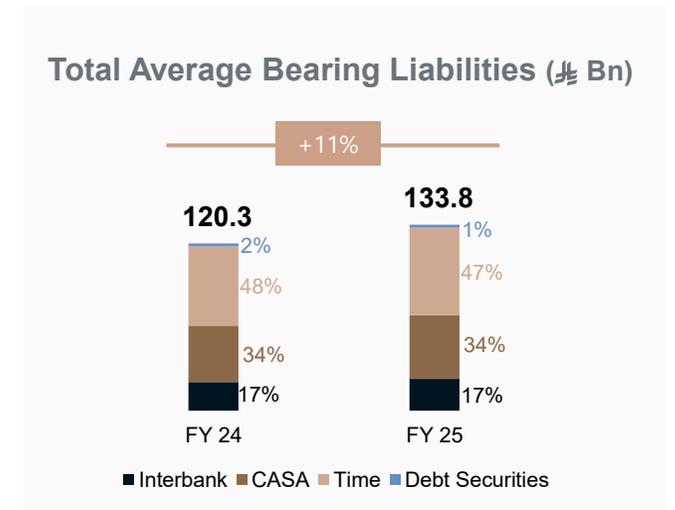
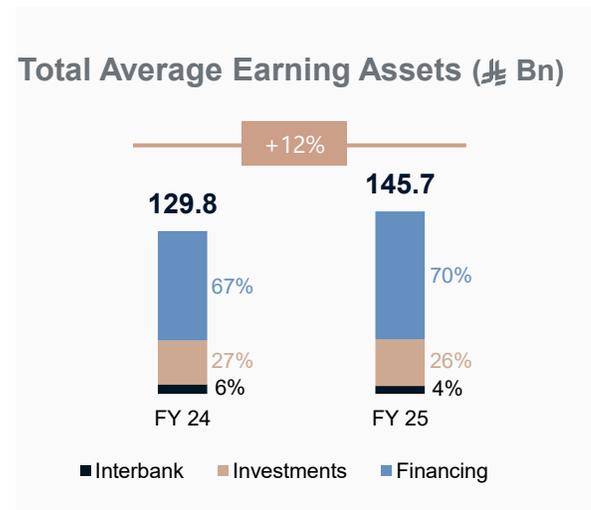
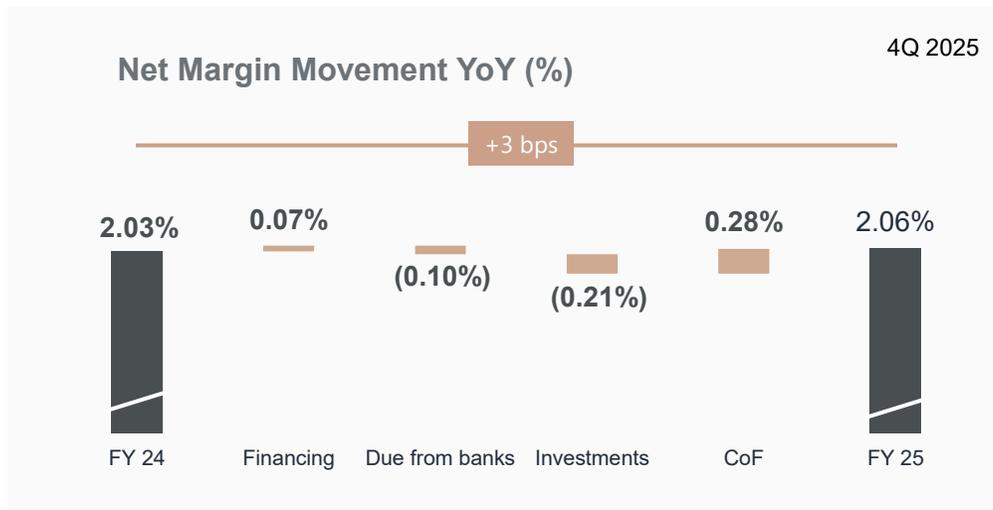
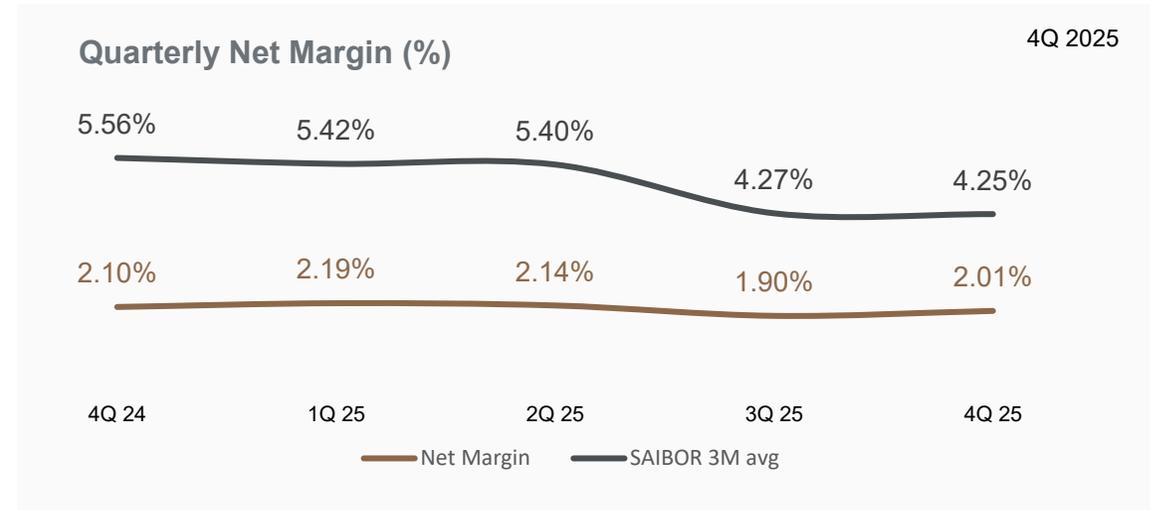
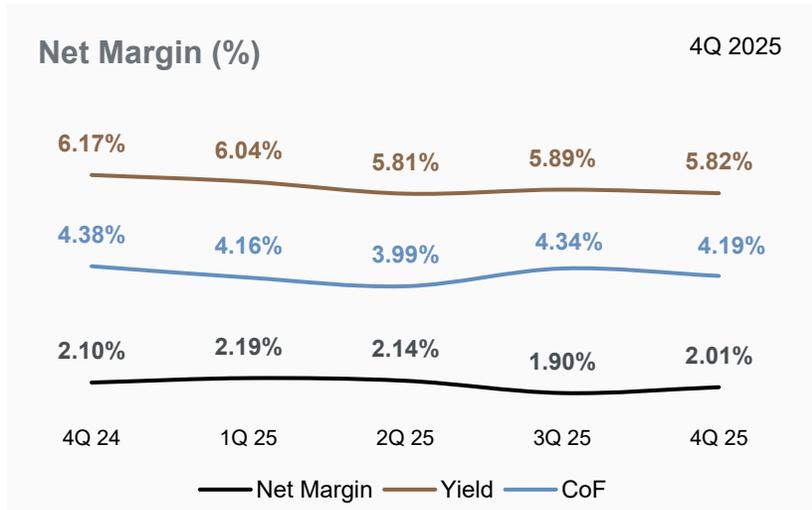
Net financing and investment income in FY 2025 grew by 14% benefiting from changes in asset mix and balance sheet expansion.

Net interest margin for FY 2025 grew up to 2.06% vs. 2.03% in FY 2024, on the backdrop of challenging market environment and strong competition for liquidity.

On a sequential basis, net margin increased by 11 bps (2.01%) in Q4 signaling easing of market pressure

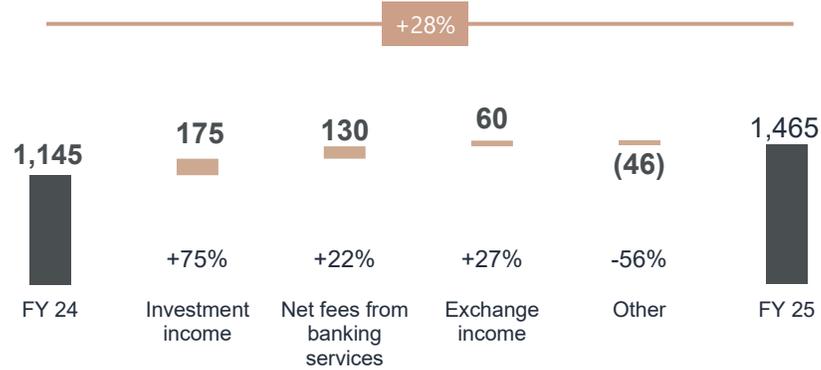
Net margin | proved resilient in challenging market conditions

Net margin improved YoY despite pressure on the cost of funding and declining rates environment. Sequentially net margin started to improve in Q4 2025 after bottoming out in Q3 2025.

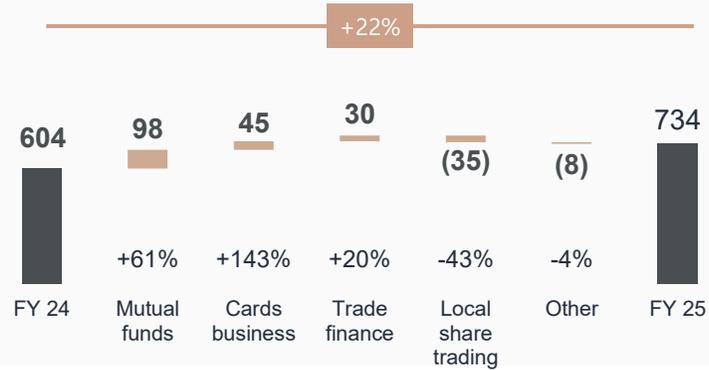


Fee & other income | high growth rate makes it sizeable contributor to bottom line

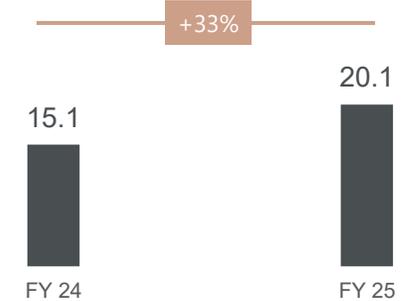
Fee & Other Income Movement (₹ Mn) 4Q 2025



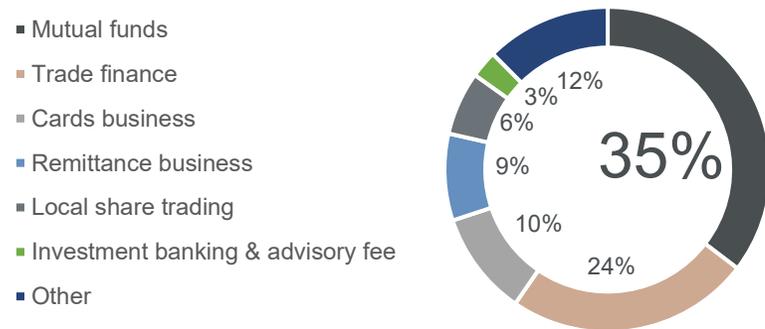
Net Fee Income From Banking Services Movement (₹ Mn) 4Q 2025



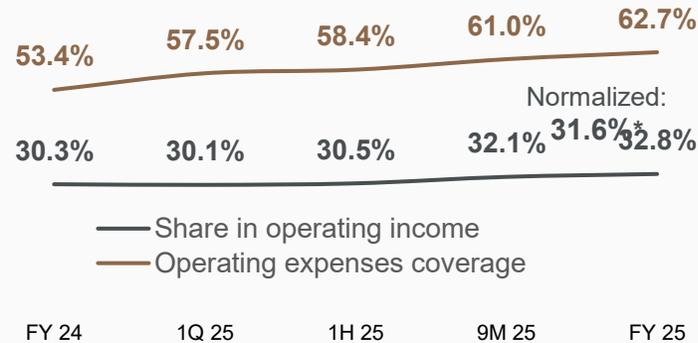
Non-Funded Exposure (₹ Bn) 4Q 2025



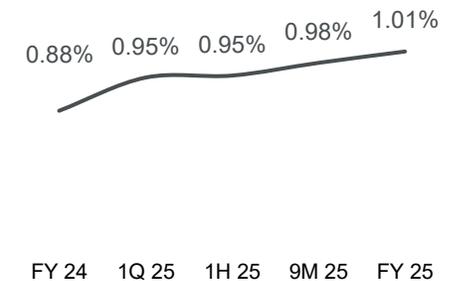
Net Fee Income From Banking Services Composition (%) 4Q 2025



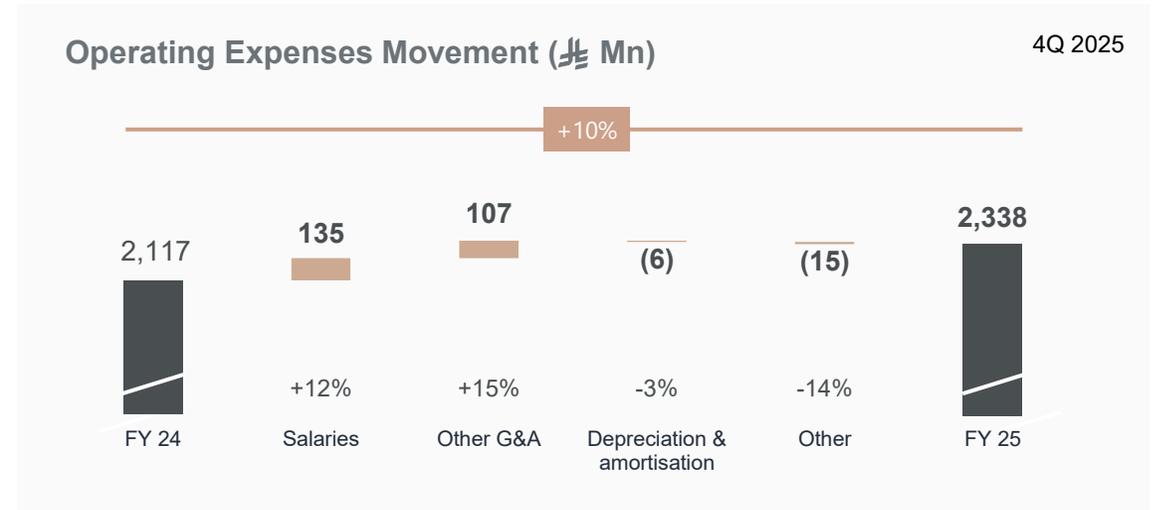
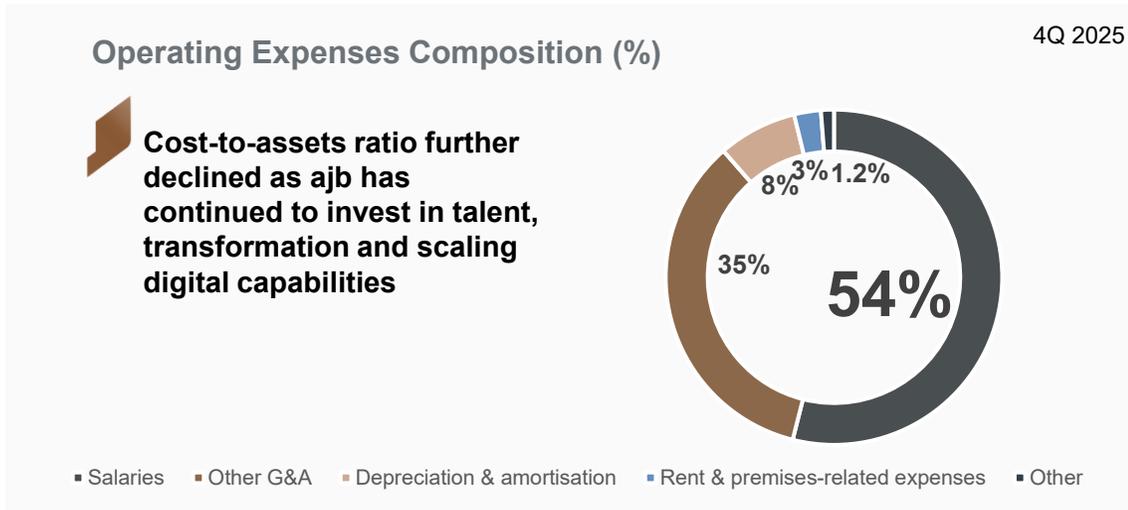
Fee & Other Income Share and Coverage (%) 4Q 2025



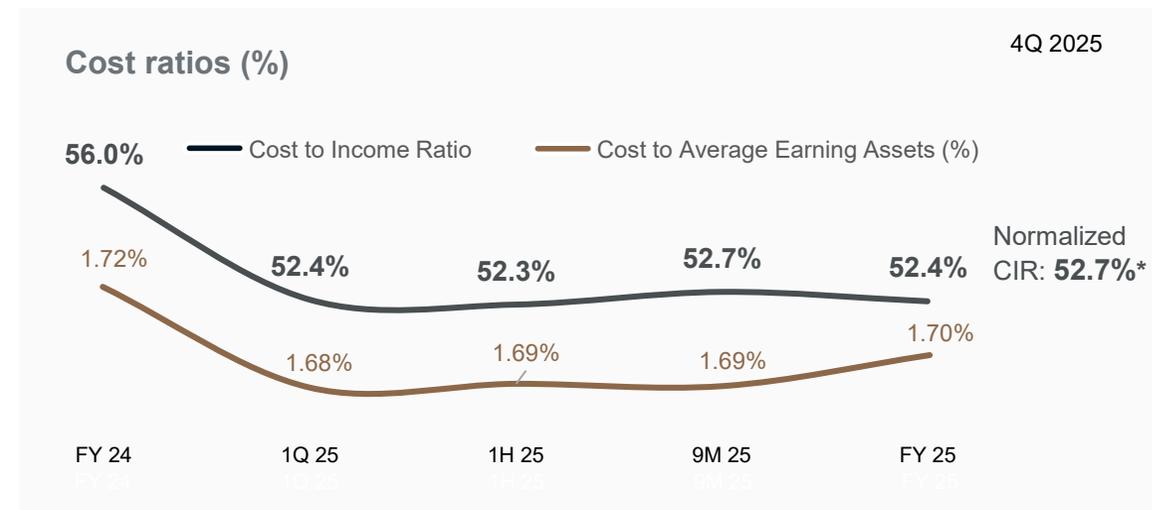
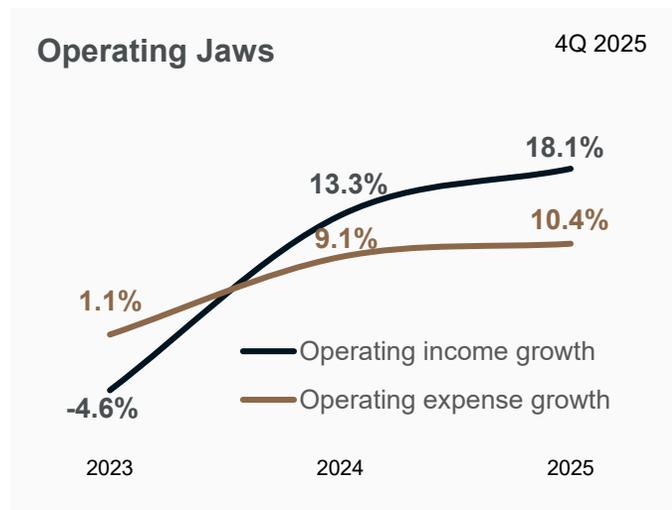
Fee income to Average Earning Assets (%) 4Q 2025



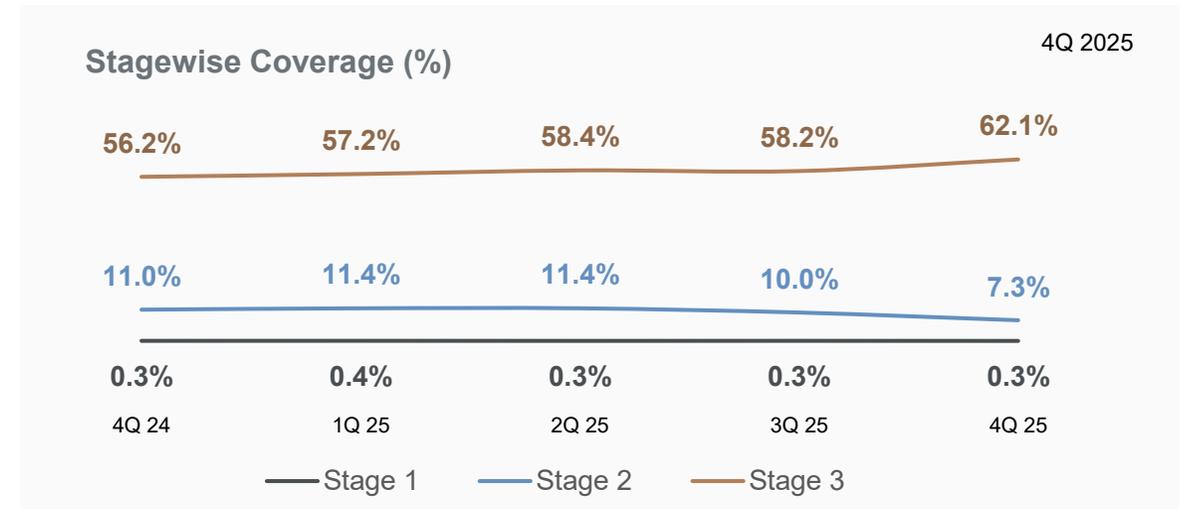
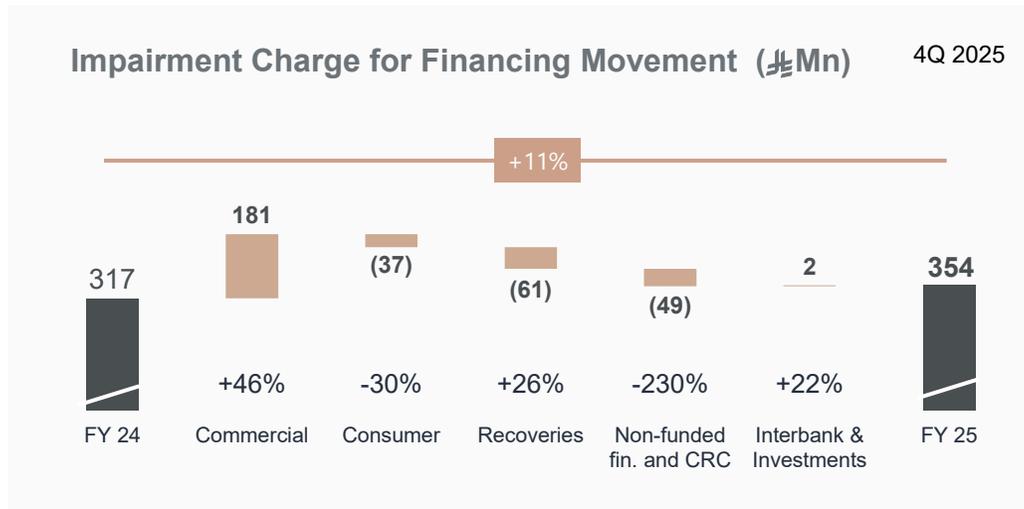
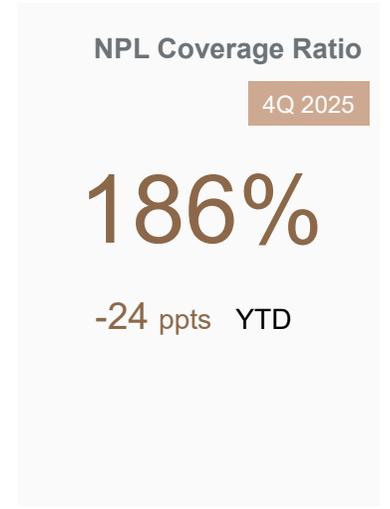
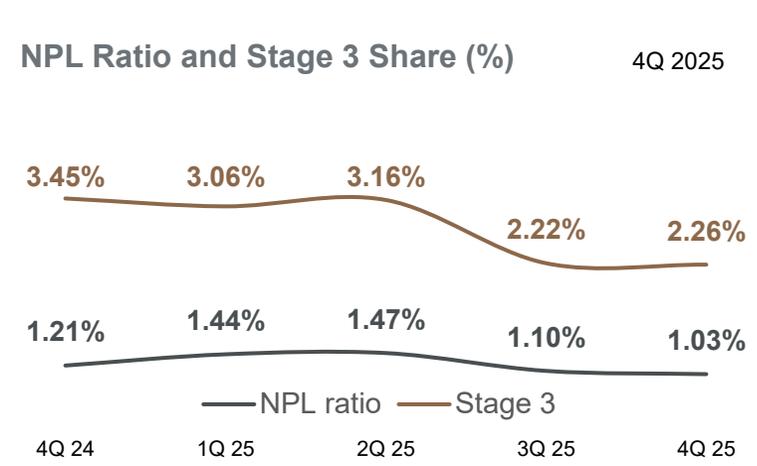
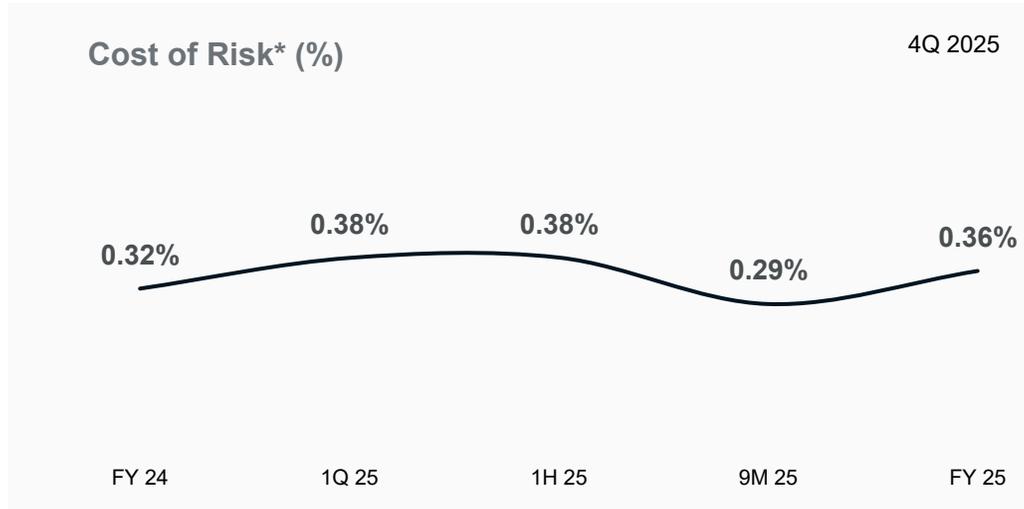
Operating Expenses | cost-to-income ratio improved on strong positive jaws



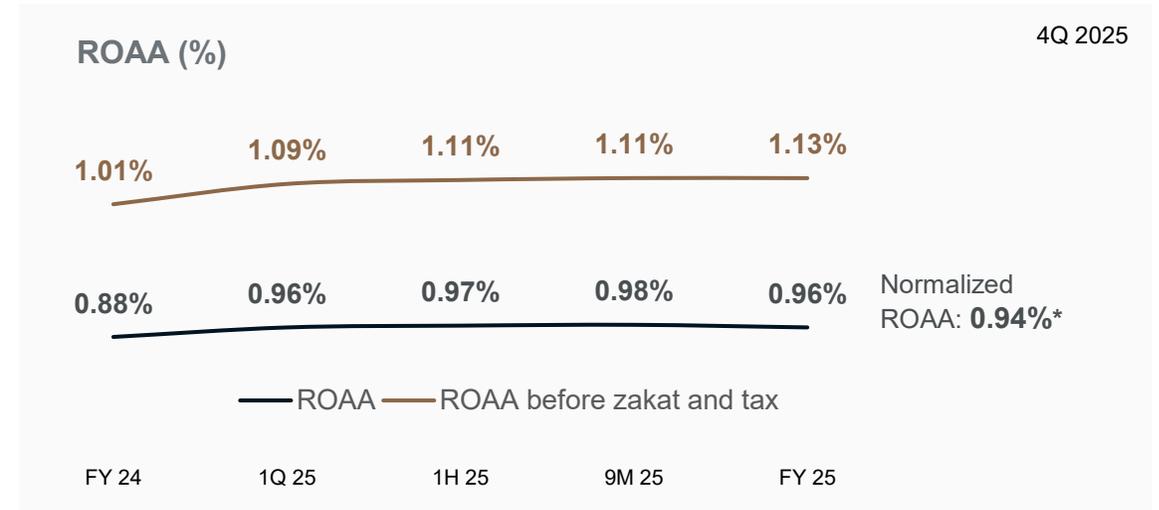
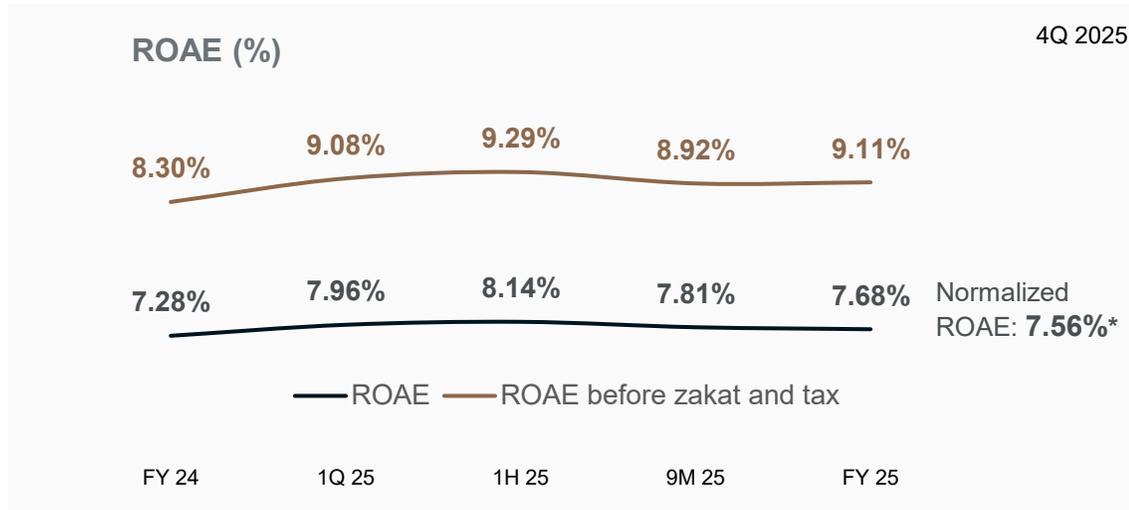
ajb has been consistently operating on positive jaws since adoption of new strategy thus delivering stable efficiency gains



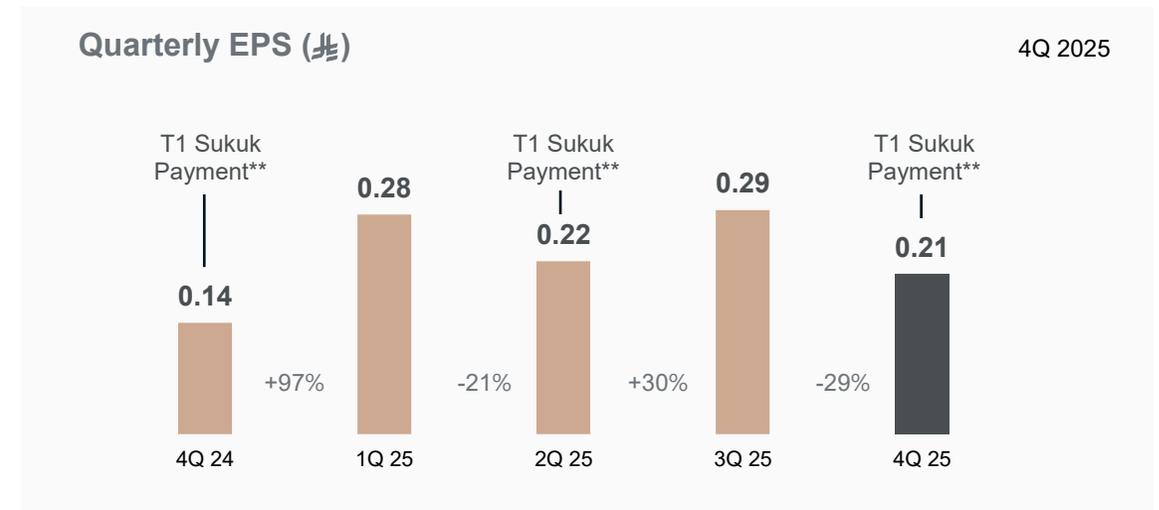
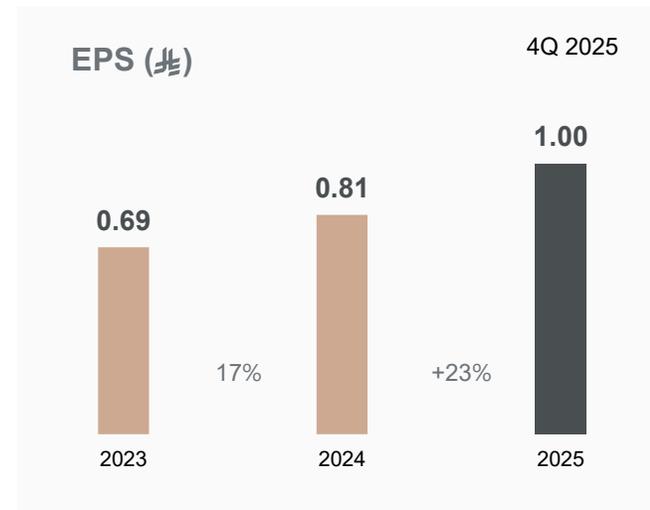
Credit quality | Cost of Risk remains moderate while NPL ratio dropped



Profitability | returns continued to improve, EPS 23% up in 2025



Return on equity, return on assets and EPS continues to improve in 2025 on the back of robust revenue growth and better operational efficiency

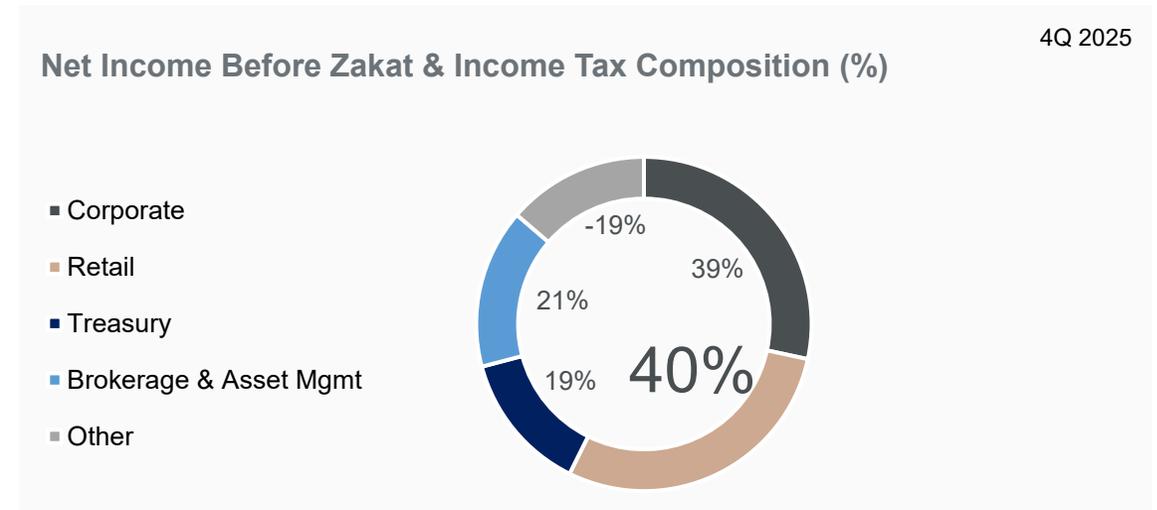
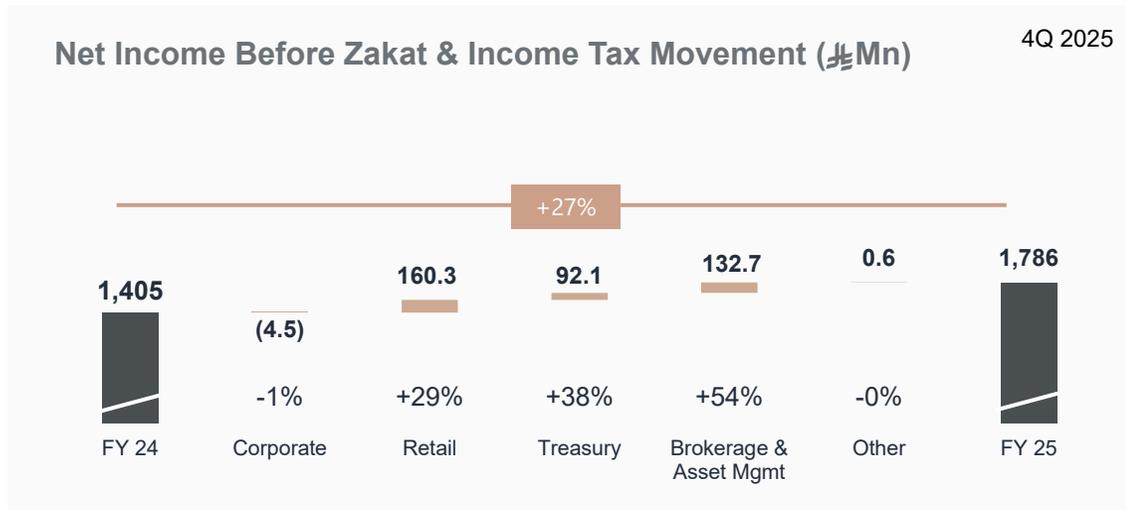
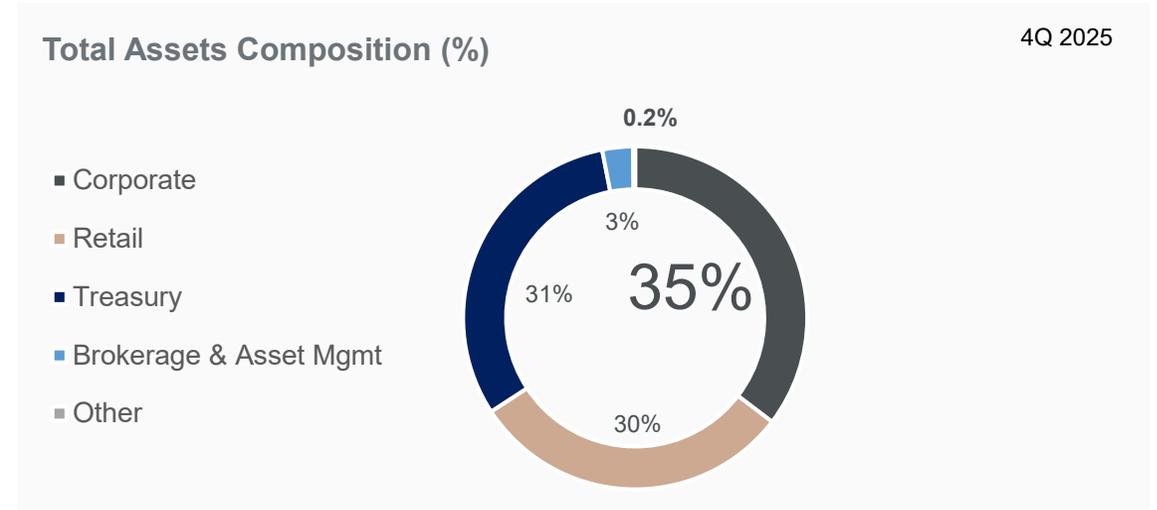
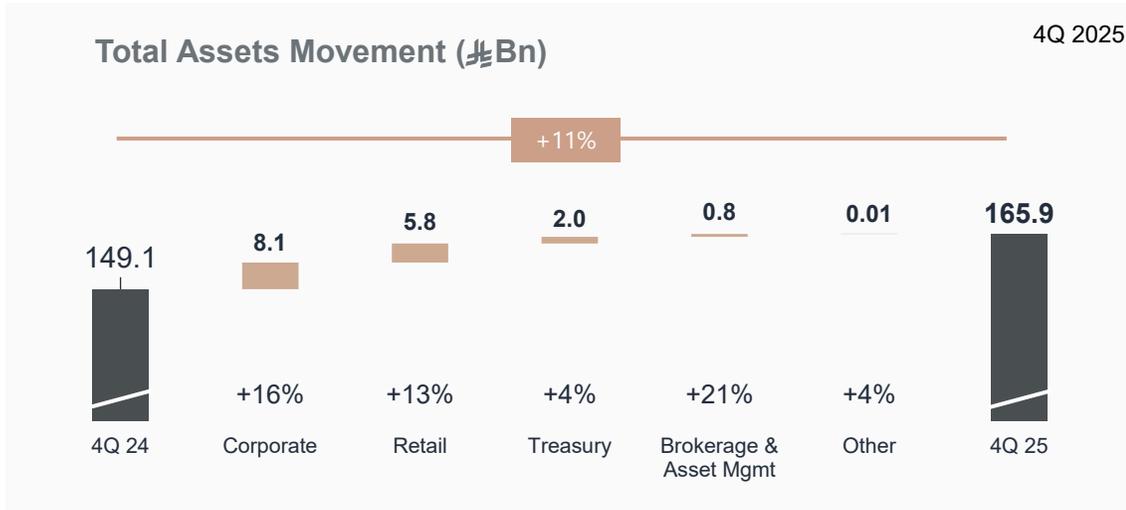




07.

Segmental Performance

Segments | healthy business mix with all segments fairly contributing to net result

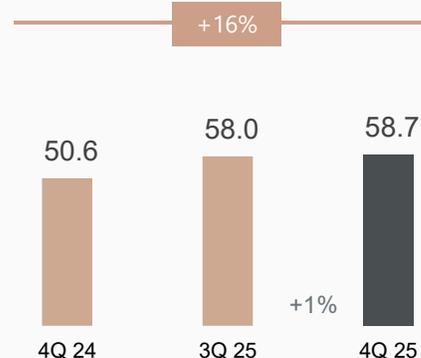


Corporate Segment

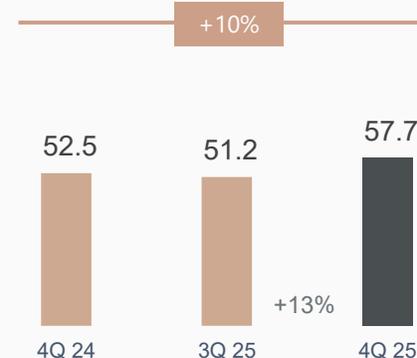
Corporate segment's net income was 1% down on slowdown of net financing and investment income in Q4, growth in operating expenses and higher impairment charge, partially offset by 11% growth in fee and other income. Segmental assets rose by 16% driven by commercial financing growth, liabilities increased by 10%

₹ Mn	12M 2025	12M 2024	YoY % Change	4Q 2025	4Q 2024	YoY % Change
Net financing & Investment income	1,022	914	+12%	230	278	-17%
Fee & other income	322	290	+11%	78	48	+63%
Total operating income	1,343	1,204	+12%	308	326	-5%
Operating expenses	(320)	(281)	+14%	(89)	(80)	+11%
Impairment charge, net	(325)	(221)	+47%	(97)	(87)	+12%
Net income before zakat & income tax	698	702	-1%	122	159	-23%

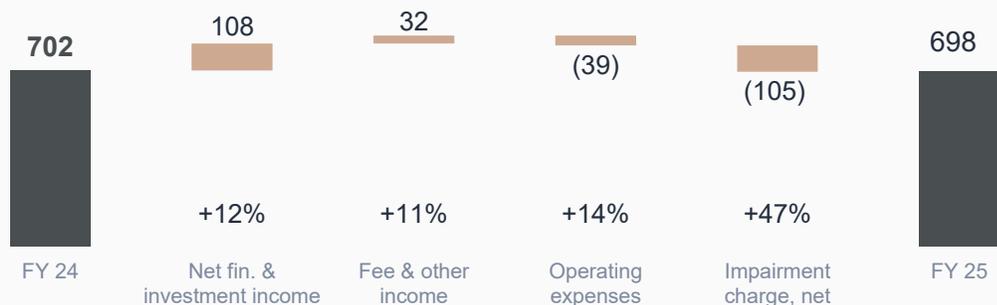
Total Assets (₹ bn)



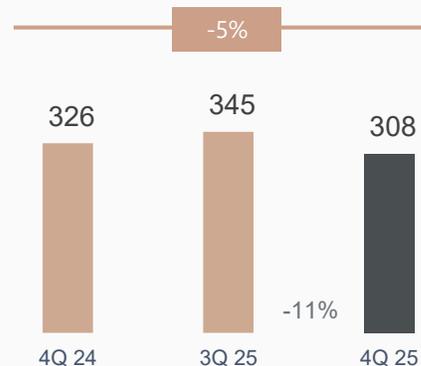
Total Liabilities (₹ bn)



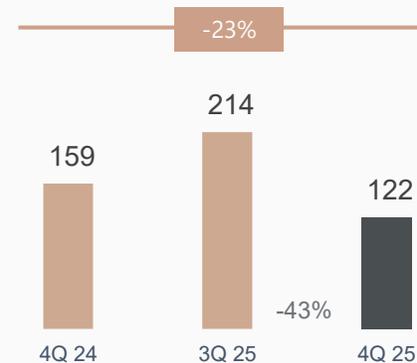
Net Income before zakat and tax Movement (₹ mn)



Total Operating Income (₹ mn)



Net Income before zakat and tax (₹ mn)

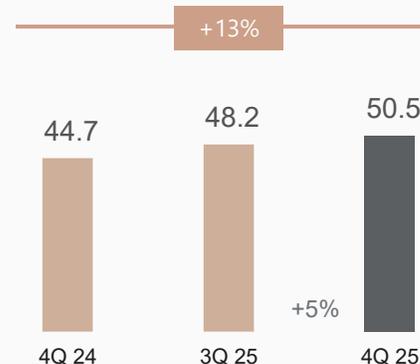


Retail Segment

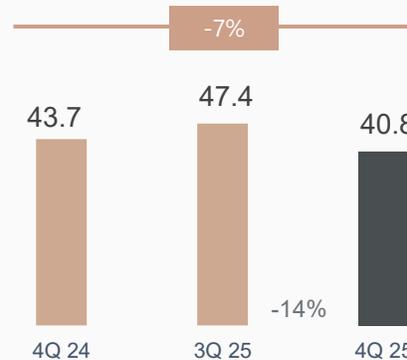
Retail's net income increased by 29% driven by growth in net financing and investment income and fee income, partially offset by higher expenses. Segmental assets rose by 13%, liabilities decreased by 7% following funding rebalancing

₹ Mn	12M 2025	12M 2024	YoY % Change	4Q 2025	4Q 2024	YoY % Change
Net financing & Investment income	1,796	1,643	+9%	456	430	+6%
Fee & other income	533	438	+21%	161	125	+29%
Total operating income	2,329	2,082	+12%	617	555	+11%
Operating expenses	(1,590)	(1,477)	+8%	(415)	(408)	+2%
Impairment charge, net	(28)	(53)	-48%	(2)	(4)	-57%
Net income before zakat & income tax	711	551	+29%	201	143	+40%

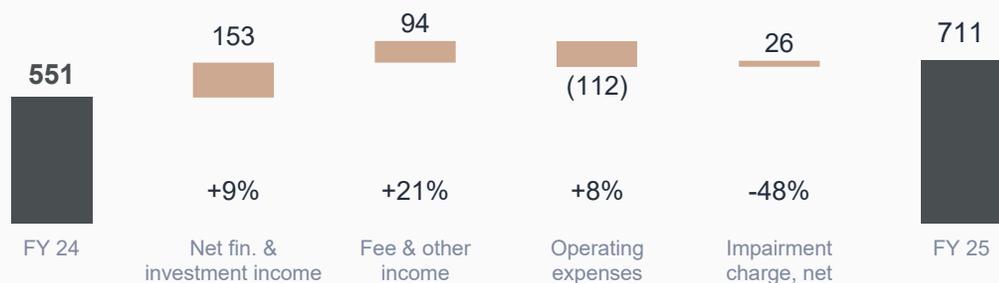
Total Assets (₹ bn)



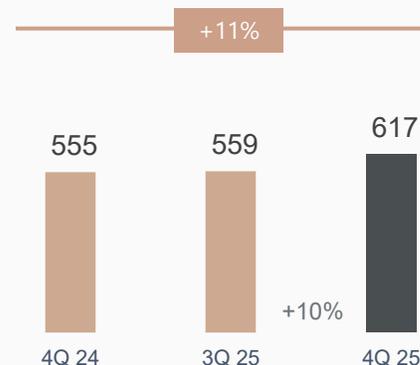
Total Liabilities (₹ bn)



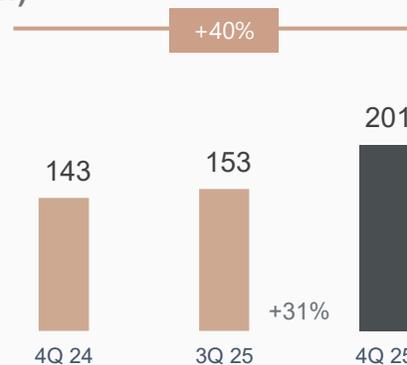
Net Income before zakat and tax Movement (₹ mn)



Total Operating Income (₹ mn)



Net Income before zakat and tax (₹ mn)

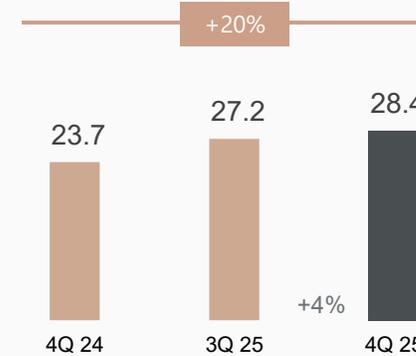


Brokerage and asset management segment

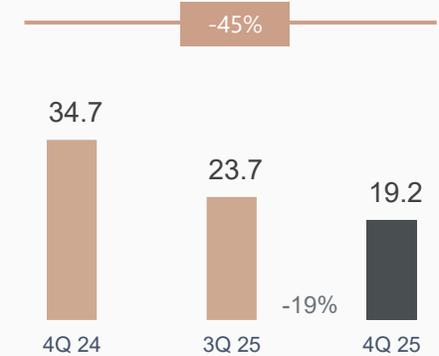
Strong 54% increase in net income and 42% increase in operating income driven by robust growth in net financing and investment income and fee and other income

₹ Mn	12M 2025	12M 2024	YoY % Change	4Q 2025	4Q 2024	YoY % Change
Net financing & Investment Income	135	99	+36%	33	34	-0%
Fee & other income	495	343	+44%	131	46	+185%
Total operating income	629	442	+42%	164	79	+107%
Operating expenses	(252)	(197)	+27%	(59)	(25)	+134%
Share in net income of associate	(2)	(2)	-24%	(1)	(1)	+24%
Net income before zakat & income tax	379	247	+54%	106	55	+93%

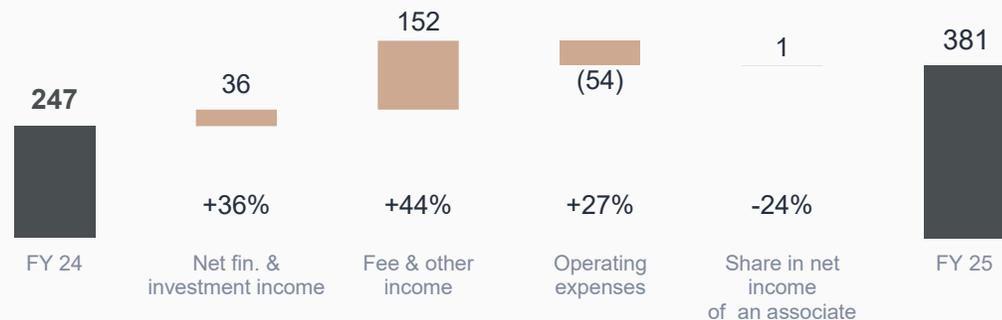
Assets Under Management (₹ bn)



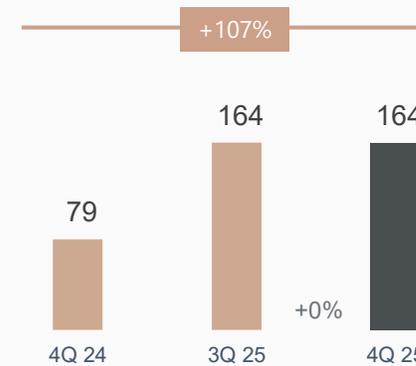
Traded Value (₹ bn)



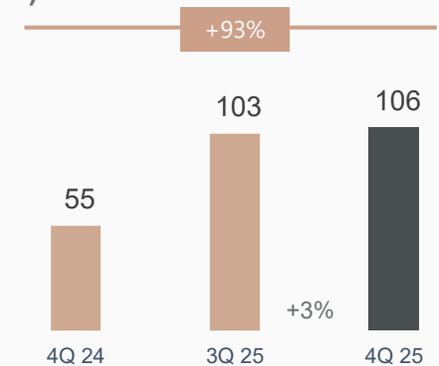
Net Income before zakat and tax Movement (₹ mn)



Total Operating Income (₹ mn)



Net Income before zakat and tax (₹ mn)

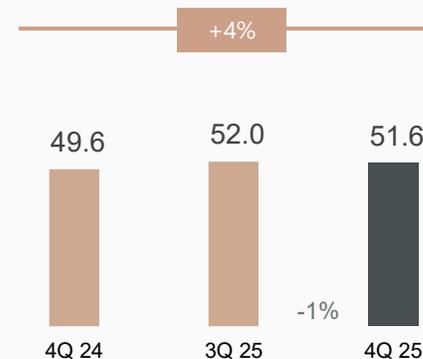


Treasury Segment

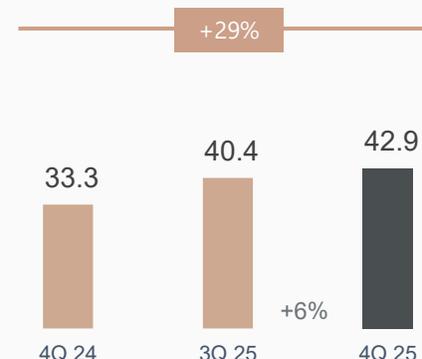
Net income increased by 38% resulting from 26% growth in total operating income surpassing 9% YoY growth in operating expenses. Assets decreased by 4% liabilities increased by 6%

₹ Mn ₹	12M 2025	12M 2024	YoY % Change	4Q 2025	4Q 2024	YoY % Change
Net financing & Investment income	47	22	+113%	53	(1)	-5,435%
Fee & other income	464	382	+21%	131	104	+26%
Total operating income	512	405	+26%	184	103	+79%
Operating expenses	(177)	(162)	+9%	(49)	(47)	+3%
Impairment charge, net	(1)	(1)	+3%	(1)	(1)	+79%
Net income before zakat & income tax	334	242	+38%	135	55	+144%

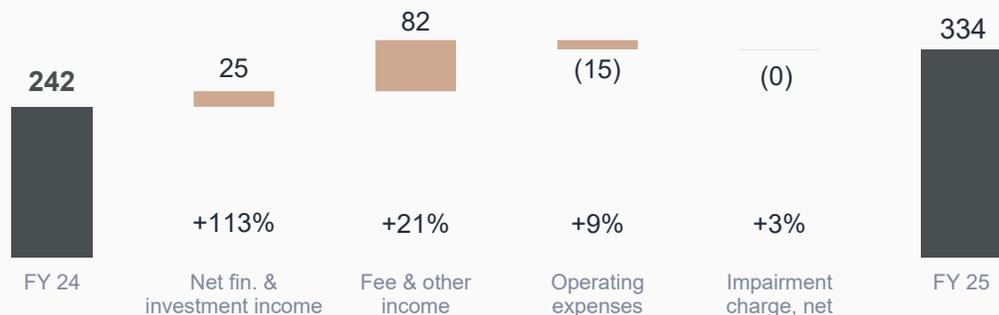
Total Assets (₹ bn)



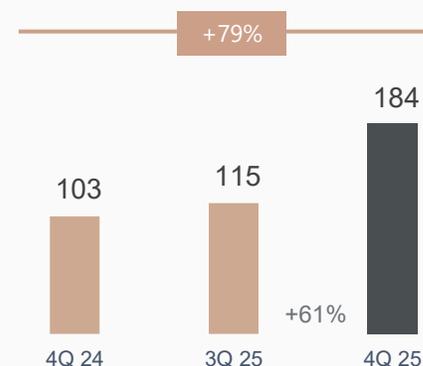
Total Liabilities (₹ bn)



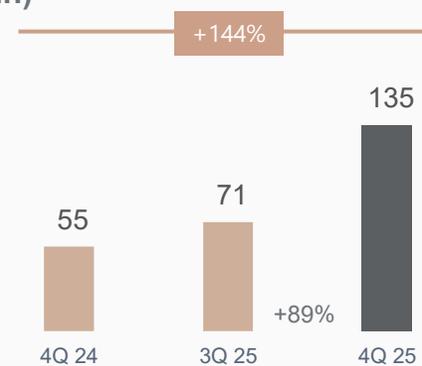
Net Income before zakat and tax Movement (₹ mn)



Total Operating Income (₹ mn)

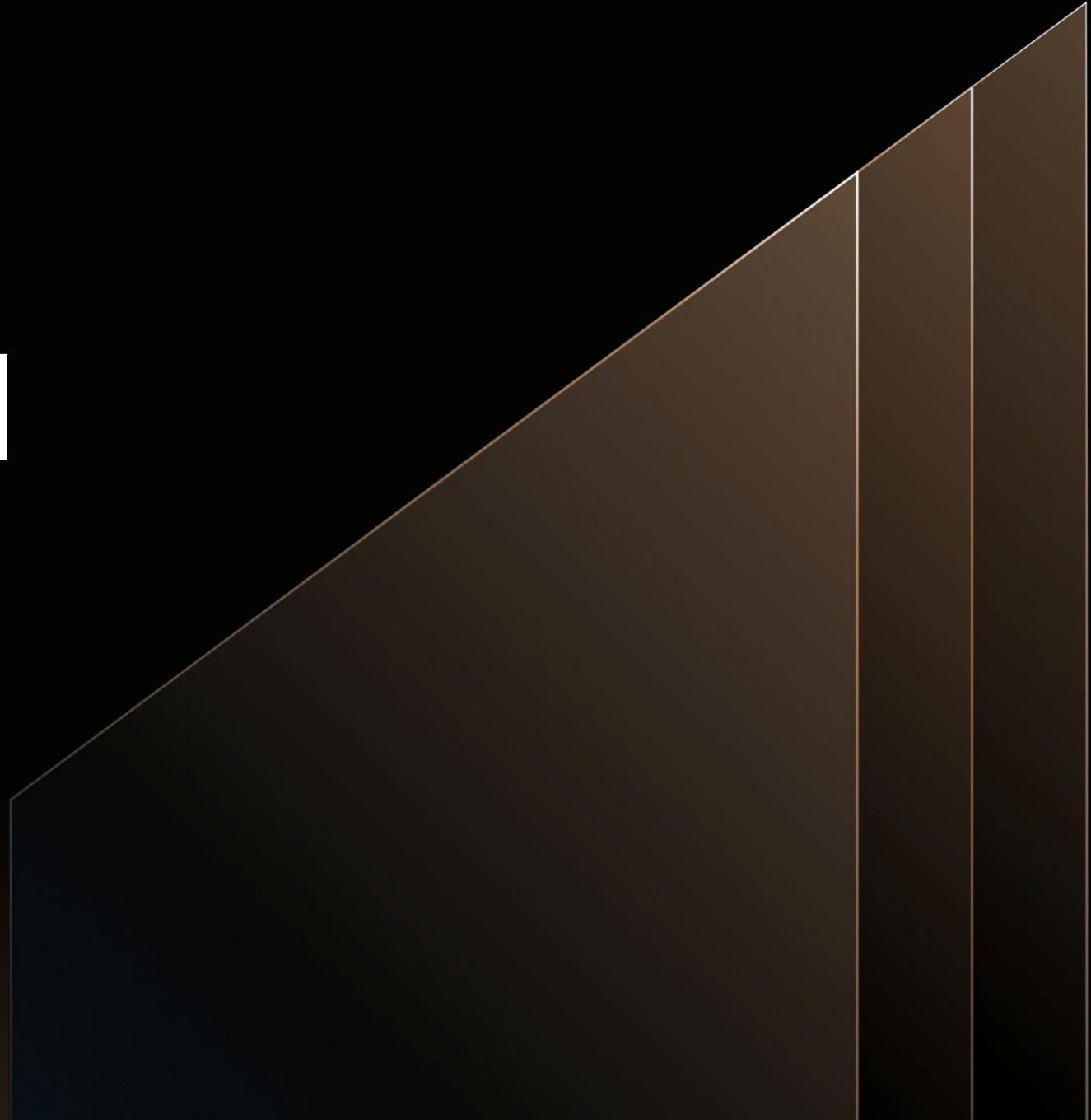


Net Income before zakat and tax (₹ mn)

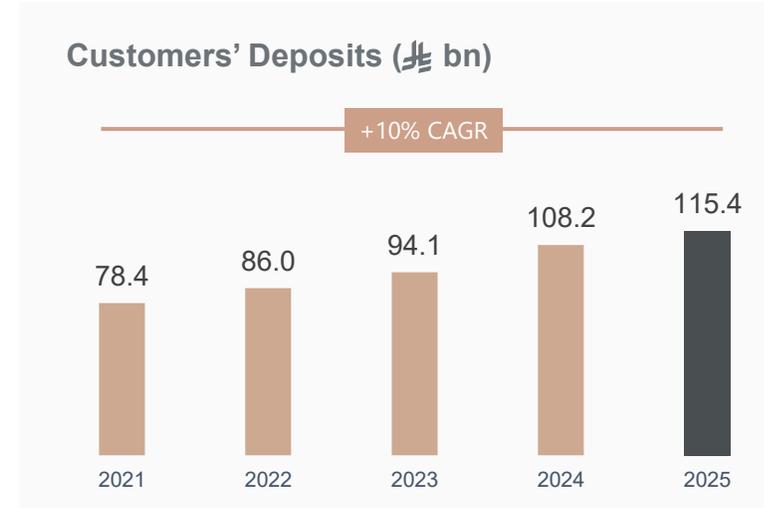
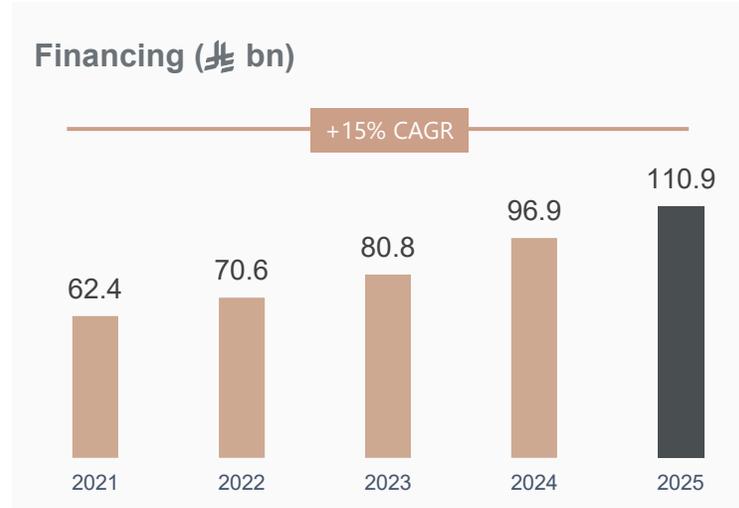
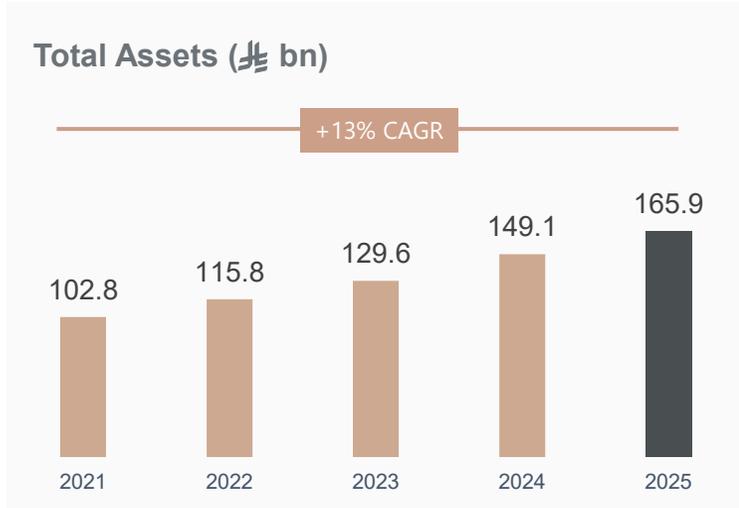


08.

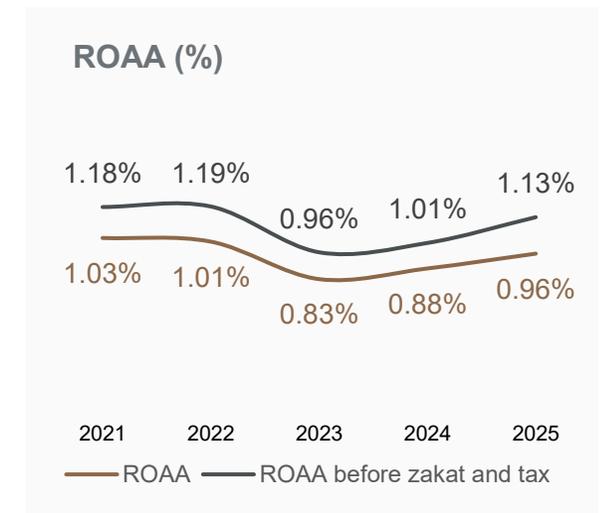
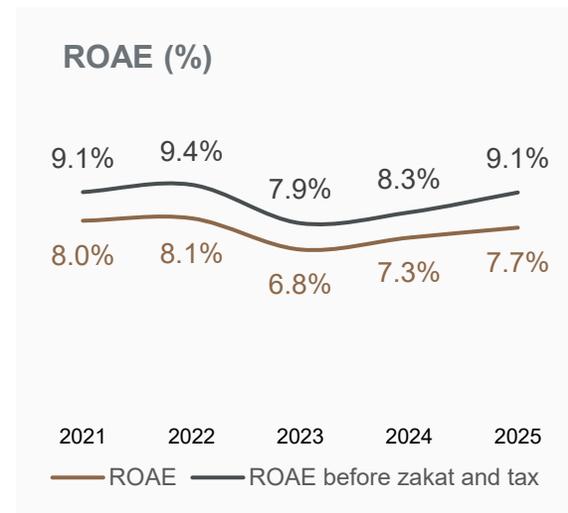
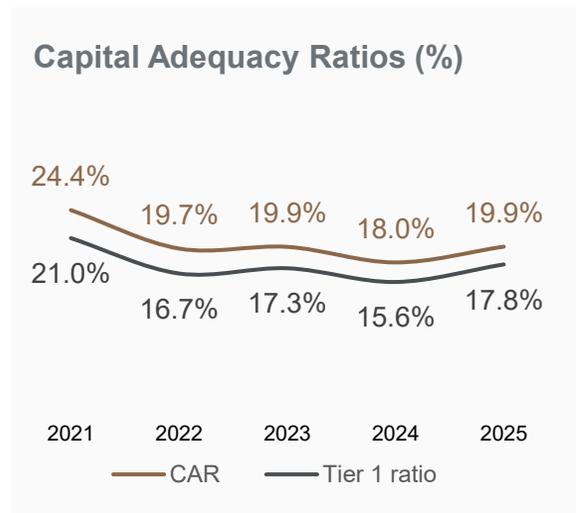
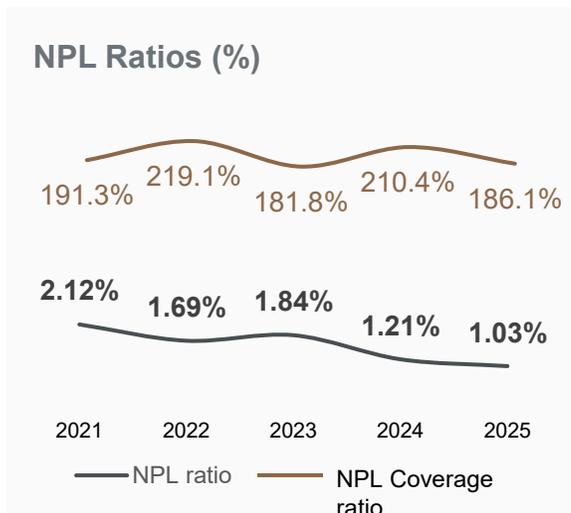
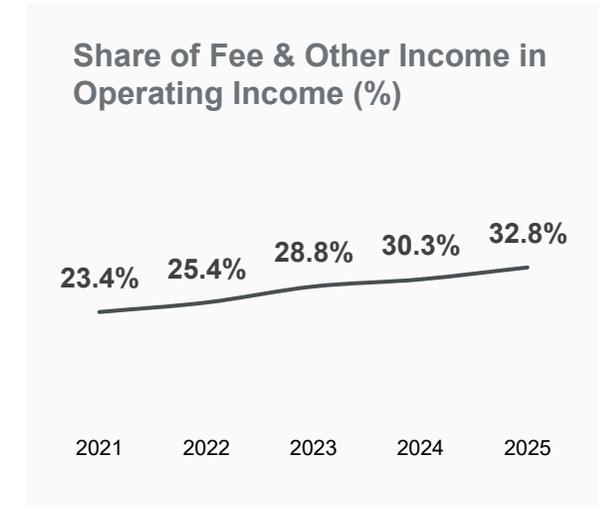
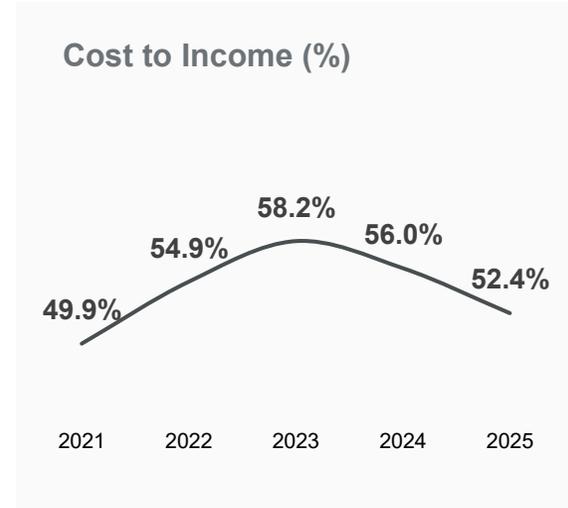
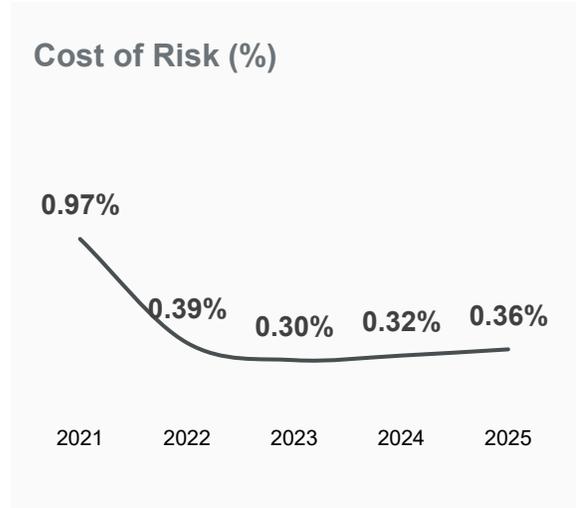
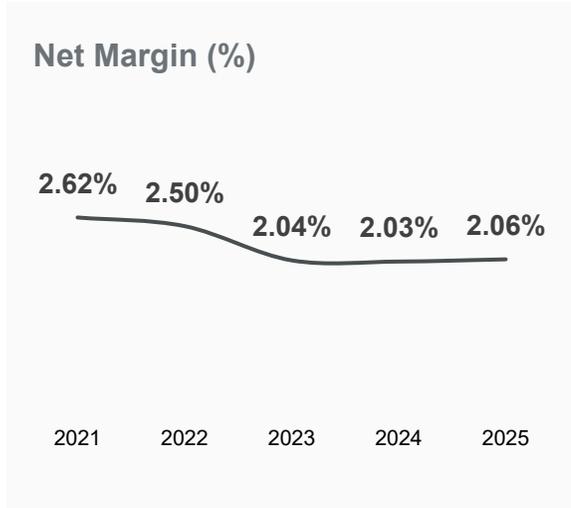
Historical Trends



Historical Trends



Key Ratios



09. Guidance



Guidance

Guidance Metric	FY 2025 Actual	FY 2025 Guidance	FY 2026 Guidance	Drivers
Financing growth	+14%	with guidance (low teens)	High-single digit	Growth moderation versus 2025 is in line with market trend and designed to preserve net interest margin.
Net Margin	2.06%	below guidance (maintain +5-10bps)	2.05% - 2.10%	NIM guidance reflects easing of competition of liquidity and financing portfolio absorbing higher spreads at the backdrop of expected further reduction of interest rates.
Cost of Risk	36 bps	above guidance (30—35 bps)	35 - 40 bps	Asset quality remains strong hence cost of risk is not expected to rise materially compared to 2025.
Cost to Income	52.4%	within guidance (below 55%)	below 52%	Continued improvement of cost efficiency reflects revenue growth combined with strict cost discipline balanced against investments in strategic transformation.
Tier 1	17.8%	above guidance (16.0%+)	>17.0%	Tier 1 ratio will be supported by expected retained earnings offsetting RWA growth.
ROAE after zakat and tax	7.68%	above guidance (>7.5%)	>7.75%	Targeting further profitability improvement, taking into account T1 Sukuk issued in 2025.

Appendix

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