

SNB Capital CEO Message

At SNB Capital, every day we continue to build upon our legacy with a proven track record as the leading investment bank and asset manager in Saudi Arabia. As the Kingdom's largest asset manager with more than 2.3 million clients and over SAR 240 billion (USD 66 billion) in assets under management, we pride ourselves in redefining the future of financial and investment services across the Kingdom. Our innovative teams draw on decades of experience offering a diversified menu of products and services catering to all client segments as well as delivering tailor-made services to the nation's largest private and public sector clients across local, regional and international markets.

SNB Capital is a National Champion of Vision 2030 and we remain committed to supporting Saudi Arabia's domestic ambitions. As a trusted partner and advisor, we actively contribute to the Financial Sector Development Program with a shared goal of ensuring a robust and diversified economy. In pursuit of this goal, we work to inspire investors with confidence in a new and rapidly emerging future by offering fresh thinking on how capital can most effectively be put to work. To offer the best possible advisory, we analyze the potential of each investment opportunity from every conceivable angle. As local, regional and global economies evolve, we continue to be a force for change, driving innovation, offering fresh thinking and enhancing the quality of opportunity that powers future growth for institutions, individuals and communities.

We relentlessly strive to provide clients with compelling solutions, harnessing global technological collaborations in the delivery of elite financial services while offering a comprehensive range of global banking capabilities to investors here in the Kingdom. Our commitment to excellence has seen SNB Capital lead the Kingdom's largest initial public offering, execute its first concurrent dual listing, administer the nation's first large-scale robo-advisory savings platform, become the first Derivatives Market Maker and the first Saudi investment bank to issue a short-term sukuk; making SNB Capital the first Capital Market Institution with an investment grade credit rating on stand-alone basis.

We remain committed to providing market-leading financial services, guaranteeing our clients a high quality and bespoke level of service. This approach is reflected in our MQ1 rating, Moody's highest Investment Manager Quality rating, our GIBS standards-compliant processes and the unique status of becoming the first investment bank in the Kingdom to hold a credit rating.

We take pride in being a client-centric innovator, constantly developing unique deals and products across our service lines to meet the evolving investment needs of our valued clients from corporations to individuals and beyond. Across every division of the institution – from investment banking and principal investment to wealth management, asset management and securities brokerage – our client-first approach means we are responsive and agile, swift in originating innovative and unique investment products and opportunities, constantly refining the client experience and delivering best-in-class services.

Our people are central to our future ambitions. Over the years, SNB Capital has managed to attract the finest professionals in the MENA region and beyond, creating value for its wide clientbase of institutional investors, corporations, high net worth individuals, family offices and private investors. At the heart of our success and all that we do sits a profoundly talented team comprising of innovative finance sector leaders. With a bench of over 400 expert colleagues, we at SNB Capital are dedicated to developing the next generation of banking professionals across the Kingdom in support of the sector's continued growth and maturity. In our pursuit of professional excellence, we continue to foster a culture that thrives on collaboration and engagement supported by a diverse community-minded workforce that values learning and development, service excellence, and innovation. Above all, we remain committed to nurturing diversity and inclusion as we develop an equitable, respectful, and supportive environment.

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SNB Capital will continue to maintain a sharp focus on the achievement of client investment goals, and with every smart investment we move a step closer to the bold, exciting and shared vision of a prosperous and world-class Saudi economy.

Rashid I. Sharif Chief Executive Officer SNB Capital

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SNB Capital Company | Saudi Joint Stock Company | Paid up capital SAR 1,500,000,000 million | Authorized by the Capital Market Authority | CR 1010231474 | 7347 AlMalek Saud Road | 2775 Al Murabba District | P.O. Box 22216 Riyadh 12624 | Kingdom of Saudi Arabia | Telphone: 8002440123 | Email: Info@alahlicpital.com.