

Daily Bulletin

October 2, 2025

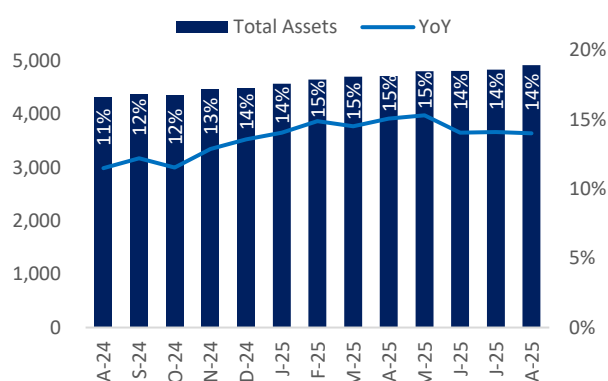
- > *Saudi Banking Assets Expand 14.0% YoY in Aug Amid Credit Growth*
 - > *Total assets arrived at SAR 4.9 tn, up 1.8% MoM*
 - > *Loans and advances increased by 0.7% MoM to SAR 3.2 tn*
 - > *Total deposits rose to SAR 2.9 tn, up 1.6% MoM*
 - > *Mortgages by banks declined by 8.7% MoM to SAR 5.9 bn*
 - > *Headline LDR declined 98 bps MoM to 111.2%*
 - > *CPI for Aug-25 arrived at 2.3% YoY*

Saudi Banking Assets up 14.0% YoY in Aug-25, Amid 14.6% YoY Credit Growth

Credit growth remains strong (+0.7% MoM/14.6% YoY): In Aug-25, Saudi banks recorded total assets of SAR 4.9 tn, reflecting a 1.8% increase MoM (up 14.0% YoY). Total loan and advances reached SAR 3.2 tn, up 0.7% MoM and 14.6% YoY, while total investment book stood at SAR 743.0 bn (up 0.9% MoM and 11.6% YoY). Cumulative profits for Aug-25 were recorded at SAR 67.9 bn, with an increase of SAR 8.7 bn MoM. Loans and advances accounted for 65.8% of total assets (down slightly from 66.5% in Jul-25), while investments represented 15.1% of total assets during the month. New loan originations declined by SAR 7.7 bn MoM to SAR 21.8 bn in Aug-25.

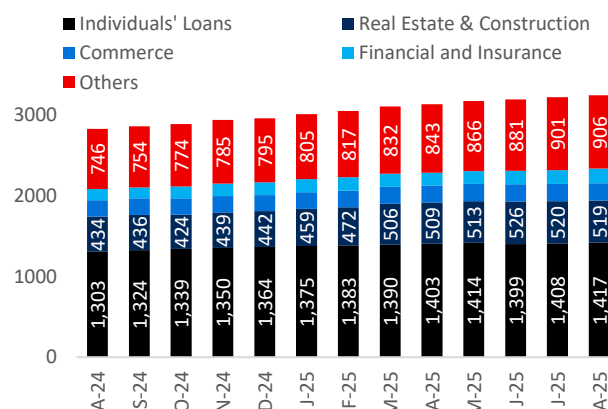
Within bank credit classified by economic activity, individual loans led the loan growth during Aug-25, increasing SAR 9.9 bn MoM (+0.7% MoM) to SAR 1.4 tn, followed by financial and insurance activities, which increased by SAR 7.4 bn MoM (+4.3% MoM) to SAR 181.1 bn. On the other hand, loans for construction activities declined by SAR 2.2 bn MoM (-1.5% MoM) to SAR 140.6 bn. Individual loans made up 43.8% of the total loan book, followed by real estate activities contributing 11.7% and wholesale and retail trade contributing 6.6%.

Total assets (SAR bn)



Source: SAMA, anbc research

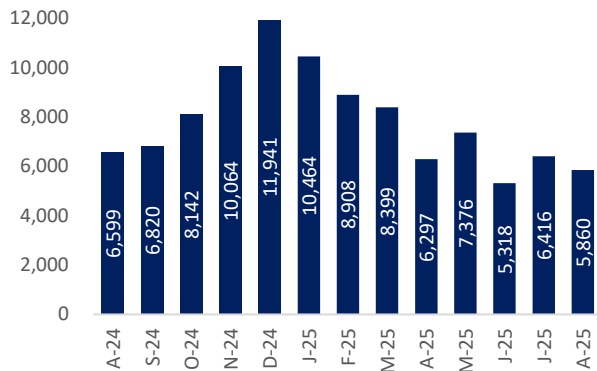
Loans by economic activity



Source: SAMA, anbc research,

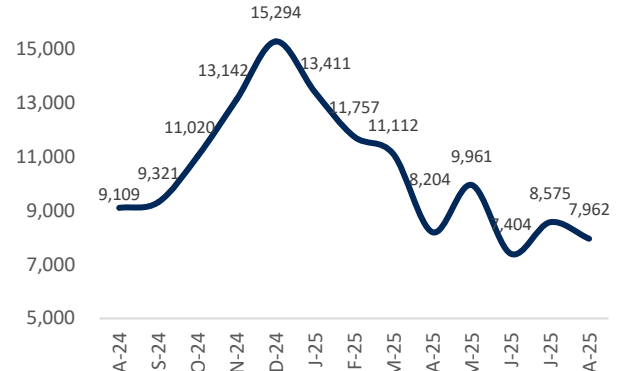
Decline in residential new mortgage originations (-8.7% MoM/-11.2% YoY): Mortgage originations by banks declined 8.7% MoM to SAR 5.9 bn in Aug-25 from SAR 6.4 bn in Jul-25. Residential mortgages by banks made up 26.9% of the total new loan originations in Aug-25 (vs 21.8% in Jul-25). Total mortgage contracts signed by banks in Aug-25 amounted to 7,962, taking the new contracts for 8M25 to 78,386 (up 6.6% YoY).

New mortgages by banks – SAR Mn



Source: SAMA, anb research

Mortgage contracts by banks

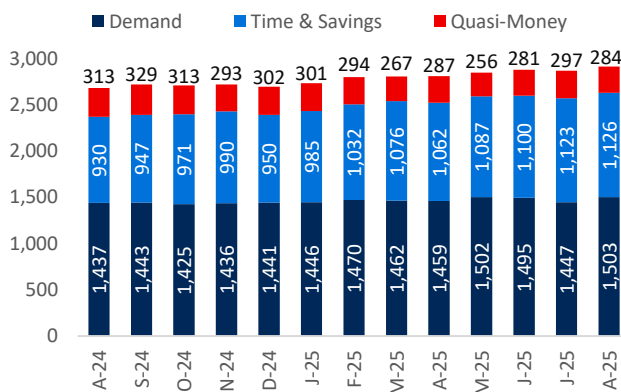


Source: SAMA, anb research,

Total deposits increase 1.6% MoM: As of Aug-25, total customer deposits stood at SAR 2.9 tn, reflecting a 1.6% MoM increase (+8.7% YoY). The MoM increase was led by an increase of SAR 58.1 bn (+21.1% MoM) in demand deposits by government entities to SAR 333.1 bn. Total demand deposits amounted to SAR 1,502.5 bn, up 3.8% MoM (+4.5% YoY). Time and savings deposits reached SAR 1,125.5 bn in Aug-25, showing a 0.2% MoM increase and a robust 21.1% YoY growth. Demand deposits accounted for 51.6% of total deposits in Aug-25, up 111 bps MoM. Meanwhile, time and savings deposits represented 38.6% of total deposits, down 53 bps MoM. Quasi-Money deposits declined 4.2% MoM to SAR 284.4 bn, making up 9.8% of total deposits.

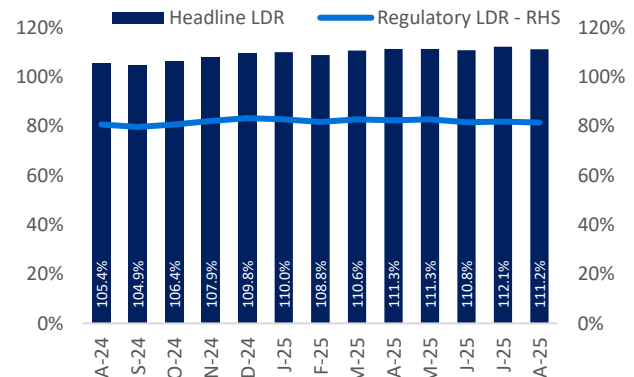
LDR ratios head higher: Headline LDR stood at 111.2% during Aug-25, down 98 bps MoM (+577 bps YoY). Regulatory LDR for the banking sector stood at 81.4%, down from 81.8% in Jul-25 (up from 80.7% in Aug-25).

Total deposits (SAR bn)



Source: SAMA, anb research

Loan-to-Deposit ratio



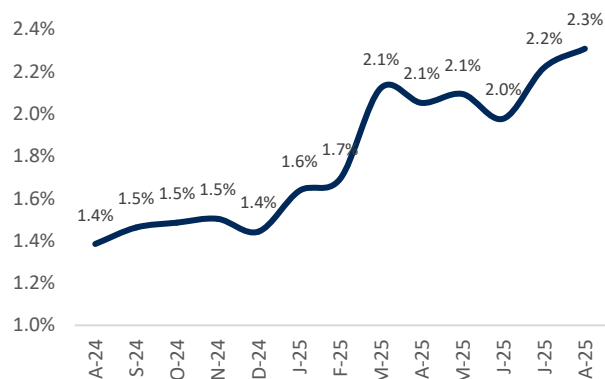
Source: SAMA, anb research

CPI stood at 2.3% YoY: CPI for Aug-25 stood at 2.3% YoY (0.1% MoM), compared to 2.2% in Jul-25. The rise was mainly driven by a 5.8% YoY increase in housing, water, electricity, gas, and other fuels (holding 19.5% weight), a 1.1% YoY increase in food and beverages (22.0% weightage).

Consumer spending: POS transactions for Aug-25 arrived at SAR 62.5 bn, up 6.3% MoM and 6.9% YoY. ATM cash withdrawals declined 9.0% MoM (-7.2% YoY) to SAR 41.6 bn. E-commerce transactions using mada cards were

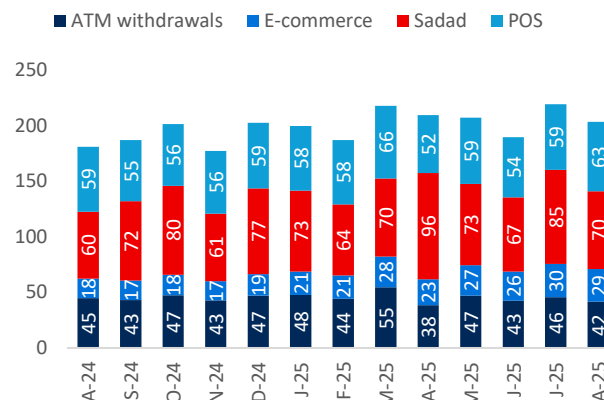
recorded at SAR 29.3 bn, up 67.2% YoY (-1.8% MoM). Value of bills paid through Sadad declined 17.4% MoM (+16.2% YoY).

Annual CPI



Source: SAMA, anb research

Consumer spending (SAR bn)



Source: SAMA, anb research

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