Investor Presentation

2Q 2026

August 2026

البنك السعودي للاستثمار
The Saudi Investment Bank

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البنك السعودي للاستثمار
The Saudi Investment Bank

SAIB Overview

البنك السعودي للاستثمار
The Saudi Investment Bank

Strong corporate and private banking franchise with well capitalized balance sheet

Number of Branches
-2% decrease YTD
49 ▼

Number of Customers
+1% increase YTD
966k ▲

% of Digital transactions
Stable YTD
99.2 ▶

Staff inclusion
Saudization / Female workforce
96.4% / 25.7%

Total assets
+6% increase YTD
⃁ 184.0 bn ▲

Tier 1 Ratio
+92 pbs YTD
19.7% ▲

ROE
-56 bps YoY
12.2% ▼

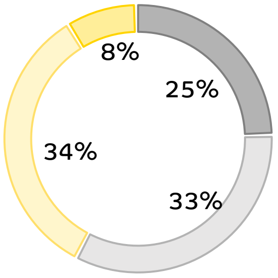
Credit ratings
S&P / Fitch / Moody's
BBB+ / A- / A2 ▶

Key Stock Market Highlights

⃁ 16.7 bn Market Cap.	+2.4% Share Price (in last 1 year)	25.6% owned by General Organization for Social Insurance
8.0x P/E	3.1% Div. Yield	11.0% Foreign ownership (Jul. 2026)

Total Operating Income by Segment (%)

Retail
Corporate
Treasury & Investments
Asset Mgmt. & Brokerage



Our Key Joint Ventures

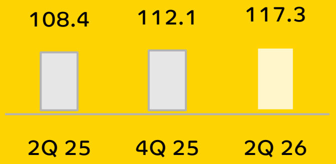
MEDGULF
AMERICAN EXPRESS
AMLAK
YANAL
Alistithmar Capital

SAIB maintained solid balance sheet growth, operational efficiency and asset quality, supporting resilient 1H 2026 results despite margin pressure

Loans (⃁ bn)

+5% YTD

117.3 bn ▲

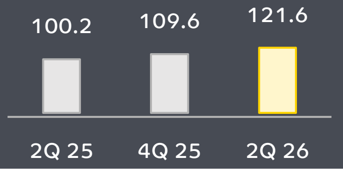


Solid **balance sheet expansion**, driven by **5% YTD increase in loans**

Deposits (⃁ bn)

+11% YTD

121.6 bn ▲

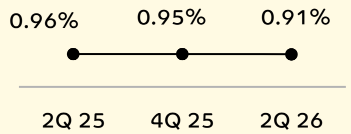


Customer deposits grew by **11%** YTD due to 18% increase in IBDs partly offset by 11% decrease in NIBDs

NPL ratio

-4 bps YTD

0.91% ▼

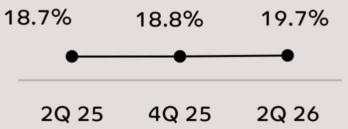


High credit quality maintained with NPL ratio at 0.91%

Tier 1 Ratio

+92 bps YTD

19.7% ▲

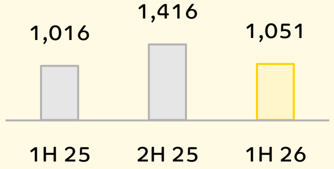


Strong capital ratios sustained through profit generation

Net Income (⃁ mn)

+3% YoY

1,051 mn ▲



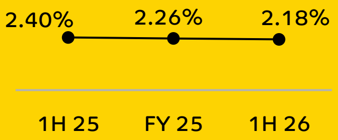
Net Income grew by 3% YoY to **⃁1,051mn**

ROE declined by 56 bps YoY to **12.2%**

NIM

-22 bps YoY

2.18% ▼

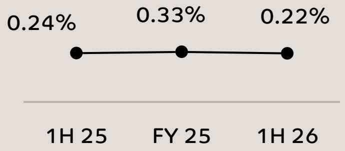


NIM contraction YoY due to decrease in asset yield and shift in the deposit mix limiting COF improvement

COR

-2 bps YoY

0.22% ▼

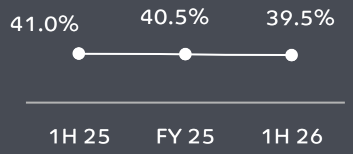


COR remains low at 22 bps

CIR*

-146 bps YoY

39.5% ▼



Cost discipline maintained, with CIR improving to 39.5%

Return on Equity is calculated using net income before deducting Tier 1 Sukuk costs in the numerator

* FY 2025 CIR excludes a one-off land sale gain of ⃁535 million recognized in 4Q 2025. The reported CIR amounted to 35.9% in FY 2025

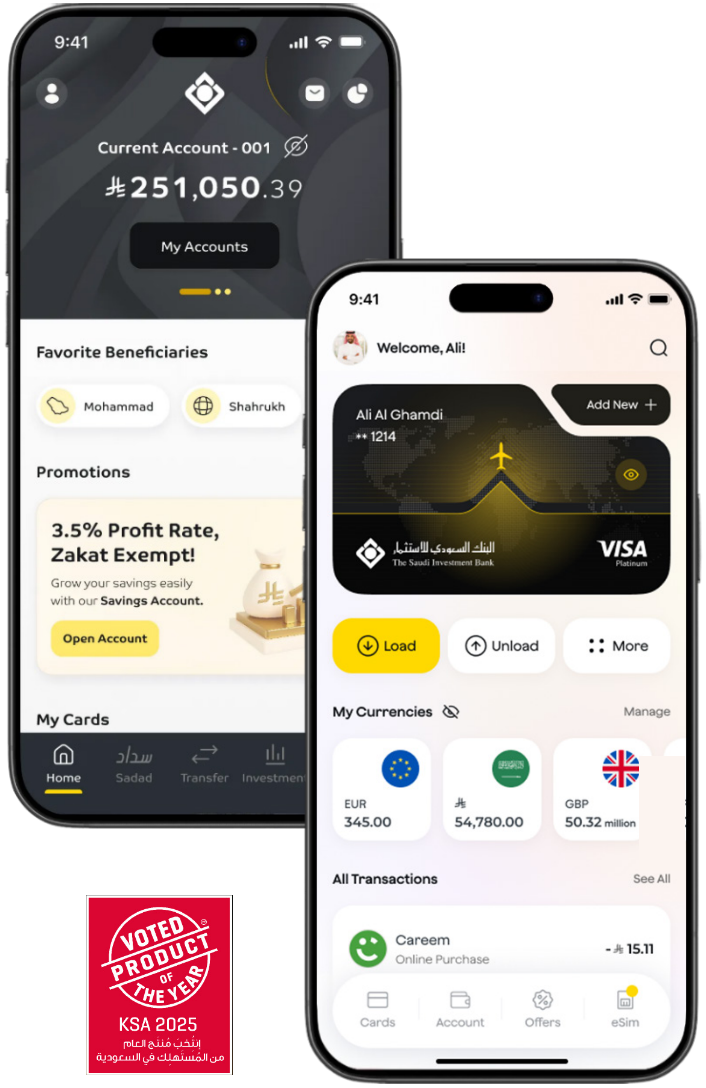
1H 2026 in Review: strong market recognition for excellence, performance, and innovation

SAIB is honored to be included in **Forbes' prestigious list of the top 100 Most Valuable Companies** in the Middle East for the year 2026

Data Centre at SAIB has been recognized with the **Tier III Certification of Design Document by Uptime Institute**

TIER III DESIGN
Saudi Investment Bank
SAIB Riyadh Head Office Main DC, Floor 3
Expires 29 December 2027
UPTIME INSTITUTE CERTIFIED

SAIB has been recognized with **the Data Security Excellence Award 2026 by OpenText**



VOTED PRODUCT OF THE YEAR
KSA 2025
إنتخب منتج العام
من المستهلك في السعودية

Highly awarded

The Saudi Investment Bank has been recognized with prestigious awards at the **KSA Product of the Year Awards Ceremony 2026:**

- Product of the Year Award in the Mobile App Category
- Product of the Year Award in the Travel App Category
- Product of the Year Award in the Travel Account Category
- Product of the Year in the Savings Account Category

Nearly half a century of excellence: tracing our journey from 1976 into the future

1976

Joint stock company established by Royal Decree dated June 23, 1976, as The Saudi Investment Banking Corporation and **began operations** in March 1977

1983

البنك السعودي للاستثمار
The Saudi Investment Bank

The Saudi Investment Bank ("SAIB") **name was adopted,** and the **bank began full commercial banking**

1993

SAIB successfully **completed its IPO** on Tadawul in 1993

1999

SAIB and American Express launched **American Express (Saudi Arabia)** as a joint venture, with SAIB owning 50%

2018

Share Purchase Agreement with J.P. Morgan International Finance Limited in 2018

2019

Share Purchase Agreement with Mizuho Bank Ltd. in 2019

2021

Treasury shares previously held by J.P. Morgan International Finance Limited and Mizuho Bank Ltd. were **sold back to shareholders**

2022

Major share capital increase from SAR 7.5 billion to SAR 10 billion through a bonus share distribution in 1Q 2022

2023

Launched a new **5-year strategy** to grow the bank further

2023

Signed partnership agreement with **Real Madrid** in 2023

2024

Major share capital increase from SAR 10 billion to SAR 12.5 billion through a bonus share distribution in 1Q 2024

2024

Successfully issued first USD **sustainable Sukuk** of $750 million and listed on London Stock Exchange in 2024

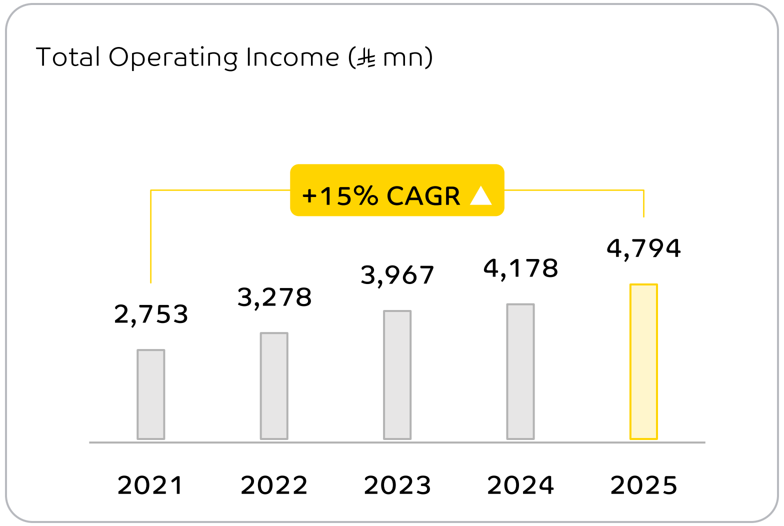
2025

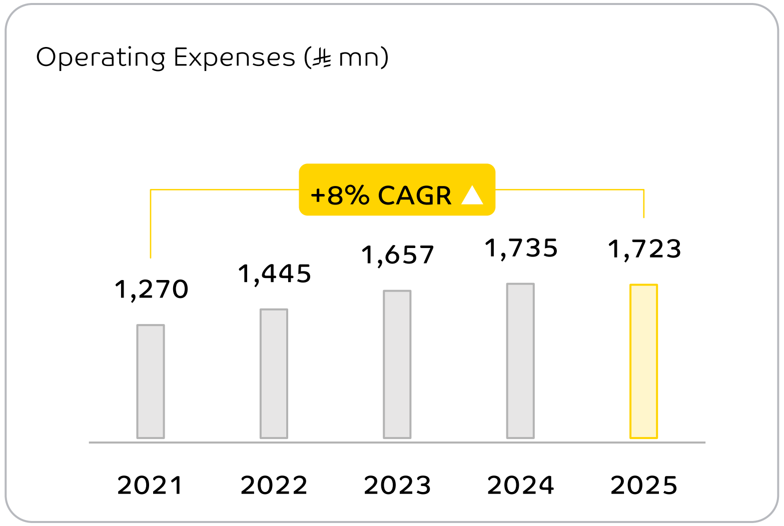
S60 Ventures Fund - managed by SAIB's subsidiary Alisthithmar Capital - launched USD 100 Million fund for promising fintech startups

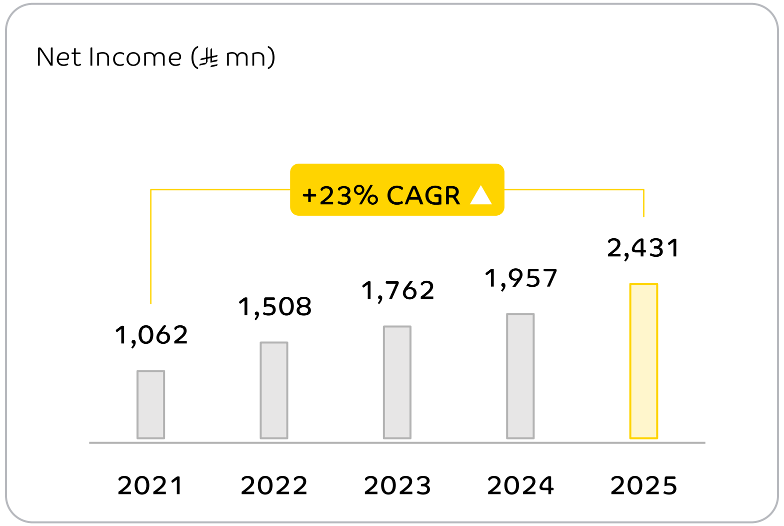
2025

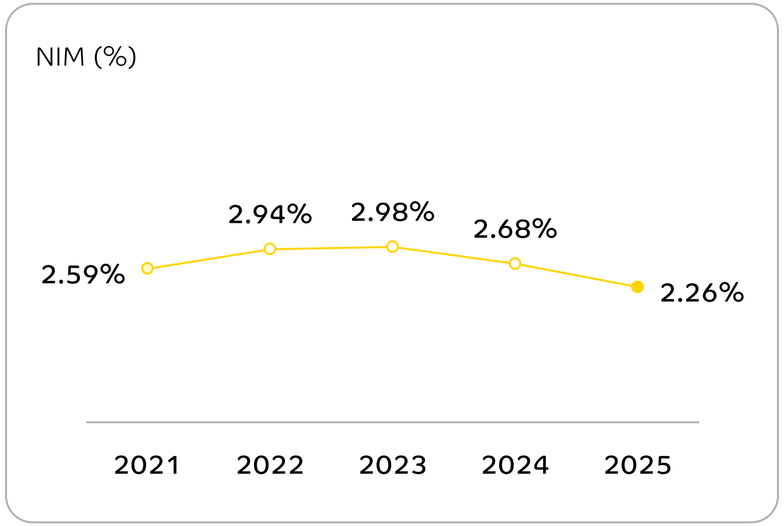
Successful **Debut Asian Syndicated Loan** Upsized to USD 750 Mn with 2.2x oversubscription in Sept. 2025

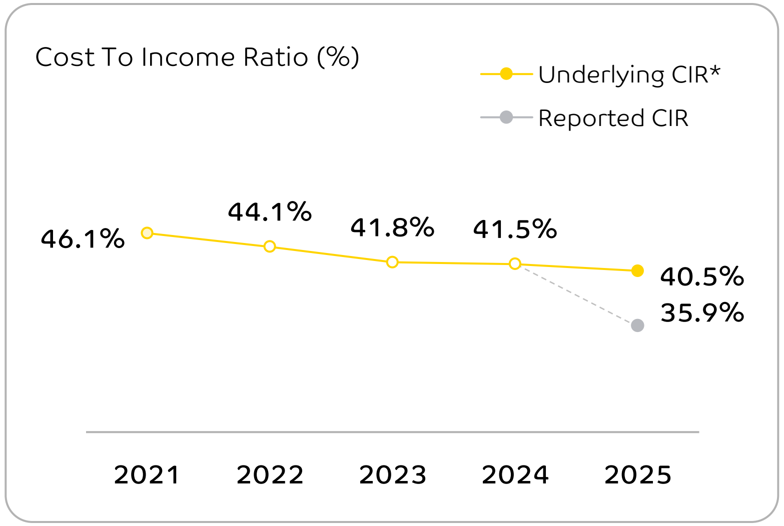
Robust financial performance with double digit net profit growth and improved profitability

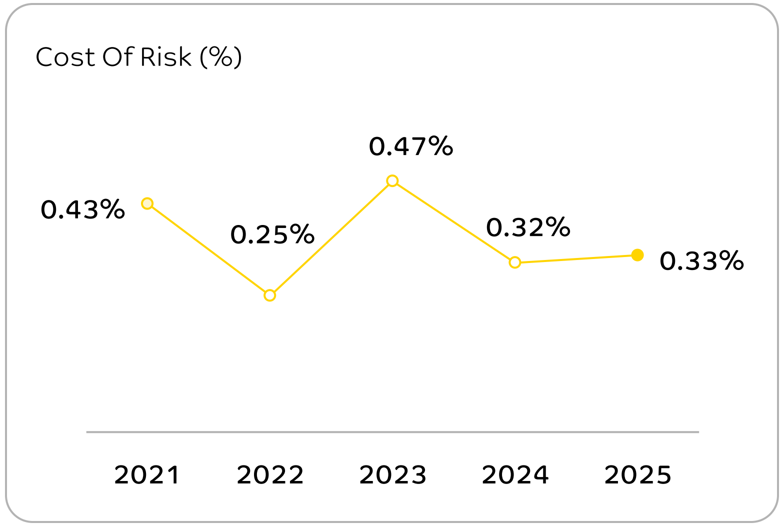








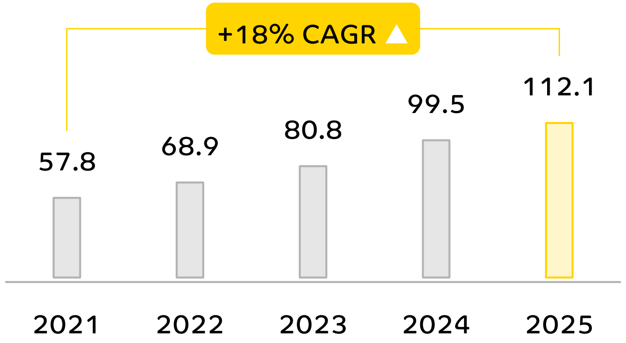




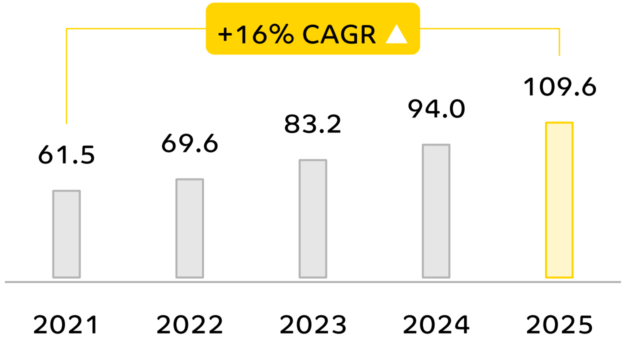
* Underlying CIR excludes a one-off land sale gain of ⃁535 million recognized in 4Q 2025.

Resilient asset quality, adequate capital and liquidity position to accelerate growth and returns

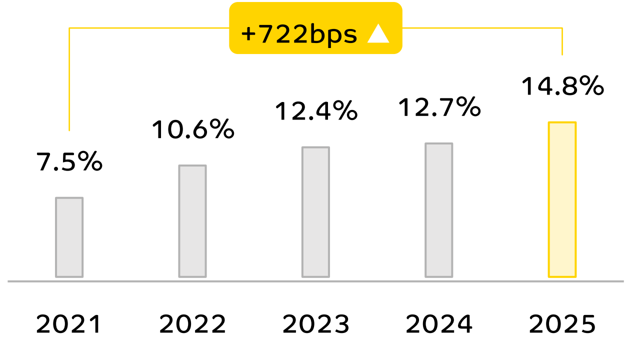
Loans & Advances (⃁ bn)



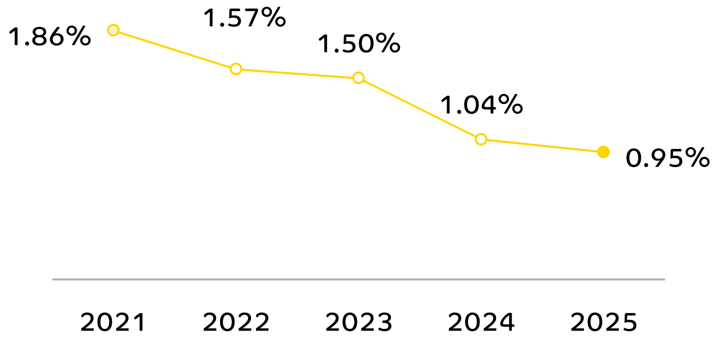
Deposits (⃁ bn)



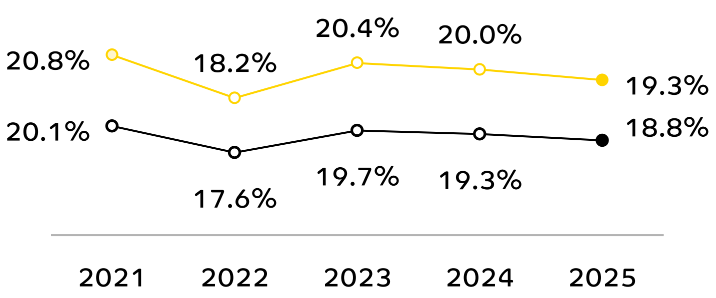
ROE (%)



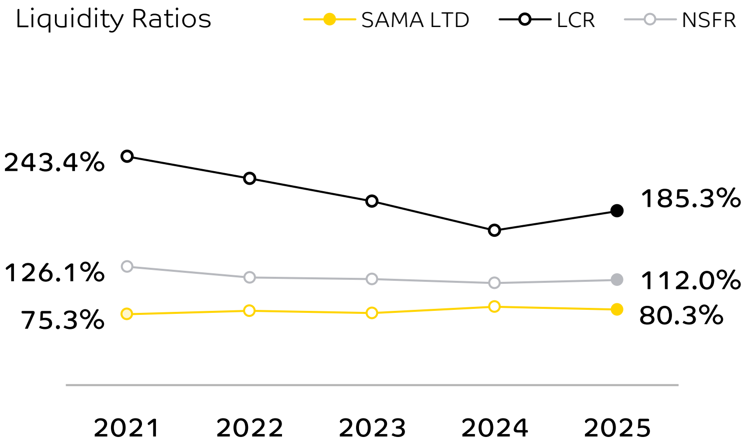
NPL Ratio (%)



Capital Ratios (%)



Liquidity Ratios

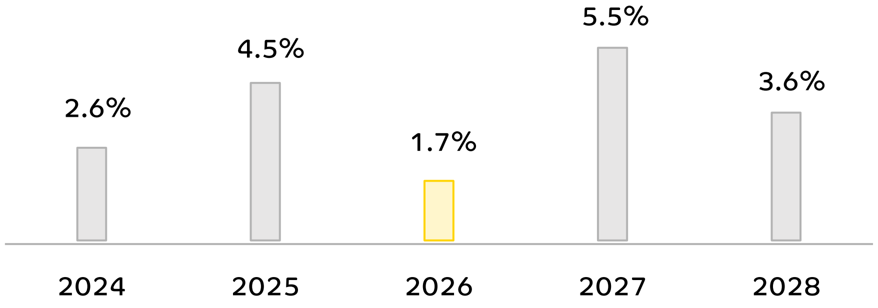


Operating Environment

The Saudi economy remains resilient amid geopolitical disruption, with real GDP growth projected at 1.7% in 2026 and improving to 5.5% in 2027

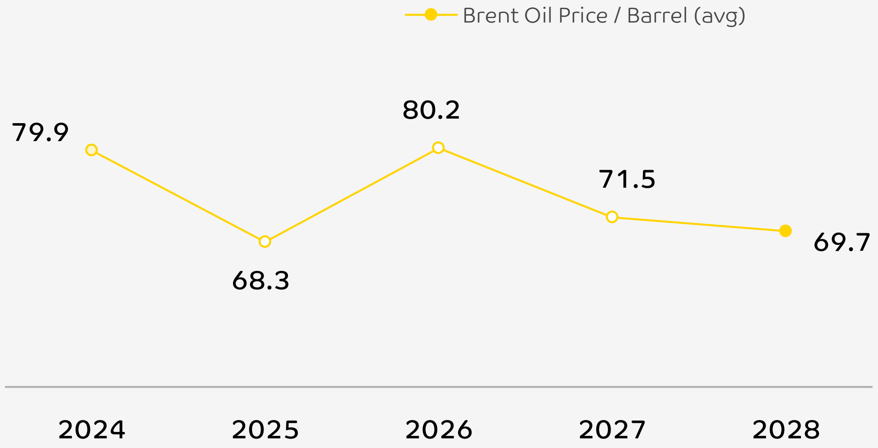
Real GDP Growth (%)

1.7%

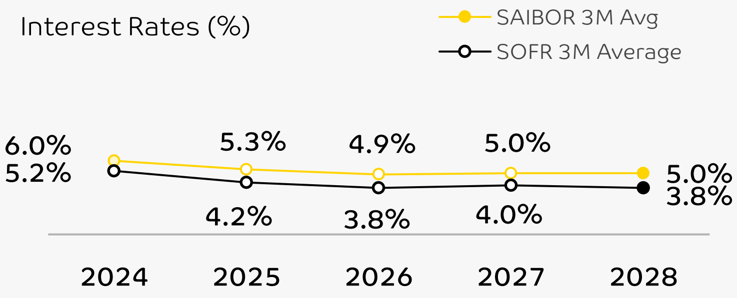


Oil Prices (USD)

80.2

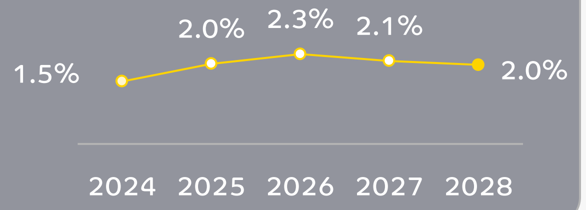


Interest Rates (%)

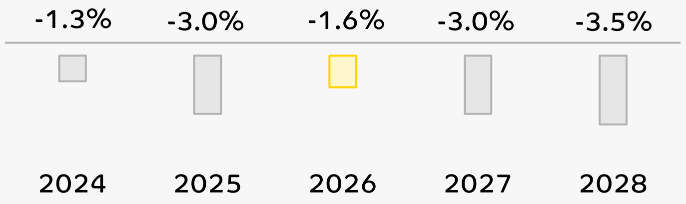


Inflation (%)

2.3%



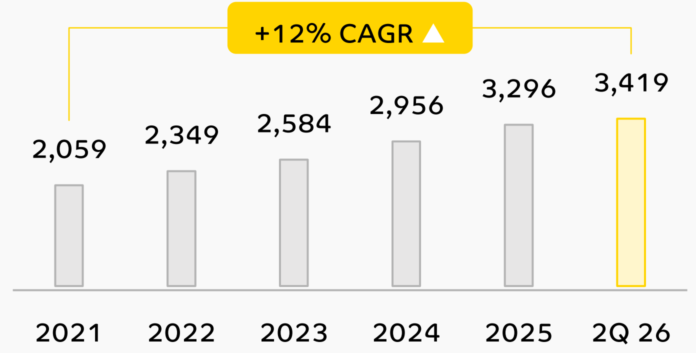
Current A/C Balance (%)



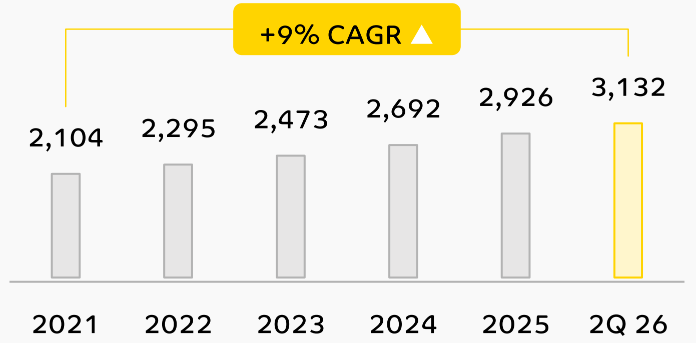
Source: IMF, internal calculation for SAIBOR & SOFR/LIBOR 3M Avg

The Saudi banking sector is showing resilience and solid growth momentum, supported by a strong economy despite the geopolitical backdrop

Bank Credit (⃁ bn)

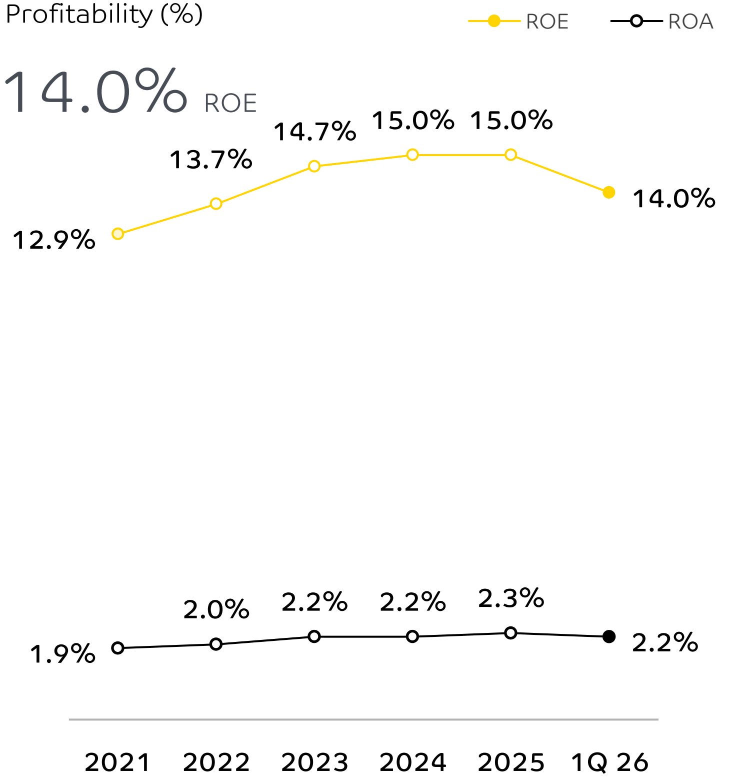


Bank Deposits (⃁ bn)

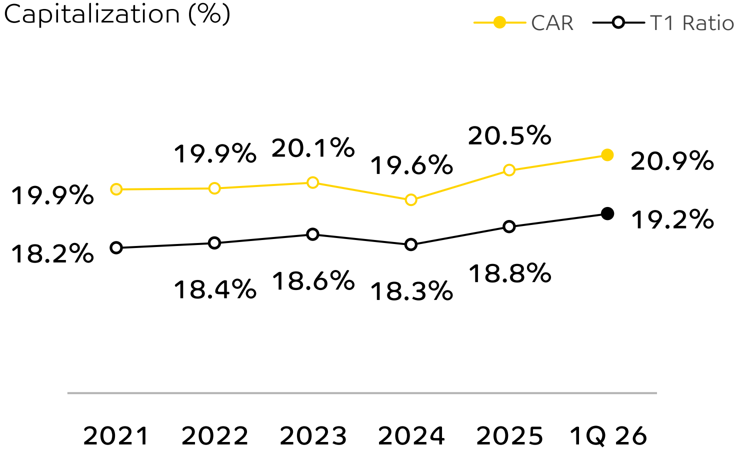


Profitability (%)

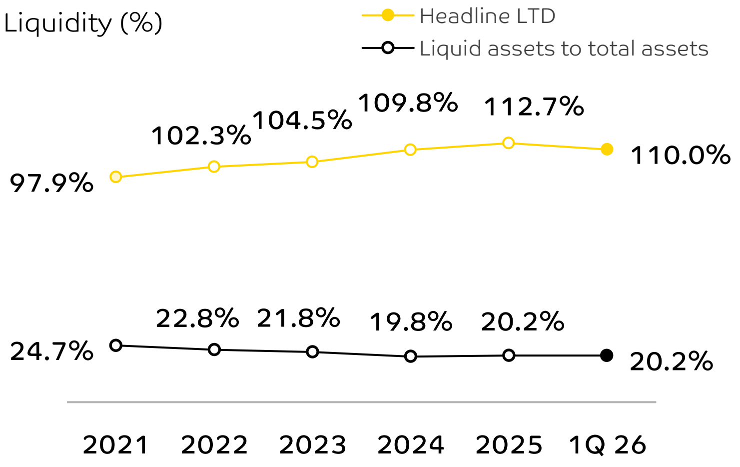
14.0% ROE



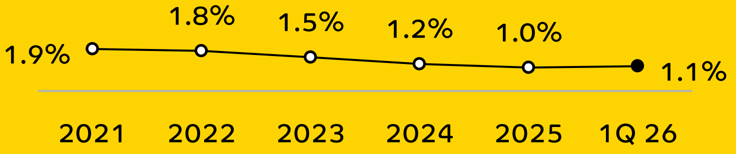
Capitalization (%)



Liquidity (%)



NPL Ratio (%)



Source: SAMA, Monthly Statistical Bulletin, June 2026

Strategy

A bold five-year vision and clear priorities were established under Strategy 2027

Vision
To be **the trusted bank** for our clients

Mission
We build **long-term relationships** with clients, create an **unrivaled work environment** for our people and **deliver consistent value** for our shareholders

Core business segments

Corporate Banking
Accelerate profitable growth

Public Institutions
Increase penetration and grow DDA and fees

Consumer Banking
Build differentiated value proposition

Private Banking
Accelerate profitable growth

Key Enablers

Treasury
Optimize risk return on investments, funding, and prudently manage the capital

Data & AI
Strengthen digital and analytical capabilities to support aspirations

Human Resources
Enhance organization effectiveness and culture

Risk
Enhance enterprise risk management and capabilities

Marketing
Build a strong corporate brand aligned with the strategy

Customer experience
Enhance end-to-end CX to improve customer loyalty

Strategy 2027 has driven a bank-wide transformation through 43 completed initiatives, with 9 new initiatives now underway

Focus areas and priorities

- Strategic segmentation & differentiated value prop
- End-to-end digital journeys and processes, revamped operating models across businesses
- Best-in-class digital assets – Mobile Apps and platforms
- Sales excellence and increased cross-sell
- Ownership driven culture and performance management
- AI and Advanced Analytics for decision making

new **Revamp the liability strategy to improve cost of funding**

new **Accelerating non-interest income growth**

43 initiatives already completed and are now delivering business value

Core business segments

Corporate Banking
Accelerate profitable growth
Initiatives completed
10/11

Public Institutions
Increase penetration and grow DDA and fees
Initiatives completed
5/5

Consumer, Private Banking
Build differentiated value proposition and accelerate profitable growth
Initiatives completed
9/12

Key Enablers

Treasury
Optimize risk return on investments, funding, and prudently manage the capital
Initiatives completed
2/2

Data & AI
Build resilient IT infrastructure and strengthen digital and analytics capabilities to support aspirations
Initiatives completed
3/5

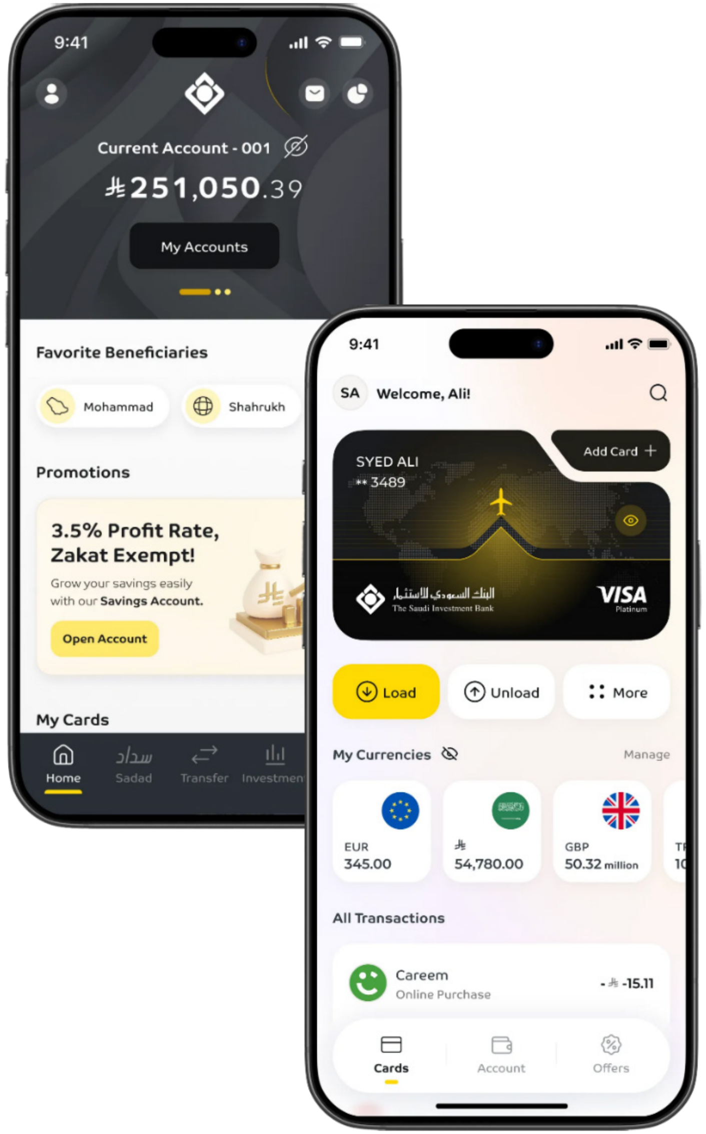
Human Resources
Enhance organization effectiveness and culture
Initiatives completed
9/9

Risk
Enhance enterprise risk management and capabilities
Initiatives completed
4/4

Marketing
Build a strong corporate brand aligned with the strategy
Initiatives completed
1/3

Customer experience
Enhance end-to-end CX to improve customer loyalty
Initiatives completed
0/1

Delivering digital excellence: industry-leading apps, portals, and user experience



Launched **new mobile banking App** with significantly improved performance and enhanced user experience.

The award-winning App is **rated 4.8 across** Apple and Android app stores – highest among KSA banks.

Exclusively available through the app, customers can open a **Daily Savings Account** offering compound profits of **3.5%**, which is Zakat Exempted

- Awarded **"The Best Mobile Banking App"** in Saudi Arabia

4.8 Download on the App Store
4.8 GET IT ON Google Play

2025 International Finance Banking Awards

Launched revamped **SAIB Travel App** with

- faster, more intuitive user experience
- migrated backend to a scalable
- resilient architecture

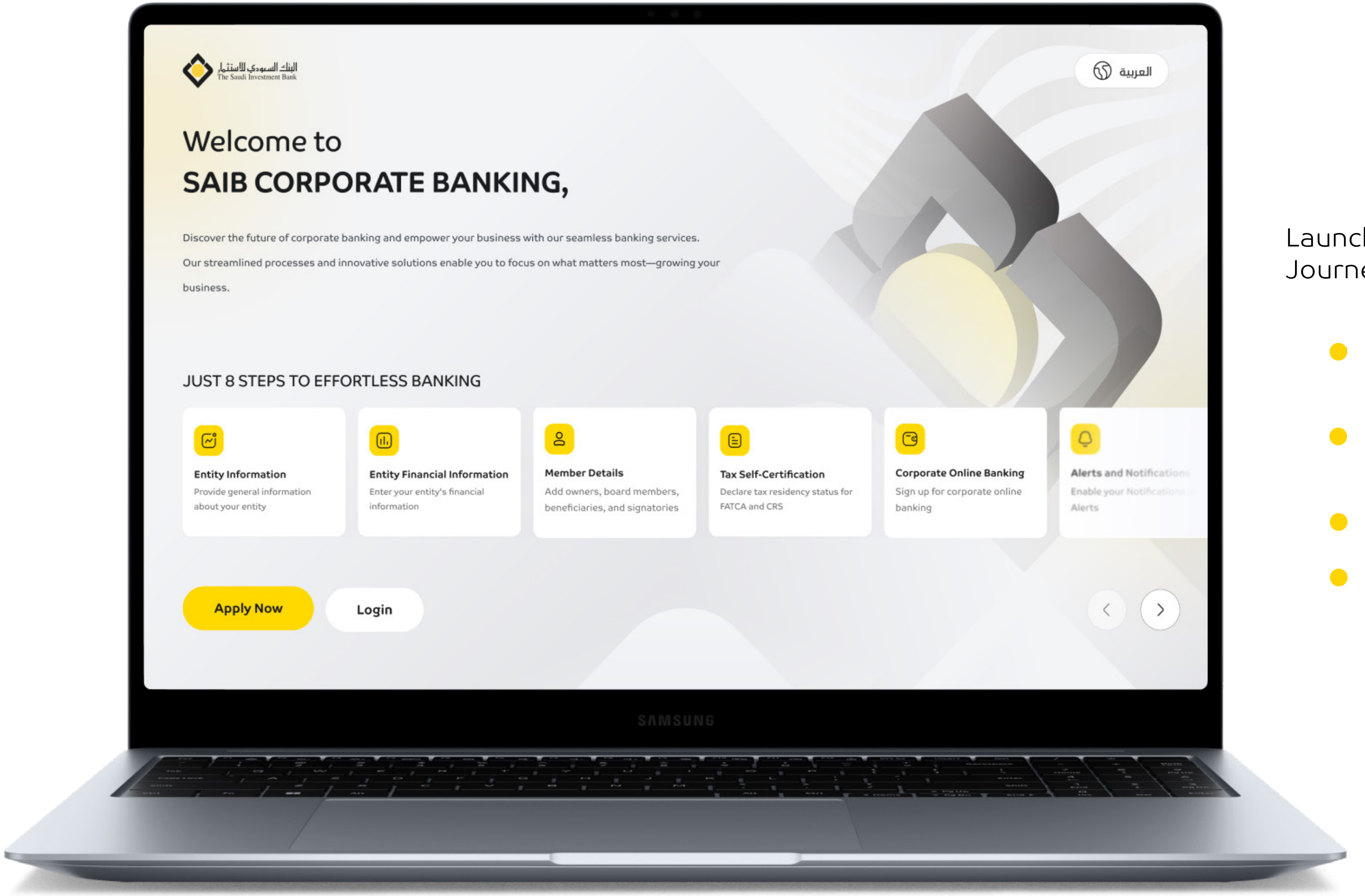
This upgrade sets the **foundation for continuous innovation**, with new services such as **eSIM** already on the way.

- Awarded **"The most Innovative Retail-Banking Product"** in Saudi Arabia for **the Travel Card and Travel Account**
- **Product of the year KSA 2025:** KSA's first Travel Account

4.8 Download on the App Store
4.7 GET IT ON Google Play

Voted Product of the Year KSA 2025

Delivering digital excellence: industry-leading apps, portals, and user experience



Launched the revamped **Corporate Account Opening** Journey as part of our digital transformation, which:

- Simplifies and accelerates onboarding for corporate clients
- Reduces manual intervention through digital verification and system integration
- Ensures full regulatory compliance
- Improves turnaround time and delivers a seamless client experience

Innovating for customers: new products redefining value and experience

Introduced **KSA's first Travel Account** in partnership with Saudia Airlines offering AlFursan travel miles on monthly average account balance.

It was voted as the **product of the year KSA 2025** in a customer survey by Nielsen IQ

Launched a new Shariah-compliant **Zakat-exempted Saving Account** with best-in-class profit rate and fully digital journeys via the Mobile Banking App

S60 Ventures Fund

managed by Alisthithmar Capital - a $100 Million fund investing in exceptional startups

A WELL CAPITALIZED, FINTECH–FOCUSED VC FUND WITH STRONG TIES ACROSS THE ECOSYSTEM

Mission

To **empower visionary founders** by providing capital, and high-impact strategic support

Vision

To be the **trusted first call** for ambitious founders innovating and disrupting the status quo

Values

Rooted in **principled capital**, S60 prioritizes **trust** and **collaboration** at every step of the investment journey

Our Focus

Sectors

Fintech and Fintech-adjacent industries

Geography

- KSA,
- UAE,
- UK & Europe

Company Stages

Pre-Seed | Seed | Series-A | Series-B + growth

Further enhancements being implemented across businesses and key enablers such as Risk, Data & AI, HR

Implemented...

Set up a venture capital arm, **S60 Ventures**, to back promising startups in FinTech and adjacent areas

Established best-in-class **capabilities in Data Science and AI, Data Governance, Datalake**

Designed automated real-time **credit and scoring engine** for retail loans and credit cards to enable end-to-end digital sales journeys

Launched **SAIB Academy** offering comprehensive trainings to the employees

Revamped key **customer journeys (Corporate and PI Banking)** and service operations for corporate clients

Implemented **operating model changes** across businesses to enhance RM productivity and **cross-sell**

...and more in the pipeline

Launching **best-in-class Corporate Internet Banking** with comprehensive features and enhanced UI/ UX

Introducing new **analytics powered CRM system** for Corporate Banking and PI RMs to streamline account planning and cross-sell

Launching various new products, improvements to operating models, initiatives to **increase fee income and cross-sell**

Initiated **business use cases**

Financial Performance

1H 2026

البنك السعودي للاستثمار
The Saudi Investment Bank

SAIB's resilient fundamentals supported continued strength across key performance metrics

		1H 2026		DRIVERS
Balance Sheet	LOANS & ADVANCES	⃁117.3bn	+5% YTD	Strong growth in Corporate (+5%) and Private Banking (+3%) loans
	DEPOSITS	⃁121.6bn	+11% YTD	IBD growth (+18%) mainly driven by retail customers. CASA ratio improved to 29.3%, supported by strong growth in savings and call accounts
Profitability	NET INTEREST MARGIN	2.18%	-22 bps YoY	NIM contraction due to decrease in asset yield and shift in the deposit mix limiting COF improvement
	COST TO INCOME RATIO	39.5%	-146 bps YoY	Improvement in CIR driven by 2% growth in operating income relative to a 2% reduction in operating expenses
	RETURN ON EQUITY	12.2%	-56 bps YTD	ROE decreased by 56 bps, driven by 3% YoY net income growth to ⃁1,051 million, which was outpaced by 8% YoY growth in average common equity
Asset Quality	COST OF RISK	0.22%	-2 bps YoY	COR remains low at 22 bps
	NPL RATIO	0.91%	-4 bps YTD	NPL ratio remains modest in benign credit environment
	NPL COVERAGE RATIO	201.8%	+17.7 ppt YTD	NPL coverage ratio strengthened to an extremely comfortable level
Capital & Liquidity	TIER 1 RATIO	19.7%	+92 bps YTD	Solid increase in regulatory capital from additional tier 1 sukuk issuance and net income, offset by increased risk weighted assets
	SAMA LTD RATIO	76.6%	-3.6 ppt YTD	Improvement driven by strong deposit growth and term loan issuance

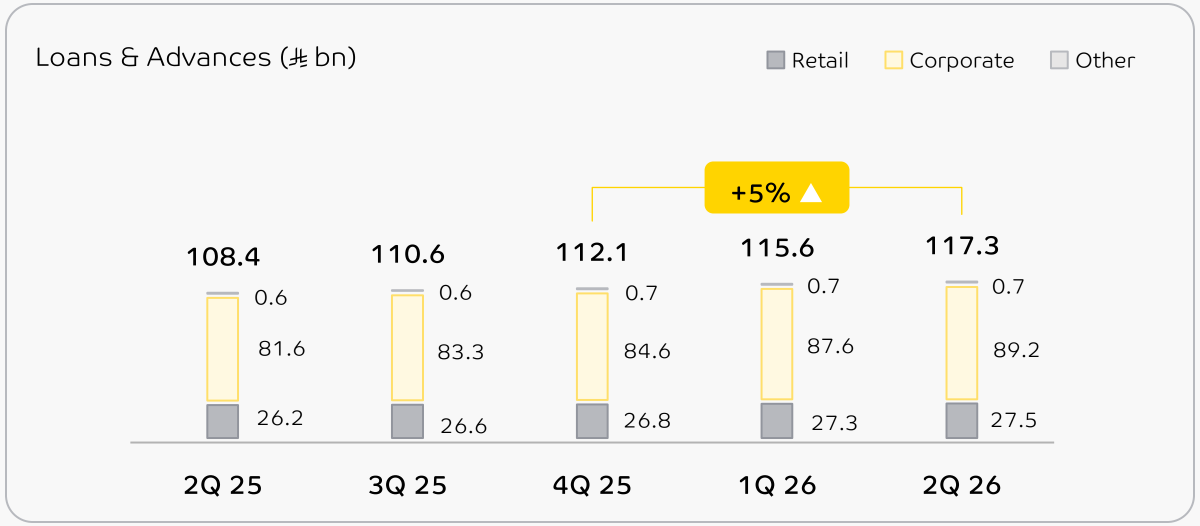
Return on Equity is calculated using net income before deducting Tier 1 Sukuk costs in the numerator

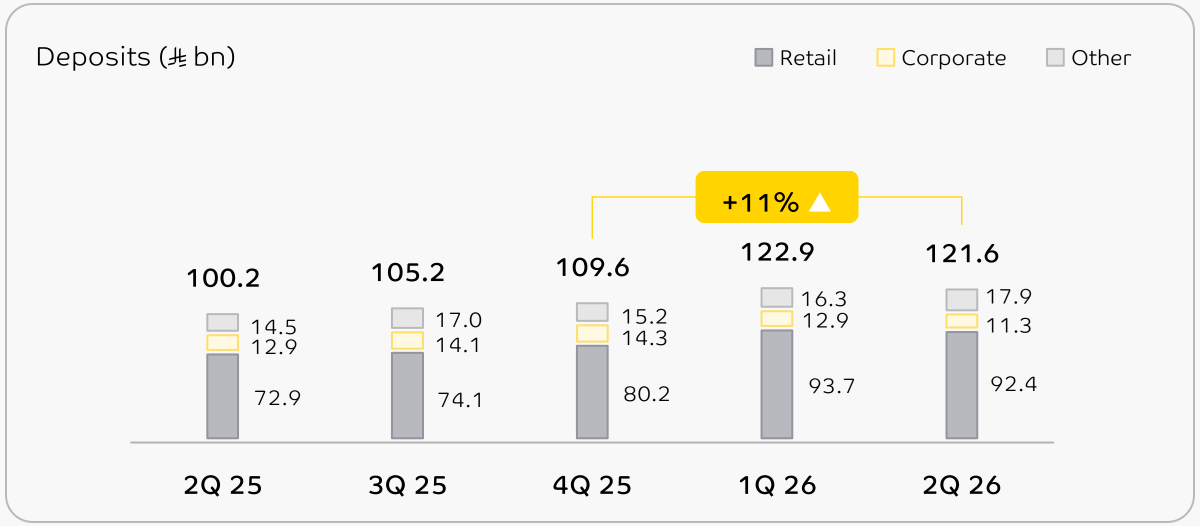
Balance sheet momentum from growth in financing, SAMA and interbank placements, funded mainly by deposits

Total assets up 6% YTD, driven by higher loans (+5%), cash and balances with SAMA (+40%), and bank placements (+139%), while investments remained stable over the period

Total liabilities increased 6% YTD, driven by 11% growth in deposits and 21% growth in term loans, which were partially offset by a 9% reduction in interbank funding

⃁ Million	2Q 2026	1Q 2026	Δ	4Q 2025	Δ
Cash and balances with SAMA	**8,745**	10,193	-14%	6,235	+40%
Due from banks and financial Institutions, net	**3,867**	1,928	+101%	1,621	+139%
Investments, net	**47,333**	46,936	+1%	47,197	+0%
Loans and advances, net	**117,320**	115,608	+1%	112,070	+5%
Other assets, net	**6,756**	6,091	+11%	5,702	+18%
Total assets	**184,021**	180,755	+2%	172,825	+6%
Due to banks and other financial institutions, net	**32,465**	29,527	+10%	35,664	-9%
Customers' deposits	**121,559**	122,935	-1%	109,619	+11%
Term loans	**3,363**	3,358	+0%	2,790	+21%
Other liabilities	**1,800**	2,096	-14%	2,319	-22%
Total liabilities	**159,187**	157,915	+1%	150,392	+6%
Share capital	**12,500**	12,500	+0%	12,500	+0%
Retained earnings	**3,108**	3,105	+0%	2,603	+19%
Other reserves	**2,064**	1,923	+7%	2,018	+2%
Shareholders' equity	**17,672**	17,527	+1%	17,121	+3%
Tier 1 sukuk	**7,163**	5,313	+35%	5,313	+35%
Total equity	**24,834**	22,840	+9%	22,433	+11%





Sustained loan growth momentum, driven by corporate and private banking lending

5% YTD growth in loans driven by **5% increase in corporate lending** due to widespread growth across sectors and further expansion of retail and private banking lending

Active participation in financing large infrastructure projects, further supported by demand from other key sectors such as building & construction, services, transport & communication, commerce etc.

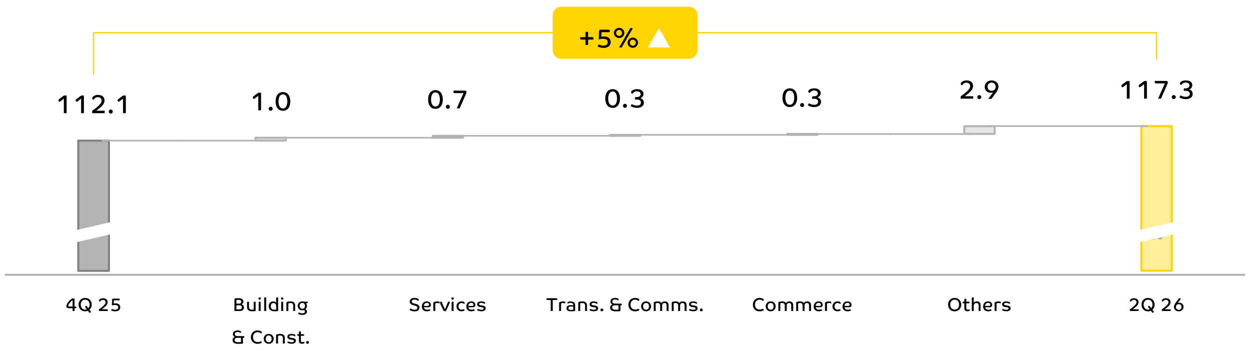
Retail lending grew 2% YTD supported by 3% increase in private banking lending and 2% in other retail lending

+5% Total Loans YTD ▲

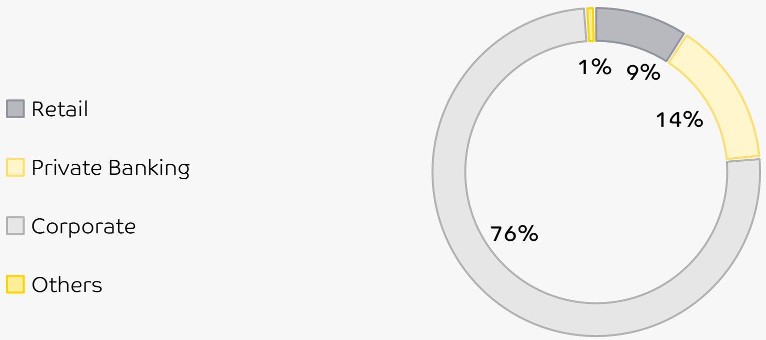
+1% Total Loans QoQ ▲

Loans & Advances, Net Movement YTD (⃁ bn)

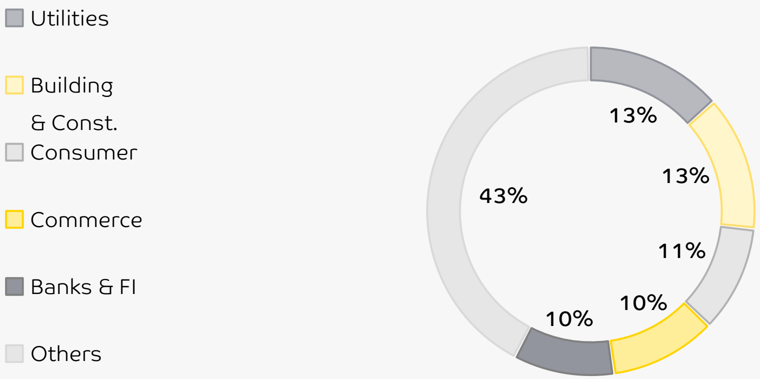
FY 2026 Guidance
Loan growth: Mid to High single digit



Loans & Advances by Segment (%)



Loans & Advances by Economic Activity (%)



Investments remained stable over 1H 2026 at ⃁ 47.3 billion

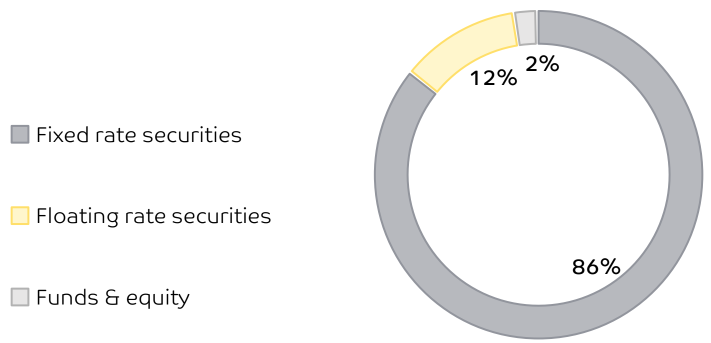
Investments remained stable in 1H 2026

86% of investments were **fixed rate debt securities**

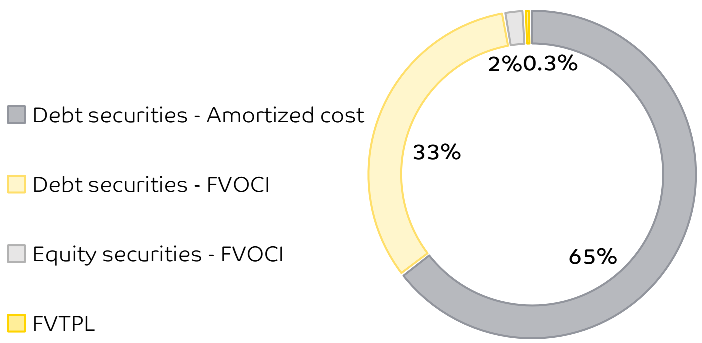
65% of investments were accounted for **amortized cost** and **34% at fair value through other comprehensive income**

High-grade investment portfolio with 48% of investment securities issued by government, and 40% by banks and other financial institutions

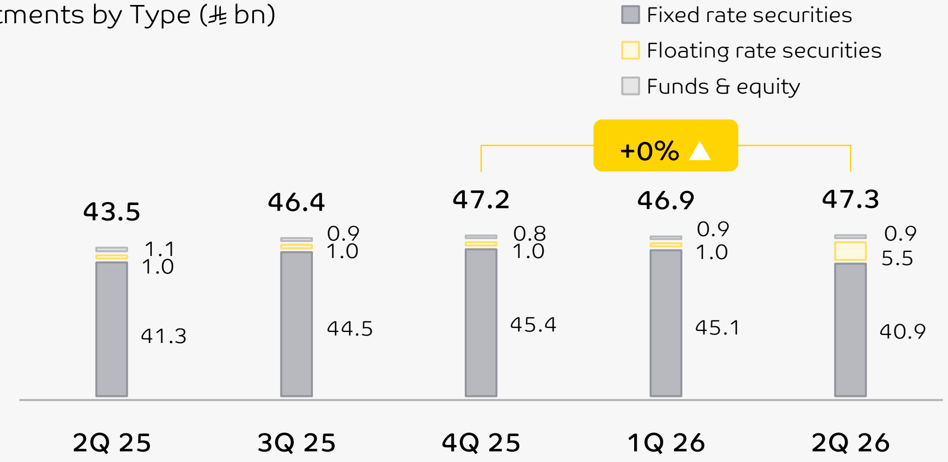
Investments, Gross by Type (%)



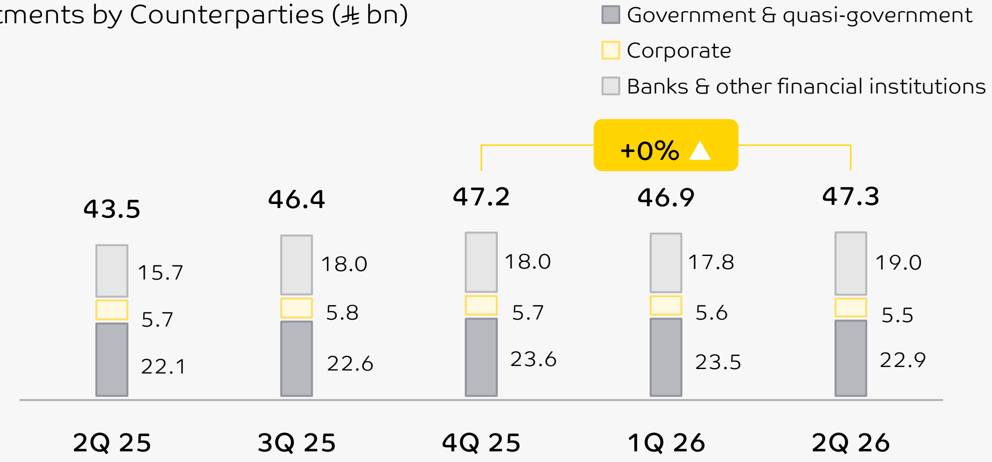
Investments by Accounting Classification (%)



Investments by Type (⃁ bn)



Investments by Counterparties (⃁ bn)



Robust funding structure, leveraging customer deposits and market presence

SAIB's funding is largely comprised of **customers' deposits** which represented 78% of total liabilities and 68% of total liabilities and equity as of 31 March 2026

SAIB has a proven **track record of accessing alternative funding options** including local and international interbank and debt capital markets

In September 2025, SAIB completed a **debut $750 mn Asian Syndicated Loan**

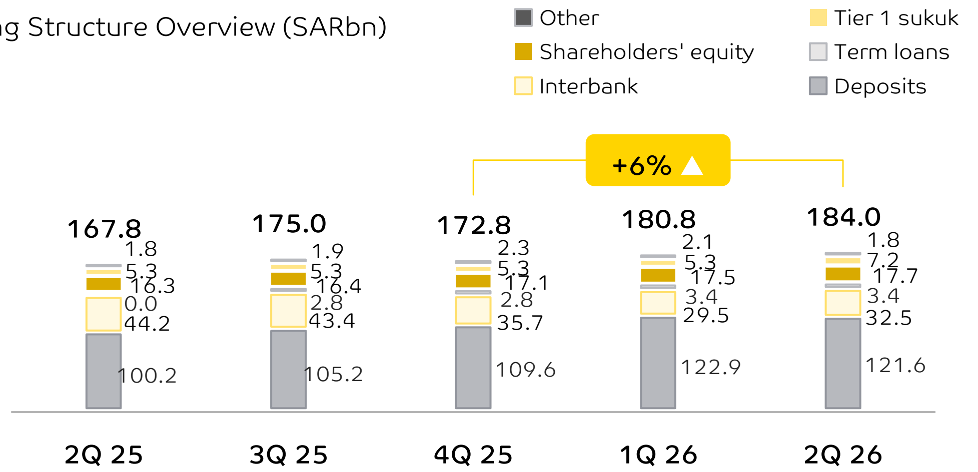
In May 2026, SAIB completed a **⃁1.85 billion Tier 1 sukuk** offering with an annual return of 6.50%

S&P
BBB+
Stable Outlook

Moody's
A2
Stable Outlook

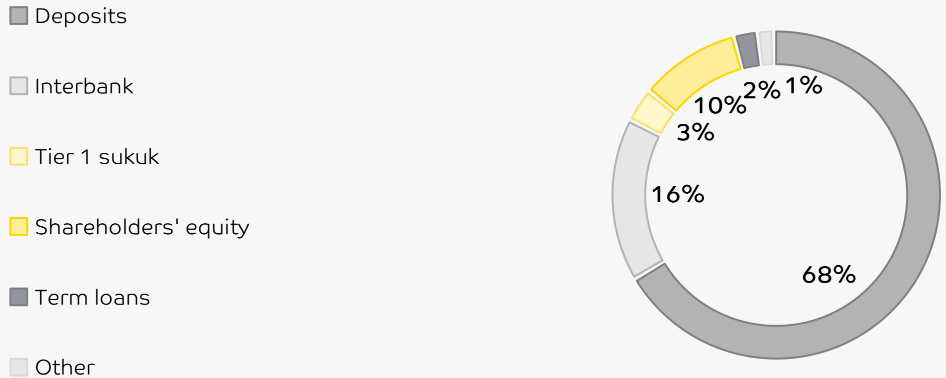
Fitch Ratings
A-
Stable Outlook

Funding Structure Overview (SARbn)



Issuance date	Type	Maturity date	Issuance amount (mn)	Pricing
June 2022	SAR Tier 1 Issuance	Perpetual*	**⃁2,000**	6.00%
February 2023	SAR Tier 1 Issuance	Perpetual*	**⃁500**	6.25%
November 2024	USD Tier 1 Issuance	Perpetual*	**$750** *(~⃁2,813)*	6.37%
May 2026	SAR Tier 1 Issuance	Perpetual*	**⃁1,850**	6.50%
Total Tier I Sukuk			**⃁7,163**	
September 2025	Asian Syndicated Loan	3 years (40%) and 5 years (60%)	**$750** *(~⃁2,813)*	Term SOFR + 85bps (3Y) / 105bps (5Y)
November 2025**	Bilateral Term Loan	3 years	**$150** *(~⃁562.5)*	Term SOFR + 75bps

Funding Structure by type (%)



* Callable after 5 years
** Drawdown date

Customer deposits increased 11% YTD driven by IBDs

Deposits grew 11% during 1H 2026 due to increased interest-bearing deposits (IBDs)

Growth was primarily driven by **retail deposits, including public institutions, up 15% YTD,** while Treasury & Investments increased 18% YTD and corporate deposits declined 21% YTD

IBDs rose 18% YTD, driven by time deposit inflows and growth in savings balances following strong uptake of the Zakat-exempt Savings Account

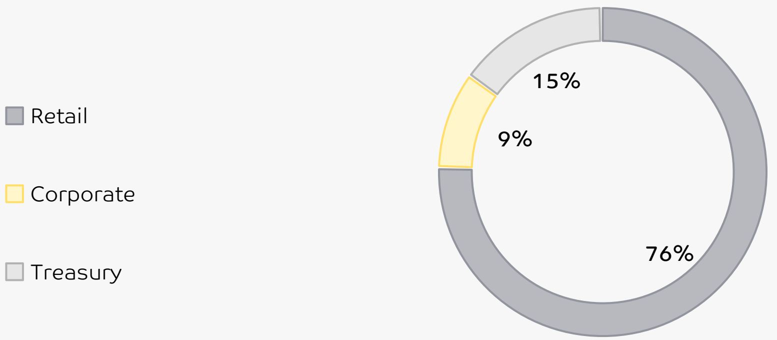
NIBDs decreased by **11% YTD, while NIBD share decreased** by 4.9 ppt YTD to **20.5%**

CASA ratio increased by 0.3 ppt YTD to **29.3%**

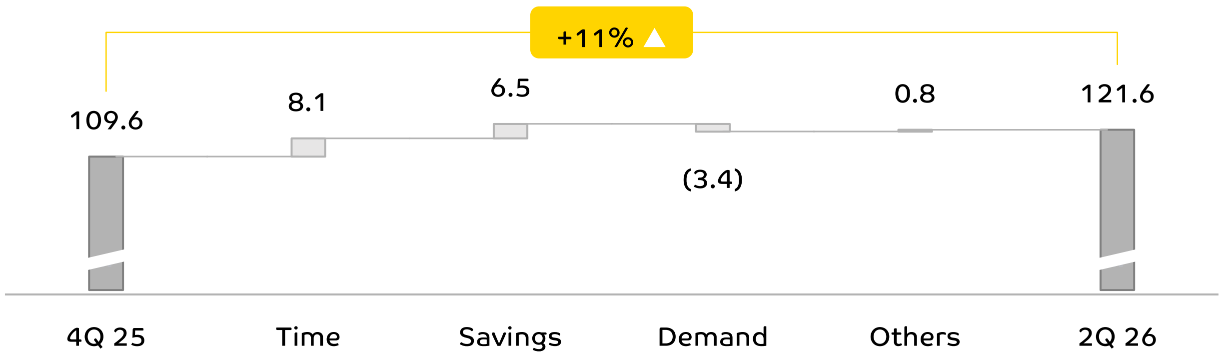
+11% Deposits YTD ▲

-1% Deposits QoQ ▼

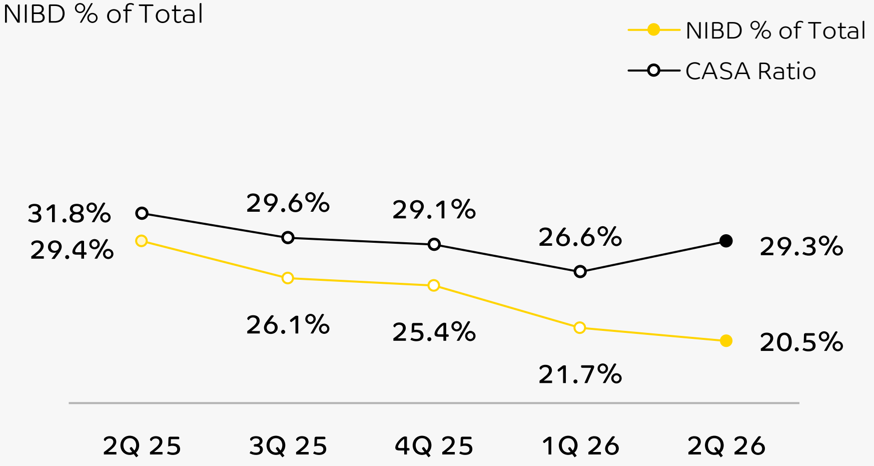
Deposits by Segment (%)



Deposits Movement YTD (⃁ bn)



NIBD % of Total



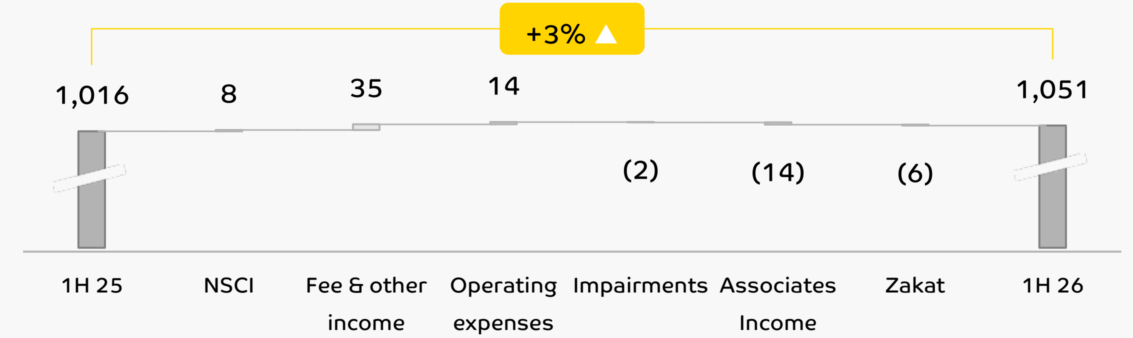
3% growth in 1H 2026 earnings driven by higher fee & other income, positive jaws and stable credit costs

Net income increased 3% YoY in 1H 2026 driven primarily by higher fee and other income and lower operating expenses, partly offset by a lower share of earnings from associates

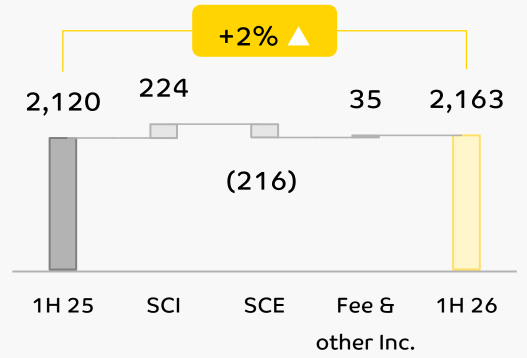
Return on Equity for 1H 2026 decreased by 56 bps YoY to 12.2%

⃁ Million	1H 2026	1H 2025	Δ	2Q 2026	2Q 2025	Δ
Net special commission income	**1,804**	1,796	+0%	899	905	-1%
Fee and other income	**359**	324	+11%	207	164	+26%
Total operating income	**2,163**	2,120	+2%	1,106	1,070	+3%
Operating expenses	**(855)**	(869)	-2%	(442)	(437)	+1%
Provisions for credit and other losses	**(128)**	(126)	+2%	(70)	(64)	+10%
Net Operating Income	**1,179**	1,125	+5%	593	569	+4%
Share in earnings of associates	**42**	56	-24%	24	27	-11%
Income before provisions for Zakat	**1,222**	1,181	+3%	618	596	+4%
Provisions for Zakat	**(171)**	(165)	+3%	(86)	(83)	+4%
Net Income attributed to equity holders	**1,051**	1,016	+3%	531	512	+4%
Earnings per share	**0.70**	0.68	+4%	0.30	0.29	+5%
Net interest margin	**2.18%**	2.40%	-22bps	2.13%	2.35%	-22bps
Cost to Income Ratio	**39.5%**	41.0%	-1.5ppt	40.0%	40.8%	-0.8ppt
Cost of Risk	**0.22%**	0.24%	-2bps	0.24%	0.24%	-0bps
Return on common equity	**12.2%**	12.7%	-56bps	12.1%	12.7%	-0.6ppt

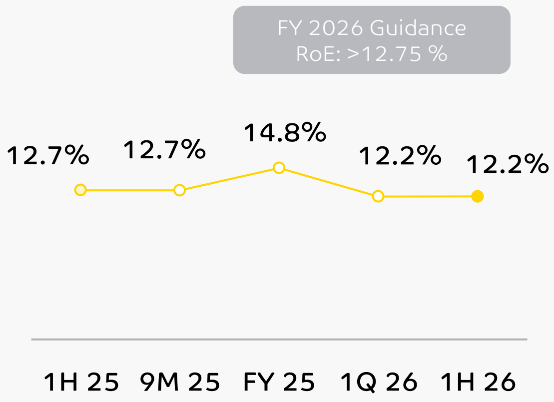
Net Income Movement YoY (⃁ mn)



Total Operating Income Movement YoY (⃁ mn)



RoE



NSCI remained stable YoY as strong average earnings asset growth of 10% was offset by 22bps NIM contraction

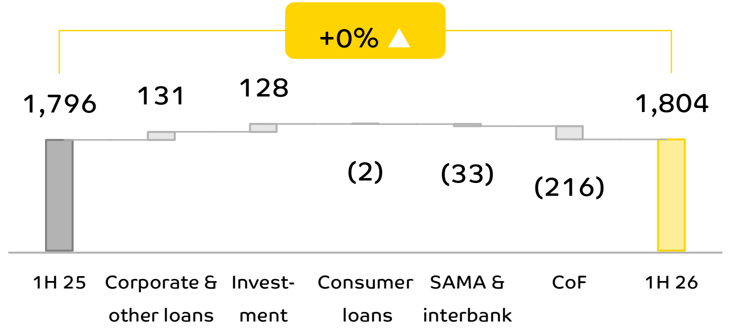
NSCI remained stable YoY as 10% growth in average earning assets was offset by NIM contraction

The NIM declined by 22 bps YoY to 2.18% in 1H 2026 due to lower asset yields

Asset yield decreased by 32 bps YoY to 5.92% in 1H 2026, while the **cost of interest-bearing liabilities decreased by 43 bps YoY** to 4.79%

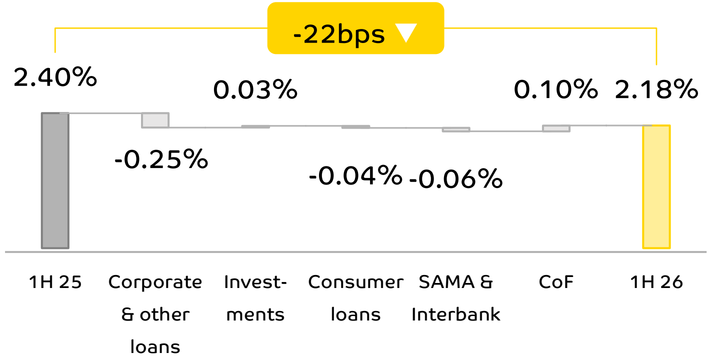
On a sequential basis, **NIM decreased by 10 bps QoQ to 2.13%. Asset yield decreased by 9 bps QoQ** to 5.88% in 2Q 2026, while the **cost of interest-bearing liabilities decreased by 6 bps QoQ** to 4.76%

NSCI Movement YoY (⃁ mn)

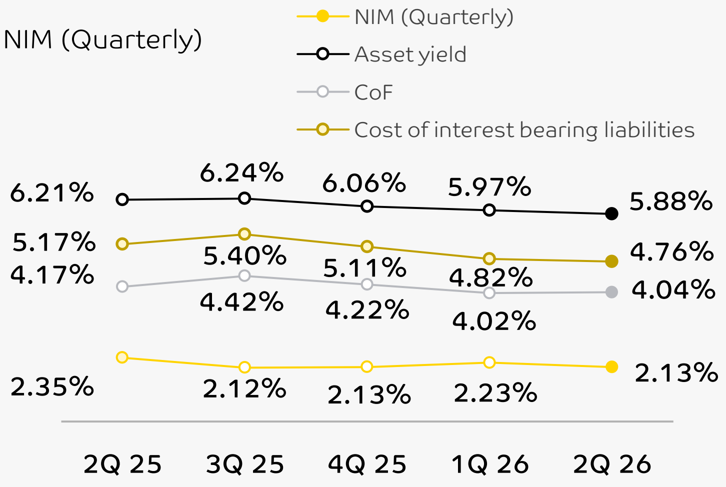


NIM Movement YoY

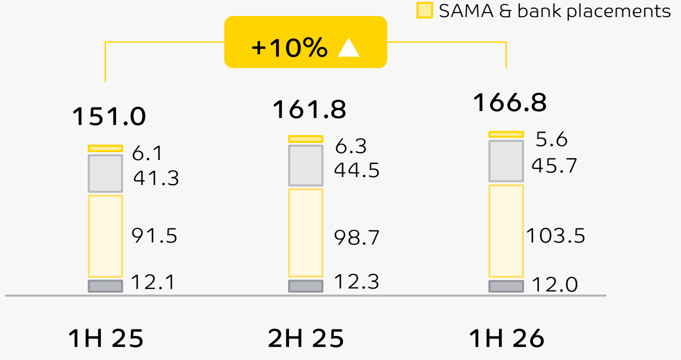
FY 2026 Guidance NIM: 2.10% - 2.25%



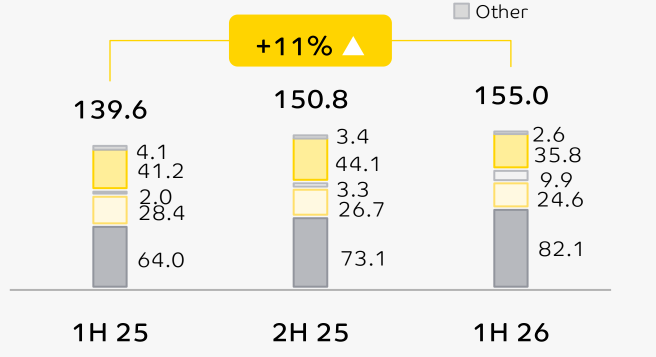
NIM (Quarterly)



Average Earning Assets (⃁ bn)



Average Bearing Liabilities (⃁ bn)



Cost of interest-bearing liabilities includes the cost of wholesale funding and customer deposits, excluding demand deposits

Fee and other income rose by 11% driven by higher investment gains, foreign exchange income and banking services

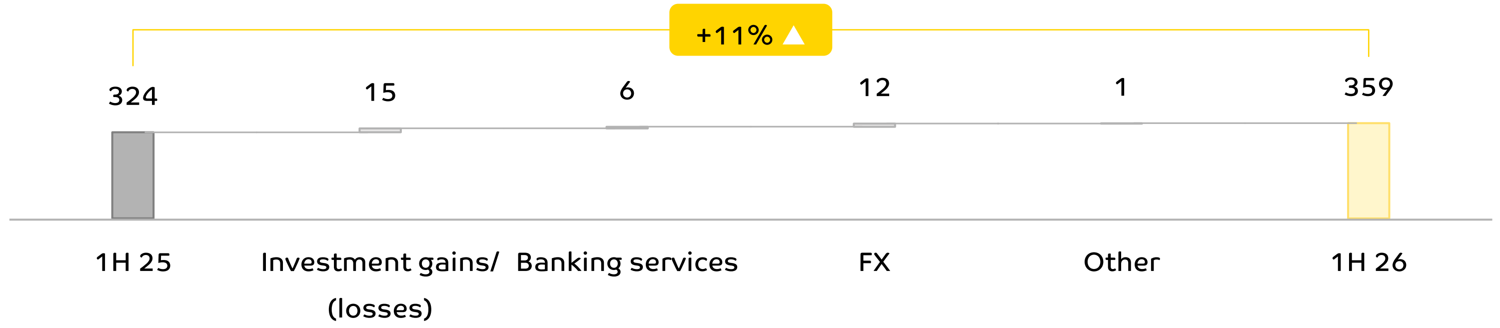
Fee & other income increased 11% YoY in 1H 2026, mainly driven by higher investment gains, FX income and banking services

Foreign exchange income increased 10% YoY in 1H 2026

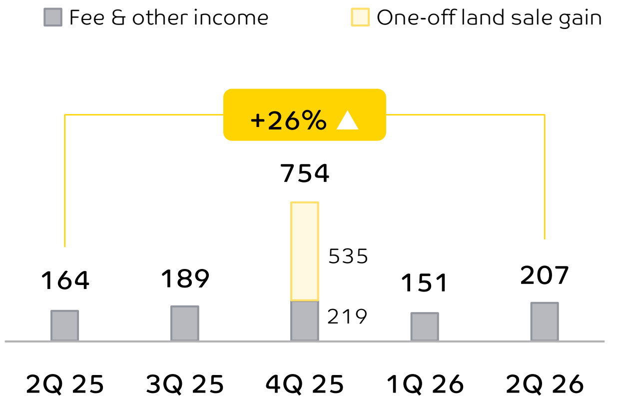
Fee income from banking services rose 3% YoY in 1H 2026 from growth in shares trading and fund management, and fees on financing

Investment-related income increased 67% YoY in 1H 2026 due to unrealized gains on FVTPL investments

Fee & Other Income Movement YoY (⃁ mn)

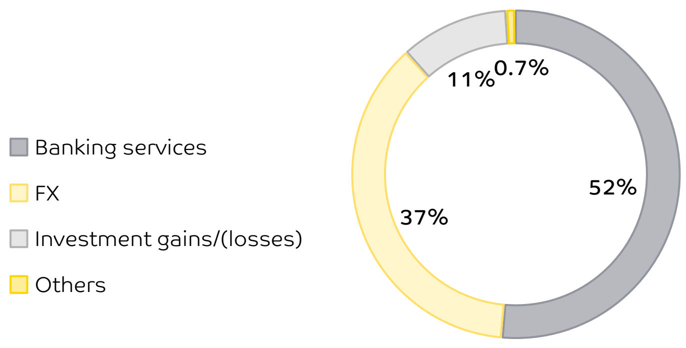


Fee & Other Income (⃁ mn)

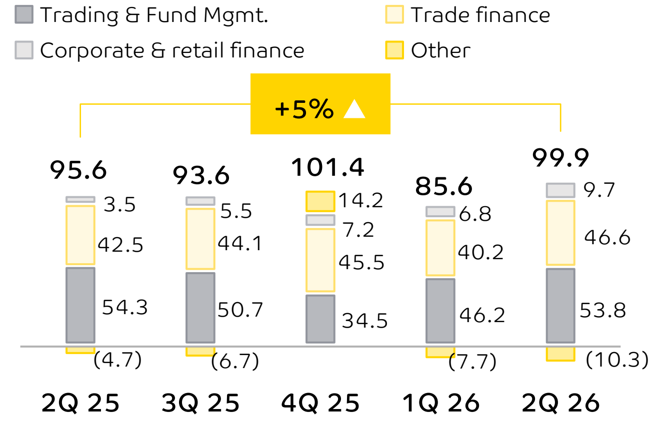


Fee & Other Income by Segment (%)

1H 26



Fee Income From Banking Services (⃁ mn)

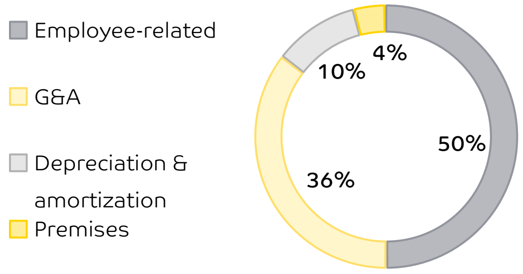


Marginal decrease in 1H 2026 operating expenses and improving cost to income ratio

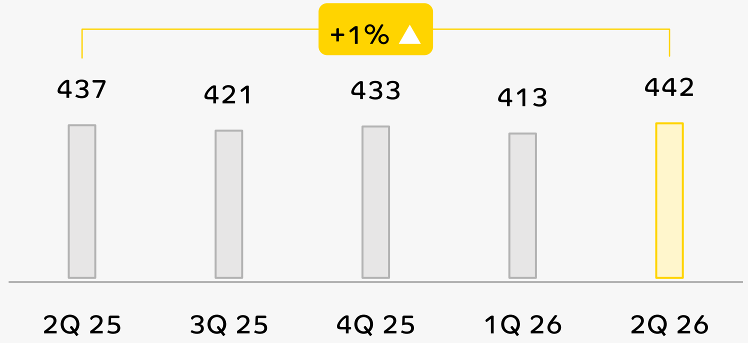
Operating expenses decreased 2% YoY in 1H 2026 driven by lower general & administrative expenses and depreciation & amortization, partially offset by higher employee-related costs and rent and premises-related expenses

Cost to income ratio (CIR) improved to 39.5% in 1H 2026 compared to 41.0% in 1H 2025 , driven by positive operating leverage supported by disciplined cost management

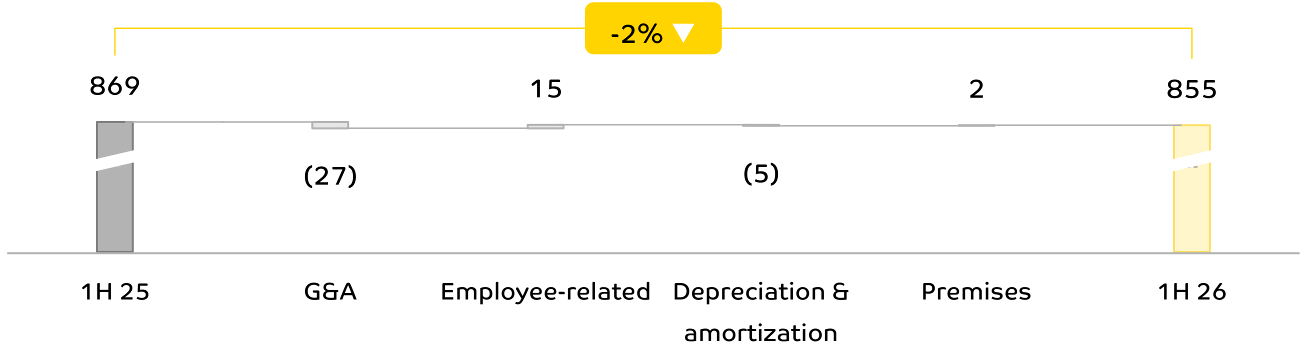
Operating Expenses Composition (%) - 1H 26



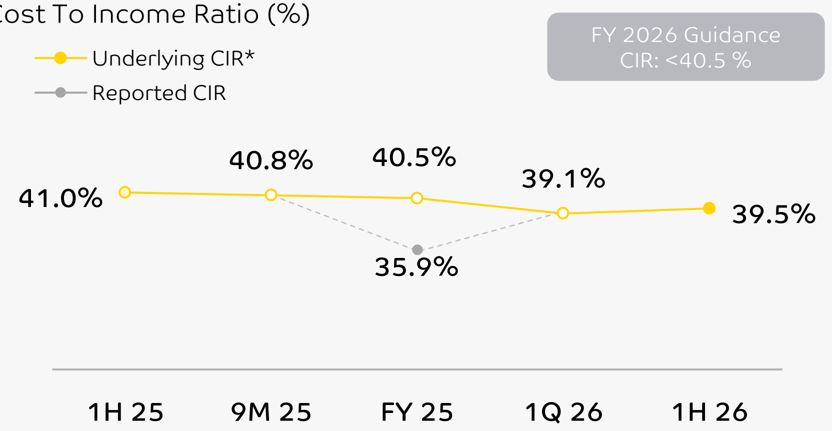
Operating Expenses (⃁ mn)



Operating Expenses Movement YoY (⃁ mn)



Cost To Income Ratio (%)



* Underlying CIR excludes a one-off land sale gain of ⃁535 million recognized in 4Q 2025.

Credit quality remained strong and stable with COR and NPL ratio at consistently low levels

Total impairments of ⃁128 mn for 1H 2026, increasing 2% YoY from **⃁126 mn** in 1H 2025

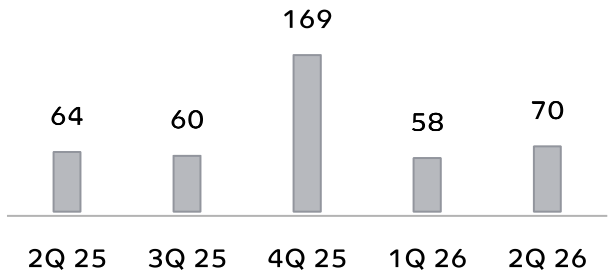
Cost of risk decreased 2 bps YoY to 0.22% in 1H 2026

NPL ratio decreased by 4 bps YTD to 0.91%, supported by a modest 1% decline in non-performing loans despite continued growth in the lending portfolio

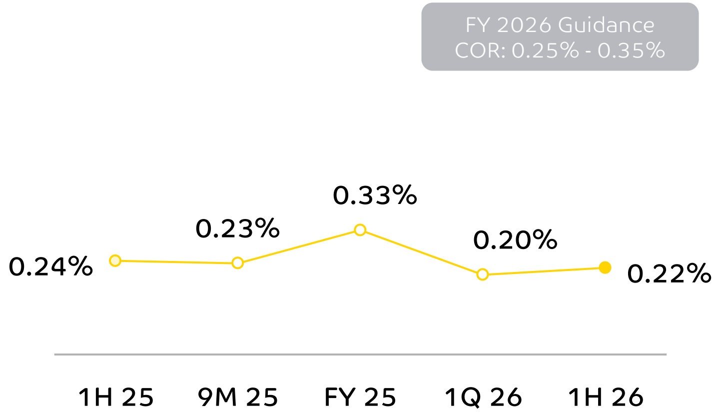
NPL coverage ratio at 201.8% as of 1H 2026, increased by 17.7 ppt YTD

Stage 3 ECL coverage increased YTD to 53.6%, while **Stage 2 ECL Coverage** increased to 14.1%

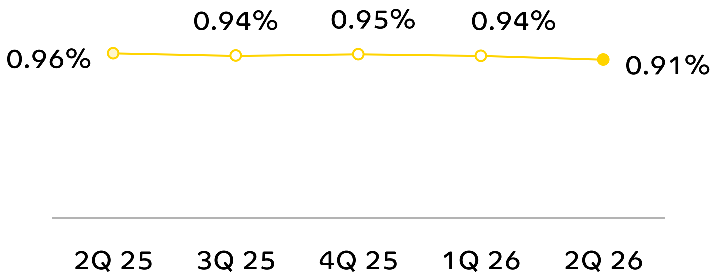
Impairments (⃁ mn)



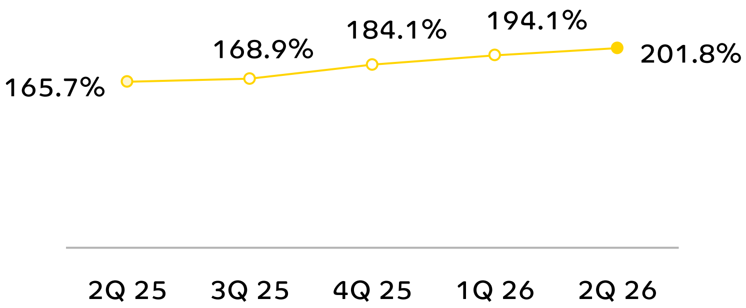
Cost of Risk



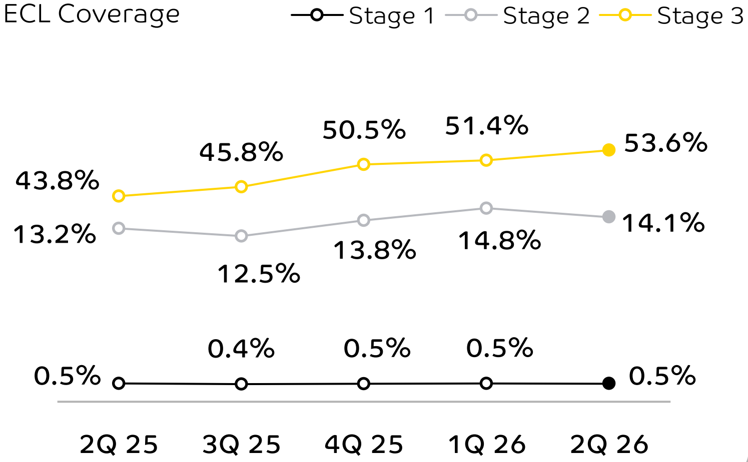
NPL Ratio



NPL Coverage Ratio



ECL Coverage



Solid liquidity, funding and capital position with adequate buffers

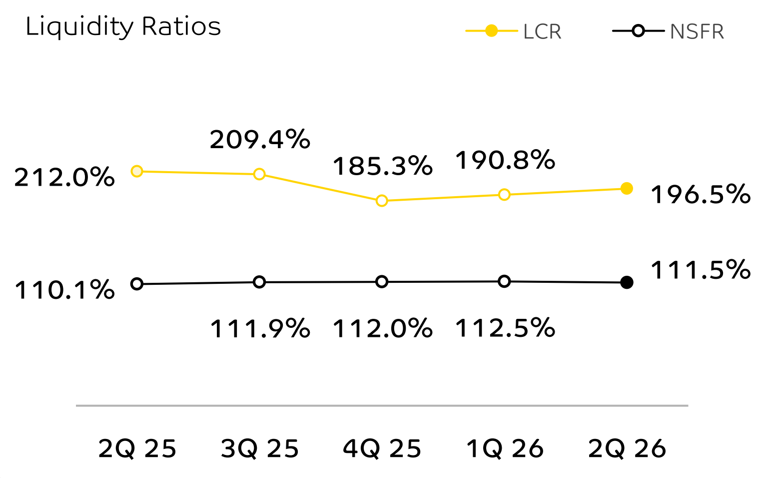
LCR increased by 11.2 ppt during 1H 2026 to 196.5%, while **NSFR decreased 0.5 ppt** to 111.5%

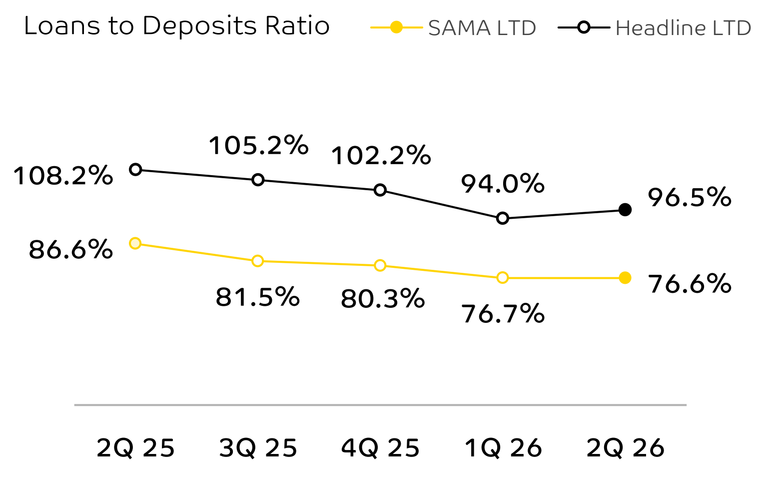
At the end 2Q 2026, the **SAMA regulatory LTD ratio** was within required levels at 76.6%

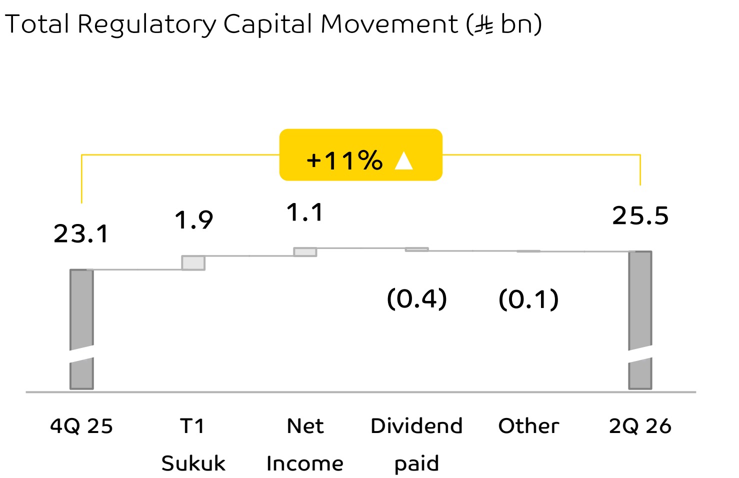
Total capital (Tier 1 + Tier 2 regulatory capital) increased by 11% due to T1 sukuk issuance and net income, which were partially offset by dividend payment

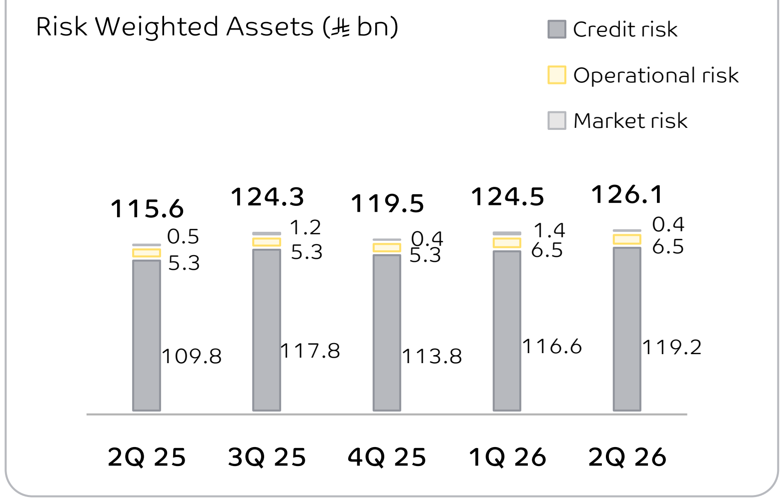
RWAs increased by 6% YTD

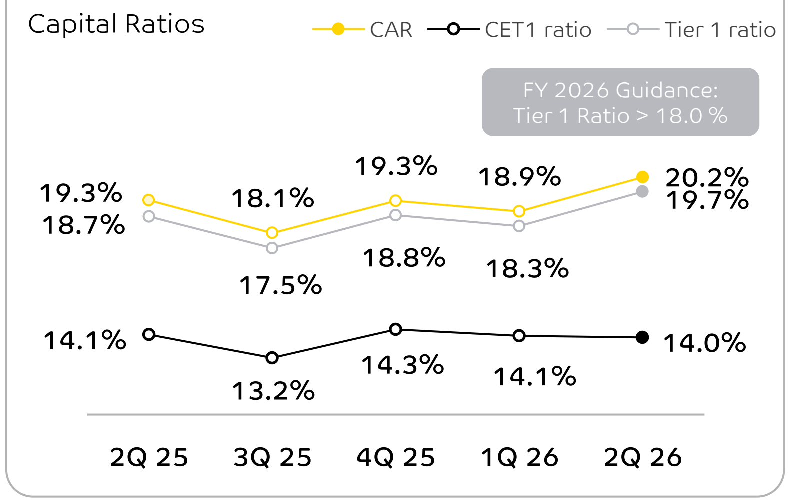
CAR increased by 92 bps YTD to 20.2% and the Tier 1 ratio by 92 bps to 19.7%











Guidance

1H 2026 financial results were largely in line with expectations and FY guidance is unchanged

		2025 Actual	1H 2026 Actual	2026 Guidance	Guidance Revisions
Balance Sheet	LOANS & ADVANCES	+13% YoY	+5% YTD	Mid to High single digit	Guidance Unchanged
Profitability	NET INTEREST MARGIN	2.26% -41 bps YoY	2.18% -22bps YoY	2.10% - 2.25%	Guidance Unchanged
	COST TO INCOME RATIO	40.5%* -105 bps YoY	39.5% -146 bps YoY	<40.5%	Guidance Unchanged
	RETURN ON EQUITY (ROE)	14.8% +202 bps YoY	12.2% -56 bps YoY	>12.75%	Guidance Unchanged
Asset Quality	COST OF RISK	0.33% +1 bps YoY	0.22% -2 bps YoY	0.25% - 0.35%	Guidance Unchanged
Capital	TIER 1 RATIO	18.8% -59 bps YoY	19.7% +92 bps YTD	>18.0%	Guidance Unchanged

FOCUSED ON DELIVERING STRONG RESULTS ACROSS KEY PERFORMANCE INDICATORS

* CIR excludes a one-off land sale gain of ⃁535 million recognized in 4Q 2025. The reported CIR amounted to 35.9% in FY 2025

Appendix

البنك السعودي للاستثمار
The Saudi Investment Bank

Sustainability has for 10 years been embedded in SAIB's core business and governance, and is now freshly aligned with the Saudi Vision 2030 sustainable and social development goals

Responsible Operations & Transparency	Social Impact & Economic Development	Sustainable Finance Offering
6.5% ↓ Electricity consumption	**S60** Accelerator for SMEs	**⃁ 5.6bn** Green & energy financing*
2.6% ↓ Fuel use	**Academy** SAIB talent development	**⃁ 5.6bn** Social financing*
10 Branches with solar panels	**27%** Female participation	**⃁ 0.47bn** REDF housing loans*

Vision: Deliver on sustainability commitments, align with national priorities, and drive meaningful social impact that creates lasting value

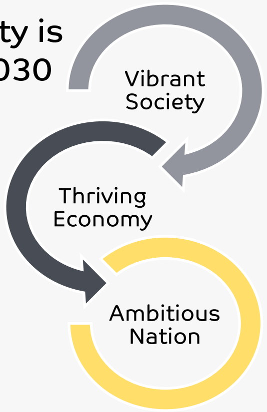
Mission: Promote sustainability in how we operate, finance and engage with our people, customers, communities and shareholders

Strategic pillars

	1 Sustain Responsible Operations & Transparency	2 Drive Social Impact & Economic Development	3 Uphold Sustainable Finance Offering
Objectives	• Foster sustainability across operations supporting efficiency and performance • Ensure clear & consistent reporting aligned with sustainability standards	• Enable SMEs growth through localization & capability development • Support talent development & employee wellbeing • Strengthen initiative-based community & customer engagement	• Support customers in their sustainability journey with tailored financing solutions • Assess sustainability-linked opportunities
Material topics	Reporting & transparency; Sustainability risk management; Data protection & cybersecurity; Digitalization & innovation; Climate Change	Customer satisfaction; Customer financial literacy; Local sourcing; Female participation; Community engagement; SME support; Employee engagement & well-being	Green Products

Environmental Social Governance

SAIB's approach to sustainability is aligned with the Saudi Vision 2030 sustainable development goals



VISION رؤية 2030 المملكة العربية السعودية KINGDOM OF SAUDI ARABIA

A Vibrant Society

- Community engagement
- Customer financial literacy
- Female participation
- Employee engagement and well-being

A Thriving Economy

- SME support
- Local sourcing
- Customer satisfaction
- Green Products
- Reporting and transparency

An Ambitious Nation

- Climate Change
- Sustainability risk management
- Data protection and cybersecurity
- Digitalization and innovation

* As of 30th April 2026. All data refers to FY 2025, unless otherwise stated

Core components of SAIB's sustainable finance framework

Environmental Social

Use of Proceeds

- Allocation of an amount to (re)finance Eligible Green and/or Social Projects
- Strict exclusion criteria of activities with negative environmental or social impact, and which are not Shariah compliant

Sustainable Fitch's Assessment

Good

Project Selection & Evaluation

- A Sustainable Finance Working Group has been established to evaluate and select eligible projects and manage sustainable issuance reporting in line with the undertakings given to our Sukuk investors

Sustainable Fitch's Assessment

Good

Management of Proceeds

- Proceeds will be allocated to eligible projects through the Sustainable Finance Register from the general funding account
- Unallocated proceeds will be temporarily invested following the Bank's standard liquidity policy

Sustainable Fitch's Assessment

Good

Reporting

- Annual allocation and impact report on Eligible Sustainable Projects
- Third-party reviewer to provide an annual independent assessment on the alignment of allocated funds with the Framework's criteria

Sustainable Fitch's Assessment

Excellent

Sustainable Fitch

Sustainable Fitch has provided a Second Party Opinion with an overall "Good" Rating on September, 2024

- The Framework achieved "Good" across Pillars
- Reporting and Transparency attained an "Excellent" rating

Categories of proceeds under SAIB's sustainable finance framework

1	Renewable Energy
2	Clean Transportation
3	Energy Efficiency
4	Green Buildings
5	Pollution Prevention and Control
6	Sustainable Water and Wastewater Management
7	Terrestrial And Aquatic Biodiversity Conservation
8	Employment Generation, and Programs Designed to Prevent and/or Alleviate Unemployment Stemming from Socio-economic Crises
9	Affordable Housing
10	Access to Essential Services (Healthcare and Education)
11	Affordable Basic Infrastructure
12	Food Security and Sustainable Food Systems

All data refers to FY 2025

Strengthening our value proposition through a prestigious partnership with Real Madrid

Through this partnership, SAIB aims to introduce a unique customer experiences focusing on customer centricity and personalized experiences:

- **General Customer Experiences.** SAIB offers its customers exceptional football experiences through exclusive competitions on its social media platforms.
- **Private Banking Customer Exclusive Experiences.** SAIB offers an opportunity to enjoy priority access to exclusive football events and experiences with Real Madrid.

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