Investor Presentation

3Q 2025

October 2025

البنك السعودي للاستثمار
The Saudi Investment Bank

Contents

SAIB Overview

Strong corporate and private banking franchise with well capitalized balance sheet

Number of Branches
-1 branch YTD
50 ▼

Number of Customers
+2% increase YTD
955k ▲

% of Digital transactions
Stable YTD
99.8 ▶

Staff inclusion
Saudization / Female
93% / 25%

Total assets
+11% increase YTD
⃁ 174.9 bn ▲

Tier 1 Ratio
-1.9 ppt YoY
17.5% ▼

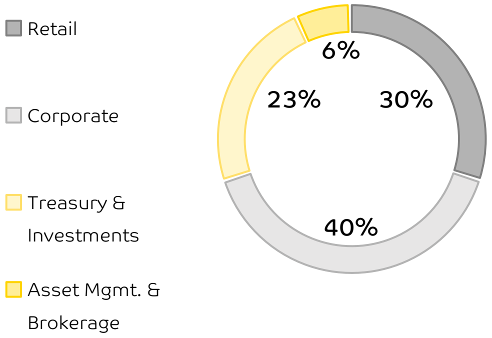
ROE
+10 bps YoY
12.7% ▲

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

Key Stock Market Highlights

⃁ 17.8 bn Market Cap.	+9.4% Share Price (in last 1 year)	25.6% owned by General Organization for Social Insurance
9.9x P/E	5.6% Div. Yield	10.8% Foreign ownership (Oct. 2025)

Total Operating Income by Segment (%)*



Our Key Joint Ventures

ميدغلف MEDGULF
AMERICAN EXPRESS
AMLAK أملاك
YANAL ينال
الاستثمار كابيتال Alistithmar Capital

* Excluding Other operating income (loss)

Strong market recognition for excellence, performance, and innovation

Launched **USD 1bn CD program** and utilized **USD 650mn**

The **4th most influential brand** in the banking and finance sector in Saudi Arabia in 2024

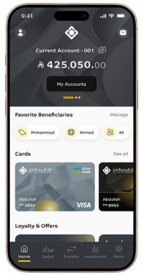
Obtained **ISO 37301 Compliance Certification**, demonstrating adherence to the highest standards

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

New **Shariah-compliant Saving Account** with **best-in-class** profit rate and fully digital journeys

s60

Launch of **S60 Accelerator** to support Fintech startups and contribute to shaping the future of financial services



SAIB launched the **new mobile banking App** with significantly improved performance and enhanced user experience

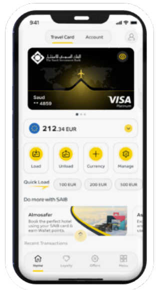
4.9 / 4.8 ★★★★★

Download on the App Store

GET IT ON Google Play

The **award-winning App** – highest rates among KSA banks

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



Travel App with fully digital journeys from account opening to card issuance supporting 100+ currencies

4.9 / 5.0 ★★★★★

Download on the App Store

GET IT ON Google Play

Awarded **"The most Innovative Retail-Banking Product"** in Saudi Arabia for **the Travel Card and Travel Account**

VOTED PRODUCT OF THE YEAR KSA 2025

Product of the year KSA 2025: KSA's first Travel Account

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

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

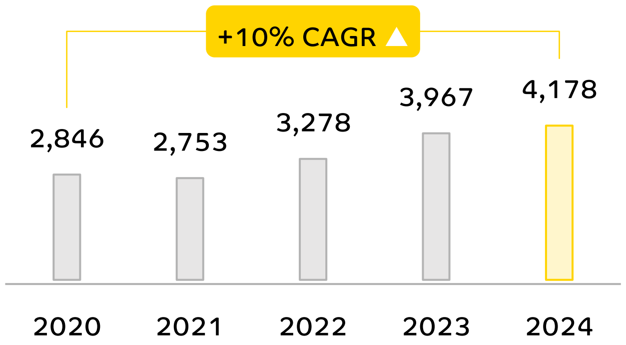
S60 Ventures Fund - managed by SAIB's subsidiary Alisthithmar Capital - launched USD 100 Million fund for promising fintech startups

2025

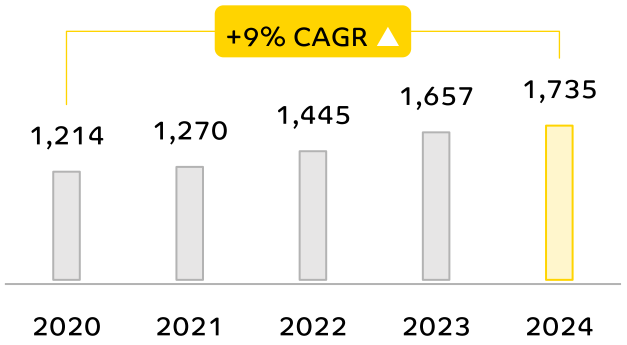
Successful **Debut Asian Syndicated Loan** Upsized to USD 750 Mn with 2.2x oversubscription in Sept. 2025

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

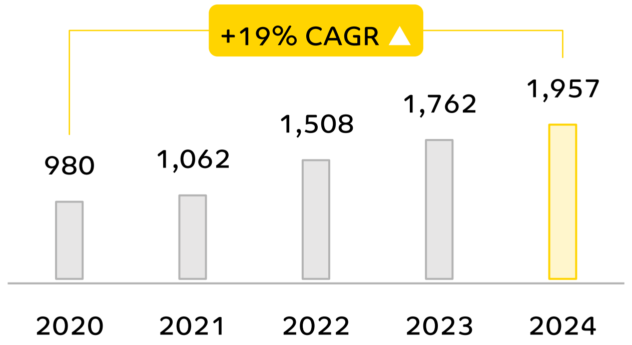
Total Operating Income (⃁ mn)



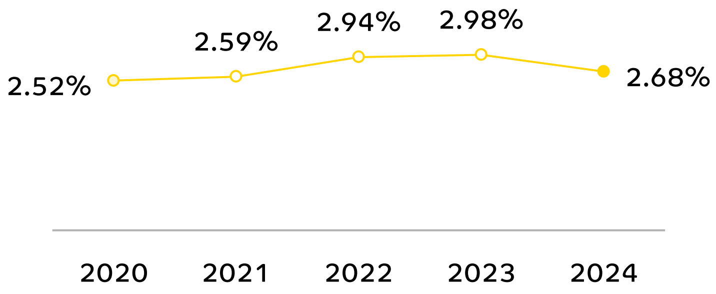
Operating Expenses (⃁ mn)



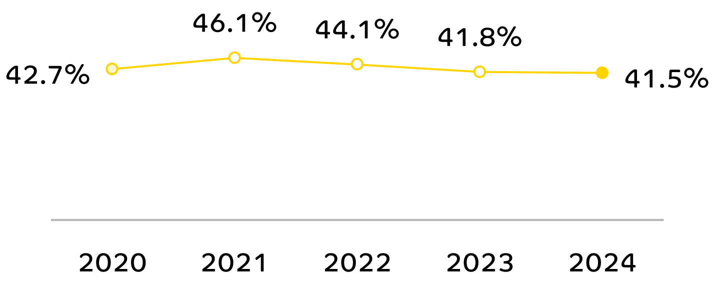
Net Income (⃁ mn)



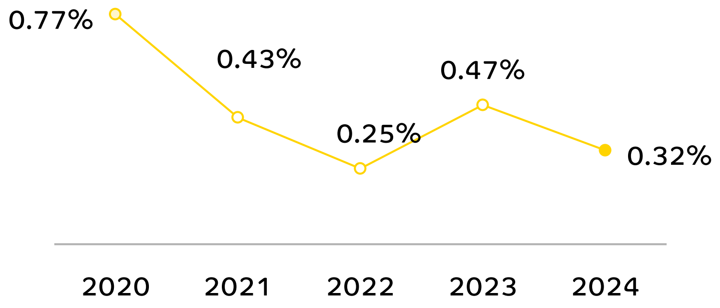
NIM (%)



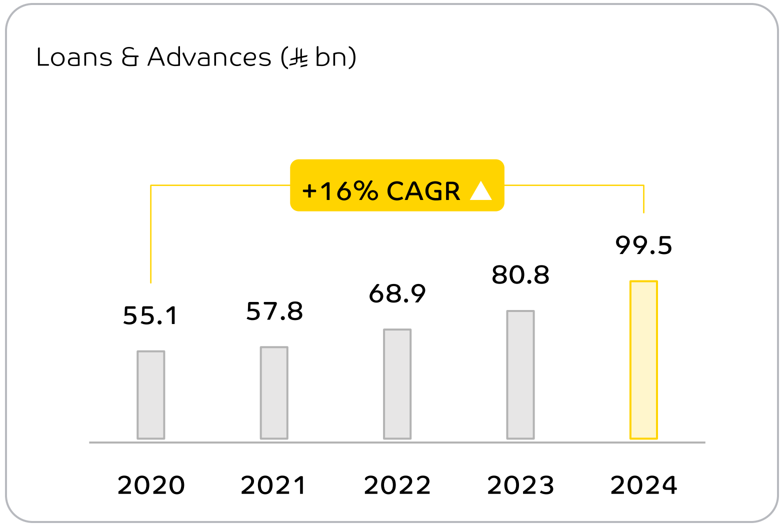
Cost To Income Ratio (%)

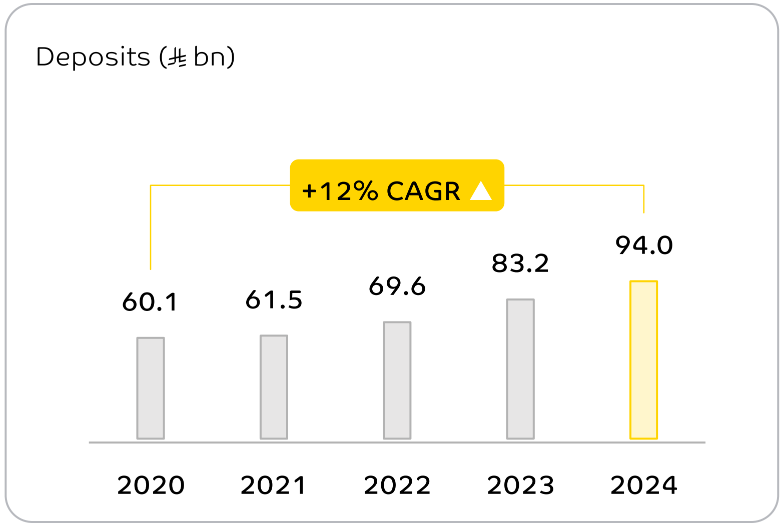


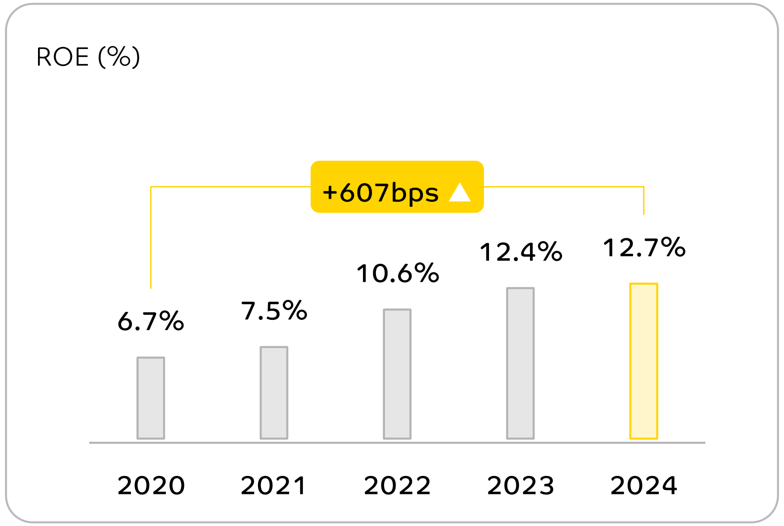
Cost Of Risk (%)

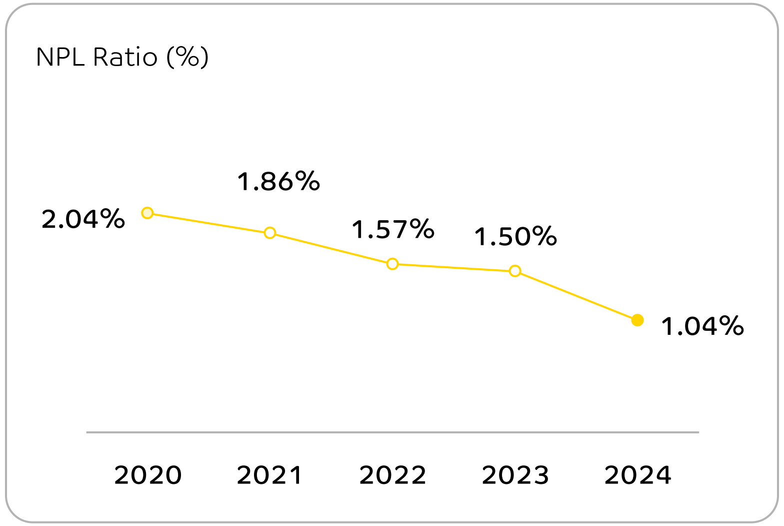


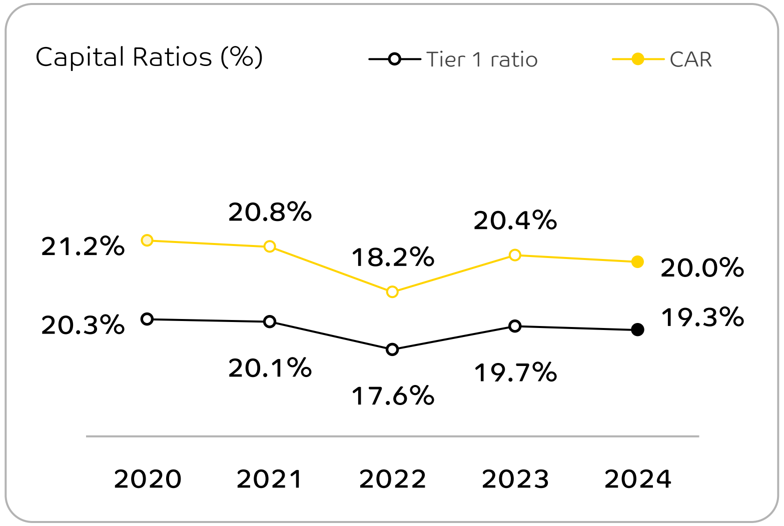
Resilient asset quality, adequate capital and liquidity position to accelerate growth and returns

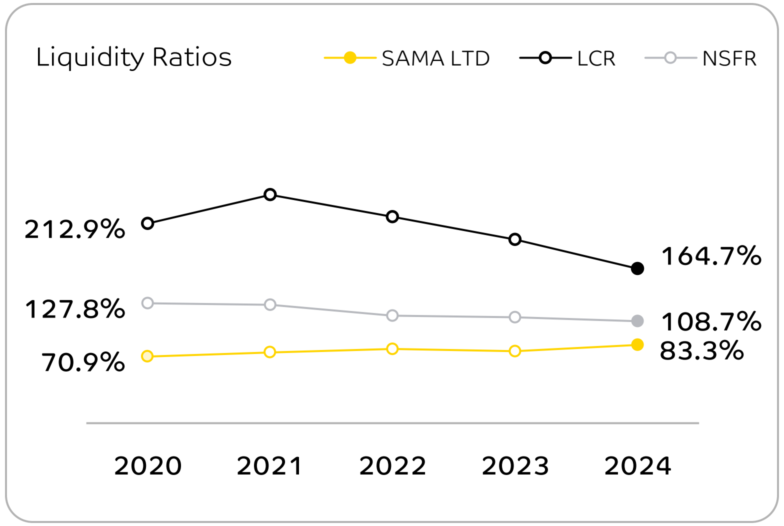










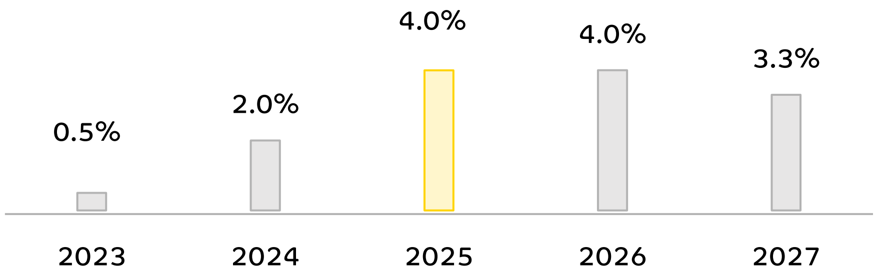


Operating Environment

The Saudi Economy is healthy and growing despite lower oil prices

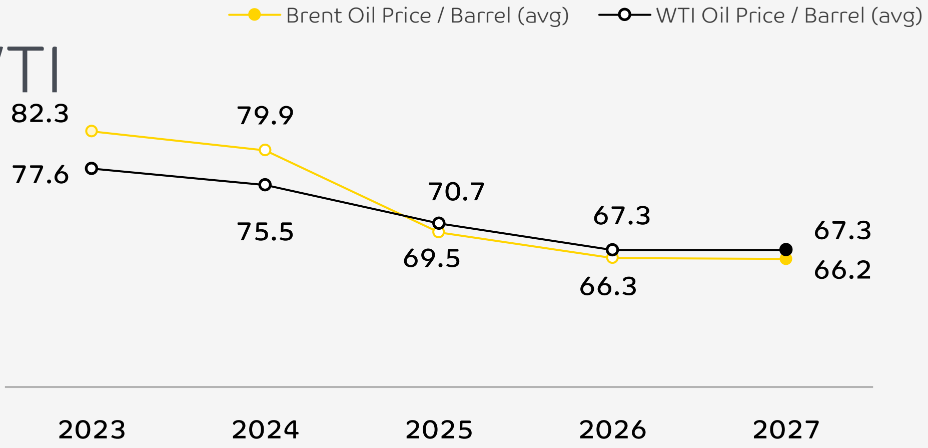
Real GDP Growth (%)

4.0%

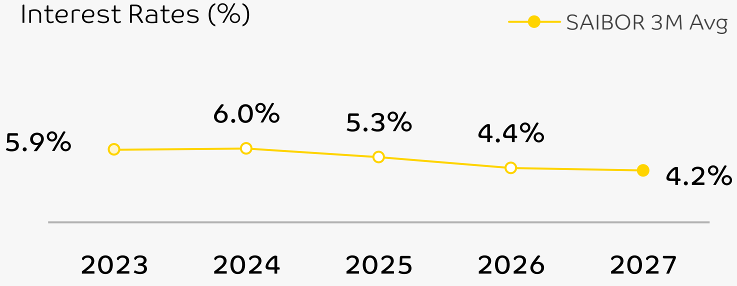


Oil Prices (USD)

70.7WTI

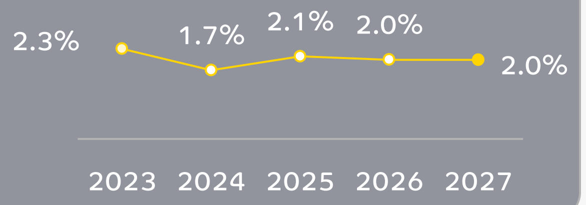


Interest Rates (%)

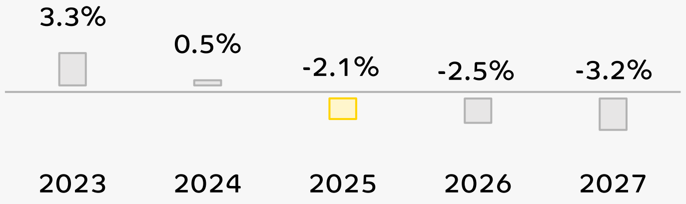


Inflation (%)

2.1%

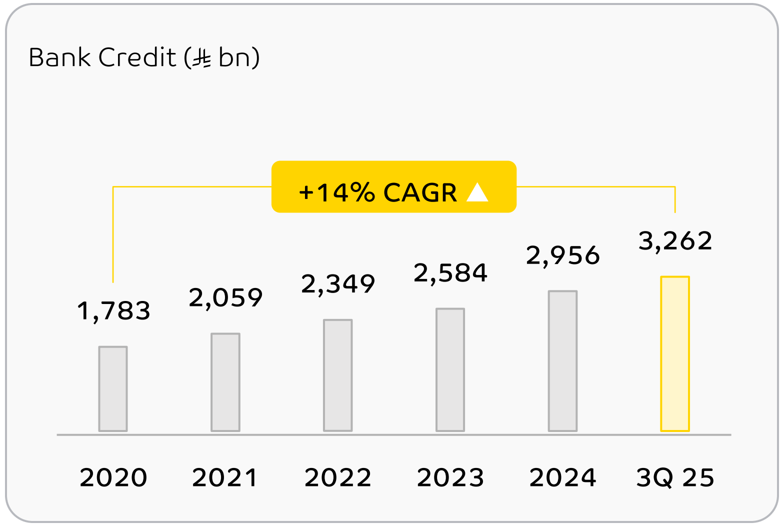


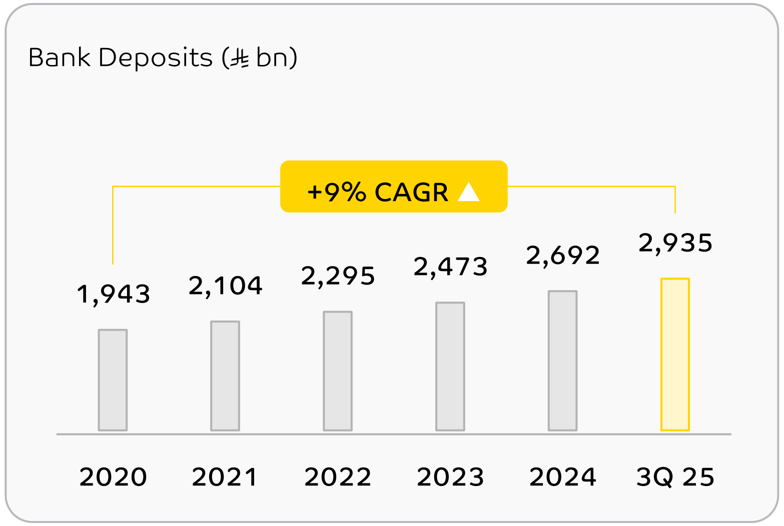
Current A/C Balance (%)

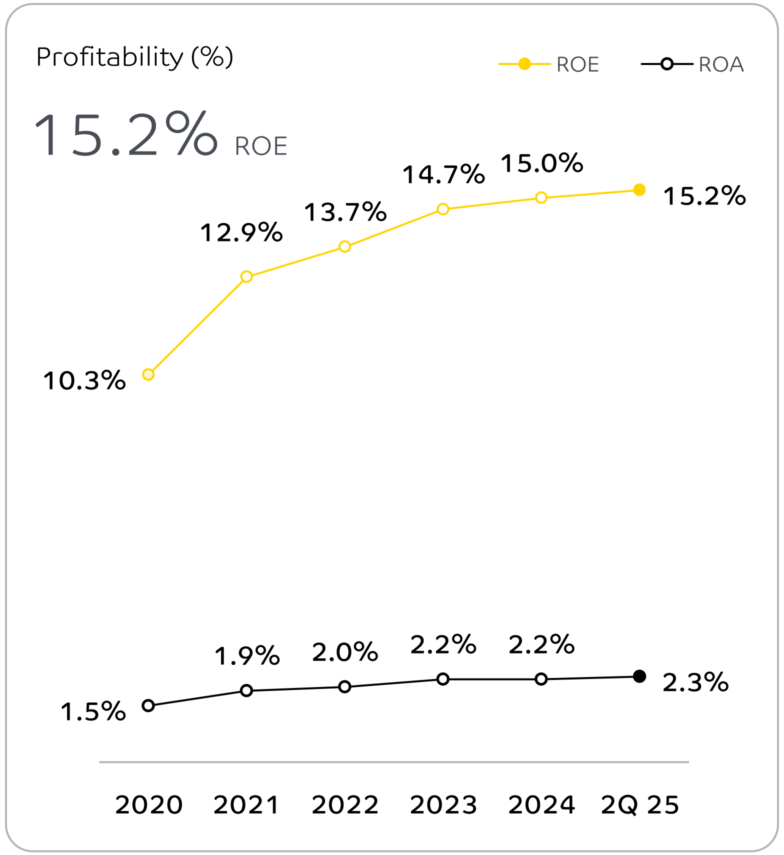


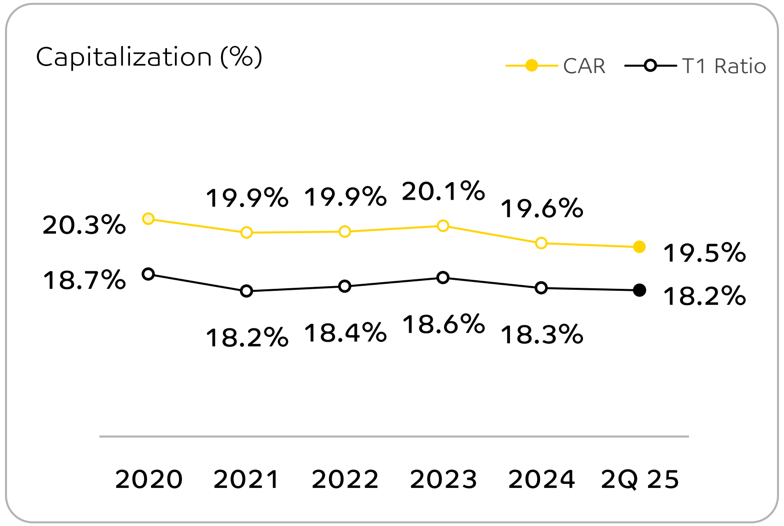
Source: IMF, internal calculation for SAIBOR 3M Avg

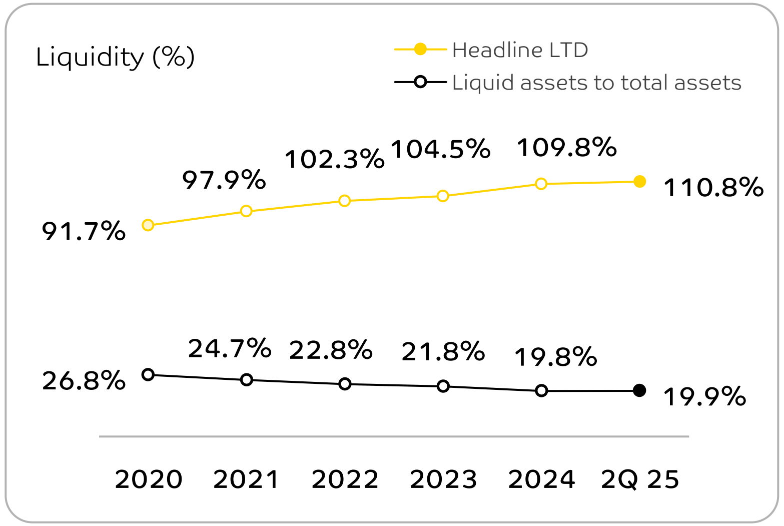
The Saudi Banking sector is healthy, profitable, and showing solid growth momentum, though liquidity remains tight

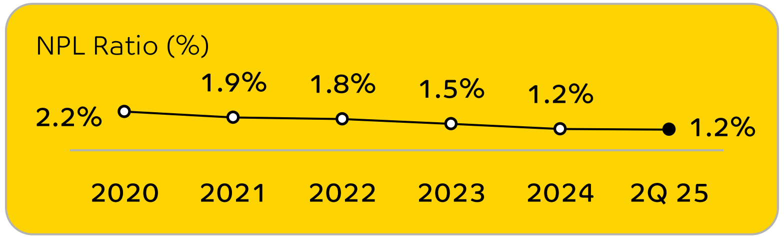












Source: SAMA, Monthly Statistical Bulletin, October 2025

Strategy

Our 5 year strategy, Strategy 2027, set a bold vision and outlined priorities for each business and function

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	Public Institutions
Accelerate profitable growth	Increase penetration and grow DDA and fees

Consumer Banking	Private Banking
Build differentiated value proposition	Accelerate profitable growth

Key enablers

Support strategy through..

- **Treasury**: Optimize risk-return on investments, funding, and prudently manage the capital
- **IT/Digital**: Strengthen digital and analytics 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

Strategy 2027 is transforming the bank through 40+ initiatives, most of which are completed

Focus areas

1. Strategic segmentation & differentiated value prop
2. End-to-end digital journeys and processes
3. Best-in-class digital assets – Mobile Apps and platforms
4. Sales excellence and increased cross-sell
5. Ownership driven culture and performance management
6. AI and Advanced Analytics for decision making

Core business segments

Corporate Banking	Public Institutions	Consumer, Private Banking
Accelerate profitable growth	Increase penetration and grow DDA and fees	Build differentiated value proposition and accelerate profitable growth
Initiatives completed **10/10**	Initiatives completed **5/5**	Initiatives completed **8/9**

Key Enablers

Treasury	**IT/Digital**	**Human Resources**	**Risk**	**Marketing**
Optimize risk-return on investments, funding, and prudently manage the capital	Strengthen digital and analytics capabilities to support aspirations	Enhance organization effectiveness and culture	Enhance enterprise risk management and capabilities	Build a strong corporate brand aligned with the strategy
Initiatives completed **2/2**	Initiatives completed **3/3**	Initiatives completed **9/9**	Initiatives completed **4/4**	Initiatives completed **1/1**

42 Initiatives already completed and are now delivering business value

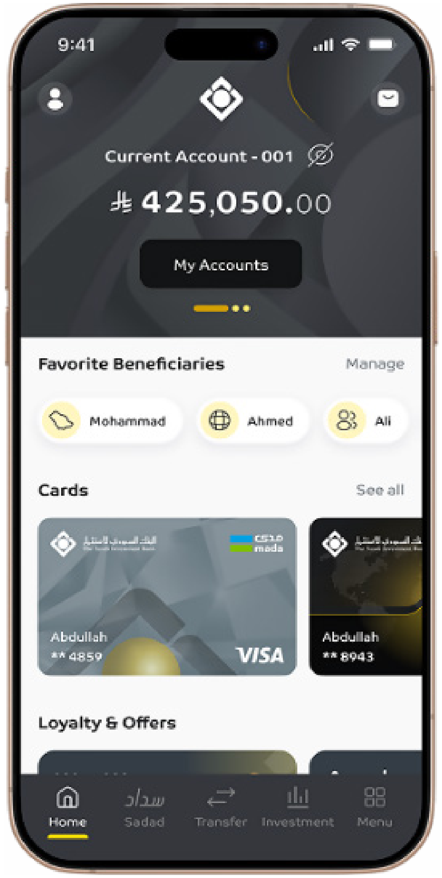
Delivering digital excellence: industry-leading apps and user experience

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

The award-winning App is **rated 4.9 and 4.8 across** Apple and Android app stores – highest among KSA banks.

4.9 ★ Download on the App Store

4.8 ★ GET IT ON Google Play

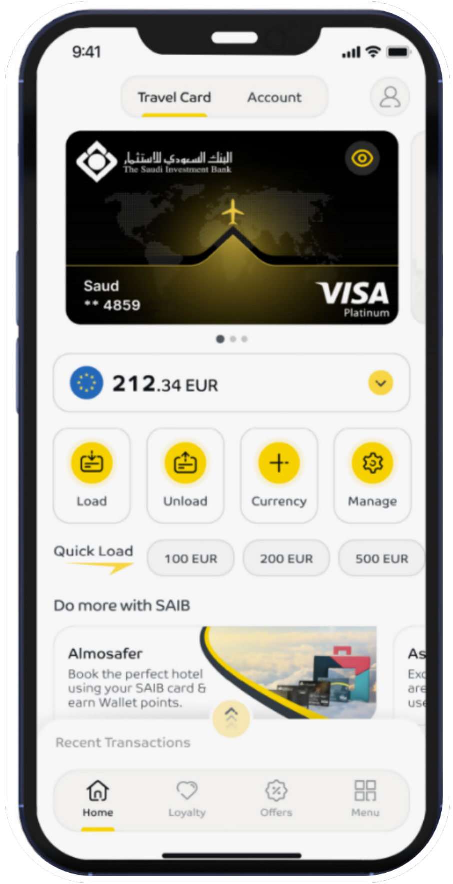


Rolled out a **Travel App** with fully digital journeys from account opening to card issuance supporting 100+ currencies.

The App commands outstanding **ratings of 4.9 and 5.0** across Apple and Android app stores.

4.9 ★ Download on the App Store

5.0 ★ GET IT ON Google Play



Innovating for customers: new products redefining value and experience

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

The account was voted **product of the year KSA 2025** through 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 App

S60 Ventures Fund

managed by Alisthithmar Capital - a $100 Million fund for promising fintech startups

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

Mission

We want to empower visionary founders by providing capital, long-term strategic support

Vision

Our goal is to be the trusted first call for ambitious startups aiming to innovate & disrupt

Values

Rooted in principle capital, we prioritize trust and collaboration at every step of investment

Our Focus

Sectors

We focus on companies driving innovation in fintech and fintech-adjacent industries

Geography

We invest in companies across KSA, UAE, UK & Europe

Company Stages

We fund startups at all stages, from the very beginning (pre-seed) up to later rounds

We've also implemented several initiatives and enhancements across key enablers throughout the organization

Implemented…

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

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

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

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

Implemented **operating model changes** across businesses to enhance RM productivity and **streamline cross-sell** of treasury products

…and more in the pipeline

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

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

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

Initiating **business use cases leveraging data science and AI**

Financial Performance

3Q 2025

SAIB is focused on delivering strong results across key performance indicators

		9M 2025		DRIVERS
Balance Sheet	LOANS & ADVANCES	⃁110.6bn	+11% YTD	Strong growth in Corporate (+14%) and Private Banking (+12%) loans
	DEPOSITS	⃁105.2bn	+12% YTD	IBD growth (+25%) mainly driven by corporate customers, partially offset by NIBD decline (-14%); NIBD share reduced by 7.7 ppt to 26.1%
Profitability	NET INTEREST MARGIN	2.31%	-45 bps YoY	NIM contraction due to decrease in asset yield and shift in the deposit mix limiting COF improvement
	COST TO INCOME RATIO	40.8%	-114 bps YoY	Improved CIR is driven by a 2% increase in operating income and 1% reduction in operating expenses.
	RETURN ON EQUITY	12.7%	+10 bps YoY	ROE increased by 10 bps, driven by net income growth of 6% YoY to ⃁1,534 million, which outpaced the 5% YoY growth in average common equity
Asset Quality	COST OF RISK	0.23%	-8 bps YoY	COR remains low at 23 bps
	NPL RATIO	0.94%	-10 bps YTD	NPL ratio remains modest in benign credit environment
	NPL COVERAGE RATIO	168.9%	+12.2 ppt YTD	NPL coverage ratio remains at comfortable level
Capital & Liquidity	TIER 1 RATIO	17.5%	-1.9 ppt YTD	Slight decrease in Tier 1 ratio mainly from payment of FY 2024 final dividend
	SAMA LTD RATIO	81.5%	-1.8 ppt YTD	Improvement driven by strong deposit growth and term loan issuance

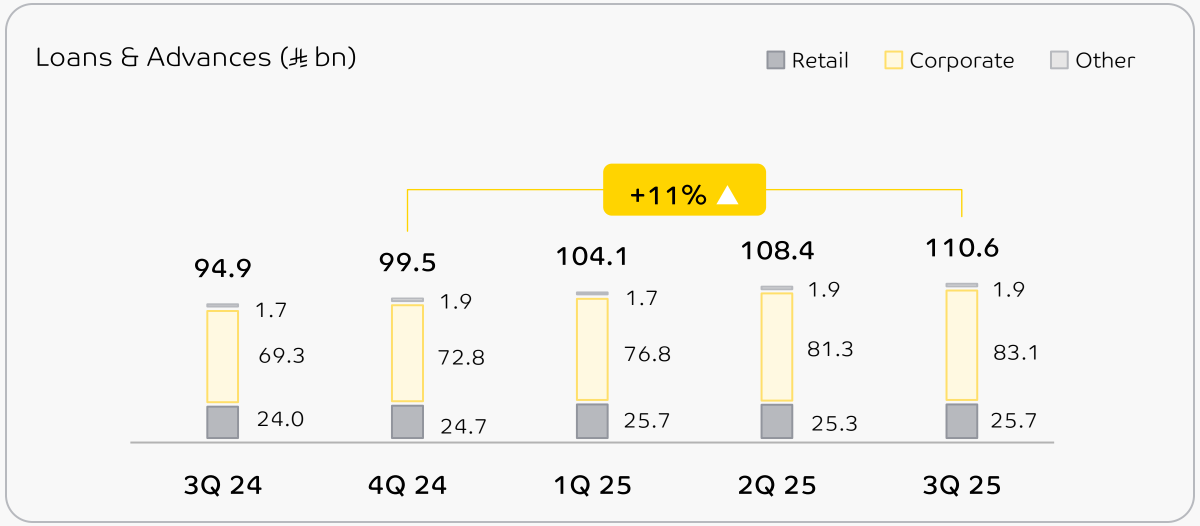
Return on Equity is calculated using net income before deducting Tier 1 Sukuk costs in the numerator.
ROE for 9M 2025 and prior periods was restated to reflect a reclassification between Investments and Other Reserves on the balance sheet.

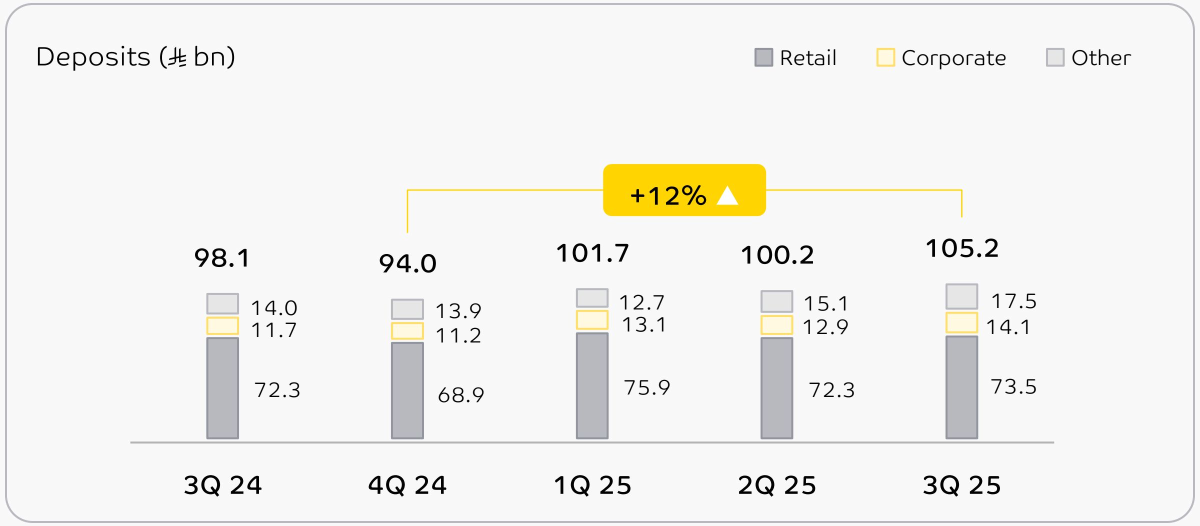
Balance sheet momentum from growth in financing and investment, funded by deposits, interbank and term loan issuance

Total assets up 11% YTD, driven by higher loans (+11%), investments (+14%), and bank placements (+185%), partially offset by lower balances with SAMA (-16%)

Total liabilities increased 13% YTD, driven by 12% growth in deposits, 9% increase in interbank funding, and the issuance of a new USD 750 million term loan in September 2025

⃁ Million	3Q 2025	2Q 2025	Δ	4Q 2024	Δ
Cash and balances with SAMA	**8,379**	9,297	-10%	9,919	-16%
Due from banks and financial Institutions, net	**3,750**	1,067	+251%	1,314	+185%
Investments, net	**46,377**	43,458	+7%	40,834	+14%
Loans and advances, net	**110,581**	108,423	+2%	99,466	+11%
Other assets, net	**5,825**	5,451	+7%	5,536	+5%
Total assets	**174,912**	167,695	+4%	157,069	+11%
Due to banks and other financial institutions, net	**43,307**	44,043	-2%	39,901	+9%
Customers' deposits	**105,152**	100,236	+5%	94,013	+12%
Term loans	**2,788**	0	-	0	-
Other liabilities	**1,920**	1,767	+9%	2,024	-5%
Total liabilities	**153,167**	146,046	+5%	135,938	+13%
Share capital	**12,500**	12,500	+0%	12,500	+0%
Retained earnings	**2,464**	2,462	+0%	2,112	+17%
Other reserves	**1,468**	1,374	+7%	1,207	+22%
Shareholders' equity	**16,432**	16,336	+1%	15,819	+4%
Tier 1 sukuk	**5,313**	5,313	+0%	5,313	+0%
Total equity	**21,745**	21,649	+0%	21,131	+3%





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

11% YTD growth in loans driven by **14% increase in corporate lending** due to widespread growth across sectors and further expansion of private banking lending

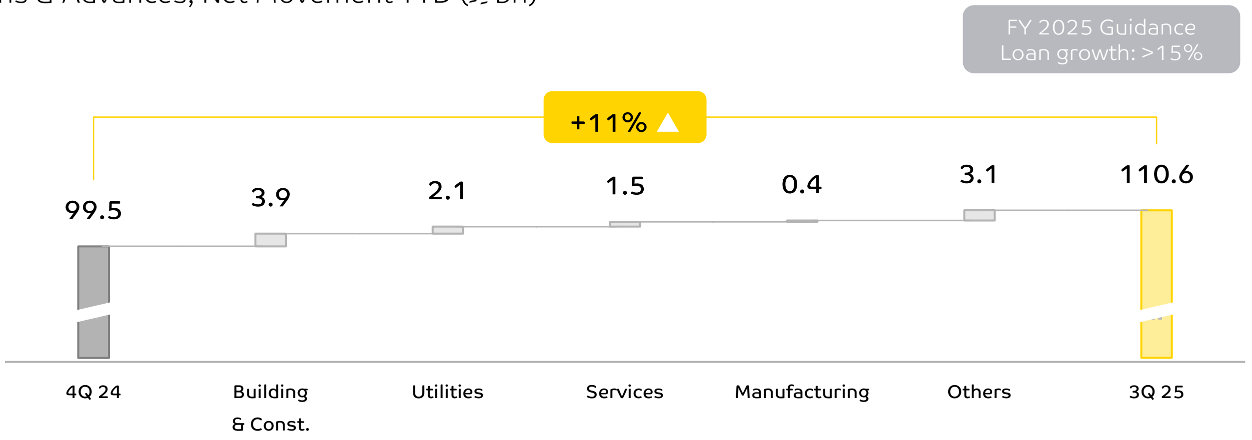
Active participation in financing large infrastructure projects, further supported by demand from other key sectors such as building & construction, utilities, services, manufacturing, etc.

Retail lending grew 4% YTD supported by an increase of 12% in private banking lending

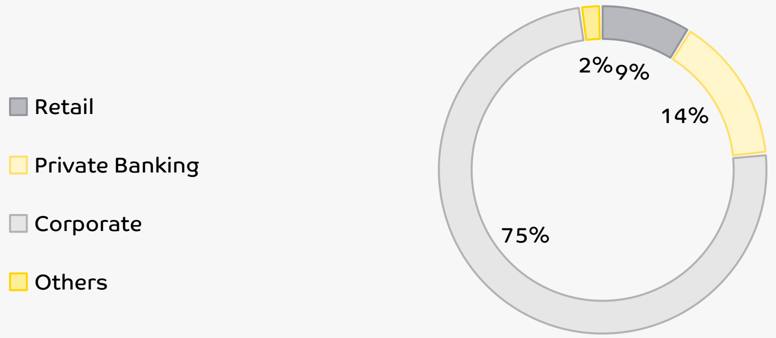
+11% Total Loans YTD

+2% Total Loans QoQ

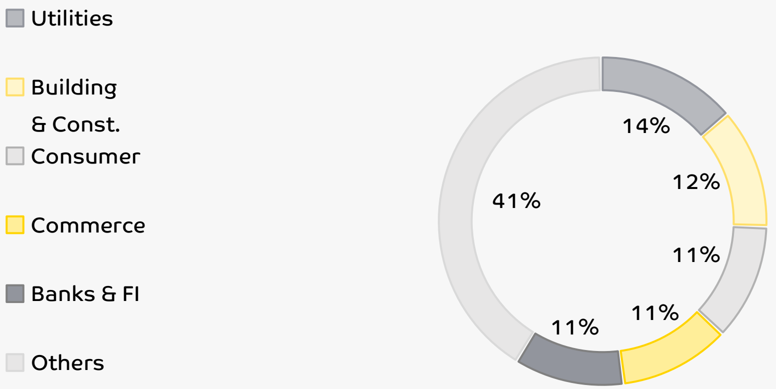
Loans & Advances, Net Movement YTD (⃁ bn)



Loans & Advances by Segment (%)



Loans & Advances by Economic Activity (%)



Investments grew by 14% to ⃁ 46.4 billion

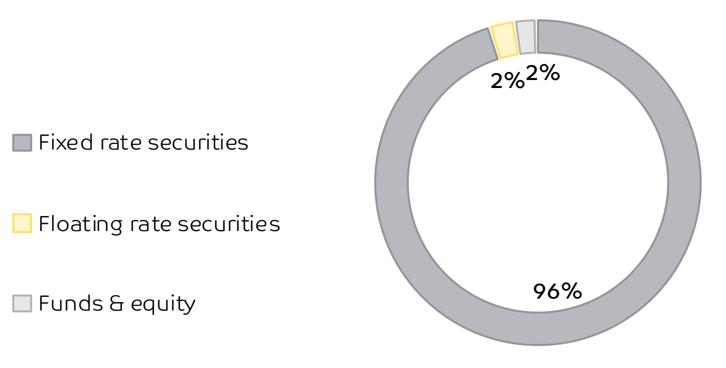
Investments grew by 14% since the beginning of the year

96% of investments were **fixed rate debt securities**

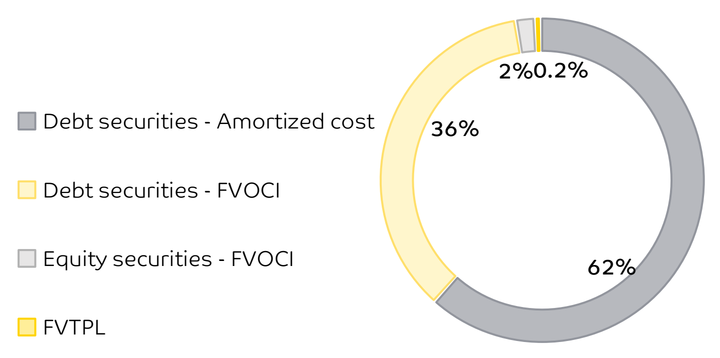
62% of investments were accounted for **amortized cost** and **38% at fair value through other comprehensive income**

High-grade investment portfolio with 49% of investment securities issued by government, and 39% by banks and other financial institutions

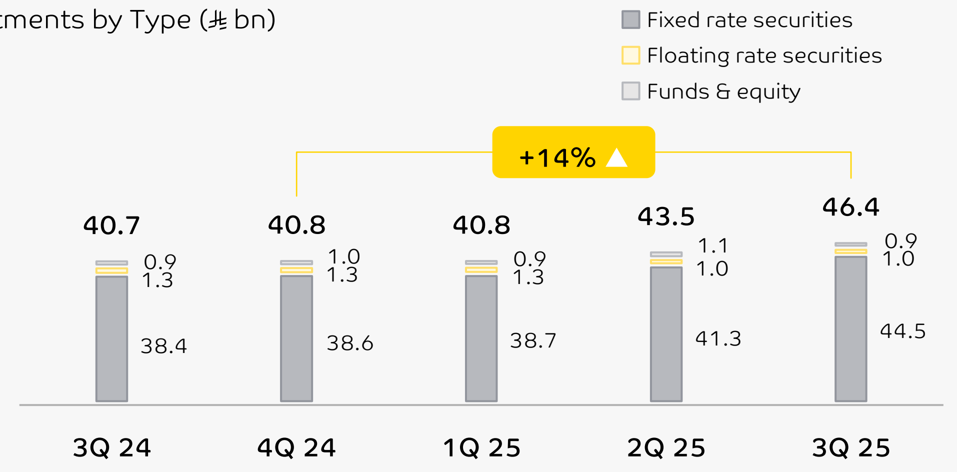
Investments, Gross by Type (%)



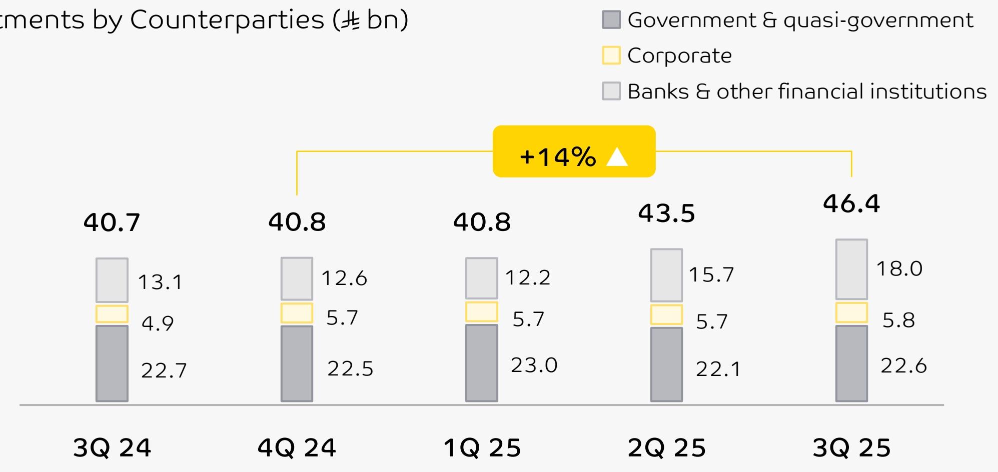
Investments by Accounting Classification (%)



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 69% of total liabilities and 60% of total liabilities and equity as of 30 June 2025

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

In November 2024, SAIB completed a $750 mn Additional Tier 1 sustainable sukuk offering with an annual return of 6.37%

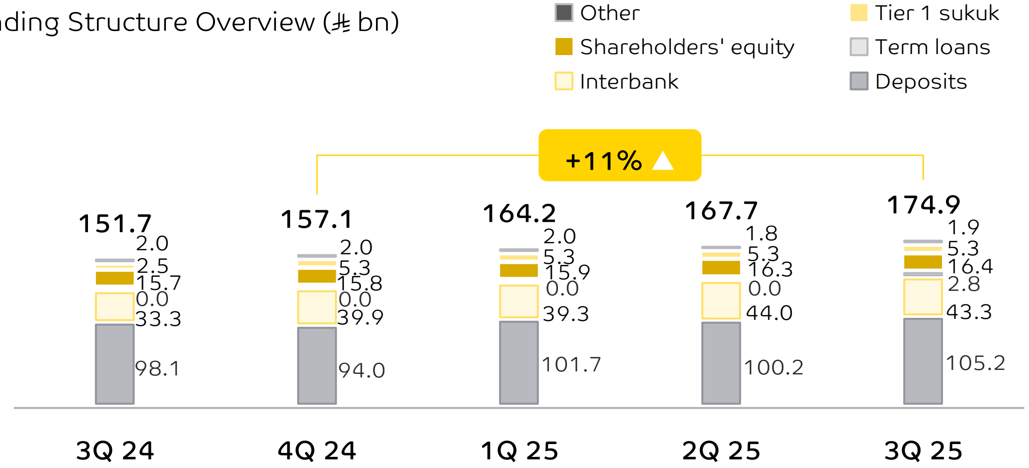
In September 2025, SAIB completed a debut $750 mn Asian Syndicated Loan

S&P
BBB+
Stable Outlook

Moody's
A2
Stable Outlook

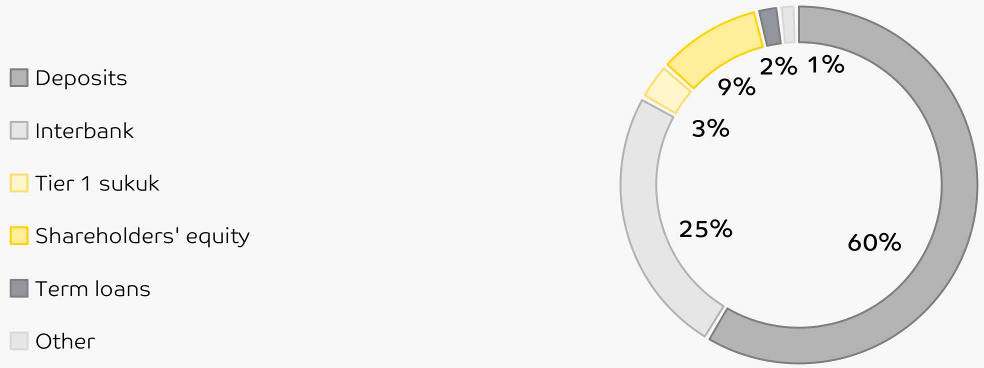
Fitch Ratings
A-
Stable Outlook

Funding Structure Overview (⃁ bn)



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%
Total Tier I Sukuk			**⃁ 5,313**	
September 2025	Asian Syndicated Loan	3 years (40%) and 5 years (60%)	**$750** *(⃁ 2,788)*	3M Term SOFR + 110bps (3Y) / 125bps (5Y)

Funding Structure by type (%)



Customer deposits increased 12% YTD driven by IBDs

Deposits grew 12% during 9M 2025 due to increased interest-bearing deposits

Diversified growth across business lines: Corporate deposits +25%, Retail +7%, Treasury & Investments +27% YTD

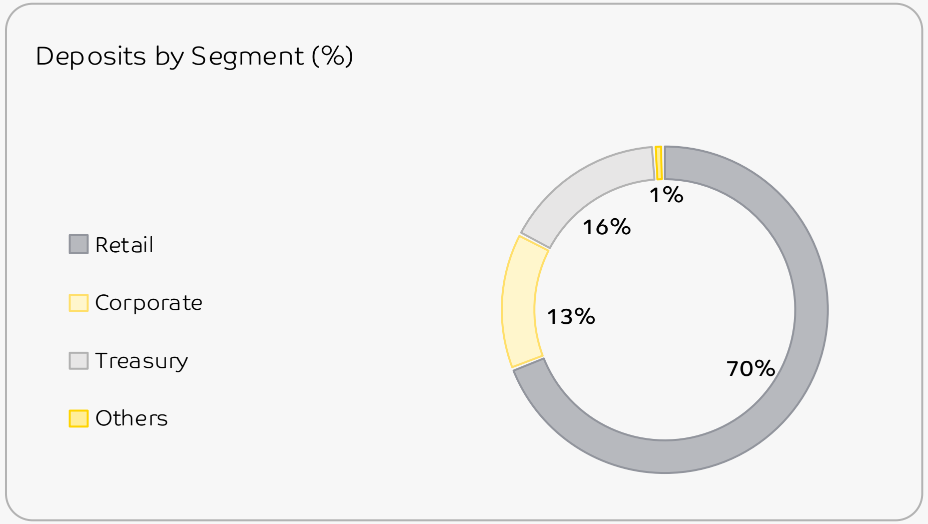
IBDs rose 25% YTD from inflows to time deposits amid prevailing interest rate and liquidity environment

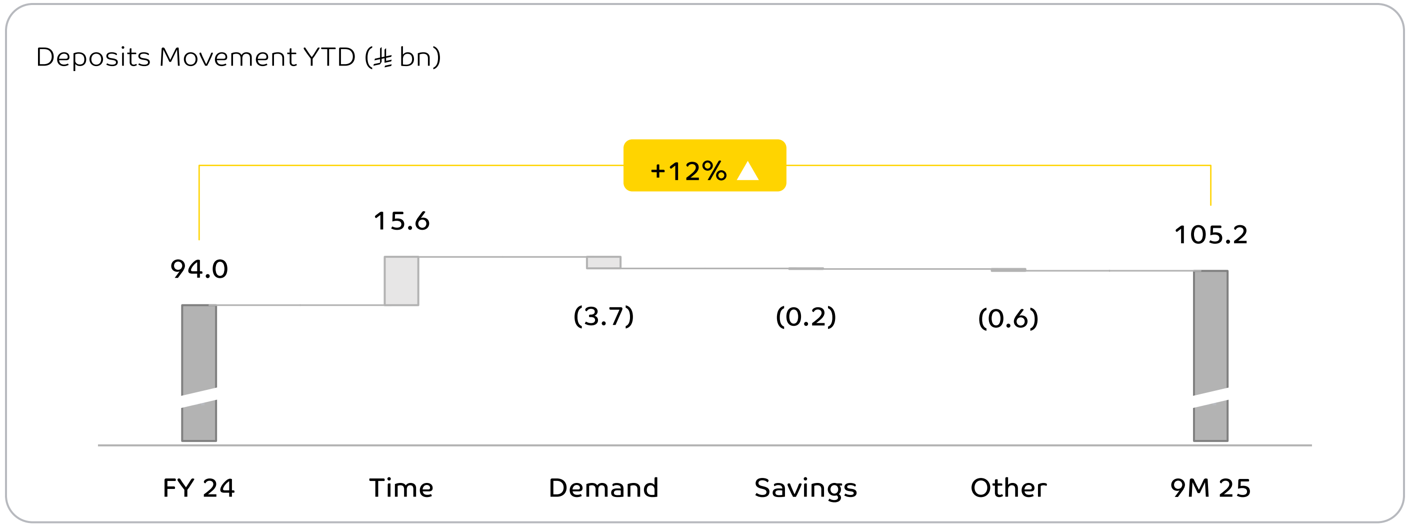
NIBDs decreased by **14% YTD**

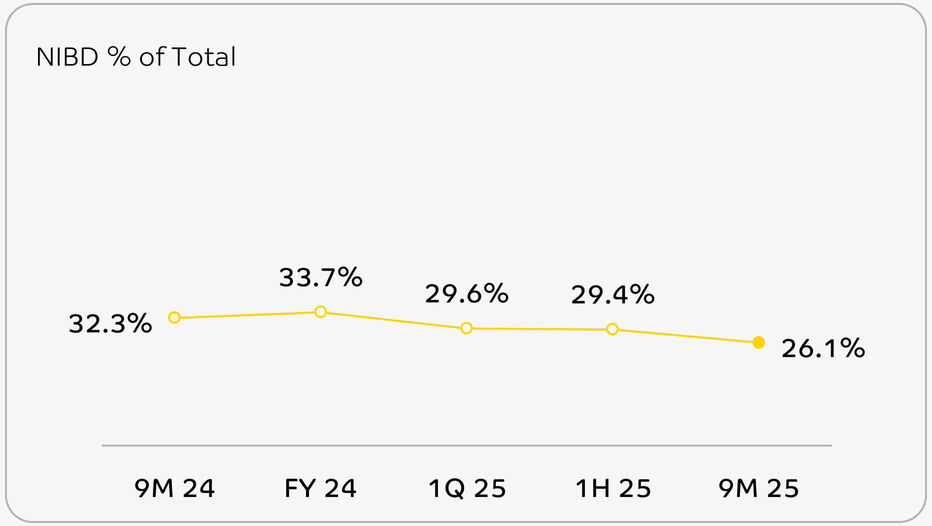
NIBD share decreased by 7.7 ppt YTD to **26.1%**

+12% Deposits YTD ▲

+5% Deposits QoQ ▲







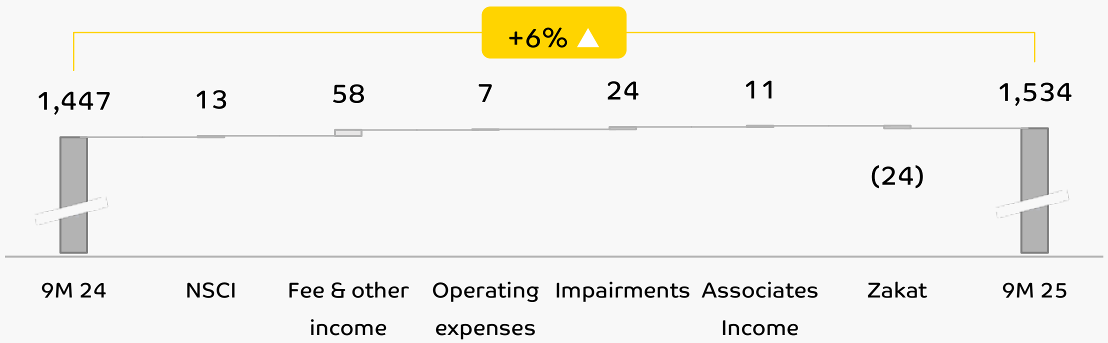
6% growth in 9M 2025 earnings driven by increased operating income and lower risk cost and operating expenses

Net income increased 6% YoY in 9M 2025 driven by 2% growth in operating income, further aided by an 11% decrease in impairment charges and a 1% decrease in operating expenses

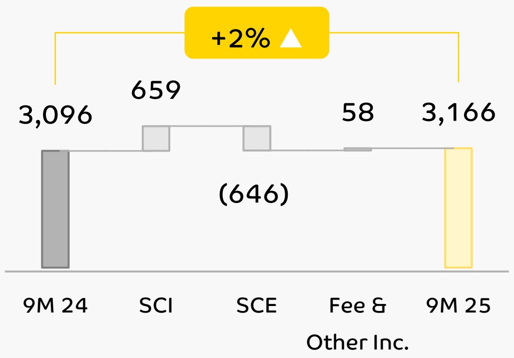
Return on Equity for 9M 2025 grew by 10 bps YoY to 12.7%

⃁ Million	9M 2025	9M 2024	Δ	3Q 2025	3Q 2024	Δ
Net special commission income	**2,653**	2,641	+0%	857	911	-6%
Fee and other income	**513**	455	+13%	189	166	+13%
Total operating income	**3,166**	3,096	+2%	1,046	1,078	-3%
Operating expenses	**(1,290)**	(1,297)	-1%	(421)	(447)	-6%
Provisions for credit and other losses	**(186)**	(210)	-11%	(60)	(66)	-8%
Net Operating Income	**1,690**	1,589	+6%	564	565	-0%
Share in earnings of associates	**94**	84	+13%	38	33	+15%
Income before provisions for Zakat	**1,784**	1,672	+7%	603	599	+1%
Provisions for Zakat	**(250)**	(226)	+11%	(84)	(81)	+4%
Net Income attributed to equity holders	**1,534**	1,447	+6%	518	518	+0%
Earnings per share	**1.08**	1.08	+0%	0.40	0.40	-0%
Net interest margin	**2.31%**	2.76%	-45bps	2.12%	2.68%	-56bps
Cost to Income Ratio	**40.8%**	41.9%	-1.1ppt	40.3%	41.5%	-1.2ppt
Cost of Risk	**0.23%**	0.31%	-8bps	0.22%	0.28%	-6bps
Return on common equity	**12.7%**	12.6%	+10bps	12.6%	13.2%	-0.7ppt

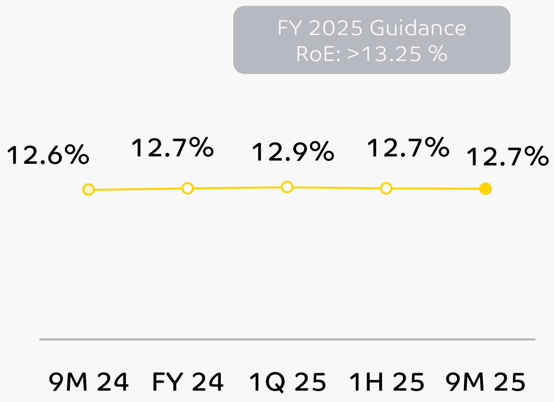
Net Income Movement YoY (⃁ mn)



Total Operating Income Movement YoY (⃁ mn)



RoE



ROE for 9M 2025 and prior periods was restated to reflect a reclassification between Investments and Other Reserves on the balance sheet.

NSCI is almost unchanged YoY as strong average earnings asset growth of 20% was offset by 45bps NIM contraction

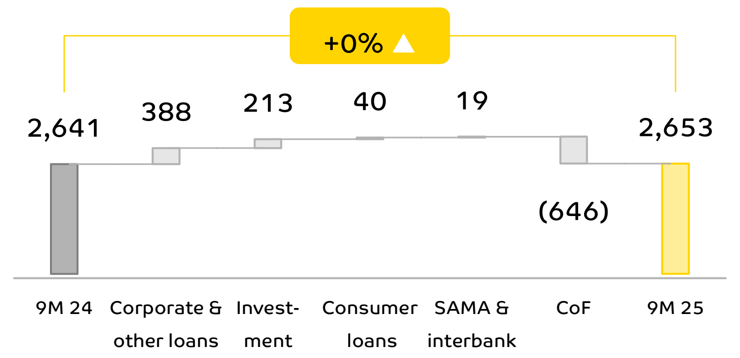
NSCI almost remained unchanged YoY as 20% growth in average earning assets was partly offset by NIM contraction

The NIM declined by 45 bps YoY to 2.31% in 9M 2025 due to lower asset yields

Asset yield decreased by 57 bps YoY to 6.28% in 9M 2025, while the **cost of interest beating liabilities decreased by 48 bps YoY** to 5.29%

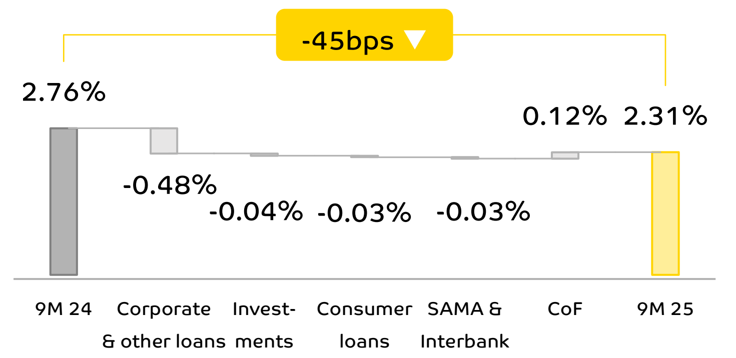
On a sequential basis, the **NIM declined by 23 bps QoQ. Asset yield increased by 3 bps QoQ** to 6.24% in 3Q 2025, while the **cost of interest-bearing liabilities increased by 23 bps QoQ** to 5.40%

NSCI Movement YoY (⃁ mn)

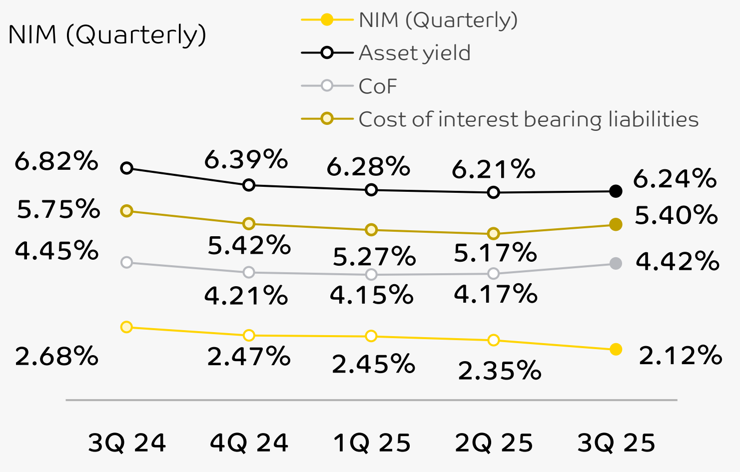


NIM Movement YoY

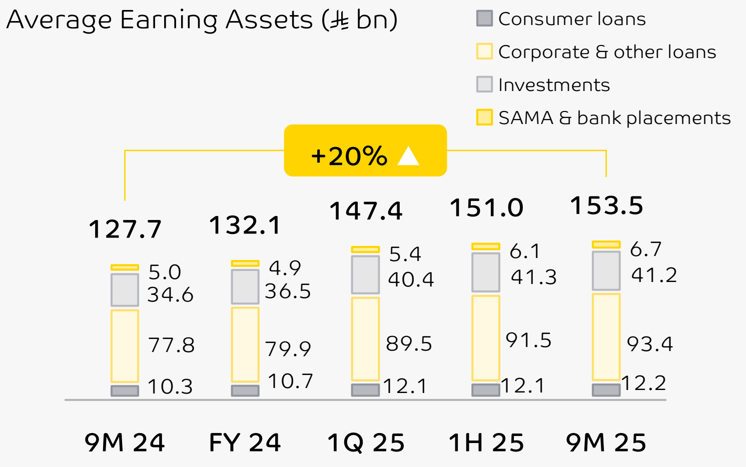
FY 2025 Guidance NIM: 2.25% - 2.30%



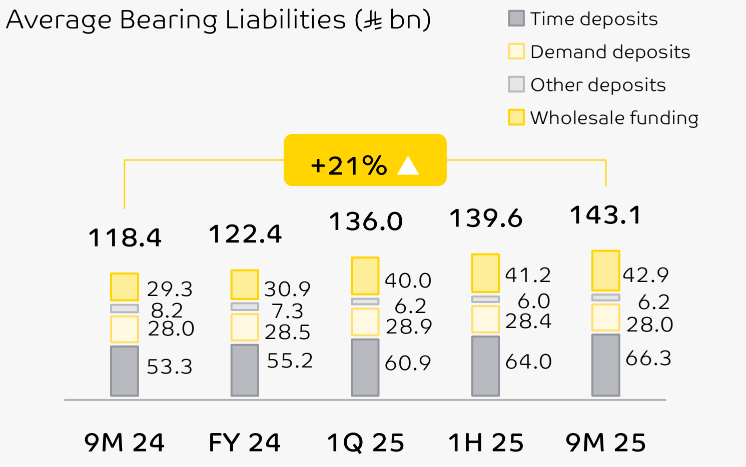
NIM (Quarterly)



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

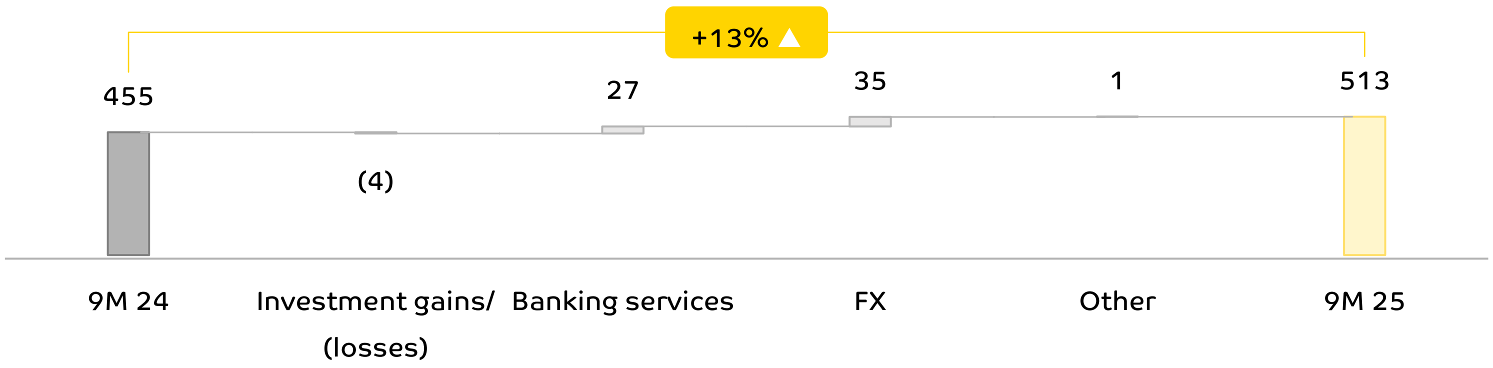
Growth in fee and other income of 13% driven by foreign exchange income and fee income from banking services

Fee & other income increased 13% YoY in 9M 2025, mainly driven by foreign exchange income fee income from banking services

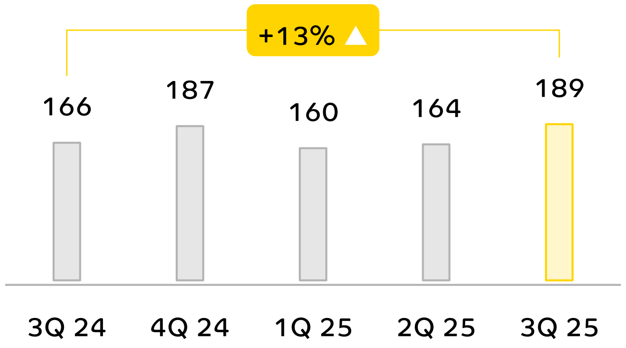
Foreign exchange income increased by 23% YoY in 9M 2025

Fee income from banking services rose 11% YoY in 9M 2025 from growth in shares trading and fund management, and trade finance

Fee & Other Income Movement YoY (⃁ mn)

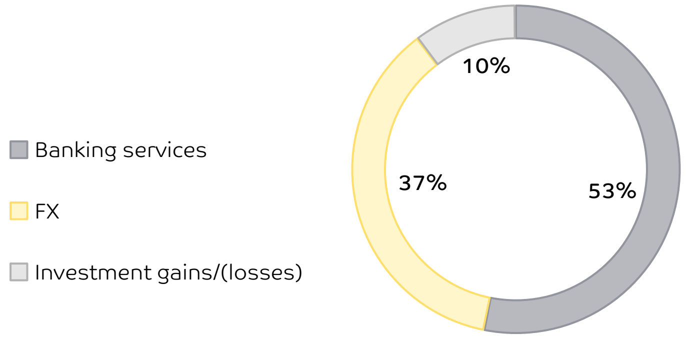


Fee And Other Income (⃁ mn)

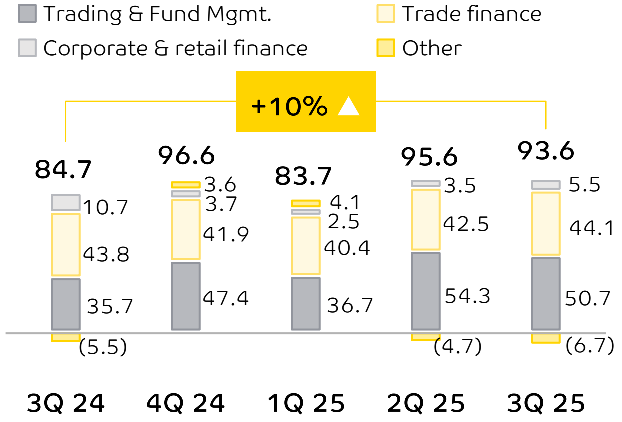


Fee & Other Income by Segment (%)

9M 25



Fee Income From Banking Services (⃁ mn)

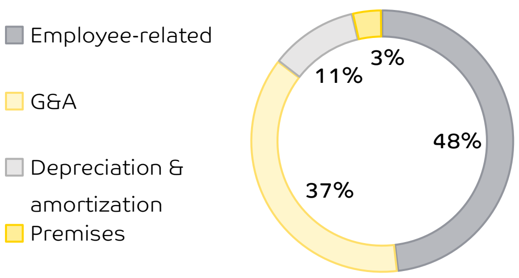


Marginal decrease in operating expenses improving the cost to income ratio

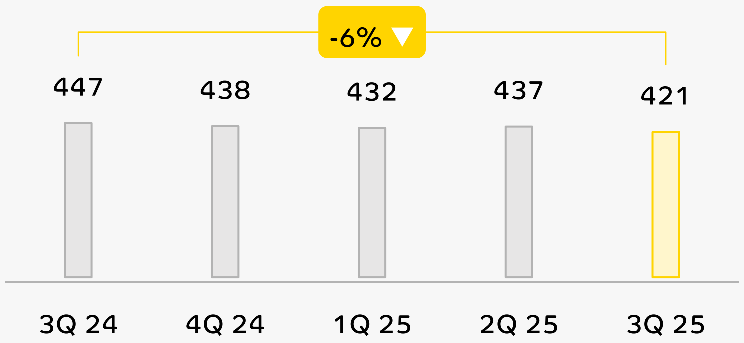
Operating expenses decreased 1% YoY in 9M 2025 driven by lower general & administrative expenses, partially offset by higher employee-related costs and depreciation & amortization expenses

Cost to income ratio (CIR) improved to 40.8% in 9M 2025 compared to 41.9% in 9M 2024 from positive jaws

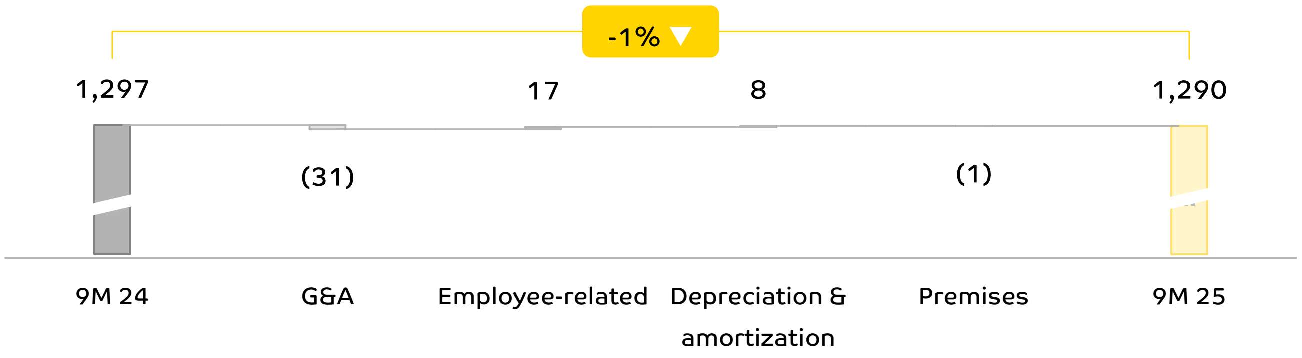
Operating Expenses Composition (%) - 9M 25



Operating Expenses (⃁ mn)

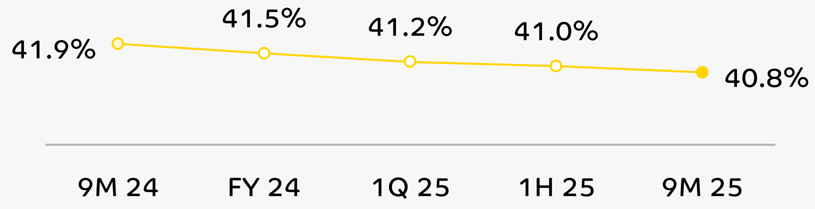


Operating Expenses Movement YoY (⃁ mn)



Cost to Income Ratio

FY 2025 Guidance
CIR: <41.0 %



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

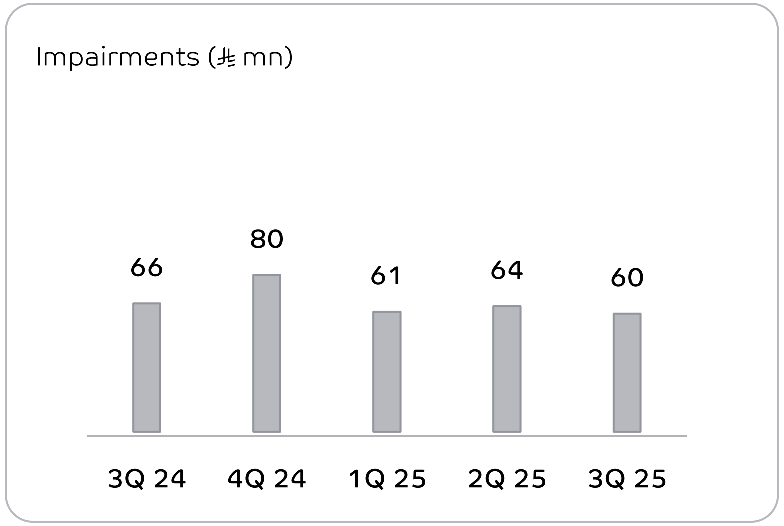
Total impairments of ⃁ 186 mn for 9M 2025, decreasing 11% YoY from **⃁ 210 mn** in 9M 2024

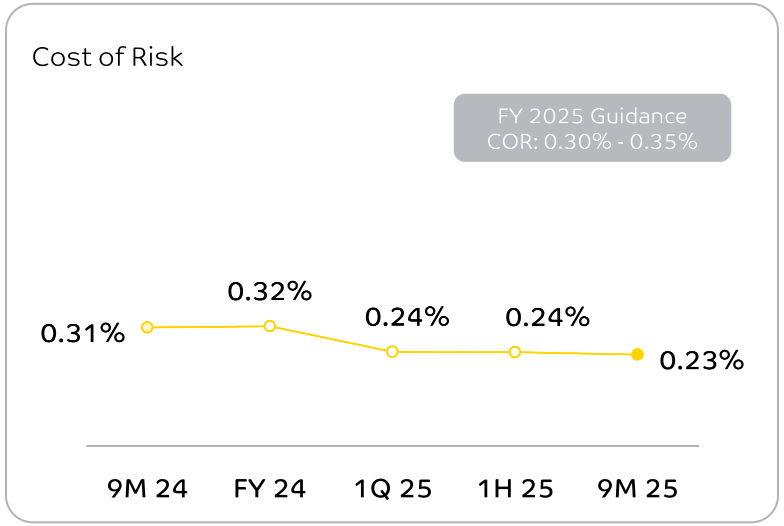
Cost of risk decreased 8 bps YoY to 0.23% in 9M 2025

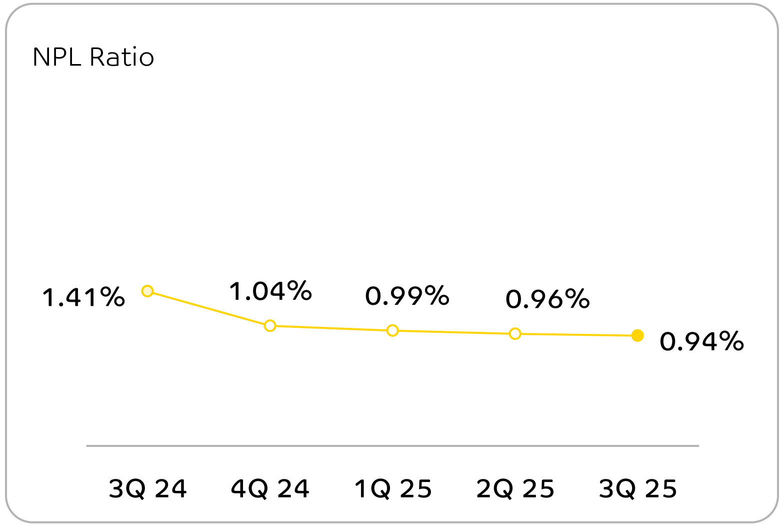
NPL ratio decreased by 10 bps YTD to 0.94% aided by stable non-performing loans relative to the growing loan portfolio

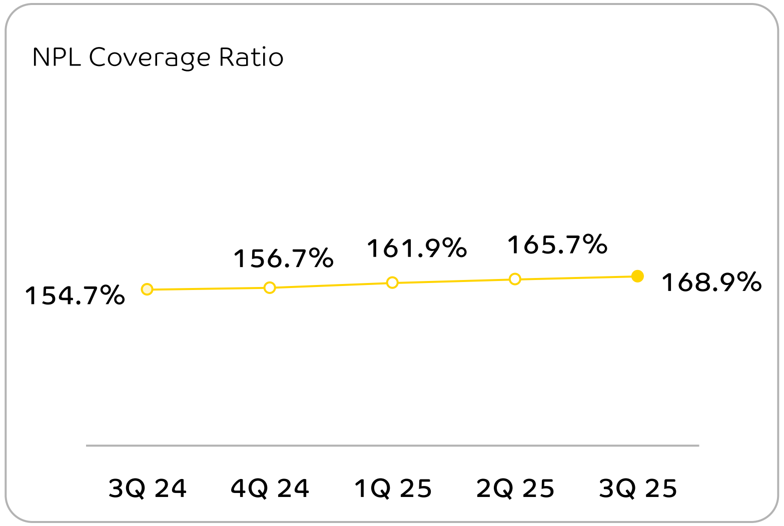
NPL coverage ratio at 168.9% as of 3Q 2025, increased by 12.2 ppt YTD

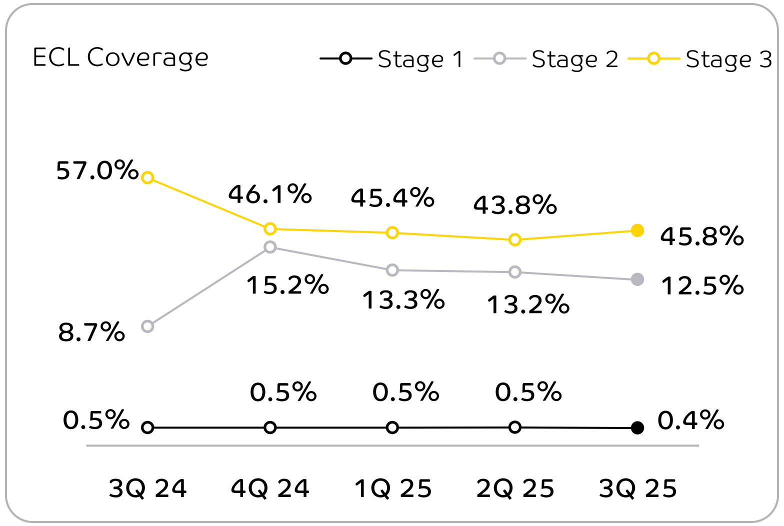
Stage 3 ECL coverage decreased modestly to 45.8% while **Stage 2 ECL Coverage** decreased to 12.5%











Solid liquidity, funding and capital position with adequate buffers

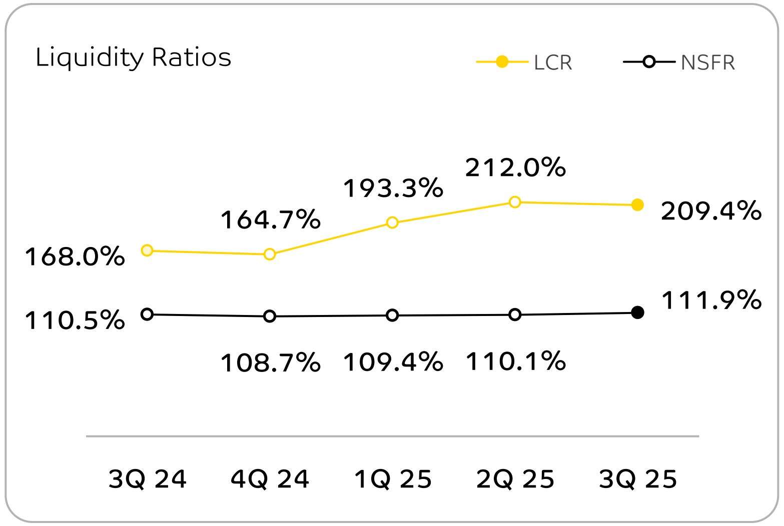
LCR increased by 44.7 ppt during 9M 2025 to 209.4%, while **NSFR increased 3.2 ppt** to 111.9%

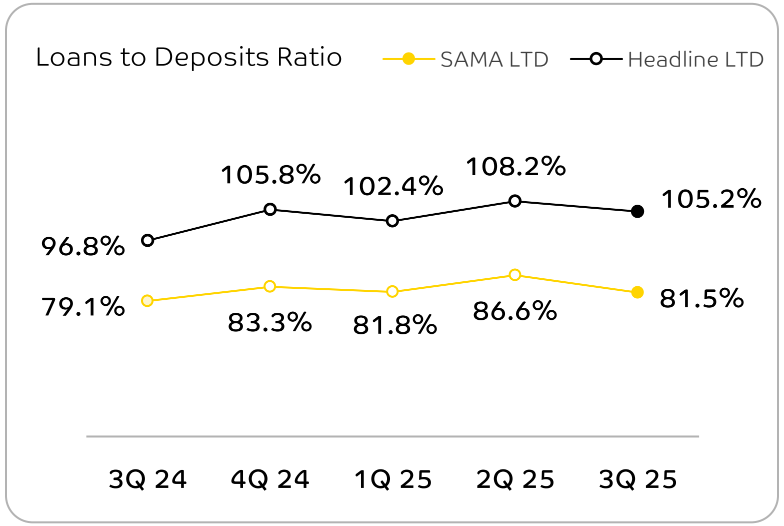
At the end 3Q 2025, the **SAMA regulatory LTD ratio** was within required levels at 81.5%

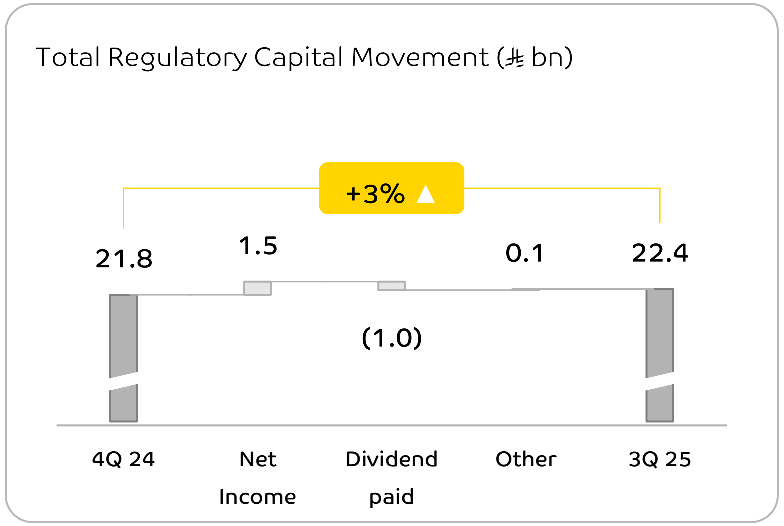
Total capital (Tier 1 + Tier 2 regulatory capital) increased by 3% due to net income, which was partially offset by dividend payments

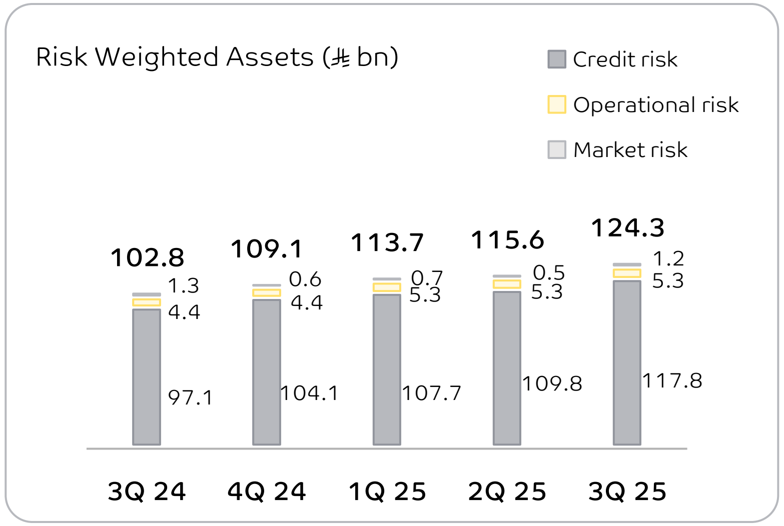
RWAs increased by 14% YTD

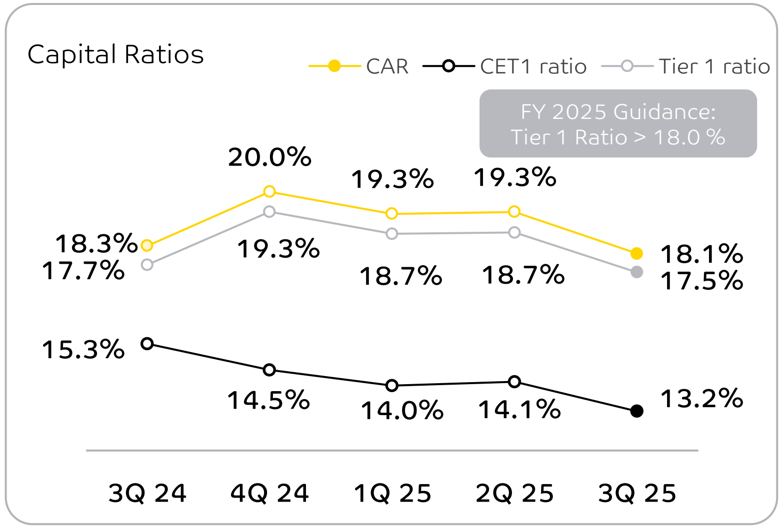
CAR was 18.1% and the Tier 1 ratio stood at 17.5%











Guidance

9M 2024 financial performance largely in line with expectations; FY guidance unchanged

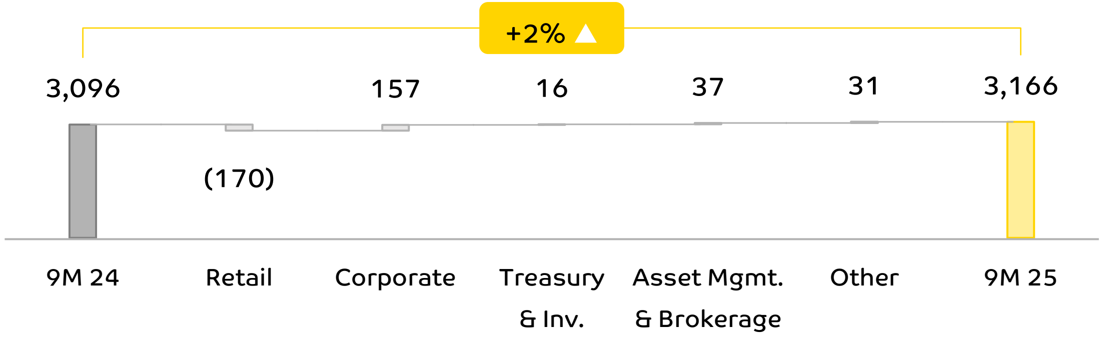
		2024 Actual	9M 2025 Actual	2025 Guidance	Guidance revisions
Balance Sheet	LOANS & ADVANCES	+23% YoY	+11% YTD	>15.0%	Guidance unchanged
Profitability	NET INTEREST MARGIN	2.68% -30 bps YoY	2.31% -45 bps YoY	2.25% - 2.30%	Revised down from 2.30% - 2.40%
	COST TO INCOME RATIO	41.5% -26 bps YoY	40.8% -114 bps YoY	<41.0%	Guidance unchanged
	RETURN ON EQUITY (ROE)	12.7% +37 bps YoY	12.7% +10 bps YoY	>13.25%	Guidance unchanged
Asset Quality	COST OF RISK	0.32% -15 bps YoY	0.23% -8 bps YoY	0.30% - 0.35%	Guidance unchanged
Capital	TIER 1 RATIO	19.3% -0.3 ppt YoY	17.5% -1.9 ppt YTD	>18.0%	Guidance unchanged

FOCUSED ON DELIVERING STRONG RESULTS ACROSS KEY PERFORMANCE INDICATORS

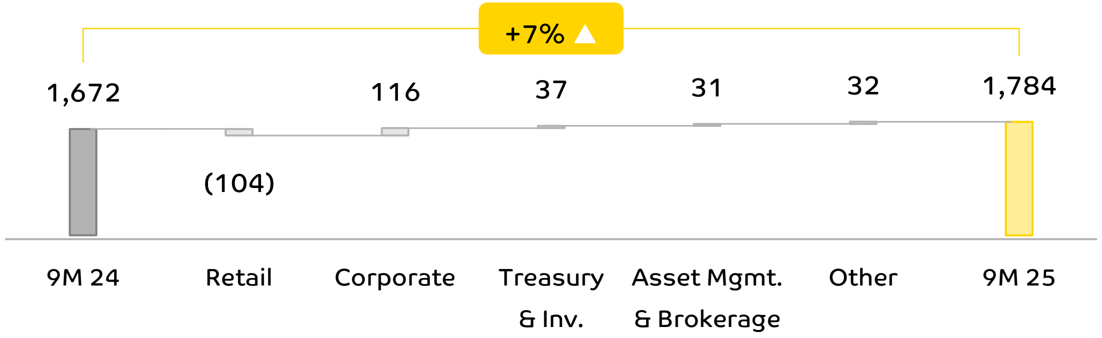
Segmental performance

Income and profit growth driven by growth across all segments except retail

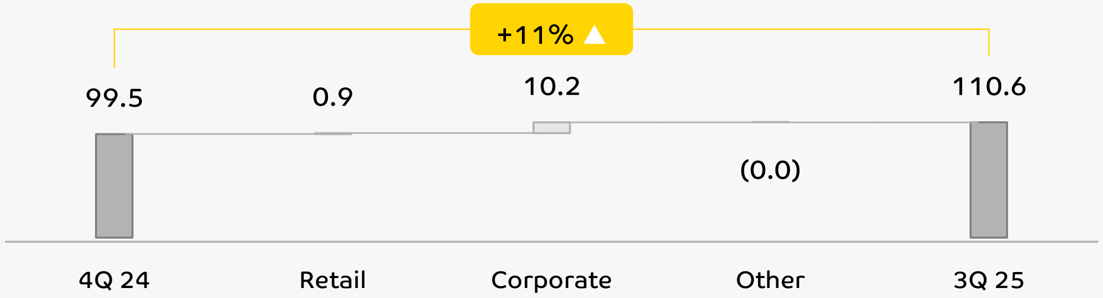
Total Operating Income Movement YoY (⃁ mn)



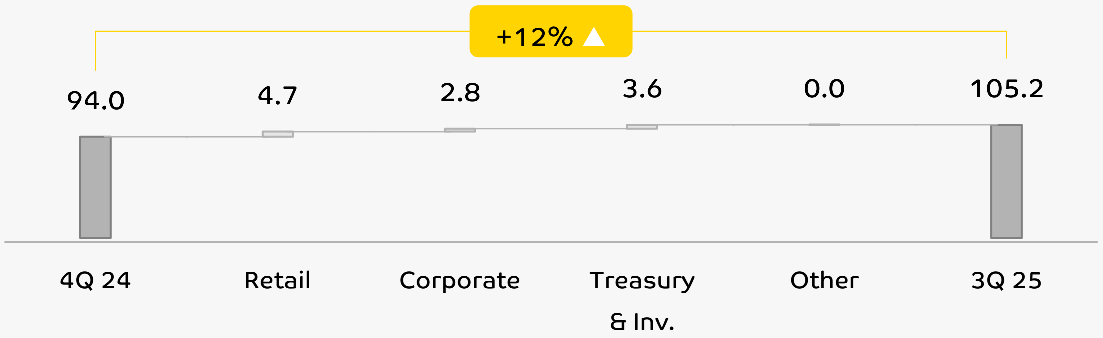
Net Income Before Zakat Movement YoY (⃁ mn)



Loans & Advances Movement YTD (⃁ bn)

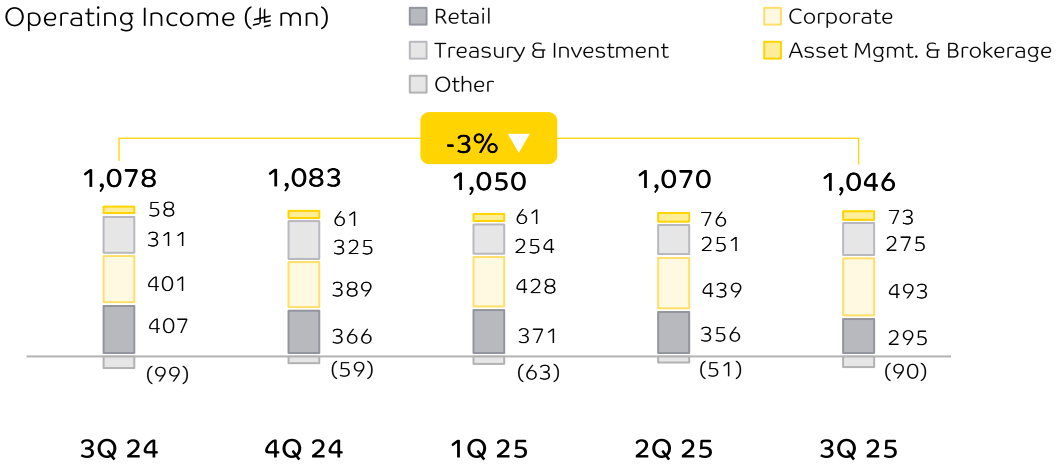


Deposits Movement YTD (⃁ bn)

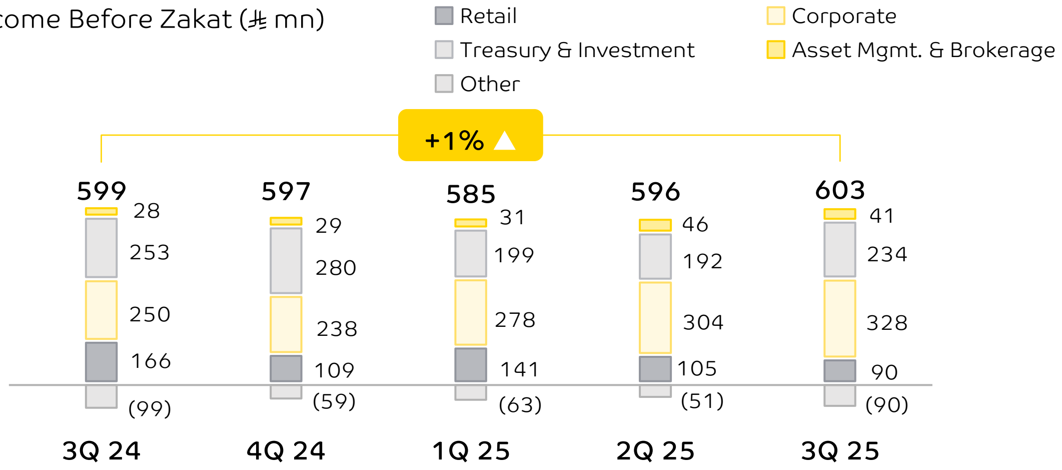


Balanced contributions to Operating and Net Income from Retail, Corporate, and Treasury & Investment, with dominance of corporate loans and retail Deposits

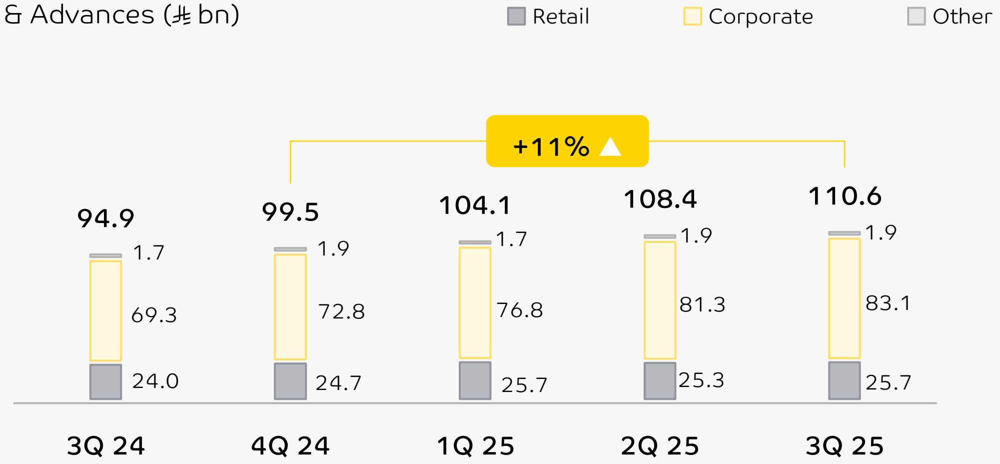
Total Operating Income (⃁ mn)



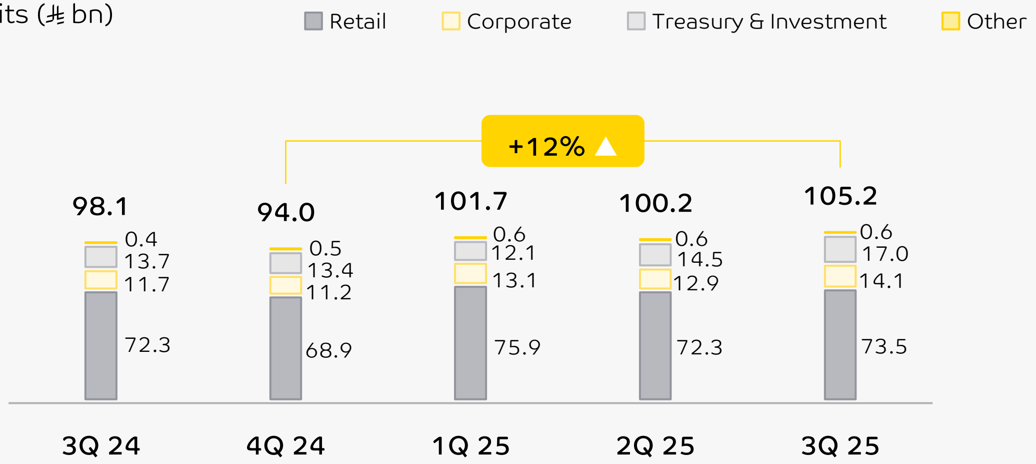
Net Income Before Zakat (⃁ mn)



Loans & Advances (⃁ bn)



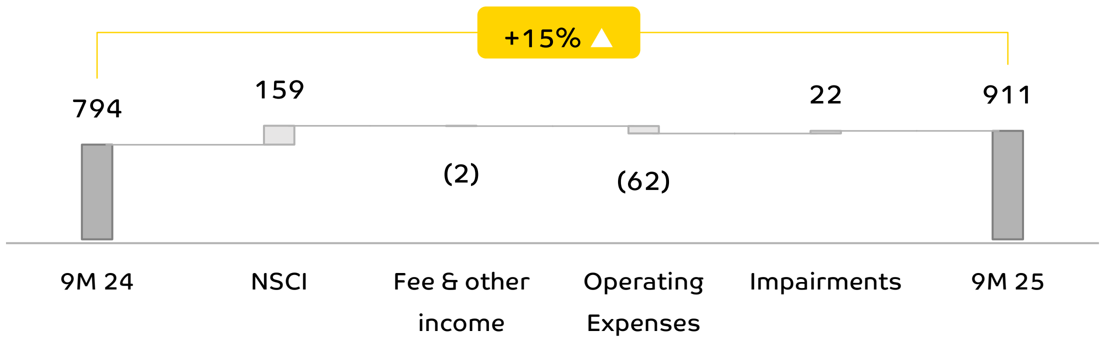
Deposits (⃁ bn)



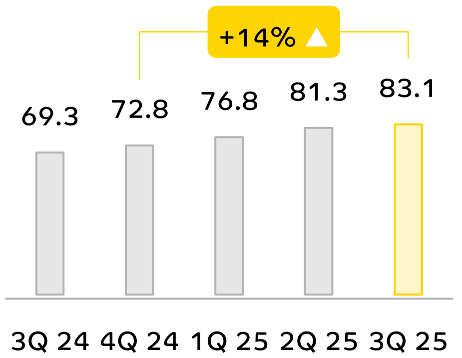
Strong Corporate net income growth of 15% YoY for 9M 2025 from higher operating income and lower impairments, partially offset by increased operating expenses

⃁ Million	9M 2025	9M 2024	Δ	3Q 2025	3Q 2024	Δ
Net Special Commission Income	**1,177**	1,018	+16%	417	318	+31%
Fee & other income	**182**	185	-1%	76	83	-9%
Total operating income	**1,360**	1,203	+13%	493	401	+23%
Operating Expenses	**276**	214	+29%	89	74	+20%
Impairments	**173**	195	-11%	76	76	-1%
Net income before zakat	**911**	794	+15%	328	250	+31%

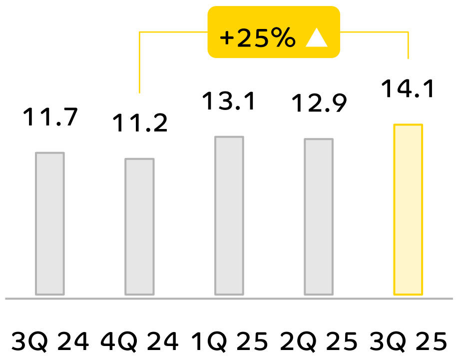
Net Income Before Zakat Movement YoY (⃁ mn)



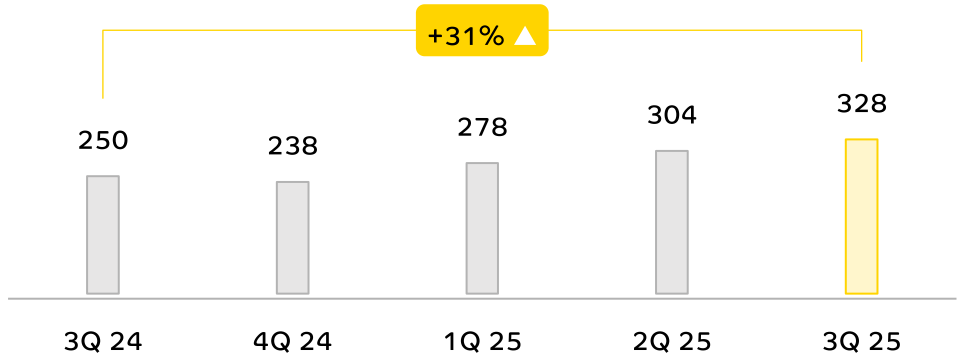
Loans & Advances (⃁ bn)



Deposits (⃁ bn)



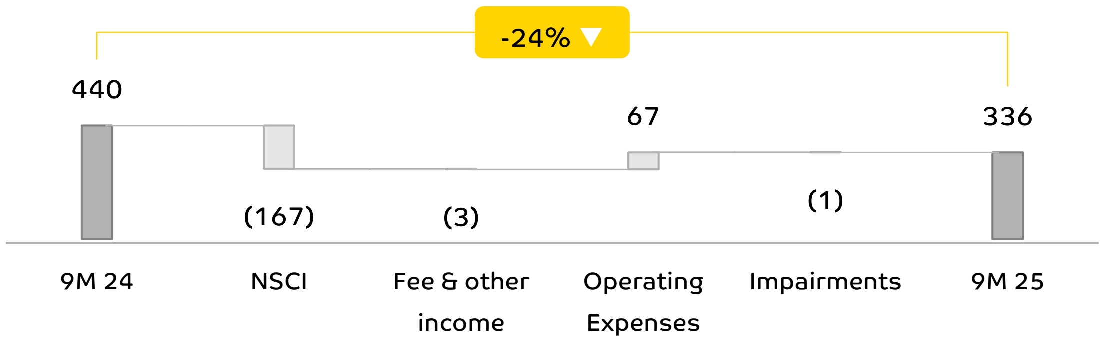
Net Income Before Zakat (⃁ mn)



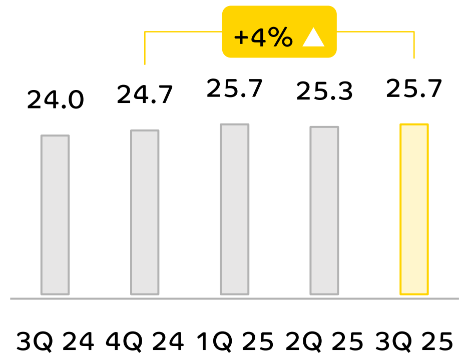
Retail net income for 9M 2025 decreased 24% YoY from lower operating income, partly offset by lower operating expenses

⃁ Million	9M 2025	9M 2024	Δ	3Q 2025	3Q 2024	Δ
Net Special Commission Income	**928**	1,095	-15%	262	378	-31%
Fee & other income	**93**	96	-3%	33	29	+15%
Total operating income	**1,021**	1,191	-14%	295	407	-28%
Operating Expenses	**673**	740	-9%	221	255	-14%
Impairments	**12**	11	+9%	(16)	(14)	+12%
Net income before zakat	**336**	440	-24%	90	166	-46%

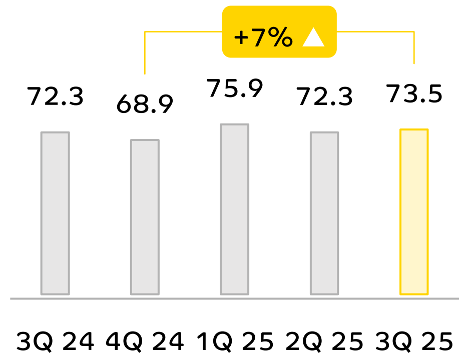
Net Income Before Zakat Movement YoY (⃁ mn)



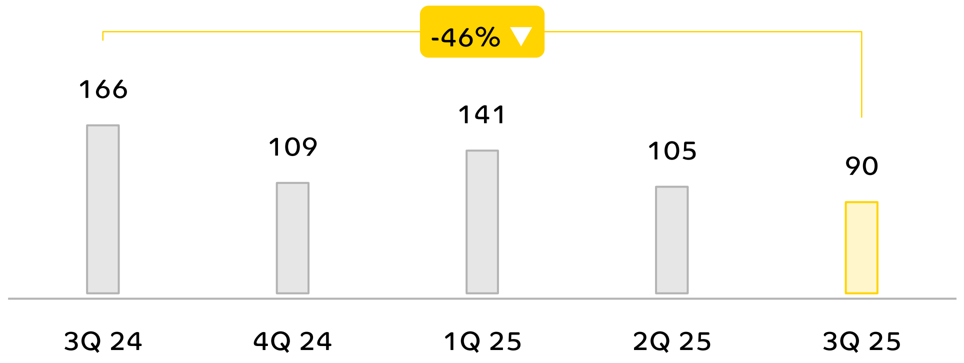
Loans & Advances (⃁ bn)



Deposits (⃁ bn)

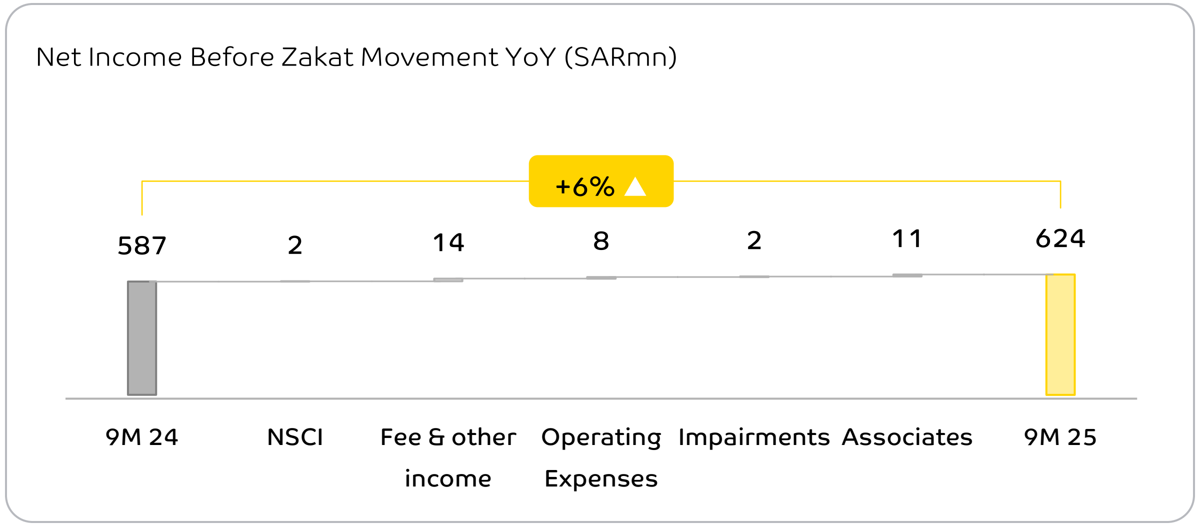


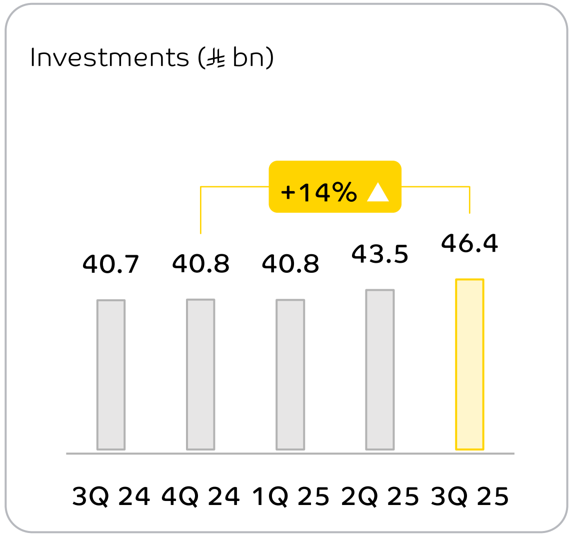
Net Income Before Zakat (⃁ mn)

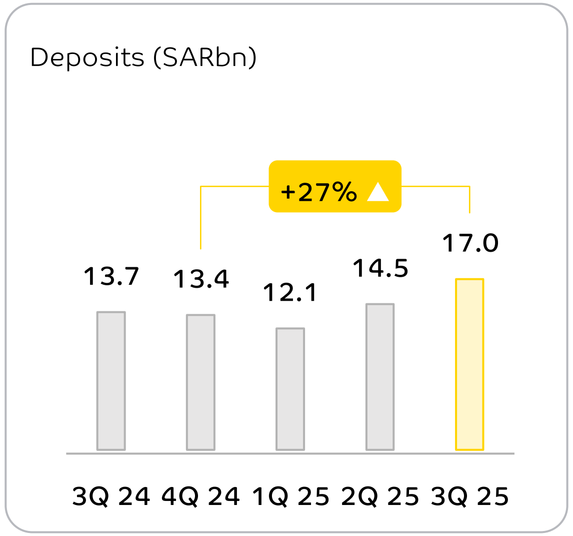


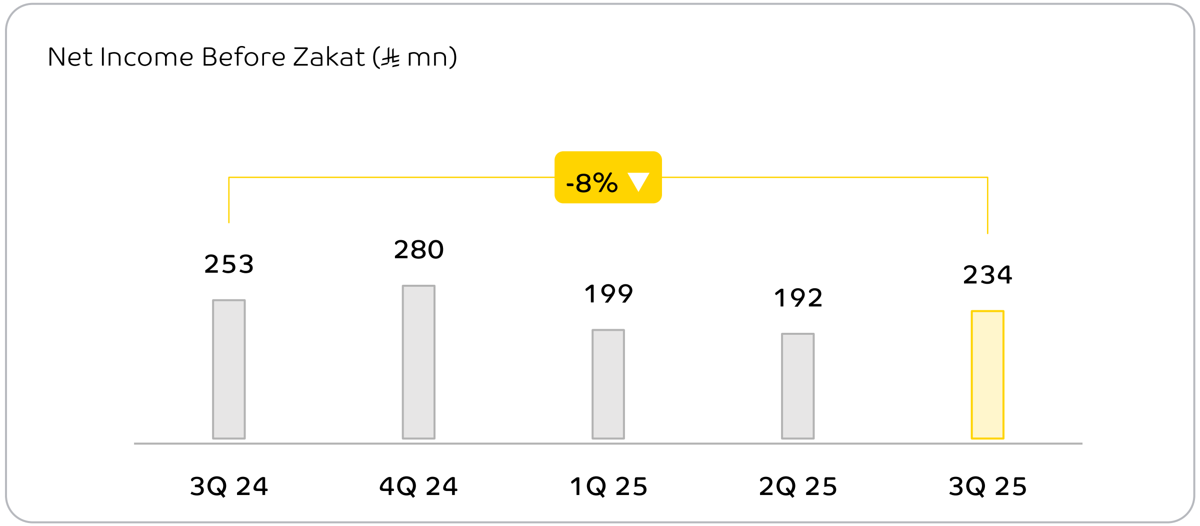
Treasury and Investments net income for 9M 2025 grew by 6% YoY mainly due to higher fee & other income, lower expenses, and income from associates

⃁ Million	9M 2025	9M 2024	Δ	3Q 2025	3Q 2024	Δ
Net Special Commission Income	**519**	518	+0%	169	212	-20%
Fee & other income	**261**	247	+6%	106	99	+8%
Total operating income	**780**	764	+2%	275	311	-11%
Operating Expenses	**249**	257	-3%	79	87	-10%
Impairments	**1**	4	-65%	1	3	-77%
Associates	**94**	84	+13%	38	33	+15%
Net income before zakat	**624**	587	+6%	234	253	-8%



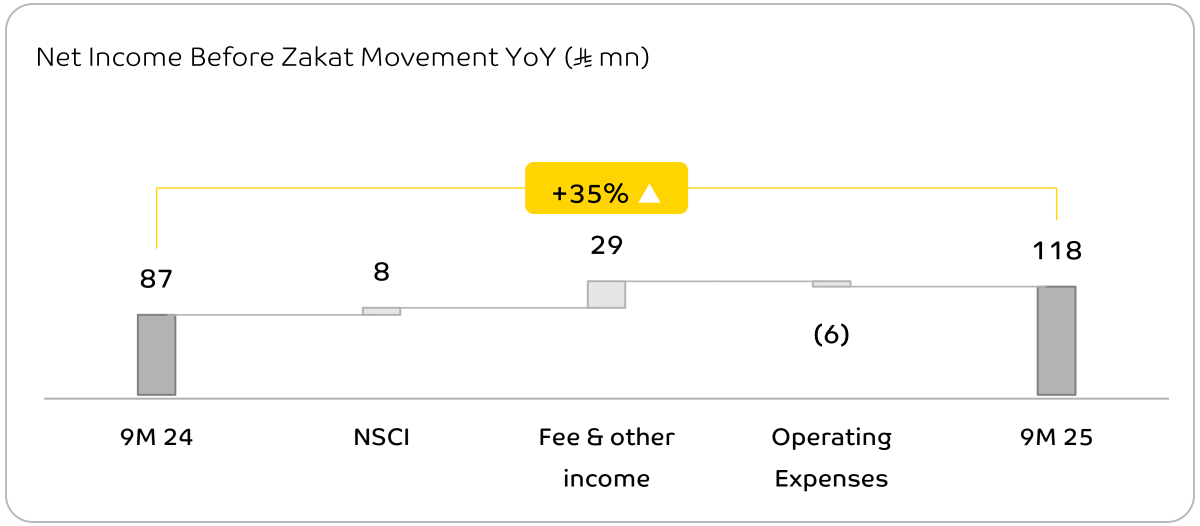


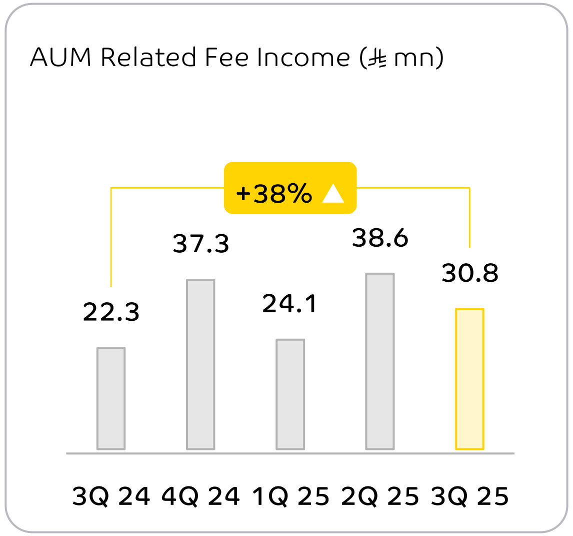


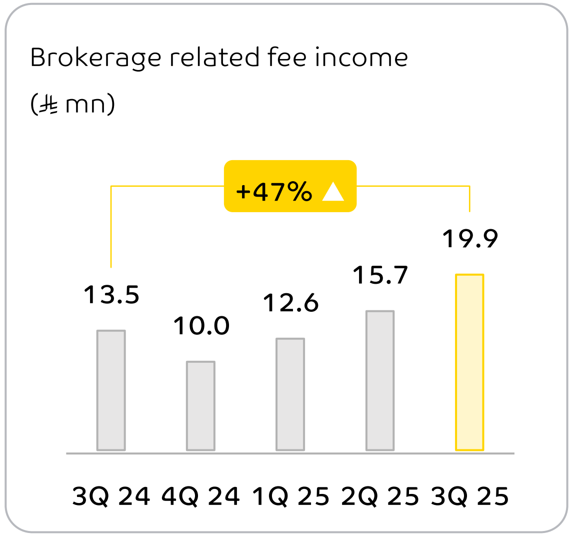


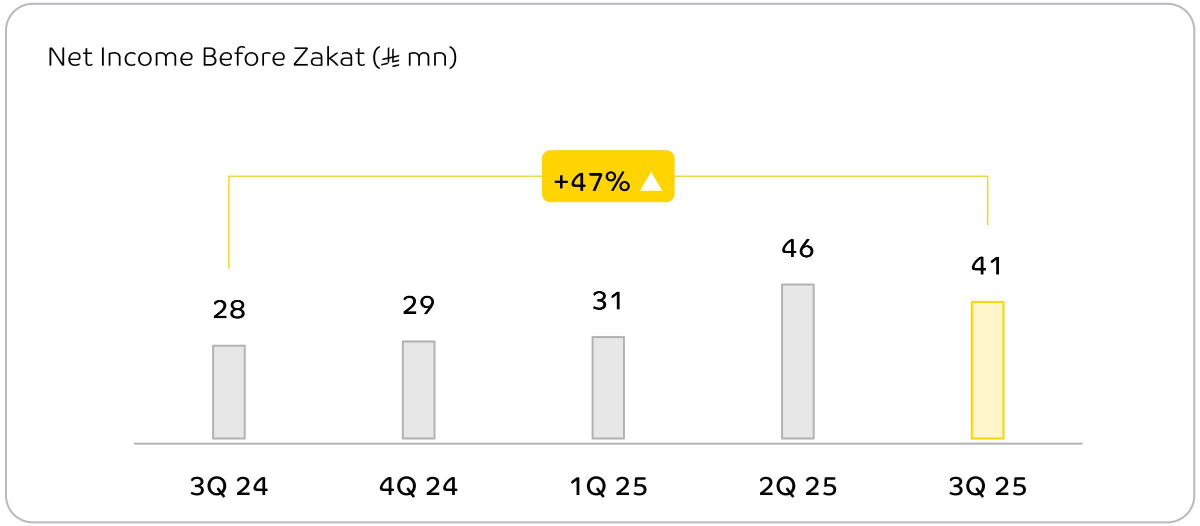
Asset management and brokerage net income for 9M 2025 grew by 35% YoY due to higher fee & other income and net special commission income

⃁ Million	9M 2025	9M 2024	Δ	3Q 2025	3Q 2024	Δ
Net Special Commission Income	**58**	50	+15%	21	17	+23%
Fee & other income	**152**	124	+23%	52	40	+29%
Total operating income	**210**	174	+21%	73	58	+27%
Operating Expenses	**92**	86	+7%	32	30	+9%
Impairments	**0**	0	-61%	0	0	-
Net income before zakat	**118**	87	+35%	41	28	+47%





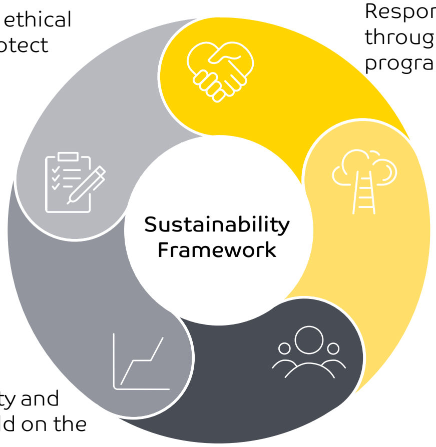




Appendix

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

Employee capital	Social capital	Customer capital
92% Saudization ratio	**4.6t** Paper recycled	**50** Branches in KSA (Sept. 25)
24% Female employees	**1.1t** Plastic recycled	**3** Special needs branches
85% Of staff trained	**101** Volunteers in 2016-2023	**955k** Total customers (Sept. 25)



Takleef (Responsibility)

Responsible banking practices, ethical conduct, and measures that protect customers and earn their trust

Awn (Helping Others)

Responsibility to support local communities through Zakat investments, community programs, and local procurement

Hifth (Environment Protection)

The conservation of the environment and the aim to limit emissions and waste, reduce consumption of electricity, water, paper in its direct operations and suppliers

Nummow (Growth)

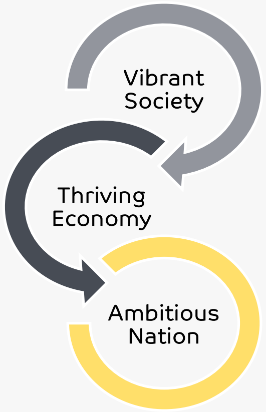
Aim to create economic stability and growth, and to sustainably build on the Bank's financial performance

Rea'ya (Workforce)

Aim to engage employees and work as one family to embody inclusiveness and respect, to develop talents, and to preserve human rights

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



Good health	Affordable and clean energy
Good life	Industry innovation
Quality education	Sustainable cities and communities

All data refers to FY 2024, unless otherwise stated

Core components of SAIB's sustainable finance framework

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

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

Use of proceeds categories 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 2024

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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