

Investor Presentation

2Q 2025

August 2025



البنك السعودي للاستثمار
The Saudi Investment Bank

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SAIB Overview



Strong corporate and private banking franchise with well capitalized balance sheet



Number of Branches

-1 branch YTD

50 ▼

Number of Customers

+1% increase YTD

948k ▲

Key Stock Market Highlights

₪ 18.2 bn Market Cap.	+13.6% Share Price (in last 1 year)	25.6% owned by General Organization for Social Insurance
10.1 P/E	5.2% Div. Yield	10.4% Foreign ownership (July 2025)

% of Digital transactions

99.6 ▼

Staff inclusion

Saudization / Female

92% / 25%

Total assets

+7% increase YTD

₪ 167.3 bn ▲

Tier 1 Ratio

-0.6 ppt YoY

18.5% ▼

ROE

+41 bps YoY

13.1% ▲

Credit ratings

S&P / Fitch / Moody's

BBB+ / A- / A2 ▶

Total Operating Income by Segment (%)

- Retail
- Corporate
- Treasury & Investments
- Asset Mgmt. & Brokerage

Our Key Joint Ventures

Top 8 facts about The Saudi Investment Bank



1



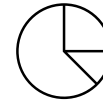
Mid-Sized, corporate Bank
with a Differentiated and
Target-Focused Client
Model

2



Stronger market share
in Corporate Banking
than in total assets

3



Private Banking
market share
stronger than some
broader competitors

4



Top share price
performance

5



Strategy 2027: Delivering
Ahead of Plan

6



Strong positioning in
the Affluent Segment

7



SAIB's new mobile app
is among the highest-
rated in the Kingdom

4.9
★★★★★

8









The first to introduce
the multi-currency card

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



<p>Joint stock company established by Royal Decree dated June 23, 1976, as The Saudi Investment Banking Corporation and began operations in March 1977</p> 	<p>SAIB successfully completed its IPO on Tadawul in 1993</p> 	<p>Share Purchase Agreement with J.P. Morgan International Finance Limited in 2018</p> <p>J.P.Morgan</p>	<p>Treasury shares previously held by J.P. Morgan International Finance Limited and Mizuho Bank Ltd. were sold back to shareholders</p> 	<p>Launched a new 5-year strategy to grow the bank further</p> 	<p>Major share capital increase from SAR 10 billion to SAR 12.5 billion through a bonus share distribution in 1Q 2024</p> 	<p>S60 Ventures Fund - managed by SAIB's subsidiary Alisthithmar Capital - launched USD 100 Million fund for promising fintech startups</p> 
1976	1993	2018	2021	2023	2024	2025

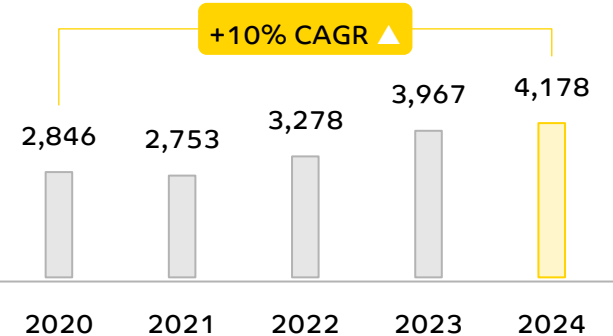


1983	1999	2019	2022	2023	2024
 <p>البنك السعودي للاستثمار The Saudi Investment Bank</p> <p>The Saudi Investment Bank (“SAIB”) name was adopted, and the bank began full commercial banking</p>	 <p>SAIB and American Express launched American Express (Saudi Arabia) as a joint venture, with SAIB owning 50%</p>	 <p>Share Purchase Agreement with Mizuho Bank Ltd. in 2019</p>	 <p>Major share capital increase from SAR 7.5 billion to SAR 10 billion through a bonus share distribution in 1Q 2022</p>	 <p>Signed partnership agreement with Real Madrid in 2023</p>	 <p>Successfully issued first USD sustainable Sukuk of \$750 million and listed on London Stock Exchange in 2024</p>

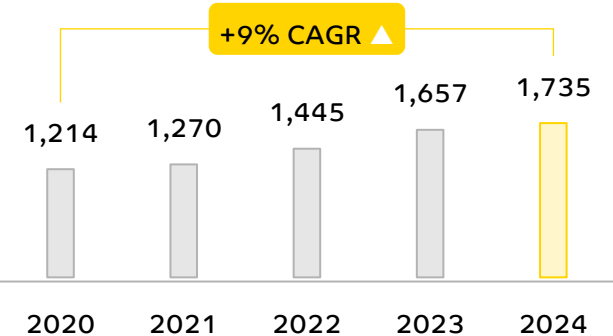
Robust financial performance with double digit net profit growth and improved profitability



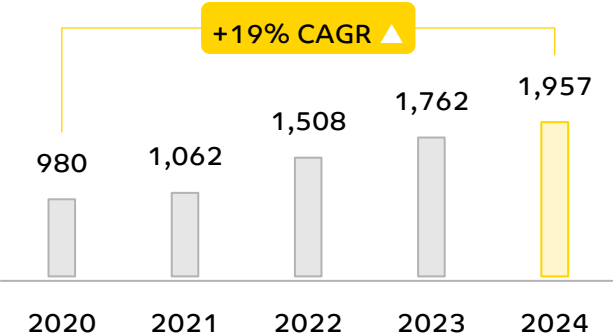
Total Operating Income (ﷲ mn)



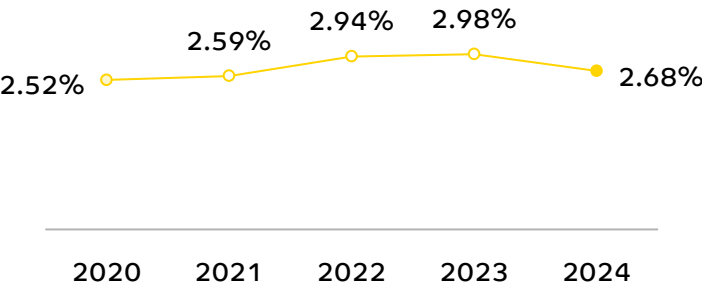
Operating Expenses (ﷲ mn)



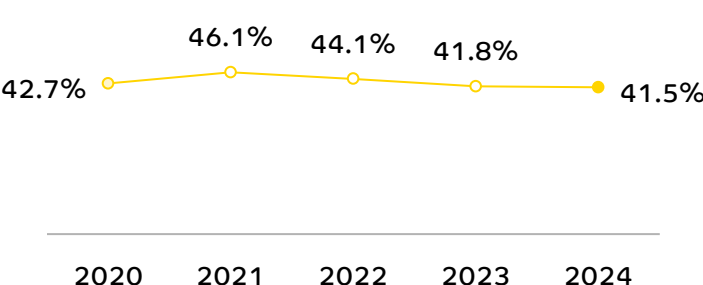
Net Income (ﷲ mn)



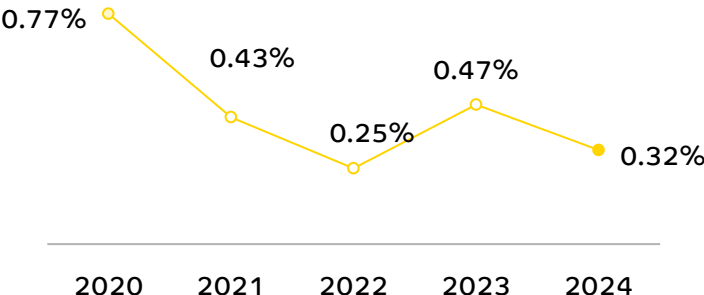
NIM (%)



Cost To Income Ratio (%)



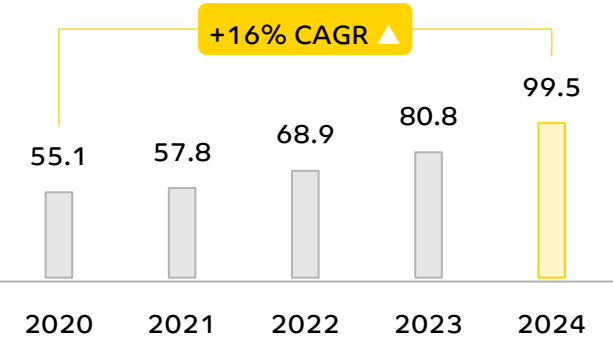
Cost Of Risk (%)



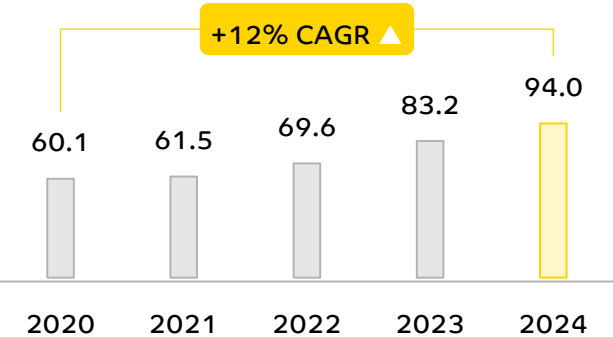
Resilient asset quality, adequate capital and liquidity position to accelerate growth and returns



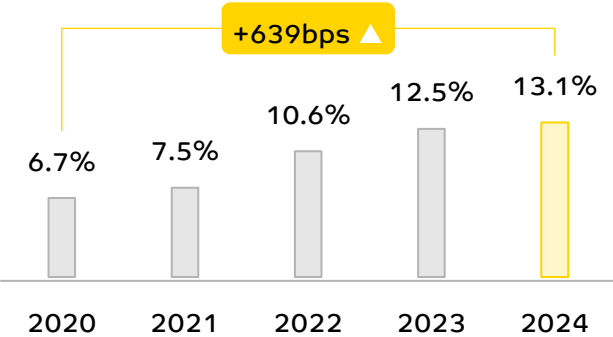
Loans & Advances (ﷲ bn)



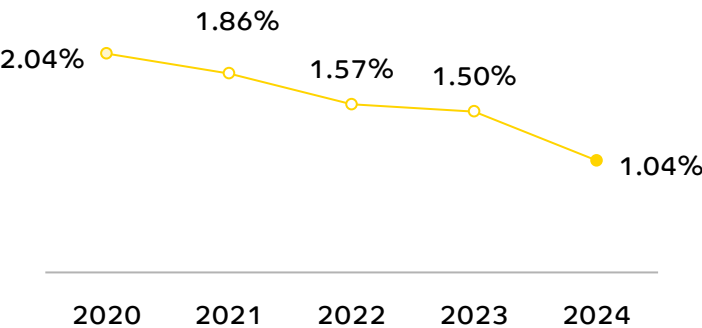
Deposits (ﷲ bn)



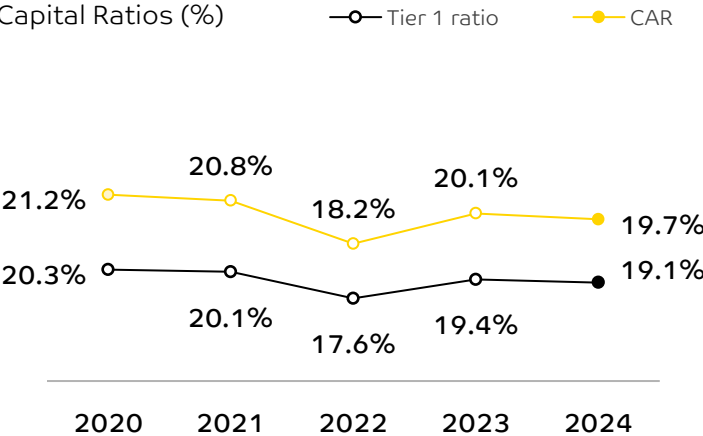
ROE (%)



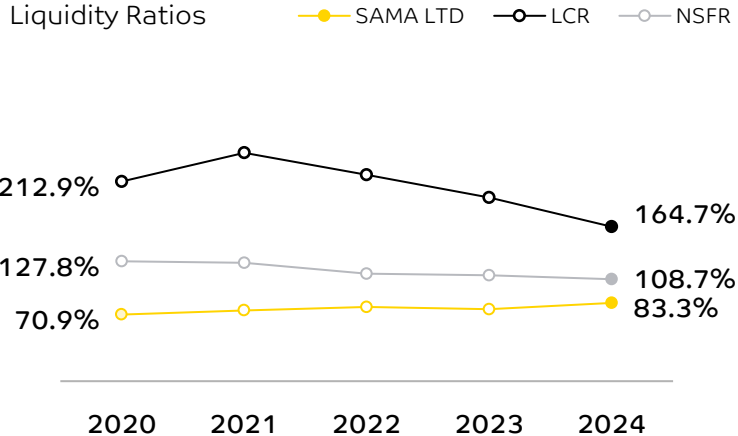
NPL Ratio (%)



Capital Ratios (%)



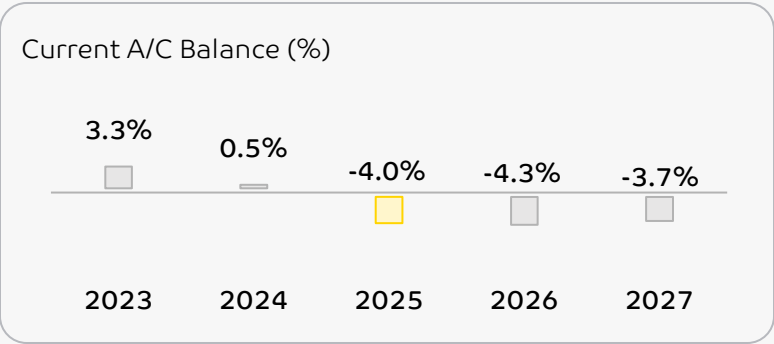
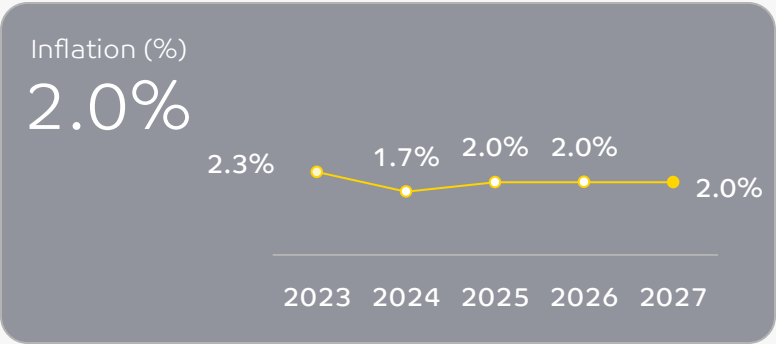
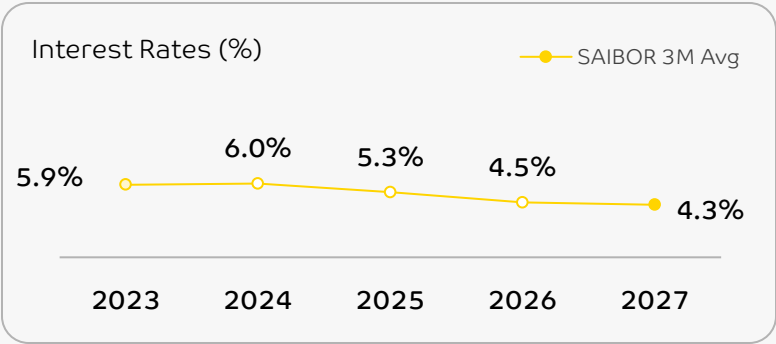
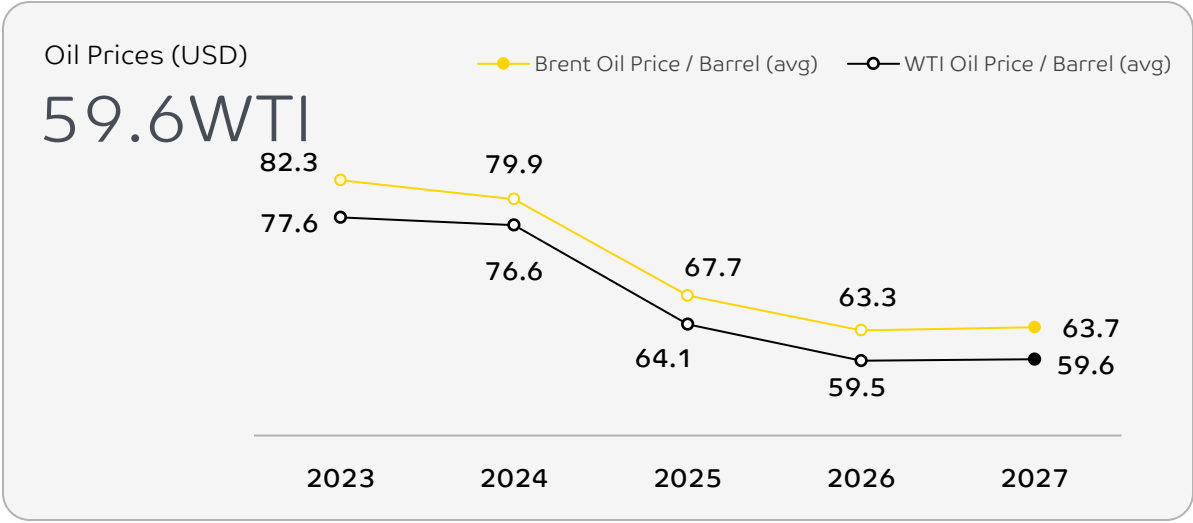
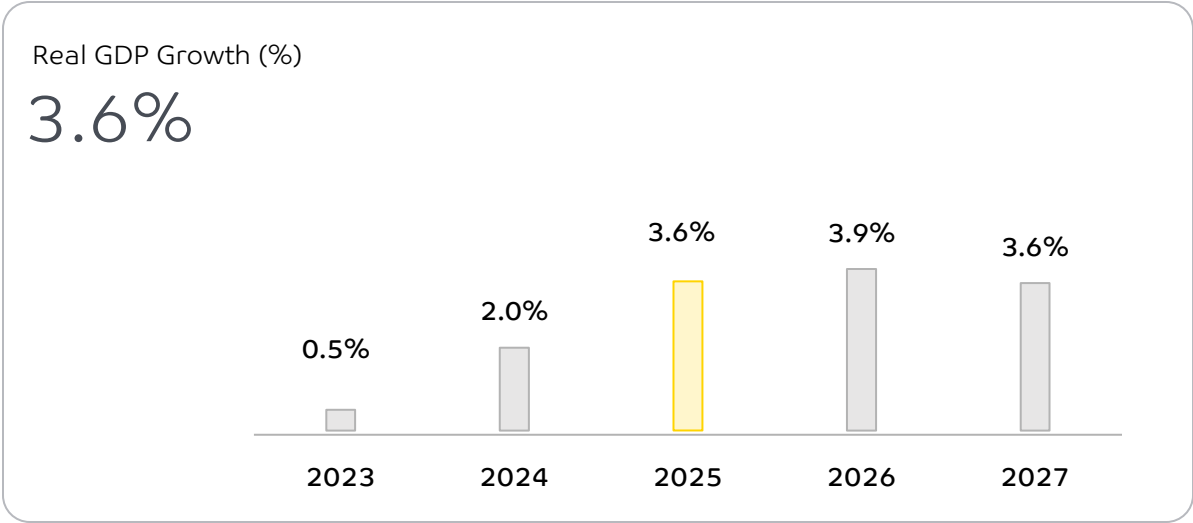
Liquidity Ratios



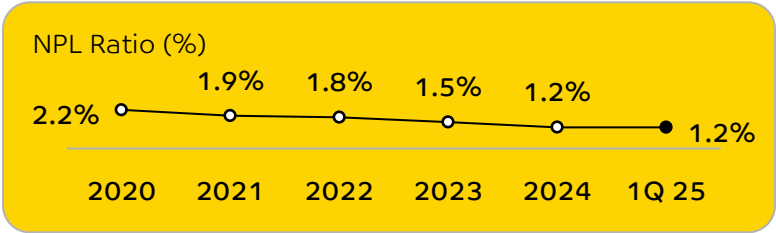
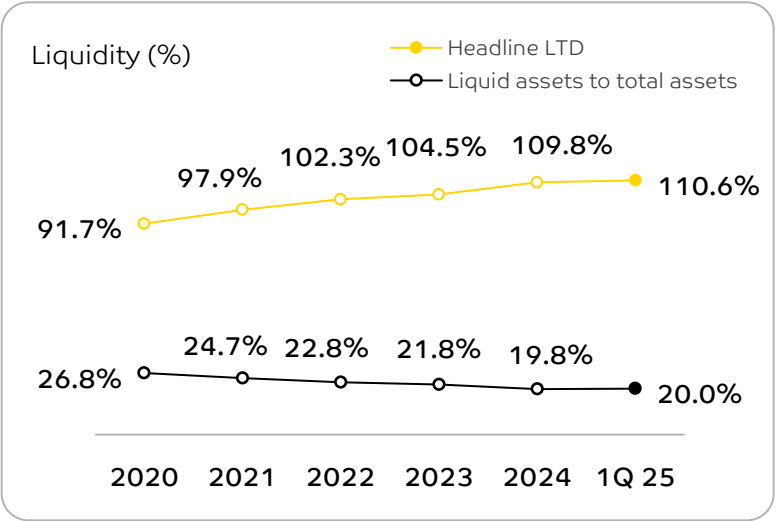
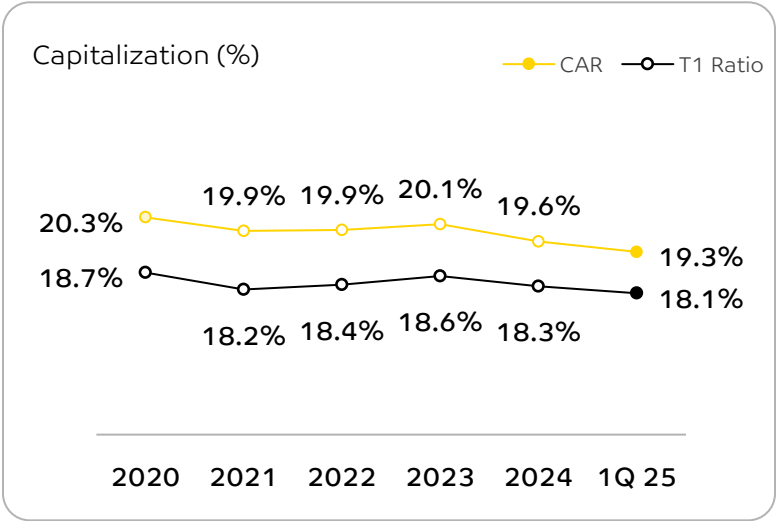
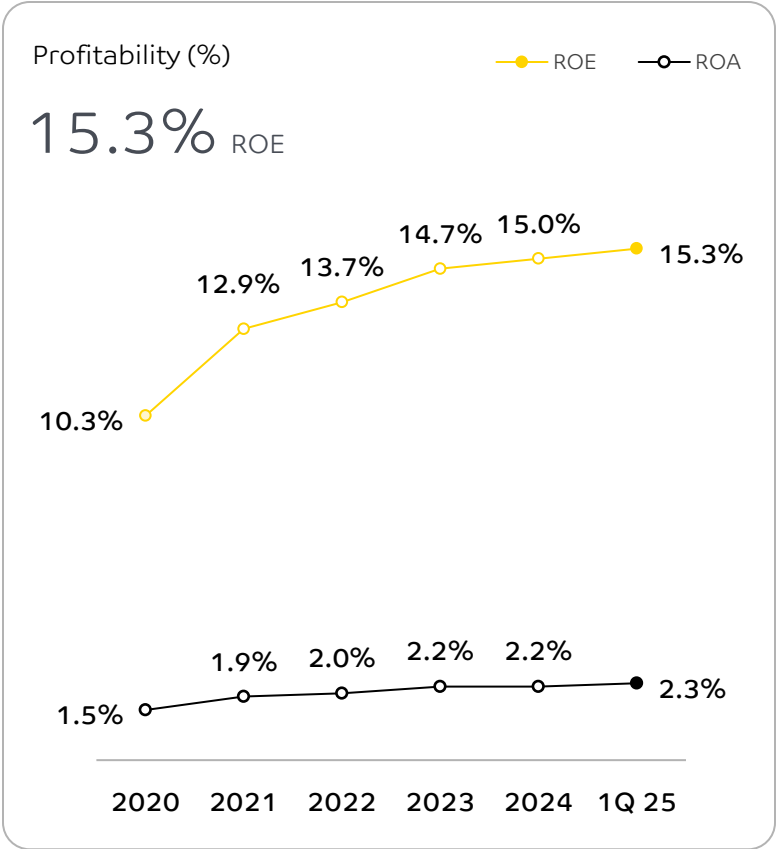
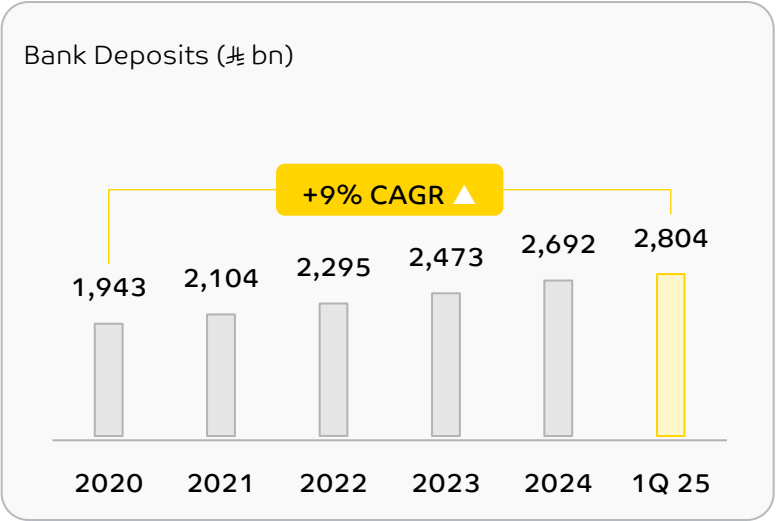
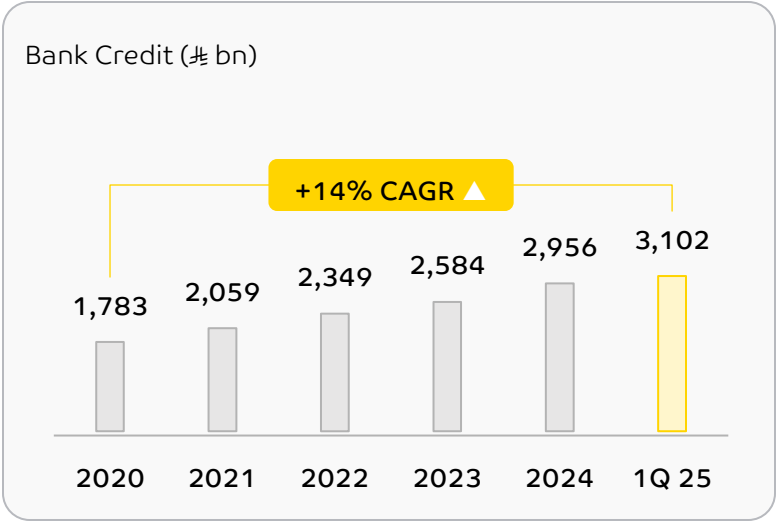
Operating Environment



The Saudi Economy is healthy, though GDP growth in 2025 impacted by lower oil contribution



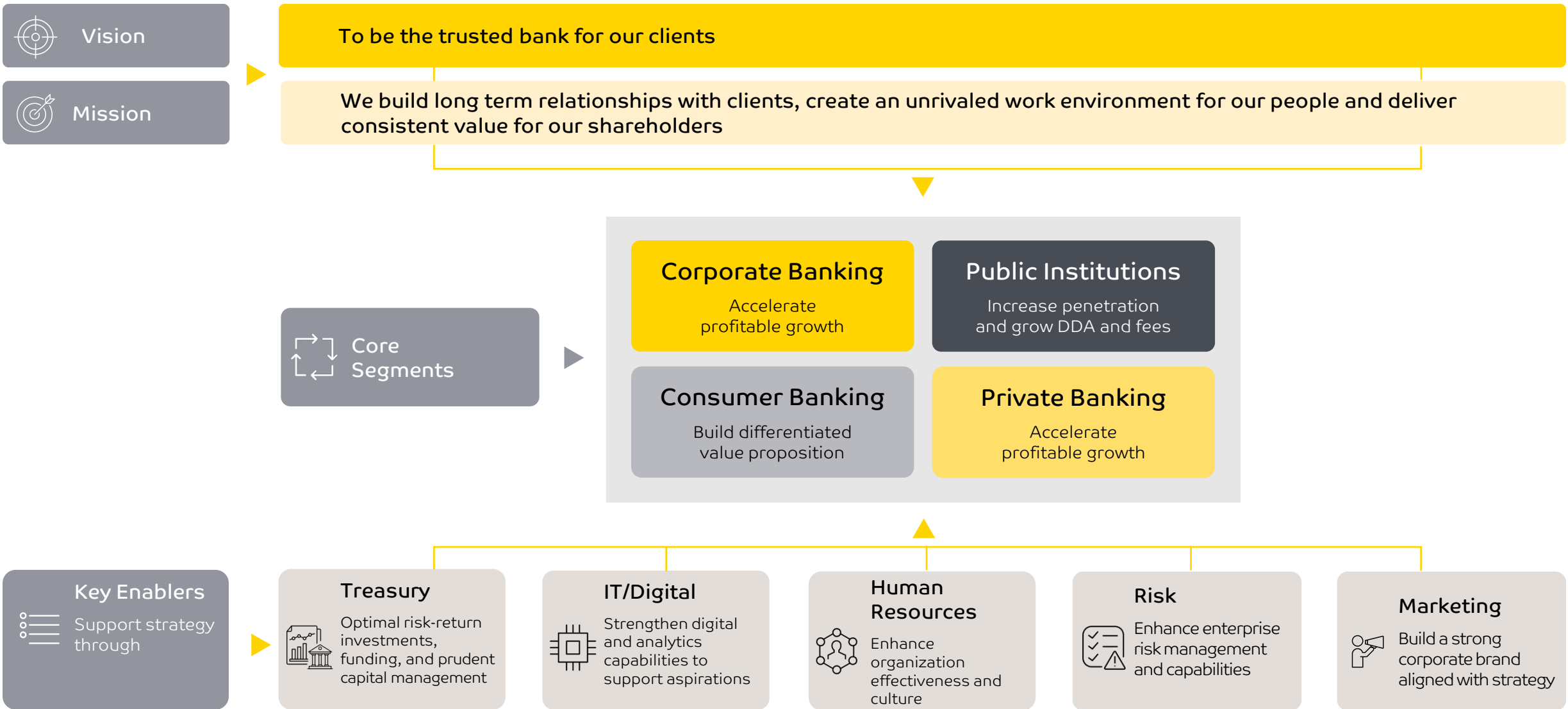
The Saudi Banking sector is profitable and showing solid growth momentum, though liquidity is tighter amidst higher rate environment



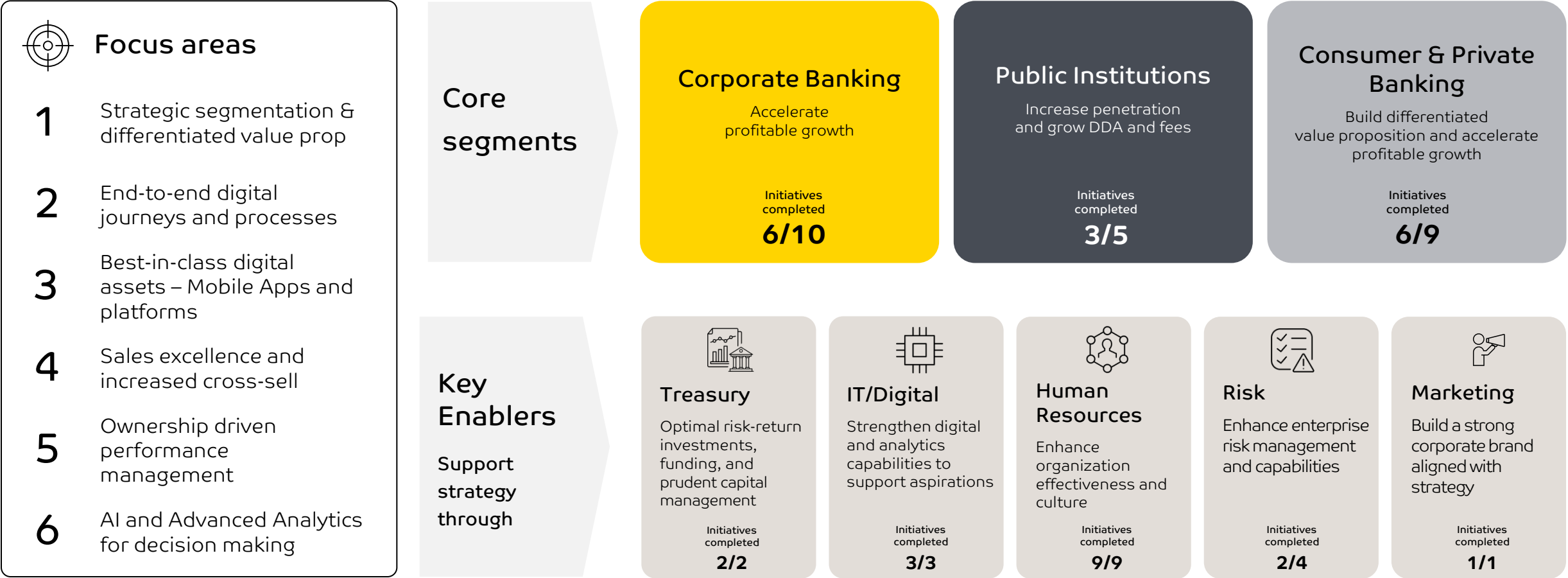
Strategy



As part of Strategy 2027, we have set a strategic vision for each function



Strategy 2027 is transforming the bank through 40+ initiatives across 9 businesses and functions



40+ Initiatives identified to transform the bank and deliver the transformation

Strategy 2027 has achieved many milestones to date...



Corporate Banking

- Introduced new innovative **digital services** for Corporate Banking customers
- Expanded **MSME** Products & Solutions
- Optimized and **mainstreamed internal processes** for faster TAT
- Completed IT development and deployment of new **CRM system**
- Implemented fee structure and guidelines to **enhance fee income** new



Consumer & Private Banking

- Introduced new customer **segments** to cater for their needs
- Streamlined **account opening** and **KYC processes** for key segments
- Redesigned **Saving Accounts** to attract customers
- Enhance lending product **digital journeys**



Public Institutions

- Building best-in-class CRM platform: phase-1 deployed
- Redesigned **operating model and org. structure** enabling improvement in RM effectiveness by 60%+
- Improved **sales effectiveness** through account planning, RM training and performance management
- Revamped **account opening journey**

Support functions



Treasury

- Identified treasury product sell opportunities
- Implemented operating model for efficient collaboration between segments



IT/Digital

- Developed IT strategy with priorities for IT architecture, Enterprise Architecture and IT operating model
- Implemented data governance framework and data lake



Human Resources

- Initiated implementation for new HRIS for closer integration with other processes.
- Formulated new performance and talent management frameworks
- Created HR strategy and a roadmap of interventions



Risk

- Revised the Risk Appetite Framework
- Redesigned the risk operating model, governance structure, and reporting hierarchies
- Developed new Credit Policy and Lending and Monitoring Guidelines



Marketing

- Strengthened corporate brand in full alignment with our strategic priorities

...and has set ambitious goals to achieve during the current year



Corporate Banking

- **Launch** revamped account opening, trade process and enhanced operating model
- **Launch** new and enhanced **digital service** for Corporate banking customers
- **Implement new platforms** for providing services



Consumer & Private Banking

- Launch **new segments** with **improved value proposition** and new products
- Optimize **branch footprint** and format to deliver the new value proposition
- **Introduce account planning, analytics-based actions** to deepen customer relations



Public Institutions

- **Launch revamped** account opening journey
- **Complete IT development** and **deploy** a new **CRM system**
- Introduce **new products and capabilities** in collaboration with personal banking, cash management, etc.

Support functions

- Implement new employee **performance management framework**
- **Drive** interventions to improve **organizational health**
- **Launch SAIB Academy**
- Launch **the credit decisioning engine**
- **Further strengthen cross-sell operating model** to explore additional opportunities
- **Launch business use cases leveraging AI, ML, and Advanced Analytics**

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



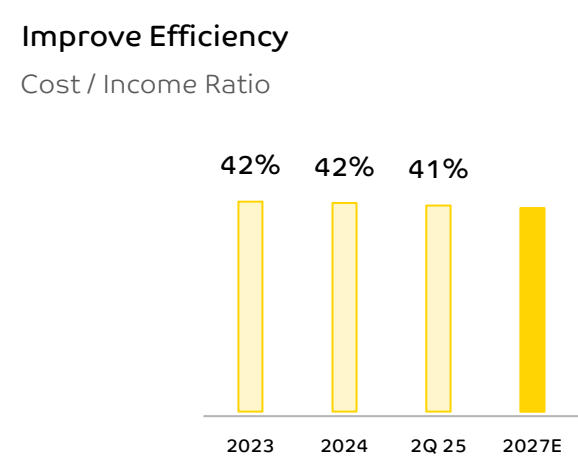
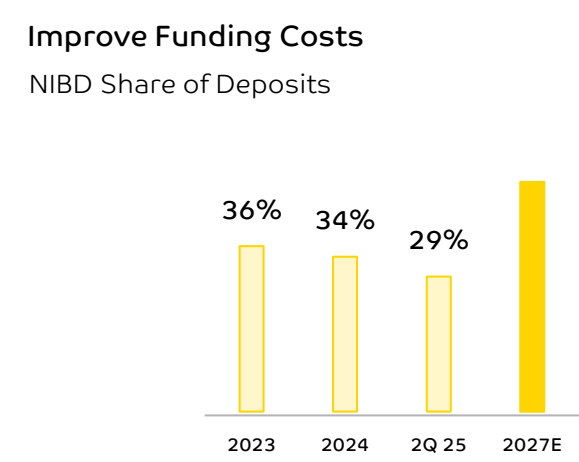
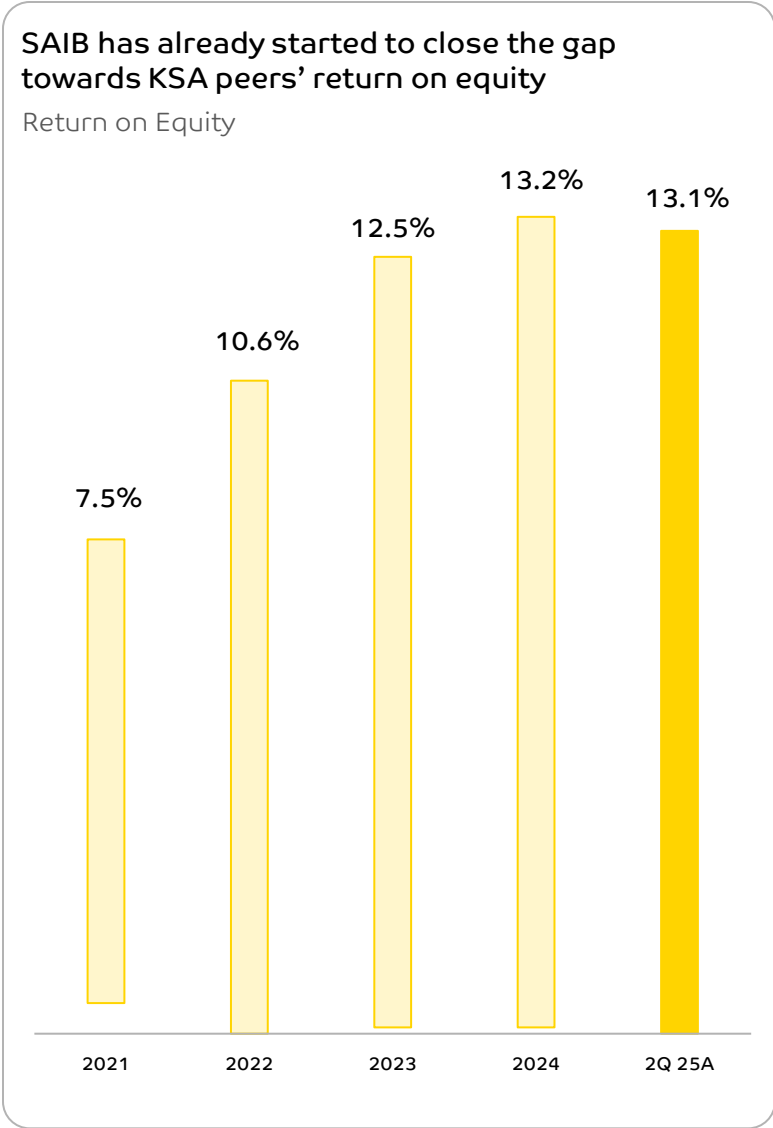
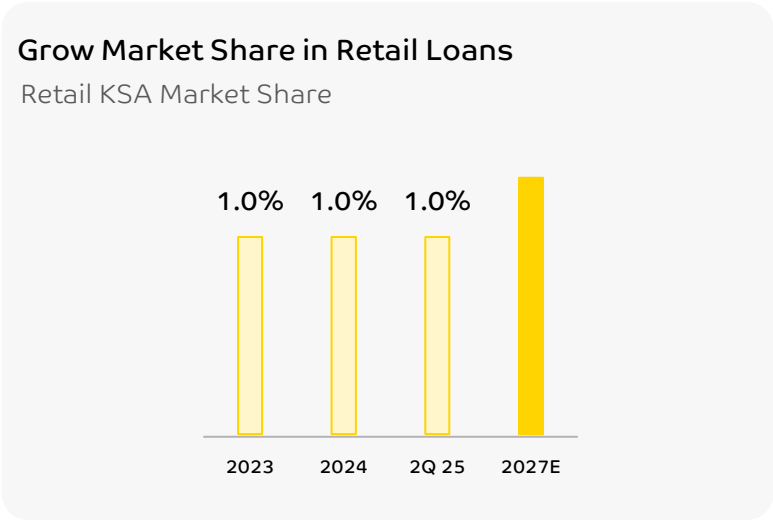
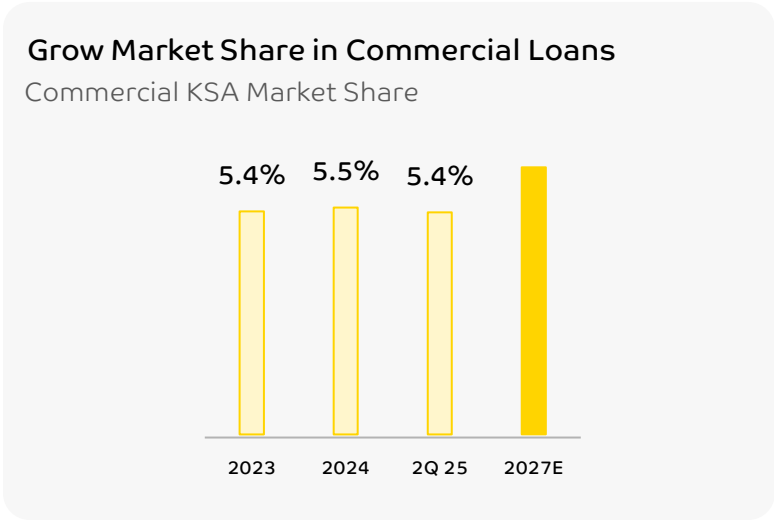
Geography

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



Financial Performance

2Q 2025



SAIB is focused on delivering strong results across key performance indicators



		1H 2025	DRIVERS
Balance Sheet	LOANS & ADVANCES	ﷲ108.4 _{bn} +9% YTD	Strong growth in Corporate (+12%) and Private Banking (+6%) loans
	DEPOSITS	ﷲ100.2 _{bn} +7% YTD	IBD growth (+14%) driven by corporate and retail customers, partially offset by NIBD decline (-7%); NIBD share reduced by 4.4 ppt to 29.4%
Profitability	NET INTEREST MARGIN	2.40% -39 bps YoY	NIM contraction due to decrease in asset yield and shift in the deposit mix limiting COF improvement
	COST TO INCOME RATIO	41.0% -114 bps YoY	Improved CIR is attributed to faster growth in operating income (+5%) compared to operating expenses (+2%)
	RETURN ON EQUITY	13.1% +41 bps YoY	ROE improvement as net income growth YoY of 9% to ﷲ1,016 mn exceeds growth in average common equity (+6% YoY)
Asset Quality	COST OF RISK	0.24% -9 bps YoY	COR remains low at 24 bps
	NPL RATIO	0.96% -9 bps YTD	NPL ratio remains modest in benign credit environment
	NPL COVERAGE RATIO	165.7% +9.1 ppt YTD	NPL coverage ratio remains at comfortable level
Capital & Liquidity	TIER 1 RATIO	18.5% -0.6 ppt YTD	Slight decrease in Tier 1 ratio mainly from payment of FY 2024 final dividend
	SAMA LTD RATIO	86.6% +3.3 ppt YTD	Increase driven by strong loans growth

Balance sheet momentum from financing growth, funded by deposits and interbank

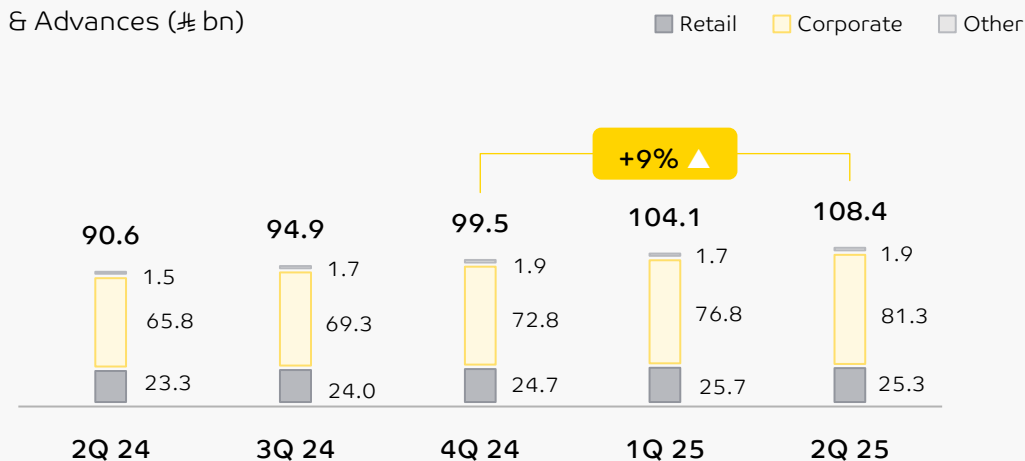


Total assets increased by 7% YTD driven by 9% growth in loans and 6% rise in investments, partially offset by decreased balances with SAMA (-6%) and bank placements (-19%)

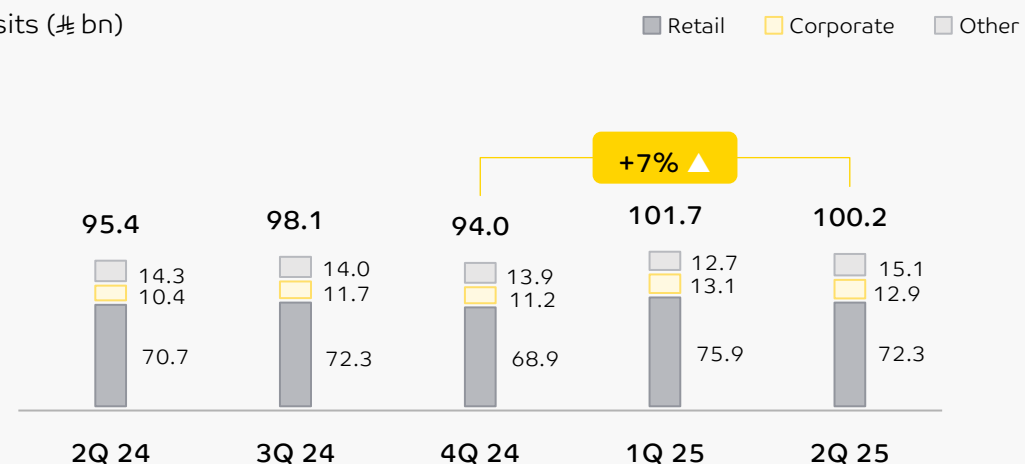
Total liabilities increased 7% YTD, driven by 7% growth in deposits and 10% increase in interbank funding

₹ Million	2Q 2025	1Q 2025	Δ	4Q 2024	Δ
Cash and balances with SAMA	9,297	11,591	-20%	9,919	-6%
Due from banks and financial Institutions, net	1,067	2,084	-49%	1,314	-19%
Investments, net	43,055	40,398	+7%	40,431	+6%
Loans and advances, net	108,423	104,135	+4%	99,466	+9%
Other assets, net	5,451	5,591	-3%	5,536	-2%
Total assets	167,292	163,799	+2%	156,667	+7%
Due to banks and other financial institutions, net	44,043	39,288	+12%	39,901	+10%
Customers' deposits	100,236	101,666	-1%	94,013	+7%
Other liabilities	1,767	2,002	-12%	2,024	-13%
Total liabilities	146,046	142,957	+2%	135,938	+7%
Share capital	12,500	12,500	+0%	12,500	+0%
Retained earnings	2,462	2,101	+17%	2,112	+17%
Other reserves	971	929	+5%	804	+21%
Shareholders' equity	15,933	15,530	+3%	15,416	+3%
Tier 1 sukuk	5,313	5,313	+0%	5,313	+0%
Total equity	21,246	20,843	+2%	20,729	+2%

Loans & Advances (₹ bn)



Deposits (₹ bn)



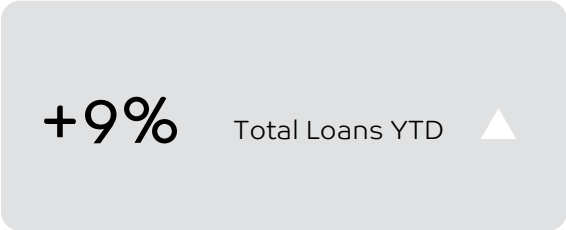
Loan growth momentum continues, driven by corporate and private banking lending



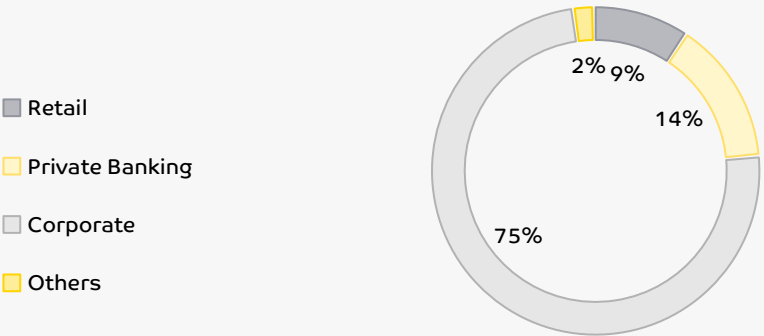
9% YTD growth in loans driven by 12% increase in corporate lending due to widespread growth across sectors and further expansion of private banking lending

Active participation in syndicated loan market for infrastructure projects, further supported by demand from other key sectors such as utilities, services, building & construction, commerce, manufacturing, etc.

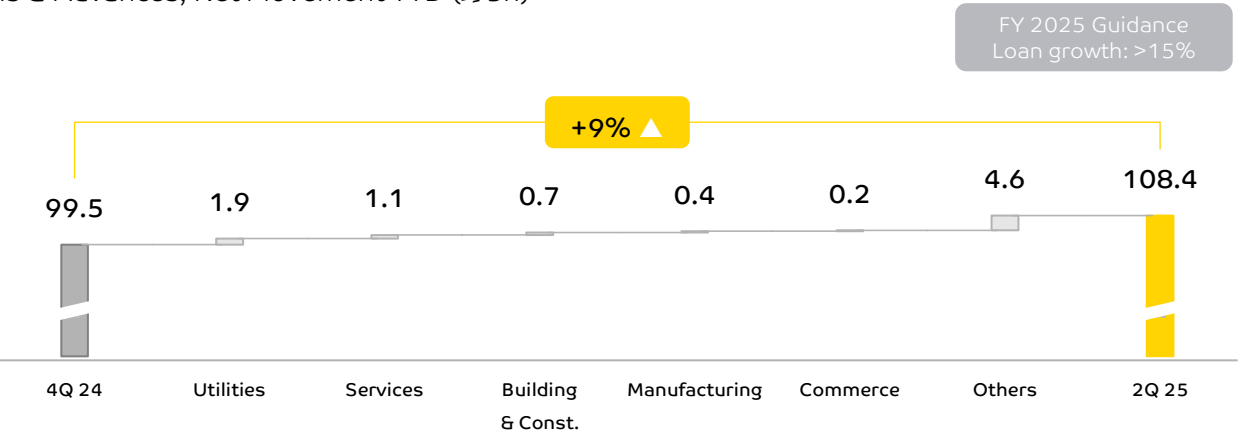
Retail lending grew 2% YTD supported by an increase of 6% in private banking lending



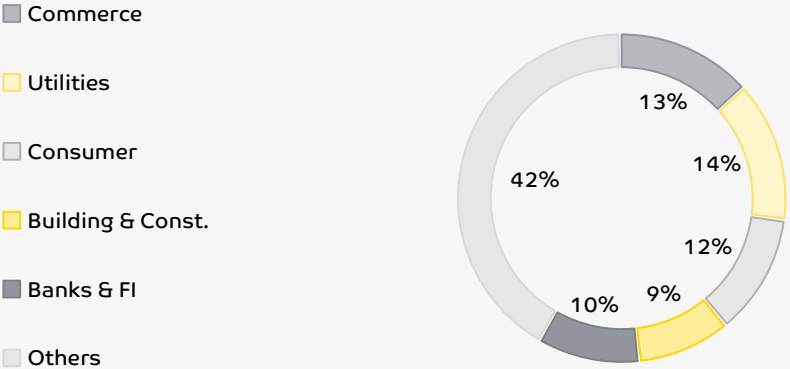
Loans & Advances by Segment (%)



Loans & Advances, Net Movement YTD (₹ bn)



Loans & Advances by Economic Activity (%)

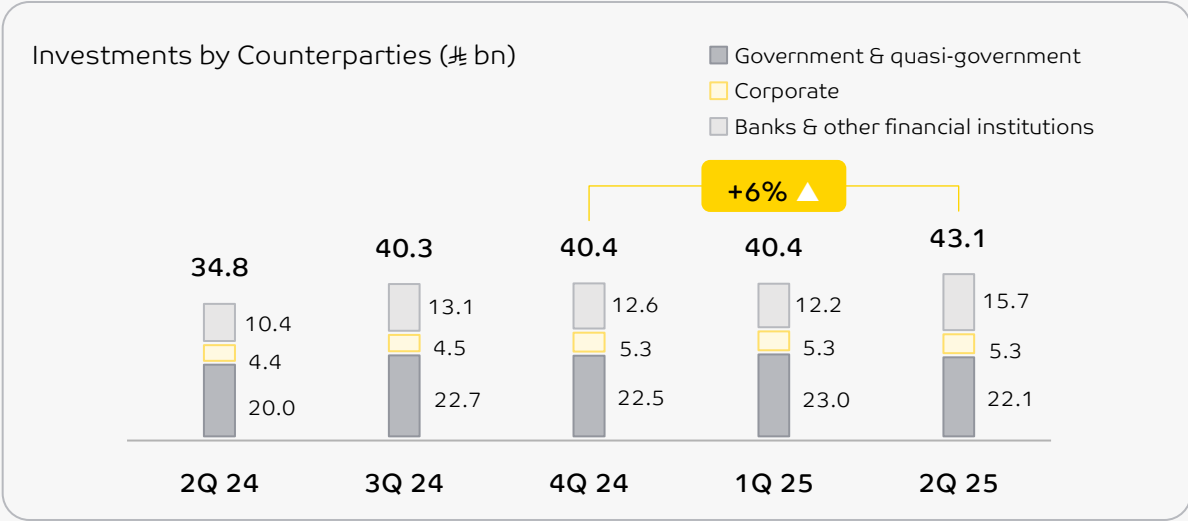
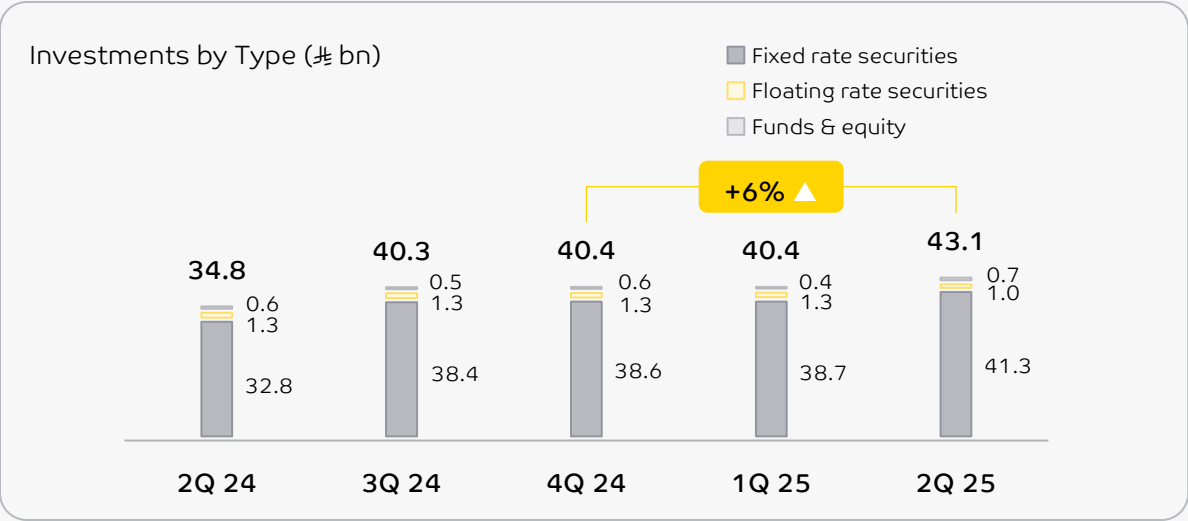
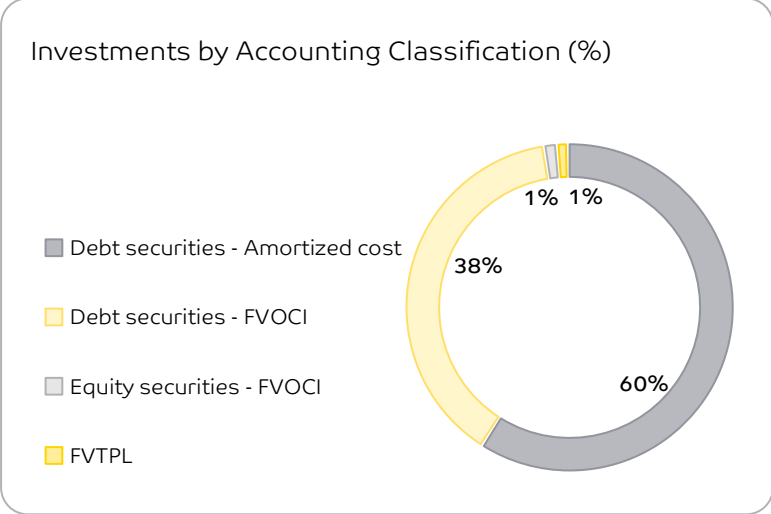
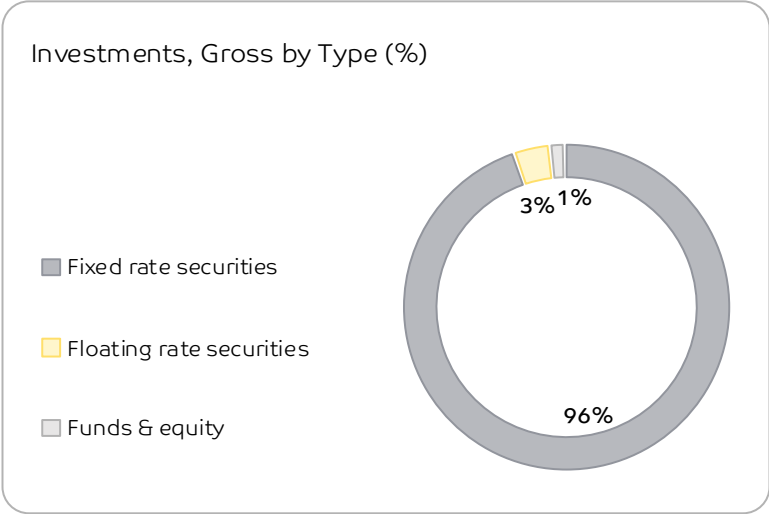


Investments grew by 6% since the beginning of the year

96% of investments were fixed rate debt securities

60% of investments were accounted for amortized cost and 39% at fair value through other comprehensive income

High-grade investment portfolio with 51% of investment securities issued by government, and 36% by banks and other financial institutions



Customer deposits increased 7% YTD driven by IBDs



Deposits grew 7% during 1H 2025 due to increase in interest-bearing deposits

Corporate deposits increased by 15%, and Retail deposits by 5% YTD

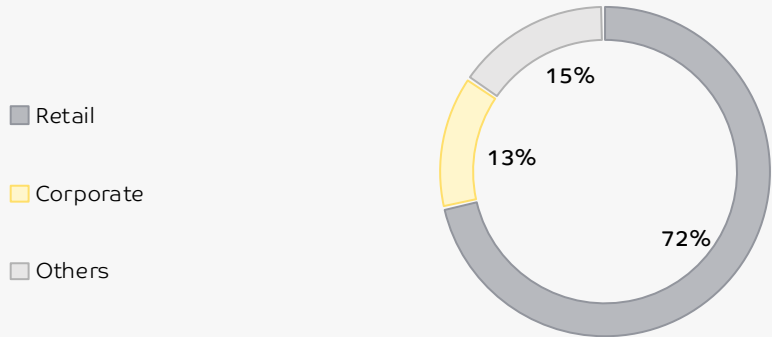
IBDs rose 14% YTD from inflows to time deposits amid prevailing interest rate and liquidity environment

NIBDs decreased by 7% YTD

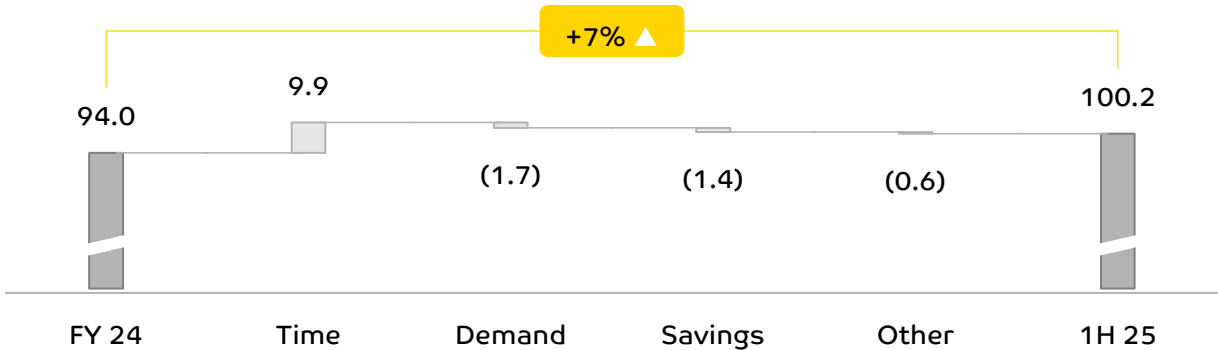
NIBD share decreased to 29.4%



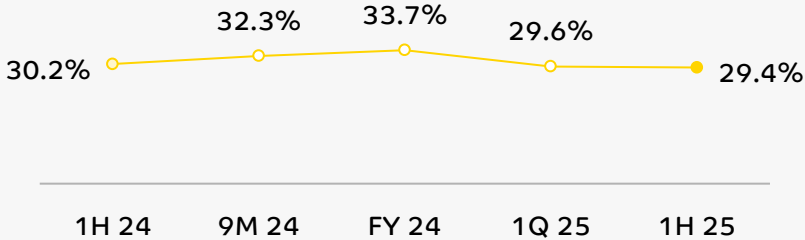
Deposits by Segment (%)



Deposits Movement YTD (₹ bn)



NIBD % of Total



9% growth in 1H 2025 earnings driven by increased operating income and lower risk cost

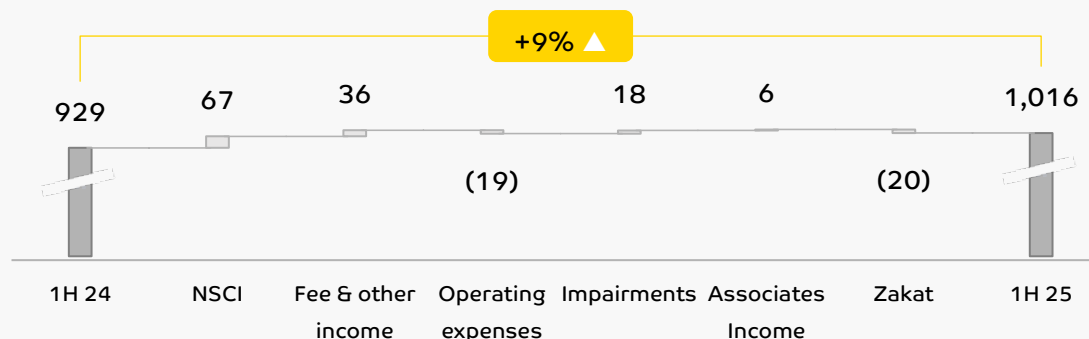


Net income increased 9% YoY in 1H 2025 driven by 5% growth in operating income, further aided by a 13% decrease in impairment charges

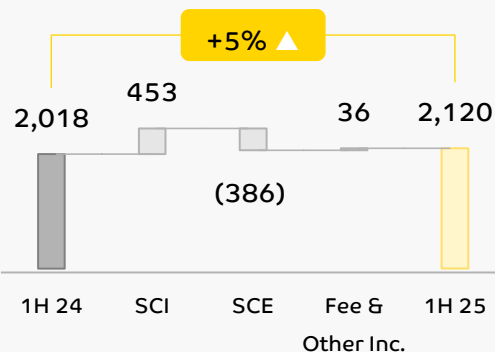
Return of Equity increased 41 bps YoY to 13.1% in 1H 2025

₹ Million	1H 2025	1H 2024	Δ	2Q 2025	2Q 2024	Δ
Net special commission income	1,796	1,729	+4%	905	879	+3%
Fee and other income	324	288	+12%	164	144	+14%
Total operating income	2,120	2,018	+5%	1,070	1,023	+5%
Operating expenses	(869)	(850)	+2%	(437)	(423)	+3%
Provisions for credit and other losses	(126)	(144)	-13%	(64)	(62)	+4%
Net Operating Income	1,125	1,023	+10%	569	538	+6%
Share in earnings of associates	56	50	+11%	27	24	+11%
Income before provisions for Zakat	1,181	1,074	+10%	596	562	+6%
Provisions for Zakat	(165)	(145)	+14%	(83)	(76)	+10%
Net Income attributed to equity holders	1,016	929	+9%	512	486	+5%
Earnings per share	0.68	0.68	+0%	0.29	0.34	-14%
Net interest margin	2.40%	2.79%	-39bps	2.35%	2.79%	-44bps
Cost to Income Ratio	41.0%	42.1%	-1.1ppt	40.8%	41.3%	-0.5ppt
Cost of Risk	0.24%	0.33%	-9bps	0.24%	0.28%	-4bps
Return on common equity	13.1%	12.7%	+41bps	13.1%	13.2%	-0.2ppt

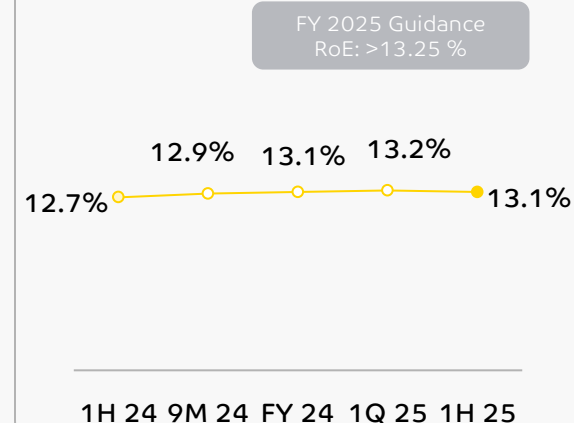
Net Income Movement YoY (₹ mn)



Total Operating Income Movement YoY (₹ mn)



RoE



NSCI grew 4% YoY as 21% growth in average earning assets was partly offset by a 39bps NIM contraction

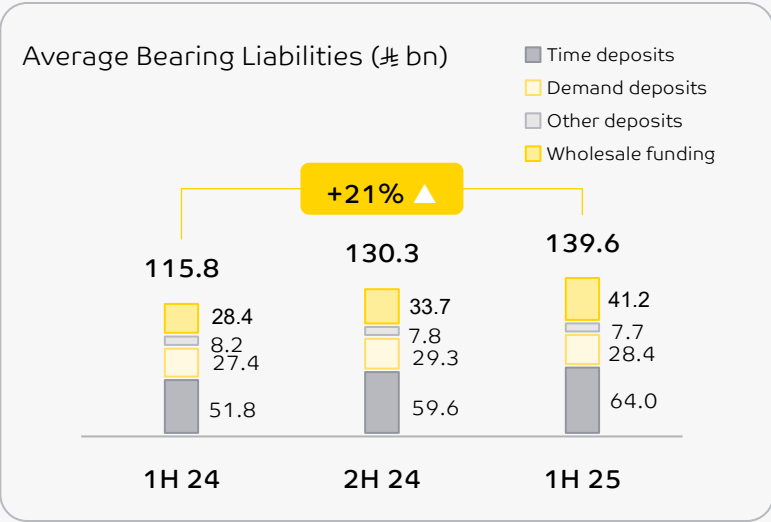
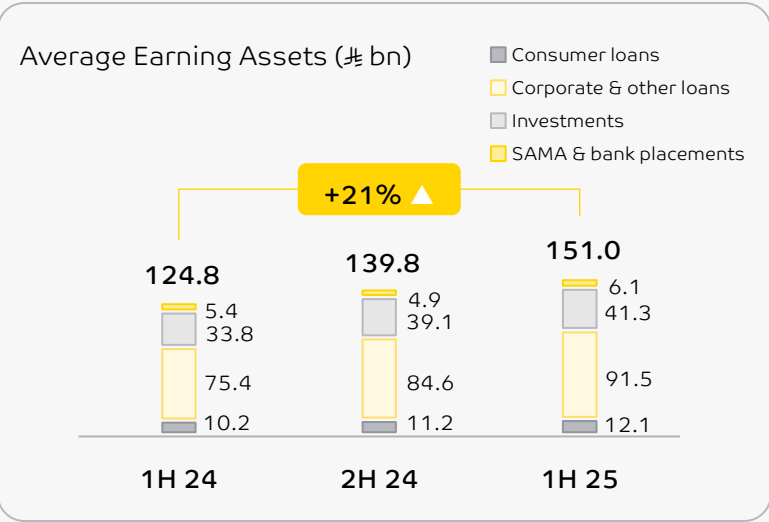
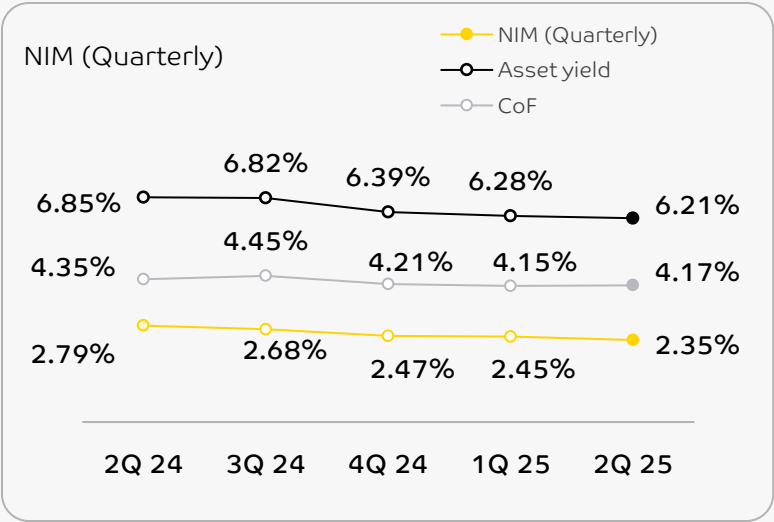
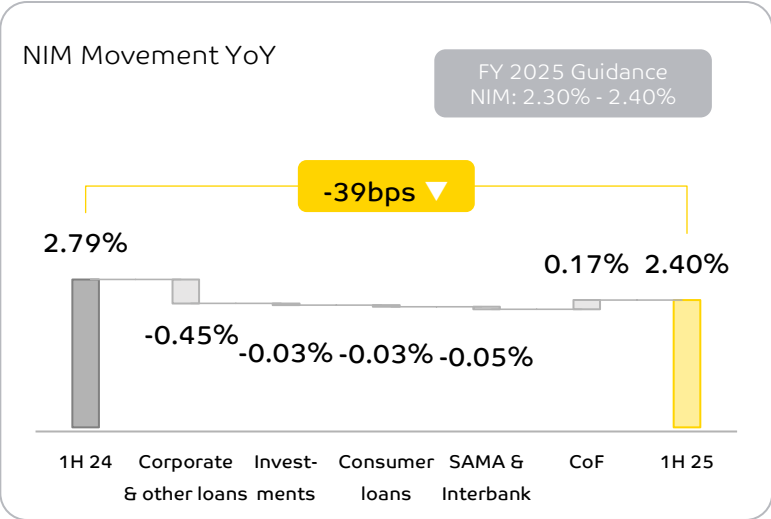
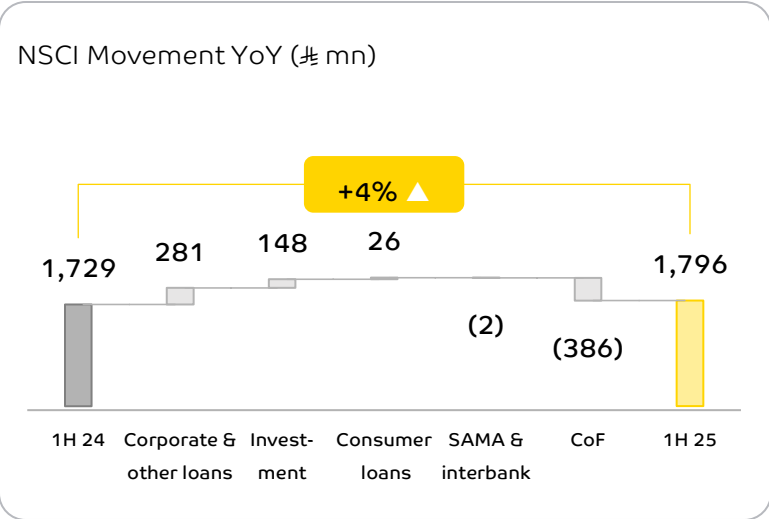


NSCI grew 4% YoY as 21% growth in average earning assets for 1H 2025 was partly offset by NIM contraction

The NIM declined by 39 bps YoY to 2.40% in 1H 2025 due to lower asset yields and shift in deposit mix

Asset yield decreased by 56 bps YoY to 6.24% in 1H 2025, while the cost of funding decreased by 17 bps YoY to 4.16%

On a sequential basis, the NIM declined by 10 bps QoQ. Asset yield decreased by 7 bps QoQ to 6.21% in 2Q 2025, while the cost of funding increased by 2 bps QoQ to 4.17%



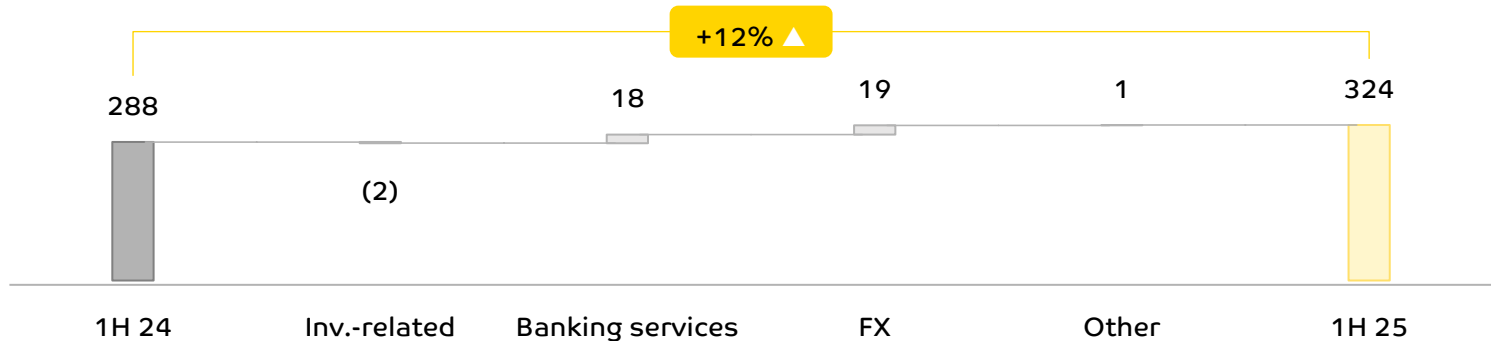
Growth in fee and other income of 12% driven by foreign exchange income and fee income from banking services

Fee & other income increased 12% YoY in 1H 2025, mainly driven by foreign exchange income fee income from banking services

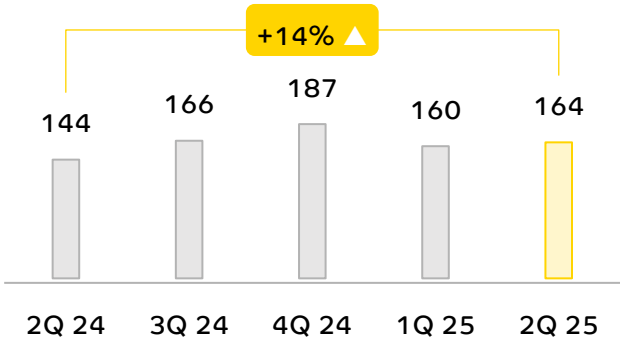
Foreign exchange income increased by 19% YoY in 1H 2025

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

Fee & Other Income Movement YoY (₹ mn)

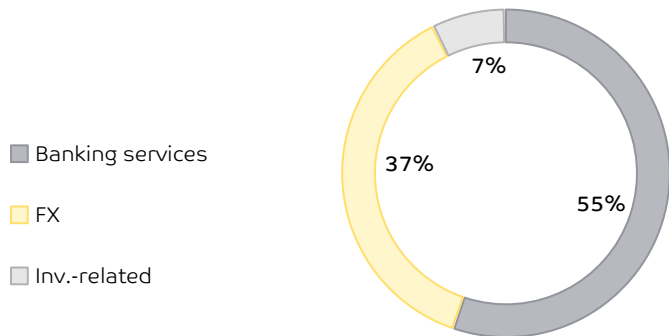


Fee And Other Income (₹ mn)

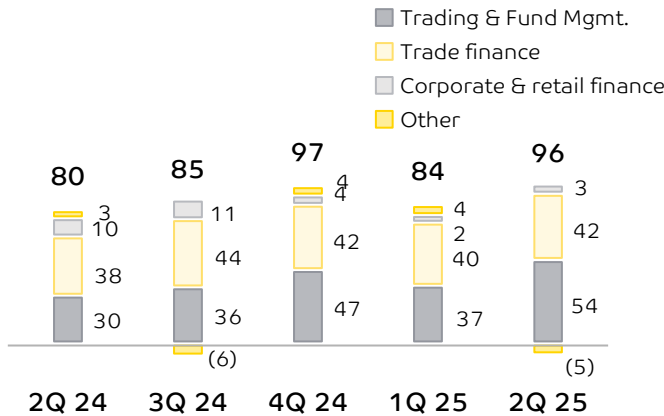


Fee & Other Income by Segment (%)

1H 25



Fee Income From Banking Services (₹ mn)

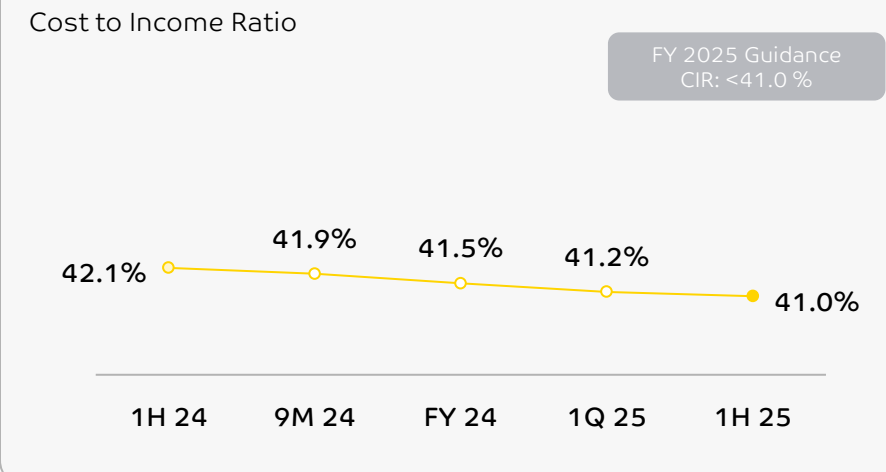
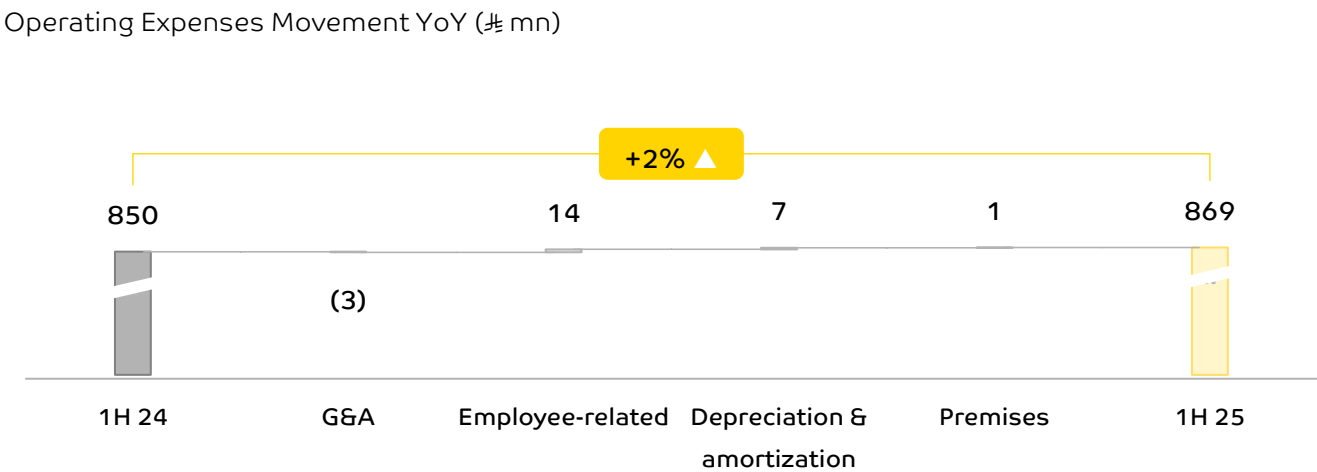
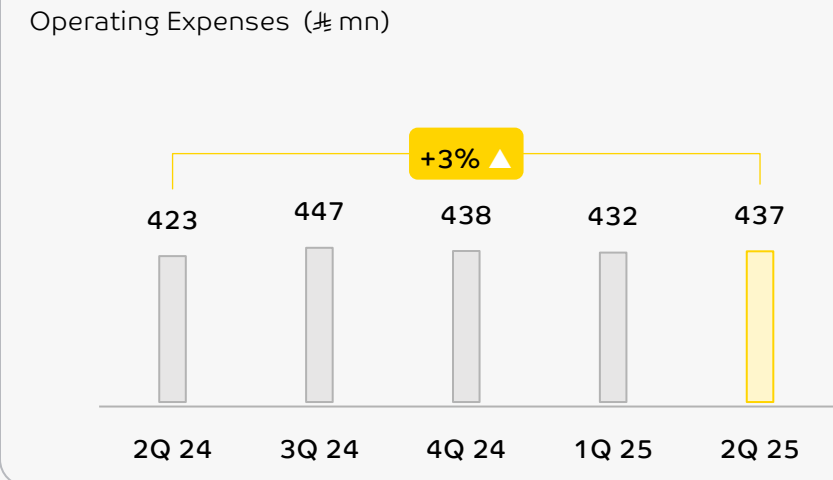
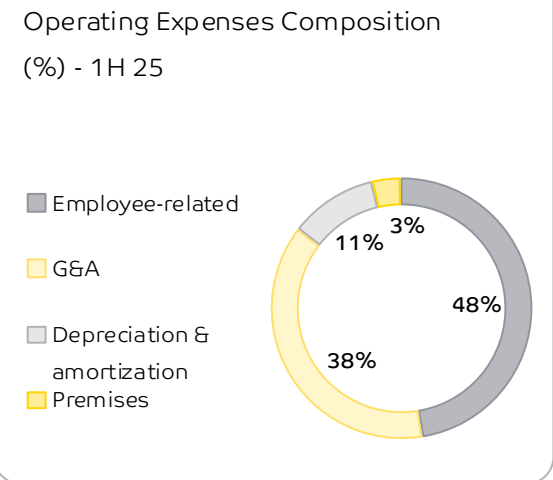


Marginal increase in operating expenses improving the cost to income ratio



Operating expenses increased 2% YoY in 1H 2025 driven by higher employee-related costs and depreciation & amortization expenses, while general & administrative expenses declined

Cost to income ratio (CIR) improved to 41.0% in 1H 2025 compared to 42.1% in 1H 2024 from positive jaws



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



Total impairments of ₪ 126 mn for 1H 2025, decreasing 13% YoY from ₪ 144 mn in 1H 2024

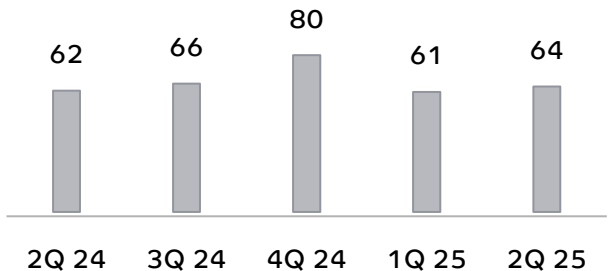
Cost of risk decreased 9 bps YoY to 0.24% in 1H 2025

NPL ratio decreased by 9 bps YTD to 0.96% aided by stable non-performing loans relative to the growing loan portfolio

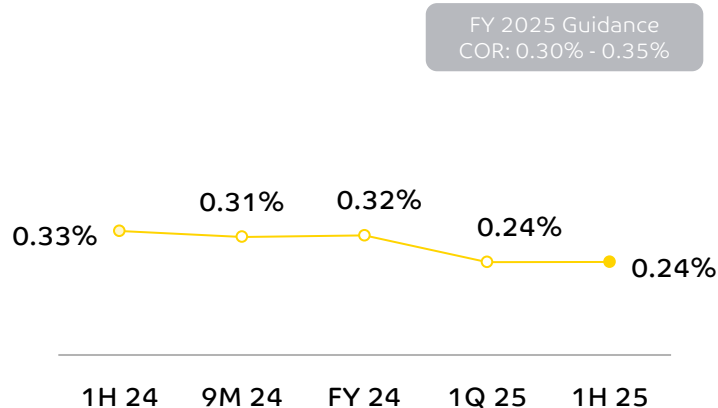
NPL coverage ratio at 165.7% as of 2Q 2025, increased by 9.1 ppt YTD

Stage 3 ECL coverage decreased modestly to 43.8% while **Stage 2 ECL Coverage** decreased to 13.2%

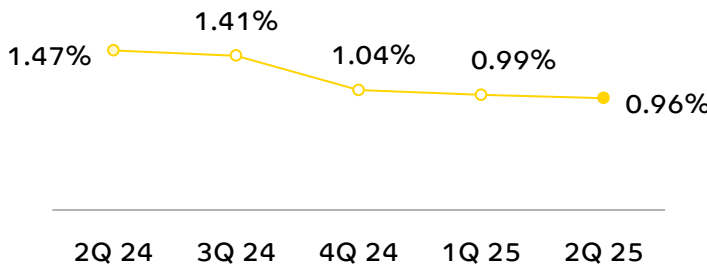
Impairments (₪ mn)



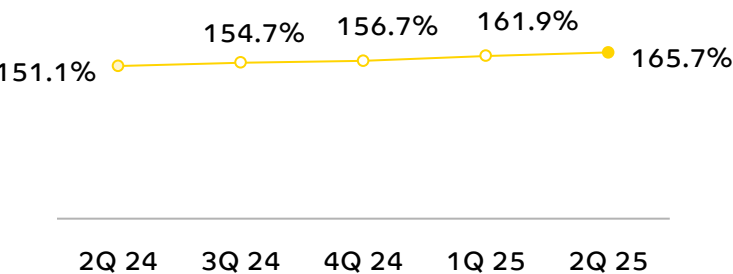
Cost of Risk



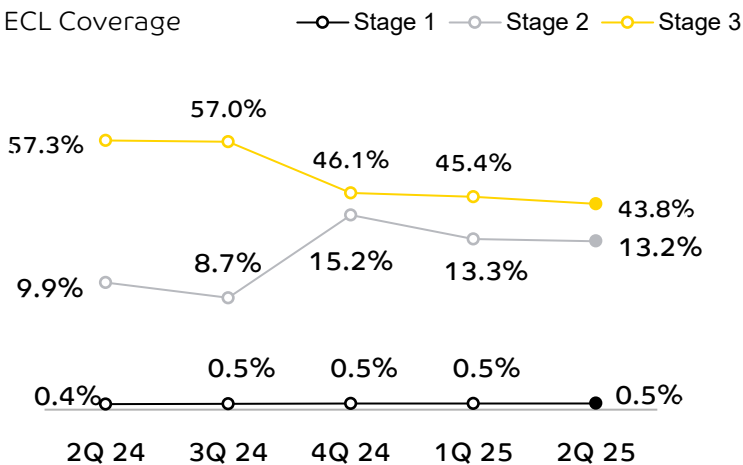
NPL Ratio



NPL Coverage Ratio



ECL Coverage



Solid liquidity, funding and capital position with adequate buffers



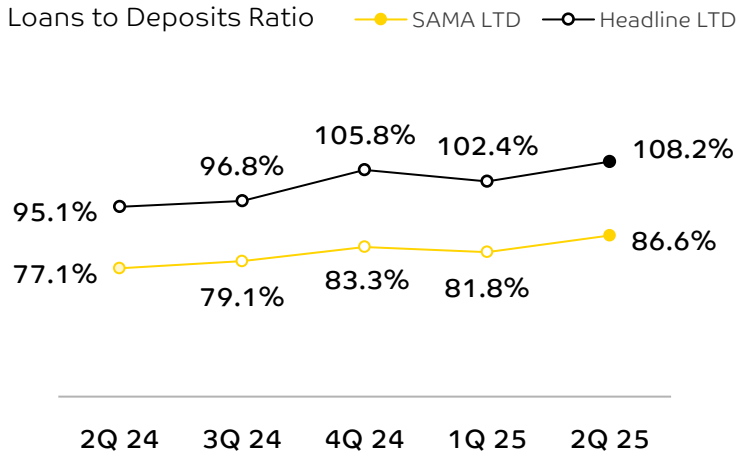
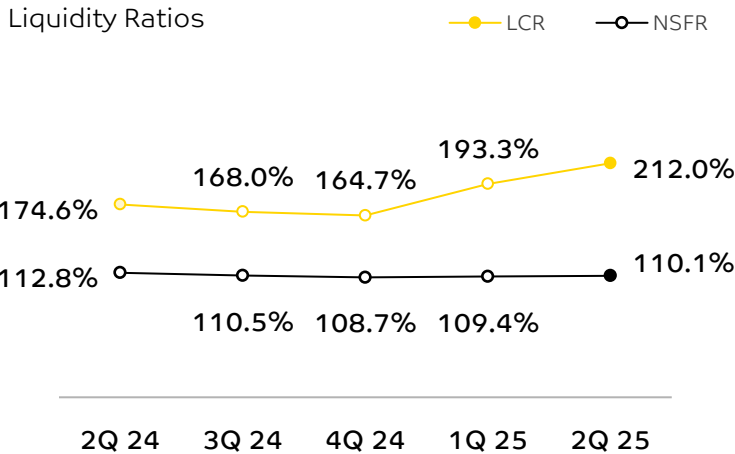
LCR increased by 47.3 ppt during 1H 2025 to 212.0%, while NSFR increased 1.4 ppt to 110.1%

As of the end 2Q 2025, the SAMA regulatory LTD ratio was within required levels at 86.6%

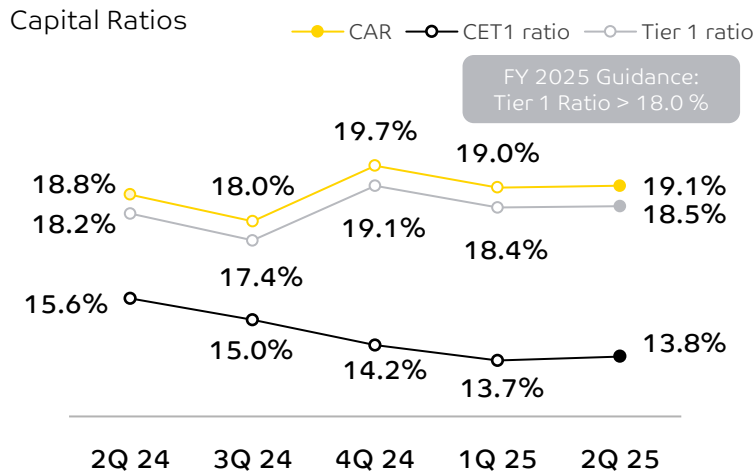
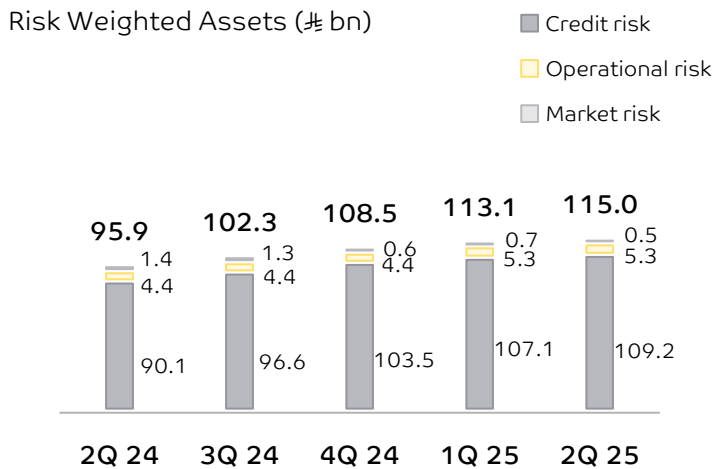
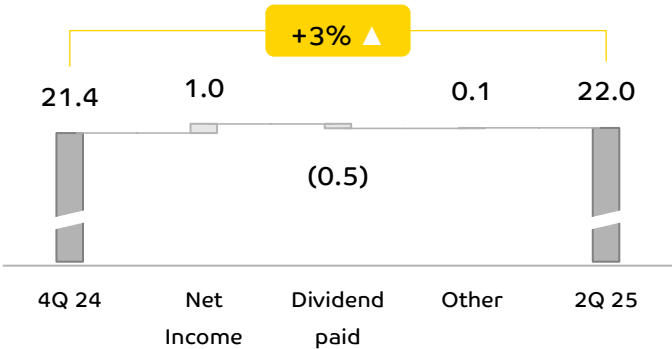
Total capital (Tier 1 + Tier 2 regulatory capital) increased by 3% due to net income, which was partially offset by dividend payment

RWAs increased by 6% YTD

CAR was 19.1% and the Tier 1 ratio stood at 18.5%



Total Regulatory Capital Movement (ﷲ bn)



Guidance



Adjusted FY 2025 guidance on NIM, CIR and T1 ratio, but ROE outlook remains unchanged



		2024 Actual	1H 2025 Actual	2025 Guidance	Guidance revisions
Balance Sheet	LOANS & ADVANCES	+23% YoY	+9% YTD	>15.0%	Guidance unchanged
Profitability	NET INTEREST MARGIN	2.68% -30 bps YoY	2.40% -39 bps YoY	2.30% - 2.40%	Revised down from 2.45% - 2.55%
	COST TO INCOME RATIO	41.5% -26 bps YoY	41.0% -1.1 ppt YoY	<41.0%	Revised down from <41.5%
	RETURN ON EQUITY (ROE)	13.1% +53 bps YoY	13.1% +41 bps YoY	>13.25%	Guidance unchanged
Asset Quality	COST OF RISK	0.32% -15 bps YoY	0.24% -9 bps YoY	0.30% - 0.35%	Guidance unchanged
Capital	TIER 1 RATIO	19.1% -0.3 ppt YoY	18.5% -0.6 ppt YTD	>18.0%	Revised down from >18.75%
FOCUSED ON DELIVERING STRONG RESULTS ACROSS KEY PERFORMANCE INDICATORS					

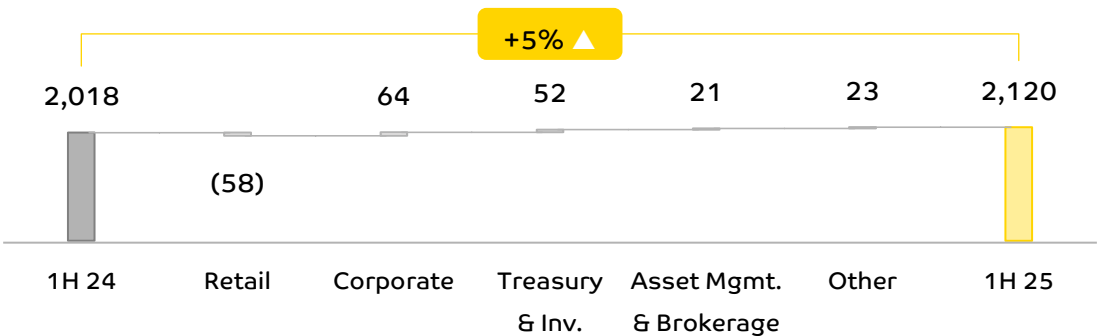
Segmental performance



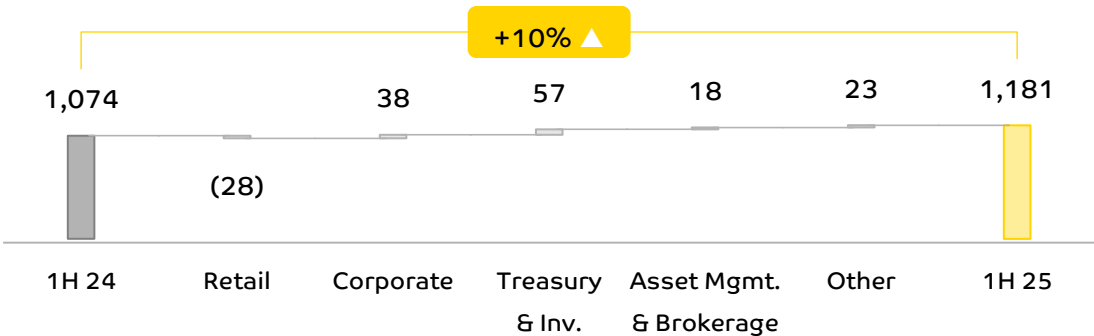
Income and profit growth driven by growth across all segments except retail



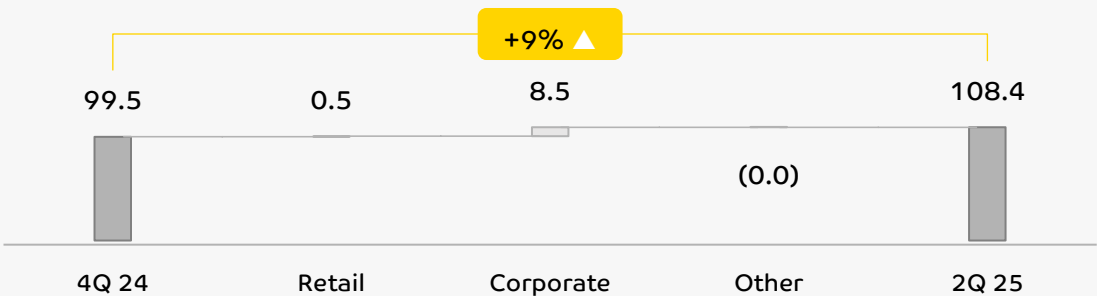
Total Operating Income Movement YoY (₪ mn)



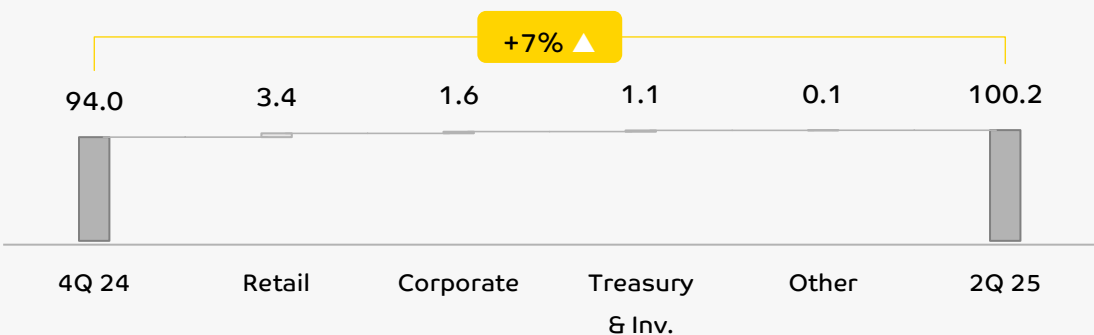
Net Income Before Zakat Movement YoY (₪ mn)



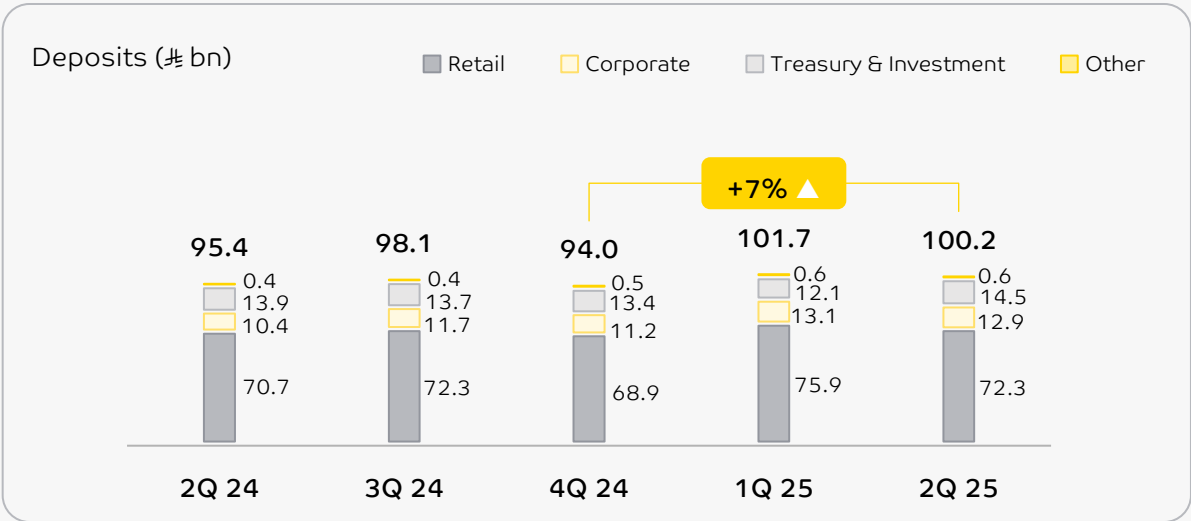
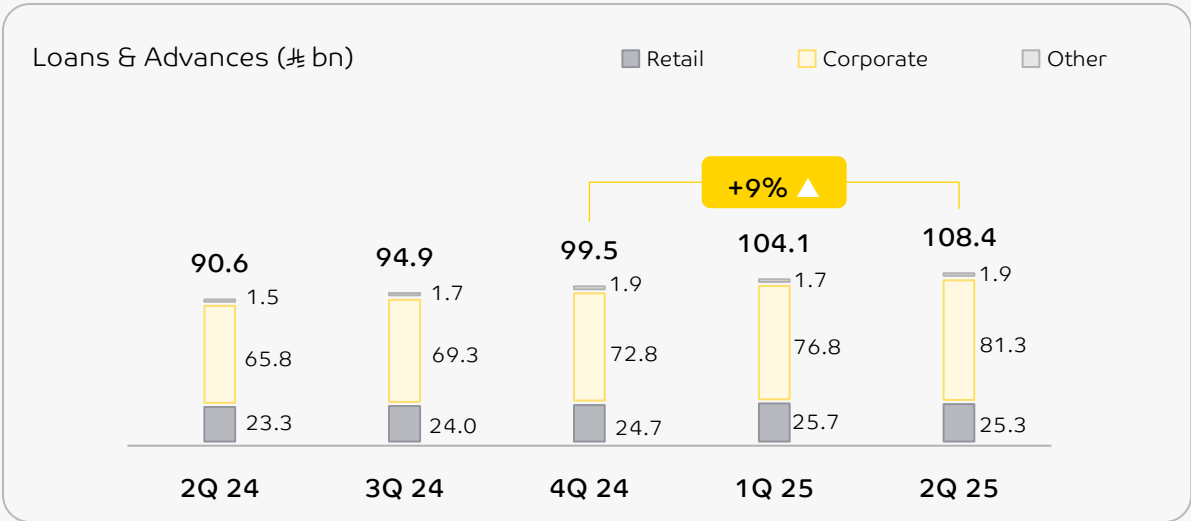
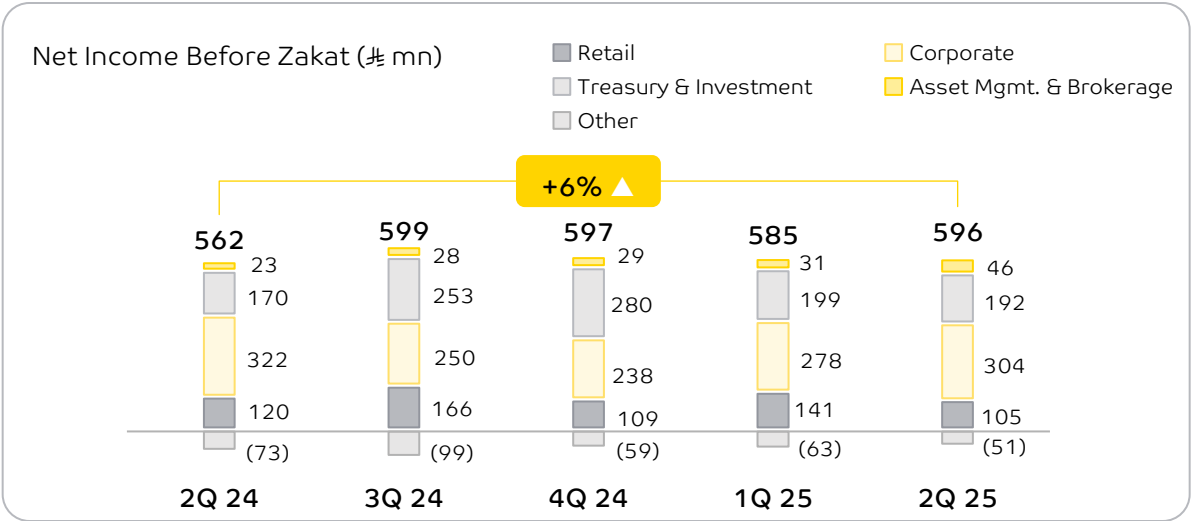
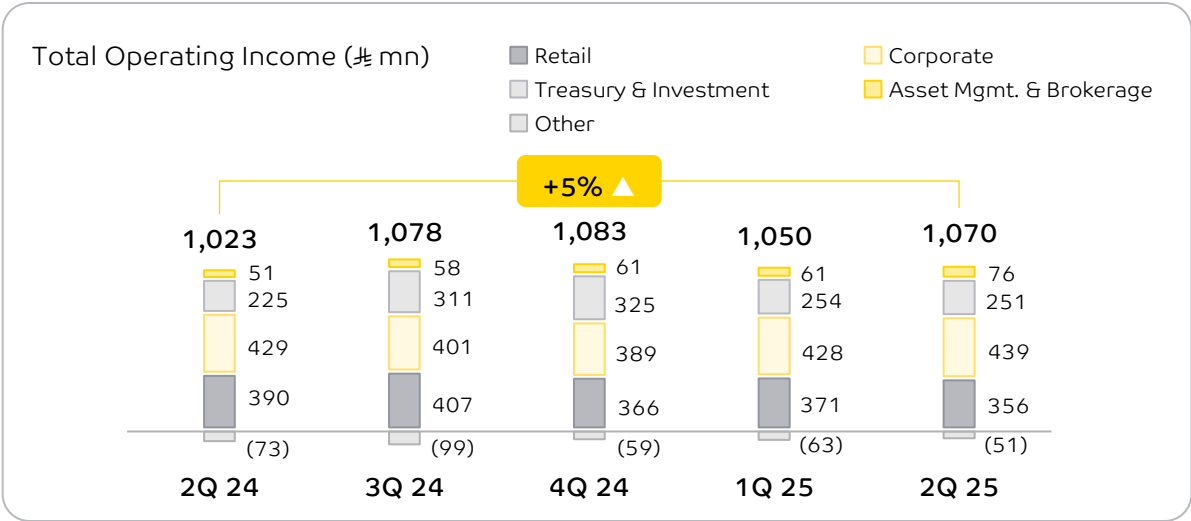
Loans & Advances Movement YTD (₪ bn)



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



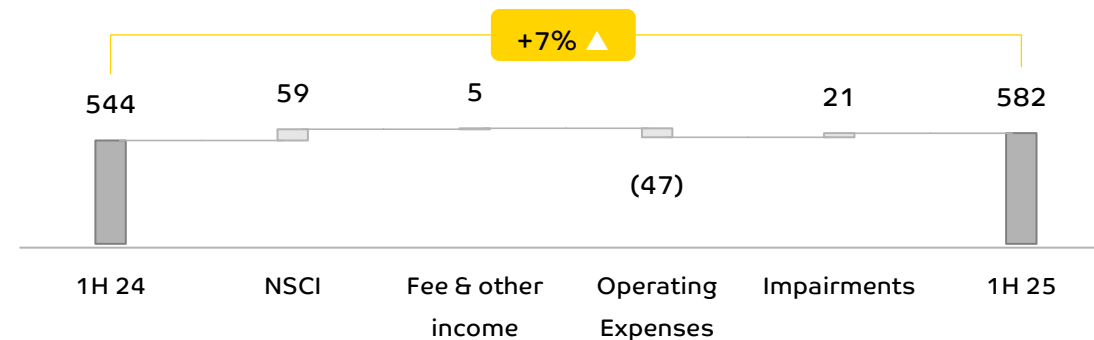
Strong Corporate net income growth of 7% YoY for 1H 2025 from higher operating income and lower impairments



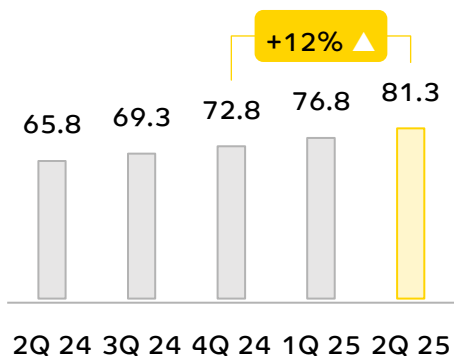
₹ Million

	1H 2025	1H 2024	Δ	2Q 2025	2Q 2024	Δ
Net Special Commission Income	760	701	+8%	386	372	+4%
Fee & other income	106	101	+5%	52	57	-8%
Total operating income	866	802	+8%	439	429	+2%
Operating Expenses	187	140	+34%	94	57	+64%
Impairments	97	118	-18%	41	50	-19%
Net income before zakat	582	544	+7%	304	322	-5%

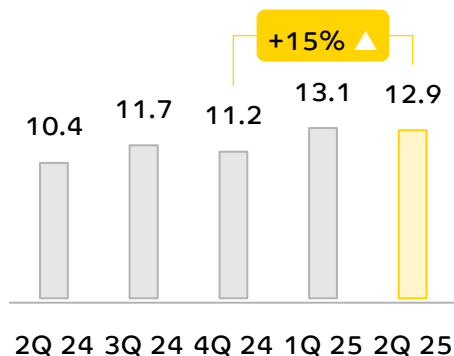
Net Income Before Zakat Movement YoY (₹ mn)



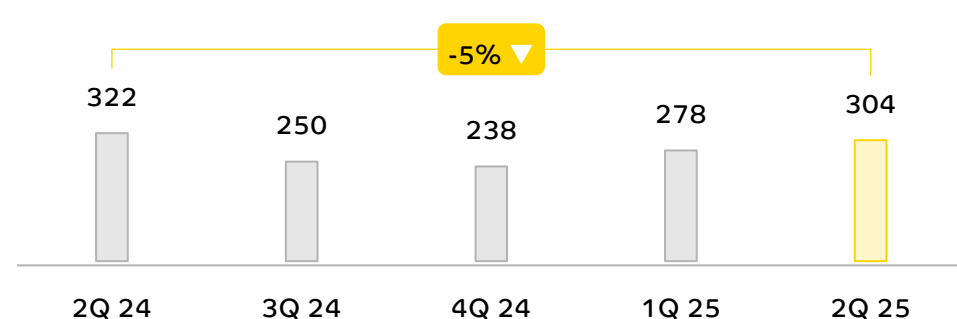
Loans & Advances (₹ bn)



Deposits (₹ bn)



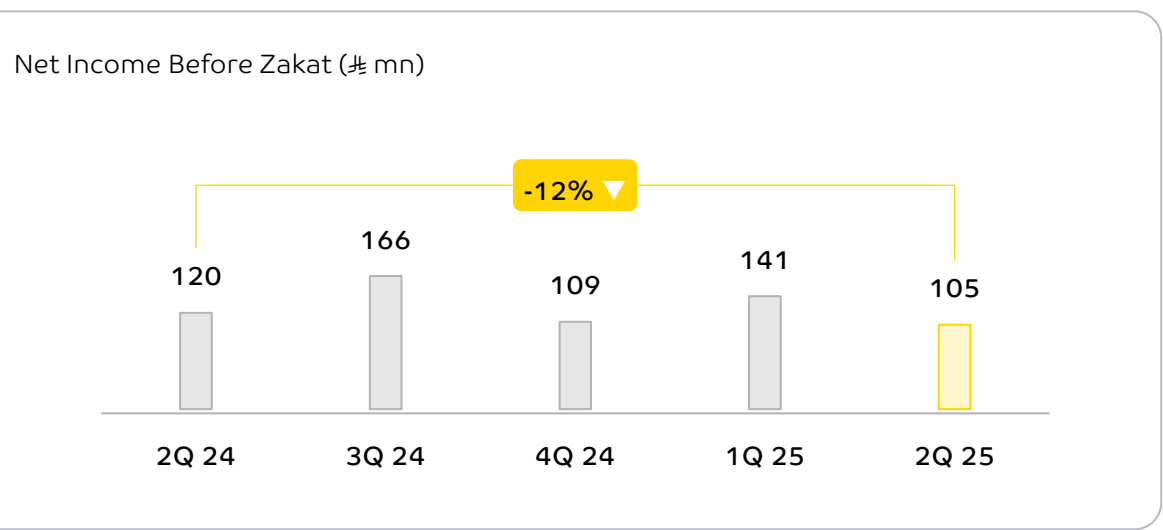
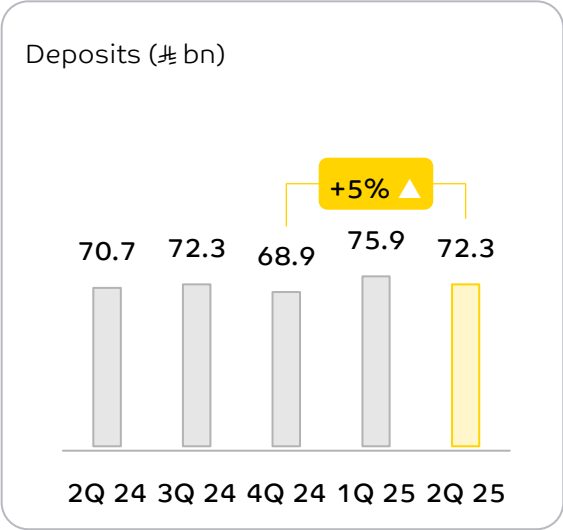
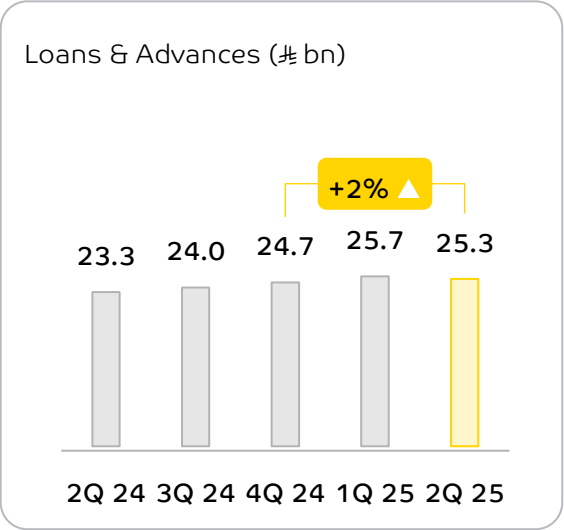
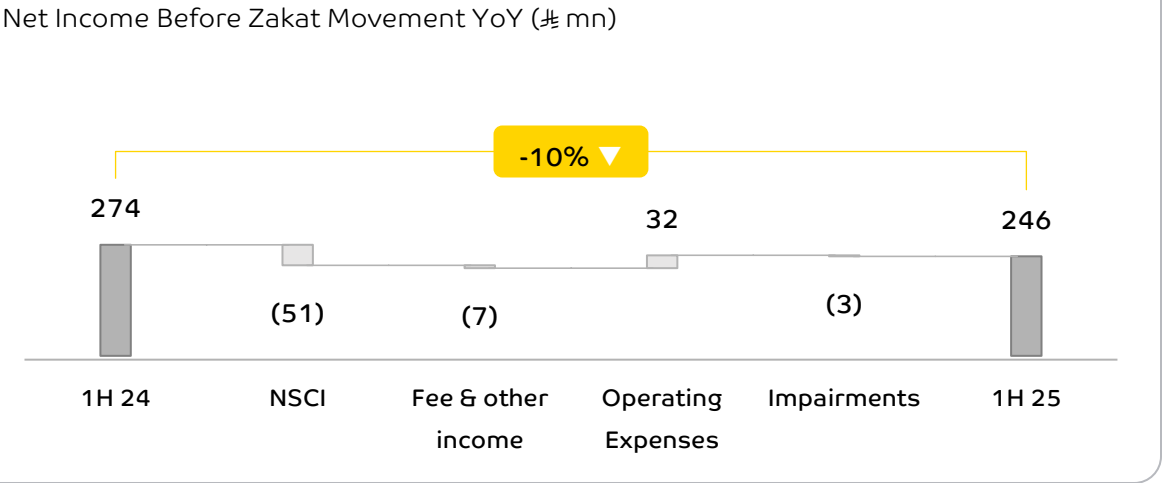
Net Income Before Zakat (₹ mn)



Retail net income for 1H 2025 decreased 10% YoY from lower operating income, partly offset by lower operating expenses



﷼ Million	1H 2025	1H 2024	Δ	2Q 2025	2Q 2024	Δ
Net Special Commission Income	666	717	-7%	328	360	-9%
Fee & other income	60	67	-10%	28	30	-9%
Total operating income	726	784	-7%	356	390	-9%
Operating Expenses	453	485	-7%	228	258	-12%
Impairments	28	25	+11%	23	12	+87%
Net income before zakat	246	274	-10%	105	120	-12%

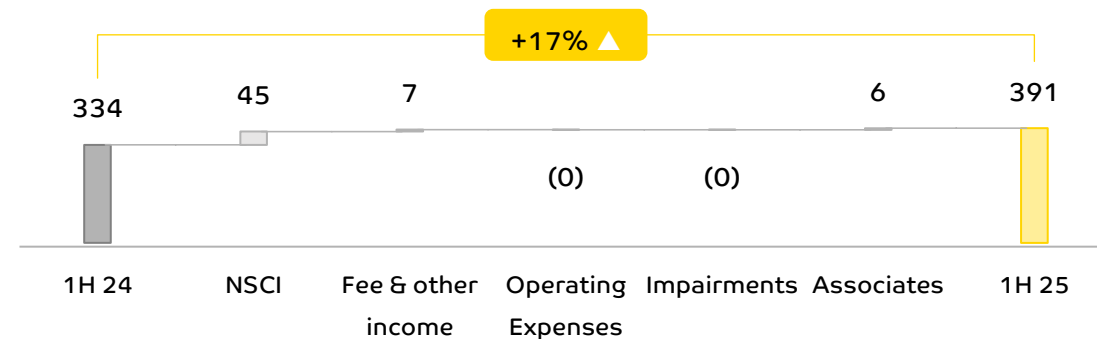


Treasury and Investments net income for 1H 2025 grew by 17% YoY due to higher operating income

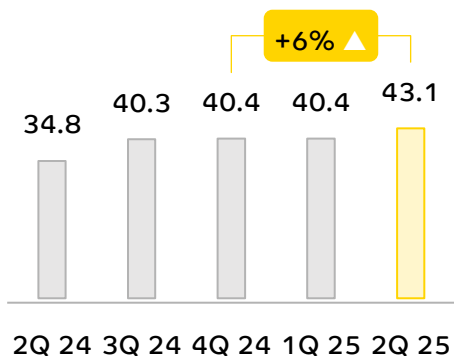


₹ Million	1H 2025	1H 2024	Δ	2Q 2025	2Q 2024	Δ
Net Special Commission Income	350	305	+15%	177	143	+23%
Fee & other income	155	148	+4%	74	82	-10%
Total operating income	505	453	+11%	251	225	+11%
Operating Expenses	170	169	+0%	85	80	+7%
Impairments	1	1	+16%	1	(0)	-301%
Associates	56	50	+11%	27	24	+11%
Net income before zakat	391	334	+17%	192	170	+12%

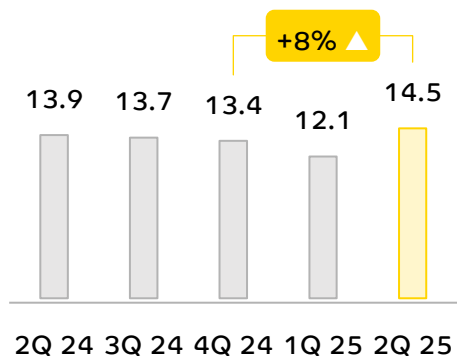
Net Income Before Zakat Movement YoY (₹ mn)



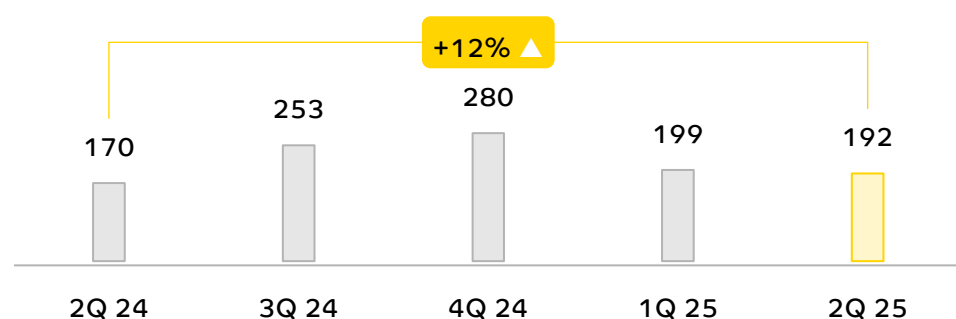
Investments (₹ bn)



Deposits (₹ bn)



Net Income Before Zakat (₹ mn)

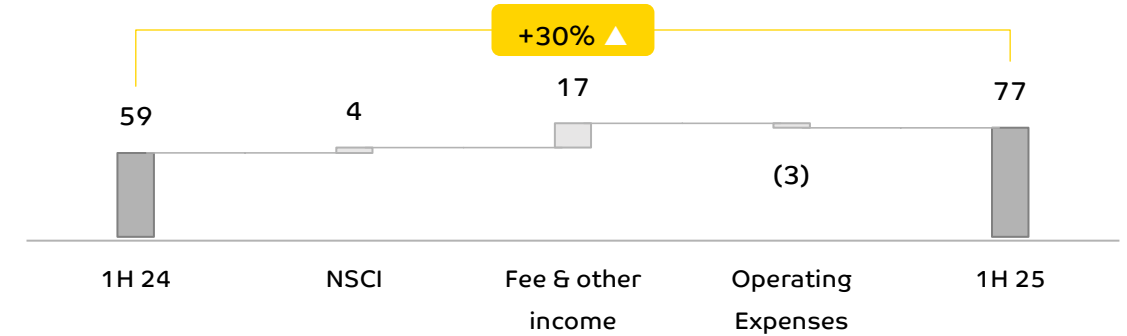


Asset management and brokerage net income for 1H 2025 grew by 30% YoY due to higher fee & other income and net special commission income

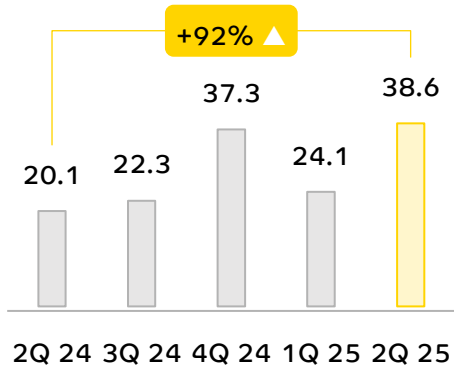


﷼ Million	1H 2025	1H 2024	Δ	2Q 2025	2Q 2024	Δ
Net Special Commission Income	36	33	+11%	19	17	+12%
Fee & other income	101	83	+20%	57	34	+67%
Total operating income	137	116	+18%	76	51	+49%
Operating Expenses	60	57	+6%	30	28	+7%
Impairments	0	0	-61%	0	0	-61%
Net income before zakat	77	59	+30%	46	23	+100%

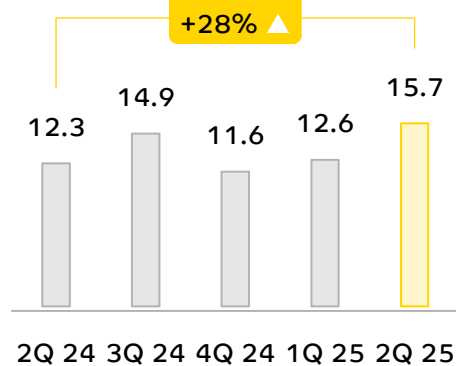
Net Income Before Zakat Movement YoY (﷼ mn)



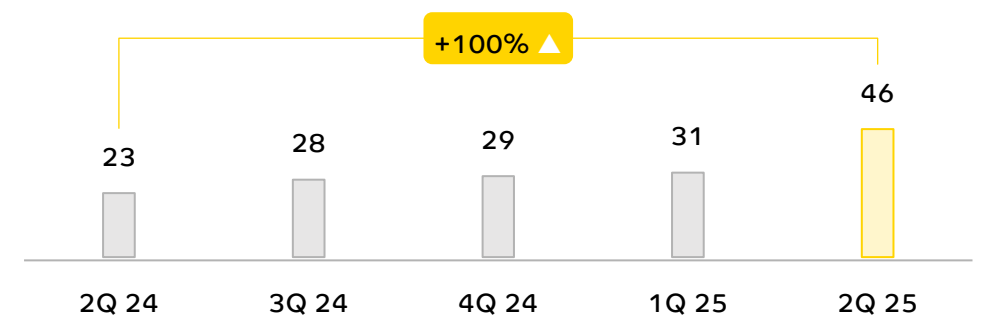
AUM Related Fee Income
(﷼ mn)



Brokerage related fee income
(﷼ mn)



Net Income Before Zakat (﷼ mn)



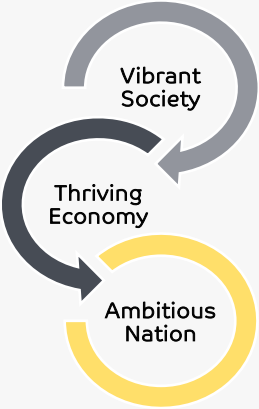
Appendix



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



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



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

Core components of SAIB’s sustainable finance framework



<p>Use of Proceeds</p> <ul style="list-style-type: none"> 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 <p>Sustainable Fitch’s Assessment</p> <p>Good</p>	<p>Project Selection & Evaluation</p> <ul style="list-style-type: none"> 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 <p>Sustainable Fitch’s Assessment</p> <p>Good</p>	<p>Management of Proceeds</p> <ul style="list-style-type: none"> 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 <p>Sustainable Fitch’s Assessment</p> <p>Good</p>	<p>Reporting</p> <ul style="list-style-type: none"> 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 <p>Sustainable Fitch’s Assessment</p> <p>Excellent</p>
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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	7 AFFORDABLE AND CLEAN ENERGY
2	Clean Transportation	11 SUSTAINABLE CITIES AND COMMUNITIES
3	Energy Efficiency	7 AFFORDABLE AND CLEAN ENERGY
4	Green Buildings	11 SUSTAINABLE CITIES AND COMMUNITIES
5	Pollution Prevention and Control	12 RESPONSIBLE CONSUMPTION AND PRODUCTION
6	Sustainable Water and Wastewater Management	6 CLEAN WATER AND SANITATION
7	Terrestrial And Aquatic Biodiversity Conservation	14 LIFE BELOW WATER, 15 LIFE ON LAND
8	Employment Generation, and Programs Designed to Prevent and/or Alleviate Unemployment Stemming from Socio-economic Crises	8 DECENT WORK AND ECONOMIC GROWTH
9	Affordable Housing	11 SUSTAINABLE CITIES AND COMMUNITIES
10	Access to Essential Services (Healthcare and Education)	3 GOOD HEALTH AND WELL-BEING, 4 QUALITY EDUCATION
11	Affordable Basic Infrastructure	6 CLEAN WATER AND SANITATION
12	Food Security and Sustainable Food Systems	2 ZERO HUNGER

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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